Guiabolso

Open banking: impacts of open banking

Brazilian Central Bank + FinCoNet

Mission statement

Improve Brazilians’ lives and change the Brazilian Financial System

Premises

1. People need good information to take better decisions

2. People are the real **owner** of their financial information

Mês
Toque ali para ver os seus gastos
Renda no mês
R$ 3.485
Gastos no mês
R$ 2.069
Renda estimada
R$ 3.200
Gasto estimado
R$ 2.000
Economia estimada no final do mês
R$ 1.416
Aumente a sua economia. Saiba como sair do rotativo do cartão.
Finanças
Guia
Radar CPF
Empréstimo
Ajustes

Radar CPF
Luca Magalhães
CPF: *** 982-77
Ops! Nem tudo são flores...
Existe alguma pendência no Boa Vista SCPC.
Às vezes a gente leva um tempo para se conectar ao Boa Vista, por isso não estranhe se algumas informações ainda não estiverem atualizadas.
atualizado em 10/04/2018 às 16:05
Pendências financeiras
LUCA MAGALHÃES 36250170853
Participação: 100%
Finanças
Guia
Radar CPF
Empréstimo
Ajustes

Meses passados
Meses futuros
2018
R$ 31.785
R$ 22.419
Ago
R$ 4.200
R$ 2.880
Jul
R$ 4.200
R$ 2.880
Jun
R$ 4.200
R$ 2.880
2017
R$ 30.072
R$ 23.800
2016
R$ 30.072
R$ 33.800
Sair

Consumer
Products and services
Financial Institution
Disorganized Data
• Big and confuse list (“extrato”)
• Biased data (eg: user’s balance = final balance + overdraft)
Internet Banking
Big Data
• Structured data
• Advanced models for better profitability on clients
Traditional
Innovation
Client’s express consent
Guiabolso
Access through Internet Banking
FINANCIAL HUB
• Financial management
• Better products and services

Impacts on the credit market

Pricing Process

Traditional

1 Costs of bank agencies

2 Risk analysis: focused on the information inside the bank

3 Big margins

Open banking

1 Digital

2 Risk analysis: focused on the broad financial behavior (more information)

3 Small margins

As a result…

1. Better interest rates
2. Personalized products
3. Competition

Guiabolso’s case on credit

In other words

- Additional information from financial transactions allows us to approve more customers and with better rates
- With access to financial transactions we can qualify a higher percentage for personal loans, in addition to identifying a greater number of low risk clients

"The horse is here to stay, but the automobile is only a novelty-a fad"

Advice from a president of the Michigan Savings Bank to Henry Ford's lawyer Horace Rackham

Renata Feijó

Legal, Institutional Relations and Compliance Director
Email: renata@guiabolso.com.br