FREEFOOD

BankOS

A revolutionary open source banking framework

FINANS NORGE

EU PSD2 regulation
April 1st, 2019

Making customer data accessible to the public

WHAT IS THE PROBLEM?

JUNGLE OF BANK API'S

DNB - SBANKEN - NORDEA - ETC...

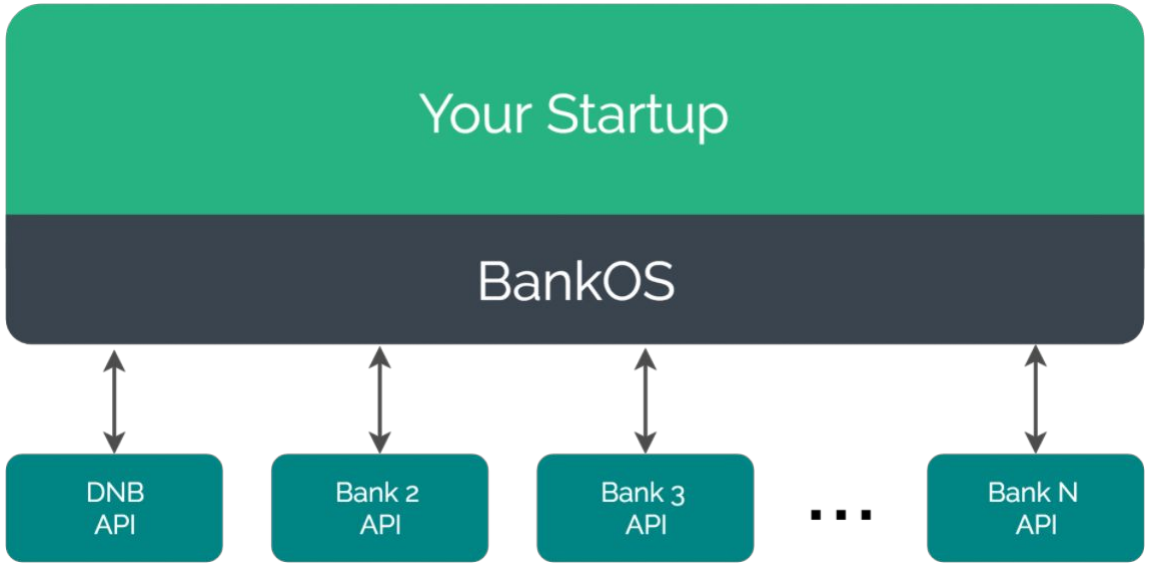
OUR VISION

A way to push towards novelty

- Single connection point
- Collaboration
- Open source framework

BankOS

A revolutionary open source banking framework



KEY DIFFERENTIATORS

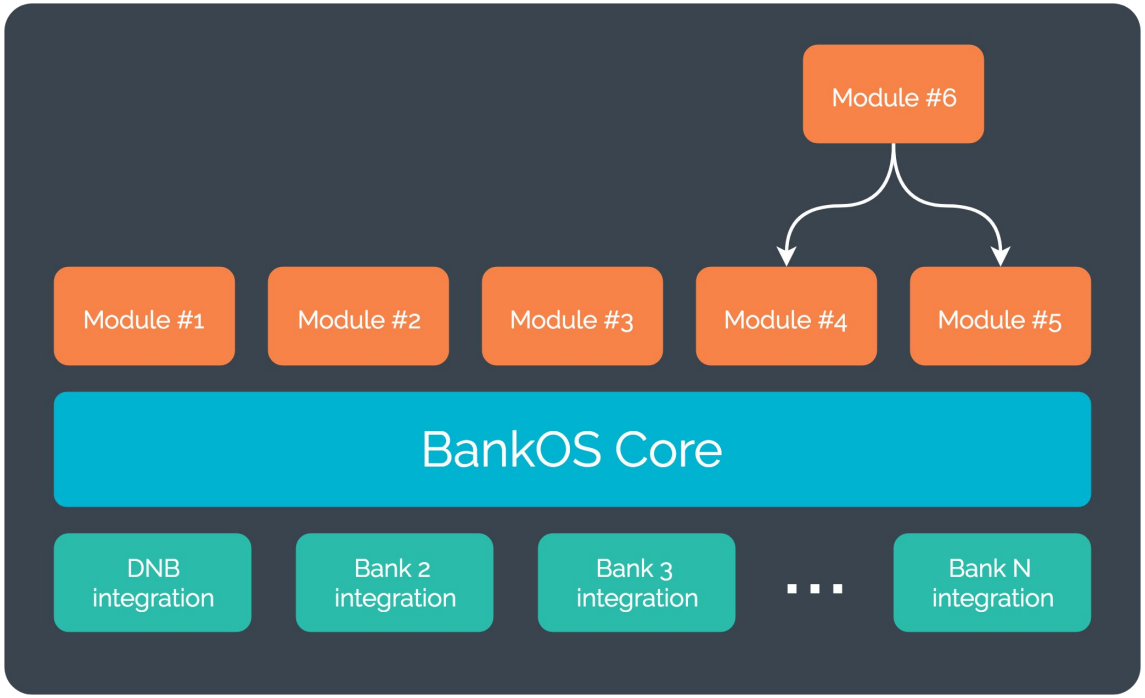
Think different

Competitors	BankOS
Black box	Transparent open source
Outdated business model	Innovative business model
Difficult to scale	Scales by design
Centralized system	Decentralized system
Limited development	Collaborative development
Dependency on provider	Community control
Unknown security	Custom security

BankOS

ARCHITECTURE

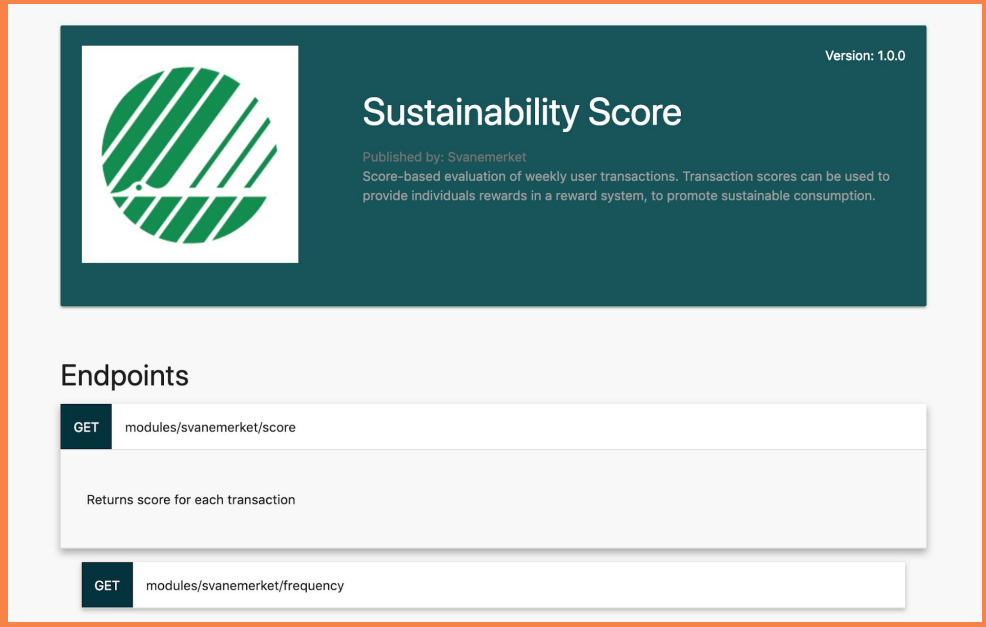
An overview of the modules / integrations of BankOS



MODULES

Nordic Ecolabel module

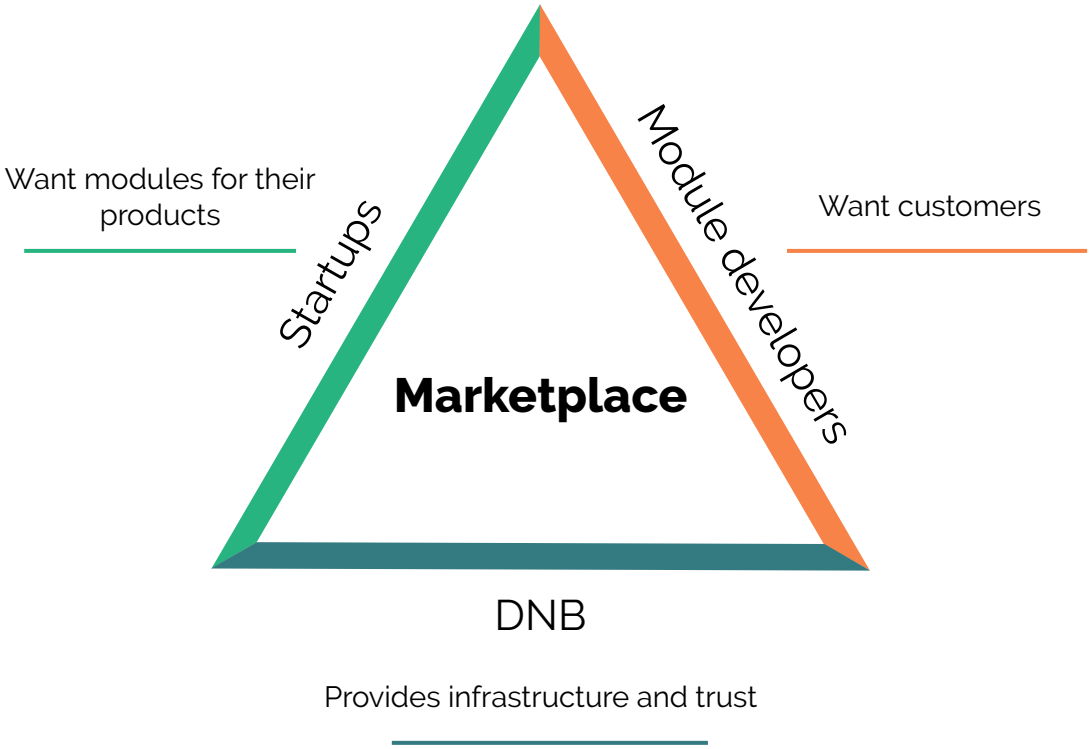
NORDIC ECOLABEL MODULE



BUSINESS MODEL

MARKETPLACE

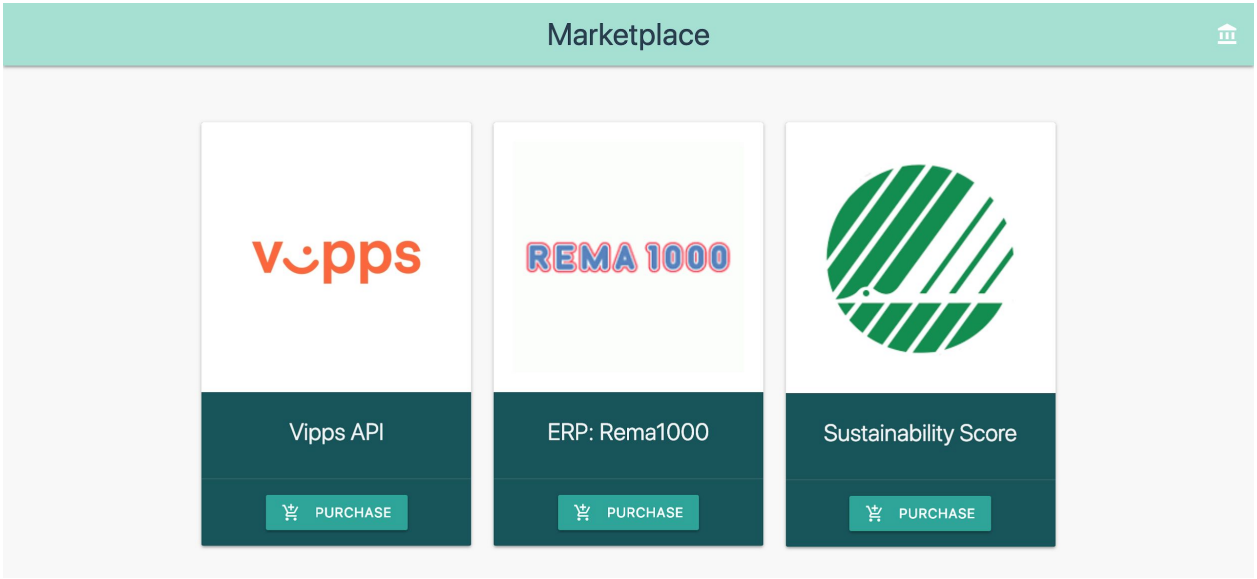
App Store for modules



- B2B: “App store” provided by DNB, to buy/sell modules
- Where’s the money?
  - Premium modules
  - Marketplace and developers split the revenue

MARKETPLACE

Simple implementation of the marketplace



SUPPORT & CONSULTING

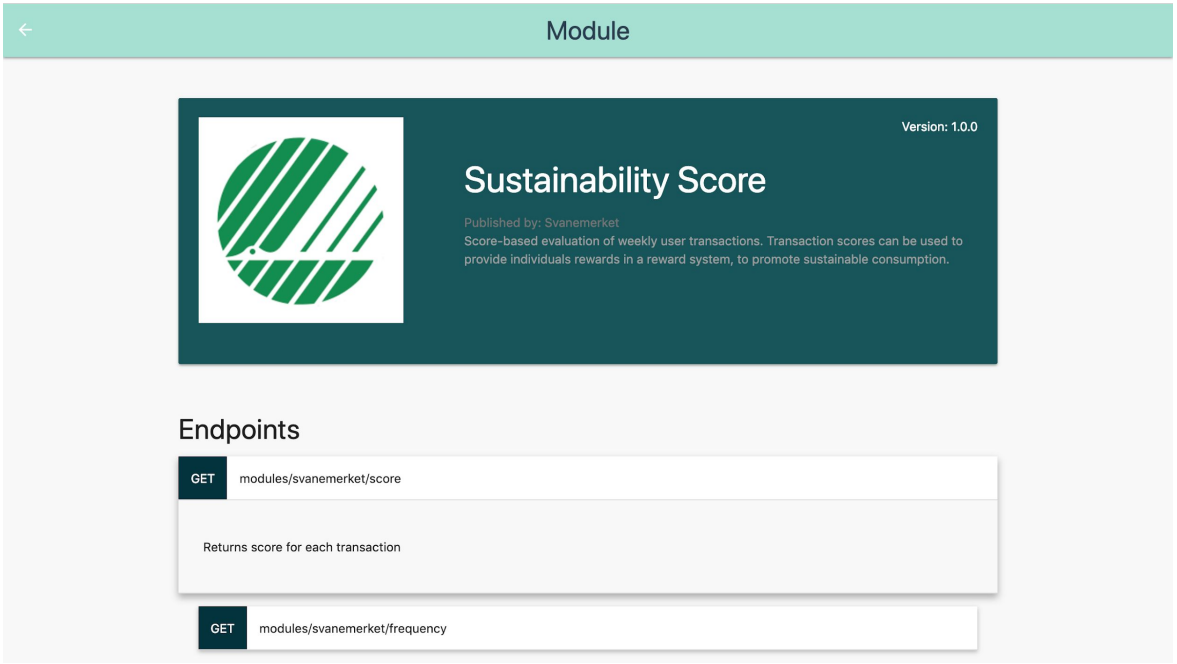
Utilizing the first-mover advantage

- Help other banks develop integrations
- Help third parties develop modules
- Support startups when using BankOS in their products

One more thing...

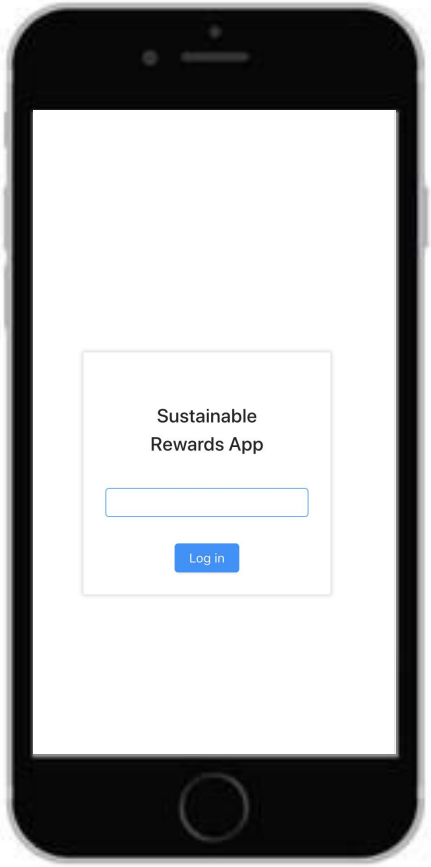
NORDIC ECOLABEL MODULE

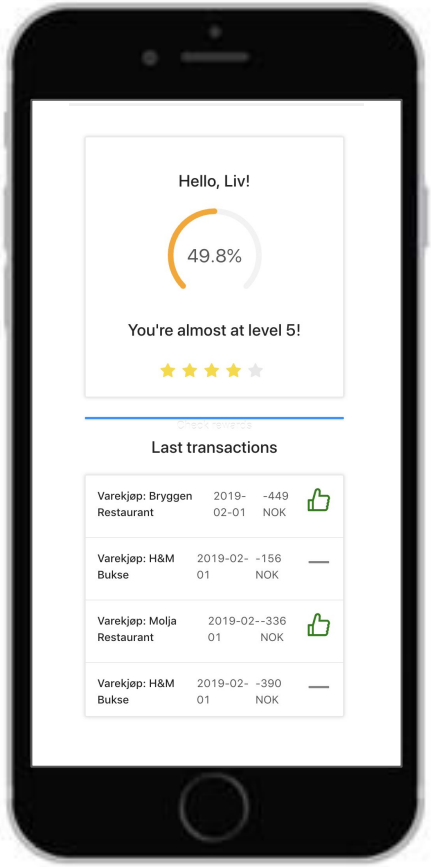
Providing accessibility to eco-labelled products



NORDIC ECOLABEL APPLICATION

Innovating on the Nordic Ecolabel module





1 NO POVERTY
2 ZERO HUNGER
3 GOOD HEALTH AND WELL-BEING
4 QUALITY EDUCATION
5 GENDER EQUALITY
6 CLEAN WATER AND SANITATION
7 AFFORDABLE CLEAN ENERG
8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
11 SUSTAINABLE CITIES AND COMMUNITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTIO
13 CLIMATE ACTION
14 LIFE BELOW WATER
15 LIFE ON LAND
16 PEACE, JUSTICE AND STRONG INSTITUTIONS
17 PARTNERSHIPS FOR THE GOALS

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15 LIFE ON LAND
WWF
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AMNESTY INTERNATIONAL
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THE BORING COMPANY
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Katapult Ocean
THE OCEAN CLEANUP
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ALTERED:

Thanks!

#FreeFood