

Use Case

Build a greenfield bank

An example project that brings to life how we work
and what's possible with the 10x platform.

It all starts with a conversation

Together, transformation is faster and easier.
Reach out to our team to learn how.

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10x

Introduction

This use case is based on live projects, conversations with banks, and ideas scoped with technology partners. It gives you an idea of the problems we solve at 10x. In this case: how to launch a greenfield bank quickly and cost-effectively.

Challenge

Following the success of Bank X's current account launch aimed at Gen Z in Sweden, they have identified similar high-growth opportunities in Norway and Denmark. Their Swedish proposition achieved 200% growth over two years and took nine months to get to market.

There are rumours of a challenger bank with a strong European footprint looking to enter Norway and Denmark. So Bank X wants to launch quickly in both countries, with 'fast to follow' credit card products coming soon after.

10x brief

In 12 weeks, deliver current accounts for Bank X's demographic-focused proposition, including full card lifecycle management, servicing, and fraud control. In addition, give Bank X the ability to launch additional product lines, such as credit cards or loans, quickly and easily as required.

Customer proposition

A current account with 5% interest on balances, up to 1% cashback on environmentally-friendly purchases, and a tree planted for each year the account is open. Additional features include:

- Split large purchases over three instalments
- Direct payments to other accounts when funds are low
- Round-up spare change into a savings pot.

The customer experience is tied together with consistent customer service across every channel based on real time data. Our pre-built Salesforce module, gives Bank X colleagues an accurate 360° view of customers in real time.



Powered by SuperCore: 10x's reliable, scalable core banking platform

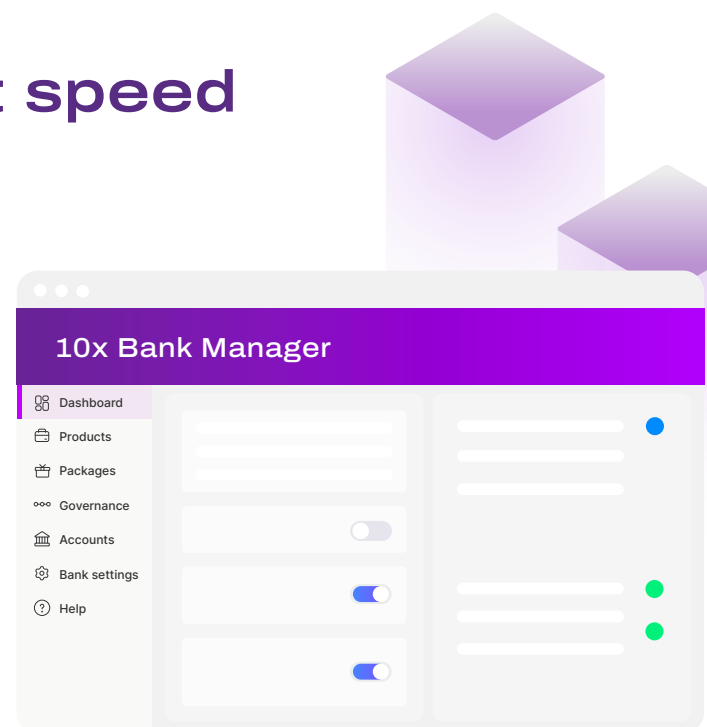
- Built to **process over 10k transactions per second (TPS)** – more than a global bank will ever need – the 10x ledger connects to Bank X's general ledger and accountancy systems. It creates events in real time, enabling a seamless experience for employees and customers.
- Our **real time interest calculator** provides automatic interest and fee calculations. Bank X can update statements and backdate historical balances without manual overheads.
- Delivered as a single instance in the public cloud, banks get **flexible autoscaling, resilience, refresh, and security** as part of their SaaS deployment to minimize overheads.
- 10x's **API-first architecture** enables real time connectivity to Bank X's preferred providers and front end, making our core a seamless extension of their bank.

Building products at speed

Using Bank Manager, our no-code product builder, Bank X can reduce the time it takes to create, update, and launch products from months to minutes.

Once Bank X maps out its products and features, 10x builds the entire portfolio on the platform in just one day. Upon completion, each product gets sent for sign-off via Bank Manager's auditable workflow.

At the same time, Bank X's Product team learn how to configure products, pricing, rewards, and rates with Bank Manager. They can iterate and innovate their products based on customer needs without writing a line of code.



The 10x Managed Service

We offer a fully resourced and needs-based client team for the project's duration, reducing the need for Bank X to create new operating procedures, training support, and system updates.

Additionally, based on client needs, the managed service team includes Principal Engineers, Security Engineers, Client Solution Managers, and Site Reliability Engineers. The managed service team is coordinated by a Client Success Lead and a Delivery Manager. Co-location and (where necessary) daily contact lead to faster delivery for Bank X.

New features, security, and platform updates are delivered monthly. All 10x clients benefit from iterative updates as new requirements and requests go live.

We also provide a developer portal containing all available APIs, including Open Banking and B2B, and associated documentation. In addition, content on our architecture, design patterns, Kafka topics, data dictionary, data model, and more are provided.

About 10x

10x Banking's (10x) mission is to make banking 10x better for customers, banks, and society.

Founded in 2016, the company's next-generation core banking platform, SuperCore®, enables banks to launch products and customer experiences faster and more cost-effectively, powered by real-time data.

The platform supports retail, SME, and corporate banking across current and savings accounts, credit cards, payments, and lending.

Available as a SaaS platform hosted in the public cloud, SuperCore is fully managed by 10x to ensure local and regional compliance, robust security, always-on performance, and operational resilience.

Today, 10x powers some of the world's leading banks, supporting greenfield projects, core migrations, and banking as a service initiatives.

Making banking 10x better

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