



# Open Banking: L'evoluzione dei pagamenti no-cash e il nuovo ruolo della banca

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## GLOBAL

### Revenues

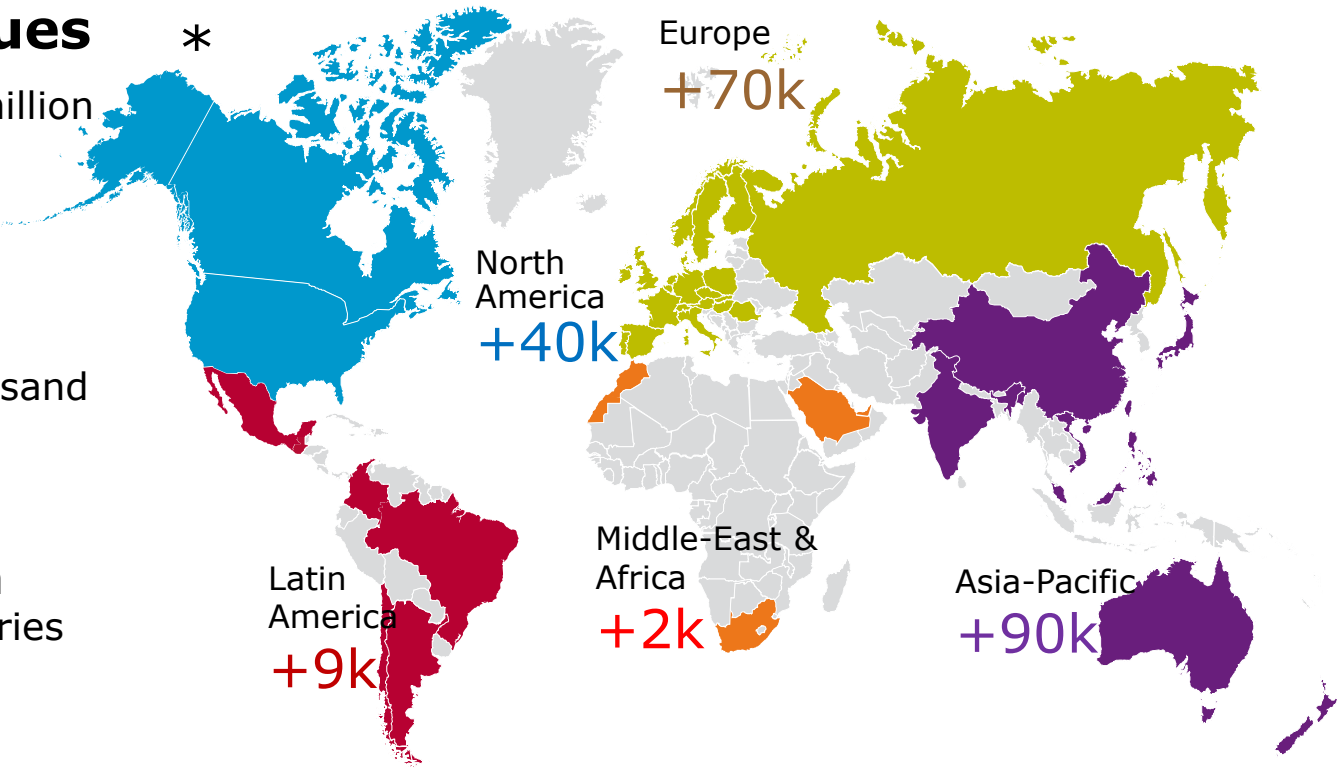
€13,197 million

### People

+210 thousand

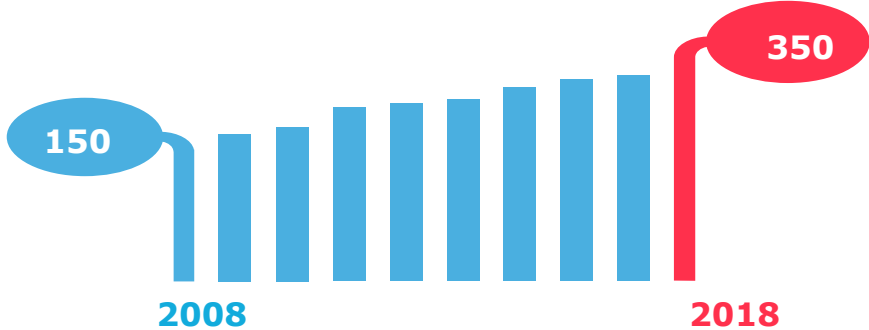
### Location

+40 countries

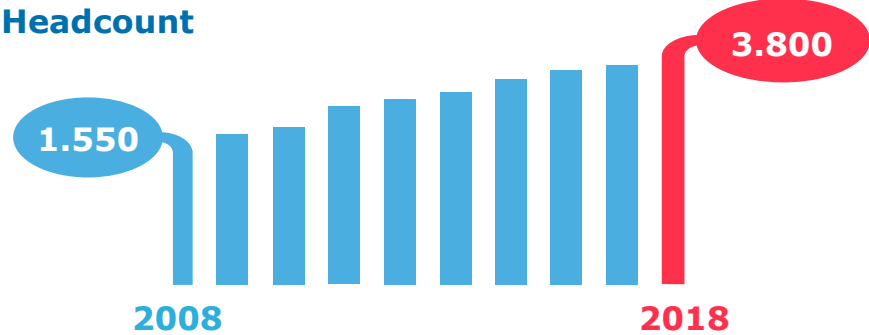


## ITALY

### Revenues (MIE)



### Headcount



- Consumer Products, Retail & Distribution
- Manufacturing
- Energy & Utilities
- Telecom, High-Tech, Media & Entertainment
- Financial Services
- Public Sector

**10 locations bringing group and local knowledge, skills, and expertise to our client premises**

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**Health Insurance**



**50,000+  
FS employees worldwide**

# The World Payments Report (WPR) continues to be industry leading thought leadership in payments



Monetizing quick-win solutions while building robust ecosystem strategy can help banks stay in the game

Market outlook and regulatory landscape foreshadow payments opportunity and growth (includes non-cash transactions analysis and KRII sections)

**15<sup>th</sup>**  
**edition**

**1** Digital payment services innovation is catalyzing global expansion of non-cash transaction volumes, with double-digit growth expected through 2022 and emerging markets leading in growth

**2** A new payments ecosystem is coalescing enabled by technology and spurred by the entry of new players, BigTechs, and a regulatory push for Open Banking

**3** The banking industry is navigating the complex landscape through collaboration, but banks have yet to wholeheartedly support Open Banking, a fundamental pillar of the new payments ecosystem

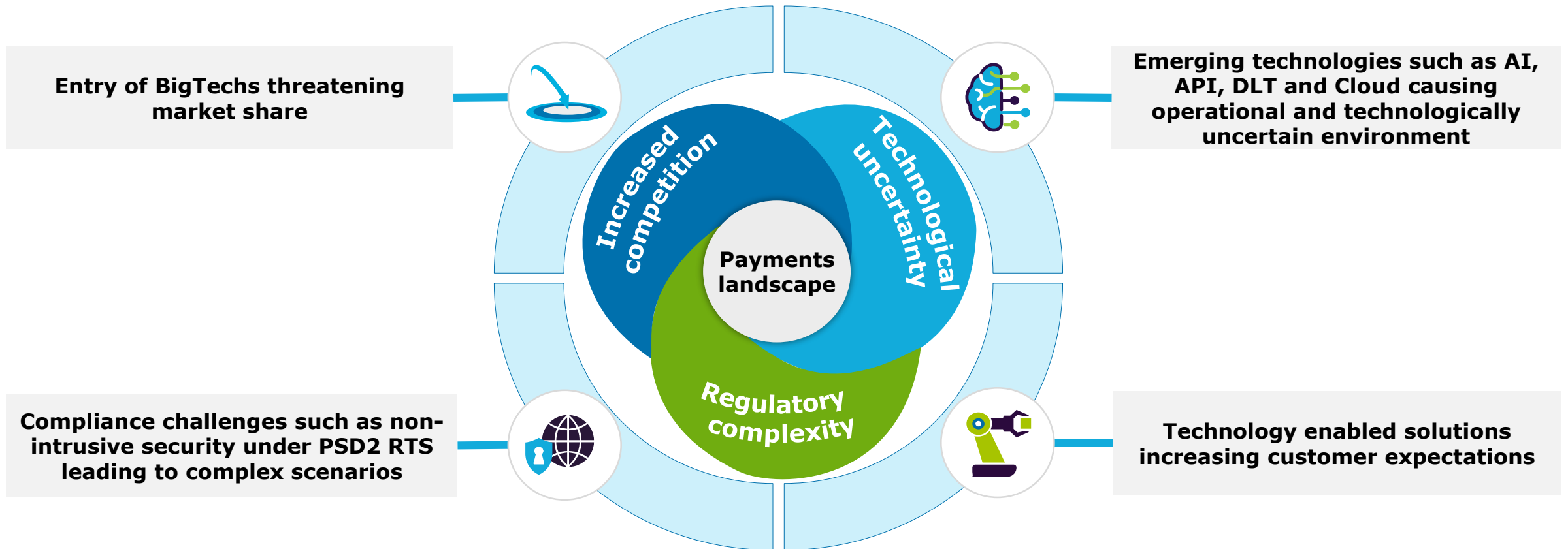


**Includes the repeatable Payments Open Banking Assessment covering 18 countries**

# Complexity of payments landscape is snowballing as new market participants, emerging technologies, and changing customer expectations spur disruption



## Increasing complexity of payments landscape



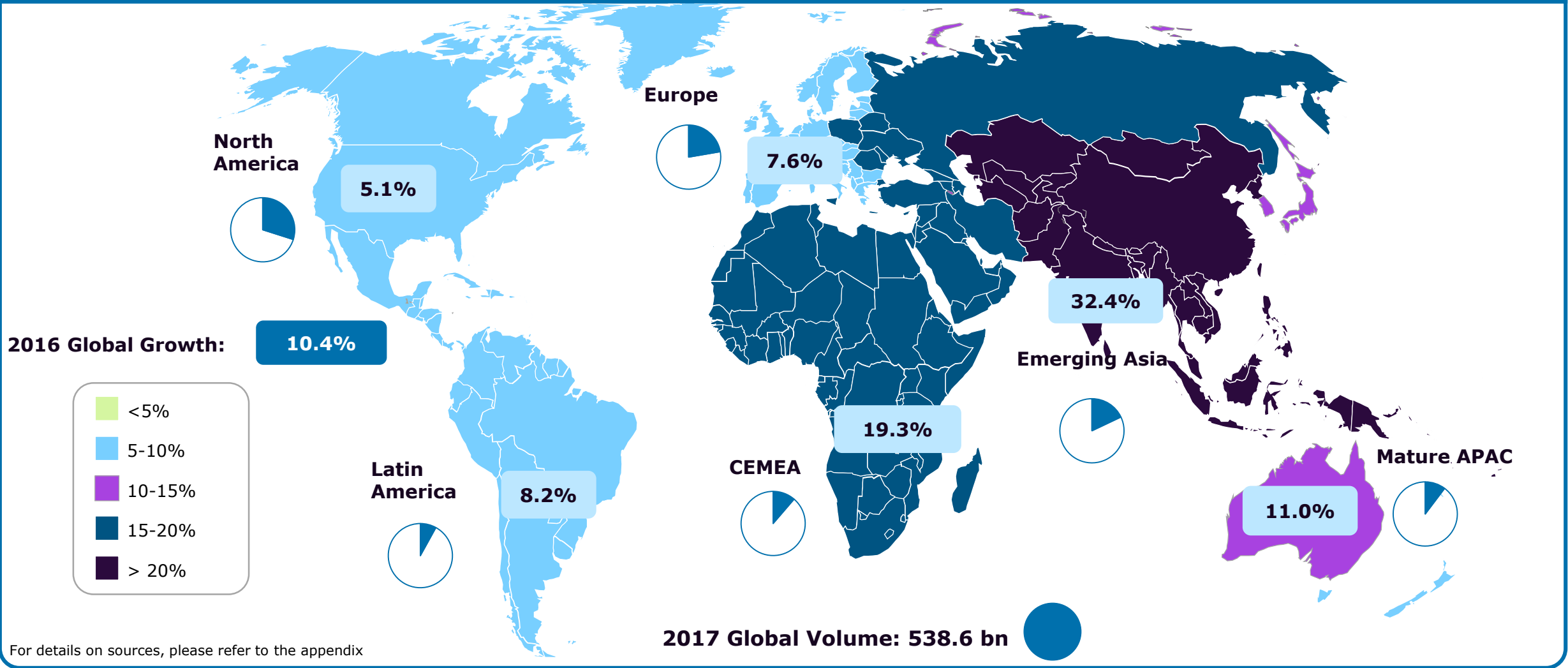
***New entrants are leveraging their digital acumen to evolve their business models profitably and this agility may impact the incumbents that do not keep up.***

For details on sources, please refer to the appendix

# Global non-cash transaction volumes grew at 12% to reach 538.6 billion in 2017 led by Emerging Asia (32.4%) and CEMEA (19.3%)



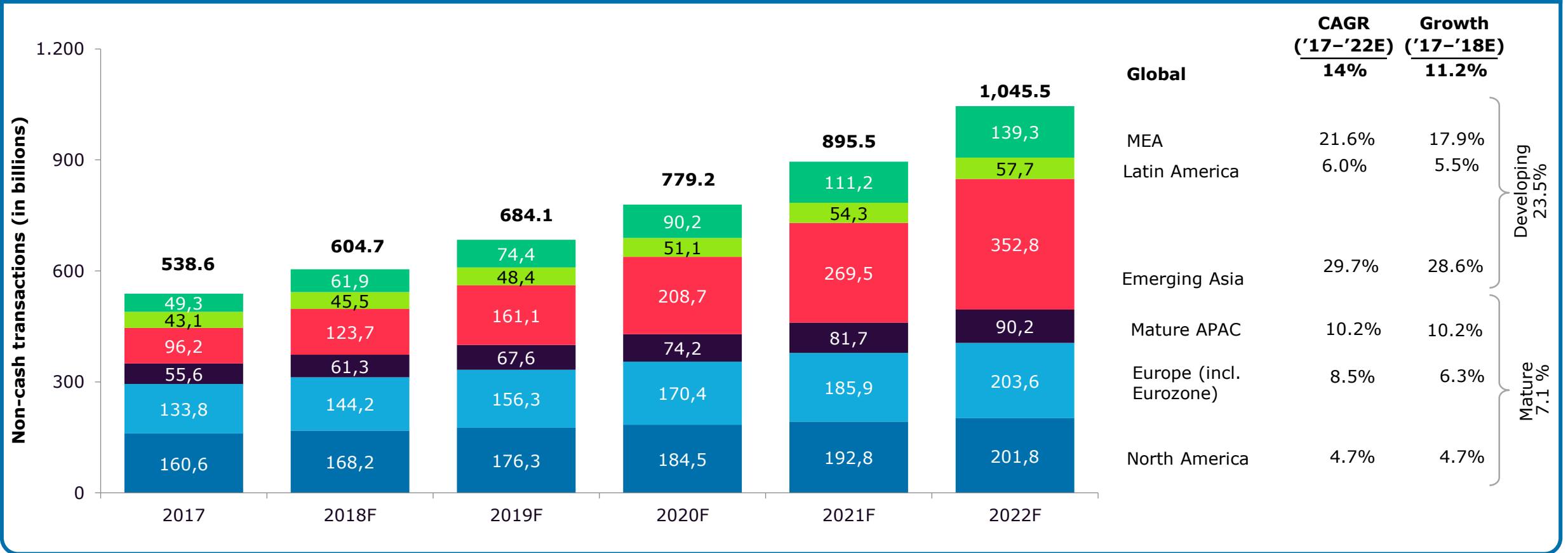
## Overview of Global Non-Cash Transaction Volume and Growth, 2017



# Non-cash Transactions are estimated to grow at a CAGR of 14% from 2017-22F globally and at 23.5% in developing markets



Number of Worldwide Non-Cash Transactions (Billion), by Region, 2016–2022F

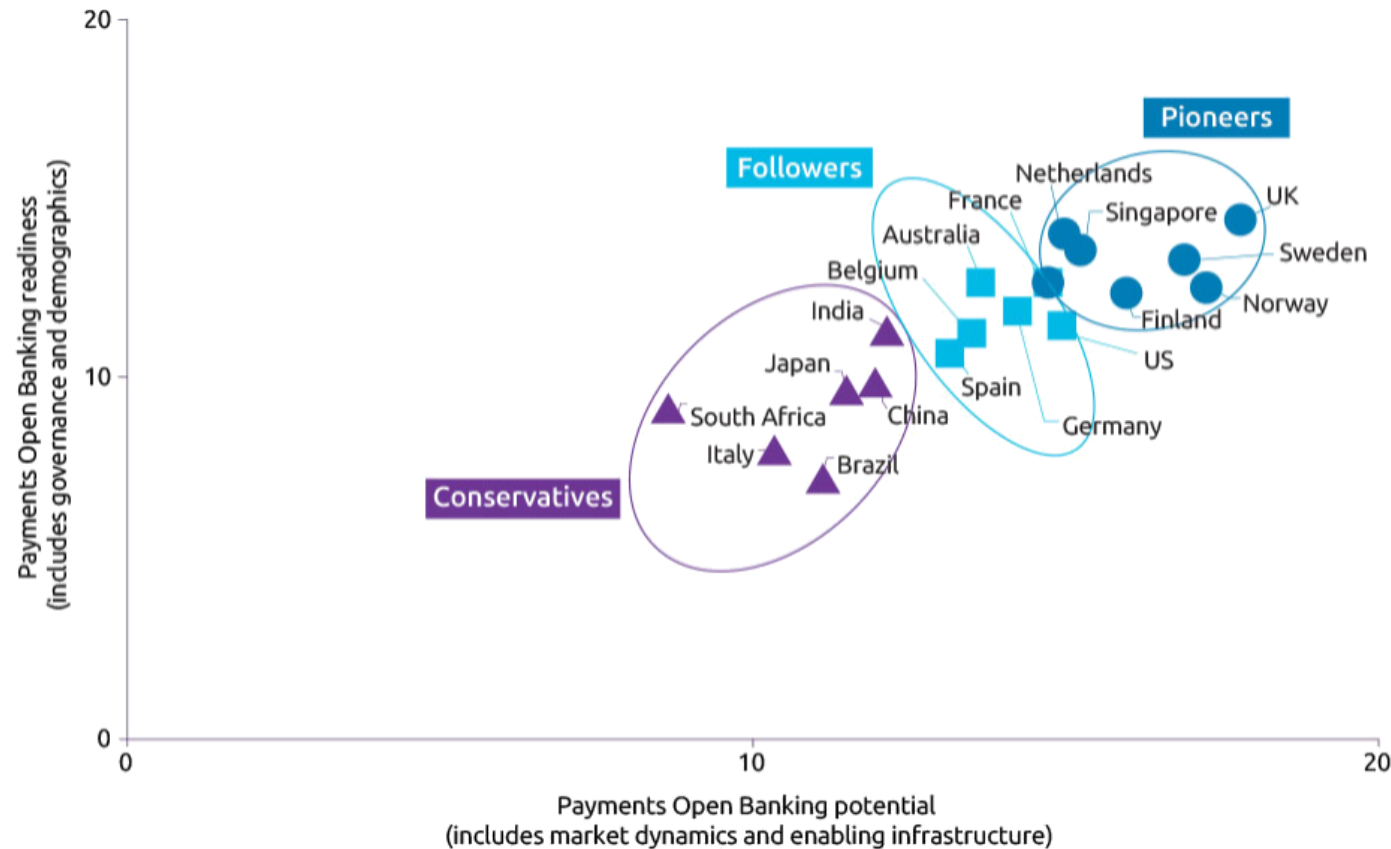


**Emerging Asia is expected to continue its high growth trajectory with an estimated CAGR of 30% from 2017–2022F, and is expected to surpass North America, in terms of transaction volumes, in 2020.**

# In WPR 2019 Payments Open Banking assessment, Asia-Pacific emerged as a case study of an elective model, where market forces can shape the industry



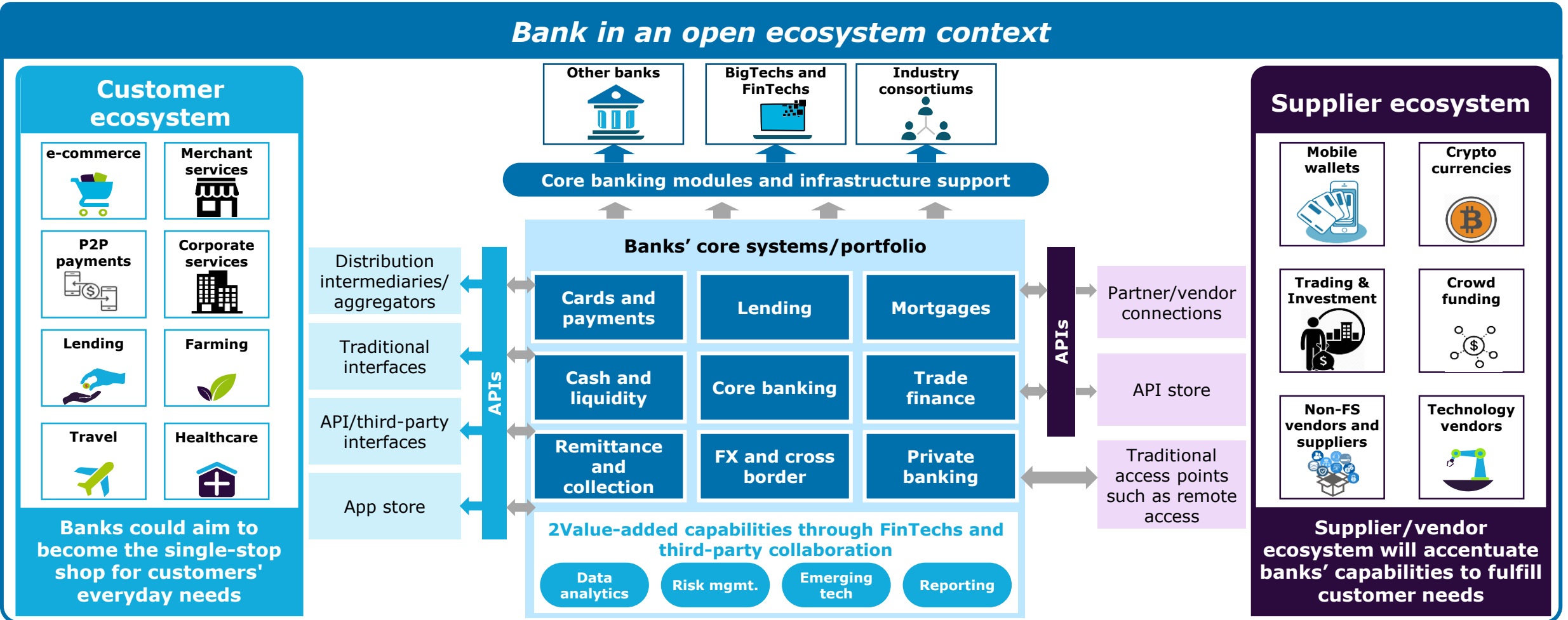
## Payments Open banking assessment of select countries



***Maturity of Open Banking varies by region and countries that are performing well on market dynamics and enabling infrastructure are expected to emerge as winners sooner than later.***

For details on sources, please refer to the appendix

By deploying the right ecosystem strategy, banks can emerge as one-stop-shop for customers – even beyond everyday payments and financial needs

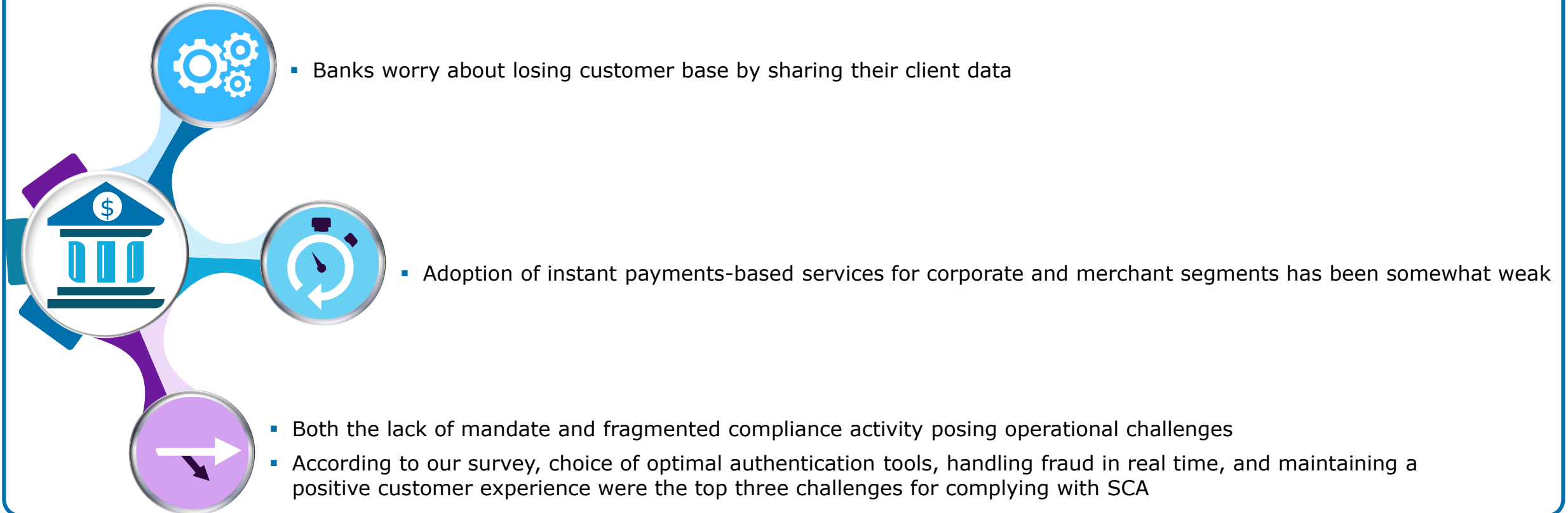


For details on sources, please refer to the appendix

# Slower progress in API adoption, lack of instant payments uptake in customer and merchant segments, and regulatory conundrum are hindering the progress



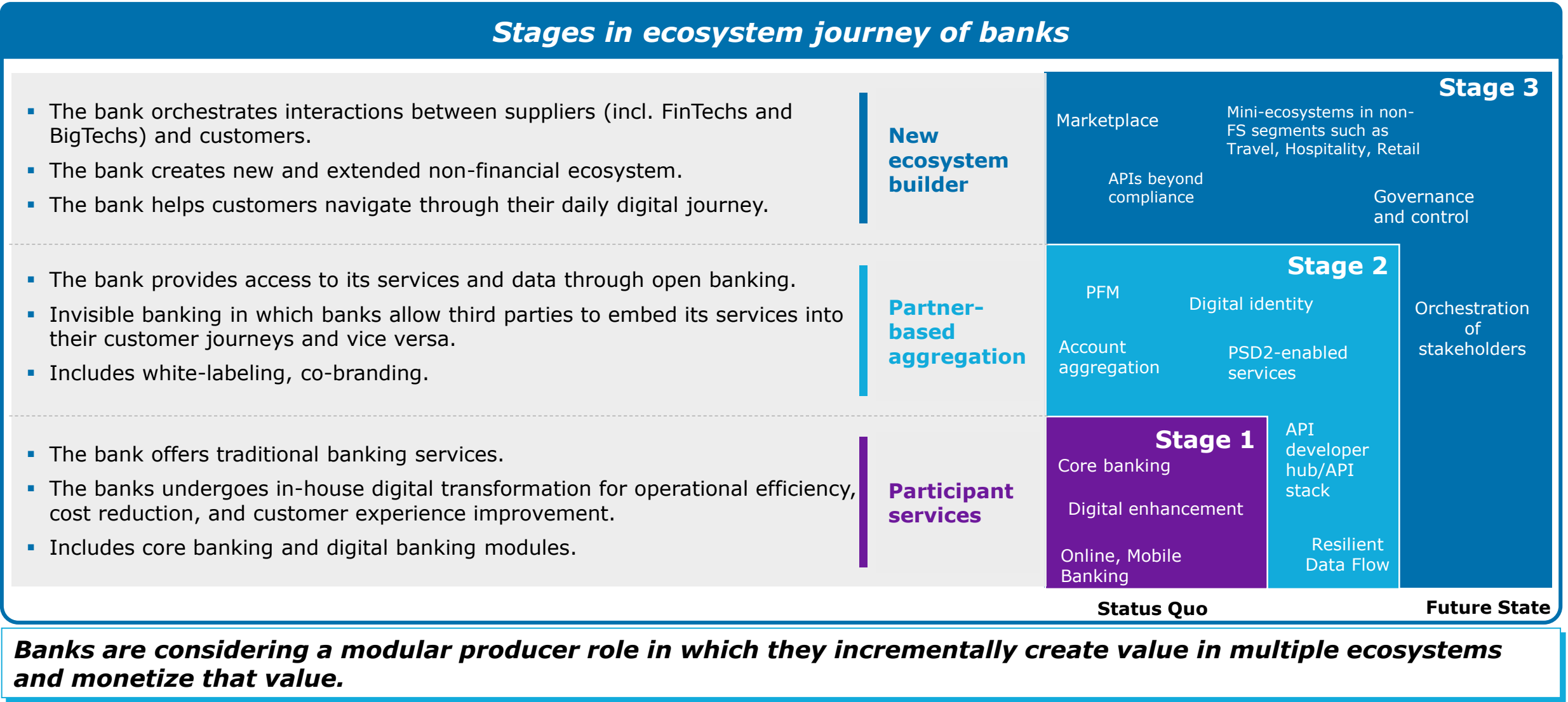
## *Factors due to which banks are grappling with Open Banking adoption*



***However, as the industry transitions to a future state beyond Open Banking, incumbents must unleash the potential of Open Banking and leverage ecosystem-based business models to be future-ready.***

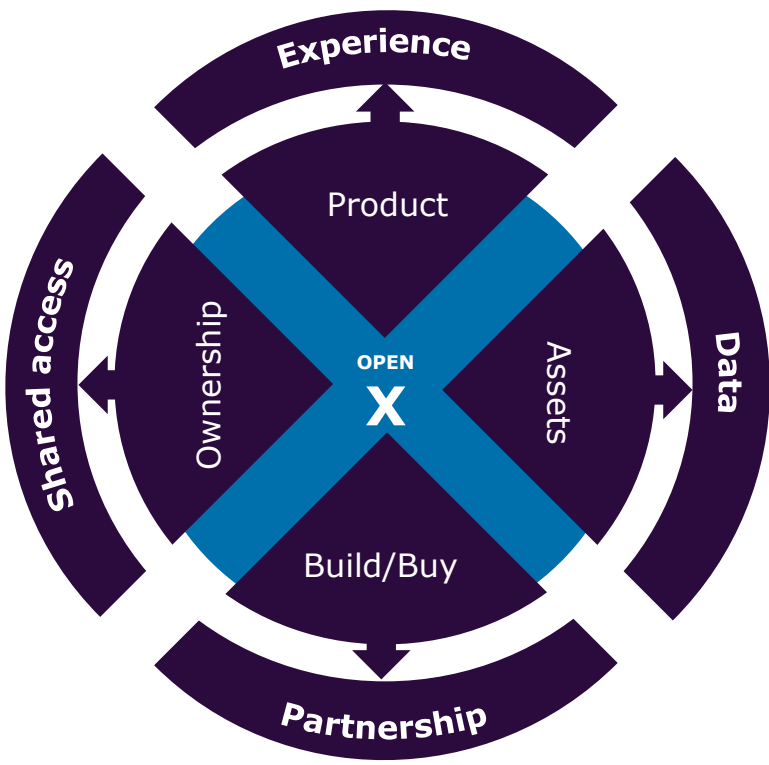


# Currently banks are mostly in stages 1 and 2, with stage 3 a distant future yet, as they have not embraced Open Banking fully





What is the new state? Open X



What is the expected outcome?

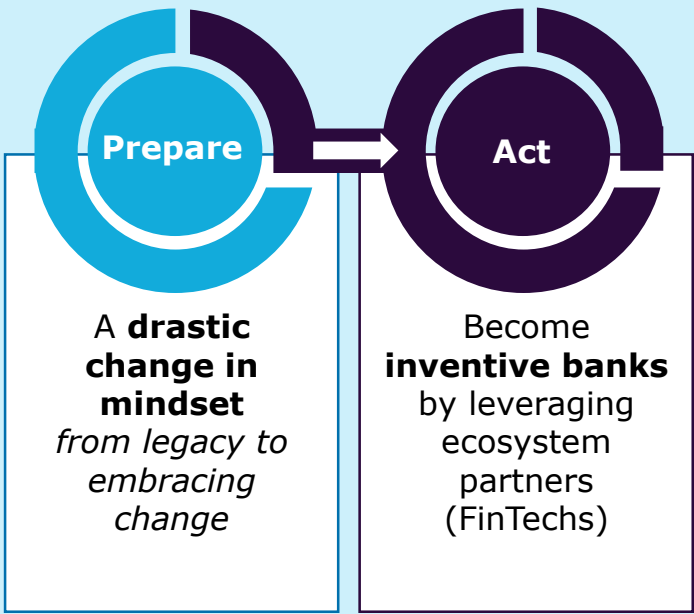
Seamless **ex**change of data and resources

**Ex**pedited product innovation

Improved **ex**perience for customers

How can banks navigate Open X era?

A two-step process





# Contact



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