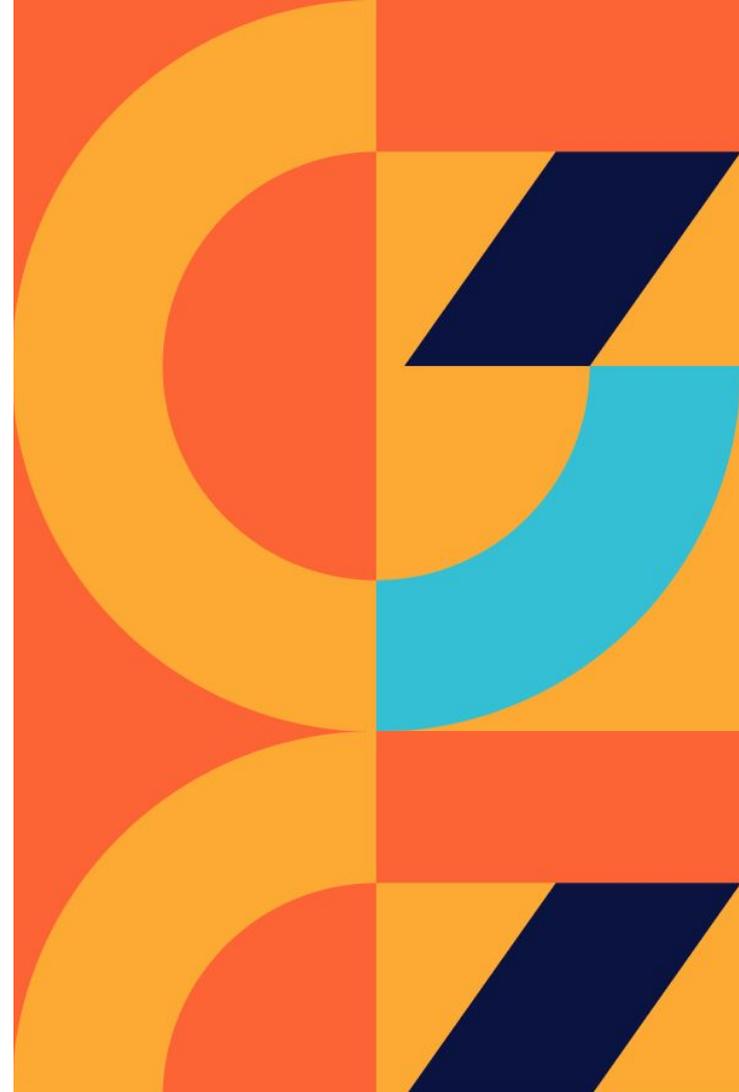


Unlocking the power of open finance

Introduction to **Ozone API**

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01. Introduction to Ozone API



The global opportunity

*Open finance will change the world.
But doing it well is hard.*

*We provide the technology to help banks
and financial institutions adapt, thrive and
unlock this potential.*

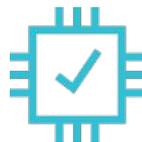


Ozone API's mission

**Accelerating
open finance by:**



Helping banks deliver great, standards based APIs.



Providing central players with the technology to build a thriving ecosystem.



Built by open banking pioneers



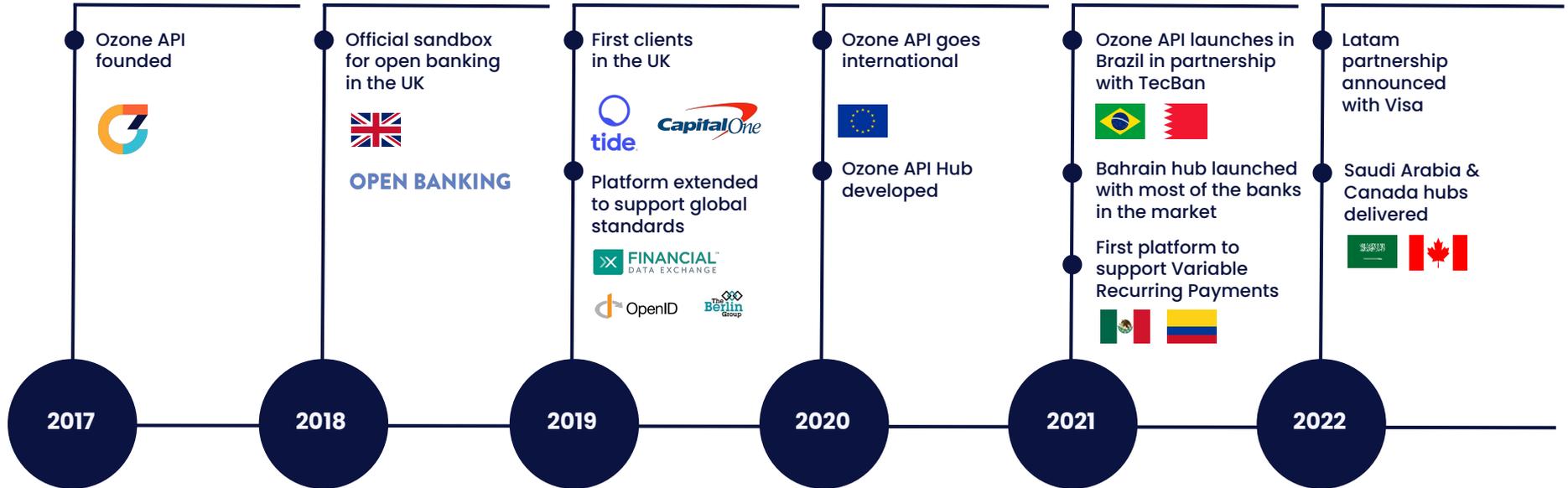
Our founding team led the design and development of open banking in the UK in their roles at the UK's Open Banking Implementation Entity (OBIE) and actually authored the UK standard.

They witnessed first-hand the challenges banks were having in deploying high performing open finance APIs.

Ozone API was created to solve this, removing the cost and complexity of delivering standards based open APIs and creating a platform for growth.



Our story to date



Beyond compliance

Ozone API supports banks and FIs, no matter where they are on their open finance journey.

Regulatory APIs

Standards compliance which meets key use cases



Premium APIs

API functionality to support even more monetizable use cases



Embedded Finance

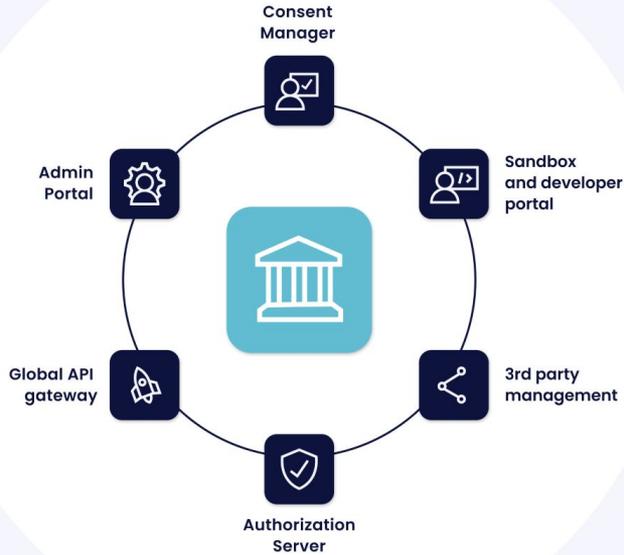
APIs to embed your products in the right place at the right time



02. Platform overview



What we do



The Ozone API enables banks and financial institutions to expose standards compliant open APIs with all of the tools for success:

- Removes the complexity and cost of developing and maintaining APIs to continuously evolving global standards
- Enables rapid compliance with open banking regulations
- Provides the tools to go beyond and deliver value adding and commercial APIs to grow revenues



The complete open finance platform



01. Great Developer Experience

- Documentation & specifications
- Fully functional sandbox – exact replica of production
- Playground with sample code



02. Third Party Management

- Automated onboarding
- Automated validation
- Integration with directories
- Enhanced mgt (allow/deny lists)



03. Consent Management

- Fine grained consent management module
- Class leading security & UX
- Supports regulatory & premium use cases



04. Global Standards Compliance

- Fully conformant to all major global standards
- FAPI & CIBA certified auth server
- Ongoing maintenance to latest versions

The Ozone API Hub



03. Credentials



We are powering open banking for over 60 banks and FIs around the world



Multi tenant SaaS model

- Regional Hubs
- Cloud agnostic
- Simple client implementation

Product proven at scale globally

- The Ozone API is powering open finance for over 60 banks and FIs around the world
- 7 regional hubs already deployed

Flexible deployment

- Delivered as a SaaS model, or on client/partner's own infrastructure
- Cloud agnostic



A leading business banking challenger bank

Beyond merely complying with regulation (PSD2), Tide understood that SMEs do most of their financial management within their cloud accounting and other platforms. So great APIs are critical.

Ozone API powers Tide's open banking APIs, used by hundreds of thousands of business customers to connect their Tide accounts with the platforms they depend on to run their businesses.

We have established strong credentials



Major ATM / Payments switch in Brazil

Through our strategic partnership we have enabled TecBan to diversify their business and become an enabler of open finance to banks and FIs in Brazil.

The Tecban Open Finance Hub (powered by Ozone API) delivers compliant open banking APIs for many banks in Brazil. As the market evolves we are now shifting focus to the bigger open finance opportunity and helping banks to monetise open banking.



National Central Bank

The Kingdom of Saudi Arabia has an ambitious vision to transform society and the economy. Open finance is a pillar of the Saudi 2030 vision and Ozone API are delivering the foundations for a thriving ecosystem.

We are leading the development of a next generation of open banking standards and providing central market infrastructure to support the ecosystem, including the national innovation hub.



03. Summary



Why Ozone API?

The leading standards based open API platform

01. Simple integration & proven technology

- Fast and simple integration
- Low cost of ownership with guaranteed standards updates
- Powering open finance for >60 banks around the world
- Handles the complexity of open banking (e.g. consent mgt, TPP mgt)

02. Compliance & the tools to go beyond

- Compliance made easy
- Supporting all major global standards with ongoing updates
- A range of premium and value adding APIs to drive real commercial returns

03. Trusted global expertise

- Unrivalled expertise in the development and delivery of open banking standards and technology
- Trusted by regulators to deliver standards and technology



Thank you

For more information, please contact:

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