

The logo for ezbob, featuring the lowercase letters 'ezbob' in a white, sans-serif font. The letter 'o' is stylized with a circular cutout in the center. The background of the slide is a dark blue and purple gradient with abstract, glowing geometric shapes and lines, suggesting a digital or financial theme.

ezbob

When Lending Meets Reality

The ezbob Edge

ezbob helps banks and financial institutions accelerate the launch of new credit products by combining low-code flexibility with external data and internal systems' integrations. The platform automates data collection and decisioning, making customer journeys faster, digital-first and omnichannel



Accelerated Time-to-Market



Modular Architecture



Multi-Product



Configurable Logics



Fully-Compliant

Clients

AMERICAN EXPRESS

PayPal

METRO BANK

NatWest

INTESA SANPAOLO

ISRAEL DISCOUNT BANK

Founded in 2011 in London as a digital SME balance-sheet lender

In 2017 transitioned to tech provider

80 employees globally

3 office locations

Network of global partners and SIs

Partners

GFT



Thought Machine

The ezbob Platform in the Bank's Ecosystem



The ezbob Platform

Products

Open Bank Accounts

Unsecured
Personal Loans

Unsecured
Business Loans

Invoice Finance

Credit Line

Merchant
Working Capital

Multi-Product Shared Capabilities

Onboarding

- ✓ Customizable UI templates
- ✓ Gen-AI / AI-Agents ready

Underwriting Insights

- ✓ Risk Scores
- ✓ Affordability & Financials
- ✓ Fraud
- ✓ AML
- ✓ KYC / KYB
- ✓ Decision & Offer Recommendation

Tools

- ✓ Flow Orchestrator
- ✓ Rule Engine
- ✓ OCR
- ✓ Scorecards
- ✓ Pricing
- ✓ EasyLink Integrations

Self-Service Portal

- ✓ Self-Service Configurations
- ✓ Built-In Reports
- ✓ Customer Support Tools
- ✓ SSO Integration

Global Data Sources Integrations

- ✓ AML Lists
- ✓ ID Verification
- ✓ Open Banking
- ✓ Fraud DB
- ✓ Payment Gateways
- ✓ Accounting

Local Data Sources Integrations

- ✓ Credit Bureau
- ✓ Market Data
- ✓ Tax Systems
- ✓ Property Valuation
- ✓ Government Data
- ✓ Risk Scores

Bank Data Integrations

- | | |
|-------------------|------------------|
| ✓ Core Banking | ✓ Account Info |
| ✓ Product Catalog | ✓ Collections |
| ✓ Compliance | ✓ SOC |
| ✓ Customer Data | ✓ Transactions |
| ✓ Risk Models | ✓ General Ledger |
| ✓ Reporting | ✓ LMS |

Bank-Grade Security & Compliance Infrastructure

Monitoring & Auditing

SOC2

ISO27001

GDPR



How banks digitised and innovated with ezbob

Some examples of fully customized products built from ezbob's existing suite of product templates

SME Digital Lending	Merchant Working Capital	Account opening and CDD – joint account	Credit Line for Invoice Financing
<ul style="list-style-type: none"> ✓ Integrated credit bureau, open banking, open finance and CDD data sources and configurable business rules in platform 	<ul style="list-style-type: none"> ✓ Using POS terminal transactions data from acquiring bank to instantly calculate a loan offer 	<ul style="list-style-type: none"> ✓ Digital onboarding solution designed for opening joint accounts 	<ul style="list-style-type: none"> ✓ Revolving credit line for SMEs, enabling fast access to capital
<ul style="list-style-type: none"> ✓ Automated borrower journey, reducing relationship manager effort and improves efficiency and time to decision 	<ul style="list-style-type: none"> ✓ Working capital offer embedded directly in the merchant portal 	<ul style="list-style-type: none"> ✓ Automated Customer Due Diligence (CDD) including identity verification, document collection and decisioning 	<ul style="list-style-type: none"> ✓ SMEs draw funds against invoices through embedded flow in accounting platform, with instant decisions, including CDD and open banking
<ul style="list-style-type: none"> ✓ Enabled additional borrowing for qualified customers as a top-up of existing lending 	<ul style="list-style-type: none"> ✓ Enabled additional product for payment processor, improving viscosity of merchant to acquirer 	<ul style="list-style-type: none"> ✓ Built to support high approval rates and responsive web access for both mobile and desktop users 	<ul style="list-style-type: none"> ✓ Credit line renews quarterly, supports multiple advances under one limit, and offers a frictionless experience via responsive web and mobile interfaces

ezbob End-to-End MVP Design Approach

ezbob works with financial institutions, system integrators and consultancy partners to deliver new credit products from business need to bank-grade implementation

1

Concept Workshop - design of end-user experience for customers and bank employees

2

UI Creation - build of functional UI using pre-built ezbob templates

3

Workshop Deliverables - fully-functional interface with integration-point identification

4

Enhancements - extension to bank-grade using ezbob AI integration layer

5

Integration Configuration - using ezbob adapters and extending these for new integrations

6

Decision Logic - exposure of data to decision and policy rules for flow configuration

Benefits

- ✓ WYSIWIG ==> what you see is what you get
- ✓ Time and cost reduction in delivery of new credit products
- ✓ Reduced risk of partial or total failure
- ✓ Streamlined communication between Business, Product and IT
- ✓ Agile and dynamic approach

What's next

- ✓ The UI code is handed over to the bank for future use
- ✓ Reusable code enabling faster delivery of future products
- ✓ "Buy-to-Build" approach allowing the bank to develop internally or through SIs
- ✓ ezbob can support the development of future products, if needed





Components of the ezbob Platform

1 Configuration Studio (Single-Codebase Platform)

Multi-tenant

Configuration for decision flow, business rules, etc.

Integration layer for external data sources and FI's internal system

The screenshot displays the Configuration Studio interface for a decision flow. The left sidebar contains navigation options: Studio (BeBank, Business Term Loans), Flows (selected), Rules, Risk, Affordability, Pricing, Offer, Events, ETLs, Testing profiles, API Adaptors, and Review changes. The main area shows the configuration for 'limitedCompany' (Flow ID: 49ca9254-d83e-4e19-8372-f491ef144890). The flow diagram includes a 'Risk Previous A...' node, a 'Rejection Rule...' node, and a sequence of 'Affordability', 'Pricing', and 'Offer' nodes. The right panel provides 'Flow Information' (Description: limitedCompany description, Status: Active, Version: v1, Created: 04/11/2025) and 'Flow Testing' (Component Versions: 3, Run 0 Tests button).

2 Loan Management System (Additional module of the platform)

Loan servicing

Integration with payment systems for payment collection

Multiple lending products supported out-of-the box

DEMO

Q Search...

User ezbobAdmin@gmail.com

Loans

Q Search loans...

All Products

All Statuses

Refresh

Loan Reference ↑↓	Customer Name ↑↓	Email ↑↓	Loan Amount ↑↓	Total Repayable ↑↓	Status ↑↓	Product ↑↓	Created Date ↑↓
21611285560619877863	Andy Allen	andy04022026_6@ezbob.c...	70,000.00	70,000.00	On Time	businessLoans	N/A
40340386010619628114	Andy Allen	teodora.georgieva0902202...	135,000.00	135,000.00	On Time	businessLoans	N/A
17432602010619350619	Andy Allen	alexbo+2026-02-08-18-31-1...	150,000.00	150,000.00	On Time	businessLoans	N/A
81960439370618638996	Andy Allen	andy04022026_3@ezbob.c...	61,000.00	61,000.00	On Time	businessLoans	N/A
92843382680618694751	Andy Allen	alexbo+2026-02-05-12-34-1...	150,000.00	150,000.00	On Time	businessLoans	N/A
28296652860618167690	Andy Allen	alexbo+2026-02-03-20-04-...	150,000.00	150,000.00	On Time	businessLoans	N/A
41052411200618184693	Andv Allen	andv1@ezbob.com	82.000.00	82.000.00	On Time	businessLoans	N/A

Showing 1-20 of 539 loans

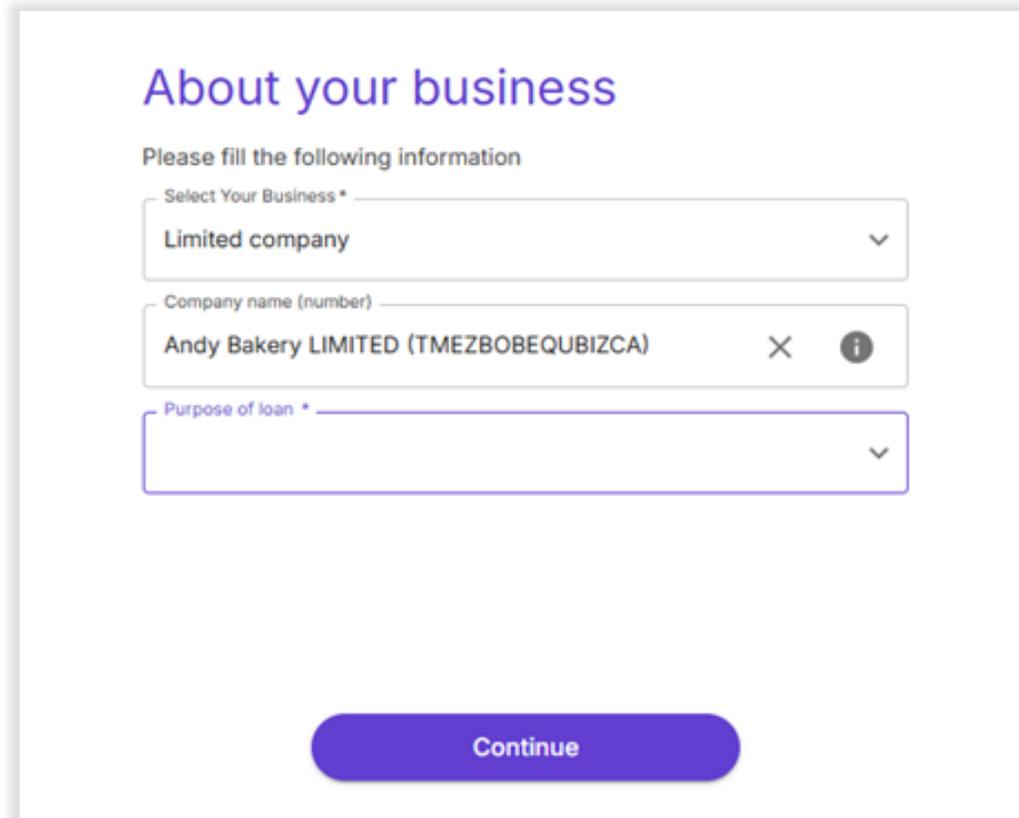
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3 Onboarding UI (optional and bespoke for each customer)

Not part of the platform

Generated via AI tools and integrated via API with the Configuration Studio and Back-Office

FI can decide to use their own framework



The screenshot shows a web form titled "About your business" with the instruction "Please fill the following information". It contains three input fields: a dropdown menu for "Select Your Business *" with "Limited company" selected; a text input for "Company name (number)" containing "Andy Bakery LIMITED (TMEZBOBEQUBIZCA)" with a clear (X) and info (i) icon; and a dropdown menu for "Purpose of loan *". A blue "Continue" button is at the bottom.

4 Back-office portal (Optional and bespoke for each customer)

Generated via AI tools
on top of the existing APIs

Manage the case and the
Underwriting decision

Insights available through iFrame in banks'
environments

The screenshot displays a user interface for a loan case. At the top, there is a search bar and a user profile for 'User ezbobAdmin@gmail.com'. The main content area is divided into several sections:

- Case Header:** Shows 'Cases / 029493c7-d5c3-4f69-8976-9fb37f5f9365' and the case name 'Andy Bakery LIMITED'. Below this, there are filters for 'Product: Business Term Loans', 'Channel: N/A', 'Filled by Broker: No', and 'Current Step: congratulations'. It also shows 'Created: Feb 4, 2026' and 'Expires: Feb 12, 2026'.
- Navigation Sidebar:** Includes 'Insights', 'Details' (highlighted), 'Journey', 'Data Providers', 'Decisions', 'Rules', 'Documents', 'OCR Data', 'Voice Recording', 'Links', and 'History'.
- Loan Request Section:** A table with columns for 'Requested Amount' (99,000.00), 'Loan Term' (48 months), and 'Loan Purpose' (WORK_CAPITAL).
- Applicant Information Section:** A table with columns for 'First Name' (Andy), 'Last Name' (Allen), 'Date of Birth' (N/A), 'User UUID' (7233c709-4574-49ed-955d-65e7b7ca9765), and 'Identifier Issue Date' (N/A).
- Decision Section:** Shows a status of 'Approved' with a timestamp 'Feb 4, 2026 at 10:41:37 AM', 'Method: RECOMMENDATION', and 'Type: OFFICIAL'.
- Flags and Markers:** A 'Flags' section indicates 'Failed Rules (2)' with a sub-flag 'operational: 2'. Below it, 'Markers' for 'Andy Allen Applicant' and 'Andy Bakery LIMITED Loanee' are shown with 'Clear' buttons.



Project Implementation and Delivery Model

Implementation Approach

A proven 5-phase delivery model designed for speed, visibility, and zero disruption to core systems.

4-6 MONTHS END-TO-END



PHASE 1

Discovery & Planning

Requirements gathering, stakeholder alignment, scope definition, and project kickoff



PHASE 2

AI-Driven UX Design

Rapid prototyping of all user journeys using AI and vibe coding — working WYSIWYG screens



PHASE 3

Agile Build & Integration

Bi-weekly sprints integrating bank APIs, building workflows, and delivering working features continuously



PHASE 4

Testing & UAT

Comprehensive testing: functional, security, compliance, performance, and user acceptance testing

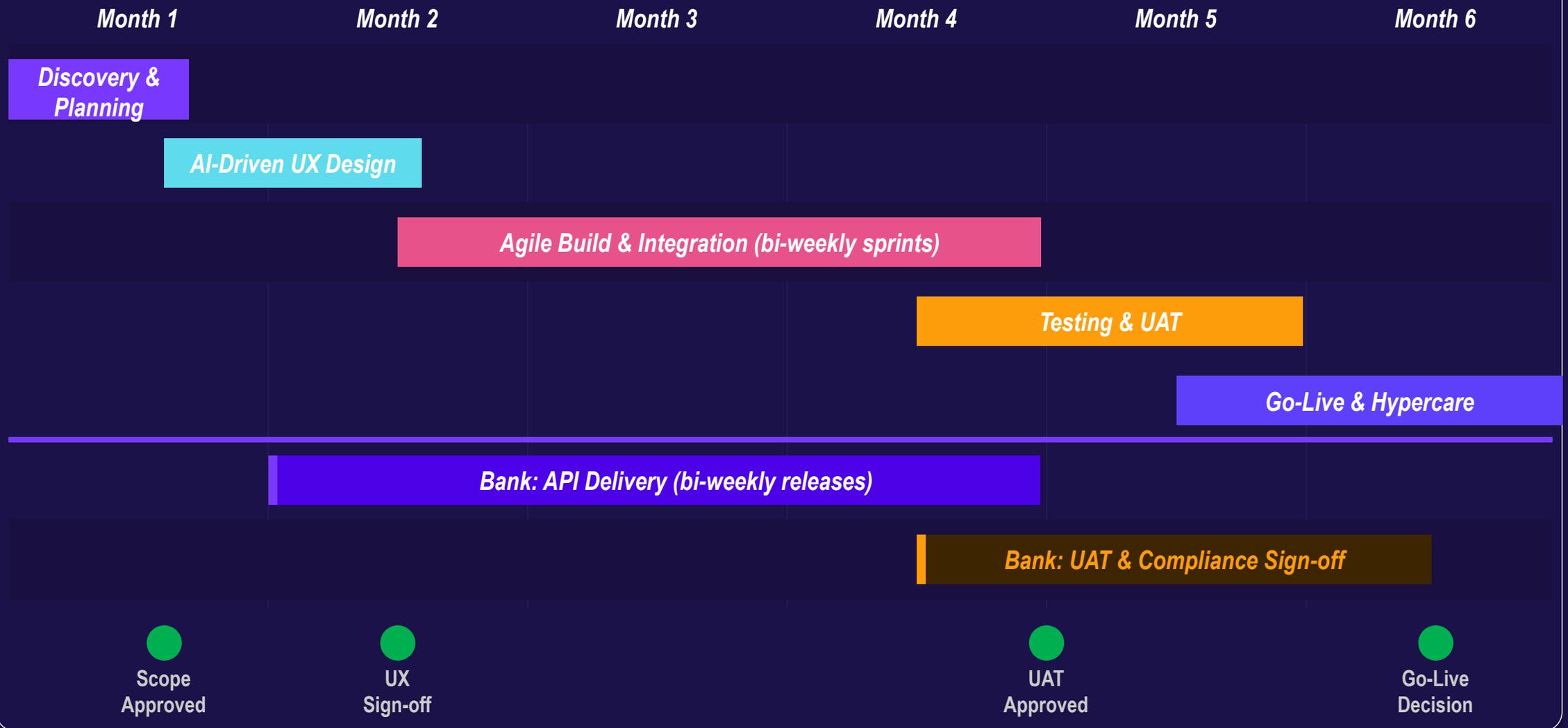


PHASE 5

Go-Live & Hypercare

Production deployment, monitoring, issue resolution, and knowledge transfer to bank operations

Project Timeline



Phase Details

Key activities and deliverables per phase

<p>1 Discovery & Planning</p> <p>Activities 2–3 wk</p> <p>Stakeholder workshops Scope & requirements definition Technical architecture review API inventory & gap analysis Project plan & sprint roadmap</p> <hr/> <p>Deliverables</p> <p>Project charter Solution architecture API integration plan Sprint backlog</p>	<p>2 AI-Driven UX Design</p> <p>Activities 2–3 wk</p> <p>User journey/backoffice mapping AI-powered UI prototyping Vibe coding for WYSIWYG screens Stakeholder review & iteration API requirements extraction</p> <hr/> <p>Deliverables</p> <p>Interactive prototypes UX specifications API requirements doc Data mapping</p>	<p>3 Agile Build & Integration</p> <p>Activities 8–12 wk</p> <p>Bi-weekly development sprints API integration (as released) Workflow configuration Back-office interface build Sprint demos to stakeholders</p> <hr/> <p>Deliverables</p> <p>Working software increments Integration test results Sprint review notes Updated backlog</p>	<p>4 Testing & UAT</p> <p>Activities 3–4 wk</p> <p>Functional & regression testing Security & penetration testing Compliance validation Performance testing User acceptance testing</p> <hr/> <p>Deliverables</p> <p>Test reports Security sign-off Compliance approval UAT sign-off</p>	<p>5 Go-Live & Hypercare</p> <p>Activities 2–3 wk</p> <p>Production deployment Data migration (if required) Live monitoring & support Incident management Knowledge transfer</p> <hr/> <p>Deliverables</p> <p>Production system Runbooks & documentation Training materials Handover complete</p>
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Stakeholder Engagement

Who is needed from the bank — and when

● Heavily involved ○ Consulted / Light involvement — Not required

Bank Stakeholder	Phase 1 Discovery	Phase 2 UX Design	Phase 3 Build	Phase 4 Testing	Phase 5 Go-Live
Business / Product Owner	●	●	●	●	○
IT / API Team	○	○	●	●	●
Compliance / Legal	○	○	○	●	○
Information Security	—	—	○	●	○
Risk / Credit	○	○	○	●	—
Operations / Back Office	—	○	○	○	●

Key: The bank's heaviest involvement is in Phase 1 (requirements) and Phase 4 (testing/sign-off). During the build phase, ezbob leads development while the bank provides APIs on a bi-weekly cadence — minimizing disruption to bank teams.



What Our Clients Say



esme
Business loans

...over 300% growth in Year 1

“There aren’t many banks or fintechs that will offer unsecured lending up to £250,000 and at competitive rates. Our customers benefit from the speed and convenience of execution that’s enabled by ezbob’s technology.”

Lucy Hasson – Chief Operating Officer, Esme Loans by NatWest Bank



...90% of users completed the application in less than 5 minutes with 94% fully automated approvals

“Just six weeks after the inception a full platform was conceptualised, created, tested, and rolled out.”

Andy Piggott – Director of Lending Products, Metro Bank



...the solution aggregates information from more than 40 different data sources, collecting around 3,500 variables in less than one second

“The Smart Lending product reduces complexity and boosts the timeframe. In the old way, it would take days but now it’s done within 15 minutes. It’s also a pretty unique proposition in the Italian market. We’ve seen some similar initiatives that are standalone projects, but none that are within the core systems of a bank, within a traditional lending environment.”

Paola Papanicolaou - Group Head of Innovation, Intesa Sanpaolo



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