

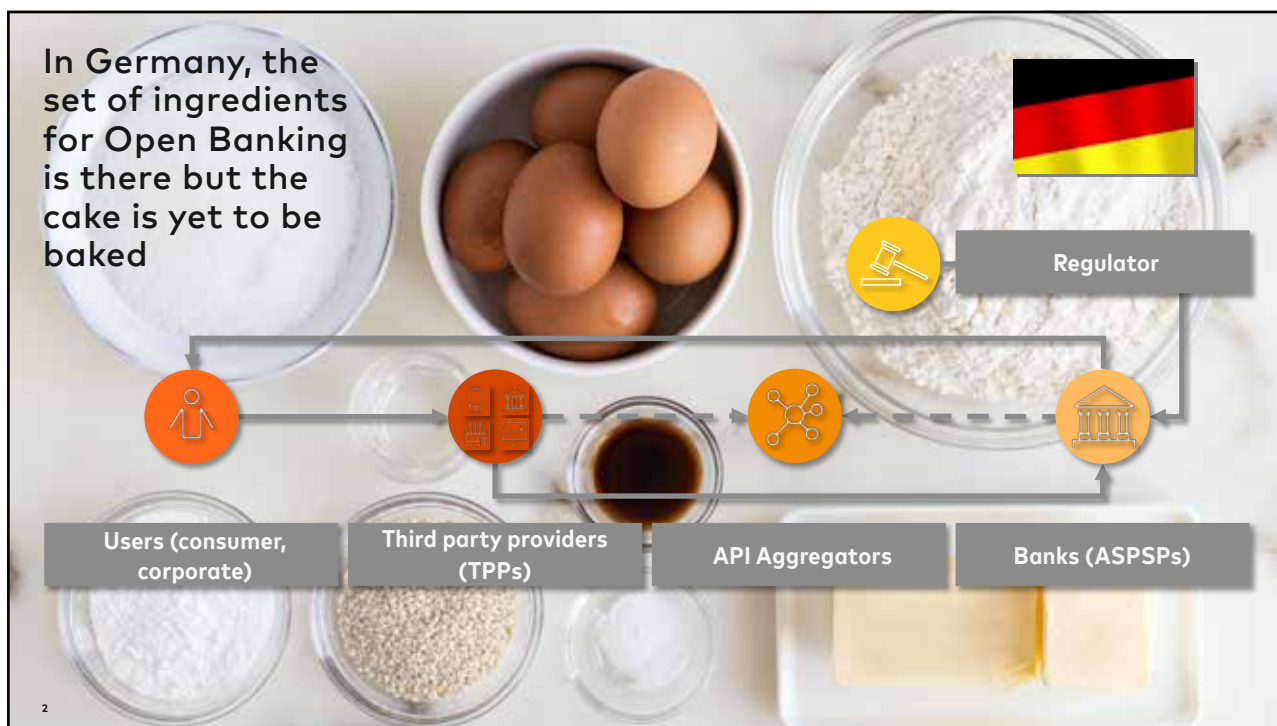


# Open Banking

Opportunities for Monetization

Dr. Peter Robejsek – Head Core Products

1

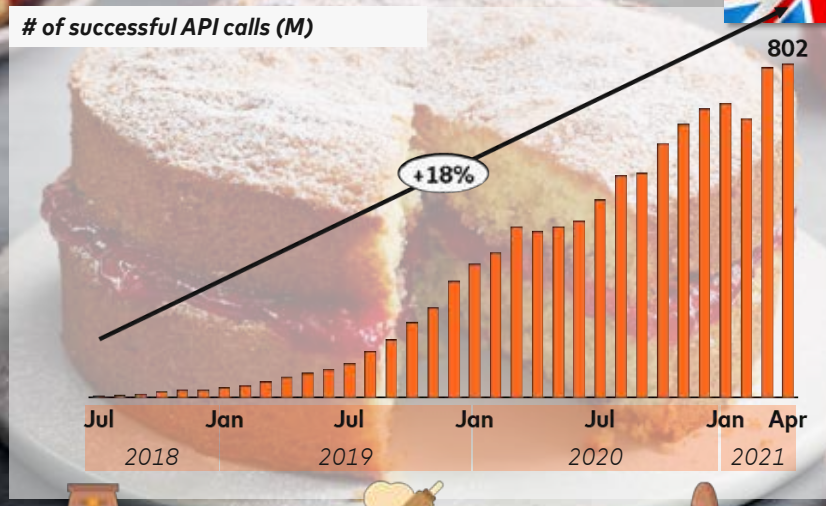


2

In the UK, the table is set – Open Banking is seeing high adoption



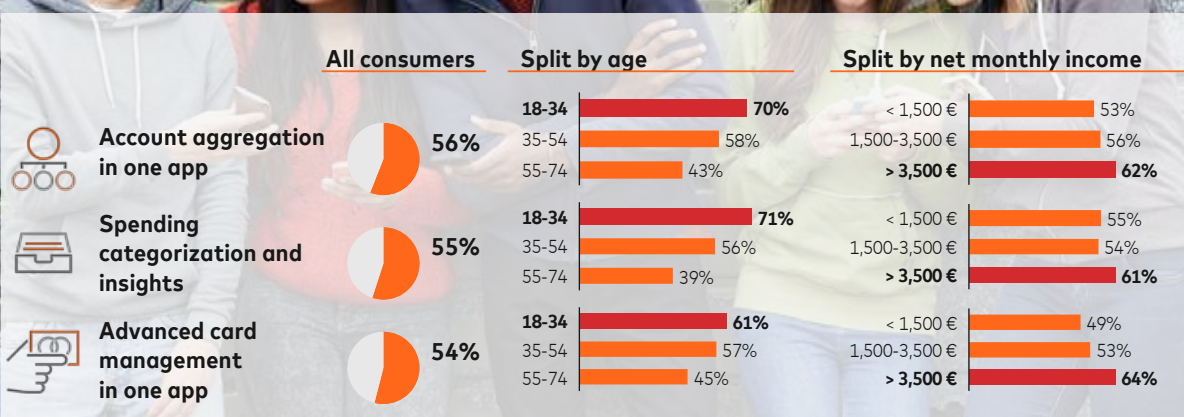
# of successful API calls (M)



3

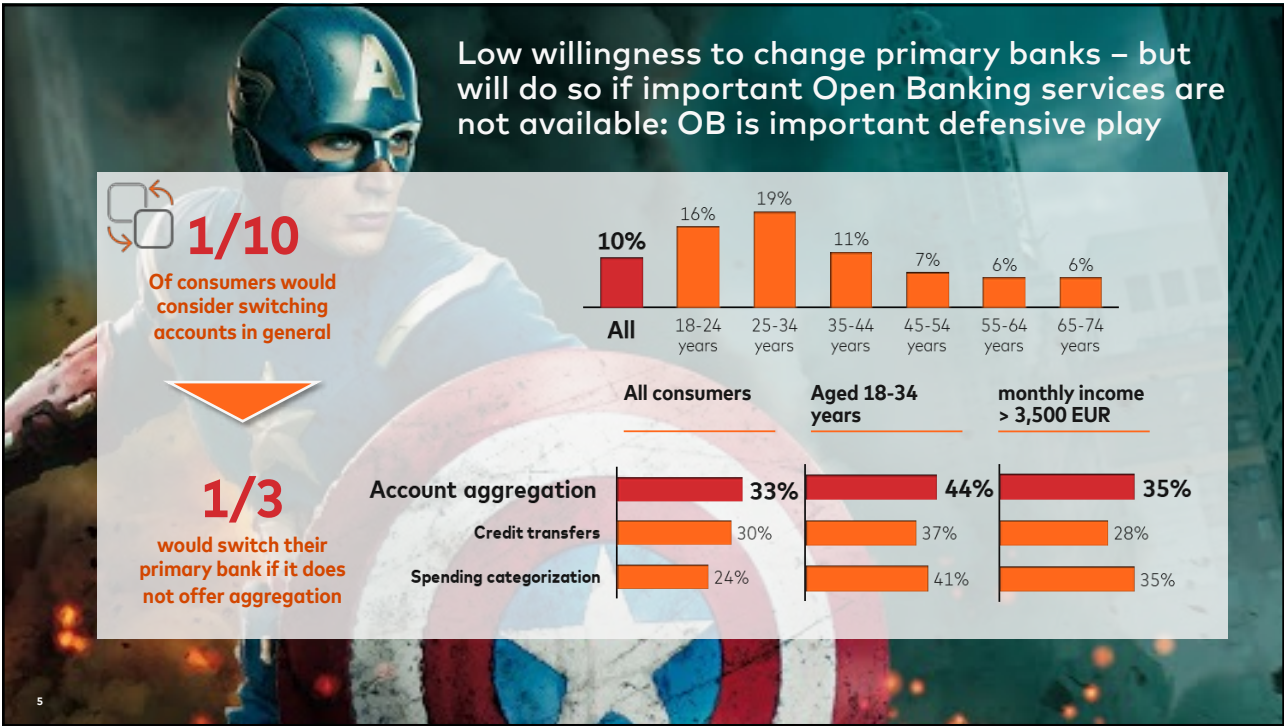
3

Younger, more affluent consumers have greater interest in Open Banking services



4

4

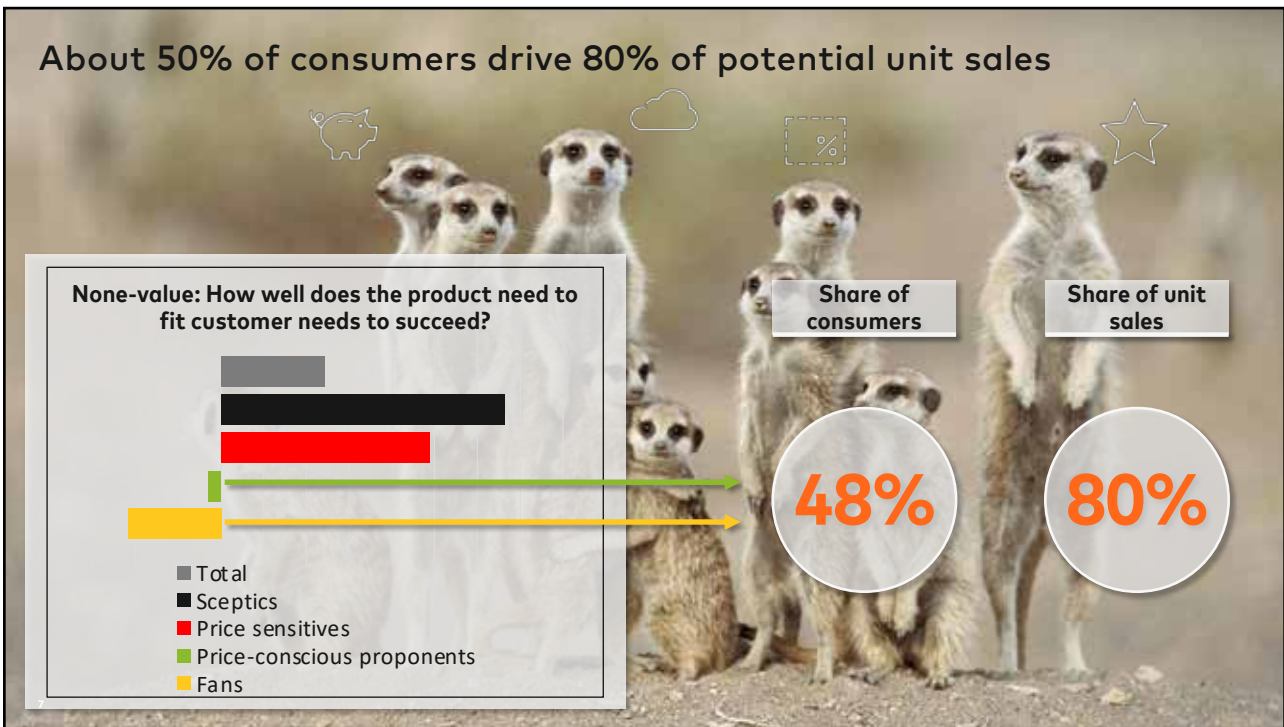


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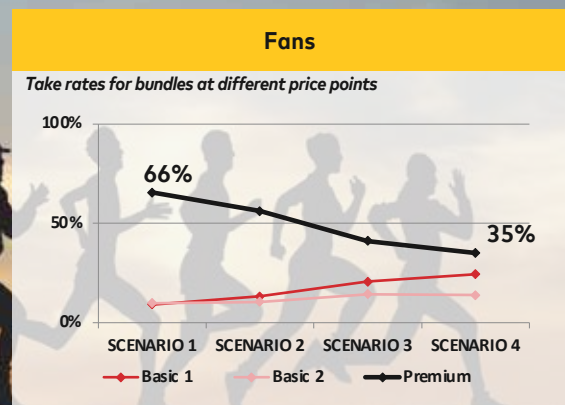
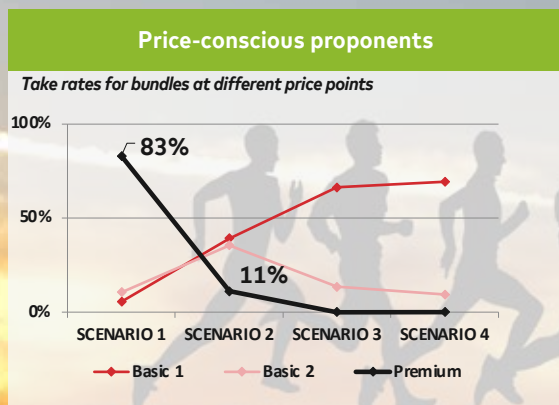
## About 50% of consumers drive 80% of potential unit sales



7

## Even with **competing, cheaper** product bundles in the market, more expensive premium bundles still attract the interest of consumers

	SCENARIO 1			SCENARIO 2			SCENARIO 3			SCENARIO 4		
	Basic 1 bundle	Basic 2 bundle	Premium bundle	Basic 1 bundle	Basic 2 bundle	Premium bundle	Basic 1 bundle	Basic 2 bundle	Premium bundle	Basic 1 bundle	Basic 2 bundle	Premium bundle
Monthly cost	-	0.5 €	1.5 €	-	1 €	3 €	-	1.5 €	4.5 €	-	2 €	6 €



8

8

Management Summary 



One more thing...

9



What is your strategy?

10