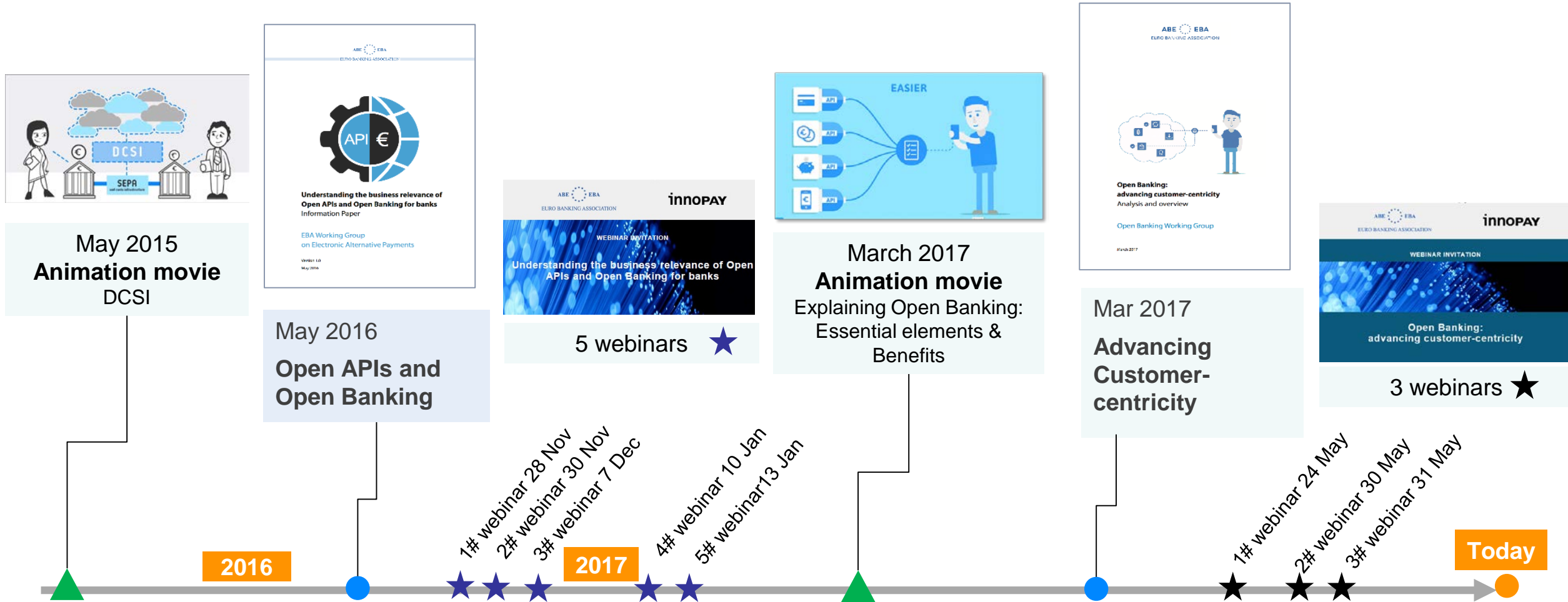


The Path from Open APIs to Open Banking

- Jeremy Light, Accenture
- Damian Richardson, NatWest
- Hamish Thomas, EY
- Lu Zurawski, ACI Worldwide

Moderator: Vincent Brennan, Bank of Ireland

EBA – Open Banking Work Group – advancing the discussion



Open Banking – 3 key dimensions – abundant new opportunities for banks

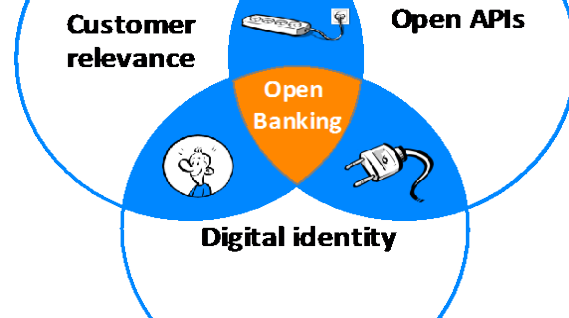
OPEN BANKING DIMENSIONS: DRIVER, ENABLER, ASSET

DRIVER

- Increasing **regulatory reforms**
- Customer **'in charge'**
- Rapidly **evolving expectations**
- Become part of **daily life**

ENABLER

- **Compliance & opportunity**
- Link **services** and **infrastructure** layer
- New **business** and **partnership models**



- Leverage **KYC and onboarding** capabilities (em)powering **customer/FinTech**
- **Consent** management
- New **revenue** streams

ASSET

OPEN BANKING OPPORTUNITIES

New (data driven) revenue streams

Reduced time-to-market

Reduced cost

New partnerships

Increasing choice and control for customers

Open Banking allows for attractive, secure propositions and successful partnerships between banks and non-bank service providers

Putting the customer in the control requires embracing Open Banking in all its dimensions



Thank you to speakers

- Vincent Brennan, Head of Group Payments, Bank of Ireland
- Jeremy Light, Managing Director, Payments, Accenture
- Damian Richardson, Head of Innovation, Payments, NatWest
- Hamish Thomas, Partner, EMEIA Payments Leader, EY
- Lu Zurawski, Practice Lead – Retail Banking & Consumer Payments, ACI Worldwide