

ECOSYSTEMS #REIMAGINED

THE RISE OF THE API ECONOMY

Rise of the API Economy

A lot more banks will launch their API stores in 2018

APIs will increase in breadth and depth

More APIs with production data

More real world applications by digital firms and FinTechs

Monetization will be an important agenda

Rise of APIs has heralded creative disruption in the financial services industry



Payment continues to lead the pace of disruptive action

WhatsApp has approached State Bank of India, ICICI and HDFC bank for WhatsApp Pay feature

Google is integrating payment APIs in Chrome browser



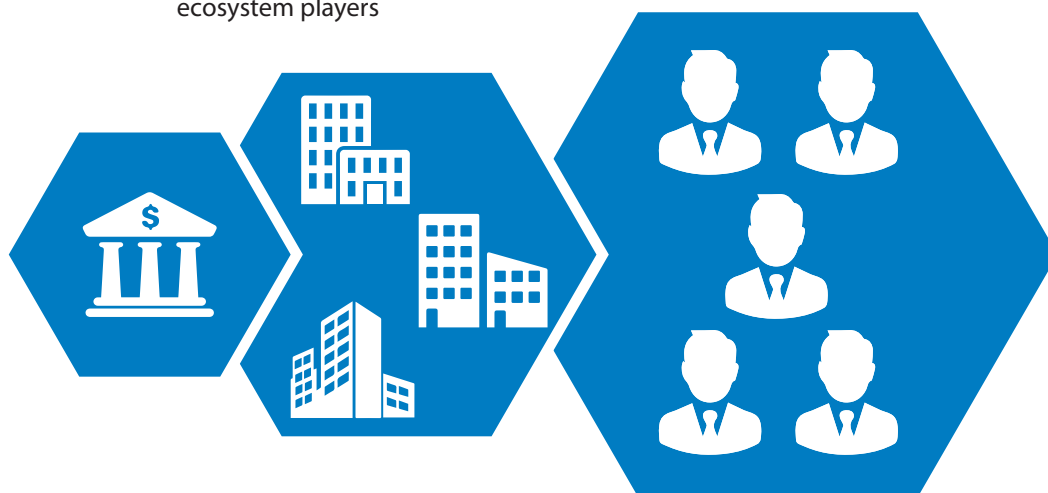
Innovations in other banking functions

API innovation to impact areas such as corporate lending, corporate deposits, mortgages and loans in 2018

Banks will further increase their collaboration with non-banking partners

Banks become providers and consumers of APIs from other ecosystem players

Benefitting from increased reach



#ReimagineBanking