FINTECH & BANKING WEEKLY NEWSLETTER

05/10/2020 - 11/10/2020

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Content

Revolut launches premium metal card for business customers

Revolut Business turned three years old in September 2020. With the business landscape more challenging than ever, Revolut Business community to 500k business customers. Since Revolut launch in 2017, they've been helping businesses of all sizes, all industries – all around the world.

Revolut released its premium metal card for business customers, following the registration of 500,000 business customers. As of October 5th, the "metal card" will now be available to business customers. Revolut says the metal cards are "made of a single sheet of reinforced steel", which are available in five colors.

Metal card was a service that Revolut already provided for non-commercial customers. Revolut launched its metal card in 2018. The metal card is the fintech company's most premium subscription plan. It comes with many special features: such as currency allowances, airport lounge access, concierge service, cashback on overseas purchases, travel insurance. In addition to these benefits, it also includes various business tools and subscriptions.

Revolut said the first metal cards were limited to businesses in the company plans, but in the future freelancers will be given access to metal cards. Vaidas Adomauskas, head of Revolut business said: "Metal cards have been among Revolut Business' most requested features. We're so excited to have businesses around the world using these stand-out cards. But, more than that, we're proud that these cards are backed by the very best of Revolut Business – powerful, personalised tools that give businesses ultimate control over their finances."

(Revolut & Altfi 05/10/2020)

Web version of Starling app

Starling Ban launched online banking for personal and joint bank account customers to use. The reason for presenting this product is that customers have been requesting this product for a while. Thanks to this feature, Starling Bank's customers will be able to manage their finances whatver device they use online. Last year, the digital bank made a similar Starling Online Banking service available to commercial customers.

With this new service, Starling's customers can view their actual balances and current transaction list. In addition, the new spending information feature enables customers to see what they spend their money on. Moreover, customers can view, set up, and edit pending instructions and other recurring payments.

Starling stated that the new online banking portal has been enhanced with built-in security features, including data encryption and multi-layer user authentication to complete specific tasks.

To access their account online, customers must visit Starling's Online Banking secure login page, enter both their account and their mobile phone number, and then tap the notification sent to their mobile phone.

Starling Bank founder and CEO Anne Boden said: "Many customers told us they wanted to do their banking online as well as on their smartphones. By making accounts accessible on laptops and desktops, we're giving them even more flexibility to bank the way that best suits them. As we're all spending more time at home than usual, it's important that our customers can manage their money from anywhere they wish at any time."

(Starling Bank & NS Banking & Finextra – 05/10/2020)

Analysis:

Accessing to the bank services should not be a trouble for customers. Generally the battery problems or other problems to use the smart phone facilities, should not prevent people to use their bank account. In this regards, Starling's step is important however not enough as to requiring mobile phone confirmation. There could be other ways to confirm account such as sending pass code to the pre-determined e-mail address, considering possible difficulties to reach to the mobile phone, at all. For example, Revolut already sends a code to its customers both to their registered e-mail address and mobile phones. This is with full access for its Business Customers and limited access to the Personal Accounts.

STARLING BANK

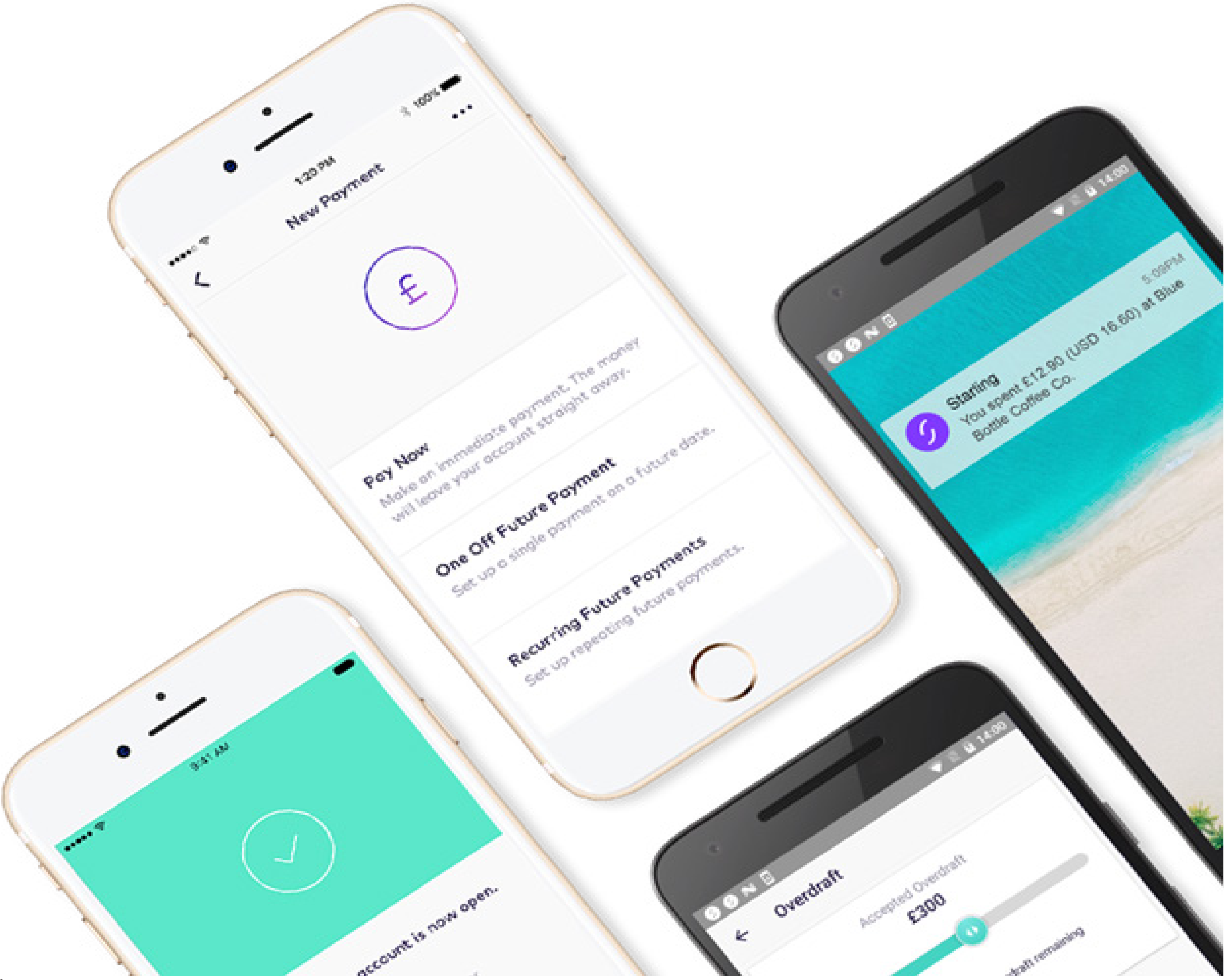
Starling Bank seeks loan partnership

Starling Bank wants to go to work with other lenders after partnerships with Zopa and Funding Circle. The bank already has an agreement with Zopa and the Funding Circle to lend £300m through CBILS.

Declan Ferguson, chief strategy officer at Starling Bank, praised these deals. He also told broker Goodbody that Starling is looking for more partnerships. He also added that "We use the forward flow arrangements, it's a way for us to manage our balance sheet growth to leverage the experience of non-bank lenders who are very good in the niches they chose. Funding Circle and Zopa are very good in the consumer and unsecured small and medium sized enterprise (SME) lending space because they've been doing it for years. These partnerships have worked really well for us, in particular with Funding Circle because we funded a good proportion of their CBILS loan book. We are increasingly searching for other relationships like the forward flow type of situation we have done with Funding Circle. We also think there will be consolidation in the sector and a number of opportunities for banks without asset generation capabilities, or smaller asset generation capabilities like ourselves, to combine with other businesses that have lending franchises and are strong lenders,"

Until the end of July, Starling Bank had delivered £2.4m through CBILS itself, and £673m through the bounce back loan scheme. On the other hand, a further £227.75m in CBILS lending was deployed through Funding Circle. Starling has increased its deposits from £600m to £3.5b in the last 12 months, with the help of customer growth and increasing customer engagement.

(P2pfinancenews – 08/10/2020)



Wirecard UK and Ireland Assets Acquired by Paynetics UK

Paynetics UK, a payment service provider and part of the Paynetics Group, has announced on October 9 that it has acquired some of the assets of Wirecard UK & Ireland.

The deal will see Paynetics work with corporate customers, who have previously relied on Wirecard for card issuing and payment services, to adopt Paynetics for the continuation of their existing card programmes.

Paynetics is a regulated e-money institution, licensed across the EU and a Principal Member of Mastercard, Visa, SWIFT, and SEPA. It offers next-generation payment technology solutions with an all-encompassing technology stack, including issuing, acquiring, state of the art payment services, IBANs, money transfers, eWallets, mobile payments and software POS.

Paynetics UK incorporated on 25 February 2020. But Paynetics is funded by 2 investors. Bulgarian American Credit Bank and New Vision 3 are the most recent investors. Paynetics has raised a total of €2.5m in funding over 1 round. This was a Venture - Series Unknown round raised on Mar 27, 2020.

The sale gives Paynetics a bigger foothold in the UK and European markets. Wirecard originally acquired the corporate card portfolio from Citi three years ago.

As part of the acquisition, Paynetics will provide its new customers with a fast, secure and seamless transition, together with a strategic product roadmap for the future development of these programmes, which until now faced the prospect of termination. It will also power a range of programmes including employee benefits, sales incentives, corporate expenses and social welfare for these organisations. The company has begun engaging with its new customers in order to manage their transition in a way that is specific to the individual requirements of that business.

While some Wirecard assets were being disposed of, the government of Singapore ordered that the company cease operations there and return funds to customers by Oct. 14.

Wirecard filed for insolvency in June after it emerged that more than $2 billion of assets the company claimed to have invested in banks in the Philippines were fictitious.

To oversee the business, the company has appointed the former chief operating officer of Omnio and president of BanTech Emea, Mike Peplow as the UK CEO. Mike brings over 20 years' experience within the banking and payments industries, and has a strong track record of growing and developing international businesses.

Neil McKenna, VP, Global Strategic Partnerships & Business Development, Wirecard: "We are delighted to have signed an agreement to sell our corporate payout card portfolio, originally acquired from Citi over three years ago, to Paynetics. We have been very pleased by the positive reaction from our corporate clients in the face of this unique situation. Paynetics will no doubt bring fresh life to this valuable portfolio and we are confident this deal will result in a win-win-win for all involved."

"Through this acquisition, we've not only proven our technological competence and the industry's confidence in our proposition but also that our products and services are fit for purpose for large, corporate organisations," said Mike Peplow, CEO, Paynetics UK. "We're operating within the most sophisticated financial services market in the world, and we're proud to bring something different to the table. We're a young, innovative company who can keep up with the high standards that our industry demands, but we also care deeply about our customers and will work with each of them on an individual basis to ensure that they are getting the best solution for their business." Valeri Valtchev, co-founder of Paynetics, added in a prepared statement: "This is a flagship deal for Paynetics, and a crucial milestone for us in terms of our expansion in the U.K. and European markets."

Thefintechtimes &Finextra & Fintechf, 09/10/2020; Pymnts, 11/10/2020

wirecard

Analysis:

Although Paynetics is a new establishment in the UK, it is undertaking the Wirecard's problems. This is no doubt a great opportunity for Paynetics as well as a serious risk. If they can adapt their systems to wirecard customers, the doors in England will be opened wide. Because it is important for the UK Authorities to be able to solve the wirecard problem.

Millennial investing boomed during the pandemic

Money management app Plum said that investors increased 180% through October. Using artificial intelligence (AI) to learn about the spending habits of its users, Plum has increased its deposits more than five times between January and June this year.

Millennials are often named as the generation of no income, no job, and no assets. Plum, whose customers' average age is 33, seems to have changed this belief. This generation, who was at home during the pandemic process, was more concerned about investment. They increased their investments in the technology they knew best.

The figures from Plum also showed that its customers, while still investing throughout the pandemic, took time to consider their investments and not make impulsive choices, shielding them from the coronavirus-related market turbulence.

(Altfi – 07/10/2020)

Nano-Credit App Venio Expands in the Philippines

Venio, which provides nano loans to unbanked consumers in developing countries, is being used throughout the Philippines. It successfully passed a test phase of 30,000 people.

Venio is driving financial inclusion and creating positive social impact in the Philippines, with the nationwide expansion allowing the Company to introduce access to credit and financial support to communities that have been underserved by traditional financial institutions.

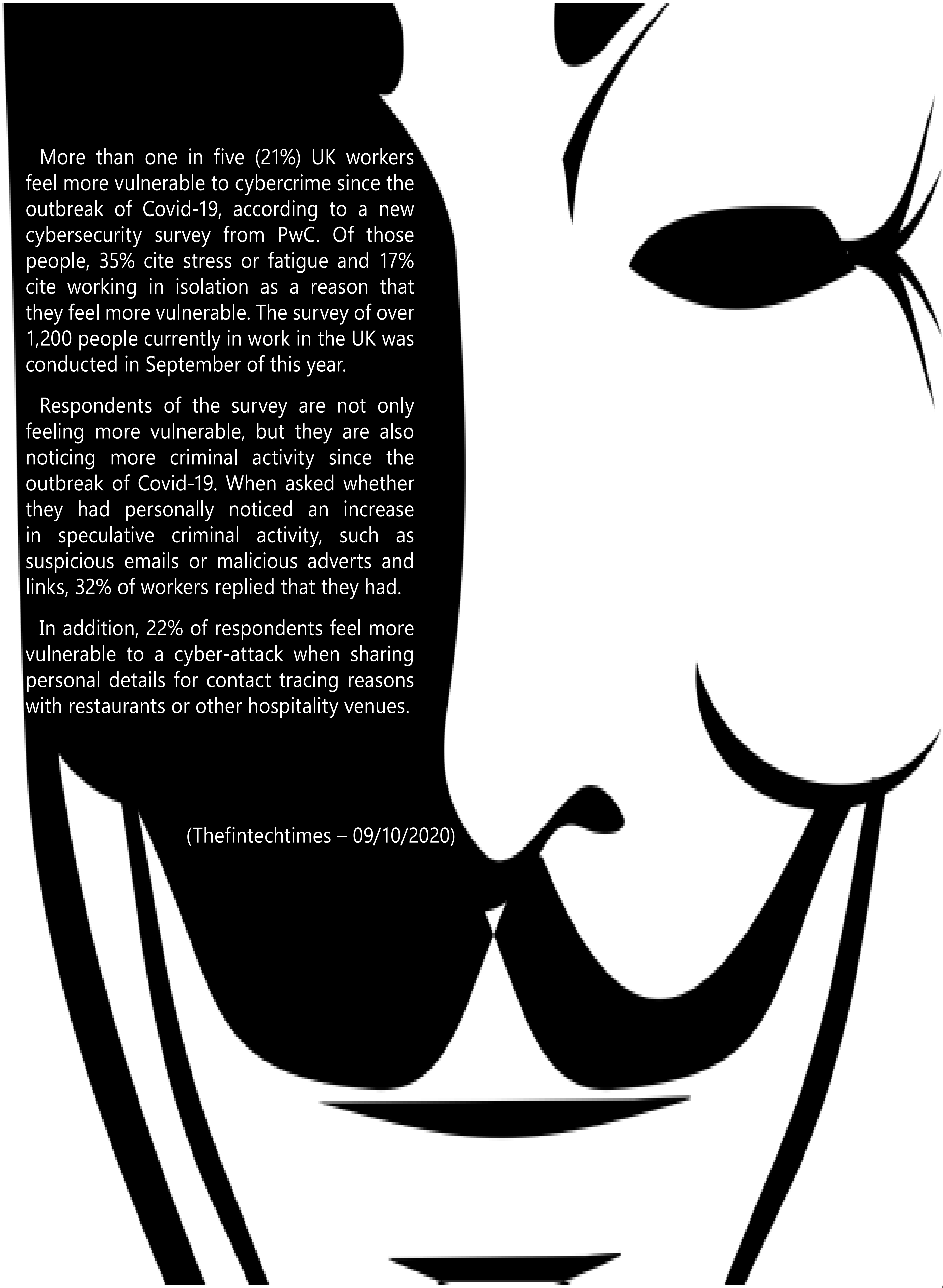
Nano-loans do indeed involve very low amounts. Offering loan offers between $1- $5, Venio opens the door to the world of loans for unbanked individuals.

Venio's growth has been supported by recent trends in the wake of the pandemic which has fast-tracked digitization and the adoption of mobile payments as attitudes towards physical cash handling change. The company has also iterated its product offering to accommodate the accelerated demand for airtime purchases and local transportation costs as a result of shifting customer behavior.

Following the success in the Philippines, Venio's plans include stepping into emerging markets in Asia and Latin America.

(Thefintechtimes – 07/10/2020)

One in Five Workers Feel More Vulnerable to Cyber-Crime



More than one in five (21%) UK workers feel more vulnerable to cybercrime since the outbreak of Covid-19, according to a new cybersecurity survey from PwC. Of those people, 35% cite stress or fatigue and 17% cite working in isolation as a reason that they feel more vulnerable. The survey of over 1,200 people currently in work in the UK was conducted in September of this year.

Respondents of the survey are not only feeling more vulnerable, but they are also noticing more criminal activity since the outbreak of Covid-19. When asked whether they had personally noticed an increase in speculative criminal activity, such as suspicious emails or malicious adverts and links, 32% of workers replied that they had.

In addition, 22% of respondents feel more vulnerable to a cyber-attack when sharing personal details for contact tracing reasons with restaurants or other hospitality venues.

(Thefintechtimes – 09/10/2020)

Credit card without numbers from Garanti BBVA

Garanti BBVA has begun issuing a rewards-based credit card that stores credit card numbers, expiration dates and CVV codes on a separate mobile app.

The purpose of the bank to issue such a card is to prevent theft of credit card information. Only the customer's name and surname can be found on the credit card. Customers can learn other information about the card from the mobile application called Bonusflas and the bank's website.

After customers digitally apply for the bank's credit card, they can get approval without waiting. In this way, they can shop instantly thanks to QR and mobile payment.

With Bonus Digi, customers not only shop in installments, but also earn rewards for their purchases. In addition, the card has a contactless payment feature. Moreover, customers can pay their bills, give automatic payment orders, pay traffic fines and pay various taxes in installments

(Bonus & Finextra 09/10/2020)

First Direct re-opens 'money positive'

PROVIDER	PRODUCT	EXAMPLE REWARD PAYMENT PER MONTH	MONTHLY DEPOSIT REQUIRED
Santander	123 Lite Current Account	£8	£500
Santander	123 Current Account	£8	£500
Danske Bank	Danske Cash Reward	£7	£1,200
Barclays	Bank Account + Blue Rewards	£7	£800
Halifax	Reward Current Account*	£5	£1,500
The Co-operative Bank	Current Account + Everyday Rewards	£5	£800
NatWest	Reward	£5	£1,250
Royal bank of Scotland	Reward	£5	£1,250

EXPRESS

First Direct has announced it has re-opened its current account to new customers, after the product was temporarily pulled due to the COVID-19 crisis.

Overseen by the HSBC group, First Direct offers a number of attractive savings and current account options. Earlier in the year, the bank was forced to withdraw its current account as a result of the strains of the pandemic.

But many customers will be pleased to note the option is now back on the table. They opened the service on October 5th, meaning many new customers could potentially flock to the bank again.

The First Direct 1st Account is designed, the bank states, to make customers feel "money positive". It currently offers a £250 interest-free overdraft, subject to status, which provides a helpful cushion particularly during challenging financial circumstances.

1st Account customers also gain access to the bank's 2.75% Regular Saver Account - an attractive rate in the current climate. This Regular Saver Account allows people to put away between £25 and £300 a month for a fixed 12 month period.

Current account holders can also benefit from no monthly fees when opening this account and the 24/7, 365 day online phone and mobile banking option is likely to be attractive to savers who like to keep their finger on the pulse.

One additional benefit to the 1st Account is the ability for savers to set up a 'sweep'. This automatically moves any spare money from a 1st Account to a first direct Savings Account on any date a saver chooses and if anyone does ultimately choose to leave the first direct service, they will be given £100, subject to conditions.

To apply for a 1st Account, a person must fulfil certain criteria laid out by the bank.

- A saver must be aged over 18 and a UK resident to get the account.

- They must also not have been declared bankrupt or registered for an Individual Voluntary Agreement in the last six years.

- Finally, Britons are required to have a phone number and email address the bank will be able to contact them on.

At the time of the COVID-19 crisis, the bank released a statement on its website confirming the current account was to be temporarily pulled.

(express.co.uk - 06/10/2020)

Monument lands restricted banking licence

Monument, a UK challenger bank looking to tap Britain's mass affluent population, has landed an authorisation with restriction (AWR) banking licence from UK regulators.

An AWR banking licence offers start-ups an alternative route to becoming a bank. The start-up landed approval from the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA) in just 18 months.

The early authorisation means Monument can do a limited amount of business until it's fully operational. The licence will allow Monument to conserve capital it would have otherwise spent on a full licence, and get on with building its "lego-like" tech. The start-up plans to launch in early 2021.

Creation of Monument

Co-operative Bank's former chief executive, Niall Brooker, is chairing the venture. Mintoo Bhandari, a former managing director at Apollo Global Management, is leading the venture alongside Brooker. The start-up evolved out of a belief that the mass affluent have gone "largely unaddressed by the [UK's] challenger bank boom".

As well as filling this gap in the market, Monument will also be taking on long-established names which have served the wealthy. Among them are Coutts, Hampden & Co, Weatherbys and C Hoare & Co.

In July, the fintech said it had raised £10m in seed funding, and that it had working capital for around the next 15 months. Since then, it seems Monument has raised a further £10m in a Series A funding round, bringing total capital to date to £20m.

The start-up is yet to reveal the identities of any of its investors. Though it does claim to have attracted new backers since its seed round.

Tapping the affluent market

Monument describes its target audience as "busy professionals, doctors, lawyers, accountants, entrepreneurs and investors". It claims this bucket of consumers makes up 3.5 million – that's 5.25% – of the UK's total population. Of the £3.5 trillion in wealth Monument claims is getting overlooked, it believes at least £200 billion of this is sitting there in liquid savings.

These numbers are based on data drawn from the Office of National Statistics (ONS) and the Building Societies Association (BSA).

Monument's products

Monument claims it will be "the only bank" to offer clients loans of up to £2m through an entirely digital lending journey. It also promises "top quartile savings rates", which will be influenced by reward schemes.

If a saver deposits money for a fixed term, they will get a better rate than a new customer, for example. And if a borrower renews their loan, they will also get a favourable rate. "Increasingly, private banking is focused on the ultra-high net worth and lags when it comes to embracing modern technology" says Bhandari. "Premier banking really only exists in name only."

People

The team also consists of founder Vikash Gupta. He spent seven years at Barclays Wealth before founding financial advisory firm VAR Capital. Chief commercial officer, John Saunders, comes with 20 years of experience from UBS Wealth Management, Barclays Wealth, Coutts and Deutsche Wealth Management.

Steve Britain, the bank's chief operating officer, led Co-op's retail bank and founded HSBC Premier in the UK. Its compliance and risk team come with experience from PwC, Bank of Ireland and Bank of China. Chief strategy officer, Wasim Khouri, is one of the youngest on the team, with a few years' experience from McKinsey & Company and Gupta's VAR Capital.

(FintechFutures - 09/10/2020)

Fintech research:
Banking apps crash, business apps grow

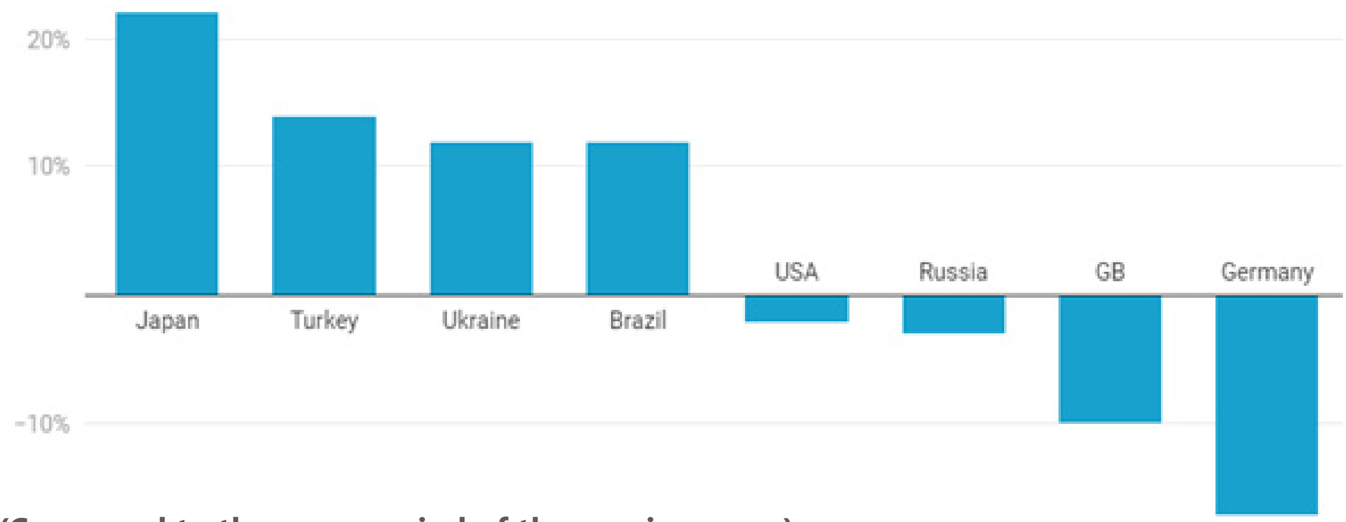
The corona crisis came quickly and the meaning was clear: In the future, people would do their business online, even if they were buying or investing in clothes. In some industries the forecast has come true, for example, sales have increased in online retail.

The fintech scene, on the other hand, is more complex, as a detailed study by Berlin-based Adtech companies Adjust and Apptopia shows. Accordingly, the download of banking applications fell outside expectations in the first half of the year. The thesis that customers will increasingly turn to banking on their smartphones is not supported by this. Paid apps were also hardly downloaded compared to the previous year.

German banking practices are also bad internationally. Compared to the same period last year, app installs fell by more than 15% in the first half of 2020 as the assessment shows. Comparable markets such as the US and the UK are less bad.

With the government's tax cut at the end of last year, Japan increased its smartphone payments. Customers get a five% discount when they pay cashless in a restaurant or small shop.

Banking applications setup in the first half of 2020

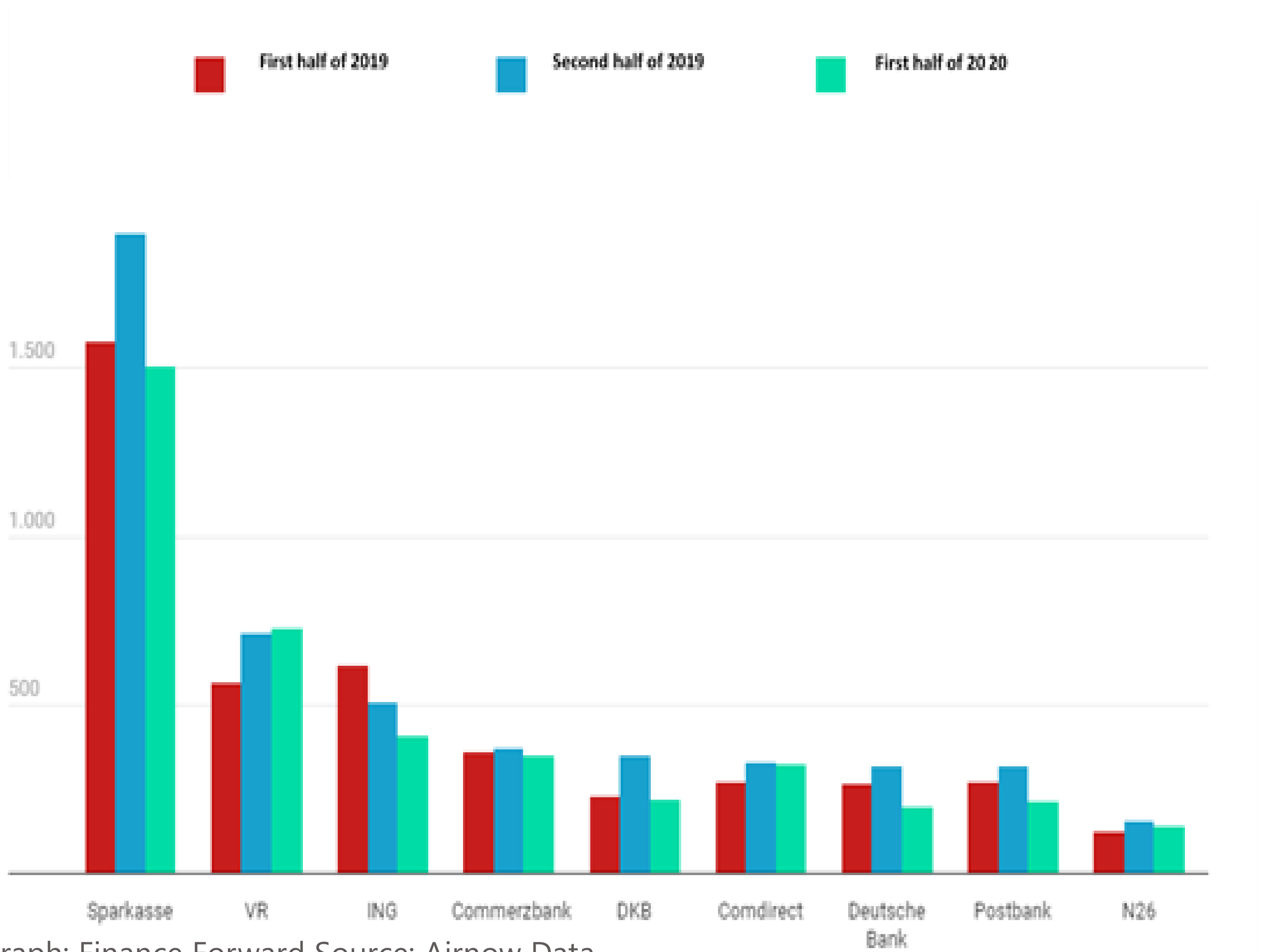


(Compared to the same period of the previous year)

Chart: Finance Forward Source: Apptopia/Adjust

Adjust covers only a fraction of the market in its numbers, although the analysis service has many large application clients. Other data sources were used to compare the results and compared them with forecasts downloaded from the Airnow analysis service to the largest German banking apps. There, too, the trend is clear: the number of downloads has decreased in the last 18 months.

Banking app download predictions (Apple & Android)



Graph: Finance Forward Source: Airnow Data

Adjust talks about the market saturation of fintech applications. Many users already have an application on their mobile phone. So there is currently no reason for disproportionate downloads, instead there is a constant background noise. Unlike travel or gaming apps, users only have one app on their phone. Additionally, some banks have curbed new customer marketing.

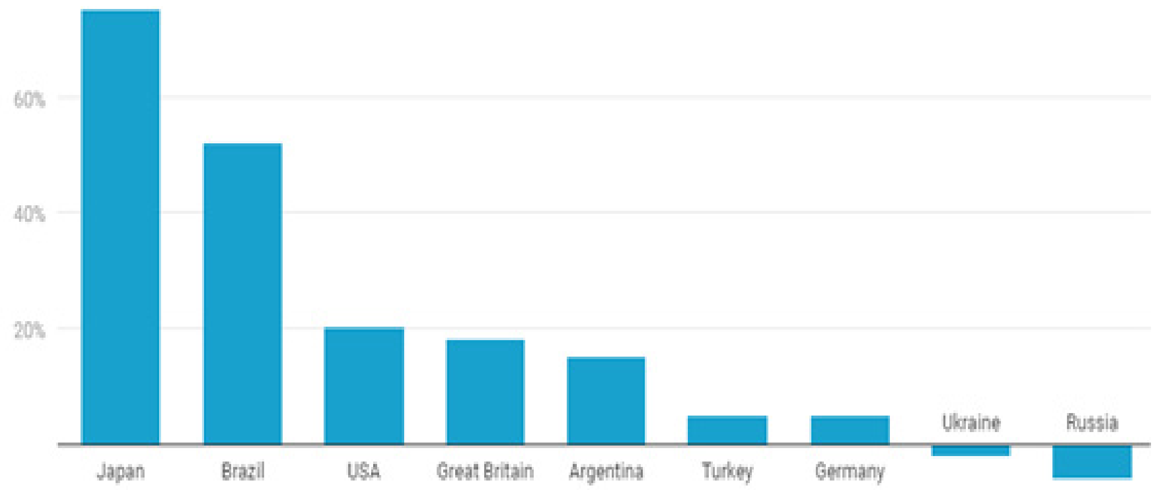
Banking providers were increasingly focusing on expanding functionality in applications so that users could spend more time in the application. According to Wirtschaftswoche, the smartphone bank N26 recently announced a product. There are no details yet.

Payment Applications

But it's already clear that users use apps more often. In the payment and banking apps categories, the number of sessions, i.e. how often a user opens the app, has increased by 40% in the first half of 2020 compared to the previous year. Adjust does not publish absolute figures. The trend confirms the observation that, for example, people pay more often when they're on the go and therefore use a payment app.

Surprisingly, this is not reflected in the setup of payment apps. There, Germany is still relatively weak in international comparison. The number of applications has only increased by a few% compared to the previous year. However, the comparison says nothing about absolute numbers.

Installing payment apps in the first half of 2020



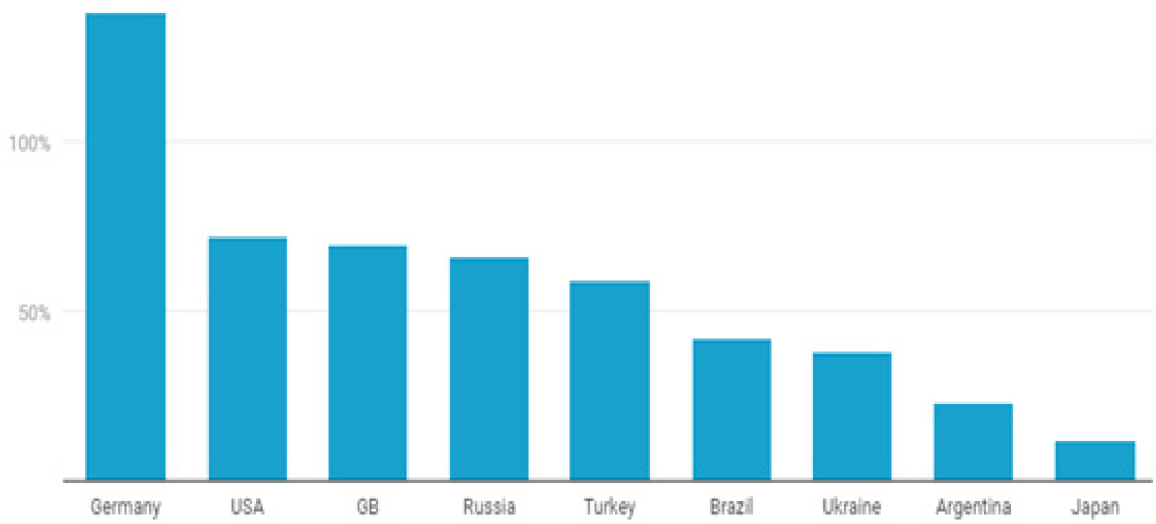
(Compared to the same period of the previous year)
Chart: Finance Forward Source: Apptopia/Adjust

Investment Applications

It is well known that broker applications have exploded during the corona crisis. Big winners include the newly established Trade Republic and Scalable Capital. Users can invest in stocks, bonds and ETFs without having to pay high fees. Both companies collected major funding tours. Classic brokers have also benefited greatly from the trend.

In fact, the Adjust assessment shows that Germany stands out in an international comparison. Compared to the first half of 2019, the number of app installs increased by 140%. Most of the apps didn't really rise until the second half of 2019 or beyond. Other new providers include smart brokers, free brokers and Justtrade.

Installing payment apps in the first half of 2020



(Compared to the same period of the previous year)
Chart: Finance Forward Source: Apptopia/Adjust

It can be shown there, too, how strongly trading with brokers has grown. Sessions in practice increased rapidly in the spring and then dropped off a little later. In the event of a possible second wave and stronger fluctuations in the financial markets, traders could start stronger again. Market players say it is a little quieter right now.

Adjust says how long the trend will last is unpredictable. But right now, it is difficult to find reasons why the increase in the number of users should decrease. According to the analysis service, advertising costs per app install have dropped in recent months. Result: Large budgets have been enabled, which is reflected in the steadily increasing number of new users. Low overall advertising demand over the past few months meant that costs had dropped four times in some cases.

Meanwhile, the potential in Germany is huge. About 10 million Germans even have stocks or bonds, the numbers have not changed in years. It seems that new brokers can also win new investors on a large scale.

A survey of nearly 1,000 broker clients by marketing agency Adisfaction and T-Online revealed that so far 70% have processed securities through a traditional online broker. About 16% are neobroker customers and 14% use both categories of services.

About a quarter of Neobroker customers said they had only been trading stocks for a year. Another 13% hasn't been around for a long time: They've been trading for a year or two. It turns out that most of the existing Neobroker customers have traded with other providers before. A price war is expected between established and new providers and a struggle for new customers in the coming months.

(FinanceFWD&IT-Finanzmagazin–06/10/2020)

Analysis: This detailed examination gives important clues in terms of the future of banking and fintech. For example, the use of banking practices in Japan, Turkey, Ukraine and Brazil has increased compared to last year and we can see that grow. In Germany, the most Sparkasse application was downloaded compared to other banks. Demand for payment applications also increased significantly in Japan and Brazil compared to the previous year. This result may be of interest to companies providing payment services. Of course, there are also investment practices among the most important. Germany surpasses all other principles, and it is seen that there is a demand for investment practices with an increase of 140% compared to the previous year. With this result, we can understand that there are still ongoing demands in the investment field in Germany. Those who will invest should offer a product according to the needs of the country. It is said 'rub up the right way' for this situation in Turkey.

Tyl by NatWest and YouGov have examined the contactless

Over a quarter (27%) of British SMEs reported that all payments to their businesses were contactless. It can be said that the UK SMEs have adapted to the rapid increase in e-commerce and online transactions accelerated by the pandemic.

The latest data provided by Tyl, run by NatWest in partnership with YouGov, revealed that British SMEs are quickly adapting to the way they do business and payment systems in response to Covid-19. Since the start of the lockdown in the UK, 65% of businesses signed up for Tyl's services are adopting card payments for the first time, compared to the previous 37%, and the pace of this change is only expected to increase.

More than one-third (36%) of SME decision makers agree that accepting contactless payments will enable them to operate more successfully after the pandemic. This is likely due to the need to adapt to growing customer demand for contactless payment options, receiving online payments, security in cash transactions and faster money transfers.

Tyl CEO Mike Elliff said: "This latest research clearly demonstrates the role that contactless, mobile and remote payment systems will play in facilitating economic recovery from Covid-19. There is now a huge consumer demand for contactless payment methods, which is driving small businesses to change their operating models at a significant pace to achieve success. By highlighting these challenges, we hope we can equip UK businesses to take advantage of the demand for contactless payment opportunities."

The survey looked at the role of contactless, mobile and remote payments from Covid-19 in aiding economic recovery.

31% of SMEs admitted that if they do not offer contactless payments due to the pandemic, their businesses will lose revenue, possibly due to cash security and consumer concerns about the transition to online and mobile payments.

With the social distancing reduced capacity in shops, bars, cafes and restaurants, small businesses can no longer restrict payments to the cashier. Tyl's portable terminals give cashiers the freedom to receive payments anywhere.

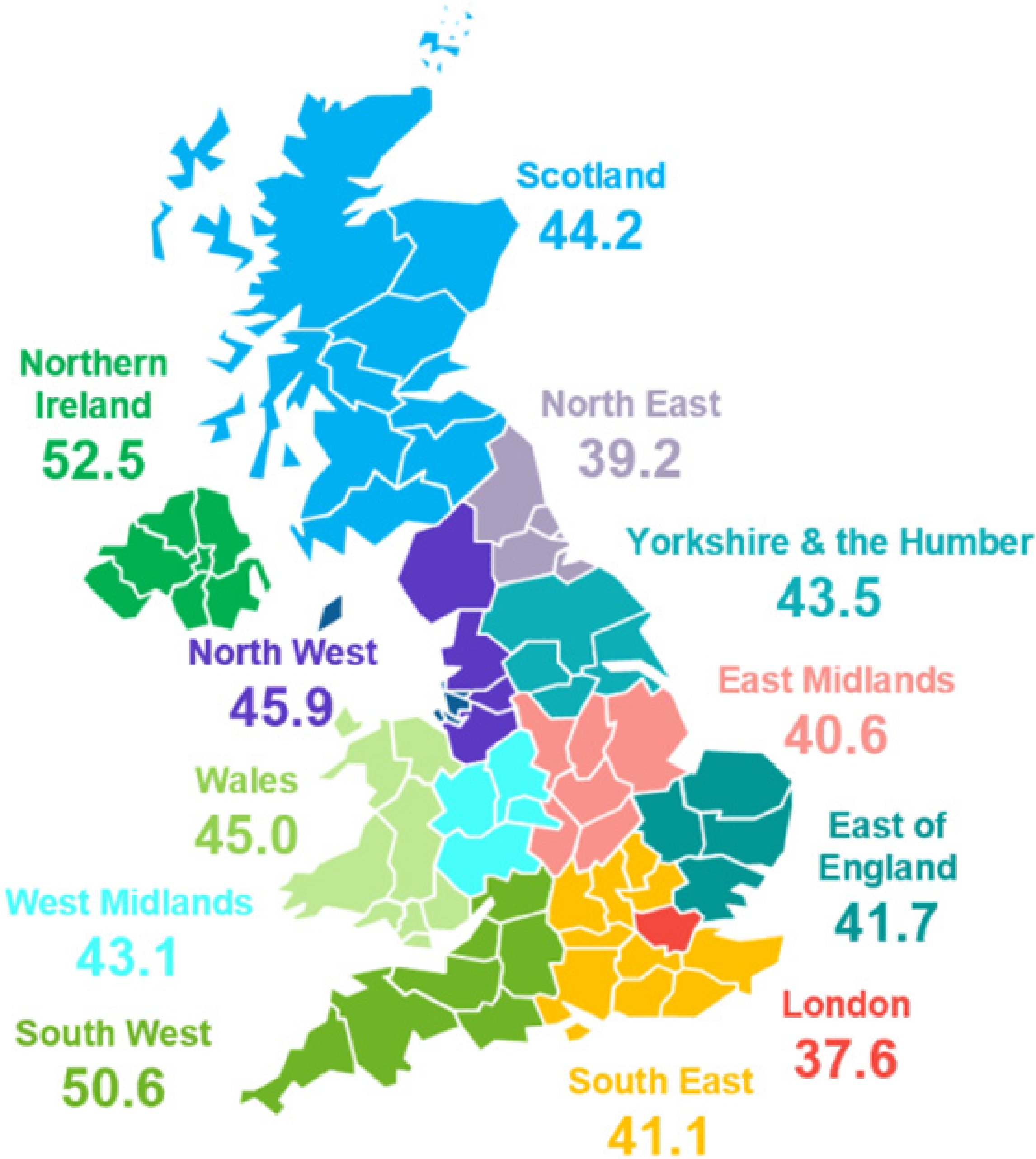
Satnam Singh Purewal, owner of Red Lion Bar and Grill and Tyl customer said: "Tyl by NatWest is user friendly and looks great. Our customers expect top customer service and Tyl helps us manage this through simple things like quick card payments to reduce waiting times in the bar. The Portal allows me to track customer trends and I've assigned different machines to the bar and the kitchen so I can monitor performance for each area of the business easily."

Finally, the survey shows that decisions to adopt cashless payment systems go beyond the desire to meet consumer demand and maintain revenue streams. SME businesses are concerned about the personal health and well-being of their employees. Almost a quarter (23%) state that they did not feel comfortable with their employees or dealt with cash during the pandemic.

As the consumer and business trend towards contactless and card payments continues, NatWest continues to support personal and business customers with their cash needs as supporters of UK Finance's Cash Access Initiative. The bank became the first bank in the UK to offer free secure cash delivery to vulnerable customers while also keeping more than 95% of the branch network open during the epidemic and supporting ATM operator LINK's 12-month free collateral commitment.

(NatWest, Finextra, Business Live 07/10/2020)

The happiest place to live in the UK



A nationwide survey carried out by Lloyds Bank to measure the happiness of the people, has been revealed. This annual survey was applied to 5,000 people and asks how happy or unhappy they are in their local communities, creating a barometer ranging between -100 (very unhappy) to +100 (very happy).

The initial survey was performed in March but questions were asked again following the lockdown, to exactly learn the extent to which the UK-wide restrictions changed the feelings of people. In spite of the pandemic, Northern Ireland is the winner with a score of 52.5, where has enhanced its score by 5.9 in June.

This is the second year which Lloyds carried out the happiness research. South West of England was the happiest region in the UK last year. The survey results indicated that happiness slightly decreased on average in the 12 months up to March 2020 (42.6 vs 42.5), but recovered to points slightly above that of the previous year's score of 42.9.

(Lloyds Banking Group – 06 October 2020)

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