

LUNAR[®]

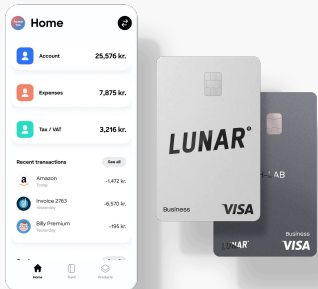
The Entire Truth collected

Improving a Fit for Purpose Data Platform

Anders Kring

- Head of Tech and Data Architect @lunarmoney

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15,000

Total number of Business Customers



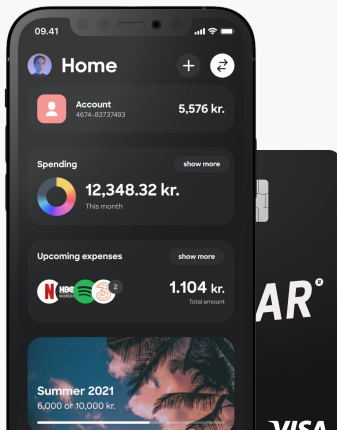
Company founded in 2015

700

Employees



European Banking License issued in Denmark in 2019



500,000

Customers in total

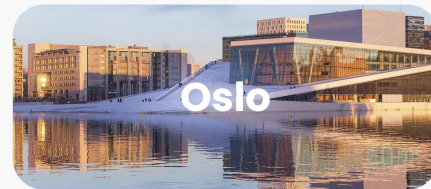
€400m

Total amount raised

Series D ✓

Recently closed our Series D of €210m and an additional €70m

We have offices in these locations



Talent on 4 location across 3 citizes

Location

Problem Space

Squads



Flex

Scale Company
Empower

Empower
Grow
Manage
Flex
Seamless



UNICORN

**APPARENTLY
WE ARE NOW
A UNICORN x 2**



WHO?

ANDERS KRING

HEAD OF TECH & DATA ARCHITECT

Responsible for the Squad Hub in CPH

Architectural responsible for *Lunar's* Data Platform

Coordinator of Data-centric Program and driver of Data Ethics and Data Culture tracks

No Financial or Banking background, besides my one Year at *Lunar*

Have though developed Data Strategies and Platforms for years



Let's talk Cloud Computing...

The setup way back when ...

aws

OG Platform

Core Infrastructure &
Development



Azure

Primary Lending Platform

Lending & Risk modeling

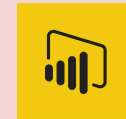


Google Cloud

Data Storage



Data Services : SaaS or on VM's




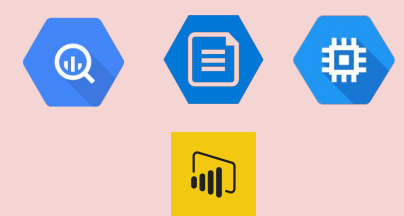
We have had a lot of fit for purpose data platforms...

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"HUBBLE"



Amazon Redshift, dbt, Apache Airflow, Looker

 Lendify
"ADMIN"



Tableau, Databricks, Snowflake, [Yellow icon]

 Paylike
N/A

 mongoDB[®]

This works when your purpose is simple..

But we want more...

... so we created the Data Centric Program

And in Classic *Lunar* style perform open heart surgery...

**...and build a new joined fit for purpose
data platform**

Short about the Data Centric Program

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The Data Program builds on four main topics

- Ensure value generation from data to support our **customer obsession** and our **license to operate**
- Push for **advanced analytics** (personalization, machine learning, sales analytics, prescriptive analytics etc.)

Data Value

Analytics



Data Quality

Management



- Ensures **foundational structure, ownership and documentation** of data across squads and colonies.
- Enables the required foundation for new product development, optimization, scalability or compliance and control.

- Create awareness about not only that we **can use data**, but also in some rare cases if we **should use our data**
- Embed a **respect for data** through proper **communication and advisory**



Data Focus

Culture & Ethics



Data Accessibility

Technology

- Ensures that the **right data is captured and delivered** in a secure and compliant manner.
- Enables data developers and consumers with a standard set of tools to create value from data.

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Program organisation - we are the right people?



Data Centric Program
Core Team

- Data Value, Casper Orloff
- Data Quality, Tine Marcher
- Data Tech, Simon Stubben
- Data Culture & Ethics, Anders Kring



Data Centric Committee

- CEO, Anders Hartlev
- CCO, Anne Marie Kindberg
- CPO, Dave Lee
- CRO, Brian Østergaard
- COO, Morten Sønderskov
- CTO, Flemming Laugesen

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"Plato"



... the only data platform in *Lunar*

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Data in Lunar - end to end

Data



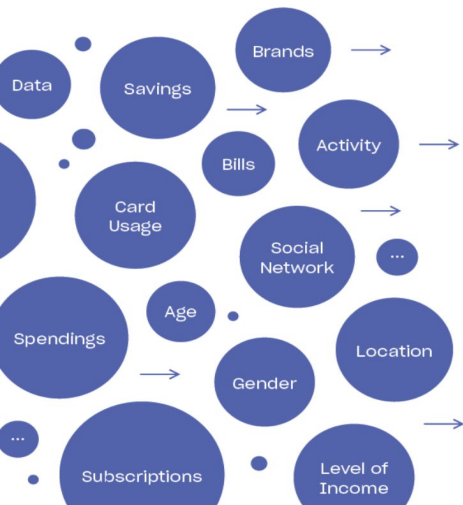
ETL



Analytics



Value



Data Ingest / Store



A data platform
- A looking glass into the data available at Lunar



A central point for enforcing compliance, governance & quality

Data Warehouse



A centralised data truth
- Solving our needs for BI, Analytics & AI



Product Insights



Advanced Modelling



BI & Reporting Analytics



Transaction-based retargeting



Risk/Credit scores



Recommendations



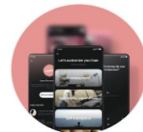
Churn



Customer support



Future needs



Loans based on Goals



Behaviour over demography

Data Accessibility (Tech)

Data Value (Data & Analytics)

Data Centric Program

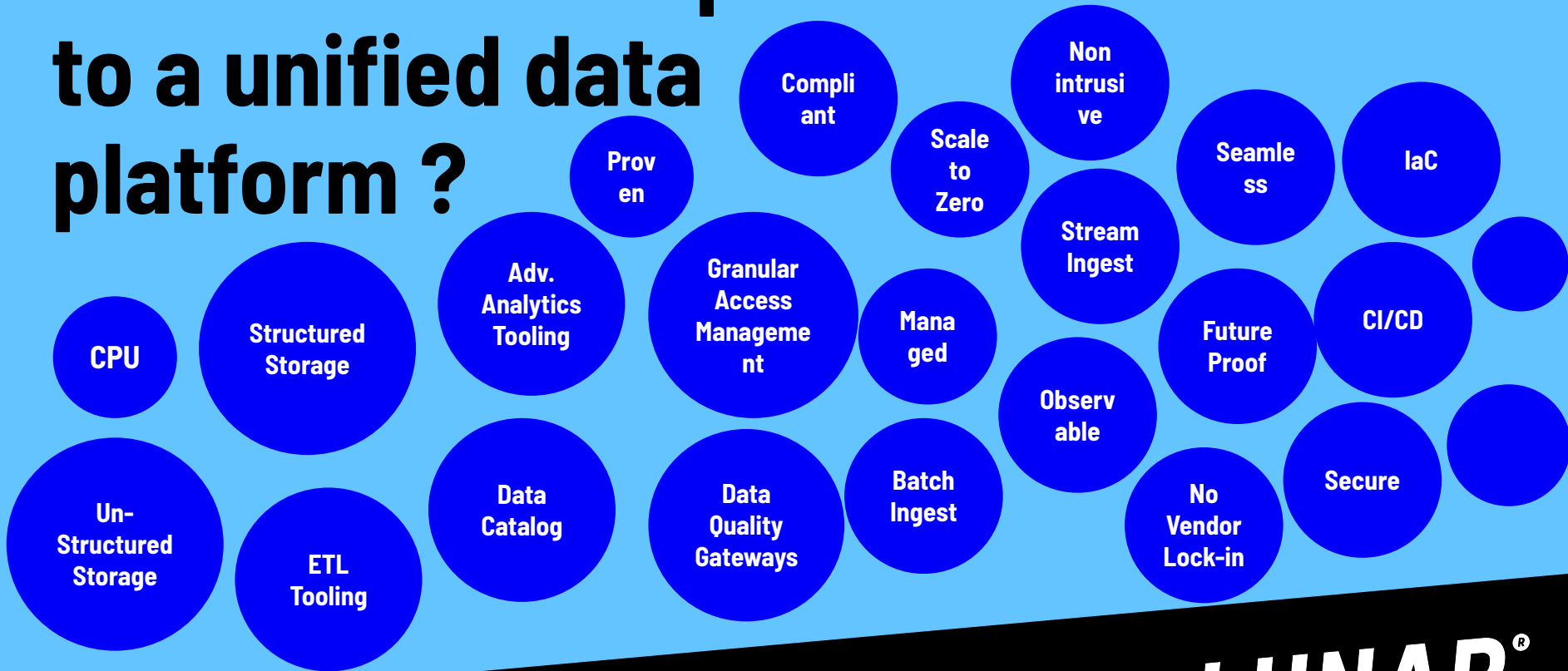
Data Culture

Data Ethics

Data Management

Data Discovery

What are the requirements we have to a unified data platform ?

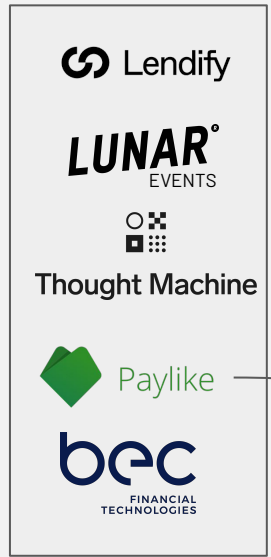


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**So how do we get
all this, when
you can select
from everything
in the Multi-Cloud
Candy Store ?**



Internal Data



Lendify
LUNAR[®]
EVENTS
Thought Machine
Paylike
bec
FINANCIAL
TECHNOLOGIES

External Data

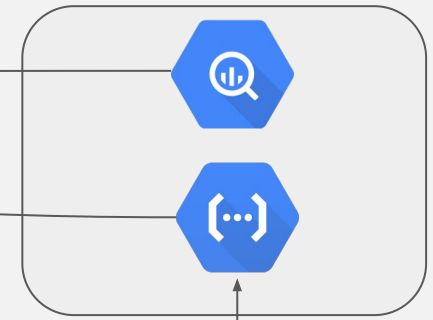


virk

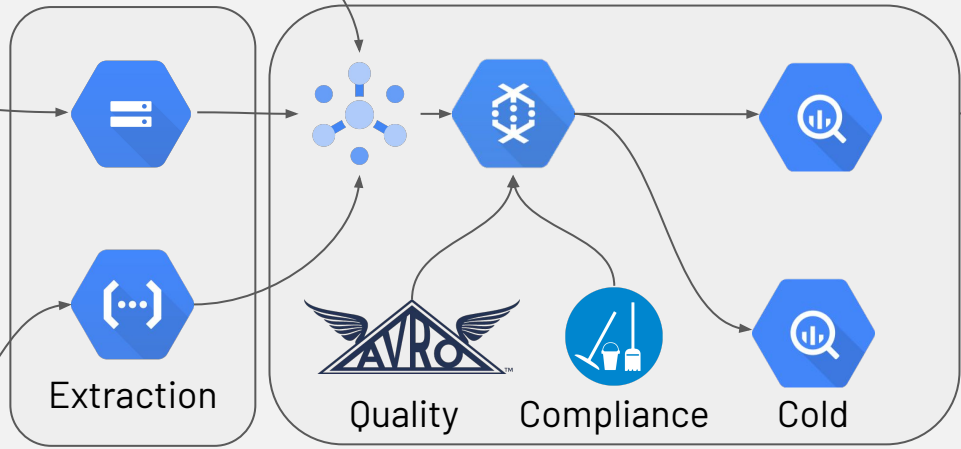
 Looker

MART

Expose



Looker icons for Expose layer.



Extraction
Quality
Compliance
Cold

Pre Stream

Stream
Ingest

Refined

Data Lake

DWH



Vertical stack of various data and analytics icons.

? | !



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