



FINANCIAL
TECHNOLOGIES

Jesper Nielsen
CEO

BEC is a community-owned FinTech that provides full-stack IT solutions and services to companies in the Danish financial sector

30%

OF DANISH COMPANIES
USE A BEC BANK AS THEIR
PRIMARY BANK (NEMKONTI)

23%

OF ALL DANES
USE A BEC BANK AS THEIR
PRIMARY BANK (NEMKONTI)

Founded

1964

Customers

50+

Revenue

2.3

BILLION DKK

Employees

1000+750



bec

FINANCIAL
TECHNOLOGIES

OUR STRATEGY

TECHUP – WINNING CUSTOMERS

ASPIRATION | Our trade is enabling our customers to differentiate towards their customers' needs through technology, leveraging our community.

We aim to be the best scalable IT service partner, building trust and straightforward banking for the Danish society.

CUSTOMER PROMISES



We enable **growth, efficiency and compliance** through financial technologies.



We deliver value through **collaboration** with our customers and peers.



We build an **open, scalable and efficient architecture** for customers and partners



We provide **resilient, secure and stable** solutions



STEPPED UP ON WAYS OF WORKING

Get to Green – risk mindset
Speedboat – faster deliveries
One BEC playbook



OPTIMIZED OPERATIONS

Secure and stable operations
Simplification and sunsetting
Professional O&M
processes



HIGHER CUSTOMER TRUST IN BEC

We keep budget
Deliveries have improved
Persistent progress reducing
risk and improving security
Rising customer
satisfaction

READY TO MOVE ON!

BEC has come a long way
since 2021 when we launched
TechUp – Winning Customers

WHAT'S NEXT?

Invest more in **development**

Accelerate **tech transformation**

Win **new customers**

BEC IS READY TO INVEST MORE IN DEVELOPMENT

Solutions for business customers

- A digital growth driver

Digital channels

- Strong self-service offering

Credit process

- Compliant, efficient and customer focused

Advisor universe

- The best advisor platform in Denmark

scoutz

- Frontrunner in the community

A modern integrator, with ambition to

- Have the best core banking platform in Denmark
- World class engineering culture
- Employer of choice for engineers who wants to work within Fintech

A simpler and more focused BEC, that brings better solutions to our customers faster

- Outsourcing to JN Data
- Managed service with external partner

BEC IS EFFICIENT, FOCUSED, AND MARKET DRIVEN

THE DIRECTION AND AMBITION ARE THE SAME

TECHUP – WINNING CUSTOMERS

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CUSTOMER PROMISES



READY TO MOVE ON!

WHAT'S NEXT?

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FOUR LEAPS TO BRING BEC FORWARD

A MARKET-DRIVEN BEC

We are now ready to start refocusing people and investments towards building great customer solutions based on deep market insights.

- **New Customers & Products division** orchestrating BEC's portfolio based on market demands.
- **Rethink customer governance** together with our customers.
- **Radical refocus of development divisions** to deliver solutions on time, on budget and in the right quality.
- **Move of capacity to development:**
 - Credit processes
 - Business banking
 - Digital channels
 - Advisor universe

BRINGING BEC AND JN DATA CLOSER TOGETHER

- **Moving a full, coherent, highly skilled group** of 60 employees together with 7 known leaders to JN Data.
- Bringing our people into an IT operations community where their **operations skills are at the core of the company identity**.
- **Creating a simpler BEC** to deliver faster and free up capacity for development.
- **Push for further consolidation** and optimization across all JN Data customers.

ROCK SOLID OPERATIONS WHILE MOVING TO NEW TECH

Efficient, resilient, compliant systems today while integrating to the open technologies to run the financial sector of tomorrow.

REIGNITE TECH TRANSFORMATION

STRENGTHEN DATA GOVERNANCE

OPERATIONS, OPTIMIZATION AND SIMPLIFICATION

- Proof of concept on **managed services** from **Accenture** (Cards applications).
- Optimize by centralizing operations and partnering with **JN Data**.

Announcing scoutz the strongest Salesforce hub in the Nordics and Poland

- Nykredit, Spar Nord, Arbejdernes Landsbank and BEC are **bringing together the tech specialists** in one innovation and development hub.
- Unifying one, **shared advisor universe**, bringing tech solutions faster to all BEC banks.
- Strong vote of confidence in BEC.
- The new **epicenter of Salesforce development in the Nordics and Poland**, attracting talents in Copenhagen, Warsaw, and Aalborg.
- Welcoming **Peter Smith as head of Scoutz**.