

SALT BANK



INITIATIVE	Digital Bank Launch
AWARD	Celent Model Bank 2025 for Digital Bank Launch
EXECUTIVE SUMMARY	Salt Bank is a new mobile-first digital bank launched into the Romania market in 2024, with the development of the bank platform and organization built in under 12 months. To achieve this, Salt Bank was one of the first banks to leverage Engine by Starling, a next-gen cloud and microservices based banking platform, that enables it to provide functional richness, a strong customer experience, and innovative services.
TIMELINE	<p>The timeline illustrates the rapid development and launch of Salt Bank. Key milestones include:</p> <ul style="list-style-type: none"> July 2022: Arch. design Dec 2022: System & partner select. Mar 2023: Project start Nov 2023: Brand launch March 2024: Pre-launch April 2024: Official launch April 2025: >1/2 million clients
KEY BENEFITS	<ul style="list-style-type: none"> Fully digitalized onboarding to allow rapid customer adoption – 100,000 customers in just 10 days post-launch Forecast to hit 1million customer milestone far sooner than initial 3-year goal Ability to provide frequent, ongoing improvements customer improvements and deliver innovation to customers Seamless launch, with constant high availability High operational efficiency, with a client-to-employee ratio of 1,000 to 1
KEY VENDORS	Engine by Starling, GFT, AWS
READ MORE	Please visit Celent.com to learn more about this initiative.

Source: Salt Bank, Celent Analysis

Link out to Insight page on [Celent.com](https://celent.com)
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