



# The Open Banking platform for Deposits

Il Salone dei Pagamenti

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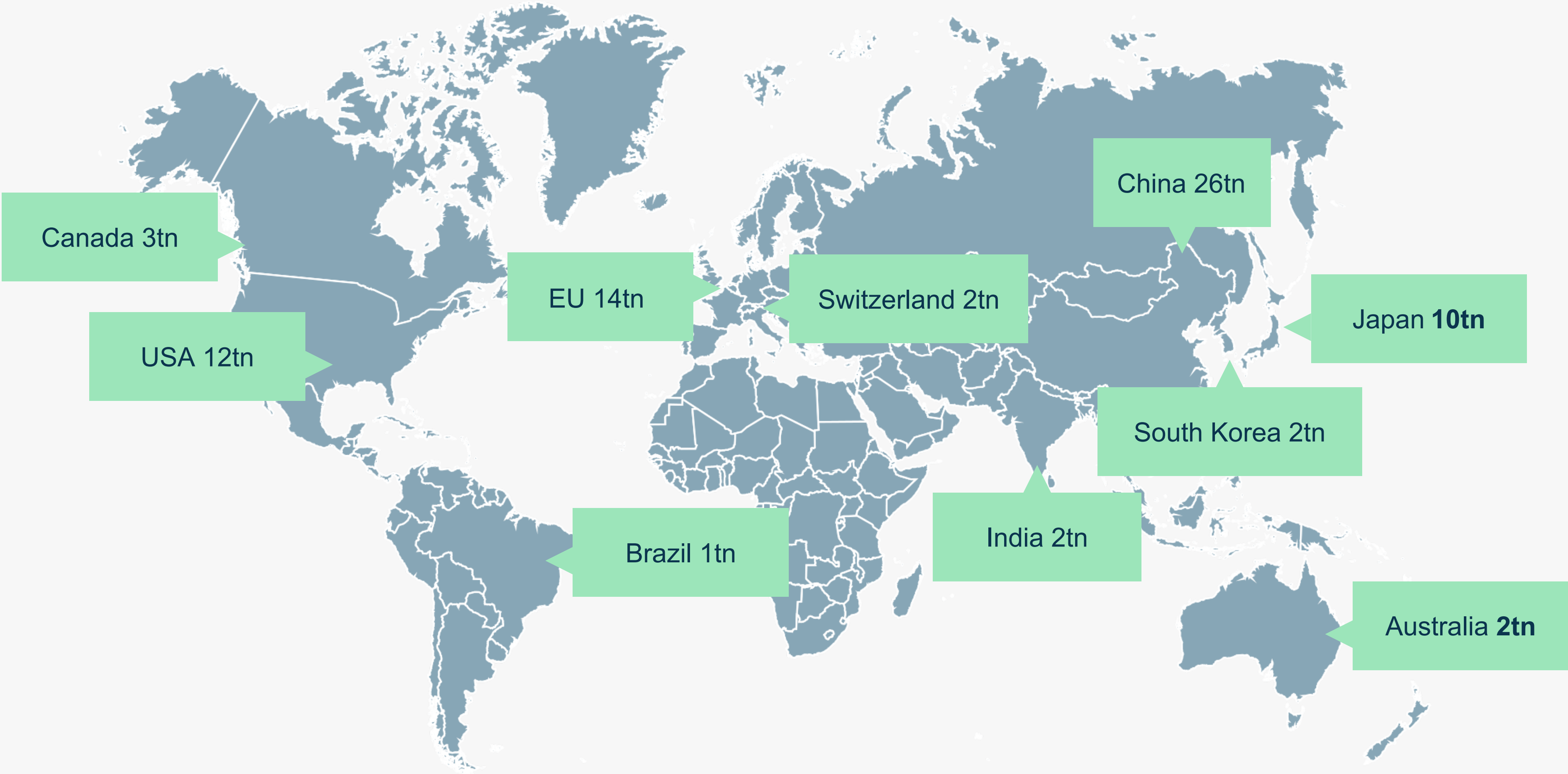
## Our Mission

Establish Open  
Banking as the  
new industry  
standard for  
savings deposits



Deposits are a crucial product for banks and savers and at USD 50+ tn, one of the largest markets globally

In USD





Cash is a large portion of portfolios worldwide, yet little choice in cash management is the norm for savers

Cash holdings  
(% of portfolios)

USA

23%

Latin America

36%

Europe

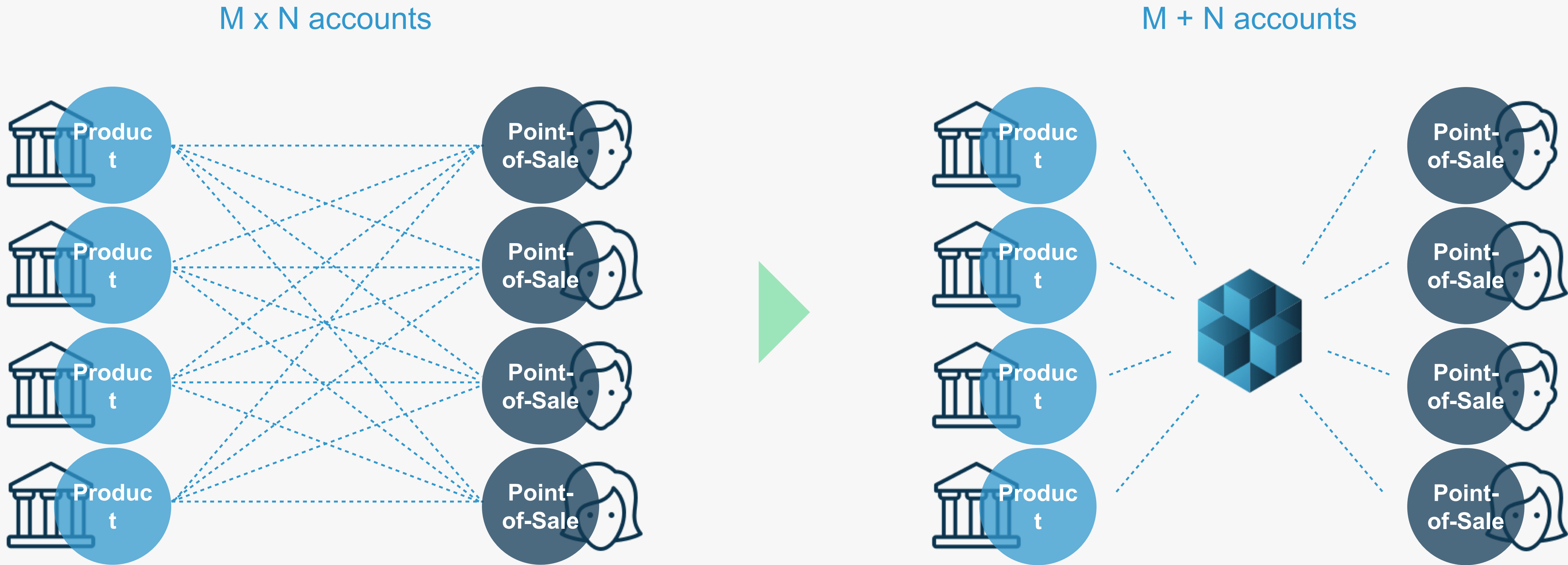
35%

Asia

36%

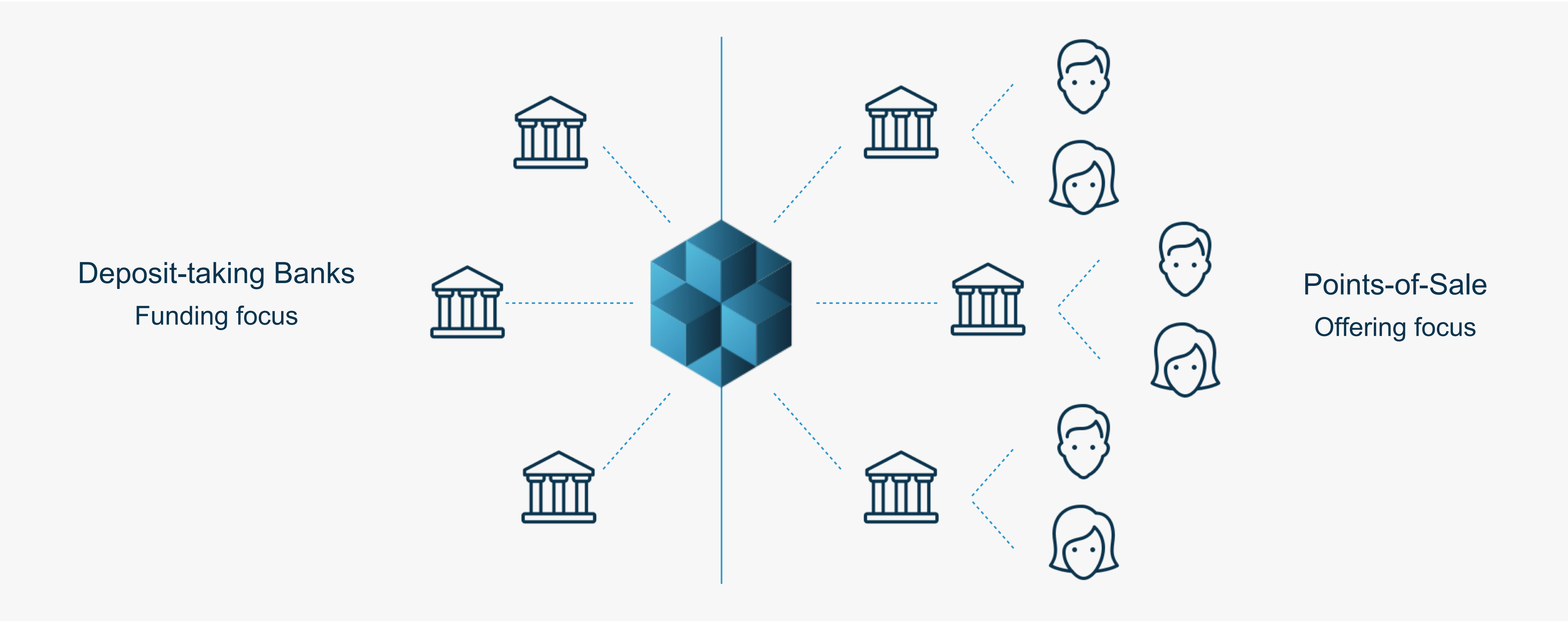


Our platform transforms the value chain, de-duplicates retail infrastructure and creates genuine efficiency gains for the entire industry



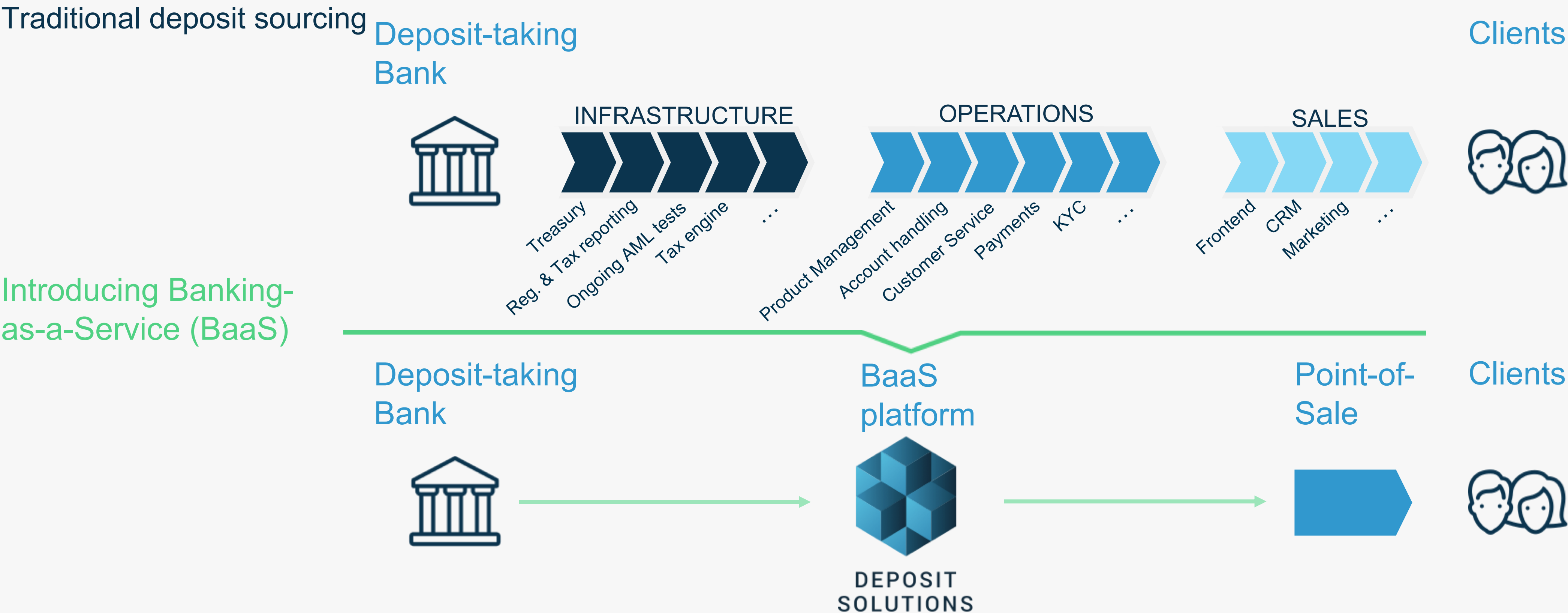


We are connecting Points-of-Sale with Deposit-taking Banks to optimize funding structure on both sides by providing the “middleware”





To source deposit funding, each bank traditionally had to own and operate the entire deposit value chain



► Our platform provides a plug-and-play solution and variabilizes the costs of deposit taking for banks



Our solution creates a win-win-win situation for all parties involved

## Deposit-taking Banks

**Access to deposits** from new markets and Client groups **without the need for local market infrastructure**

## Points-of-Sale

Offer Clients a variety of deposit products from Deposit-taking Banks and thereby enable a **stronger Client relationship and improved portfolio performance**

## Clients

**Access to a broad range of attractive interest earning and insured deposit products** from different banks and in different currencies **without the need for additional accounts**

Deutsche Bank: First time a Partner of ours becomes a shareholder of the infrastructure they use

DS identified as a **core element of the DB digital strategy** outlined in Sep'16



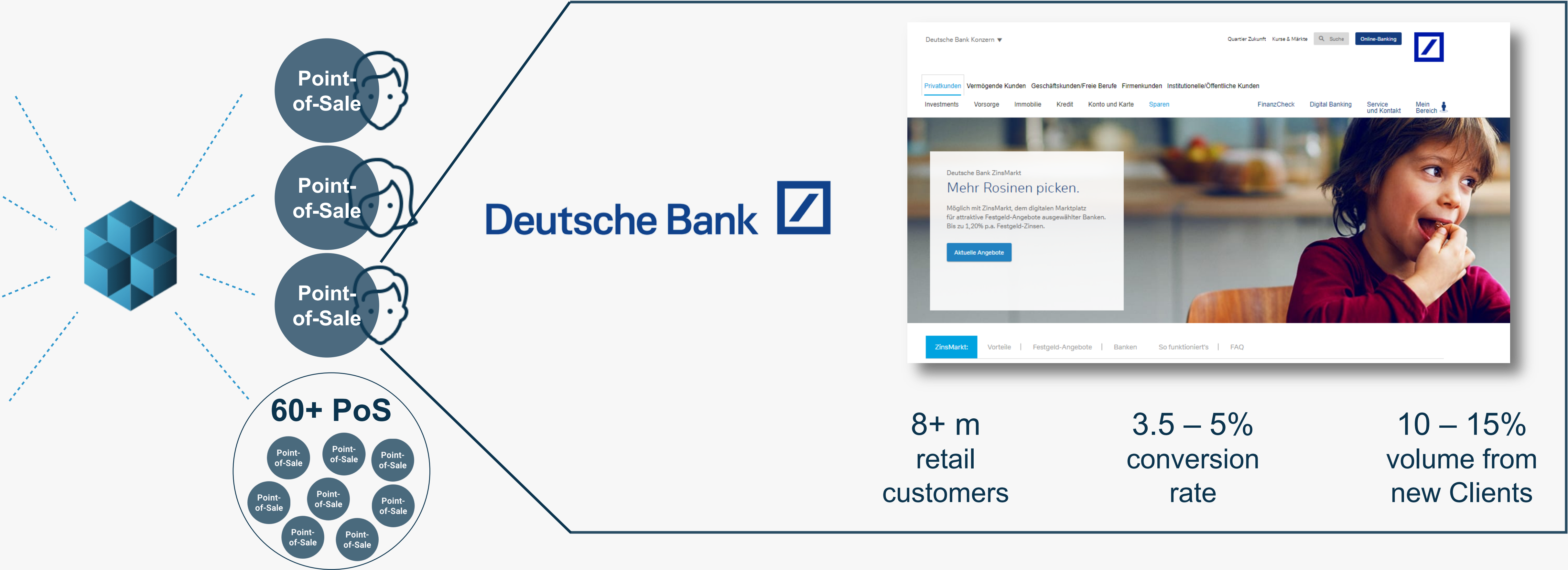
**Quickly established a remarkable track record** in terms of conversion, acquisition and cross-selling



In Sep'18, **DB acquired a 4.9% stake in DS**, as a financial investor and at a **unicorn valuation**



We have already connected 60+ B2B PoS across Europe, driving significant market reach and scale



Data source: Handelsblatt online / Frankfurter Allgemeine Sonntagszeitung

## On path to becoming industry standard



18 countries

Active in 18 European countries since 2011



~100 banks

Connecting ~100 banks across Europe with our Open Banking platform



30+ m depositors

Reaching more than 40m depositors through various channels



+300 employees

First class international team driving our success



4 currencies

Sourcing 4 major hard currencies for banks



THANK YOU

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