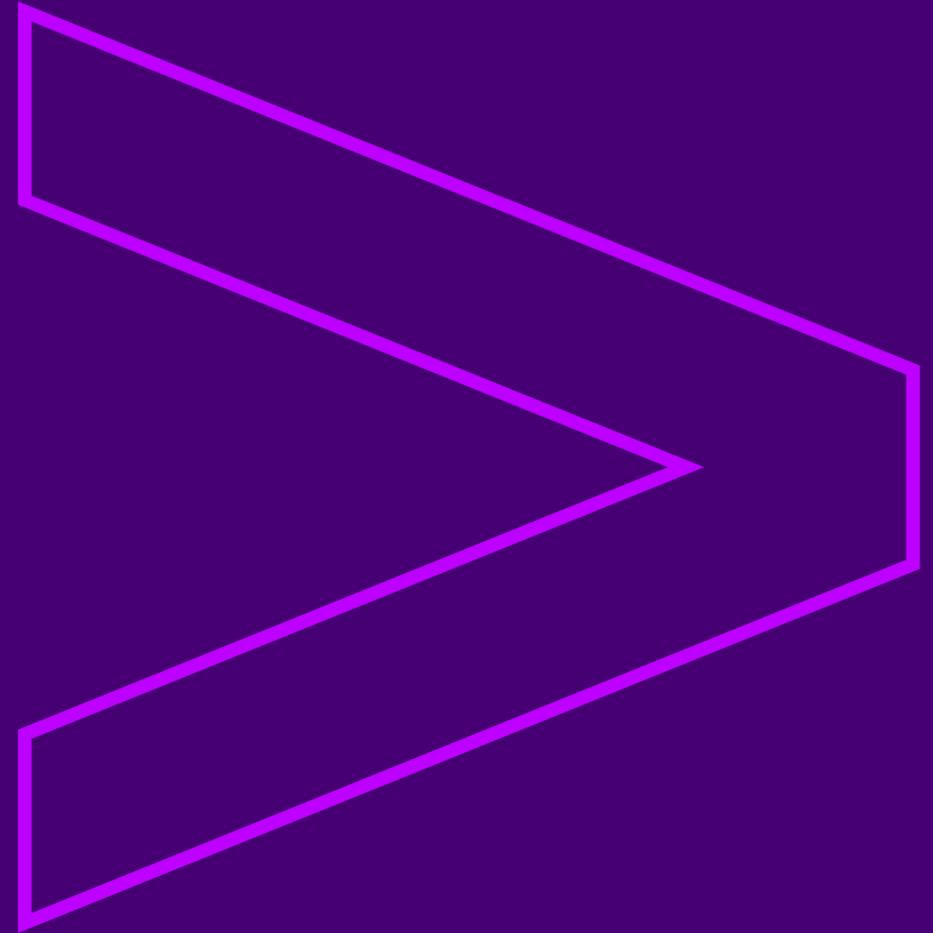


**OPEN
BANKING**

**CREATE VALUE
WITH
ECOSYSTEM PLAYS**

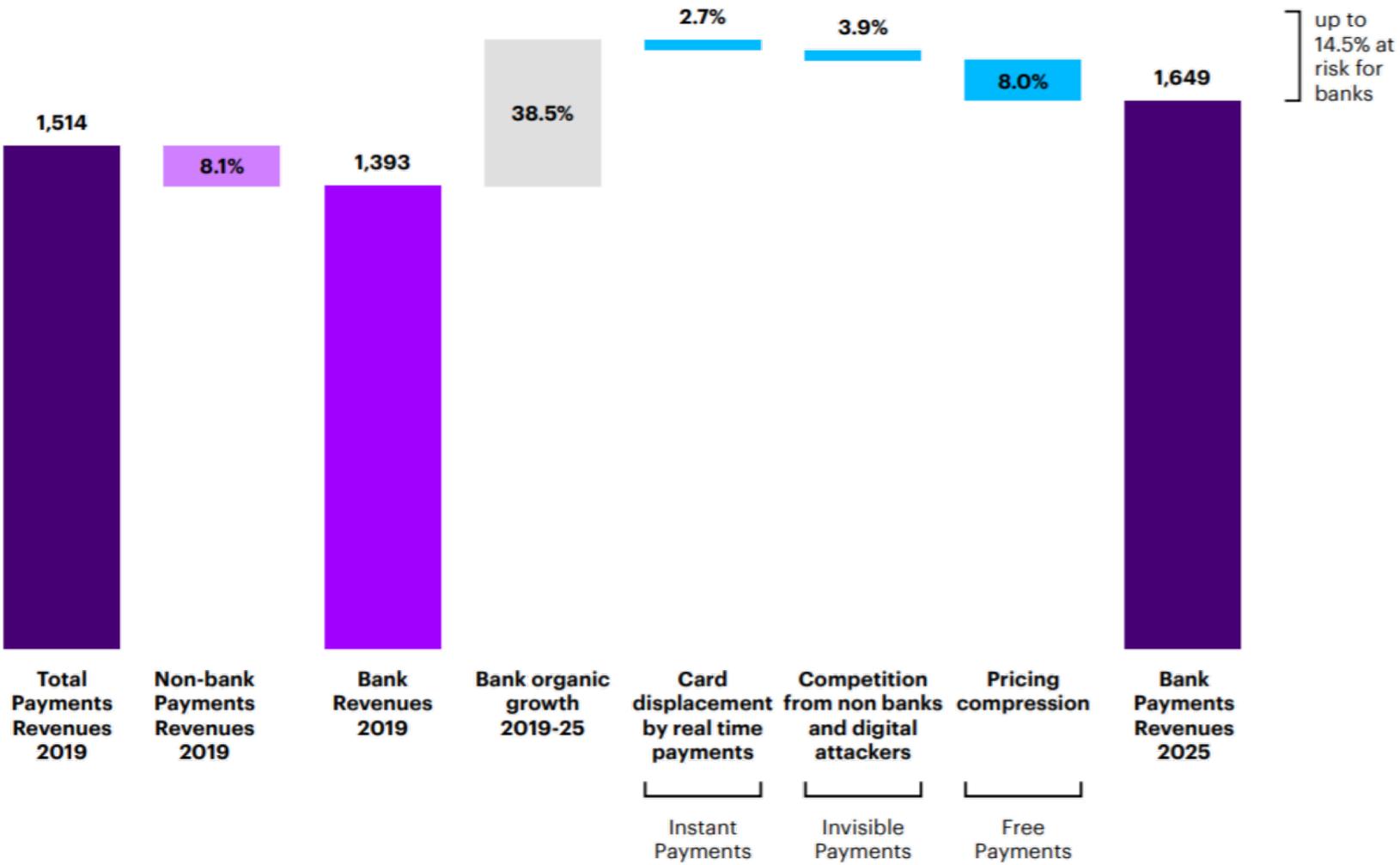


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\$500 BILLION IS UP FOR GRABS BY 2025 IN PAYMENTS MARKET

~ 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

~90% UK Banks have joined the initiative

+50M Monthly APIs calls (on average 2019)

110+ Active TPPs

OPEN BANKING

NORDIC API GATEWAY

300+ Connected Banks

Innovative Offering Already released Account Aggregation and PISP services

LUXHUB

36 European Bank Groups joined the hub

2nd Largest European Open Banking Hub

+280 Subscribers Banks

+50 Enrolled TPPs

20K Monthly APIs calls

CBI GLOBE
GLOBAL OPEN BANKING ECOSYSTEM

... BANKS ARE MOVING BEYOND PAYMENTS

OPEN BANKING 


LIVE

Personal Financial Management

SME Financial Management

Account Aggregation services




TESTING

Customer Lending

Automatic overdraft borrowing

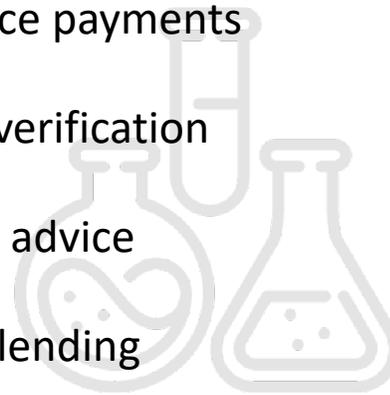
Credit file enhancement

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

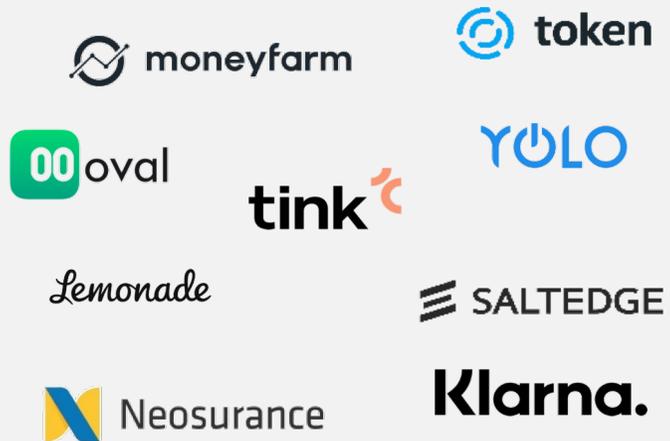
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... WITH NEW COLLABORATION MODELS



FINTECHS

"Buy innovation"



ACCELERATORS/ INCUBATORS

"Accelerate new ideas"



SERVICE PROVIDERS

"Exploit systemic synergies"



THANK YOU



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