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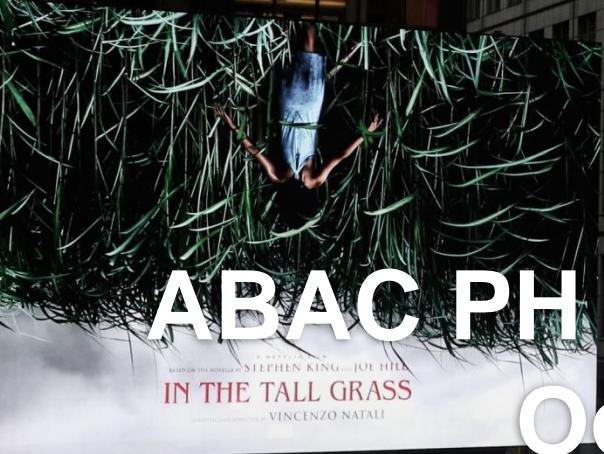
Nasdaq Celebrates
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ABAC PH Digital Innovation Forum October 21st, 2020

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State of Collaboration in Financial Services

An Industry Interest Report by APIX.

APIX

November 2019

API-Exchange APIX conducted primary research with 300+ Bank & FinTech respondents across Singapore, a representative mature market, and Cambodia and Myanmar as representative emerging markets, to assess the state of collaboration between the two key participants in the rapidly evolving financial services eco-system. The research was carried out between Jul-Oct 2019.

FinTechs

Are caught in an unsparing cycle

- Takes 6-14 Months for just 1 end-to-end POC
- <25% chance the POC will move to production
- This while FinTechs have limited cash & resources
- 60% FinTechs say <25% were paid
- And Investors say show success first
- FinTechs in emerging markets secure POCs faster

Financial Institutions

Are snarled in onerous approval processes

- FIs do less than 4 POCs per year
- Regulatory compliance clearances, Internal risk reviews, IT infra provisioning cause 80% bottlenecks to more frequent experimentation
- Lack of credible and easy to access source of FinTechs discovery a big unmet need

Finding FinTechs

The methods & tools are archaic

- 80% FIs rely on Google and their social networks to find FinTechs

On-boarding FinTechs

Poor data on FinTechs makes it worse

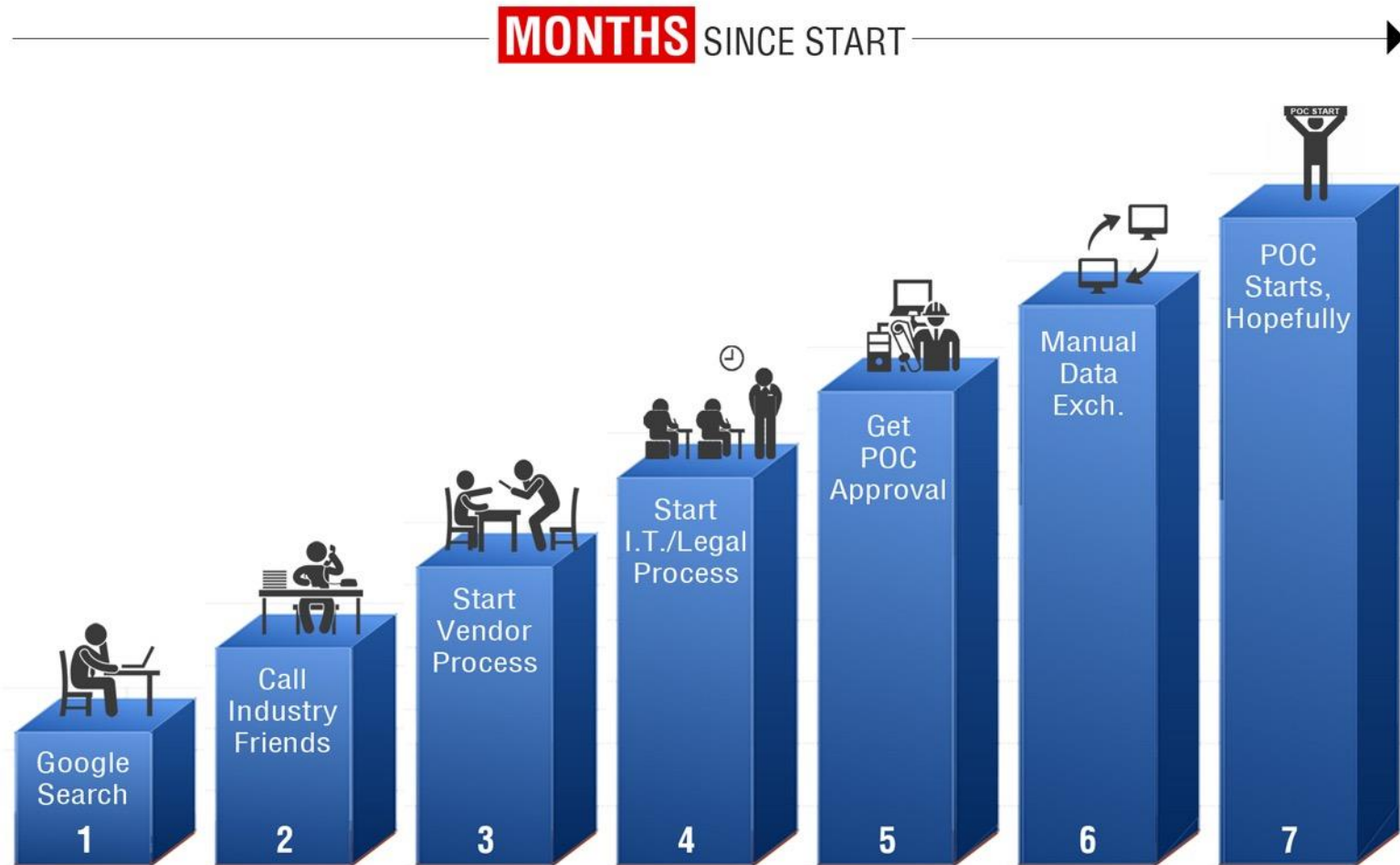
- 65% FIs find evaluating FinTechs a challenge

Prototyping with FinTechs

The scales are tipped against FinTechs

- Takes 3-12 months in admin work to start a POC, which

FIs **Struggle** to Work With FinTechs



WHY DOES THIS MATTER?

- FI MUST LOWER THE COST MANUFACTURING OF THEIR PRODUCTS TO REACH UNDERSERVED & EMERGING CUSTOMER SEGMENTS
- CUSTOMERS HAVE GONE DIGITAL: MOST DEV. MARKETS IN ASIA PENETRATION OF MOBILE TECH IS 100% WHILE ACCESS TO FINANCE IS LESS THAN 30% - A HUGE GAP
- NON FINANCIAL INSTITUTIONS ARE DISRUPTING FINANCING FOR (MICRO) SME MARKET WITH DIGITAL ONLY, LOW COST OFFERINGS
- MOST INCUMBENTS/RURAL BANKS/FI ARE NOT DIGITAL
- IF THEY DON'T GO DIGITAL, THEY WILL BECOME IRRELEVANT
- THOUGH FINTECHS CAN PLAY A CRITICAL ROLE, ITS PROVEN HARD TO BREAK THE SPEED BARRIER

INCUMBENTS ...



THE DISRUPTORS ...



FINTECHS R.I.P.



AFIN IS A CONSORTIUM TO ACCELERATE FINANCIAL SECTOR INNOVATION & DEVELOPMENT

Founders



Monetary Authority
of Singapore



International
Finance
Corporation
World Bank Group



ASEAN
Bankers Association

TRUST



AFIN

Asean Financial Innovation Network

ASEAN Financial
Innovation Network

has launched



A P I X

API Exchange

APIX CREATES UNFAIR ADVANTAGE FOR ANY FI AND FINTECHS TO GO DIGITAL

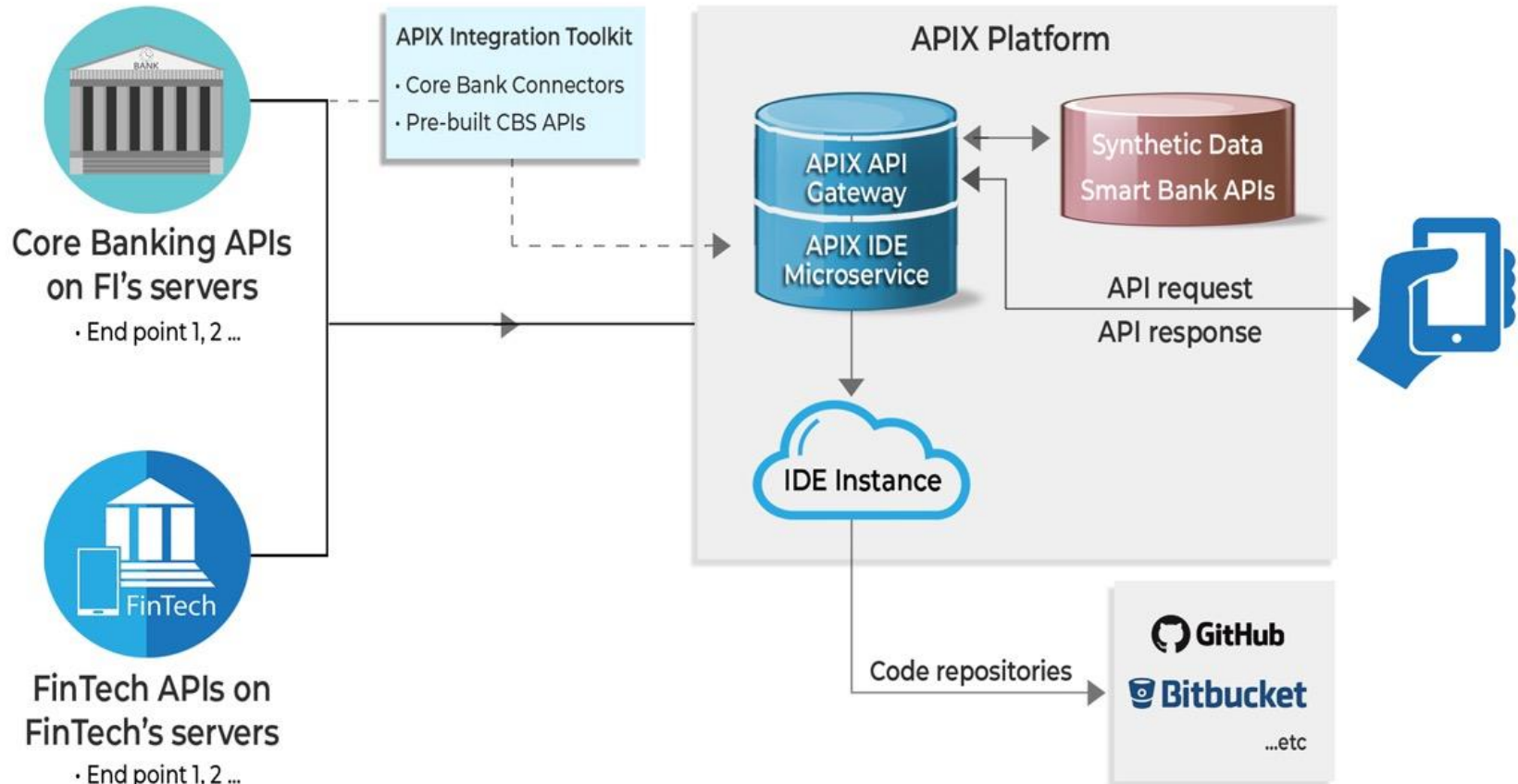


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TECH UP FIS !!

HOW DOES APIX WORK?



Google Cloud



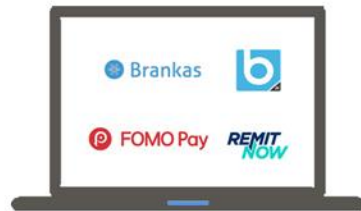
FinTechs provide the LEGO blocks For Fis to innovate and prototype digital apps



LENDING



DIGITAL PAYMENTS



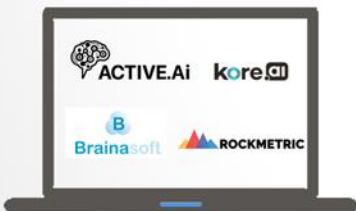
AI/ML ANALYTICS



E-KYC/ ONBOARDING



AI/ML CHATBOTS



CORE BANKING



CYBER SECURITY



SUP / REGTECH



* Q12020

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PRE-FAB BANKING SOLUTIONS ALLOWS FOR RAPID DIGITAL ENABLEMENT

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We welcome you to take advantage and use the pre-built code provided for you to prototype your dream digital bank, rapidly. Not just that, bring FinTechs of your choice, and use our pre-built APIs to speed up your build.

REGULATORY REPORTING Identify and resolve data issues iteratively prior to submission to the Regulator.

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REMIT ONLINE Send money to anyone, anywhere in the world, with no hassle.

Remit Online - www.remitonline.info 

DIGITAL ID Data collection, digitalization and ID verification.

Datafornix - datafornix.com 

CYBER SCREENING Using crowdsourced threat intelligence platforms for verifying authenticity of customers and transactions.

Uppsala - uppsalasecurity.com 

CARDS Credit/debit cards for secure payments.

Master Card - mastercard.com 

Infinitem - infinitem.com 

CREDIT SCORING Aggregation of data points to determine credit worthiness.

Trusting Social - trustingocial.com 

CUSTOMER ENGAGEMENT Conversational Banking services using artificial intelligence.

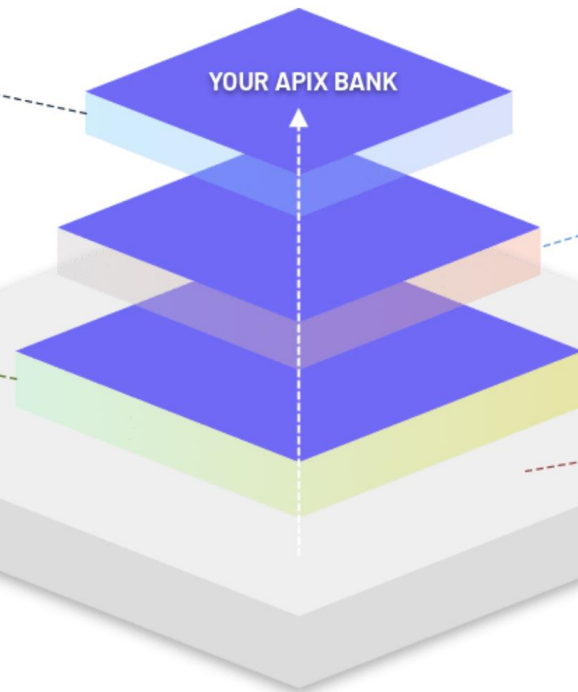
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