

Transforming for a Digital Future

A New Business Architecture for Banking

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API Connect v2018

Industry's First and Only Multi-Cloud API Platform

- New [container and micro-services based design](#)
- Container/Kubernetes & VMware support
- Unmatched scalability and performance
- Independent scaling of API Connect components
- [API Test & Monitor](#) for no-code test generation
- Simplified tiered pricing



IBM API Connect



CLOUD FOUNDRY



OPENSIFT



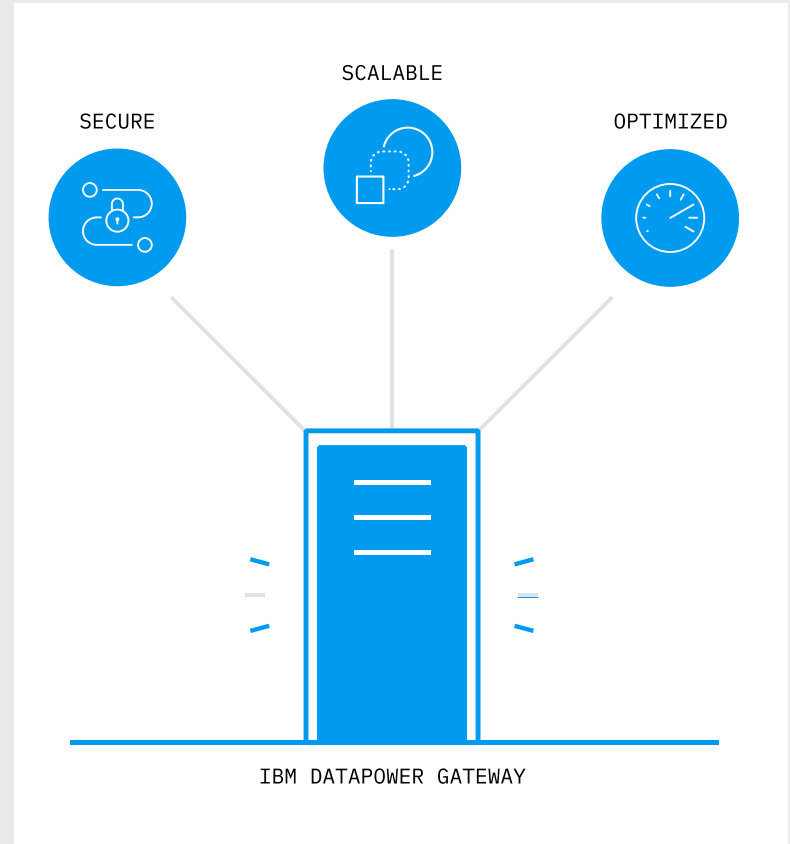
Google Cloud Platform



DataPower API Gateway

A new, fast, performant and secure service

- Up to 5X increased performance with [natively built API Gateway](#)
- Secure to the core with self-contained signed & encrypted image
- Multi-cloud scalability and extensibility
- Optimized drag & drop built-in policies
- Autonomic Gateway cluster management with self-heal capabilities



IBM Open Banking Sandbox

[link](#)




IBM

Getting started | API Products | Support | Create Account | Login

Open Banking Sandbox

Powered by IBM API Connect

Explore our API's

- 
UK Open Banking
- 
STET PSD2
- 
Aggregators & Proxies

Thank you

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IBM Open Banking Platform

The Banking Industry is facing unprecedented disruption



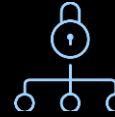
Customer Expectations



Competition through digital capabilities



Increasing Regulatory Requirements



Increasing Security & Fraud risk through expanding channels

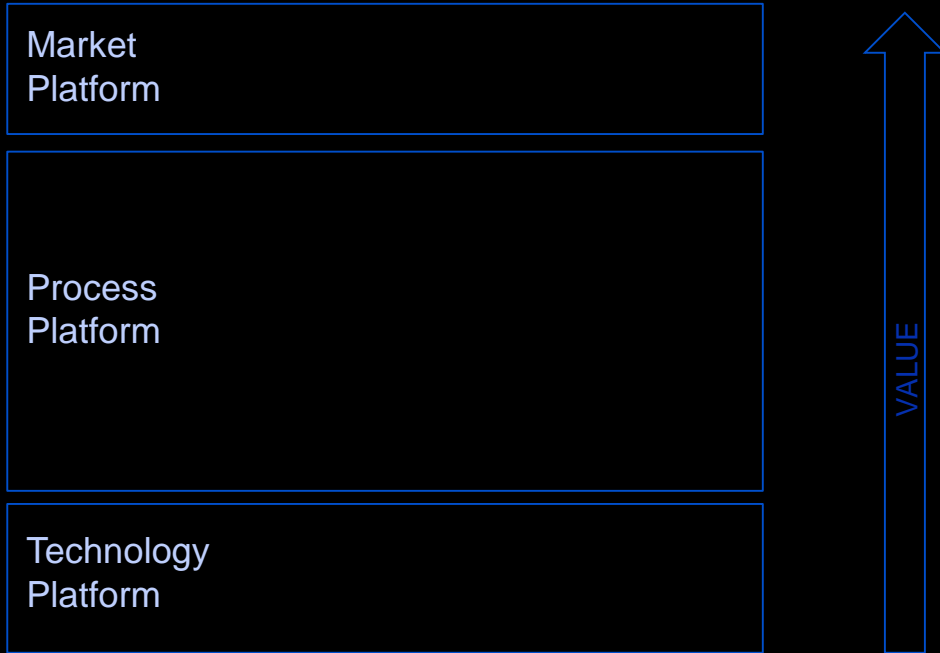


Intense Competition for Talent

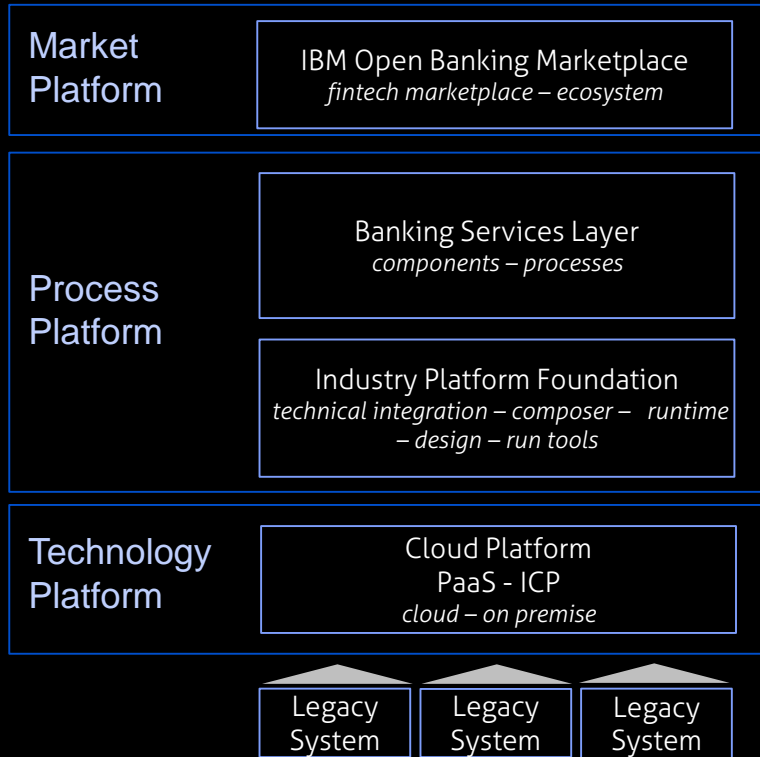
- Economic value is shifting to the front office (65% profit, 20% ROE)
- 'External APIs' and 'Connected Core' top 10 initiatives 2018-2021*
- 50% of global tier 1/2 banks will offer 5+ external APIs* by year-end
- Regulatory requirements (i.e., PSD2) driving action in all geographies

Open Banking is critical to success in today's competitive banking ecosystem

IBM's Hierarchy of Platform Value



Introducing the IBM Open Banking Platform



- A marketplace focused on curated content providing value for both banks and fintechs
- Standards-based solution approach, built by IBM & Partners, prioritized by industry demand
- Industry agnostic foundation that packages solution-level composer, security components, solution monitoring, auditing, etc.
- End-to-end hybrid platform to enable ‘core to cloud’ with flexibility, scalability, security, & portability

PSD2 readiness

Second Payments Services Directive, PSD2 for short, is a European regulation that mandates banks have a secure way for customers to authorize a third party provider for direct access to:

1. Account & transactional data
2. Initiating & authorizing payments

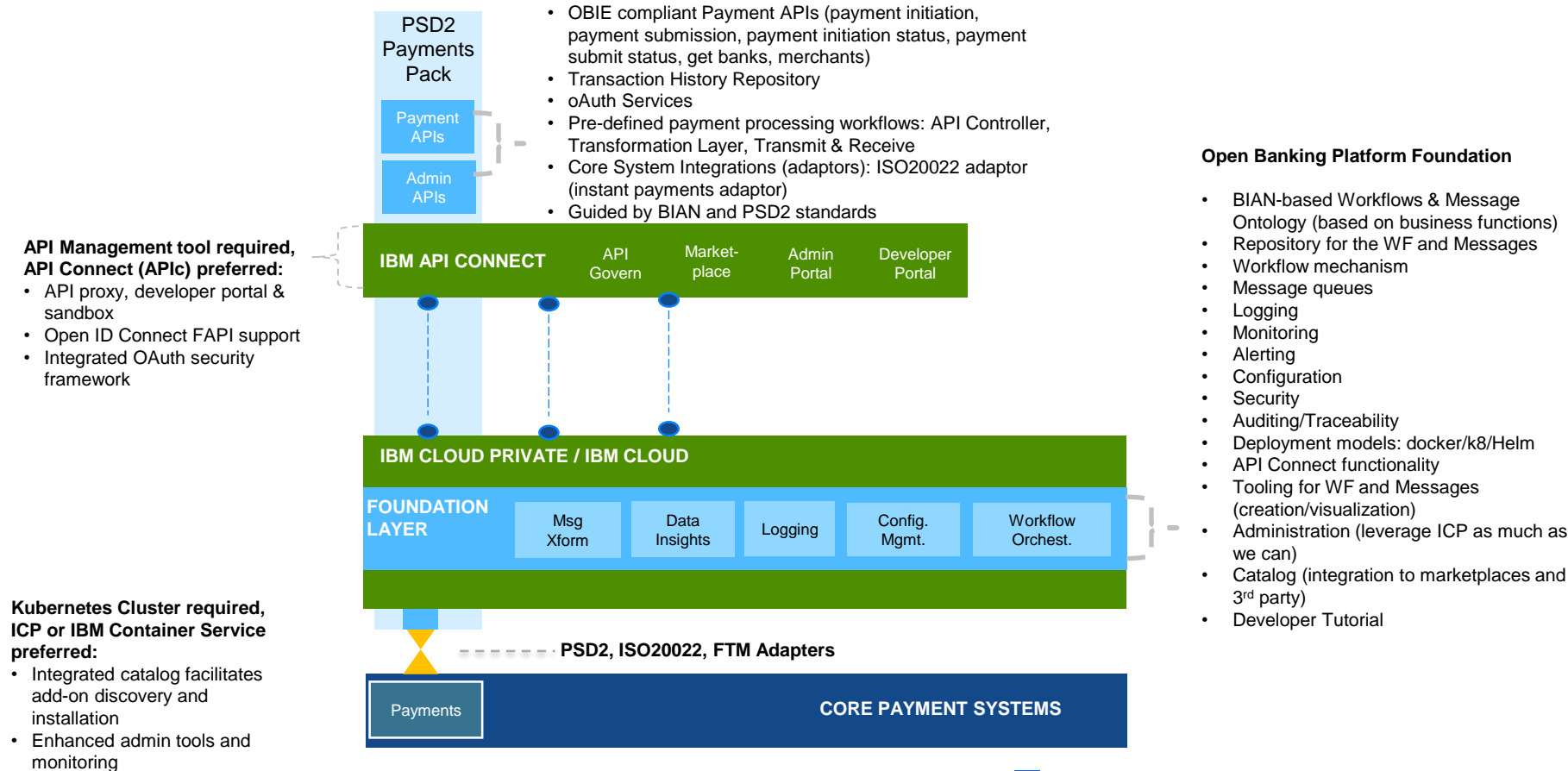
Banks need to comply before October 2018

The IBM PSD2 solution enables:

1. Strong Customer Authentication (SCA; oAuth + 2FA)
2. Entitlements – Flexible and fined grained access control
3. API versioning and management
4. Fraud and penetration monitoring
5. Developer tools (SDKs, sandboxes, documentation)
6. Connectivity to payment standards (e.g. ISO20022) and major products (e.g. IBM FTM)

IBM Open Banking Platform “PSD2 Pack”

IBM’s end-to-end PSD2-compliant instant payments solution is based on the IBM Open Banking Platform



Kubernetes Cluster required, ICP or IBM Container Service preferred:

- Integrated catalog facilitates add-on discovery and installation
- Enhanced admin tools and monitoring