

Open Banking – Aggregation & Advanced Services



Get fresh customer financial data and leverage advanced insights to enable an innovative customer journey.

MARKET AND CONSUMER PRESSURES

With an increase in the number and variety of digital banking offers, consumers are rarely sticking to one particular bank. Instead, they have multiple accounts and are using various banks for different needs. In this environment, it becomes critical for every bank to own their customer relationships. With consent, it's now possible to access customers' multi-bank data, which a bank can use to build personalized, fit for purpose services.

ACCESS TO CUSTOMER DATA

Benefit from accessing PSD2 and non-PSD2 account data. Aggregate, analyze, and present customer data in a user-friendly way.

NEW DIGITAL BANKING SERVICES

Launch new services or improve existing ones by leveraging customer information. Speed up processes, analyze each unique situation, provide financial insights and personalize next-generation customer journeys.

Off-the-shelf use cases for immediate results

Years of industry knowledge, high-quality customer data aggregation & enrichment, and a Gartner-leading API platform—all united to offer open banking use cases, up and running in minimal time.

KEY FEATURES & CAPABILITIES

Account aggregation services used by 3,4K institutions

Max accuracy in data categorization (machine learning algorithms)

Budget management & customer insight functionality

An order book with audit trailing

Open architecture for the integration of partner offers

A developer portal to support further innovation

CONCRETE BENEFITS FOR YOUR BANK

- Understand your customers better with a comprehensive financial view.
- Increase customer trust and loyalty with relevant and personalized services.
- Boost customer engagement and, as a result, grow digital sales.
- Increase acquisition rates with faster and easier onboarding processes.
- Improve back-office productivity with process automation.
- Lower operational overhead.
- Reduce errors and risks with data from trusted sources.

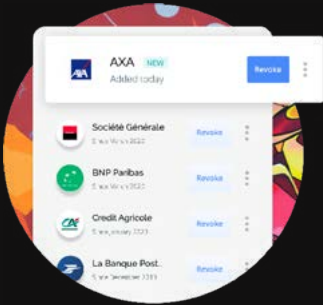


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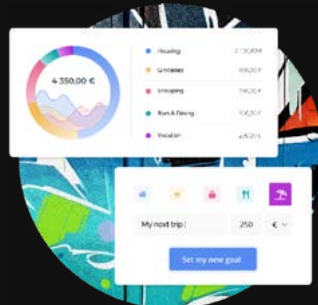


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/ Multi-banking



/ Personal finance



Open banking use cases from SBS

were designed for banks looking to consolidate the full financial data of their multi-banked-customers and engage them in personalized innovative journeys.

All open banking use cases are available through the cloud-native Digital Banking Engagement Platform, enabling smooth orchestration and connectivity from core banking systems to all channels, as well as possibility to benefit from partners' integrations from Sopra Banking Marketplace.

OUR CLIENTS

From Open Banking Compliance to Open Banking Aggregation and Advanced services

9 banking groups

31 banking establishments

17 countries

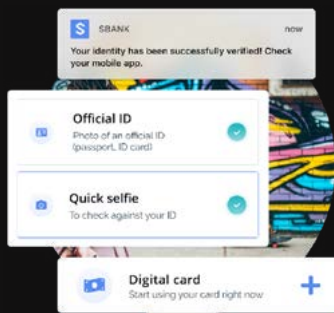


Benefit from pre-integration of Tink's technologies from day 1

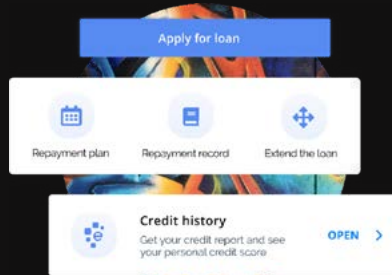
Caixa Geral de Depósitos (CGD) – Portugal, 4Mn customers - DABOX -

- 1st open banking app in Portugal
- 33% new users (non existing CGD clients)
- 49% of all aggregations beyond CGD

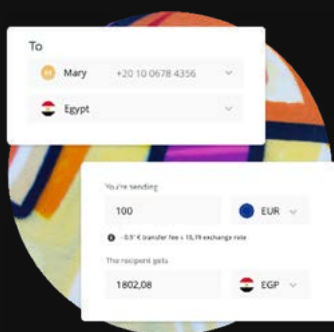
/ KYC onboarding



/ Digital lending



/ Remittance



A new use case tomorrow



WHY SBS?

Sopra Banking Software is a global company with an extensive network of local resources in 70 countries. Our 50-year heritage, long-term oriented shareholders, and ongoing investments make us long-term, trusted partner.



Sopra Banking Software is the partner of choice for more than 1,500 financial institutions worldwide. The rich variety of our solutions, the strength of our conviction and our passion for innovation enable us to support our clients on a daily basis and in their future projects, as well as in their goals regarding financial inclusion. Our customers, based in over 80 countries around the world, benefit every day from our technologies and software, as well as the expertise of our 5,000 employees. Sopra Banking Software is a subsidiary of the Sopra Steria Group, a European leader in consulting, digital services and software development. With more than 46,000 employees, the Sopra Steria Group generated a turnover of €4.43 billion in 2019.

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