

Open Banking & Payments – DNB

Norwegian Brazilian Chamber of Commerce – Sept. 23rd, 2021

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Defining “Open banking”

The practice of exposing the bank’s products, services, and data to third parties (customers or non-customers) through APIs.

Open Banking is still in it's first years, and will have great significance for the financial sector in the future

Global trends



Customer Needs



Regulatory requirements



The financial sector



Two main areas of focus for Open Banking in DNB

– Serving our customers in context through APIs

APIs to serve our corporate customers



APIs to enable new business opportunities

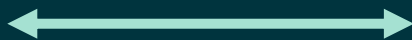


APIs to serve our corporate customers

Helping our corporate customers succeed in their day-to-day business operations, using APIs

DNB

APIs



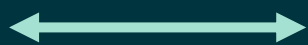
DNB's customers



APIs to enable new business opportunities

DNB

APIs



Third party



vopps



Payments in DNB – Open banking – what does the clients say

- Expected strong push from day 1 – did not happen
- More focus on ERPs and integration
- Increasing interest but very few clients requesting this
- Still a lot of information exchange using old formats like swift internationally
- Public sector asking more for capabilities as well as large players
- BUT we still think we are in early stages –

