



Open Banking

w 10 minut dookoła świata

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Open Banking for experience innovation: Experiences that Empower

**Financial Services
Solutions / Applications**

**(R)evolutionize
money movement**

**Increase
financial literacy**

**Expand
financial inclusion**

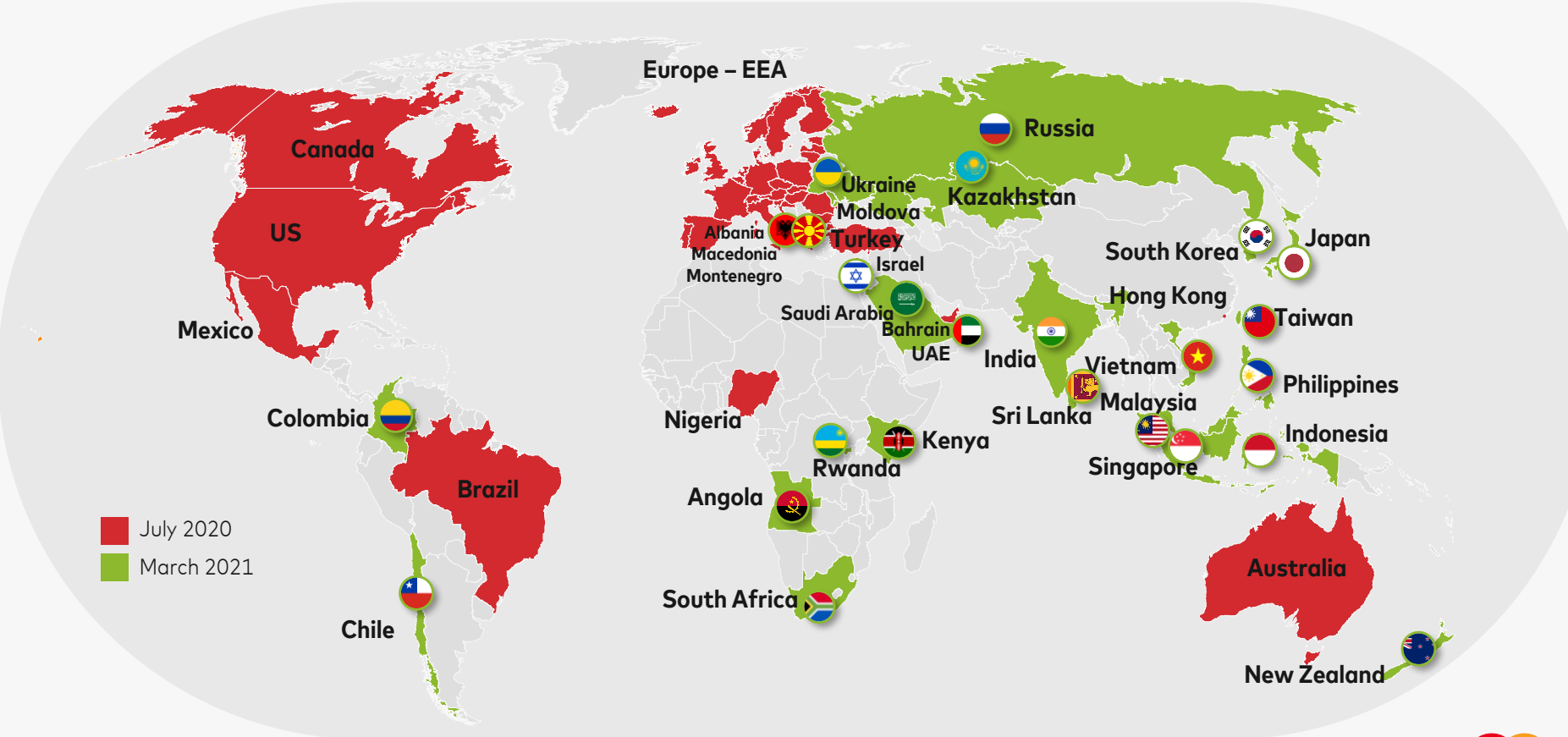
Evolve credit review

**Accelerate digital
experience adoption**

Boost access to capital



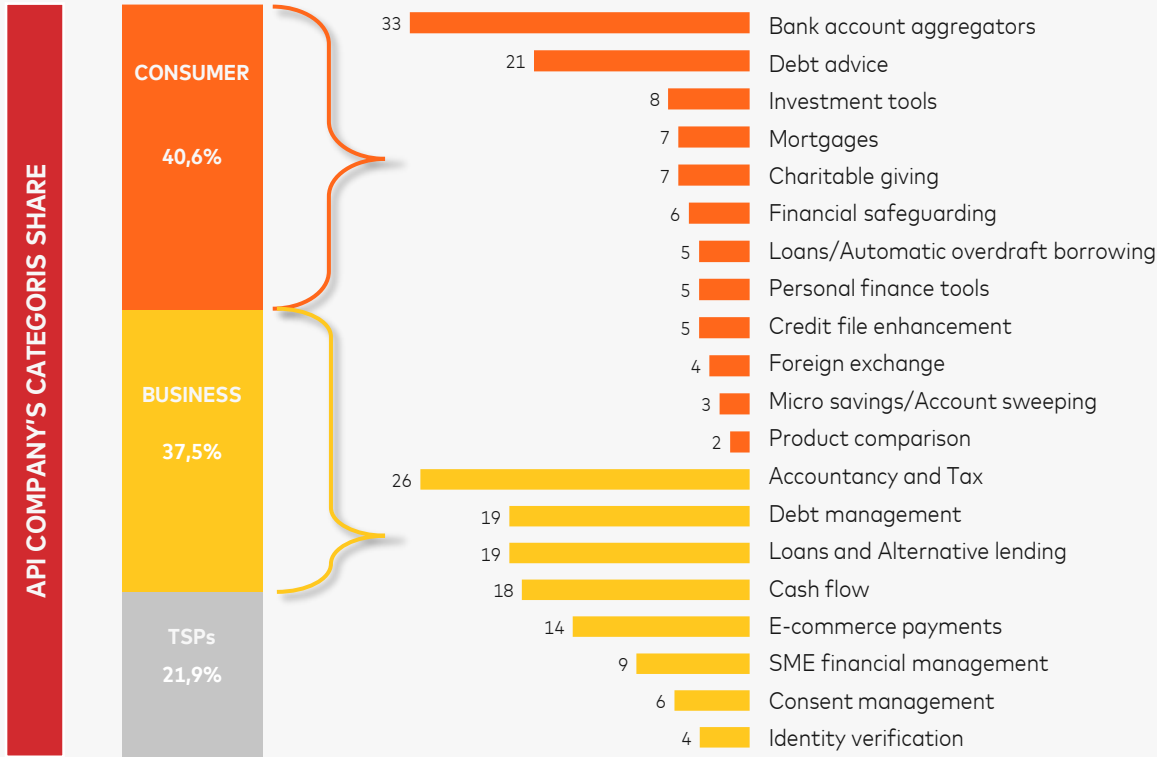
Global scan discovered further countries where Open Banking starts to take off





In the UK more and more companies focus on delivering solutions beyond account aggregation for consumer and business use

The UK live API companies distribution with selected use cases




All leading banks are actively using their TPP status to provide customers with new services: account aggregation, AIS-based credit process, PISP and identity check




BANK AGGREGATOR

AGGREGATED BANK


	Bank Polski	Bank Pekao	Santander	mBank	ING	ALIOR BANK	BNP PARIBAS	Millennium bank
Bank Polski	N/A	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID
Bank Pekao	A P C ID	N/A	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID
Santander	A P C ID	A P C ID	N/A	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID
mBank	A P C ID	A P C ID	A P C ID	N/A	A P C ID	A P C ID	A P C ID	A P C ID
ING	A P C ID	A P C ID	A P C ID	A P C ID	N/A	A P C ID	A P C ID	A P C ID
ALIOR BANK	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	N/A	A P C ID	A P C ID
BNP PARIBAS	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	N/A	A P C ID
Millennium bank	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	A P C ID	N/A




Aggregated accounts' view



Payment initiation



Credit scoring / salary confirmation



ID verification

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**You may need money, to make money/
not to loose money**

Learn on own/others mistakes

You may need helping hand

Use opportunities when they arise

Act agile





THANK YOU!



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Open Banking

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