

# Nymbus Competitive Brand Analysis

PRESENTED BY:

**HIFI**

## About This Report

The information in this report examines the key themes that define the digital brand experience of Nymbus and its competitors through the lens of brand archetype, brand personality and brand messaging. It also explores the seismic shifts taking place in the banking and finance industry that Nymbus can take advantage of to continue winning in this space. Insights were sourced from industry analyst reports, brands' websites and social platforms.

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**Background**

Competition in the banking industry is intensifying. Most banks today run on legacy, first-generation product and servicing platforms that were never designed with our digital age in mind. With the advent of digital banking and Banking as a Service, footprint is no longer restricted to the geographic reach of brick-and-mortar branches. Neo-banks are leveraging modern core technology and connected services to enter the market with pure digital plays, gaining market share at approximately a third of the cost of traditional banks.

Consumers' needs and expectations have changed. Ad-hoc transactional-based needs have shifted to demand for richer, personalized services and “always on” banking wherever they may be. Those banks who can demonstrate empathy for their customers and make a true shift from product-led conversations to customer-led ones will win big.

A main differentiator for banks is to create an emotional connection with their customers. Bankers can no longer achieve productive scale with fancier front-end experiences only. They will continue to be hampered by legacy and fragmented technology stacks that slow down their time to market with meaningful, competitive offerings. A compelling, differentiated digital customer experience can only be possible with the digitization of core banking processes across front, middle and back-office functions.

Additionally, the COVID-19 pandemic has intensified consumer shifts and is forcing banks to adapt and accelerate their digital transformation efforts in order to serve their customers' needs for mobile and web applications and an improved experience.

Incumbent traditional banks will undertake a digital transformation to the core to survive, remain competitive, innovate and operate at speed. At the same time, they also need to deliver engaging customer experiences.

## Disrupters

There are a number of companies disrupting this space. Those who are able to empower retail, commercial and community banks in the following ways will lead the space:

- 1 Deliver banking abilities quickly to allow banks to improve time-to-market and differentiate.**
- 2 Allow banks to easily leverage APIs and connect 3rd party applications for heavy customization of their ecosystem.**
- 3 Leverage cloud-based technology to reduce costs and scale. A reduction in technology debt will help banks focus resources on innovation and productivity.**
- 4 Data and customer-centric proposition to allow for personalized customer experiences.**
- 5 Minimize risk by softening the disruption of replacing legacy systems, or in tandem, offering solutions that leverage the best features of those systems.**

# Brand Comparison



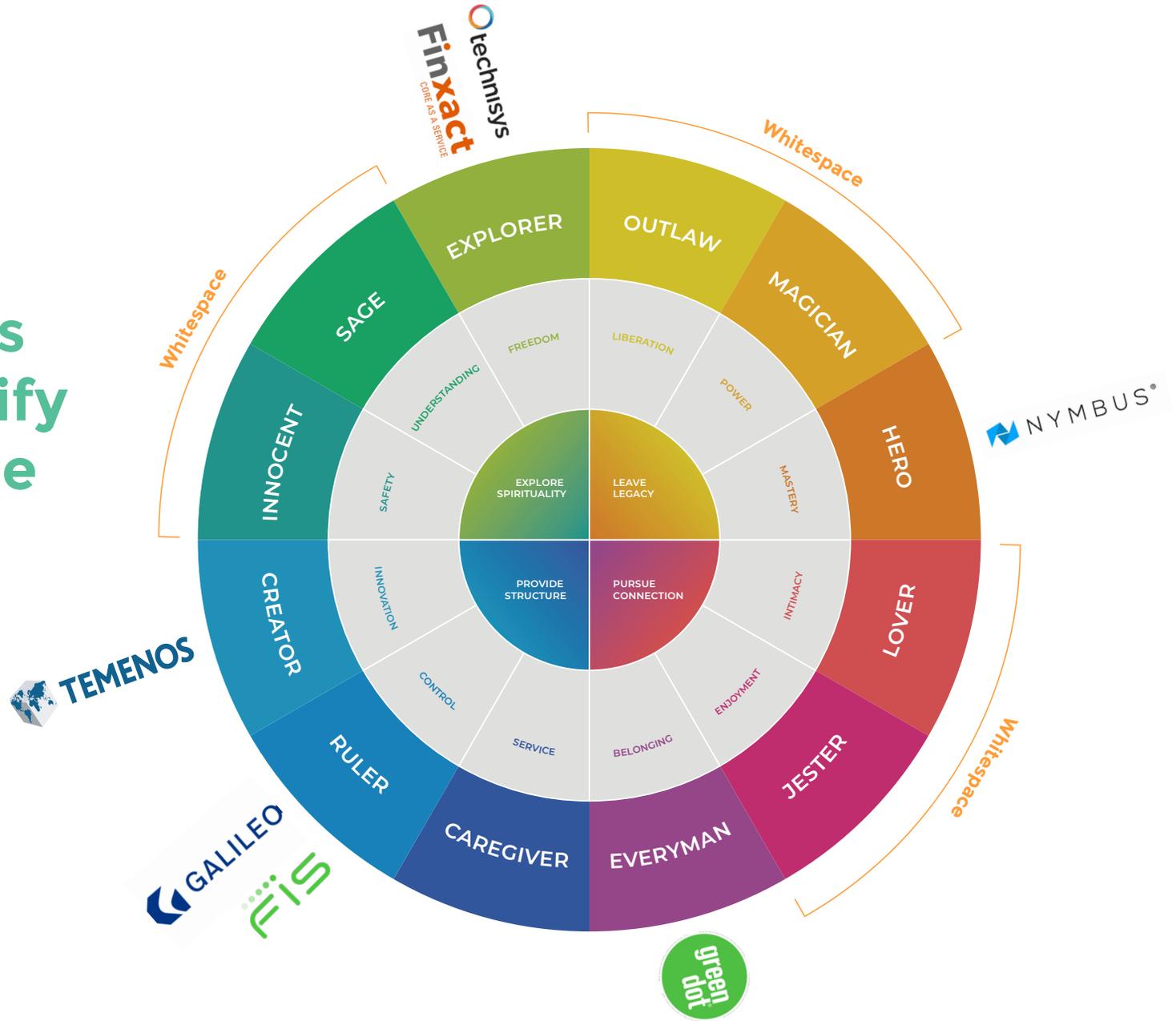
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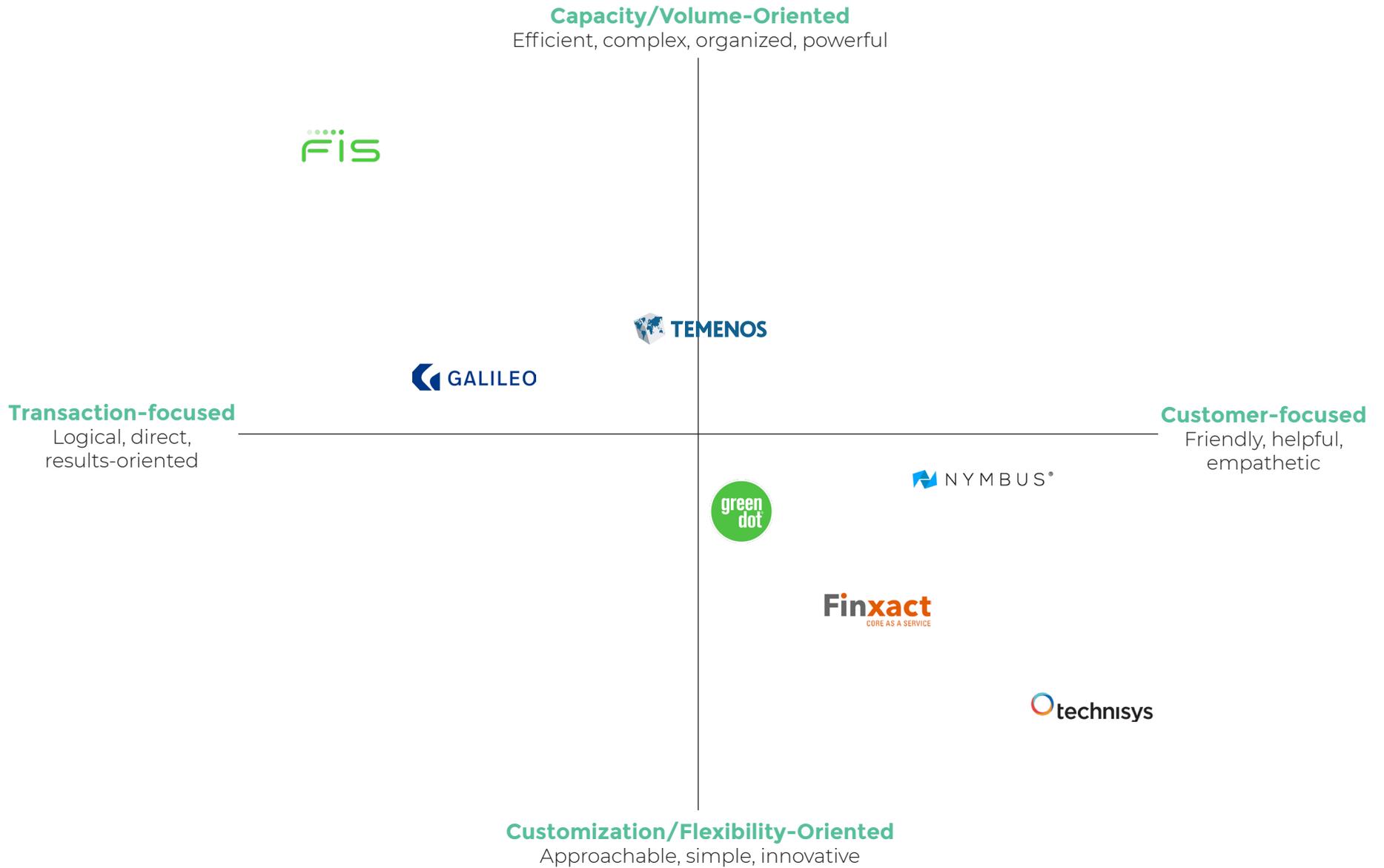
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# Brand archetypes help identify whitespace





							
<b>Archetype</b>	Hero	Ruler	Creator	Explorer	Everyman	Ruler	Explorer
<b>Attributes &amp; Values</b>	Gritty Revolutionary Courageous Bold Driven Inspirational	Clinical Collaborative Comprehensive Trusting Serious Reassuring	Change Makers Quirky Fun Innovative Dynamic Precise	Agile Progressive Innovative Open Accessible Approachable Flexible	Caring Customer Focused Confident Inclusive	Traditional Innovative Meticulous Secure	Smart Multi-National Innovative Pioneering
<b>Personality</b>	Contemporary Smart Honest Innovative	Established Authoritative Serious Classic	Knowledgeable Confident Sophisticated Refined	Contemporary Bold Simple Bright Friendly	Playful Casual Innovative Simple	Confident Empathetic Classic Knowledgeable	Contemporary Unconventional Approachable Friendly
<b>Weakness</b>	Zero-risk may not be believable Lacks emotional connection	Undifferentiated branding similar to other big financial players	Change makers identity clashes with Temenos look and feel  Overuse of jargon, acronyms and technical terms	Content may be seen as too salesy and not enough substance	Limited content and looped content may frustrate	Lacks emotional connection  Look and feel is spartan and reinforces lack of connection	Cyberbank sub-branding is not clearly linked to Technisys parent brand
<b>Score</b> (how strongly the brand comes through)	B	B-	B	B	C	C	A-

## SOCIAL MEDIA EXPERIENCE

							
<b>Twitter</b>	<a href="#">@NymbusCore</a> 1,681 followers 3-4 posts/week	<a href="#">@FISglobal</a> 20.5k followers 1-2 posts/day	<a href="#">@Temenos</a> 10.5k followers Posts daily	<a href="#">@Finxact</a> 320 followers 1-2 posts/week	<a href="#">@GreenDotBank</a> 16.3K followers 3-4 post/week	<a href="#">@Galileo_tweets</a> 1,144 followers 2-3 posts/week	<a href="#">@technisys_com</a> 999 followers 2-3 posts/week
<b>LinkedIn</b>	<a href="#">Page Link</a> 2,049 followers 1-2 posts/week	<a href="#">Page Link</a> 323,321 followers Posts daily	<a href="#">Page Link</a> 180,000 followers Posts daily	<a href="#">Page Link</a> 2,549 followers 1-2 posts/week	<a href="#">Page Link</a> 24,020 followers 1-2 posts/month	<a href="#">Page Link</a> 7,705 followers Posts daily	<a href="#">Page Link</a> 37,091 followers 3-4 post/week
<b>Facebook</b>	<a href="#">@nymbuscorebanking</a> 1,777 followers 2-3 posts/week	<a href="#">@FIStoday</a> 20,711 followers 1-2 posts/day	<a href="#">@TemenosGroup</a> 5,795 followers Posts daily	N/A	<a href="#">@GreenDotBank</a> 411,309 followers 3-4 posts/week	Not active since 2019	<a href="#">@thenextbankingexperience</a> 999 followers 2-3 posts/year
<b>YouTube</b>	<a href="#">Page Link</a> 14 subscribers 1 video	<a href="#">Page Link</a> 1.87k subscribers 2-3 videos/month	<a href="#">Page Link</a> 2.37k subscribers 2-3 videos/month	<a href="#">Page Link</a> 1 subscriber 1 video	<a href="#">Page Link</a> 2.61K subscribers 16 total videos (multiple videos 4 months ago)	<a href="#">Page Link</a> No subscribers Has not posted recently	<a href="#">Page Link</a> 127 Subscribers 1-2 videos/year
<b>Instagram</b>	N/A	<a href="#">@fis_global</a> 951 followers 5-6 posts/week	<a href="#">@temenosgroup</a> 980 followers 1-2 posts/week	N/A	<a href="#">@greendotbank</a> 21.6k followers 3-4 posts/week	N/A	<a href="#">@technisys_com</a> 849 followers 2-3 posts/week
<b>Content Types</b>	Customer testimonials and featured case studies Articles and blogs from industry partners Helpful product features and statistics Insider Spotlight series to recognize employees Use of infographics	Awards announcements Welcoming new partners Blog posts with thought-leadership type content Customer case studies Use of video and animated graphics Virtual conference Informational videos and customer stories Uses Spotify to broadcast podcasts	Virtual developer conference Welcoming new partners Latest updates on products and services Promotion of webinars Leadership team insights Transformational stories	Heavy use of statistics Quarterly newsletter updates Partnership news Sharing article and blogs from industry partners	Announcements of partnerships Mix of content but mainly for consumers and not banks Card promotions Holiday and season themed Financial freedom and financial wellness Helpful tips Consumer testimonials	Podcast episodes Client media coverage and news Conference appearances CEO insights Industry thought-leadership Informational statistics Video series Blog posts with thought-leadership type content Infographics	Platform announcements Customer news Blog posts with thought-leadership type content Customer testimonials and case studies Team highlights Event promotion

	NYMBUS®	FIS	TEMENOS	Finxact CORE AS A SERVICE	green dot	GALILEO	technisys
<b>Repeated Themes</b>	<p>Motivational messages</p> <p>Building trust with client stories</p> <p>Industry news</p>	<p>Branded imagery and videos</p> <p>Awards winner announcements</p> <p>Statistics</p> <p>Webinar and conference registrations</p>	<p>Promoting events, webinars and panel sessions</p> <p>Educational pieces</p> <p>Prizes on social media</p>	<p>Links to other companies websites or stories</p> <p>Teaser copy with image to promote articles</p> <p>Limited use of video</p>	<p>Promotion through short captions and images</p> <p>Videos are customer testimonials</p> <p>Offers financial advice through infographics or images</p> <p>Heavy use of emojis and hashtags</p>	<p>Leverages social media to promote their podcast</p> <p>Tweets have embedded images or promote an article</p> <p>Retweets a lot</p> <p>All YouTube videos are interviews or testimonials usually short in length</p>	<p>Tweets include short description linking to content</p> <p>YouTube videos for conferences or speeches</p> <p>Lots of imagery of their people</p> <p>Heavy use of imagery with descriptions</p>
<b>Calls To Action</b>	<p>Hear from our partners</p> <p>Meet our team</p> <p>Learn more on our website</p> <p>See how we can help</p>	<p>Learn more on our website</p> <p>Watch and listen now</p> <p>Register now for conferences and webinars</p>	<p>Latest updates, view on website</p> <p>Register for conference or webinar</p> <p>Sign up to win a prize</p> <p>Read the latest news</p>	<p>Read the results</p> <p>See what we've been up to in our newsletter</p> <p>Read more, articles on industry websites</p>	<p>Follow these steps</p> <p>@mention a friend to let them know</p> <p>Tell us what you are saving for</p> <p>Shop online or through the app</p>	<p>We are hiring, join our team</p> <p>Tune in to our podcast</p> <p>Read it here</p> <p>Access the full report</p>	<p>Click through to find out more or watch a video</p> <p>Download this</p> <p>We are hiring, join our team</p> <p>Meet us by clicking link</p> <p>Register now</p> <p>Read the full article</p>
<b>Notes</b>	<p>Tone is motivational informational and places them as an industry thought-leader</p> <p>Posts are replicated on all platforms</p> <p>Only 1 video currently on YouTube</p>	<p>Instagram, Twitter and Facebook post same content</p> <p>Almost all posts contain information or a link to their website or further information</p>	<p>Targets CIOs</p> <p>Good use of video and images</p> <p>Hosted a developer conference</p> <p>Has an IGTV page and use Instagram stories</p> <p>Competitions posted on social media</p> <p>A lot of informational videos and links</p>	<p>Tone is marketing-led and conversational</p> <p>Consistent use of a short phrase or explanation and then link an article</p> <p>Promotes thought leadership and external pieces</p> <p>Use of tagging, e.g., @Forbes or @pynmnts</p>	<p>Targets both banks and consumers but emphasis is on consumers</p> <p>Includes short captions with an informative image or infographic</p> <p>Asks followers to tag someone (increasing audience/following)</p> <p>Almost every post includes the use of emojis</p>	<p>Tone is direct and informational</p> <p>Social channels used to promote virtual conferences</p> <p>Publishes a podcast with its own Twitter account @fintechinsiders with almost 26k followers</p> <p>The hashtag that they use is #galileolife with around 319 posts</p>	<p>Content is diversified between Twitter and Facebook/Instagram</p> <p>Advertises promotional events on their social media</p> <p>Strong focus on family and relationships like Mother's Day posts and promotion of Breast and Cancer Awareness month</p> <p>A number of mentions highlighting their team</p>

## Nymbus

**Nymbus Core Banking**  
October 21 at 7:01 AM · 🌐

#Creditunions have a unique opportunity to meet their members where they are with standalone digital brands. John San Filippo spoke with our client, Bankmd about their digital playbook: <http://ow.ly/mV0M50BY0JC>

“Some bankers recognize they need to come up with new models to stay competitive and really like what we’re doing. Others just smile and nod.”

**DUB SUTHERLAND**  
TransPecos Financial Corp's  
General Counsel & Chief Strategy Officer

5

Like Comment Share

## FIS

**FIS RISE**

**STAYING RELEVANT IN A SHIFTING MARKETPLACE**

Log in to like or comment.

## Temenos

**Temenos**  
October 28 at 9:45 AM · 🌐

Join #Temenos CEO, Max Chuard, as he discusses 'The Power of our Partnership' between #developers & #technology, & highlights some exciting contributions to the advancement of #banking from our community at the #SCALE2020 online developer conference: <https://bit.ly/3iBq68L>

**TEMENOS SCALE ONLINE**  
DEVELOPER CONFERENCE

**Max Chuard**  
CEO,  
Temenos

19

Like Comment Share

## Finxact

**F** Finxact @finxact · Oct 13

ICYMI: Our latest quarterly newsletter has arrived. Take a look to see what we've been up to this past quarter. [finxact.com/newsroom/news/...](https://finxact.com/newsroom/news/)

**Finxact**  
Quarterly Update

Letter from the CEO

BY FRANK SANDERS, CEO

We are pleased to provide another update on our progress to our stakeholders as this newsletter. It's been a busy and exciting time for us here and tomorrow we are launching work in support of our customer FTX activity greatly increasing our customer-facing capabilities, and as you may have seen recently in the news, Live Chat Bank is now in production across its most generations of digital banking services for the first time. We have had five months of testing on the Finxact platform, and expect other banks to begin to explore the use of the year. Our engagement with Live Chat also reflects our ability to work with an external partner of technology companies that do banking, credit, and future to create an integrated product ecosystem spanning across customer touchpoints.

Finxact Across the US

Like Comment Share

## Green Dot

**greendotbank** · Follow

greendotbank 📱 Best time and place to have a moment right now: Bring the Unlimited Cash Back Bank Account on the road knowing that your money is protected. Look & unlock a new card directly through the #GreenDot app!

greendotbank #hashtags #introductions #cashback #banking #personalfinance #financeapp

53 likes

Like Comment Share

## Galileo

**Galileo Financial Technologies, Inc.** @Galileo\_Tweets · 3h

Banking as a Service is changing everything about finance, and no one knows more about #BaS than #Galileo. We power >95% of digital banking in the US according to an independent source. Click to listen the 11FS Fintech Insider podcast: [bit.ly/2TEctf6](https://bit.ly/2TEctf6)

#APIs #fintech

**GALILEO | 11FS**

Banking as a Service: The Tech Behind the Tech

An 11FS Fintech Insider Podcast

Featuring Galileo's Mike Douglas and moderated by 11FS Co-Founder Simon Taylor

Like Comment Share

## Technisys

**Technisys** @technisys\_com · Oct 15

If you really want to differentiate from the bank across the street, you need to be different. Find out how in this blog post from our CPO @rzuasat: [hubs.ly/H0xpSdK0](https://hubs.ly/H0xpSdK0) #digitalbanking #bankinginnovation

**Standing out in digital banking - Technisys - Digital Banking Platform**

If you really want to differentiate from the bank across the street, you need to be different. So, how do you go about doing just that? Read ... [technisys.com](https://technisys.com)

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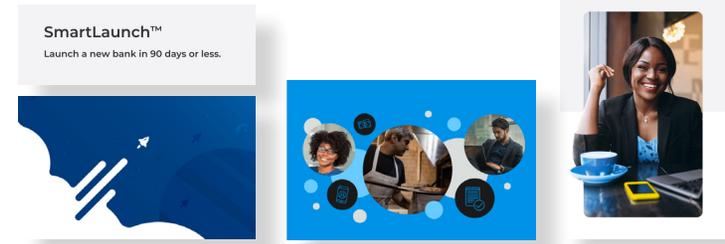
Like Comment Share

# Website Imagery & Messaging

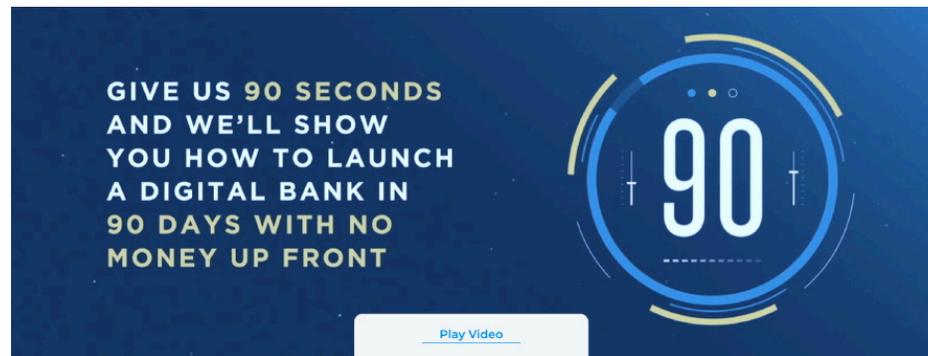
# Nymbus

<https://nymbus.com/>

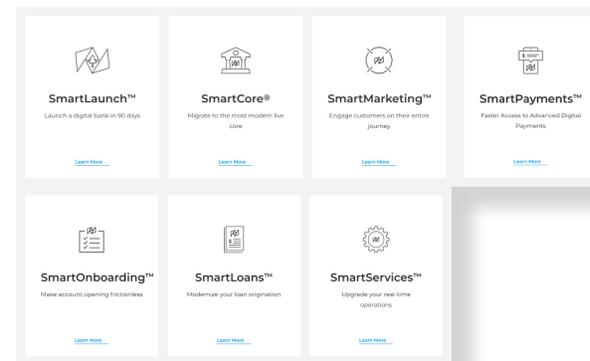
**Look:** power/prestige/techy



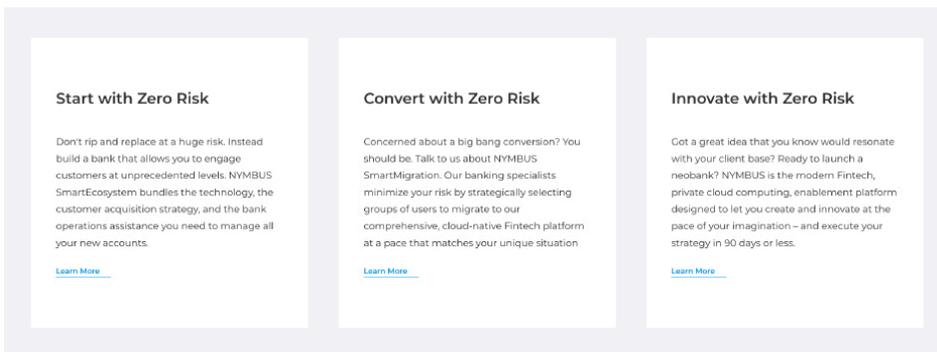
## HOME HERO



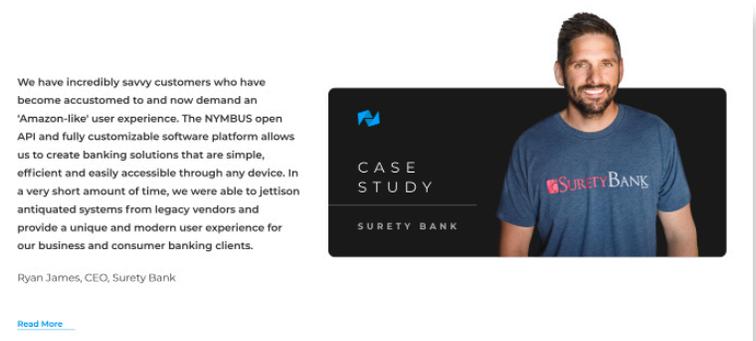
## PRODUCTS



## FEATURES



## CUSTOMERS



## Perceived Positioning

**TRUSTED FACILITATOR** - Making it easy for financial institutions to launch a digital bank without risk and overheads

## What They Say

**PROMISE** - Launch a digital bank in 90 days risk-free

**PURPOSE** - Disrupting the financial services market by enabling risk-free solutions for digital innovation and growth

**MISSION** - To be a remarkably high-functioning and customer-focused team that provides the most innovative technology and services to every financial institution in the world

**DO** - Turnkey solution to launch a digital bank, apps for onboarding, cloud-based core banking functions, marketing, lending, payments and operations

## Brand Architecture

Master Brand with “smart” prefix for product names

## Archetype

**HERO** - Looking to revolutionize and be at forefront of BaaS (Banking as a Service)

## What This Means For Nymbus

Nymbus leads with their launching a digital bank in 90 days message and achieves cut-through here. Although their products are easy to navigate to, they lack cohesiveness other than having the “Smart” prefix in front of each product name. “Zero Risk” may not resonate with all audiences.

## Claims

A revolutionary alternative to legacy banking business model

Leading provider of banking technology and risk-free solutions to rapidly innovate, digitize banking operations and customer-facing channels

## Offers

SmartLaunch - Launch a new bank in 90 days or less

SmartCore - Migrate to the most modern live core

SmartMarketing - Engage your customers’ entire banking journey

SmartOnboarding - Make account opening frictionless

SmartLoans - Modernize your loan origination

SmartLenders - Paycheck protection program loans

SmartServices - Upgrade your real-time operations

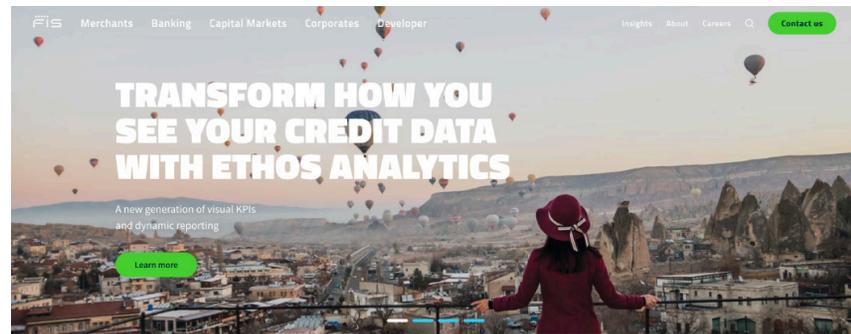
SmartPayments - Faster access to advanced digital payments

# FIS

<https://www.fisglobal.com>

**Look:** corporate/modern/techy

## HOME HERO



## FEATURES

**Direct Banking**  
Grow deposits rapidly and elevate the customer experience with FIS' global expertise.

**Digital One**

Gain the advantage of customer experience with the only true omnichannel platform.

[Learn More](#) →

**Code Connect**

The power of APIs with the scale of FIS.

[Learn More](#) →

**FIS Modern Banking Platform**

Power your direct bank with a modular, cloud-native core banking solution as your strategic foundation.

[Learn More](#) →

**Stock Price (NYSE ARCA)**

# \$125.02

↓ **USD** **VOL**  
-5.65% 9.6 M

*Last Updated On 2020-10-29 at 17:27:11 ET. Stock quote delayed by 15 minutes.*

CORE BANKING [LEARN MORE](#)

## FIS Modern Banking Platform

Advance your bank with a modern core platform.

Discover

Docs

API References

Tools

**ONE EASY CHOICE FOR DEVELOPERS**

By developers for developers, Code Connect helps you stay ahead of industry standards, security threats, and new banking technologies. With our open approach, you choose the programming language to build, test, and certify your solution.

[Get started](#)

## SOLUTIONS

**Merchant Solutions**

Payment solutions that advance your customer experiences and your business.

[Explore solutions](#)

**Banking Solutions**

Enabling financial services solutions, to advance the banking experience.

[Explore solutions](#)

**Capital Markets Solutions**

Advanced solutions for Securities, Asset Management, Insurance, and Credit markets.

[Explore solutions](#)

## TESTIMONIALS

**Client Story:**  
Direct Banking Powerhouse Goes Live In Eight Months

**"FIS approached this as a true partnership and the value proposition they provided was experience, engagement and speed."**

**John Rosenfeld**  
*President, Citizens Access*

[Watch the video](#)

### Perceived Positioning

**GLOBAL LEADER** - Leveraging partnerships and components to empower financial institutions with best-in-class solutions

### What They Say

**TAGLINE** - Advancing the way the world pays, banks and invests

**PROMISE** - Rise with FIS – a core system to meet financial institutions of all sizes

**PURPOSE** - We empower the financial world

**MISSION** - We lift economies and communities by advancing the way the world pays, banks and invests

**DO** - FIS offers a wide array of digital and core services. They include banking hardware, enhancing the branch channel experience, implementing an integrated core, supplementing legacy cores with digital solutions, and digital payments through their partnership with Zelle®.

### Brand Architecture

Master brand with FIS branded solutions

### Archetype

**RULER** - Possesses a high degree of confidence and has an innate desire to be the leader

### Claims

A core banking modernization solution with speed, connectivity and a world-class partner

Plug-and-play to build the bank you need today with the flexibility and speed needed to innovate into the future

### Offers

Great banking equipment at even better prices.

A core system to meet financial institutions of all sizes

Advance your bank with a modern core platform

A modernized core built for community banking

Connecting customers to their money through personalized, intuitive experiences

### What This Means For Nymbus

FIS is an established player but is probably not as agile as Nymbus. FIS targets neo-banks and fintechs with other arms of its company. However, they are inflexible when it comes to meeting the modern needs of a progressive bank or credit union.

# Temenos

<https://www.temenos.com>

**Look:** clean/friendly/accessible

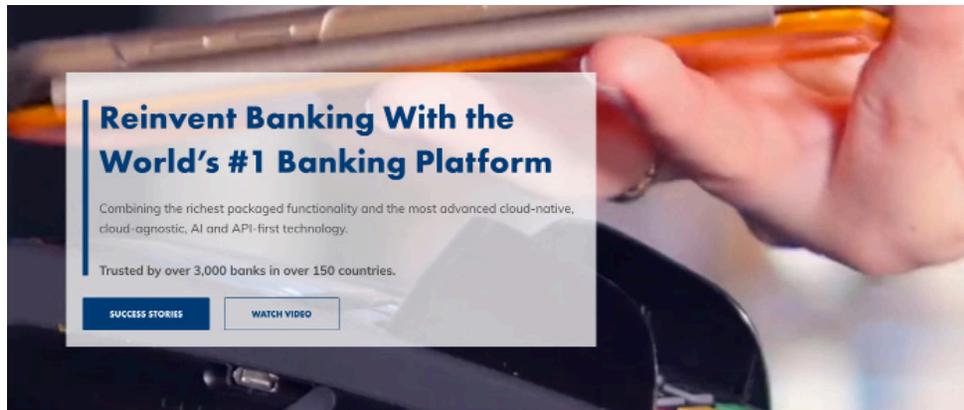
## EVENTS

### Temenos Events On-Demand

Watch all of the Temenos Transact videos from Temenos 2020 events on-demand now.

 <p><b>Sam Lewis</b> VP Business Development, Temenos</p> <p><b>Fred Cook</b> CEO, BlueShore Financial</p> <p><b>BlueShore Financial</b></p> <p>Partnership at the Core of Financial Services</p>	 <p>New Technology Driving New Possibilities in Product Capabilities and Personalization</p>	 <p>New Capabilities in Corporate Banking</p>	 <p>Large Bank Transformation</p>
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## HOME HERO



**Reinvent Banking With the World's #1 Banking Platform**

Combining the richest packaged functionality and the most advanced cloud-native, cloud-agnostic, AI and API-first technology.

Trusted by over 3,000 banks in over 150 countries.

[SUCCESS STORIES](#) [WATCH VIDEO](#)

## ROI CALLOUTS

**Measurable Success**

<p><b>99%+</b></p> <p>99%+ improved STP rates</p>	<p><b>#1</b></p> <p>#1 best-selling payments system – IBS Intelligence Sales League Table 2019</p>	<p><b>Winner</b></p> <p>Payments Innovation of the Year, Temenos Payments Hub in the Cloud – FS Tech Awards 2018</p>
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## SOLUTIONS

### Solutions for All Industry Sectors

 <p>Retail Banking</p>	 <p>Corporate Banking</p>	 <p>Wealth Management &amp; Private Banking</p>	 <p>Fund Management</p>
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## TESTIMONIALS



**“Temenos software allows the bank to launch products in cycles that are probably 10x faster than before. We are working together with Temenos as partners to transform our business digitally from bottom up.”**

Ezequiel Szafir, CEO, Openbank

## Perceived Positioning

**MARKET LEADER** - Established software provider with the world's #1 banking platform

## What They Say

**TAGLINE** - The banking software company

**PROMISE** - Reinvent banking with the world's #1 banking platform

**PURPOSE** - Passion for innovation to transform the banking industry

**MISSION** - Passionate about helping financial institutions of all sizes, in all sectors, around the world, to dramatically accelerate their digital transformation

**DO** - Temenos has a full-service offer helping banks and fintechs to rapidly launch a bank. Temenos Transact is cloud-based, scalable core banking service. They also support payments and a number of other ancillary banking services.

## Brand Architecture

Master brand with branded products

## Archetype

**CREATOR** - Change-makers disrupting and changing the landscape of banking through technology

## Claims

Enable clients to achieve industry-leading cost to income ratios of 26.8% and returns on equity of 29%, 3X the industry average

Invest over 50% of IT budget on growth and innovation vs maintenance, 2X the industry average

The richest end-to-end packaged country model bank functionality

The most advanced cloud-native, cloud-agnostic, AI and API technology

An industry leader according to the latest Forrester Wave report on Digital Banking Processing Platforms

## Offers

Digital Front Office - Drive outstanding experiences across customer journeys

Core Banking - Combining cutting-edge banking technology with flexible and extensive business support

Payments - A universal end-to-end payments solution based on ISO 20022 standards and support for all payment types

## What This Means For Nymbus

Temenos's platform offer is extensive and Nymbus has quite a way to go to. Temenos has done a good job to highlight the impact of COVID-19 and positioning their products to meet the challenge.

# Finxact

<https://finxact.com/>

**Look:** contemporary/clean/bright

## HOME HERO



## ICONOGRAPHY



Chosen by Banking Innovators and Iconic Investors



## FEATURES

CLOUD-NATIVE	REAL-TIME	TEMPORAL	EXTENSIBLE	API FIRST
<p>The Finxact Core is cloud-native and built without layers of legacy technology, making it globally accessible, highly scalable, and cost effective.</p> <ul style="list-style-type: none"> <li>Containerized applications designed to deploy into an elastic and resilient cloud to ensure operational continuity</li> <li>SaaS delivery model will reduce capital costs, infrastructure costs, development costs, and maintenance costs</li> </ul>				

## TESTIMONIALS

### Testimonials

*"We looked at most of the major core players, but Finxact was the only one that had exactly what we were looking for – a real-time, cloud-native headless core."*

**CHRISTIAN WINWARD**  
CIO, FirstBank

**Perceived Positioning**

**CORE SPECIALIST** - Leader in redefining the core for the future of banking

**What They Say**

**TAGLINE** - Core as a service

**PROMISE** - To be the best at what we do

**PURPOSE** - Innovation – a new vision for banking

**MISSION** - Redefining core processing, how it is delivered, consumed and the value it drives for banks

**DO** - A flexible core platform empowering banks to customize their own product ecosystem. Banks can use APIs to seamlessly connect vendor solutions with their platform.

**Brand Architecture**

Master brand with descriptive product names

**Archetype**

**EXPLORER** - Setting a path for banks to continuously innovate with cloud

**Claims**

Future-proof your bank with a lean, agile core

Enabling real-time, customer-centric banking

API first - 100% accessible open API endpoints for flexibility and customization puts the bank in charge of its own ecosystem

Faster time to market and integration to 3rd party products and services

Core as a service - A modern approach to core banking

Delivers a cloud-native Core as a Service, enabling banks to quickly innovate without technology upheaval

**Offers**

Launch a digital-only bank - For customer acquisition and innovation lab for next-gen core

Launch a new product or product suite - Application based to test a new value proposition

Hollow-out the legacy core (and innovate in tandem) reducing risk and costs

Marketplace brings together a network of providers

**What This Means For Nymbus**

Finxact has a similar core proposition to Nymbus with promises of speed to market and mitigating risk. Finxact shows how their platform can enhance the consumer experience through creating products on demand and integrating new services as needed.

# Green Dot

<https://www.greendot.com/>

**Look:** clean/clichéd/dated

## HOME HERO

## TESTIMONIALS

See How Some Of The World's Biggest Brands Are Using Our Powerful Fintech Platform

 <p><b>Uber</b></p> <p><a href="#">VIEW CASE STUDY</a></p>	<p>One of the world's <b>LARGEST RETAILERS</b></p> <p><a href="#">VIEW CASE STUDY</a></p>	 <p><b>intuit turboTax.</b></p> <p><a href="#">VIEW CASE STUDY</a></p>
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## ROI CALLOUTS

 <p><b>Proven Scale</b></p> <p>Comprehensive capabilities to support millions of accounts every day including customer service, anti-fraud, fulfillment and more</p>	<p><b>APIs</b></p> <p><b>Powerful APIs</b></p> <p>Enterprise-grade APIs for every piece of the banking experience</p>
 <p><b>Integrated Bank</b></p> <p>Licensed, regulated and FDIC-insured bank with 20+ years of experience offering a full suite of financial services products</p>	 <p><b>90,000+ Locations</b></p> <p>Retail stores across the country offering branch services like cash deposits and withdrawals</p>

## Of The World's Top Brands

See how companies are using our platform to deliver custom banking experiences to their customers.

[VIEW CASE STUDIES](#)



## SOLUTIONS

 <p><b>Branded Cards</b></p> <p>Stay top-of-mind and top-of-wallet with debit, prepaid and secured credit cards.</p>	 <p><b>Cash Solutions</b></p> <p>Enable retail cash deposits and withdrawals at retailers nationwide.</p>	 <p><b>Payments</b></p> <p>Provide instant payments, peer-to-peer payments (P2P) and more.</p>
 <p><b>Payroll Services</b></p> <p>Deliver modern and convenient payment options for your employees.</p>	 <p><b>Tax Services</b></p> <p>Offer payment from tax refunds, B2B and B2C credit products, branded cards and more.</p>	

## Perceived Positioning

**FULL-SERVICE BANKING** - Trusted banking solutions provider who is innovative, comprehensive and proven

## What They Say

**TAGLINE** - Join the revolution

**PROMISE** - Custom banking solutions with proven scale for disruptive and visionary brands

**PURPOSE** - Changing the way people interact with money, and challenging conventional thinking on what a bank can be

**MISSION** - Reinventing banking, providing simple financial products for the masses, powering the banking industry's branchless future

**DO** - Wholly owned integrated bank with branded cards, cash solutions (e.g., Uber Visa debit account powered by BaaS), payments, payroll and tax services

## Brand Architecture

Master brand with descriptive product names. Use "rapid!" sub-branding for payroll and tax services, e.g., rapid! PayCard

## Archetype

**EVERYMAN** - Making banking and payments accessible to brands and fintechs

## Claims

Only platform that provides an integrated bank, program management and enterprise-grade APIs all in one

Custom banking solution

Country's largest retail cash in network with 90,000+ locations

Powerful APIs - Industry's leading technology stack

Proven scale - Comprehensive capabilities

## Offers

Deliver full-service, mobile-first, online banking experience that integrates seamlessly with your existing platforms

Keep your brand top of mind with white label credit, debit and prepaid cards

Enable retail cash deposits and withdrawals at retailers nationwide

## What This Means For Nymbus

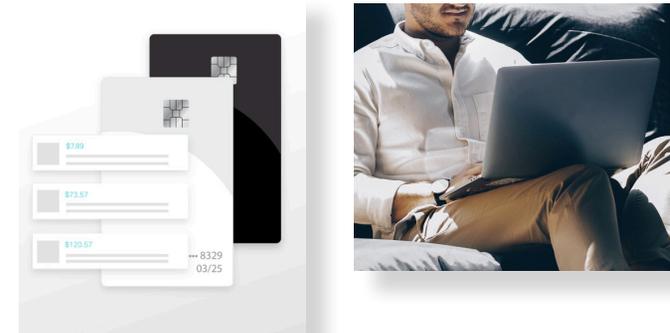
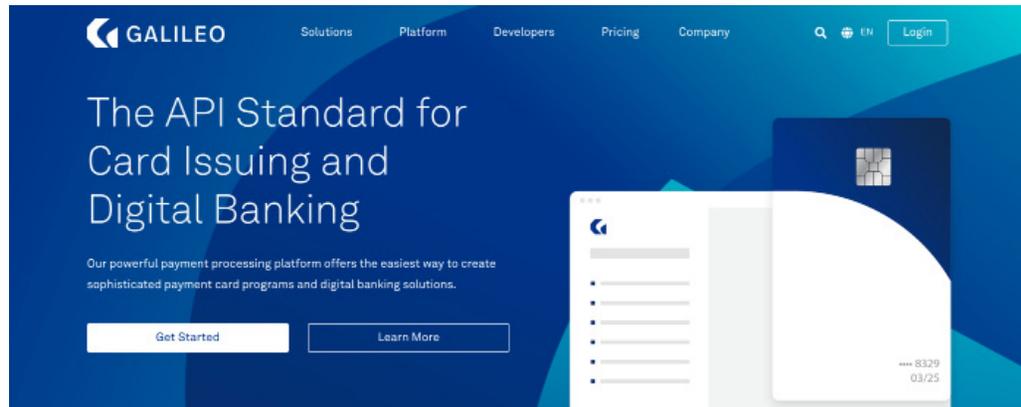
Having an integrated bank helps set Green Dot apart from the competition. This is certainly appealing to fintechs and other verticals wanting to enter the digital banking industry.

# Galileo

<https://www.galileo-ft.com/>

**Look:** corporate/clinical/bland

## HOME HERO



## FEATURES



### Quality

Our most important measure of quality is surpassing the service you and your customers expect.



### Process

Our process rigor supports an operating environment that maximizes security and quality.



### Audit

We pay meticulous attention to our in-house obligations and undergo ongoing financial and compliance audits.



### Security

Security is the be all and end all for Galileo. We take no action without considering the security impact.

## SOLUTIONS

<h3>Open APIs</h3> <p>Using the Galileo Dashboard, businesses can generate API keys, create new card products and request access to APIs in the production environment.</p> <p><a href="#">Learn More &gt;</a></p>	<h3>Sandbox</h3> <p>The Galileo Sandbox replicates our production environment and delivers the full Galileo experience.</p> <p><a href="#">Learn More &gt;</a></p>	<h3>Payment Solutions</h3> <p>Galileo Payment Solutions support your debit, credit and prepaid programs with physical and virtual card options, along with cardless money movement.</p> <p><a href="#">Learn More &gt;</a></p>
<h3>Investment Solutions</h3> <p>When financial advisors want to help their clients manage their cash along with their investable assets, they turn to Galileo.</p> <p><a href="#">Learn More &gt;</a></p>	<h3>Standard Services</h3> <p>Galileo Standard Services simplify the back-office complexity of your fintech or payment program, so you can focus on your customers.</p> <p><a href="#">Learn More &gt;</a></p>	<h3>Premium Services</h3> <p>Your payment programs soar with Galileo Premium Services, including advanced analytics, AI-based fraud protection, push provisioning and more.</p> <p><a href="#">Learn More &gt;</a></p>

## INDUSTRY SUCCESS

Powering the World's Most Innovative Fintechs



## Galileo Clients in the News

GALILEO-FT.COM

## Perceived Positioning

**COLLABORATIVE PARTNER** - Powering the world's most innovative fintechs

## What They Say

**TAGLINE** - Let's simplify fintech / Processing together

**PROMISE** - The API standard for card issuing and digital banking. Galileo removes the complexities of payments, so you can focus on creating great card issuing and digital banking experiences.

**PURPOSE** - Our passion for innovation lets us accomplish what others say is impossible to accelerate our clients' success

**MISSION** - Focusing our no-limits approach to opportunities in fintech and payments to create innovative solutions that drive our clients' success

**DO** - Powerful payment processing platform offers easiest way to create sophisticated payment card programs and digital banking solutions

## Brand Architecture

Master brand with branded solutions Galileo Instant and Galileo Pro

## Archetype

**RULER** - Prevents chaos by taking control. Leading digital banking solutions for fintechs with meticulous and precise execution.

## What This Means For Nymbus

Galileo has a techy feel, but it also loses any human connection despite images of people. They have an impressive portfolio of renowned clients. In their solutions pages, they clearly articulate client challenges and their solution, reinforcing this by 'name-dropping' the clients they served.

## Claims

Galileo's open APIs connect you to the most advanced capabilities in fintech and payments – with power, speed and simplicity

Platform - Fully integrated platform to handle the flow of funds with speed and precision

## Offers

Galileo Pro - Total control over payment card or digital banking solution, with maximum flexibility and customization

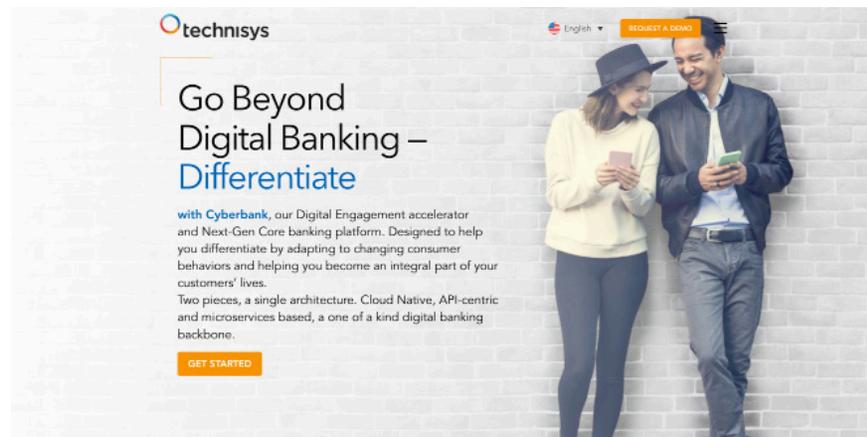
Galileo Instant - Spin up your own digital banking product

# Technisys

<https://technisys.com/>

**Look:** clean/corporate/dated

## HOME HERO



## SOLUTIONS



Cyberbank Next-Gen Core enables you to create and refine products and services dynamically based on your customer's needs and behaviors. All-in-one modern products plus deposits, loans and payments.

LEARN MORE



Cyberbank Digital enables you to create digital ecosystems and build exceptional, empathic digital experiences.

LEARN MORE

**Cyberbank Platform**

The only platform able to dynamically change end-to-end product definitions and adapt to modern customer behaviors.



## TESTIMONIALS

Cyberbank provides exceptional digital experiences

### for over 100 million banking customers in 16 countries

Banks, neobanks, challenger banks and fintech companies all rely on the Cyberbank platform.



## INDUSTRY SUCCESS

### What Our Customers Say



"One of the most important strengths of Technisys is the adaptability of the platform. We wanted to customize a lot of things. The technology and the integration in a pretty fast time frame were very important."

Stewart A. Stockdale,  
Chairman & CEO, Rellevate

**Perceived Positioning**

**GLOBAL PIONEERS** - Digital banking for established banks to transform to digital and challenger, neo-banks and fintechs to jump-start

**What They Say**

**TAGLINE** - Ready to differentiate

**PROMISE** - Delivering exceptional digital banking experiences to help you go beyond digital banking and become an integral part of your customers' lives

**PURPOSE** - A digital ally for clients in the financial industry who need to compete in a new digital age. Bring value to the market, value to customers, help them be more competitive and differentiate from the competition.

**MISSION** - To simplify life for individuals through the best digital experiences in financial services

**DO** - A digital engagement accelerator and next-gen core banking platform

**Brand Architecture**

Master brand with "cyberbank" prefix product branding

**Archetype**

**EXPLORER** - Pioneering and disrupting

**Claims**

One of the leading global providers of next-generation digital banking platforms

Cyberbank product can spin up digital banking transformation or startup project in three months

**Offers**

Cyberbank Core - Create and refine products and services dynamically based on your customers' needs and behaviors

Cyberbank Digital - Create digital ecosystems and experiences

**What This Means For Nymbus**

Technisys has a more contemporary and approachable feel with an end-consumer focus and more of an emotional connection to the why behind their technology. Technisys claims the same time frame to spin-up a digital bank.

# Competition at a Glance



“THE COLLABORATIVE ONE”

**Brand Voice:**

**HONEST**

**SMART**

**FUN**

**Messaging Strategy:**

Focused on ease, low-risk and affordability. Nymbus will do the heavy lifting and provides end-to-end solutions. Helpful content to convey product benefits. Supports with thought-leadership and client successes.



“THE ESTABLISHED ONE”

**Brand Voice:**

**CLINICAL**

**INSIGHTFUL**

**CONFIDENT**

**Messaging Strategy:**

Communicating a breadth of services to meet every need. Connecting with an understanding of issues at play and solving with solutions. This is backed up with thought-leadership supported with client success stories.



“THE PASSIONATE ONE”

**Brand Voice:**

**CONFIDENT**

**COLLABORATIVE**

**PASSIONATE**

**Messaging Strategy:**

Promoting global reach and scale. Highlighting breadth of banking functionality and industry solutions. Benefit-led statements aimed at a CIO audience with technical terms and acronyms. Celebrating their clients as “change makers disrupting the industry using their solutions.”



“THE FOCUSED ONE”

**Brand Voice:**

**CONTEMPORARY**

**EMPOWERING**

**DRIVEN**

**Messaging Strategy:**

Experts on core as a service specialty. Marketing-led, conversational tone using simple language and limited jargon. Supporting imagery, icons and illustrations to help convey the message.



“THE SIMPLISTIC ONE”

**Brand Voice:**

**FRIENDLY**

**PUNCHY**

**SIMPLISTIC**

**Messaging Strategy:**

Teaser copy to drive a call to action to get in touch or learn more. Creative use of case studies to establish credibility. Caters to both consumer and business benefits. Uses illustrations to call out important copy.



“THE DRIVEN ONE”

**Brand Voice:**

**DIRECT**

**PERSONABLE**

**INFORMATIVE**

**Messaging Strategy:**

Benefit-led messages focusing on solving problems and delivering client outcomes. Demonstrates how payment platform can be used in real-life applications. Caters to developer community too.



“THE PIONEERING ONE”

**Brand Voice:**

**CONFIDENT**

**CURIOUS**

**CONVERSATIONAL**

**Messaging Strategy:**

Confident messaging on proven success with existing clients. Product is positioned as the hero to help banks, neo-banks and fintechs to differentiate. Strong on product benefits and business outcomes.

## Brand Strengths

Nymbus has established cut-through with its messaging on spinning up a digital bank within 90 days. There is certainly equity to build upon and retain this strong point of view. Nymbus is a helpful brand and messaging is clear on how their solutions solve problems – it probably doesn't go far enough to make more of a human connection. There is also good communication of the breadth of services offered, but there's certainly an opportunity to elevate this to how the solutions work in concert together and to build in messages around flexibility and customization.

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## Brand Weaknesses

The “zero-risk” message may not resonate with bankers as they are risk-averse by nature. The “Smart” prefix in product names feels too salesy and lacks an emotional connection focusing on Nymbus rather than the client challenge. De-risk or risk mitigation may have better cut-through. Nymbus does a lot of the heavy-lifting in the background for clients, ensuring a favorable experience. This is unfortunately unclear in the messaging and could be positioned as a differentiator. A number of Nymbus's competitors lead with their client successes and brands they work with. Nymbus may be limiting their credibility in the space by not giving their client successes more weight.

## Brand Opportunities

There's an opportunity to build upon the strong messaging about spinning up a digital bank in 90 days to creating a successful one, positioning it as a competitive advantage (emphasizing Time to Value) and building lifetime value for end customers. With the COVID-19 pandemic, banks are needing to raise their digital game. There's an opportunity to empathize with their situation and position Nymbus as a partner who can help them seize this opportunity. The messaging should go further than helping banks 'catch-up' to consumer needs, but also staying ahead of the curve. There's huge potential in winning in the Digital Bank and Banking as a Service spaces but Nymbus should also be clear on positioning themselves as a collaborative partner, who makes digital transformation simple and is accountable for delivering the work. Nymbus has the opportunity to truly set itself apart through niche and novel approaches versus 'full-service' competitors.

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## Brand Threats

The most immediate threat is Nymbus's competitors crowding the space. Finxact has a compelling offer very similar to Nymbus. Whereas, Temenos and others have recognized and admired brands in their portfolio. Nymbus should look to defend and improve on the digital bank offer (SmartLaunch) to lead this space. There is a lot of noise around platforms, componentization, microservices and APIs with a lot of competitors promoting their platform functionality. There's an opportunity to include the SmartPlatform product as part of an integrated message to help clients win.

# Next Steps

## So, what is Nymbus's key point of difference?

In a crowded space that is shifting rapidly, Nymbus has a strong, clearly communicated brand position on **spinning up a digital bank in 90 days**.

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A lot of competitors are competing with platform plays and espousing technology benefits. Only Finxact seems to be pushing launching a digital bank in their messaging.

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A key opportunity is to evolve their offer from launching a digital bank to creating a successful digital bank, one that empowers banks and fintechs to reach new audiences with innovative products and services (e.g., BankMD). By delivering on time-to-value, speed and being accountable and collaborative partners, Nymbus will help their clients build a lifetime of value for their customers.

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### **ACTION ITEM**

More discussion is needed on the future of the platform, how solutions are positioned and how Nymbus converts clients to transform their core operations.

## Reassess, refine, strengthen.

1

### Refine overall brand position

Nymbus needs to be clear on all their points of difference and how they are going to position them for future growth. This needs to be more compelling, starting with a clear understanding of their clients' challenges and opportunities they're facing – and how Nymbus's collaborative approach and technology can help them win.

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2

### Revamp the messaging to elevate missed opportunities

The primary message may be about launching a successful digital bank, but supporting messaging is needed to promote the Nymbus difference to help banks and fintechs be nimble and stay ahead of the curve, being accountable for the success of a transformation and delivering measurable value. We also recommend changing “zero-risk” sentiment to align more with a risk mitigation or acceptable risk message.

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3

### Establish Nymbus as a leader in the Digital Bank and Banking as a Service spaces

A missed opportunity is to better connect the breadth and depth of services Nymbus offers under their Digital Bank and Banking as a Service banners. It's vitally important to package their offering as a vehicle to help banks and fintechs on their journey to digital becoming default.

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4

### Revisit the brand architecture

The “Smart” prefix in front of the product names is not client-centric nor does it focus on the business challenge. The recommendation is to explore a new brand architecture that leverages more solution-focused terms and also aligns better under the Banking as a Service umbrella.

**HIFI**