

An aerial photograph of a dense urban skyline, likely New York City, featuring numerous skyscrapers and buildings. A prominent red banner is overlaid across the center of the image, containing the title text. The background shows a mix of modern glass skyscrapers and older, more traditional buildings, with a body of water visible in the upper left corner.

# FROM FINTECH TO TECH4FIN?

Jürgen Ingels

# THE STORY OF





*Transferring money  
was expensive and  
time consuming*





*Drew the solution  
on a  
beercard*

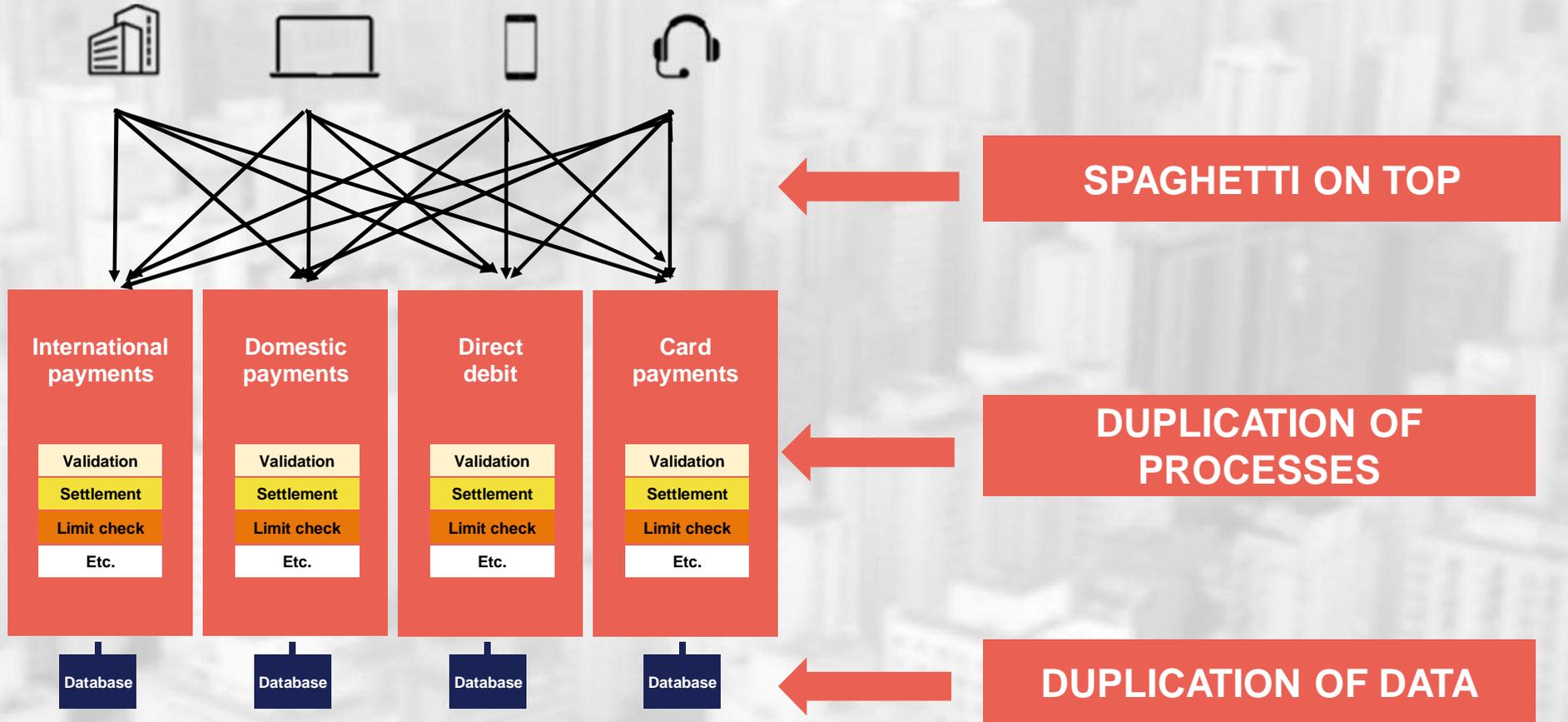
*Transferring money  
was expensive and  
time consuming*

*Founded in 2001*

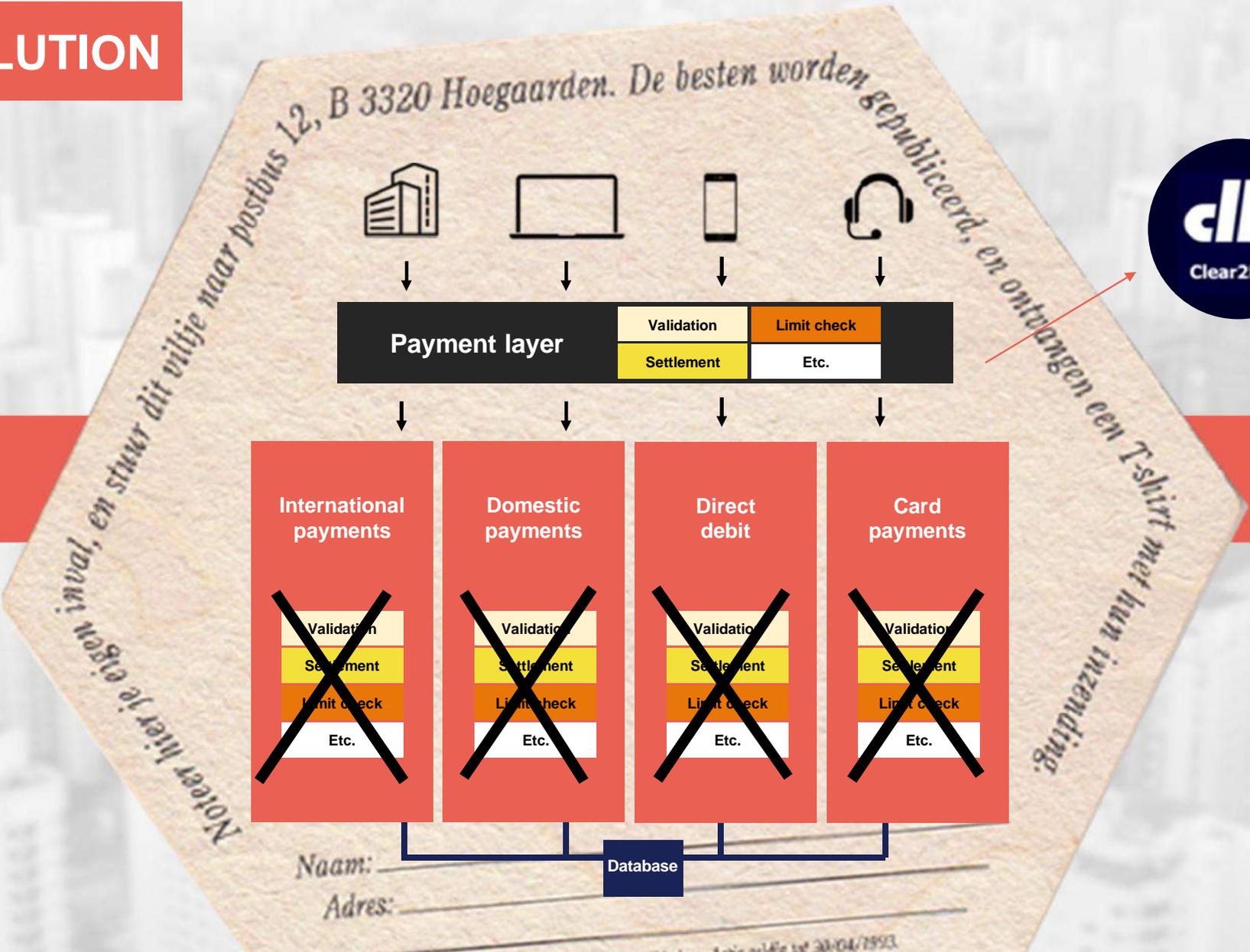
*Started in Belgium*

**c1P**  
**Clear2Pay**

# THE ACTUAL PROBLEM

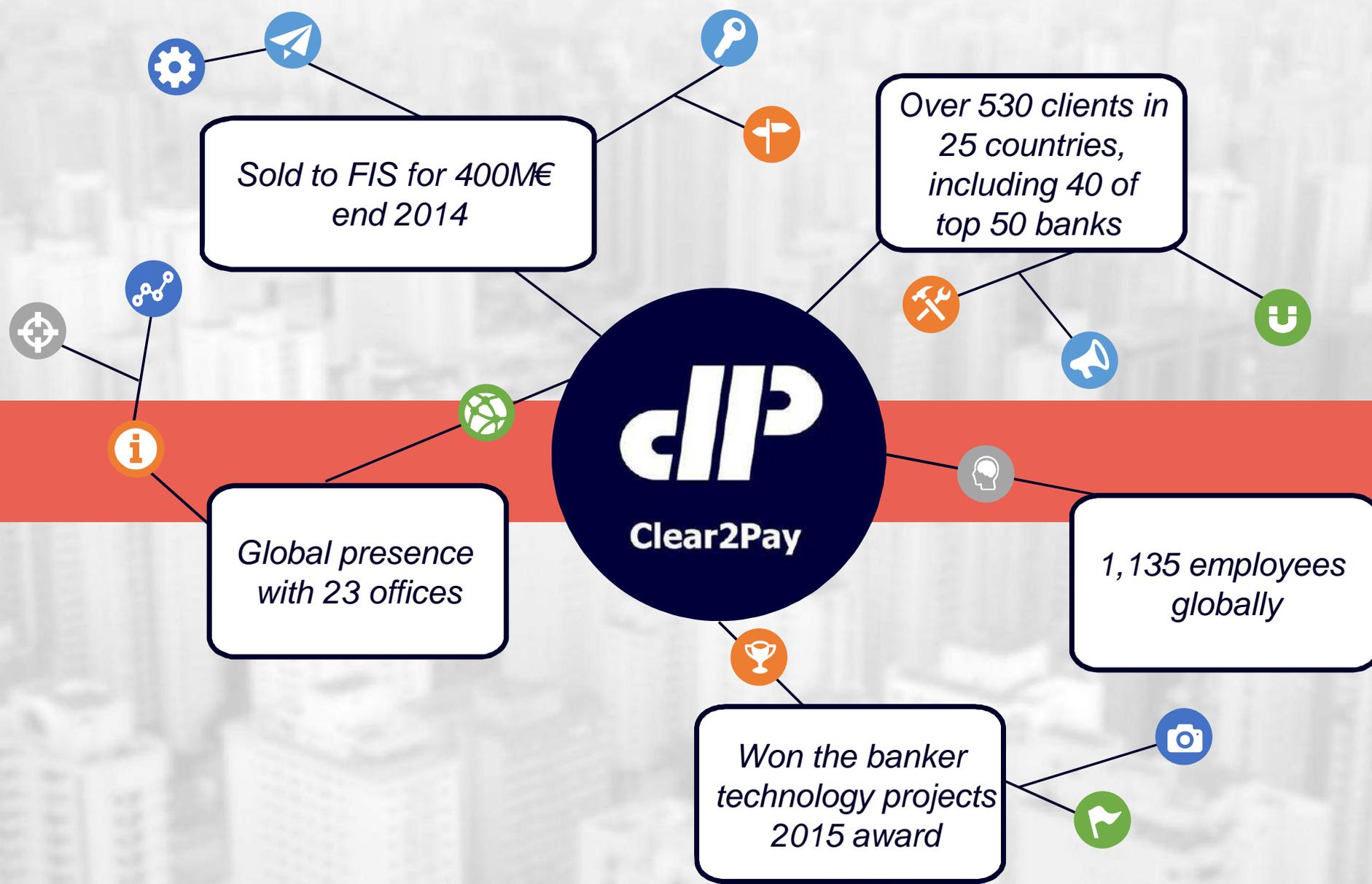


# THE SOLUTION



WHAT DID WE ACHIEVE WITH





Sold to FIS for 400M€  
end 2014

Over 530 clients in  
25 countries,  
including 40 of  
top 50 banks



1,135 employees  
globally

Won the banker  
technology projects  
2015 award

Global presence  
with 23 offices

**10**

**DIFFERENCES  
BETWEEN  
2000 AND 2016**



Expensive server infrastructure



Cheap cloud solutions



USSR style development



**Trial & Error development**



**Standalone solution**



**End-to-end solution**

In house development





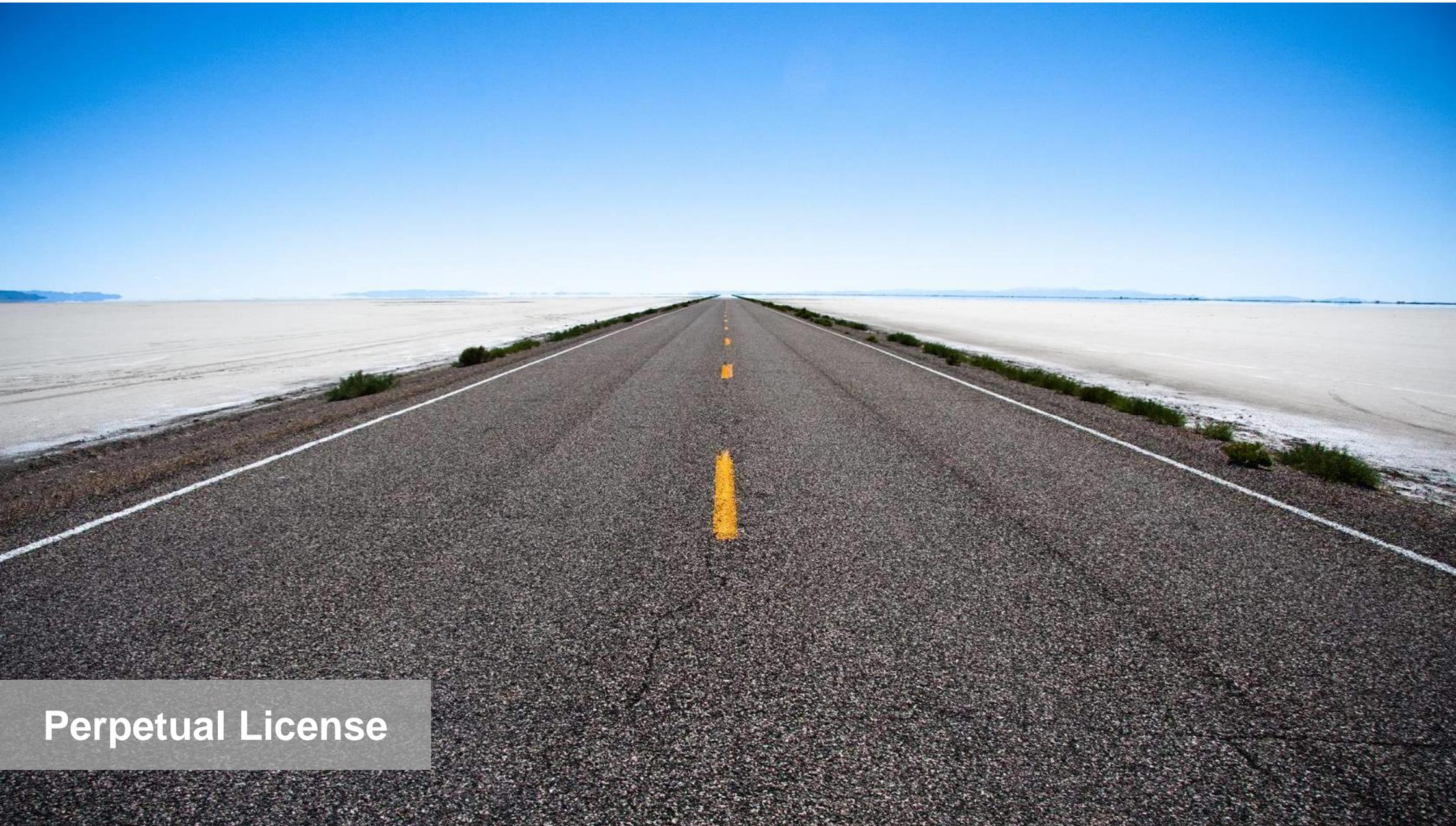
Third party suppliers



Product centric

Customer centric





**Perpetual License**





Good for 40 years

In your own neighborhood



**Max 10 years**

**Anywhere in the world**

GEMEENTE 's-GRAVENHAGE

RAPPORT voor *Hendrika van der Wulp.*

leerlinge van de avondnijverheidsschool voor meisjes aan *de Frans. Halstraat 93*

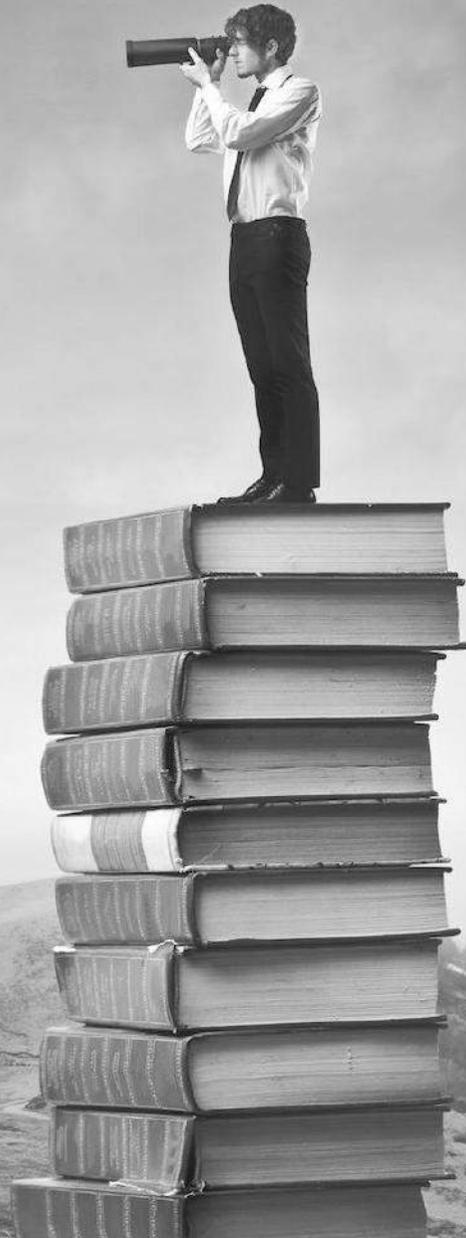
KWARTAAL	Klasse	Lezen	Rekenen	Ned. Taal	Nuttige Handw.	Koken Huishoudk.	Kennis der Natuur	Zieken- en Kinderverpl.	Zingen	Strijken en wasschen	Lichamelijke oefen.	Nijp Gefrag	Gedrag Vrijt	Verzuimen		GEZIEN DOOR :
														Geoort.	Ongeoorloofd	
1. <i>Sept. Dec '43</i>	2	6	7	7	8	6 1/2					7 1/2	9	8			
2. <i>Dec '43 - April '44</i>	2	7	7 1/2	7 1/2	9	6 1/2					7 1/2	9	8			
3. <i>April '44 - Juni '44</i>	2	7	7	7 1/2	9	8					7 1/2	9	8			

Improve

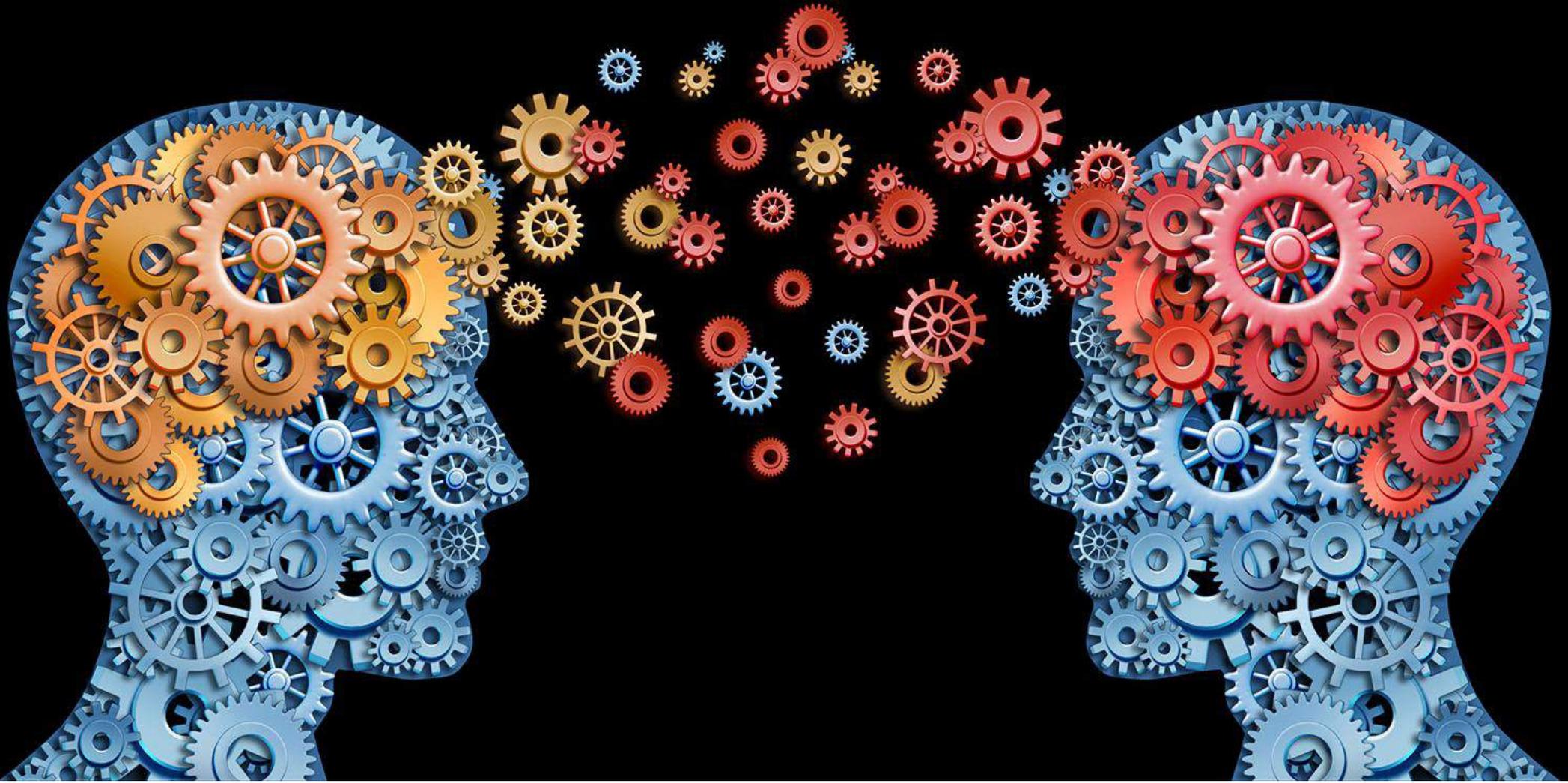


**Focus on talent!**

Knowledge is power



**SHARING** knowledge is power



Proprietary

58,665.

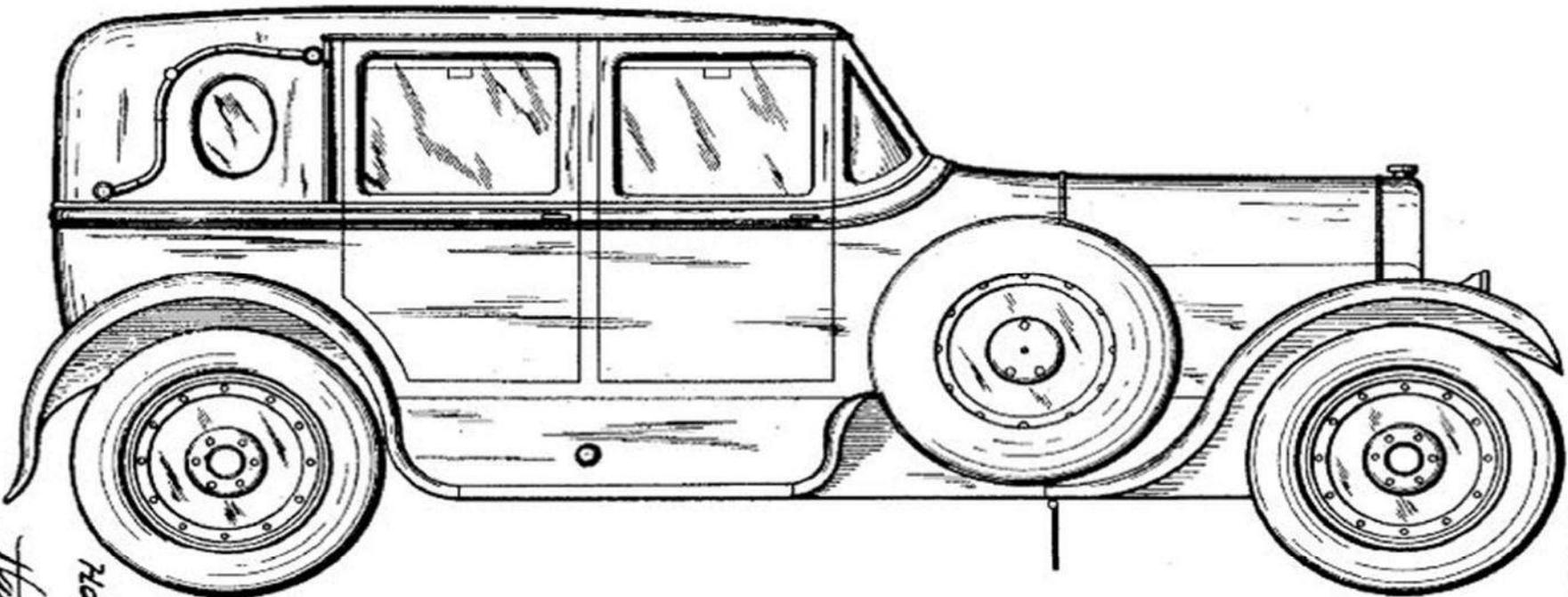
DESIGN.

H. J. EARL.

AUTOMOBILE BODY.

APPLICATION FILED NOV. 16, 1920.

Patented Aug. 9, 1921.



INVENTOR.

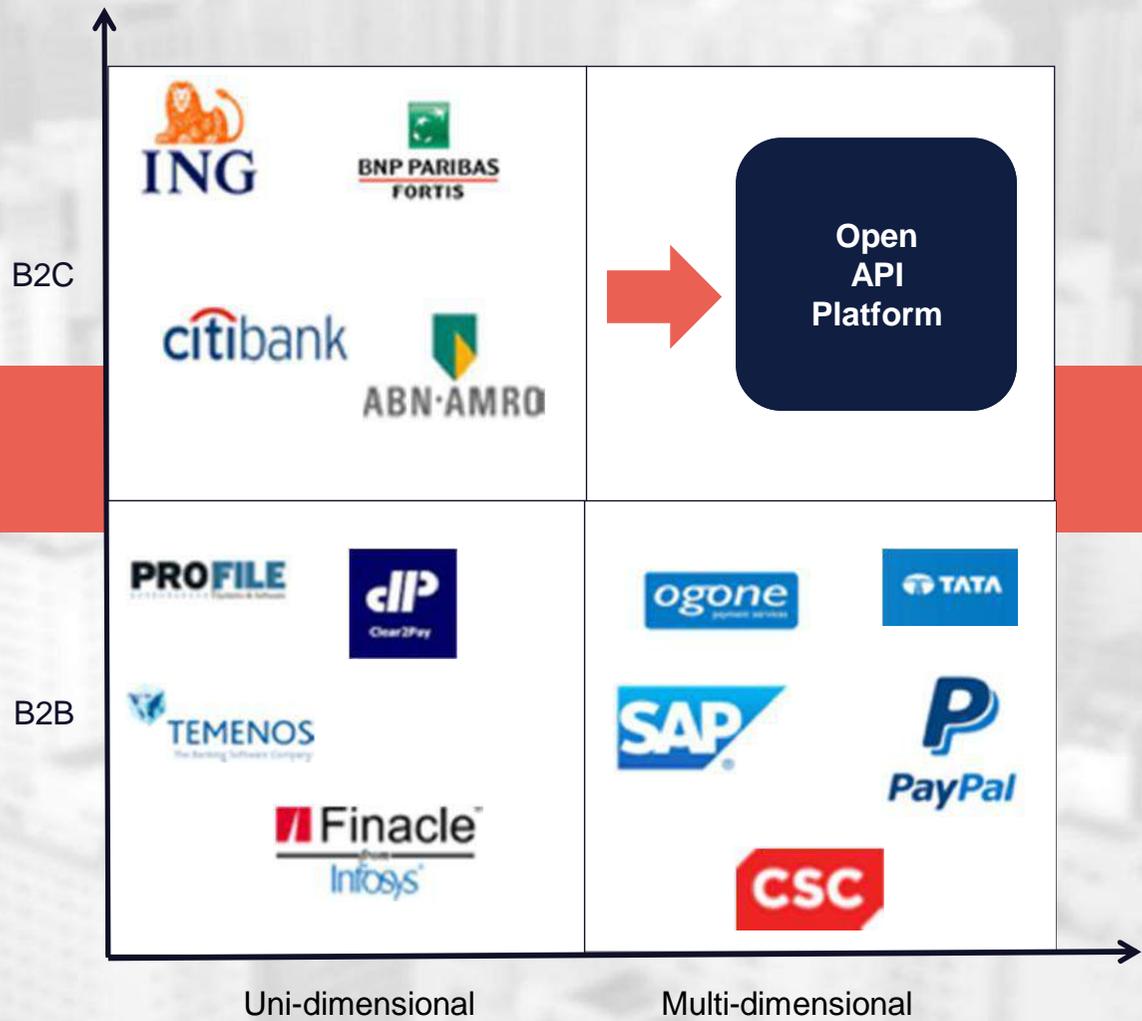
Harley J. Earl

*Howard E. Miller*  
ATTORNEYS



Open Source

# Banks need to lean towards:... an OPEN PLATFORM!



An aerial photograph of a dense urban skyline, showing numerous high-rise buildings. A solid red horizontal banner is superimposed across the center of the image, containing the text "HOWEVER...".

**HOWEVER...**



**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**

**3**

**INGREDIENTS**

# 1. THE PLATFORM



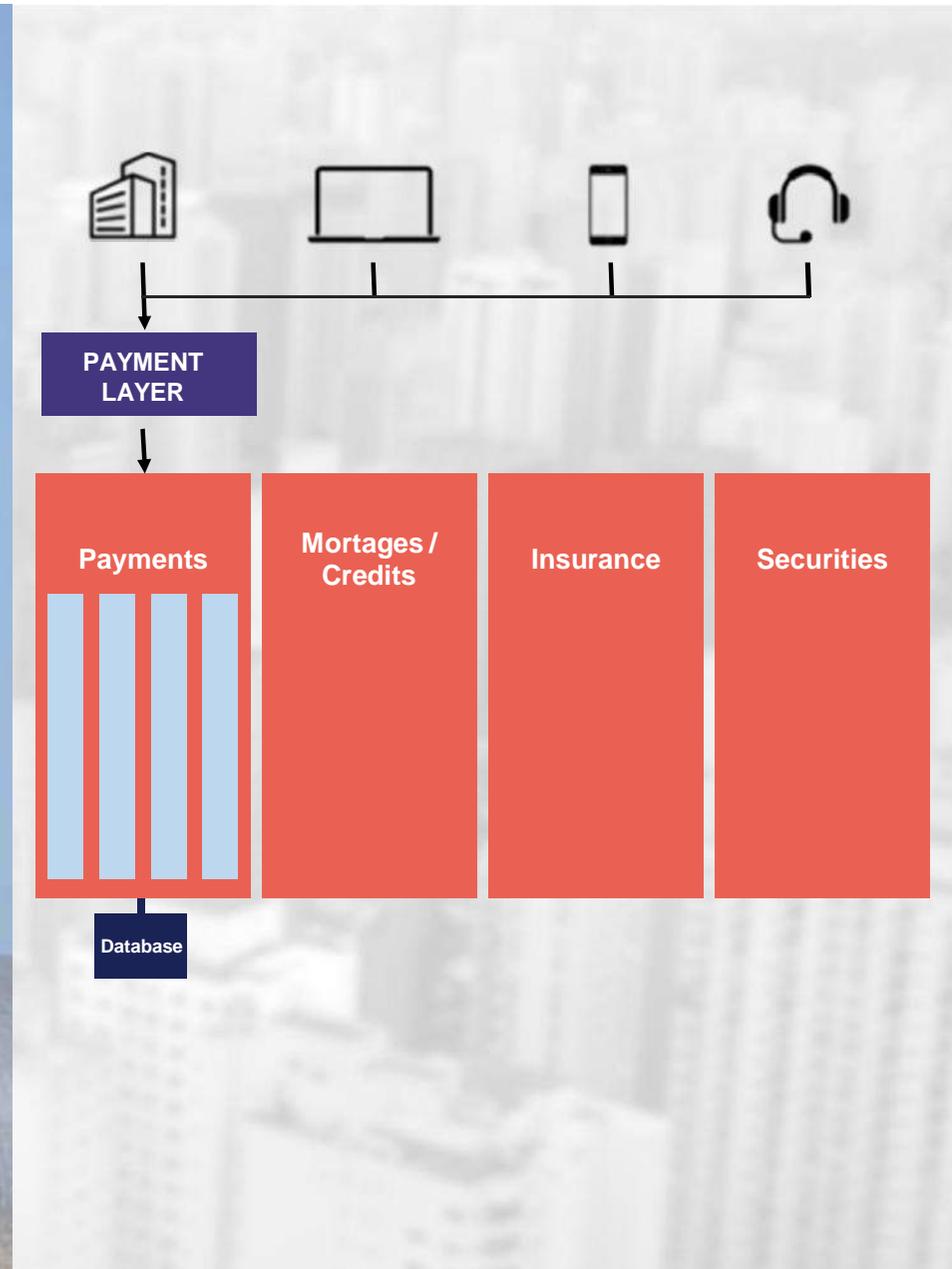
An aerial, high-angle view of a dense urban skyline, featuring numerous skyscrapers and high-rise buildings. The image is in grayscale, with a prominent red horizontal band across the middle containing white text.

**BANK INFRASTRUCTURE TODAY STILL HAS CHALLENGES**

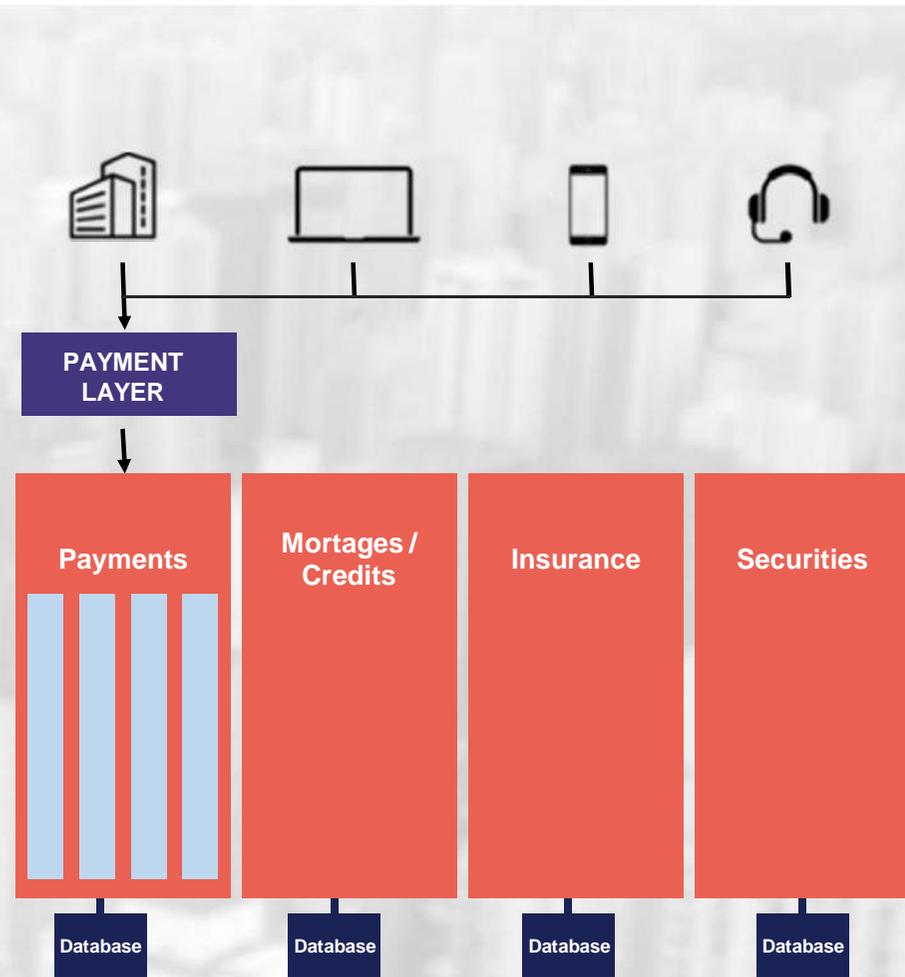


**SILOS**

Peter Freeman

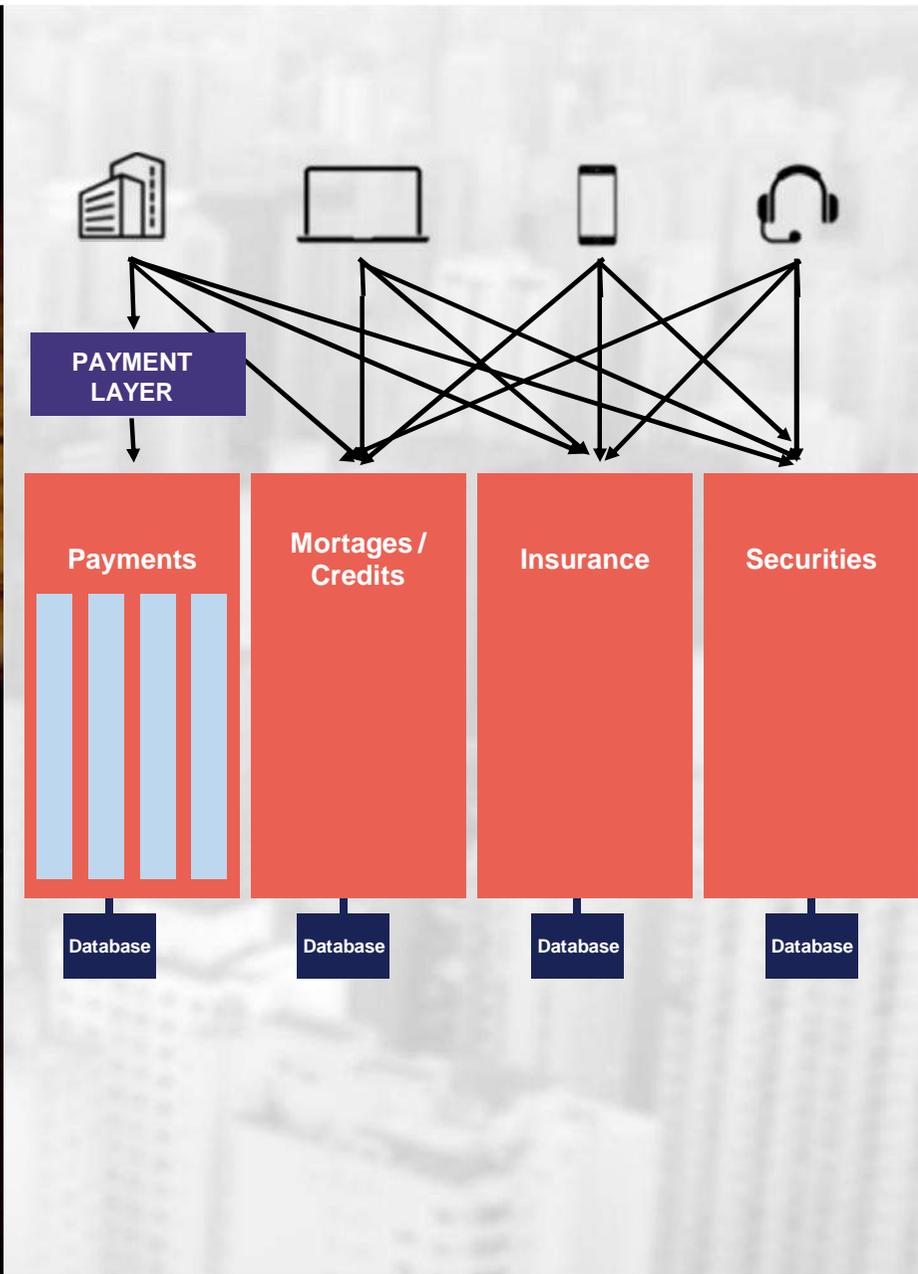


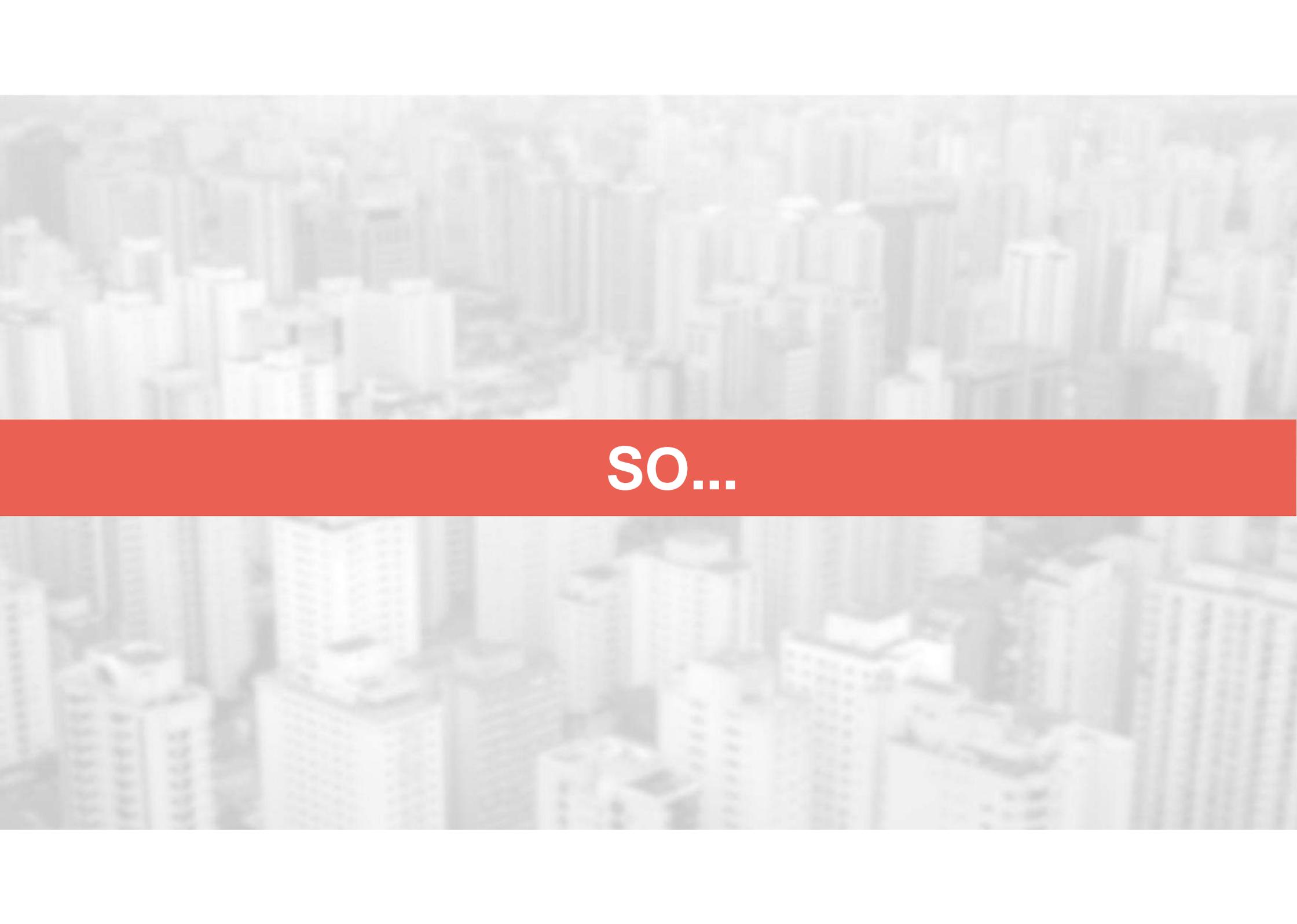
# MULTIPLICATION OF DATA





# ONE BIG SPAGHETTI



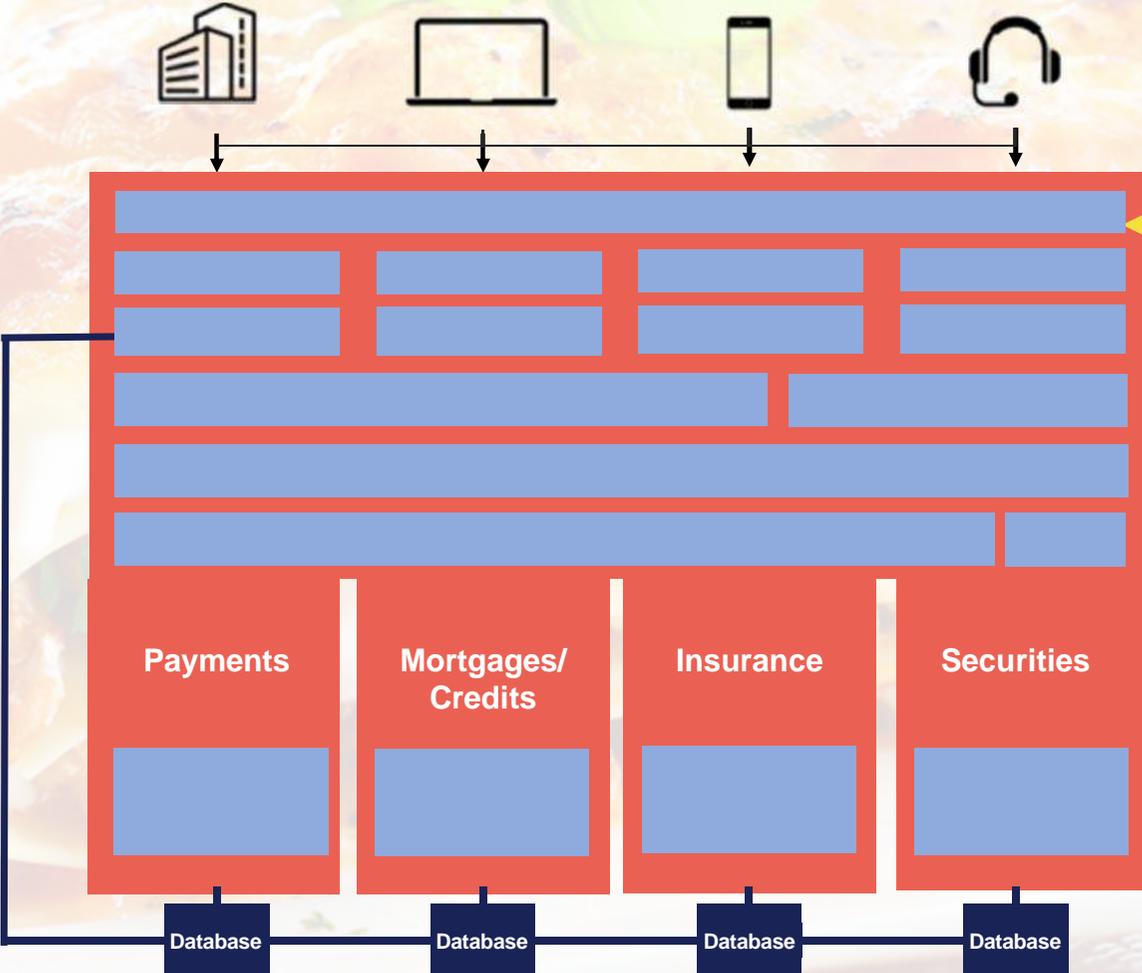
An aerial, high-angle photograph of a dense urban landscape, likely a city center, showing numerous high-rise buildings and skyscrapers. The image is in grayscale. A solid red horizontal band runs across the middle of the frame, containing the text "SO...".

SO...



**THINK LASAGNA!**

# LAYERED MONOLITH



# APP STORE





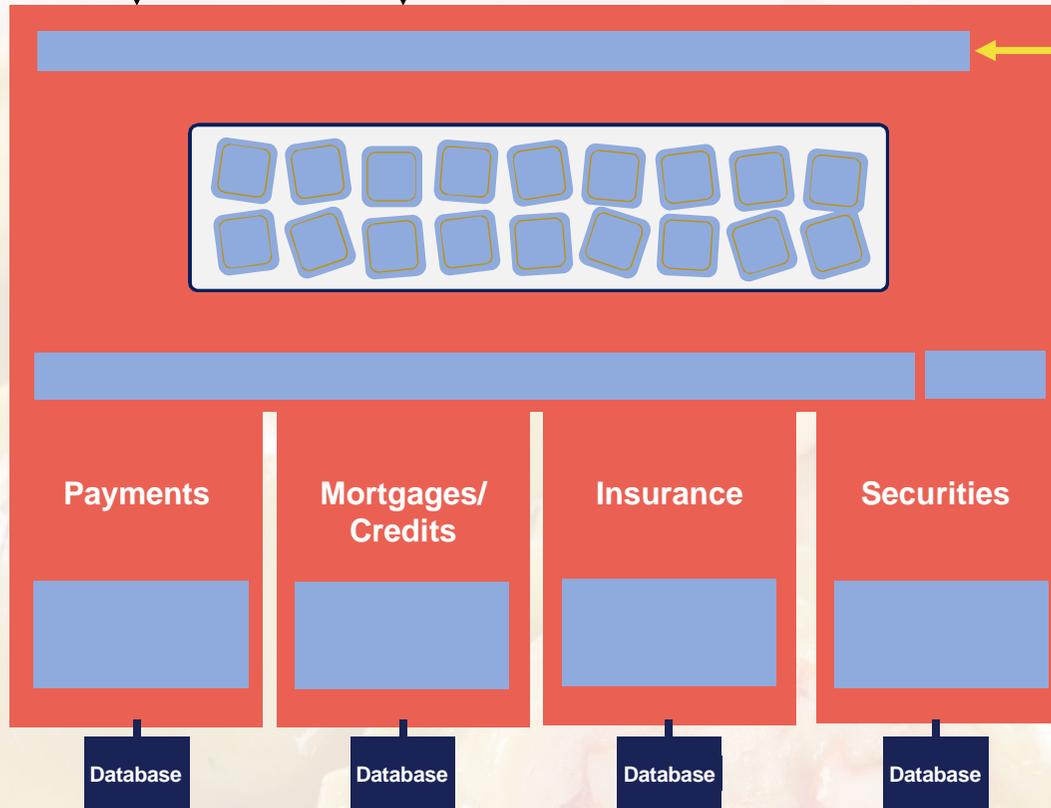
An aerial, high-angle photograph of a dense urban landscape, likely a city center, showing numerous high-rise buildings and skyscrapers. The image is in grayscale. A solid red horizontal banner is superimposed across the middle of the image, containing the word "THEREFORE..." in white, bold, uppercase letters.

**THEREFORE...**

**SERVE RAVIOLI!**



# DYNAMICALLY RECONFIGURABLE



# APP STORE



REMOVE CHAOS

EASY TO GOVERN APPS

EASY TO CHANGE

EASY TO ADD APPS

EASY TO REMOVE APPS



**THIS OPEN PLATFORM WILL ALLOW BANKS TO**

**PARTICIPATE IN API-ECOSYSTEMS**

**SHIELD BACK END SYSTEMS**

**BECOME CUSTOMER CENTRIC**

**CREATE AND CHANGE RICH SERVICES FASTER**

**SCALE CHEAPER**

**COLLABORATE WITH EACH OTHER AND WITH FINTECHS**



# THE GLUE

FINTECH SOLUTIONS



## 2. THE ECOSYSTEM



WHY Belgium?



Others have paved the way



A row of many national flags on tall poles in front of a modern glass building. The flags are flying in the wind against a blue sky with scattered white clouds. The building behind the flags has a curved facade with many windows.

**Headquarters of  
SWIFT, Euroclear  
& BNY Mellon**

**Close to EU**

**Good education &  
cheap housing**



**mainly B2B...**

**But Fintech  
in Belgium  
is still small**



**The Community**



**The Building**

**Events**



**Innovation  
Hub**

**Partners**



**Strategic  
Programs**

# Fueled by powerful partners





**Including an operational building...**

...yet something different...



...authentic...

...building up a new tech valley in Brussels



### 3. THE MONEY



ANCOA  
end-to-end integrity

UnifiedPost  
Sustainable. Scalable. Secure.

Divitel

NGDATA

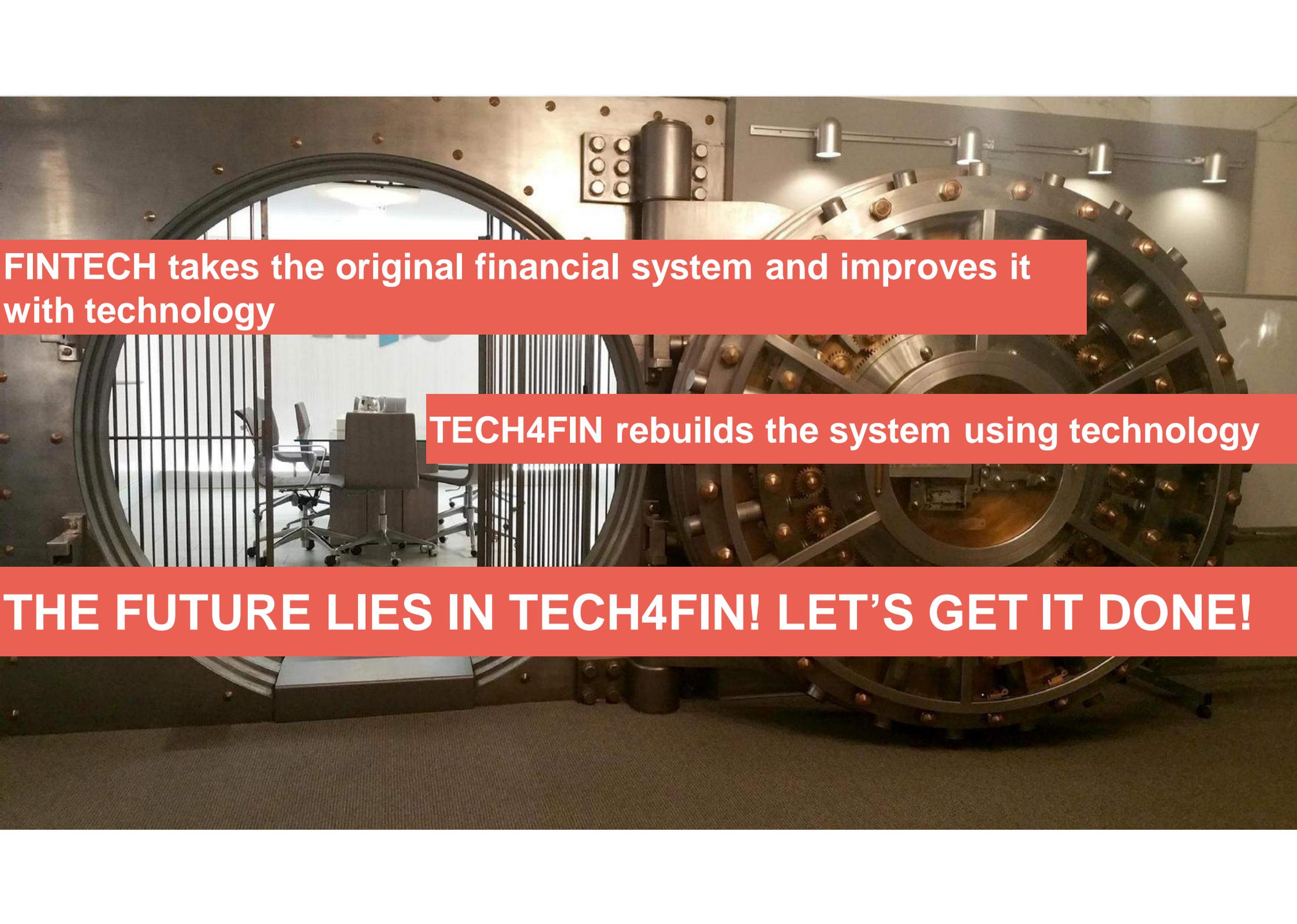
MariaDB

PORTFOLIO

Smartfin  
VENTURES

Smartfin  
CAPITAL

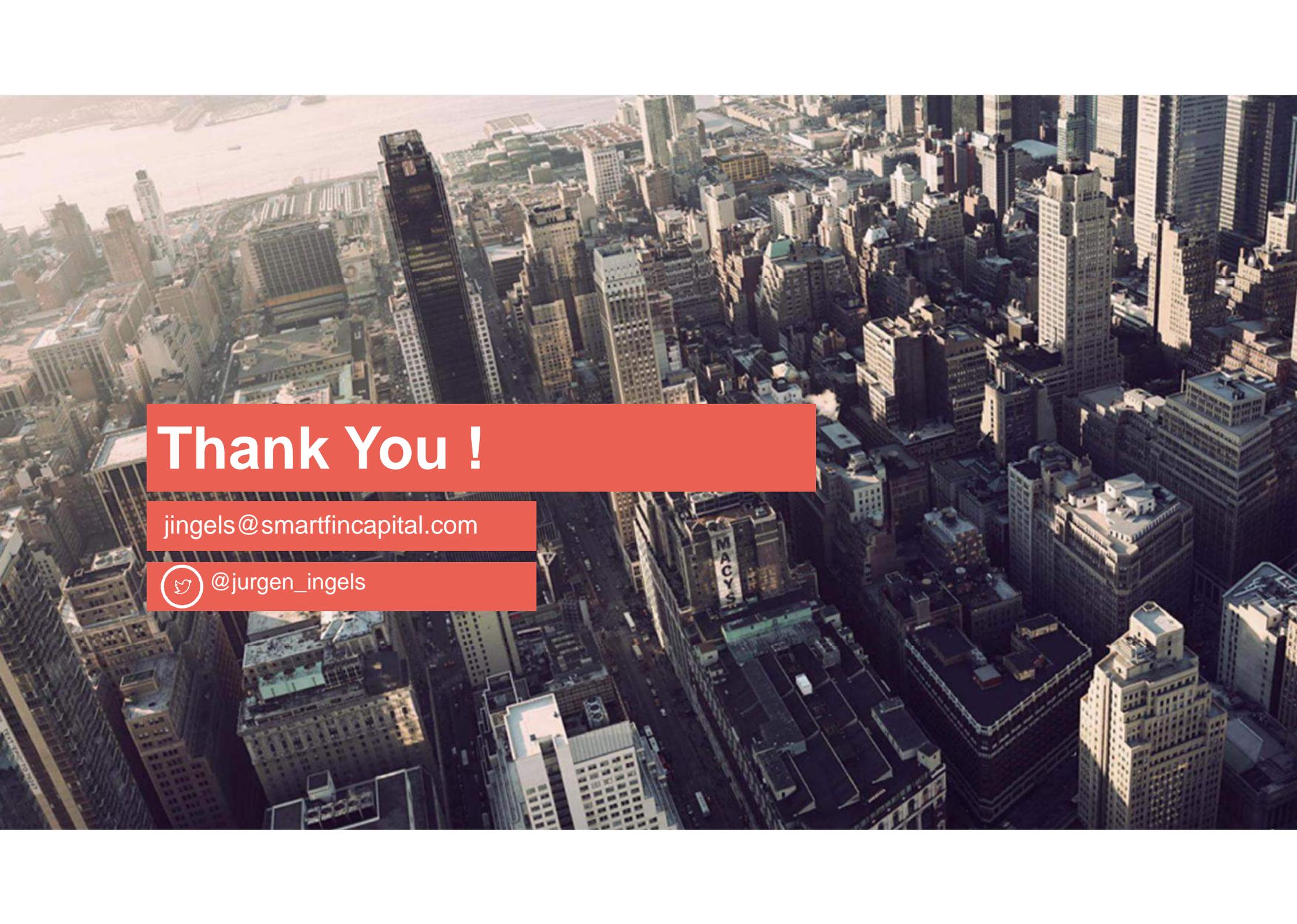
**Conclusion**



**FINTECH takes the original financial system and improves it with technology**

**TECH4FIN rebuilds the system using technology**

**THE FUTURE LIES IN TECH4FIN! LET'S GET IT DONE!**

An aerial photograph of a dense urban skyline, likely New York City, featuring numerous skyscrapers and buildings. A river is visible in the upper left corner. The image is overlaid with three red rectangular boxes containing text.

# Thank You !

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