

“To TPP or not to be...”

March 7, 2019

Dariusz Nehrebecki, VP Strategy and Business Model Development



It's happening!

98 PISPs and AISPs registered in the **UK** alone
(+ more passporting in)

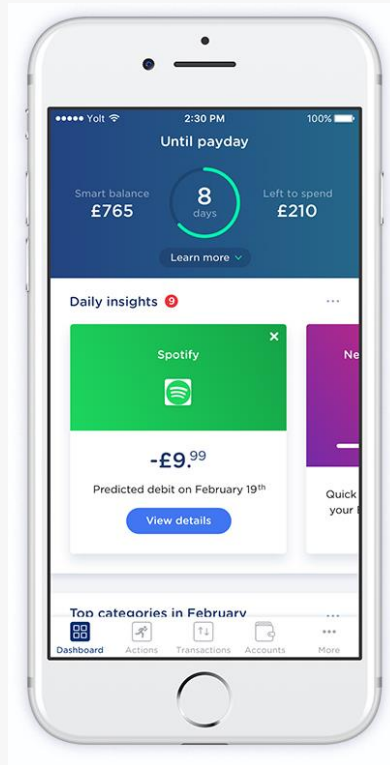
Source: FCA Register, accessed 6th March

PFM-time!

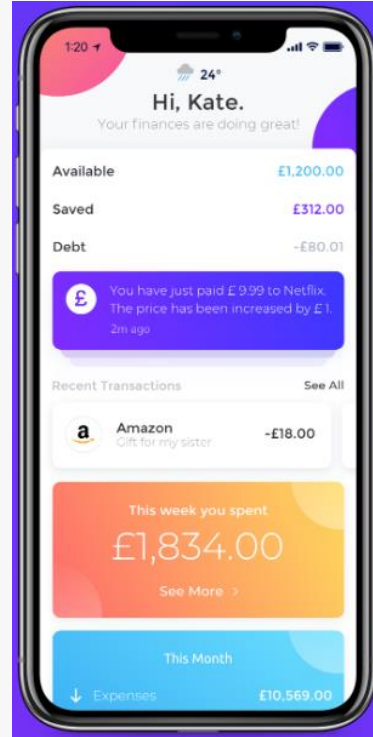
Bean



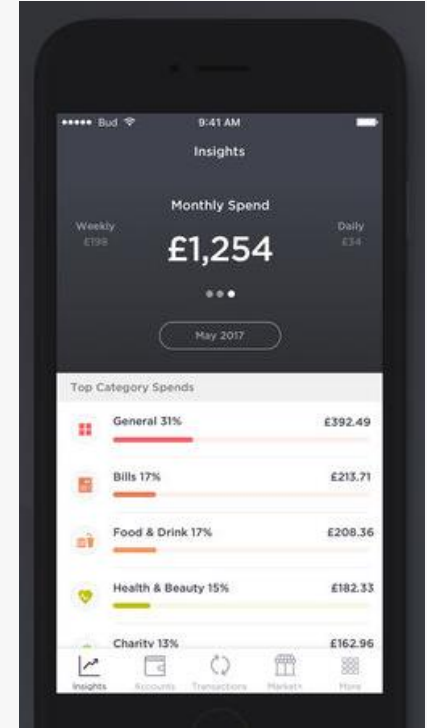
Yolt



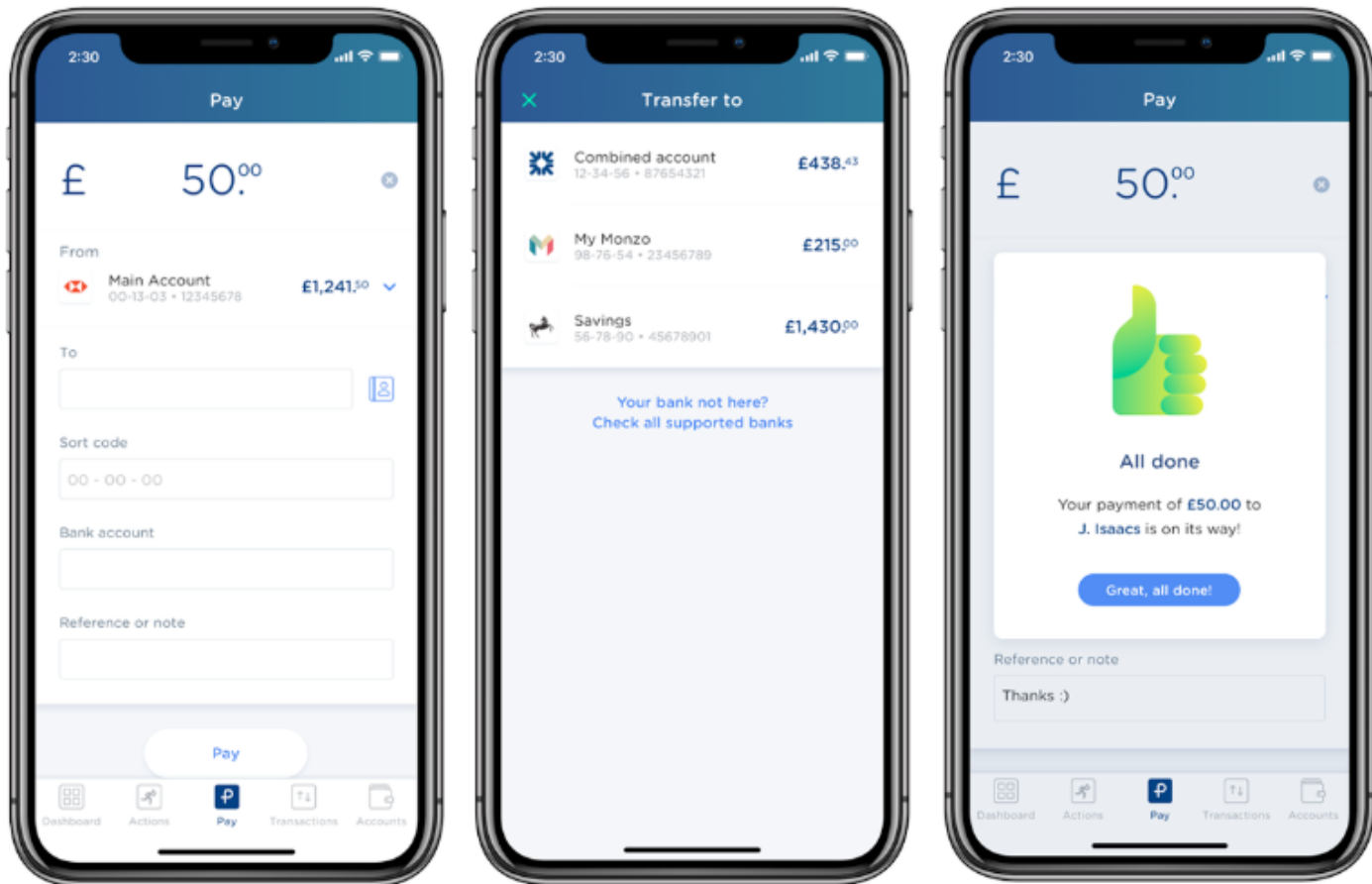
Emma



Bud



Time for PFM payments - Yolt Pay



Flight, anyone?

Select a payment method:

Open Banking (UK)

i The following banks are supported: Allied Irish Bank, Bank of Scotland, Barclays, Danske, Halifax, HSBC, Lloyds Bank, Nationwide, NatWest, Santander, The Royal Bank of Scotland, and Ulster Bank.
Please note: you will be redirected to our partner Adyen to finalise your payment.

PayPal



Credit card



A fee may apply (up to GBP 6.73)

Debit cards



Total price

GBP 336.74

Next steps

1. Accept the conditions and place your order
2. You will receive the following e-mails from KLM:

An e-mail with a confirmation of your booking.

An e-ticket after we have received your payment. You can use this ticket to check in at the airport or to check in online.

MARCH 7, 2019

adyen

Step 2: Enter your Payment Details

You are paying GBP 114.94 with

Allied Irish Bank <input type="radio"/>	Allied Irish Bank (Corporate) <input type="radio"/>
Danske Bank <input type="radio"/>	Danske Bank (Corporate) <input type="radio"/>
First Trust Bank <input type="radio"/>	First Trust Bank (Corporate) <input type="radio"/>
Bank of Ireland <input type="radio"/>	Bank of Scotland <input type="radio"/>
Barclays <input type="radio"/>	First Direct <input type="radio"/>
HSBC Bank <input type="radio"/>	Halifax <input type="radio"/>
Lloyds Bank <input type="radio"/>	M&S Bank <input type="radio"/>
National Westminster Bank <input type="radio"/>	Nationwide Building Society <input type="radio"/>
Royal Bank of Scotland <input type="radio"/>	Santander <input type="radio"/>
Ulster Bank <input type="radio"/>	

Next Step: Review and Complete Your Payment

previous

Screenshot

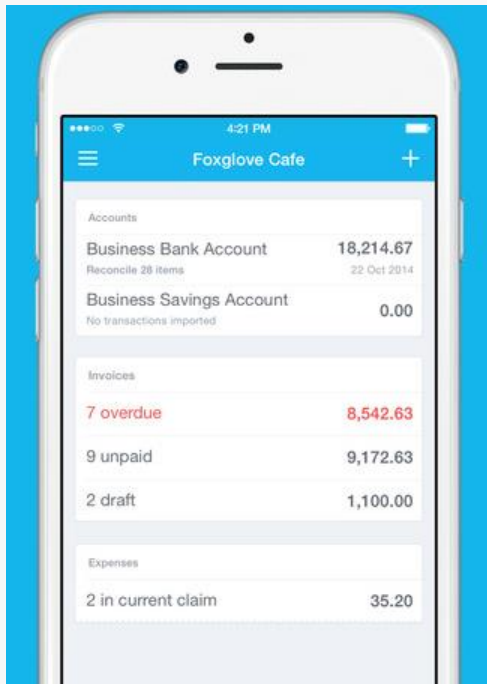
OPEN BANKING: TPP LENS

Beer, anyone?



So easy to run a small business now!

Xero



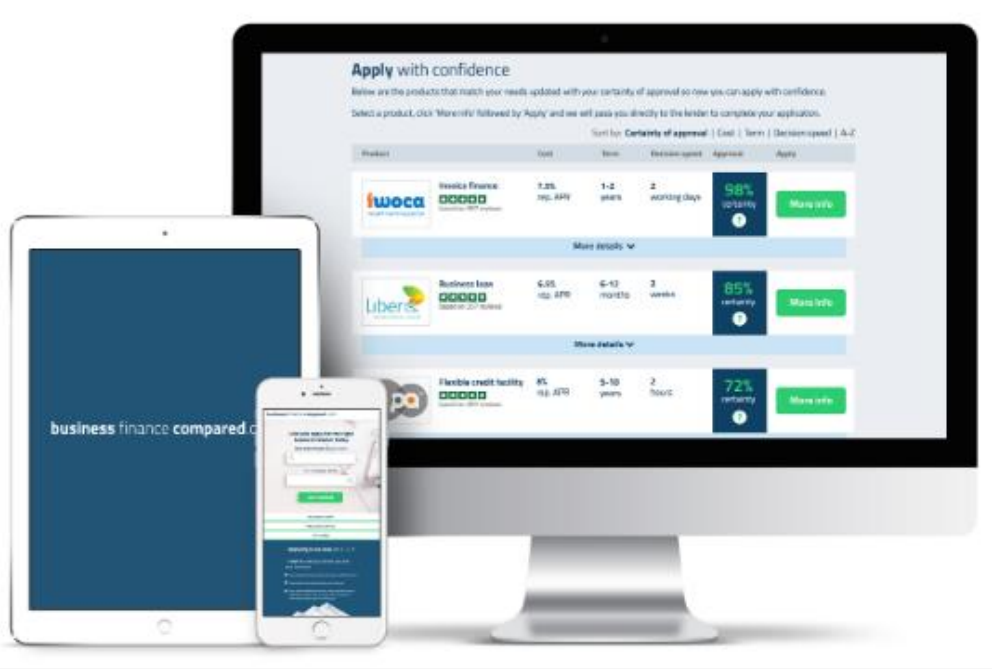
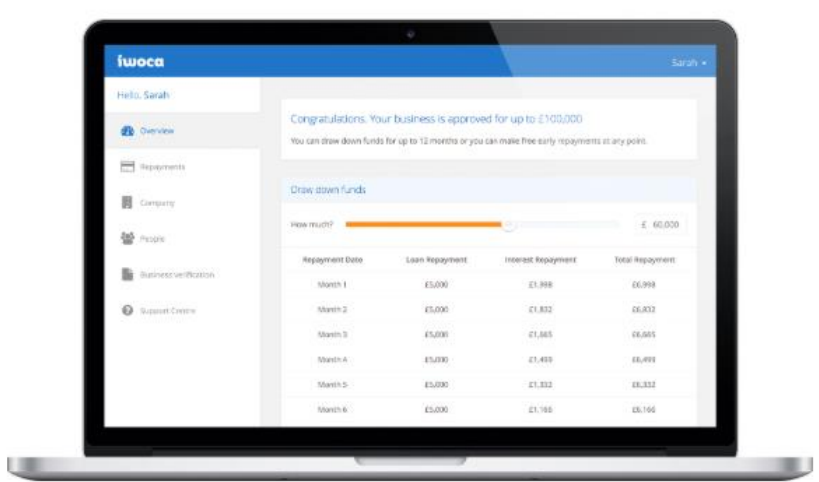
9Spokes



Business in need? No problem...

Business Finance Compared

iwoca



Are you worthy?



**Tenant checking
service**

Credit scoring

CREDIT KUDOS

Better credit for all

We're a new kind of credit bureau that uses financial behaviour to measure creditworthiness



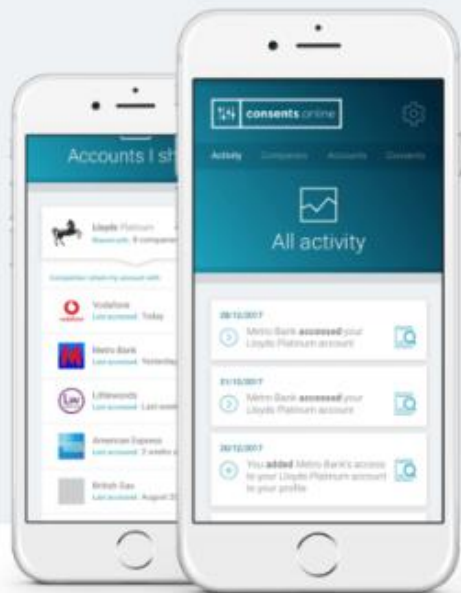
Bud



Rent recognition

For most renters, their rent is their biggest monthly payment but making these payments has zero impact on credit history. Check out the series of posts looking at how we're tackling this.

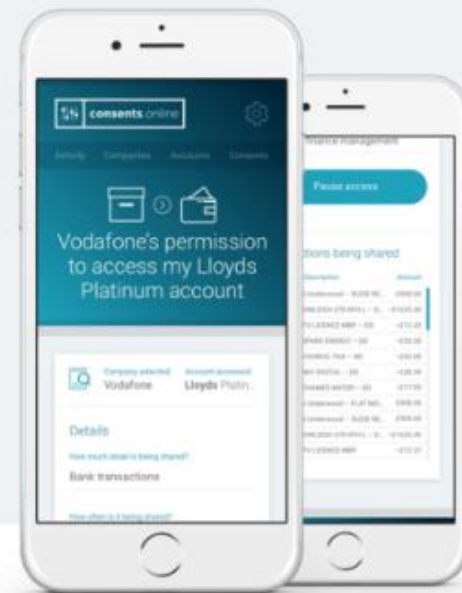
Consents Online: AISP as a service “+”



Transparency

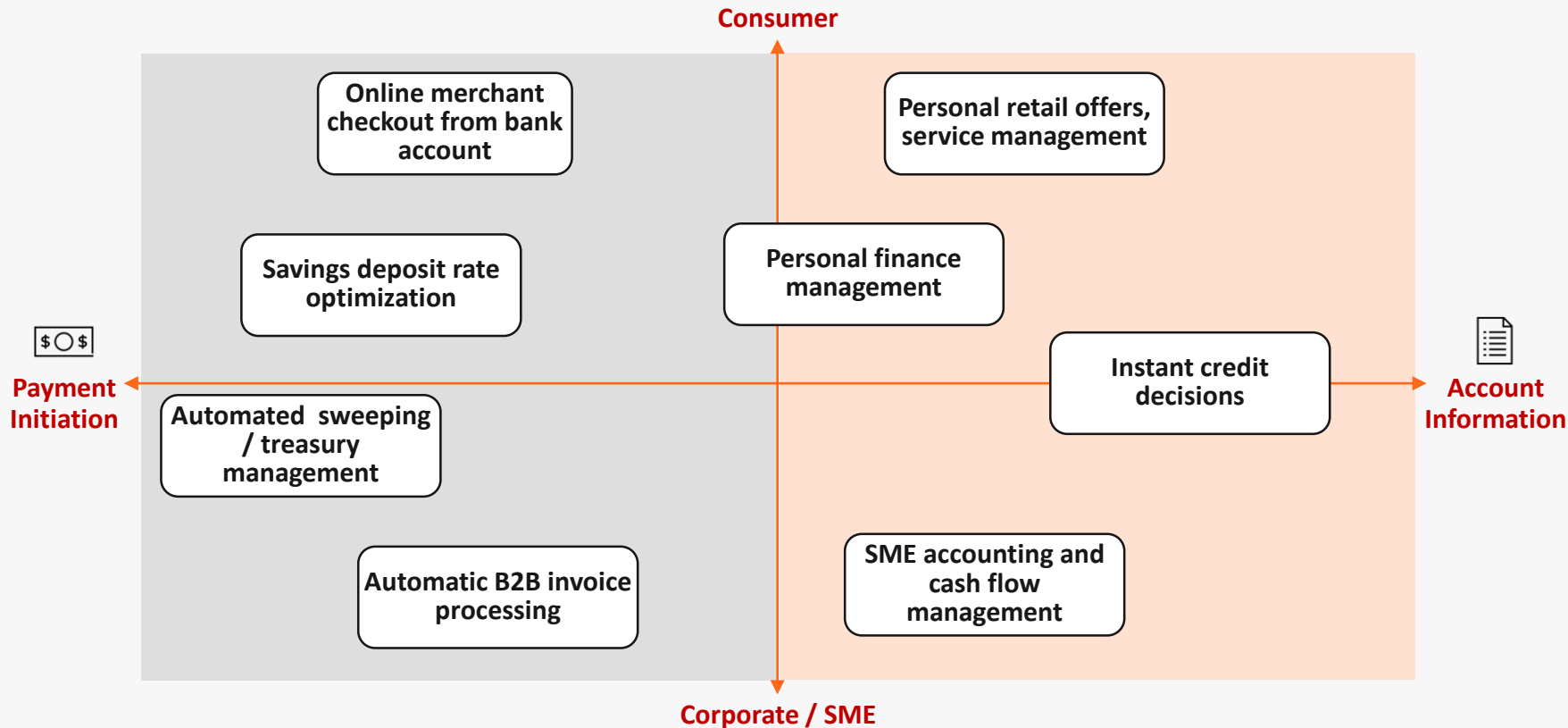


Awareness

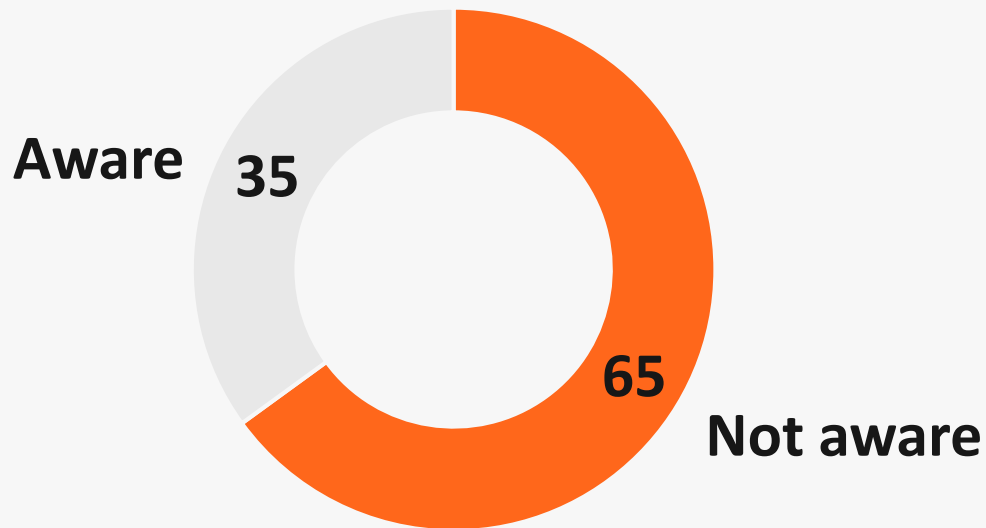


Control

There is activity across the entire value chain




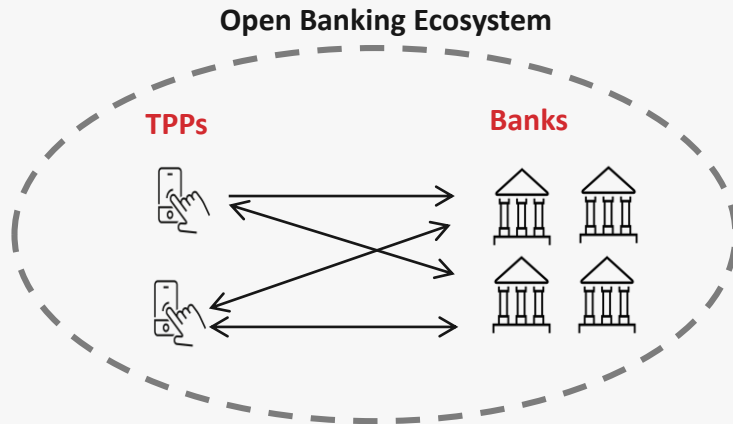
Awareness remains a major challenge for now...




Source: Illuminas (Jan 2019), 500 respondents, 40+ per brand

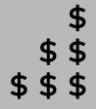
...and there are numerous other challenges...


 **Connectivity into banks**




 **Security, Fraud & Liabilities**

 **No standards around disputes & complaints**

 **Uncertainty on being able to monetize data**

 **Poor user authentication experiences**

 **Granting permissions**

Mastercard is addressing these challenges

