New revenue sources for Banks and Merchants
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Brief details

Purpose

Discover and build up new revenues sources for banks and merchants, which are outside of the generally accepted understanding of the financial and payment industries, for example, by changing existing business models or creating new ones by simplifying existing value chains,
  – playing on unique understanding about your customers and sharing it with your partners,
  – acting as a channel for delivering and distributing targeted offers from partners, using knowledge of the financial and payment context of your client,
  – integrating into other value chains with unique value propositions from banks and merchants.

Key Trends

The following trends and examples serve as an inspiration, and not an obligation to follow in any particular direction. The actions taken depend only on you and your imagination.
We describe competitive, consumer and technological trends. But again, this is not supposed to be limiting you.
You may use all you need to achieve your goals:
  – Place a bank or a merchant in the centre of an ecosystem that sells financial and non-financial services, your unique understanding of consumers, suppliers and competitors.
  – Act as a stand-alone unit, integrating different ecosystems with each other (for example, the financial and smart-city ecosystems).

Our expectations

We need examples of integrated solutions to establish and deliver new revenue sources of (new or modified business models) for banks and merchants based on the concepts of “Open API”, “Personalization”, “Digital ID”, “Big Data”, “Robotization”, “Artificial Intelligence”, “Ecosystems”.
We are open to concepts in B2B, B2C, G2B, G2C and P2P.
Our key requirements are excellent user experience, usability and readiness for implementation. The example should allow for immediate implementation.
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