



# The challenges and opportunities on payments at a global bank

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# Commerzbank at a glance



**150** years of  
tradition



**>11Mio**  
customers



**3.421m**  
operating results  
2023

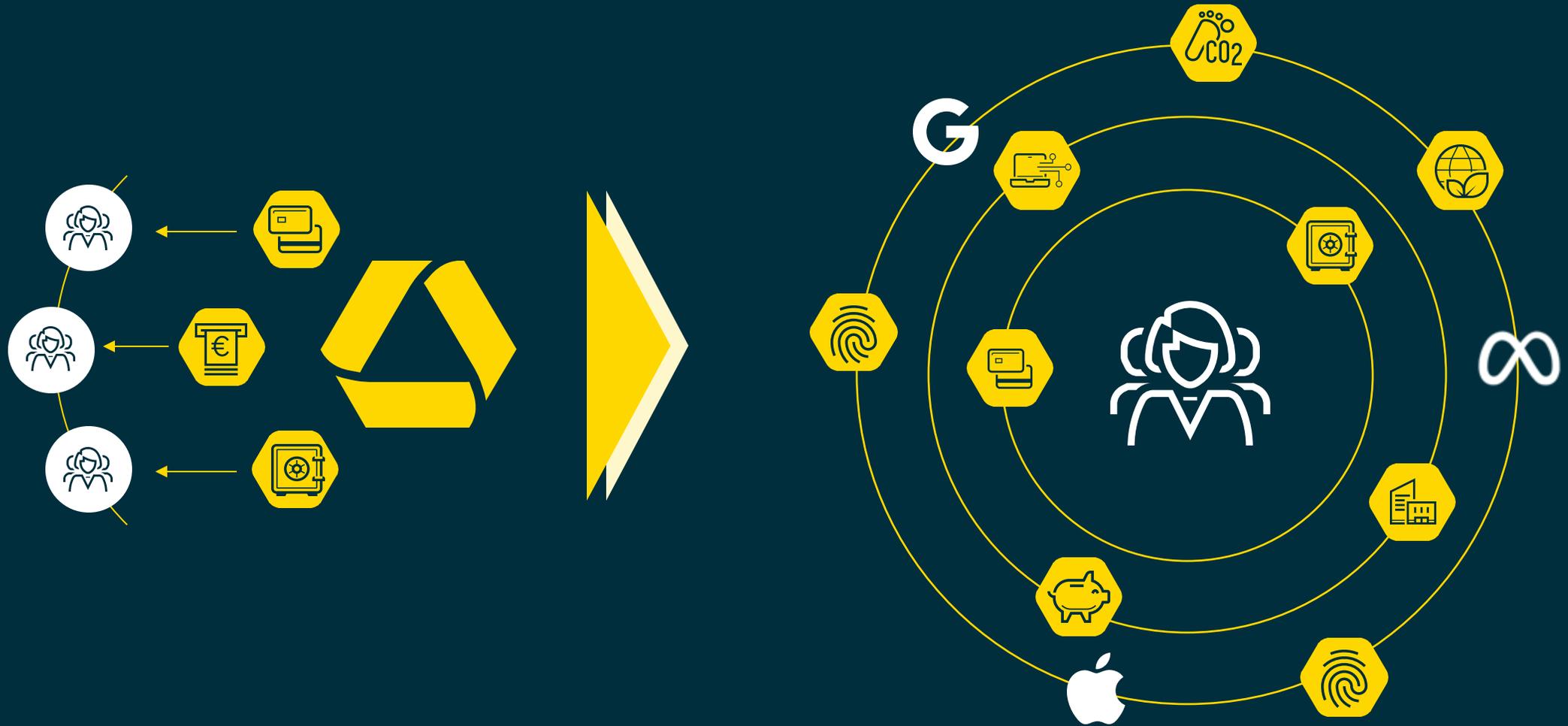


Transacts  
**~30%** of  
Germany's  
foreign trade



**41.000**  
employees

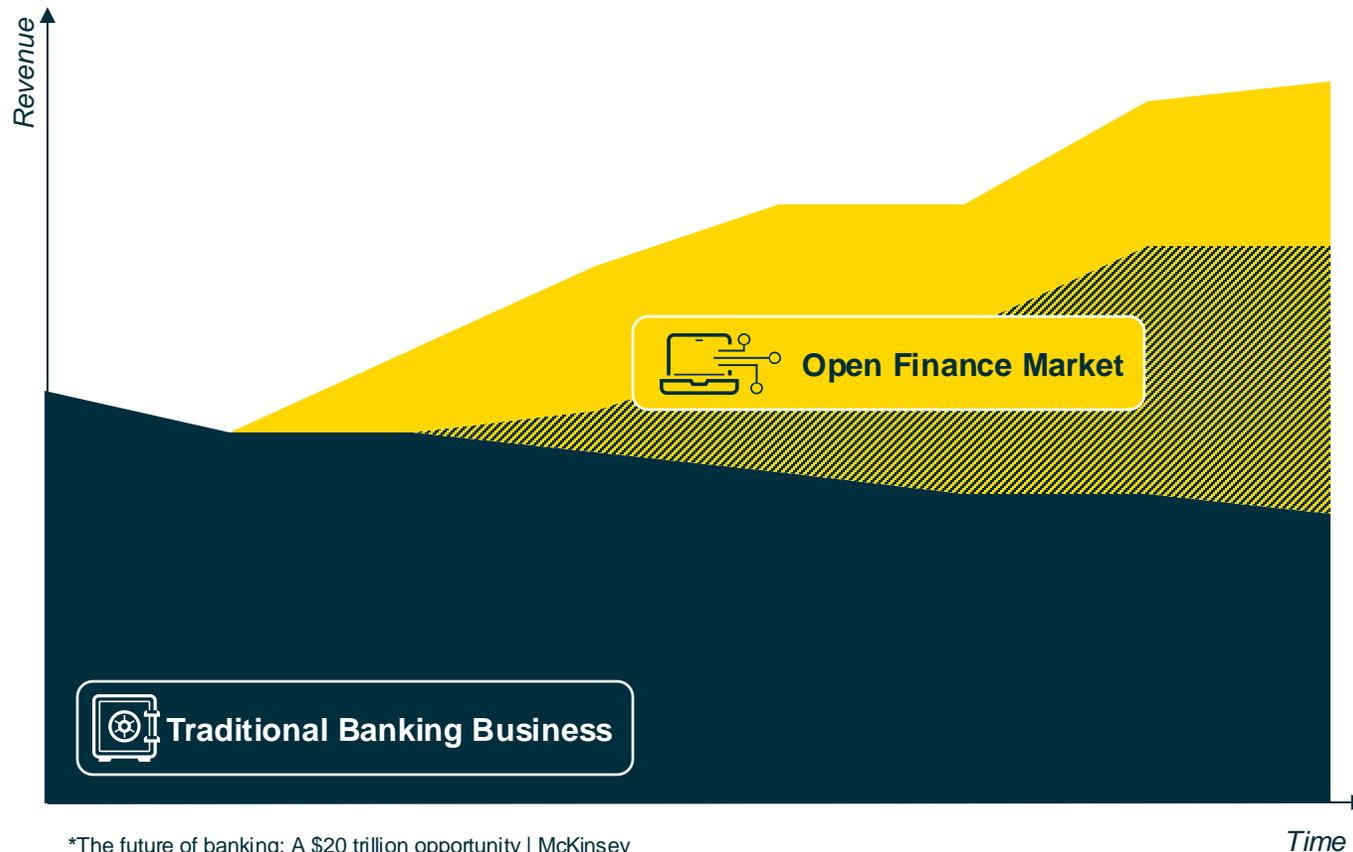
# The industry is changing from one-size-fits-all to highly individualizable customer solutions



# Whereas new digital business models offer enormous revenue potential...



Figure (illustrative)



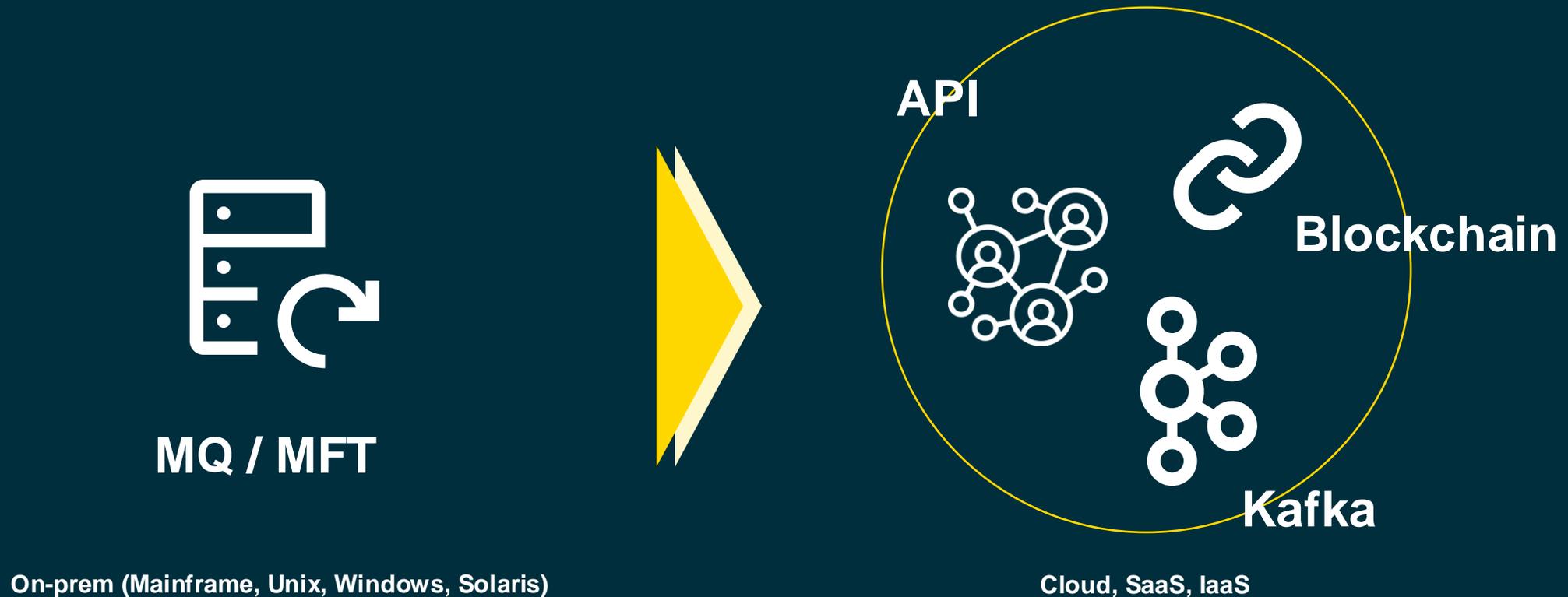
\*The future of banking: A \$20 trillion opportunity | McKinsey

## Explanation

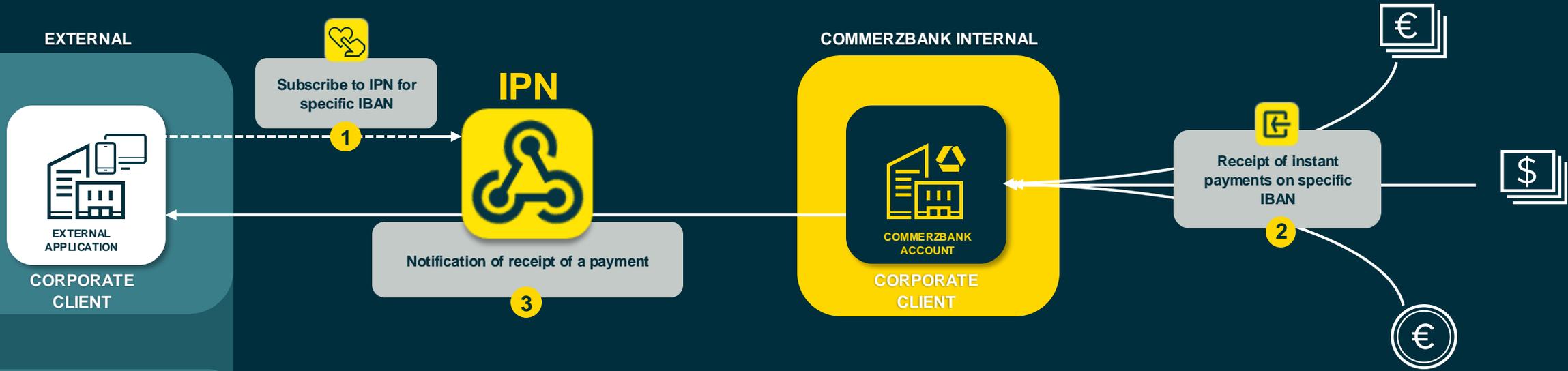
### The financial market is changing in the next 10 years

- Every payment in the world will be as fast, cheap and global as sending an email.
- Anyone with a smartphone will be able to access the same financial services.
- Most financial services will be integrated or connected to ecosystems.
- All industries will be digitally connected across the world.
- Traditional banking will become commoditised.

# ...the underlying tech stack must be maintained and transformed to fulfill new (payment) requirements



# Use case - Instant Payment Notifications



Use cases

## Insurance: *"Instant" insurance coverage*

Take out an insurance online and redeem it immediately



## Trade Finance:

### *Transportation of goods (Truck, Ship, Container etc.)*

Instantly notified that the payment has been received, the goods are there and hence the transfer can be completed



## Telecommunication provider/provider:

### *Activation of user accounts without delay*

Activation of blocked user accounts against real-time payment receipt



## E-commerce: *Replacement of Internet payment methods*

Replacement of other Internet payment options (e.g. PayPal, Klarna) through risk-free transfer receipt



## Car dealers: *Substitute for cash*

Customers buying a car for settlement offer SEPA real-time transfer instead of unwanted cash



## Retail: *Use in stationary retail*

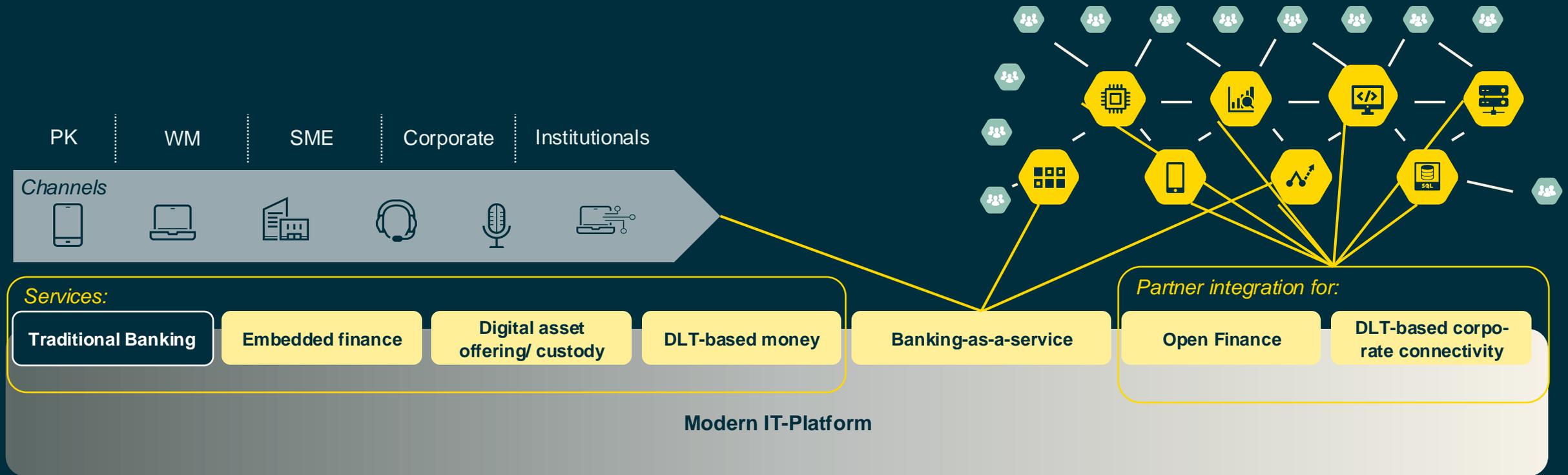
Customers pay with SEPA real-time transfer and display them directly in the POS system



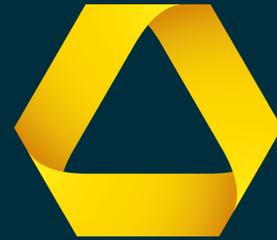
Opportunity to be the front-runner for this service in Germany and EU

Monetization opportunities

# Target picture is one scalable platform for traditional banking and innovative business models



**CBK** as experienced financial institution has its **right to play in future markets/ ecosystems** driven by collaboration, where **combination of mastering tech and regulation** will be key



**COMMERZBANK**