



STRM is a project initiated by Santander Nordic which explores the world beyond banking.

It consists of three things:

1— **STRM is a social banking app** which enables you to manage your finances with your community of friends and family in a social, easy and effortless manner.

It makes money social and more convenient than ever before.

2— **STRM is also a new way to enable commerce and transactions** between forward thinking businesses and individuals, based on biometric technology.

It is more convenient than cash and faster than cards. It's banking at your fingertips.

3— In addition to that, **STRM is also an API** and a financial solution which enhances the existing relationships you have with brands and services you care about.

STRM API makes relationship management, planning, purchasing and completing transactions easy on the web, mobile and in the physical world.

And now, you can download the app and see a glimpse on one of our scenarios on how money and transactions are being disrupted.

We are extremely proud on the speed and the insights created during the past six months, and hope that this is an indication on how we strive to push innovations out to our customers at an accelerated pace.



## IN DETAIL

At the core, STRM represents a completely new way of banking. Typically banking services focus on one relationship - the one between the bank and the customer. STRM changes this where the bank takes a step back and the focus is on the relationships between individuals. This is what we call social banking.

### **1: It makes money social.**

STRM allows for people to dream, plan, purchase and store experiences in one platform, socially and horizontally.

It is as fast as an instant message, as transaction tool agnostic as the user desires when it comes to money management tools, and it allows for micro social groups to experience and manage communal activities.

It turns traditional financial structures into new, streamlined and social experiences.

### **2: It is a new way to buy things in real life.**

We are introducing a fingerprint authentication based payment terminal to forward thinking businesses, no more cumbersome cards, cash or CRM systems - one push of your finger handles all these functions.

### **3: It is a platform.**

STRM allows for companies to interact with their customers more direct and 1-1 than any relation management system currently existing.

Companies can create whole new products and programs which are based on real life benefits instead of point based abstractions, and can even move their customer servicing and upsell models there.

From marketing to dialogue. From CRM to contextual and social benefits. From pushing your destination to pushing your product based on real need. From being marketed to into having real conversations with the brand you like.



## WHAT HAPPENS NEXT

What does the future look like?

To see the future and the opportunities, you have to start at the past. This project started with some scribbles on the back of an envelope.

And, in a matter of few months we have gone from idea to developing the concept and building the first prototype of the application and showing it to focus groups.

At SLUSH we want to share some thoughts of our vision for a world beyond banking where individuals and their relationships are at the core. And showcase something concrete.

Although we are still at prototype stage - what we are presenting is a “concept car” - we believe that by designing services with a human touch and focusing on social banking the future services we build have an incredible growth opportunity.

STRM is designed with people in mind, and will offer a completely new banking experience.

Easy, simple and effortless. Just the way banking services should be.

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