



FINTECH UNLEASHED

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1. DIGITALISATION & FINTECH



“

*You cannot talk about the future
if you don't understand the past and the
present.*

”

THE STORY OF THE PAST



VERY EXPENSIVE,

TAKES TIME

LOST



A photograph showing a close-up of a damaged red and white striped surface, likely the exterior of a flight recorder. The red paint is peeling and cracked, revealing a white underlayer. In the upper left corner, there is a black electronic component with yellow and blue connectors, labeled "BIAS GEN". A black rectangular text box is centered over the image, containing the text "IT'S IN THE FINANCIAL SYSTEM" in white, bold, sans-serif capital letters. To the right of the text box, the words "FLIGHT RECORDER" and "DO NOT OPEN" are printed in large, bold, black capital letters on the red background.

**“IT’S IN THE
FINANCIAL SYSTEM”**

**FLIGHT
RECORDER
DO NOT
OPEN**

3

**THINGS
I LEARNED ABOUT
THE FINANCIAL SYSTEM**

SILOS



International payments

Validation

Settlement

Limit check

Etc.

Domestic payments

Validation

Settlement

Limit check

Etc.

Direct debit

Validation

Settlement

Limit check

Etc.

Card payments

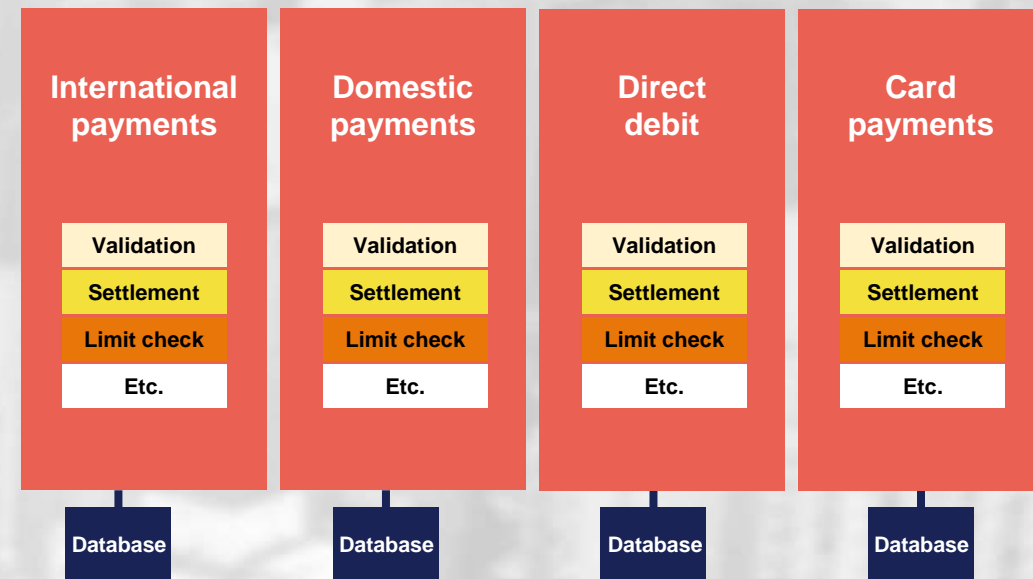
Validation

Settlement

Limit check

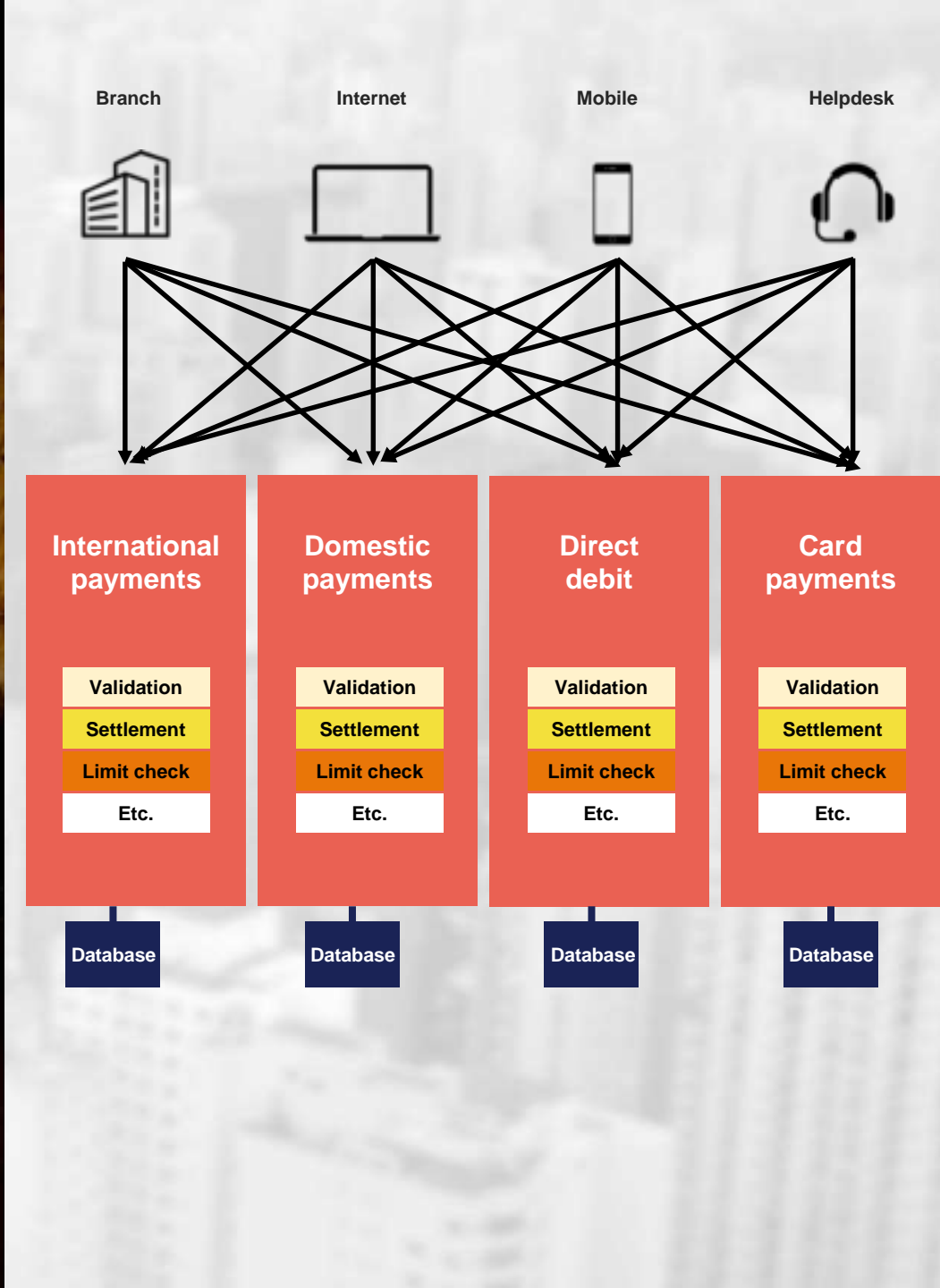
Etc.

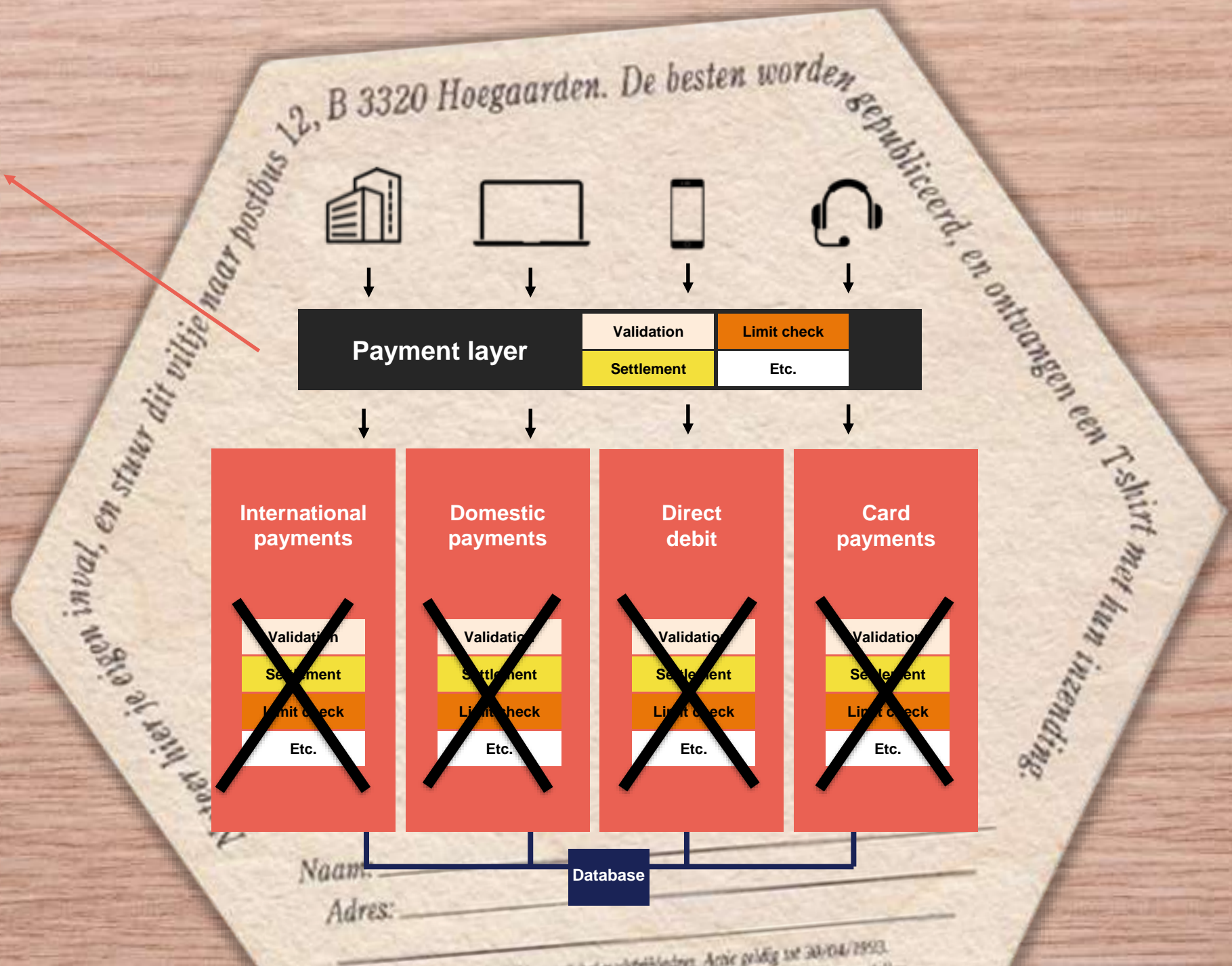
MULTIPLICATION OF DATA





ONE BIG SPAGHETTI







**GLOBAL PRESENCE
WITH 23 OFFICES**



**OVER 530 CLIENTS IN
25 COUNTRIES,
INCLUDING 40 OF
TOP 50 BANKS**



**SOLD TO FIS AND STILL
THE BIGGEST TECH EXIT
IN BELGIUM SINCE 2014**



**1200 EMPLOYEES
GLOBALLY**

THE STORY OF THE PRESENT



**BANKS ARE BEING ATTACKED BY
SMALL AND LARGE TECH COMPANIES**

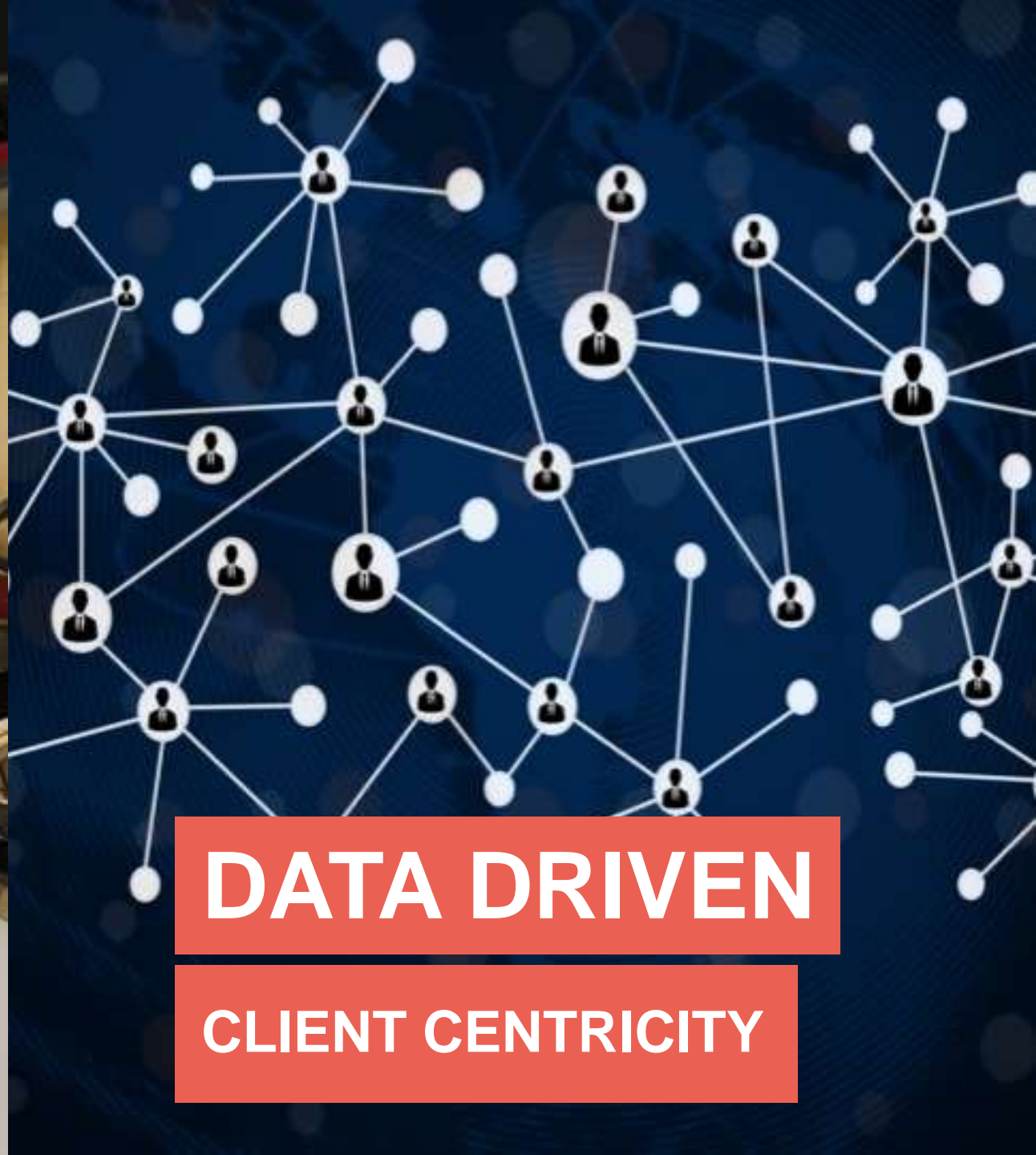
2

**THINGS
TECH PLAYERS
HAVE IN COMMON
VERSUS BANKS**



REAL - TIME

INSTANT SATISFACTION



DATA DRIVEN

CLIENT CENTRICITY



THE BANKING INDUSTRY ISN'T.

NOT REAL - TIME

NOT DATA DRIVEN

WHY?

BANKS LACK THE INFRASTRUCTURE



BANKS TODAY HAVE NOT ENOUGH



MONEY



PEOPLE



TIME

TO REBUILD THE INFRASTRUCTURE

AND CURRENT INFRASTRUCTURE DOES NOT ALLOW FOR...



OPEN SOURCE



SHARING

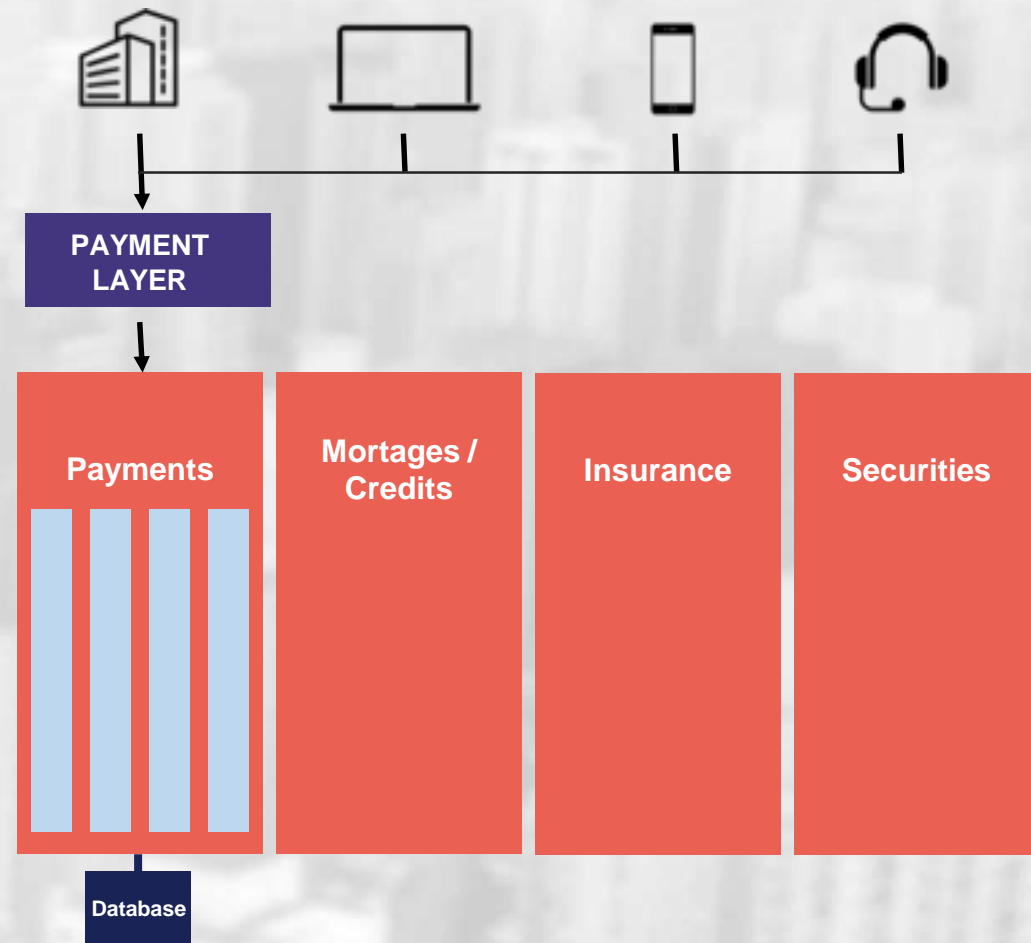


**USAGE OF
DATA**

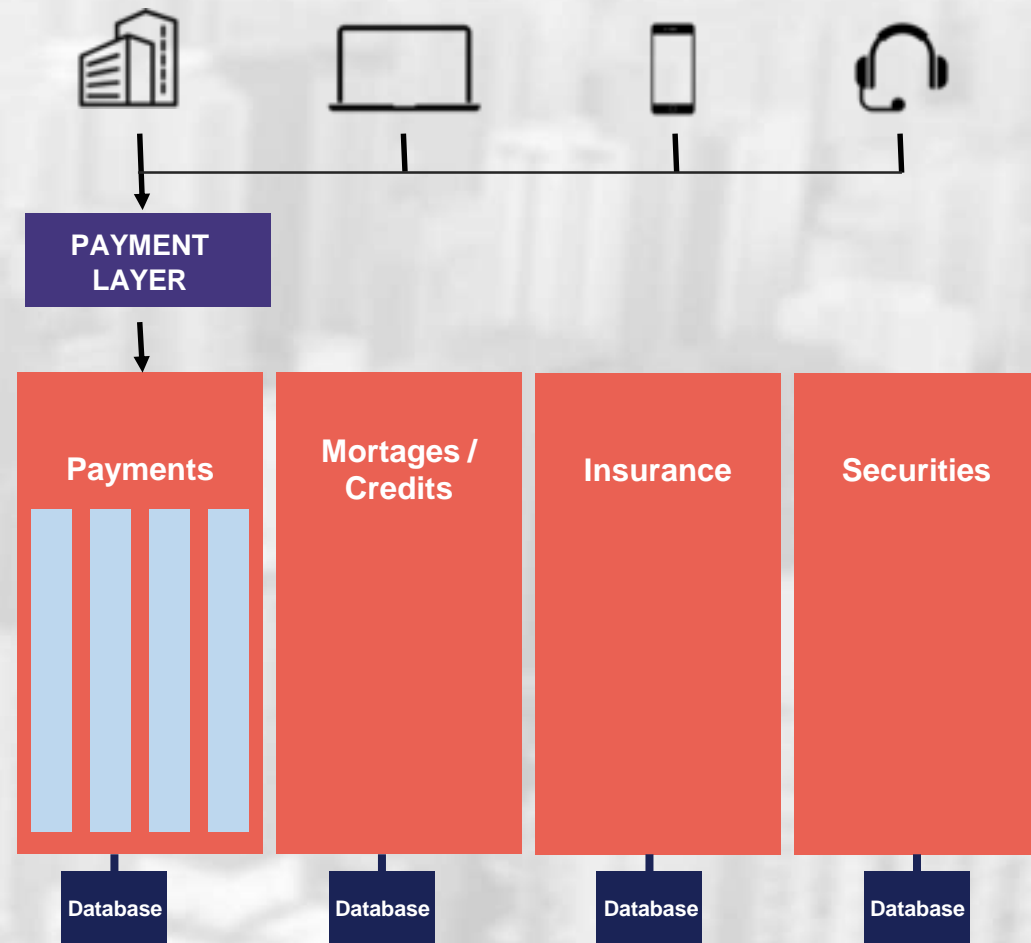


**REAL TIME
INTERACTION**

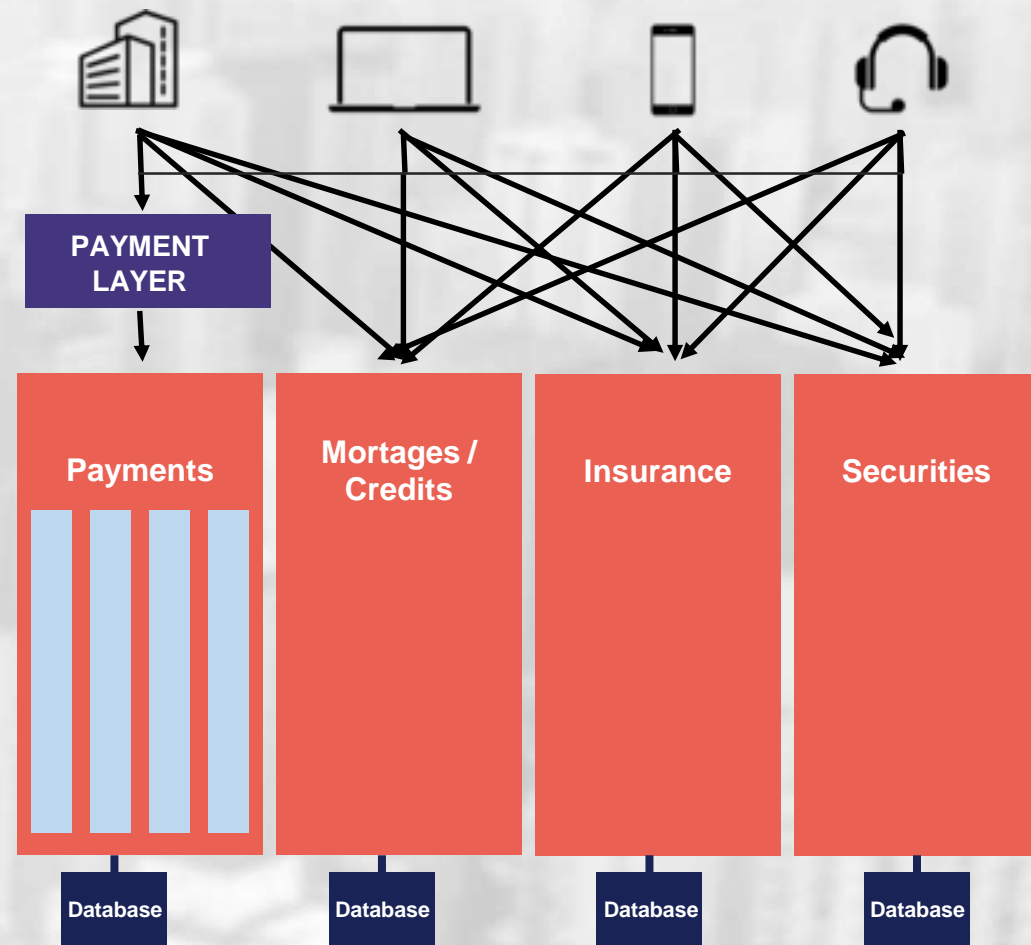
MORE SILOS



MULTIPLICATION OF DATA



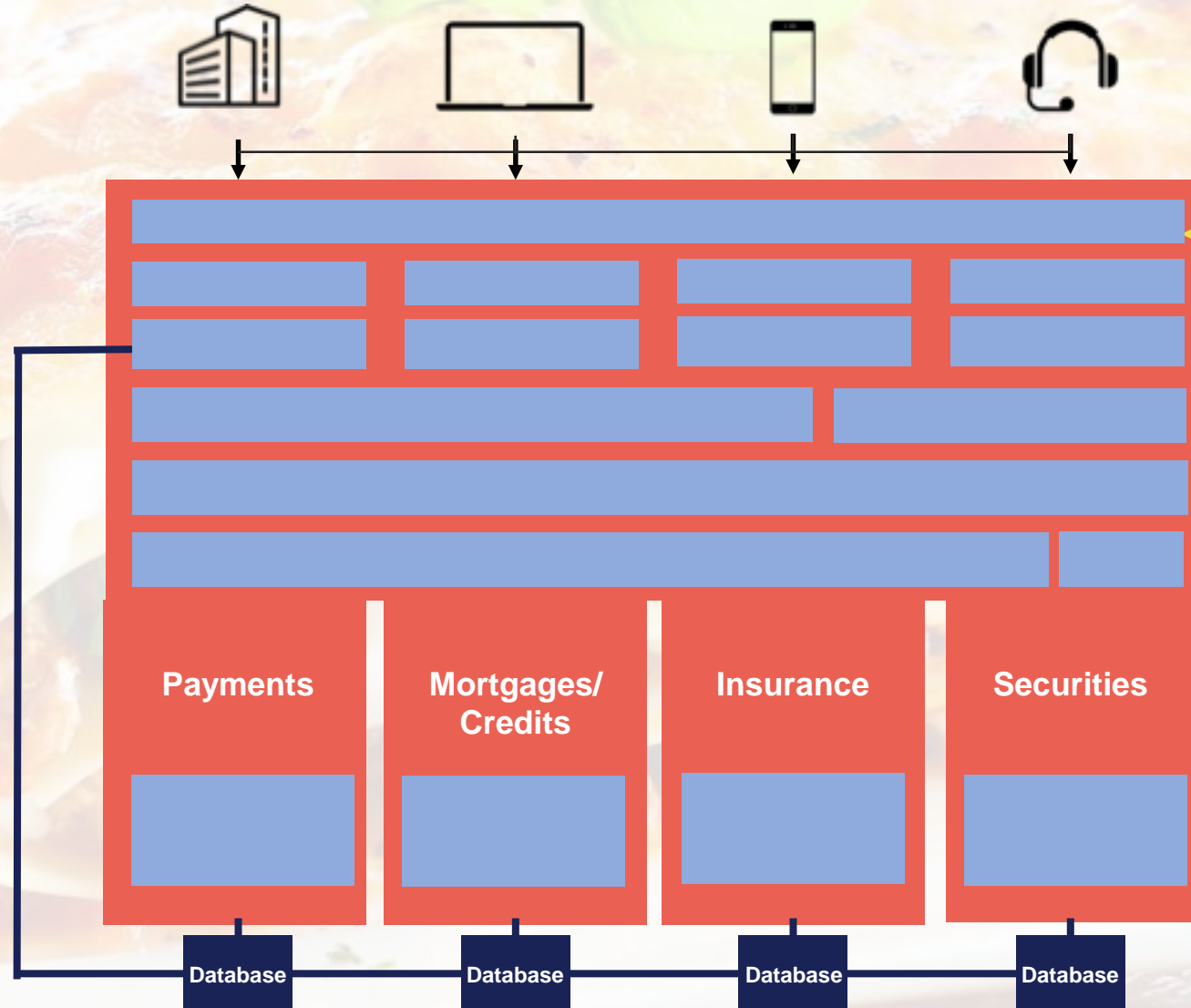
**THERE IS MORE
SPAGHETTI**





THINK LASAGNA!

LAYERED MONOLITH



APP STORE





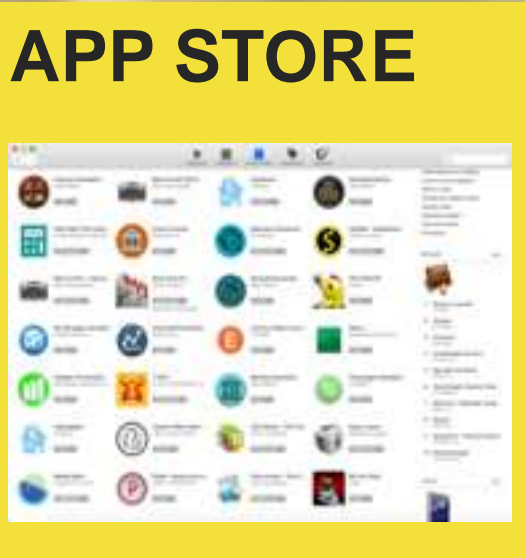


THEREFORE...

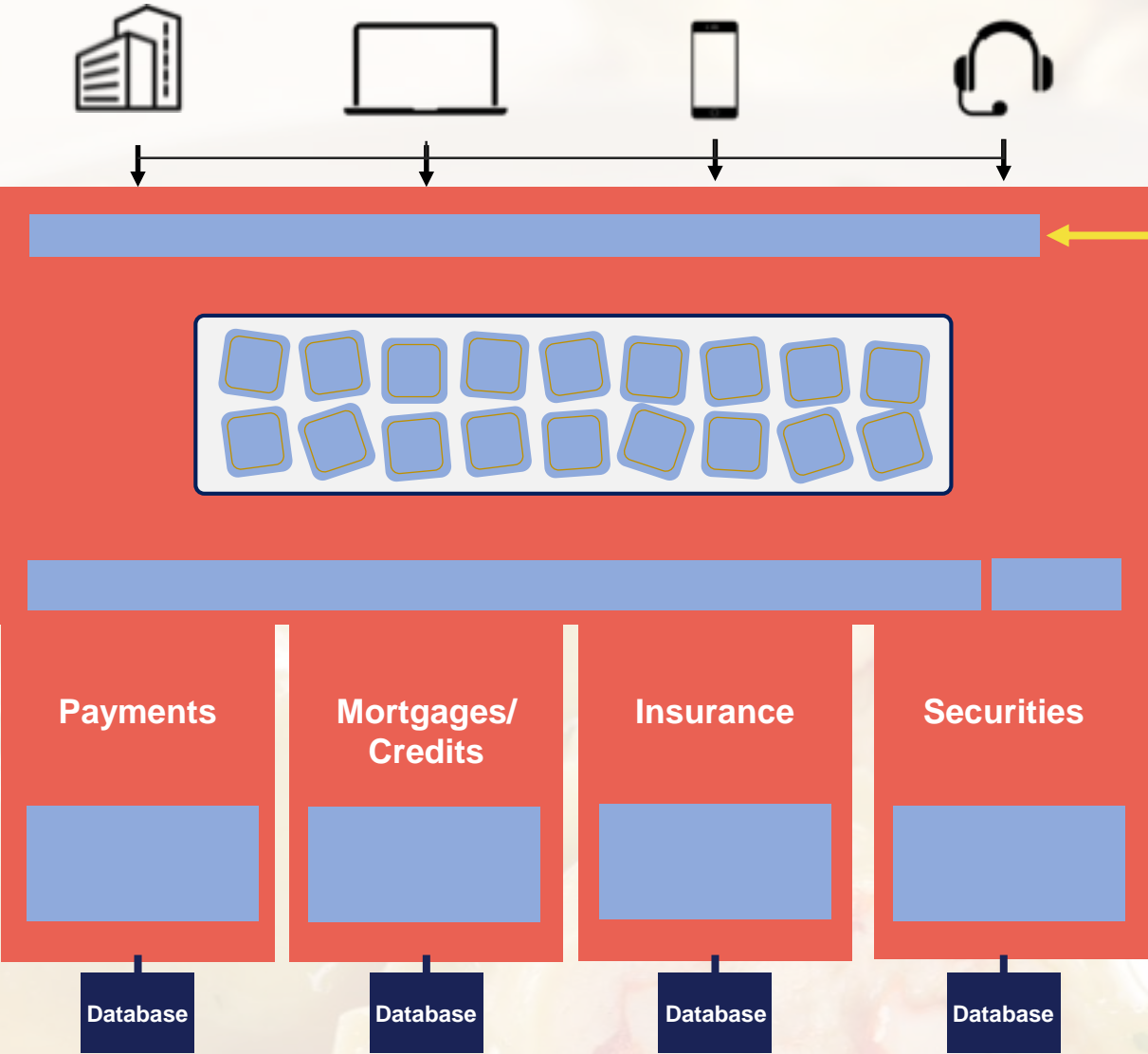
A close-up photograph of a white plate filled with several ravioli. The ravioli are filled with a mixture of white meat and red ingredients, possibly shrimp and tomatoes. They are garnished with fresh green herbs and small pieces of red tomatoes. A sprig of fresh parsley is placed on the right side of the plate. In the background, a glass of white wine is visible, slightly out of focus. A red rectangular box with white text is overlaid on the left side of the image.

SERVE RAVIOLI!

DYNAMICALLY RECONFIGURABLE



- REMOVE CHAOS
- EASY TO GOVERN APPS
- EASY TO CHANGE
- MICROSERVICES



A close-up photograph of a white plate filled with ravioli. The ravioli are filled with a mixture of meat and cheese, and are served with a light-colored sauce. They are garnished with fresh green herbs and small pieces of red tomatoes. In the background, a glass of white wine is visible, slightly out of focus.

THIS OPEN BANKING PLATFORM WILL ALLOW BANKS TO:

PARTICIPATE IN API-ECOSYSTEMS

BECOME CUSTOMER CENTRIC

SCALE CHEAPER

SHIELD BACK END SYSTEMS

CREATE AND CHANGE RICH SERVICES FASTER

COLLABORATE WITH EACH OTHER AND WITH FINTECHS

THIS RAVIOLI ALLOWS BANKS TO
COLLABORATE WITH TECH COMPANIES
AND CREATE AN **ECOSYSTEM**.

BUT WITHIN THE ECOSYSTEM EACH
PARTNER HAS TO **FOCUS** ON WHAT
THEY'RE GOOD AT.



**THIS IS NOT NEW, THIS
IS DESCRIBED BY RICARDO**



BANKS

KNOW YOUR CUSTOMER

COMPLIANCE

TRUST

SECURITY

BANKING KNOW HOW



TECH COMPANIES

SCALABILITY

TECHNOLOGY

SOCIAL NETWORK

AGILITY

SPEED OF CHANGE

**ECOSYSTEMS WILL BE
THE NEW NORMAL**



2. SOME TRENDS IN FINTECH



A low-angle, upward-looking perspective of several modern skyscrapers with glass facades. The buildings are arranged in a way that they appear to converge towards the top of the frame, creating a sense of height and scale. The sky is a vibrant blue with scattered white clouds. The text "TECH GIANTS WILL JOIN THE BATTLE" is overlaid on a red rectangular background in the upper left quadrant.

**TECH GIANTS WILL
JOIN THE BATTLE**

An abstract, futuristic visualization of quantum computing. The background is dark blue/black, filled with a complex network of glowing blue lines that swirl and intersect, resembling a quantum circuit or data flow. A bright, multi-colored energy burst (yellow, orange, red, and purple) emanates from the center, creating a sense of intense activity and speed. Scattered throughout are small, colorful particles and dots in shades of pink, purple, blue, and green. The overall effect is one of high-tech, cutting-edge science.

**FASTER THAN REAL-TIME
QUANTUM COMPUTING**



**OPEN SOURCE WILL
BECOME MAINSTREAM**



**PLATFORM COMPANIES
ARE THE WAY FORWARD**

INVESTMENTS IN REGTECH WILL INCREASE GLOBALLY

NUMBER OF REGULATIONS

TECHNOLOGY FIRMS: 27.000

MANUFACTURING FIRMS: 215.000

FINANCIAL SECTOR: 128.000

FROM FRONT OFFICE TO BACK OFFICE



ACCOUNTING WILL BE THE NEXT WAVE

**THE NEXT BANK WILL
BE A BRAND**





**THE BANK SHOULD BECOME
A DIGITAL VAULT**



**BANKING WILL BE INVISIBLE,
INTEGRATED IN THE PRODUCT**

AUCTIONING WILL BE THE WAY FORWARD



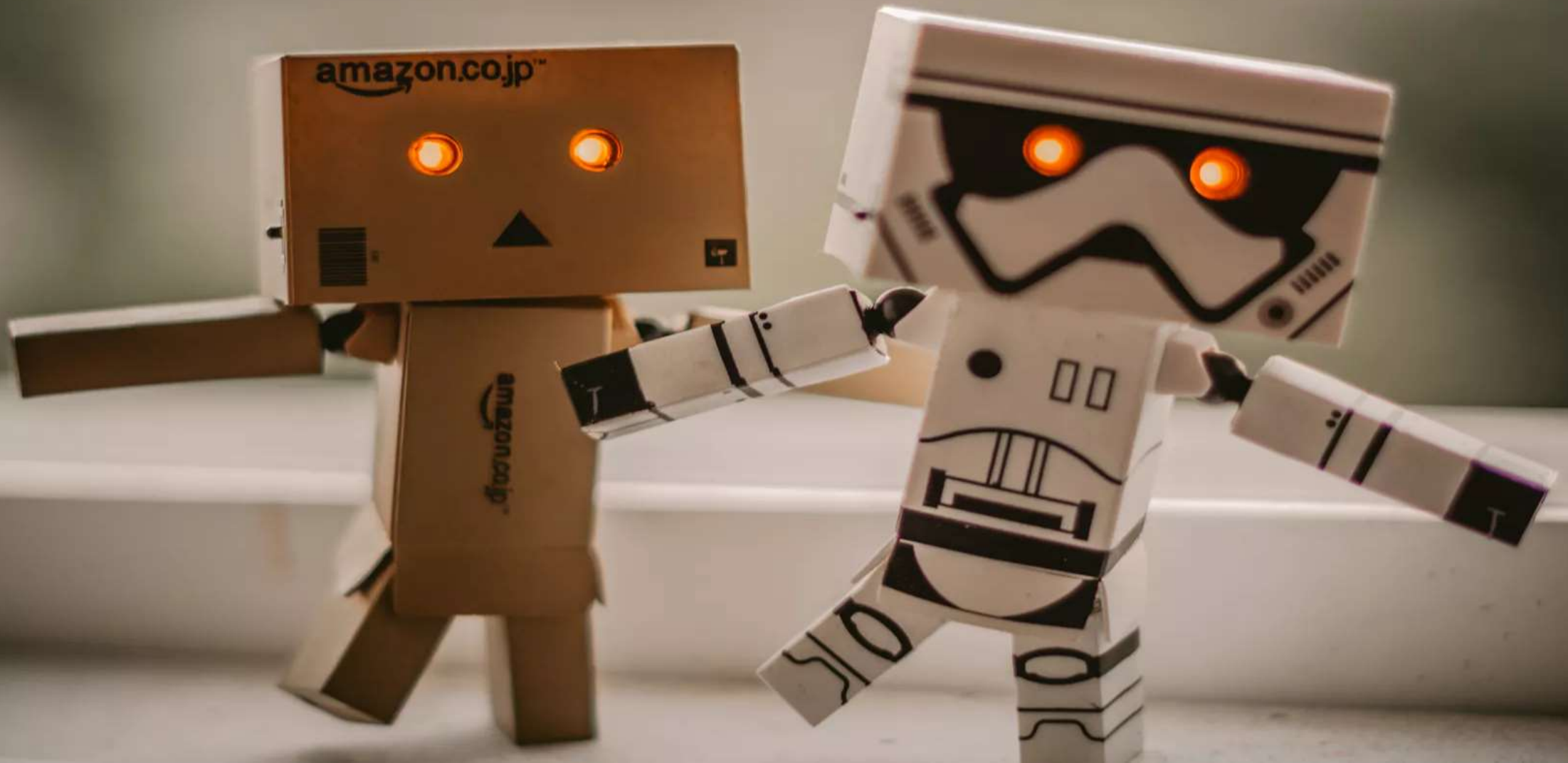


CLOUD WILL RULE THE WORLD



**SERVICES MUST BE
HYPER PERSONALISED,
PREDICTIVE, PROACTIVE
AND CONTEXTUAL**

ADOPTION OF AI



CREATIVITY WILL RULE THE WORLD





HAVE FUN



THANK YOU

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