

{ Reimagining banking, DBS launches the world's largest API developer platform }



< Geek Speak / >

// What is an Application Programming Interface (API)? ■



APIs are simply software programming instructions, tools and standards used to build web-based software applications that you can access on your phone, computer and point of payment terminals.



A company usually releases an API so that other companies, SMEs and software developers can easily design solutions and products powered by its services.

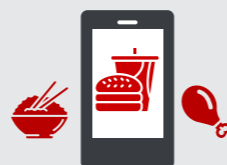
< What do APIs have to do with you and I? / >

// It makes our lives simpler and more convenient ■



Instant redemption of reward points without the hassle of physical vouchers and emails.

e.g: Homage
Redeem a free Care Assessment for aging loved ones to determine their home care needs and requirements.



PayLah! your way to a good meal

e.g: McDonald's
Use PayLah! to pay for meals 24/7.



Funds transfer

e.g: soCash
All our customers can now skip the queues at DBS/POSB ATMs as they can get access to cash withdrawal points at all SPH Buzz kiosks and other convenience stores and newsstands at bus interchanges, bus stops and MRT stations.



Home planner

e.g: PropertyGuru
Hunting for a property doesn't need to be so daunting. House hunters can now get an instant affordability assessment from DBS through PropertyGuru as they are able to calculate if they can afford the house that they are viewing on propertyguru.com.

< DBS' digital journey / >

SGD **5 billion**

invested over the last five years ■

More customers, individuals and corporates alike, are increasingly starting relationships, transacting or engaging with us online or via mobile.

Some digital firsts



August'17
Partnered with sgCarMart and Carro to create Singapore's largest direct buyer-to-seller car marketplace.



August'17
POSB Smart Buddy – launched the world's first in-school wearable tech savings and payments programme across 19 schools.



2016
Launched India's first mobile-only bank.



Euromoney Awards for Excellence 2016 – World's Best Digital Bank.