

# STARLING

## BANKING SERVICES

### Payments 360

### *The Future of Payments*

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# STARLING BANK – *an intro*

## THE BANK CREATED WITH NO LEGACY

- Consumer; Joint and Business Banking Current Accounts
- Tech start-up with a Banking Licence
- 100% Cloud based, API based PSD2 compliant
- Direct access to Faster Payments, BACS, SEPA & MasterCard
- MarketPlace bring innovation & choice for our customers



## WE ARE THE FIRST BANK TO ....

...develop mobile only proposition for The Current Account Switch Service

...launch an API-based Marketplace directly in app

...integrate Apple Pay, Google Pay, Fitbit Pay, Samsung Pay and Garmin Pay

...help developers build integrated applications with our open-API

And the first challenger bank to win Best British Bank Award in 2018

# PAYMENTS-AS-A-SERVICE



## SPONSORSHIP & AGENCY BANKING

- **Real-time access to Faster Payments** and direct access to BACS and SEPA
- Unique **addressable sort codes and account numbers**
- **Safeguarding Accounts** and CASS 7 Accounts
- All via a set of APIs
- Clear transparent on-boarding & Pricing
- Clients include Banks, FinTechs & e-money institutions, Corporates and Government

Vitesse

RBS

HOLVI

SOLDO

goji

mastercard

Department  
for Work &  
Pensions

PelicanPay

N26

Bankable

FORM3  
FINANCIAL CLOUD

# BANKING-AS-A-SERVICE



## CREATING A PLATFORM FOR BANKING

Ability for non-regulated entities to create bank account and access to payments via our Platform APIs

They are responsible for continuing to look after their customers::

- User Interface and Customer Experience
- Acquisition
- Servicing

Starling provides a suite of APIs:

- Open FSCS / Euro Deposit Protection accounts
- Make and Receive Payments with access to UK and European payment schemes
- View balance / transaction information



# THREATS & OPPORTUNITIES – *payments and banking becoming a utility*

**Real-time Payments & Banking ...  
... delivered in a cost effective way with easy to use technology**

## THREATS

- Regulation driving the agenda
- Technology constrained
- Focused on the legacy
  - *Customers, Staff, Systems and KPIs*

## OPPORTUNITIES

- Changes in Business Models
- Quicker to market
- Focused on the Customer
  - *The only measure that counts*

# STARLING

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*Your Payments, Our Platform*

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