



DANIEL GRECH - CEO, WYZER

---

# HOW BLOCKCHAIN IS RESHAPING THE BANKING SECTOR

# WYZER'S STORY OF OPENING A BANK ACCOUNT

---



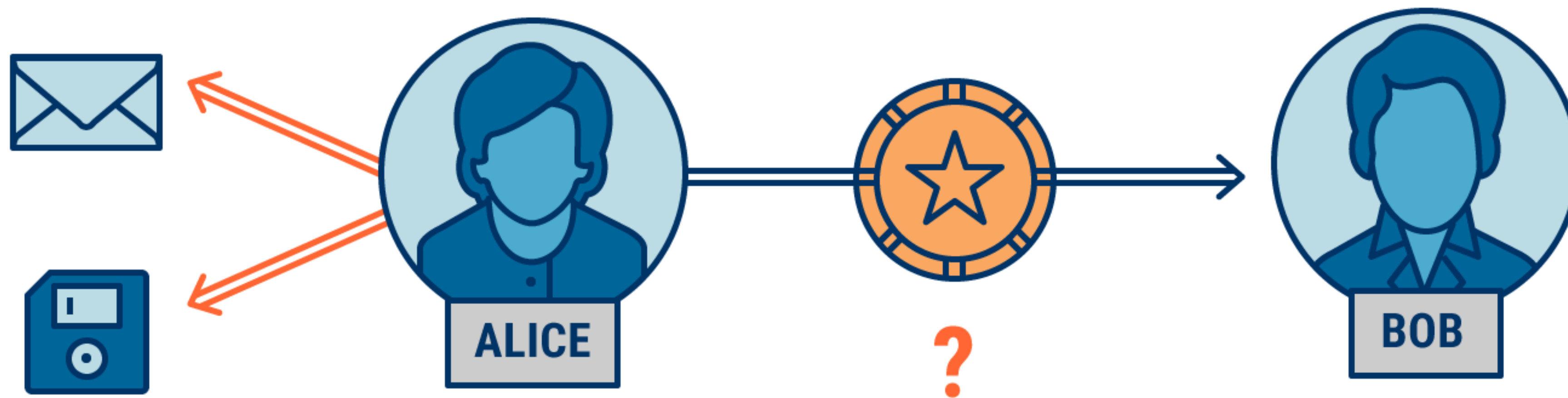
# WHAT EXACTLY IS BLOCKCHAIN TECHNOLOGY ?

## Physical Transaction



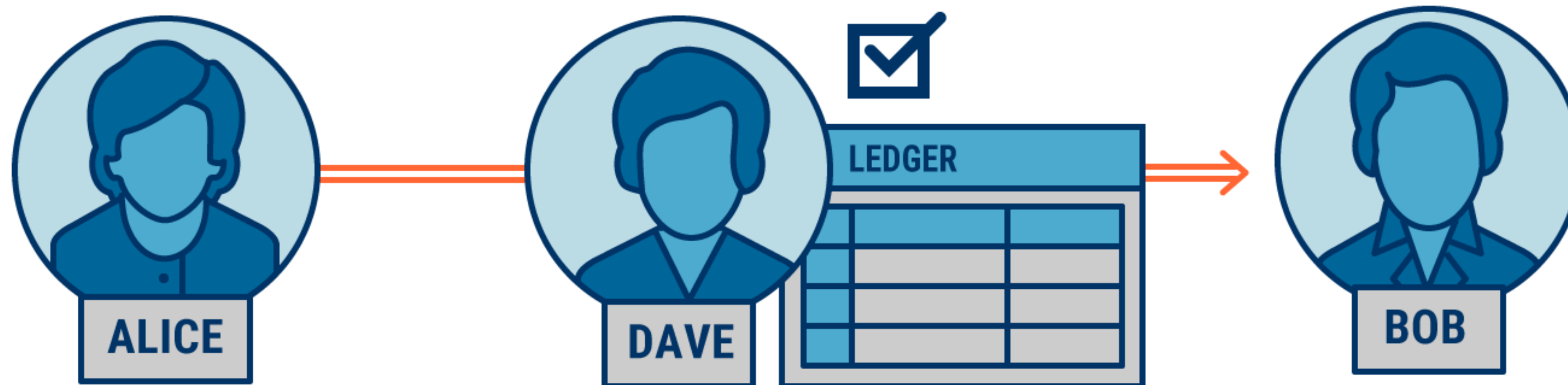
# WHAT EXACTLY IS BLOCKCHAIN TECHNOLOGY ?

## Digital Transaction



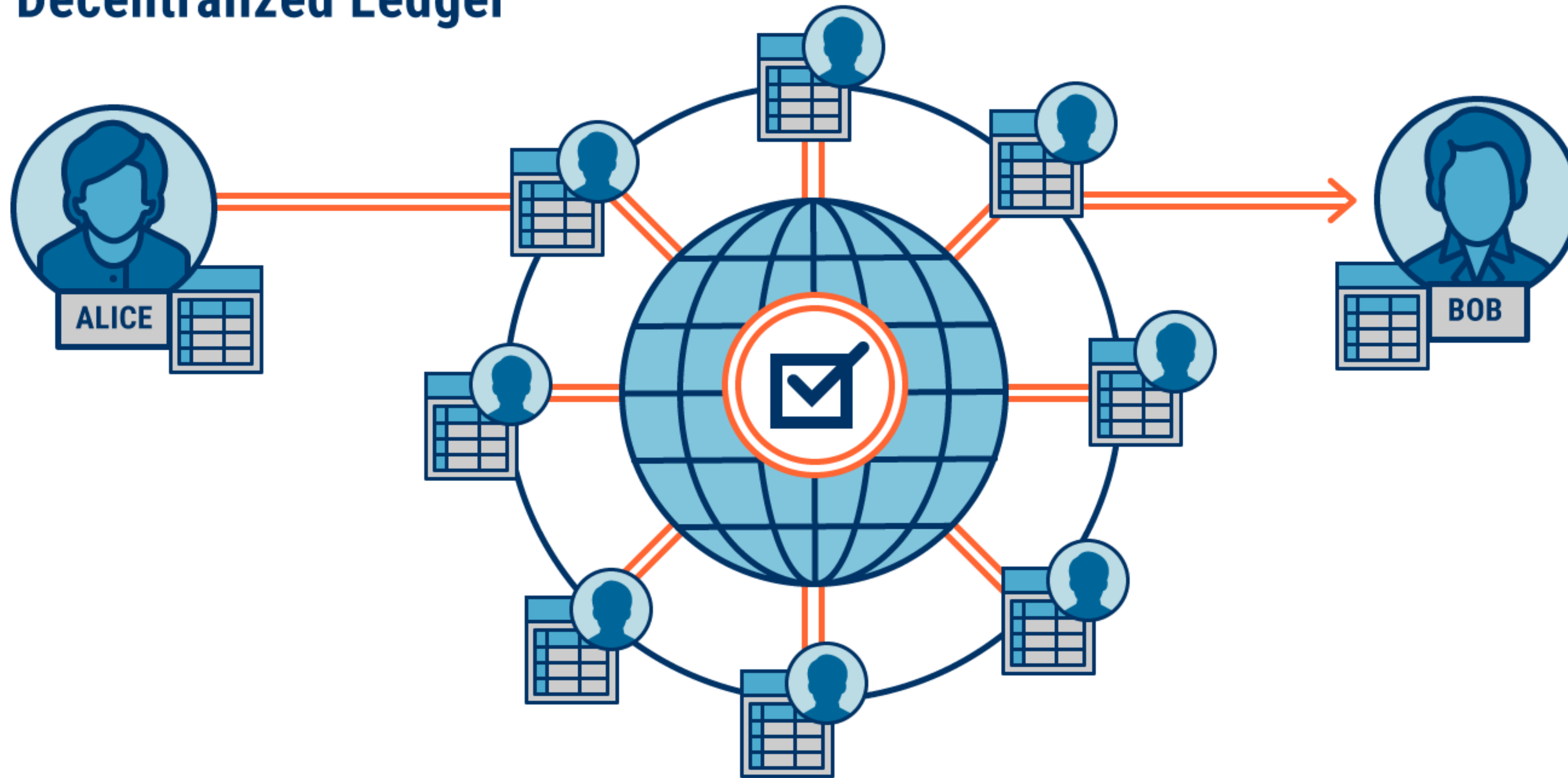
# WHAT EXACTLY IS BLOCKCHAIN TECHNOLOGY ?

## Digital Transaction: Ledger



# WHAT EXACTLY IS BLOCKCHAIN TECHNOLOGY ?

## Decentralized Ledger





# WHAT DO BANKS HAVE TO BE AFRAID OF ?



See no bank



Hear no bank



Speak no bank

SHORT ANSWER : A  
LOT

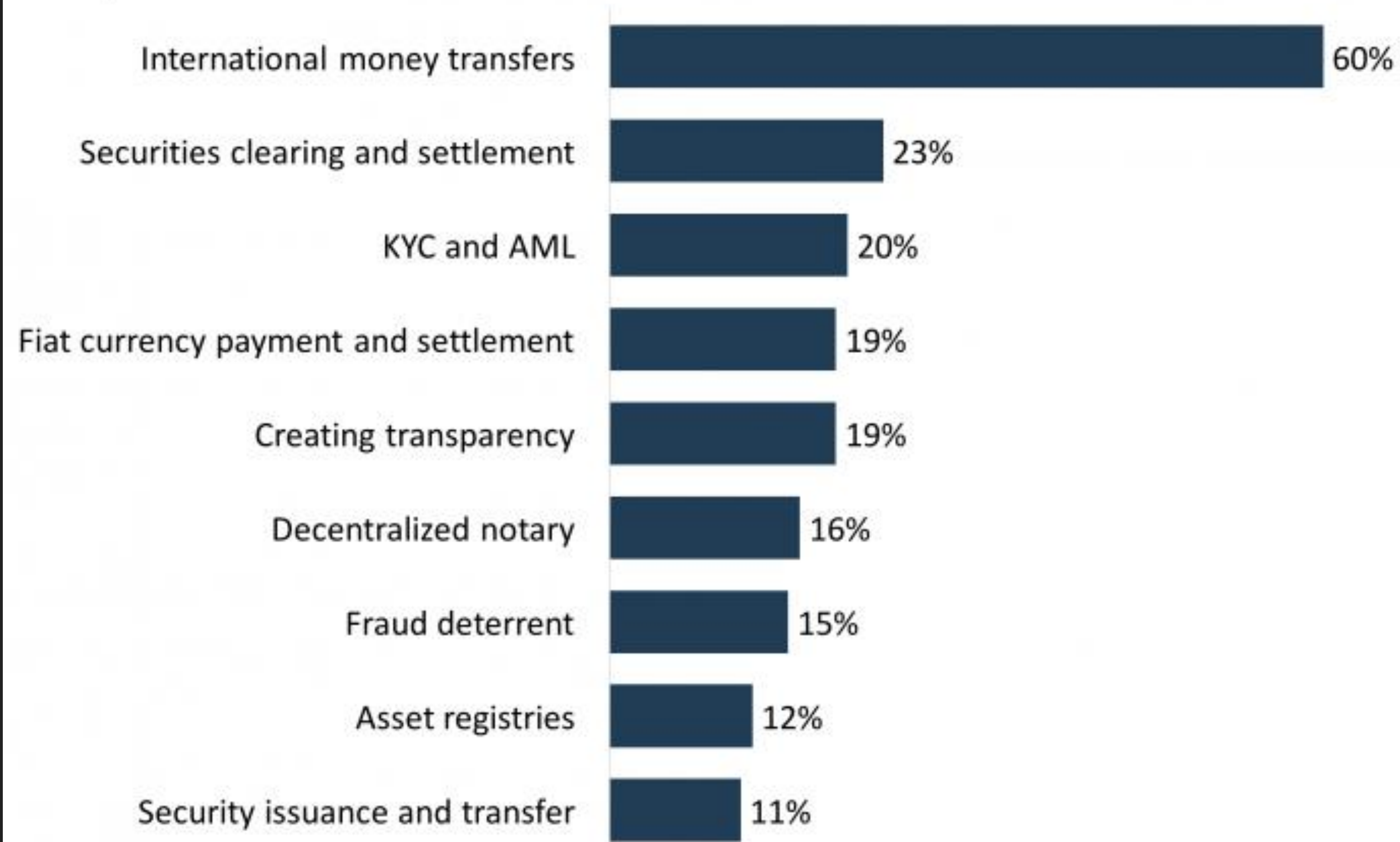
CAN BANKS USE BLOCKCHAIN TECHNOLOGY TO REINVENT  
THEMSELVES ?



# CAN BANKS USE BLOCKCHAIN TECHNOLOGY TO REINVENT THEMSELVES ?

## Top Initial Use Cases For Blockchain In Banking

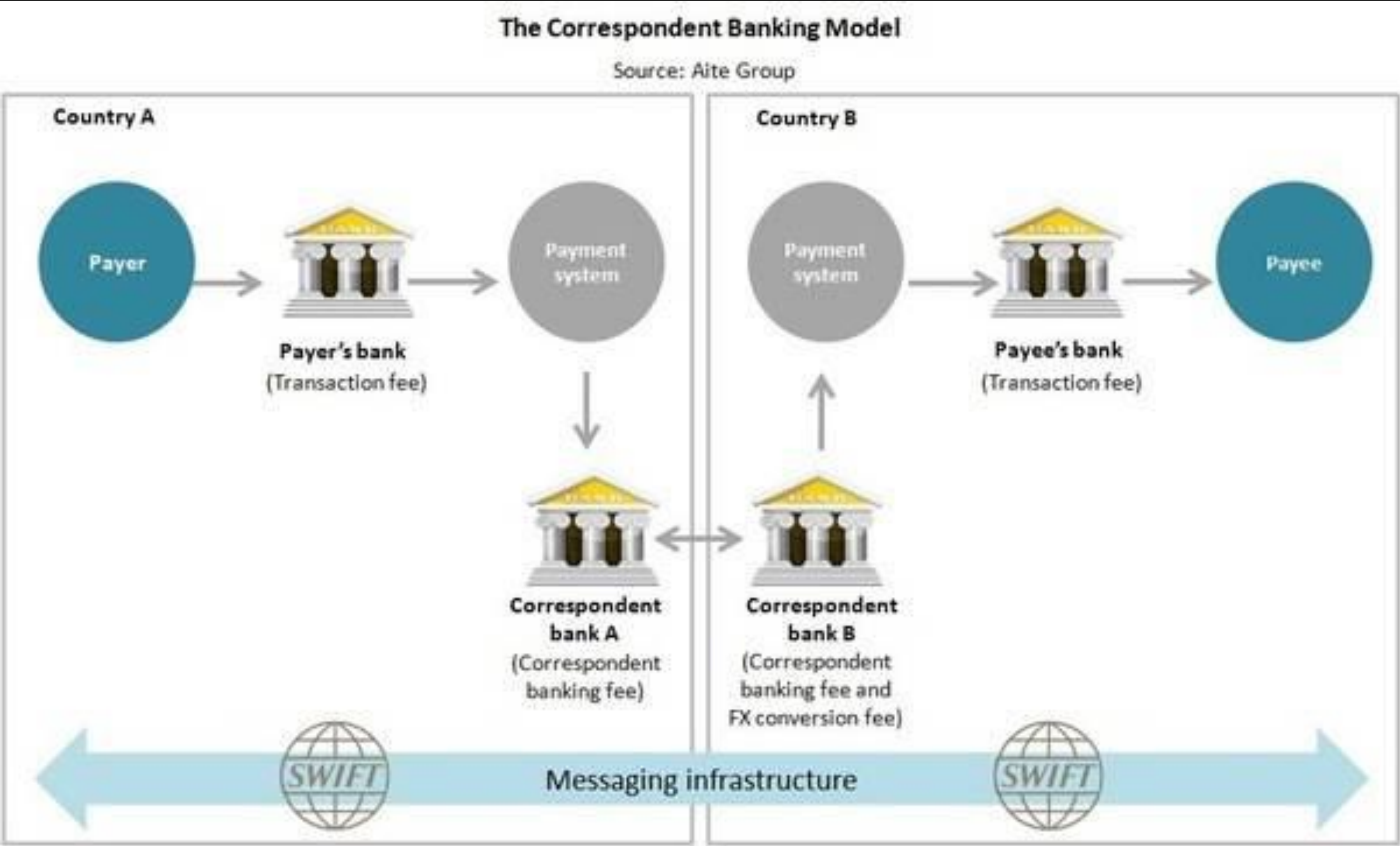
EMEA, 2015



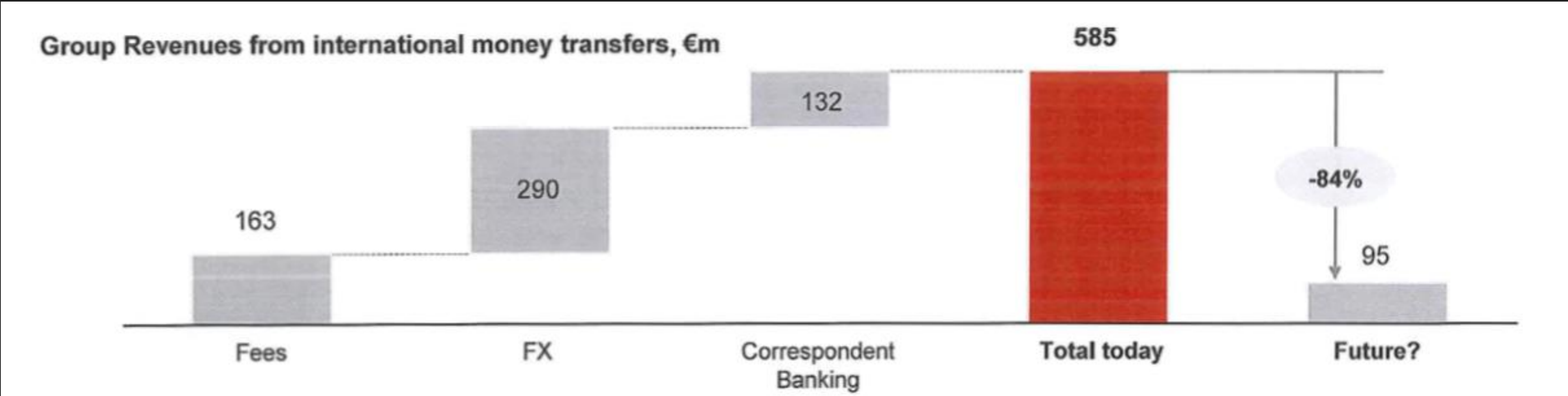
Source: EFMA and Deloitte, n=3,000

BI INTELLIGENCE

# INTERNATIONAL MONEY TRANSFERS

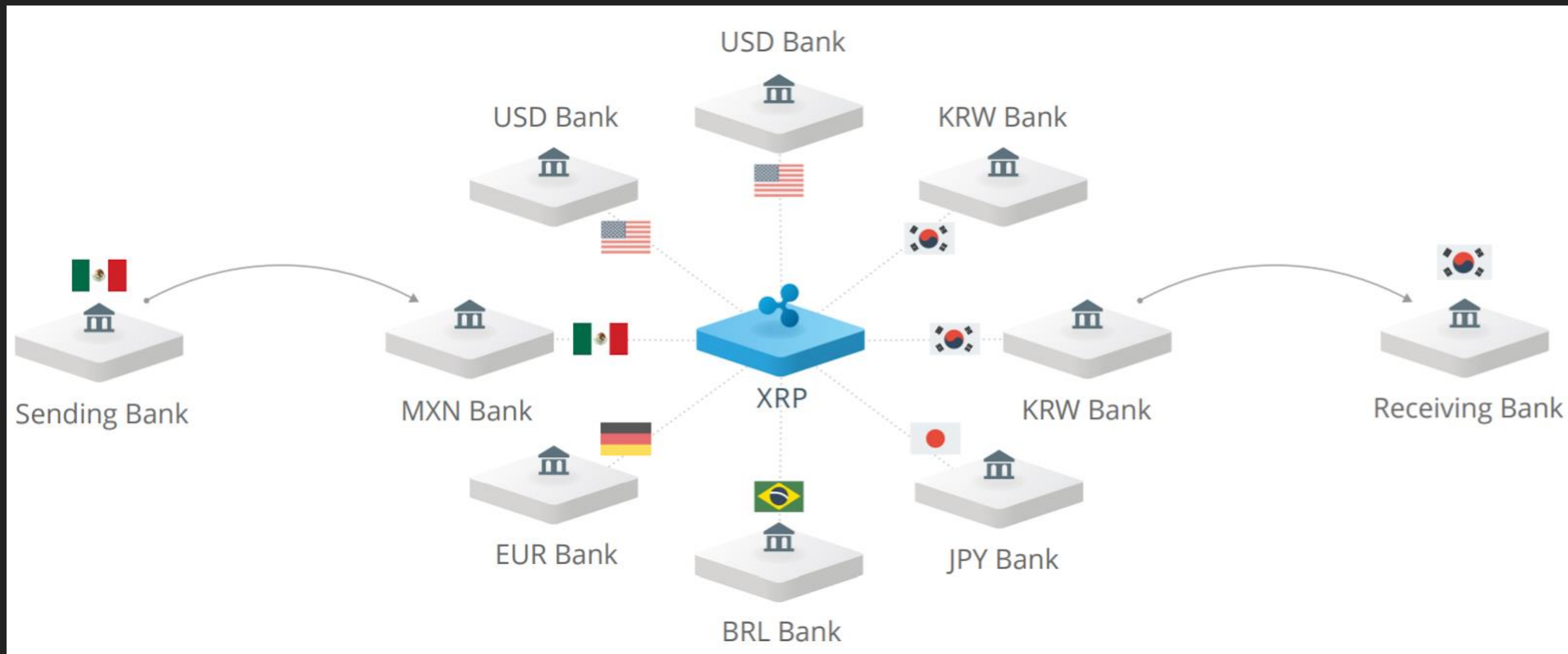


# INTERNATIONAL MONEY TRANSFERS





# INTERNATIONAL MONEY TRANSFERS

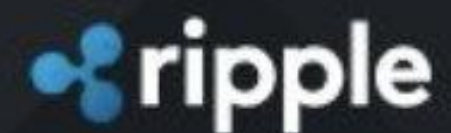


# XRP: Fees Near Nil

XRP enables payments of any size for the lowest possible cost.



\*Trailing 90-day historical average as of May 5, 2017



[www.ripple.com/xrp](http://www.ripple.com/xrp)

## Fast

Payments settle in 4 seconds.

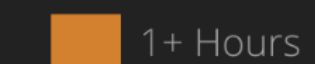
### XRP



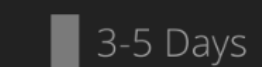
### ETH



### BTC



### TRADITIONAL SYSTEMS

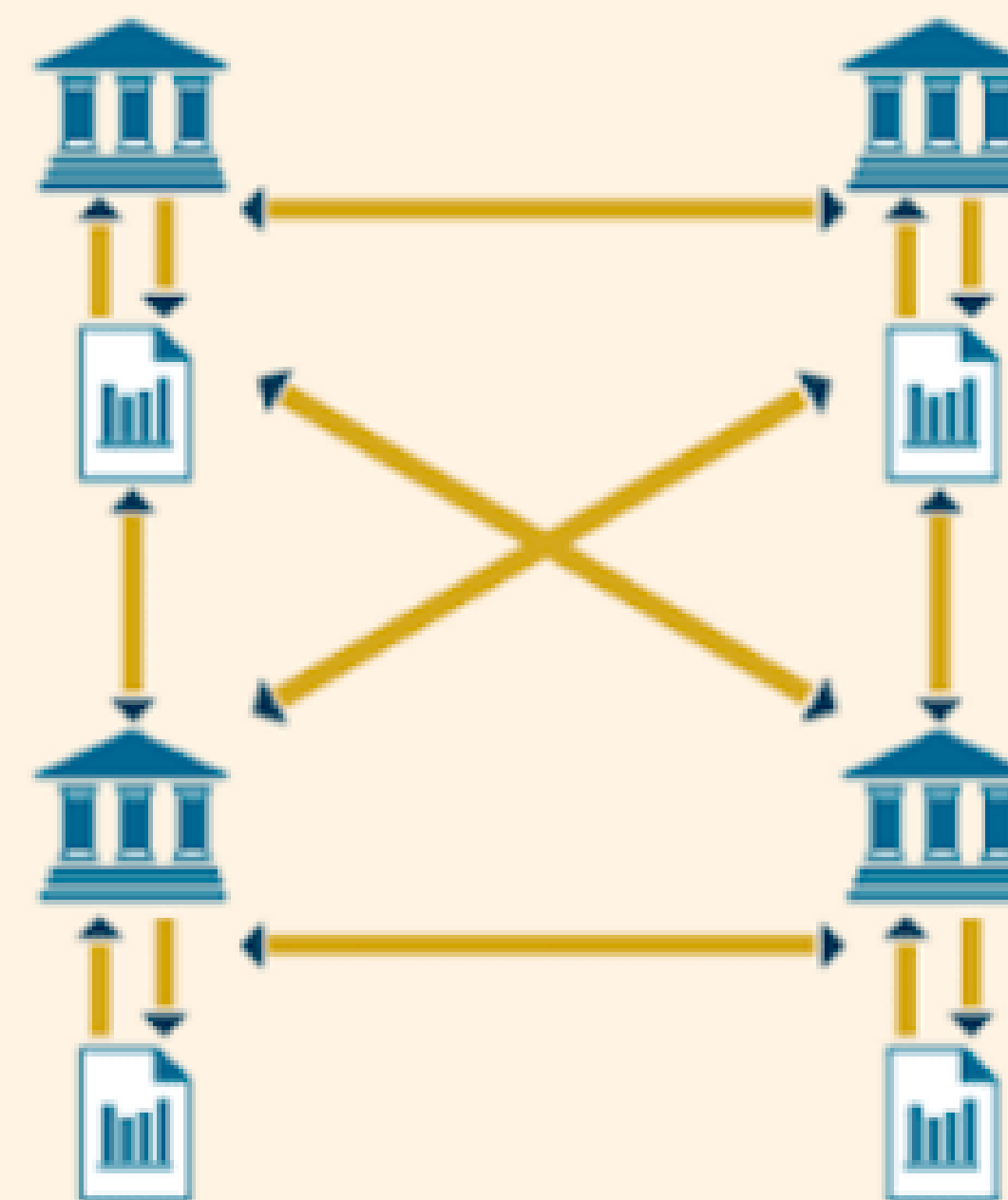




# TRANSFER OF ASSETS

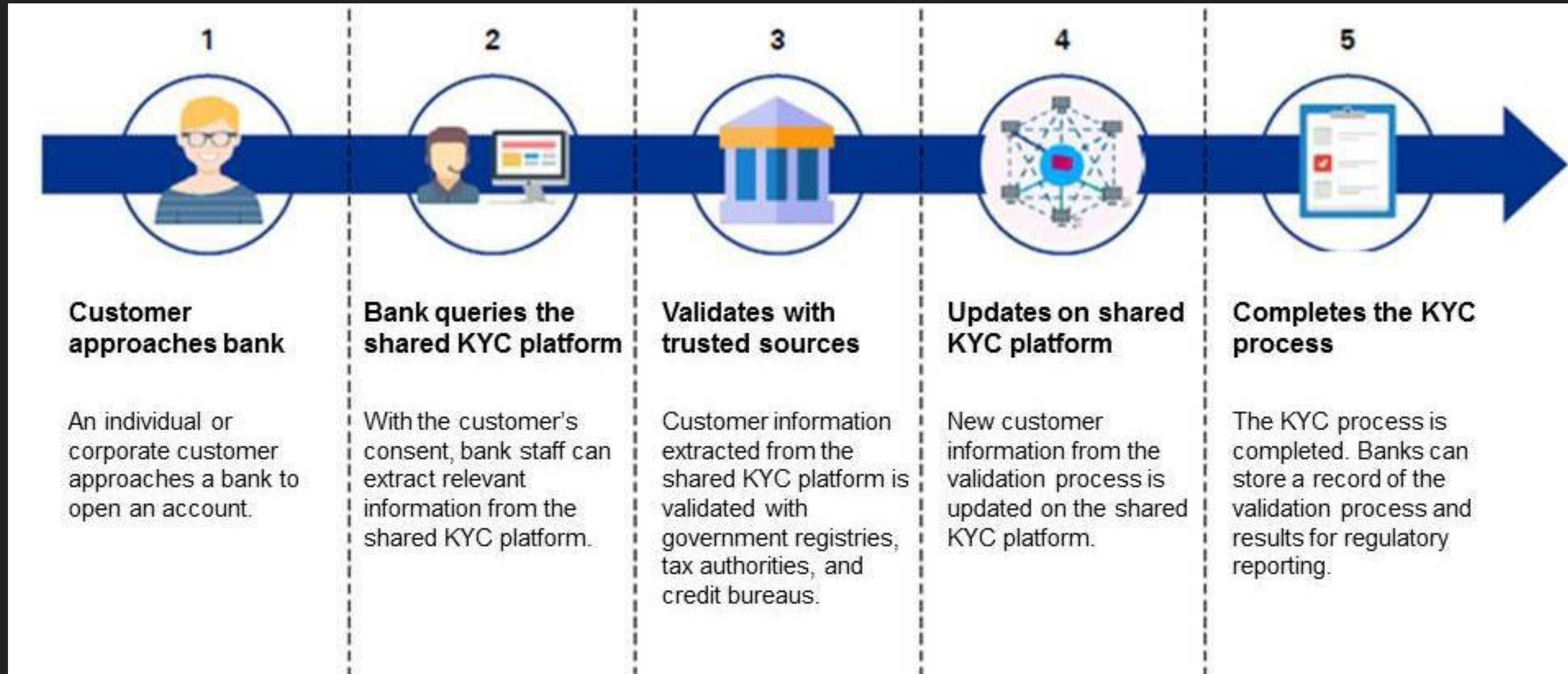


A centralised ledger tracks asset movements within the financial system between institutions



A distributed ledger eliminates the need for central authorities to certify asset ownership. Instead it is held and verified by many institutions, to cut down on fraud and manipulation

# KYC & IDENTITY VERIFICATION



DISRUPTION DOESN'T HAPPEN OVERNIGHT.

DIE-HARD BELIEVER IN CRYPTOCURRENCY BELIEVE THAT IT  
WILL REPLACE BANKS ALTOGETHER

OTHERS THINK THAT BLOCKCHAIN TECHNOLOGY WILL  
SUPPLEMENT TRADITIONAL FINANCIAL INFRASTRUCTURE  
MAKING IT MORE EFFICIENT

ONE THING IS CERTAIN : BLOCKCHAIN TECHNOLOGY WILL  
INDEED TRANSFORM THE BANKING INDUSTRY

GET ONBOARD!



THE END