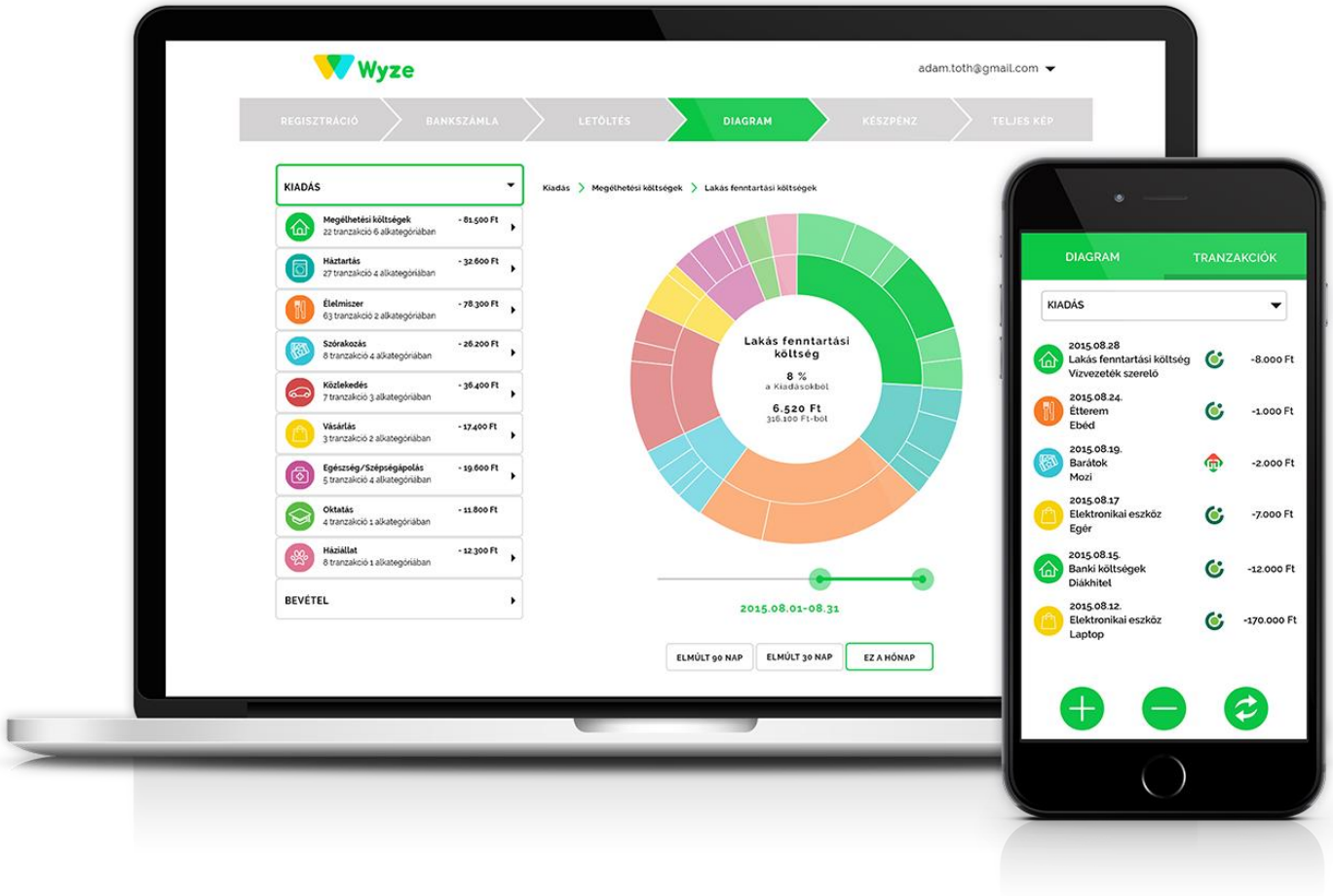
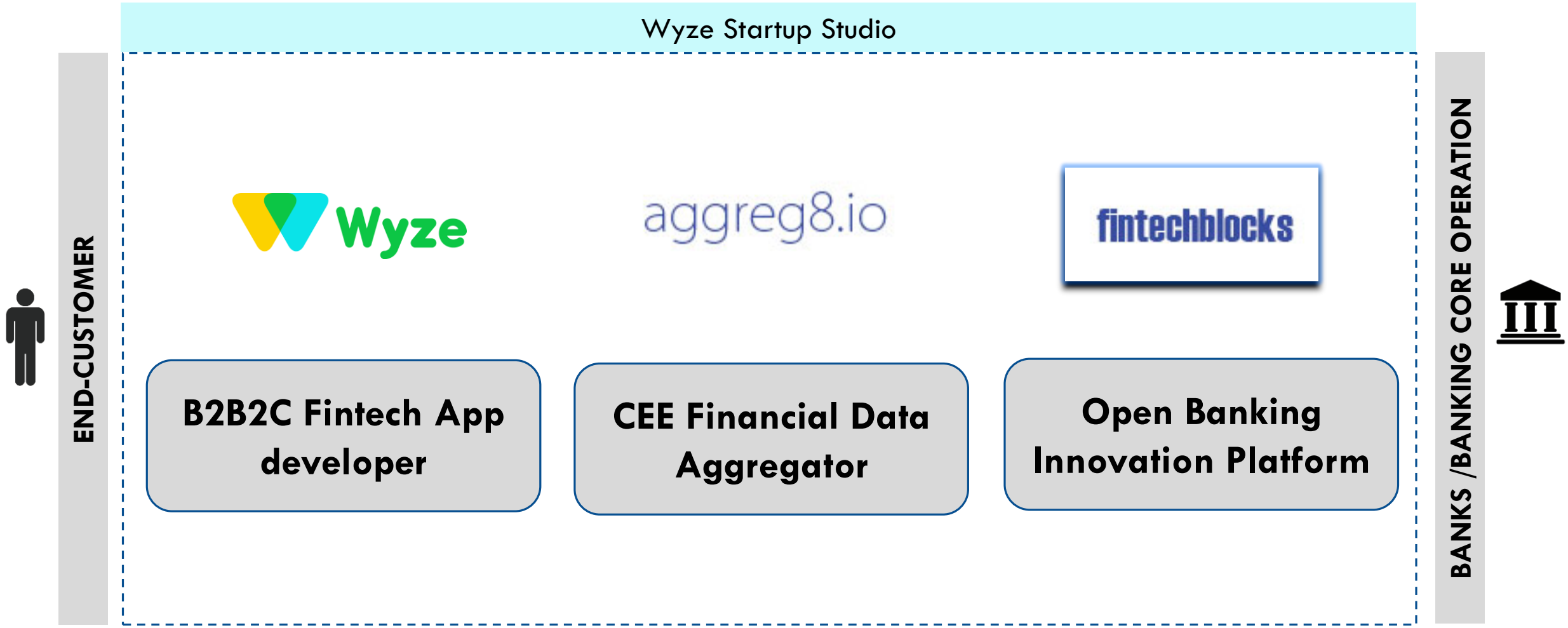
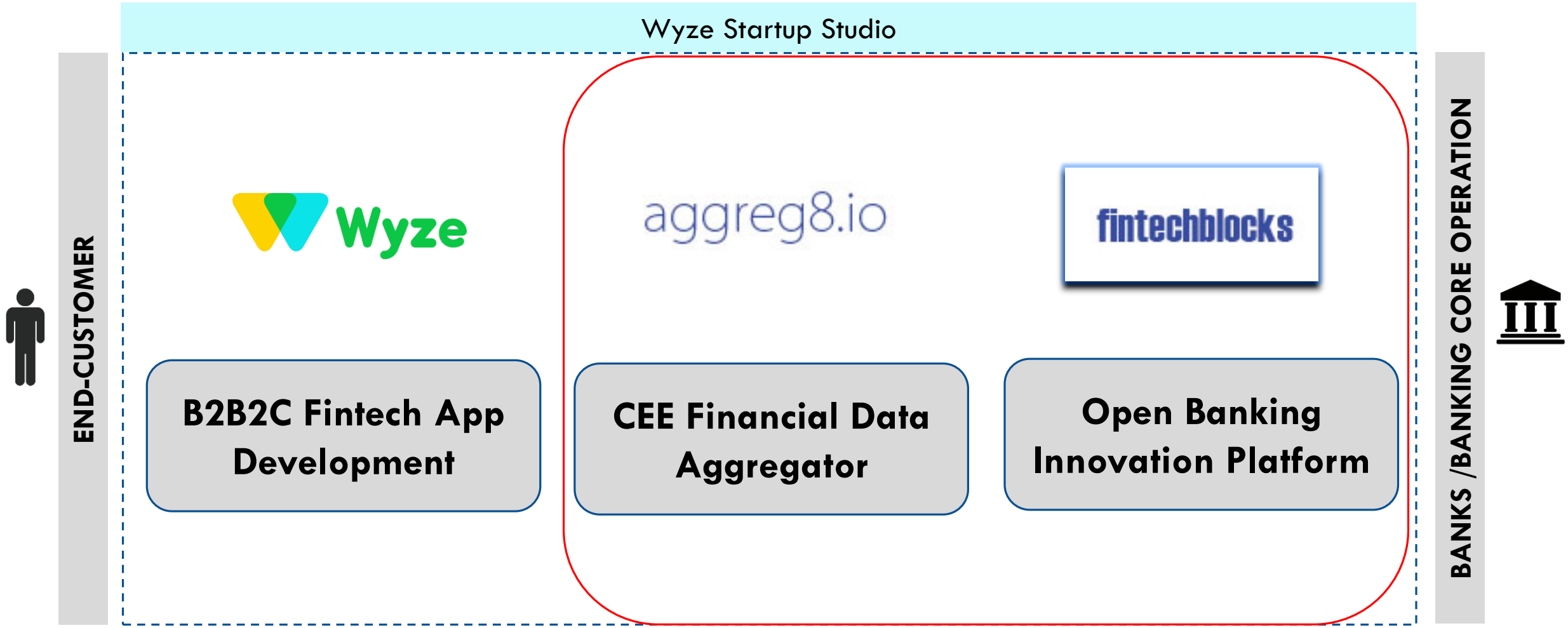
API Banking from Fintech's perspective



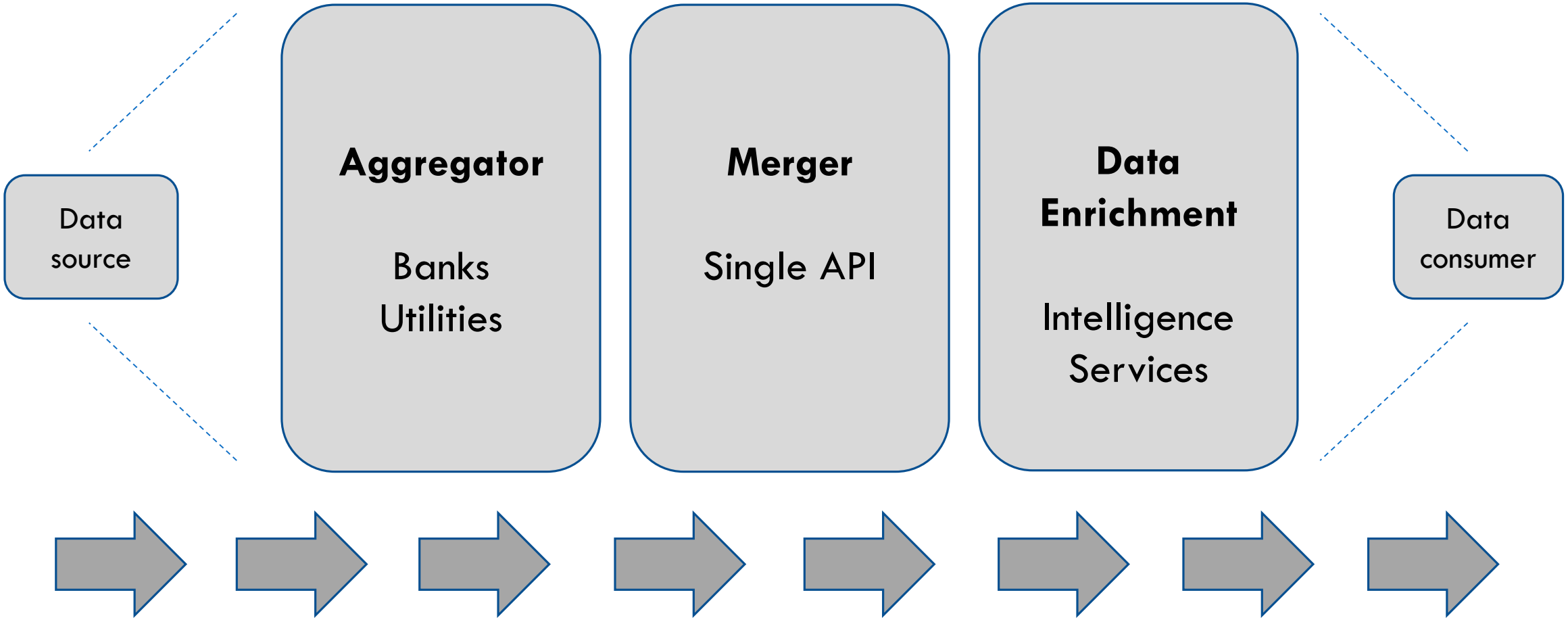
Wyze – First automatic PFM in Hungary



Wyze Fintech Startup Studio



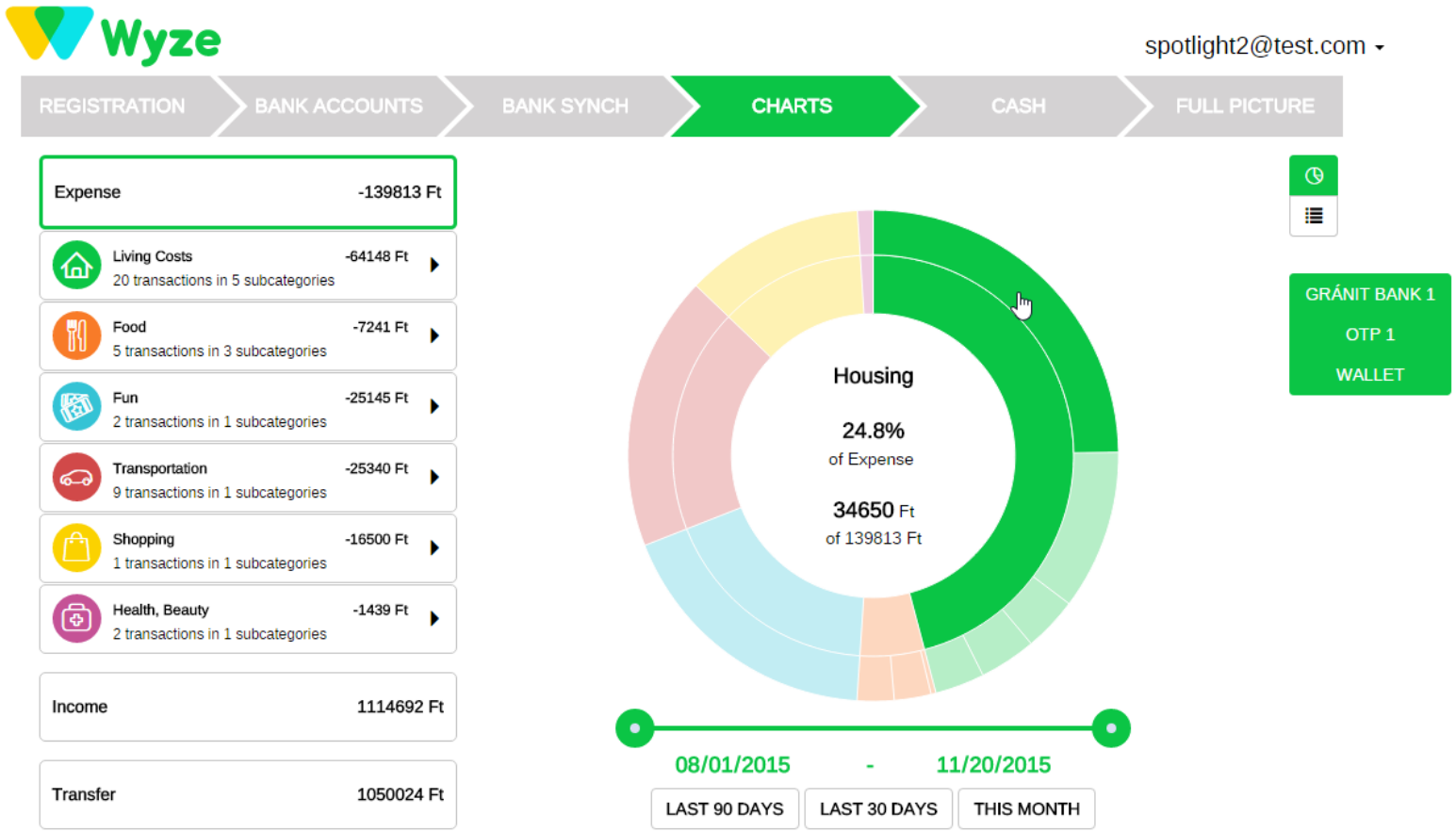
New ventures of Wyze



API Aggregator = Multi-Banking

Auto-Categorization

- PFM
- Accounting



Aggreg8 Intelligence Services

Invoice Matching

- SME Invoicing

Aggreg8 Intelligence Services

Account & Address Verification

- Account opening

Aggreg8 Intelligence Services

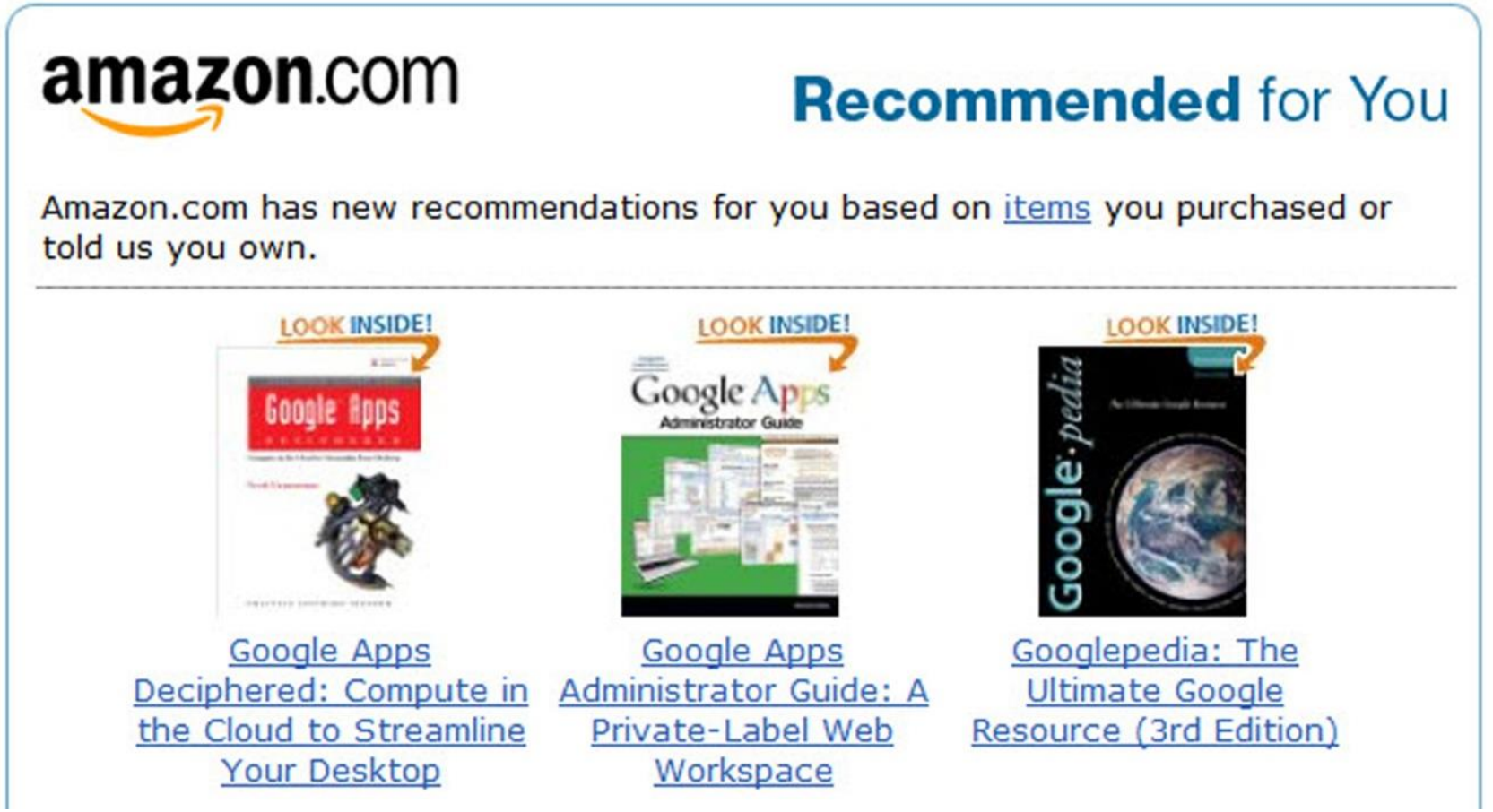
Income Sources Detection

- Personal loans
- Commercial loans

Aggreg8 Intelligence Services

Peer Groups

Recommendation Engine / Collaborative filtering



Aggreg8 Intelligence Services

Fintechs or Banks

Want multi-banking
Use big data for efficiency

We need partners.

fintechblocks

Open Banking Innovation Platform

Threats in Banking

Regulatory pressure to open up

Business pressure to innovate

Fear of becoming a utility provider...

… like telecoms

What happened with telecoms?

What happened with telecoms?

App Stores / 3rd party

Many new solutions & evolution

Better user experience

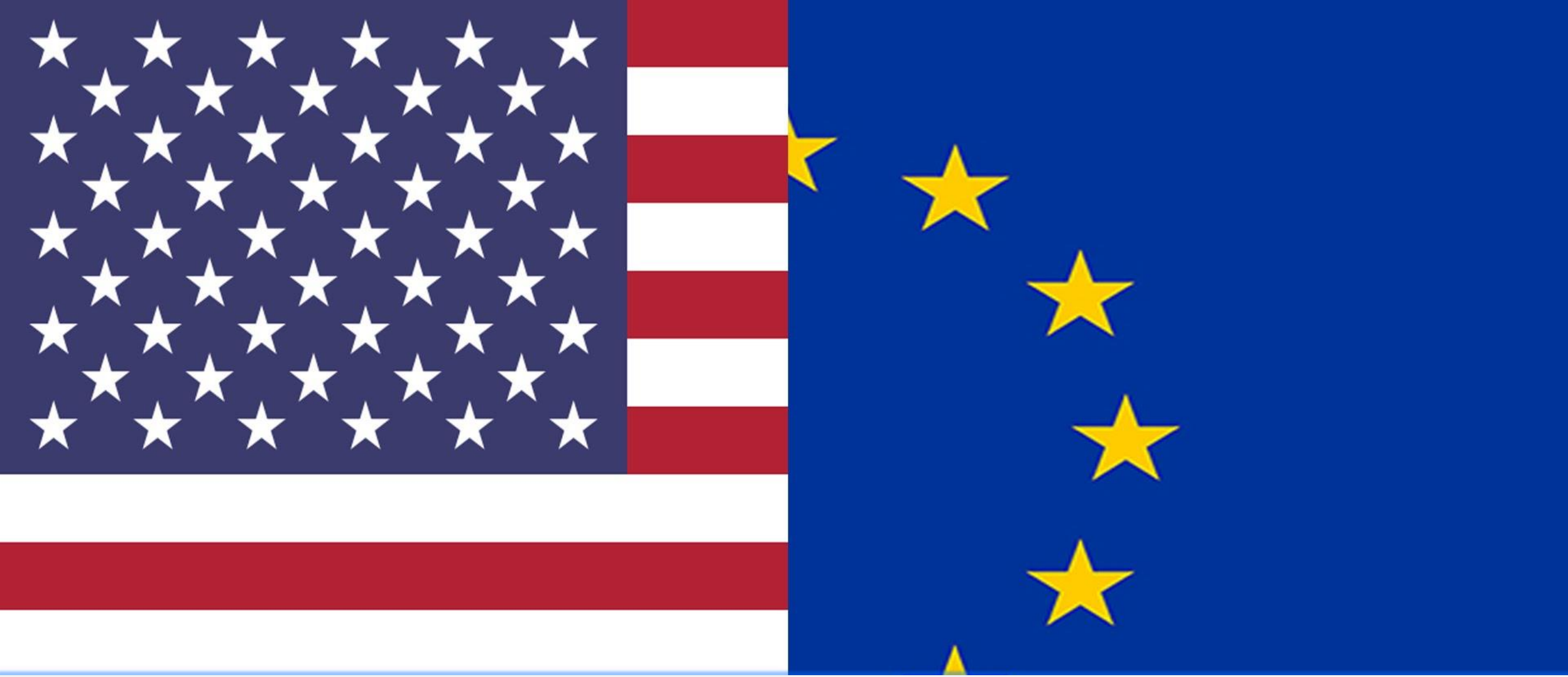
Extreme Targeting

Massive amounts of behavior data

Why were platforms better?

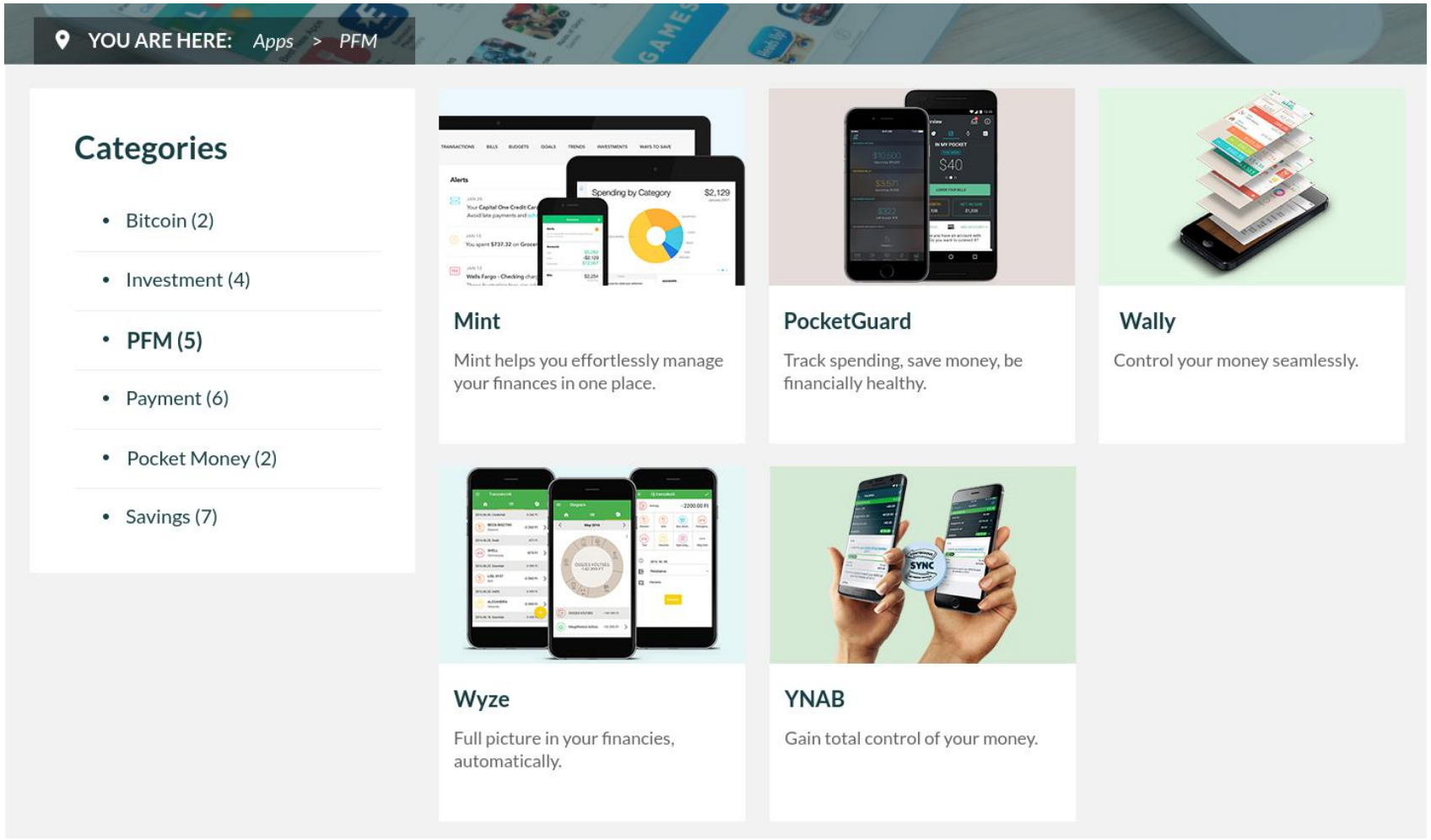
What can banks do?

Solution?



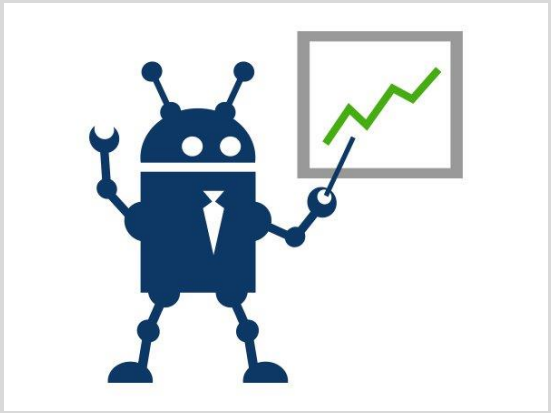
US vs EU

Solution?



Become curators – Open App Stores

Big Fintech Behavior Data



Smart, Targeted Advice

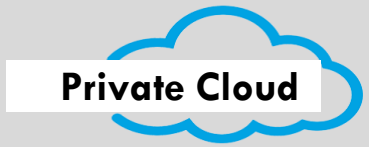
Become curators – Extreme Targeting

fintechblocks

Open Banking Innovation Platform

FintechBlocks – Open Banking

Fintech API Marketplace



Private API Cloud

Modern

Same platform used at Big Tech

FintechBlocks – Innovation

Fintech API Marketplace

Plug-and-Play

Fintech App Store

API monetization

FintechBlocks – Platform

Welcome to the MKB Marketplace

Discover fintech applications

Type keywords and hit enter...

Examples: saving, investment, pocket money,...

New Apps

Wyze

Wyze.me focuses on giving up-to-date, at-a-glance financial health information by aggregating data from multiple financial accounts including bank and investment accounts, retirement plans, healthcare spending accounts and cash. These aggregated financial transactions, recurring expenses and one-time cash expenses are automatically categorized to help the user set budgets and saving goals.

More Applications

Applications

Discover the coolest fintech applications

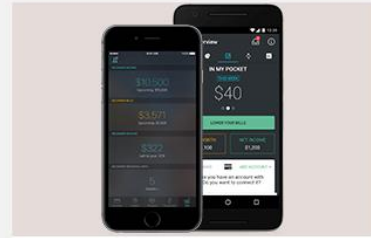
YOU ARE HERE: *Apps* > *PFM*

Categories

- Bitcoin (2)
- Investment (4)
- **PFM (5)**
- Payment (6)
- Pocket Money (2)
- Savings (7)

Mint

Mint helps you effortlessly manage your finances in one place.



PocketGuard

Track spending, save money, be financially healthy.

Wally

Control your money seamlessly.

Wyze

Full picture in your financies, automatically.

YNAB

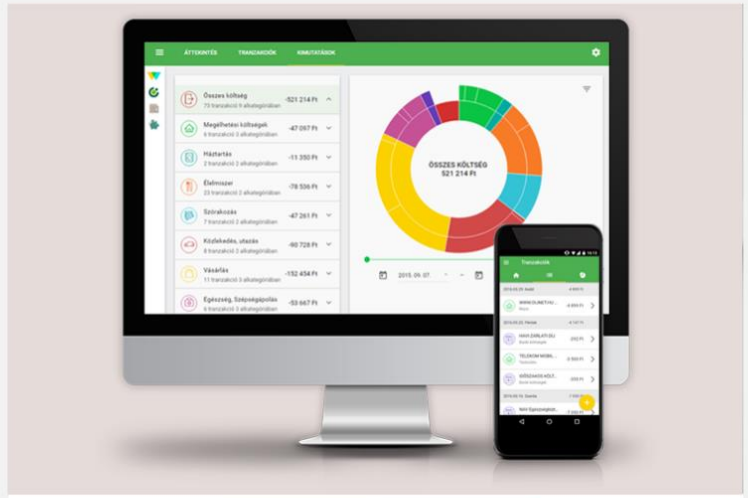
Gain total control of your money.

Wyze.me

Full picture in your financies, automatically.

Wyze.me

Wyze.me focuses on giving up-to-date, at-a-glance financial health information by aggregating data from multiple financial accounts including bank and investment accounts, retirement plans, healthcare spending accounts and cash. These aggregated financial transactions, recurring expenses and one-time cash expenses are automatically categorized to help the user set budgets and saving goals.



GET IT ON Google Play

Download on the App Store

Details

How it works

FAQ

Wyze.me focuses on giving up-to-date, at-a-glance financial health information by aggregating data from multiple financial accounts including bank and investment accounts, retirement plans, healthcare spending accounts and cash. These aggregated financial transactions, recurring expenses and one-time cash expenses are automatically categorized to help the user set budgets and saving goals.

API

(AIS, PIS, PIIS)

Strong Customer Authentication

API Docs & API Explorer

FintechBlocks – Bonus: PSD2 Compliance

Fintechs

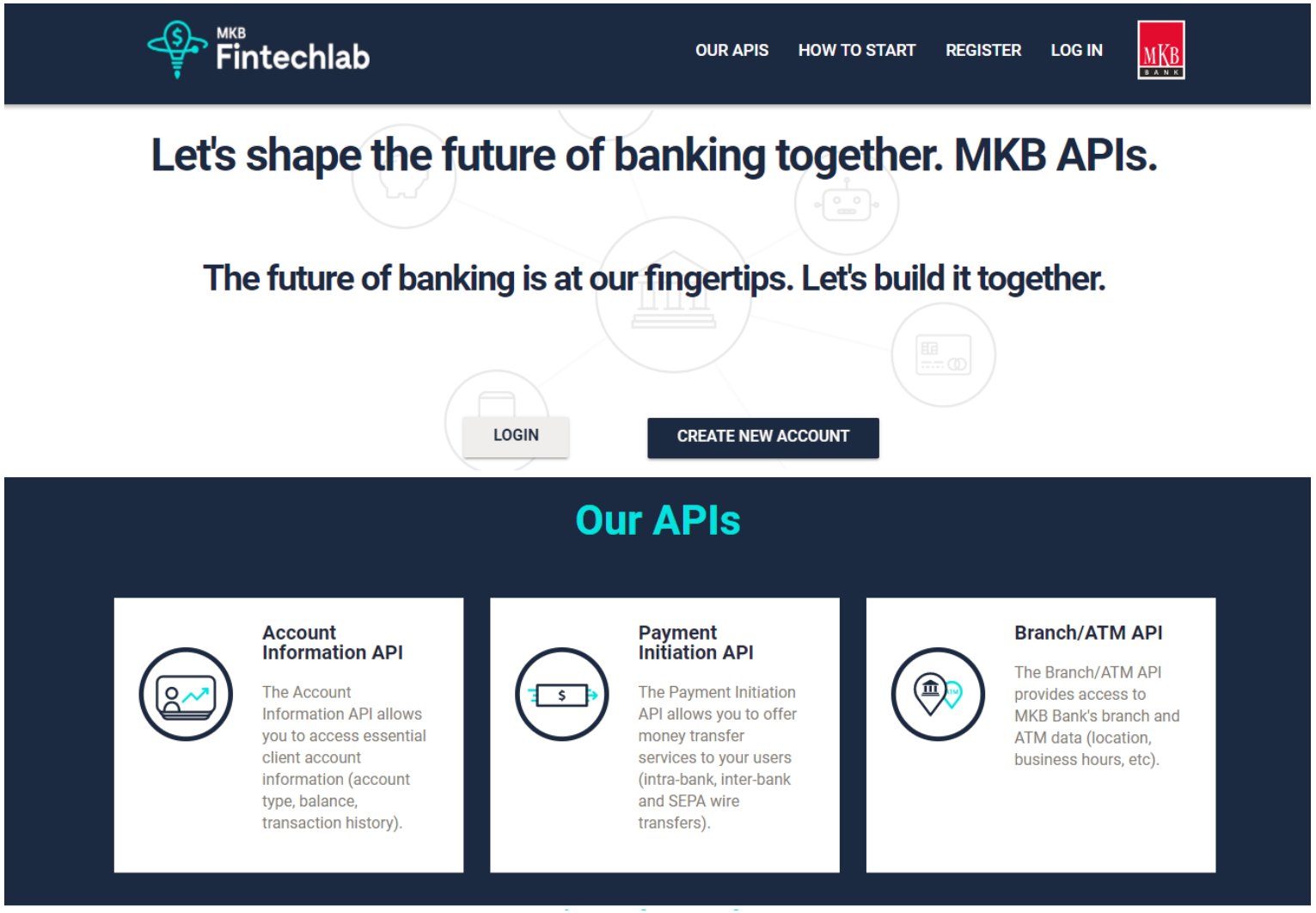
-Want to partner with banks
- Sell to multiple banks with Open Banking integration
- Have REST APIs

We need partners.

Banks

- Innovate faster like Big Tech
- Use fintech innovations
- Have an App Store
- Comply with PSD2 (optional)
- Monetize APIs.

We need partners.


MKB Fintechlab
OUR APIS
HOW TO START
REGISTER
LOG IN
Let's shape the future of banking together. MKB APIs.
The future of banking is at our fingertips. Let's build it together.
LOGIN
CREATE NEW ACCOUNT
Our APIs
Account Information API
The Account Information API allows you to access essential client account information (account type, balance, transaction history).
Payment Initiation API
The Payment Initiation API allows you to offer money transfer services to your users (intra-bank, inter-bank and SEPA wire transfers).
Branch/ATM API
The Branch/ATM API provides access to MKB Bank's branch and ATM data (location, business hours, etc).

Try it out!

MKB Sandbox portal

https://portal.sandbox.mkb.hu/

- **Share your feedback with us:**
  - **Developer Experience**
  - **API Documentation**
  - **API Explorer**

Try it out!

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