

MULTITUDE BANK

WHOLESALE BANKING

Antti Kumpulainen CEO, Multitude Bank

MULTITUDE HAS RECOGNISED A HUGE PROBLEM IN THE FINTECH SECTOR AND WE WANT TO SOLVE IT BY USING OUR EXPERTISE AND ASSETS, WE HAVE BUILT DURING THE PAST 20 YEARS



"Traditional banks often fail to serve the FinTech industry, with a limited understanding on agile and fast customer friendly solutions that alternative lenders, payment service providers and FinTech companies are offering to end-users and that they need themselves."

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MULTITUDE'S UNIQUE SOLUTION, ORIGINALLY DEVELOPED TO SUPPORT OUR INTERNAL TRIBES, IS NOW READY TO SCALE FOR EXTERNAL CUSTOMERS.



It is built on our values of scalable technology, data-driven insights, and pure digital & user-friendly interfaces, merged with exceptional industry understanding.





LOCAL CURRENCIES

collection & payouts: EUR, SEK, CZK, DKK



REAL TIME PAYMENTS

Real time payment platform



BIN SPONSORSHIP

Mastercard debit & credit



SAFEGUARDING ACCOUNTS & BANK GUARANTEES



VIRTUAL ACCOUNTS
API, SFTP



TERM DEPOSIT SERVICE

Secured debt product

ATTRACTIVE FUNDING

EXTENSIVE DATA USAGE WITH AI

EFFECTIVE CREDIT RISK
MANAGEMENT

REGULATORY KNOW-HOW FAST UNDERWRITING PROCESS

COLLECTION KNOWLEDGE

MULTITUDE'S LONG EXPERIENCE IN FINTECH, PAYMENTS AND LENDING GIVES US THE OPPORTUNITY TO EXTEND THESE SERVICES TO OTHERS IN THE INDUSTRY



BANKS	PAYMENT	ELECTRONIC MONEY
	INSTITUTIONS	INSTITUTIONS

Alternative payment rails, local clearing solutions and payment rails as fallback option Receive and make payments efficiently in several currencies, with the competitive pricing

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FINTECH

Multicurrency solutions and account infrastructure that provide fast market entry solutions and ensures AML/Fraud checks

ALTERNATIVE LENDERS

Secured Debt funding with lending portfolio as collateral

INVESTMENTS COMPANIES

Secured Debt funding with real estate and other immovable assets acting as collateral

SECURED DEBT OFFERING TO ALTERNATIVE LENDERS AND FINTECHS



Alternative lenders do not have the access to deposit funding on their own and the traditional banks are not providing the solutions needed.

Multitude understand the risks and dynamics in the lending industry. Secured debt offering is always secured by the counterparty's lending portfolio which Multitude is holding as a collateral with Loan to Value ratios providing protection against credit losses.

ADDRESSABLE MARKET - EUR 15.7bn in AR Alternative Lenders in Europe



SECURED DEBT INSTRUMENTS



RISK MANAGEMENT



GROWTH

EUR 5m to 20m

Term 24 to 48 months

Loan portfolio as collateral

Other asset classes such as real estate in prime locations and other immovable assets

Extensive experience in operating and analysing portfolios

Multitude is able to understand different business models in consumer and SME lending

Fully digital underwriting process – use of data and AI

Fast process

- offer ready in less than 2 weeks
- end to end in 6 weeks

Traditional banks are restrictive in funding the alternative lenders which gives us the opportunity to grow

Substitutes are somewhat limited for funding at the moment

Contacting and getting contacted by the alternative lenders has built us a pipeline to work on in 2024

REAL TIME PAYMENT PLATFORM AND ACCOUNT OFFERING



ADDRESSABLE MARKET

6,200 Electronic Money Institutions (EMI) and Payment Institutions (PI) in Europe



PAYMENTS



TECHNOLOGY



GROWTH

Payment processing for large volumes

Pay on behalf - Collect on behalf

Virtual accounts

Safeguarding accounts

Real-time, multicurrency payment platform

Real-time AI-based monitoring

Reg Tech solutions to back up processing

EMI's and PI's can grow from country to country with Multitude

Operational in all Multitude Bank countries

WE HAVE SET CLEAR TARGETS TO EXECUTE PLANS FOR 2024





Payment Services are fully operational and available on our proprietary platform

Team and processes are in place and we are ready to scale up the business

Beginning January 2024, Wholesale Banking becomes a new tribe at Multitude, and Warehouse Lending will be referred to as Secured Debt

Tribe CEO recruitment is underway, with full focus on the business line

THANK YOU

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