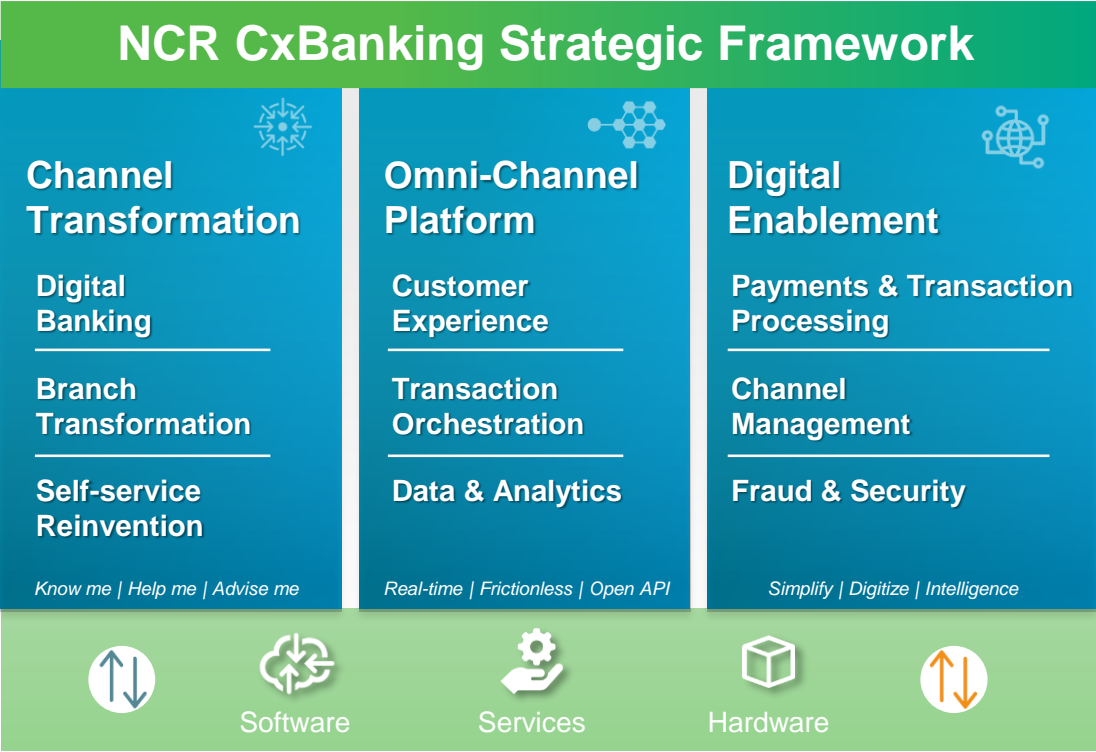


NCR's CxBanking Platform for Financial Institutions



Consumers

Mass, Mass Affluent, High Net Worth, Small & Medium Business, Non-Customers



Businesses



Enterprise systems & services

Core, Commerce, POS, Marketing, Analytics, Compliance, Fraud

External systems & services

Types of APIs – UK Open Banking example

Account Information

- Transaction information (amount, type, location)
- Balance information
- Context (direct debits, standing orders, scheduled payments etc)

- Track spending
- Understand level of usage

Payment Initiation

- Make a payment
- Single payment
- Recurring payment

- Buy goods and services online paying direct from bank account

Open Data

- Publicly available data
- Product information (rates, fees etc)
- ATM locations
- Branch locations

- Comparison of service

Wells Fargo APIs

Data Services

- Account Aggregation
- Account Balance
- Account Statements
- Image Retrieval
- Make an Appointment
- Tax Information
- Transaction Detail
- Wells Fargo Locations

Payments

- Account Validation Services
- ACH File and Batch Status
- ACH Payments
- Foreign Exchange
- Push to Card
- Wire Payment and Status

Source: <https://developer.wellsfargo.com/>

Some use cases



Source: www.openbanking.org.uk

Standards Challenge – Europe Options



The screenshot shows the Open Banking website interface. At the top, there are navigation links for 'Customers', 'Providers', and 'Developer Zone'. Below that, the text 'OPEN BANKING' is displayed. The main content area features the headline 'The future of money, where you're in control' and a sub-headline 'Open Banking puts you in control of your data: an easier way to move, manage, and make more of your money.' A login form for 'ABC BANK' is visible, with a 'Username' input field. The CMA logo is overlaid on the bottom right of the screenshot.

UK: common APIs
<https://www.openbanking.org.uk/>

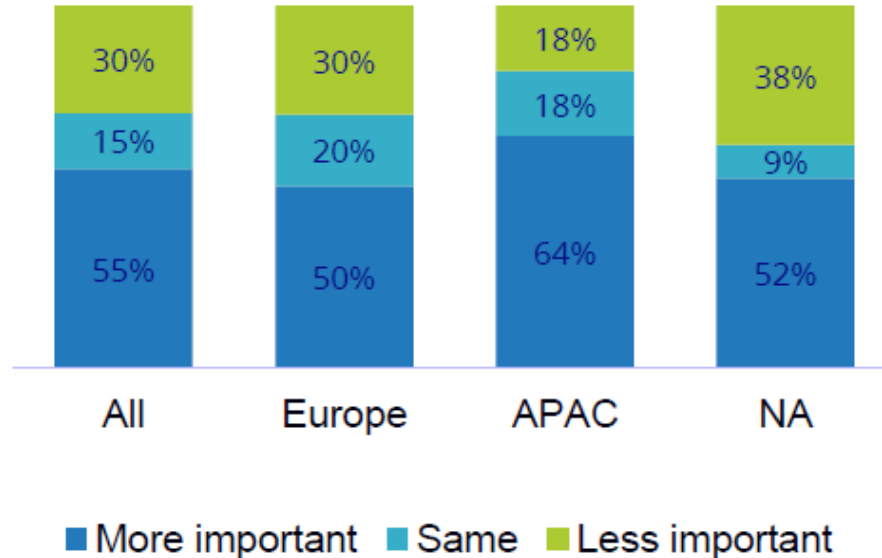


CMA
Competition & Markets Authority



Omni channel more important with open banking

Will omnichannel capabilities become more, or less, important in the open banking era?



Source: IDC research 175 FIs globally (Q2 2018)