

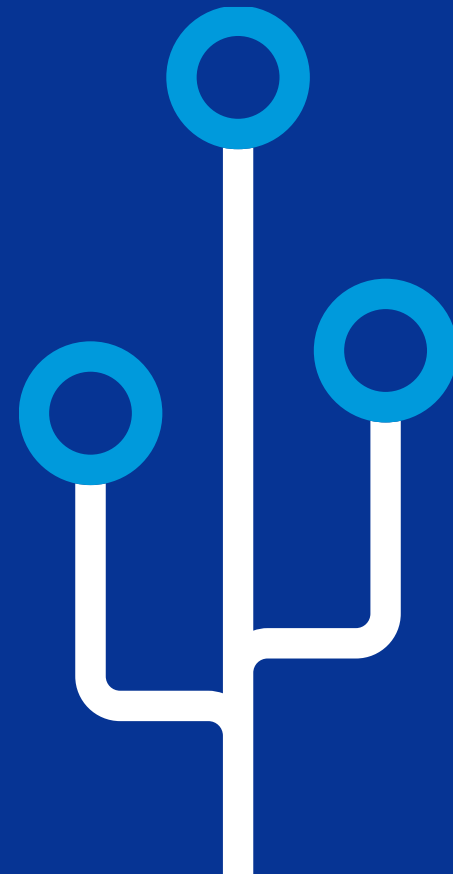


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Open Banking
Un nuovo modello
collaborativo per le banche

Paolo Zaccardi
CEO Fabrick

Convegno Pribanks, 24 Novembre 2018



Nuove Aspettative dei Clienti

Ogni servizio deve essere:



Immediato



Conveniente



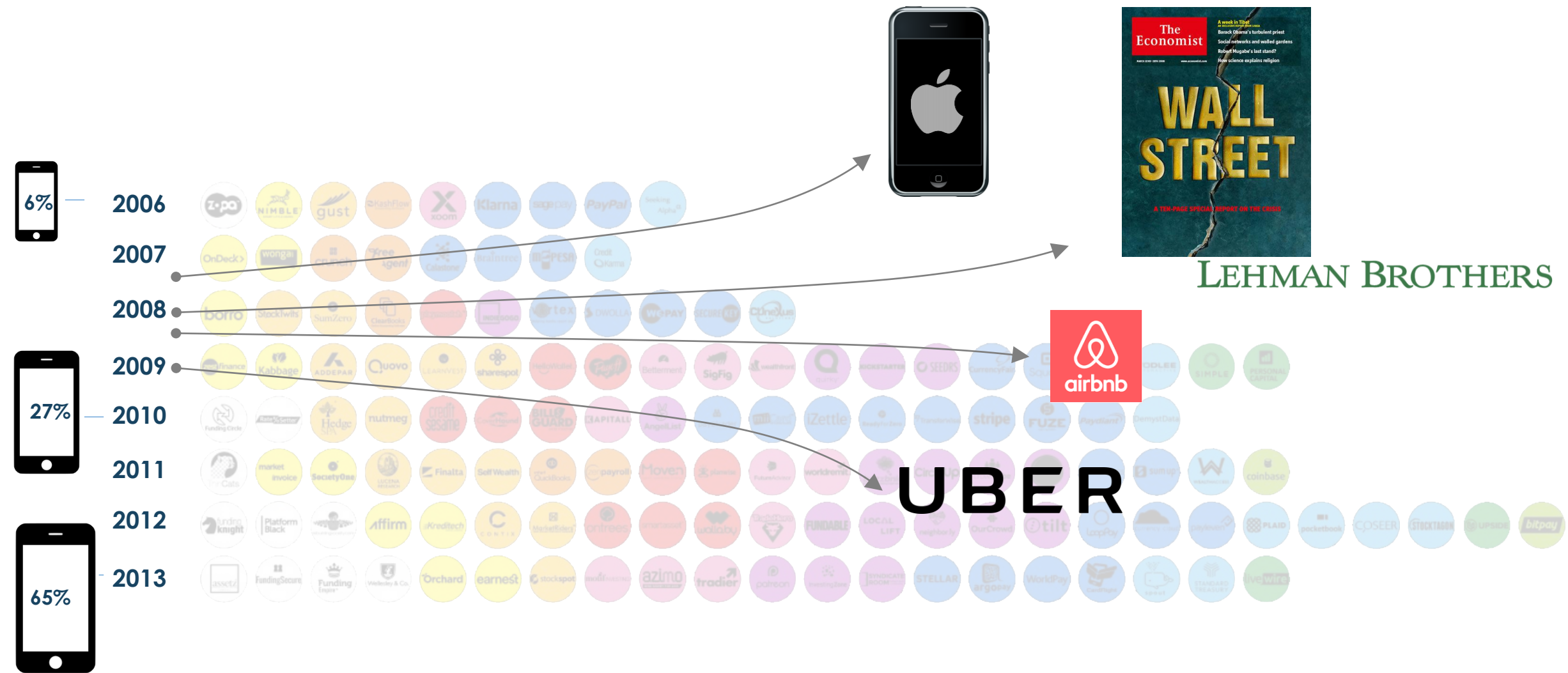
Personalizzato



Importante per noi



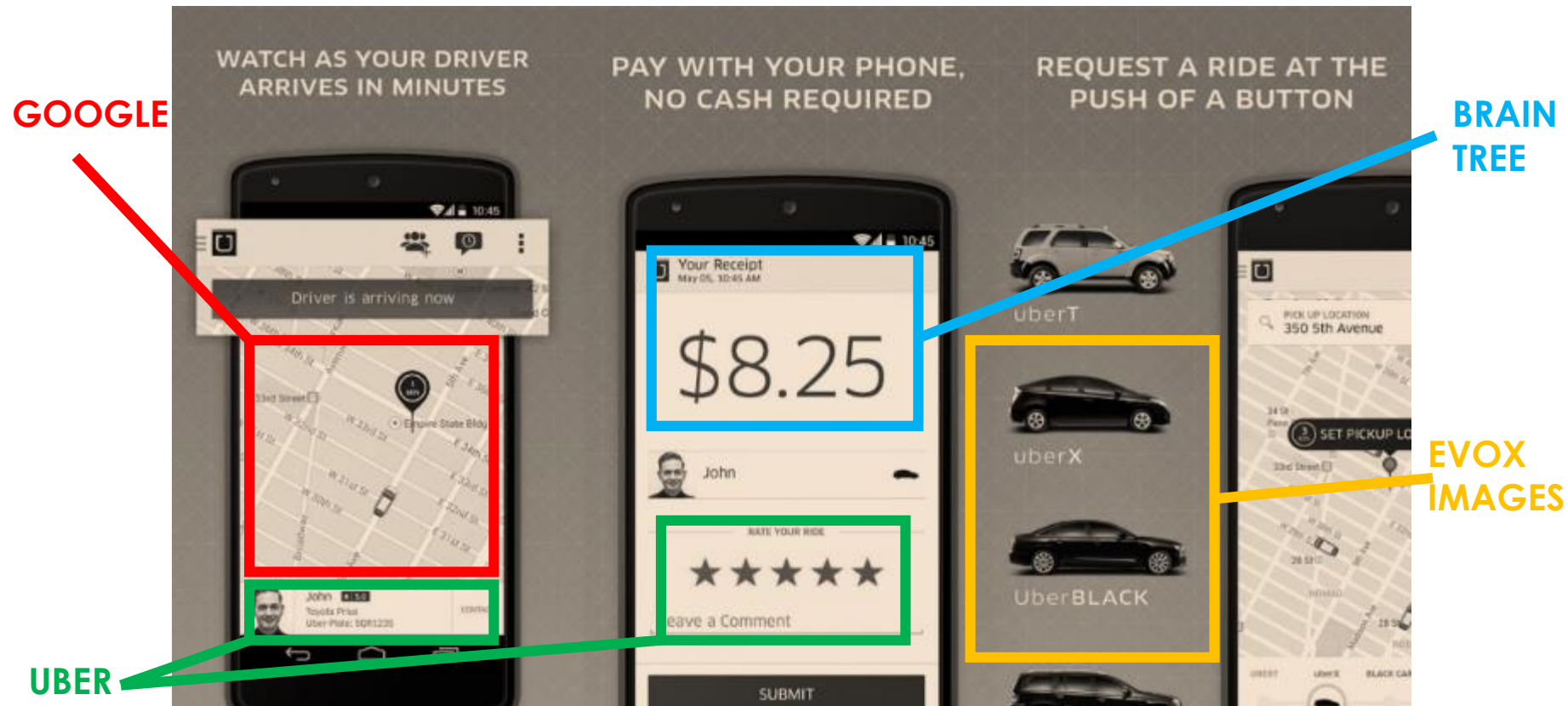
Quale è stato il “Tipping Point”?



API Economy

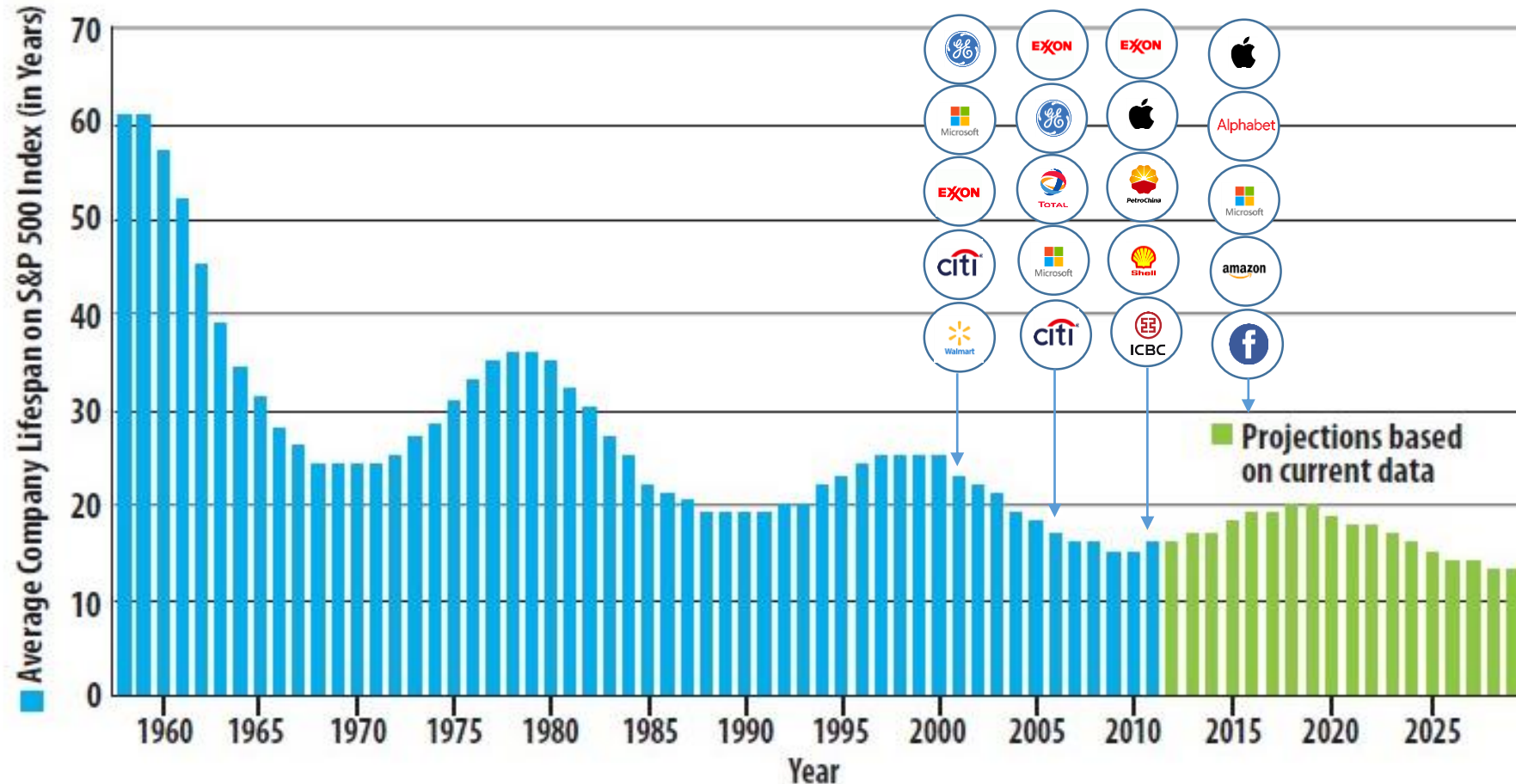
Due parole magiche: Api e Piattaforma

L'esempio di Uber



Gli *incumbent* devono radicalmente ripensare la loro strategia di innovazione

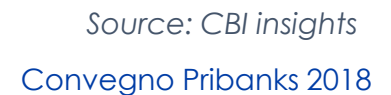
Durata media delle grandi aziende su S&P 500



Note: Each data point represents a rolling 7-year average of the average lifespan.

Source: Innosight, Richard N. Foster, Standard & Poor's

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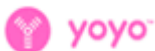
Le nuove Challenger Bank stanno avendo una crescita esponenziale di clienti facendo leva sull'API Economy

Revolut

Insurance 	Wealth Man. 
Pensions 	RE Investing 
Credit 	Mortgages 



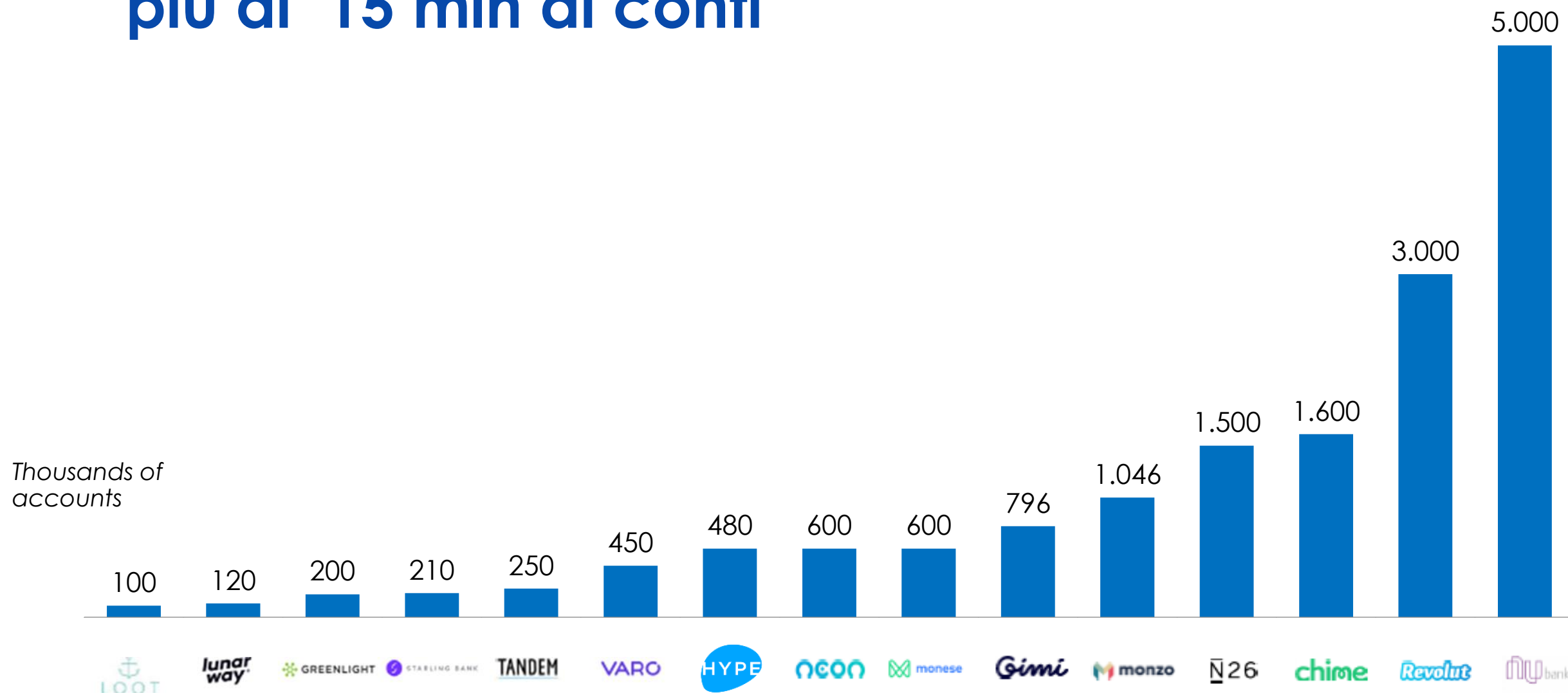
STARLING BANK

Insurance 	Wealth Man. 
Pensions 	Personal Finance 
Digital Receipts 	Loyalty & Rewards 
Mortgages 	

N26

Insurance 	Wealth Man. 
Payments 	Int. Payments 
Lending 	Savings 

Nel 2018 le challenger bank hanno raggiunto più di 15 mln di conti

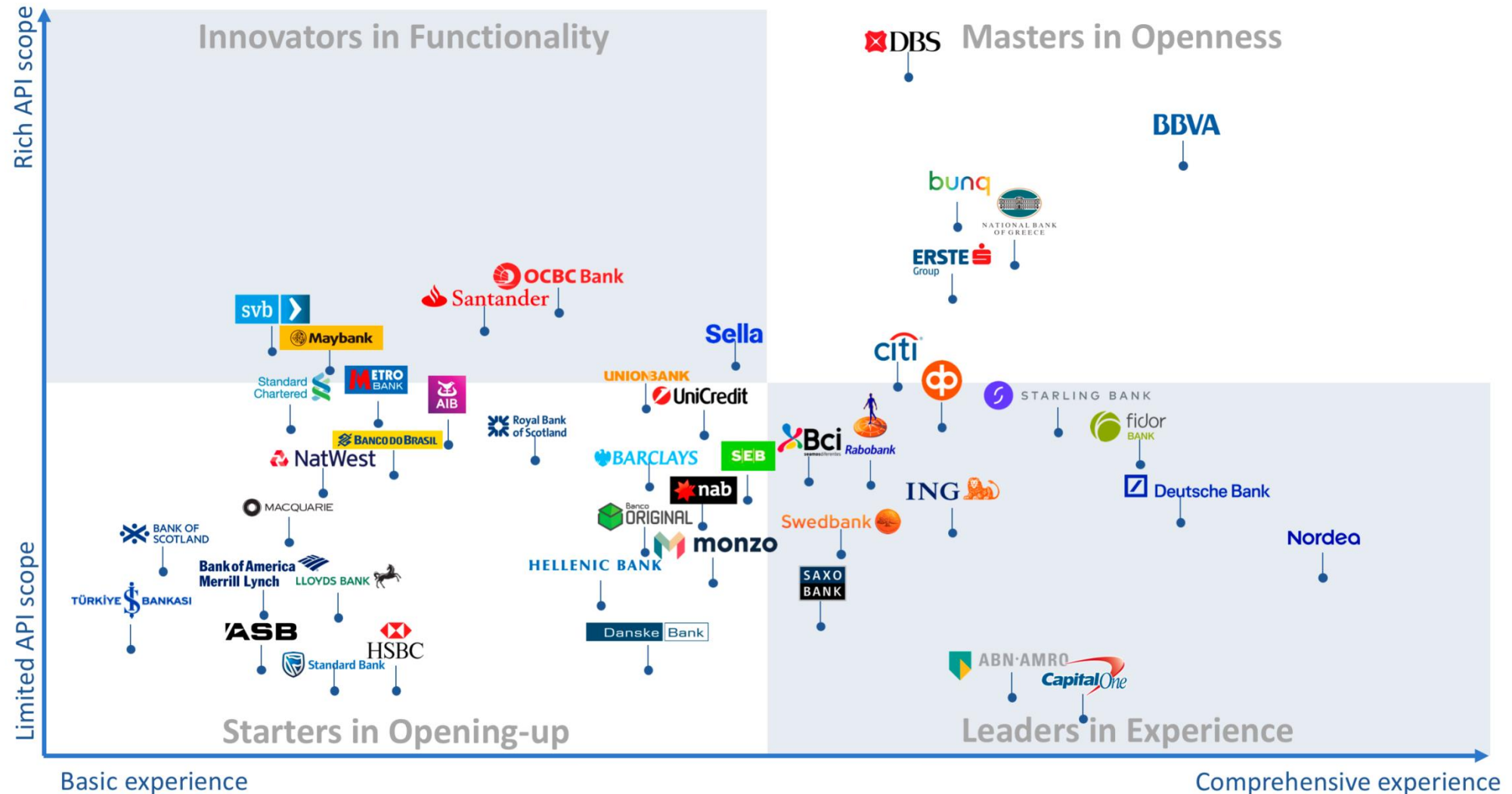


Source: Fabrick Intelligence based on CBI Insights research

A large, fluffy dandelion seed head is positioned on the left side of the frame. Numerous seeds, each with a delicate, feathery parachute, are captured in mid-air, drifting towards the upper right corner. The entire scene is set against a solid, deep blue background, which gives the image a calm yet dynamic feel.

Why Open Banking?

Mastering Open Banking



Source: Innopay.com Open Banking Monitor 2.0 2018

Convegno Pribanks 2018



Vogliamo realizzare un **Ecosistema Finanziario** in cui **tutti gli attori** possano **incontrarsi, collaborare e crescere**

APERTURA

COLLABORAZIONE

CONTAMINAZIONE

INNOVAZIONE

Da dove siamo partiti



**The Italian
Challenger Bank
480k+ Customers**



**Omnichannel
Payment Hub**



**Open Banking
Ecosystem**



**Digital Banking
Solution**



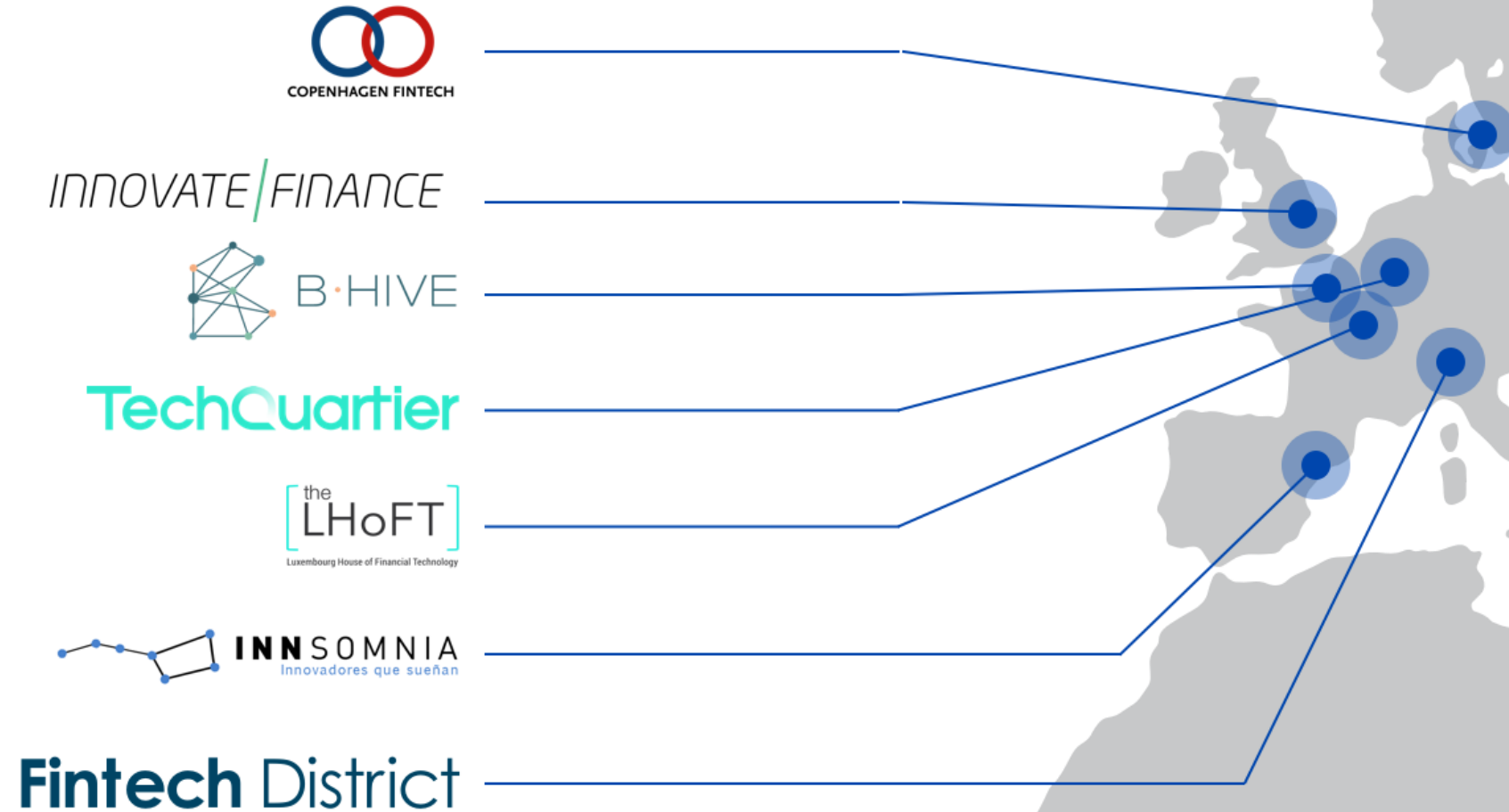
**Supply Chain
Financing Platform**



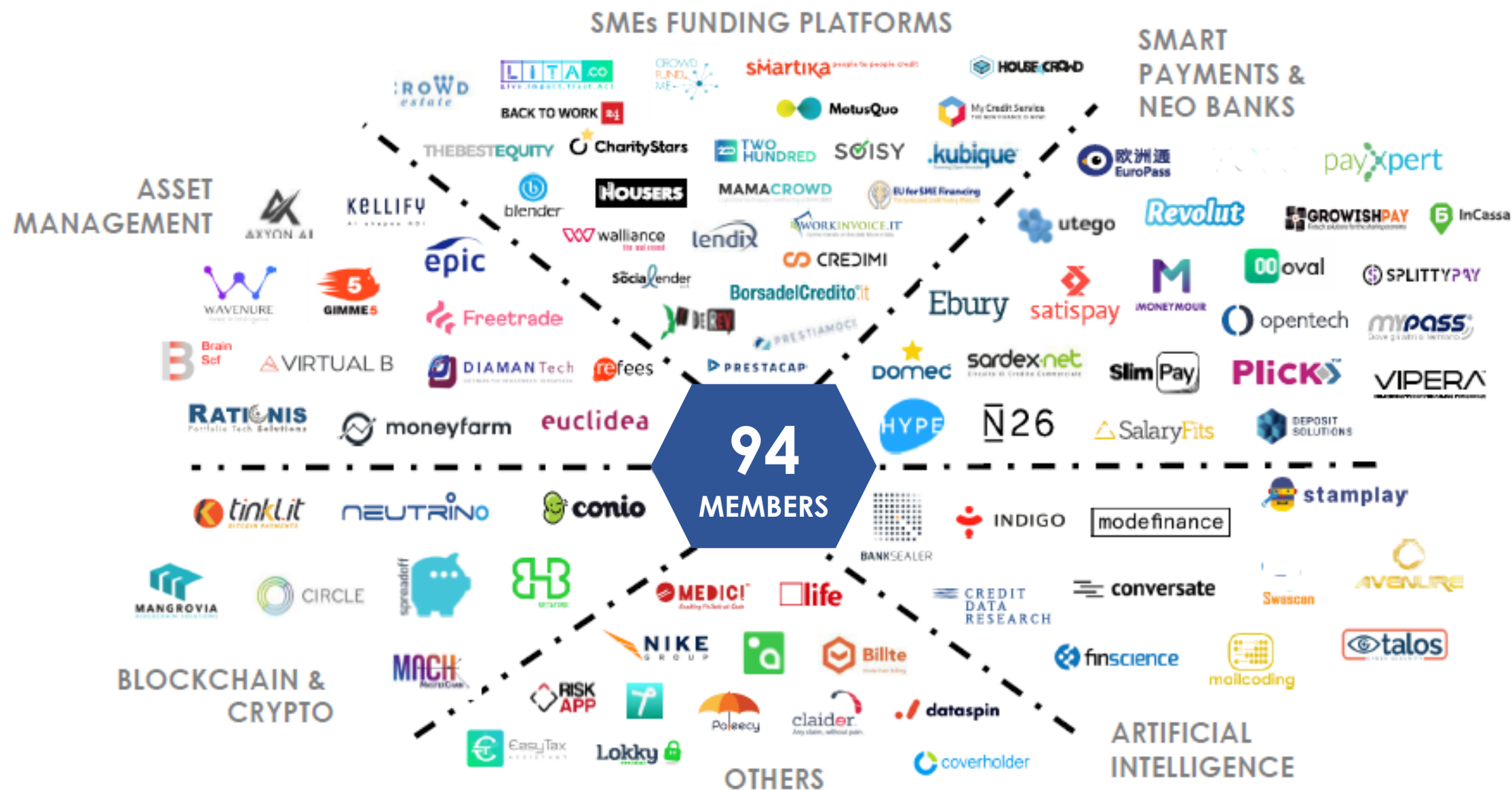
Fintech District

The Gateway of the Italian
Fintech Ecosystem

Connesso con i principali Innovation Hubs europei



L'Ecosistema del Fintech District



Come lo stiamo realizzando?

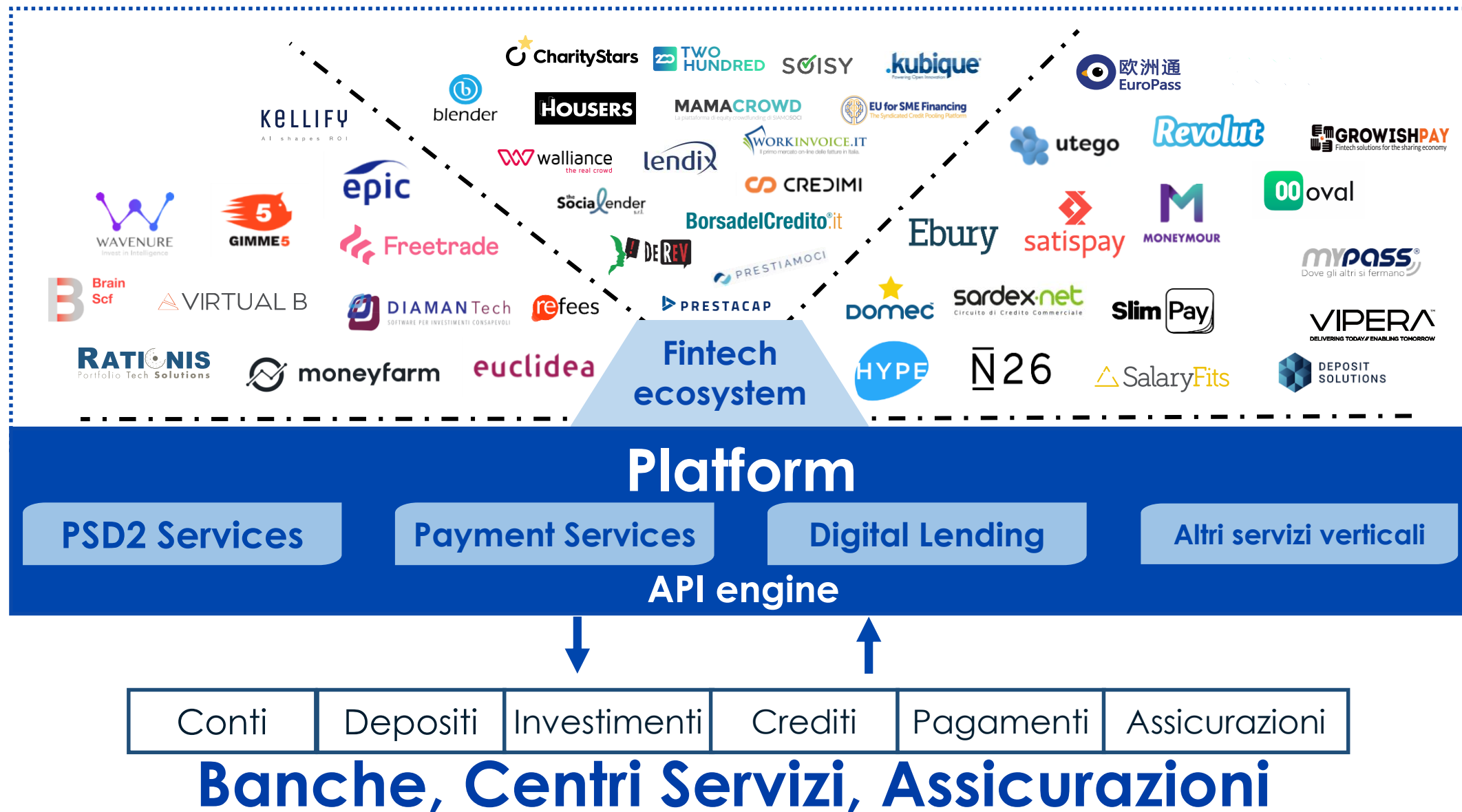
Open Banking Ecosystem

Un Ecosistema di partner (banche, fintech, corporate,..)

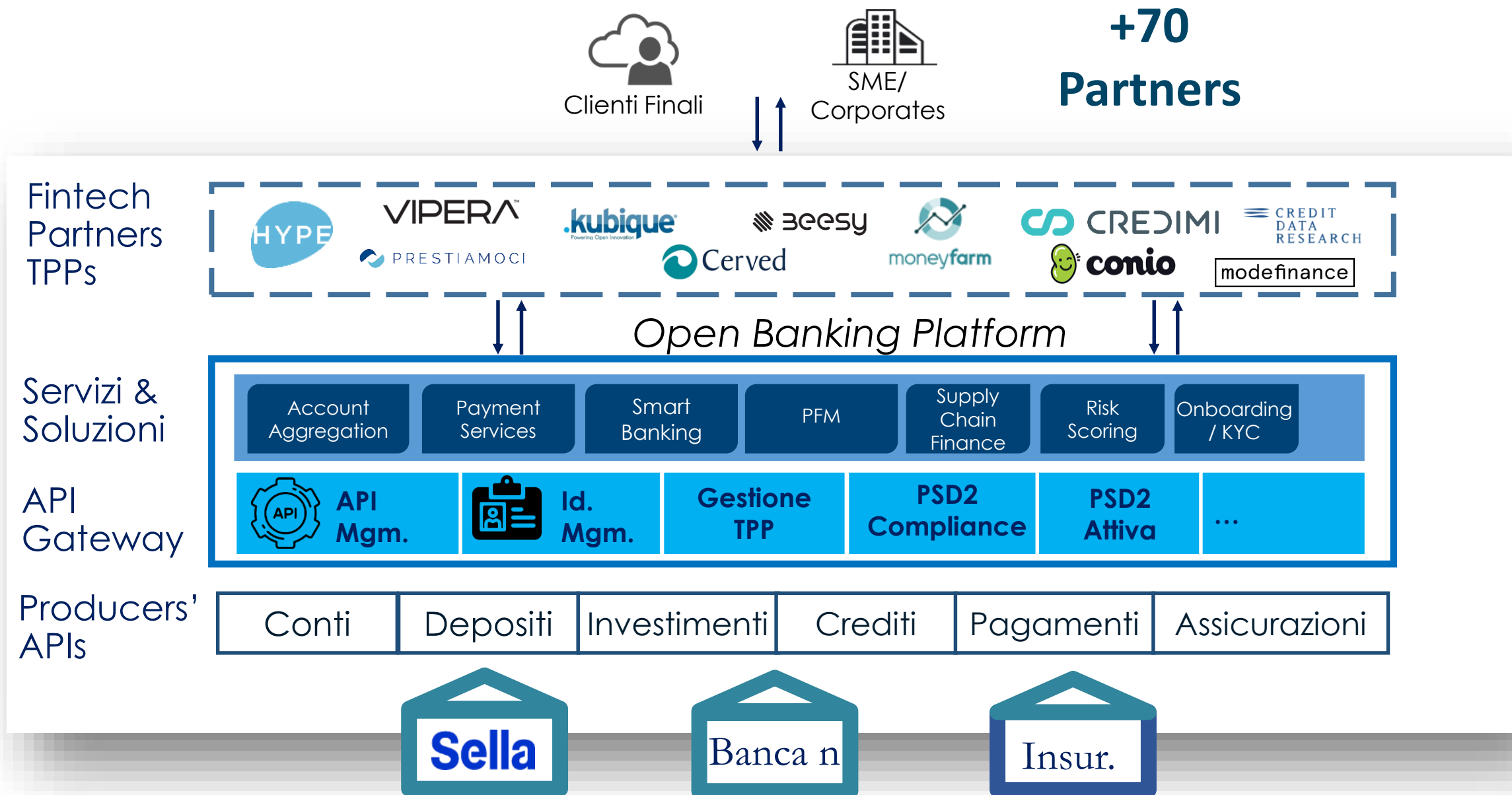
Una Piattaforma Multibanca

Un nuovo canale basato su API

Il nostro modello collaborativo



Come funziona?



“The Copernican Revolution in Banking”

Frank Rotman

“Be willing to offer your best products
and capabilities to other banks’
customers”

“Be willing to replace your products
and capabilities with best-in-class
offerings from third parties”