



Costruire un nuovo ecosistema per i servizi finanziari del futuro

Luglio 2017

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Il settore dei servizi finanziari sta attraversando una grande trasformazione

The Age of New Customers

- Digital Natives

Financial Institutions

The Age of New Channels

- Omni Channels
- Smart Wearables

The Age of New Product Mix

- Banking & Non Banking Products
- Growth of non-interest income

The Age of New Value Propositions

- Life stage & Life Style Driven
- Instant offers & gratification

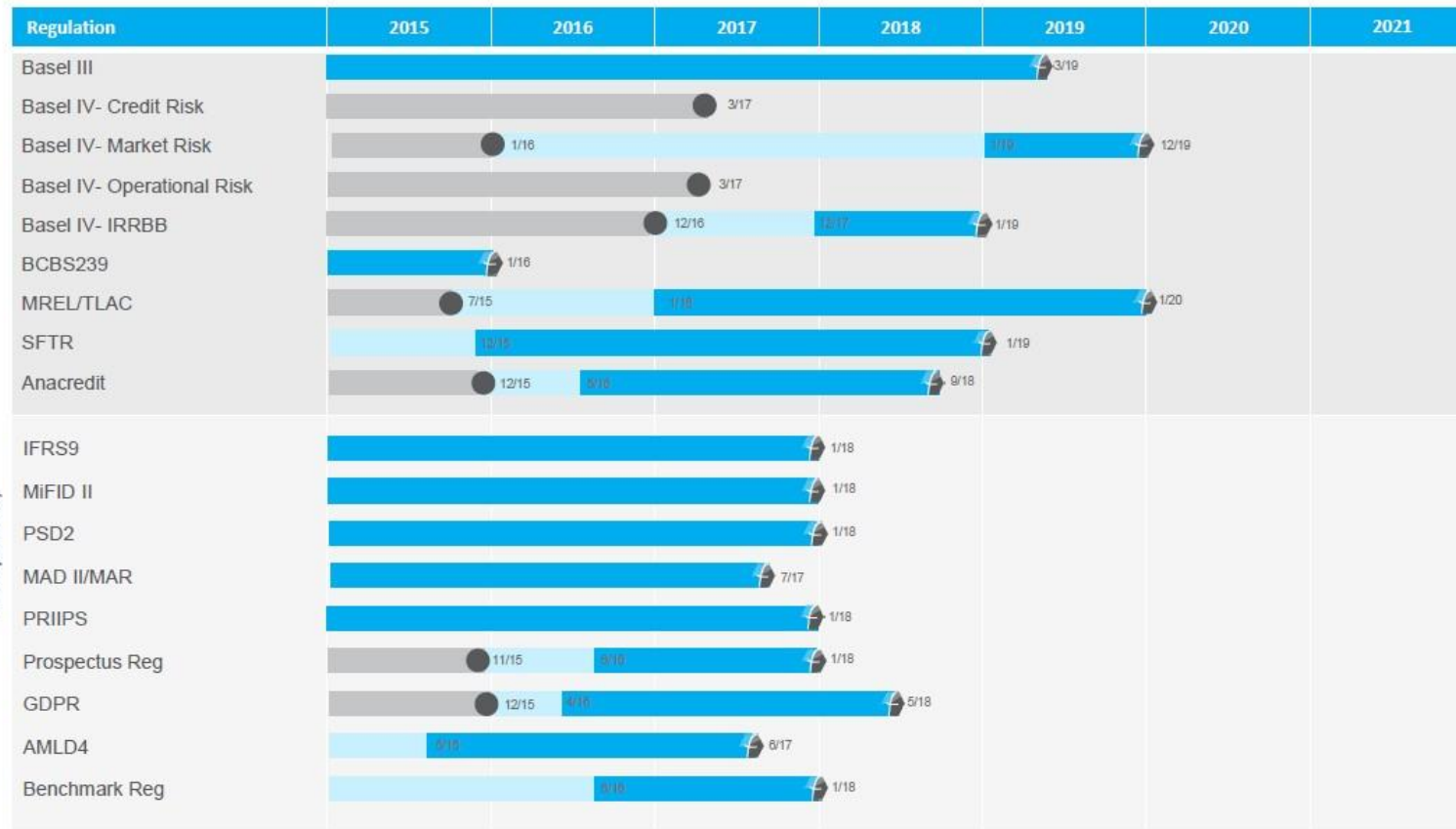
The Age of New Insight

- Data Mining
- Risk Management

The Age of New Competition

The Age of New Regulations

Molti sono gli interventi normativi con scadenza nel 2017-2018



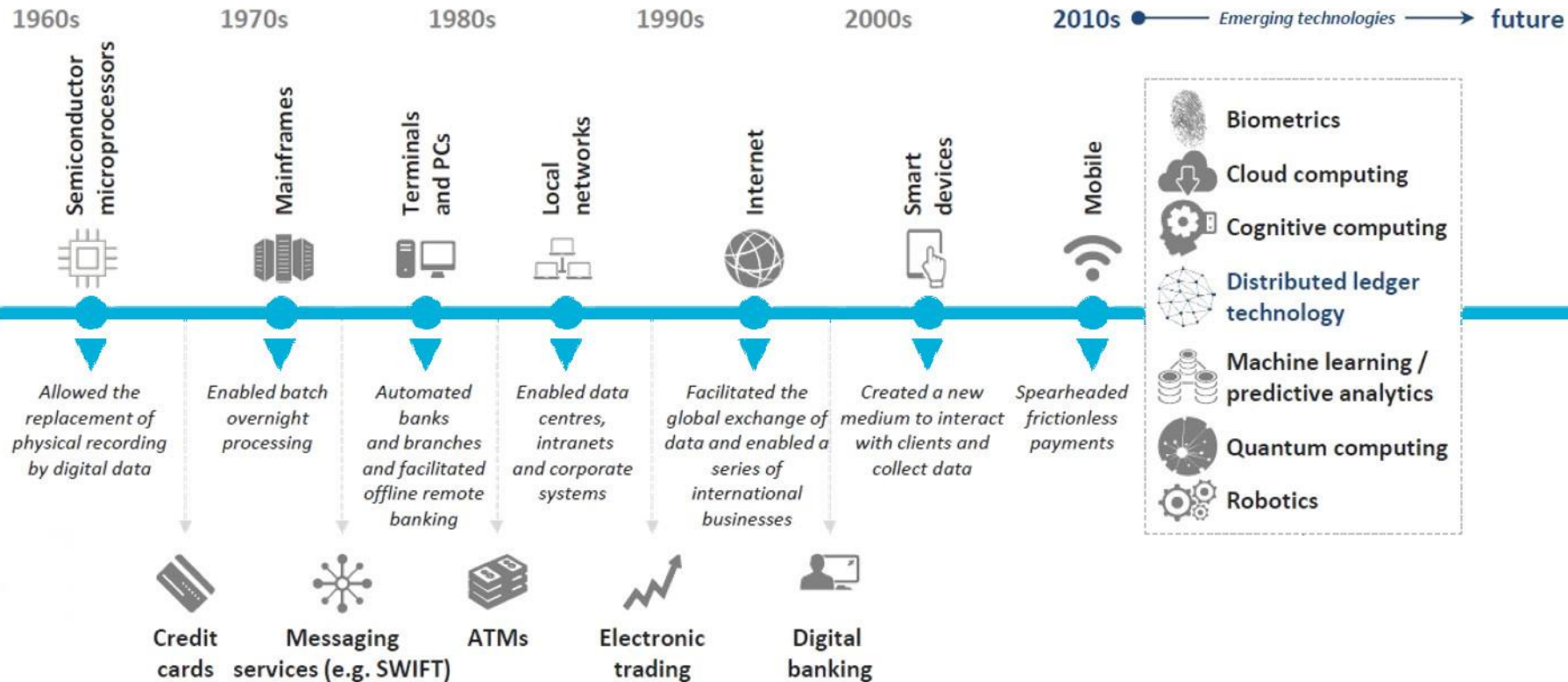
- Glossary of Regulations**
- IRRBB- Interest Rate Risk in Banking Book
 - BCBS- Basel Committee on Banking Supervision
 - MREL- Minimum requirement for Eligible Liabilities
 - TLAC- Total Loss Absorbant Capacity
 - SFTR- Securities Financing Transactions Regulation
 - Anacredit – Analytical Credit Datasets
 - IFRS- International Financial Reporting Standards
 - MiFID- Markets in Financial Instruments Directive
 - PSD- Payments Services Directive
 - MAD- Market Abuse Directive
 - MAR- Market Abuse Regulation
 - PRIIPS- Packaged Retail and Insurance Based Investment Products
 - GDPR- General Data Protection Regulation
 - AMLD- Anti Money Laundering Directive

= Initiation
 = Endorsement
 = Implementation

= Consultation Paper
 = Application

Negli ultimi 50 anni l'innovazione ha profondamente cambiato l'industria bancaria

Oggi stanno maturando molte tecnologie che potranno guidare l'innovazione dei prossimi anni



Per guidare la trasformazione del settore finanziario bisogna sapere indirizzare i nuovi trend

1.

Recombining capabilities across multiple participants

Financial Institutions will recast their capabilities as microservices and APIs

2.

Enabling customers to interact from anywhere, anytime

Financial Services interactions will become ubiquitous

3.

Tailoring interactions to individuals based on cognitive awareness

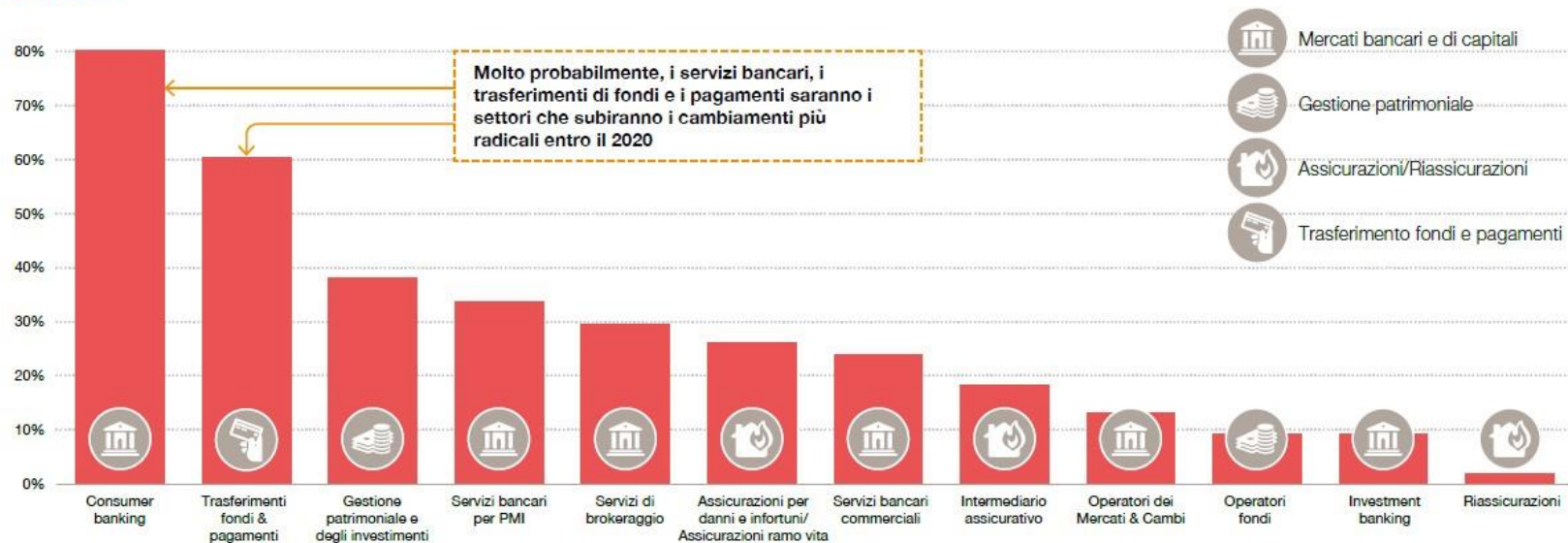
Financial Services products will become consumerized and cognitively-assisted

4.

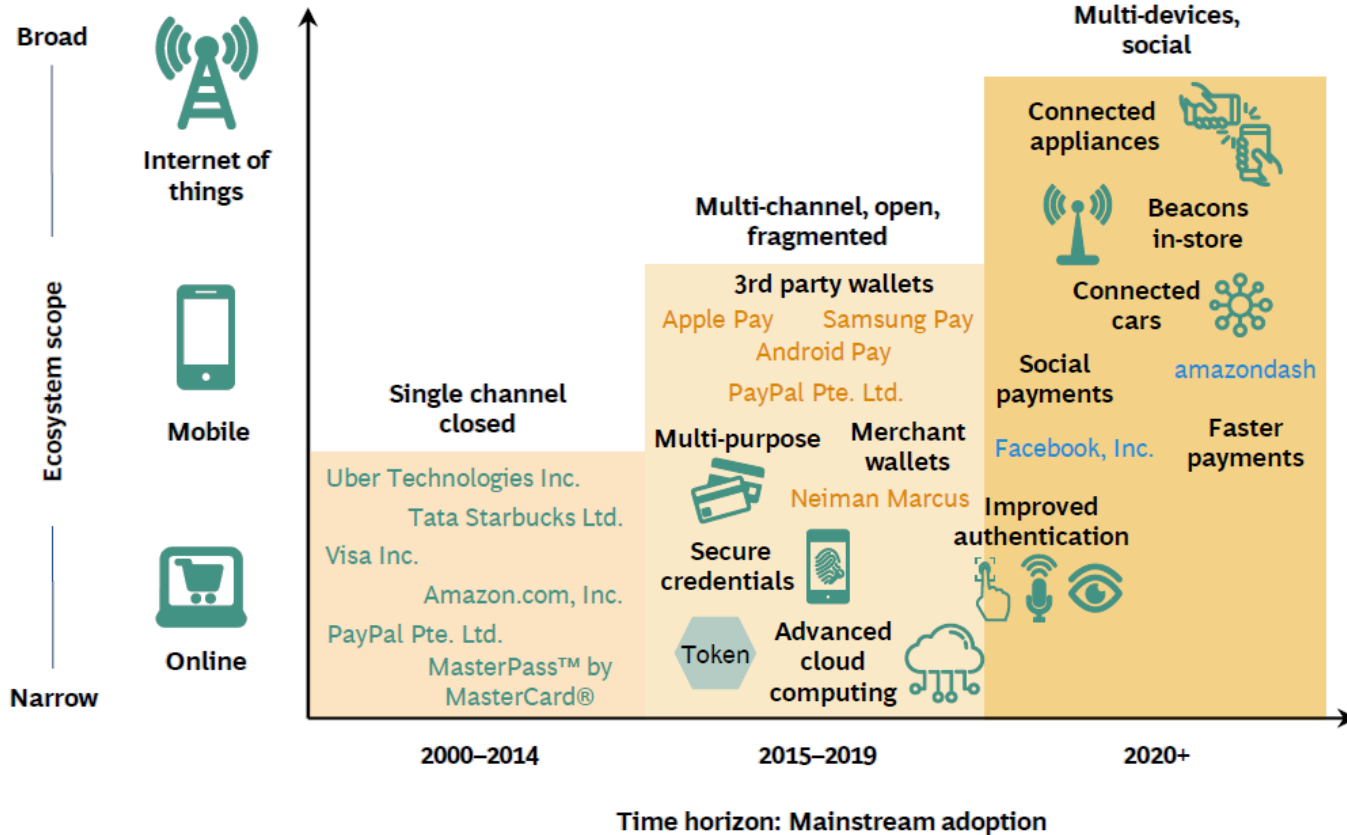
Reducing fees, friction, and transaction costs

Transactions will be instantaneous and nearly free

Quale ambito del settore finanziario verrà, con ogni probabilità, sconvolto dal FinTech nei prossimi 5 anni?

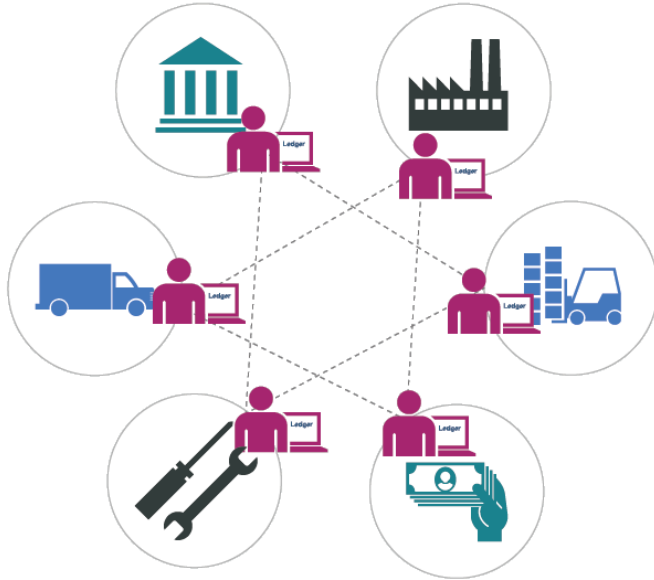


L'ecosistema dei pagamenti si sta evolvendo rapidamente

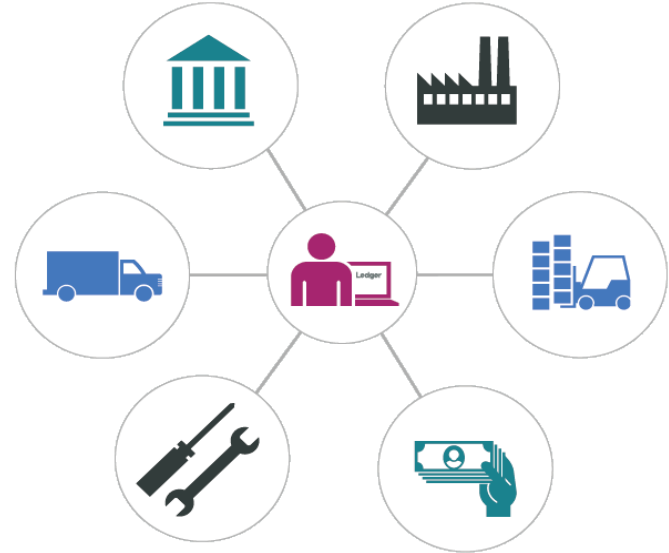


La tecnologia Blockchain abilita un nuovo modello di gestione delle transazioni

Transactions are complex...



... Blockchain makes it better

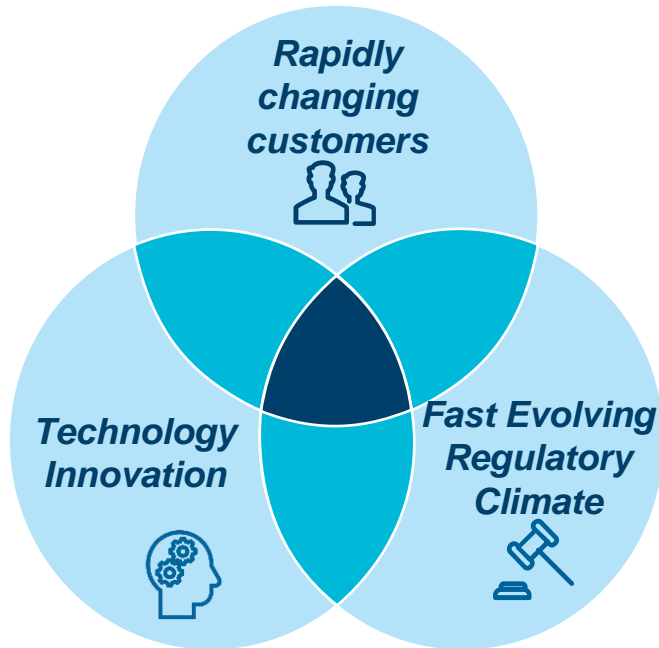


“What the internet did for communications, **blockchain** will do for trusted transactions.”

– Ginni Rometty, IBM CEO

Personal Finance, Trading & Credito: dalla vendita di prodotti alla vendita di consulenza

Tre forze stanno trasformando il modo di gestire gli investimenti...

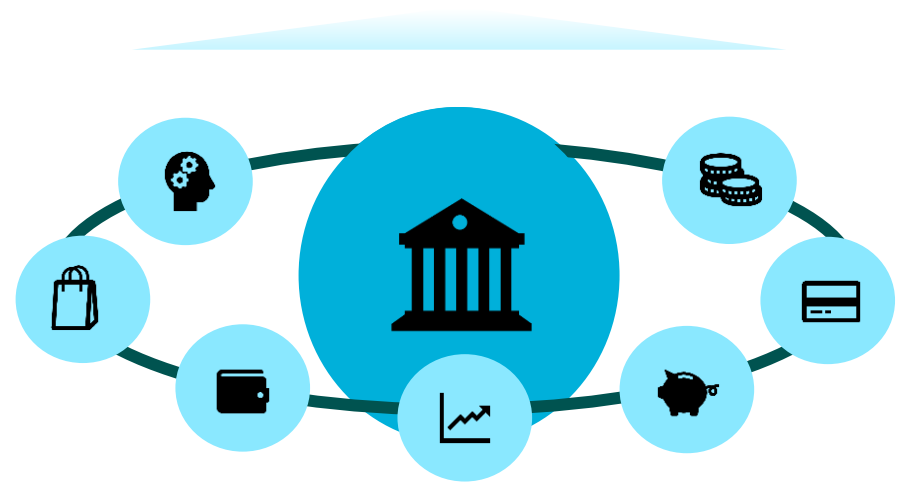
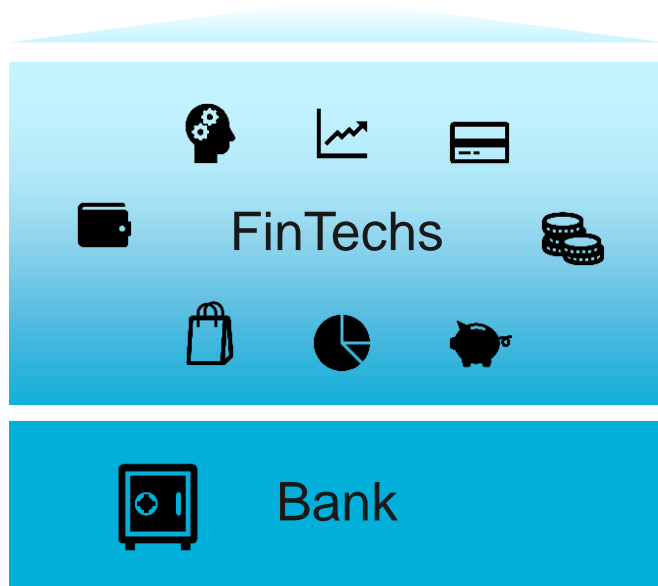


... il nuovo modello di consulenza richiederà due momenti ben separati:

- **Onboarding**: conoscenza del cliente e definizione degli obiettivi
- **Inboarding**: creazione della soluzione di investimento

per gestire l'instabilità dell'investitore e del mercato.

Competere o collaborare? Due scenari possibili per i servizi finanziari



L'IBM è pronta a supportare Istituzioni Finanziarie e FinTech nella trasformazione del settore di servizi finanziari



Regulatory Expertise

IBM provides the regulatory expertise financial services clients need to be confident in adopting cloud technology



FS Focused Platform

IBM provides the data privacy and security financial services clients need to feel safe leveraging the cloud



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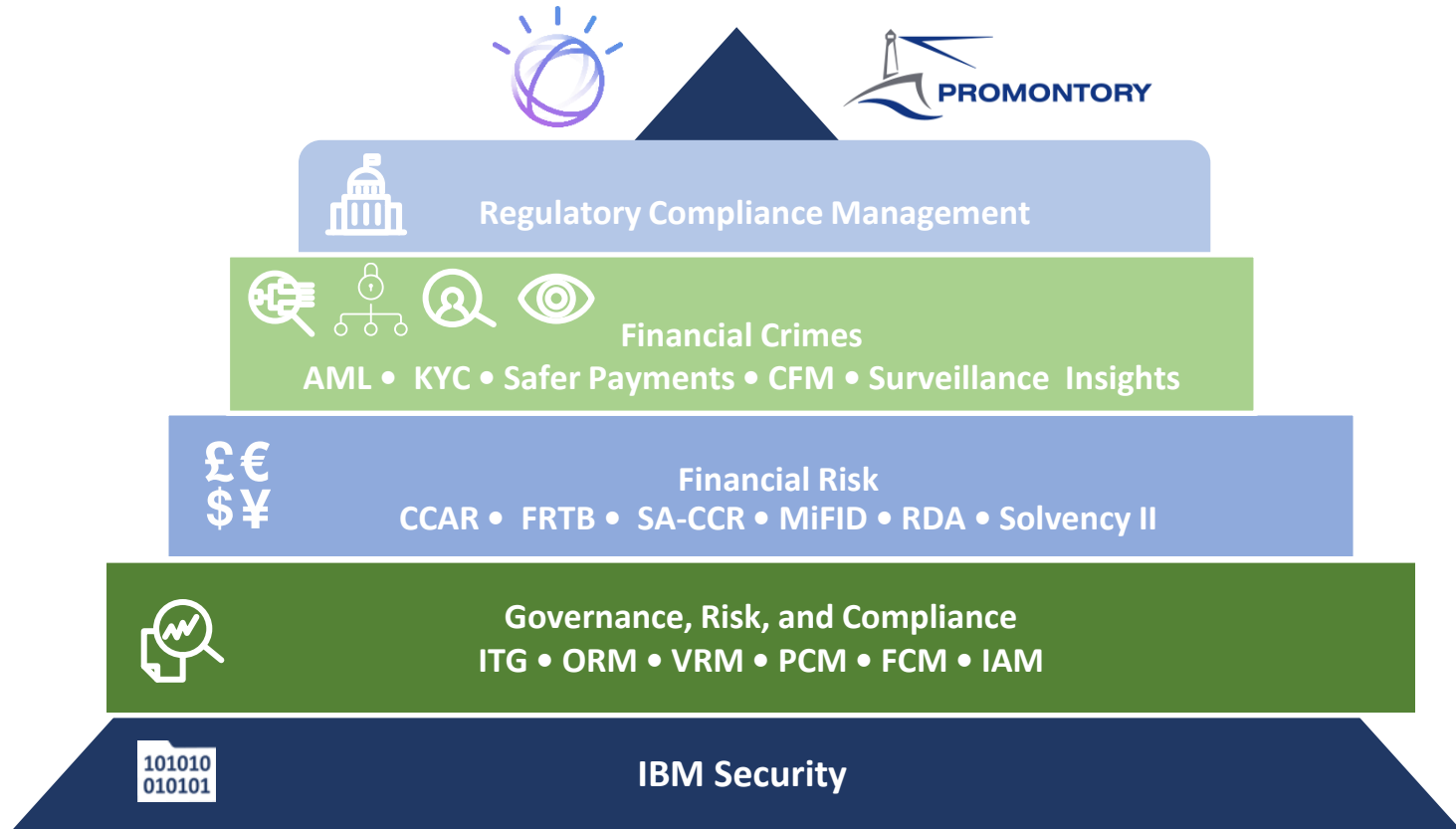


Ecosystem of Partners

IBM is building an consortium of leading fintech capabilities and content providers



Watson Financial Services di IBM: nasce il cognitive RegTech



Thank You

