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# An introduction

# Introducing

**Technology solutions** and **advisory services** to enable the creation, implementation & management of trusted and secure **open ecosystems**

## What sets us apart

- ✓ Subject matter expertise
- ✓ Heritage
- ✓ Market Pioneer
- ✓ World-class technology
- ✓ System stability
- ✓ Trusted data

An international footprint extending across  
**Europe, North America, Latam, the Middle East, Africa & South East Asia**

Data on **over 5,000** entities (in Europe)

At the forefront of delivering trust frameworks in Europe **since 2017**

Servicing international FI clients across **37 markets**

**100%** continuity of service. No system outage or downtime

# Konsentus at a Glance

Dedicated to enabling the creation, implementation and management of trusted open ecosystems, powered by world-class technology, so data and funds can be securely exchanged within a protected environment



Konsentus has valued clients from **37+ countries**.



**Regulators and Central Banks** consult Konsentus to help them define their Open Ecosystem implementations to ensure successful adoption.



Our international footprint covers **Europe, N. America, Latam, the Middle East, Africa and SE Asia**.



**Continuity of Service** over the past 5 years.



Many of the **largest** global Financial Institutions are Konsentus clients.



**Industry accolades** (Wins or shortlisted awards)

## Our Global Expertise

Working closely with **regulators** across **30 EEA markets** to enable FIs to comply with PSD2

**Strategic advisory projects** delivered in the **Middle East, North America and Southeast Asia**

## Technology & Services

### Trust framework technology

- Live in Europe since 2019 with no system outage or downtime:
- Data from **31 countries, 115+ registers, over 5,000 entities** and many different formats and languages has been standardised within one single directory by Konsentus.

### Award-winning technology:

- Cloud native, robust & resilient, highly scalable, deployable globally, future-proofed, high availability architecture by design, easy integration and 24/7 support

## Unrivalled Industry Expertise

### Global

- Chosen by the **International Finance Corporation (IFC)** to lead the group (OFOC TG) responsible for the development of **the industry framework** for open finance in the Philippines.
- Education & workshops for **Qatari** client
- Strategic advisory project for a **Payment System** in Vietnam
- Strategy, market assessment and readiness programme for a **North American Interbank network**
- Working with the **Colombian regulators** on the future direction of open banking in Colombia
- Advised the **Central Bank of Jordan** on the proliferation of open banking

### Europe

- Contributor to the **Berlin Group Standards**
- Certificate standard development (with **ETSI**)
- Participated in the **SEPA SPAA** interest group
- Developed standards with **ETSI**
- Participated in the **European Payments** advisory group **Council SRTP** (SEPA Request to Pay)
- Member of the **Euro Banking Association**

### UK

- Committee member advising the **Joint Regulatory Oversight Committee (JROC)** on the future of open banking in the UK

Regulators & governing bodies

Self-regulated organisations

Service providers & fintechs

Industry associations & groups

Financial institutions



# Konsentus Advisory Services

Realising the Open Data Economy



# Open Ecosystems: Revolutionising Economies

Open Banking & Open Finance use cases that are underpinned and supported by secure trust frameworks and Open Ecosystems



# Konsentus Advisory Services

Building Open Ecosystems Together

**Konsentus Advisory Services, subject matter experts and advisors to central banks, regulators, self-regulated organisations (SROs) and national communities,** enables the advancement of secure Open Ecosystems, including Open Banking and Open Finance

A proven track record:

- Advising **central banks** and **regulatory authorities** on **market infrastructure development and operations**
- Managing **cross-industry, multi-stakeholder working groups**, to enable international communities to proactively and jointly shape the industry



**Tailored Strategic  
Planning**



**National  
Methodology**

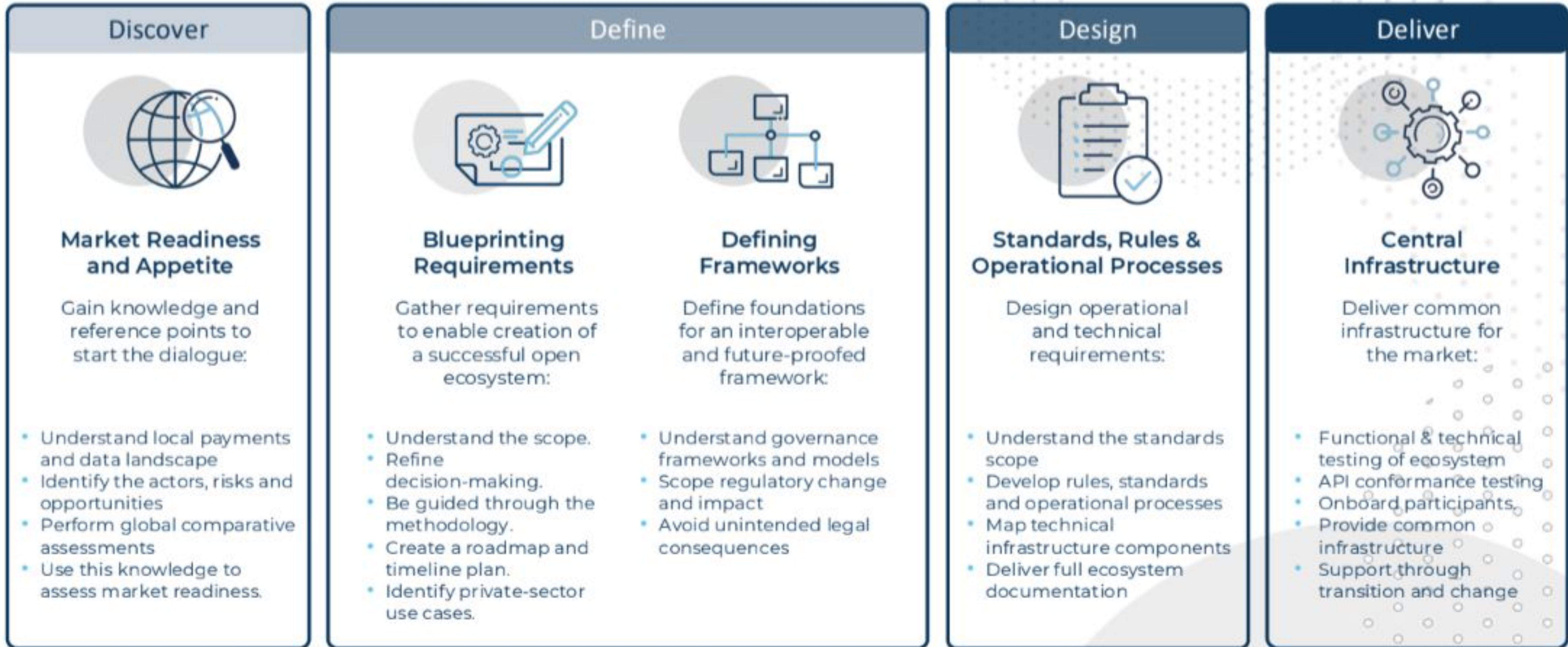


**Architecture  
Delivery &  
Implementation**



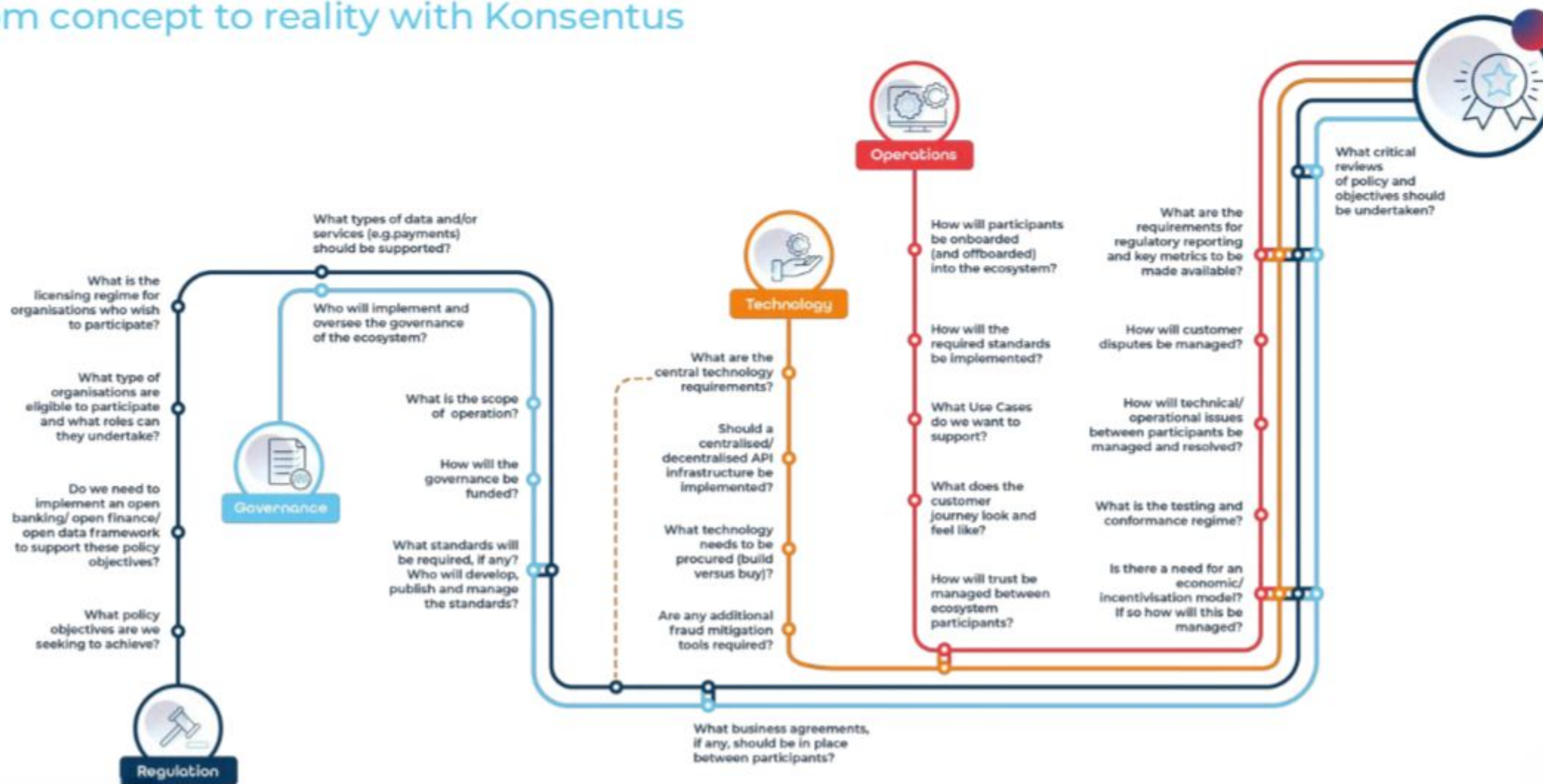
**Guides &  
Rulebooks**

# Konsentus Advisory Services



# The Journey to a Successful Open Ecosystem

From concept to reality with Konsentus







# Konsentus Technology Solutions

Securing the Open Data Economy



# Secure Open Ecosystem Implementation Models

- Secure Open Ecosystem schemes differ from one jurisdiction to another
- There is no wrong or right approach

Secure Open Ecosystem implementations span a broad spectrum

## Unregulated

Non-mandatory participation, however, a single API standard may have been published

## Regulated & Non-Standardised

All participants are authorised by relevant National Competent Authority (i.e. services and jurisdictions), however, no single standard for API specifications

## Regulated & Standardised

All participants are authorised by relevant National Competent Authority (i.e. services and jurisdictions), however, a single API standard has been published

Different technology solutions and services required

# Konsentus Open Trust Platform

## Central Technology Infrastructure for Open Ecosystems



### OTP Register

Supporting management of the ecosystem  
Provides transparency to identify participants, software clients and APIs



### OTP KYB

Automate onboarding and due diligence of participants  
Reviewed on a recurring basis ensuring continued regulatory compliance



### OTP Identify

Management of participant's certificate credentials  
Ensures only known, trusted participants can access the ecosystem



### OTP Conform

Sandbox and testing services for participants  
Certification of open data APIs ensuring adherence to specifications



### OTP Verify

Validate every transaction in real-time for the highest levels of security  
Ensures only known, trusted participants can access the ecosystem



### OTP Analyse

Gain insight into ecosystem activity and public engagement  
Identify pain points to inform future evolution of the open data scheme



# Summary

## Konsentus, Enabling Secure Open Ecosystems

### Leaders in Secure Open Ecosystems

Delivering **advisory services** and **technology solutions** to meet the challenges of secure open ecosystems **since 2018**

### Global Presence

First established to support European Open Banking, now **operational internationally** to address the demands of global open ecosystems

### Specialists in Operationalising Regulation

Subject matter experts in **defining, designing, and delivering** secure open ecosystems **to meet the requirements of Government Policy**

### Proven Track Record

Trusted by **Central Banks, Regulators & Service Providers** to **architect and operationalise** secure open ecosystems that meet **Government policy goals** (e.g., financial inclusion, competition, innovation)

### Transformative Technology Solutions

Offering a suite of **'off-the-shelf' technology solutions** to **simplify and maintain** secure open ecosystems for Central Banks, Regulators, Service Providers and Banks

# Thank You

Have a question?