

API Economy podľa PSD2

Customer Facing apps

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*e*FOCUS



Application Program Interface (API)

Enter security code:

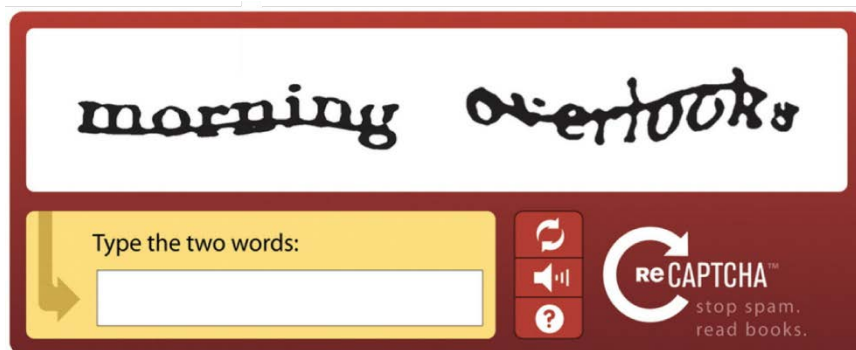
Logic Captcha: = two + eight

Send message



Captcha passed!

A screenshot of a captcha that has been passed. It shows a white box with the text "Captcha passed!" at the top. Below the text is a handwritten signature, which appears to be the letter "l".



- Čo je API?
 - Funkcia volaná namiesto vlastného programovania
- Napríklad captcha, či login + **d ďalšie využitie**

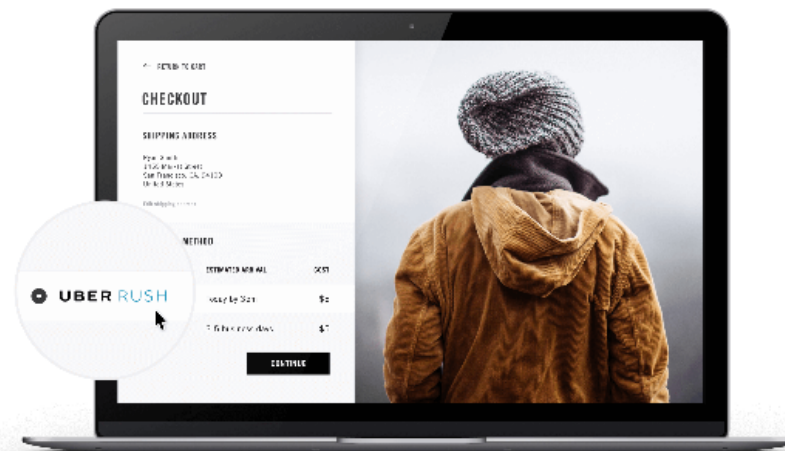
Osvedčený model



UberRUSH DELIVERIES

Delivery on-demand

Leverage the convenience of on-demand delivery and level up your customer experience with the **UberRUSH API**. Integrate same-day delivery into your checkout flow or build the next “Uber for X” – on Uber’s worldclass logistics platform. UberRUSH scales with your business, so whether you want to make 27 deliveries or 2,700, you can handle them all.

[LEARN MORE](#)[VIEW DOCS](#)

99.9%

Fulfillment rate

7 min

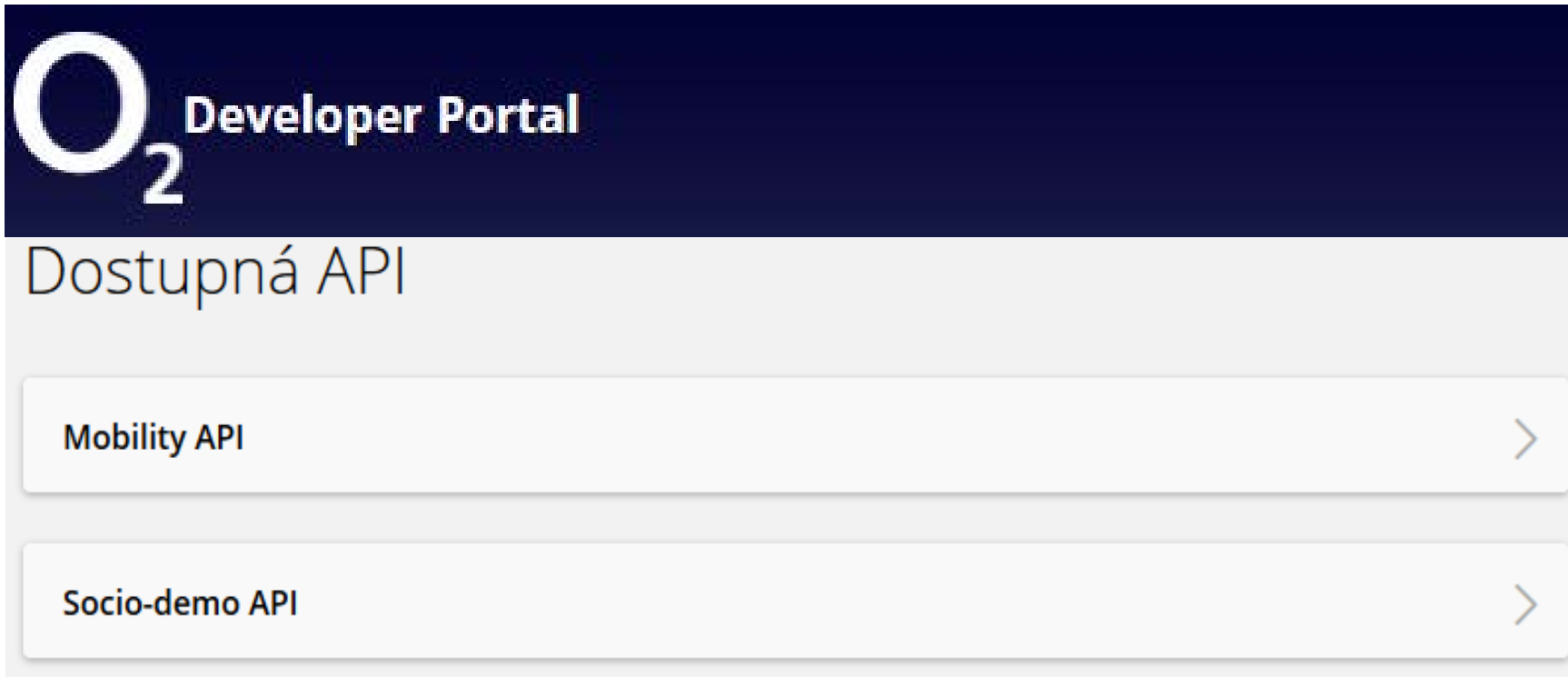
Average pickup ETA

10K+

Accessible delivery partners

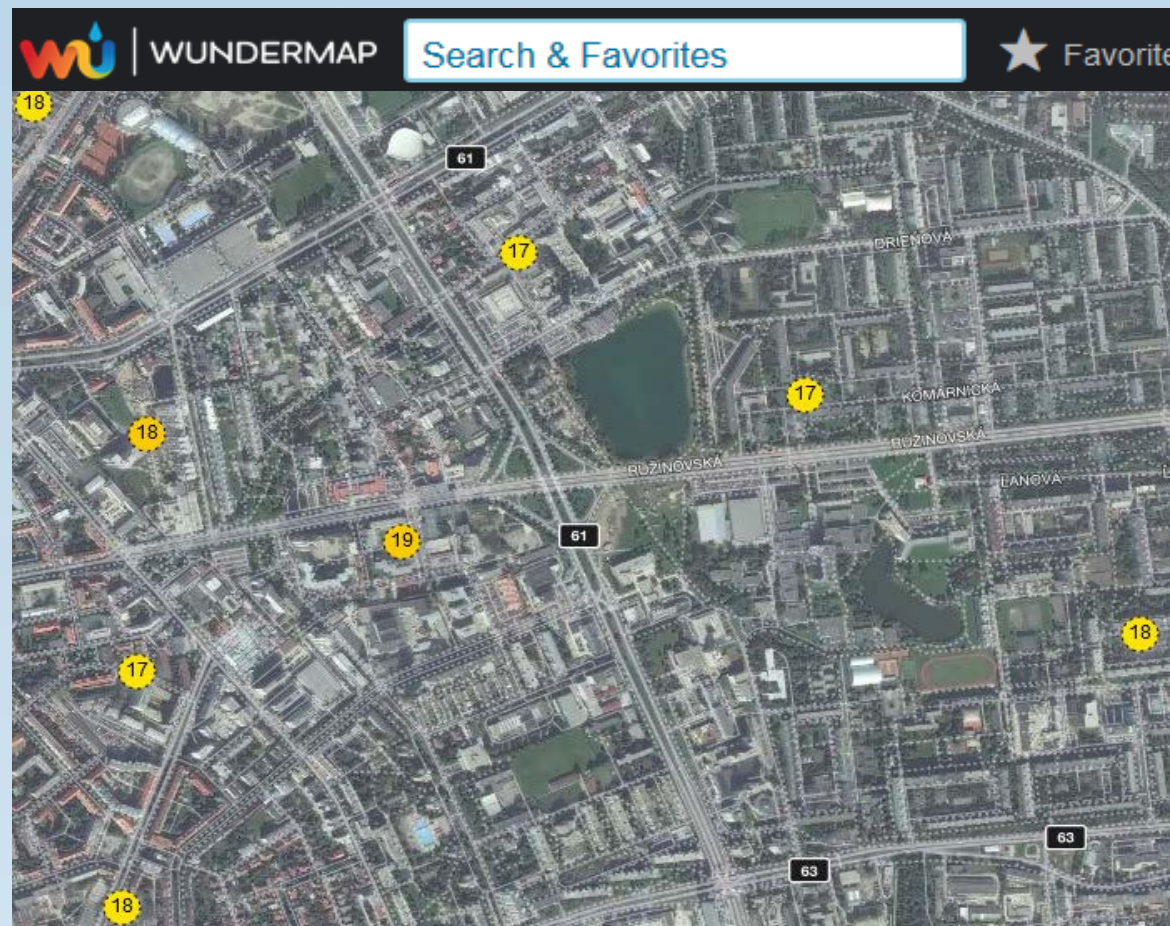
Potenciál

- Telekomunikácie
 - Pohyb a koncentrácia obyvateľstva



Potenciál

- Počasie
- Smerovanie na správnu službu



Potenciál

- IoT
 - Status vozidla
 - Bytu, teploty mäsa pri prevoze,



IBM Bluemix Car Diagnostic API

Internet of Things

Auto

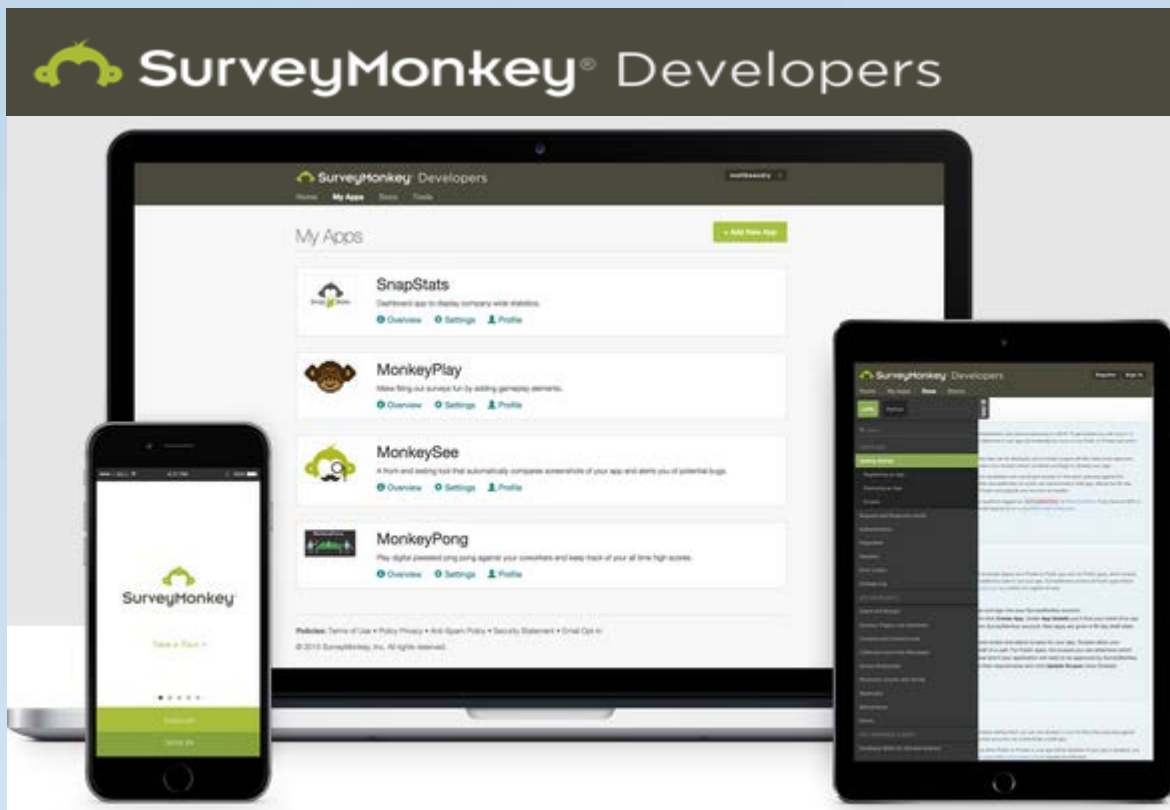
Data-as-a-Service

The IBM Bluemix Car Diagnostic API translates OBD error codes into a human readable form, making it easier to assess the status of a vehicle. This API supports all error codes that can be read with ELM327 OBD dongles, as well as error codes specific to car manufacturers. The Car Diagnostic database is professionally maintained and includes more than 17,000 error codes.

 TRACK API

Potenciál

- Prieskumy
 - Vytvoriť a vyhodnotiť



Potenciál

- Zdravotníctvo
 - Objednávky, zásahy, spokojnosť, ...



Developer Portal by the numbers

Health care today requires systems, technologies, and organizations to work together to provide optimal care and effective coordination. At athenahealth, we are laser-focused on making these connections easy to set up and implement for every practice and institution.



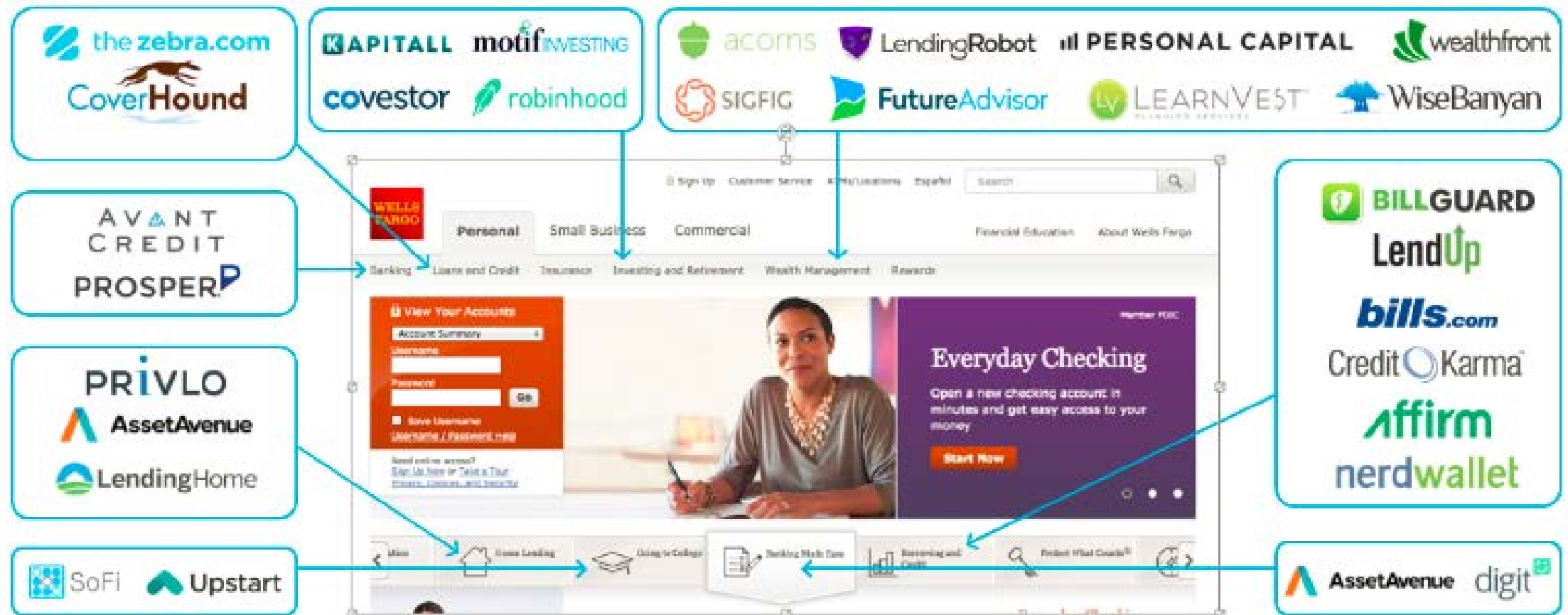
Potenciál ala PSD2

- Účty
- Platby, zostatky, sadzby, úroky, poplatky, pobočky, ...

The screenshot displays the 'ČESKÁ SPOŘITELNA API PORTÁL' website. The header includes navigation links: NEWS, SUPPORT, API DOCUMENTATION, GET API KEY, and CS / ENG. The main banner reads 'Enhance your app with a piece of our Bank!' and 'Shape the future of banking with us.' Below the banner, a central cloud icon with a bank building inside is connected to six service boxes:

- NETBANKING**: Easy and safe access to client products, their current account balance and transaction history.
- CORPORATE**: Are you a corporate customer who wants to access their accounts? Corporate API is here for you.
- EXCHANGE RATES**: Current exchange rates and their history (up to two years).
- BRANCHES AND ATMS**: All Česká spořitelna branches and ATMs including detailed information in one simple API.
- TRANSPARENT ACCOUNTS**: Immediate access to all transparent accounts at Česká spořitelna.
- HYPOCALC**: Basic mortgage calculator. Simplify real estate financing for your clients.

„PSD2 je iba pootvorenie dverí“



Inovácie

Zmena k otvorenosti

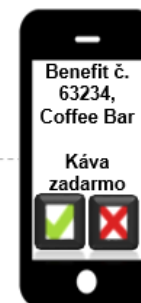
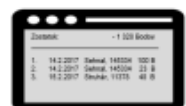
Pridaná hodnota pre klienta

Pridaná hodnota

- Využitie existujúcich systémov a dát na nový účel
- Kredit skóring
- Overenie totožnosti
- Dispozičné práva
- Targeting aaS
- Podpísanie a Uloženie dokumentácie
- Spending report
- Spárovanie klientov a opravárov + Mikropôžičky
- Lojalitné programy
- Dáta Banky
 - Údaje z ATM ako teplota, tlak, kamera...

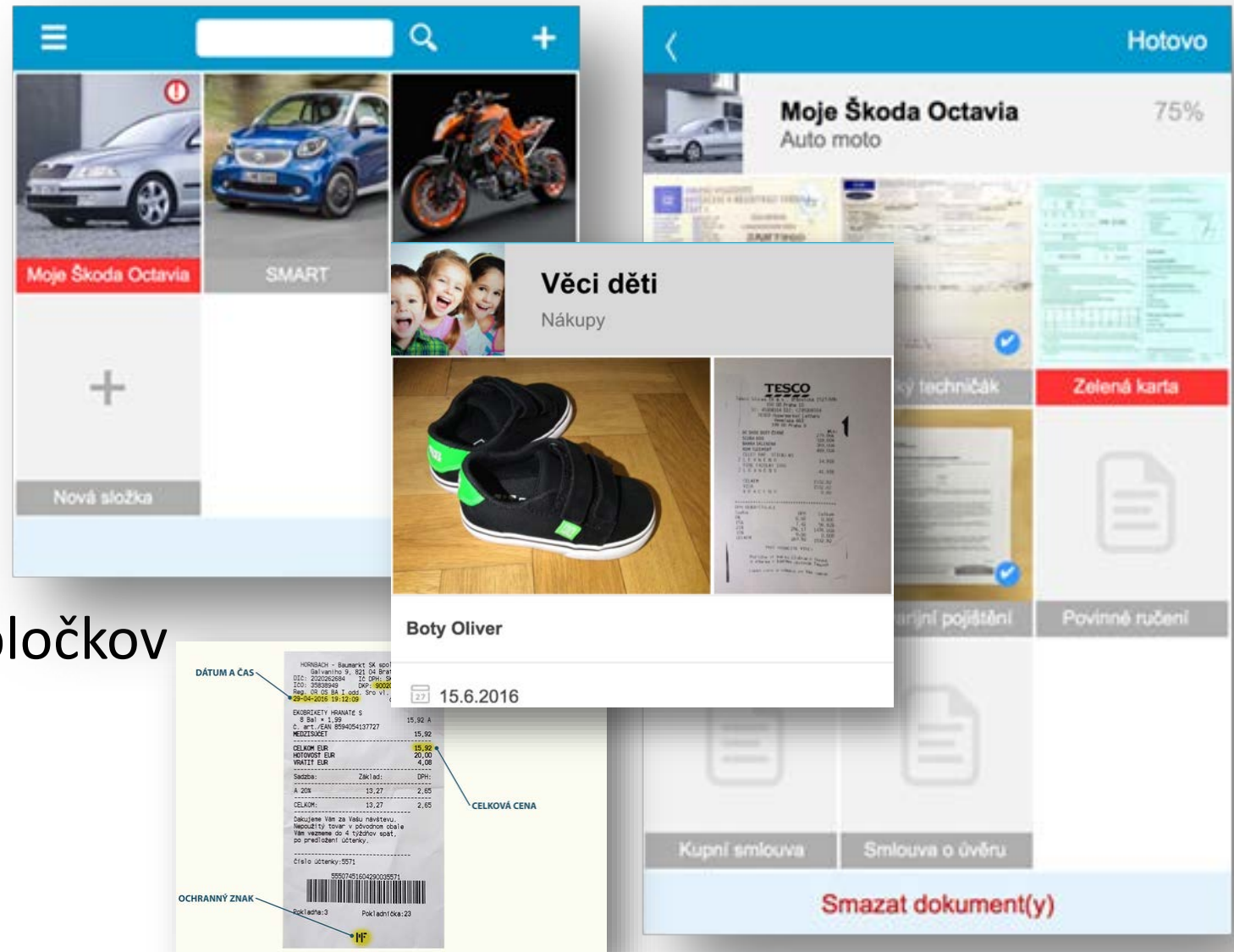
Lojalita

- Rozšírenie Mobile banking
- Životné potreby klienta
- Platby, Zľavy, Výdavky, Mikropôžičky
- Agregácia účtov, Credit scoring



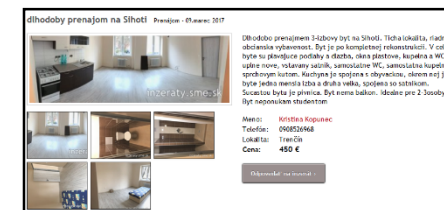
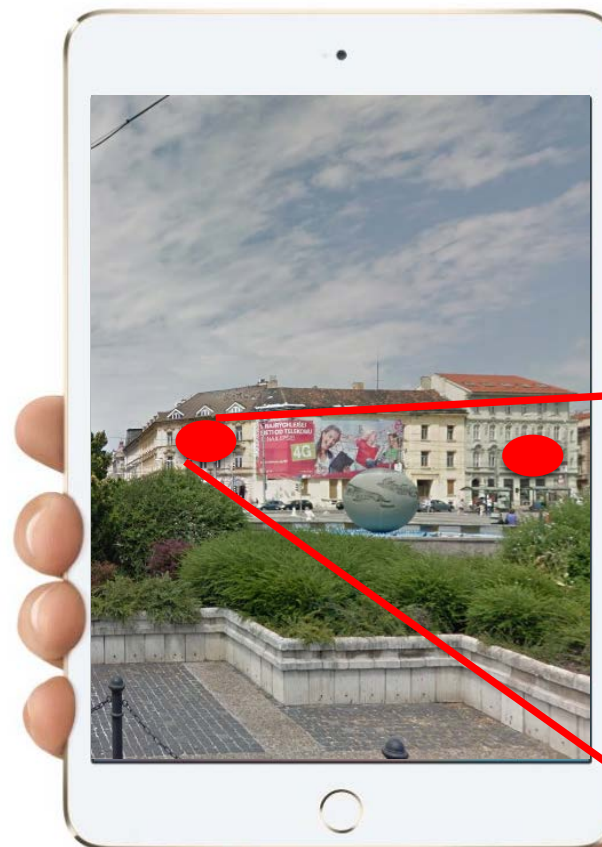
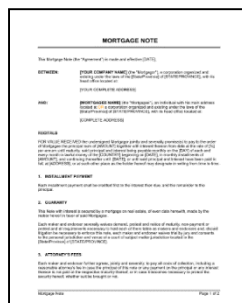
Viazanosť

- xSell a UpSell
- Viazanosť
- Prehľad výdavkov
- Nákupný košík
 - Ukladanie dokumentov, bločkov
- Sledovanie termínov



Pridaná hodnota

- Zmluvy a detail produktov
- Sprievodca bývaním



Hodnota: 130 000 Eur

Možné vlastné zdroje: 50 000 Eur

ÚVER: 80 000 Eur

Splatnosť 25 rokov

Splátka: 597,45 Eur

Úroková sadzba: 1,59 % p.a.

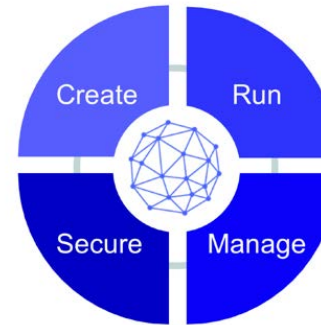
PODAŤ ŽIADOSŤ

API monetizácia

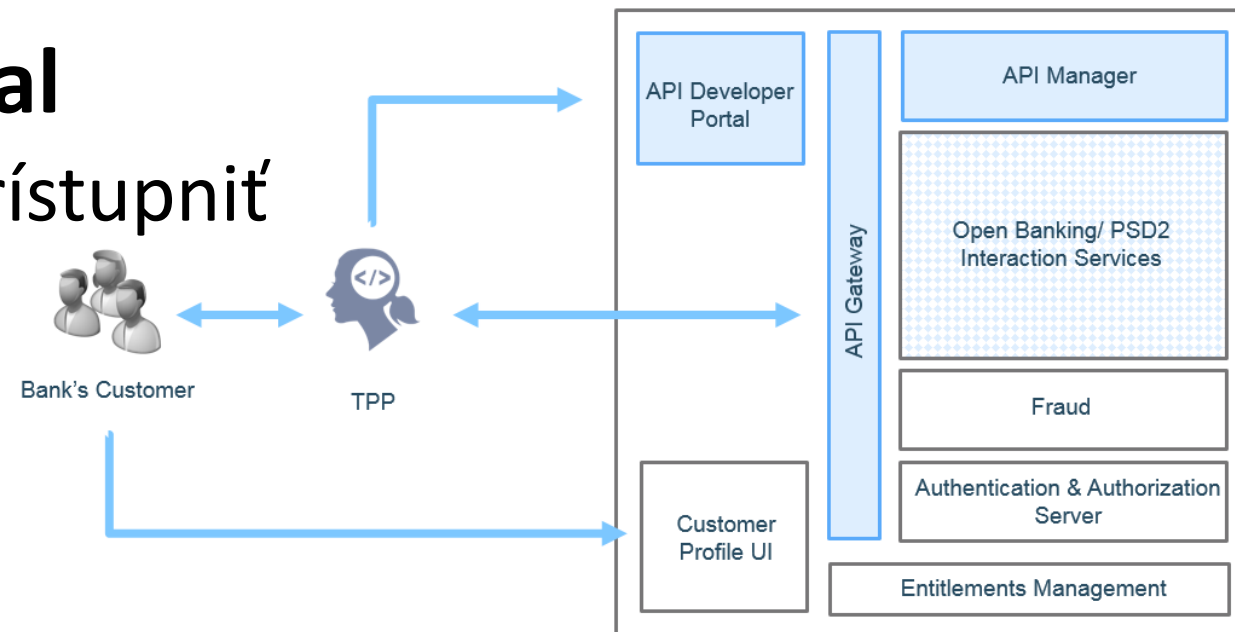
Zadarmo	Platby od developerov	Platby developerom	Odstupňované
Podporuje značku	Musí mať vysokú hodnotu	Motivácia pre používanie	Rôzne úrovne služby
Otvára nové kanály pre biznis	Marketing, analýzy, správy, credit check	Umiestňovanie reklamy	Nižšia úroveň zdarma

Čo je potrebné

- **API Management**
 - Create, Run, Manage, Secure
- **API Gateway**
 - Vykonanie a vynútenie
- **Developer portal**
 - Informovať, sprístupniť
- **Dokumentácia**
 - Generovaná



- Open data
- Open services
- Povedomie
 - Hackathons
 - Odmeny



Ďakujeme za pozornosť

