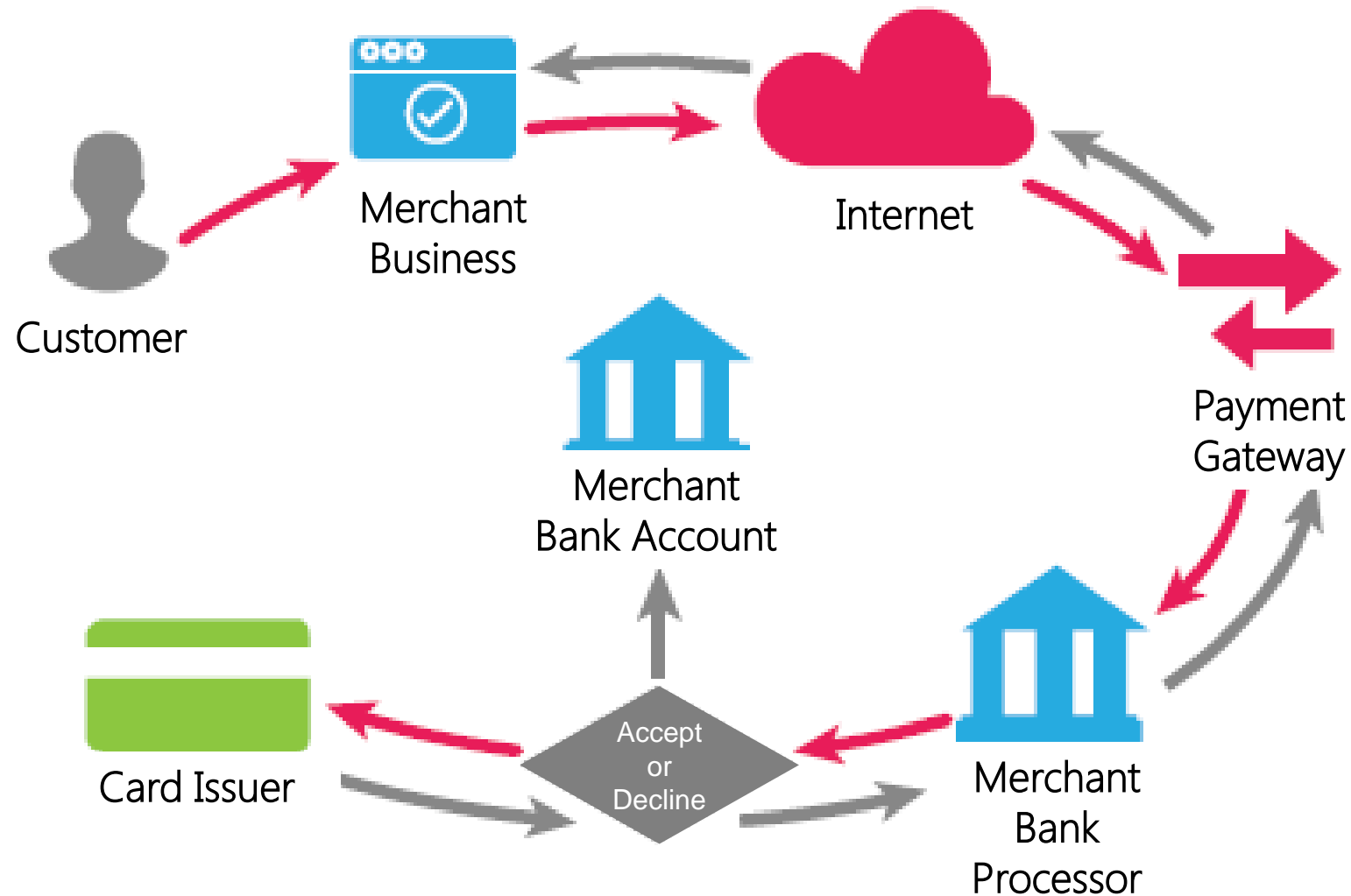




Open Banking

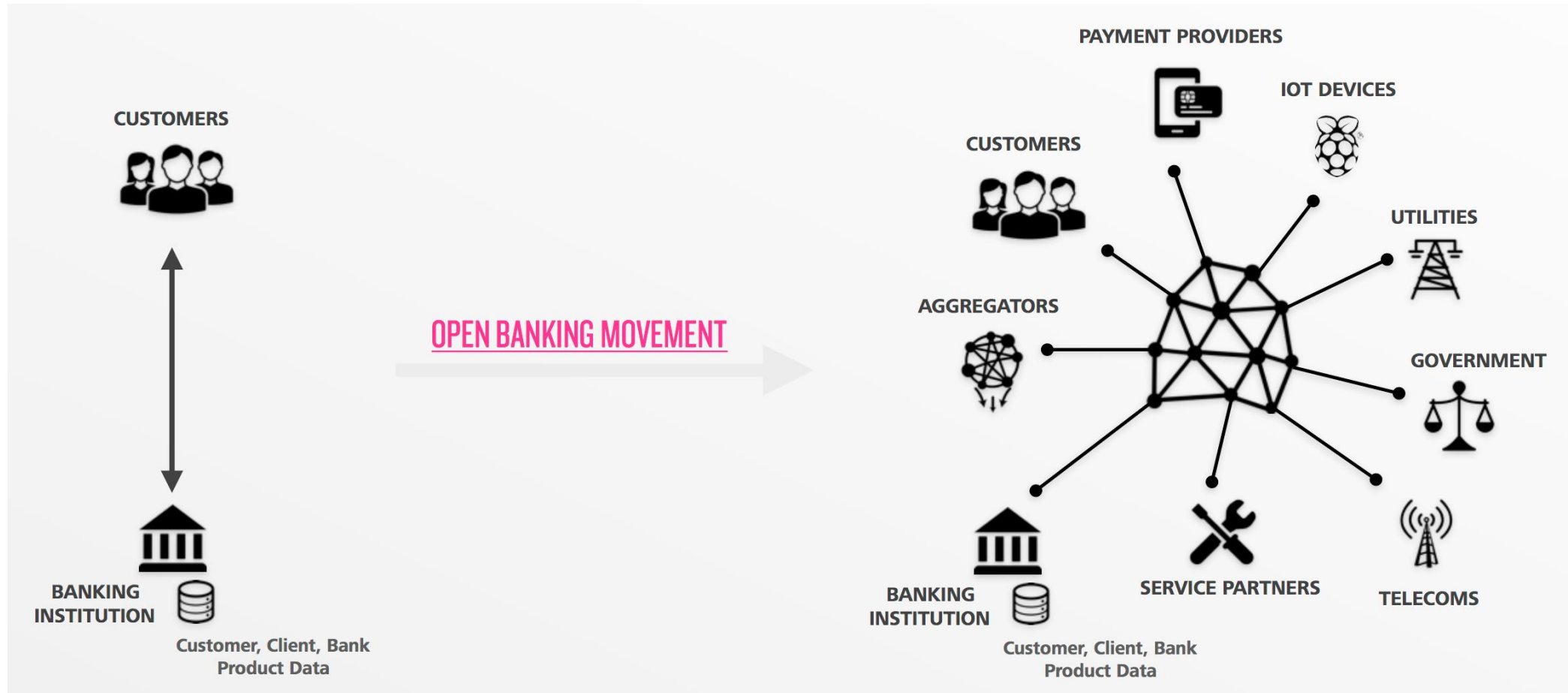
by Altona Widjaja

An example of customer journey today

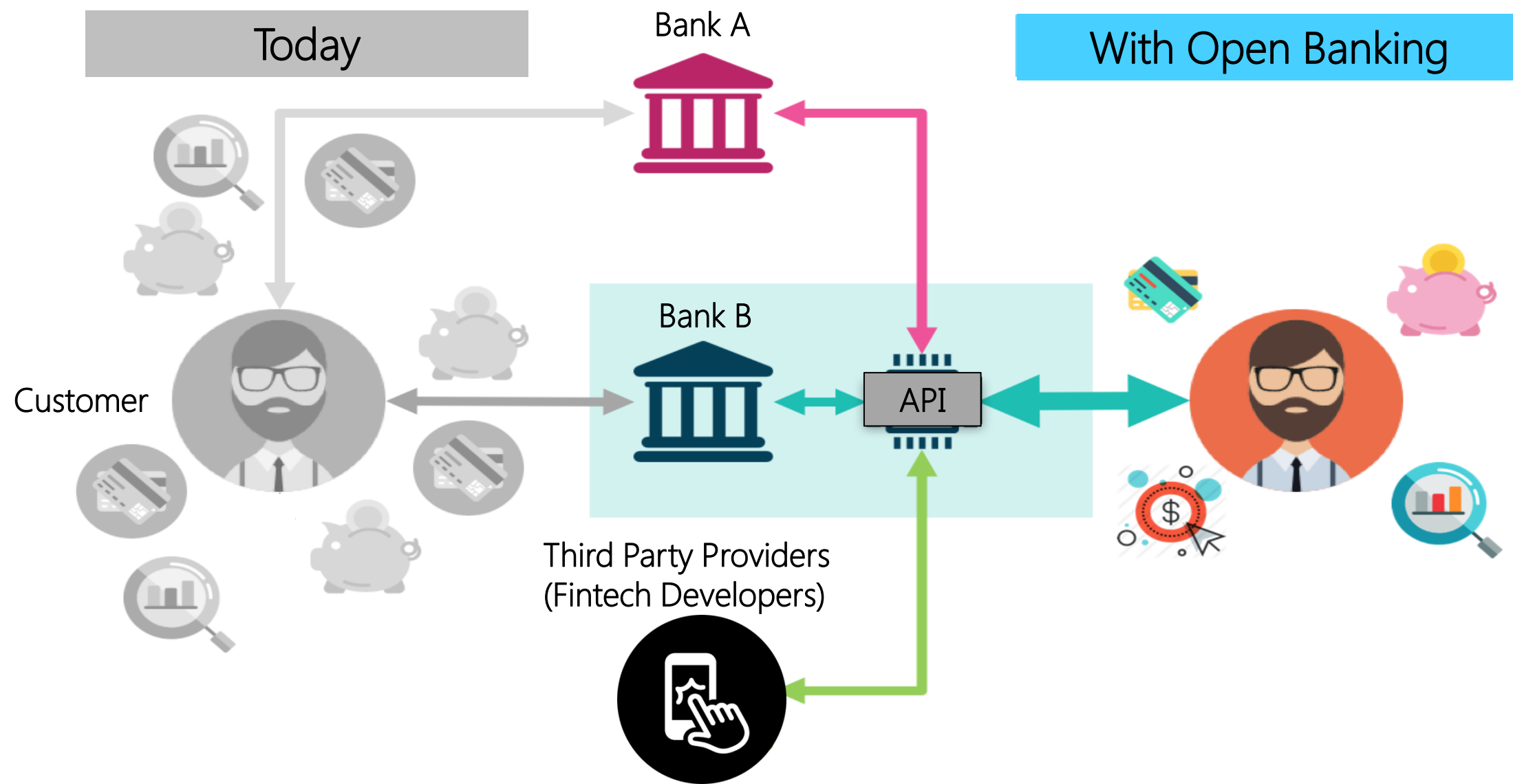


Customer journey with open banking

Open Banking - bank products, services, functions and data (including customer data) are shared for use with 3rd parties to add additional value and create new business models



An example of customer journey with open banking



Stronger Together



Understand each other

BANKS' NATURAL ADVANTAGE



FINTECH ADVANTAGE



Embrace Open Innovation

Institute of Higher Learning

FRANKPRENEURSHIP



Singapore Management University



Polyfintech 100

Corporates

Telecommunication Provider Starhub



Amazon Web Services



Customer Interaction and Experience



EMMA Mortgage bot



Mining external data for micro segmentation



Voice enabled banking



WEINVEST

Self directed Robo

Smart Compliance



Unsupervised learning on AML patterns



SILENT EIGHT

AI based transaction hit investigation platform

Engaging Insurance Customers



Wearable data based Wellness advisory

Government Agencies



Infocomm Media Development Authority



Monetary Authority of Singapore



INLAND REVENUE AUTHORITY OF SINGAPORE
IRAS



Central Provident Fund

GovTech



For our Corporate customer - Moving beyond banking



9SPOKES

Business dashboard



Beyond Banking for business

OCBC API - Open Innovation Platform

Launched in May 2016

Power your apps with OCBC API

Explore, discover, and build apps for global users

[Learn More](#)



OCBC is the **1st Bank in Southeast Asia** to offer an API platform



Multiple partner collaborations

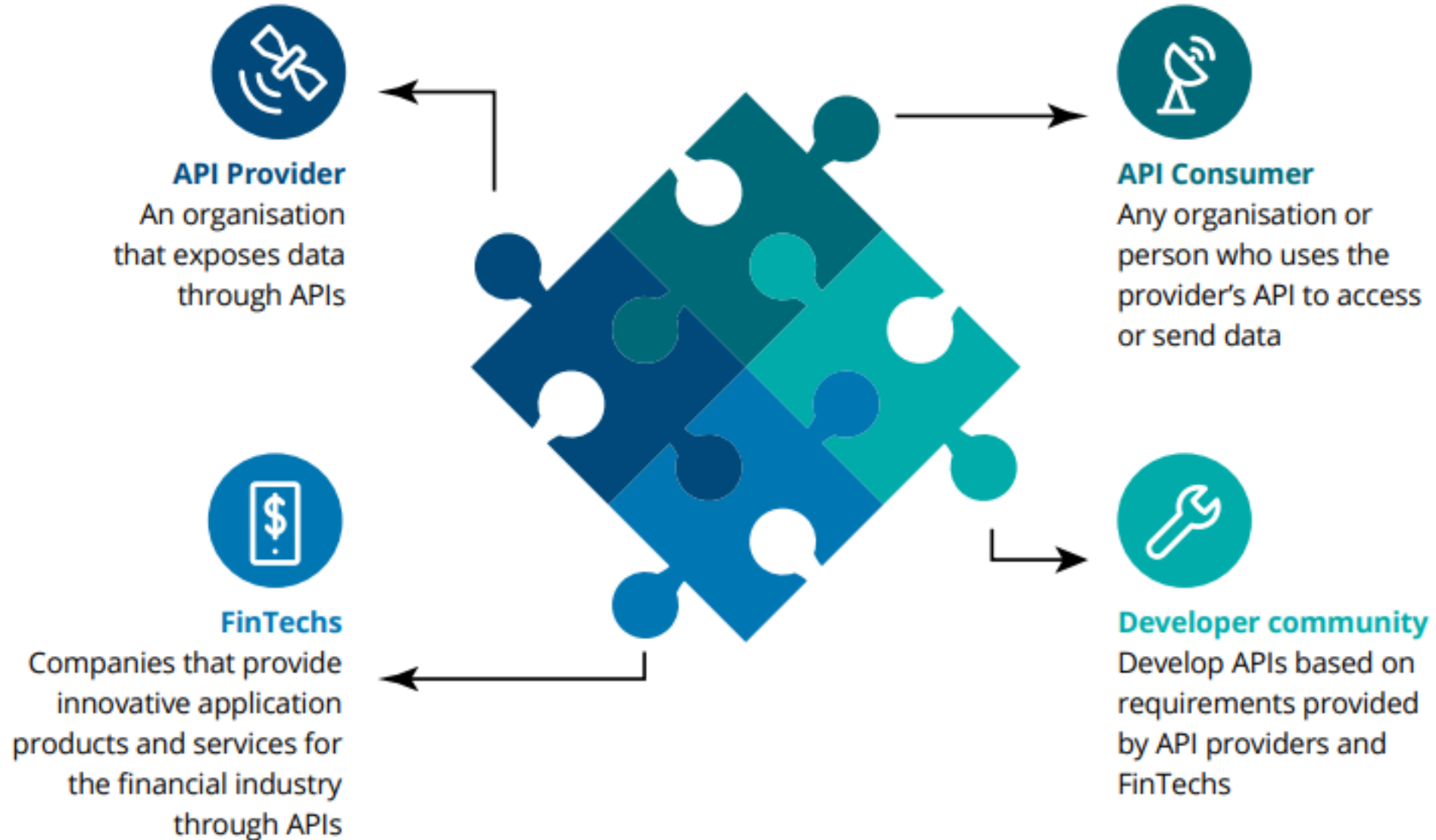


More than 100, 000 API Calls

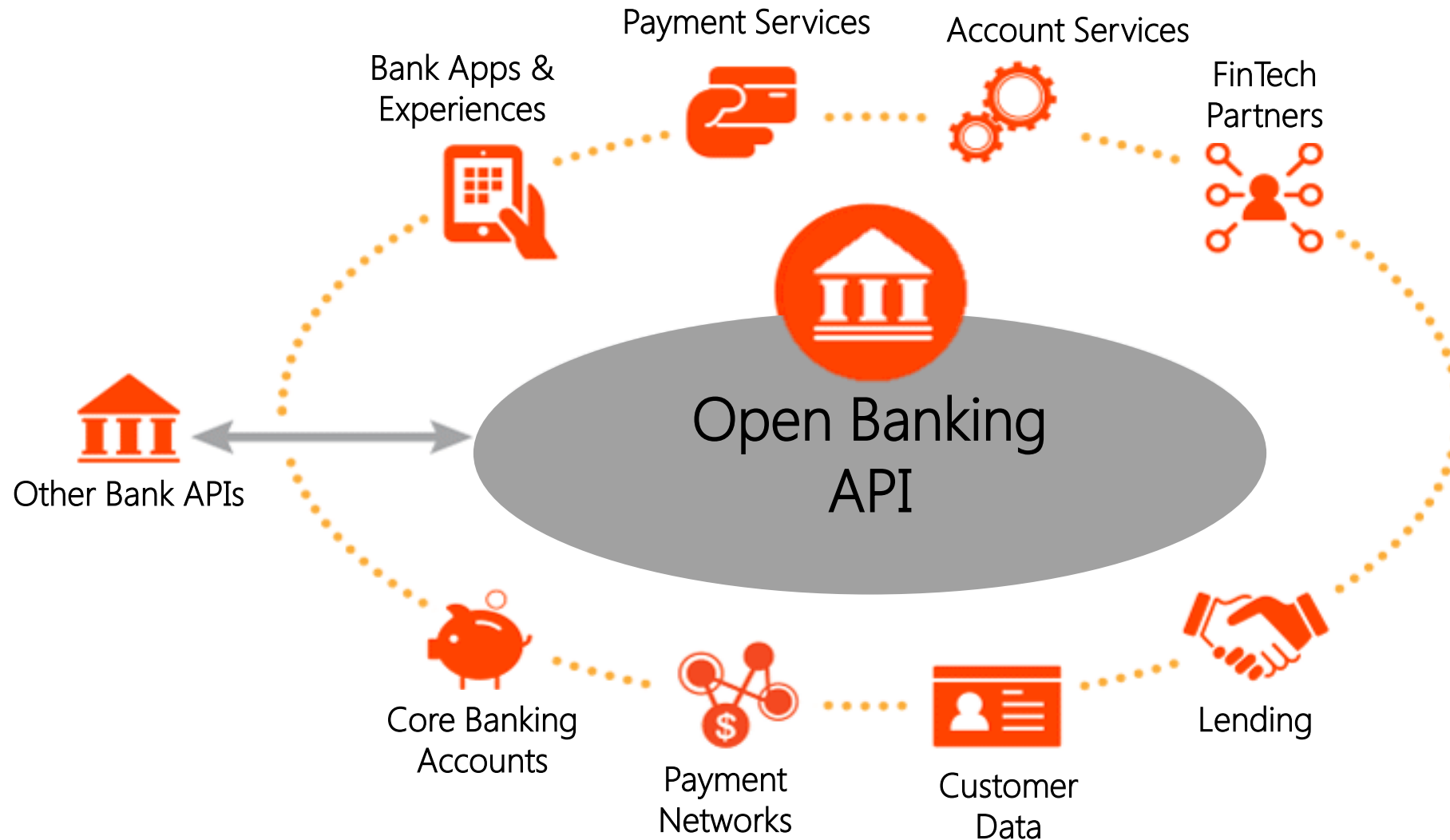


43 APIs in 12 months,
including 6 Transactional
APIs

Collaboration to create a standard



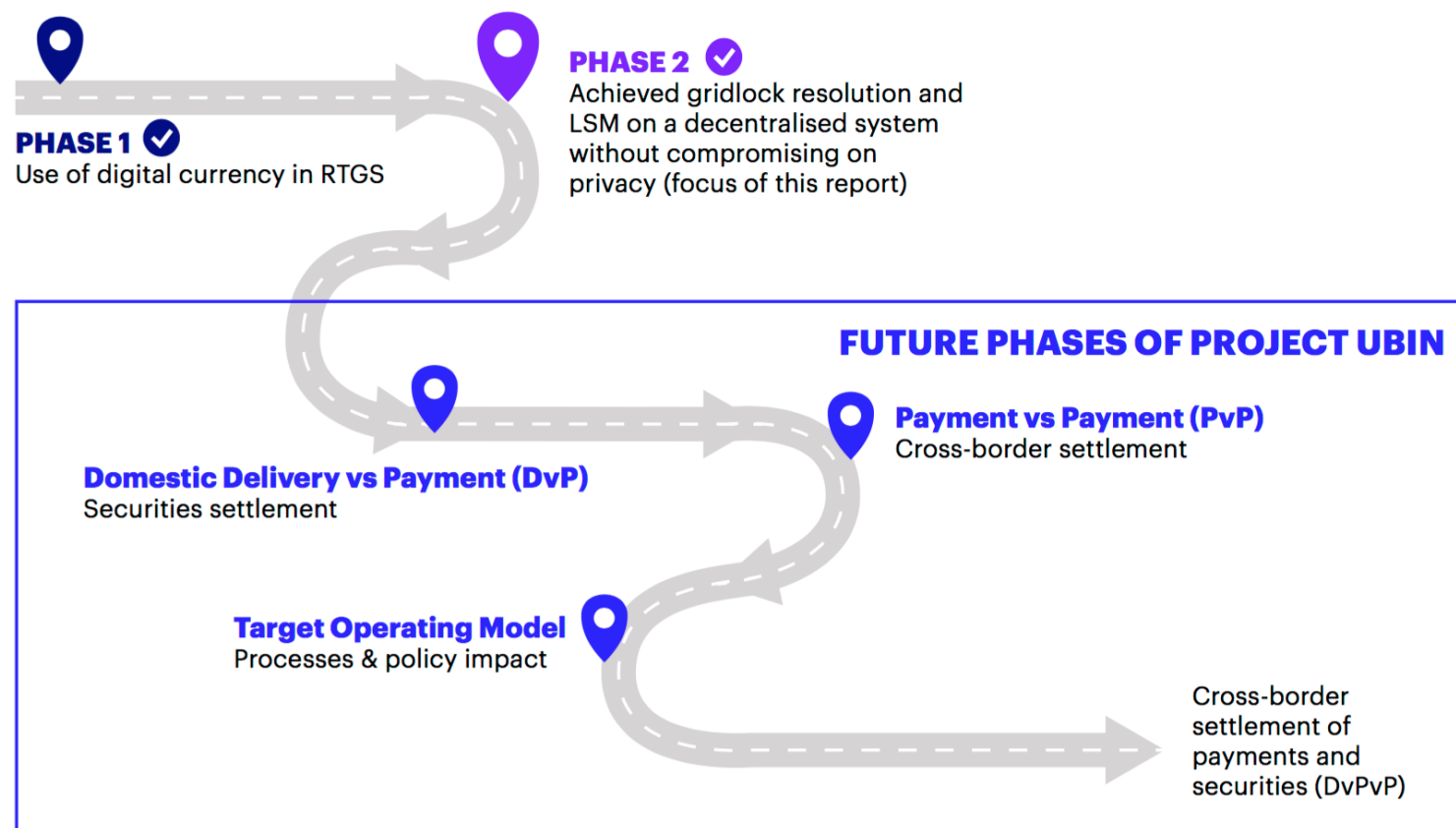
Collaboration: Industry API platform



Collaboration: Project Ubin

A collaborative project initiated by Monetary Authority of Singapore (MAS) with the banking industry to explore the use of Distributed Ledger Technology (DLT) for clearing and settlement of payments & securities

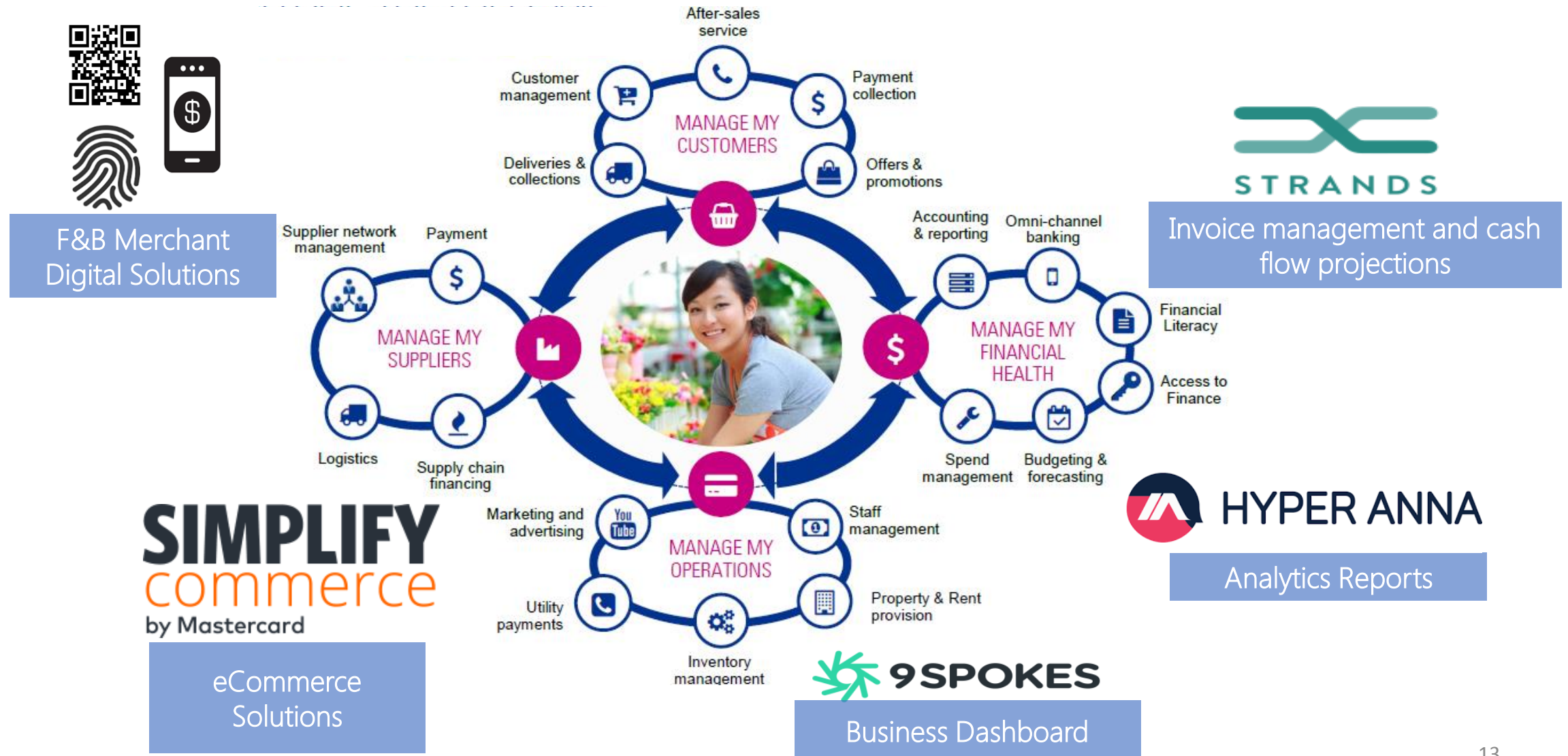
Develop simpler to use and more efficient alternatives to today's systems based on digital central bank issued tokens



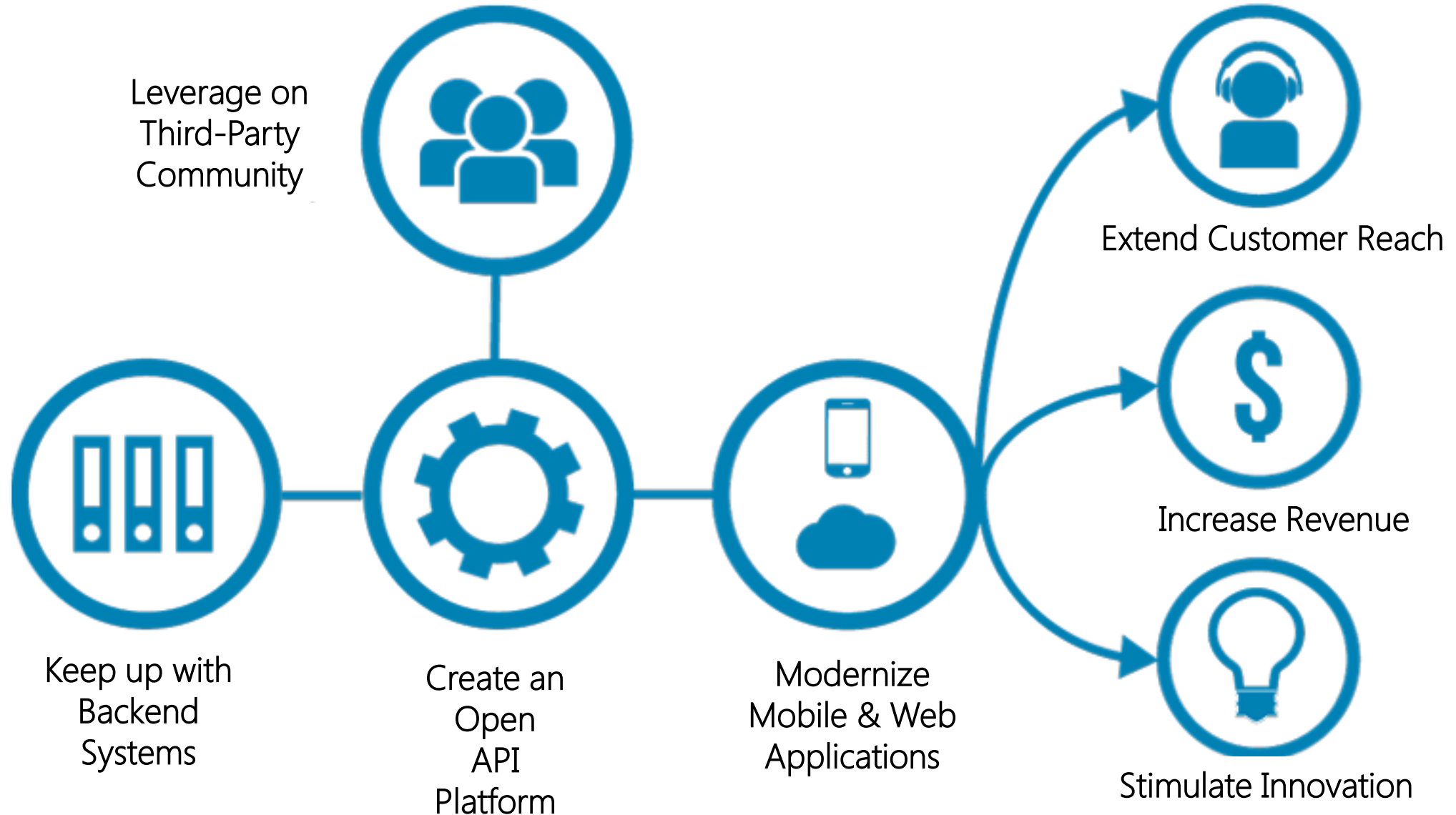
All about our customers



Ways which banks can help Micro SME



What's in it for us?



Work with others | Embrace Open Banking





Thank you!

Scan to
connect

