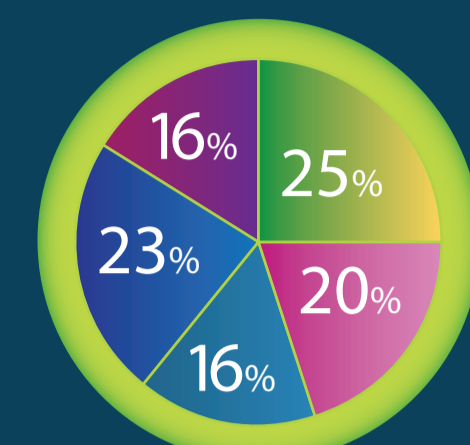
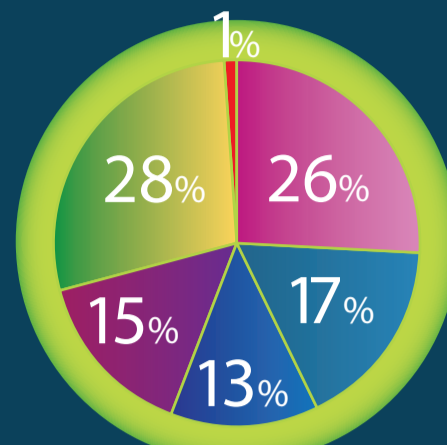
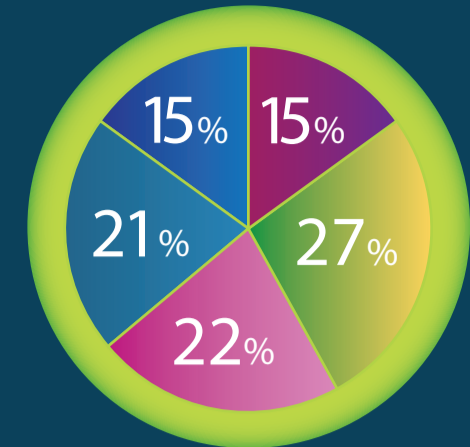
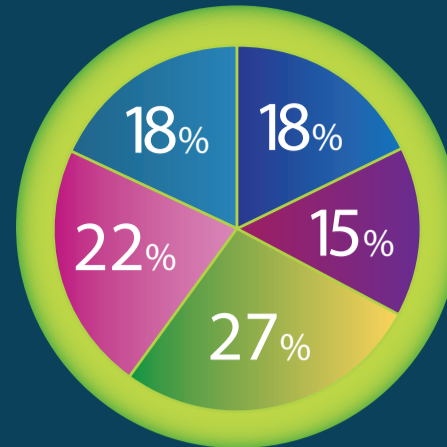


OPEN BANKING GLOBAL

CORPORATES EXPECT OPEN BANKING TO GIVE THEM GREATER BANKING ACCESS AND A LARGER REACH

- To gain access to convenient and innovative banking services
- To allow us to reach more clients and partners
- To optimize efficiency of SME and corporate processes
- To reduce complexity and implementation costs for bank connectivity
- To reduce the cost of client acquisition
- My organization does not see benefits in using an Open Banking ecosystem platform



Note: N=660
Source: Accenture Open Banking for Businesses Survey 2018

PAYMENTS AND ACCOUNTS ARE KEY IN THE FIRST WAVE OF OPEN BANKING GLOBALLY

TYPES OF SERVICE	OPEN BANKING UK	PSD2	NACHA*	MEXICO	HKMA**	SINGAPORE	AUSTRALIA	NEW ZEALAND
PAYMENT INITIATION	✓	✓	✓	✓	✓	✓		✓
PAYMENT STATUS	✓	✓	✓	✓	✓	✓		✓
PAYMENT ACCOUNT INFORMATION	✓	✓	✓	✓	✓	✓	✓	✓
PRODUCT INFORMATION	✓			✓	✓	✓	✓	
PRODUCT OPENING					✓		✓	
FRAUD & RISK REDUCTION			✓					
CUSTOMER INSIGHTS							✓	
CREDIT SCORING			✓			✓	✓	
OTHER DEPOSIT ACCOUNTS	✓	✓	✓	✓	✓	✓	✓	✓
LOANS	✓		✓	✓	✓	✓	✓	
INSURANCE				✓	✓	✓	✓	

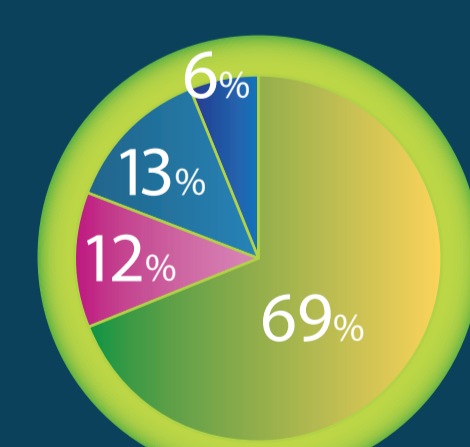
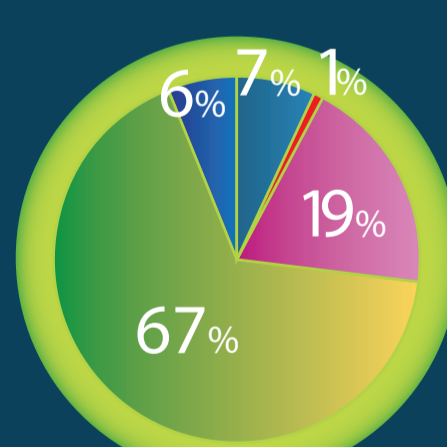
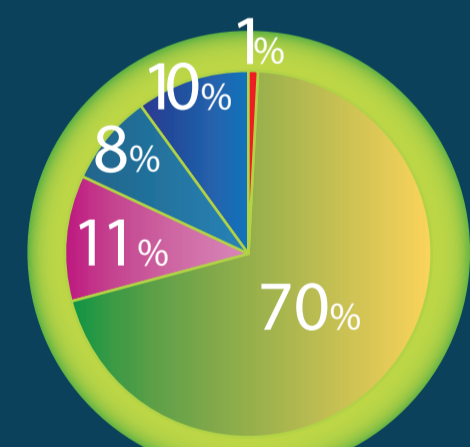
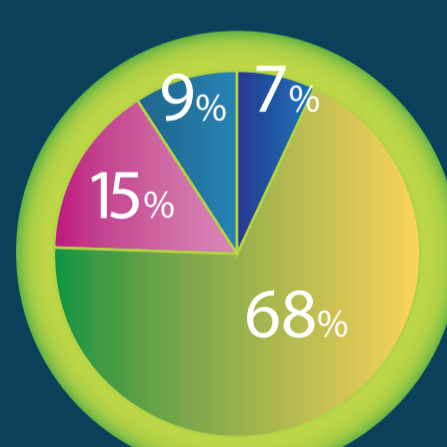
- Regulation and APIs existing (CMA) or in September 2019 (PSD2)
- Regulation, Government or Market Initiative to provide first APIs in 2018-2020
- More traditional scope of regulations

* NACHA API Standardization Group initially plan to publish APIs on Payments, Account Information, Account Validation / Tax Payments

** HKMA Open API regulation initially plan to push for APIs on Product Information, Product Opening and later on Transactions, Account Information (bank, loan, mortgages, credit card...)

COMPANIES PREFER TO JOIN OPEN BANKING ECOSYSTEMS WITH THEIR BANK

- Yes, we'd be more interested in joining Open Banking ecosystem platform with banks
- Yes, we'd be more interested in joining Open Banking ecosystem platform with a non-bank technology provider (e.g., SAP, Ariba, Coupa, Oracle, Xero, Intuit)
- Yes, we'd be more interested in joining Open Banking ecosystem platform with a non-bank fintech company or third-party provider (TPP)
- We don't have any preference
- Our organization is not interested in joining any Open Banking platform



Note: N=660
Source: Accenture

BANKS CAN MONETIZE APIS IN THREE KEY WAYS

