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## From asset generation to a digital bank – the prosperity company expands its offering for private clients with a banking app from finleap connect and Solarisbank



**Berlin, May 6th, 2020 – The digital financial group the prosperity company AG complements its range of products with banking services. In order to do this, the company uses finleap connect’s new Digital Bank product, which is based on the Banking-as-a-Service platform of solarisBank. The mobile banking app will be integrated as a White Label product into Prosperity’s existing asset generation platform.**

Manage finances, build assets & guarantee prosperity

The insurtech group, [the prosperity company AG](#), consisting of insurance company, digital brokerage portal and the Prosperity customer app, is expanding its range of services with a further product for private clients. In cooperation with the technology and software provider [finleap connect](#) and [solarisBank](#) banking functionalities will be added to the offering starting in the beginning of June to expand digital financial management for clients, simplify getting started in asset generation and offer more savings-based flexibility.

Contextual banking – Integration of a digital bank into existing products

“We are observing a growing demand for digital, integrated banking, independent of a traditional house bank. With our new “Digital Bank” product, we are offering our partner Prosperity the opportunity to integrate financial services into their own core business,” says Frank Kebsch, CEO of finleap connect.

The White Label product will become a seamless part of any partner's existing product offering and will be made available to the end customers of a partner, complete with the partner's name and branding. The app enables a completely digital account opening process as well as mobile banking and card management. The user experience is based on user-friendly functionalities, a clear design focus and maximum ease of use.

“With this new offering, we can now give our customers the option of handling both pension provision and banking digitally via our platform. This enables us to combine asset generation with greater flexibility for the client in terms of savings. All of this without any development effort on our part, and with a state-of-the-art banking app,” says Reto Näscher, CEO of the prosperity company AG.

Frank Kebsch, CEO finleap connect, emphasizes, “Digital Bank is by no means a challenger bank, rather an extension of the existing product range to include banking functionalities in the context of, for example, someone's life situation, the specifics of a particular industry, the regional context, or even a business transaction – this is called contextual banking. It is precisely this addition that is relevant for different providers, even for completely new target groups and industries.

The Digital Bank is based on the full banking license and the APIs for digital bank accounts and payment cards of solarisBank. This technological and regulatory conjunction to banking allows finleap connect to build its mobile banking offering. finleap connect and solarisBank, the first Banking-as-a-Service platform with a full German banking license, are close partners and part of finleap's fintech ecosystem.

### **About finleap connect**

finleap connect is a technology and software provider covering the full range of fintech solutions. The products and services include existing SaaS and PaaS innovations such as “RegShield”, “Switchkit”, “Open Banking APIs” and “SME Banking” as well as new end-to-end financial products. In addition, finleap connect provides access to White Label solutions and seamless integration of finleap infrastructure platforms such as Solarisbank, ELEMENT and Elinvar.

finleap connect is a regulated payment institution under the Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz, ZAG) with offices in Berlin and Hamburg and international teams in Milan, Madrid and Paris. As a business unit of finleap, finleap connect is part of the leading European Fintech ecosystem, a group with over 1,300 employees from more than 65 countries.

### **About solarisBank**

Solarisank AG is the first Banking-as-a-Service platform with a full banking license that enables companies to offer their own financial products. Through APIs, partners gain access to Solarisbank's modular services including digital bank accounts and payment cards, identification and lending services, as well as services provided by integrated third party providers. Through this, Solarisbank creates a highly developed technological banking ecosystem for fintechs and established digital companies, as well as banks and corporates. The Berlin-based company was founded back in 2016 and is led by CEO Dr. Roland Folz, board members Jörg Diewald (CCO), Dr. Jörg Howein (CPO) and Thom Rasser (CFO), as well as COO Dr. Daniel Seifert and CTO Hima Mandali. To date, Solarisbank has raised more than EUR 100 million from renowned investors, including BBVA, Visa, Lakestar, ABN AMRO's Digital Impact Fund, Arvato Financial Solutions, SBI Group, finleap and yabeo.

After having established itself as the banking partner of choice for blockchain and crypto businesses, Solarisbank founded solaris Digital Assets GmbH in 2019 to further drive the adoption of digital assets. The 100% subsidiary of Solarisbank offers a custodial solution for digital assets to complement its existing banking services.

### **About Prosperity**

The digital financial group the prosperity company AG, which also includes Liechtenstein Life Assurance AG as a wholly owned subsidiary, invests in ideas and solutions in the areas of asset generation and retirement planning. Further companies of the group include the broker portal provider prosperity brokershome AG, the service provider for remuneration agreements Cashyou AG, as well as prosperity solutions AG, which offers an end customer app for the administration of retirement provision products. Meanwhile, more than 600 brokers work and sell products and services of the prosperity Group to more than 600,000 end customers. the prosperity company and its subsidiaries employ around 80 people in their offices in Liechtenstein and Berlin.

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