



## **CORPORATE BANKING APIs: OPEN FOR BUSINESS**

1,000 treasurers across two industry global outlooks insist that it is time to adopt open banking. The ecosystem is shifting rapidly - how will corporate banks adapt?

### WHO'S PARTICIPATING IN THE OPEN BANKING ECOSYSTEM?



Large corporates



### **HOWEVER, SOME CORPORATE** TREASURERS ARE MORE ADVANCED IN THEIR JOURNEY THAN OTHERS:<sup>2</sup>



44%

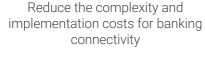
Already sourcing best-of-breed solutions from the ecosystem

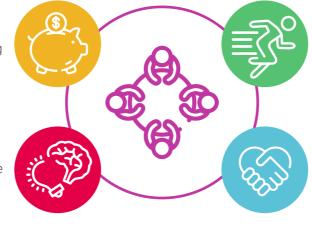




Integrating internal and external data to

optimize decision making



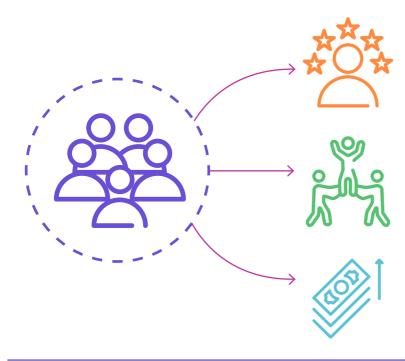


Optimize process efficiency

Access convenient and innovative banking services

Expand their client base and partner ecosystem, and reduce the cost of new client acquisition

### FINTECHS, BANKS, THEIR PARTNERS AND ANYONE LOOKING TO DISRUPT THE MARKET CAN ACCESS OPEN APIS FOR:



#### **Information Discovery APIs** - e.g. aggregation of account information

or treasury cashflow forecasting

#### **Enhanced Customer Experience APIs** - e.g. payment initiation via external channels or

connection to real-time foreign exchange

#### **Value Creation APIs** - e.g. automated funds movement in the event

of liquidity shortfalls

### HOW HAVE OPEN APIS AND FINTECH PARTNERS ALLOWED BANKS TO LEVERAGE KEY BENEFITS BASED ON THEIR **CUSTOMERS' NEEDS?**



# LEVERAGE OPEN APIS TO FUTURE-PROOF YOUR BANK



corporate banking context

2. IDC Global Corporate Treasury Survey, 2019.



banking model



your unique circumstances and strategy

Read the Corporate Banking APIs: Open for Business brought to you by Accenture and Finastra



