# Powering banks of the future.
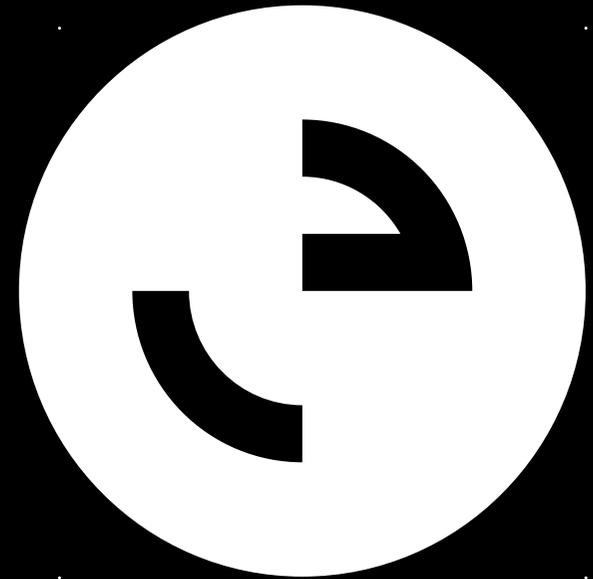
engine
by Starling

Engine by Starling is a **cloud-native**, **SaaS** banking platform.

Engine delivers a **functionally-rich set of capabilities** to run a highly competitive and cost-effective digital bank.

Born in the cloud and delivered as a fully-managed service, the platform is modular, entirely API-based and a proven technology at scale.

Engine simplifies core banking **Software as a Service delivery** by offering a complete set of composable digital features and capabilities that can be configured rapidly.

The platform is designed for banks to deliver digitally-native banking experiences to customers, increase operational efficiency and **lower the risk and cost of digital transformation**.
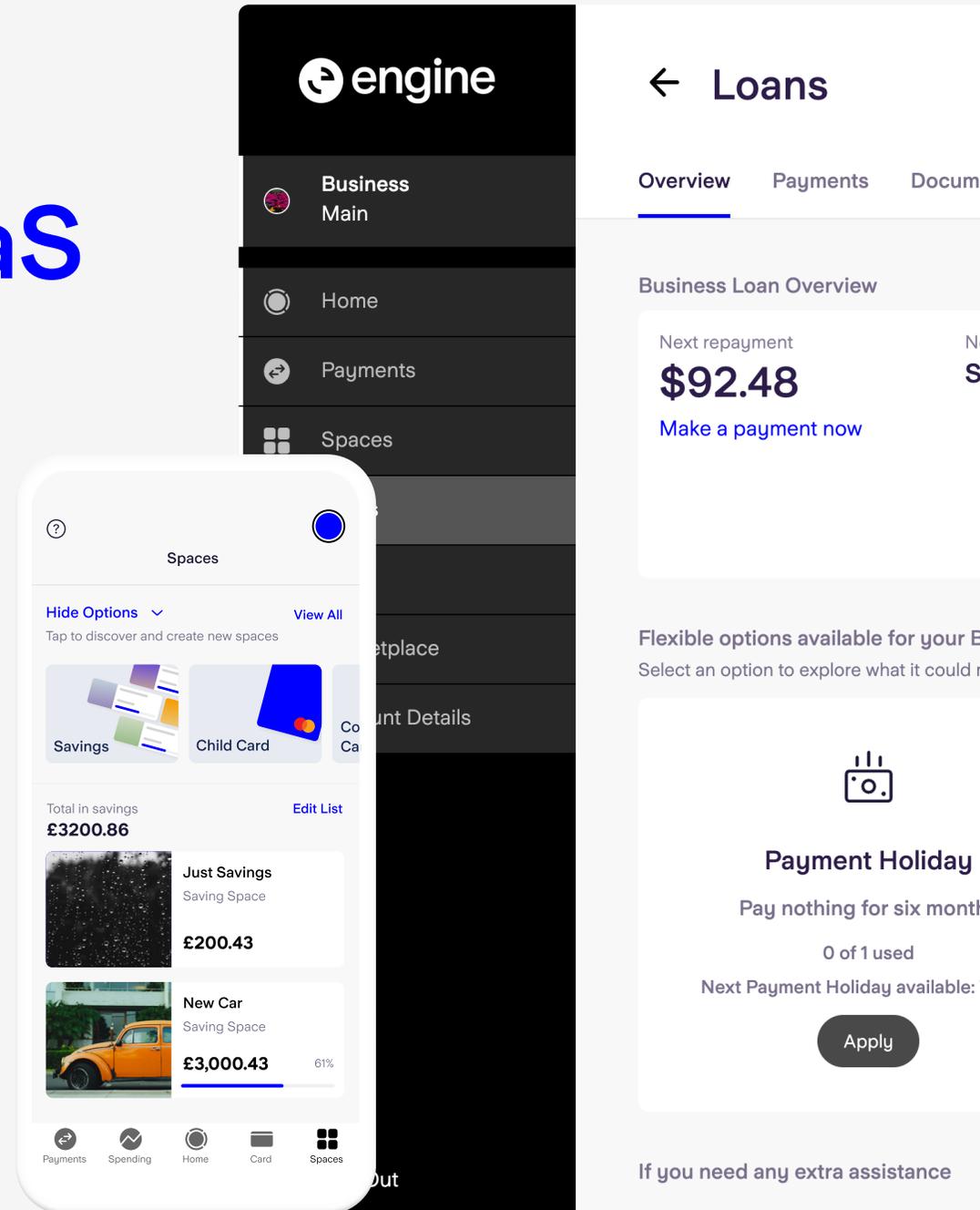
Engine by Starling is **proven to deliver** on what matters for banks.

Cost base

Get the cost base of a digital bank with delightful mobile self-service journeys.

Engagement

Have industry-leading usage and retention rates with personalised experiences.

Reliability

Achieve the highest levels of availability with stability and scale built-in.

Innovation

Deliver constant improvements with upgrades, new features and experiences.

Compliance

Be compliant by design with clear controls for risk and regulatory compliance.

Speed to market

Enable the rapid launch of new services with a breadth of products and features immediately available.
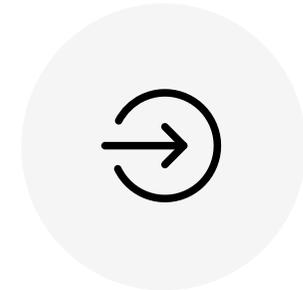
Engine by Starling can power a range of **digital transformation** projects.

Start a greenfield bank

Launch a new line of business

Replatform your existing business

What makes the Engine by Starling platform **different**?

Bank-built

Engine powers a multi-award winning UK digital bank meaning you'll benefit from fine-tuned operational processes developed over the course of 7 years. Engine is built by people who really 'get' banking. We've done this before and we want a genuine partnership with clients.

Simple architecture

Engine's APIs are what we like to call "generic but granular". With Engine, you get far more than vanilla banking products- rich with digital features and flexible enough that you can create your own innovative journeys.

Built for change

As a SaaS offering Engine is constantly improving and evolving. We continue to develop, iterate and innovate the platform, so that you can focus on running your bank. We make multiple changes every day, meaning the platform is built for and is made for change.

More than a core

Engine comes out of the box, with pre-integrated components that you need to run a bank. From the core ledger through to card processing, contact centre and more, Engine operates as a single cohesive system, improving speed to market and operational efficiency.

Engine by Starling is available globally to licence as **a SaaS solution**.

Complete banking platform

The Engine SaaS offering provides the components needed to run a highly competitive and cost effective digital bank.

Continuous innovation

Engine undergoes ongoing enhancement driven by customer and employee feedback for the benefit of all clients.

Future-proofing banks

Engine is designed for ambitious banks looking to modernise their core technology, launch new digital propositions and ultimately future proof their business.

Engine by Starling: An Overview

Mobile SDKs	Management and Operations Portal	APIs and events to the core

Personal and Business Banking products:

Transaction Accounts	Savings Accounts	Credit Cards	Loans	Mortgages (In Development)

Customer and Employee features:

Payments
Manage payees | One-off payments | Scheduled payments & Direct Debits | Settle up | Notifications | Nearby payments | International payments | Internal transfers | Payment approvals | Reconciliations | Manual postings

Onboarding
App set up & security | Personal details & documents | Anti-impersonation video | Card ordering & card provisioning | Customer verification | Internal review | Screening searches | Risk assessment

Marketplace
Authentication & authorisation | View & manage account integrations | View simple data related to integration in app | Manage partnerships | Manage marketplace integrations | Manage APIs

Spending
Spending insights | Transaction feed | Spending notifications | Digital statements | Daily/monthly spend | Activity review | Customer balances | Download statements | Merchant information

Spaces
Savings pots | Goals | Expense & bills | Automatic transfers | Round ups | Ongoing payments | Settle up links | Virtual cards | Kite cards | Lock and manage spaces | Manual transfers

Customer Support
Account management | Refer a friend | Chat | Calls | FAQs | Make a complaint | Customer accounts | Records | Telephony & chat | Dashboards | Share documents | Complaints resolution

Cards
Card lock | Cancel & replace | Controls & limits | Mobile wallets | PIN reminder | Notifications | Multi-currency | Virtual cards | Manage cards | Dispute mgmt | Card reporting | Reconciliation | Transaction void | Card fraud

Lending
Cost calculator | Automated payments | Term changes | Payment holidays | Overpayments | Document mgmt | Automated decisioning | In-life mgmt | MI dashboards | Loan reporting | Collections mgmt | Eligibility configuration

AML and Fraud
Transaction monitoring | Confirmation of Payee | 3D Secure | Mobile wallet | Card authentication & controls | Monitoring and alerts | FinCrime queues | Case management

Core Banking Capabilities
Capabilities necessary to deliver core banking functions across an organisations (e.g. ledger, AML and fraud, reconciliation, etc)

Operational Capabilities
Capabilities that enable employees to communicate with customers and process requests (e.g. chat, tickets, case management and queues, etc)

Platform Services
Services that underpin the continued and safe performance of the Engine platform (e.g. security configuration, API manager, cloud services, etc)

Engine's fully-managed service provides **a broad set of capabilities**.

Rich, granular APIs and events
Engine operates multi-currency, multi-person accounts through a flexible set of APIs and real time events.

Pre-configured Management Portal
Engine comes with a Management Portal- a single pane of glass to operate the bank. From product configuration, through to customer service chats.

Mobile SDKs
Own your distinct brand and customer journeys - but with a head start. Engine's mobile SDKs come pre-built with Starling's customer journeys, mapped to Engine's SaaS APIs.

Engine's core banking platform is **easily integrated** with external systems.

Operations & Configuration portal
Management Portal - a single tool delivering a detailed view of the customer.
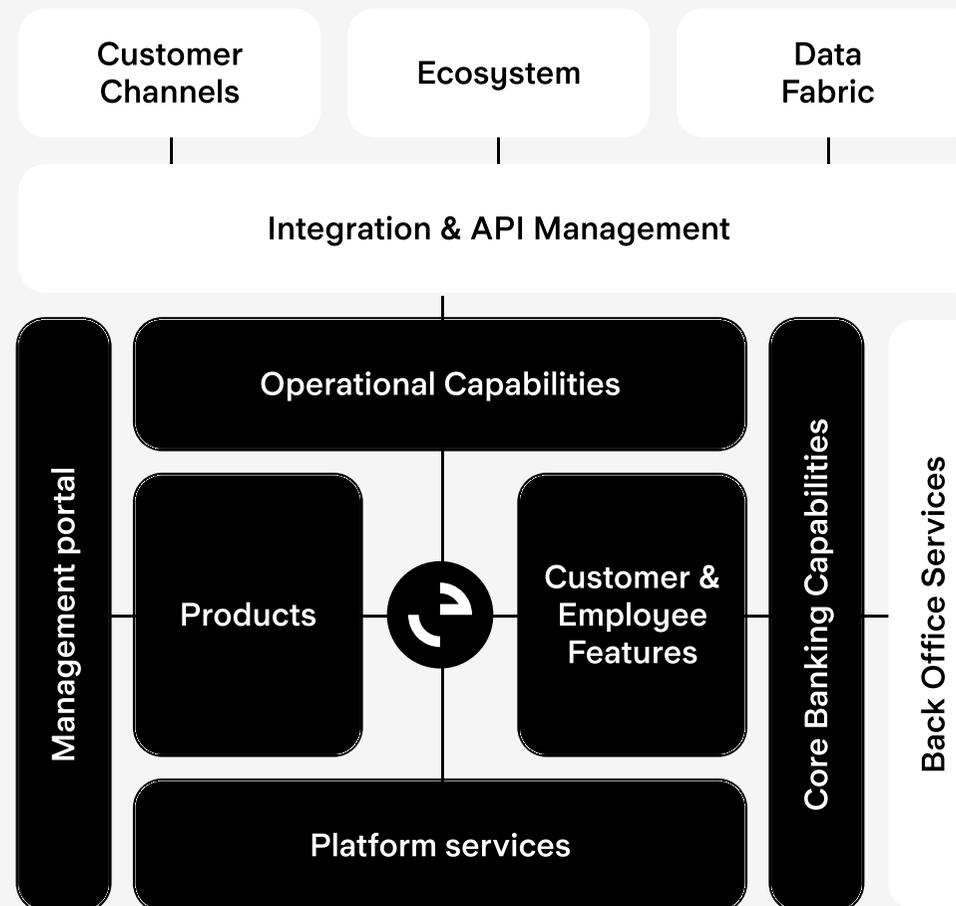
Products
Core product development and change capabilities to build, launch and maintain new digital banking propositions.

Platform services
Capabilities enabling the configuration and management of the Engine platform.

Operational Capabilities
The processes and tools which enable operational teams to utilise the Engine platform.

Core Banking Capabilities
The foundational capabilities on which a bank is built, such as core ledger and payment processing.

External to Engine
External capabilities which work in tandem with the Engine offering to deliver a comprehensive banking solution.

Customer & Employee Features
Extensive customer banking features delivered via the mobile app, and the complementary internal features which employees use to support and manage the customer journey.

Customer Channels

Ecosystem

Data Fabric

Integration & API Management

Management portal

Operational Capabilities

Products

Customer & Employee Features

Core Banking Capabilities

Back Office Services

Platform services

Engine by Starling is a platform built on cloud native technologies and modern architectural principles.

Fault tolerant

Services are built to anticipate, expect, and isolate failure using defensive mechanisms.

Available 24/7

Continuously available, meaning that new versions of services are deployed with zero downtime.

Performant

As customer volumes increase, or usage spikes, the system will continue to meet all applicable performance levels.

Scalable

The individual applications that comprise Engine are designed to be horizontally scalable. Multiple identical copies of each service are deployed, allowing the load to be shared amongst them.

Secure by design

Multiple layers of protection and extensive monitoring. Data storage and processing is contained within an independent cloud provider account, providing a single tenant instance of Engine.

Our approach to **implementation**.

We deliver with partners

As the technology vendor, we work with implementation and delivery partners to accelerate delivery

We bring more than just tech

Engine brings all the expertise and knowledge of launching and operating a successful digital bank

We work iteratively

Across design and build, we continually assess, test and refine thinking to stay on track

We move quickly

Our pre-configured approach means lower risk & a faster time to market, aiming at a nine month MVP

Starling Bank is one of the **world's pioneering** digital banks based in the UK.

Utilised

3.6 million customers, including over 510,000 business accounts - the bank has achieved 9.4% business banking market share in 5 years.

Loved

We've been voted "Best Bank" by the consumer organisation, Which?, for three successive years, and we sit at the top of the CMA's service quality index for personal and business banking.

Profitable

Starling is the first UK digital bank to post profits, this year we recorded a pre-tax profit of £195m, a 6x increase from last year's figure.

Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking

1 =	monzo		81%
1 =	Starling Bank		81%
3	first direct		78%
4	METRO BANK		69%
5	Nationwide		68%

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