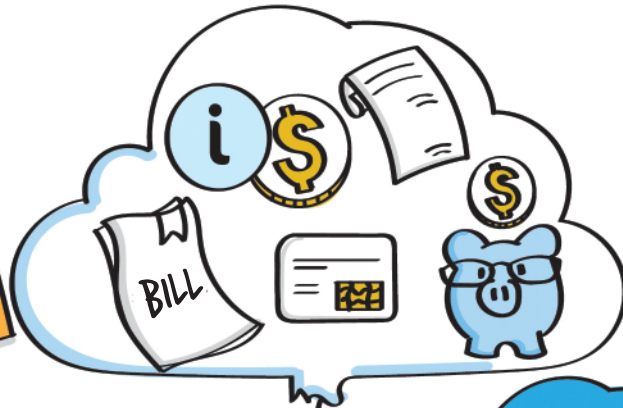


IS THE FINANCIAL  
INFORMATION  
OWNED BY WHO?



## Did you know that every information you create is yours?

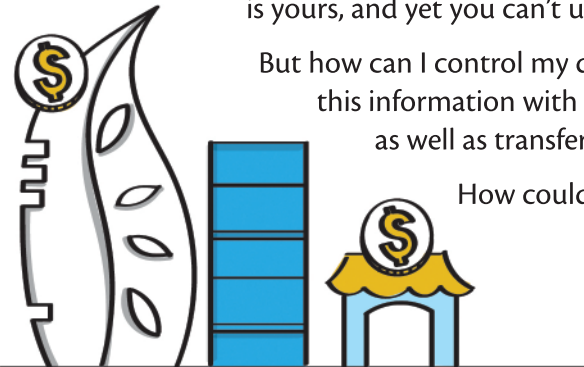
Including financial information about your bills, bank transfer, statement, credit, savings, and investments.

All information the financial institution has on you is yours, and yet you can't use in your favor.

But how can I control my data and safely share this information with banks and companies, as well as transfer my money?

How could this sharing benefit me?

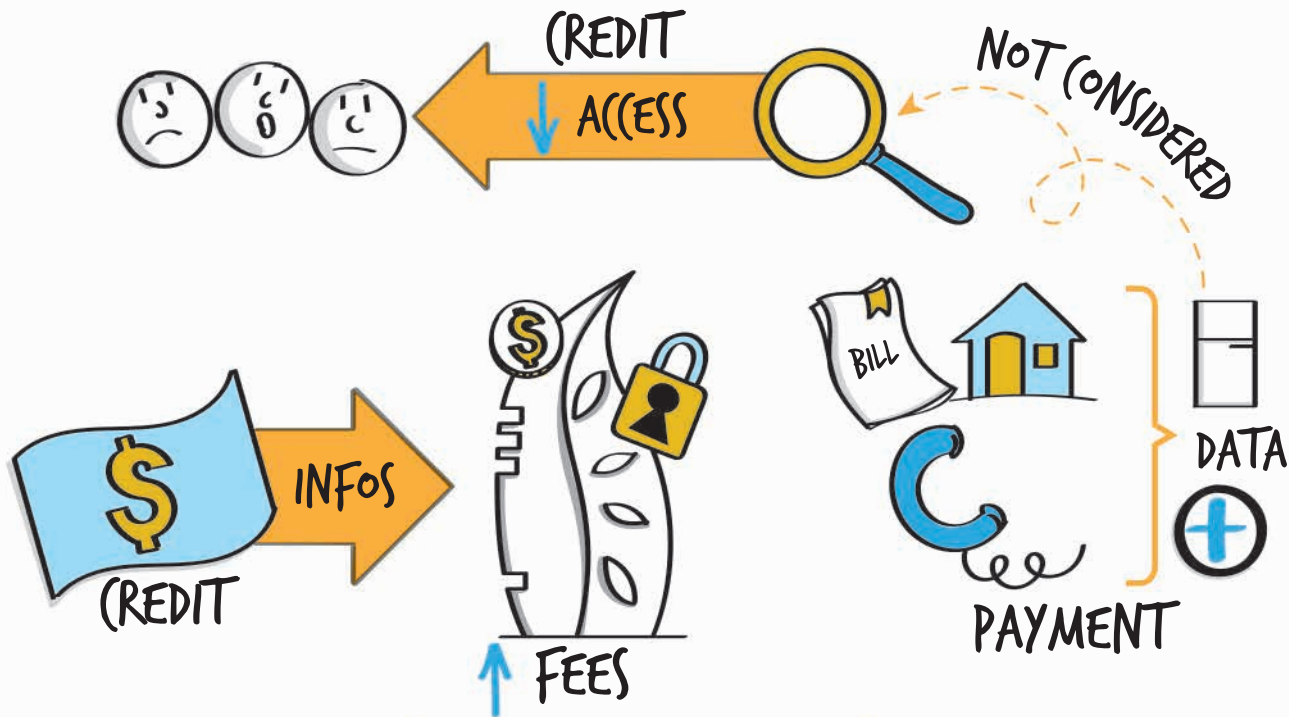
Is it safe? Will my data be accessed by anyone without my consent?



**Open Banking** implementation goal is to **put costumers and users in the core of business relationships**, empowering them to decide who is allowed to access their information, so banks, financial institutions and fintechs will be able to provide individuals greater financial access, tailor-made products and services, as well as widen the financial inclusion, considering access to loans and credits,



the best relationship experience, and, of course, cheaper. Mostly because after sharing our data, these institutions become able to understand the best way to fit each need and offer credit in a better and more accessible way, for instance.



Nowadays, lots of people have no access to credit, as your most detailed expenditure information are not tangible and, as the institutions do not know you, fees are higher. In a daily basis, bills are paid (electricity, rent,

phone, etc.), creating positive data on financial behavior, but the analysis made do not consider all this information. It greatly impacts the family finances, rising fees and lowering financial access. So, you feel like

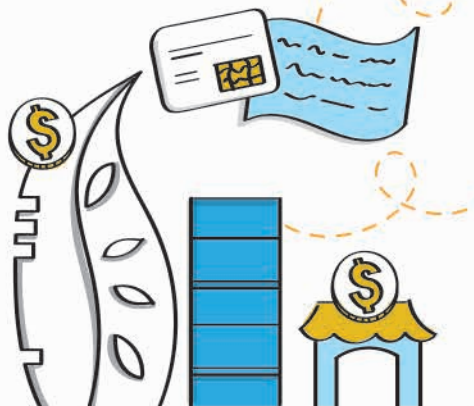
there is no credit for you, no dialogue with the financial institutions, and your experience with financial sector becomes awful, traumatic, and bureaucratic.

# Did you understand how important taking control of your information and consumption behavior is?

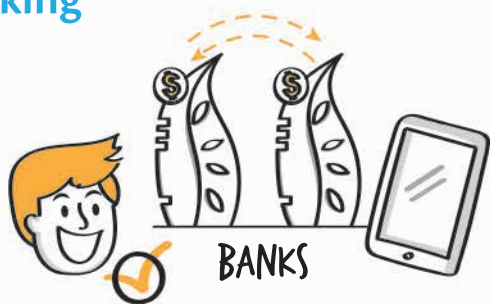
**Open Banking** is the possibility to quickly provide personal data and information to other institutions, with no paperwork, totally digital, and with many advantages!

If you have more than one bank account, it will be easy to manage them in a single platform, choose where keeping your savings, and even request credit or make an investment in a timely way.

All of this in a safe, technological way, under



EASY  
SPEECHLESS



the Central Bank of Brazil (Banco Central do Brasil), which shall ensure the highest level of security.

Your financial life remote control is on your hands, giving or taking permission to institutions at any moment you like.

# HOW TO USE?

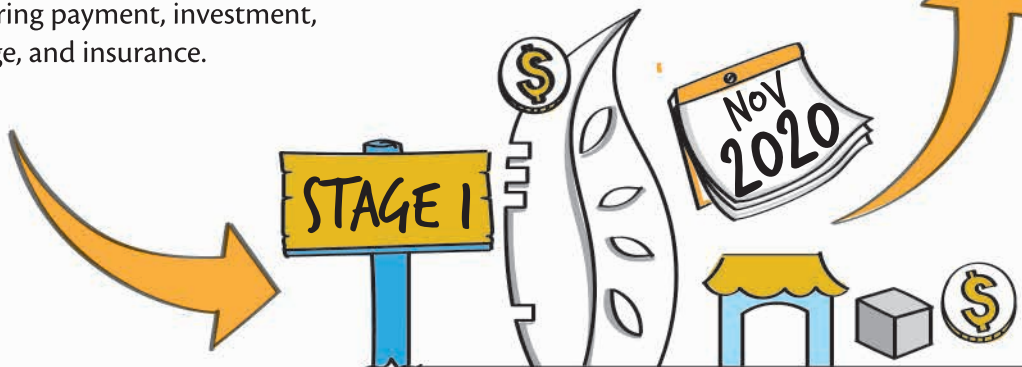


At this moment, we are working with the Central Bank of Brazil and other financial market businesses to set all open financial system rules and safety issues.

In November 2020 we will have more news on the initial stage, with information about commercial and retail banks, branches, products, and rates.

In May 2021, stage 2 will take place, addressing shared registration, bank account and loan agreement data.

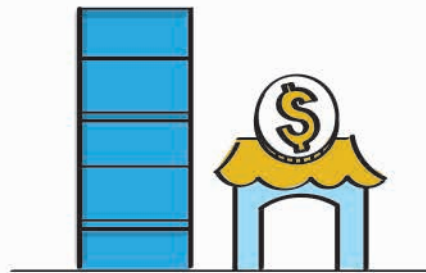
Also, third and fourth stages are on sight, considering payment, investment, exchange, and insurance.



HOW  
CAN I HELP?



GET INFORMED



ABFINTECHS  
CENTRAL BANK OF BRAZIL



SHARE



The first and more important step is getting informed! As it can positively impact Brazilians lives, seek information, query, share what you learn with relatives, neighbors, friends, so when **Open Banking** is on you will be able to make the most of all benefits and improve your financial

education and relationship with financial institutions, digital accounts and fintechs.

Also follow the content of the project partakers business groups, such as Abfintechs, and the Central Bank of Brazil, which will always be updated and available for free.



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