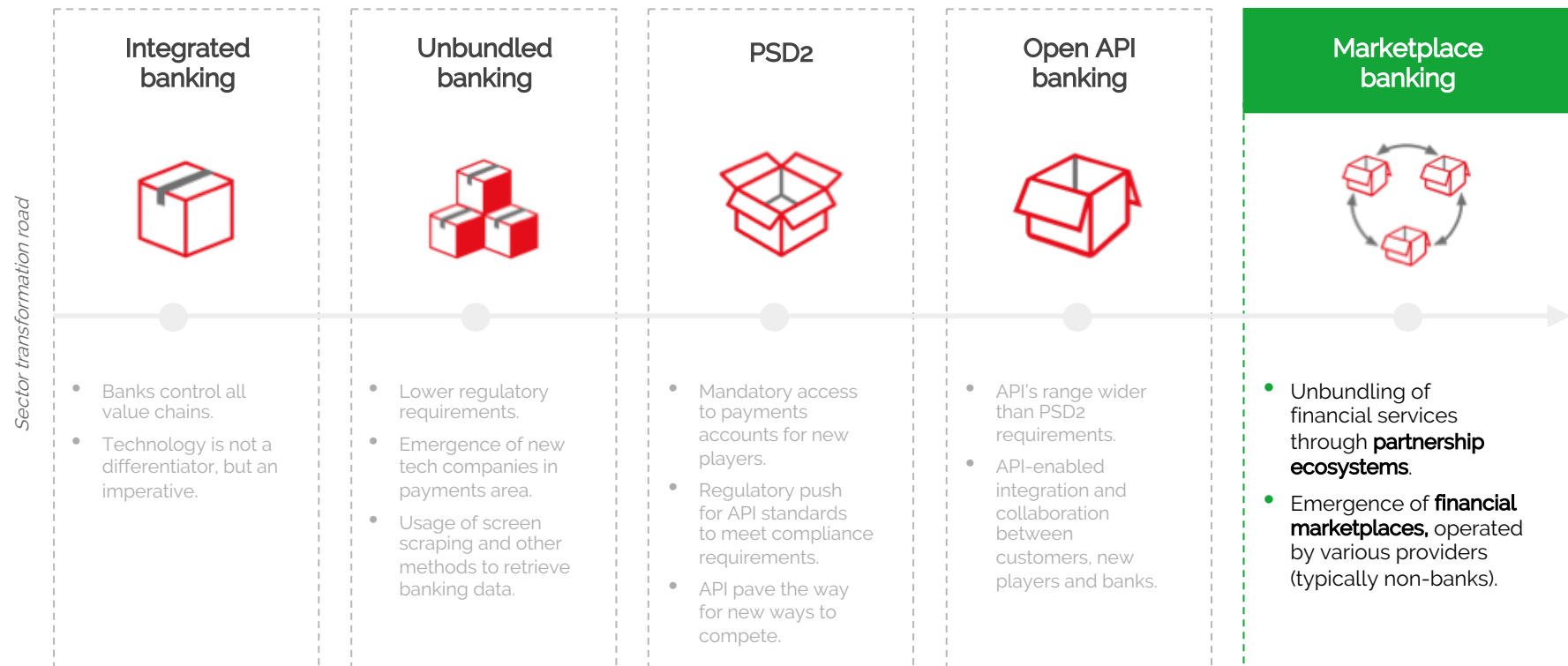


# Ekonomia współpracy (Sharing Economy) w erze Open Banking: Case study

Forum Usług Bankowych,  
Warszawa, 15.10.2019



# Open Banking is one of the most significant trends changing the banking environment... and has many aspects to it







LSINIK  
20-

PERER  
ITALIEN  
PR. KG. 25-

FRÜSKINDMELON  
SPANIEN  
PR. STK. 30-

APRIL  
1/4 KG  
SPANIEN



# ...by 2020, the sharing economy will be embedded in every part of the financial system



"By 2020, consumers will need banking services, but they may not turn to a bank to get them.

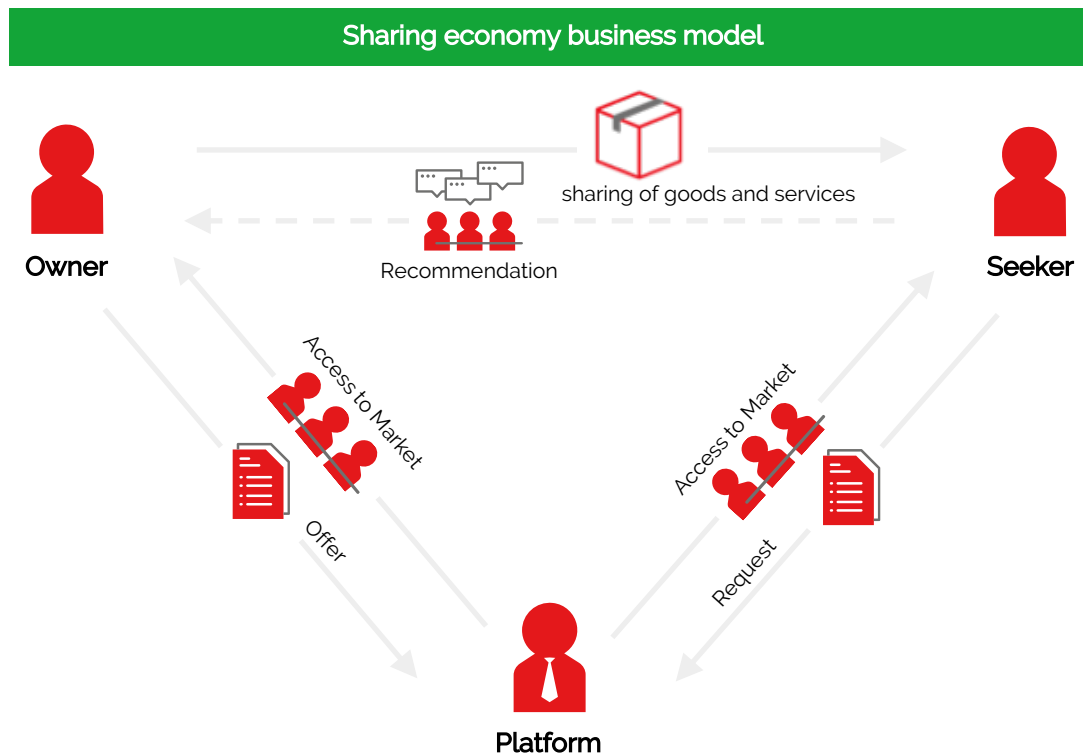
(Or, at least, maybe not what we think of as a bank today)"



Sharing economy refers to **decentralised asset ownership** and using IT to **find efficient matches between providers and users**



The so-called sharing economy may have started with **cars, taxis, and hotel rooms**, but financial services will have to follow soon enough.





# VAS Introducer

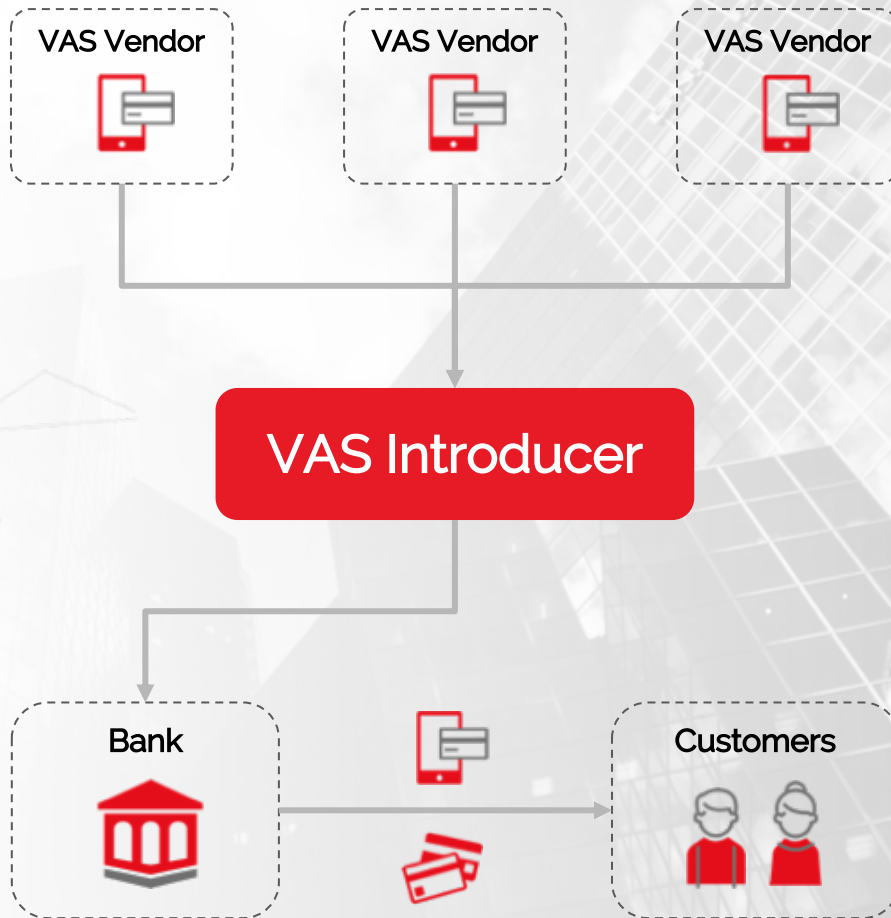
Business concept



## High-level idea...

Create the ecosystem that will source & nurture attractive VAS providers to financial sector

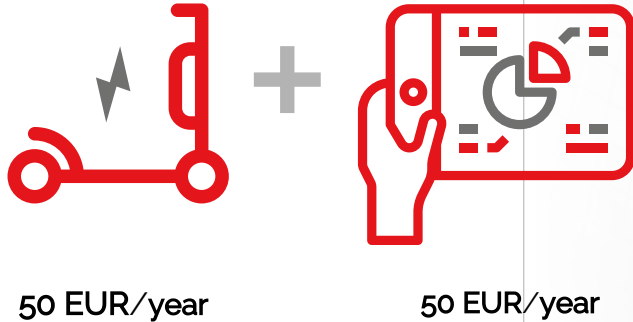
Taking all the effort off Banks & Mastercard, leveraging economies of scale & creating new revenue streams in the process



## Case Study...

### Example bundle: Digital Content & Mobility

VAS (Market price)



#### Yearly basis

Avg Cost per user



Margin\*



User offer price



User's market price  
(perceived value)



Value ADDED



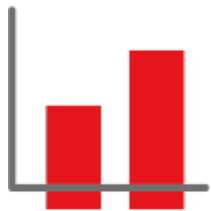
Applicable  
margin:

EXEMPLARY OFFER, on annual basis



It creates a new revenue stream for the Issuer plus flexible personalized offering, all with little effort

## Bank's benefits



### New revenue stream

Increased profitability per Customer based on VASes, increased portfolio performance



### Cost & effort savings

Portfolio single implementation, marketing budget savings, staff effort savings on non-core activities



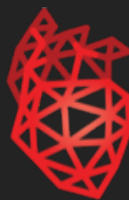
### Custom offers & client segmentation

60+ attractive non-banking solutions in VAS portfolio. Ability to use VASes as a tool in all incentive-driven activities.



### Increased offer attractiveness

Increased consumer satisfaction and loyalty, resulting in higher willingness to accept cross-selling offers and stay longer with the company



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