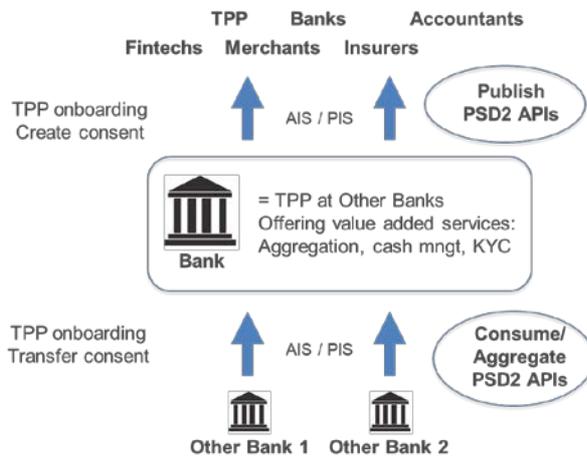


THE GLUE ENABLES BANKS TO BENEFIT FAST FROM PSD2

Open ambitions of PSD2

- PSD2 enforces banks to **open up internal payment and account services** to the outside world
- PSD2 will accelerate the competition of **FinTech players** offering new attractive services using bank APIs and force banks to **improve services offering**
- PSD2 will lead to **seamless integration** of banking services into the digital customer journey



The Glue enables publishing and consuming

1. PSD2 compliance by allowing banks to **publish** account and payment APIs towards certain third party providers (TPP) with the client's explicit consent
2. **Consuming/aggregating** PSD2 and Open Banking APIs published by other FIs and providing the framework to deliver value added services fast, e.g. personal finance management (PFM), saving dreams, etc.

PSD2 is a first step towards open banking ecosystems

Some PSD2 / Open Banking use cases

- **Aggregation and cash/payments management**
- Contribute to **digital market places**, for example investment platforms bringing together issuers of commercial paper, investors, dealers, etc.
- Improve **accounting** for SME/corporates and accountants for initiating payments, credit lines, etc.
- **Comparator** platforms: compare credits, current accounts, etc.
- **Insurance platforms** for embedding insurance cross-sell in credit origination flows, car sharing platforms, etc.
- Innovation through **sand boxes** / hackathons
- Improve **checkout** process and loyalty
- **KYC as a service**
- ...

Key Strengths of The Glue

- **Quick** out of the box and **non-disruptive** PSD2 solution
- **Future proof platform and framework** for accelerated delivery of **value added services linked to PSD2**
- Easy integration thanks to **connectivity layer**
- Capability for FIs to set up and/or contribute to **PSD2 hubs** to mutualize efforts for TPP onboarding and giving consent across multiple TPPs and FIs
- Guaranteed compliance and careful monitoring of **regulatory evolutions**

THE GLUE ALLOWS BOTH PUBLISHING AND AGGREGATING PSD2 APIs TO CREATE INNOVATION

The Glue is a modern software platform which accelerates innovation and facilitates rapid transformation initiatives within the financial services industry. It reduces the cost and complexity of developing and deploying enriched banking services designed specifically for today's digitally driven world. It empowers financial institutions to evolve from rigid, technology-bound organisations, into agile service providers that can fully support the changing needs of an increasingly demanding customer base.

The new customer centric, Open Banking environment is characterized by many interactions with multiple services. These services generate and manipulate new data sources, combining them with existing information which, amongst other benefits, improves management insight into emerging customer preferences or changing behavioural trends. The official systems of record of this data typically resides within the legacy backend applications which still power the day-to-day processing of most financial institutions. The Glue is a unique, highly enabling solution, which can protect and prolong the lifespan of existing infrastructure investments.

The Glue was designed to enable the rapid creation of customer centric capabilities, such as PSD2, whilst protecting the related, non-functional requirements (NFRs) that exist within the financial services industry. Event driven service modelling is implemented using an in-memory data and processing grid to build data rich, powerful micro-services. The Glue's modern architecture significantly reduces the dependency on legacy systems and facilitates higher performance and enhanced scalability capabilities. Deployment is fully based on containerisation software. This approach provides our users with the confidence to expose new service offerings to open API ecosystems

Size doesn't matter, because The Glue is appropriate for all financial institutions. Its comprehensive development framework enables users to very quickly create and customise digital journeys and to dynamically implement changes, as and when required. Multiple versions of a journey can co-exist enabling the gradual roll-out of new business functionality. The orchestration of event driven journeys underpins truly reactive, personalised and intelligent interaction. It seamlessly processes context aware events simultaneously from multiple channels, blending them with real-time input from customer intelligence, risk, compliance or other systems.