Átlépés a API kiszolgálást támogató új digitális banki platformokra

Jurák András
Principal Sales Consultant
Oracle Financial Services
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Safe Harbor Statement

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Fundamental objectives of Open APIs

Better Customer Experience
- More choice for consumers
- Promotes a data driven strategy
- Improved and modern corporate access and services

Standardization & Efficiency
- Standardized access to data and capabilities
- Reduced cost of operations
- Fast track process digitization

New Business Models
- Building an ecosystem of partners
- Enhancing distribution network
- Grow new revenue models
Open banking brings the chance to create new engagement models with partners in the ecosystem.
Open banking presents a strategic opportunity for banks to open up new business and revenue models

1. **Comply**
   - Open up through APIs to the most limited extent possible to comply
   - Do just enough to comply
   - Enable 3rd parties to execute payments account services

2. **Monetize**
   - Develop and expose services that go beyond basic payment and account information services
   - Seize new revenue opportunities by extending services beyond compliance
   - Extend to value added services as API’s and monetize them

3. **Transform**
   - Pursue a ‘bank as a platform’ strategy to enable third parties to build applications and services around the financial institution.
   - Using Open Banking APIs to become a Bank Platform
   - 3rd parties scale up your services and offerings through co-created apps
Basic Building Blocks of an Open Banking Platform

Corporate & Bank Systems

- Authentication
- Consent
- Access Controls
- Approval Rules

- Account & Cards APIs
- Payments APIs
- Liquidity & VA APIs
- Lending APIs
- Personal Finance APIs
- Aggregation APIs

Payments
- Accounts and Cards
- Personal Finance
- Lending
- Limits & Collateral
- Processes & Workflows
- Liquidity & Cash

Developer Community

- Corporate & Bank Systems
- Payments
- Accounts and Cards
- Personal Finance
- Lending
Top challenges we have observed with our customers

Ready APIs accelerate time to compliance but is the least complex part

**Deadline Killers!**

- Interactions/Flows between the 4 actors
- Consent registration and management
- Integration between technical components
- Authentication and Authorization flows
- Setting up a sandbox for 3rd parties
Groupwide architecture backing an API Strategy

- **Inbound**
  - Exposing bank’s APIs

- **Outbound**
  - Consuming external APIs

- **Internal**
  - Internal APIs for enterprise usage
Multi-Entity Platform to Derive Operational Efficiencies

Benefits to the Ecosystem Partner
- Everything in one place
- Easily scalable

Benefits to the Bank
- Lower TCO
- Higher Efficiency
- Single point of administration

Business Processes and Enterprise Data

Entity 1
Entity 2
Entity 3
Bank
Group

Single Instance of the Open Banking Platform
Accelerate Open Banking with Oracle Banking APIs

API Gateway / API Management / API Discovery / API Documentation

Oracle Banking APIs

<table>
<thead>
<tr>
<th>Authentication</th>
<th>Authorization</th>
<th>Consent Management</th>
<th>Access Controls</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MFA Rules</td>
<td>Approval Rules</td>
<td>Audit Logs</td>
<td>Access Point Management</td>
<td>Extension Toolkit</td>
</tr>
</tbody>
</table>

- Payments APIs
- Account Management APIs
- Liquidity Management APIs
- Customer Service APIs
- Virtual Account Management APIs
- Credit Mid Office APIs
- Budgets & Goals APIs

Oracle App Adapters
- ESB
- 3rd party App Adapters

Product Processors
- Deposits
- Lending
- Payments
- Cards
- FX
- Virtual Accounts
- Trade Finance
- Liquidity Management
- Collections
- Pricing
- Revenue Management & Billing

Accessibility of Data & Business Services
What does the platform deliver

**Potential Open Banking Use Cases**

- Account Aggregation
- Personal Financial Insights
- Payments from other banks
- Product recommendations
- Aggregation of AP/AR information
- Liquidity Gap reporting
- Cash flow forecasting
- Credit/Financing/FX offers

**OBAPIs**

- Business APIs
- Administration APIs
- Consent APIs
- Applicable scopes
- Demographic attributes
- Scope to Transaction(s) mapping via Roles
- Consent ID (Access Point + User + Scope + Transaction(s))
- Register/Delete Consent
- Applicable limits by Transaction / Transaction Group
- Linked to Access Point and User
- MFA related attributes
- Hook points for rule creation
- Mobile token, OTP
- Authentication
- Authorization and token management

**Commercial/Business**

**Retail/Consumer**
‘Deploy & Extend’ as opposed to ‘Build’ is Faster and Cost Efficient

The comparative cost effort to deploy an out of the box Open Banking Platform is much lower than building grounds up

<table>
<thead>
<tr>
<th></th>
<th>Deploy &amp; Extend</th>
<th>Build</th>
</tr>
</thead>
<tbody>
<tr>
<td>API Repository</td>
<td>Available out of the box</td>
<td>Grounds up build (mostly from SOAP APIs into REST)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Limitations in back end services will necessitate further build</td>
</tr>
<tr>
<td>Partner onboarding &amp; customer journey flows (selective)</td>
<td>Pre-orchestrated flows</td>
<td>Effort to orchestrate flows</td>
</tr>
<tr>
<td>Granular level consent management</td>
<td>Available out of the box</td>
<td>Effort to build</td>
</tr>
<tr>
<td>Partner privileges, transaction controls etc....</td>
<td>Available as configurations</td>
<td>Effort to build on technology platforms</td>
</tr>
<tr>
<td>Time to Market</td>
<td>Deploy and Test</td>
<td>Takes longer due to custom build</td>
</tr>
<tr>
<td>Impact on Run the Bank</td>
<td>Isolates existing setup</td>
<td>Higher risk of impact on current operations</td>
</tr>
</tbody>
</table>
Key aspects of Oracle’s Open Banking Platform that accelerates implementation of your API Strategy

- Ready APIs
- Ready Documentation
- Pre-built Flows
- Ready Consent Module
- Stand-alone and components based
- Insulated from Existing Systems

& Open Banking Experience & Expertise
Integrated Cloud
Applications & Platform Services