



OPEN BANKING

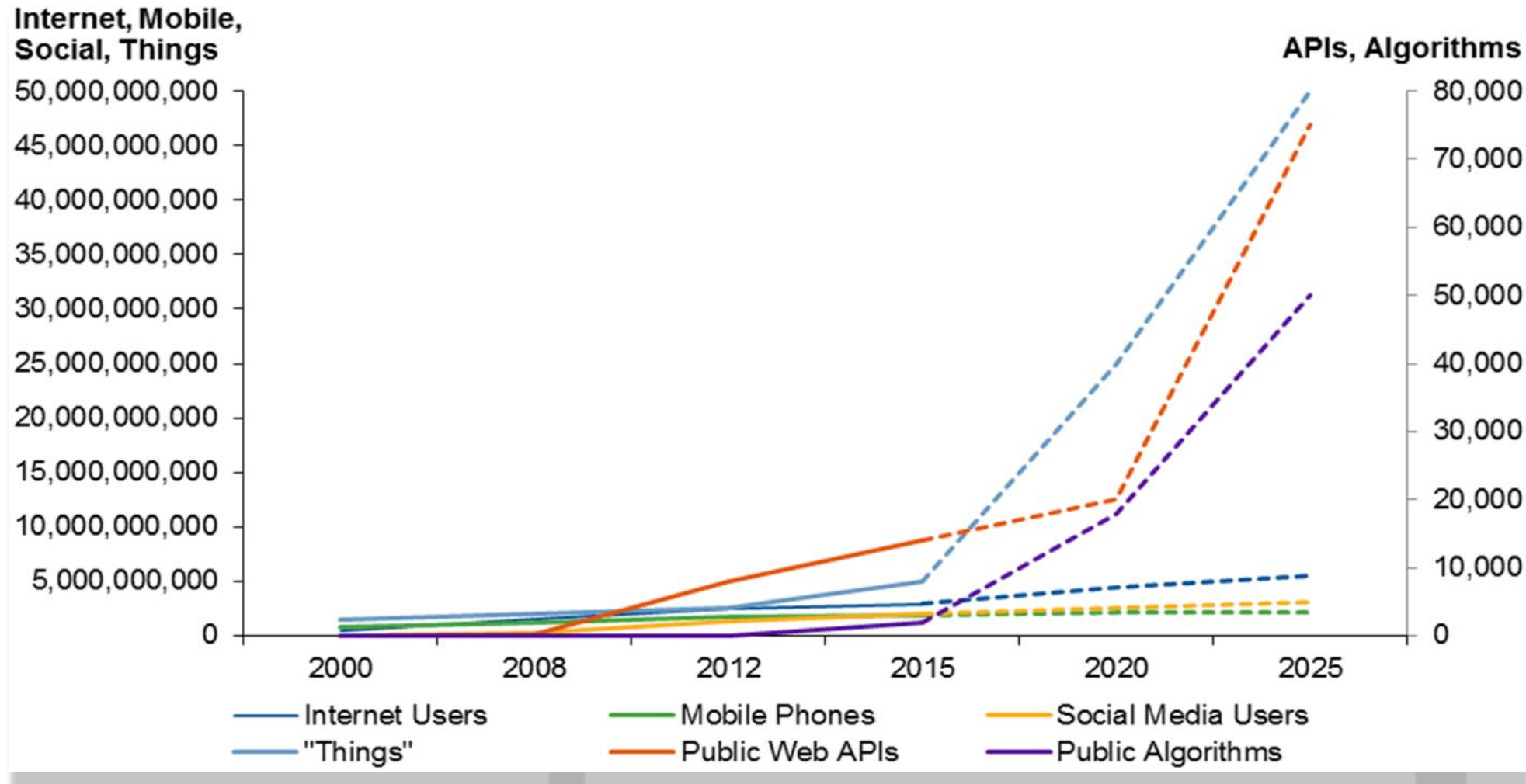
OPENING NEW WINDOWS OF OPPORTUNITIES

PRESENTED BY
ABHIJEET BHATTACHARJEE – RBL BANK

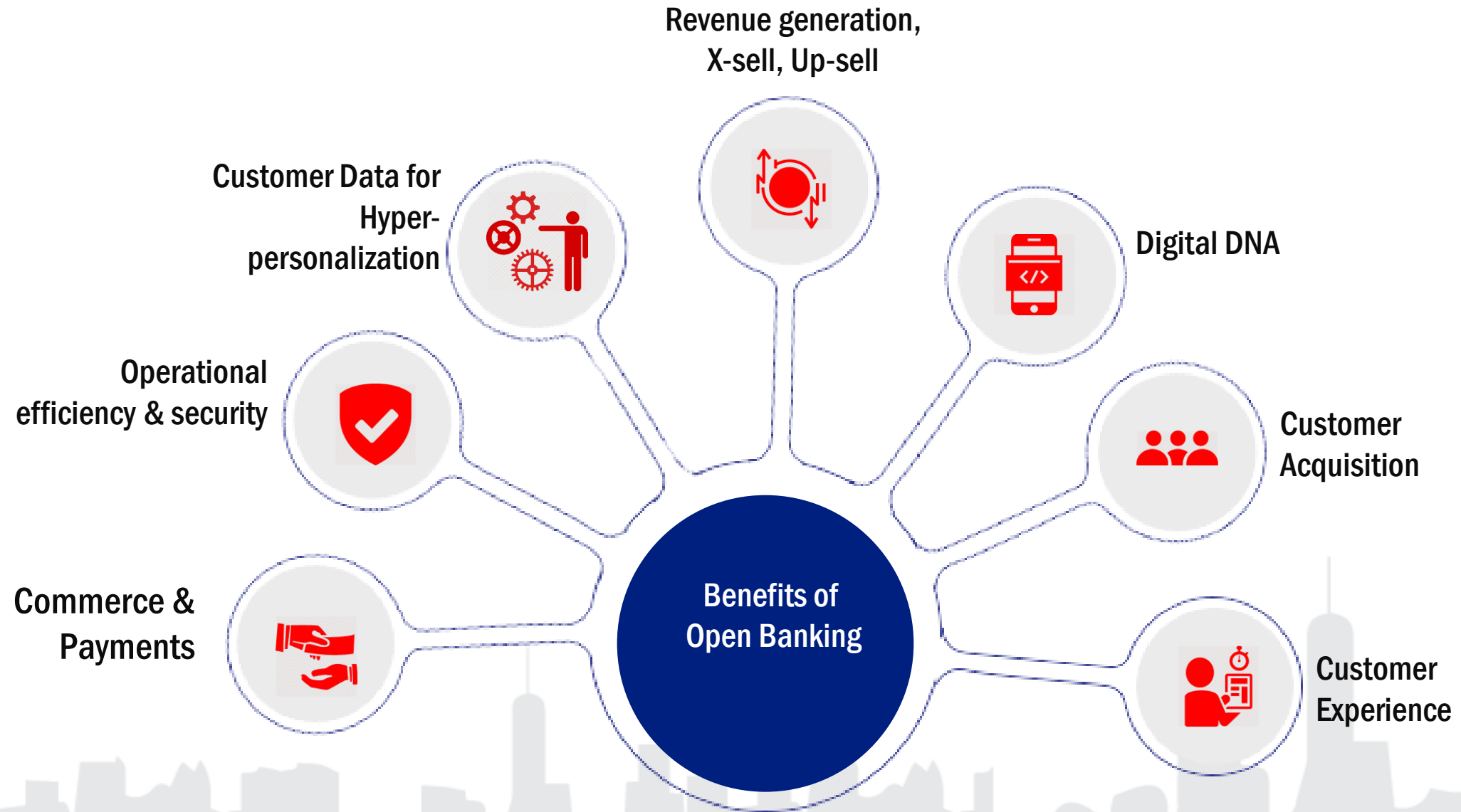
Agenda

1. **Open Banking – Opportunity and Business Models**
2. **What are we doing different**
3. **Vision ahead**

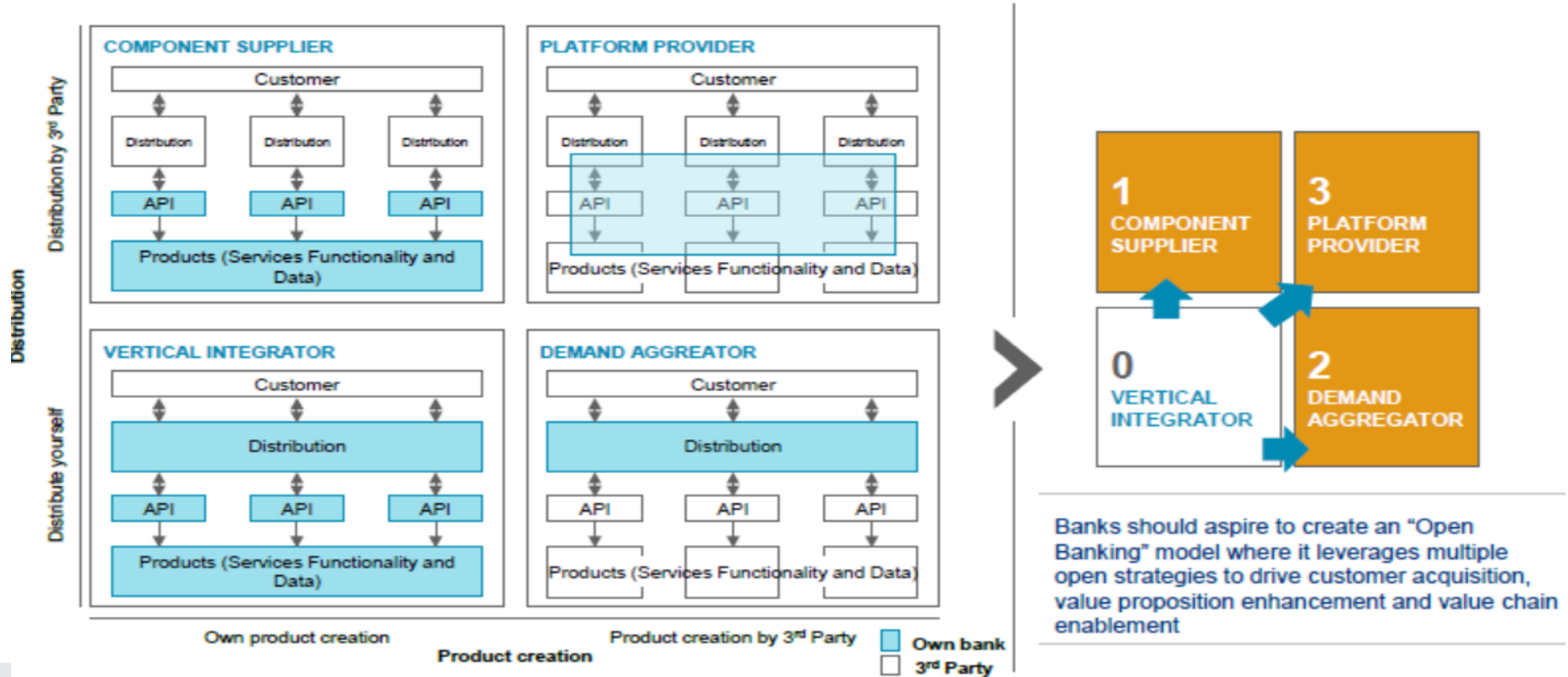
ECONOMICS OF CONNECTION



WHAT OPEN BANKING CAN OFFER BANKS

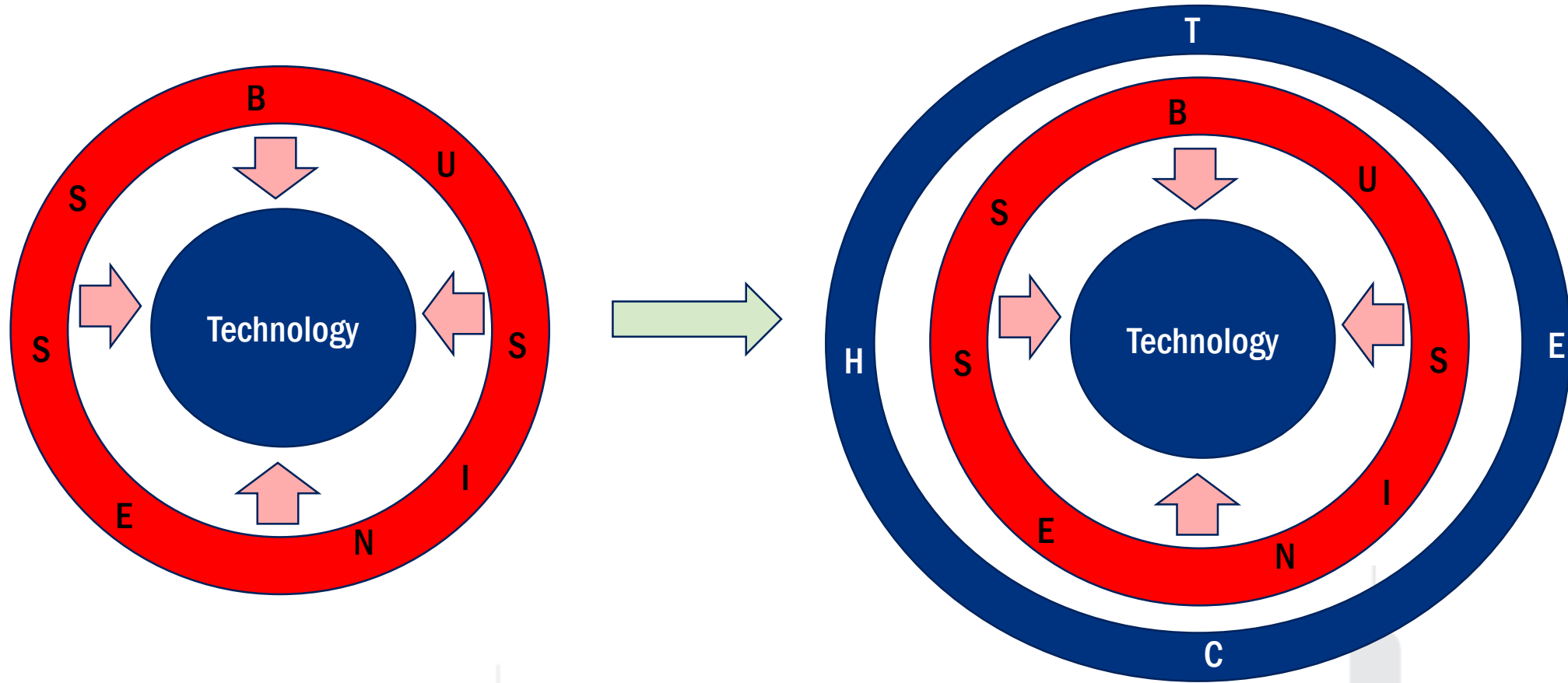


BUSINESS MODELS

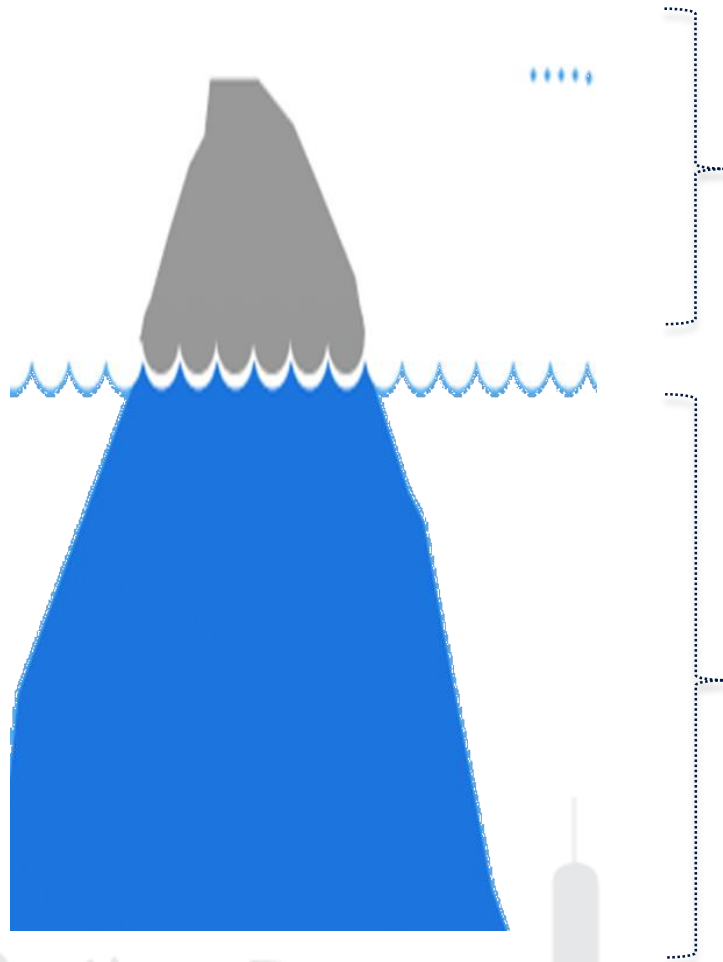


Today's business model is largely vertically integrated where banks both manufacture and distribute themselves

BUSINESS DRIVEN TECHNOLOGY -> TECHNOLOGY DRIVEN BUSINESS



BANKING AS A SERVICE (BAAS)



BENEFITS

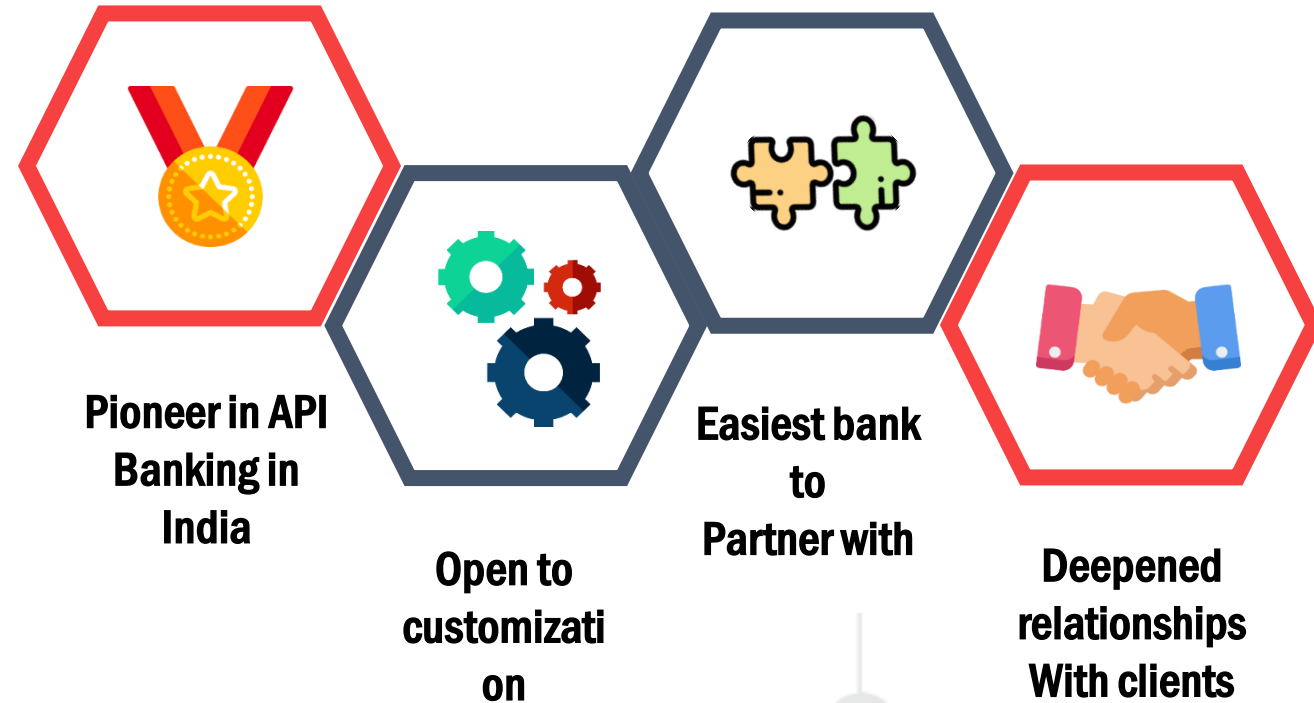
- Alliance with Digital Payment company – Embrace Fintechs
- 2L retail outlets to act as RBL's BC
- Wallet link to bank account
- Reflecting payment model
- Push from B2B to B2C model

STRATEGY

- Network management through BC (approx. 2000)
- Operationalized hub-and-spoke framework
- Simplified and affordable service
- To provide last mile connectivity to villages/rural
- Emphasis and established payment facility
- Quick access to migrant worker to send money home

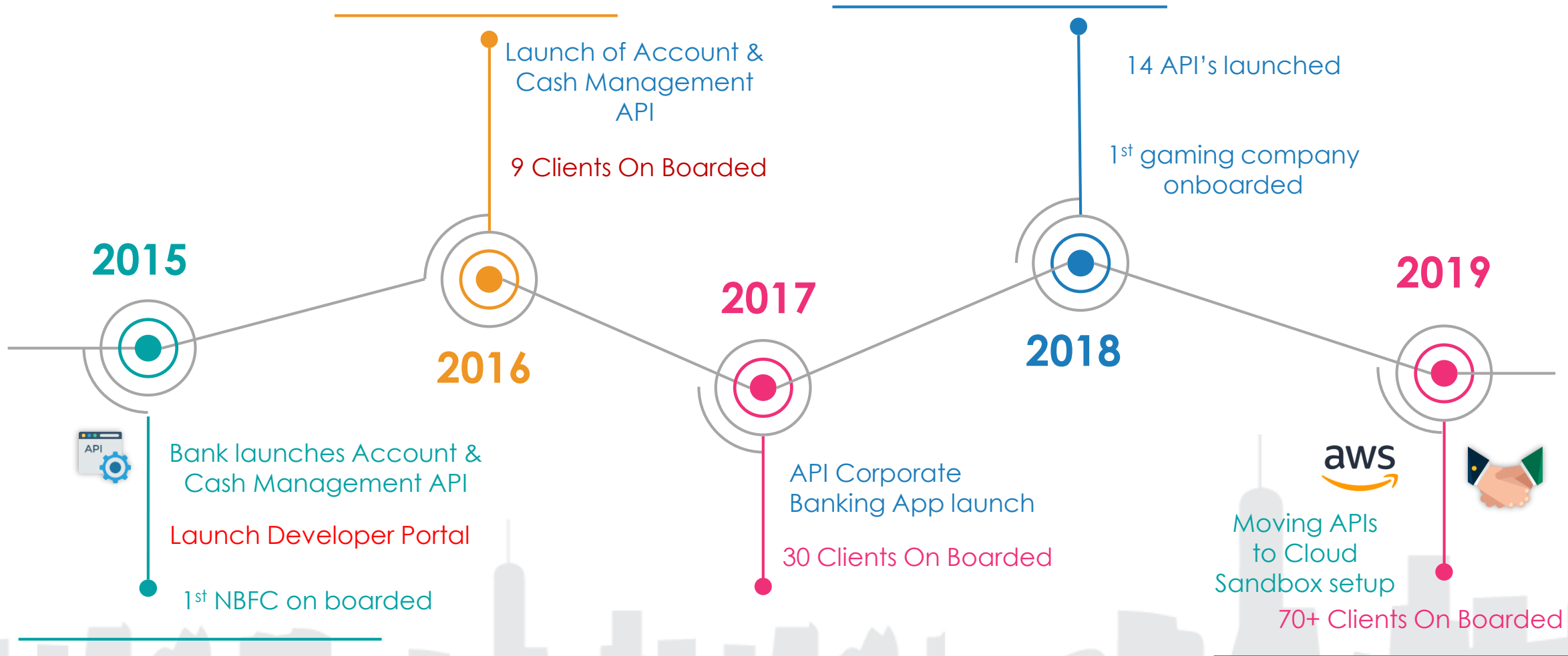
WHAT ARE WE DOING DIFFERENT

- ❑ RBL Bank's Open Banking program comprises of digital partnerships, channels, those are enabled by external & internal API's- Single view of data
- ❑ We provide Banking as a Service (BAAS) and Open API's that can easily allow third parties to collaborate with us.
- ❑ We transformed our banking into a platform business model and exposed existing and new functionalities to participate in the market to monetize on our APIs.
























OUR JOURNEY SO FAR...

We embraced Open Banking over last few years to establish ourselves as Ecosystem Bank- “Partners ka Bank”



RBL BANK – PARTNERS KA BANK

RBL Bank is a great bank to partner with!

| | | | |
|---|---|--|--|
|  Co-brand Credit Card Partner |  Co-brand Credit Card Partner |  Mobile-Wallet Solution & Co-brand Credit Card Partner |  Co-brand Credit Card Partner |
|  Business Correspondent & Financial Inclusion Partner |  Mobile-Wallet Solution Partner |  Prepaid Card Partner |  Mobile-POS Solution Partner |
|  API Banking Partner | <h1>PARTNERS KA BANK</h1> | |  API Banking & Lending Solution Partner |
|  Corporate Solutions & Prepaid Card Partner | | |  Corporate Solutions & Prepaid Card Partner |
|  Co-brand Credit Card Partner | | |  Business Correspondent & Remittance Partner |
|  Digital Lending Partner |  Mobile-Wallet Solution & Prepaid Card Partner |  Business Correspondent & Remittance Partner |  Clean Energy Partner |
|  Financial Inclusion Partner |  Corporate Solutions & Prepaid Card Partner |  Mobile-Wallet Solution Partner |  Mobile-Wallet Solution & Prepaid Card Partner |

RBL Bank – Partners ka Bank!

RBL Bank has successfully built a strong partnership model delivering technology led banking solutions to a variety of companies across the retail as well as institutional space. Our faster turnaround times, nimble footed approach and ability to deliver on commitments has led us to become a preferred bank for many institutions!

So, if you are looking for a smart banking partner, RBL Bank might be the right bank for you!

apno ka bank



Visit: www.rblbank.com | Write: marketing@rblbank.com
 CIN: U65191PN1943PLC007308

VISION AHEAD

| Challenges | Activity | Work plan |
|-------------------------|--|---|
| Management of API stack | Study and categorization of API for business and IT | Use Analytic to device business and technology strategy |
| Business alignment | Define API prioritization criteria and prioritize APIs across categories | Functionality overlap mapping and re-indexing. |
| Priority decisions | Build API heat map based on usage statistics and standards mapping | <ul style="list-style-type: none"> - Uniformity of end points - Usage and revenue mapping |
| Technology ++ | Identify key actions on API categories for internal and external APIs and key initiatives for next phase | <ul style="list-style-type: none"> - XML to JSON – follow SWAGGER - MicroService setup - Sandbox for developer network |
| Scalability | Provide performance comparison of technology and API platforms | <ul style="list-style-type: none"> - Performance tuning on high usage API's to commit higher SLA - Cloud first |
| Security and compliance | Provide perspectives on regulations for Open API | <ul style="list-style-type: none"> -Implement OWASP (open web application security project) in all layers - Invest in Oauth2. |



THANK YOU