



Is Europe on the way to Open or Close Banking?

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Business Development Director, PPRO Group

Arturo Gonzalez

President and CEO, Eurobits

Aoife Houlihan

VP Communications and Public Policy, Klarna Bank AB

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**MODERATOR:****Mark Beresford, Edgar, Dunn & Company**

Mark Beresford is a Director in the London office and heads up the Retailer Payments Practice for Edgar, Dunn & Company. He has over 20 years of experience of consulting strategy, developing and managing financial services businesses. In the Retailer Payments Practice Mark works with a number of global merchants to develop omnichannel payment acceptance strategies. He uses the 360° Payment Diagnostic methodology developed by Edgar, Dunn & Company to identify cost efficiencies for retailers by defining an appropriate mix of payment methods, acceptance channels, alternative forms of payments, and optimizing Payment Service Provider and acquiring relationships.

**SPEAKER:****Arturo Gonzalez, Eurobits**

Arturo's career has been marked by his role in the introduction of high-tech products and services to the financial sector. His pioneering work in financial technology has led to innovative services like electronic payments, mobile banking and electronic invoicing. Eurobits has been offering services now classified as Account Information Service in Europe since 2004 to some of the Eurozone top banks, making Eurobits the pioneer in this market. Eurobits is a signatory to the European Fintech Alliance and the Future of European Fintech Alliance which have campaigned for fair access under PSD2. Arturo as an expert in open banking will take part on the works of the recently constituted PSD2 API Evaluation Group.

**SPEAKER:****Aoife Houlihan, Klarna Bank AB**

Ms. Aoife Houlihan is VP Communications and Public Policy at Klarna Bank AB. Aoife joined Klarna after 10 years as policy and strategic communications advisor to senior politicians and business leaders in Europe and the US. At Klarna, Aoife looks after all external communications, public affairs and some key partnerships relations.

**SPEAKER:****Ralf Ohlhausen, PPRO**

Ralf Ohlhausen, MSc in Mathematics and Master of Telecommunications Business, has over 25 years' experience in e-commerce, financial services, mobile telecoms and IT. Ralf is responsible for expanding the company's portfolio and global reach, as well as developing new business areas and partnerships .

ARTURO GONZALEZ, Eurobits

President and CEO

Eurobits has been operating as AISP since 2004 serving banks and fintechs across Europe and LATAM



2003

2005

2010

2011

2012

2015

2016

2017

2018

bankinter.



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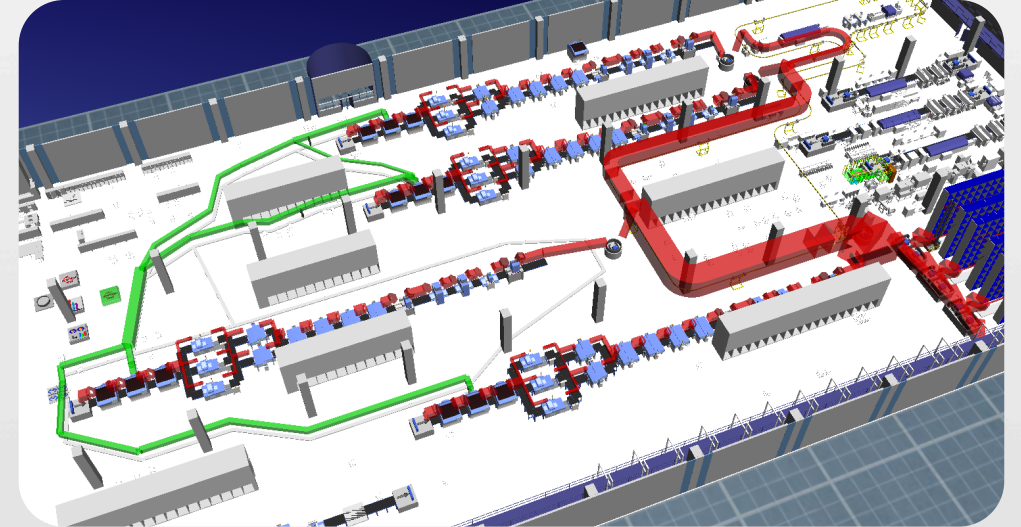
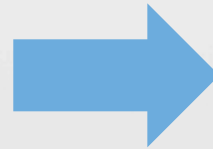
FINECT



Payment Services Directive
(PSD2)

PSD2

What has changed for AISP's



How do we see the close future?

- PSD2 might be the **biggest change in commercial banking ever, breaking the monopoly** Banks hold **over their Customer data** and opening it for competition. It will be a catalyst for change in Financial Services.
- Risk of over-regulation in Europe
- SCA RTS and the room for interpretation: the factory may be less efficient than the artisan
- Overcomplication may risk PSD2 becoming a “lost generation” in open banking awaiting for PSD3

AOIFE HOULIHAN, Klarna Bank AB

VP Communications and Public Policy

Sofort / Klarna

- Since 2005
- 13 markets
- 37,000 merchants
- 74BN SEK processed in '17

PSD2

- Governance of access to account
- Licensing framework
- Scale
- Market opening

Competition

- Alternative to card payments
- Consumer choice
- Low risk
- Low cost
- Safe
- Convenient

Connecting e-commerce directly to bank accounts

- Keep bank account relevant
- User experience
- Use cases
- Future in open banking era

RALF OHLHAUSEN, **PPRO**

Business Development Director

World-wide leading aggregator of Local/Alternative Payment Methods



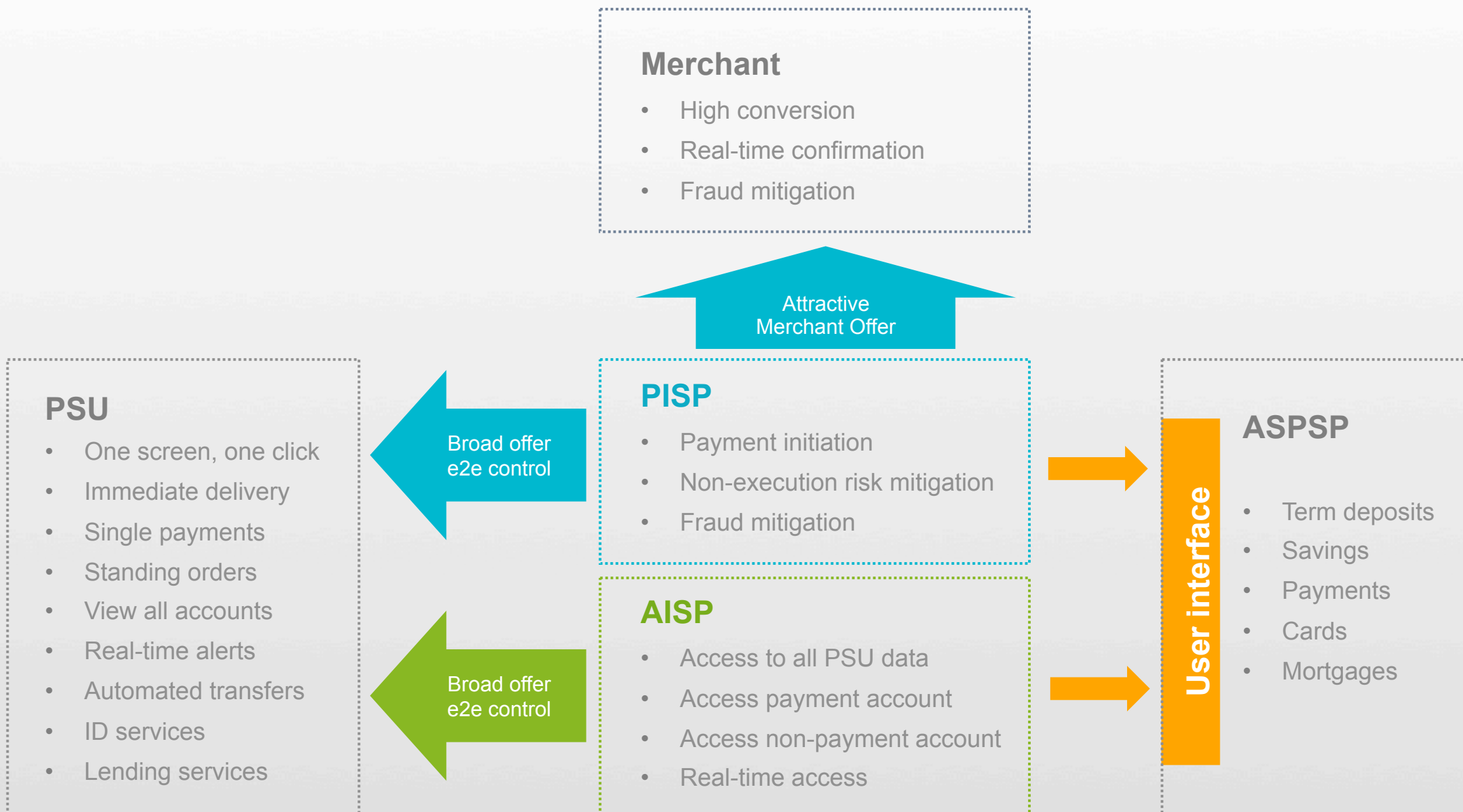
Acquiring hundreds of APMs

Wholesale only to

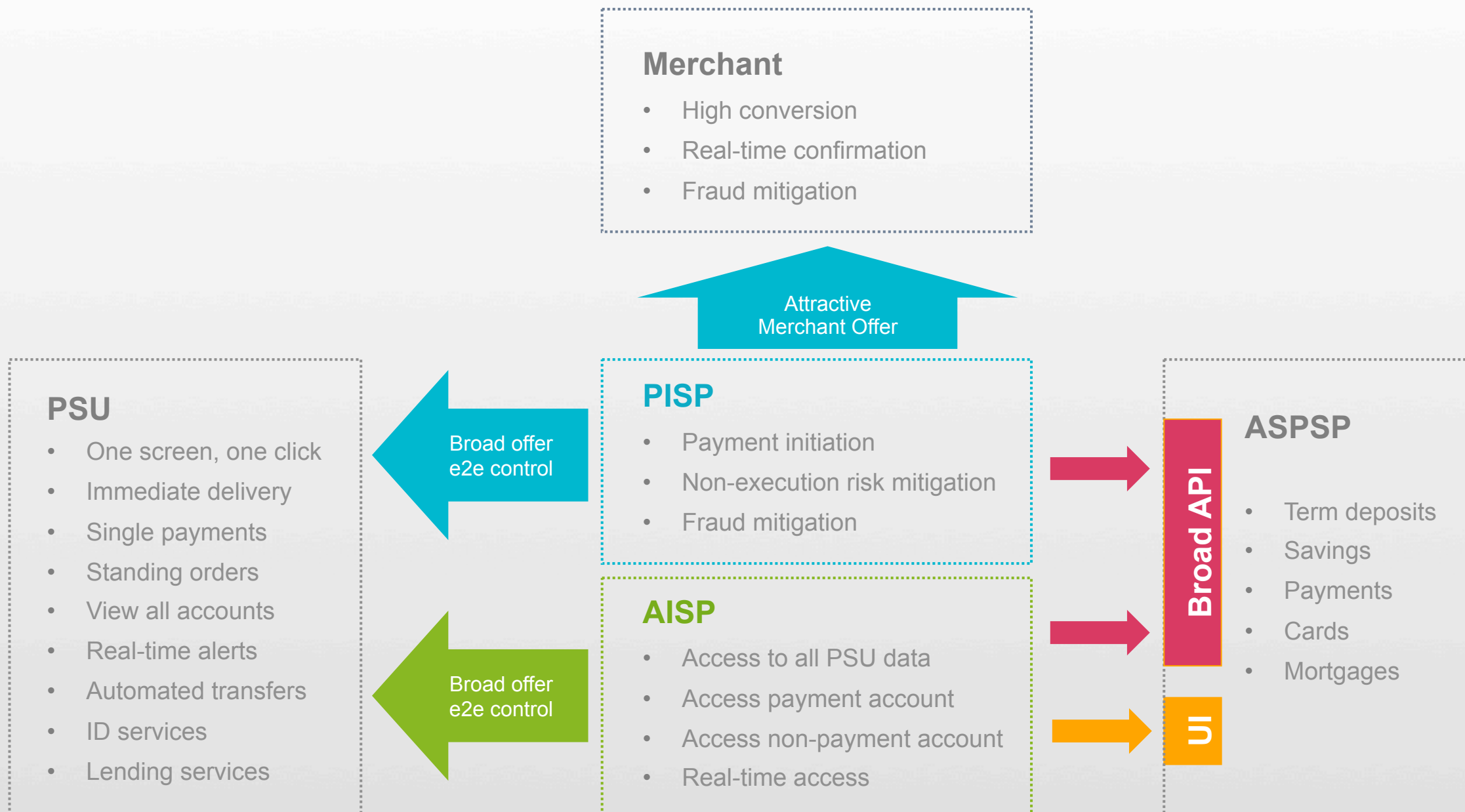
- E-commerce PSPs
- Acquirers
- Banks
- Marketplaces

- » One integration
- » One contract
- » One boarding
- » One settlement

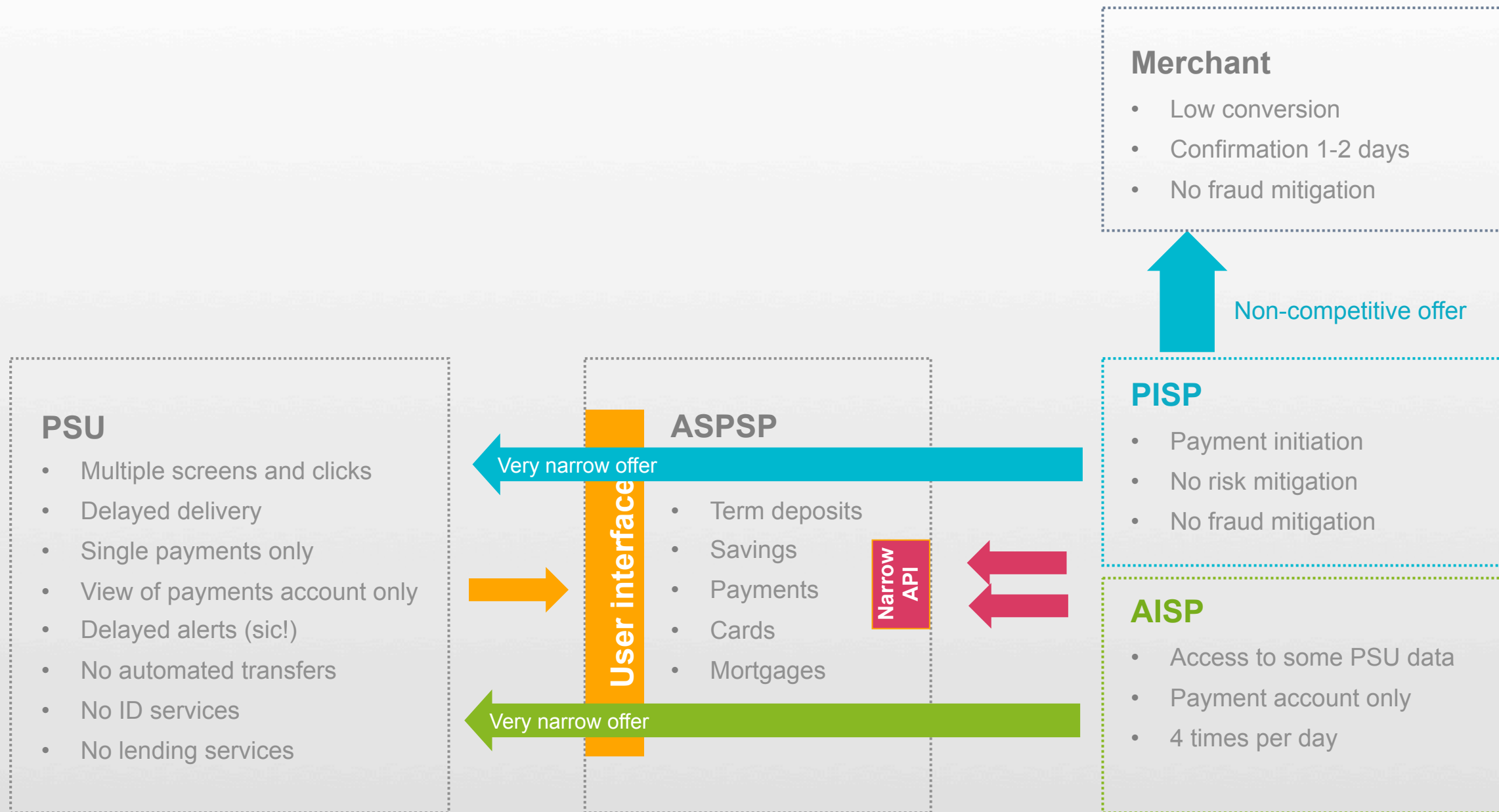
Bank-independent TPPs pre-PSD2



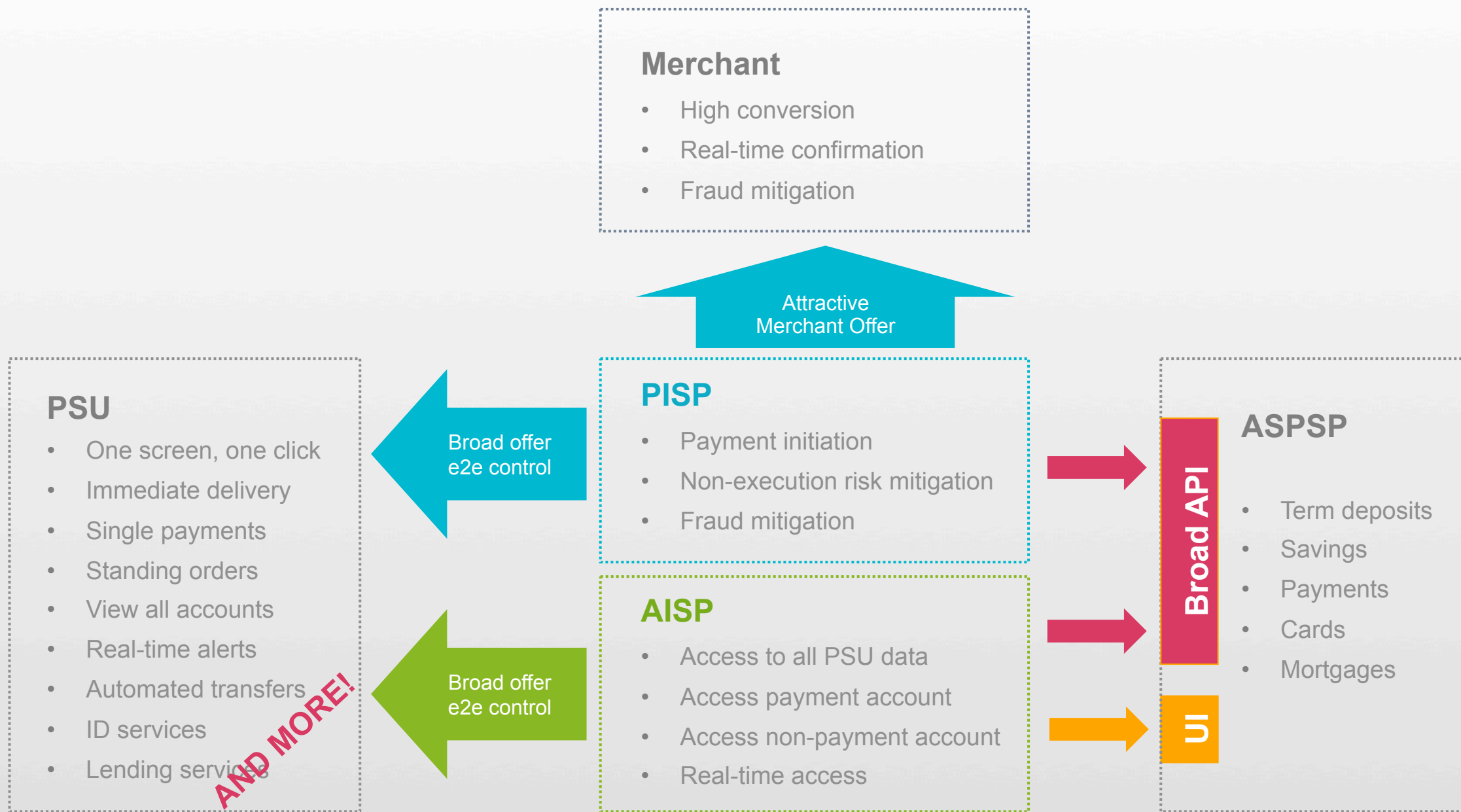
TPPs post-PSD2 – the TPP's preference



TPPs post-PSD2 – the bank's preference



TPPs post-PSD2 – the customer's preference





THANK YOU! QUESTIONS?

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