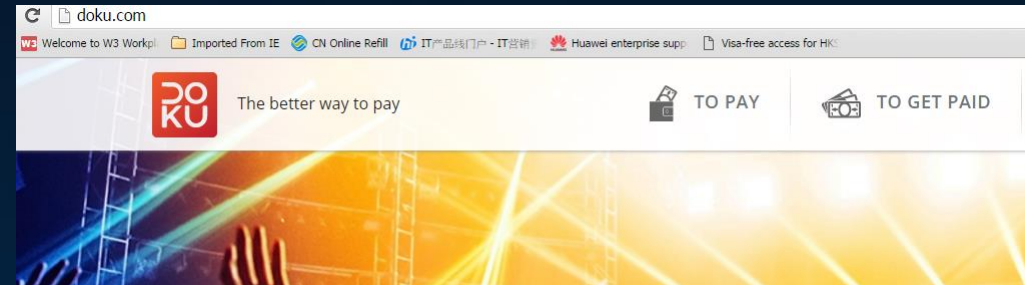
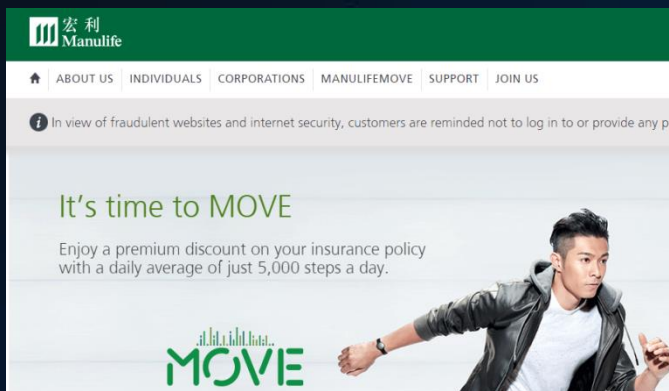
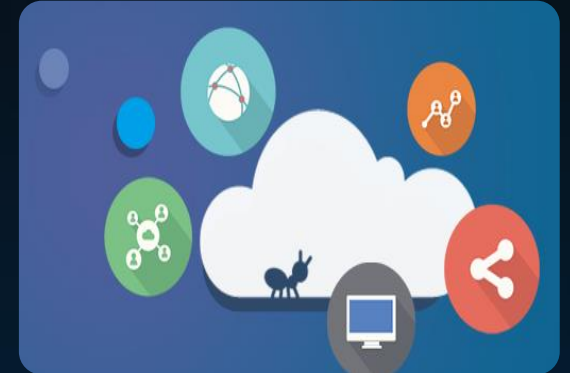
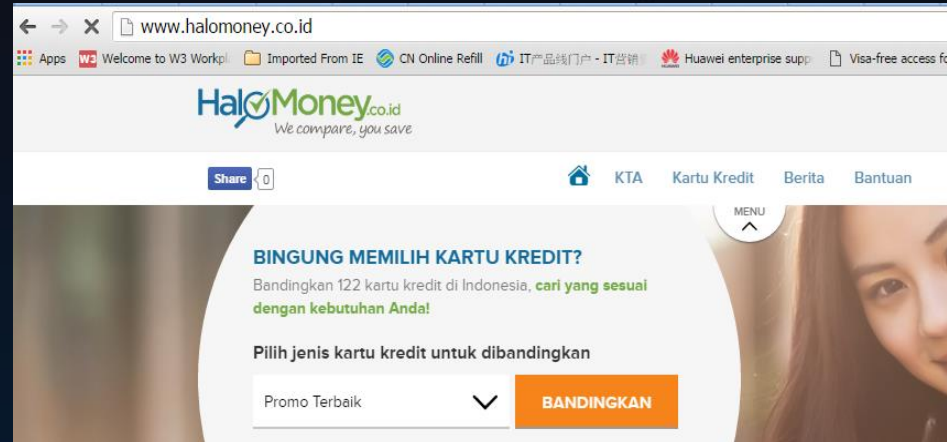




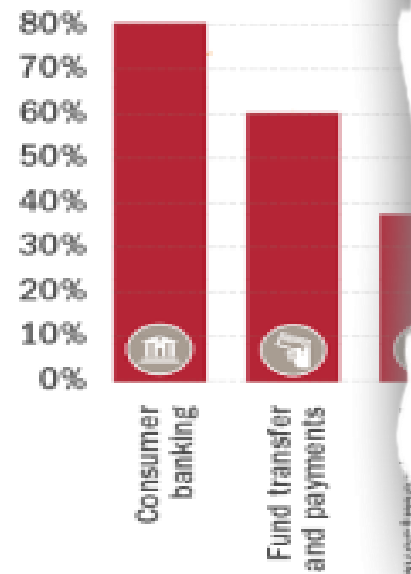
Open IT Architecture, How To Release The Potential Of A Bank In Creating New Financial Services

Krzysztof Wilczyński
Enterprise Networking Product Manager

Emerging Innovations in Financial Services



Impact to Financial sectors



Where legacy financial firms believe Fintech succeeds

75%

Meet changing customer needs with new offerings.

focused services

51%

Leverage existing data and analytics.

data platform

42%

Enhance interactions and build trusted relationships.

channels

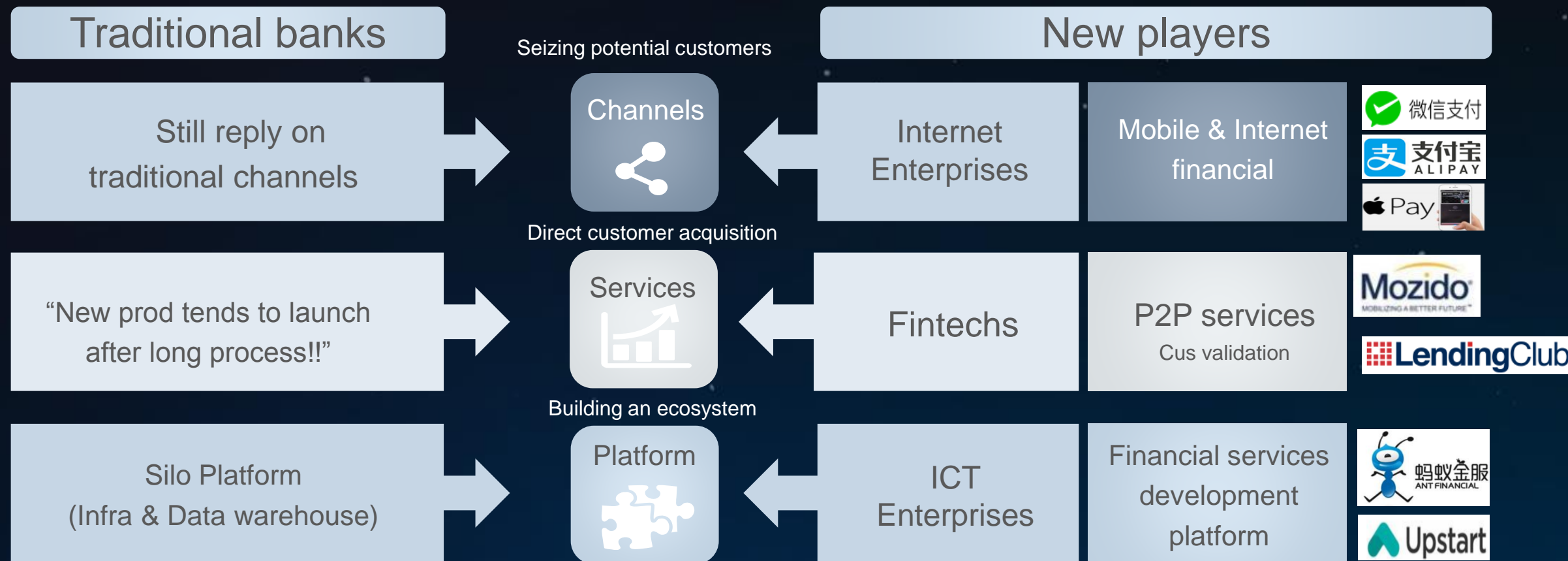
42%

Enhance business with sophisticated operational capabilities.

capability

Source: PwC Global Fintech Report © March 2016 The Financial Brand

Challenges to Traditional Banks



Accenture estimates that competition from non-banks could erode one-third of traditional bank revenues by 2020

New Channels - Consistent Experience



New Services - Financial Services in the Future

Traditional financial services

Civilian lending

Offline funding

Sales of financial products

Payment and settlement

Entrusted down payment,
and floor financing

Internet+ transformation of financial services

Mobile
Individual
Social
Real-time

New financial services

P2P

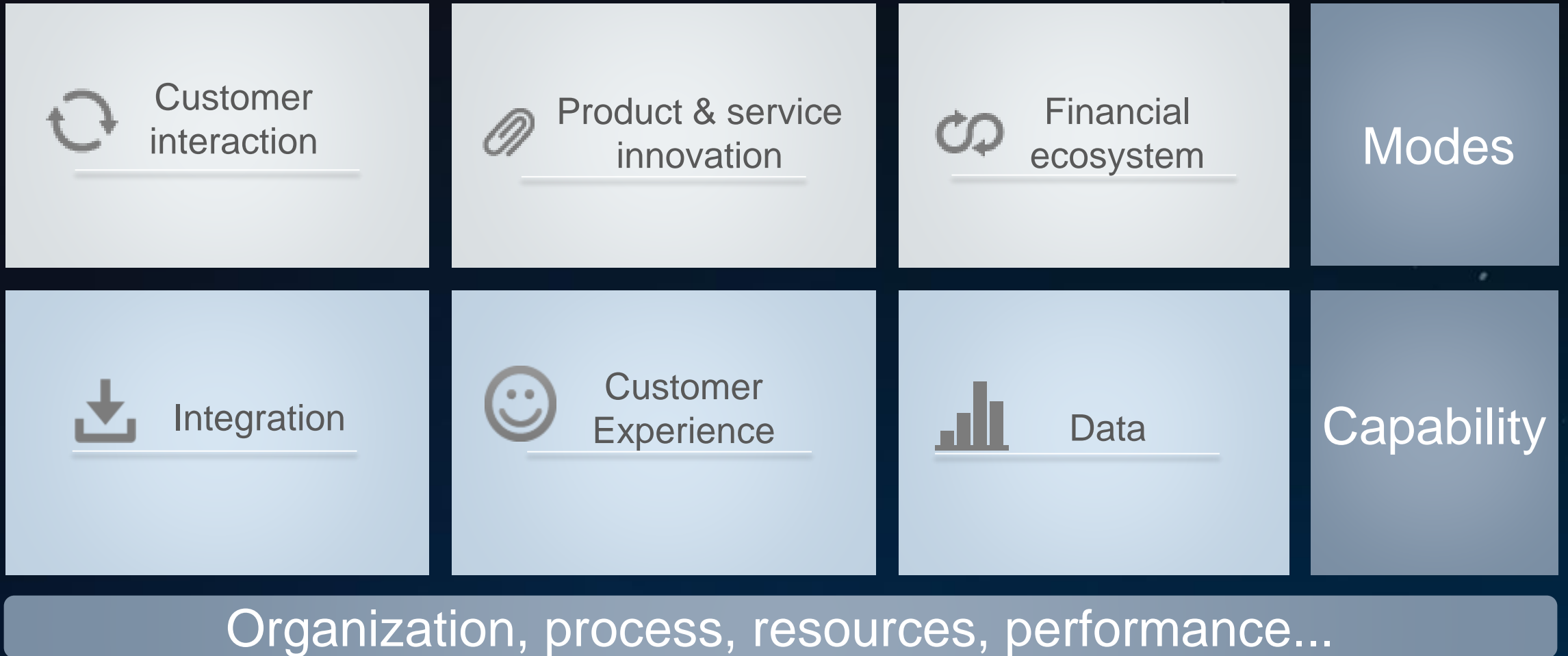
Crowdfunding

Financial sales on Internet

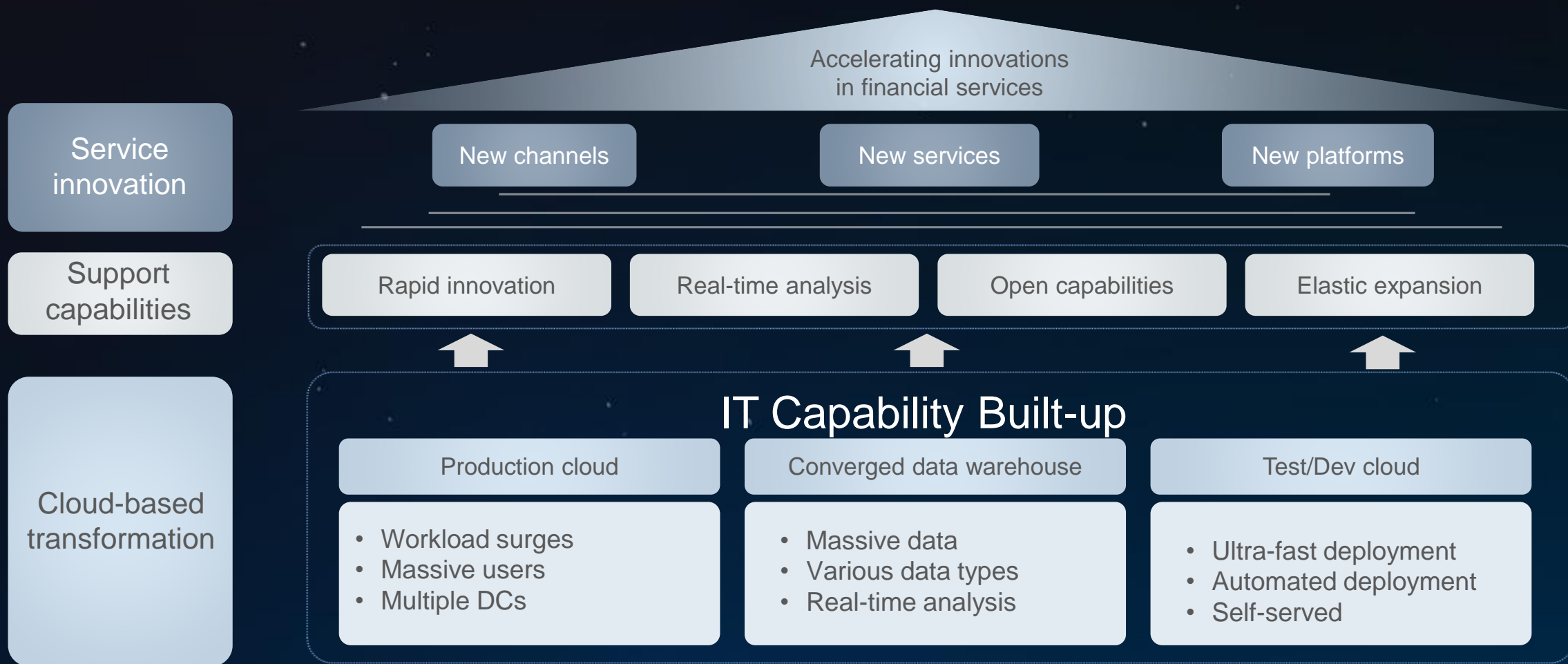
Third-party payment

Smart Loans

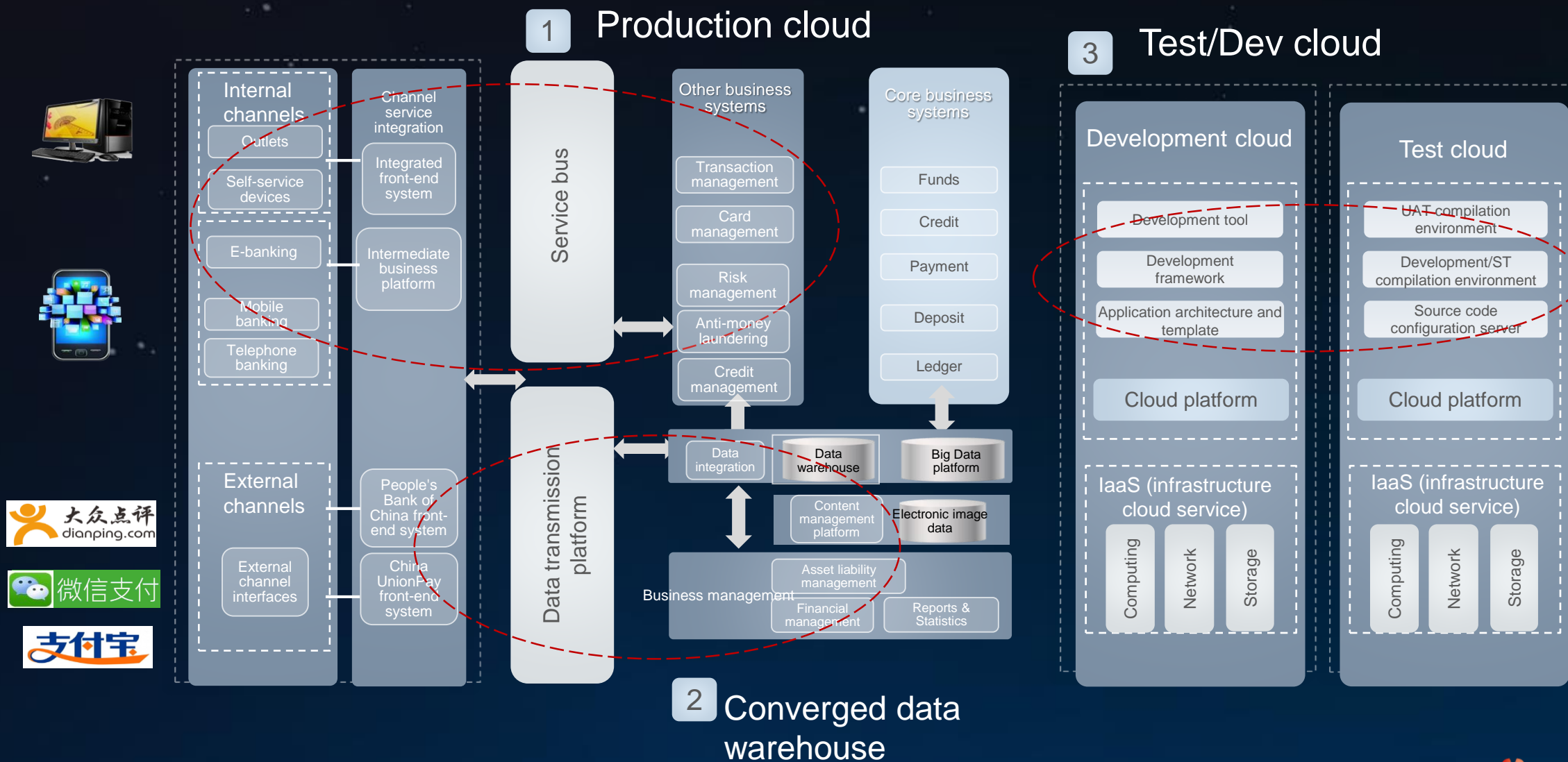
New Platform - Building an Ecosystem Based on Financial Platform



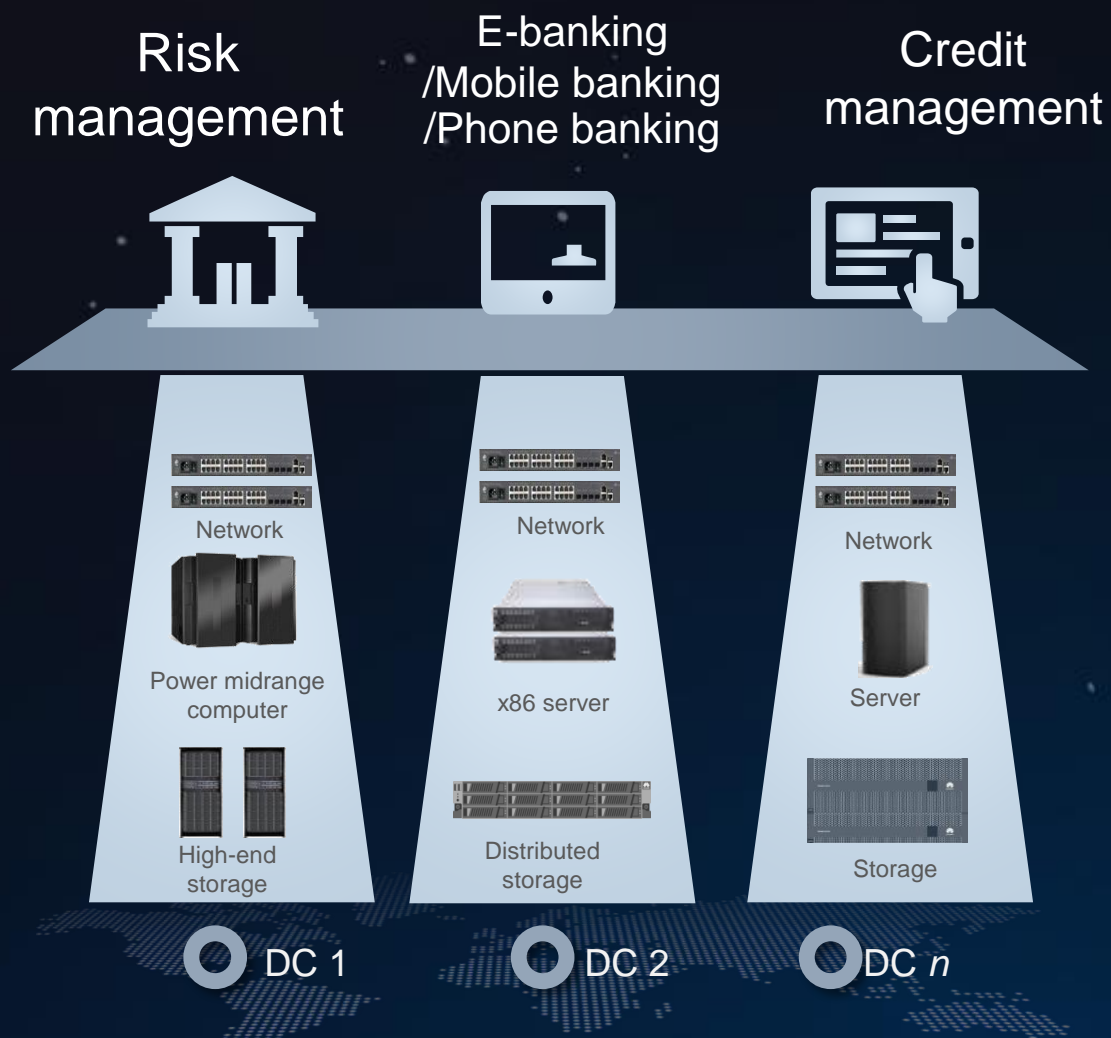
Innovations in Financial Services on Cloud, Channels and Big Data



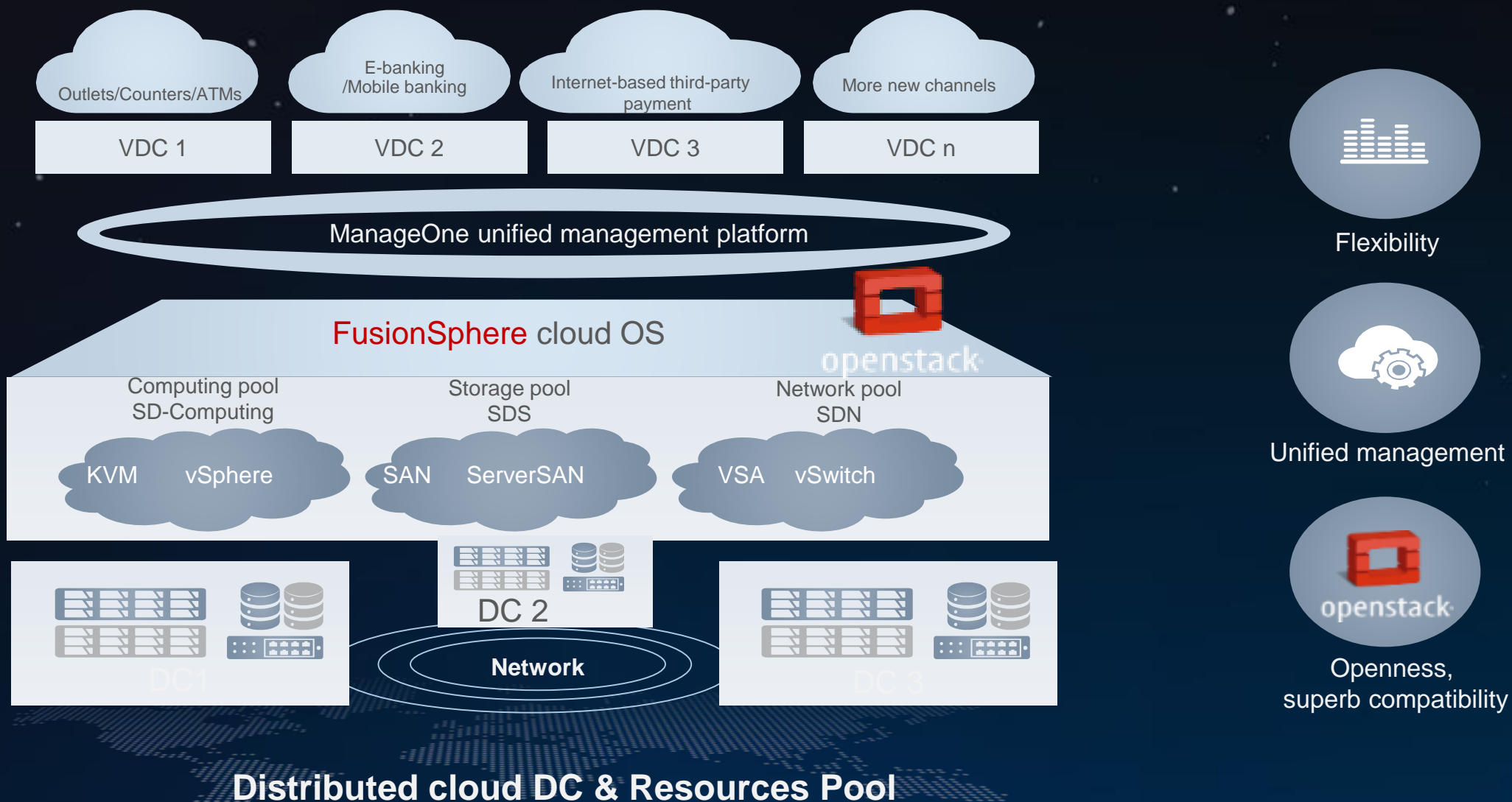
Cloud-based Transformation



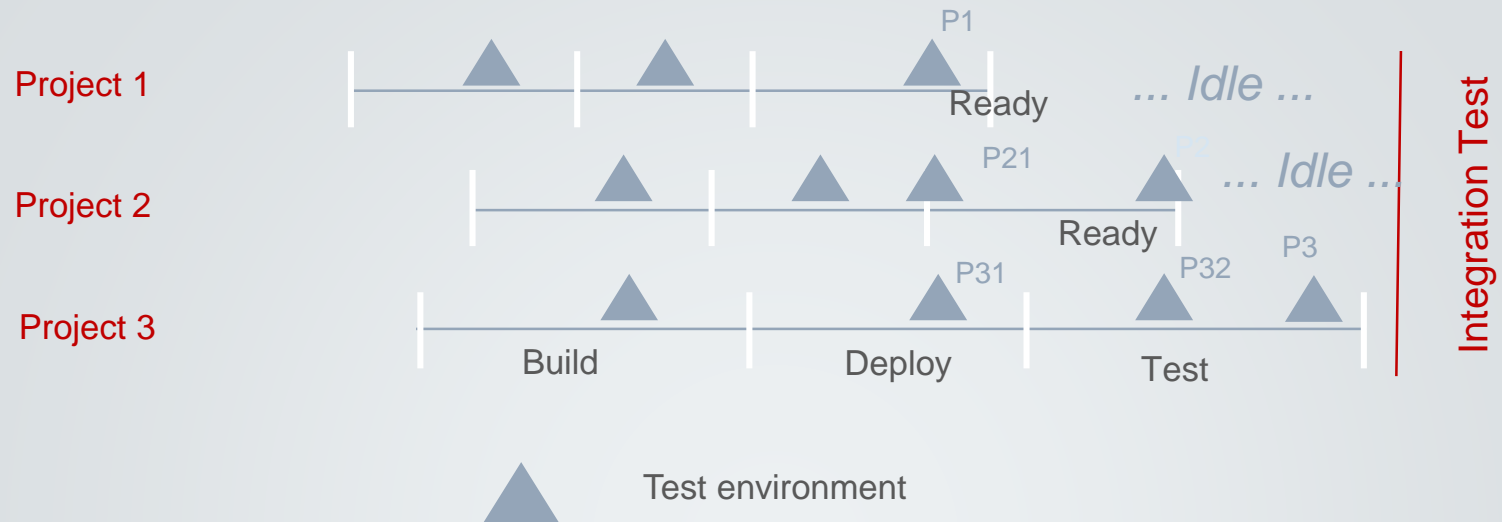
New Challenges to Production Cloud



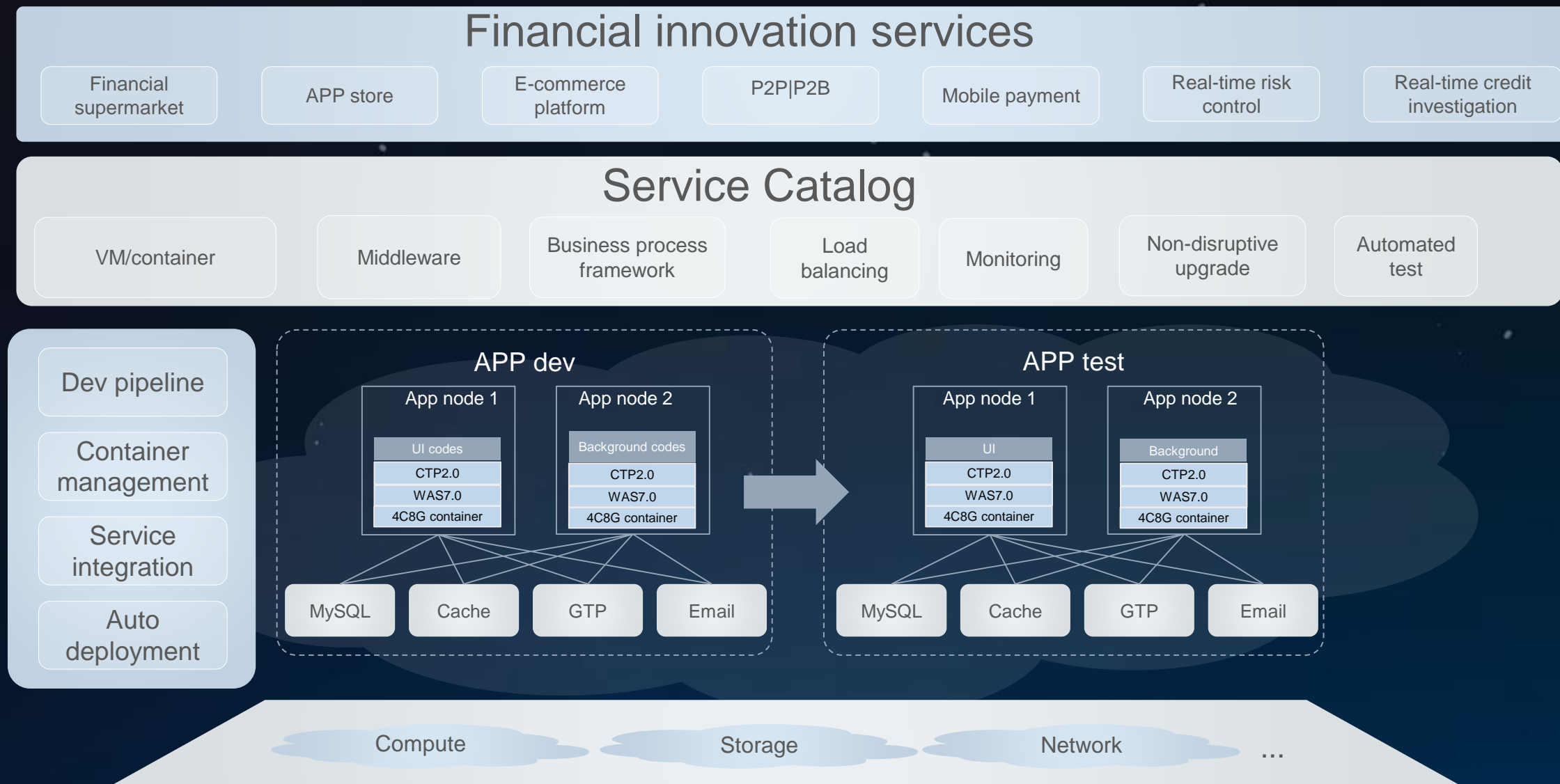
Production Cloud Enhances Channel Service Transformation



Major Problems in Test/Dev Cloud



Test/Dev Cloud Accelerates Service Innovations



Challenges to Traditional Data Processing Systems

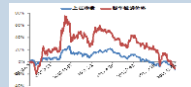
Traditional system Challenges



Massive data causes high costs



Lack of capability to process unstructured data

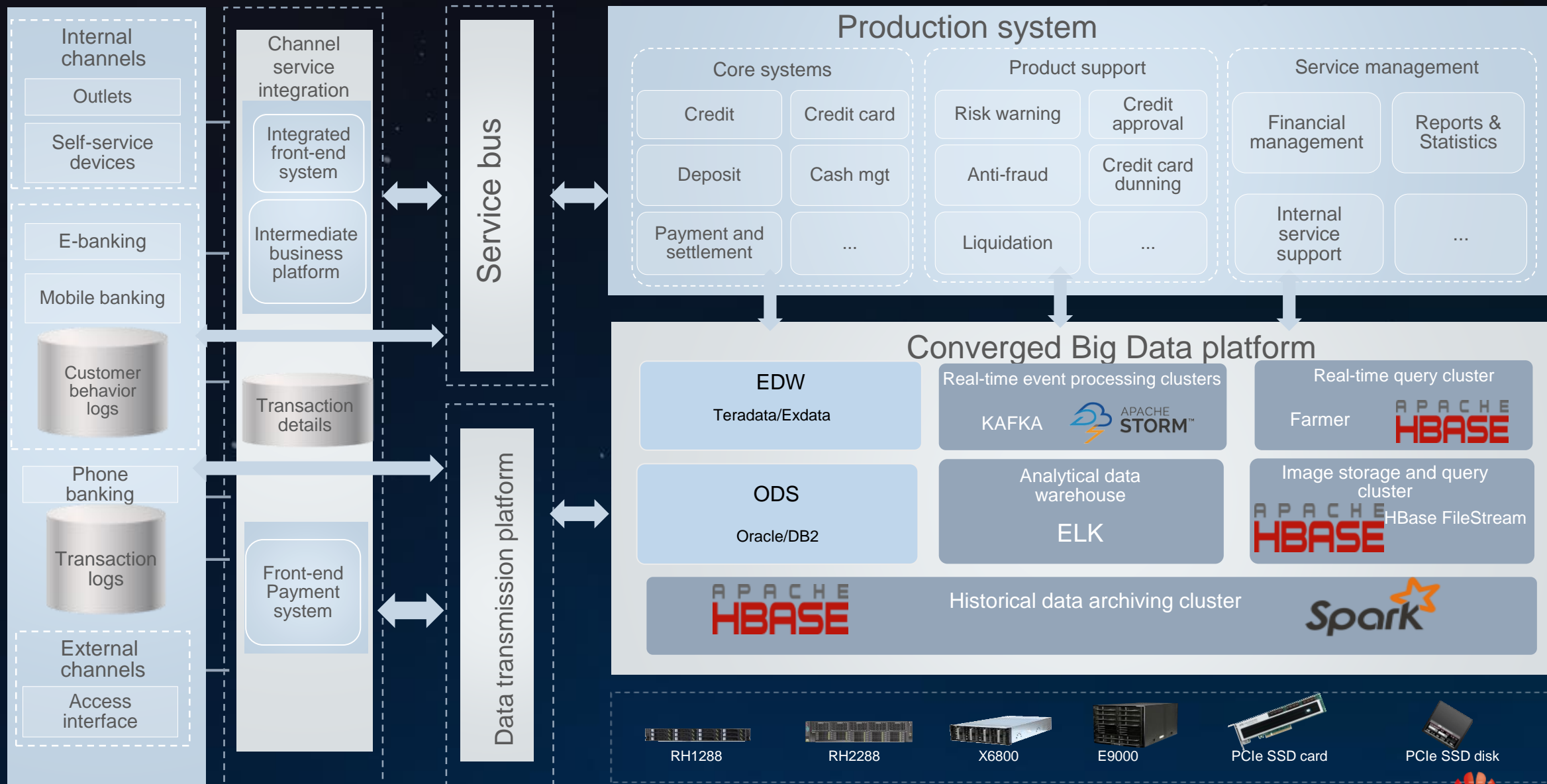


Decision making not on real time data

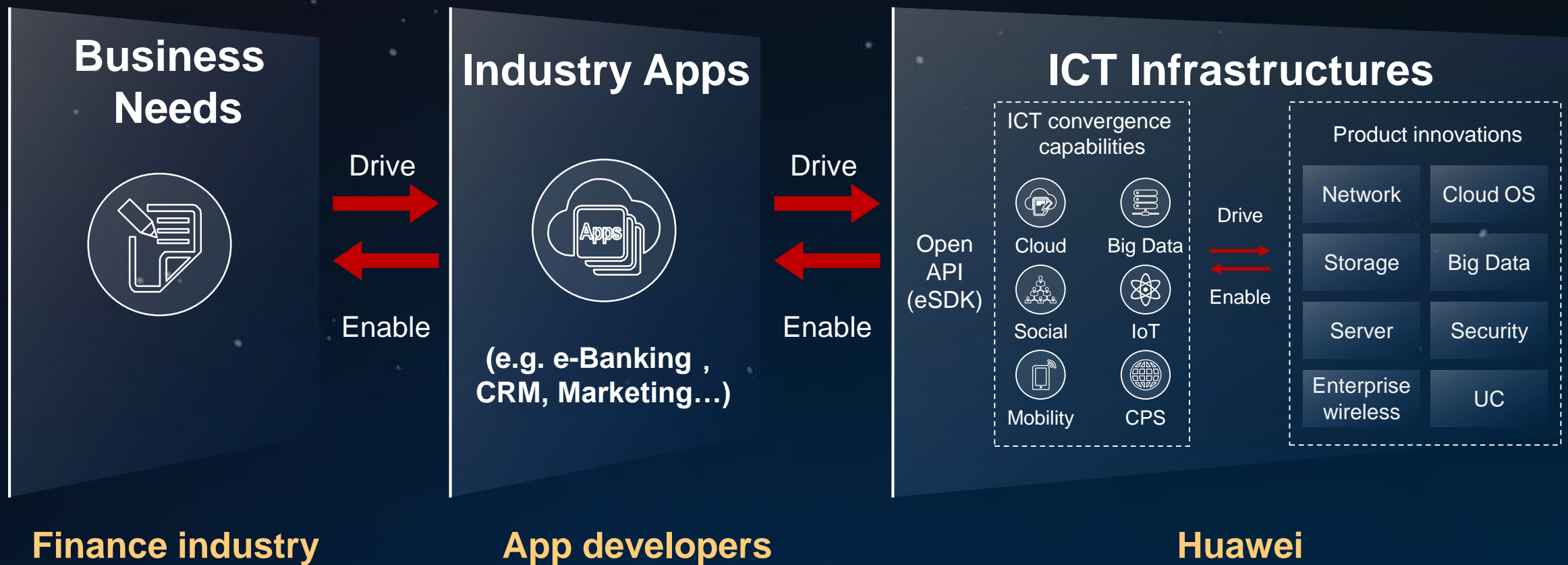


New Services on Silo'ed platform

Converged Data Warehouse Solution



Huawei BDII (Business-Driven ICT Infrastructure) - FS Transformation



Financial Customers





THANK YOU

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