

TOWARD MODULAR BANK IN EUROPE

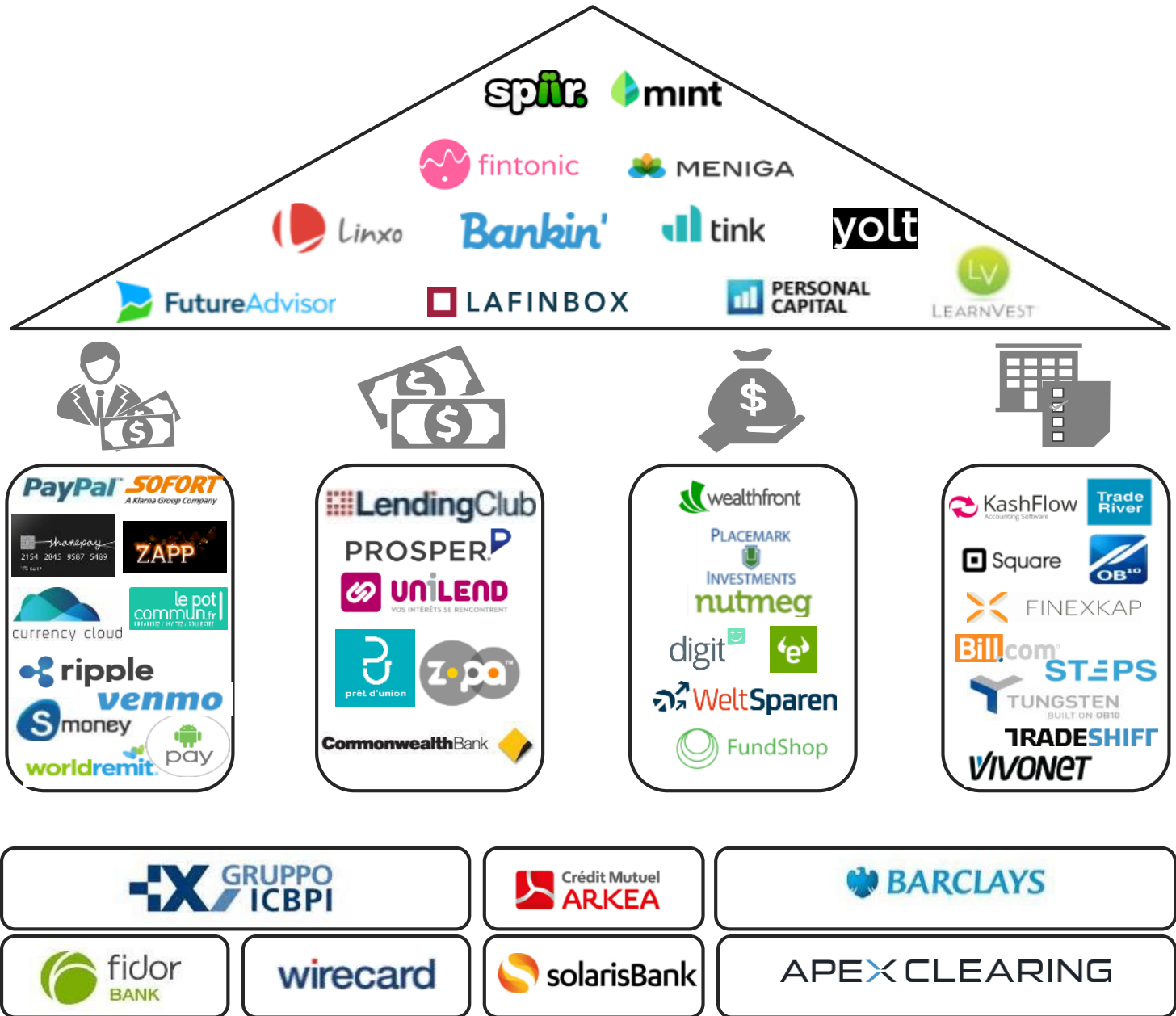
NOVEMBER 2016

Thierry MENNESSON

Client Management

Products Management

Account Management



PSD2

2018

- **AIS are official**
- **API access**
- **AIS/PIS**

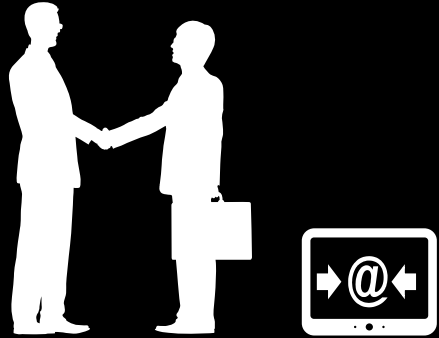


DISTRIBUTION

PRODUCTION

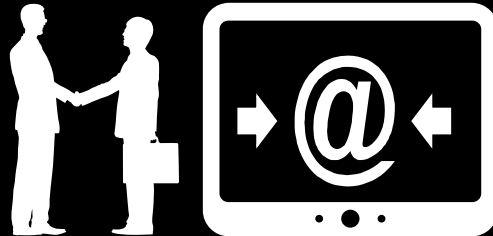
2010

**Advisor
first**



2015

**Omni-
chanel**

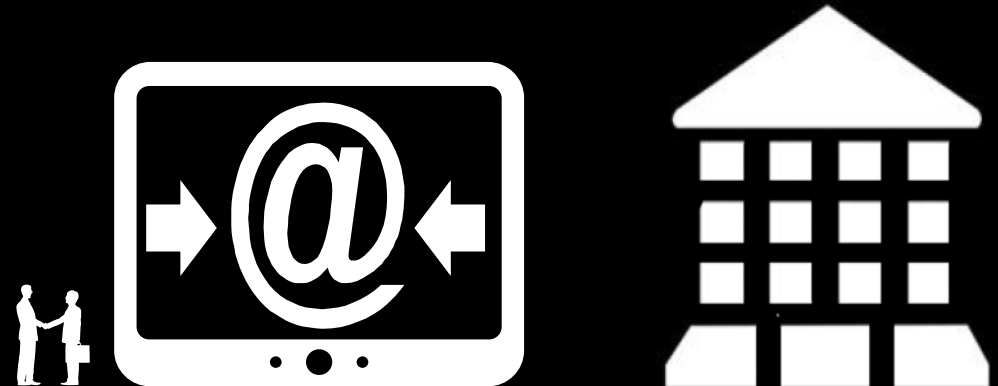


2020

**Digital
First**

+

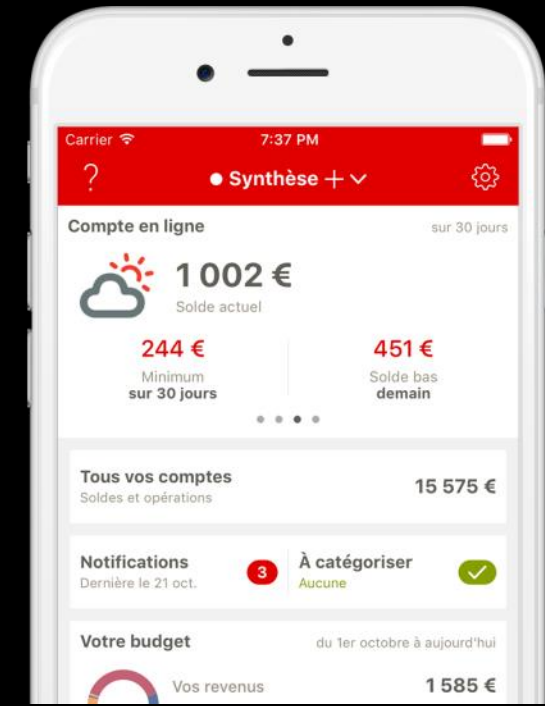
**Modular
Bank**



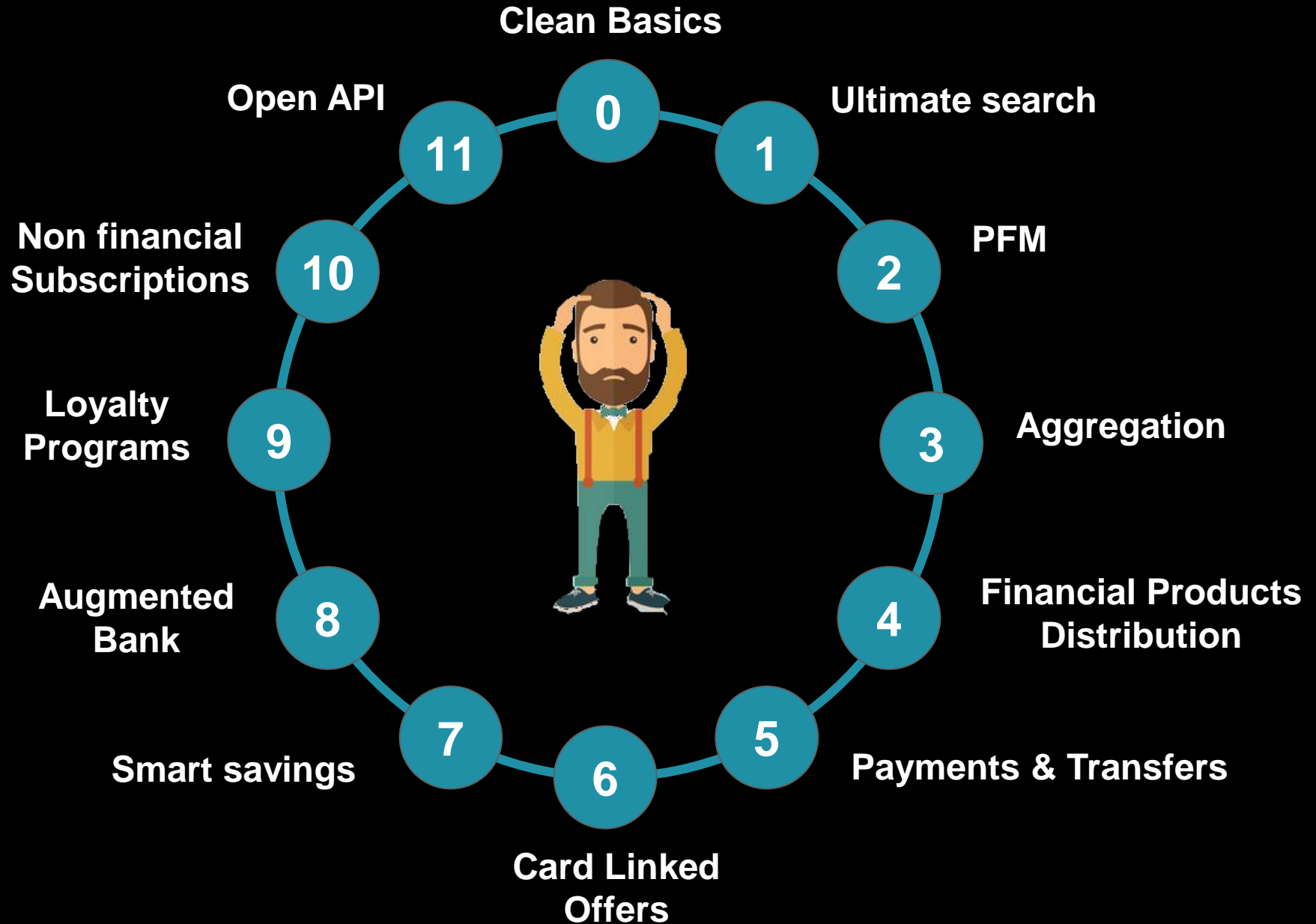
Case study : French Market

- MAIF, insurance group launched NESTOR to desintermediate banks
- Boursorama – internet bank – acquired and integrated Fiducéo – aggregator , PFM and augmented bank
- Credit Agricole & Credit Mutuel Arkea participated to 2nd capital round of Linxo, 2nd french financial coach
- Bankin', french financial coach is expanding in 4 countries, and launched SAAS APIs
- Société Generale & Credit du Nord announced integrating other banks access in their app

Leading Insurance Group launches a financial coach



IMPERATIVE : CAPTURE DAILY ATTENTION



1. White Labelling
2. Multiplication of Producers
3. PSD2



**Modular
Bank**

