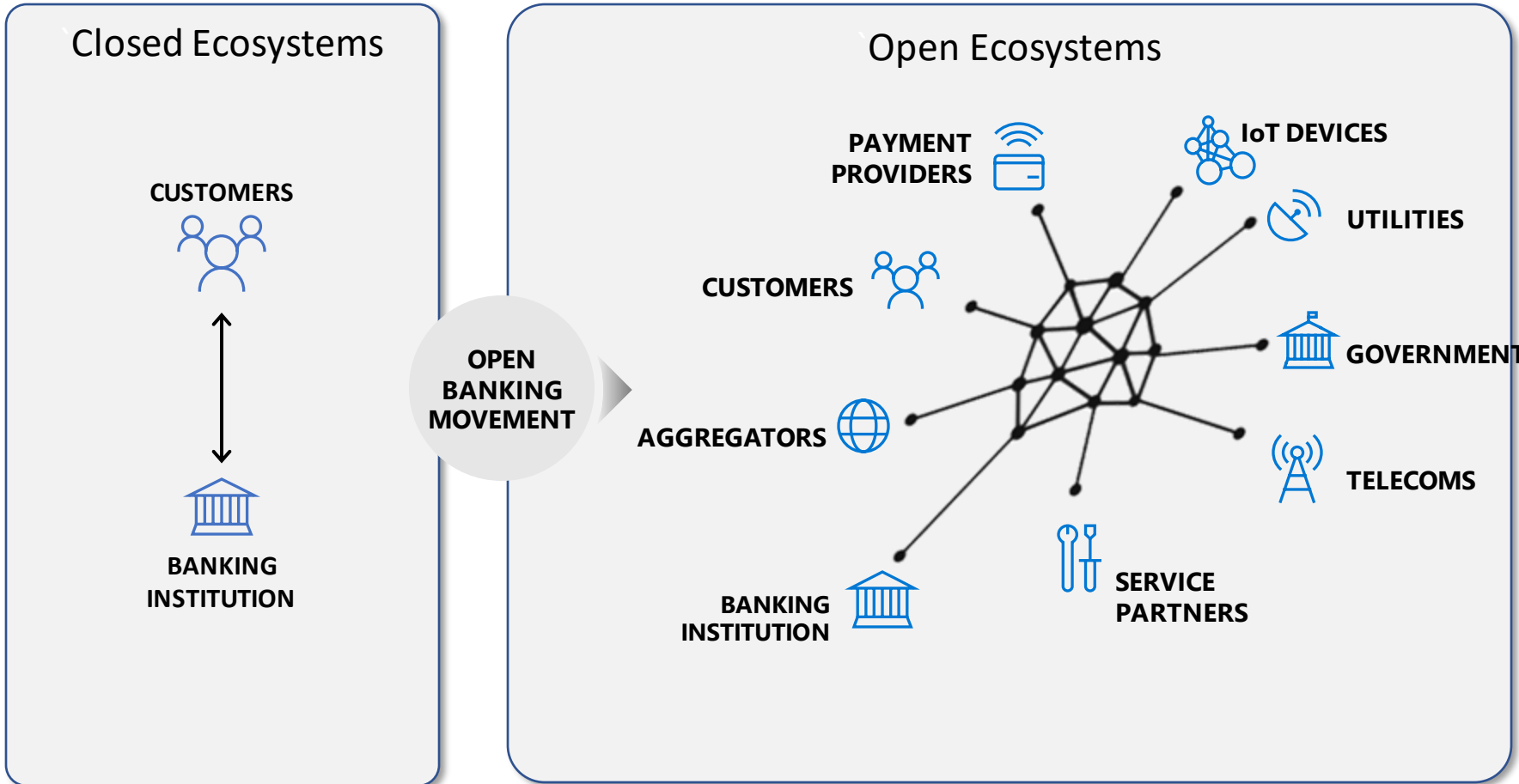




TECHNOLOGY AS AN ENABLER FOR EMBEDDED FINANCE

YANNA ANDRONOPOULOU
ENTERPRISE COMMERCIAL SALES DIRECTOR
MICROSOFT

The industry shift from Closed Banking systems to Open Banking and third-party ecosystems



New Business Models

- Banks as Platforms with Open and/or White Labelled Services
- Bidirectional Data Driven Partnerships
- Large dataset and model sharing in addition to APIs
- Marketplace models
- Sustainability

Microsoft Cloud for Financial Services

The Platform for Accelerating Innovation



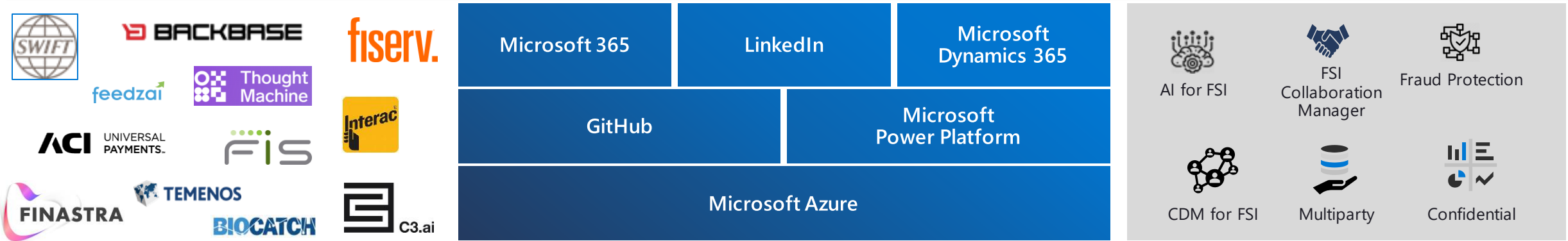
Delight clients with end-to-end experiences

Monetize via new solutions and business models

Deliver advanced insights and analytics

Optimize operations and automate enhance collaboration

Microsoft Cloud



Built on a foundation of:



Trust, security, and compliance

At Microsoft we are focused on trust, and we adhere to security and privacy standards to place you in control over security, encryption, and governance



Interoperability

Help ease interoperability and unify data with an industry data model and connectors to help accelerate insights and business workflows

Microsoft Partnering on Embedded Finance opportunities

Microsoft connects almost every organization in the world





THANK YOU