

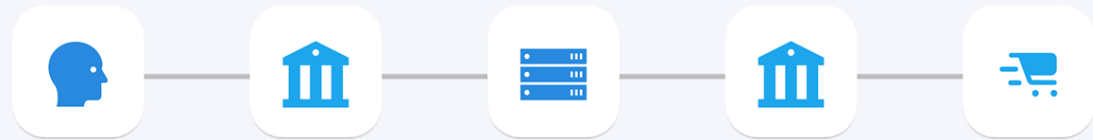
# Delivering Intelligent Commerce

The power of direct connections

Open banking has the potential to deliver a tectonic shift in customer centricity?

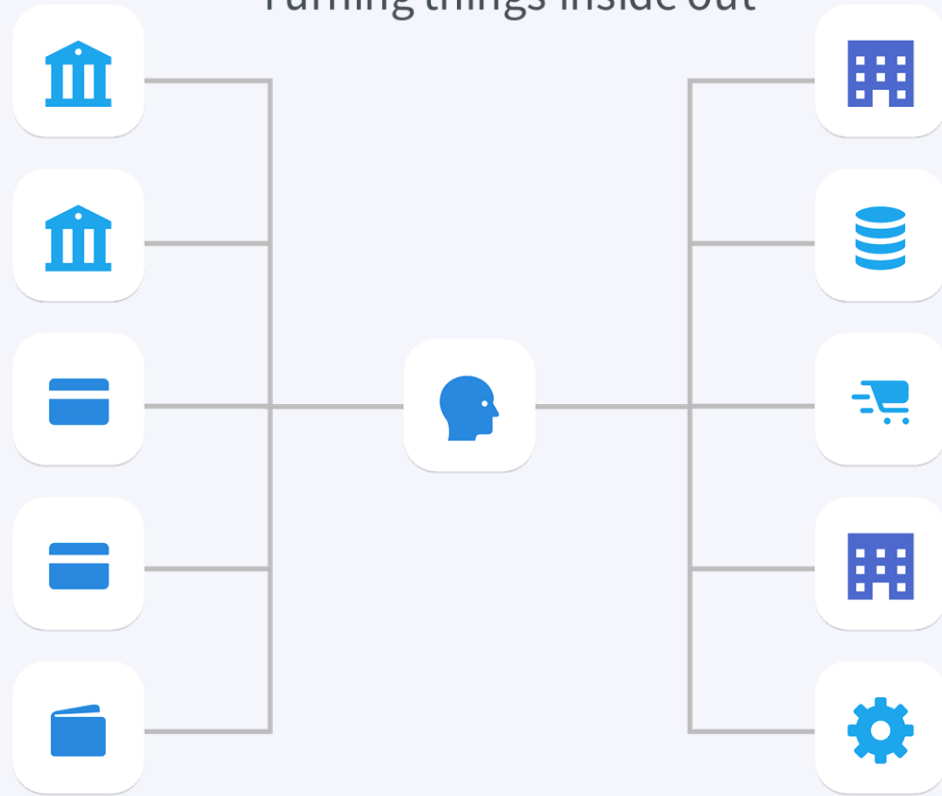
Disrupting the  
traditional  
payment value  
chain

## Today's payment ecosystem

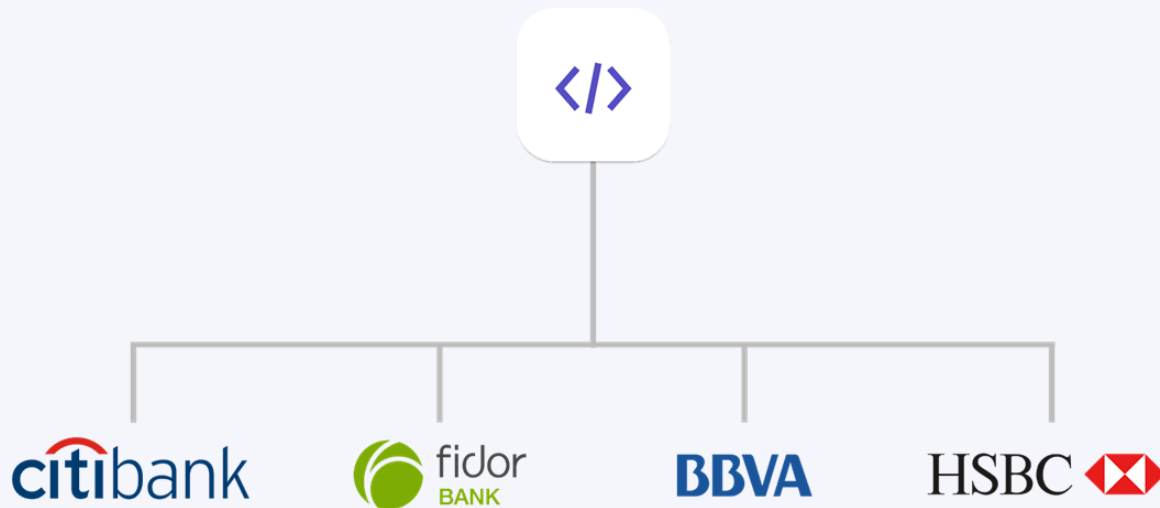


Placing the customer at the centre of a new connected ecosystem

## Turning things inside out



# The reality is one of inconsistency



**Access**

**User  
Experience**

**Security**

**Developer  
Experience**

But despite that, real use cases are emerging

# But despite that, real use cases are emerging



## **Request to Pay**

Peer 2 Peer  
Consumer-to-business  
Business-to-business



## **Aggregation**

PFM  
Loyalty  
Multi-banking



## **Verification**

ID Verification  
Age Verification  
Account Verification

Realising  
the  
potential





# Enabling the subscription economy (demo)



Try it for  
yourself

<https://tinyurl.com/ybhr2xzo>



Thank you