

## **Open Banking – Come fronteggiare il nuovo paradigma**

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# L'Open Banking secondo gli esperti...



"Open banking is the practice of **sharing financial information** electronically and securely. Application programming interfaces (APIs) allow **third-parties to access** financial information efficiently, which promotes the development of new apps and services. Ideally, open banking should result in a **better experience for consumers**"

*The Balance, 2018*

"The introduction of an open banking regime...will give customers **greater access to their own data**, empowering them to seek out **better and cheaper services**"

*Morrison, Scott, Treasurer of the Commonwealth of Australia, 2018*

"The raising of financial technologies will **change the industry more in the next 5 years than it has changed in the last 30**. By 2020, online digital payment transactions are supposed to be over \$8 trillion per year"

*Dan Schilman, PayPal & Venmo CEO, 2017*

"In the future, a customer will be able to **open their mobile phone app** and with the touch of a button, **direct their bank to transfer their data to another finance provider**. Giving customers the ability...to shop around for deals and get the best product for their needs"

*Anna Bligh, CEO of Australia Bankers' Association, 2018*

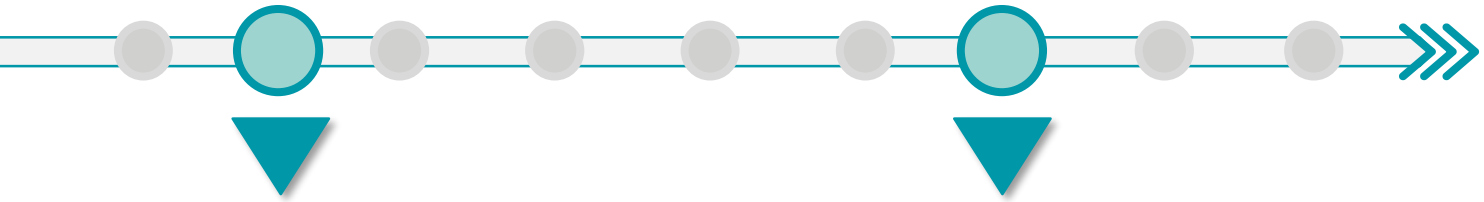
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**..ma cosa cambia per il cliente finale?**

# Il percorso evolutivo del concetto di Mobility...

**Ieri**

**Oggi**



**COSA  
COME**



**Forza motrice  
e mezzo di  
trasporto**

**COSA**



**Energia sotto  
forma di  
carburante**



**Veicolo munito  
di ruote e  
motore**

**COME**

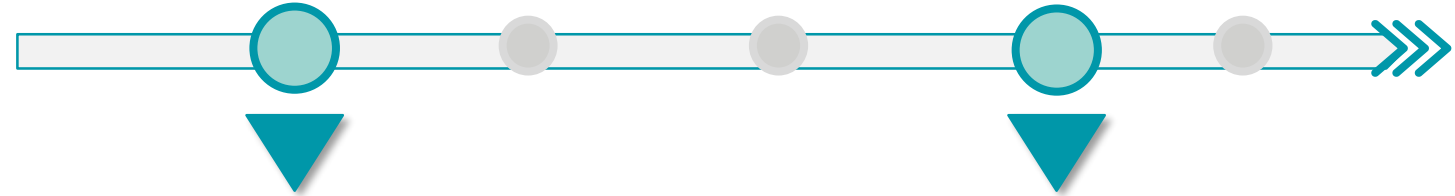




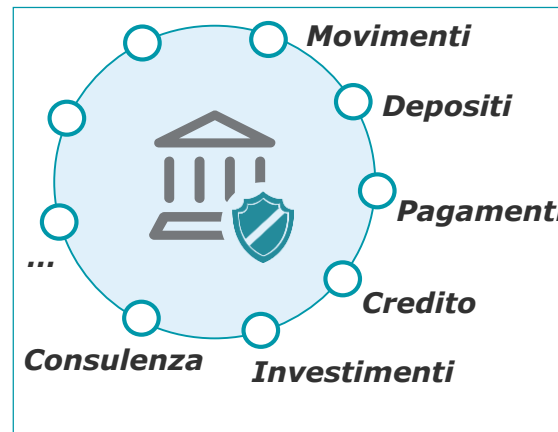
# ..l'analogia con l'evoluzione del Banking...

**Ieri**

**Oggi**



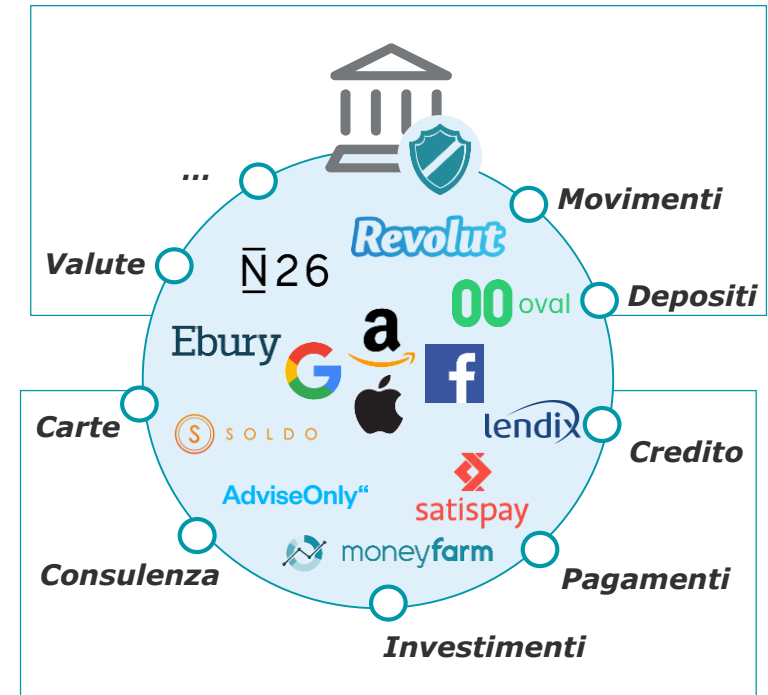
**C O S A  
O  
M  
E**



**Affidabilità  
e Servizi  
Finanziari**

**C O S A**

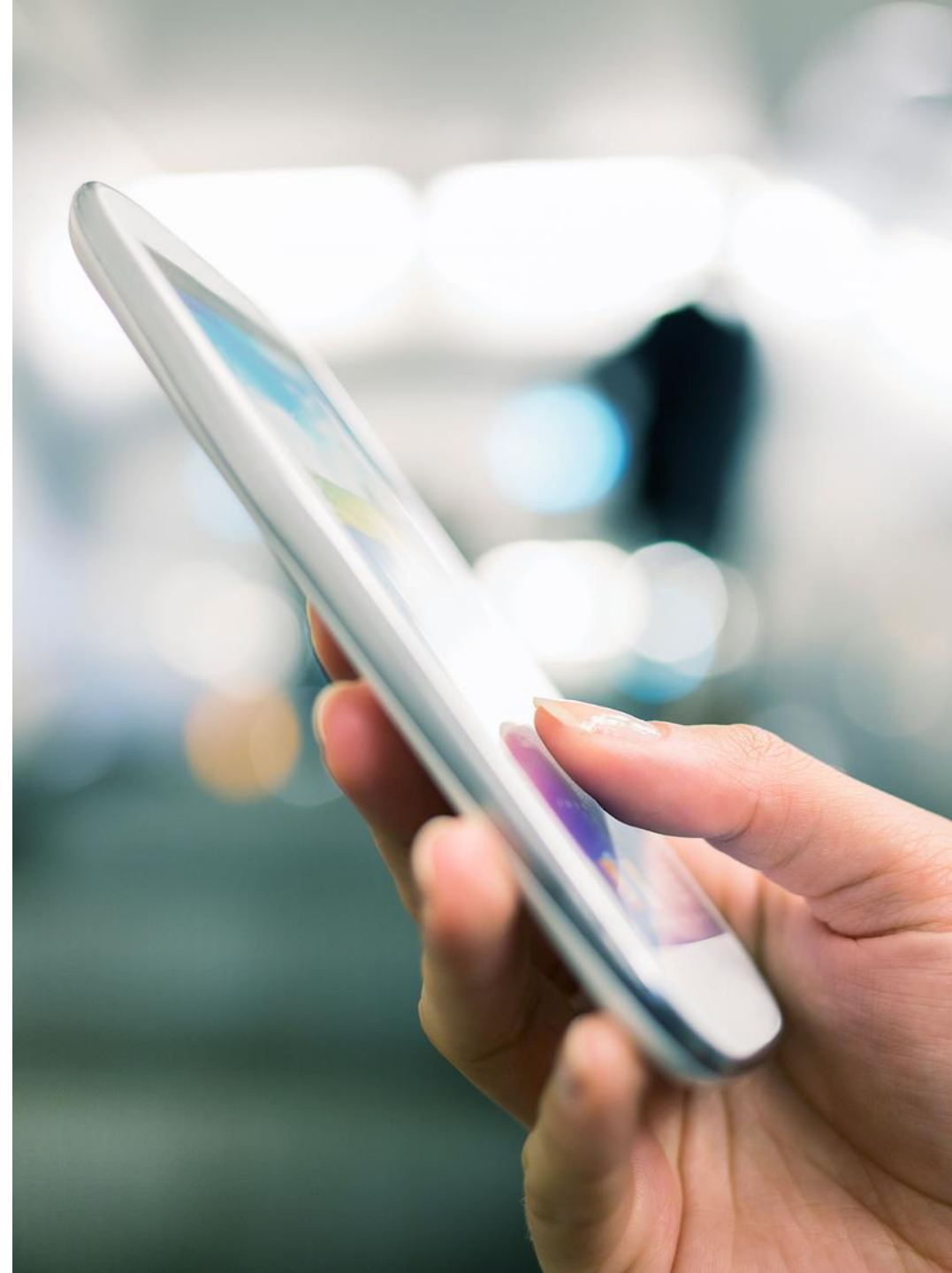
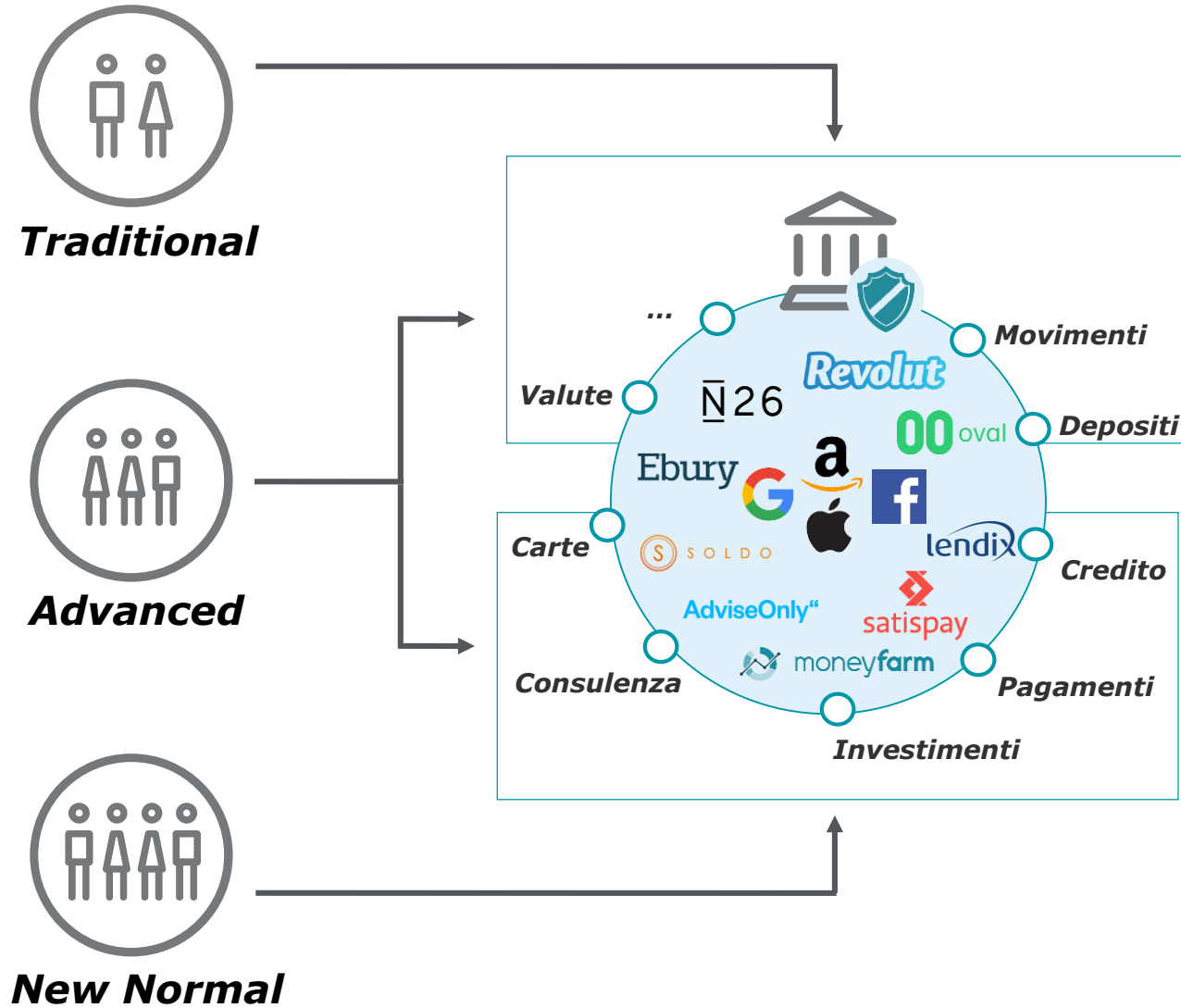
**Sicurezza e solidità**



**C O M E**

**Accessibilità e CX**

# ..la percezione del cliente finale



# Come affrontare la nuova arena competitiva?

1

## **Focalizzazione**

Sviluppare **prodotti/servizi distintivi**  
da distribuire su reti proprie e/o di terzi

2

## **Collaborazione**

Sostituire prodotti/servizi non core con  
**soluzioni best-in-class** di terze parti

3

## **Sperimentazione**

Esplorare **mercati/segmenti differenti**  
per creare nuove offerte combinate

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***If you want to go fast, go alone  
If you want to go far, go together!***

**Deloitte.**