



NATIONAL BANK
OF GREECE

NBG OPEN BANKING

16TH Bank Management Conference / NBG/ OpenWay

openway



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- **~4,5 mln** Debit Cards, **~350K** Credit Cards, **~650K** Prepaid Cards, 200K POS, 1,500+ ATMs
- **17+ card products**
- Direct access to **VISA, Mastercard, local scheme interface**
- Offering of **full peripheral services**: 3DS, Digital Banking, Fraud Monitoring, Dispute Management, DCC, etc.



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Past...

- **Multiple legacy CMS** systems (> 20yrs) – **High TCO**
- Lack of **automated processes**
- **Limited scalability & robustness** to meet increasing market volumes
- Difficulty in meeting **new market dynamics/ Mandates**
- Several **failed attempts** to migrate to new systems in the past



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Present

- **x2 TCO saving** after the migration
- **x2 time-to-market** reduction
- **Lower operational risks**
- In synch with **International Standards**
- Improved **transaction fraud**





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~4 500 000

MC Identity Check

debit cards migrated **on time, on budget**

New Visa Debit Product

New Voucher
Prepaid Product

Visa & MC Switching from
WAY4



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Journey continues...

Tokenization/ Acquiring / New Switching / Credit...



The best “large-scale IT project” 2018 in Greece

#1

GLOBAL RANKING

in CMS & Digital Wallets

Gartner

Ovum
TMT intelligence | informa

133+ clients | 45+ countries

we are glbal

Europe HQ / Americas / Africa / Middle East / Asia Pacific





all-in-one wallet

instant payments acquiring
omni-channel online accounts

digital banking
cards & tokenization

PSD2 HUB

thank you!

openway