



Vault Core

The foundations
of modern banking





Challenges facing today's banks



An inability to respond to a fast-changing market

- Increasing competition from new market entrants
- Evolving financial needs of consumers and businesses
- Changing regulations and reporting requirements
- Increasing pressure for more nimble operating models



Legacy core technology is the root problem

- Lack of true cloud-native and microservices-based technology
- No real-time capabilities
- Product changes tied to the core vendor
- Shrinking talent pool capable of working in legacy environments
- Difficult to integrate with modern solutions



Modern technology for tomorrow's banks

- A holistic modernization strategy centered around the cloud
- Event-driven architecture with real-time data streaming
- Innovative product launched at speed
- Ability to attract world-class technology talent
- Personalized services harnessing AI and data analytics



Introducing Vault Core

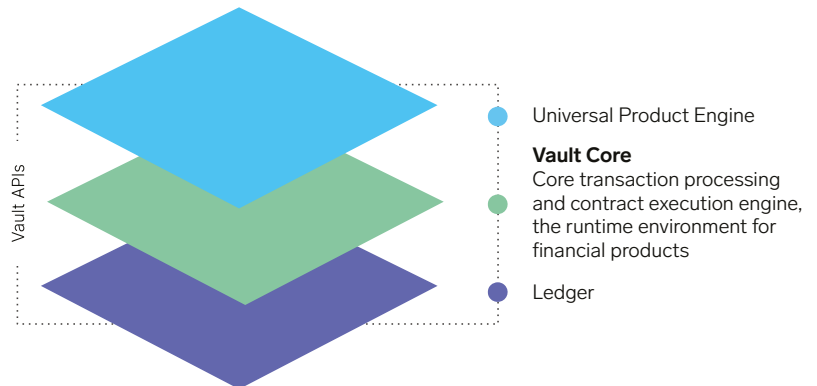
Vault Core allows banks to create and run all their products on a single platform and replicate back book products designed on legacy solutions. It is built natively for cloud infrastructure without a single line of legacy or pre-cloud code.

Vault Core's functionality and data are exposed through a standard set of APIs enabling unparalleled levels of control. It allows banks to innovate at speed, lower their total cost of ownership, and better serve their customers' needs.

Unparalleled product flexibility and personalization

The **Universal Product Engine** gives banks ultimate flexibility and control to build innovative financial products or replicate any back book product. Product development is abstracted from the platform as there is no reliance on Thought Machine to make changes.

The **Ledger** is the common platform built to support any size or type of bank. The event-driven architecture streams data in real time to support AI and data analytics capabilities.



Vault Core enables banks to offer multiple products across business lines on a single platform

From complex commercial loans, retail deposits, and credit cards to mortgages, Vault Core gives banks complete control and flexibility in building, customizing, and launching innovative products using smart contracts. Vault Core is shipped with an extensive Product Library consisting of pre-built smart contracts that can be configured to the bank's specific needs.

We have also built integrations with many best-of-breed technology vendors to help banks accelerate their modernization journey. Select integrations include: Salesforce, MuleSoft, Backbase, Alkami, Zafin, SunTec, Wolters Kluwer, Feedzai, Volante, Visa, Marqeta, Finzly, LoanPro, nCino, BigQuery, Formpipe, and Digibee.

We are the only truly cloud-native core banking provider offering any deployment option, including software as a service, bank-hosted public and private cloud, and hybrid deployment.



“ As we embarked on our project to build Brazil's first automatic carbon footprint calculator product in a bank's app, we needed to partner with a world-class core banking technology provider. We selected Vault Core for its product quality and modern design: it is highly performant and event driven. It allows us to access data in real time, scale quickly, and build a better and more sustainable future. ”

Nelson Novaes, CTO, C6 Bank



Featured Vault Core clients

A US-based global bank with over \$3tn in assets

Taking a coexistence approach whereby the bank launched new products (e.g. BNPL) on Vault Core and then progressively migrates other lines of business

A Switzerland-based global investment bank with over \$1tn in assets

Delivering on its vision of next-generation wealth management intersecting with retail financial services

A US-based global investment bank with over \$1tn in assets

Simplified cash management by providing a flexible account structure and configurable rules to achieve better operational efficiency and user experience

Arvest Bank, an American community bank with \$26bn in assets

Launched an equipment financing product on Vault Core in less than nine months and continue to drive product innovation at speed

C6 Bank, a digital neo bank in Brazil

Launched a new carbon offset account in less than six months, the first of its kind in Brazil

Cordada, a Latin American private debt platform based in Chile

Developing highly personalized financial products for SME lenders and fintechs across Latin America

“ We looked at the market, looked at our internal capabilities and came to the conclusion that working with Thought Machine was the best path forward for us ”

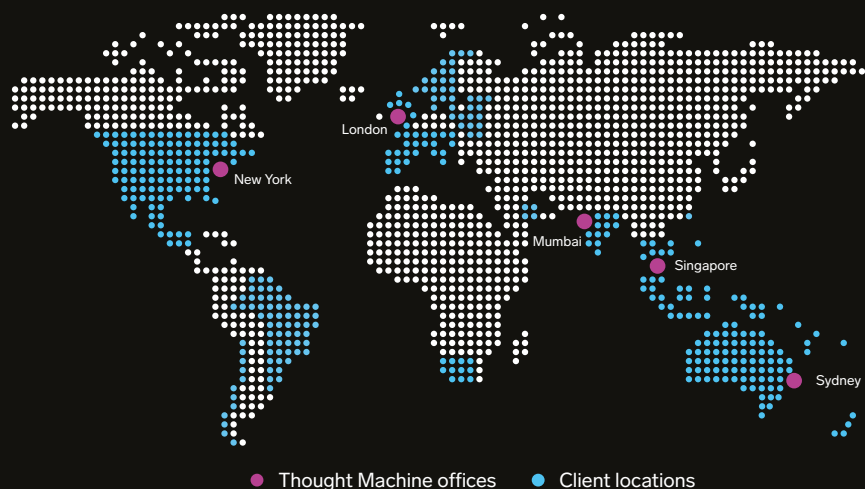
Rohan Amin, Chief Product Officer,
JPMorgan Chase

Featured consulting and delivery partners





Our global presence



“ Thought Machine is, in the world of fintech, a world champion. By bringing them on board, we can demonstrate to investors that we are no longer a traditional bank but a technology champion. ”

Carlo Messina, CEO,
Intesa Sanpaolo

About Thought Machine

Thought Machine has developed the foundations of modern banking with its cloud-native core banking and payments technology. Its cloud-native core banking platform, Vault Core, is trusted by leading banks and financial institutions worldwide, including Intesa Sanpaolo, ING Bank Śląski, Lloyds Banking Group, Standard Chartered, SEB, Lunar, Atom bank, Curve, and more.

Thought Machine is a global team spread across offices in London, New York, Singapore, and Sydney.

For more information visit thoughtmachine.net

