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OPTIMIERTE UNTERNEHMEN

Optimierte Unternehmen
Passgenaue IT-Lösungen
Ungebremster Wissenstransfer

How digital transformation is changing the game acroos all sectors

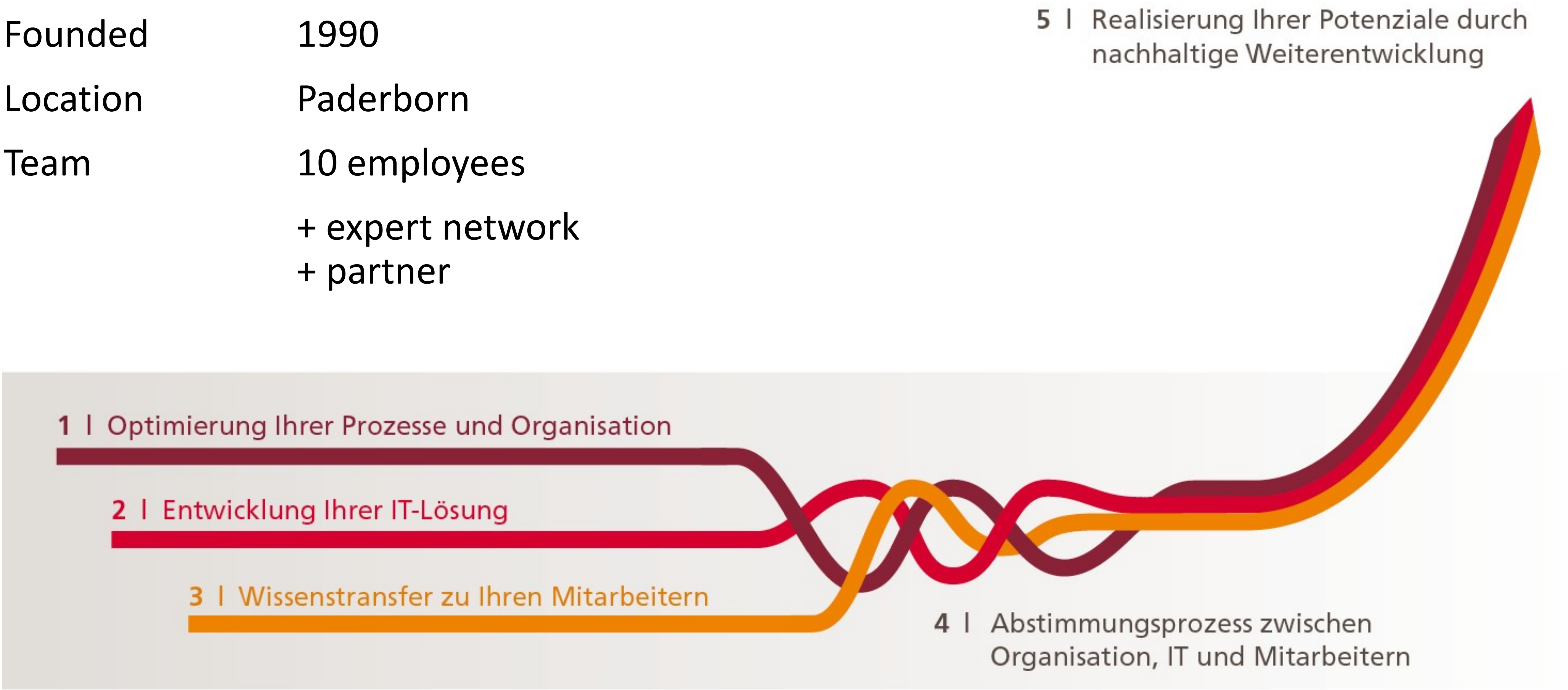
New opportunities for non-bank companies

Die Lösungsexperten

UWS Business Solutions GmbH

Management and IT Consulting

Founded	1990
Location	Paderborn
Team	10 employees
	+ expert network + partner



Why do we need (still) banks?

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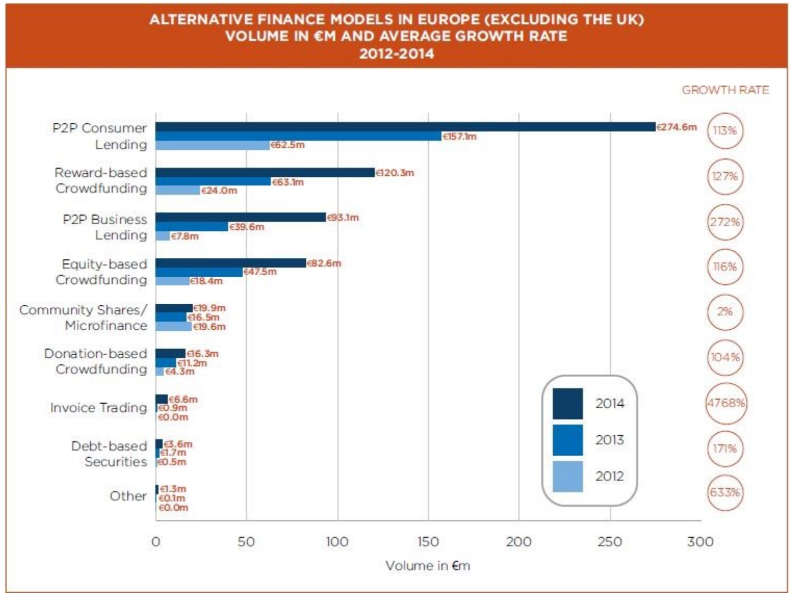
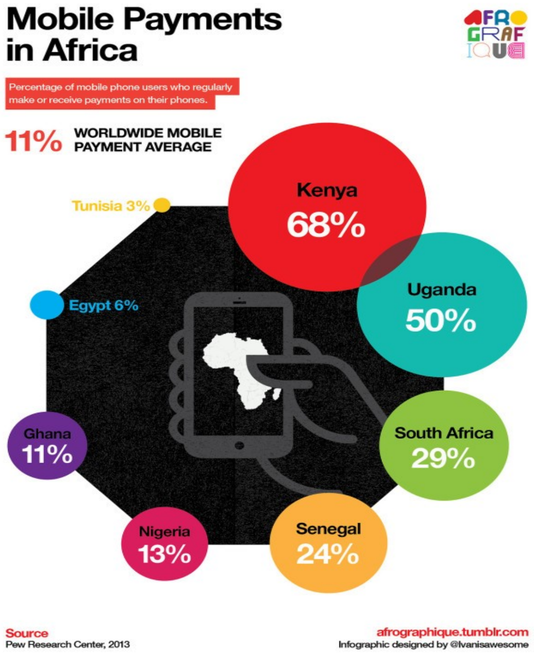
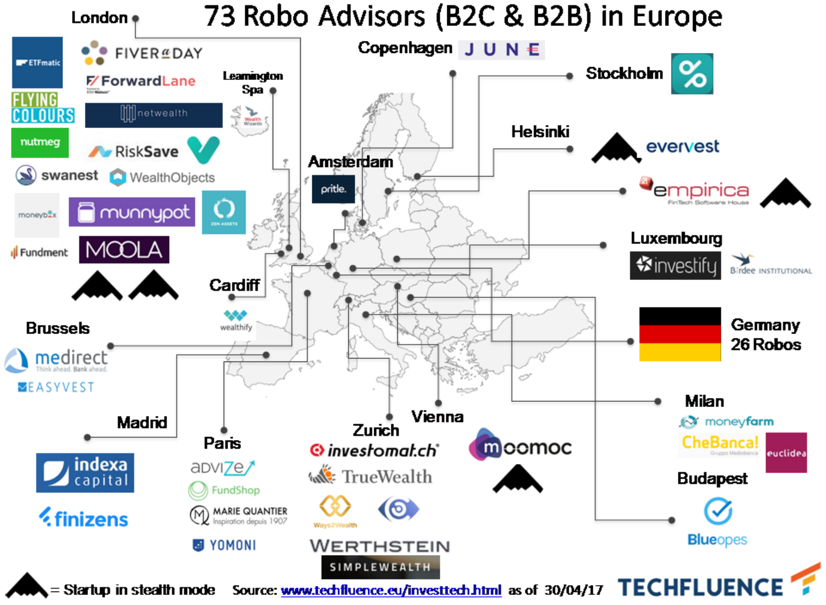
Financing



Payment

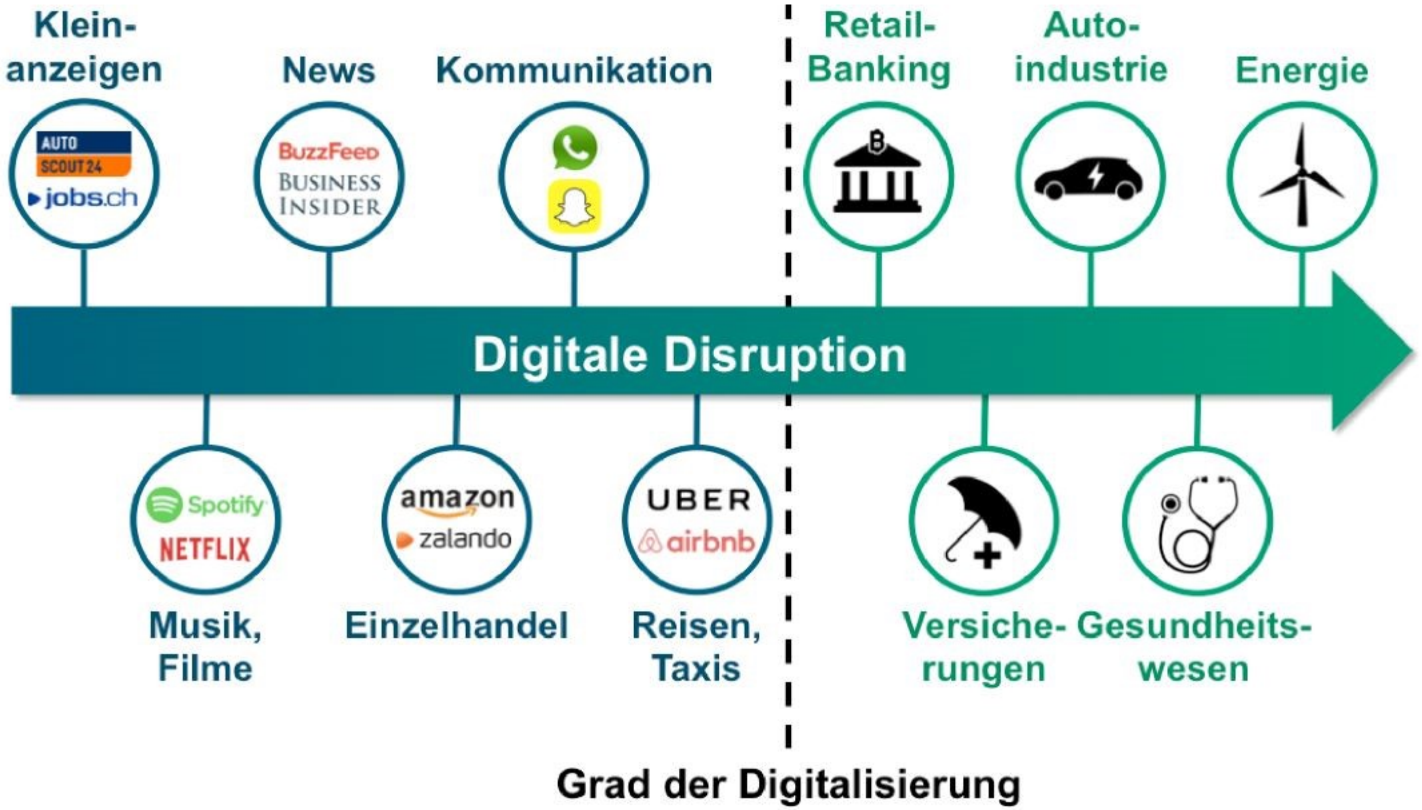


Wealth Management



images: www.zentraler-kreditausschuss.de, www.brokervergleich.net, www.best-of-crowdfunding.de,

Digital transformation changes entire industries



„Die Digitale Transformation bringt nicht nur neue Technologien, sondern verändert die Kommunikation von Unternehmen nachhaltig.“ (Mike Schnoor)

Some causes for digital transformation

- Mobile technologies and social media have influence in customer expectations
  - Smartphone usage
  - Easy-to-use
  - Communication via social media

- Branch infrastructure of banks not sufficient in some regions or countries (e.g. Africa)

- Custmer requirements are no longer covered
  - Peer2Peer lending
  - Social trading
  - Venture capital for start-ups

- Inefficient processes of bank services
  - Missing realtime activities (e.g. payments, account statement, …)
  - Contract processing time takes to long

- Current implementation of „digital“ processes sometimes to complicated for the user

Fintech Ssartups puts traditional banks under pressure

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- Solutions are developed and optimised very fast
  - Customer feedback will directly lead to optimisation

- Fintechs do not have to consider old structures
  - Old IT infrastructure
  - New approaches can be pursued

- Usage of open standards and new technology
  - New solutions
  - Modern user interface concepts
  - Focus on digital channels

- Focus on essential features and strategies
  - Aggregator of different bank services
  - Optimisation of individual bank services

images: www.pinterest.de, itunes.apple.com,

Fintech Startups in Germany - Overview

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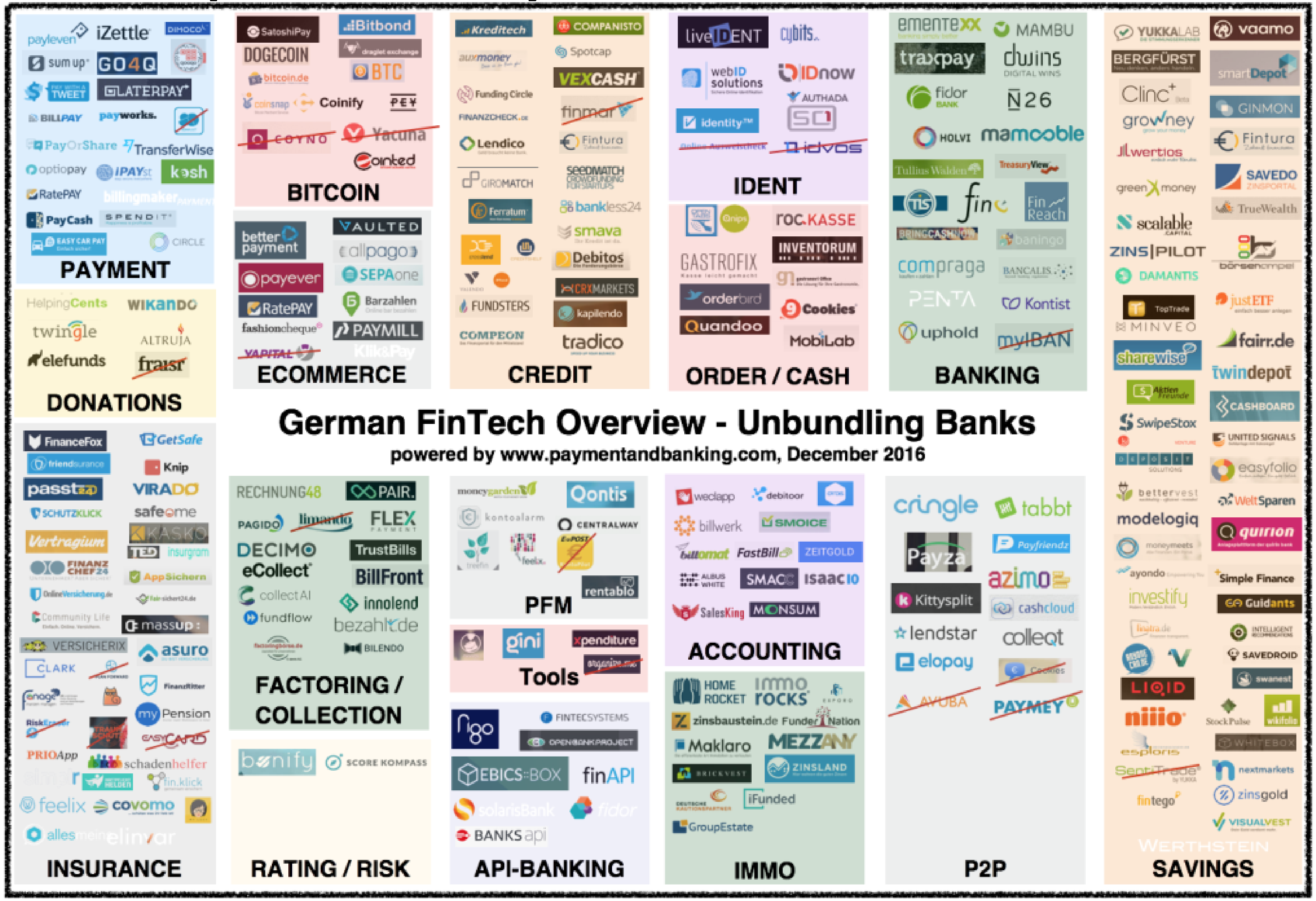

images: www.paymentandbanking.com,

Die Lösungsexperten

Effects of digital transformation in banking

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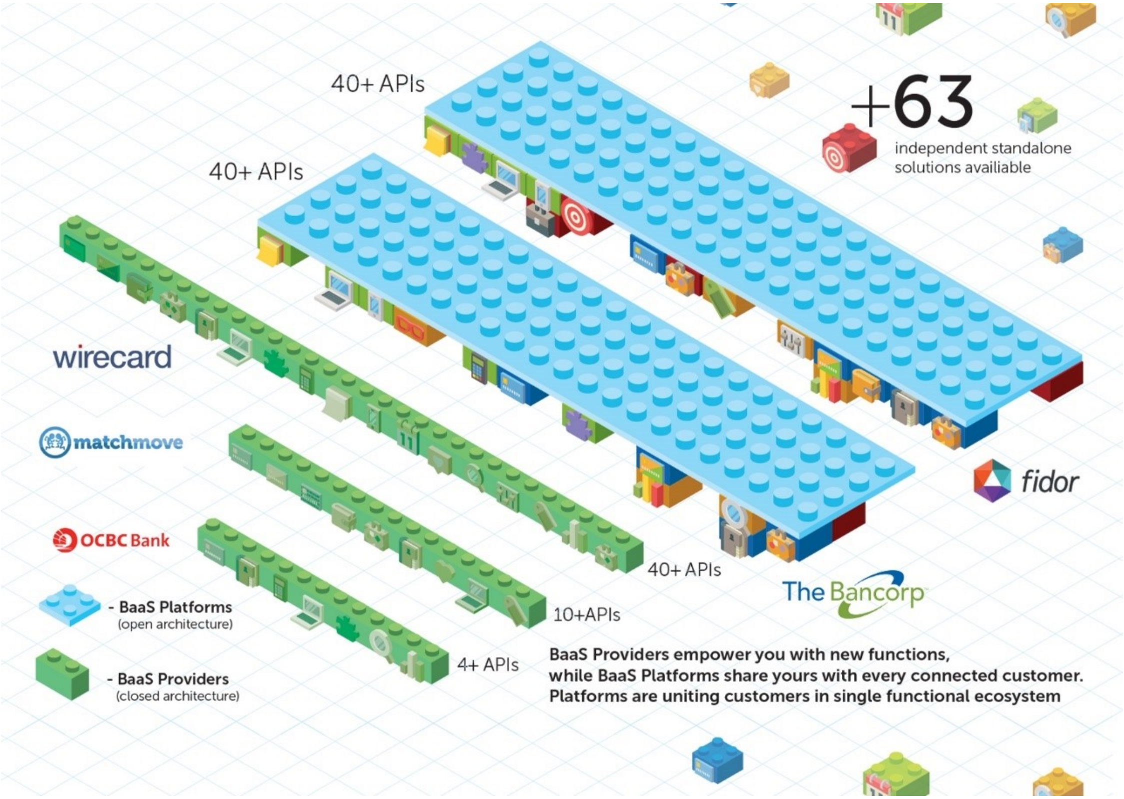
- Banking-as-a-service platforms
  - Plug&Play bank services
  - „Easy“ connection of different services

- No branches are necessary – everything is available digital
  - Identification (e.g. VideoIdent)
  - Card management (e.g. transactions, blocking and setting of limits)
  - Payments in realtime
  - …

- Low entry barriers
  - Regulatory requirements are handled by the service provider
  - Wide range of different bank services are available



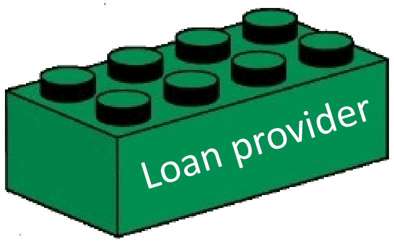
images: www.bank-as-a-service.com,

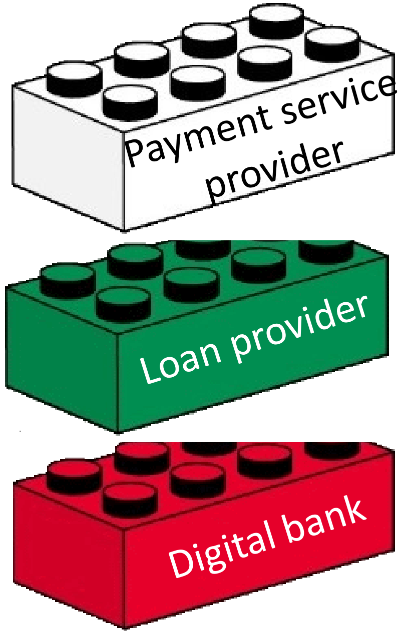
New opportunities for non-banking companies

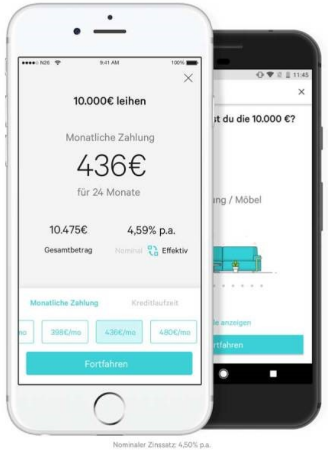
- Non-banking companies can offer individual bank services
  - Bank accounts
  - Credit and debit cards
  - Short and long term loans
  - …
- Extend current business model with bank services
- Intensify customer relationship by using additional information and data
- Complement existing products or develop new products with bank services for
  - Customer loyalty
  - New customer acquisition
  - Expansion of existing business relationships
  - …

images: www.zentraler-kreditausschuss.de, www.brokervergleich.net, www.best-of-crowdfunding.de,

Examples – Simple integration up to full digital bank







Online auto sales portal

- Direct feedback of loan decision
- Completely digital process
- Seamless integration

Wholesale B2B

- Digital bank account
- Credit/Debit Card
- Realtime payments
- Installment loan
- Integration into existing processes

images: www.brickset.com, FintecSystems, www.N26.com,

Example – O2 Banking

Goal

- Increase customer loyalty by offering bank services

Approach

- Intelligent connection of bank services with existing business model/product

- Added value for existing customers
    - Full digital bank account with credit card
    - Payments via smartphone
    - User-friendly overviews (e.g. payments)
    - Bonus system for customers

- Bonus systems uses „currency“ with high added value for customer
    - Additional data when banking services are used
    - Low „acquisition costs“ of the currency

images:

Example – O2 Banking

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Einfach. Sicher. Lohnenswert.

Mit der O₂ Banking App kannst du in wenigen Minuten ein vollwertiges Konto mit Einlagesicherung eröffnen. Du erhältst einen Bonus beim Shoppen und hast alle Kontobewegungen immer im Blick.

Jetzt einfach mit deiner E-Mail-Adresse registrieren.

Vorname *

Nachname *

E-Mail *

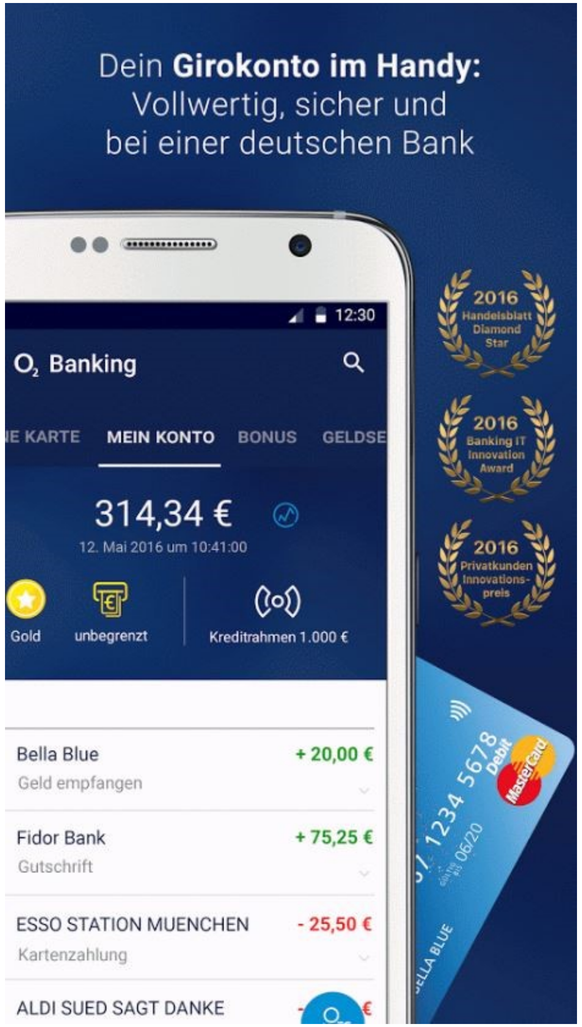
O₂ Banking Datenschutzerklärung ›

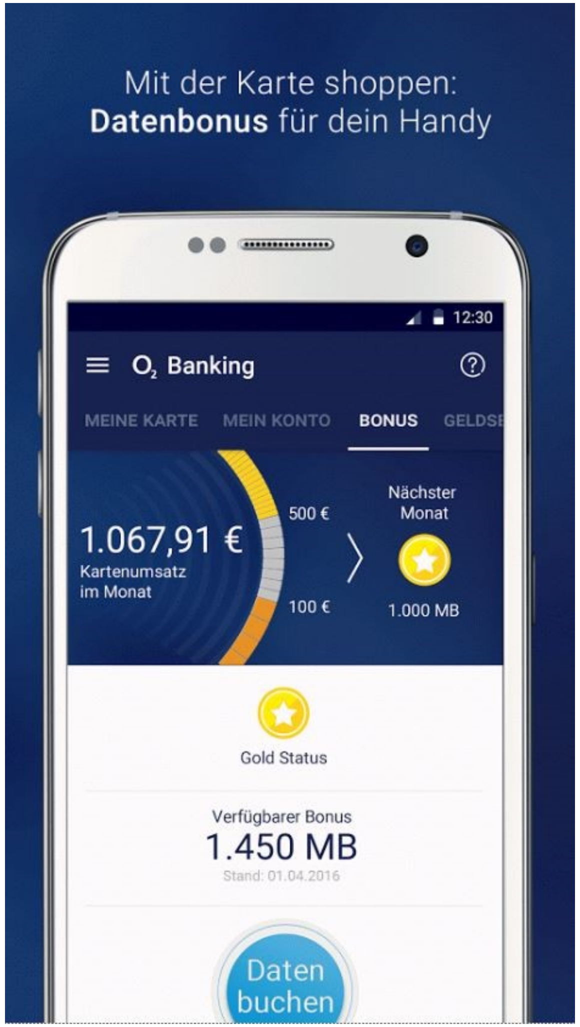
O₂ Banking Konto eröffnen ›

Vollwertiges Konto	Bonus O₂ Volumen	Kostenlose MasterCard	Schnell & einfach eröffnet
App als deine Filiale	Alle Kontofunktionen	Doppelt sicher	Kontaktlos bezahlen

images: https://www.o2online.de/banking

Example – O2 Banking

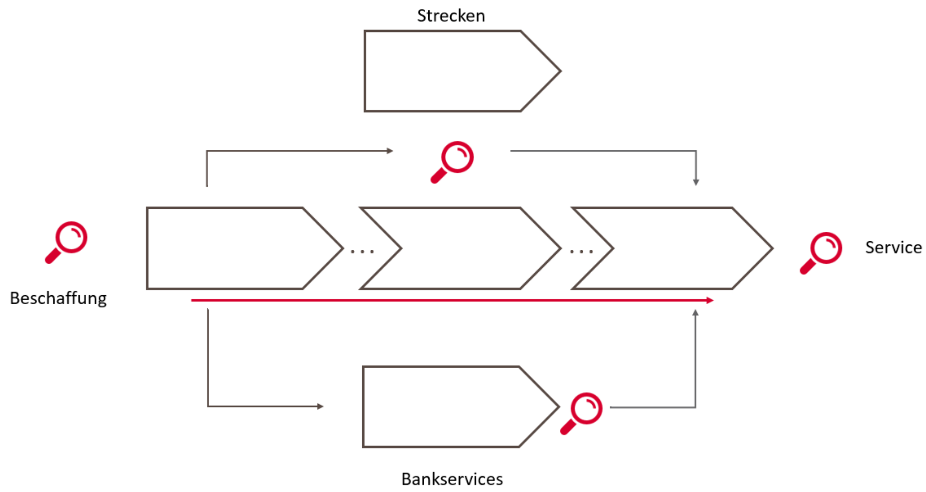




images: play.google.com

Summary

- Use new opportunities through digital transformation
  - Observe changes in other industries
  - „Looking beyond the box“
- Intelligent connection of cross industry processes
  - Consideration of holistic processes across the companies and his partners
  - Usage of open interfaces, standards and new technology
- Extend and change own business model and products
  - What are the current expectations of my customers?
  - What added value can I offer with additional services for my customers?
  - How can I connect my existing products with additional services from other industries?
  - How can I connect my processes across companies?
  - What are the gaps in my core processes and how can I close them with additional external services?



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Thank you for your attention!

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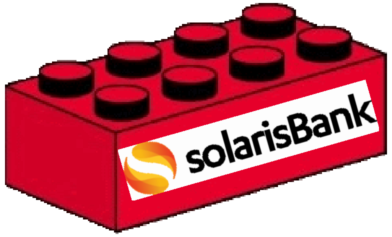
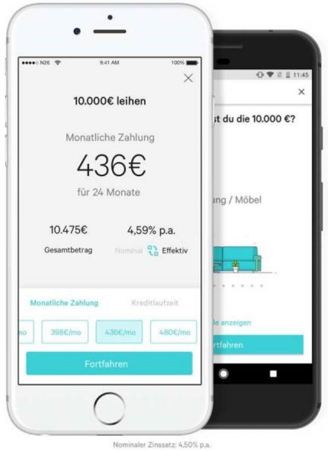
Beispiele – Von Klein bis Groß





<u>Beispiel:</u> Autohandel

- Unmittelbare Kreditvergabe
- Vollständig digitaler Prozess
- Nahtlose Integration

<u>Beispiel:</u> Großhandel B2B

- Bankkonto
- Kreditkarte und Bonussystem
- Payment / Echtzeit-Überweisungen
- Ratenkredit

Bilder: www.brickset.com, FintecSystems