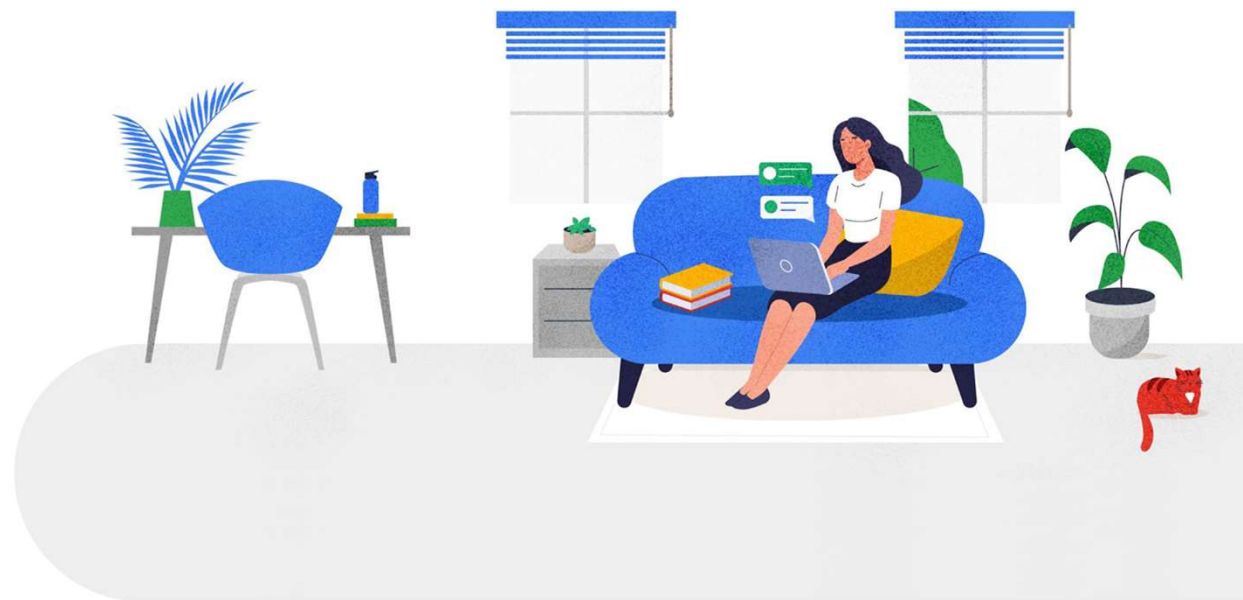


# Building a Digital Ecosystem

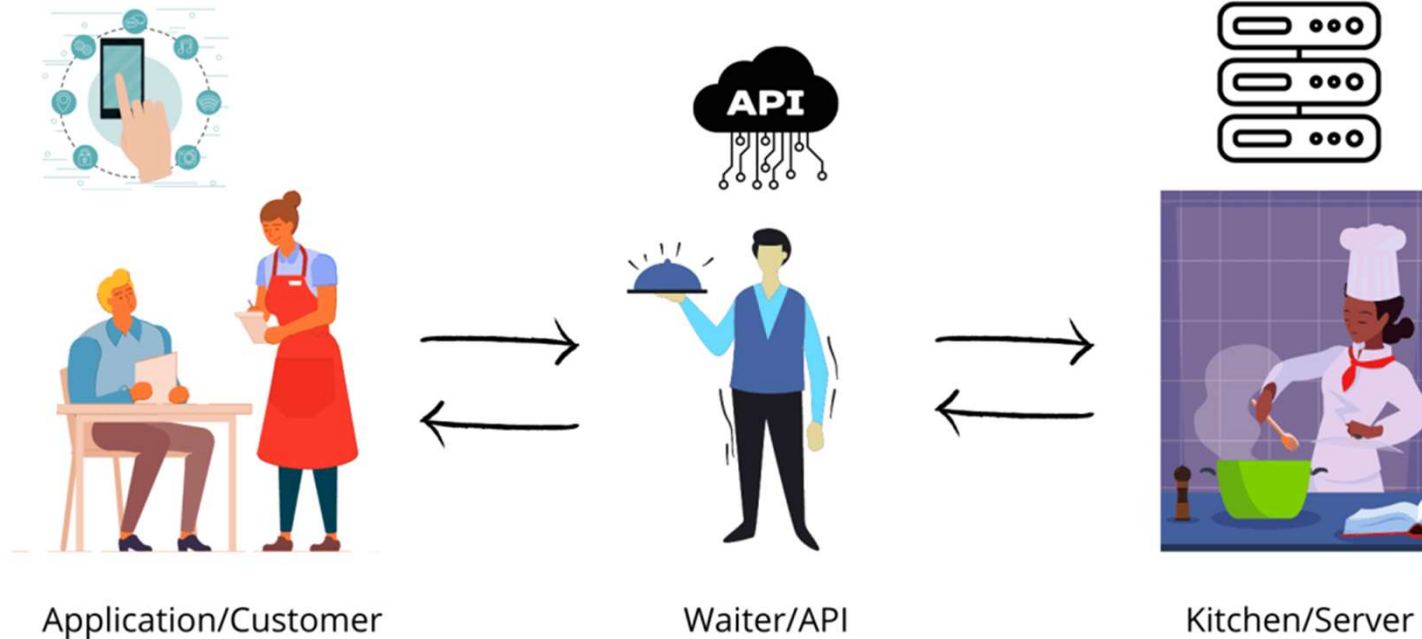
Ralf Antweiler

Business Application Platform lead Switzerland

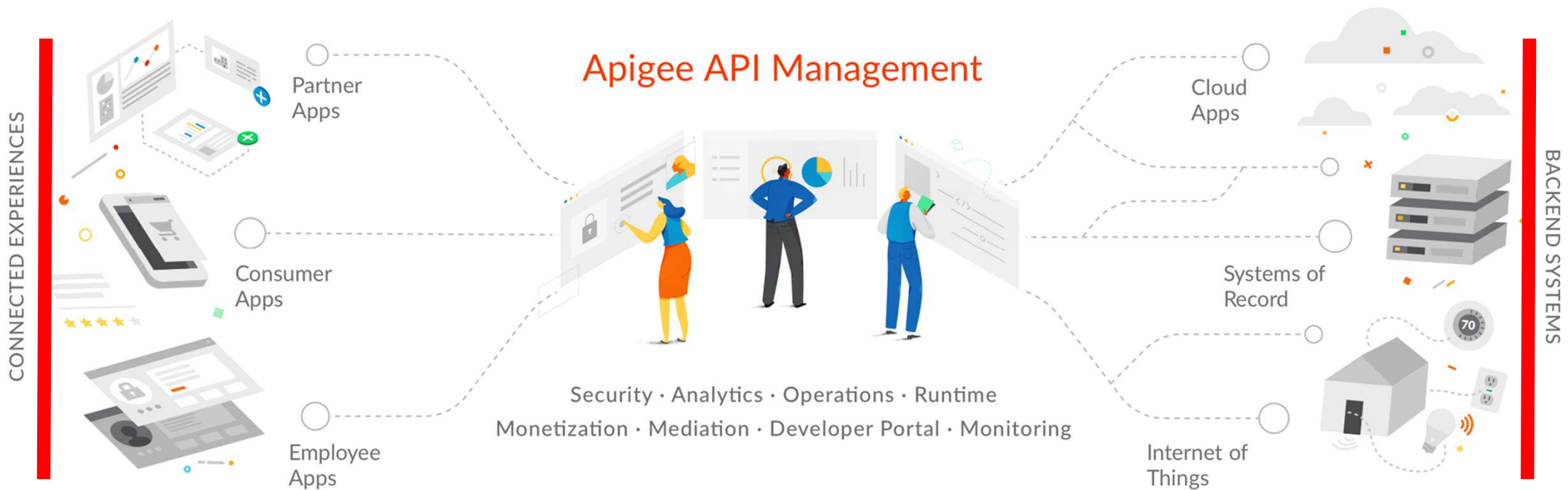
[antweiler@google.com](mailto:antweiler@google.com)



# What is an API Management

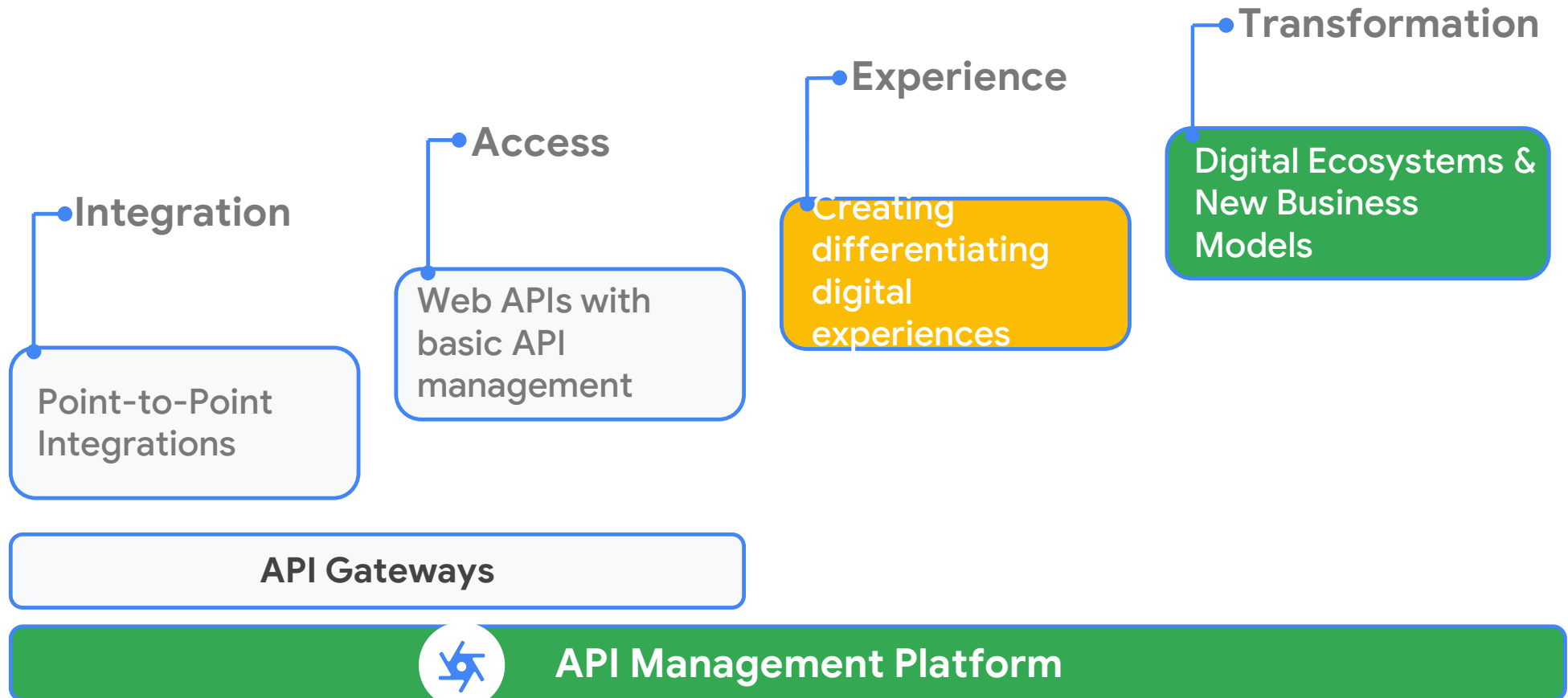


# APIs are the **digital nervous system** of every business

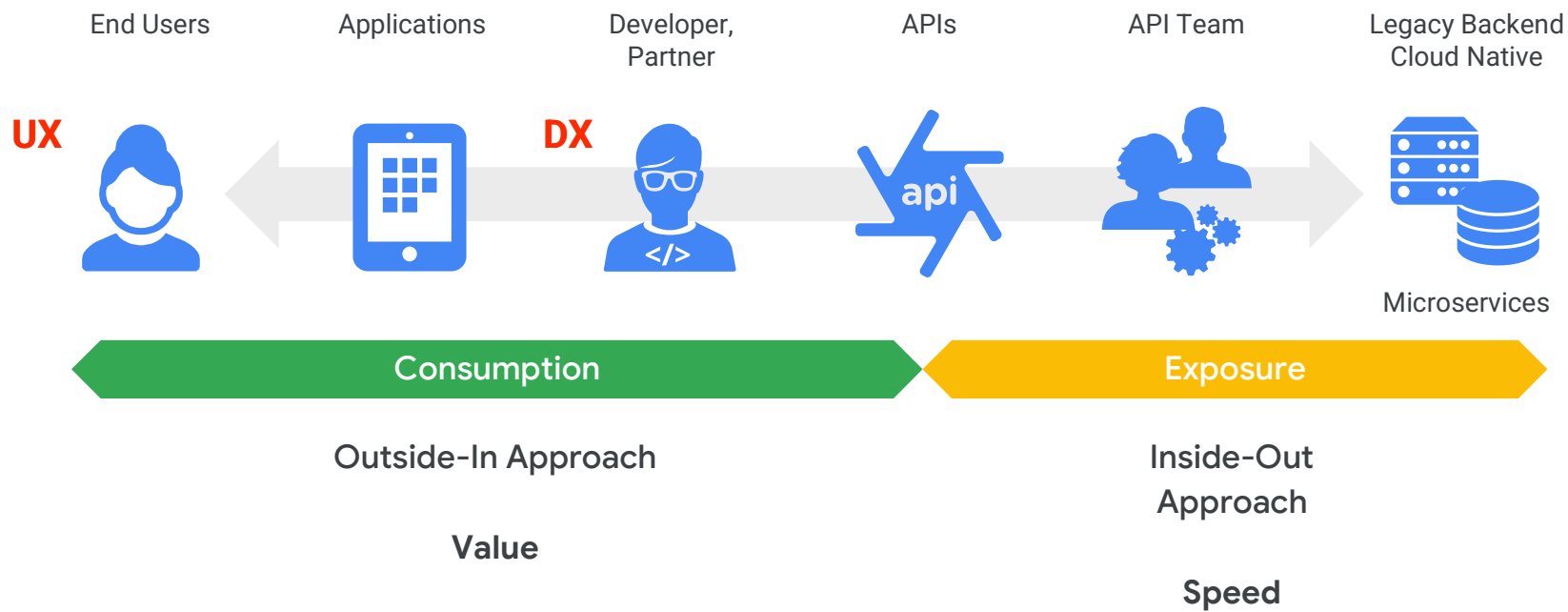


<p><b>头盘 Appetisers</b></p> <p>1. <b>House Special Mixed Appetisers</b> <i>Crab Ribs, Crispy Sweetcorn, Crispy Chicken Wings, Chicken Satay on Skewers &amp; Prawns on Toast</i> ..... 2 people <b>£8.70</b> 7 people <b>£12.30</b></p> <p>2. <b>Crispy Aromatic Duck</b> <i>(Served with Pancake Spring)</i> <i>Seasonal Vegetables &amp; Hot Soy Sauce</i></p> <p>20. 1/4 (# pancakes) ..... £8.30</p> <p>20L 1/2 (# pancakes) ..... £15.20</p> <p>20R Whole (#4 pancakes) ..... £29.00</p> <p>20X Extra Pancakes (#) ..... £2.20</p> <p>21. Sesame Seed Prawns on Toast (#) ..... £4.20</p> <p>4. <b>Prawn Crackers</b> <i>(Small)</i> £1.20 <i>(Large)</i> £2.00</p> <p>5. <b>Crispy Seaweed</b> <i>Crispy fried seaweed with ground Tuna</i> ..... £3.90</p> <p>5a. <b>Smoked Shredded Chicken</b> <i>Large</i> ..... £5.90</p> <p>6. <b>Chicken Wings in Sticky Honey Sauce</b> ..... £4.90</p> <p>6a. <b>Chicken Wings in Salt &amp; Pepper</b> ..... £4.90</p> <p>7b. <b>Mushrooms in Salt &amp; Pepper</b> ..... £4.90</p> <p>8. <b>Chicken Satay on Skewers with Peanut Sauce</b> (#) ..... £3.50</p> <p>8a. <b>Deep Fried King Prawns in Breadcrumbs</b> (#) ..... £6.20</p> <p>8a. <b>Chicken in Breadcrumbs</b> ..... £4.80</p> <p>9. <b>Crispy Pancake Roll</b> ..... £1.90</p> <p>10. <b>Crispy Chicken Triangles</b> ..... £3.10</p> <p>11. <b>Mix veg Spring Rolls</b> ..... £2.30 <i>(Large)</i> £4.20</p> <p>11a. <b>Grilled Vegetables Dumplings</b> (#) ..... £4.90</p> <p>11b. <b>Grilled Pork Dumplings</b> (#) ..... £5.30</p> <p>12. <b>Spare Ribs</b> <i>(Dry)</i> ..... <i>Hot</i> £3.90 <i>(Soft)</i> £5.80</p> <p>13. <b>Spare Ribs in Barbecue Sauce</b> ..... <i>Hot</i> £4.00 <i>(Soft)</i> £6.10</p> <p>14. <b>Spare Ribs in Salt &amp; Pepper</b> ..... £6.10</p> <p>15. <b>Spare Ribs in Peking Style</b> ..... £5.10</p> <p>16. <b>Spare Ribs in Sweet &amp; Sour Sauce</b> ..... £5.10</p> <p>16a. <b>Spare Ribs in Sticky Honey Sauce</b> ..... £6.10</p> <p><b>点心 Dim Sum (steamed delicacies)</b></p> <p>D51. <b>Hai Kiao</b> <i>Prawn Dumplings</i> (#) ..... £4.80</p> <p>D52. <b>Shao Mai</b> <i>Pork Dumplings</i> (#) ..... £3.90</p> <p>D53. <b>Char Sui Bao</b> <i>Roast Pork buns</i> (#) ..... £4.50</p> <p><b>其他 Miscellaneous</b></p> <p>17. <b>Barbecue Sauce</b> ..... £1.50</p> <p>17a. <b>Satay Sauce</b> <i>(Hot)</i> ..... £1.70</p> <p>17b. <b>Black Bean Sauce</b> ..... £1.70</p> <p>17c. <b>Curry Sauce</b> ..... £1.50</p> <p>17d. <b>Sweet &amp; Sour Sauce</b> ..... £1.50</p> <p>17e. <b>Lemon Sauce</b> ..... £1.70</p> <p>17f. <b>Ho Sen Sauce</b> <i>(Hot)</i> ..... £1.70</p> <p>17g. <b>Chili Oil</b> <i>(Hot)</i> ..... £2.50</p> <p>18. <b>Chips</b> ..... £1.90</p> <p>18a. <b>Chips with Salt &amp; Pepper</b> ..... £2.80</p> <p>18a. <b>Chicken Nuggets</b> ..... £2.60</p> <p>18b. <b>Chicken Nuggets</b> ..... and chips ..... £2.80</p> <p>18c. <b>Egg fried rice, chips &amp; curry sauce</b> ..... £4.90</p> <p>18d. <b>Special Fried Rice, Chips &amp; Curry Sauce</b> ..... £5.80</p> <p>C18. <b>Chicken Fried Rice, Chips &amp; Curry Sauce</b> ..... £5.70</p>	<p><b>汤类 Soups</b></p> <p>19. <b>Wan Tun Soup</b> ..... £2.90</p> <p>20. <b>Seafood Stick &amp; Sweetcorn Soup</b> ..... £3.50</p> <p>21. <b>Chicken &amp; Sweetcorn Soup</b> ..... £2.70</p> <p>22. <b>Chicken &amp; Mushroom Soup</b> ..... £2.70</p> <p>23. <b>Chicken &amp; Noodle Soup</b> ..... £2.70</p> <p>24. <b>Hot &amp; Sour Soup</b> ..... £3.50</p> <p><b>饭类 Rice Dishes</b> <i>Go large for an extra £1.88</i></p> <p>25. <b>House Rice in Gravy</b> <i>Large</i> ..... £6.50 <i>(Mixed Meat &amp; Vegetables in gravy with boiled rice)</i></p> <p>26. <b>Special Fried Rice</b> <i>(Chicken, Chicken &amp; pork)</i> ..... £4.90</p> <p>27. <b>King Prawn Fried Rice</b> ..... £5.50</p> <p>27a. <b>Seafood Fried Rice</b> <i>Large</i> ..... £6.80</p> <p>29. <b>Chicken Fried Rice</b> ..... £4.70</p> <p>30. <b>Beef Fried Rice</b> ..... £5.00</p> <p>31. <b>Pork Fried Rice</b> ..... £4.70</p> <p>31a. <b>Roast Duck Fried Rice</b> ..... £5.00</p> <p>32. <b>Egg Fried Rice</b> ..... £4.00</p> <p>33. <b>Boiled Rice</b> ..... £3.50</p> <p>34. <b>Mixed Vegetable Fried Rice</b> ..... £4.50</p> <p>35. <b>Mushroom Fried Rice</b> ..... £4.50</p> <p>36. <b>Singapore Fried Rice</b> <i>(Spring, chicken &amp; pork)</i> ..... £5.10</p> <p><b>炒面 Chow Mein Dishes (Soft Noodles)</b> <i>Go large for an extra £1.88</i></p> <p>40. <b>House Chow Mein in Gravy</b> <i>Large</i> ..... £6.50 <i>(Mixed Meat &amp; Vegetables in gravy with plain chow mein)</i></p> <p>41. <b>Special Chow Mein</b> <i>(Spring, Chicken &amp; pork)</i> ..... £4.90</p> <p>42. <b>King Prawn Chow Mein</b> ..... £5.50</p> <p>42a. <b>Seafood Chow Mein</b> <i>Large</i> ..... £6.80</p> <p>44. <b>Chicken Chow Mein</b> ..... £4.70</p> <p>45. <b>Beef Chow Mein</b> ..... £5.00</p> <p>46. <b>Roast Pork Chow Mein</b> ..... £4.70</p> <p>46a. <b>Roast Duck Chow Mein</b> ..... £5.00</p> <p>47. <b>Mixed Vegetables Chow Mein</b> ..... £4.50</p> <p>48. <b>Mushroom Chow Mein</b> ..... £4.50</p> <p>49. <b>Plain Chow Mein</b> ..... £4.00</p> <p>49a. <b>Singapore Chow Mein</b> <i>(Spring, Chicken &amp; pork)</i> ..... £5.10</p> <p><b>炒粉 Chow Mein with Satay Flavouring</b> <i>Hot sauce</i> <i>Go large for an extra £1.88</i></p> <p>50. <b>Special Satay Chow Mein</b> ..... £5.10</p> <p>51. <b>King Prawn Satay Chow Mein</b> ..... £5.70</p> <p>52. <b>Chicken Satay Chow Mein</b> ..... £4.90</p> <p>53. <b>Beef Satay Chow Mein</b> ..... £5.10</p> <p>54. <b>Roast Pork Satay Chow Mein</b> ..... £4.90</p>	<p><b>河粉 Ho Fun (Extra Large) (Flat soft noodle)</b></p> <p>H1. <b>House Special Ho Fun</b> <i>(Chicken, pork, beef and King prawns in gravy)</i> ..... £7.00</p> <p>H1a. <b>Seafood Fried Ho Fun</b> ..... £7.30</p> <p>H2. <b>Beef with Green Peppers &amp; Black Bean Sauce Ho Fun</b> ..... £6.60</p> <p>H3. <b>Chicken with Green Peppers &amp; Black Bean Sauce Ho Fun</b> ..... £6.60</p> <p>H4. <b>Beef Stir Fried with Ho Fun</b> ..... £6.40</p> <p>H5. <b>Duck Stir Fried with Ho Fun</b> ..... £6.40</p> <p>H6. <b>Mixed Vegetables Fried Ho Fun</b> ..... £5.40</p> <p><b>米粉 Vermicelli (thin rice noodle)</b> <i>Go large for an extra £1.38</i></p> <p>V1. <b>Singapore Vermicelli</b> ..... £5.10</p> <p>Va. <b>Special Fried Vermicelli</b> <i>(Spring, Chicken &amp; pork)</i> ..... £4.90</p> <p>V2. <b>Prawn Fried Vermicelli</b> ..... £5.70</p> <p>V2a. <b>Seafood Fried Vermicelli</b> <i>Large</i> ..... £7.00</p> <p>V3. <b>Chicken Fried Vermicelli</b> ..... £4.90</p> <p>V4. <b>Beef Fried Vermicelli</b> ..... £5.20</p> <p>V5. <b>Roast Duck Fried Vermicelli</b> ..... £5.20</p> <p>V6. <b>Mixed Vegetables Fried Vermicelli</b> ..... £4.60</p> <p>V7. <b>Plain Fried Vermicelli</b> ..... £4.10</p> <p><b>粉面 Udon Noodles (soft big round white noodle)</b></p> <p>U1. <b>Singapore Udon</b> <i>(Spring, Chicken &amp; pork)</i> ..... £5.10</p> <p>U2. <b>Special Fried Udon</b> <i>(Spring, Chicken &amp; pork)</i> ..... £4.90</p> <p>U2a. <b>Prawn Fried Udon</b> ..... £5.70</p> <p>U3. <b>Beef Fried Udon</b> ..... £5.20</p> <p>U4. <b>Chicken Fried Udon</b> ..... £4.90</p> <p>U4a. <b>Duck Fried Udon</b> ..... £5.20</p> <p>U5. <b>Mixed Vegetables Fried Udon</b> ..... £4.60</p> <p>U6. <b>plain udon</b> ..... £4.10</p> <p><b>咖喱 Curry Dishes</b></p> <p>56. <b>Special Curry</b> <i>(Pork, Chicken, Beef, King Prawn)</i> ..... £5.20</p> <p>57. <b>King Prawn Curry</b> ..... £5.40</p> <p>59. <b>Chicken Curry</b> ..... £4.80</p> <p>60. <b>Beef Curry</b> ..... £5.00</p> <p>61. <b>Roast Pork Curry</b> ..... £4.80</p> <p>62. <b>Roast Duck Curry</b> ..... £5.00</p> <p>63. <b>Mixed Vegetables Curry</b> ..... £4.20</p> <p>64. <b>Mushroom Curry</b> ..... £4.20</p> <p><b>甜酸 Sweet and Sour Dishes</b></p> <p>66. <b>Sweet &amp; Sour King Prawn Balls</b> ..... £3.30 <i>(10)</i> £6.00</p> <p>67. <b>Sweet &amp; Sour Chicken Balls</b> ..... £3.10 <i>(10)</i> £5.70</p> <p>68. <b>Sweet &amp; Sour Pork Balls</b> ..... £3.10 <i>(10)</i> £5.70</p> <p>69. <b>King Prawn in Hong Kong Style</b> ..... £6.10</p> <p>70. <b>Chicken in Hong Kong Style</b> ..... £5.30</p> <p>71. <b>Pork in Hong Kong Style</b> ..... £5.30</p> <p>74. <b>King Prawn Kung Pui Style</b> ..... £6.10</p> <p>75. <b>Chicken Kung Pui Style</b> ..... £5.30</p>	<p><b>海鲜 Seafood Dishes</b></p> <p>77. <b>King Prawns with Spring Onions</b> ..... £6.00</p> <p>78. <b>King Prawns with Fresh Mushrooms</b> ..... £6.00</p> <p>79. <b>King Prawns with Tomatoes</b> ..... £6.00</p> <p>80. <b>King Prawns with Mixed Veg. in Oyster Sauce</b> ..... £6.00</p> <p>82. <b>King Prawns with Cashewnuts</b> ..... £6.30</p> <p>83. <b>King Prawns with Ginger &amp; Spring Onions</b> ..... £6.00</p> <p>85. <b>King Prawns with Cashewnuts &amp; Yellow Bean Sauce</b> ..... £6.00</p> <p>86. <b>King Prawns with Green Peppers &amp; Black Bean Sauce</b> ..... £6.00</p> <p>87. <b>King Prawns in Salt &amp; Pepper</b> ..... £6.20</p> <p>88. <b>King Prawns in Satay Sauce</b> ..... £6.00</p> <p>88a. <b>King Prawns in Sichuan Sauce</b> ..... £6.00</p> <p>91. <b>Mixed Seafood with Green Peppers &amp; Black Bean Sauce</b> ..... £6.20</p> <p>92. <b>Squid in Salt &amp; Pepper</b> <i>(Large)</i> ..... £6.50</p> <p>93. <b>Mixed Seafood in Satay Sauce</b> ..... £6.20</p> <p>94. <b>Mixed Seafood with Mixed Vegetables in Oyster Sauce</b> ..... £6.20</p> <p><b>烧鸭 Roast Duck Dishes</b></p> <p>96. <b>Duck with Fresh Mushrooms</b> ..... £5.90</p> <p>97. <b>Duck with Pineapple</b> ..... £5.90</p> <p>98. <b>Duck with Mixed Vegetables in Oyster Sauce</b> ..... £5.90</p> <p>100. <b>Duck with Green Peppers &amp; Black Bean Sauce</b> ..... £5.90</p> <p>101. <b>Duck Chinese Style</b> <i>(100 Sauce)</i> ..... £6.50</p> <p>102. <b>Duck in Plum Sauce</b> ..... £5.90</p> <p>103. <b>Duck in Sichuan Sauce</b> ..... £5.90</p> <p>104. <b>Duck in Satay Sauce</b> ..... £5.90</p> <p><b>叉烧 Roast Pork Dishes (Char Siu)</b></p> <p>105. <b>Roast Pork with Fresh Mushrooms</b> ..... £5.20</p> <p>106. <b>Roast Pork Mixed Vegetables in Oyster Sauce</b> ..... £5.20</p> <p>108. <b>Roast Pork with Green Peppers &amp; Black Bean Sauce</b> ..... £5.20</p> <p>110. <b>Roast Pork Chinese Style</b> <i>(100 Sauce)</i> ..... £5.20</p> <p>111. <b>Roast Pork in Satay Sauce</b> ..... £5.20</p> <p>111a. <b>Roast Pork in Sichuan Sauce</b> ..... £5.20</p>
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# Creating a Digital Business



# Apigee Digital Value Chain



# 3 Common API ROI Use Cases

## Faster Time To Market

**Apigee:** Improves API discovery, reuse and development speed internally while enabling application modernization, launching new APIs faster, cheaper, and securely.



**Strategy:** Transformed its IT shared services organization to drive an **API-first business strategy** across the company

**Results:** onboarding time for B2B partners from **months** to just **days**

## Build Seamless Experiences

**Apigee:** Opens up the bank's external ecosystem by digitally distributing the bank's financial services and experiences as APIs into 3rd party channels and applications engaging the customers where they are.



**Strategy:** Used **open banking** to innovate new business models and customer experiences by building an **API developer ecosystem**

**Results:** New P2P digital payments business, w/ **6 mm users** with a **B2B model**

## Develop New Products and Business Models

**Apigee:** Bundles the bank's data and services to monetize as API Products. Attracts, onboards, and empowers a larger ecosystem of fintechs and partners to co-innovate new business models.



**Strategy:** developed API products to enable local field operators to bank new customers in far regions without branches

**Results:** Contributes **\$50M in revenue** through the Apigee **monetization** feature

# How to go from code to customer

## 1. Set up the basics

- Choose an API product
- Read the API requirements
- Sign up for an account
- Register an application



<https://developer.abnamro.com/>



The screenshot displays the Mercedes-Benz developer website. At the top left is the Mercedes-Benz logo and the text "/developers". The top navigation bar includes "PRODUCTS" (highlighted with a blue box), "CONTACT", "INSPIRE", "WHAT'S NEW", and "LOGIN". A left sidebar menu lists categories: EV Charging, Fleet Management, Infrastructure and Mapping, Insurance, Marketing, Repair and Maintenance, Retailer, and Vehicle Status. Below these are "Vehicle type" (with a blue circle containing the number 3 and a dropdown arrow) and "Packages" (with a dropdown arrow). A "Not found what you are looking for?" section follows, with a "CONTACT US" link. The main content area features six product cards: "Car Configurator" (with buttons for Passenger Cars, Vans, and smart), "Connect Your Business" (with buttons for Passenger Cars and Vans), "Connect Your Fleet" (with buttons for Passenger Cars and Vans), "Electric Vehicle Status" (with a battery icon), "Energy Data" (with a car and charging station icon), and "Fuel Status" (with a fuel pump icon). A vertical navigation bar on the right side contains icons for a document, a person, and a magnifying glass.

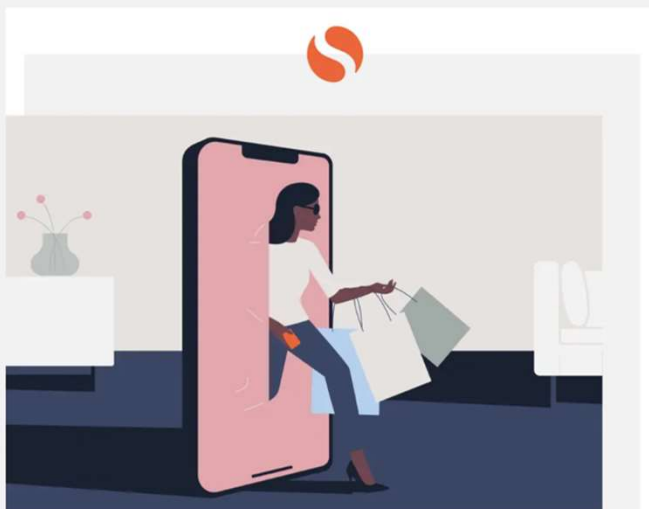
<https://developer.mercedes-benz.com/products?vt=cars&vt=vans&vt=smart>

# Embedded Finance





# When Brands Become Banks



When Brands Become Banks

Open a bank account at an online shop? What sounds like a fantasy is already a reality for global brands like Samsung and Amazon - and it is called embedded finance.

Download the study now and discover the potential of embedded finance for the German e-commerce market.

**Handelsblatt**  
**RESEARCH** INSTITUTE

Download now 

[https://www.solarisbank.com/en/studies/embedded-finance/?gclid=CjwKCAjw14uVBhBEEiwAaufYx5ZaERntCcLYzDhnfNljOft8EyK0pRERNN826GAypHbb3vf\\_52uCthoCdA0QAvD\\_BwE](https://www.solarisbank.com/en/studies/embedded-finance/?gclid=CjwKCAjw14uVBhBEEiwAaufYx5ZaERntCcLYzDhnfNljOft8EyK0pRERNN826GAypHbb3vf_52uCthoCdA0QAvD_BwE)

## Build anything with our API Products

Our API Products let you use approved customer data to create or enhance your digital products.

[View all products](#)



### Decoupled Wallet SDK

Live

Easily integrate Deutsche Bank's white-label digital payment solution into your existing mobile application and issue virtual cards instantly to your customers. During the onboarding process, the card is linked to a funding source of your customer's choice.

[View product](#)



### Addresses

Live Simulation

Get quick address verification from a reliable source: our Addresses API lets you receive all physical addresses associated with your customer. These include business addresses as well as private addresses.

[View product](#)



### Age Check

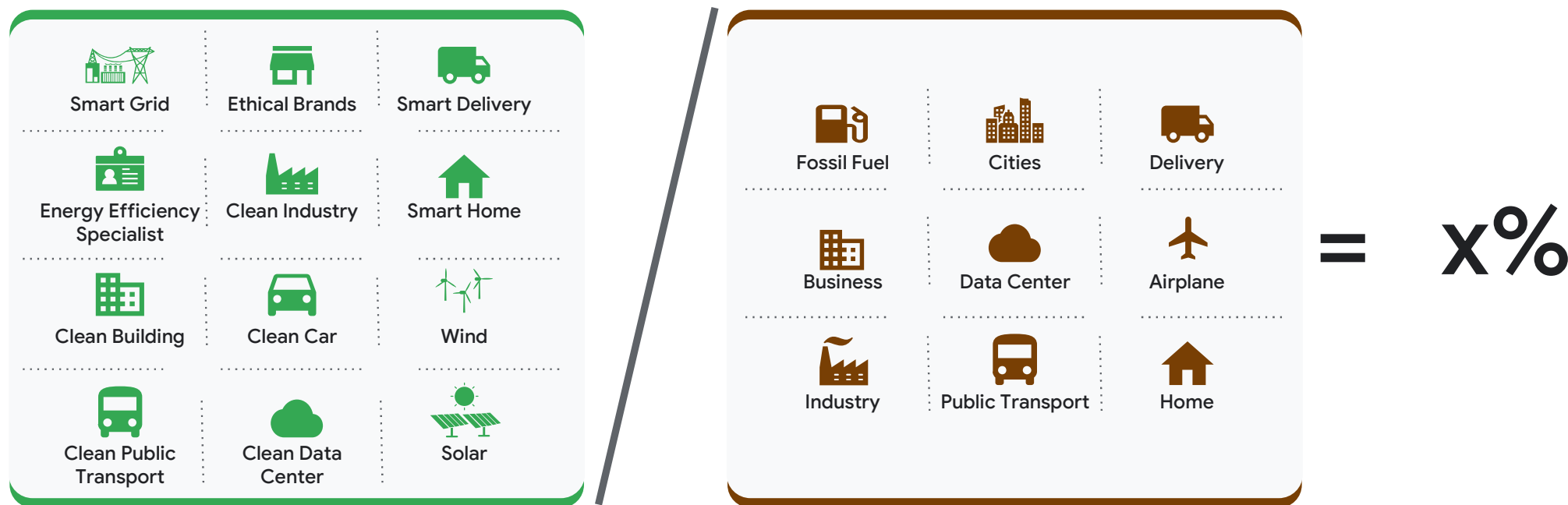
Live Simulation

Age Check lets your application verify that a customer's age is above a certain age limit (18, 21 or other) and gives an instant confirmation, e.g. 'above 18 / below 18'. It is based on bank account information pre-verified by KYC checks.

[View product](#)

[Feedback](#)

# Stakeholders will track how Lenders allocate balance sheet during the Green Transition through the “Green Asset Ratio (GAR)”



On 21 May 2021, the European Banking Authority (EBA) [disclosed a Green Asset Ratio estimate of 7.9%](#) for the medium-to-large non-financial EU corporate exposures of a sample of 26 banks.



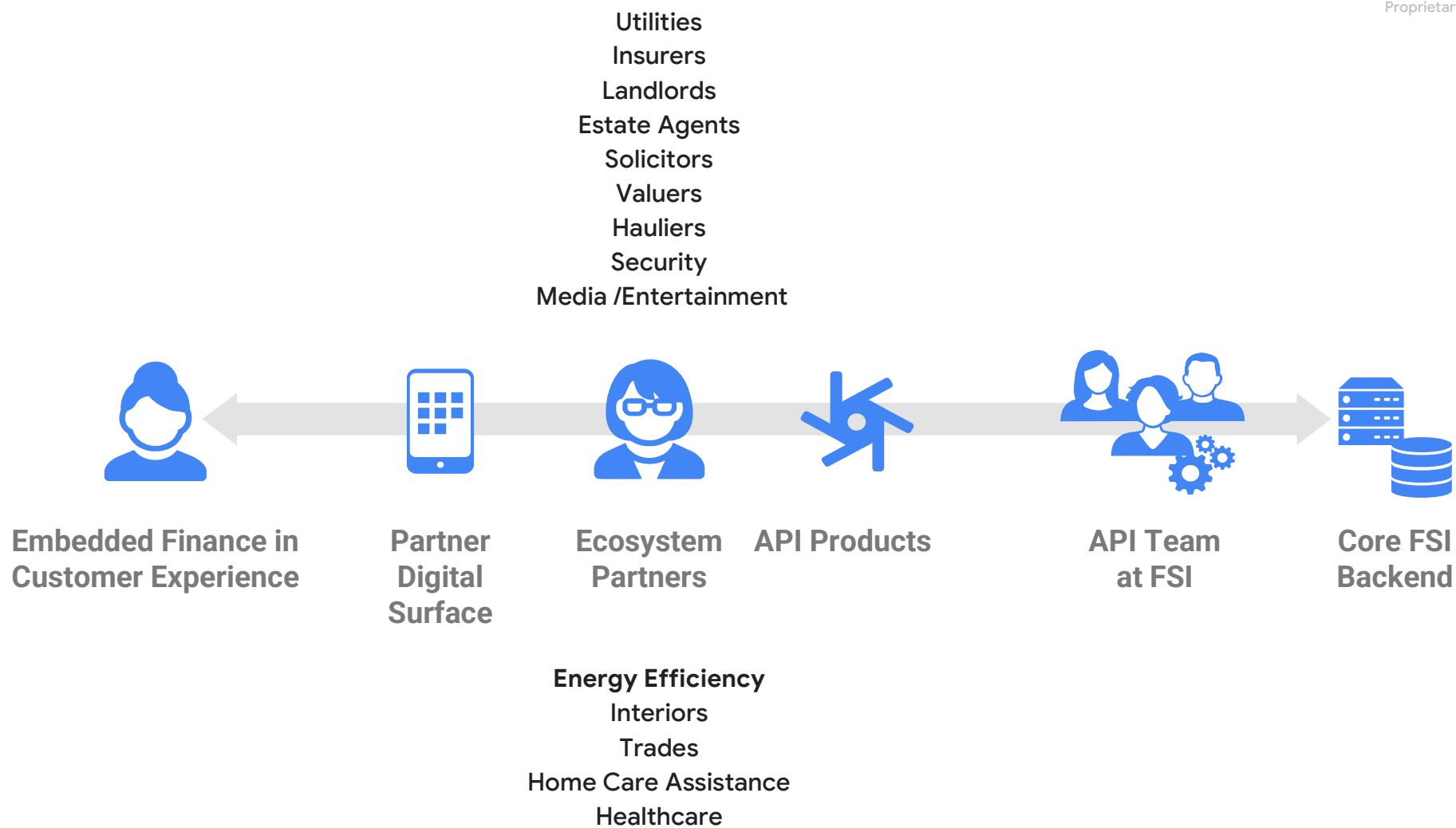


COMMERZBANK

**White Paper**

# How API based Ecosystems can serve Circular Economy

[https://developer.commerzbank.com/shared/documents/API\\_whitepaper\\_2021.pdf](https://developer.commerzbank.com/shared/documents/API_whitepaper_2021.pdf)





# Successful API Teams have...



Strong executive sponsor support



A mandate to build APIs



Willingness to train others

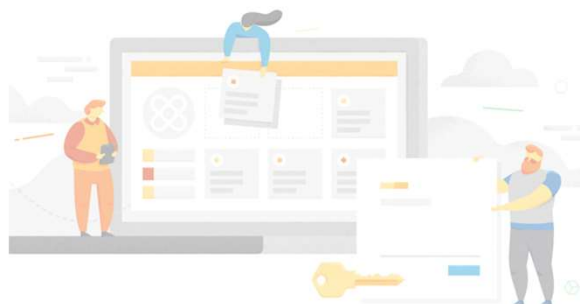


Direct access to lines of business



Free from pre-existing constraints

# API Developer Experiences = Customer Experience



## Great API products

Develop APIs with a product (not a project) mindset

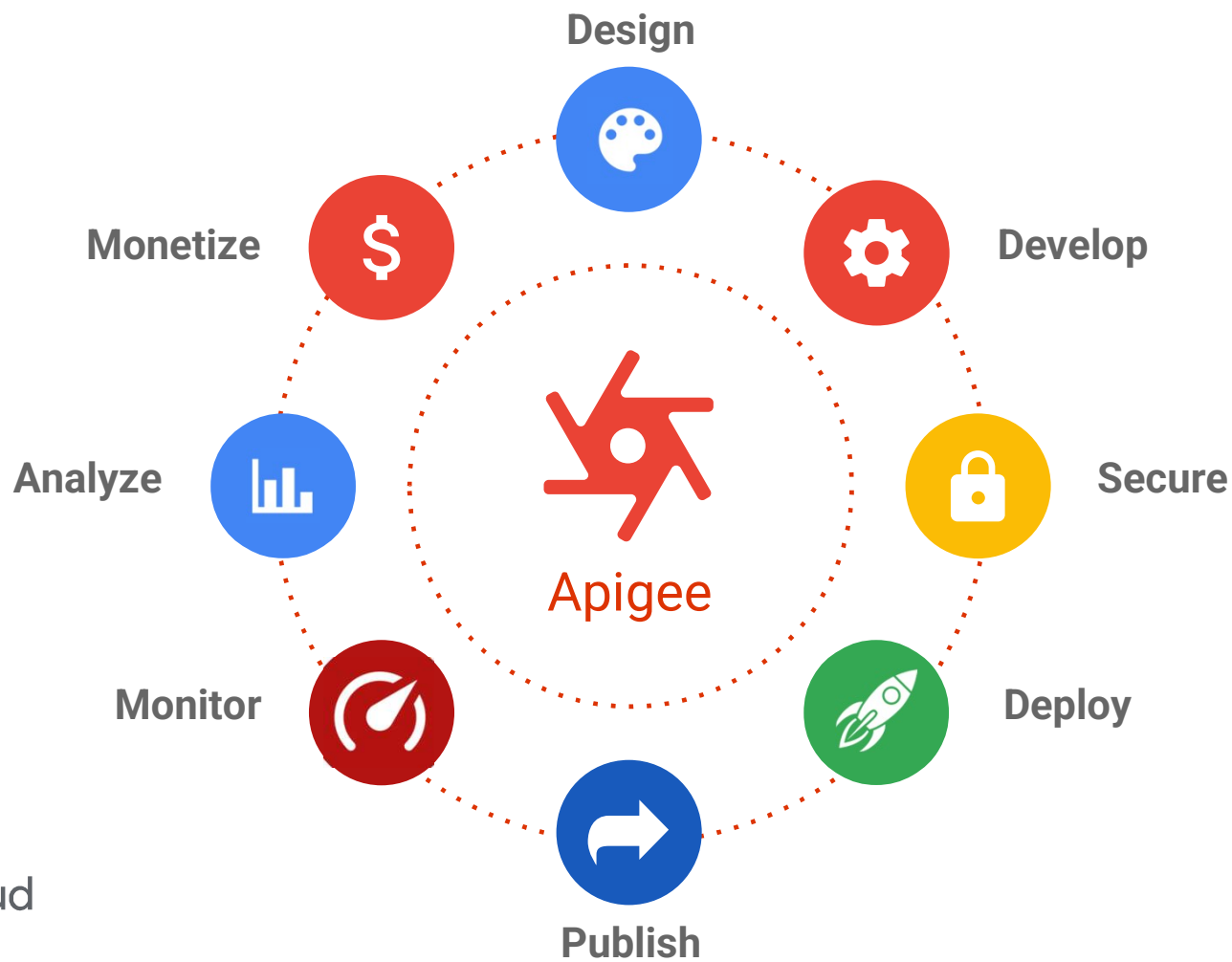
## A great API developer portal

Your API products need a great storefront to drive adoption

## API Monitoring & Analytics

See how API products are used to improve your service and business

# API Product Lifecycle



[Embedded Finance: The key to survival and growth for financial institutions](#)

[7 trends to watch in the API economy](#)



# Thank you.

Google Cloud