




EXPERIAN  
INNOVATION  
SUMMIT  
2019

# DATA ENGINEERING : NOUVEAU MOTEUR DE CROISSANCE

DATATECHNOLOGYANALYTICS





# L'ouverture des systèmes bancaires avec la DSP2 : les banques à l'heure de l'Open Banking

Matthieu Poitrimolt  
Bridge

Lizardo Espinosa Meyer  
Experian

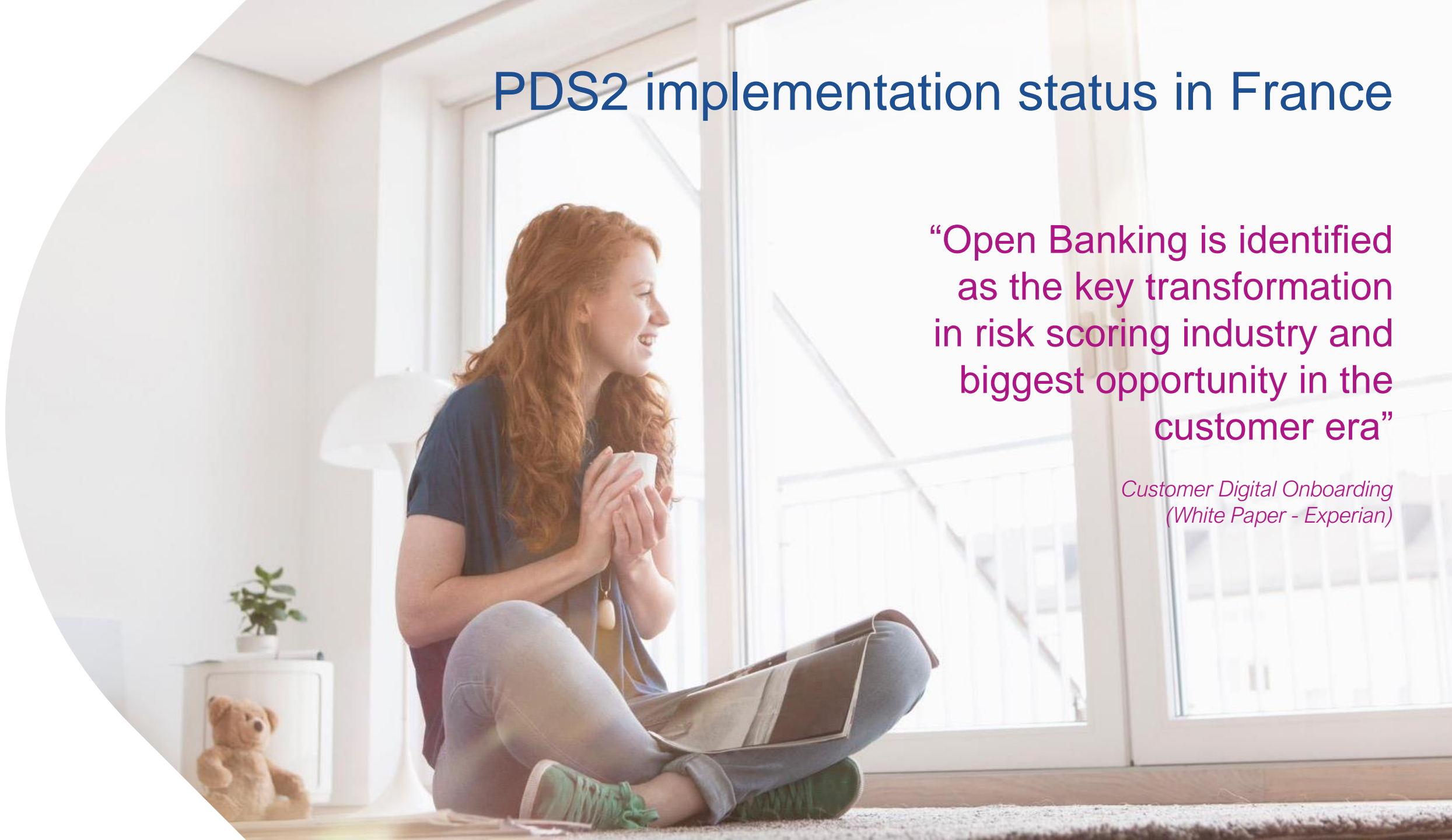




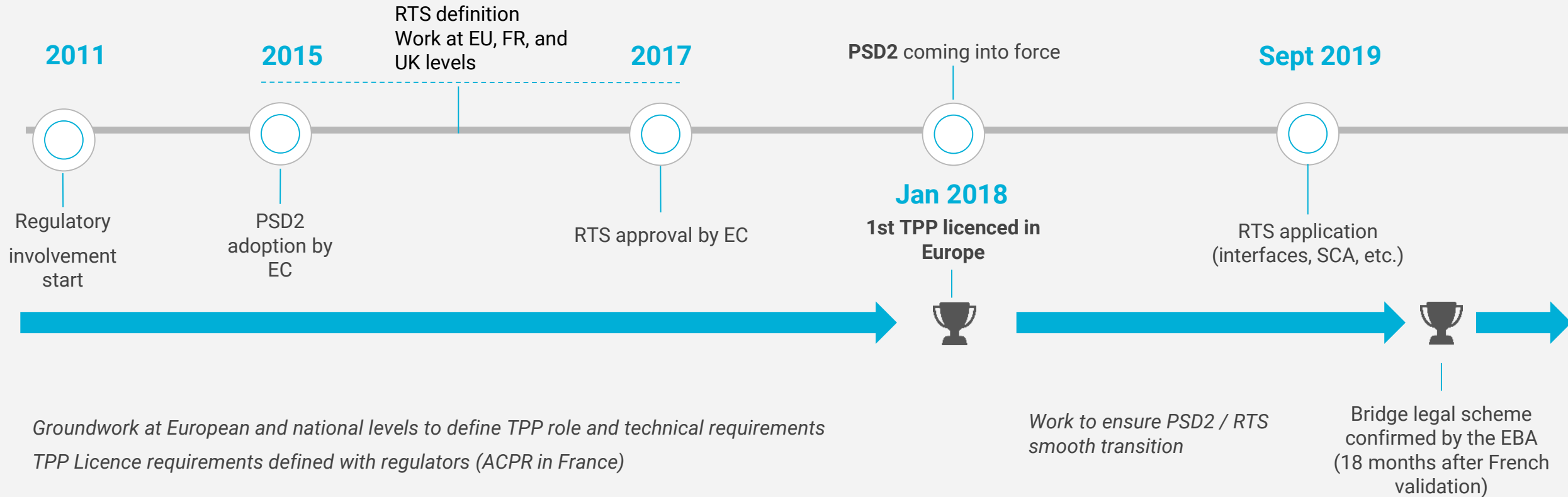
# PDS2 implementation status in France

“Open Banking is identified as the key transformation in risk scoring industry and biggest opportunity in the customer era”

*Customer Digital Onboarding  
(White Paper - Experian)*



# PSD2: implementation phase since September



# Current French context



1

current **ACPR** exemption

20+

tested APIs

3

API tested in **production mode**

# PSD2? So what for banks and lenders ?...

47% of lenders say that growth through **acquisition** of customers is a key priority

For lenders who are already successfully acquiring customers, the priority is around **protection & reduction of churn**

Offering credit in the commercial space (lending to businesses) is a huge sector and **acquiring, supporting and retaining** these customers is potentially **highly valuable**

# PSD2 & Open Banking enhancing lenders risk assessment while reducing friction for customer access to credit

## Hassle free consent capture

We'll provide you with a multi-channel interface to capture client consent

## Integrate seamlessly into digital customer journeys

Simple API provides instant access to hundreds of millions of consumer transactions

## Add meaning and insight to transactional data

by accurately categorise over 90%+ of transactions, based on millions of transactions, in sub- seconds

## Enable underwrite to make quick decisions

Optional pre-configured dashboards cut down data interpretation time and improve operational efficiency by up to 50%

Limited / no credit history assessments

Proactive delinquency prevention

Debt repayment assessment

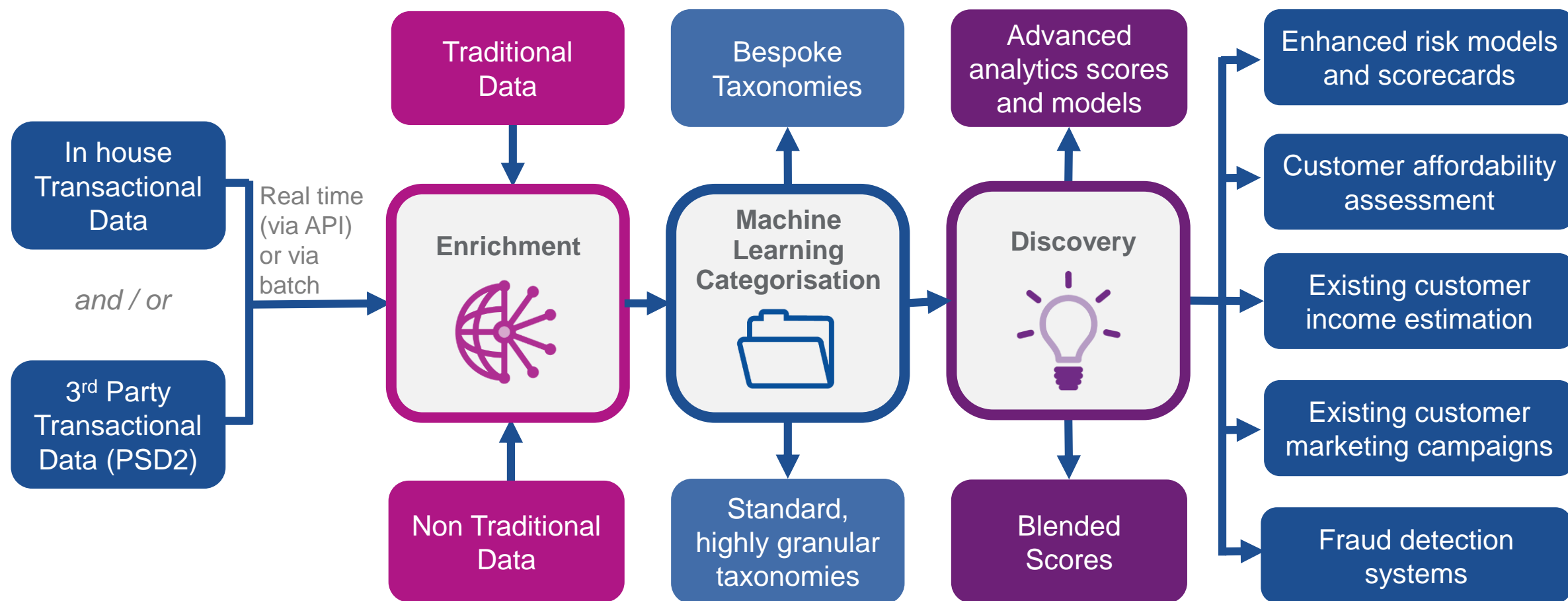
Reduced paperwork / better customer view

Enhanced KYC and fraud detection

More accurate risk/credit scores

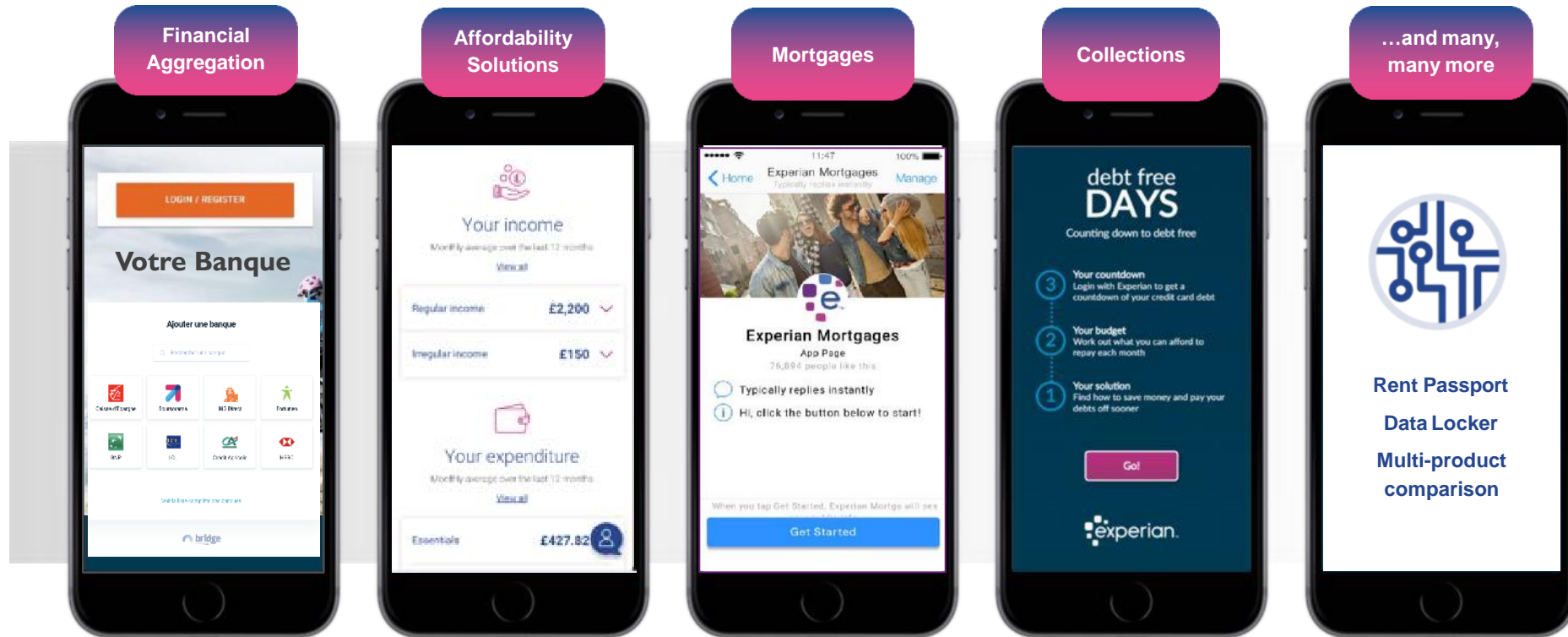
Quicker decisions

# Our combined capabilities support multiple business opportunities Across the customer lifecycle

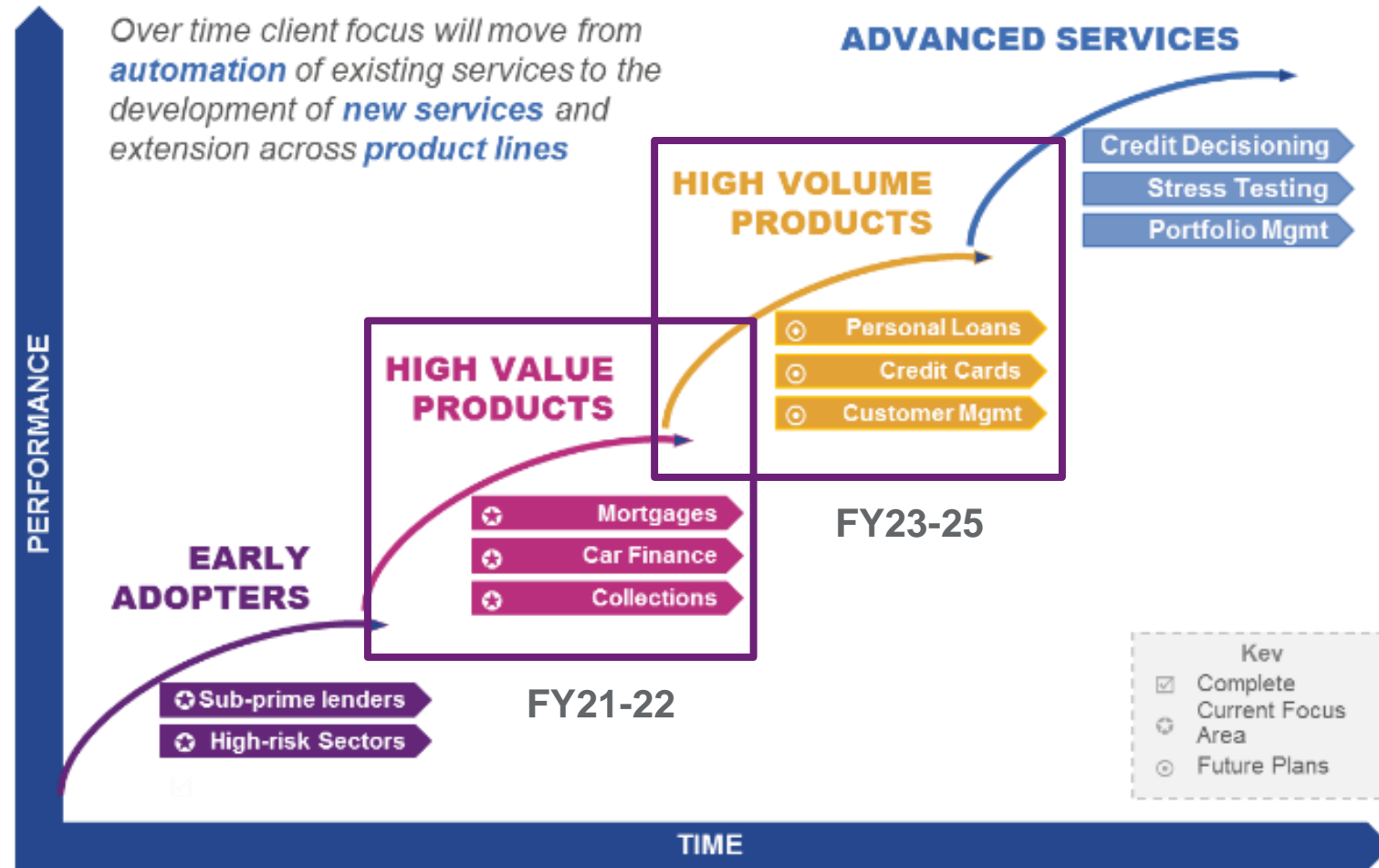




# Numerous credit application use cases using Open Banking



# PSD2 adoption



# Concrete opportunities for banks and lenders



**Support** better and get more **proximity** to your clients



Establish a **daily relationship** with your clients

Develop **innovative features** and new revenue streams



Automate and enhance the credit **scoring**

Detect / Prevent **Fraud**

Up **Sell** / Cross **Sell**



# Bridge the leading Open-Banking platform

8

**years** of experience in PSD2

5

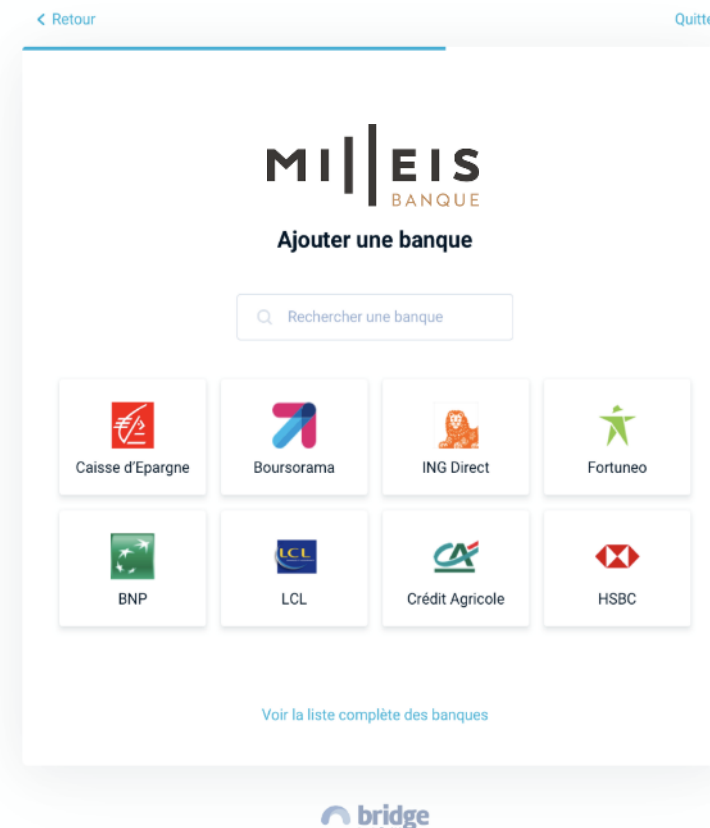
**countries** (FR, UK, ES, DE, NL)

8+

**million accounts** synchronized

600+

**million €** transferred through our PIS technologies



# A joint market approach to take the best of PSD2

## Experian expertise

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### Data Insight

- Scoring
- Fraud
- Analytics / AI & ML
- Deep regulation knowledge



### Scale

- EU & Global presence
- DataLabs around the world
- Leader Open Banking in UK

## Bridge expertise

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### PSD2 compliance

- API migration
- Certificates
- SCA management
- Deep regulation knowledge



### Direct Access for full service



### Data Enrichment



# Bridge + Experian taking the best out of PSD2 in France

