

# Frictionless finance



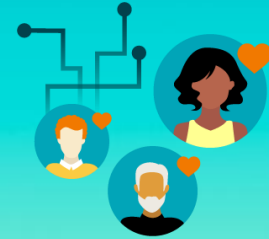
## Gain insight

Consolidate your customers' assets and understand their financial habits



## Interact when it matters

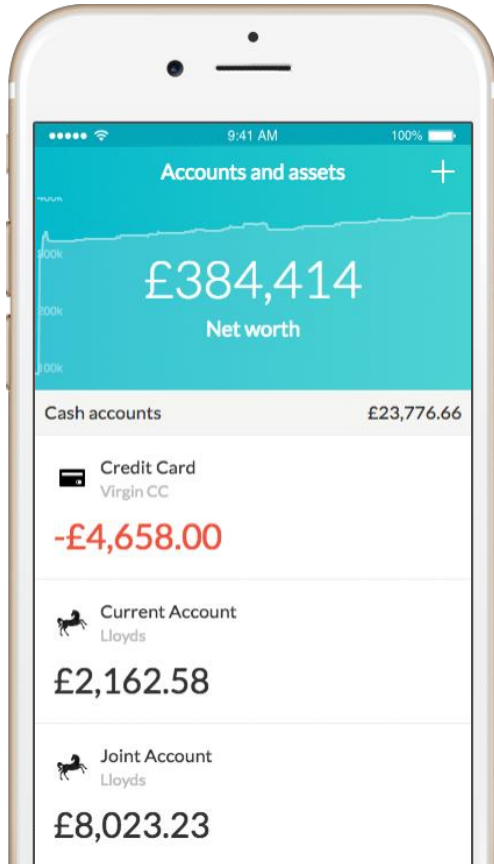
Nudges to inform, update and promote relevant products and services when they resonate most



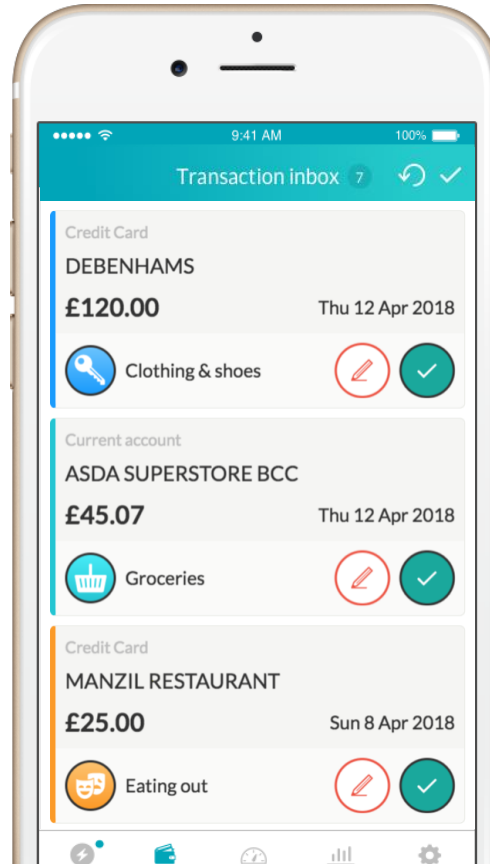
## Build loyalty

Save your customers time and money by helping every part of their financial journey.

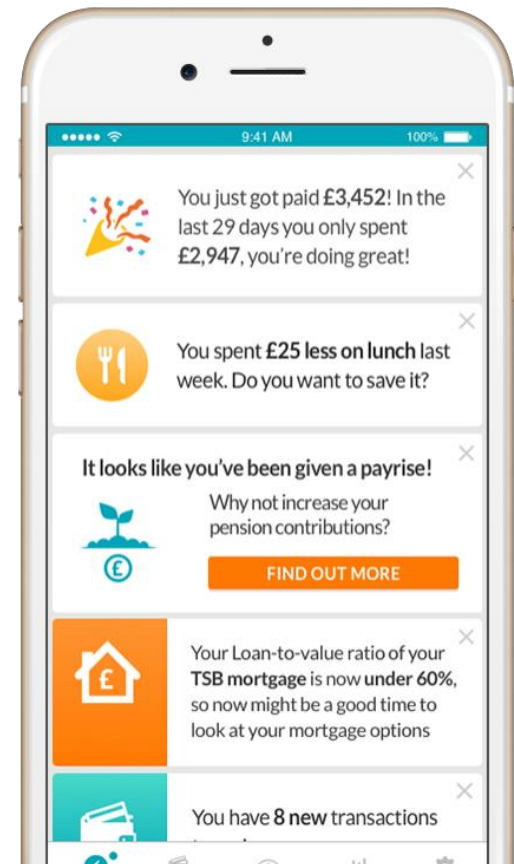
# Aggregate



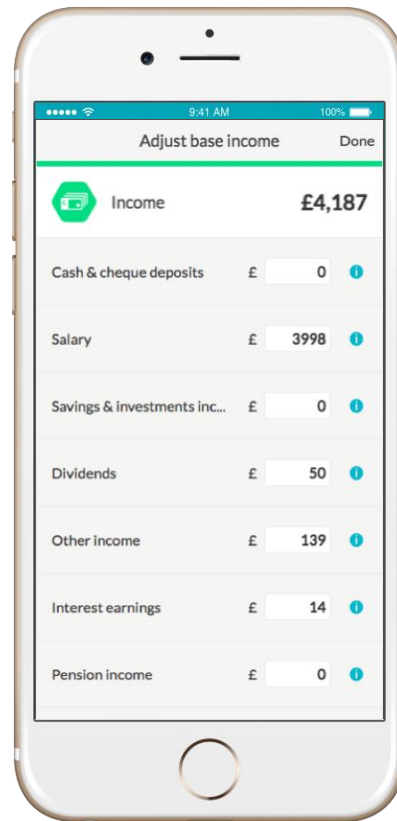
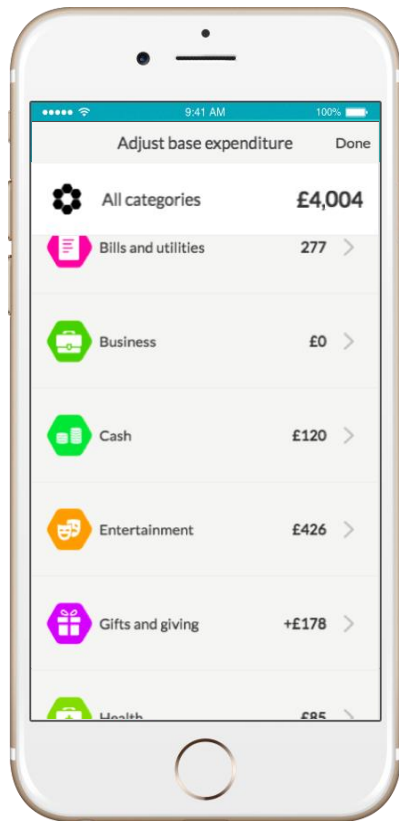
# Categorise



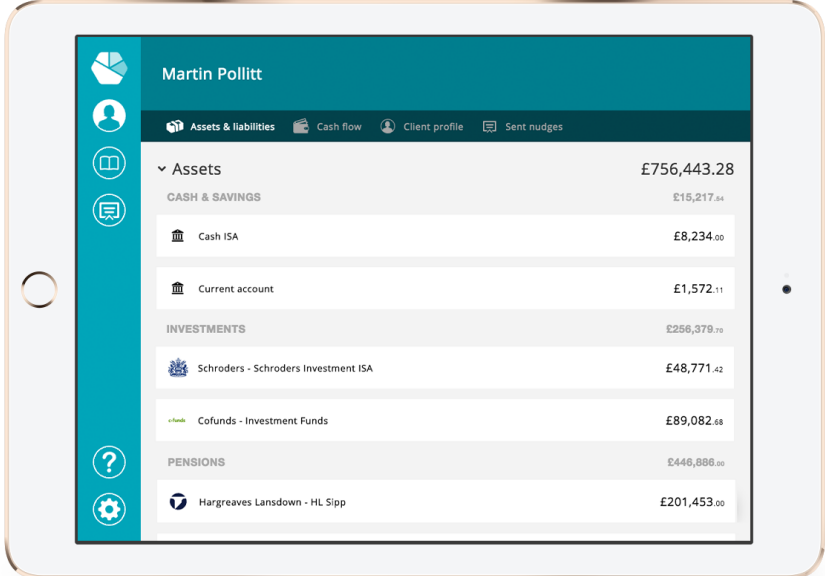
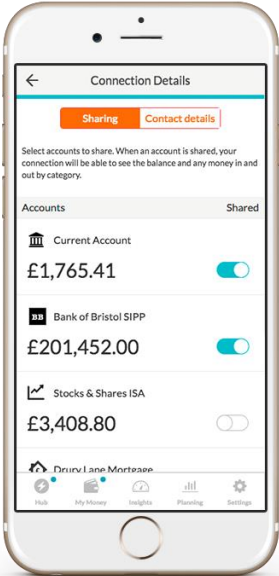
# Nudge



# Automate affordability and income/expenditure analysis



# Connect the professionals





# Open Banking

## Payment Initiation Service



AMEX takes a 30p bite out of my £4.95 pasty



British Retail Consortium, representing 60 UK retailers

# Spent £1.2 billion

on payment transactions in 2017



# Faster Payments up to £250,000


At the moment most banks support at least:

**£25,000** as a Faster Payment online for personal use

**£99,999** for business use







Payment method	Transaction fees	Pasty (£4.95)	ISA (£20,000)
Amex	6% per transaction	30p	£1,200.00
Visa	3% per transaction	15p	£600.00
Paypal	From 3.4% to as low as 1.9% + 20p per transaction	37p	£380.20
Stripe	1.4% + 20p per transaction	27p	£280.20
Moneyhub (PIS)	1% capped at £1	5p	£1.00



# Live demonstration



To participate you need to:

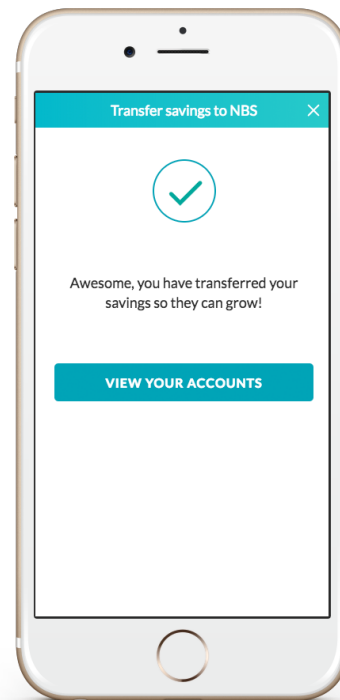
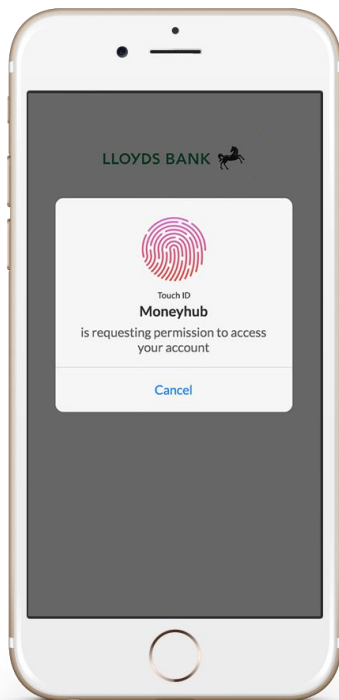
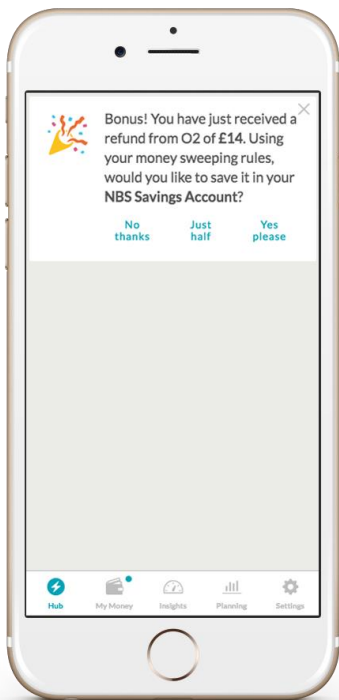
- Have your phone with you and be able to check your bank account online
- Visit: <https://payments.moneyhub.co.uk/setup-payment>  
(or scan the QR code)
- Enter the account details you would like us to pay money into  
(these are encrypted and nobody will be able to see them)
- Be prepared to raise your hand when you have received the payment








Demo

# Open Banking and the Payment Initiation Service (PIS)



# Open Banking is global



-  PSD2 covers all **EU (& EEA)** payment institutions
-  **Australia** – Open Banking (based on UK standard)
-  **Japan** – Adoption of FAPI Spec
-  **USA** – Dual push from industry and regulators



moneyhub  
enterprise

