



The perfect platform for your  
digital banking strategy

Powered by



# LaunchPad: Innovation-in- a-Box

LaunchPad is Pannovate's latest offering and highlights our ability to answer market demand with a turn-key solution for customers looking to go to market quickly and cost effectively.



LaunchPad's digital first infrastructure means frequent releases of new and improved functionality, delivered effectively with close collaboration with our clients and partners. This symbiotic relationship integrates consumer demand into the development cycle so that LaunchPad can anticipate functionality changes.

**Put very simply, LaunchPad is an end-2-end application for financial services products.**

- Quick to market – 10-12 weeks lead time
- Cost effective – centralised initial structure reduces time and cost to market
- Innovation – benefit from the ongoing development of features and innovation
- Optimised – a perfect solution for payment products wishing to go to market

One application, one core, plenty of possibilities

# The LaunchPad ecosystem

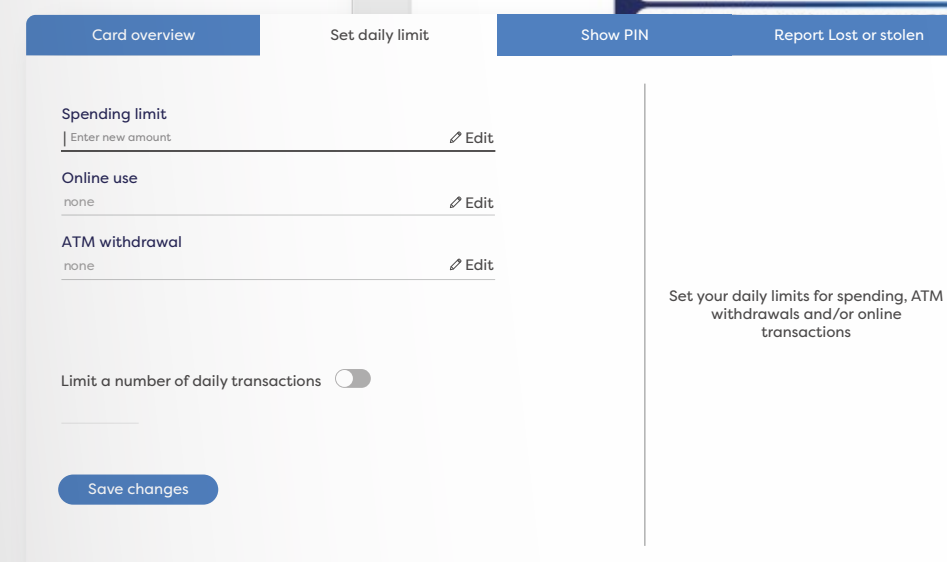
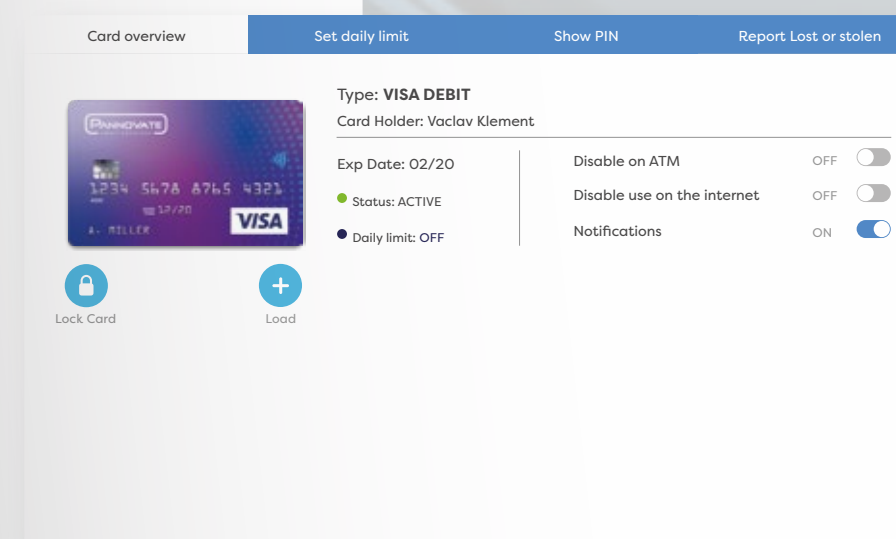
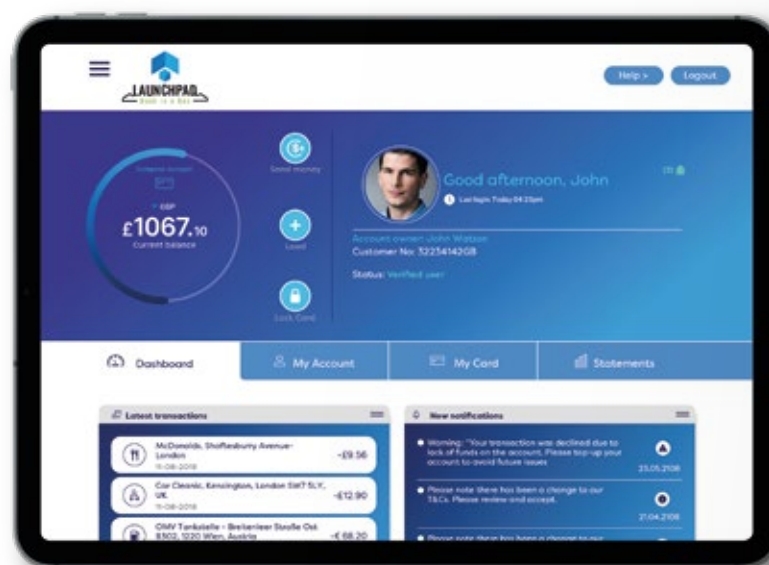
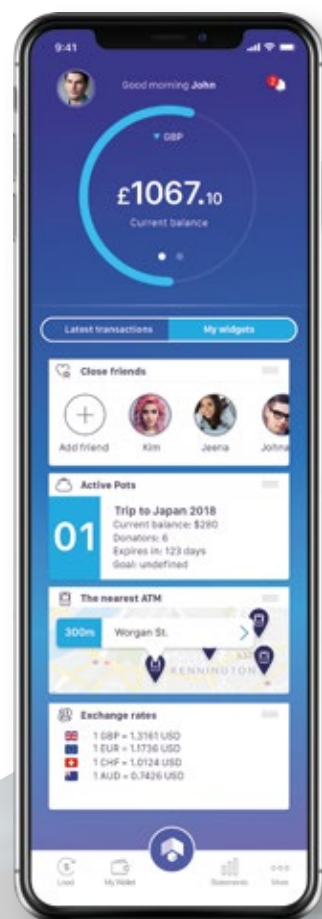
LaunchPad is a single application built with core of basic functions and additional modules that can be plugged in to truly customise your user experience. Using this modular approach means our customer can go from concept to delivery in 10-12 weeks.





# Multi-platform

LaunchPad delivers a digital banking platform across all devices. You can shape your customer experience with the knowledge that your design will be received as intended and that your users will have access to LaunchPad on their computer (web app), smart phone (mobile app) or tablet (responsive web app). Our system ensures the customer receives the rich experience you intended them to have using intuitive interfaces and native design.



# Core features

LaunchPad is the digital banking solution that is readily deployable with the agility and speed required in today's digital world. LaunchPad is designed to keep you in touch with features such as:



## Sign up & KYC

LaunchPad is KYC and AML compliant, using third party integrations to authenticate customers and ensure a LaunchPad account can be opened in under 5 minutes.

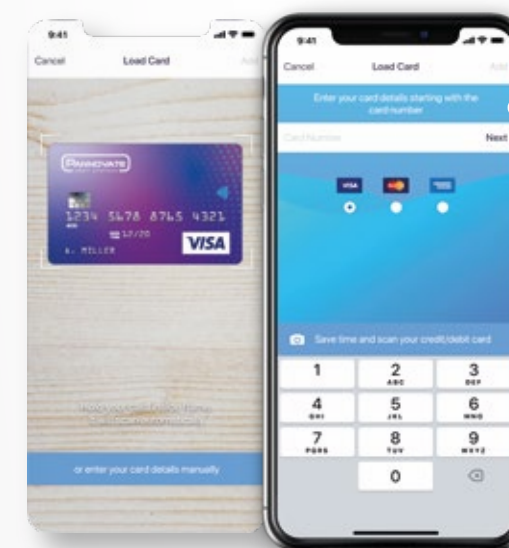
### Secure and convenient

eKYC/KYB together with in-app biometrics makes the sign up process and user authentication frictionless and secure.



## Account load

Accounts can be topped up using many instant payment methods, such as debit, credit, PayPal or ApplePay, quickly and conveniently.



### Multiple Load Mechanisms

Integration into traditional (Visa/MasterCard) and less traditional (ApplePay/PayPal) acquirers, maximises load potential.



## Physical & Virtual cards

Virtual cards and wallets are at the heard of many cutting edge innovations in the payment space. LaunchPad can supply physical, virtual products or both.

### Instant access to funds

Creation and delivery of virtual in seconds.





# Core features

Users' last best experience becomes the minimum level of experience they expect next. Our platform is complete with a feature suite that does the basics, but adds modules to short cut tasks and simplify stages.



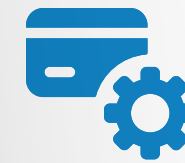
## Statements

LaunchPad offers a full transaction set, covering even the most demanding customer's needs. The digital wallet offers transaction history as well as search functionality.



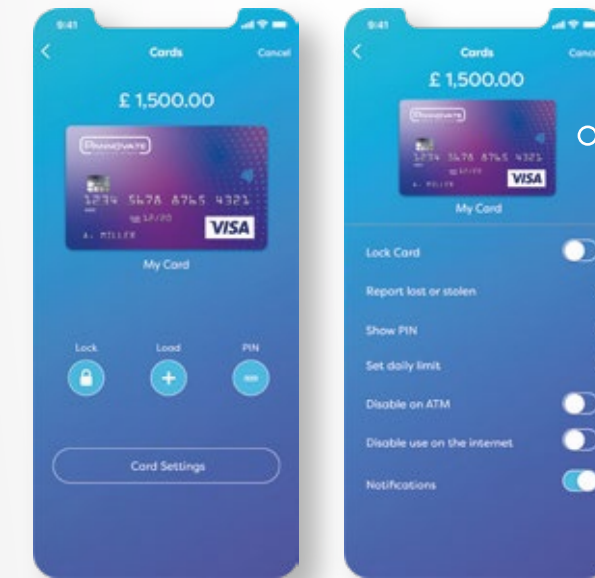
### Search functionality

Filter transactions by time, date, merchant or currency.



## Card control

LaunchPad gives the control to the customer. They can block and unblock their cards should they lose it, manage balances, set savings goals and vary the link between cards.



### Overseas use

End- users can set their out of country dates in LaunchPad to ensure their card is not blocked and they are not inconvenienced whilst overseas.



## Multi FX

LaunchPad gives you the ability to deliver a compelling and transparent multi-currency customer proposition through the easy control of exchange rates.

### Various currencies

Our multi-currency solution allows segregation of accounts in various currencies.



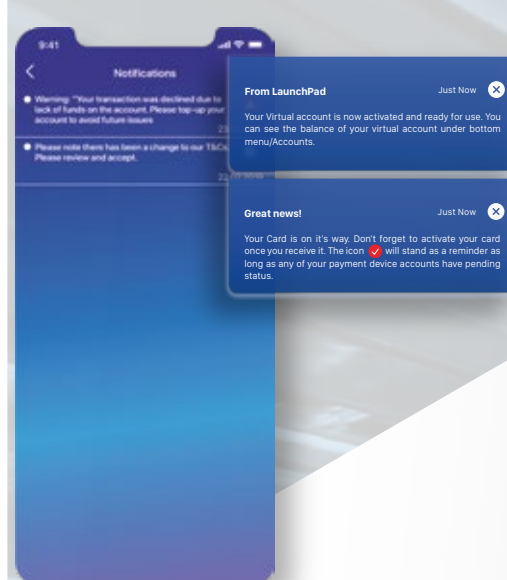
# Payments and Transfers

LaunchPad is flexible enough to meet complex, global but also local user demands when it comes to account and card management and transfers.



## P2P transfer

LaunchPad enables individuals, small and medium enterprises, and corporate customers to transfer funds in real time, conveniently and securely.



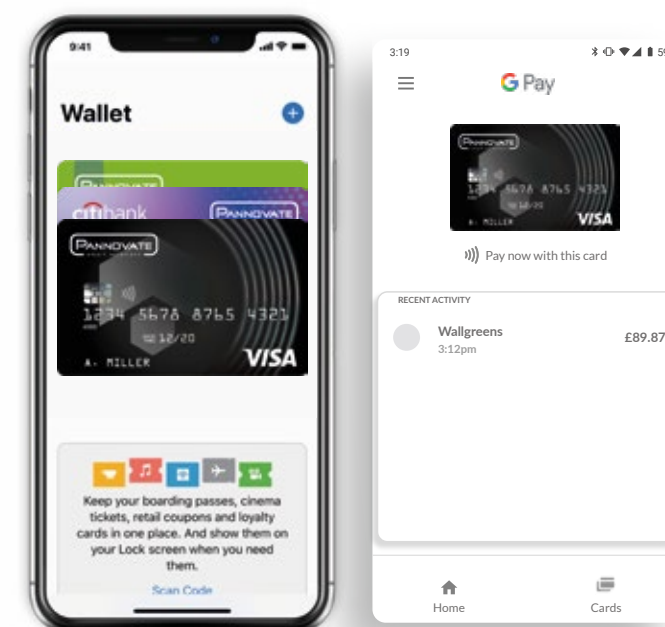
## Alert notification

Set alerts to enable easier monitoring, control and optimisation of your funds. Set controls for corporate products to monitor staff or (on a personal level) to monitor spend.



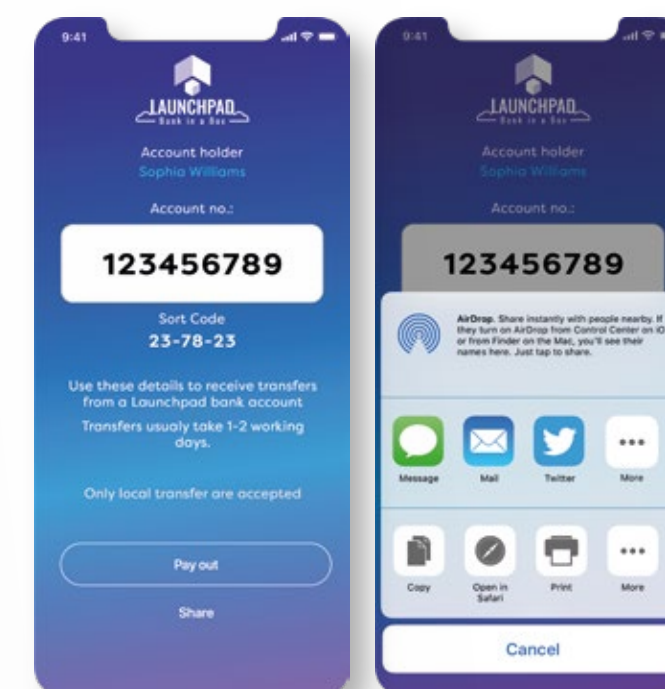
## Tokenisation

Our solution supports all of the major mobile wallet brands and can facilitate enablement of a bespoke HCE wallet that links into the Mastercard Digital Enablement Service (MDES) or Visa Tokenisation Service (VTS).



## Agency Banking

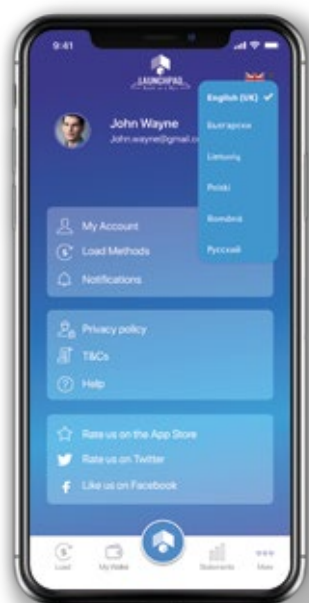
LaunchPad enables real time banking features such as Faster Payments and SEPA so users can conveniently and securely carry out day to day transactions in real time.





# User enhancements

Connectivity and engagement are key for a successful application. Our additional modules enable an enhanced user experience.



## Multi language

We speak your language, but not all your customers do. Our multi-language module adapts the language to the location to ensure your customers have a clear understanding of your product.

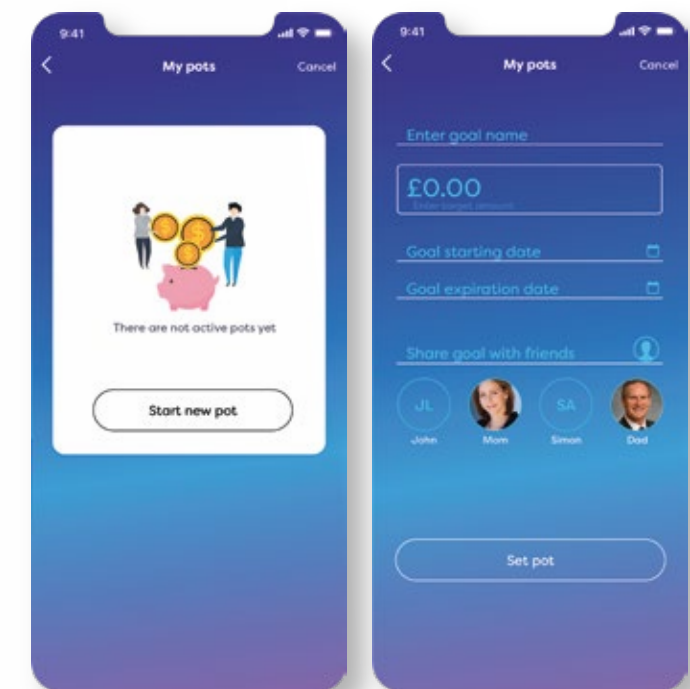


## Chat Support

Customers expectation is for instant responses, especially when dealing with a financial services product. In order to make the customers life easier, we have created a live chat model which means you can be in contact with your customers at all times.

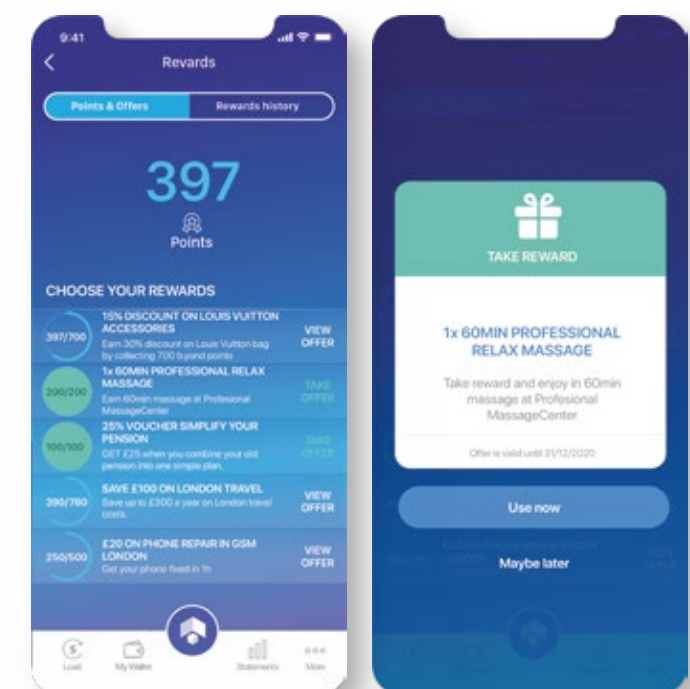
## Savings Pots

Customer enjoy the ability to jam jar funds, set a central goal or just put money away for a rainy day. Our Savings Pot shows a clear illustration of funds held and encourages position financial behaviours.



## Rewards & Cash-back

Customers like to be rewarded, but they also like to know the current value of their rewards and how to redeem them. This module integrates your rewards and cashback programs whilst keeping the end user up to date on the value of their rewards and how to redeem them.





# Control centre

LaunchPad's analytics suite gives you a clear vision of your product's performance and your customer's behaviour. Real-time analytics give you an up to date view with the flexibility to adapt and move digital data to enhance product performance.



## LAUNCHPAD BANKVAULT

Getting to your data on your product should never be an issue. BankVault shows how your product is being used, reporting on customer activity in real-time. Set reporting enables you to print and share results with your team with comparison tools to analyse the product performance and ROI.



## LaunchPad Bolt-Ons

# E-Commerce

LaunchPads full e-commerce platform brings more functionality to your app. You no longer need two destination points for payments and sales. Integration enables a maximum return for cross selling across your entire product line.

### Storefront Design

Shopfront give the user a clear view of the store and goods on offer.

### Product Management

Manage your entire product catalogue within the LaunchPad control panel.



## SHOP MODULE

The more your customer can do in your application, the longer they will stay in your ecosystem. LaunchPad's shop module integrates your existing or newly created retail arm into your financial services product, giving a frictionless buying experience for your customers.





## LaunchPad Bolt-Ons

# Expense management

LaunchPad's expense management module provides a centralised view with full control of your employee and company payments.

### Travel

Incorporate your travel policy into this section of your app for full employee transaction history.

### Export and integrate

Easily exported to excel for integration to your accounting software.

### Automated expenses

Capture receipts within the app instantly, so you will never lose your paperwork.

### Spending overview

Complete oversight of all your company expenses in one view in real-time.

## EXPENSE MANAGEMENT MODULE

Managing your employee expenses can be challenging. This product makes it easier for the finance team to track spend whilst ensuring staff accounts are topped up at all times, giving complete control.



## LaunchPad Bolt-Ons

# Crowdfunding platform

An off the shelf module to get launched fast through to a fully tailored solution that fits your unique requirements.

### First impressions

Customise the graphics, use your organisations logo and pick your colour theme.

### Customisation

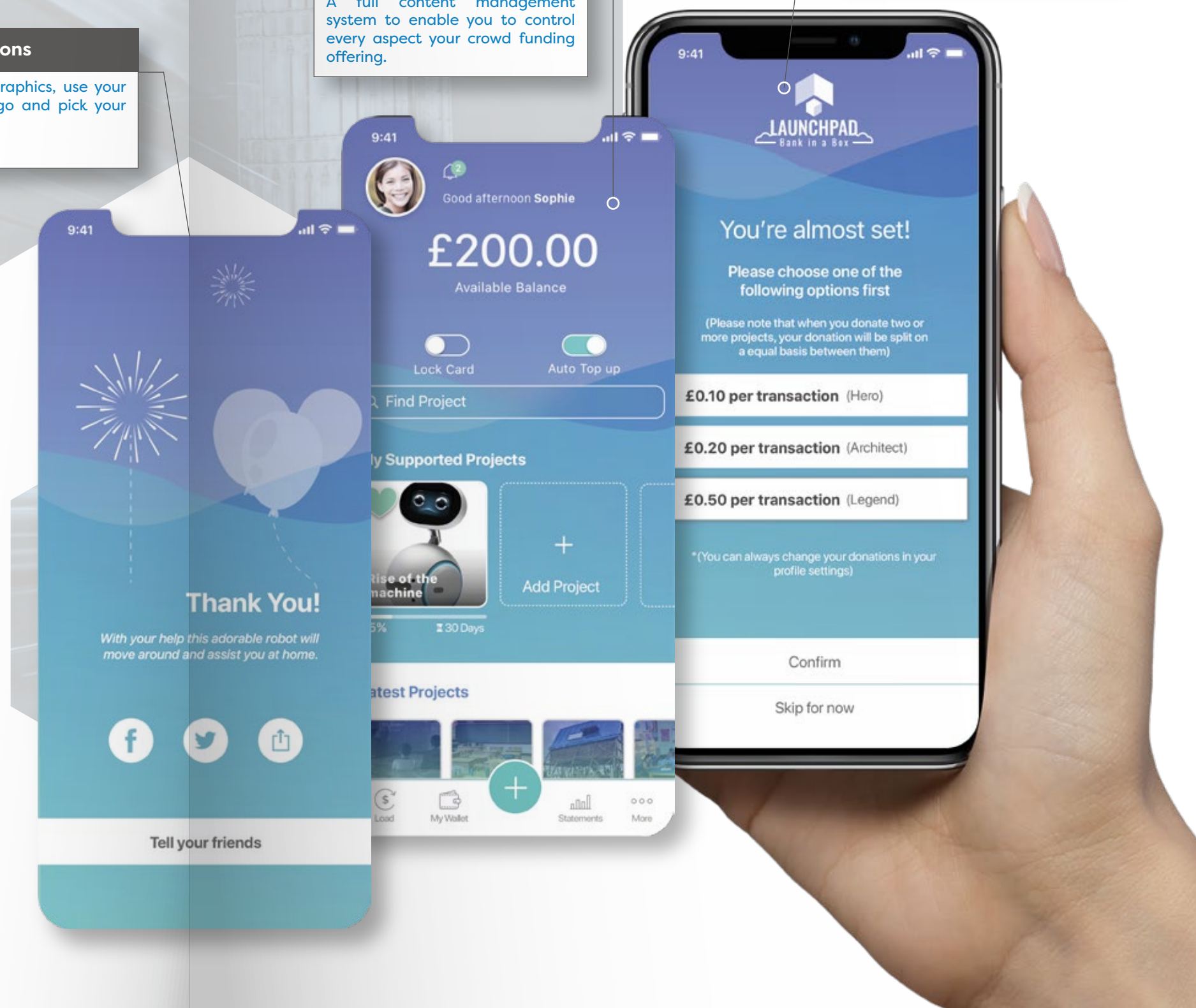
A full content management system to enable you to control every aspect your crowd funding offering.

### Flexible Funding or AoN

Support both crowdfunding campaign foundations, AoN and Flexible funding.

## CROWDFUNDING MODULE

Sharing ideas and raising funds go hand in hand. This module enables customers to raise funds for a good cause or raise funds to be the next big thing. A simple interface makes management easy whilst providing real time data.





# About us

Pannovate is a smart digital solutions provider that collaborates in an agile fashion to achieve your business goals.

Whether you require an application for a financial services product, augmented reality to enable customer interaction or gamification of your product – we can help.

Pannovate's specialities are:

- Creating seamless user experiences that reflect the strength of your brand.
- Ensuring your customers user experience is simple and effective.
- Creating standard features to shorten time to market.
- Creating additional modules and features for unique and differentiated products.

Our products are quick to market and robust, and we take pride in what we do.

## References:



# Thank you

All in all, Pannovate remains at the cutting edge of financial services technology not only in a theoretical sense but in real time with products that are feasible, suitable and deliverable for small to large organisations.

**Speak to us now to see how we can support your business to connect and engage with your customers.**



[www.getLaunchPad.app](http://www.getLaunchPad.app)