



# Open Banking – hvad skal jeg bruge det til?

Nets Dagen 29. oktober 2019, Lars Lolk Hauge



As open banking in New Zealand slowly grinds into... interest.co.nz



The future of banking is open:... pwc.co.uk



5 things you need to know about Open Banking friendllyscore.com



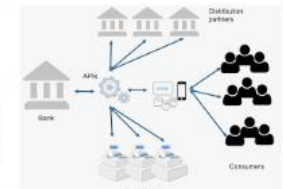
Open banking: The data sharing revolution set... mozo.com.au



Open Banking Australia wso2.com



Open Banking APIs Creating Real "Options" in Making ... medium.com



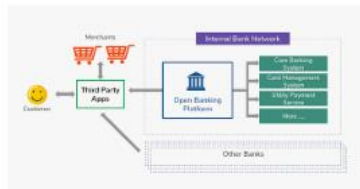
Open banking APIs are open for business... ibm.com



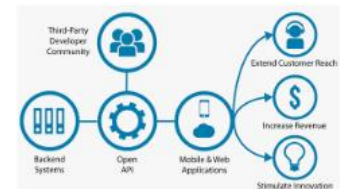
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WTF is open banking? - Digiday digiday.com



Implementing a Successful Open Banking Architecture wso2.com



Open banking: what you need to know - FinTech... fintechfutures.com



How open banking will blow core systems out... fintechranking.com



How will Open Banking impact payments? | IPSI.com.au ipsi.com.au



Klarna announces Open Banking P... verdict.co.uk



Open Banking Will Rev... thefinancialbrand.com



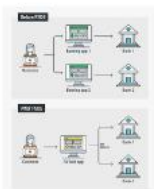
Open Banking is not (only) about Payments - The... medium.com



A Review into the Merits of Open Banking: Co... fin.gc.ca



The Digital Revolution in Open Banking blog.qlik.com



When PSD2 Opens M... blog.trendmicro.com



Open Banking capgemini.com



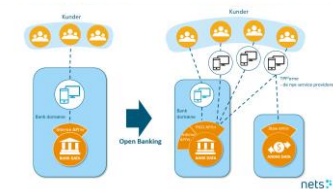
Quant Atlas: Open Banking + Blockchain/Distributed Tec... reddit.com



What Is Open Banking and Why Does it Matter to FinSer... ranglo.io



Open Banking: Changing the way we transact youtube.com



How Open Banking will Change the Banking L... zanders.eu



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Open Banking Is Opening Up Business Everywhere finance-monthly.com



Is Open Banking being hobbled by outages? finextra.com



Open Banking for a Competitive Advantage blog.equinix.com



Open Banking in Hong Kong to Fuel The City's Fintec... fintechnews.hk



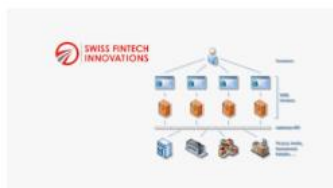
Open Banking is Coming to Aus... medium.com



Accenture Research: Most Large Global Banks... dqchannels.com



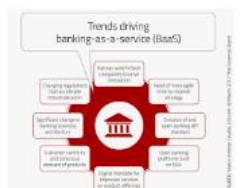
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Open Banking (@UKOpenBan... twitter.com



The Time to Develop an Open Ba... thefinancialbrand.com



Open Banking: Where Do We Stand? - Epiphany epiphany.eu



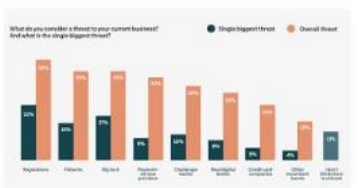
Open Banking for a Competitive Advantage blog.equinix.com



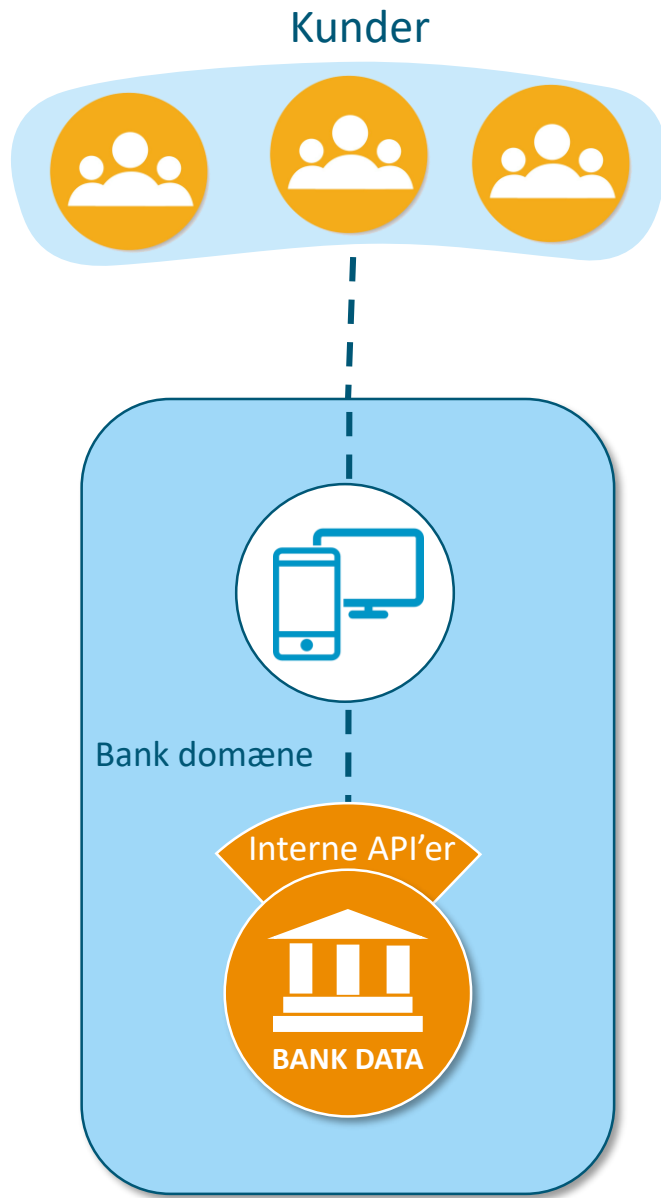
Open Banking | Accenture accenture.com



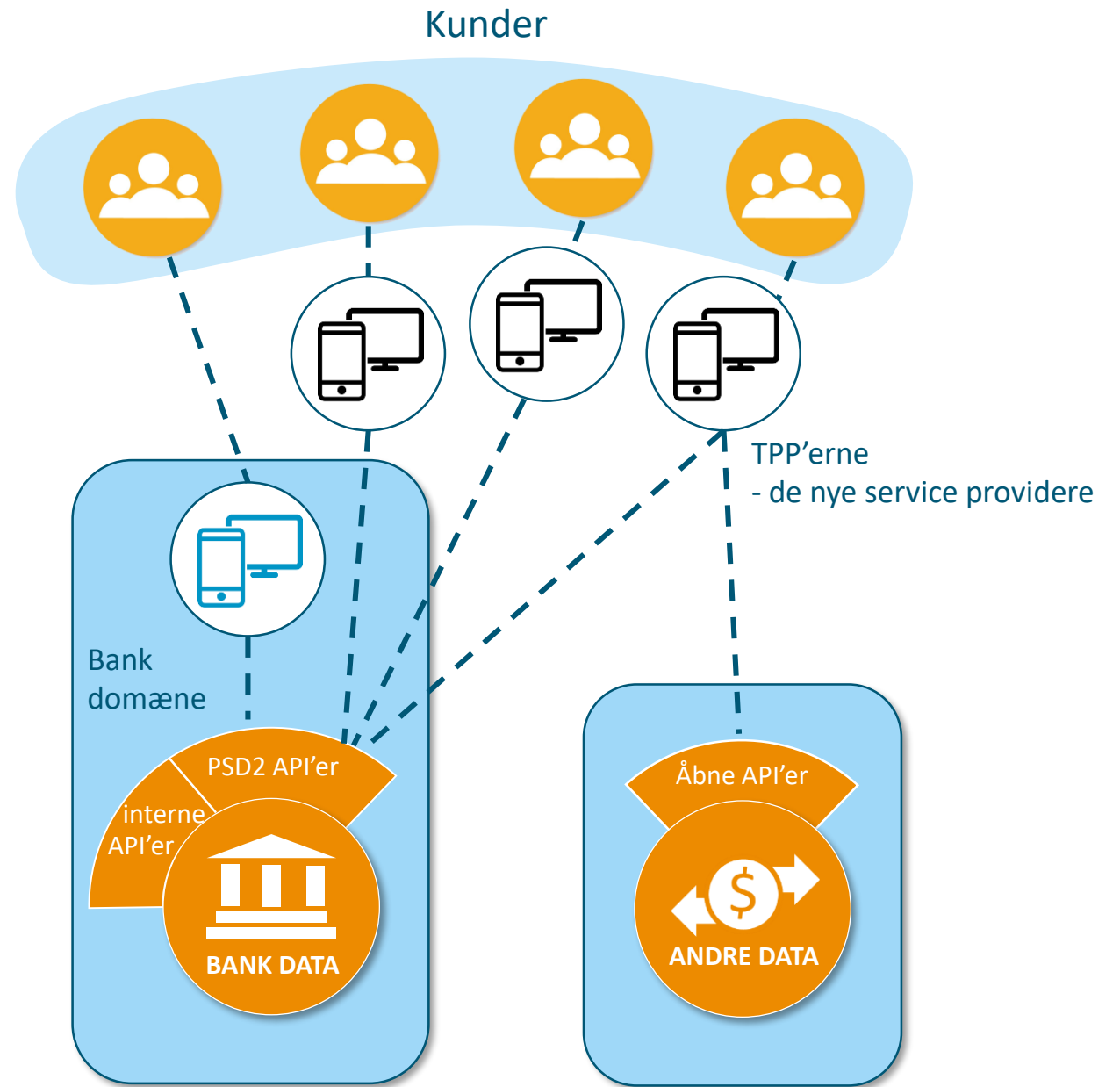
Open banking explained: A simple guide t... nsbanking.com



European FIs see Open Banking as the biggest current... paymentscardsandmobile.com



Open Banking



# PSD2's kontoadgang er implementeret

Vi har adgang til 250+ banker

Vi har testet ...

... bankerne har lavet meget

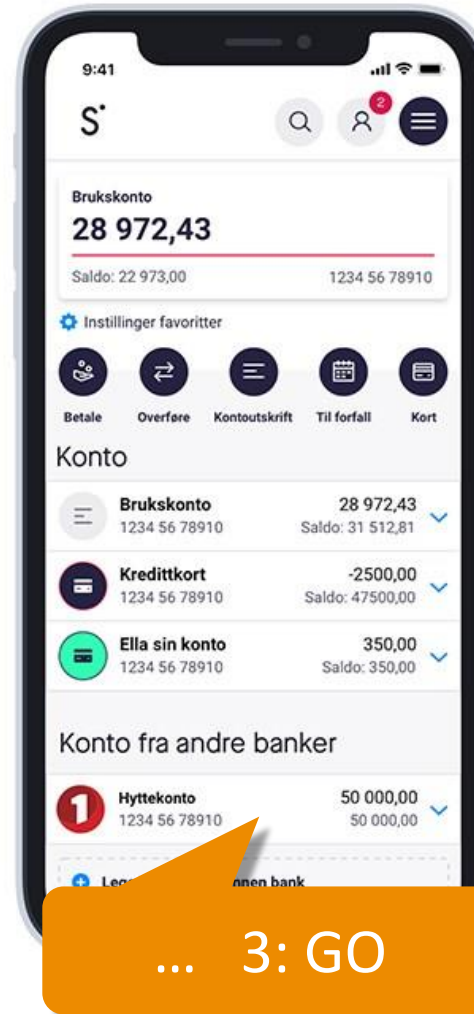
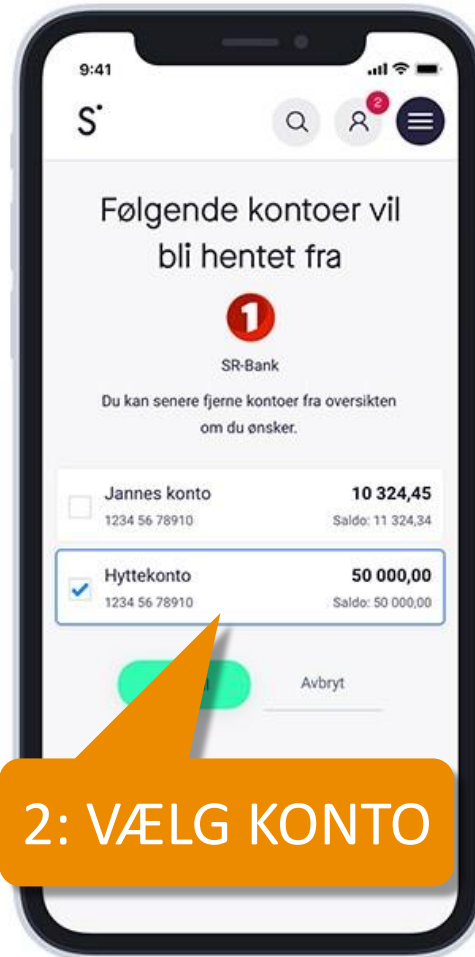
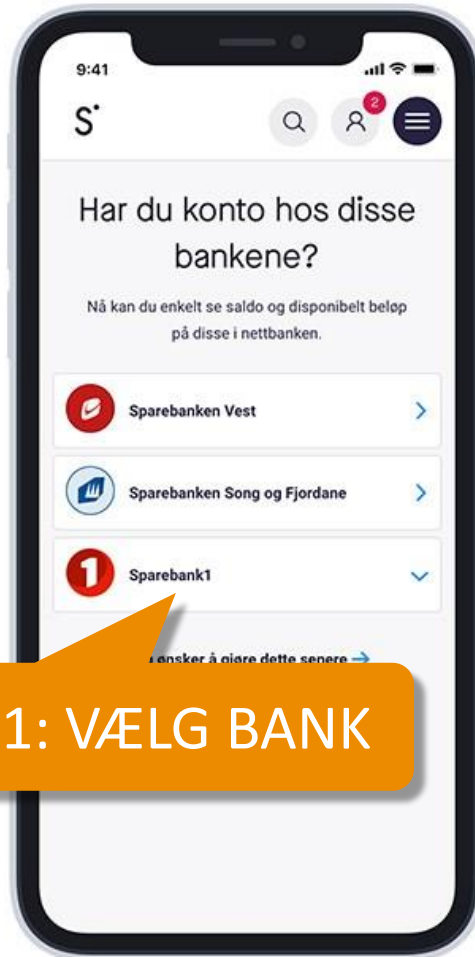
... der er også mangler

Vi er godt på vej

... og det skal nok blive godt



# Vi arbejder tæt sammen med banker om...



- En god brukerreise
- Bedre data kvalitet
- Flere betalingstyper
- Muligheter for erhverv
- Ikke-bank data

# 1 Flere data – hurtigere og bedre



2

# Betaling fra en valgfri konto



# 3 Straksbetaling er muligt fra en konto





# Mulighederne er der allerede i dag

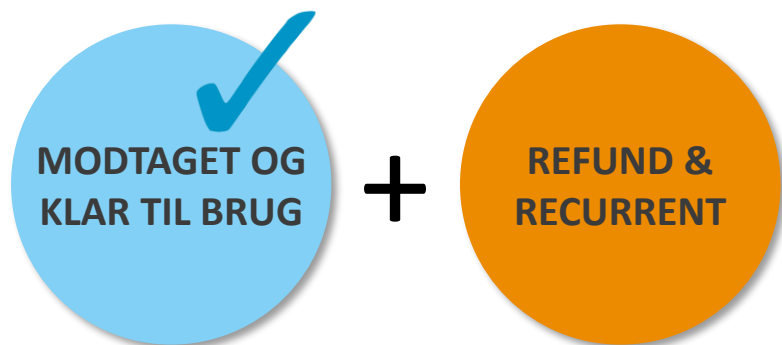
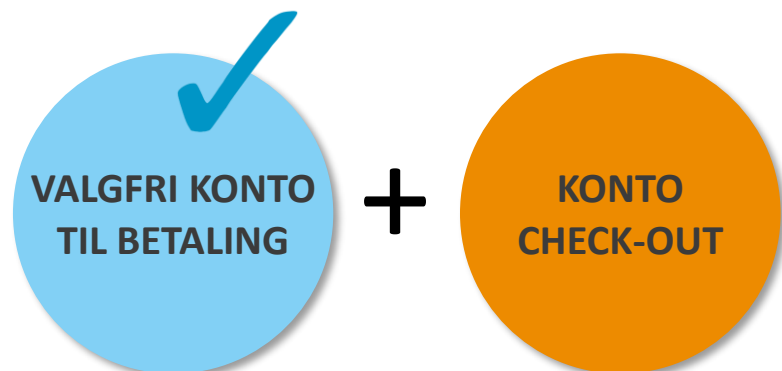
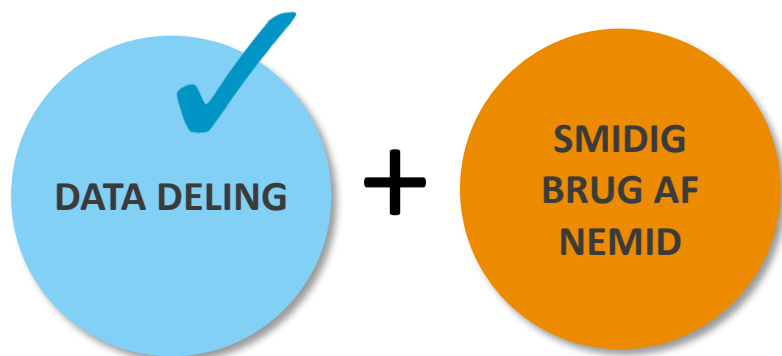
DATA DELING

- + Køb af digitale ydelser
- + Vare og tjenester med høj værdi
- + Escrow og crowd funding

VALGFRI KONTO  
TIL BETALING

MODTAGET OG  
KLAR TIL BRUG

- + Konto overblik
- ~ Forbrugsanalyser
- Kreditvurdering



## Vi ønsker os mere ...

- Fint med NemID – men helst kun én gang
- Konto som den nemmeste betaling for forbrugerne - helst nemmere end kort
- Innovativ integration af betalingen i eCommerce
- Støtte for gentagende betalinger
- Tilbagebetaling – let og enkelt
- Flere data kilder – alle konti og andre typer data

# Vi vil forbedre mulighederne for erhverv

INDGÅENDE  
BETALINGER

- Bedre data
- Hurtigere
- Enklere processer
- Rådgiveradgang



UDGÅENDE  
BETALINGER

# Indgående betalinger er idag delt i to domæner

## INDGÅENDE BETALINGER

- Nem brugerrejse
- Overfør betalings-ID
- Betalt og modtaget
- Husk mig



KORT



KONTO

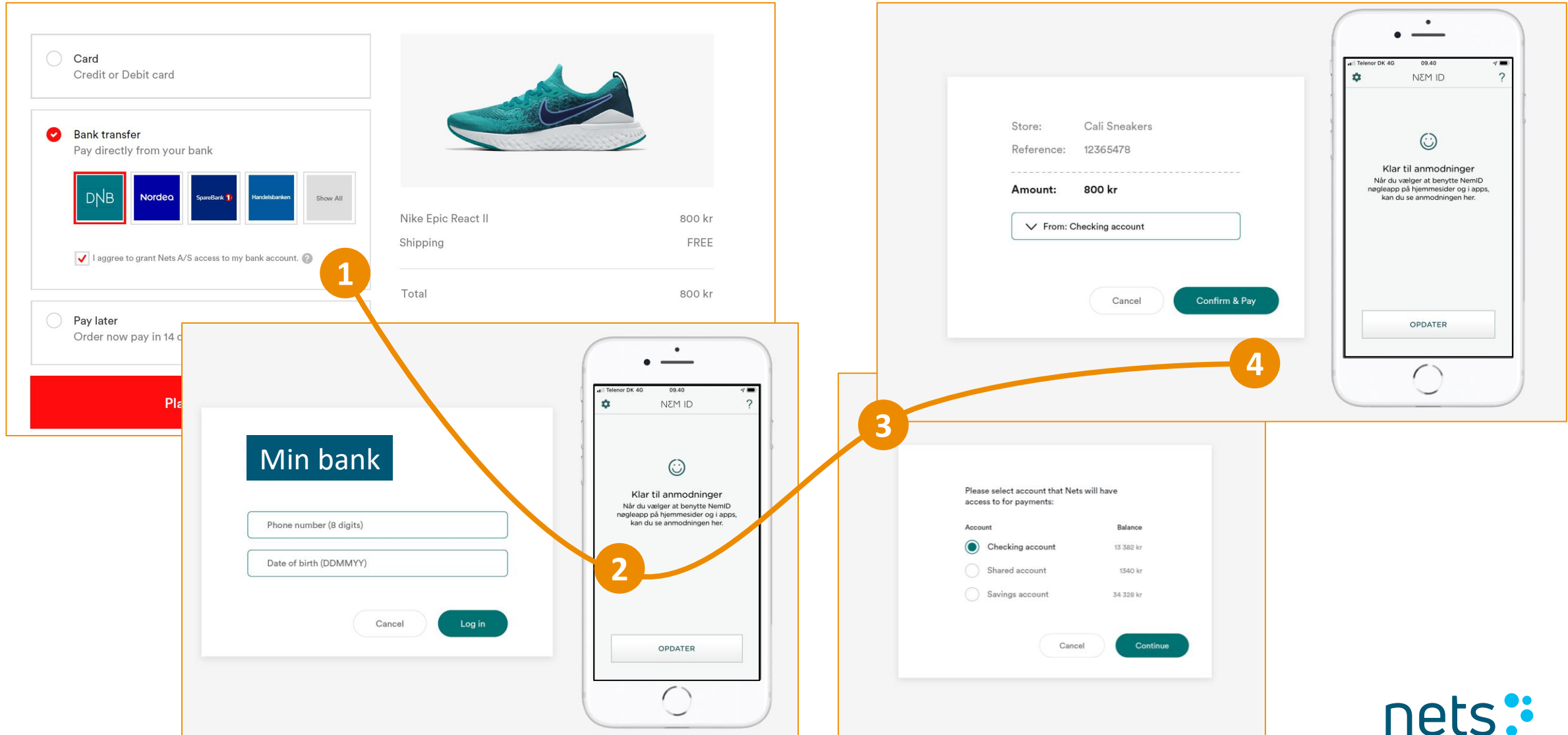
+71 <000000034561793> <89543371>

Besøg din netbank

WE GO INSTANT

nets

# Konto betaling - hvordan kan processen se ud?



UDGÅENDE  
BETALINGER

# Open Banking har et stort potentiale for at effektivisere betalinger – til både indland og udland



Likviditet

Betalings-  
gebyr

FX-kurs

Konto-  
adgang

Autorisa-  
tioner

ERP-  
integration

Afstemning

Konto  
udtog

Betalings-  
tid

Rollen som trediepart via PSD2 giver gode muligheder for bedre integration

nets Payments Accounts CAF Direct access Contact lhau@nets.eu

Create Payment Create Consent List Consents

Quick Guides API Reference Swagger Files

Test out consents for payment initiation by configuring the ASPSP response and the request. For ease of use the minimal valid request can be configured in t... You will be warned when a field is not corresponding its definition, but this will not block the form from being submitted. With the NAAS consent reference ob... send new payment initiation requests.

1 API Request for PI Consent 2 Strong Customer Authentication

**Request**

Consent Information Debtor optional information

Frequency: Recurring First Use Date-Time: 2019-10-24T08:02:31.606Z Last Use Date-Time: 2019-11-23T09:02:31.606Z

Consent Whitelisted

Instructed Amount: 120 Currency: NOK

Creditor Account: Account type: IBAN Account number: NO4899990511116 Country code: NO Currency: NOK

Debtor Account: Account type: IBAN Account number: NO2399990566662 Country code: NO

**Scenarios**

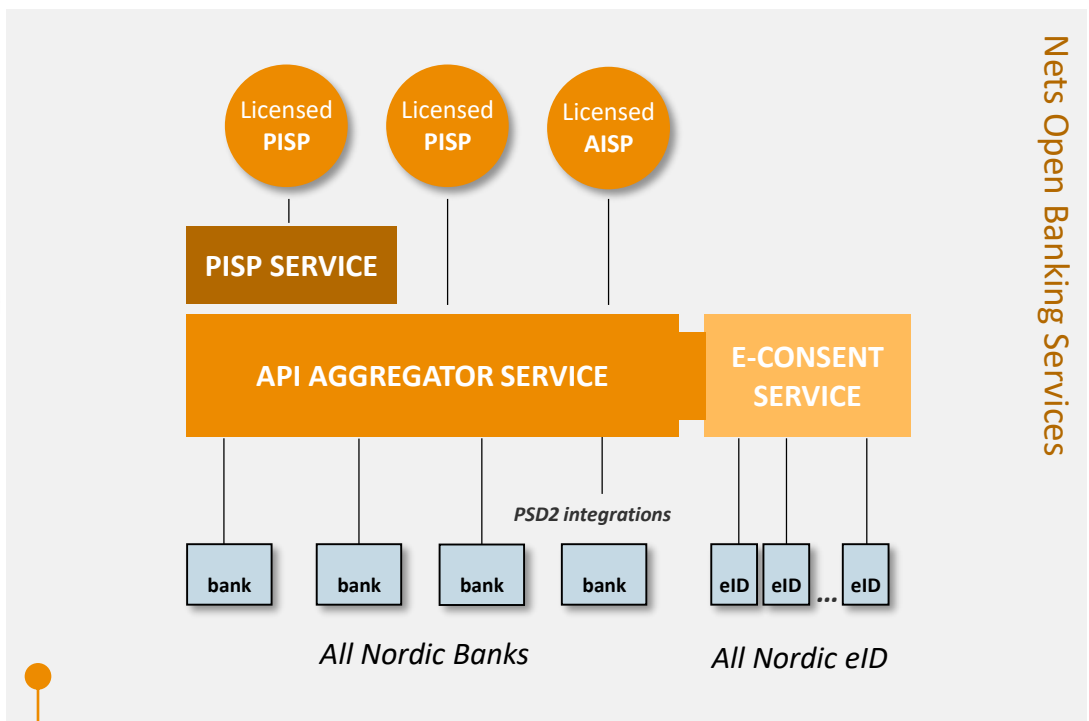
Scenario: Valid consent (all ...)

**ASPSP Behaviour**

Response type: Accepted

GREAT SANDBOX

Service item	API Agr. Entry	API Agr. Commercial	API Agr. all Nordic	PISP all Nordic*
TPP onboarding and sandbox access	•	•	•	•
TPP eIDAS certificate handling and storage	•	•	•	•
TPP- PSU e-consent management via eID (NemID/BankID/FI-TrustN)	•	•	•	•
Payment Initiation Services, - Account list - One-off - Transaction status		•	•	•
Payment Initiation Service, SCA - SCA exemption support			•	•
Account Handling services - Payer account handling - Payer alias and preferences - Beneficiary account handling		•	•	•
Account Information Services, - Consent ( 90 days ) - Account list - Account Balance - Transaction History				•
Account Information Analysis - Categorisation of account information		•	•	•
Access to premium API at AS-PSP (subject to AS-PSP publications)	•		•	•
Ability information			•	•
One country			•	•



Nets Open Banking Services

- RESTful PSD2 APIs der giver adgang til alle nordiske banker
- Øget dækning til flere banker i 2020
- Omfattende sandbox og værktøjer der er klar til brug
- Supporterer PIS, AIS og CoF Services krævet af PSD2
- Understøtter delegering af SCA og nordisk eID løsninger
- Opdateringer til bank API inkluderet

Nets har tjenester til TPP klar



Questions ?

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