



DOTS, the neobank promoted by BPER Banca

Launch of the new App dedicated in particular to young people who are taking their first steps towards economic independence

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The financial services field is going through a period of transformation, with frequent innovations which change the competitive scenario. BPER Banca has decided not to be a mere spectator of this change: by taking advantage of the opportunities made available by open banking, it has realized an innovative project, now on the market under the name of DOTS.

It is an App developed for iOS (Apple) and Android Operating Systems, with which it is possible to manage a card with IBAN combined with an electronic money account, send and receive money and make purchases online or in stores, using a physical card or using the services of Apple Pay and Google Pay.

With DOTS, you can also control your finances thanks to an intuitive and real-time Personal Financial Management (PFM) solution.

The innovation is proposed mainly to the generations a bit far from the "traditional" banking concept, such as the Millennials and Generation Z, who are familiar with digital and non-specific banking needs. In a very competitive market, offering tools for everyday banking is the distinctive idea of the new product, with specific functionalities and ease of use.

Particular attention has been given to eco-sustainability, an important aspect for BPER Banca: all DOTS physical cards are made of PLA, a material of up to 90% vegetable origin, while the envelope and letter with which the product is delivered are made of recycled paper.

DOTS has been realized in synergy with Fabrick, the Italian company which operates internationally to promote Open Finance. BPER took advantage of Fabrick team competencies and the Fabrick open banking platform to co-create the light banking solution, starting from a white-label of API services.

The API services were then enriched with their own distinctive features.

Diego Rossi, Head of the Everyday Bank Division of BPER Banca and General Manager of Bibanca, states: "We can recognize the first innovation already in the

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collaborative model we have built. To create this light banking solution with open banking logics and tools, four different realities have shared competences and working environments: BPER Banca, Bibanca - which is the product company of the BPER Group operating in the field of e-money and consumer credit - the challenger bank Hype - with its license and its electronic money management processes - and Fabrick.

With this project we have introduced the most innovative opportunities that open banking is able to offer in the Italian landscape in a 'traditional' bank like BPER. This has been possible - Rossi says - thanks to the openness of Pietro Sella, CEO of Sella Group, and Paolo Zaccardi, CEO of Fabrick, to whom we would like to express our gratitude for believing in the possibility of letting different companies - which would be considered only as competitors outside the spirit of open banking - sitting around the very same table".

Francesco Brandani, DOTS Project and Team Leader of BPER Banca, comments: "The project has been set up by creating a brand that is 'distinct' from the brand of the bank, adopting a different brand identity and approach that are more consistent with the audience we are talking to. Having developed the solution on Fabrick open banking platform has made it possible to adopt agile working methods, enjoying almost total independence even at the level of information systems".

Paolo Zaccardi, Chief Executive Officer of Fabrick, underlines: "Challenger banks represent the emblem of the paradigm shift underway in the world of banking: products and services are offered from a digital perspective, guaranteeing the user a fluid and customized experience.

A new way of relating to one's own bank, which is no longer just a supplier, but a real tool to optimize financial management. DOTS is an extraordinary project which grasps the potential of open banking and embraces the philosophy of collaboration and co-creation proposed by Fabrick. Through our technology platform and the ecosystem created around it, we accompany our customers in the realization of innovation projects designed on their specific needs and characteristics. The know-how developed over the years in this specific segment, even thanks to the experience of Hype, the first Italian challenger bank, has allowed us to accompany BPER through a process aimed at meeting the needs of a young and digital audience, towards which the bank is showing great attention".

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