

Starling Bank

DigiTail Retail Banking Forum, Berlin, July 2017

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(First World) problems solved from your smartphone

I want to **eat local in my home**

I'm looking for **dating opportunities**

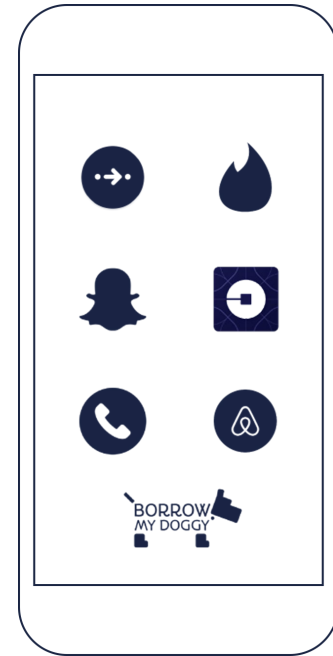
I **need a cab** (I have no cash...and its raining)

How do get I there?

I want **authentic, local experiences** when I travel

I **want a dog** (without the commitment)

I **want to share...**(briefly)



Until now people haven't experienced the same technical innovation from banks that they have benefited from everywhere else in their lives



Starling Bank

Tech start-up with a banking licence

100% cloud based, Mobile only

Mastercard debit card

Direct debits

Faster Payments

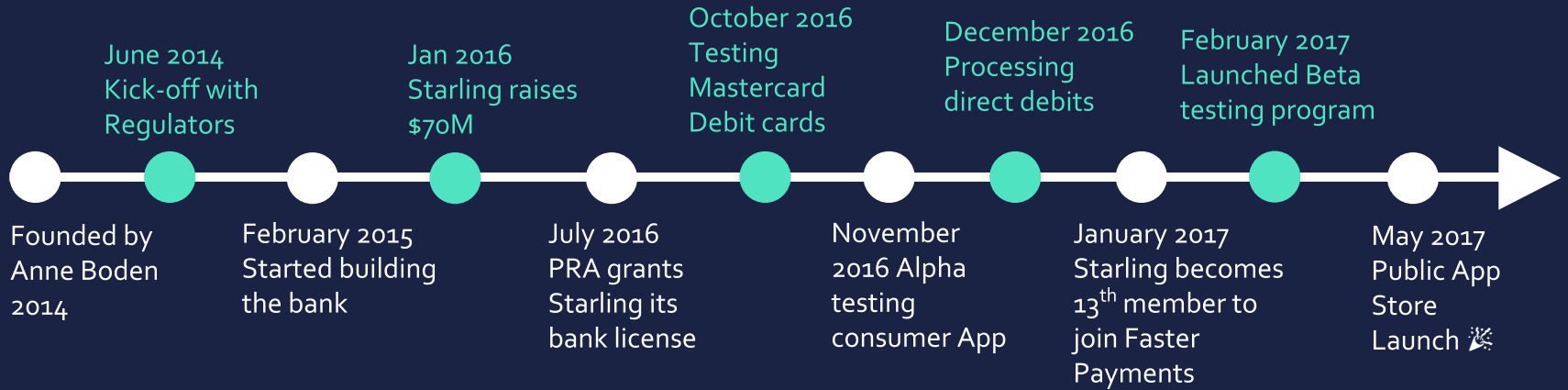
Spending Insights

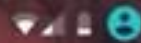
Card Control

Developer platform



So we built a bank from scratch....





06:22



Starling

5:09 PM

You spent £34.79 at The Palomar.



Three core principles to deliver on our vision:



Full Stack Bank



Banking Licence



Design Focus



Select

CL 301
CL 301
£298.79

Balance (£)
288.79 OD

1,333.45
1,327.15

1,548.7

Yesterday

Monthly bank statements

Paid out (£)

6.30

Paid in (£)

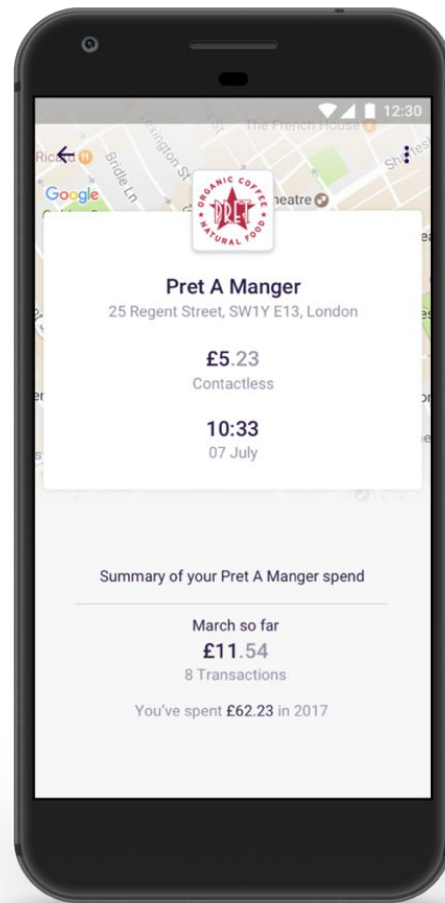
1,524.74

221.00

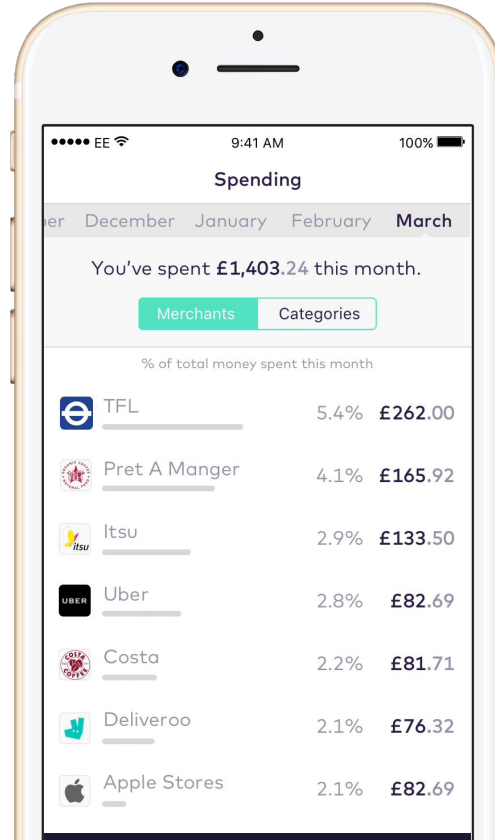
RD

Today

Real-Time view of Spending



With Insights



Yesterday

Traveling with a debit card

Order 269 details
Payment via Cheque Payment. Customer IP: 192.168.1.13

General Details
Order date: 2015-10-26
Order status: Fraud risk check not passed
Customer: Guest

Billing Details
Address: Paolo Rossi
Via Europa 456
95100
CATANIA
Italy
Email: paolorossi@yopmail.com
Phone: 49659999798

Order Items

Item	Cost	Qty	Total
Nivia 48bouette	\$20.00	1	\$20.00

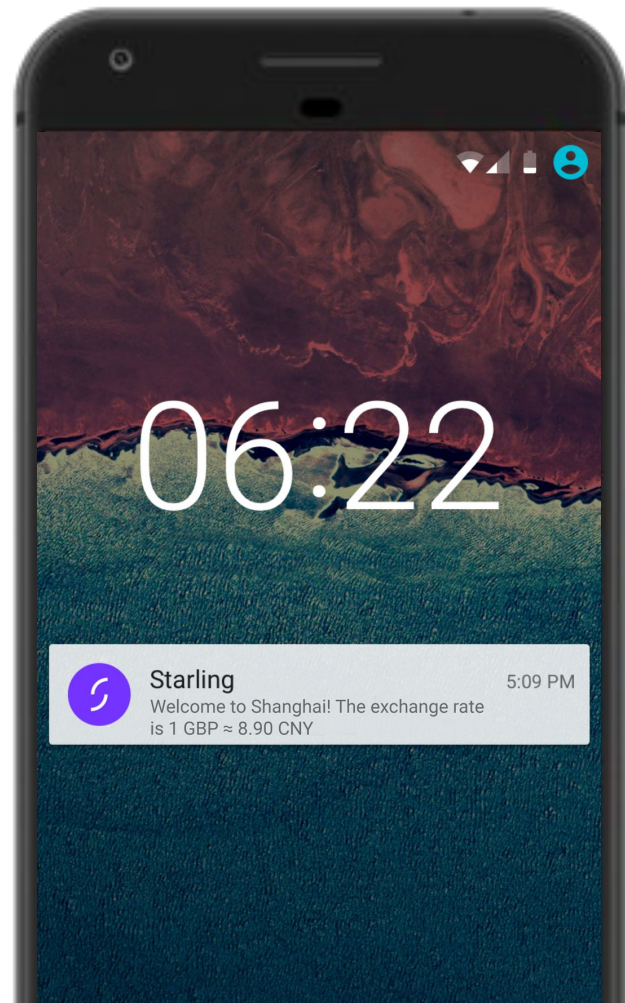
Fraud Risk Level
100% HIGH RISK
The email address is blacklisted!

Sidebar Layout
 Global Layout Settings
 Content / Sidebar
 Sidebar / Content
 Content (no sidebars)
 Sidebar / Content / Sidebar
 Sidebar / Sidebar / Content
 Content / Sidebar / Sidebar

Footer Widgets
Global Footer Widget Settings

Today

Traveling with a Starling card



A fundamentally different experience

For a smartphone generation

No branches

Open an account in minutes from your phone

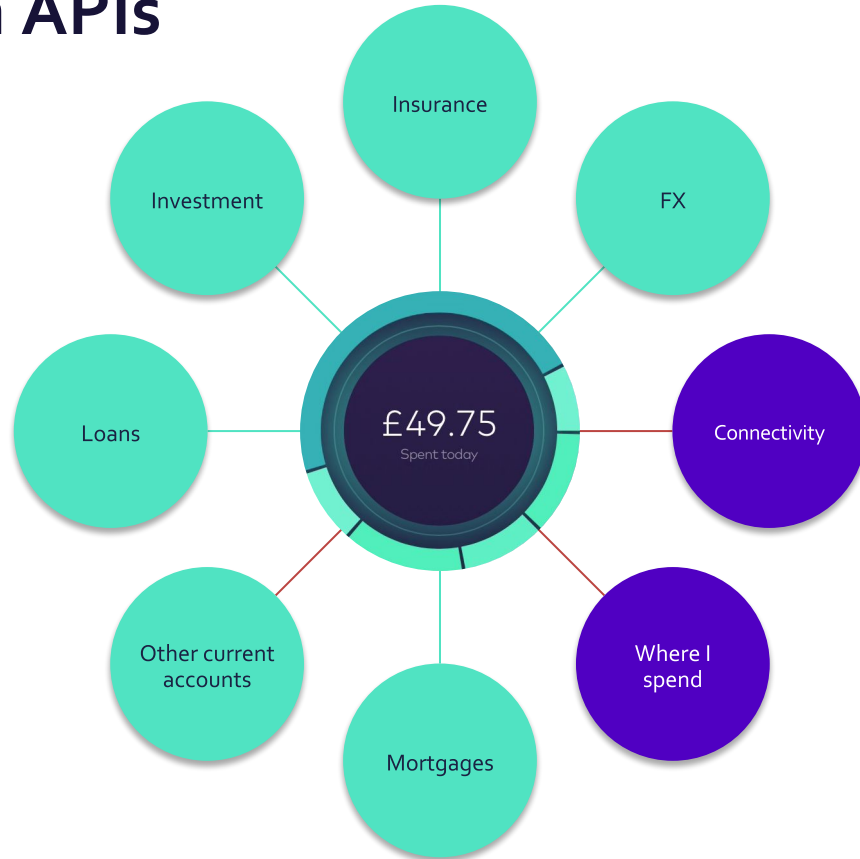
Contactless cards & digital wallets

Easy ways to control, manage and spend your money

Leaner business models

Banks with APIs

A marketplace for the best products, solving money problems



And a deeper connection to everyone's day to day lives

BOROUGH MARKET



App marketplace: explore
500+ time-saving apps
that connect with Xero



 Search app marketplace for apps, business types, functions

Apps to solve your business needs

App function

Business type

Apps to solve your business needs

App function

Business type

Inventory



Vend



Unleashed Soft...



CIN7



TradeGecko

Payments



Stripe



iZettle



PayPal



GoCardless

CRM



Insightly for Xero



MINDBODY



G-Suite



Capsule CRM

Time Tracking



WorkflowMax



Harvest



MinuteDock



Deputy

Invoicing + Jobs



WorkflowMax



Harvest



MinuteDock



Quotient

Point of Sale



Vend



Shopify



iZettle



CIN7

Payroll + HR



Deputy



MyPAYE



AppsForOps



Payescape

eCommerce



Shopify



TradeGecko



A2X



BigCommerce

Reporting



Spotlight Report...



CrunchBoards



Float



Panaltix

Bills + Expenses



Receipt Bank



Expensify



Entryless



Datamolno

Conversions



Debtor tracking



← FUNCTION TYPE

Get paid quickly and easily
online

Showing 12 items of 23

Featured first ▾

stripe →

BUSINESS TYPES

Education

35 REVIEWS



Stripe makes it easy to accept credit card payments for online invoices sent from Xero.

iZettle →

BUSINESS TYPES

Retail

5 REVIEWS



iZettle is the number one provider of mobile payment services and apps in Europe and Latin America. All of iZettle's solutions are simple to setup, super secure and designed to help sm...

PayPal →

BUSINESS TYPES

Retail, Education

26 REVIEWS



PayPal is a safe, easy way to pay and get paid online. You can accept credit card payments and automatically view and reconcile transactions within Xero.

GOCARDLESS →

BUSINESS TYPES

11 REVIEWS



InvoiceSherpa ↗

BUSINESS TYPES

34 REVIEWS



directli ↗

BUSINESS TYPES

11 REVIEWS




← FUNCTION TYPE

Increase productivity with integrated HR and employee management tools

Showing 5 items of 5

Featured first ▾

 →

BUSINESS TYPES
Hospitality

62 REVIEWS
★★★★★


Manage Rosters & Timesheets with seamless Xero integration. Incorporate award rates, fatigue & KPI. Completely cloud with native iPhone, Android and iPad apps.

 ↗

BUSINESS TYPES

1 REVIEWS
★★★★★

An easy to use, online solution for the small to medium sized business who wants to manage their own payroll at low cost and with full support.

 ↗

BUSINESS TYPES
Professional Services, Accounting

1 REVIEWS
★★★★★

One integrated platform to streamline your Expense Claim, Receipt, Time Off & Timesheet management and much more.

 ↗

BUSINESS TYPES
Accounting

0 REVIEWS
★★★★★

 ↗

BUSINESS TYPES
Accounting

0 REVIEWS
★★★★★

What Makes the Marketplace Business Model Attractive?

- Typically demonstrates network effects
- Enhances offering
- Minimal constraints on growth
- Often very capital efficient
- Creates new customer acquisition channels



View Your Accounts

Account Summary

Username

Password

Go

Save Username

[Forgot Password/Username?](#)

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Tax-advantaged retirement savings

Open and fund an IRA by April 18, 2017, for potential 2016 tax savings

[Compare IRAs](#)

College Fraud Information Center Home Lending Banking Made Easy Retirement Borrowing and Credit



Bank wherever life takes you

Whether you're choosing a checking account, banking on the go, or managing your spending, Wells Fargo makes it easy for you to manage your everyday banking.

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- Manage accounts with [mobile banking](#) and [online banking](#)
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Everyday Checking

Open a new checking account online in minutes

[Get Started >](#)

Make saving money simpler

Automatically save with a [Way2Save®](#) Savings account

[Learn More >](#)



Member FDIC



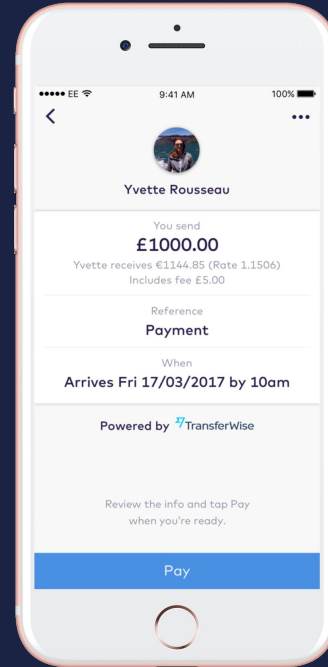
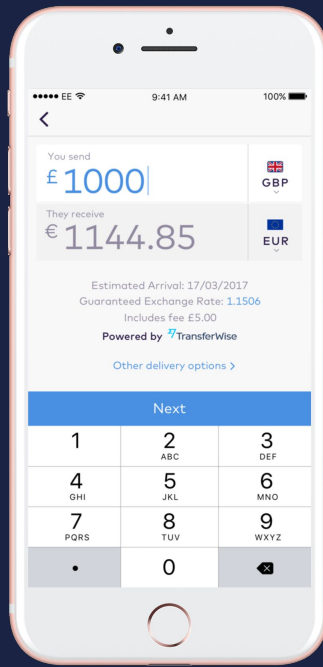
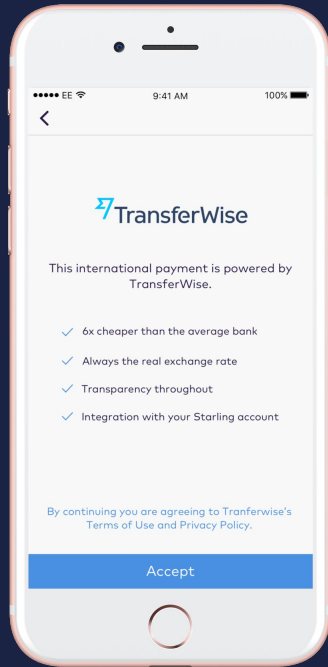
Check Today's Rates

Mortgage [Go](#)

Find a Wells Fargo Location

- Find an ATM or Banking location near you
- Make an Appointment





TransferWise in Starling

What's Next

We're in the App Store and Play Store!

Download the app and join our beta or visit us
at starlingbank.com

@StarlingBank
@MeganCaywood

