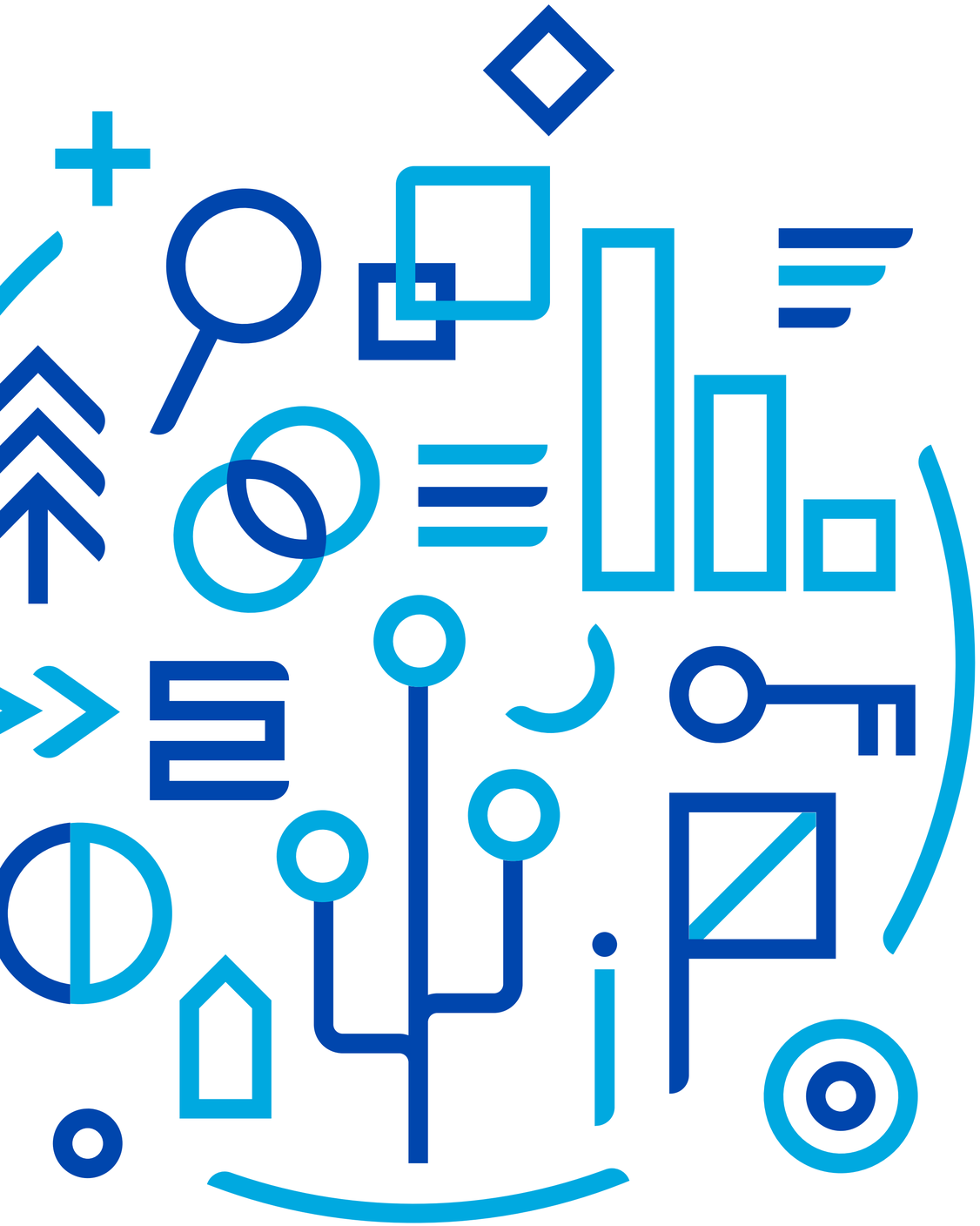

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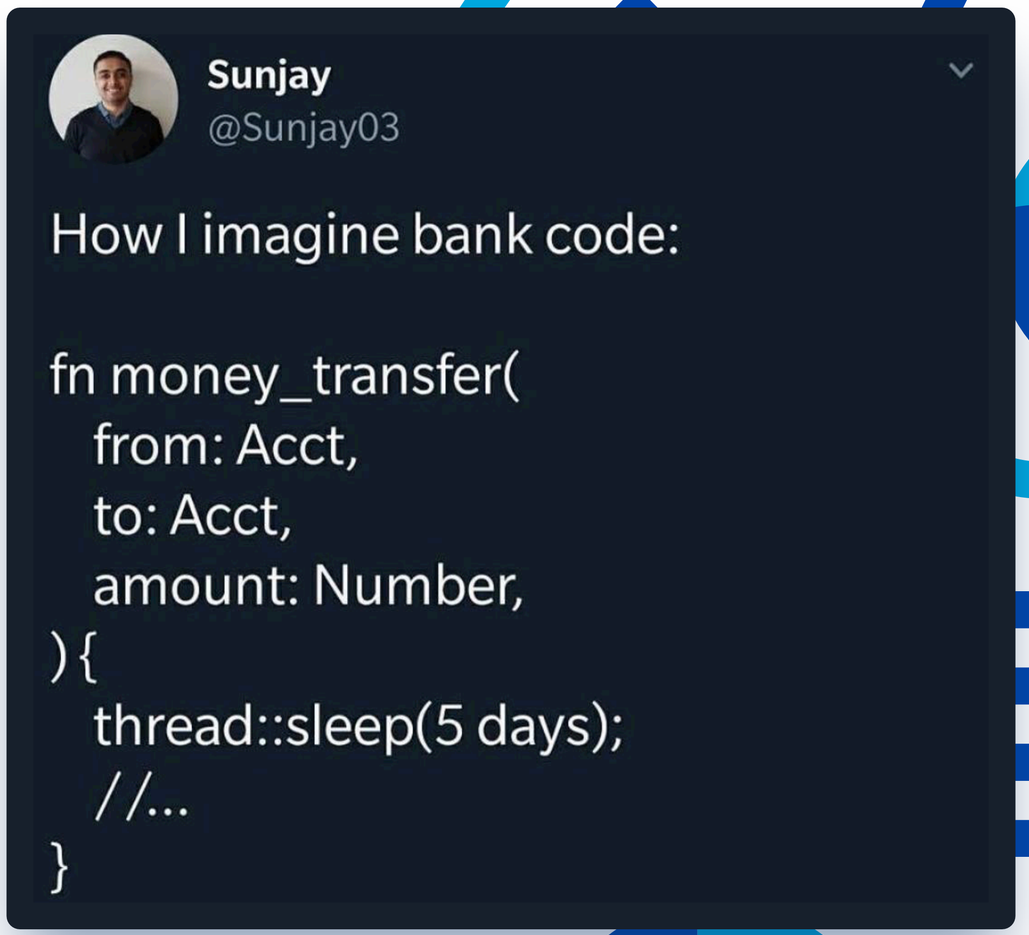
SHAPING FINANCE, TOGETHER

Open Banking, Now


Sunjay
@Sunjay03
How I imagine bank code:
fn money_transfer(
from: Acct,
to: Acct,
amount: Number,
){
thread::sleep(5 days);
//...
}

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"Be willing to offer your best products and capabilities to other banks' customers"

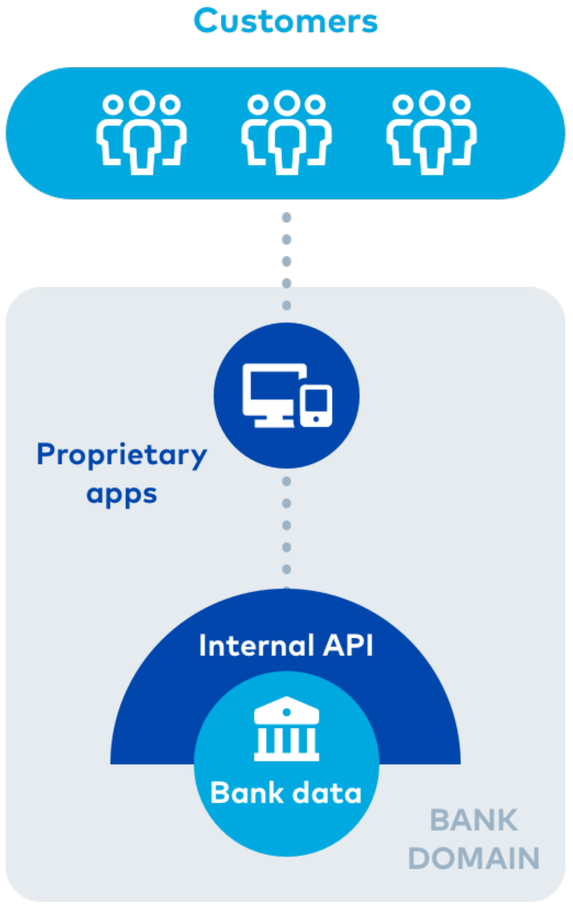
"Be willing to replace your products and capabilities with best-in-class offerings from third parties"

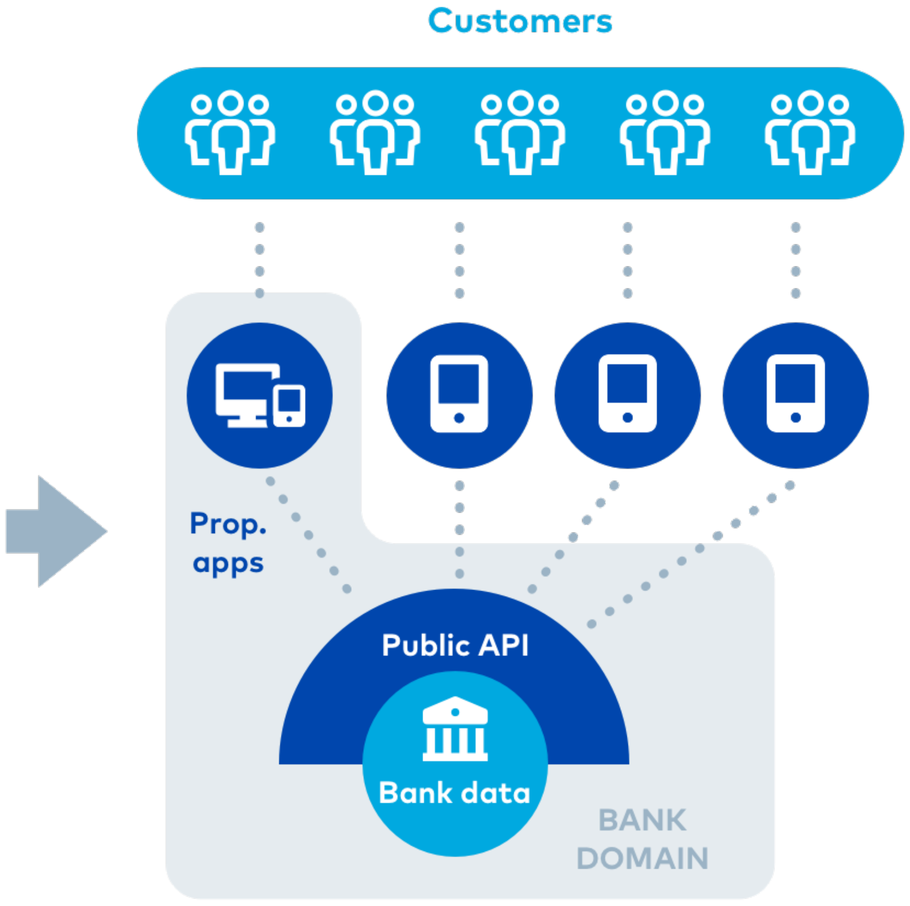
"The Copernican Revolution in Banking"

Frank Rotman

fabrick

Banca Diretta





Open Banking

Time to market

Da fornitori a Partners

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Open Banking è un paradigma

CHE RICHIEDE	Core Banking «service oriented» / Architetture basate su OpenAPI / **Restful / CRUD / Stateless** / Modello di piattaforma / Standard diffusi
CHE GENERA	Coopetizione / Ecosistema
CHE COMPORTA	Accettare di non avere il completo controllo dello stack applicativo
CHE AIUTA	A realizzare servizi digitali di banca diretta / A mettere al centro l'esperienza del cliente
CHE ABILITA	OPEN INNOVATION / IT BANKING

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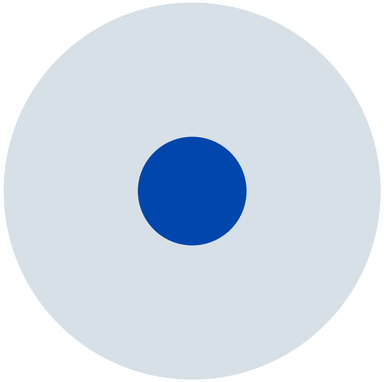
Modelli di business e posizionamento dell'asset ICT

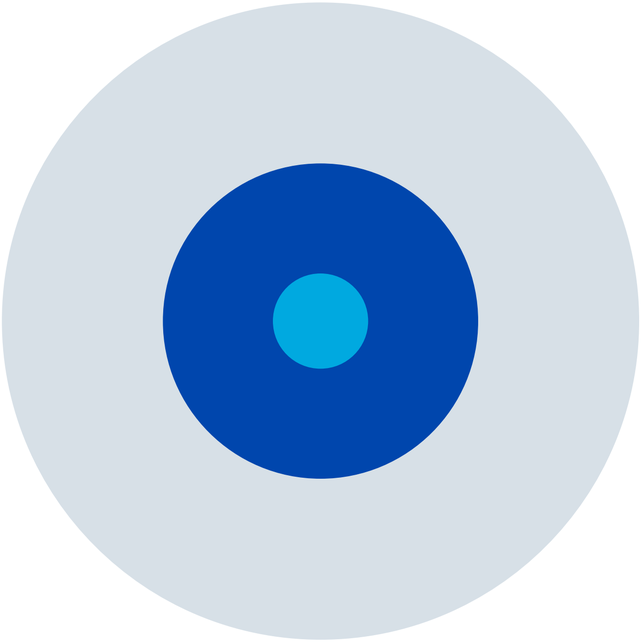
Banca Tradizionale

ICT pervasiva ma "captive"



Banca Digitale / Diretta

ICT centrale e guida innovazione



Open Banking

ICT come prodotto

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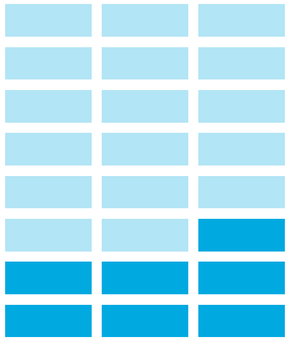
Beyond PSD2. Un'analisi sui casi d'uso

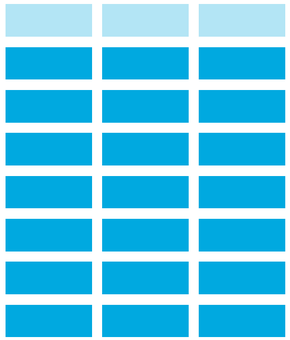


7

Use Cases PSD2

4 Access to Accounts

3 Payment init

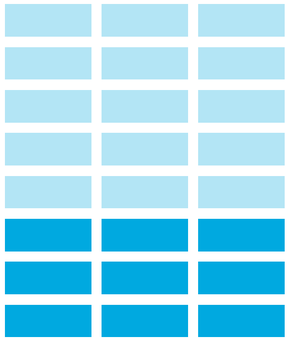


18

Collections & Reconn

12 Collection

6 Reconciliation

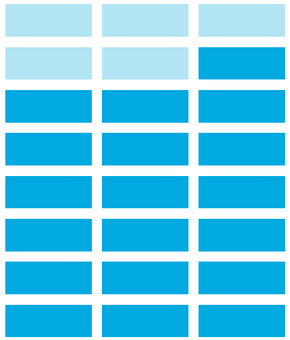


9

Credit

9 Credit

(Digital Factoring, Invoice Trading, Discount Trading, Supply Chain Finance)



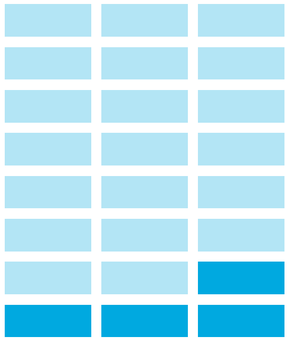
16

Data and Onboarding

11 Data Management

5 Onboarding

(Company data, Kyc, Credit Bureau, Banking Onboarding)

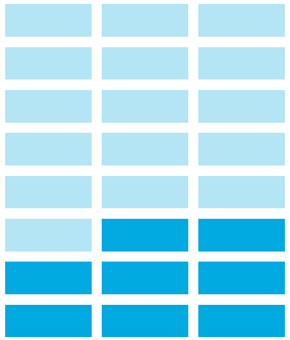


4

Other Payments

4 Other payments schemas

(Not PSD2 scope)



8

Investments

8 Use cases

(Trading, funds, savings, market data feed, advisory etc.)

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Open Banking UK. Dati dal futuro

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Banking evoluzione verso modello di piattaforma

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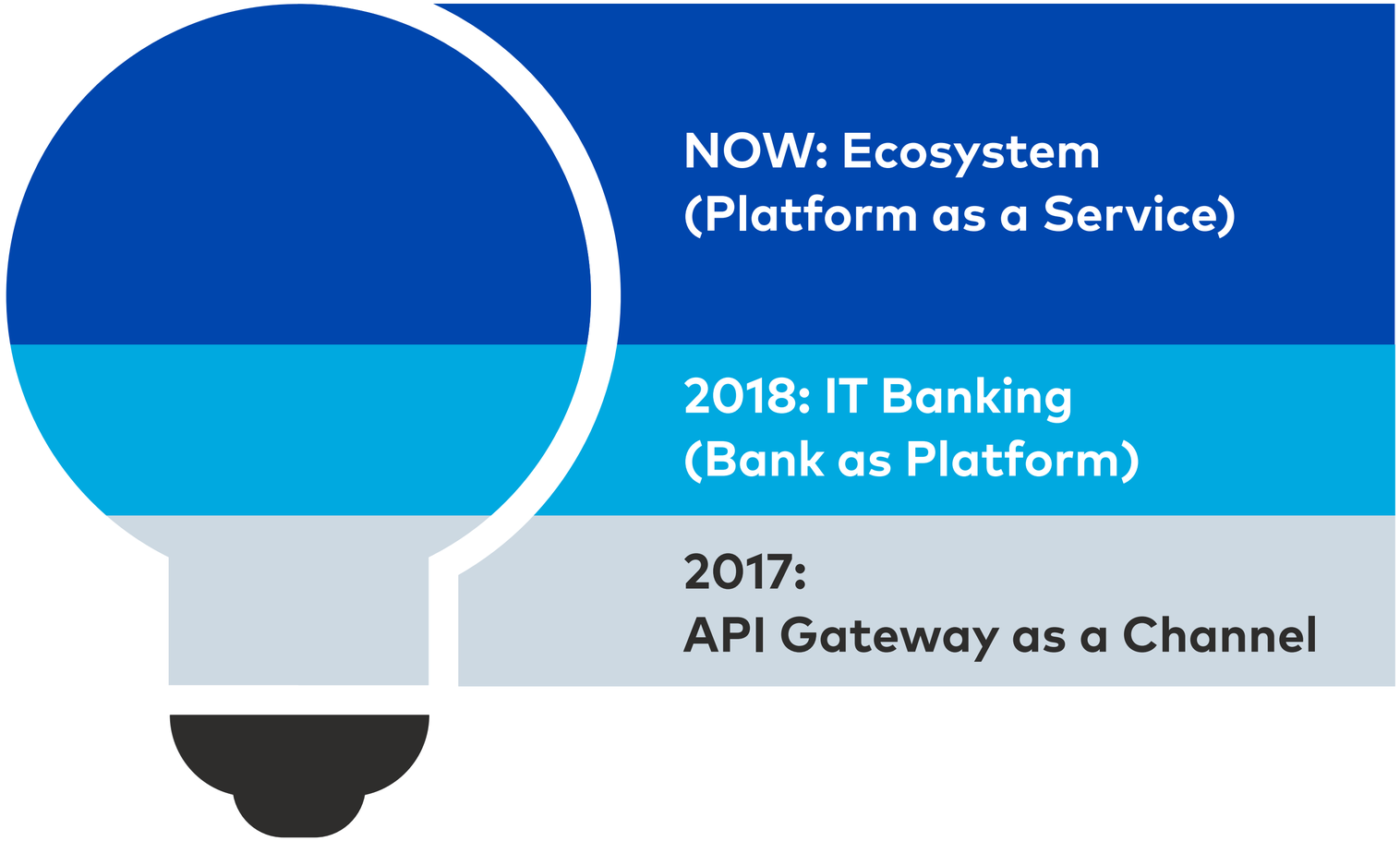
platform

platfr.io



Dall'esperienza del Gruppo Sella nasce Fabrick

axerve

The Omnichannel
Payment Hub
44% E-Commerce ITA

HYPE

The Italian
Challenger Bank
500K+ Customers

.kubique

Provider of Supply
Chain Finance solutions

fabrick
SHAPING FINANCE, TOGETHER

VIPERA
DELIVERING TODAY// ENABLING TOMORROW

International banking
and merchant services
solutions provider
5M end-users

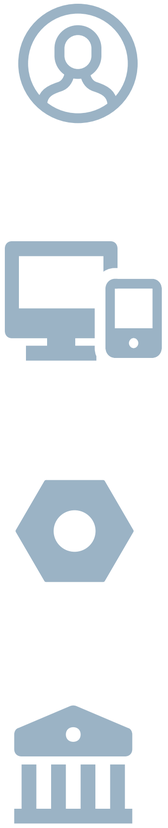
dpixel

Comprehensive
consulting services for
Open Innovation

Fintech District

100 members in the
community

Fabrick Platform Business Architecture



Users

Third Party Providers
and Fintech Partners

API Gateway (Identity, Security,
Monetization, PSD2 Gateway)

Producers API
(Banks and other providers)

Open
Platform

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Fabrick Platform API Portfolio (150+ APIs now available)

For TPP e Corporates

API Banking

Balance, Transactions, Credit, Debit and Prepaid Card Balance and Transactions, Search and Reconn Payments, Statements and Docs, Customer Info

OnBoarding

Open Accounts, Init Onboarding API, Process, Onboarding Status API

API Payments

Wire Transfers (SCT, Swift, Target2, Instant, Revert) SDD (Payments / Mandates), PagoPA, CBILL, Postal Forms, F24 (Taxes), P2P and "On us"

Other API

Equity Crowdfunding, Financial Instruments Closing Price, Utilities, API for Cash Pooling , API for Payment collection and reconn

For Merchants

API Merchants

Complete POS Management, Ecommerce Payments, Split Payments

For TPP and Banks

PSD2 Gateway

PIS Flows, AIS Flows, PIIS Flows, Consent Management APIS, TPP Onboarding

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Time for change.

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