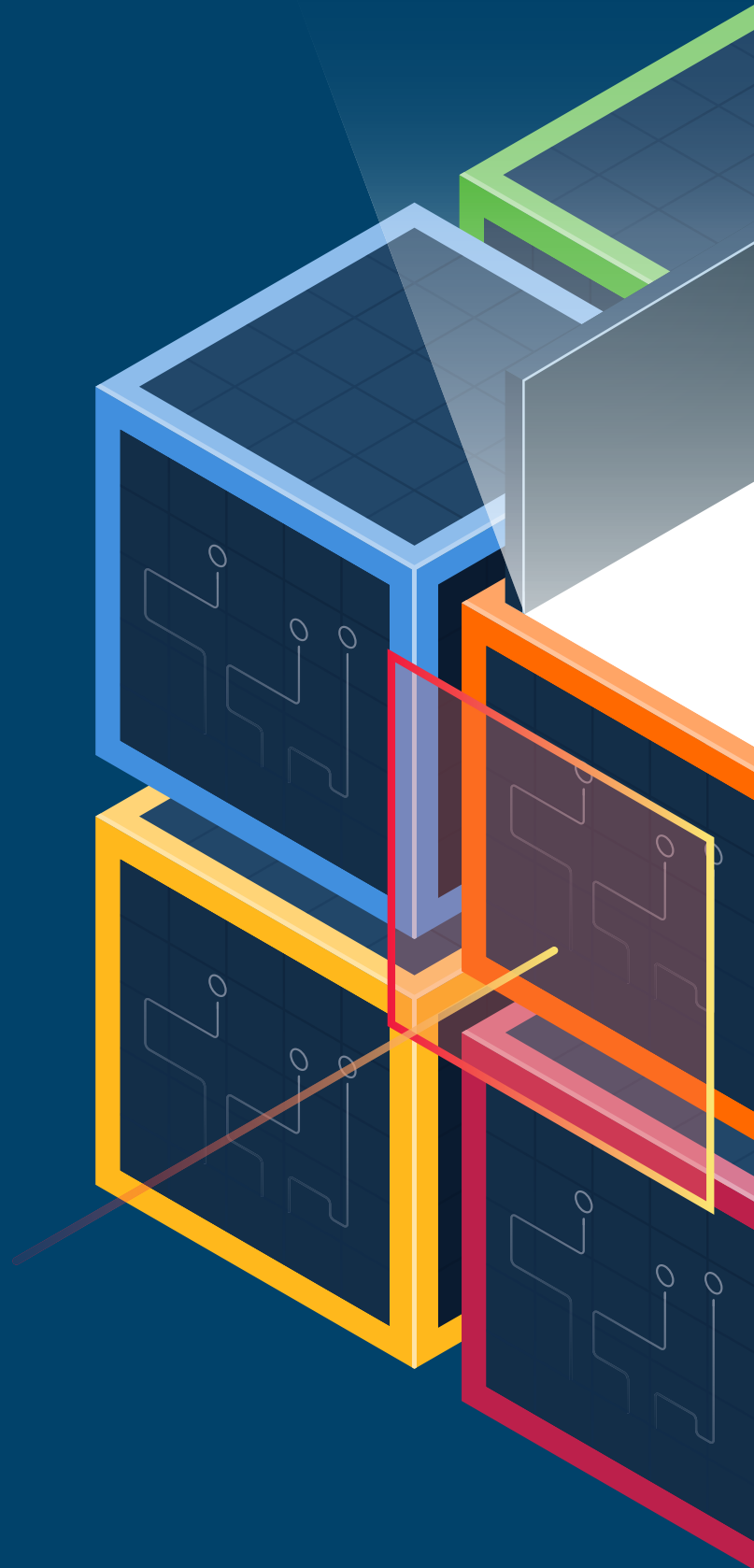


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Realise the true benefits of Open Banking

Think that Open Banking is a purely technical integration, with the publication of APIs and SDKs enabling ease of adoption?

It can be so much more.

While ease of adoption is, of course, a key fundamental of Open Banking, the only way that you and your customers can fully realise its potential is by understanding not only the business domain, but also all potential scenarios.

It isn't just about a single consumer/single account – although important, that's just one small part

of all potential scenarios. This is especially true of complex (yet common) products, such as mortgages and SME lending.

What's the solution?

Combining our extensive financial services knowledge and technical acumen, we create Open Banking solutions that address not only the simple scenarios, but also the more complex outcomes to fully realise the benefits Open Banking provides for consumers and businesses alike.

How we can help you

A changing regulatory landscape, constantly evolving marketplace, and steady stream of new products and services mean you need to be flexible, responsive, and innovative to stay ahead of the competition.

Aperidata, a registered technical service provider with the Open Banking directory and recognised Open Banking strategic thinkers, helps businesses such as yours better serve your customers.

How? We provide:

- Workable solutions across the credit lifecycle, including technology, and training
- Best practice systems and processes that transform businesses
- Proprietary delivery methodology that enables us to efficiently implement a solution tailored to you

- Customised, practical support that drives your business forward
- Strategic thinking and leadership of technical enablers, such as identity, access management, service mesh, and microservices
- API strategy and integration, release management, directory management, and all aspects of your project lifecycle

But it's our people that really set us apart. From professionals with decades of global fintech services experience to Open Banking specialists aligned with the OBIE, API specialists, credit risk experts, and technical architects, you can be confident that we have an in-depth understanding of your needs, as well as an unparalleled insight into the best services that can be derived from the Open Banking initiative.



The opportunity of Open Banking is now

There's now a wealth of opportunity for businesses and consumers to use transactional data to access better financial products and services. Open Banking creates healthy competition, and, in turn, that drives innovation, creating smarter, more personalised financial solutions more quickly.

While governments and financial institutions around the world are exploring Open Banking variants, the UK is at the cutting edge, thanks to a single API standard mandated on the nine largest retail banks.

You can take advantage of the opportunities this provides right now.

How Open Banking can transform your business

Aperidata helps you move into Open Finance and beyond to Open Data, providing powerful analytics and ensuring smarter, more complete, and quicker decisions.

Defining & Implementing Your Strategy

However you want to use the power of Open Banking, our market knowledge and decades of experience means we can:

- Design and implement a strategic Open Banking framework
- Create a transformational roadmap covering architecture, data, governance, and operating models

End-To-End Advisory & Consultancy

We'll advise you every step of the way, ensuring your Open Banking journey is defined by your needs, and supported by our depth of experience and the knowledge and skills of our expert partners.

Just some of the things we'll support you on are compliance, data regulation, and security, and we'll provide training each step of the way.

What's more, our advisory services don't just stop once your strategy is implemented - we'll still be on-hand for guidance, support, and consultancy.

Planning & Delivery Scoping

This is a short, high-impact consulting engagement specifically focussed on programme setup and initiation activities. We'll advise you on the best resourcing and structure to ensure both high quality and efficient delivery, while minimising delivery risks and costs.

You'll get:

- A joint delivery plan, so there are no unexpected challenges during implementation
- API strategy/Open Banking requirements definition
- Bank-wide data and architecture requirements definition
- Open API bank communications
- Full compliance Business readiness definition
- Target operating model definition

Service Delivery & Execution

Efficient and high-quality delivery is just as important as the underlying technical products, and our goal is to ensure your adoption of Open Data is as easy as possible. We do this with our proprietary delivery methodology, developed over decades of real-world experience in delivering solutions into the financial services sector. You'll get:

- End-to-end business analysis, along with solution recommendations
- Programme management and delivery
- Implementation management
- Reporting and project governance
- Open Banking relationship management
- Integration of existing architecture
- Testing strategy and planning
- Testing management and execution
- Route-to-live delivery
- Post-implementation support
- Post-live support

Data & Analytics

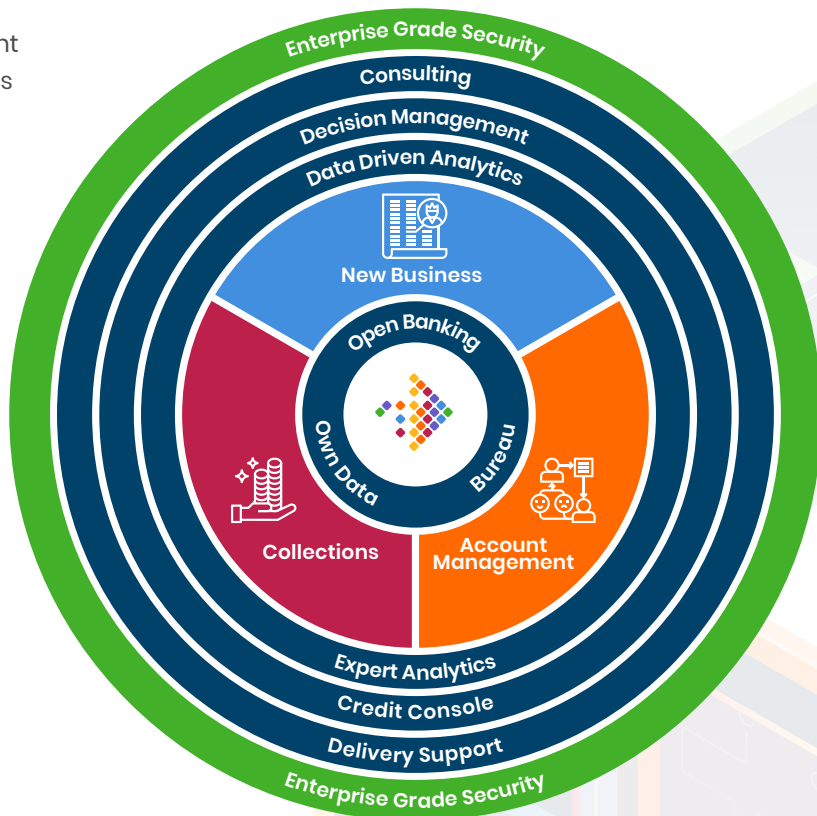
Use the rich data source of Open Banking alongside other external data sources to create deeper customer insights and improve risk management, turning transactional data into intelligent services that accurately predict and measure behavioural patterns, and improve your decisioning processes and customer experience.

Data and architecture is a complex area, and in our experience there isn't a one-size-fits-all solution. We'll get

to know your existing architecture, and recommend a suitable target environment that's deliverable within your timeframe and budget.

You'll get:

- A data architecture review
- Big data & analytics strategy definition
- Data analytics support
- Machine learning & AI



Want to realise the benefits of Open Banking? Get in touch...

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 www.aperidata.com

 [in](https://www.linkedin.com/company/aperidata)

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