



CWIN

ConnectedBank

A PSD2 solution with Capgemini Digital Platform

Francesco Iacoboni, Milano 25 Settembre 2018



CAPGEMINI
WEEK OF
INNOVATION
NETWORKS



**Digital is not technology but
abstract complexity for People**

The Digital Architecture

People



Presentation Layer



Platform Layer

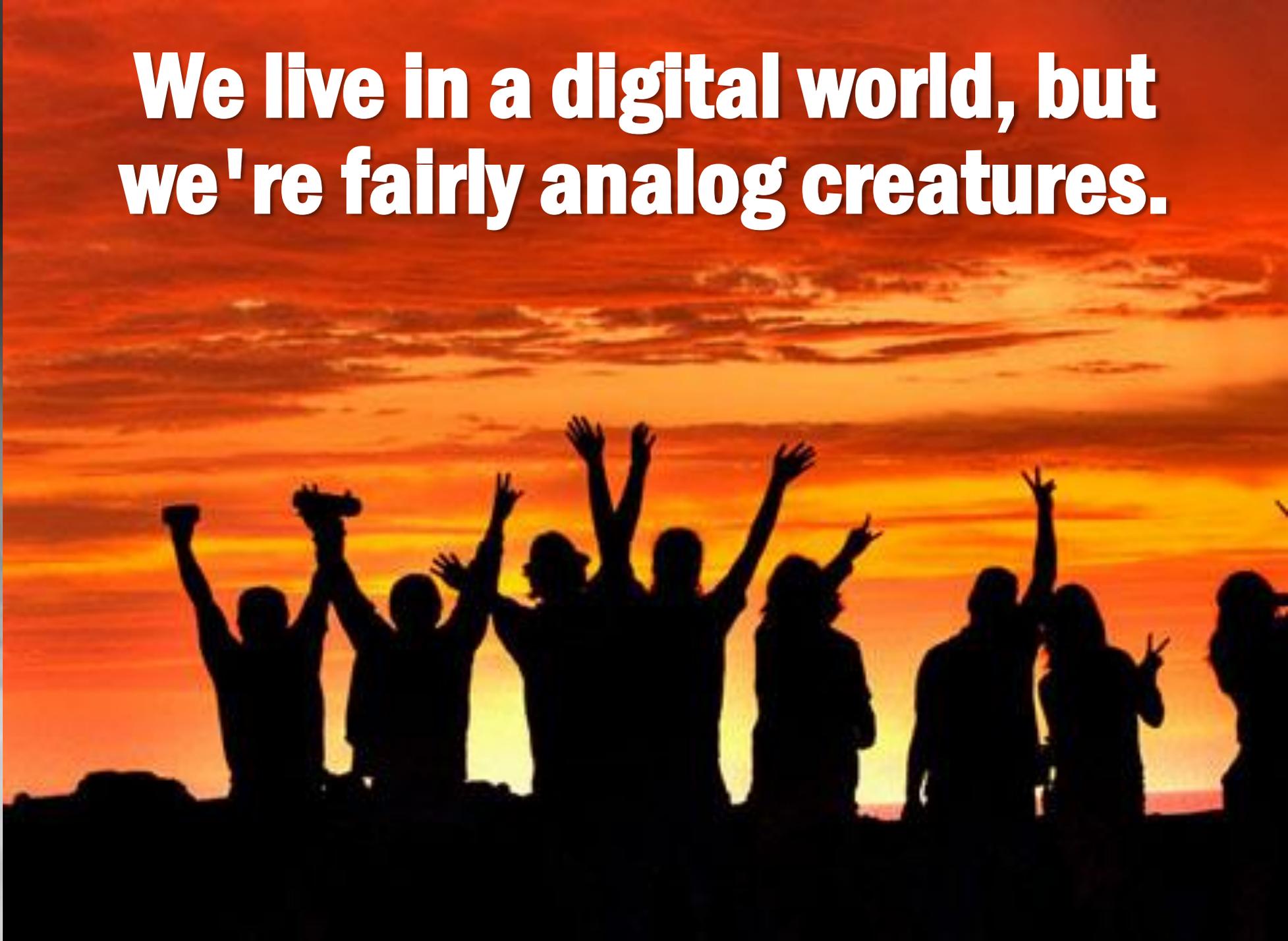


Data Layer



We live in a digital world, but we're fairly analog creatures.

People



**Expose all your business capabilities
in well defined services. Abstract
your complexity with APIs.**

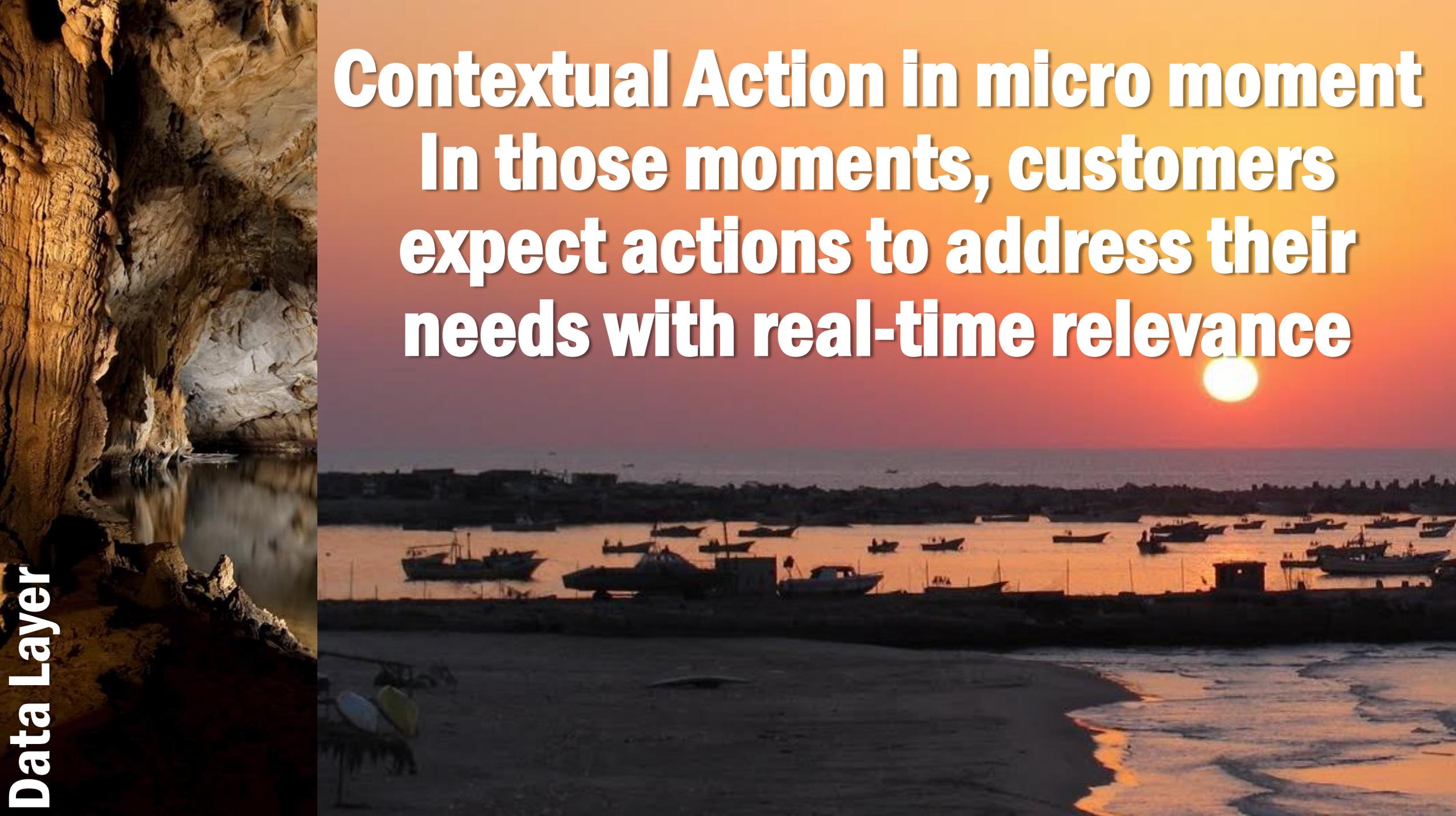
Presentation Layer



Platform Layer



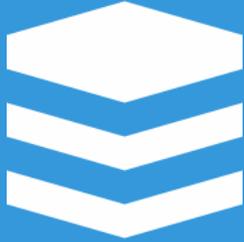
Think as a platform to build your ecosystem



Contextual Action in micro moment
In those moments, customers
expect actions to address their
needs with real-time relevance



Ecosystem
Manager



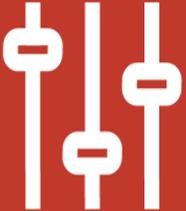
Information
Layer



Core
Services



Insights Manager



Platform Manager

Capgemini **holos** Effective Digital platform- building strategy



Capgemini HoloStack, a complete open and modular stack

ConnectedBank

A PSD2 solution with Capgemini Digital Platform an example with RH product

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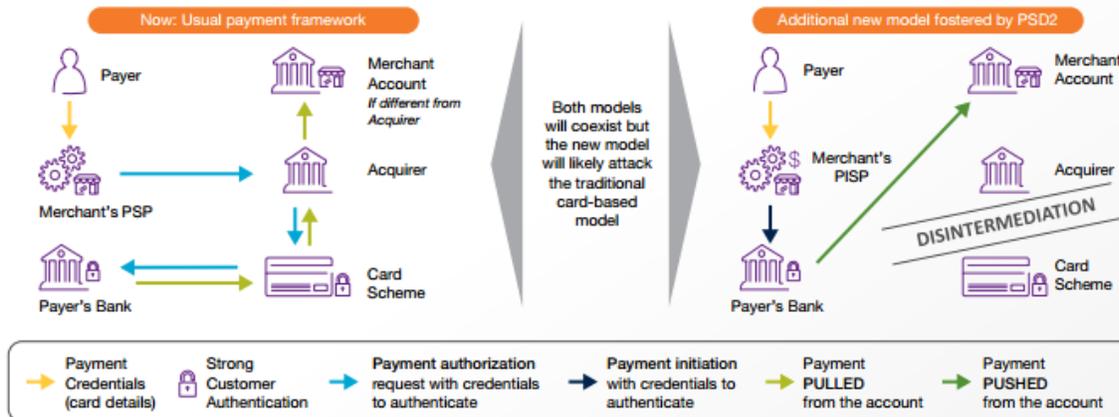
PSD2 Directive Overview

the financial service market will in the coming years greatly impacted by regulatory and technology.

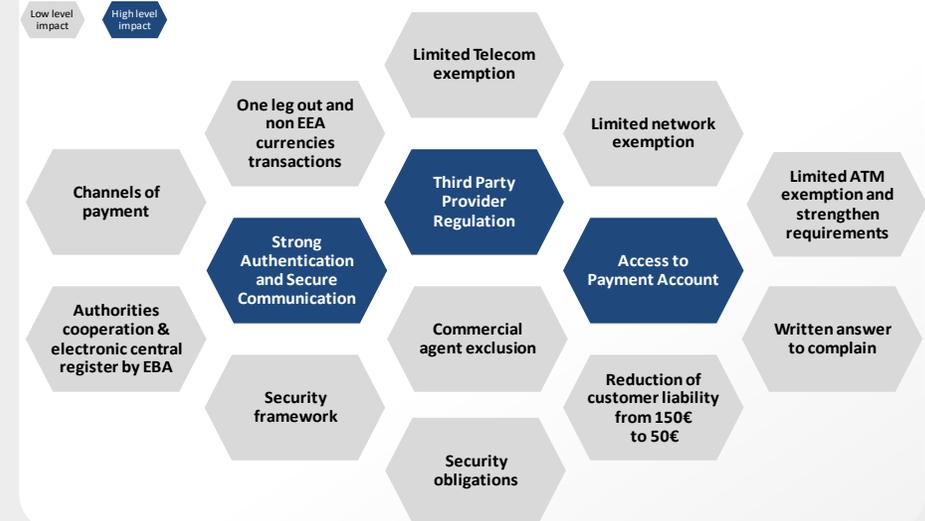
Model Change

In 2015 the European Parliament passed the Revised Payment Services Directive (PSD2).

- The PSD2 will be implemented into national legislation by January 2018
- 2 major components of PSD2 impact banks:
 - the **Access to Accounts (XS2A)**, which requires banks to share payment account information with Third Party Providers (TPPs),
 - the **Strong Customer Authentication (SCA)**, which requires 2-factor authentication for accessing banking data or initiating payments



Main Impacts



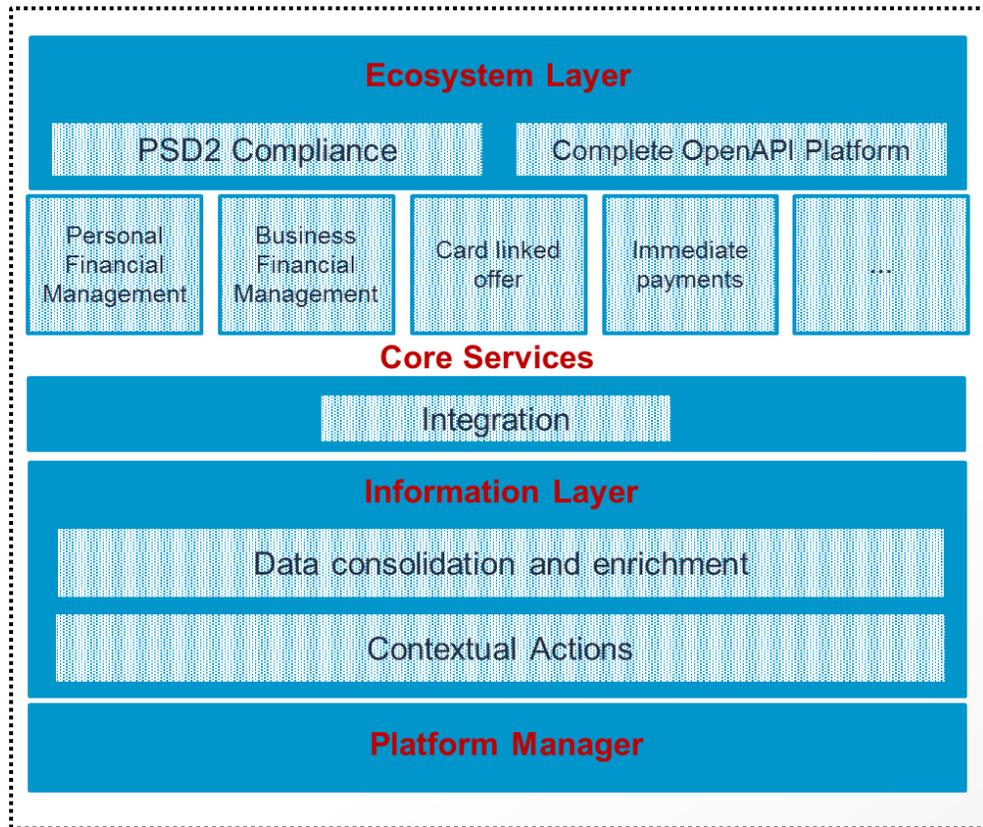
Impacts of PSD2 go well beyond the compliance. By requiring banks to provide access to third parties, PSD2 also imposes to banks to create an infrastructure to integrate third parties into their systems. This will have a deep impact on the different actors which will result in a transformation of the whole industry.



PSD2 Solution Logical view

*Applying **hολος** for this scenario to enable the open banking capabilities
a digital banking transformation accelerator*

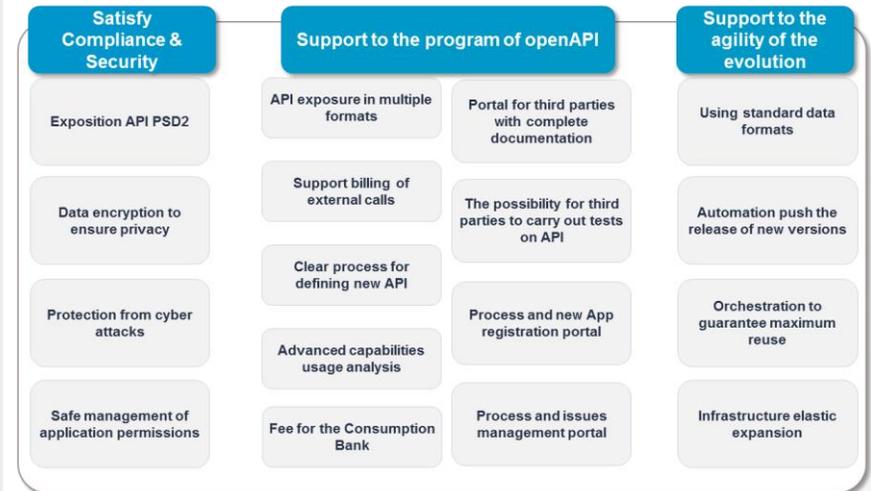
Logical View mapped on **hολος**



Channels

Core Banking

Requirements Coverage



*PSD2 **hολος** Solution, is a ready to install package developed by Capgemini that leverage on cloud components to deliver functional and non-functional capabilities in a very flexible, economic, scalable and time conscious way.*

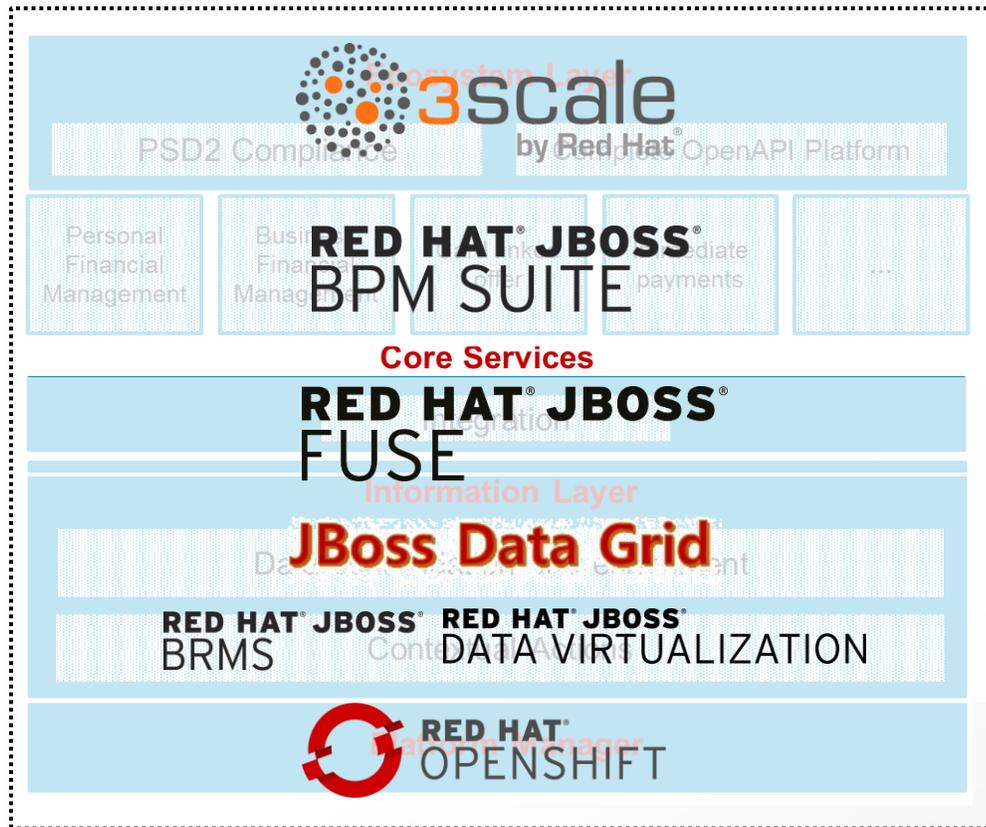


PSD2 Solution Application view

Powered by Red Hat products PSD2 **hολος** is a ready to install package to cover the regulation and the angle stone for a new digital approach

Application View powered by RedHat

Process supported by PSD2 **hολος**



Process	Level of acceleration	Accelerator features
PSD2 API publishing	☐	Many different features: 2,3,4,5,...
New VA API publishing	☐	11: Microservices oriented Design guidelines
New Partner registration	☐	1: Description and usage instructions for each API for a quicker developer portal v1
New Application creation	☐	10: Cloud based per developer dynamic or mock-up sandbox
User App Authorization	☐	6: Complete or Sample rule engine for user-application authorization management (OAuth & SCA levels)
App API call authorization	☐	7: Complete or Sample rule engine for application-account level access check (OAuth & SCA levels)
Business Monitoring & Billing	☐	8: Monitoring dashboard samples
BigData Analytics	☐	12: Archiving guidelines for JSON streams on non relational DBs
IT TTM, Monitoring, SLA and cost control	☐	9: Automatic Testing & Load testing best practices; 13: Solution telemetry guidelines



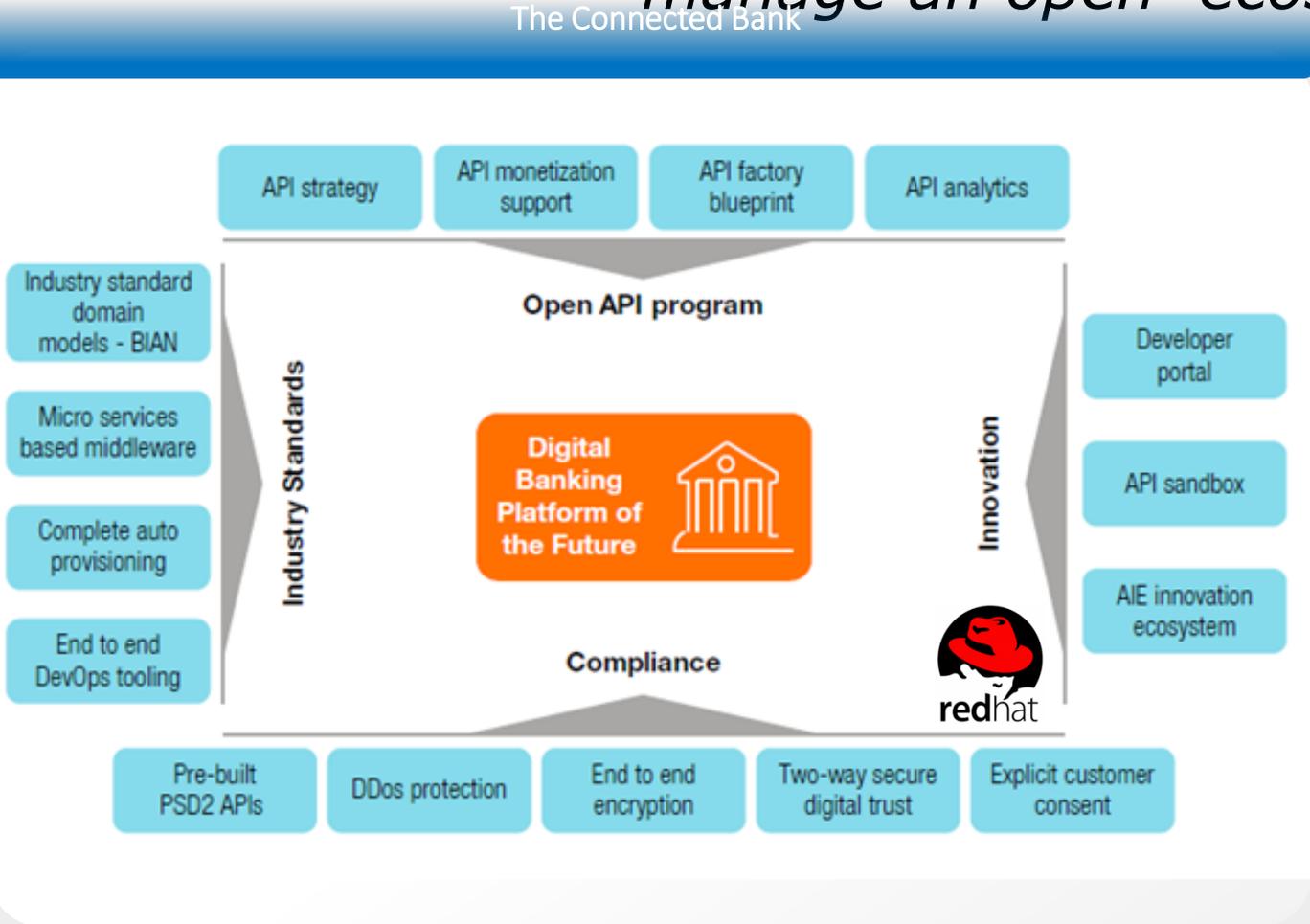
Capgemini and RedHat PSD2 Solution is designed to dramatically lower the cost of compliance by accelerating strategy definition, readiness assessment, and implementation capabilities including new forms of collaboration with a whole ecosystem of business partners.



After PSD2 : The ConnectedBank

Bringing a holistic API strategy, we help banks prepare for Open Banking, leapfrog to the Open API economy, and manage an open ecosystem.

The Connected Bank



An innovation will get traction only if it helps people get something that they're already doing in their lives done better.

The development of the infrastructure to allow collaboration among Banks and Fintech requested by PSD2 is just the start of the change. Banks will have to rapidly develop strategies to compete in this new scenarios.

Thanks





People matter, results count.



About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of 200,000 team members in over 40 countries. The Group reported 2017 global revenues of EUR 12.8 billion.

Learn more about us at
www.capgemini.com