

Deposit Solutions

Joint Virtual Fintech Partnership Symposium

April 2021

Deposit Solutions – trusted partner of banks since 2011



40m+
depositors

reached through our
diverse sales channels



€30bn+ Deposits

transmitted through our
funding channels



150+ financial
institutions

partnering with
us so far



21 countries

across the EU



10 years

of successful
growth



300+ employees

with diverse
backgrounds and from
various nationalities



USD 150+ mn

in funding from
renowned tech
investors

Deposit Solutions is live in the US since 2020

Press Coverage

Proprietary direct to consumer channel SaveBetter.com



Technology News | September 29, 2020 | 4:11 PM | Updated a day ago

Thiel-backed fintech Deposit Solutions launches in United States

Forbes

How Can A German Open Banking Firm Revolutionize America's Savings Industry?

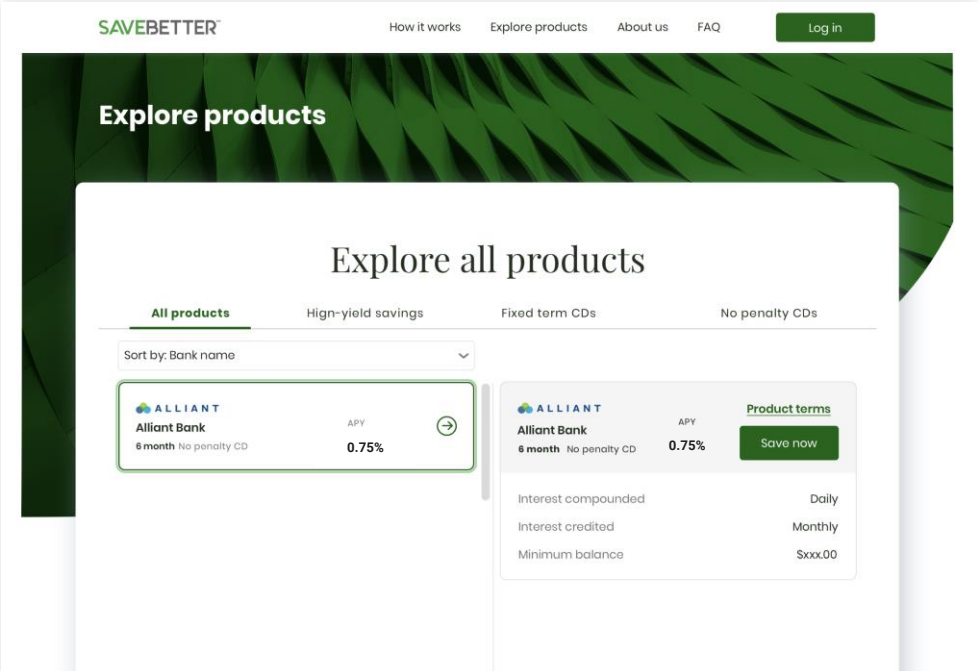


Finance Watchlists My Portfolio Screeners Premium Markets News Personal Finance Videos More

Thiel-backed fintech Deposit Solutions launches in United States

BUSINESS INSIDER

Deposit Solutions is launching in the US to bring choice and convenience to consumers looking for savings products



SAVEBETTER

How it works Explore products About us FAQ Log in

Explore products

Explore all products

All products High-yield savings Fixed term CDs No penalty CDs

Sort by: Bank name






ALLIANT	APY	Product terms
Alliant Bank	0.75%	6 month No penalty CD

Interest compounded: Daily
Interest credited: Monthly
Minimum balance: \$xxx.00

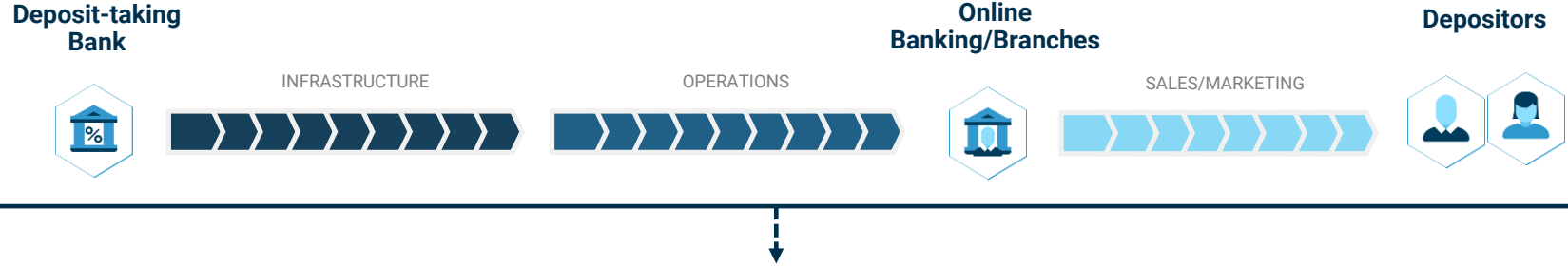
Save now

A Digital Solution for Raising Deposits

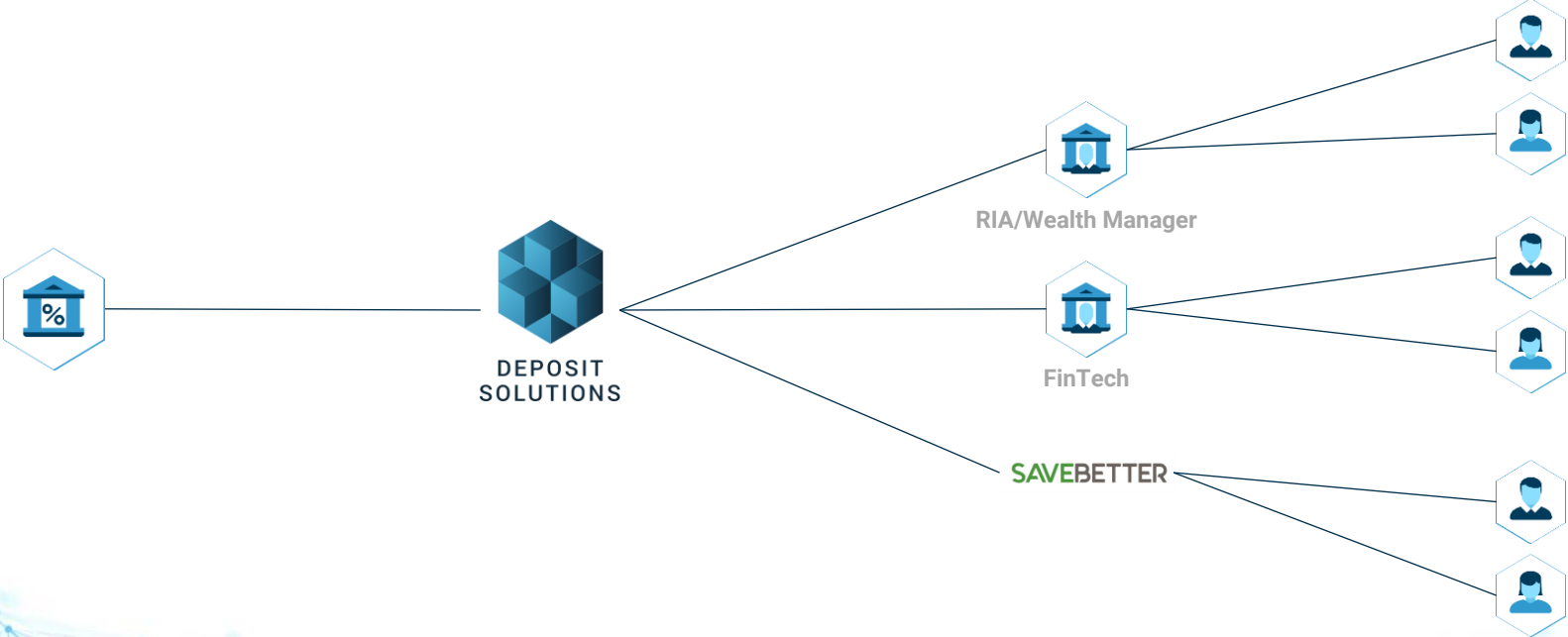
Deposit Platform Overview

-  Innovative digital platform for raising retail deposits
-  National reach, connecting your bank digitally to retail savers across the US
-  Entire deposit value chain – from marketing and KYC/AML to reporting and customer service
-  Deposits are held in an administratively efficient custodial account, while the underlying retail characteristics are preserved
-  Same control and flexibility though the Deposit Solutions platform as with your own direct deposit raising efforts – without cannibalizing/repricing your funding base

Delivering Retail Deposits with Institutional Simplicity



Your Bank connected via DS Platform through Distribution Partners to Depositors



Flexibility of Direct Deposit Raising with a National Reach

True Retail Product Suite



Savings Account



Bank CDs

1. Savings/Money Market Deposit Account
2. Certificate of Deposit (terms of your choice):
 - a) Bespoke maturities
 - b) Penalty / No penalty
 - c) Callable structures with beneficial commission terms
 - d) Auto-rollover functionality

Flexibility



Raise Target Deposits



Manage Interest Rates

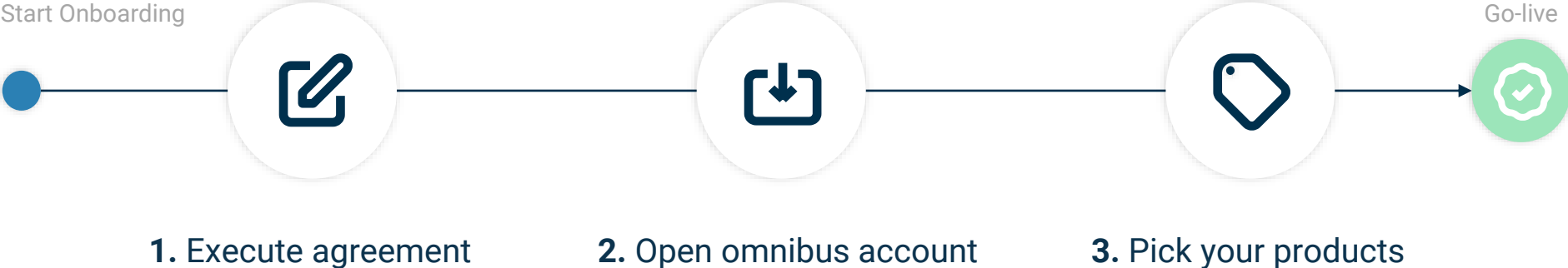


Cross sell into term products

1. Raise deposits when funding needs arise
2. Choose the products that work for your balance sheet
3. Flexibly adjust rates
4. Cross sell into term products
5. Test new deposit offerings

Simple Process to onboard Deposit Solutions' Platform

Simple and fast onboarding



▶ Banks can easily onboard and test the Deposit Solutions platform without any technical integration or long-term commitment

We invite you to test the Deposit Solutions Platform!



Simple Deposit funding

through an innovative digital platform connecting you to savers nationwide



Free option

No set-up costs or hidden fees - transparent commission structure based on deposits raised



Easy Onboarding

without IT integration – through a single omnibus account opening



Dedicated team

committed to partnering with you to reach your funding goals



**DEPOSIT
SOLUTIONS**

Questions?

Please don't hesitate to contact us directly if you want to continue the discussion or just want to introduce yourself.

We looking forward to hearing from you!



Philipp von Girsewald

CEO US

philipp.girsewald@deposit-solutions.com

M: +1 347 366 1106

85 Broad Street,
New York, NY 10004



Shana Hennigan

Head of Sales & Origination, US

shana.hennigan@deposit-solutions.com

M: +1 646 522 8432

85 Broad Street,
New York, NY 10004



DEPOSIT
SOLUTIONS

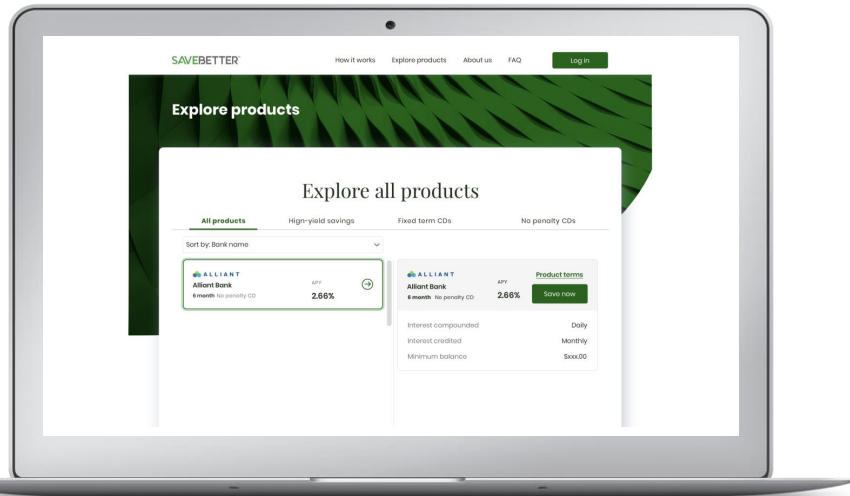
Appendix



Our proprietary B2C web platform SaveBetter

SAVEBETTER™

Proprietary direct to consumer channel
SaveBetter.com



Customized and branded product campaigns are developed to raise deposits



Ability to target your products and brand nationally, by state or by specific region



Diversified network of Influencers, Affiliates and Bloggers to ensure depth and breadth of distribution and product visibility



Bank branded landing page and bespoke marketing campaigns to drive consumers to your specific product offerings and to tell the unique story of your bank

How Banks raise deposits through SaveBetter

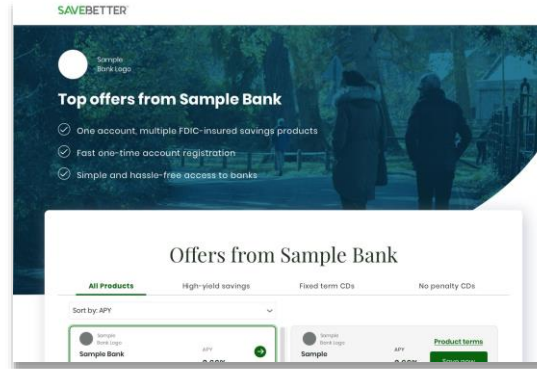
1



Marketing Network

Through our broad network of diverse marketing partners and affiliates, savers nationwide are able to easily access your deposit offerings.

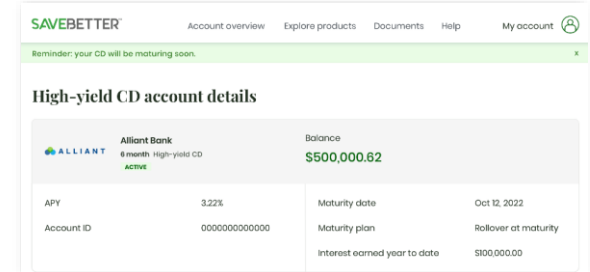
2



Custom Landing Page

After selecting your deposit product, savers are taken directly to your bank's landing page to begin the pay-in process.

3



SaveBetter

After funds are deposited, customers can conveniently manage their savings through their account on SaveBetter's web application.

Benefits for your Bank



Alternative distribution channel with national reach



Flexibly raise deposits



Lower funding costs

- The DS platform enables banks to expand their reach and source deposits from consumers nationwide
- An effective tool for managing competitive local deposit markets; allows banks to source incremental funding without cannibalizing or repricing the entire deposit base
- Seamless and flexible product offering – banks determine and adjust rates/structures to market conditions and to match fund the asset side of their balance sheet
- Digital platform offers efficiencies and savings, allowing banks to reduce “brick and mortar” and other deposit acquisition and administration costs

Confidentiality

The financial industry is extremely competitive. The confidentiality of your plans and data is obviously critical. Deposit Solutions will protect the confidentiality of all such information.

Similarly, development of innovative solutions for the financial sector is a competitive business. We view our concepts, products and services as proprietary and therefore look to our clients to protect Deposit Solutions' interests.

Under no circumstances should this material be shared with any third party without the written consent of Deposit Solutions.

This document does not constitute legal advice. Please consult your legal advisor with respect to matters of banking law compliance.

© 2021 Deposit Solutions LLC