



# ***PSD2: First takeaways and lessons learnt***

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# CREDIT @ a glance at the dawn of the Open Business

## #OPEN BANKING Italy & INNOVATION

80% industry under CBI Globe

↪ **CRIF: first player** in the credit information industry registered as **#AISP** in **31 European Countries**

Worldwide **INNOVATION HUB** Partner  
(Italy, Germany, Taiwan)

**#KYC: € 15 mld** sanctions paid by European Banks in 6 years (2012-2018)

## #FINTECH

↪ **CRIF: 50° Top100** Fintech by **#IDC**  
«**Trusted Fintech**»

**#PAYMENTS** with services different from cash **+6,8%** (2018 vs 2017)

↪ **Partnership with leader in digital payment solutions**





# Lessons learnt

## Banks still not ready everywhere

- × Gateways help, but not always solve the problems

## Lack of a unique standard

- × **Longer timing for integration**
- × **Barriers** especially for the smallest companies that want to enter the market

## Need for APIs strategy

- × **Only mandatory APIs available** so far in most cases
- × **No API, no party!**



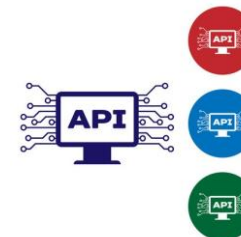
Strong Customer Authentication



Historical data



Consent



# Lessons from other Countries



*Marketplaces*



*Ecosystems*



*Integrated  
home  
solutions*



*Trade Finance*





Scarica la nuova app di approfondimento

**CRIF FINANCE NEXT**



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**CRIF**  
*Together to the next level*