



Thank you

ING FinTech
Village

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Welcome

to the ING FinTech Village Demo Day
of 30 June 2016

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Village

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Welcome to the ING FinTech Village Demo Day



Rik Vandenberghe
Chief Executive Officer, ING Belgium

A stylized, handwritten signature in black ink, appearing to read 'Rik Vandenberghe'.

Together with our partners, we have been building up to this FinTech Village Demo Day since the summer of 2015, when we expressed our ambition to launch the first Belgian accelerator dedicated to financial technologies.

Questions that I still have to answer regularly are: Why are we doing this? Why exactly have we launched the FinTech Village? What is the added value for the bank?

A look back at the year 2000 shows how much the world can change in just a decade and a half. Back then, only 12 percent of people owned a mobile phone. Now more than 60 percent do. Facebook, which now has almost 1.5 billion users, had not yet been launched. These and other developments have changed how customers live, think and shop.

If we want to continue to meet the expectations of our clients in this ever changing world, innovation is key.

When it comes to building that culture of innovation, ING is lucky because we have a head-start. We have always pioneered new ways of making banking easier and more accessible. Take for example ING Direct, the world's first direct bank. You can also think of it as one of the world's first successful FinTechs.

Also in Belgium, ING has always been a pioneer when it comes to innovation. In the 1980s we were the first Belgian bank to offer our

customers SelfBanks and an electronic banking platform (HomeBank). More recently, in 2014, we were the first bank in Belgium (and one of the very first banks in Europe) to introduce access to mobile banking by fingerprint.

Our reputation as a banking innovator is certainly something to be proud of. Yet at the same time we must be aware that a glittering history is no guarantee for future success.

Especially now with the 4th industrial revolution at our doorstep. Changes are only going to accelerate. The rapid evolution in technology is causing a disruption which will affect everyone: private individuals and businesses, personally and professionally.

While ING has always been known for putting our customers first by embracing new technologies, we should increase the pace of innovation in this digital era, to keep on serving ever changing customer needs.

To come up with solutions which further benefit our customers, it is important to recognise that, being a bank, we cannot dream up everything ourselves. We have to seek out the innovative ideas which people external to ING are imagining.

To that end we are breaking the silos and joining forces with the outside world. We strongly believe in cooperation to foster innovation.

And we truly complement the FinTechs here today. They have the smart solutions which can make a positive difference in empowering our customers.

We have the scale, the customer base, the marketing, distribution know-how and experience.

Together we can form formidable partnerships.

Together we can transform banking.

Together we can ensure that the digital future of banking is a bright one where the customer is the main winner.

All the best to the Startups



David Dab

Chief Innovation Officer, ING Belgium

A handwritten signature in black ink, appearing to read 'D. Dab'.

When we started thinking about creating a Fintech Accelerator, one of the first key questions was “what is the problem we want to solve?”. As a former CEO of a FinTech startup, I had experienced directly how difficult it can be for small companies to engage with a large organisation like a bank. The process is often slow and complex and it can take many months, if not years, to materialise into a commercial agreement. Furthermore, it is often not conclusive in the sense that when the answer is no, it is often not properly communicated and the startup can lose precious time with no real chances to do business.

Endless discussions and slow progress are serious a problem for startups because they cannot afford burning scarce resources on long sales cycles. It is also a problem for banks which miss opportunities to leverage external innovation to serve customers better.

So we decided to design Fintech Village with a single objective in mind: to make it as fast and as easy as possible for a FinTech startup to test its concept through a PoC which, if successful, can lead to business. This is the reason each startup is backed by a senior leader of the bank and / or partner who has a strong interest to make the startup solution work. This commitment of a senior sponsor is essential. A startup with a great concept and a great team is not enough.

We also decided from the start to work with partners who can complement what the bank offers. Our core partners Deloitte and SWIFT Innotribe; and our partners IBM, SmartFin, SmartVentures, Eggsplora, BelCube and Startup.be have been instrumental in making this first edition of FinTech Village a success. Many others have contributed, whether to attract the best startups or to accelerate processes during the programme. We have been very fortunate to have their support.

Great accelerator programs require great startups. Again, we have been very fortunate with a sound mix of companies from Belgium and abroad which have placed their trust in FinTech Village.

Looking back at the last four months I can only be impressed by the progress realised. Multiple PoCs are underway and look very promising. Everyone has learnt a tremendous amount, which is a sign of success. The magic behind this success has been the strong commitment of startups and their sponsors. They have accomplished an impressive journey together.

Like many other mentors, sponsors and contributors I have enjoyed working with the startup founders. I hope they feel the same and wish them a great future with ING and many other potential customers.

Core Partners



Deloitte Belgium offers value added services in audit, accounting, tax & legal, consulting and financial advisory services. Deloitte Belgium has more than 3,000 employees in 10 locations across the country, serving national and international companies.



Launched in 2009 SWIFT Innotribe connects global innovators and investors, strategists and influential decision-makers from leading financial institutions worldwide, providing them with early insights into innovations which could overturn current business models and create new opportunities. Through the Startup Challenge programme, Innotribe bridges the gap between the startup ecosystem and the financial service community.

Partners



Startups



Delio

UK

Delio helps financial institutions democratise private investments for their high net worth clients.

Delio's technology helps institutions adapt their proposition to meet the needs of today's wealth creators and differentiate their offering in an increasingly commoditised investment management market.

www.deliowealth.com



HopOn

Israel

HopOn is a mobile ticketing platform for mass-transportation networks.

It uses innovative wireless ticketing which allows seamless and hassle-free payments.

Or to keep it simple, with HopOn, mass-transit payments have never been easier, all you need is your smartphone and to make your payments.

www.hopon.co



Addocted/POM

Belgium

POM is a free mobile app for all your invoicing.

With POM you receive e-invoices directly, scan paper invoices or forward PDF invoices to your POM account. In POM you pay an invoice in 2 clicks, save it in your favourite cloud archive (Dropbox, Google Drive, etc.) and share it - with your partner, with your accountant...

In this way POM is a solution for all your bills and invoices. POM is Peace of Mind for your administration.

www.letspom.be



IsItYou

Israel

Passwords suck, your face is beautiful.

Our face recognition authenticates users easily and efficiently, increasing security and convenience for services users.

Simply put, your face is your password and all you need to do is take a selfie. Designed with the strongest security levels in mind, IsItYou brings an innovative solution to the complex authentication challenges of banks, payment systems and other financial institutions.

IsItYou offers the world's first and only effective anti-spoofing system, making it resilient to fraud attempts using pictures, videos and even 3D masks.

www.isityou.biz



Anglr

Belgium

Anglr helps companies increase the productivity of their knowledge workers through automated text processing, search and analysis.

Our trademarked technology assists companies in dealing with the digital information overload of their knowledge workers and helps them to discover new business angles from their unstructured data.

Our trademarked technology provides for near real-time and intelligent processing of large amounts of unstructured data.

www.newsanglr.com



PayKey

Israel

PayKey's first of its kind secured payment keyboard makes everyday banking easier and more efficient than ever before.

Their technology puts banks where their customers are - on social networks (Facebook Messenger, WhatsApp, WeChat, Twitter etc.).

www.paykey.me



Contract.fit

Belgium

Contract.fit saves time and money.

Financial and administrative tasks are automated through powerful artificial intelligence and an unparalleled digital customer experience.

Firstly energy users and providers are matched. It only takes 5 minutes and an end-of-year energy supplier invoice. Our technology reads all the necessary invoice information (e.g. your name and address, energy consumption or meter EAN codes).

Then your profile is automatically compared with all market offers. We administer the switch to another supplier.

www.contract.fit



Sponsors

Addocted/POM

Bart Leurs,
Head of Daily Banking Services

“POM has created a very interesting customer-friendly app for private individuals in the field of e-invoicing and payments that could play a role in creating primary relationships with our customers.”

Angrl

Inge Ampe,
Head of Marketing

“ING Belgium is fully dedicated to strengthening its analytical approach. We have already developed a strong analytical base which contributes to sales and our sales force. However, we are convinced that partnering with the right companies can add substantial value, to include our collaboration with Angrl.”

Contract.fit / IsItYou

Filip Rombouts,
Head of Online Channel Management,

“In the ongoing quest to empower our clients to stay a step ahead in life and business, contract.fit could point our customers to better opportunities for managing their contracts.”

“A user-friendly and secure authentication is the key to accessing our banking services. The popular selfie could be a very innovative and popular option for our clients!”

Delio

Philippe Wallez,
Head of Private Banking,

“In this era of low internet margin and volatile markets, active investors are willing to try new opportunities in line with their entrepreneurship DNA. Facilitating this process can help put ING in the best position to become the preferred bank of entrepreneurs.”

HopOn

Ellen Aelvoet,
Head of Midcorp and Institutional Zone East

“In our strategy to become the preferred bank of the public & social profit sectors, we seek to partner on innovative solutions that help clients in public transport stay a step ahead in business.”

PayKey

Antoine Larmanjat,
CEO of Payconiq

“At Payconiq, our goal is to make payments surprisingly simple. We believe that payments should be part of everyone’s daily activities and social media is a key component of it. That’s why we believe partnering with PayKey to research the ‘ifs’ and ‘hows’ of integrating payments into social media is quite an exciting challenge.”

Notes
