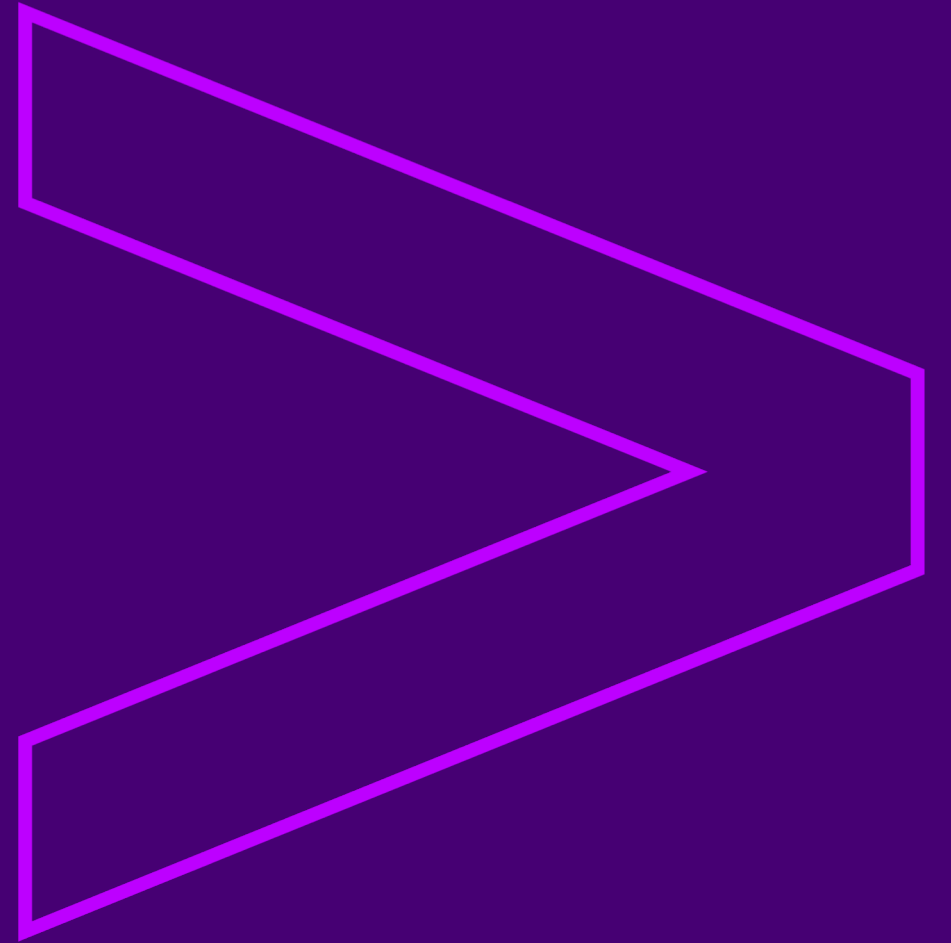


**OPEN  
BANKING**

**CREATE VALUE  
WITH  
ECOSYSTEM PLAYS**



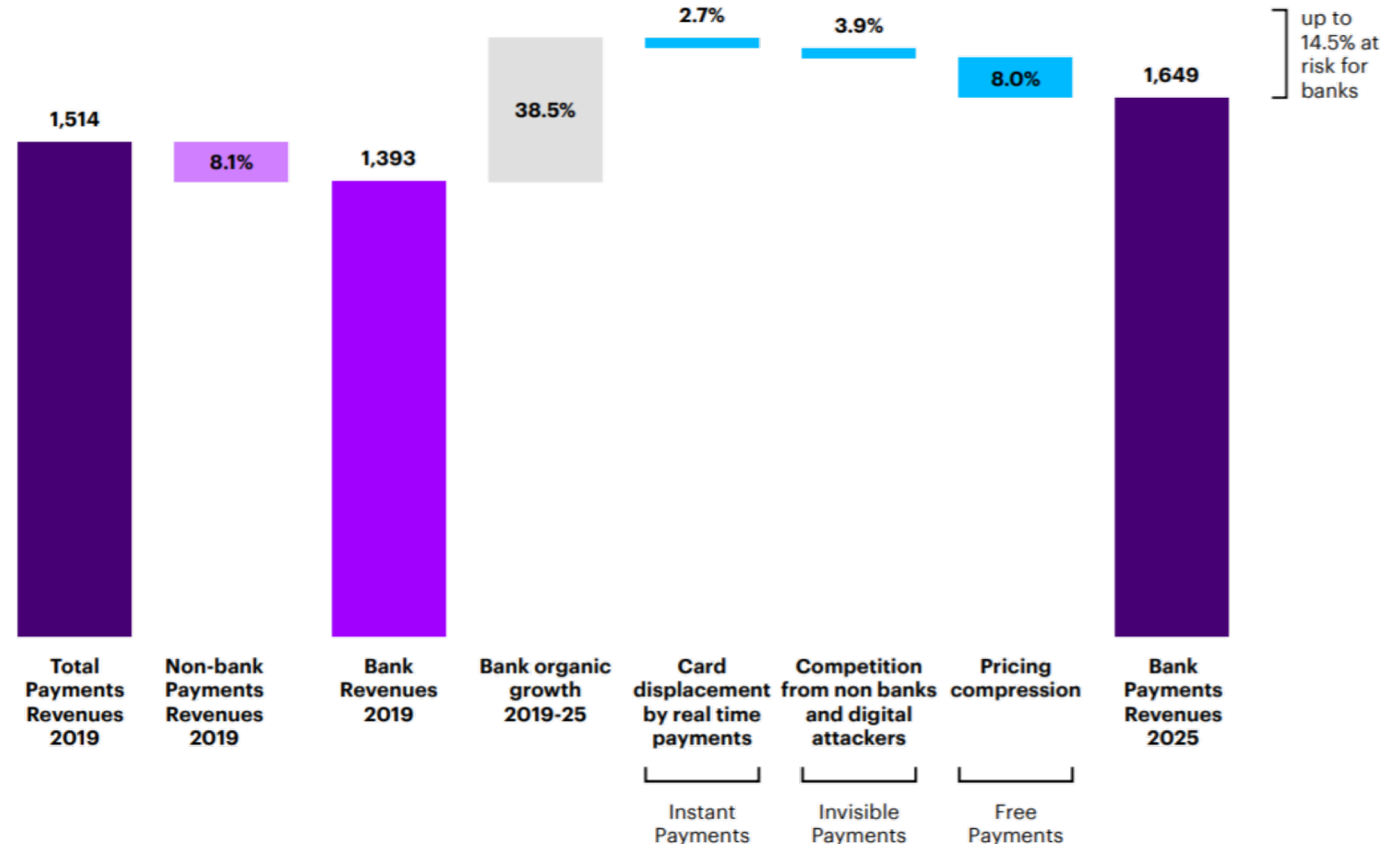
**accenture**

# \$500 BILLION IS UP FOR GRABS BY 2025 IN PAYMENTS MARKET

~ **15% GLOBAL BANK REVENUES AT RISK BY 2025**

~ **11%** new market variables impacts (instant and free payments)

~ **4%** new Banks' competitors (invisible payments offering from non banks and digital attackers)

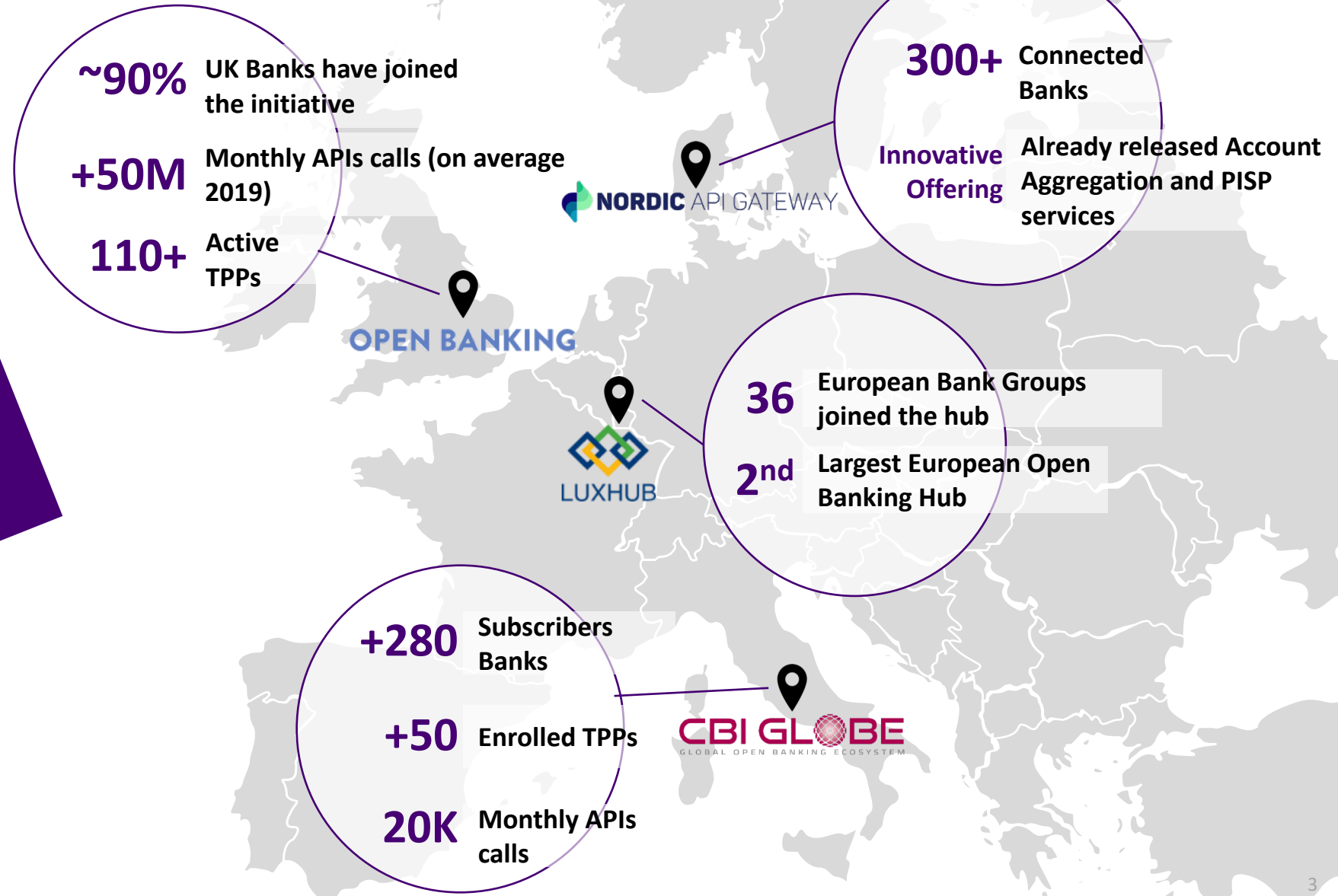


Source: Accenture Research, Payment Pulse survey 2019 on 240 payment executives at banks from 22 countries

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# WITH TECHNICAL NEEDS NOW COVERED ...

FIRST SYSTEMIC  
INITIATIVES TAKING  
PLACE IN EUROPE



# ... BANKS ARE MOVING BEYOND PAYMENTS

OPEN BANKING 

  
**LIVE**

Personal Financial Management

SME Financial Management

Account Aggregation services



  
**TESTING**

Customer Lending

Automatic overdraft borrowing

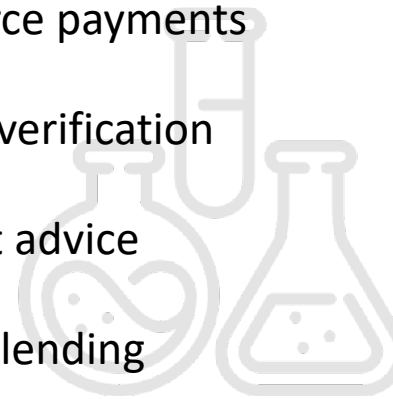
Credit file enhancement


E-commerce payments

Identity verification

Debt advice

SME lending



  
**IDEATION**

Account sweeping and  
micro savings

Product comparison services

Protections for financially  
vulnerable people



# ITALIAN MARKET STILL EARLY STAGE

## BUSINESS

### SHORT TERM FOCUS

### MEDIUM-LONG TERM FOCUS

#### PAYMENTS & CURRENT ACCOUNT



- **Defensive** multi-bank **PFM/BFM**
- First **light-banking** explorations



- **Light-banking open platforms**
- **SME-in-a-box** offering/ ecosystem

#### CREDIT



- **First Proof-of-Concept** in place



- **Open credit** as the “new normal”

#### INSURANCE



- First explorations from **native digital banks/ category killers**



- Potential **scale-up** to **new channels** (e.g. cards, POS) and **products**

#### INVESTMENTS



- **Few low-hanging fruits** from simple **current account** transactional data (PSD2 focus)



- **Tipping point** with expansion of **regulatory APIs** to **investments**



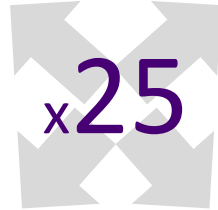
LOW



HIGH

# NEW COMPLEXITIES TO BE MANAGED ...

by  
**2025...**



## ANALYTICS

INCREASE IN DATA COLLECTED AND PROCESSED



## SECURITY

# OF IT FRAUDS PER DAY (ITALY)



## SERVICES APIZATION

NEW API PER MONTH



## IOT

INTERAZIONI CONTINUE "CONNESSE"

Sources: Accenture elaboration on IDC data, 2017; [Indice della criminalità 2018](#) Sole24Ore; ProgrammableWeb (2019); Accenture research, 2018

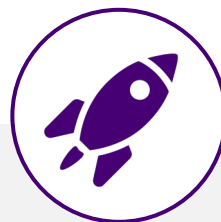
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# ... WITH NEW COLLABORATION MODELS



## FINTECHS

*"Buy innovation"*



## ACCELERATORS/ INCUBATORS

*"Accelerate new ideas"*



## SERVICE PROVIDERS

*"Exploit systemic synergies"*



**THANK YOU**

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