

Digital API Sandbox

Embracing the possibilities for collaboration with fintechs, partners and developers

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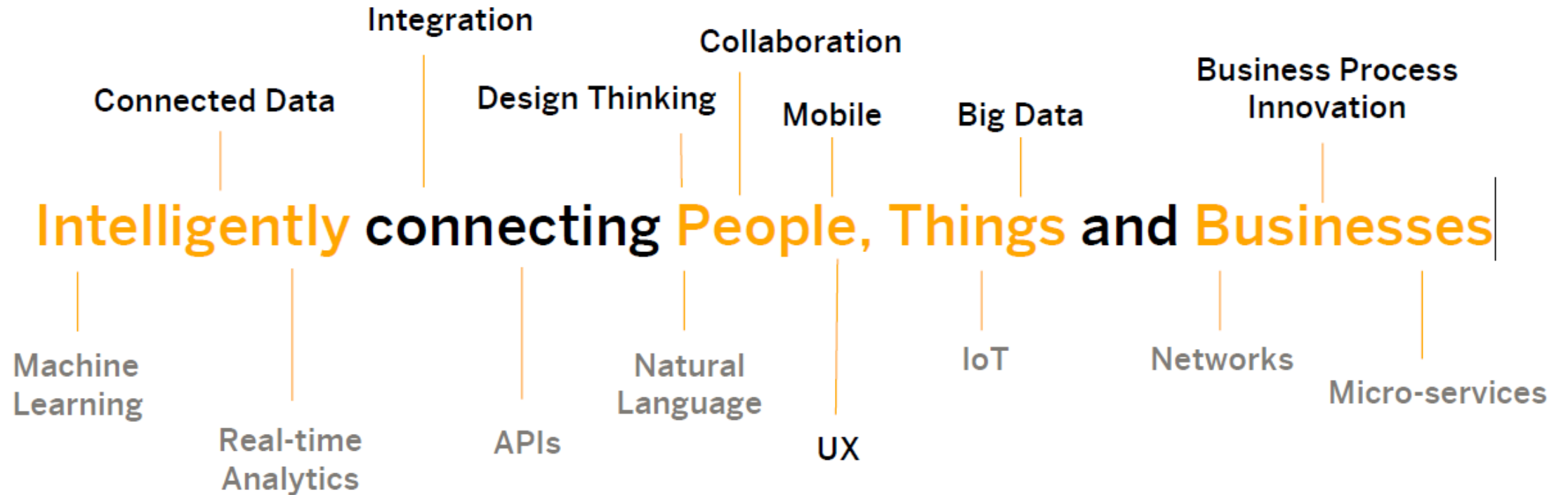




Intro Slides

The Digital Future / Capitalizing the
power of collaboration and connection
is the key

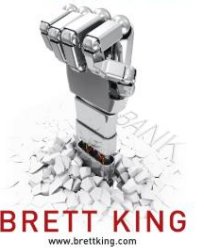
It's all about..




..14 key Trends that play a key part in defining our strategy

BANK 4.0

Banking Everywhere, Never at a Bank



1 Emerging Tech 

Cloud computing, **Blockchain**, Edge + Quantum computing, Smart Robotics, IOT, AR, **Artificial Intelligence (AI)**

6 Sandboxes, FinTech, Regulatory alignment, PSD2 (Open Banking), and GDPR 



11 Banking Everywhere

C2B, customers expect to “bank” intelligently and seamlessly where they are digitally

2 APIs & Digital Banking Models 

7 FinTechs & TechFins aggregation and moving into banking and financial services 




12 Reengineer. Redesign. Robotics. 

Legacy technology and internal processes reducing efficiencies, customer experience and growth acceleration



3 Value in Users rather than just revenue



8 Societal digitization and centralized attention with mega apps (e.g. WeChat)

4 Ecosystem & VAS monetization through partnering


9 Frictionless transactions 


13 Fraud through digitization massive AI play



5 Disruption in banking “rails and carriages”

10 Paperless Real Estate, and Trade on blockchain 

14 Opti. Channel data capture and data sharing. From multi-channel to omni-channel, to opti-channel 



Our strategic focus competencies



PRACTICES

A AI & Advanced Analytics

Turning data into real-time insights through machine learning



B Innovation & Emerging Tech.

FinTech & Open Banking R&D – Blockchain Innovation partnerships



C Design

Research & Insights Interaction & Visual Design



D Robotics & Reengineering

Business process Reengineering & Automation



GUIDING PRINCIPLES

Operational

Iterative

Innovative

Leap Forward

OBJECTIVES



Reduce Fraud & Risk Through AI & Analytics



Increase Digital Penetration



Increase Digital Conversations



Increase Digital Sales / Reduce Costs Through Digitization

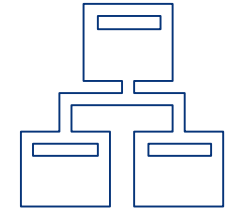
..and when it comes to modern day innovation, there are three key pillars..



1. Customer

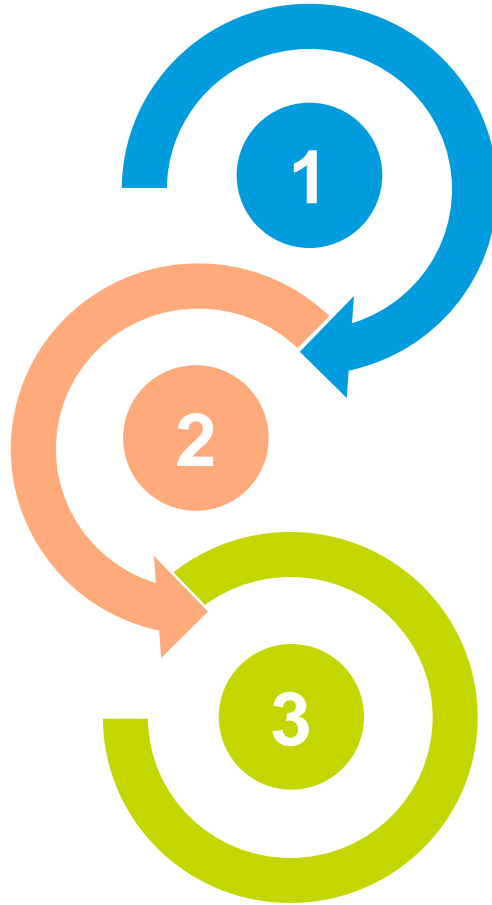
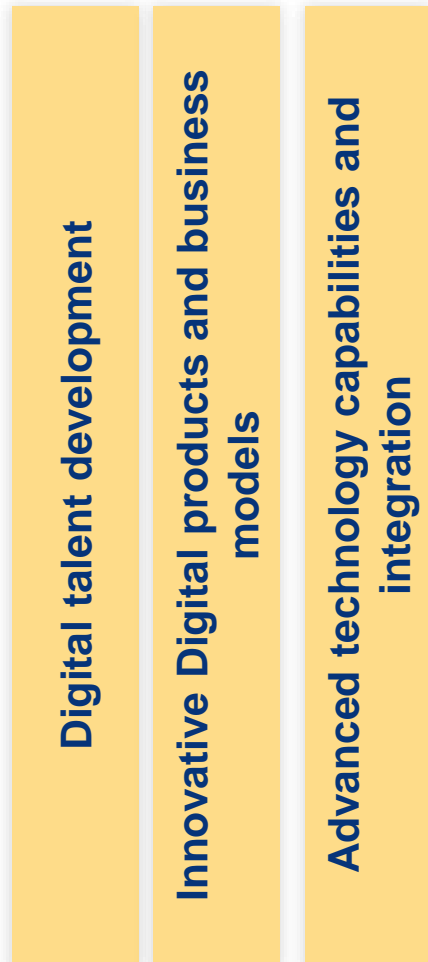


2. Partnerships



3. Technology

...and co-creation happens via..



Knowledge & Academia

Government & Community

Corporate & Tech. Partners

Engagement principles

Know-ledge sharing

Action Learning Programs with LBS, AUS etc.

Futuristic co-creation

Real Estate Blockchain, Shared KYC etc.

Value-driven

Fintechs, e20, LIV, WhatsApp etc.

The Power of Experimentation

Building a Culture of Growth and Optimization..

So, How do we experiment?

BUILD THE APPS OF TOMORROW WITH OUR BANKING APIs

Emirates NBD wants to embrace the possibilities for collaboration with fintechs, partners and developers



Welcome to the Emirates NBD API Sandbox

We are committed to bring new and differentiated experiences to our customers. Emirates NBD API Sandbox is one of the building blocks to simulate co-creation with the community



Join our API Sandbox

Register in few simple steps and start innovating



Explore our API Catalogue

Browse our diverse set of API endpoints and find suitable services that enable you to create new propositions



Find a niche

Payments, Retail Banking, Corporate and SME Banking, Log in to the Sandbox environment, get API Customer Experience etc.



Start building

Log in to the Sandbox environment, get API keys and start coding

500+
Banking API
Endpoints

350+
Users

140+
FinTechs

20+
Prototypes



The startups below presented their product integration with the API Sandbox

This partnership resulted in credit positive rating for the bank by Moody's



Digital trade finance/supply chain solution



Shared KYC solution using distributed ledger (blockchain)



Keyboard banking solution which helps you bank while chatting



Digital onboarding solution for SMEs



Chatbot solution for the financial industry

Emirates NBD API Sandbox has become one of the building blocks to stimulate co-creation opportunities with the partners, customers and community

BETA LAUNCH



Simplified Banking

E20. is a digital, mobile-only business bank, especially created for the entrepreneur of today.



85,000+ subscribers in last six months..

Chat Banking

Banking is just a WhatsApp away

Chatting with your bank is now just as easy as chatting with your friends.

Introducing Emirates NBD Chat Banking via WhatsApp, a **24/7 secure and simple way** to get your banking needs on the go.



Subscribe through SMS

SMS WhatsApp to 4456 with your registered mobile number



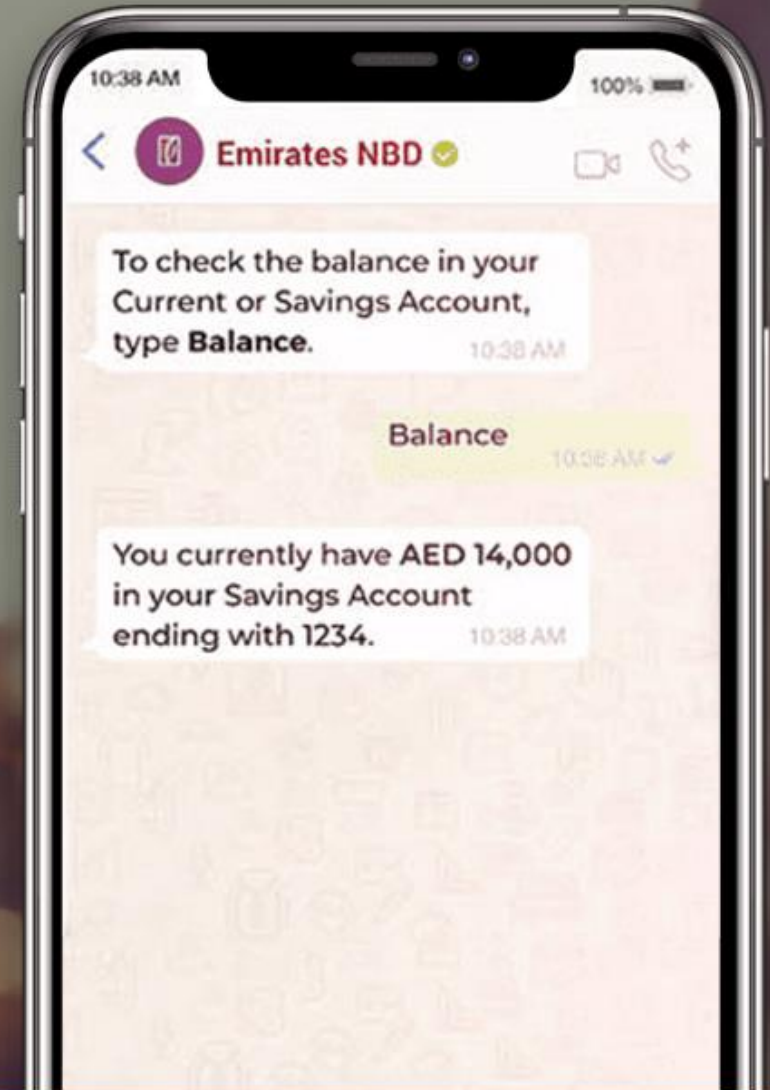
Subscribe through Mobile/ Online Banking
Log into your Mobile or Online Banking and click on the **Subscribe now** button



Chat securely
You will never be asked to share your personal information, only the last 4 digits of your Card or Account number may be required



Check for the green badge
Check for the green badge next to Emirates NBD's name and start chatting



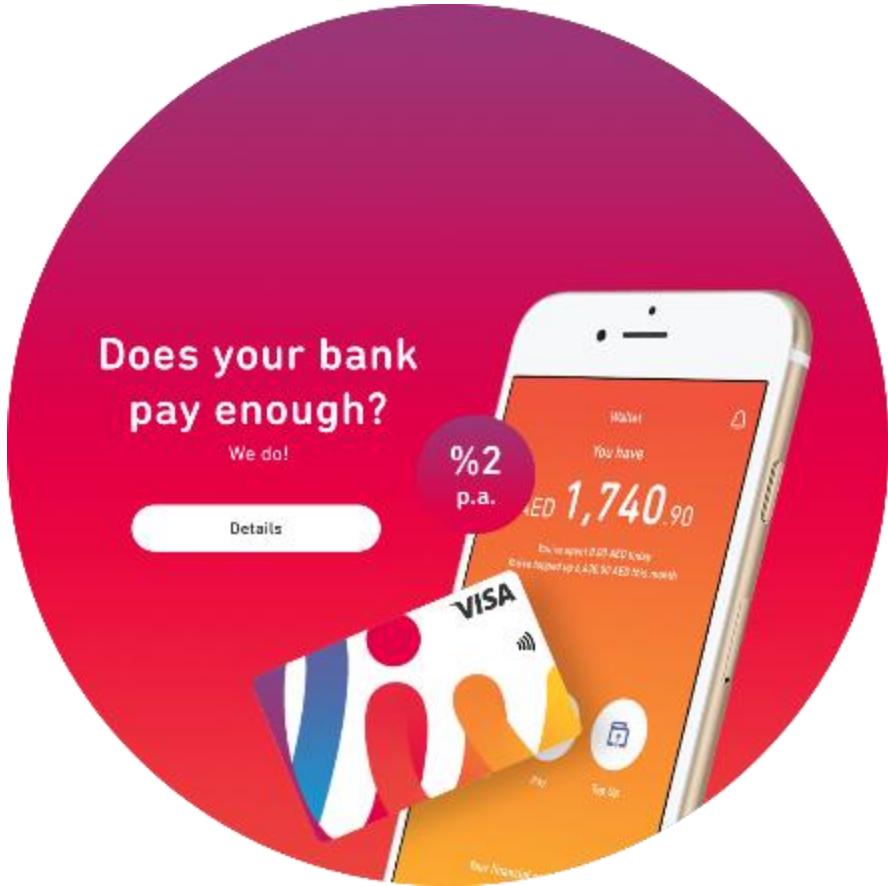
Launched in Mar 2019. More channels and more services on its way!

300,000 subscribers in last eighteen months..



Live it. Love it. Bank it.

Liv. is the UAE's only digital lifestyle banking app, created by Emirates NBD. Download Liv and unlock your lifestyle choices



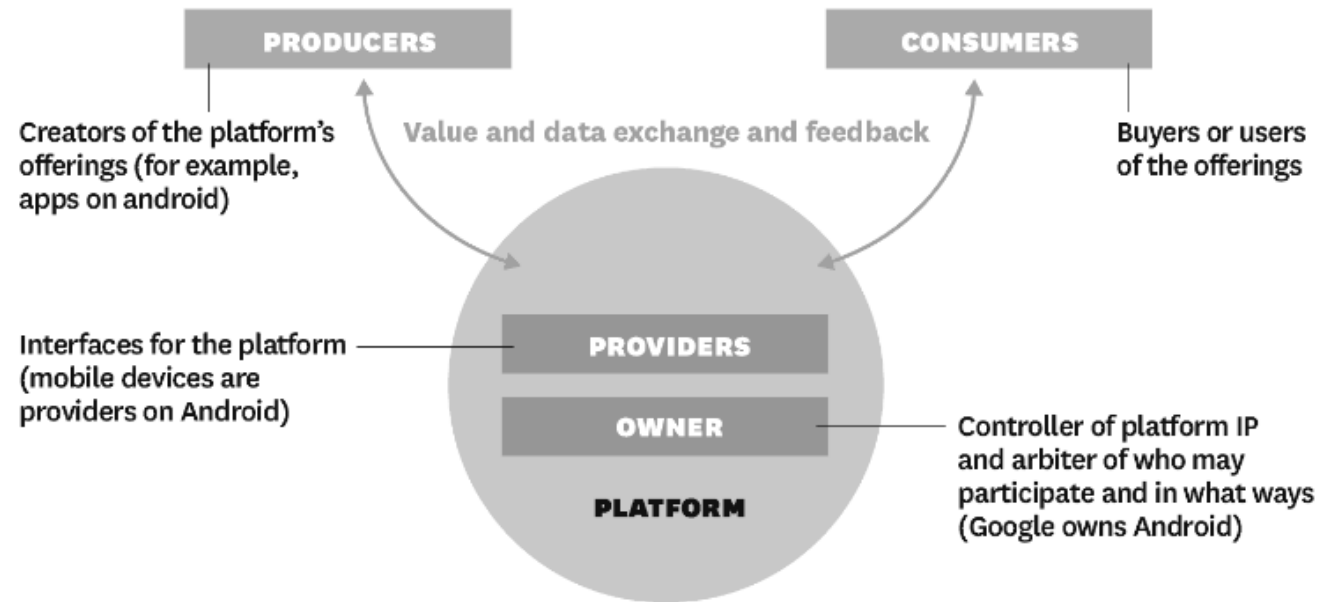
First in the region Launched in 2017 200K+ Customers.

How might a financial service provider leverage its existing assets in transforming industries by connecting “producers” with “customers” in new ways?

The Rise of Platform Economy

Creates value by facilitating exchanges between 2 or more interdependent groups

Synonyms are many - 'the creative economy', the 'sharing economy', the 'gig economy', or the 'peer economy'.



Emirates NBD's API Strategy – Introduce a full palette of API Products, supported by associated infrastructure, policy and procedures



OBJECTIVES

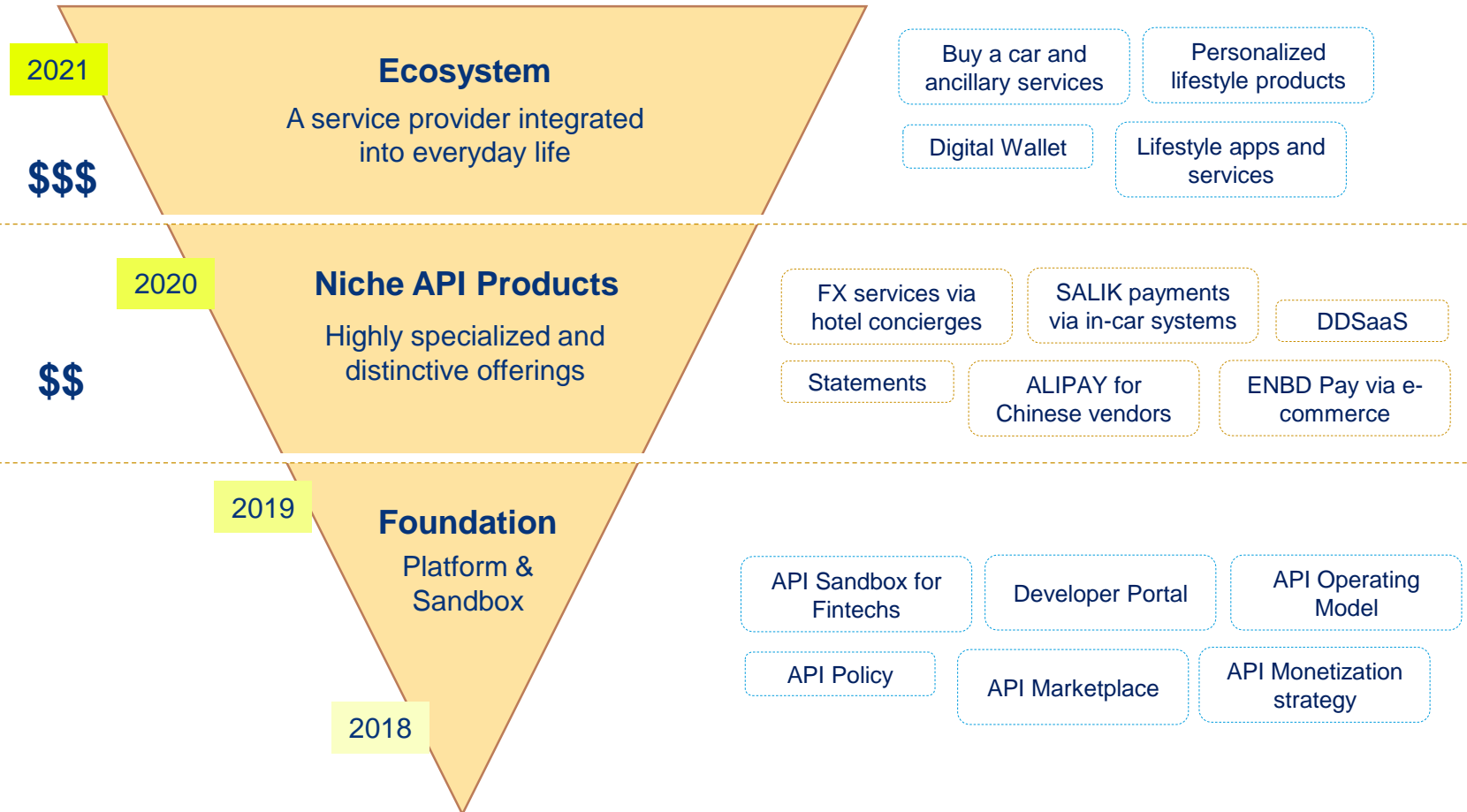
Become an **enabler** to build a digital ecosystem around all essential living scenarios

USE CASES

- H) Lifestyle provider that tap into everyday life – auto, home, health, eatery etc.
- G) Revenues from financial intermediation

- F) Monetized suite of distinctive product and service offerings (BaaS)
- E) Establish partner integration by scaling API services

- D) Define vision, objectives, policy and procedures. + Operating Model
- C) Establish technology and platform landscape at scale
- B) Deliver API Sandbox and Developer Portal
- A) Arrive high priority use cases



Closing thoughts...



Emiratesnbdlab.com – An enabler to disrupt without fears