

Bank As a Service



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Data As a Currency

Content

Bank yesterday, today and tomorrow

Internetbanking & Payment Service Directive II

Banking services freely accessible through web

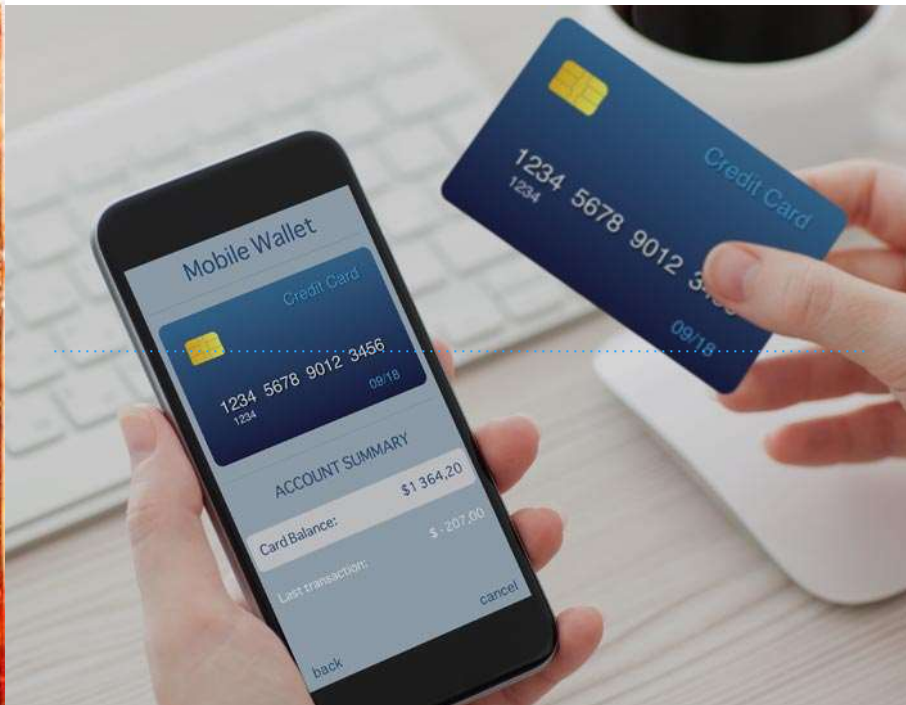
Data – Big? Smart? Money?

Q&A

Bank



Bank



How often do you ...
...visit bank's branch?

Internet Banking
has been a **STANDARD SERVICE** since long ago.

Do you need / prefer to ...
...visit bank's branch?

LevelUP! Multibanking



Internetbanking George

Payment Service Directive II ... clients rule over their finance



Father



Son



Mother



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..

The screenshot displays the George internet banking interface. At the top, it shows the user's name 'Dobry den, Petře Bartoši, vítám vás v George.' and the 'Účty - karty' (Accounts - Cards) menu. The main content area is titled 'Poslední transakce na účtu Petr Bartoš' (Last transactions on account Petr Bartoš) and lists several transactions with their amounts and dates. Below this, there are four account cards for different banks: 'MC Banka s.r.o. BARTOŠ PĚTR', 'WIB - Všeobecná banka BARTOŠ PĚTR', 'KB BARTOŠ PĚTR', and 'iBOD'. Each card shows the account holder's name and the account number.

| Bank | Account Holder | Account Number |
|-----------------------|----------------|-----------------|
| MC Banka s.r.o. | BARTOŠ PĚTR | 292755504310800 |
| WIB - Všeobecná banka | BARTOŠ PĚTR | 292755504310800 |
| KB | BARTOŠ PĚTR | 292755504310800 |
| iBOD | BARTOŠ PĚTR | 292755504310800 |

Multibanking: retail



MOJE ZDRAVÉ FINANCE

Abyste měli víc peněz, nemusíte víc vydělávat.

 ČISTĚ DĚLE



MZF client



Non-client

All MZF features: complex advisory

Selected MZF features, all MZF features „try&buy,“

Branch

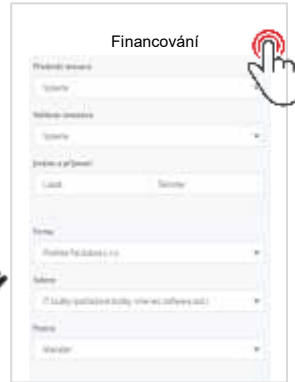
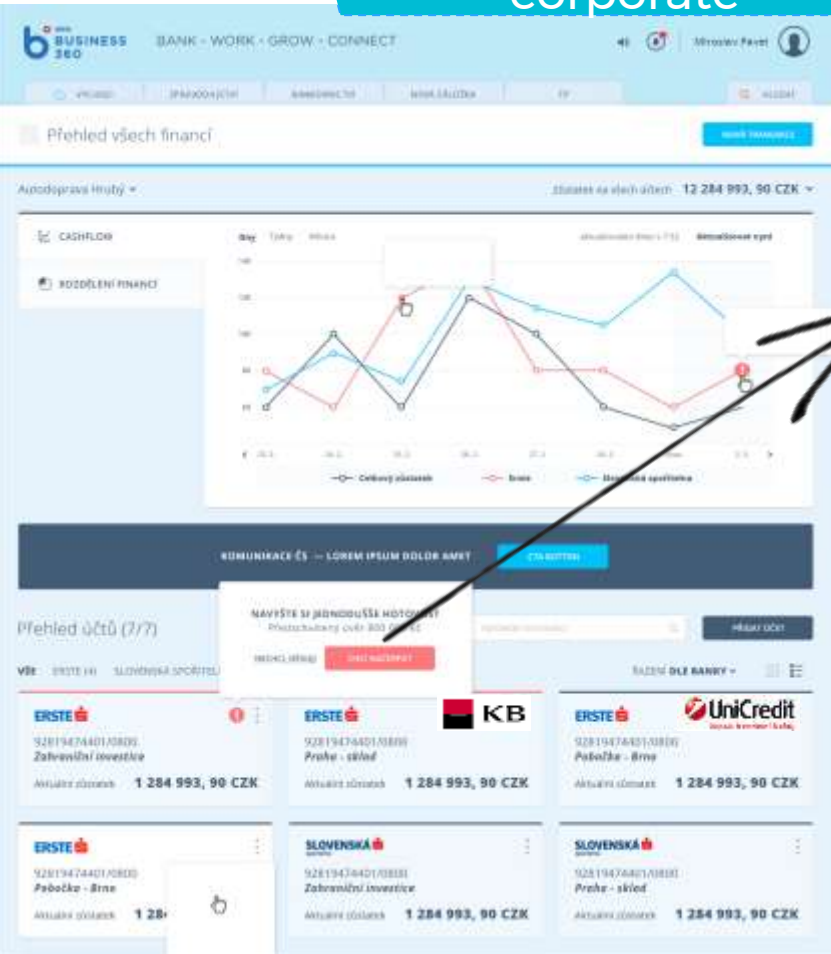
Video

Phone

Chat

MZF app

Multibanking: corporate



Financing



Hedging

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 férový rate limiting
- ✓ Jasné **plány do budoucna**

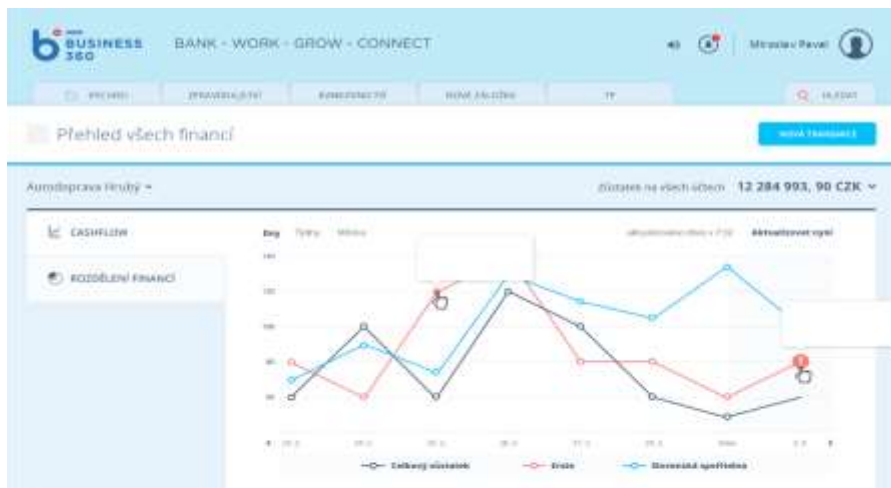
+ support

+ pricing

+ salesforce

API Premium

Erste Group Open API

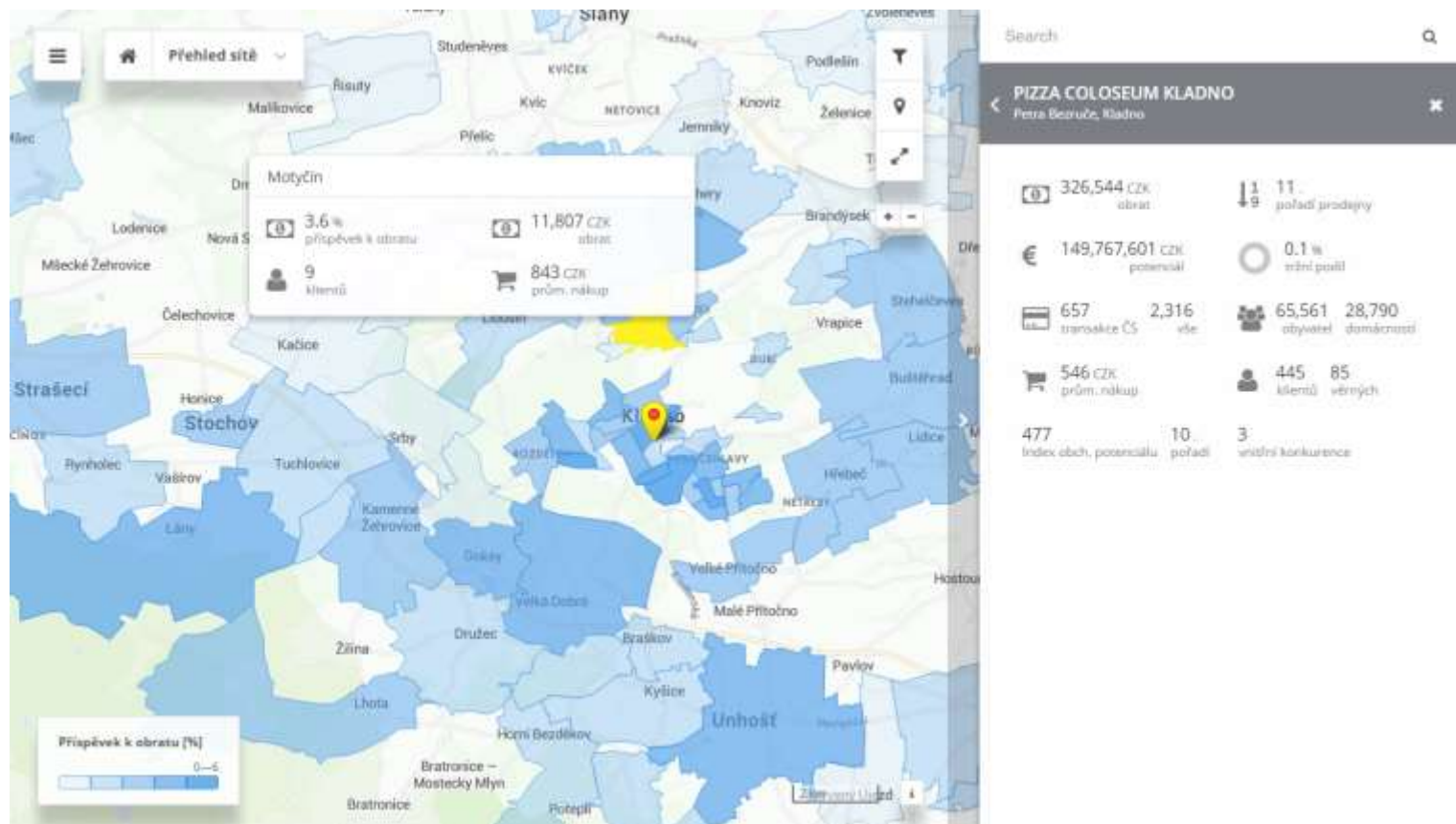


For Account Opening select appropriate country



Big data for companies

Corporate, Municipality



Thanks for your attention!

Any questions?



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