



Open Banking & Pagamenti real-time

Occasione unica per le banche



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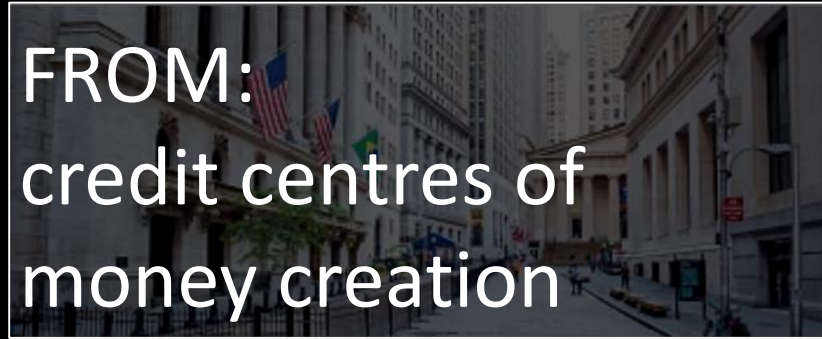
IBM Global Markets

“adjust the business model to digitization” ... shifting from transactions to services and open economy



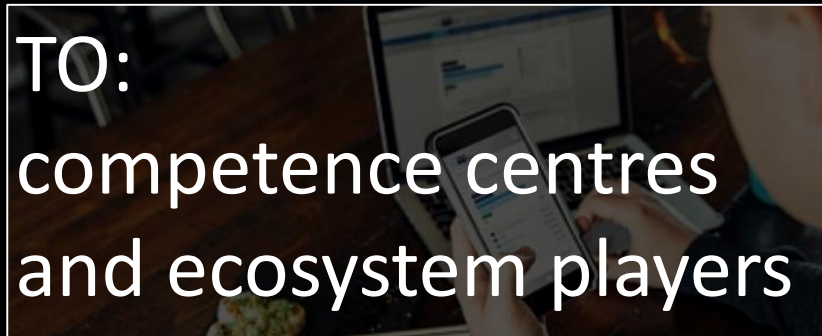
Mario Draghi
former ECB Chairman
ECB pressroom, Sept. 2019

FROM:
credit centres of
money creation



- credit institutions
- adding verticals as payments, investing, insurance, capital markets

TO:
competence centres
and ecosystem players



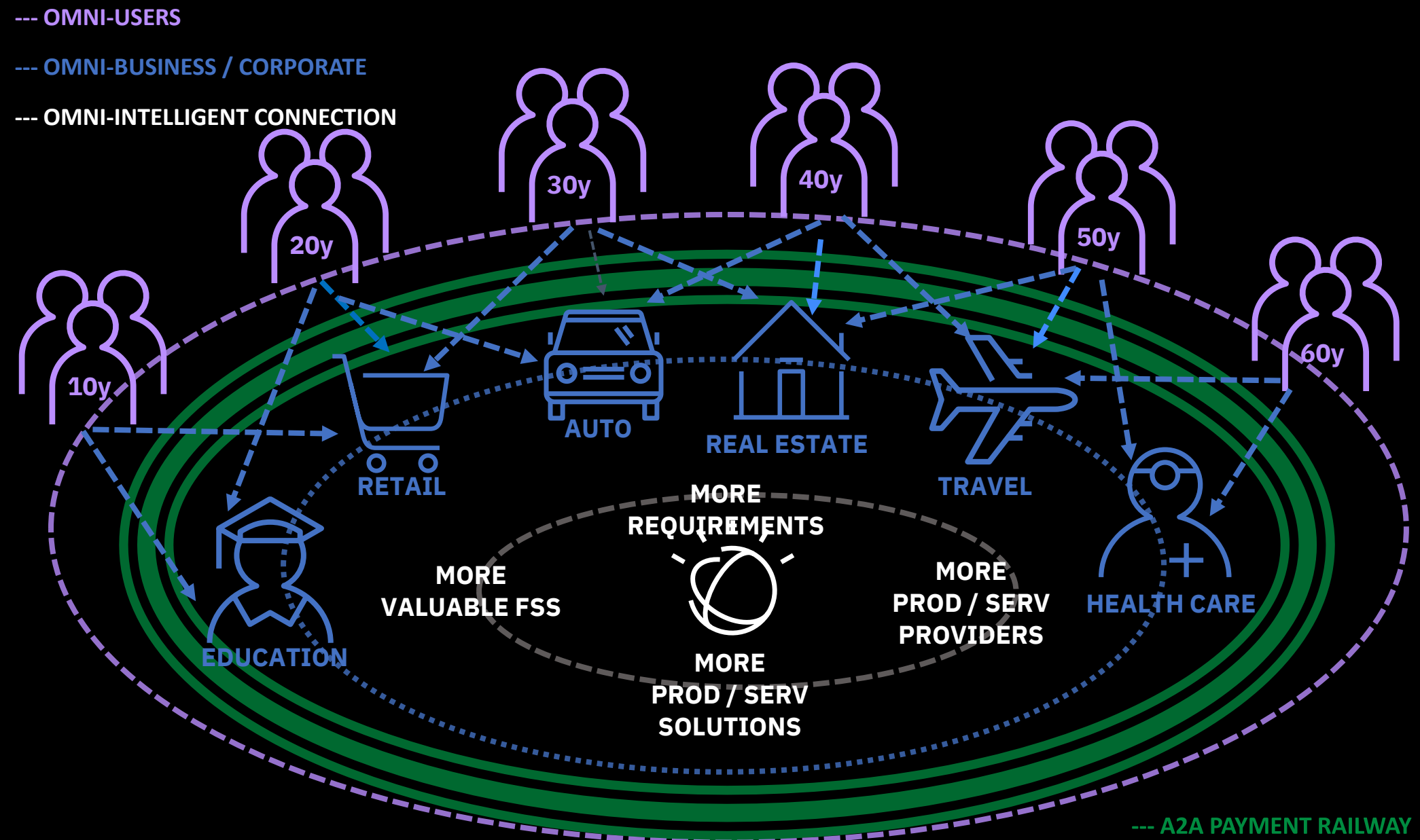
- embedding banking horizontally inside non-banking ecosystems
- personalising advisory offers on digital

Blur transaction-oriented vertical lines to get:

- **Horizontal** = providing rich enough services clients can pay for, but also
- **Deeper** = access new pieces of the client value chain and stretch to the point of digital acquisition (account-to-account)

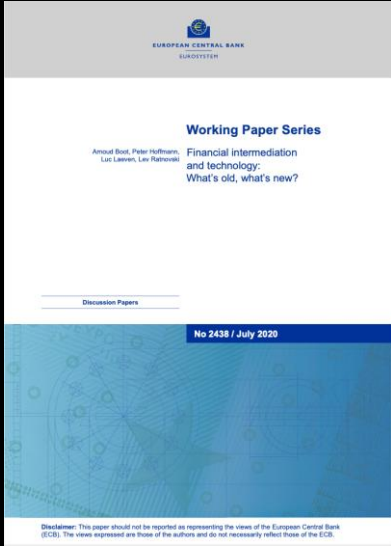
A2A real-time payments initiatives and solutions (Bancomat Pay, MyBank, EPI, ...) reinforce Customer services leveraging Open Banking

Leveraging internal / payment data on external ecosystems to retain control of financial services across digital offers.

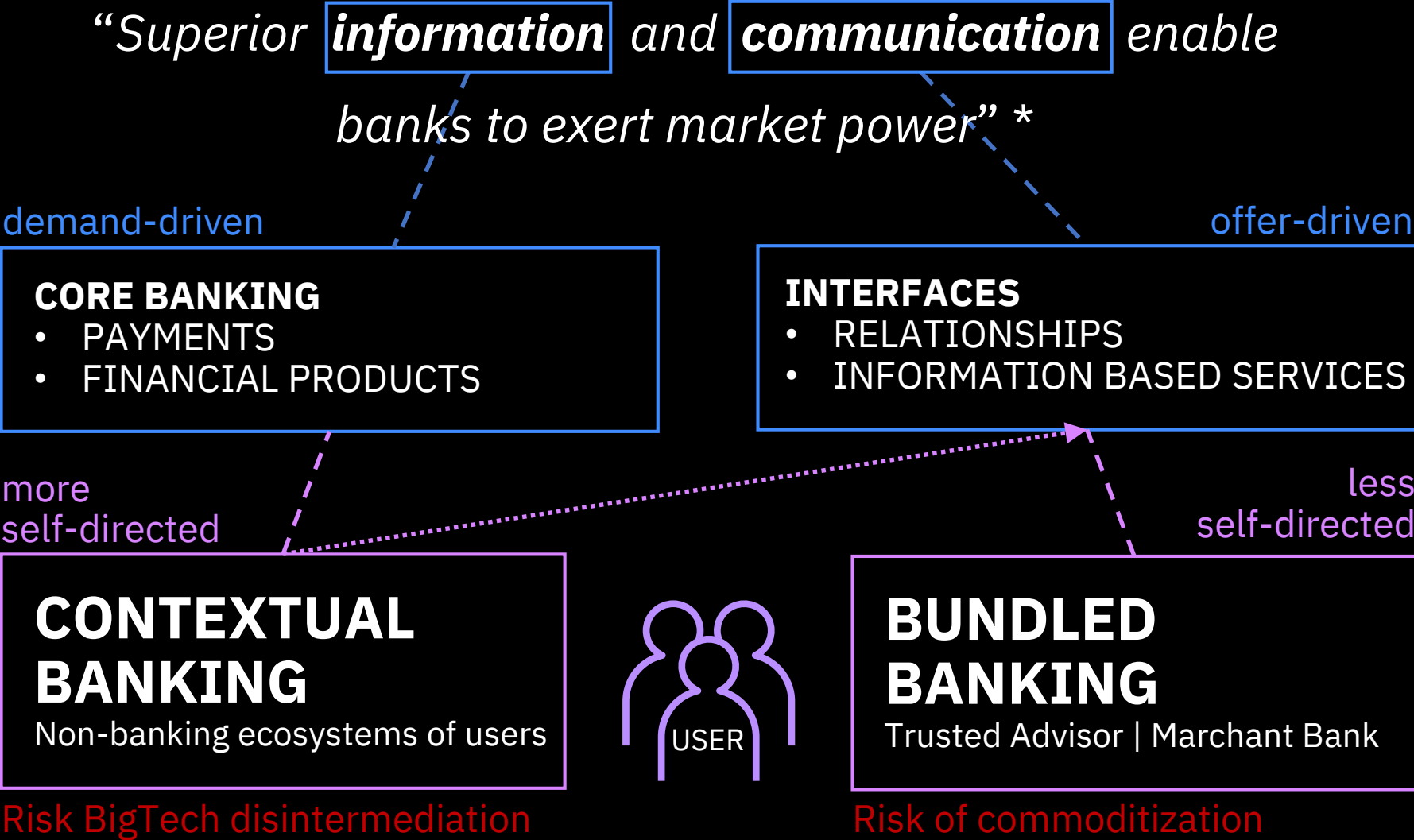


- **Connect** final clients with SME businesses and retain user proximity
- Plug in **advisory** services
- Spring **new value** across banking and non-banking interactions
- Enable **partners** value on business oriented ecosystems

Open Banking and payments add value to business strategy by retaining a data advantage in the shift from core to interface



* ECB, Working Paper Series 07/2020

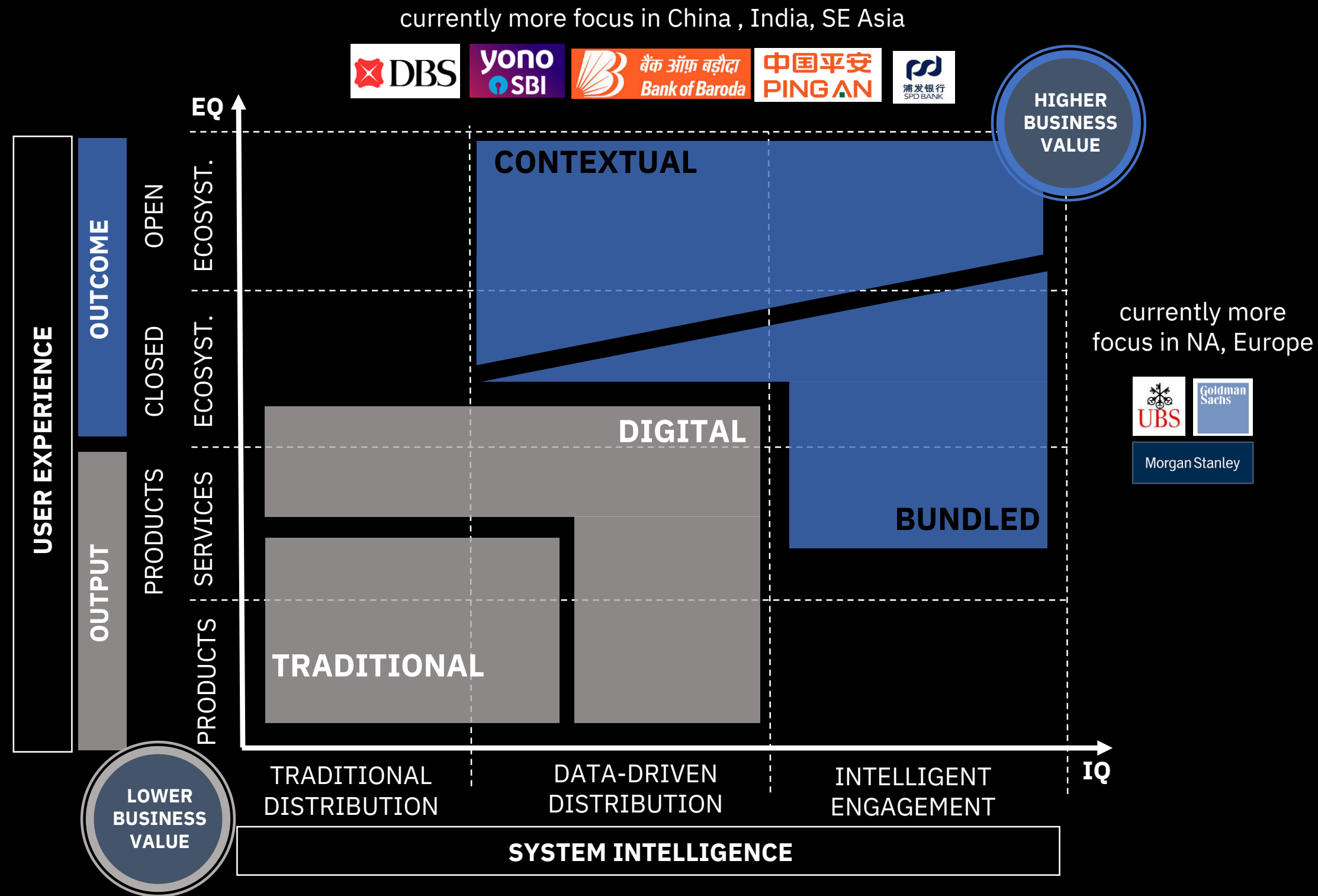


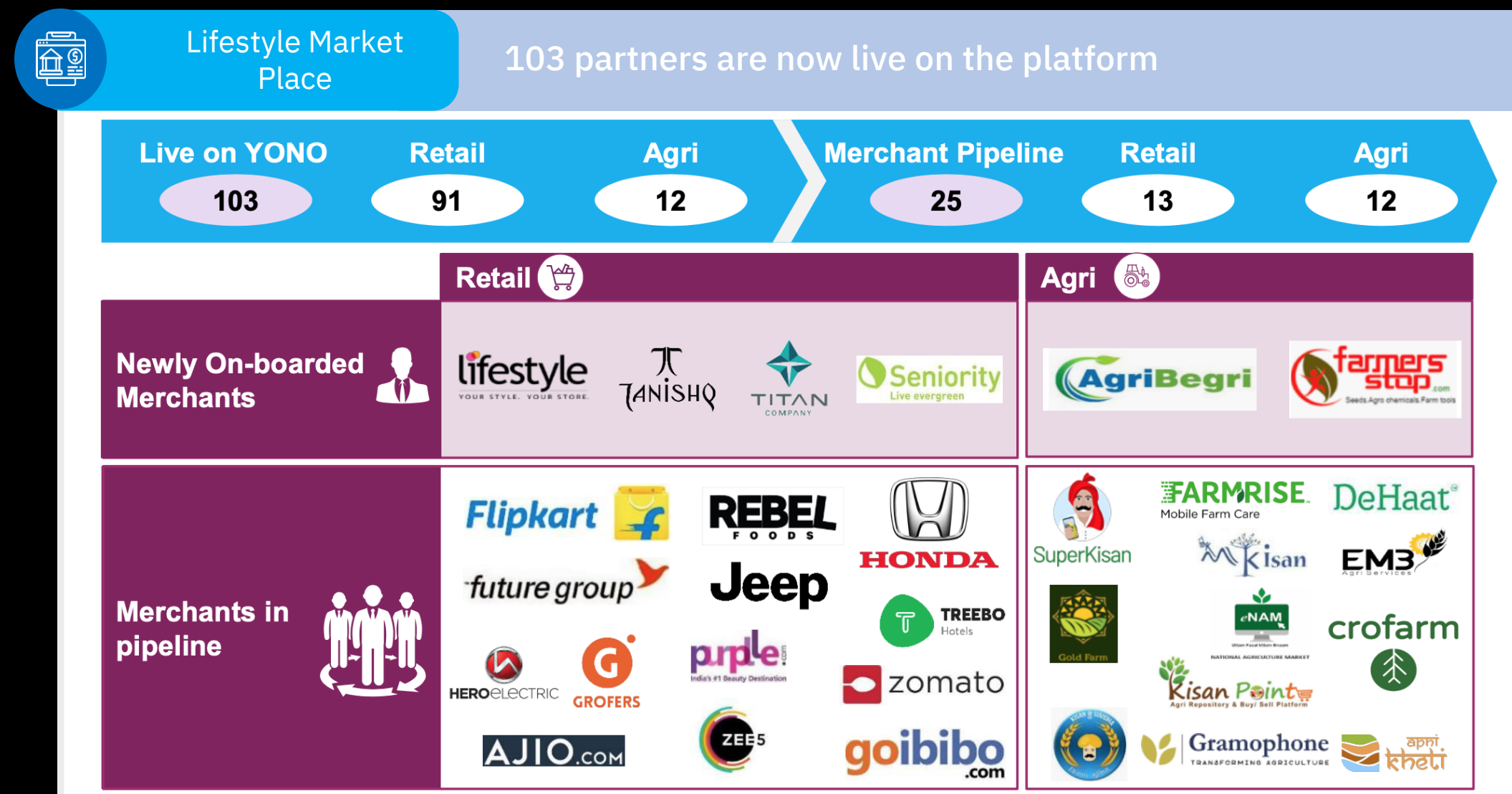
Payments **data-centric layer** turns a threat into an opportunity: retaining **client proximity** and their data to enrich **new business model** propositions.

ISO 20022, resilient, open source, highly scalable

Bank of the Future

Bank digital maturity towards ecosystems and advisory offers.





The journey from a traditional Public Sector Bank to the largest bank led digital marketplace

Il Salone dei Pagamenti 2020

>60% new customer acquisition 18-30Y old
100+ partners onboarded online marketplace
5x growth in pre-approved personal loans base (< 1% delinquency on PAPL portfolio)

>75k per day digital customer acquisitions,
4Mn active daily interactions

Up to **65%** conversion rate on Amazon offers through YONO (higher than Amazon itself!)

>10x growth in funds transfer, bill payments, fixed deposit and card payments

IBM