

**Nordea**

# Close the gap to the future

**Open Banking in  
practice**

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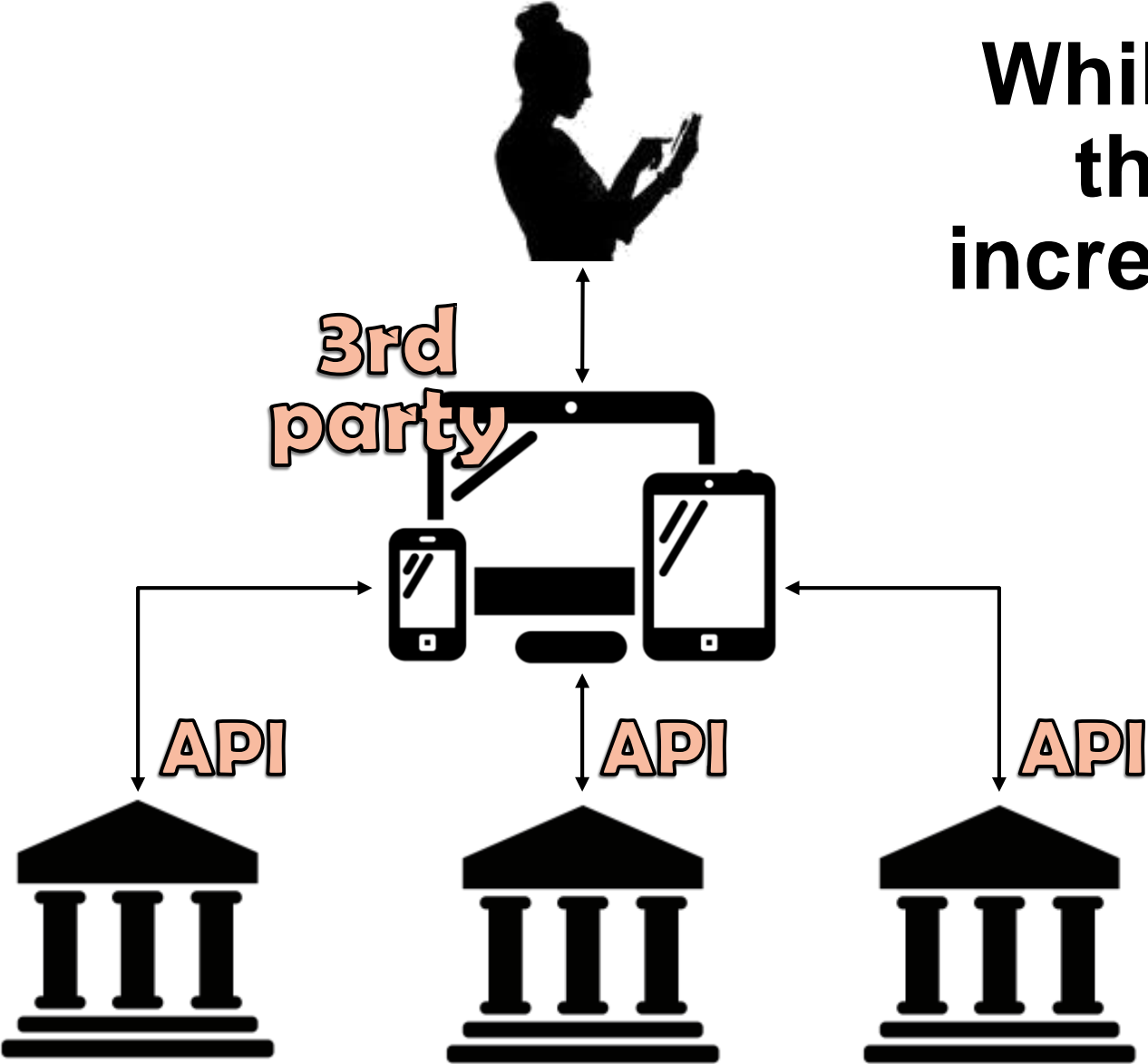


# Open Banking

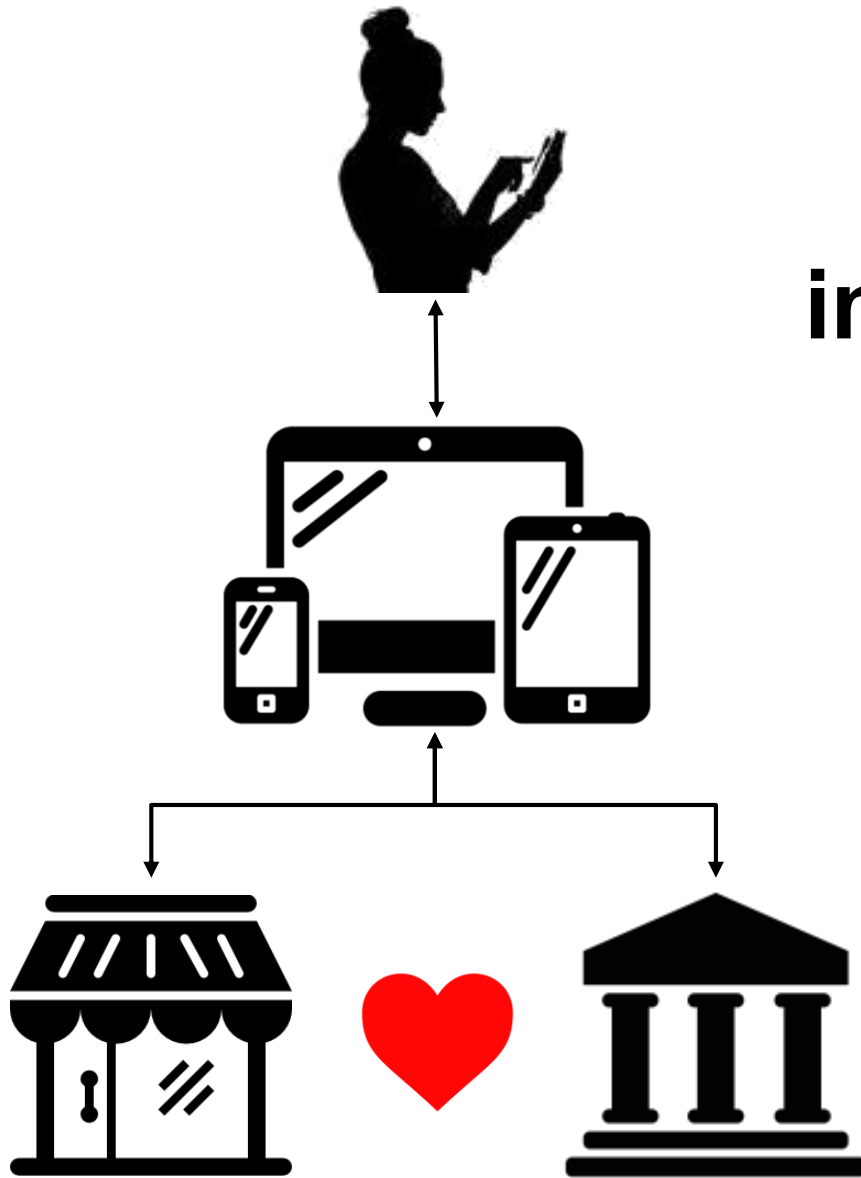
**is not a new channel**

**and it is not about products**

While PSD2 empower  
the non-banks to  
increase **competition...**



...Open Banking is a movement towards increased **collaboration!**



# Open Banking happens in Australia...

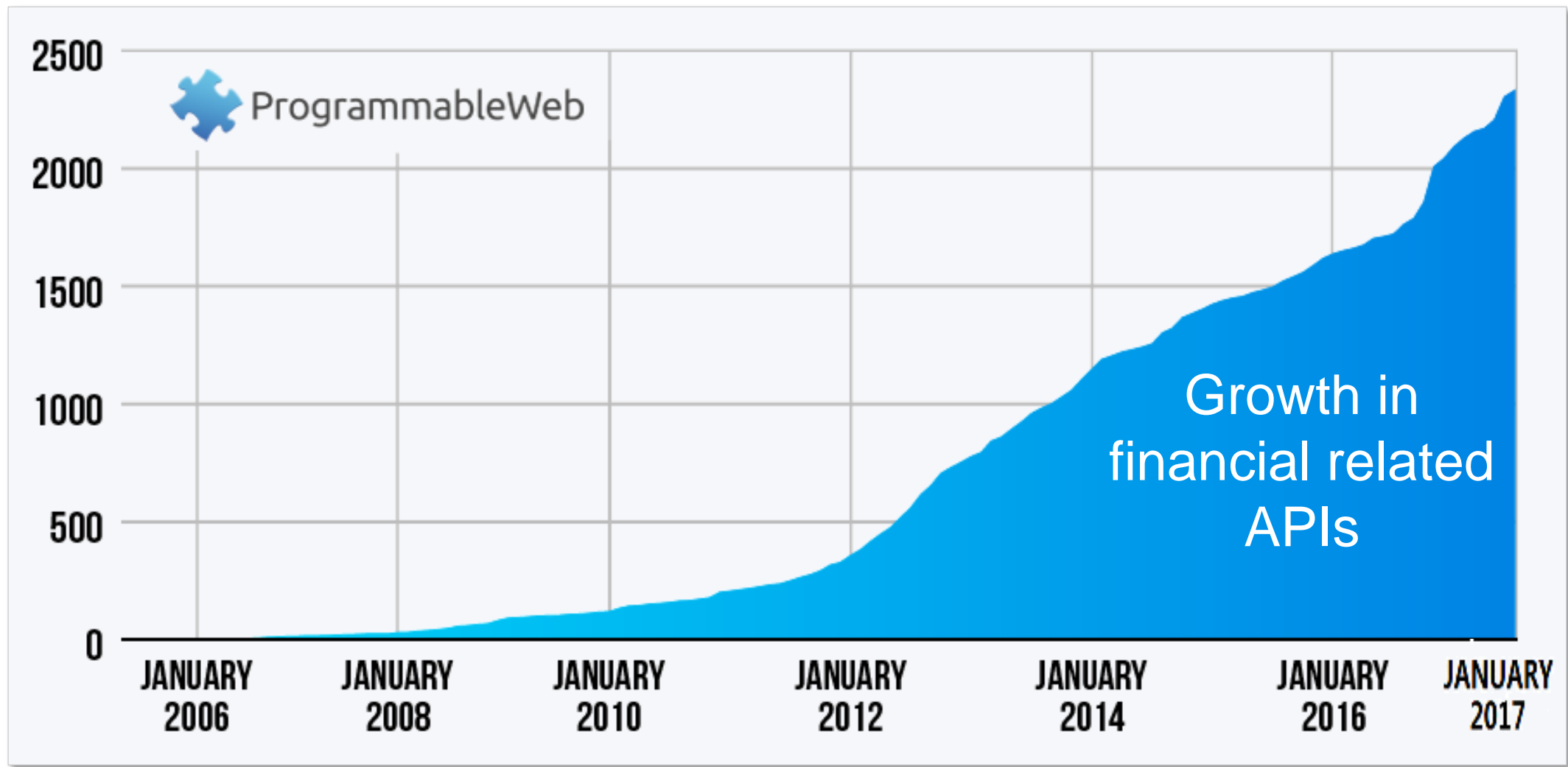
The image shows a modern building facade with a glass and metal grid pattern. The word 'MACQUARIE' is visible on the building. A dark rectangular overlay is positioned on the left side of the image, containing white text.

## Macquarie to launch API-driven open banking platform

Will make it easier for customers to share data with fintechs

**...and they don't have PSD2!**

# The common denominator is the **open API**



**Be innovative up here**

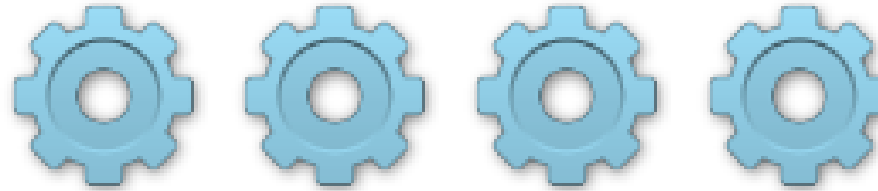
Customers



Apps



Open APIs



Micro services

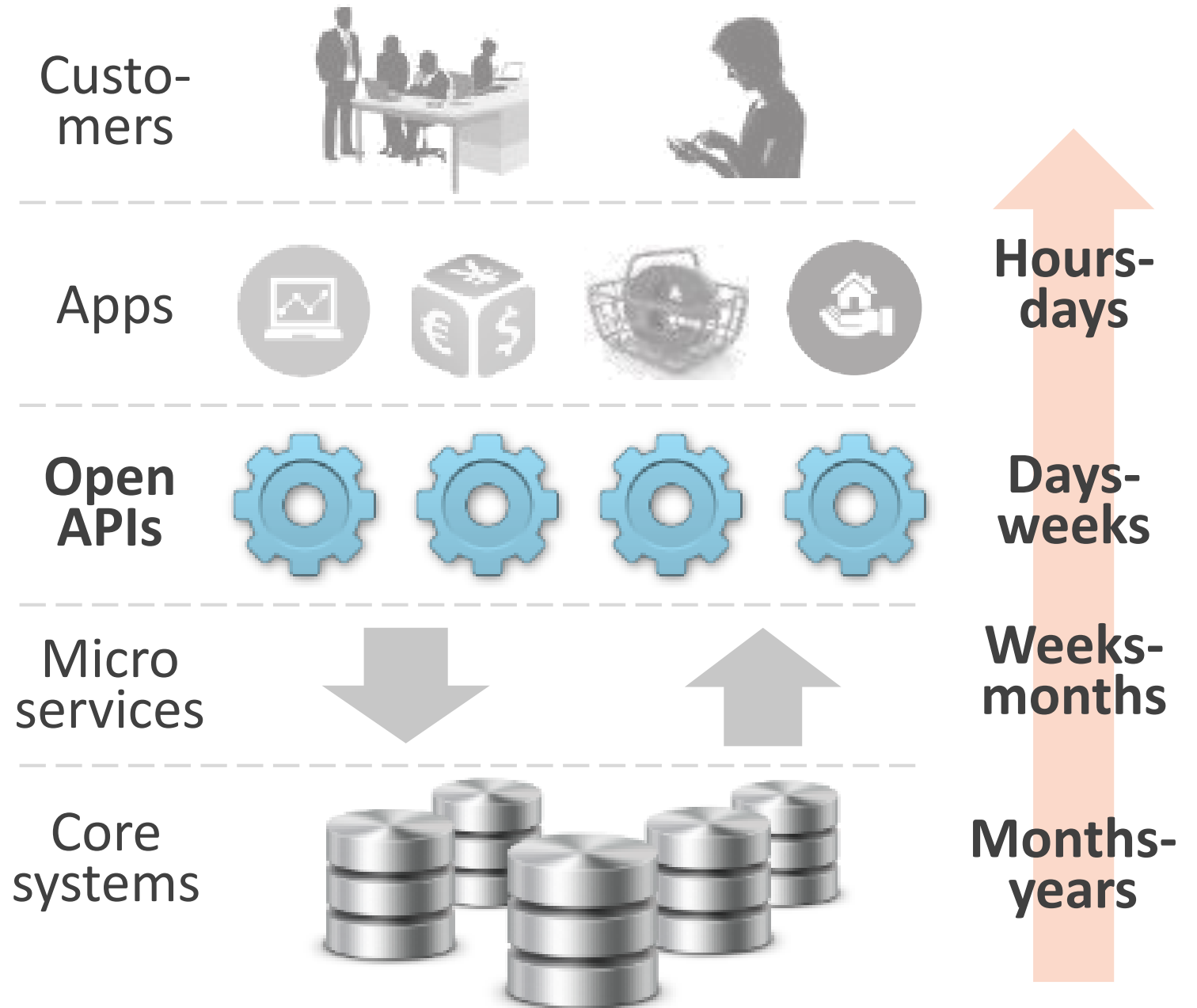


**Leave this untouched**

Core systems



**Experiences from Australia tells us that new customer value can be delivered faster and cheaper**





# Test case - Aggregation of accounts across banks

**Total Net Worth:** €1,128.39

EUR  GBP  USD

SHOW  ENTRIES

SEARCH:

BANK	ACCOUNT NAME	SORT/BIC CODE	ACCOUNT/IBAN	CURRENCY	BALANCE	SWEEP ACC.	SWEEP MIN
BARCLAYS	Business Account	123456	123456789	GBP	£10000.0	Barclays Business Savings Account 87654321	£0.0
NATIONWIDE	Supplier Bank Account	666666	45674523	GBP	£7000.0		£0.0
NORDEA	Danish Business Account	NDEADKKK	DK50004004401162345	GBP	£0.0		£0.0
NORDEA	Swedish Personal Account	NDEASESS	SE45500000000365777	GBP	£0.0		£0.0
NORDEA	Danish Personal Account	NDEADKKK	DK500040044011628786	GBP	£0.0		£0.0

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SMEs**

**Automated Rental  
Management**

**Spending and  
Budgeting  
Visualization**

**Accounting  
Software for SMEs**

**Account  
Aggregation**

**My Open Banking**

**Personal Finance  
for Youths**

**Activity and  
Lifestyle  
Monitoring**

**Savings App for  
Groups**

**Invoicing  
Management**

# Open Banking

**is about a changed mindset**

**and a new way of working**

**Thank you!**

