DIGITAL EVOLUTION

BRUNO MELLADO, GLOBAL HEAD OF PAYMENTS AND RECEIVABLES

Dubai, 20 November 2017

BNP PARIBAS

The bank for a changing world

The future of payments and treasury banking services

Electronic payments inclusive and transparent

Real time of everything

BNP PARIBAS

When performing cross border payments you may experience

Unclear Status

Delays & errors

Unexpected fees

Due to friction across banks/market infrastructures/regulators/geographies

BNP PARIBAS

Treasury innovation, a perfect storm

Intense Regulatory Changes

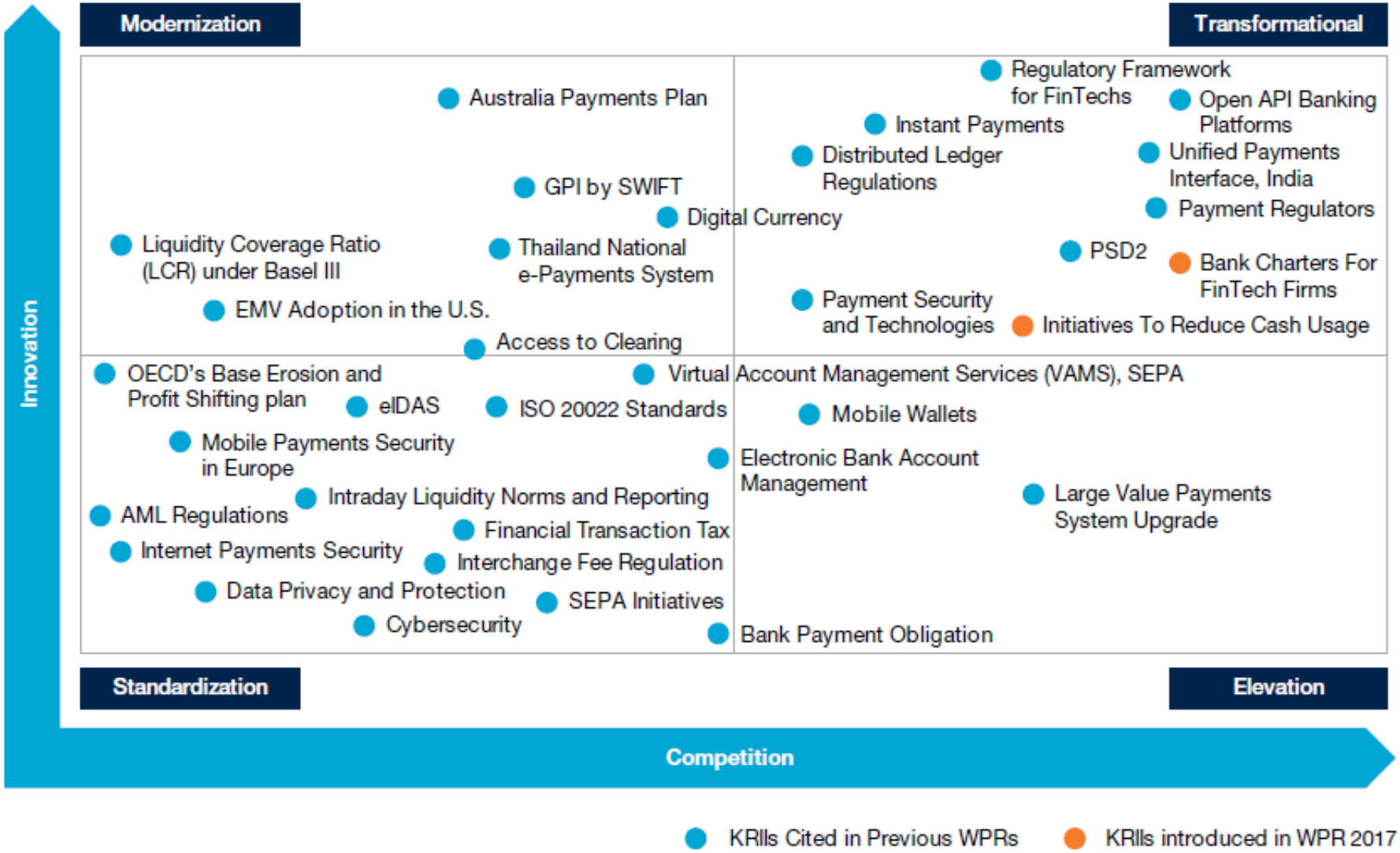
New technology

Innovation is a journey requiring all parties

New players

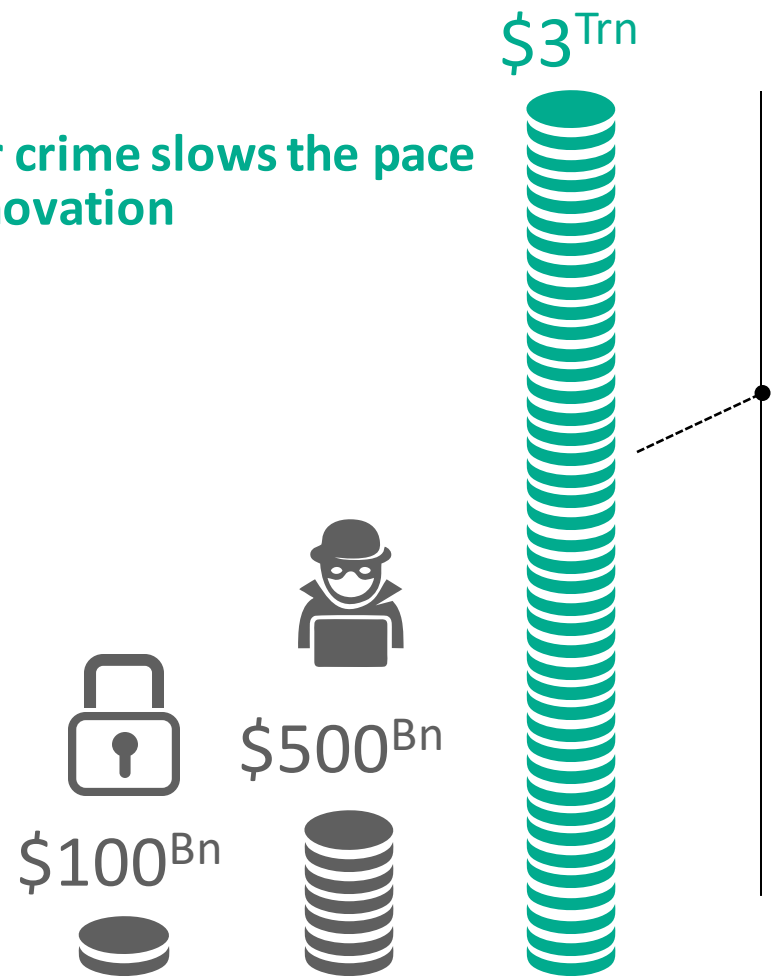
Evolving society and business expectations

Intense and complex regulatory landscape



Open banking is the only way forward but speed is under threat

Cyber crime slows the pace of innovation



$3trn globally by 2020

In 'backlash' scenario

Due to slow adoption of

- Cloud services
- Mobile internet and services
- Automation of knowledge work
- …

A risk management approach is required (balancing cost of crime vs. cost of opportunity)

BNP PARIBAS

New players and banks can create more value but regulation needs to support it

Easier to integrate

Problem solvers

Finds inefficient processes and a proposes a targeted solutions

Integrated solutions

New players as part of end-to-end service offer and source of new technologies

Substitutes

New players position to replace banks in some cases even where banks are not present

Piecemeal solutions

Offers new service with potential to lower costs or improve services

Higher integration complexity

BNP PARIBAS

Innovation journey adopting the technology

Old problems existing solutions

- **SWIFT GPI** a reality
- Integrate true **fintech** value creators
- Build superior **digital** experiences
- Implement **robotics** where possible

Pilot new technology to reach new levels

- The potential of **blockchain** moves boundaries and constraints
- The reality of **instant payments**
- Better decisions with **data intelligence**

Revisit the business models

- New opportunities in an **API** connected ecosystem
- Journey to an ever more **central and virtual treasury**

Efficiency and digital

BNP PARIBAS

BNP PARIBAS