Bank As a Service

Data As a Currency

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Bank yesterday, today and tomorrow

Internetbanking & Payment Service Directive II

Banking services freely accessible through web

Data – Big? Smart? Money?

Q&A
How often do you …
…visit bank’s branch?

Internet Banking has been a STADARD SERVICE since long ago.

Do you need / prefer to …
…visit bank’s branch?
Payment Service Directive II ... clients rule over their finance

LevelUP! Multibanking

Internetbanking George

PSD II ... projected to internetbanking

- Aggregated view on all accounts in George
- Pay from any account regardless the banks
- Advisory to any user of the application
and much more..
Multibanking: retail

MOJE ZDRAVÉ FINANCE

Abyste měli více peněz, nemusíte více vydělovat.

GET DALE

MZF client

All MZF features: complex advisory

Branch Video Phone Chat MZF app

Non-client

Selected MZF features, all MZF features „try&buy,“
Multibanking: corporate

New servicing
- aggregated view / functions
- simplified experience
- arbitrage to existing products / cash pooling

Featuring
- Complete finance management from one point
- Connecting 3rd party products
  - (CF projections -> financing)
  - (Invoicing -> transaction, hedging, financing)

Simplified cash management
Behind the internetbanking?

WebAPI
...bank as a service at your hand.

A set of web-services for FREE use.
Na naše API se můžete spolehnout

- Držíme se standardů
- Bezpečnost především
- Nerozbijeme Vám kód
- Podpoříme Váš úspěch
- Máme teový rate limiting
- Jasná plány do budoucna
API Premium

Erste Group Open API

For Account Opening select appropriate country

Austria  Czech Republic  Slovakia  Romania

Hungary  Croatia  Serbia  Bosnia and Herzegovina
Big data for companies

Corporate, Municipality
Thanks for your attention!

Any questions?

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