



Interested in reshAPIing the financial industry with Fidor Bank?

Stefan Weiß, 5.2.2015 – STARPLATZ Köln



Fidor Bank – a tech-company having a banking license



Better Banking creates a new Customer to Bank Relation

- Strong integration of customers via community & social media
- Peer 2 Peer + Crowd Finance
- Reward customers for digital engagement



Most innovative Banking Operating System

- Developing, owning, and maintaining fidorOS and its API infrastructure
- Controlling the Fidor Ecosystem
- Leverage insights from data
- Open API infrastructure



„Everything you need“ offer to the digital SME

- Closed loop transactions
- From SEPA to Ripple
- Global real-time transactions
- Crypto currency adoption
- Cards etc.
- Additional support functions



THE WORLD DESERVES A BETTER BANKING!

OPEN

- ✓ outside-Innovation: API infrastructure
- ✓ modern infrastructure: Low IT cost per user
- ✓ No borders, cross boarder
- ✓ Open for local business partners:

FREE

- ✓ Freedom of choice instead of sales!
- ✓ Independence, no limitations
- ✓ Creating web 2.0 alternatives
- ✓ Stopping financial illiteracy

EFFECTIVE

- ✓ Solving customers problems, not the bank's
- ✓ Super efficient: best prices
- ✓ Super speed: banking in seconds
- ✓ 24 hours; 365 days.

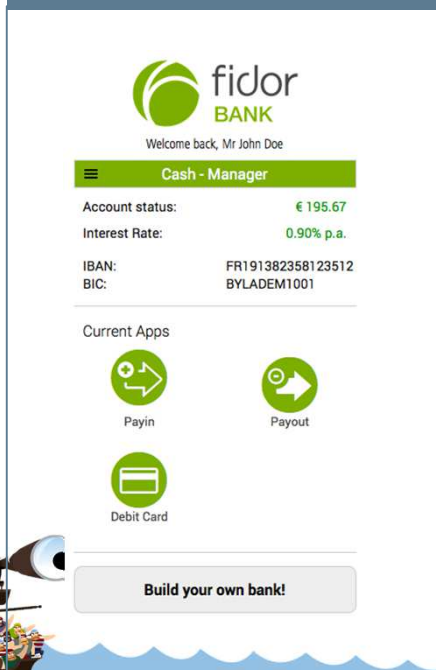
INTEGRATIVE

- ✓ User co-creation: products & pricing
- ✓ Transparent
- ✓ Interactive

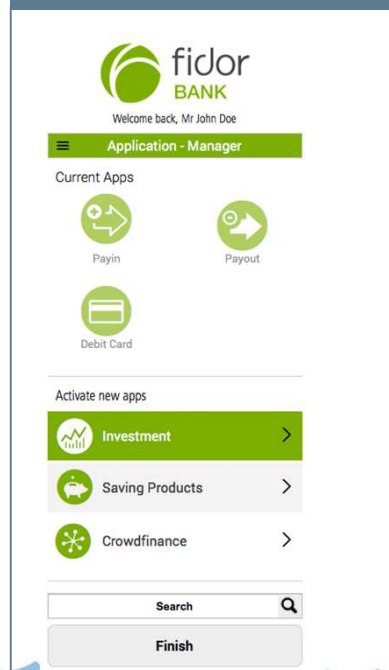


In its 5th year – Fidor wants to become world's leading tech-bank

SMART Account



App Manager



Bank licence in December 2009

Community users	> 300,000
In account app B2B partner	> 10
Full KYC customers	> 65,000
SME customers	> 4,000
Loan book	> 185 mEUR
Deposits	> <u>240 mEUR</u>
Costs per new customer (CpC)	< 25 EUR
IT costs per user per year	< 12 EUR

The Fidor Community as a powerful tool for customer-to-customer-to-bank interaction

The screenshot shows the Fidor Community website interface. At the top, there is a header with the Fidor Smart Community logo and user information: "Willkommen dr.nils.lange@gmail.com | Kontonummer: 01 | Profil | Logout". Below this, there are navigation links: "MEINE STARTSEITE", "ANALYSIEREN", "BEWERTEN", "SPAREN", "AUSTAUSCHEN", and "MEINE COMMUNITY EINSTELLUNGEN". The main heading is "Gemeinsam mehr Geld". On the left, there is a sidebar menu with icons and labels: "Mehr Geld von A bis Z", "Fidor Smart Girokonto", "Smart Prepaid MasterCard", "Bonus-Programm", "Fidor Community", "Edelmetalle", "Handy aufladen", "Fremdwährungen", "Kredit", and "Fidor Sparbrief". The main content area is divided into sections: "News für alle" with a search bar, a "Was passiert gerade in der Welt der Finanzen?" section, and a "Fidor Bank kundenservice" section. On the right, there is a "Bonussaldo" section showing a balance of 19811 and a "Zum Bonusprogramm" button. Below this is a "Community Apps" section with a list of apps: "Austauschen", "Geldfragen", "Gruppen", "Spartipps", "Wunschprodukte", and "Fidor Umfrage".

Annotations with arrows pointing to specific features:

- Fidor Bonus program
- Connection to Fidor Smart Girokonto
- Overview of Fidor Smart Community Apps
- Direct contact between customer and customer service in news stream

Fidor Smart Cash Account is a Marketplace

The screenshot shows the Fidor Smart Cash Account interface. The top navigation bar includes links for Adviser-Overview, Polls, Finance Comparison, Money Questions, Product-Overview, and Money Saving Tips. Below this is a secondary navigation bar with Dashboard, Cash-Manager (active), Activity, Bonus, Profile, Apps, and E-Box. The main content area displays the account balance (14.983,90 €), interest rate (0,00% p.a.), and a 'Your Cashflow' bar chart for the last 30 days. The left sidebar lists various services like Top up Account, Bank Loan, Emergency Cash, Overdraft, and Social Lending. The right sidebar lists services like Transfer, Fidor Smart Prepaid MasterCard, Savings Products, Sell Precious Metal, Top up Prepaid, Social Trading, Social Lending, and Crowdfinance. Annotations with arrows point to specific features: 'Connecting to Community' points to the Money Saving Tips icon; 'Navigation' points to the Cash-Manager tab; 'User created tutorial videos' points to the 'Change Account-Limit' and 'Change CreditCard Limit' links; 'Speed Banking, shown by „60 sec banking” icon' points to the '60' icon next to the 'Top up Prepaid' service; and 'First steps towards PFM' points to the 'Social Lending' service.

Connecting to Community

Navigation

User created tutorial videos

- Fidor offerings and 3rd Party Apps (integrated via API)
- Innovation inside like Ripple, P2P lending and Crowdfinance

Speed Banking, shown by „60 sec banking” icon

First steps towards PFM

fidor BANK

What is Fidor Operating System (fidorOS) ?

fidorOS



Fast speed architecture

Layers

Technology

Front end

Web/mobile



HTML5/
native iOS,
Android

Middle ware

Product features



Ruby/Ruby on
Rails/
MySQL

Core module(s)



fidorOS



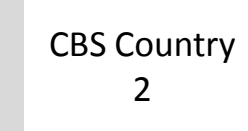
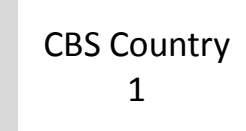
Core



**Interface to
core banking**

E.g. MQ Series

Country-specific
core banking system



CBS
specific

Back end

Transactional architecture

Types and Levels of Partnership

- Customer (API User)
- Application Provider
- In-Account App Provider
- API Development Partner
- fidorOS Module Provider
- fidorOS Sales- and Implementation Partner



Business Partners



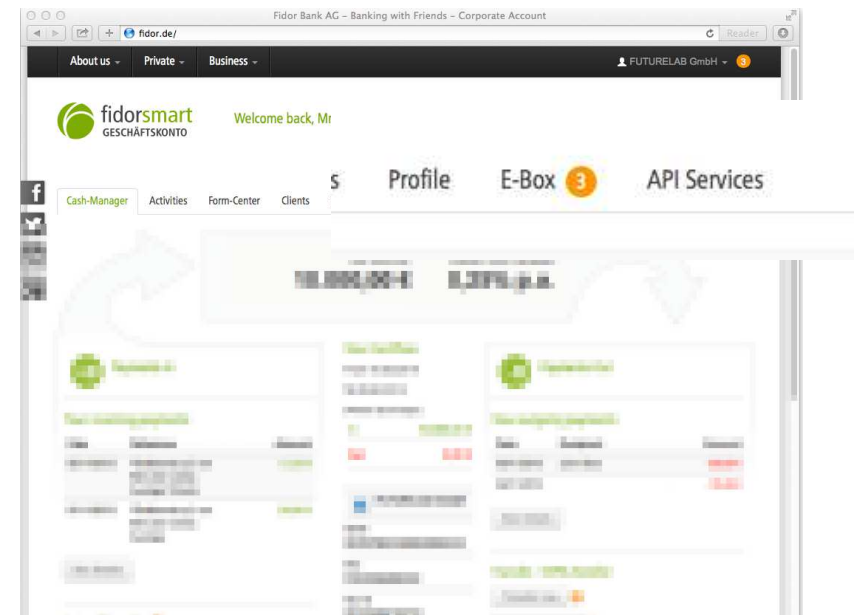
Development Partners



60 Second API

In just a few seconds you can open the API door and tap the full power of your Fidor Account.

Even though we are a bank.



60 Second API

In just a few seconds you can open the API door and tap the full power of your Fidor Account.

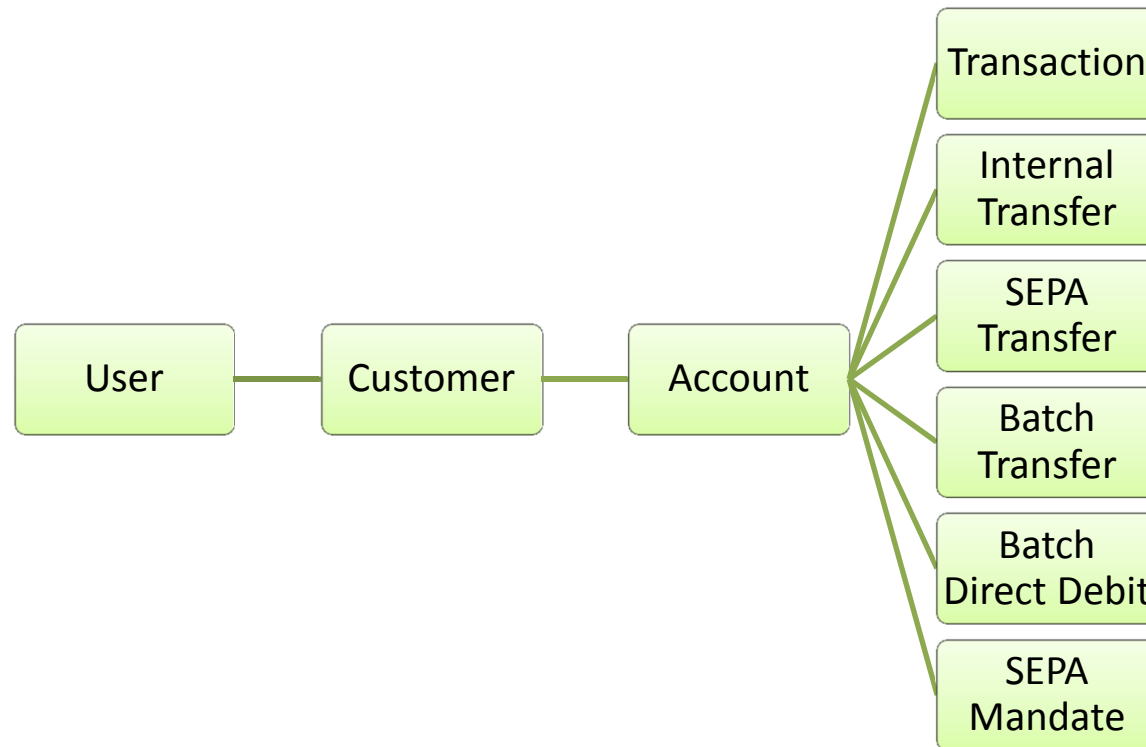
Even though we are a bank.



Internet Standardized Approach



Available Data



API Modes

Own Account

- Control your own account

Customer Account (3rd Party Data Access)

- Access accounts of users that give you permission



API Output

```
{  
  "id": "16696412",  
  "number": "0271626878",  
  "iban": "DE13700222000271626878",  
  "balance": "28.70",  
  "balance_available": "20.70",  
  "preauth_amount": "8.70",  
  "customers": [  
    {  
      "id": "16696412",  
      "title": "Herr",  
      "firstname": "Patrick",  
      "lastname": "Gruban"  
    }  
  ]  
}
```

Different detail
levels defined by
scopes



Usecase



Affiliate Platform

„We run an affiliate network and have thousands of partners. We must make a lot of payments. Most are rather small. In addition I'd like to automatically check our account if our customers did pay.”



✓ Standard API Access



Usecase: Automatisierung (B2B)

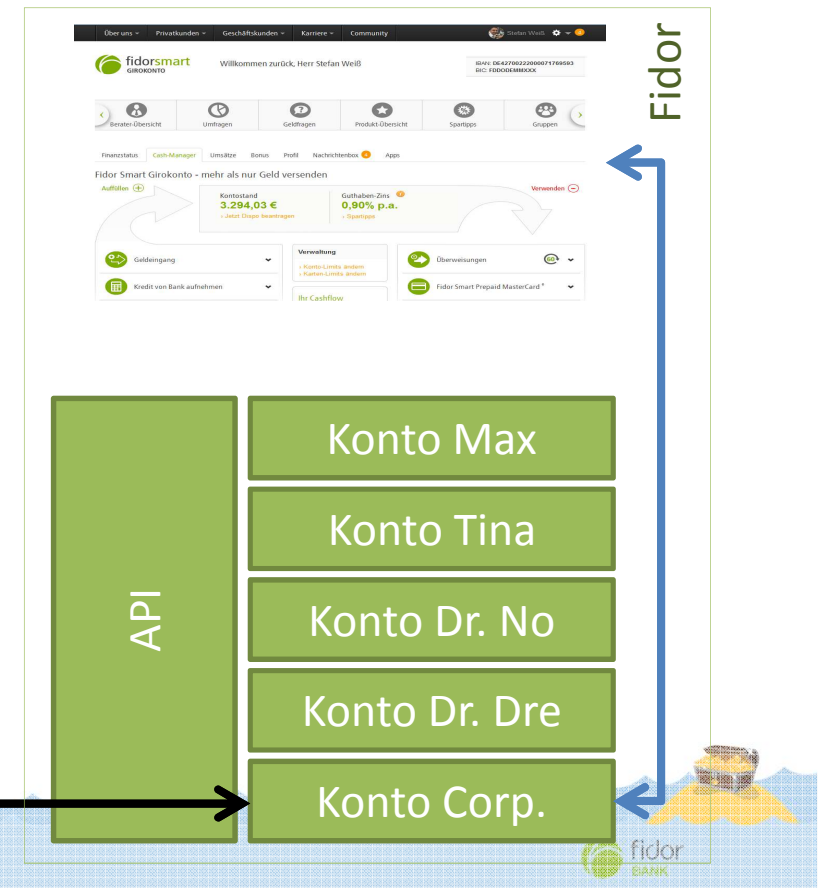


- Überwachung von Zahlungseingängen
- Tägliche Provisionsauszahlungen
- SEPA-Mandate verwalten und Lastschrifteinzug
- ...



Seite 17

Application



Usecase



Multi-Banking Tool

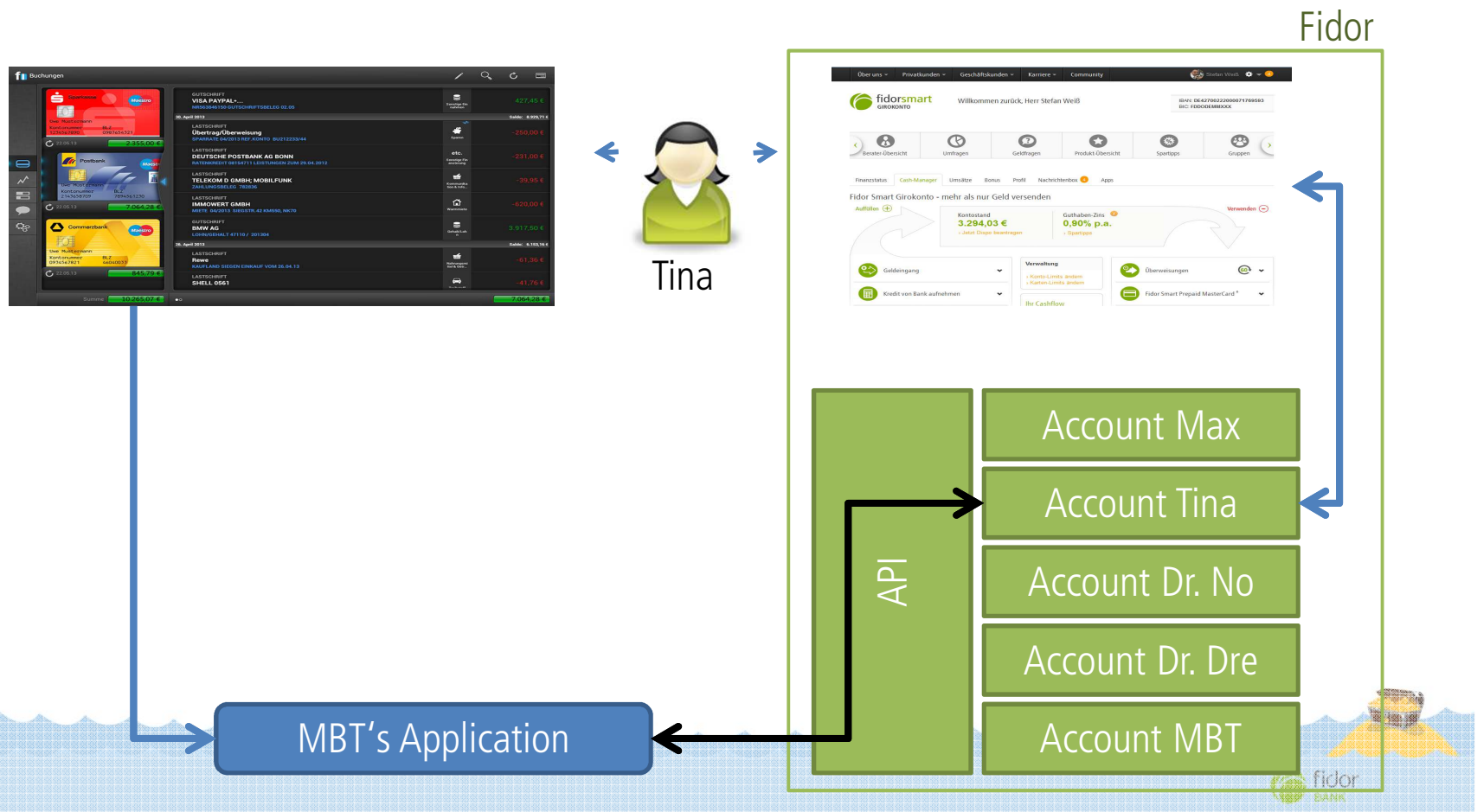
„We provide tools for personal finance management. Our solution needs access to the bank accounts of our customers.“



- ✓ Standard API Access
- ✓ 3rd Party Data Access



Usecase 3rd Party Applications: Multi-Banking Tool (MBT)



Usecase



Donation platform

„We run a mobile app that helps people collecting money for charity projects. We created the user experience. For the money handling we needed a bank.“



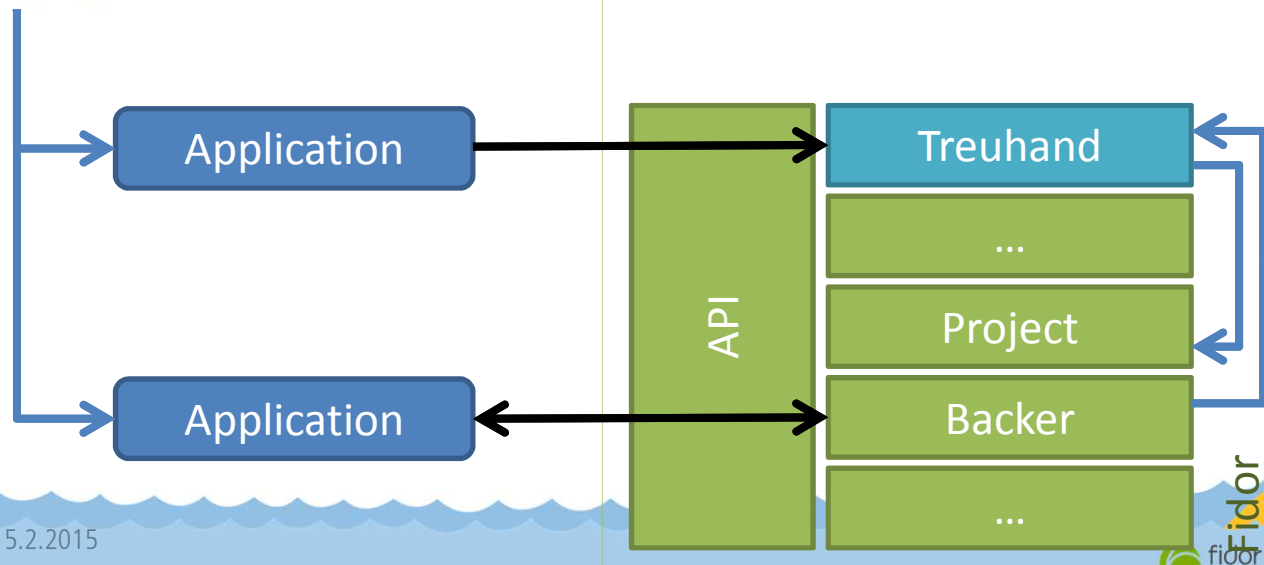
- ✓ Standard API Access
- ✓ Escrow Account & Management
- ✓ License Shelter (if needed)



Page 20

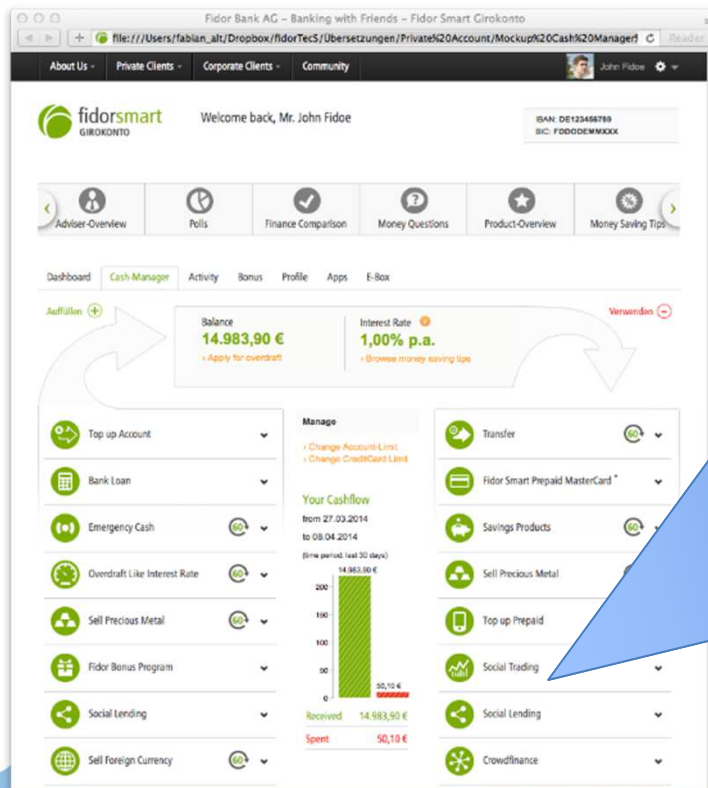


Usecase 3rd Party Applications: Crowd Finance



In-Account Apps

Fidor Account



In-Account App



Fidor Bank AG – Banking with Friends – Fidor Smart Girokonto

File:///Users/fabian_ali/Desktop/fidorTecs/Übersetzungen/Private/20Accounts/Mockup/20Cash/20MainContent

About Us - Private Clients - Corporate Clients - Community

John Pickers

Produktübersicht Edelmetalle

Produktübersicht Preisliste FAQ

Aktuelle Marktkurse und Monatstrends:

Gold Silber Platin Palladium

Gold-Kurs
1.000 g = 31,36 €
09.12.2014 / 11:01 Uhr

Metall	Einheit	Aktueller Kurs
Gold	1.000 g	31,36 €
Silber	1.000 oz	12,27 €
Platin	1.000 g	32,01 €
Palladium	1.000 g	20,82 €

Gold

Aktuell:
1.000 g = 31,36 €

Gold kaufen

Ihr aktueller Bestand: 0,331 g Gold.

Silber

Aktuell:
1.000 oz = 12,27 €

Silber kaufen

Wir bieten Silber ab 0,001 Unzen an.

Platin

Aktuell:
1.000 g = 32,01 €

Platin kaufen

Wir bieten Platin ab 0,001 Gramm an.

Palladium

Aktuell:
1.000 g = 20,82 €

Palladium kaufen

Ihr aktueller Bestand: 0,510 g Palladium.

Jetzt Edelmetalle über die Schnellauswahl kaufen:

Gold 10 EURO 20 EURO 50 EURO 100 EURO

Spent 50,10 €

Crowdfinance

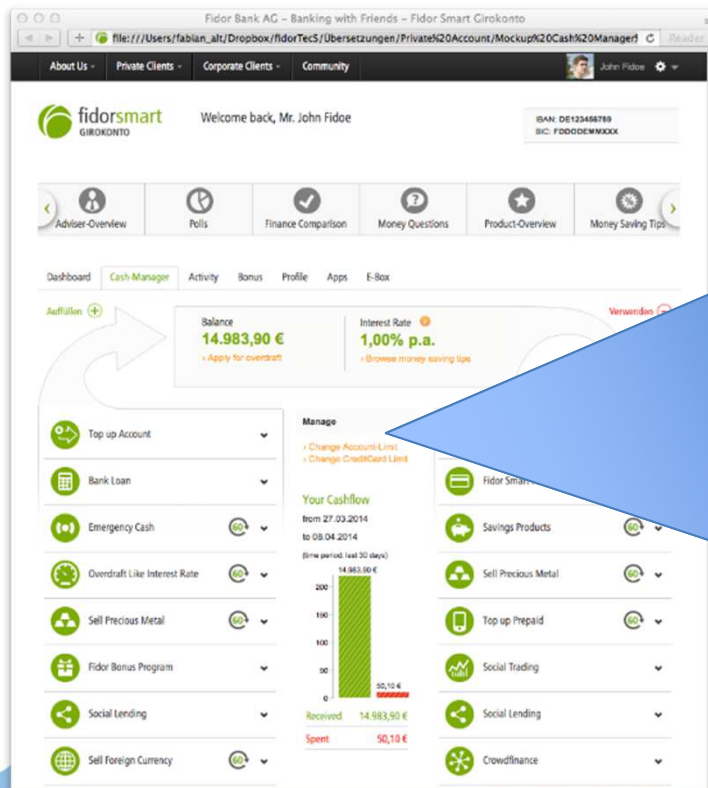
The screenshot shows the ayondo app interface with several annotations:

- ayondo** logo at the top.
- Text: "Folgen Sie Top-Tradem auf ayondo ab 100 Euro und mehr" followed by a red box containing **New: Button to App-Setting**.
- A red arrow points from the "New: Button to App-Setting" box to the **Base-Information** section.
- Base-Information** section with a red border:
 - Text: "Das Kryptokö-Börsemaper powered by Fider Bank" followed by a red box containing **description**.
 - Text: **Brokertain** followed by a red box containing **logo, url**.
 - Text: "button1_text, button1_url, button2_text, button2_url" followed by a blue arrow pointing to the "Angebot" button.
 - Text: "Angebot" and "Go to surface" buttons.
 - Text: "Die besten Kryptokö-Trends auf dem..."
- A table with 3 columns: **Date**, **Empfänger**, and **Betrag**. The table has 5 rows of data. A red box highlights the first row with the text **Date, Subject, Amount**.

Date	Empfänger	Betrag
07.04.2010	Brokertain	3.12 €
07.04.2010	Brokertain	-0.10 €
01.04.2010	broker	-0.10 €
01.04.2010	broker	-0.10 €
01.04.2010	broker	-0.00 €
- Transactions** section at the bottom with a red box.
- Text: "with ayondo" at the bottom right.

In-Account Apps: Extended Integration

Fidor Account

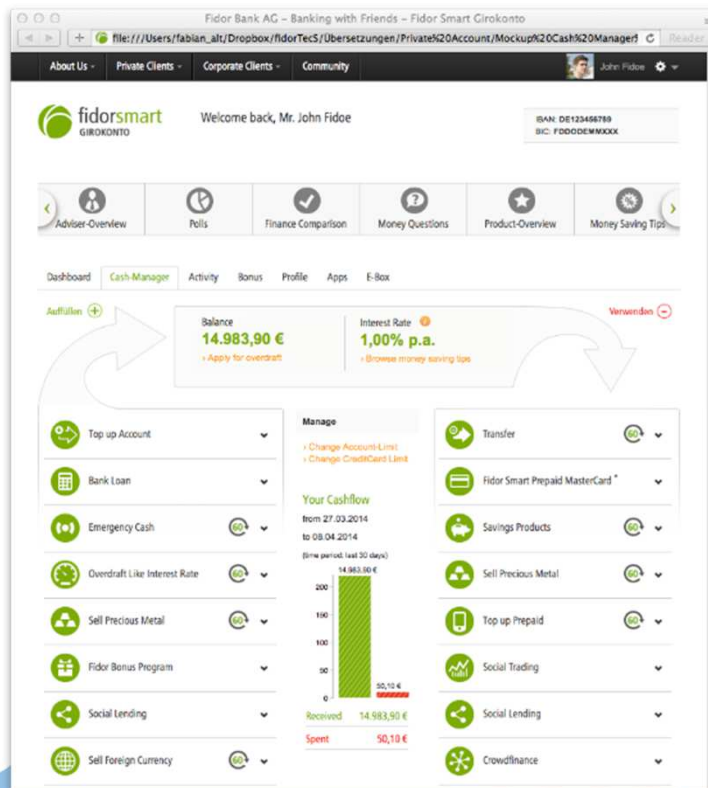


Fidor Finance Status

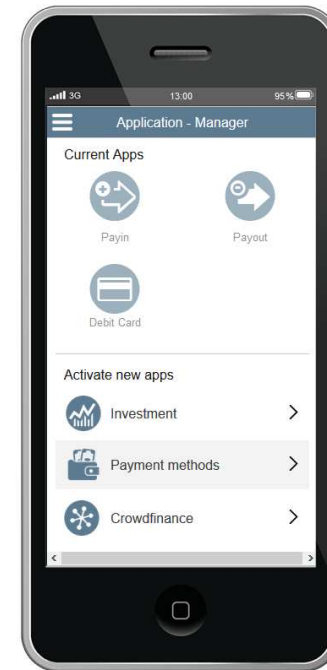
Mein Fidor Smart Girokonto	7.654,37 €	Details
Meine Geldanlage	1.500,00 €	Details
3-Monats-Sparbrief – (1,40% p.a.)	1.500,00 €	Zur Übersicht
Fidor Bank Sparbriefe		Anzeigen
P2P - Kredit von Privat zu Privat		Anzeigen
smava - Geld von Menschen für Menschen		Zur Übersicht
Freistellungsauftrag		Anzeigen
Meine Edelmetalle	102,73 €	Details
Gold	3,328 g Gold =	102,73 € Zur Übersicht
Silber	0,000 oz Silber =	0,00 € Zur Übersicht
Platin	0,000 g Platin =	0,00 € Zur Übersicht
Palladium	0,000 g Palladium =	0,00 € Zur Übersicht
Meine Fremdwährungen	96,18 €	Details
Meine Kredite	0,00 €	Details
Mein Geld-Notruf	-106,00 €	Details

In-Account Apps Are Device Independent (soon)

Fidor Account Web



Fidor Account Mobile (Prototype)



Types and Levels of Partnership

- Customer (API User)
- Application Provider
- In-Account App Provider

Business Partners

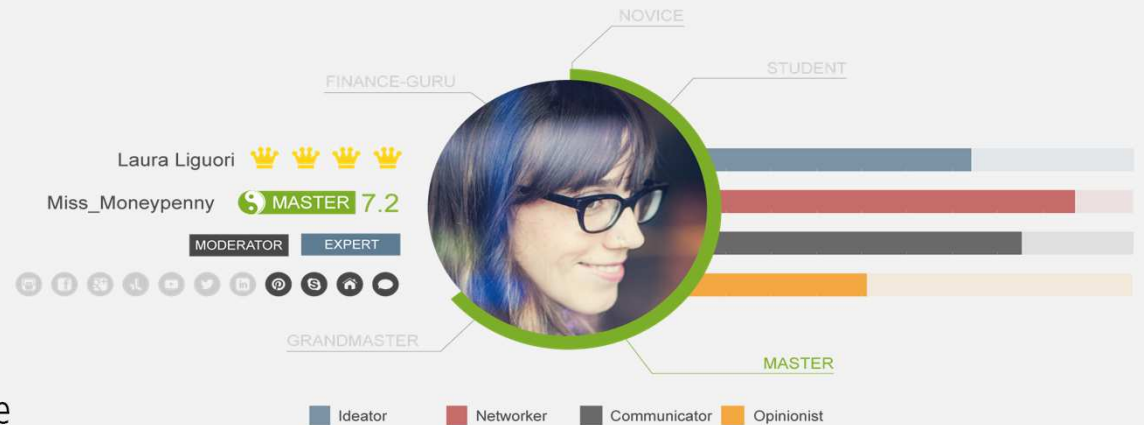
- API Development Partner
- fidorOS Module Provider
- fidorOS Sales- and Implementation Partner

Development Partners



Community Score

- Division of scores into 10 classes
- Division of scores related to the whole community
- Weighting of total scores based on significance of individual components



COMMUNITY-KARMA

VISUALIZATION OF COMMUNITY-KARMA



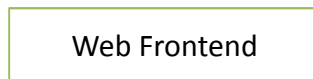
Customers can make their choice out of a unique and modular Product and Service Tool Box

Layers

Mobile APPs



Web Interface/s



Product-Features



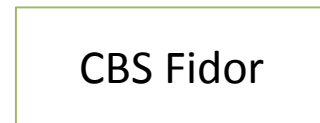
Core-Module/s



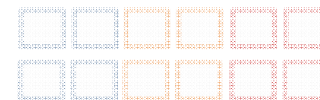
Operating System
(Must be ordered in any case.)



Core Banking Level



Customer 2



Customer 3



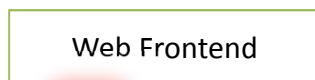
Customers can make their choice out of a unique and modular Product and Service Tool Box

Layers

Mobile APPs



Web Interface/s



Product-Features



Core-Module/s



Operating System
(Must be ordered in any case.)



Core Banking
Level



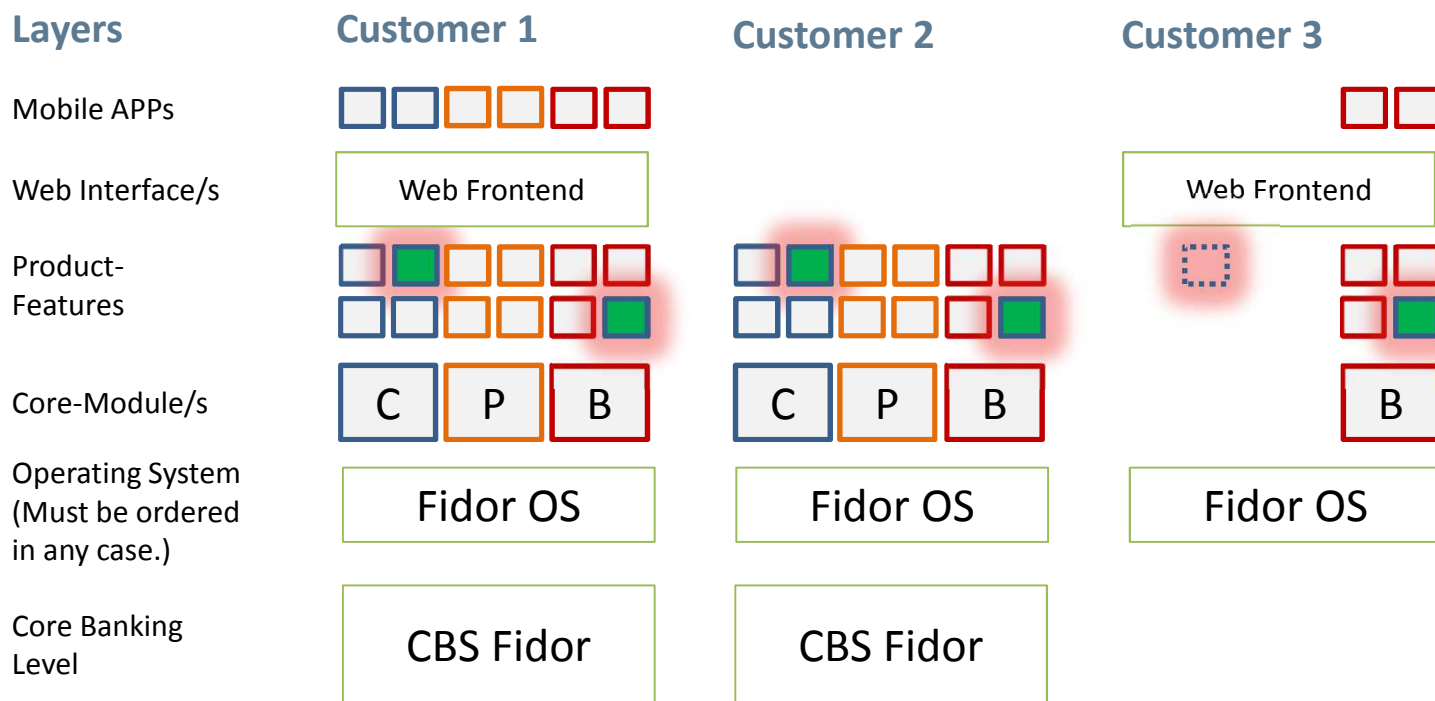
Customer 2



Customer 3



Customers can make their choice out of a unique and modular Product and Service Tool Box



developer.fidor.de – provides documentation

Home API Browser API Documentation Community Contact us Login REGISTER

fidor BANK

Home / API Browser

Feedback

DISCUSS THE API IN THE FORUM

BETA API Quick View Table View

Objects

Account

A fidor bank account.

Readonly Properties

account_number string ≤ 10	balance number
balance_available number	cash_flow_per_year number
created_at string (date-time)	currency string 3
customers array	iban string ≤ 34
id integer	is_debit_note boolean
is_locked boolean	is_trusted boolean
overdraft number	preauth_amount number
updated_at string (date-time)	

Links

GET accounts/{id} self

Objects

Account

Batch Direct Debit

Batch Transfer

Credit Card Details

Customer

Error

Internal Transfer

Internal Transfer Details

Sepa Credit Transfer

Sepa Direct Debit

Sepa Mandate

Transaction

Credit Card Details

Internal Transfer Details

Sepa Credit Transfer Details

Sepa Direct Debit Details

SYSTEM

Customer

GitHub

This repository Search

fidor / fidor_schema

Fidor API Schema

176 commits 2 branches 8 forks

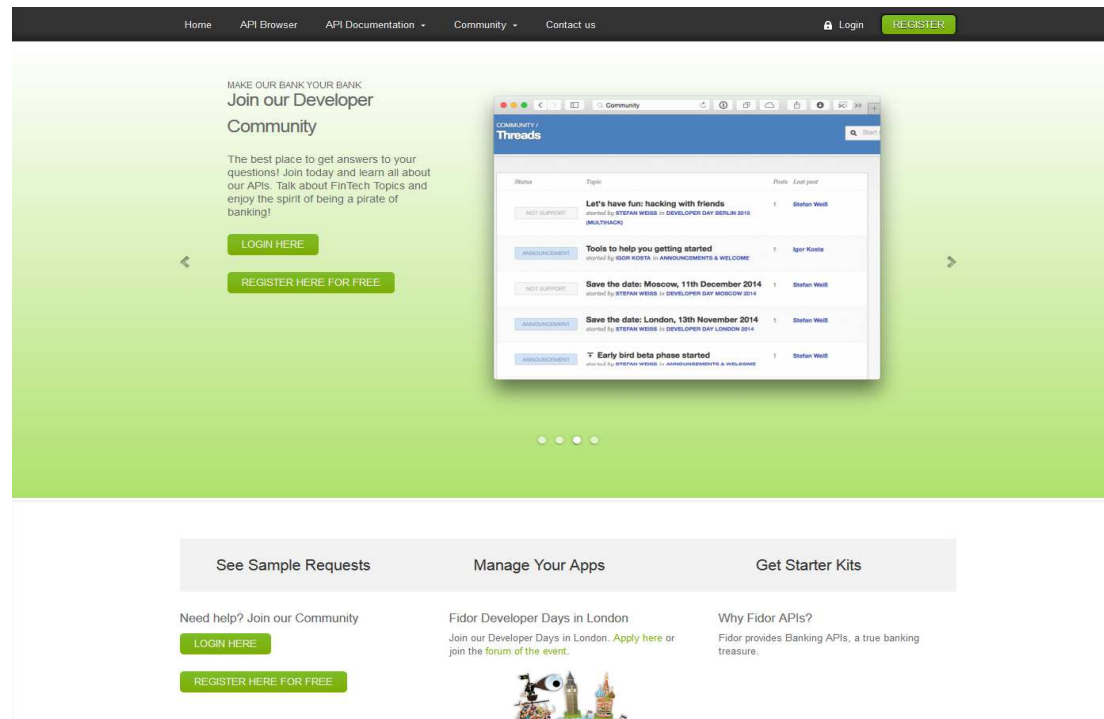
branch: master fidor_schema / +

add ISO 8601 Date infos, fix date fields in transaction

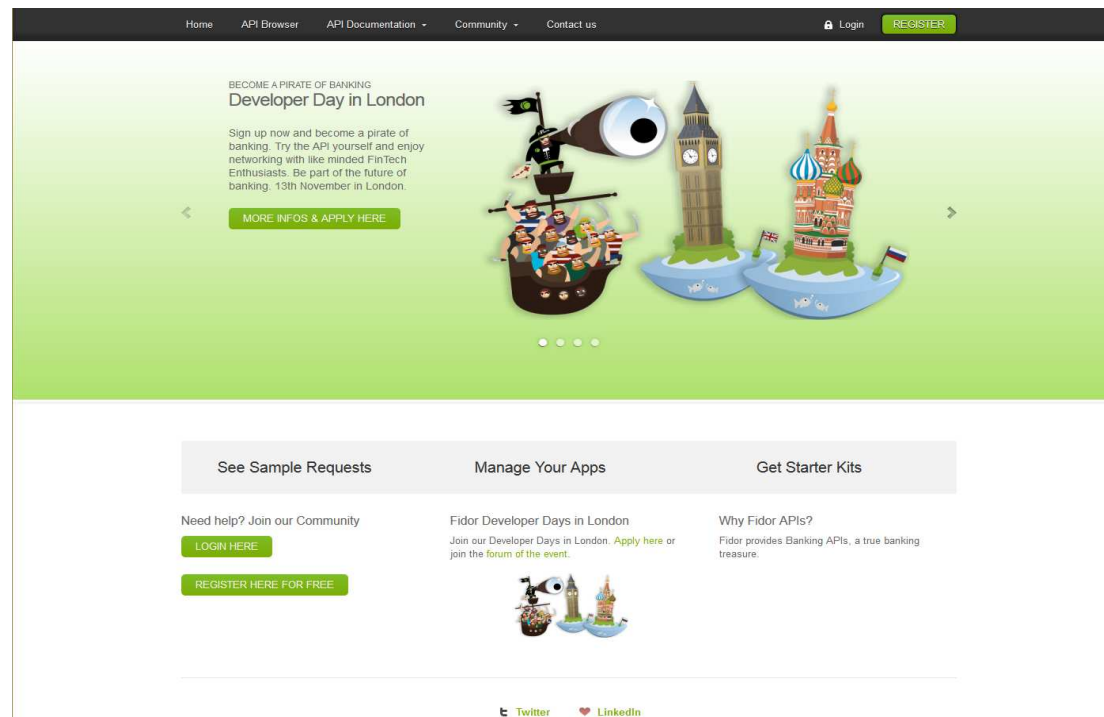
schorsch authored 5 days ago

lib	v0.3.3	
schema/v1.0	add ISO 8601 Date infos, fix date fields in transaction	
cash_flow_per_year	number	Amount available for year without fulfilling Germany
created_at	string (date-time)	Creation date time, never

developer.fidor.de – hosts the API community, open for all FinTech



developer.fidor.de – covers events



STARTPLATZ Köln 5.2.2015



Pirates of Banking

Fidor Developer Day, Munich

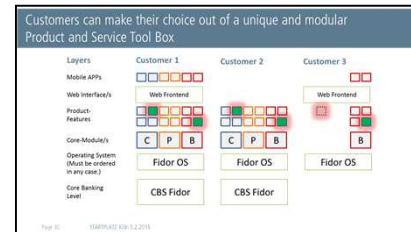
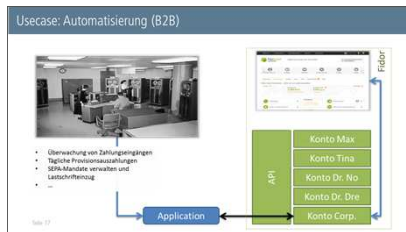
5TH MARCH 2015

APPLY NOW

www.pirates-of-banking.com



Questions?



Stefan Weiß

VP Standard Product Development

weiss@fidor.de

@weiss2go



Bonus



Seite 36

Fußzeile



 **fidor**
BANK

You are invited:

- API to HBCI/FinTS, EBICS connector
- Account „Scan and Alert“ Tool
- Split Payments App
- Daily Horoscope
- Provide Libraries



API Overview Implementation Status



System	Product	Public Access	Restricted Access	User Access: Read	User Access: write	Callbacks/Webhooks
Community	Newsstream	read public newsstream		read personalized newsstream	write in newsstream	newsstream-update
	Finance Quick-Check	compare selected data				new user data
	Finanzanalyse			read/analyse personal finance data	add/change personal finance data	new user data
	Product Review	read list of products, product details	read reviews	read reviews by user	add review	new/updated reviews
	Consultant Review	read list of consultants, consultant details	read reviews	read reviews by user	add review	new/updated reviews
	Consultant-Profile	read public profile		read profile of user	change/create profile	new/updated profiles
	Product Suggestions	read list of suggestions, details, comments		read suggestions by user	add suggestion, comment	new suggestions, comments
	Money Saving Tips	read list of tips, details, comments		read tips by user	add tip, comment	new tips, comments
	Groups	read list of groups	read posts of open groups, comments	read in groups that user is member of	add post, comment	new posts, replies
	Money Q&A	read questions and answers		read questions that user asked	add question, answer	new questions, answers
	Community Settings			read settings	change settings	changes in settings
	Mails			read mails	add mail	new mails
	Contacts			read contacts	add/accept/remove contact	new contacts, requests
	User-Data			read email-address, name, address, KYC-Status, KYC-Information, account number, mobile phone	change personal data	changed data, status
Banking	Finance Status			read finance status, sum in different currencies		changed data
	Cash-Manager	links to external services		links to services of the user		
	Transactions			read all transactions, details, blocked amounts		new transactions, changed amounts
	Bonus	read bonus price list		read earned bonuses		new bonuses
	Profile			read profile data	change limits, communication settings, personal data, web2.0 profiles, notifications	changed data
	E-Box			read messages		new messages
	P2P Payments			read transfer list, details	create transfer	new transfers
	P2P Borrowing			read transfer list, details	create transfer	new transfers
	SEPA Transfer DD, MM			read transfer list, details	create transfer	new transfers
	GMT Transfer			read transfer list, details	create transfer	new transfers
	Standing Order			read standing order list, details	add/change standing order	added/changed data
	Prepaid Mastercard			read transactions, limits, status	change limit, block card, deactivate card	new transactions
	Registered Bonds			read list of bonds, details	buy bond	new bonds
	Geld-Notruf			read current Notruf	create Notruf	changed status
	Precious Metals		read current exchange rates	read transactions, details, current holdings	buy, sell precious metals	new transactions
	Mobile Top-Up		read providers, amounts	read standing orders, list of phone numbers	add/change phone number, add top up, add/change standing order	new/changed data
	Brokertain-Integration			read top ups	add top up	new transactions
	FX		read current exchange rates	read transactions, details, current holdings	buy, sell fx	new transactions
	Virtual Currencies		read current exchange rates	read transactions, details, current holdings	buy, sell	new transactions
	Partner-Integrations			read accesses granted		new/changed accesses