



CBI GLOBE
GLOBAL OPEN BANKING ECOSYSTEM



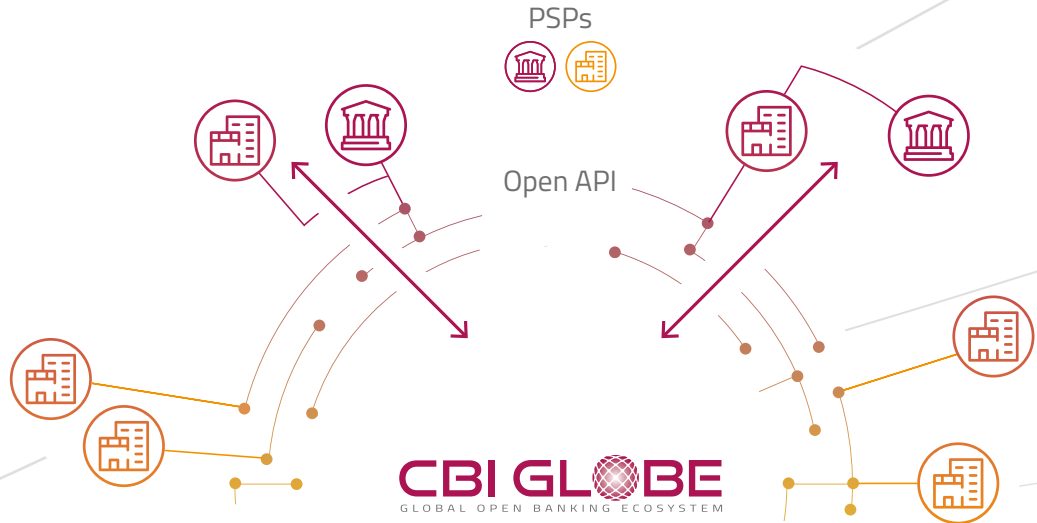
We connect Payment Service
Providers internationally



what is

CBI GLOBE

The **international platform** that facilitates the interconnection between Payment Service Providers internationally through APIs, and which enables you to develop **advanced fintech services** in response to the growing needs of corporate and retail customers. With CBI Globe, you can make the management of the **relationship** **with customers easier and more efficient** by taking advantage of the business opportunities enabled by Open Finance and Data Economy.



Value Added Services

Technical Support
& Solution Updating

Common Implementation
Guidelines

Help Desk



European ASPSPs
and Gateways

CBI Globe is also an advanced financial ecosystem **advanced financial ecosystem** that allows you to take advantage of a set of common tested services and to focus on the development of **differentiating innovative services**.

why CBI GLOBE



Because the availability of a **single point of access** for all PSPs enables international Open Banking “roaming” allowing to reach the accounts held with intermediaries active throughout Europe and to support the development of innovative services by leveraging a single Hub for access to Open Banking.



Because an **international Open Finance Hub** enables new business opportunities deriving from new services and features developed on the platform or integrated through partnerships with Fintech firms.



Because in the European context it represents a **unique service** being it fully interoperable internationally, fully compliant with the regulatory framework, and it's characterized by the largest constituency in terms of PSPs member.

Because a **collaborative initiative** allows for a broader view and for a better understanding of the market of interest, also enabling the optimization of investments. The availability of a broad financial ecosystem also enables the interoperability and circularity of services that are provided to the benefit of intermediaries and customers.

Because a platform developed according to the most modern technologies and the **most advanced security criteria**, represents a real opportunity for the European financial industry.

Because a **shared platform** allowing each intermediary to realize, in a shared or in a single mode, the development of new value-added services for its customers.

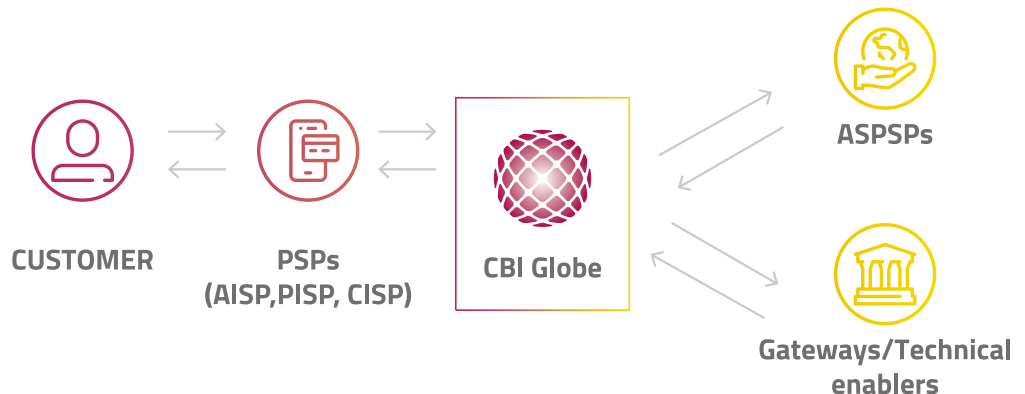


how does IT WORK

CBI Globe simplifies the interconnection among Intermediaries and Third Parties, Fintech, Corporate companies and other players that are interested in communicating with the banking industry and payment service providers. To date, CBI Globe ecosystem to support PSPs:

CBI Globe compliance and VAS: which backs Intermediaries in the exposure of API- based services in full compliance with the PSD2. Third Parties can take advantage of a centralized hub to connect to Intermediaries.

CBI Globe – Active Functionality: which supports payment service providers, acting in the role of Third-Parties, and IT Providers to perform activities to integrate Intermediaries at the pan-European level. Through a single point of access, the solution allows participants to reach the whole domestic banking market and main European intermediaries.



the modules **OF THE SOLUTION**

API PORTAL AND SANDBOX

API interface Front-End for the exposition of services, with TTP test environment.

CONSENTS AND ACCESSES MANAGEMENT

management of consents released by users and the orchestration of different strong customer authentication (SCA) approaches adopted by Intermediaries. Checking of accesses and identification of Third Parties invoking services that are exposed by the participant Intermediaries.

FRAUD MANAGEMENT

Evaluation of the transactions Fraud Rate based on "system" data, to complement Bank's internal risk analysis.

API MANAGER

For managing the API lifecycle and versioning.

HELP DESK & DISPUTE

Availability of a 24/7/365 bilingual assistance service through an online trouble ticket management (TTM) tool.

VAS: CUSTOMIZATIONS AND EVOLUTIONS

Enabler of value-added services, developed both at a cooperative level and at a competitive level.

CONSTANT UPDATES

Guarantee the constant versioning of the APIs provided by the solution, also with regards to any updates of the ASPSP interfaces.

MONITORING & REPORTING

Online cockpit for monitoring and analysis through a dashboard equipped with advanced filters for any possible investigation activity on operations in need of in-depth analysis and business-oriented KPIs.

SCA ORCHESTRATION AND HARMONIZATION

the solution is able to orchestrate different SCA approaches, harmonizing the way through which data are presented to the end-user on behalf of the Intermediaries.

CATEGORIZATION OF THE TRANSACTIONS LIST

a complex harmonization engine allows a precise categorization of the expenses returned by the information queries. Therefore, the Third Party can focus on the realization of value-added services, leaving the responsibility of expenses management to the Solution.

CONTINUOUS VERSIONING OF SOUTHBOUND INTERFACES

the service ensures constant monitoring of any changes concerning the interfaces exposed by the Intermediaries that are reached by the Solution. Should any change occur, the solution will adopt workarounds that are capable of maintaining the layer between the Third Party and the CBI gateway unaltered, centralizing on the latter any resolute interventions

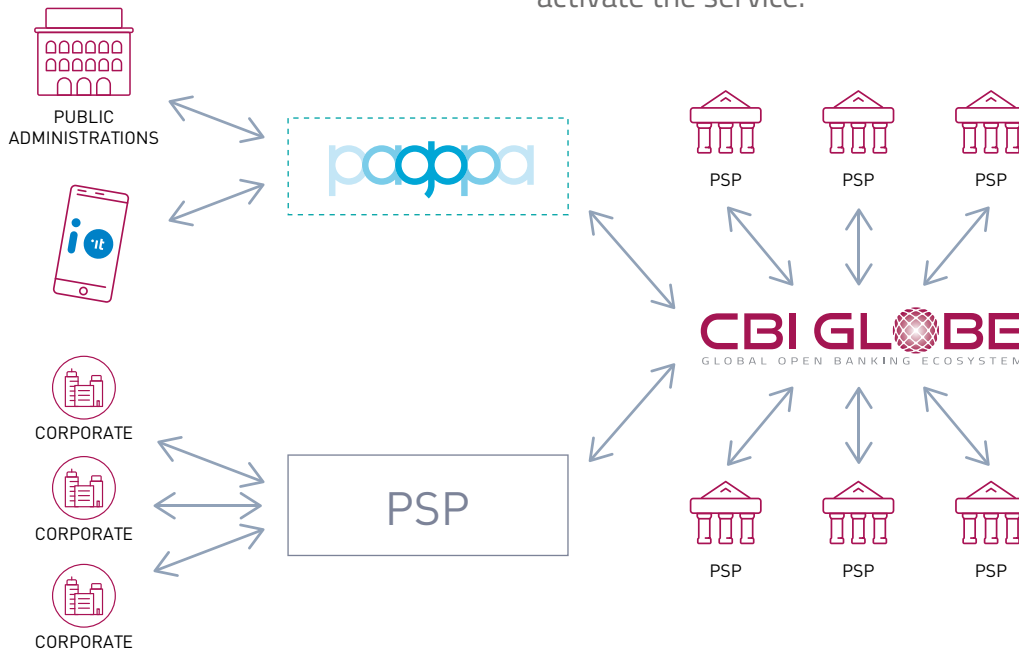


the new cutting-edge FUNCTIONALITIES OF THE PLATFORM

CHECK IBAN

In the Open Finance and Open Banking scenario, CBI has developed a few value-added services (VAS) that are capable of monetizing the information held by Intermediaries and improving the safety of the users. With regard to VAS, it is worth it to mention the so-called "Check IBAN" functionality, which allows verifying the correspondence between a user's tax code / VAT number and the IBAN code of his/

her current account. Checks, that are carried out on a real-time basis and made available to Corporate and Public Administrations, increase the security in the payments market, supporting interested Parties to verify the information provided by the users for reimbursements, subscriptions, requests for subsidies, etc. The solution is available in production: interested Intermediaries can contact CBI to immediately activate the service.



CENTRALIZED DASHBOARD

The functionality, supporting the CBI Globe service, allows participant intermediaries to benefit from an advanced online analytics tool. In fact, the dashboard enables constant and real-time monitoring of transactions that are carried out through the gateway “CBI Globe”. In doing so, the dashboard allows users – that are enabled to see all the information obtained through the tool - – even to make inquiry activities to track potential anomalies or details concerning the operations.

The tool can be used at the group level: through the participation of holding companies or information systems to the Gateway CBI Globe, intermediaries belonging to the IT provider will be enabled the use of the dashboard taking advantage of different levels of profiling and visibility.

ADDITIONAL VALUE-ADDED SERVICES

For over 20 years, CBI has been supporting the financial community in the development of innovative services, that are characterized by a wide circularity and interoperability, also at an international level. Performing the role as Industry Utility, CBI has developed an ecosystem of innovation, which is constantly engaged in the identification and development of services to simplify the daily work of companies, public bodies and citizens. In doing so, CBI supports the overall digitalization process of the country. New value-added services will soon be launched on the market, stay tuned.





benefits
FOR PSPs

- AVAILABILITY OF A SINGLE POINT OF ACCESS TO REACH ALL THE INTERMEDIARIES
- LOWER DEVELOPMENT COSTS
- COLLABORATIVE APPROACH
- ASPSPs INTEGRATION GUARANTEED BY CBI
- CONSTANT UPDATE OF THE TECHNOLOGICAL SOLUTION
- AT THE TOP OF TECHNOLOGY AND SECURITY
- OPTIMIZATION IN THE MANAGEMENT OF ASSISTANCE REQUESTS
- INNOVATION ACCELERATOR
- CONSTANT MONITORING ON A CONTINUOUSLY EVOLVING REGULATION
- INTERNATIONAL INTEROPERABILITY
- VALUE-ADDED SERVICES
- CBI EXPERTISE IN THE MANAGEMENT OF COMPLEX NETWORKS IN THE OPEN BANKING AREA

benefits
FOR FINAL CUSTOMERS



SECURITY



QUICK RESPONSE
TO NEEDS



MULTIPLICITY
OF SERVICES



OPTIMIZED USER
EXPERIENCE

how
TO JOIN

PSP: JOIN TO CONNECT WITH ALL EUROPE

Are you a PSP who wants to operate in the Open Banking framework and do you want to develop **Open Finance services** in order to connect with all the banks and platforms active in Europe?

With CBI Globe you can become **AISP/PISP/CISP** and dialogue with the whole banking market and with the other international platform.

Are you a Utility that wishes to enter the payment systems market through an **innovative technological solution** and reduced implementation costs?

Join the new functionality of CBI Globe and exploit the potential of the **largest Open Banking community** in Europe, which through a single point of access speeds up the development of fintech services in response to the growing needs of corporate and retail customers.

Find how...

... just a few simple steps:

- **Go** to www.cbiglobe.com and consult the “How to join” page
- **Fill** in the online form and you will be contacted by the CBI Globe team



You can also purchase the **eIDAS certificate** (Qseal e Qwac) required by law to **operate as a Third Party** in the Open Banking field by filling in the dedicated request form available on the www.cbiglobe.com website.

With CBI Globe you will have all of Europe just a click away!



ASPSP: JOIN TO RESPOND TO COMPLIANCE WITH PSD2

Are you an ASPSP who must meet the obligations of PSD2 and want to take advantage of the benefits of a collaborative platform?

Follow the following steps:

Formal adhesion to the Contract

Compilation of the technical form, indicating the following information:

- IT structure that exposes the online interfaces (Bank or Service Center systems)
- Type of interfaces required (standard or customized)
- Type of connection (VPN or other)

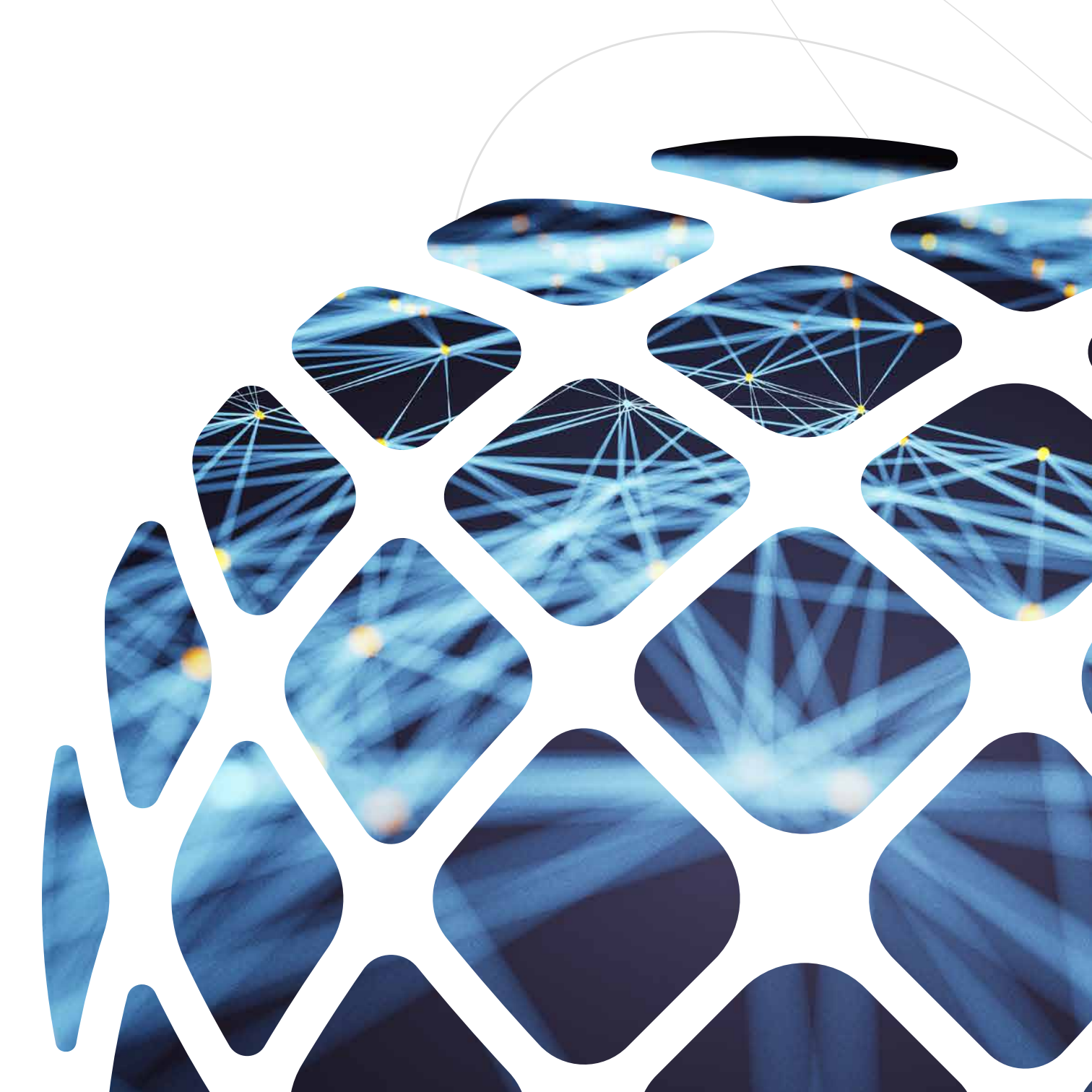


Connectivity implementation:

- Connection parameters exchange
- Network connectivity setup
- Interfaces development

Start the operational phase:

- Tests to invoke services from CBI Globe to Banks and viceversa
- End-to-End tests with the involvement of Third Parties



CONTACTS



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