

# DIN presentation

## INNOVATION DIRECTION

A bri 12024

# Index



**Framework**



Moonshots



New tools and businesses



Indoor and outdoor positioning

# It was created with the aim of creating a future vision for the Bank

We are focused on:



Support the design of **the Bank's future vision**

Identify relevant trends in the financial sector and new opportunities to generate value



Promote leadership of **innovation ecosystems**

Promote a Bank-led ecosystem, facilitating and accelerating the response to sector trends



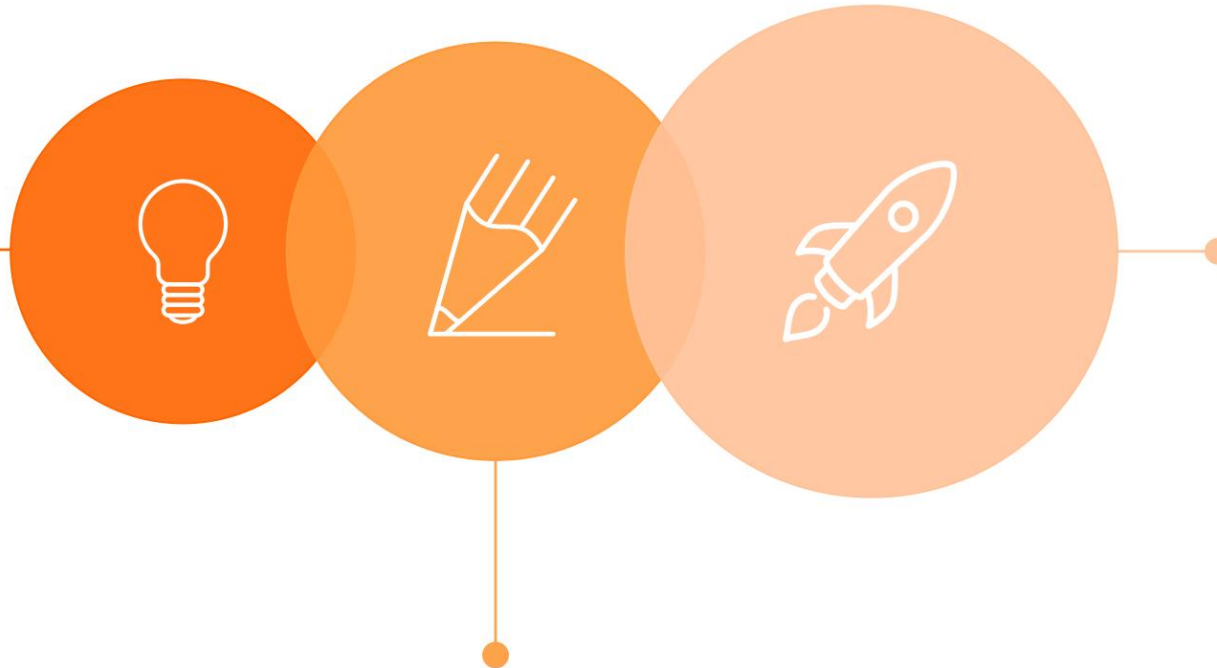
Develop, launch and manage **new products**

Support the development and launch of innovative, profitable and scalable products

# We work together with Management and external partners in the ideation, development and launch of initiatives

## IDEATION

The new solutions respond to opportunities identified within each thematic area. Focus on initiatives that are scalable and monetizable, with a mix of *low-hanging fruits* vs *moonshots*



## LAUNCH INITIATIVE

Close monitoring of the launch of new solutions to facilitate adjustments in strategy and design. Followed by delivery to the bank's business team with the theme or closure of the initiative.

## DEVELOPMENT

Pivot between all departments involved in an innovation initiative to facilitate and centralize the PMO and interaction between areas

# Initiative matrix



## Ideation



## Development



## In production

**Moonshots**

Blockchain Real Estate      Stablecoin

Counter of the future      Thought machine

BPI VR 2.0      Diverse      Planet AGE

**New businesses and tools**

Bordr      Portal Auto Credit  
 Mobility      Security deposits  
 Ecosystem University      Digital ID  
 SNBL

Reverse mortgage  
 Private KYC      Robot advisory  
 Digital signature      KYC companies

Ecosystem Business      Ecosystem Housing  
 imob partner portal

**External and internal positioning**

Benchmark innovation      Financial literacy

Carbon footprint counter      PNI 2nd edition      Day One  
 digital € working group      Prize applications

In-house training BPI      Award National of Innovation  
 Innovation Labs Innovation club      External presence      PEXXI  
 Forum Innovation CXBK      Fintech Casa, Lar      factory Unicorns

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Framework



**Moonshots**



New tools and businesses



Indoor and outdoor positioning

# The metaverse is the next iteration of the Internet, with enormous potential to impact our physical and digital lives

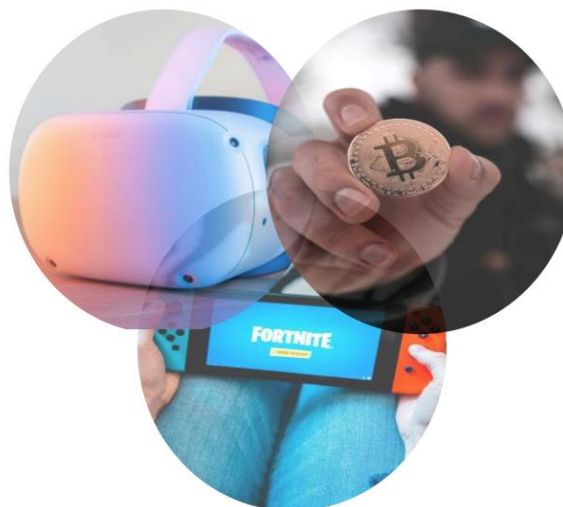
## AR/VR AND MR

Technologies and experiences that mix real-life and digital elements

- +242% in sales (Q1.22 vs Q1.21)
- ~€300B estimated market for 2024 and ~\$5 trillion by 2030.

**BPI PROJECT**

**BPI VR**



## WEB 3.0 AND DIGITAL ASSETS

Transparent and decentralized network, in AI and blockchain, which allows users to control online activity

- \$30M in NFT Wallets
- \$50B in virtual transactions

**BPI PROJECT**

**D-VERSE**

## M-WORLDS

Virtual Worlds whose activity continues with the user offline, giving rise to its own economy with the creation and marketing of articles • 300M-500M daily active users

**PROJECT BPI**

**ROBLOX  
AGE PLANET TYCOON**

# In 2023, BPI VR made its way to become an interactive channel and the gateway to our partners in the Metaverse



July 2023



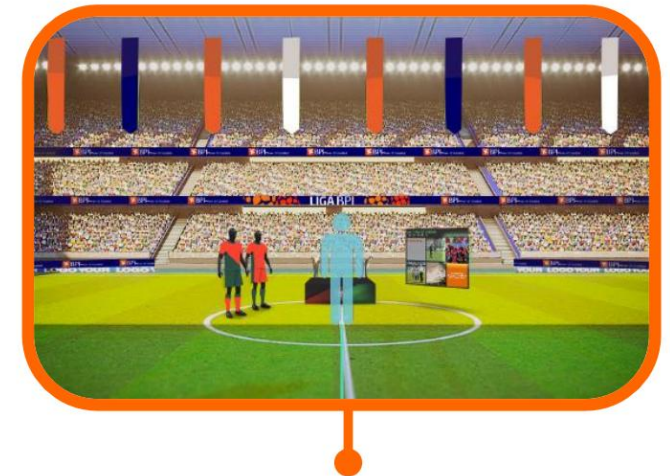
## BANK SERVICES

Users can learn about BPI products in VR, simulating credit, savings and insurance and exploring accounts and cards



## INTERACTIVE EXPERIENCES

Users can access the product showroom and interact with digital twins and access gaming experiences, such as minigolf. This year **we launched a new type of interaction at BPI VR, in which Customers can call their manager**, with the user in VR and the manager on computer



## SPACES FOR PARTNERS

**We introduced the first partner** in BPI VR and created a **virtual stadium in partnership with the Portuguese Football Federation**, with various video content, digital twins of the cups won and a goalkeeping game



# D-VERSE is a digital collectibles market that represents BPI's first steps in asset tokenization



Nov 2023

## VALUE OFFER



### EUR collectibles

The NFTs will be denominated in EUR, with no exposure to crypto. Blockchain is used to record digital property.



### Traditional payment methods

Transactions made in EUR with credit card



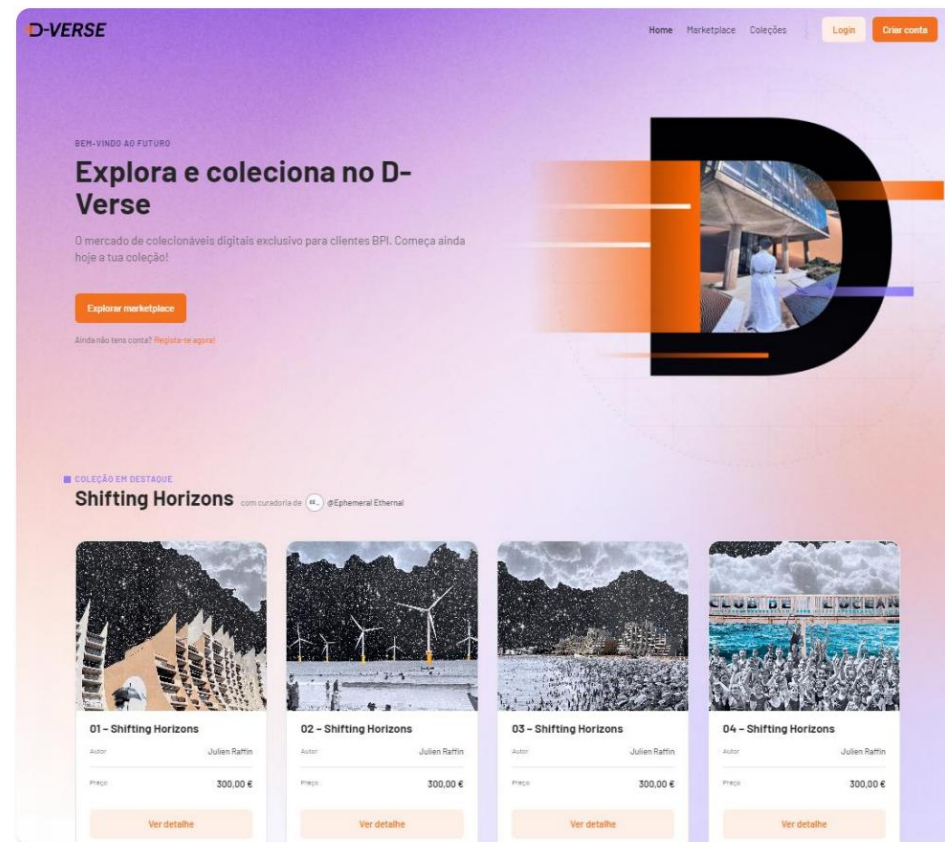
### Custody on the platform

Without the need for its own custody wallet (e.g. Metamask), the platform will be responsible for the custody of digital collectibles



### Curation approach

High barriers to entry for NFT sellers, the Bank is the “guardian” and manages the curators



# To have a greater presence among the younger segment, the BPI created a game on Roblox (AGE Planet Craft Tycoon)



Dec. 2023

## CONTEXT

AGE Planet Craft Tycoon is a game developed on Roblox, which **aims to bring the AGE brand closer to its young target** and uses financial education concepts that serve as the basis for the proposed challenges.

The experience takes place in a galaxy, where players begin their journey on a desert planet and, through strategic investments in resources, develop their planet.

## GOALS

- **Attract new Customers** and open new accounts
- **Increase AGE Customer involvement** - savings goals; member get member
- **Boost AGE's social networks** – gain followers through giveaways, challenges, etc.



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**New tools and businesses**

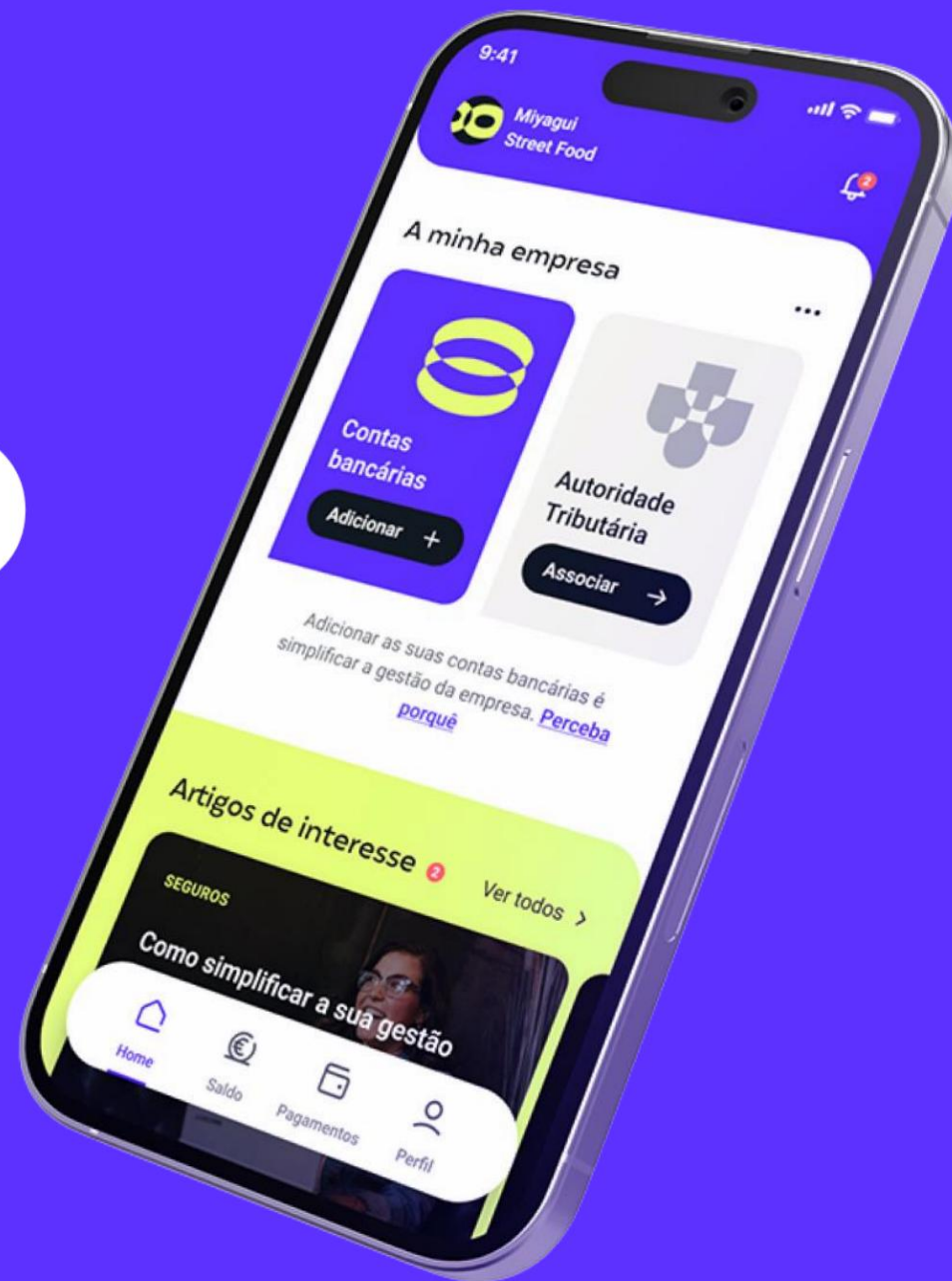
4

Indoor and outdoor positioning

# pulsoo

## Pulsoo, para sentir o negócio

A app para uma gestão simples e informada dos seus negócios.



The business segment represents the majority of the Portuguese business sector, and there are no solutions on the market that serve them transversally in the day-to-day management of the business.

## Market size

**300,000** SMEs (250,000 earn less than €0.5M)

**66%** of these companies have accounts at different banks

~**40,000** companies are created /year in Portugal,

**15,000** close and **2,500** are declared insolvent

## Market tendencies

**National:** Although there is awareness about the pain of SMEs, there is little specialized offer for this type of company

**International:** Growing interest from *players* international companies specializing in solutions for SMEs

Lack of an aggregated view of the company's financial position and respective transactions

Lack of tools and knowledge necessary to carry out financial planning

Lack of visibility into **businessman** consumption patterns knowledge of them



### Challenges of a

Challenges of an SME businessman, clients and **SME**

Lack of knowledge about the company's bureaucratic obligations (e.g.: *Compliance* and Tax Authority)

Lack of knowledge and financial literacy

Lack of knowledge and presence in digital

# Through an app that leverages *Open Banking technology*, BPI and NOS, in partnership, created an Ecosystem for the 360° management of an SME

## App features:



**Account aggregation and payment initiation**



**Financial Overview** – balance and *cash-flow* summary aggregates, parameterization and monitoring of budgets, payment calendar and *insights*



**Connection to the Tax Authority** – Alerts of relevant dates for compliance with obligations and access to the non-debt declaration



**Articles for SMEs**, including BPI offer



## Advantages for the customer:

Start **free** transfers and payments



Have an **aggregated view** of the company's *cash flows*



**Not having to depend on the accountant** to access the Tax Authority



**Acquire knowledge** about financial literacy

The app will be free for BPI Customers

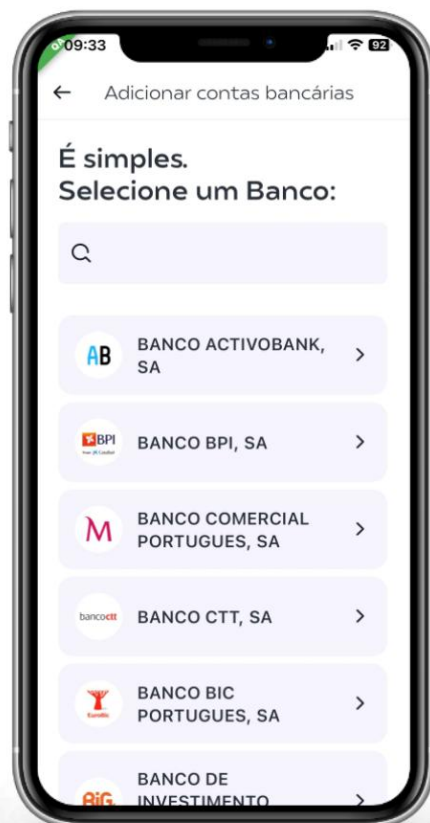
# For the MVP, the app will be based on two pillars – the financial vision and the regulatory vision

Home page

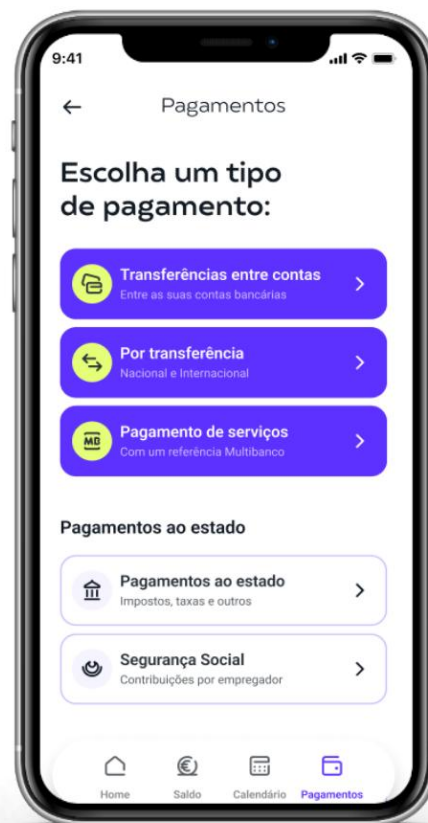


Providers

Account aggregation



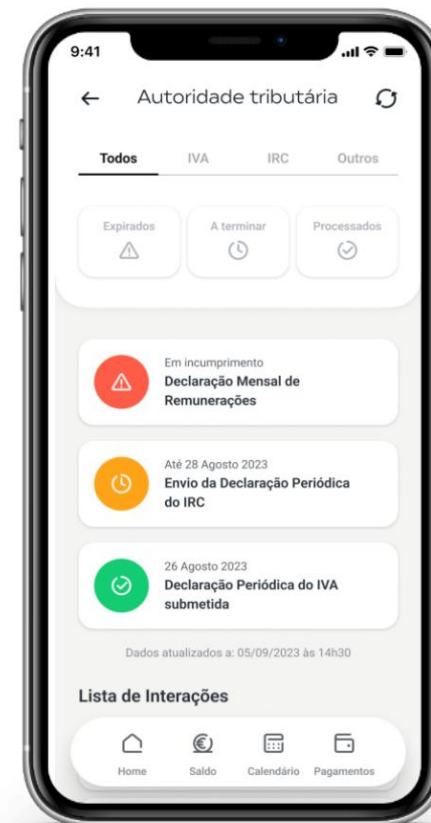
Payment initiation



Financial vision



Tax Authority



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**Indoor and outdoor positioning**



# In Jun. 2022, we became Fintech House's partner bank, with a view to accelerating national technological and financial innovation

 6 partners



## Advantages for the Bank

- Position **BPI** as an **active player** in the innovation ecosystem
- Identify **innovative solutions to respond to** industry challenges Bank
- Promote interaction between the Bank's different departments and start-ups

 80 start-ups



## Advantages for Start-ups

- Being able to **test their solutions** with real customers and in a real environment through **pilot projects**
- Contact with **potential customers**
- Access to **know-how** and **networking**

## In addition to access to scaleups, BPI is also preparing the launch of a Branch of the future at Hub Criativo do Beato



The Unicorn Factory, installed in the Hub Criativo do Beato, is an initiative of the Lisbon City Council, and aims to make Lisbon a world capital of innovation capable of attracting founders and businesses with great potential.

BPI wants to launch the highly automated Balcão 2.0 at the Hub, to pilot initiatives and attract customers with high potential.

Additionally, BPI is also one of the partners of the Scaling Up Program, launched in 2022, and aimed at companies between seed and Series A with the aim of connecting scale-ups to the corporate world, facilitating access to potential partners and customers.

### OBJECTIVES AND IMPACTS

#### 1. BPI perceived as an agent in the innovation ecosystem









- Recognition of the partnership in the national press and International
- Participation in events organized by the Fábrica de Unicorns and national ecosystem events

#### 2. # of fintechs / solutions presented to the Bank

- Access to more than 50 startups

#### 3. Participation in startup scouting programs

# In partnership with Claranet and Jornal de Negócios, we launched the PNI, which aims to identify and reward Innovation in Portugal

Axle	Category	Shortlisted	Winners
Business Segment	Big company	Fidelidade, Oli, Bluepharma, ACA	
	SME	Fenabel, Doctor Finance, Cleanwatts, Sisqual	
	Company/ Admin. Public	Agency for Development and Cohesion	
Technology	Cybersecurity	EDP, Jolera	
	AI/Machine Learning	Fidelidade, Wedo, Knock, MDS	
	Web 3.0	Dimmersions, Three Sigma	
	Technology Sustainable	REN, START, FHLUD, Plakonet	
	Workplace	Instituto Informática, IT, Victoria Seguros, Health Innovation Institute	

Center of Excellence for Innovation and New Business  
Security Rating: Internal



1st edition

109 applications

9 categories

(~12 cand./category)

Example



7th edition

300 applications

17 categories

(~17 songs/category)



The Personality Award was awarded to the CEO of Bial, **Antonio Portela**

# Initiatives completed unsuccessfully

## Bank deposits

Proposal for a new bank deposit product for rentals, to meet liquidity needs at the beginning of a contract, where BPI would assume the role of intermediary between tenant and landlord.

*Failed*

## Social score

Internal app for BPI employees that combines challenges of social initiatives / volunteering actions, with a program of discounts on PP, donations to institutions and employment benefits.

*Failed*

## Tiger Space

Proposal to have a space for BPI Customers, organized by segments, dissociated from traditional banking services, which promotes interaction between the different segments, referring to a social and sustainability aspect.

*Failed*

## SNBL (Save now, buy later)

Creation of savings accounts associated with prestige products, which encourages Customer savings and before reaching the total amount, they receive a discount from the merchant.

*Failed*

## Surfly

Share screen solution for calls center monitor and help customers navigate the app in real time.

*Failed*

## Bordr

Account opening solution for foreigners through attorneys, in pilot format at 2 branches in Lisbon

*Failed*



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