



Banking on Blockchain





 Investec

presents |



If money is changing...



... Who will you **trust** to
see you through this change?



Evolution of money





S. *One Rixdollar.*

No. 1.



Cape of Good Hope, 19th Sept. 1817.

W. D. ...

...

...

One Rixdollar. S.

1. No.





Pound = 7,3 g Au = 113,1 g A

A common denominator

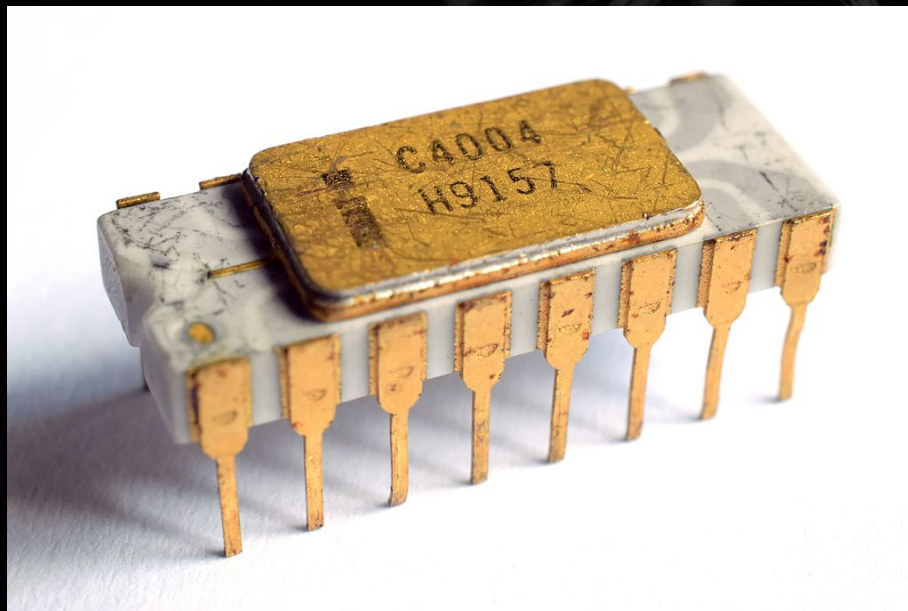
The Rand









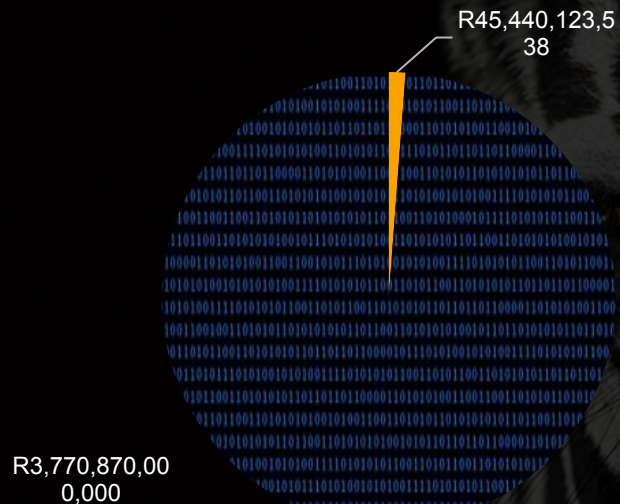


96% of all ZAR is digital



Source: SARB, Janua

99% of ZAR with public is digital



Source: SARB, Janua

Evolution of money tech

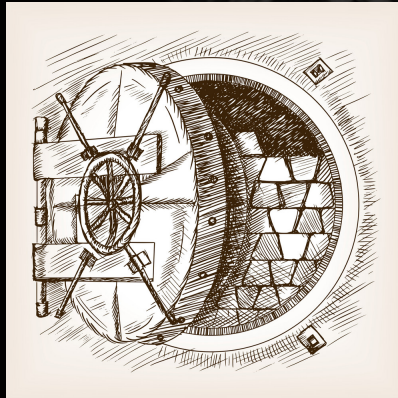


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01110000101110100011100001000001011110010001111011100001011
1100100100100011110101100011101110100100000100010100100010000
011010110001101010000100000100100111000101010101010111000110
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010010101011110010011000010011011011100100011110110100011011
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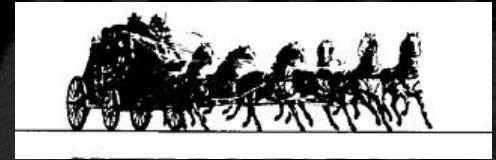
Money



Banking

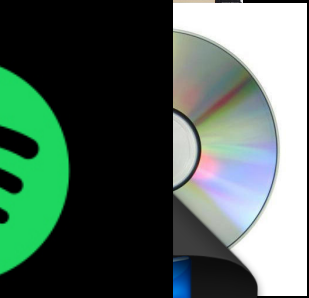
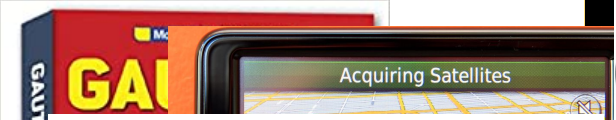


Payments

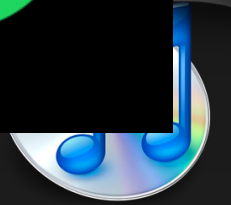


The future

is constant



NETFLIX

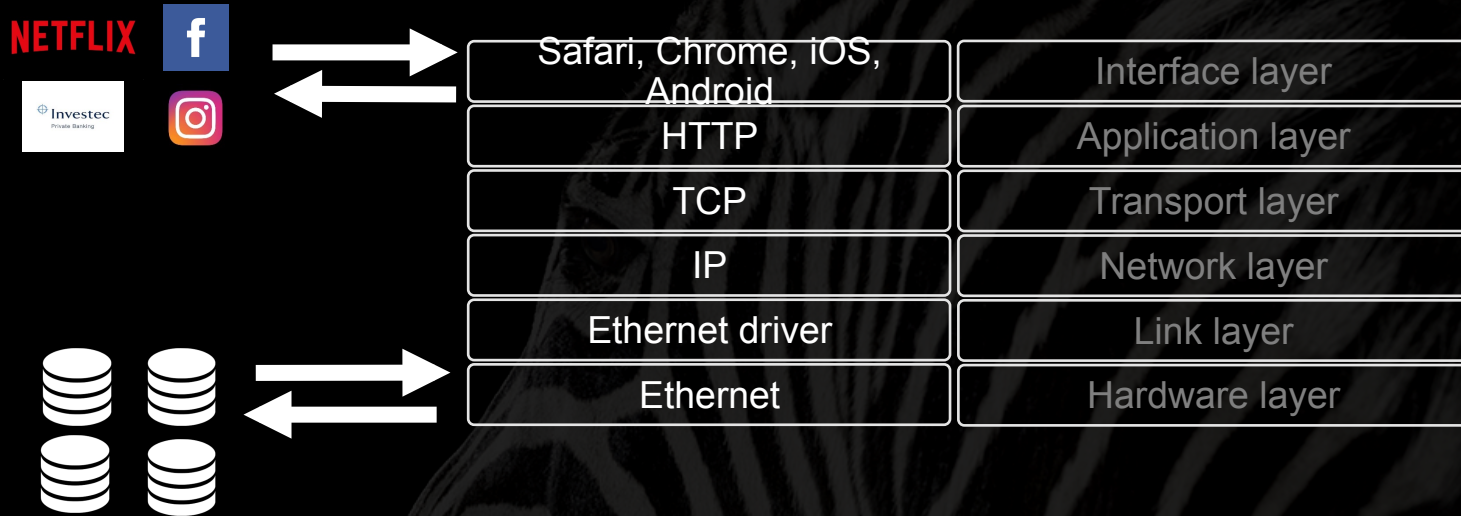


MP3

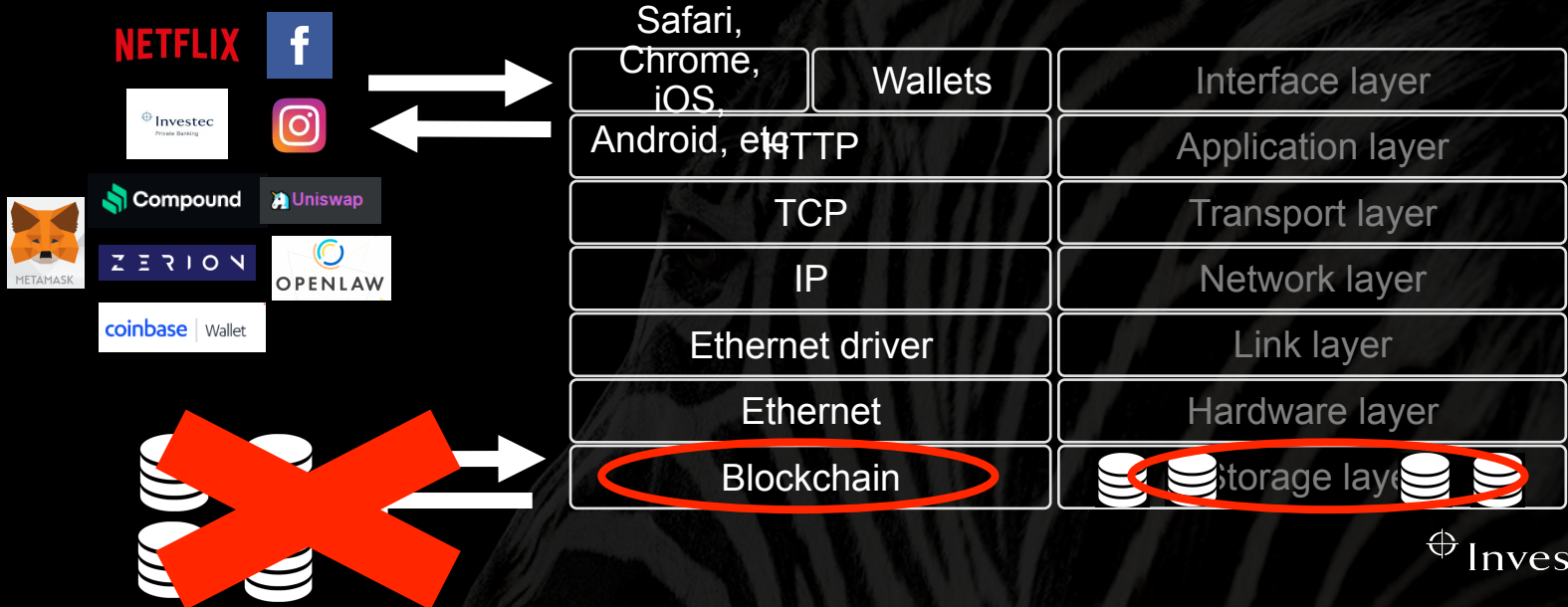
Change is complex

lightning network
decentralised autonomous organisation
private key
decentralized staking off-chain
Maker merkle tree protocol
block header public key
cryptocurrency gas blockchain
non-fungible token ether merkle tree
EIP layer 2 dapp bitcoin
Dai mining block token
wallet BIP peers hash rate
on-chain transaction hash proof of stake
xDai nonce seed phrase
block explorer ERC20
ethereum network
decentralized exchange
node cryptokitties
proof of work
smart contract

Internet protocols



A money protocol



What it means

Social scalability, i.e. not reliant on local customs, languages, etc

Seamless global financial networks (MoIP, streaming, OTT)

Network effects (a bank of billions, not millions)

Internet-native programmability

Open innovation (no gatekeepers)

Always open, 24/7/365. Everywhere

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In out of the ordinary times, partner with Out of the Ordinary.


Trust Investec



We've built the capabilities for
blockchain asset custody—
using bank-grade technology.

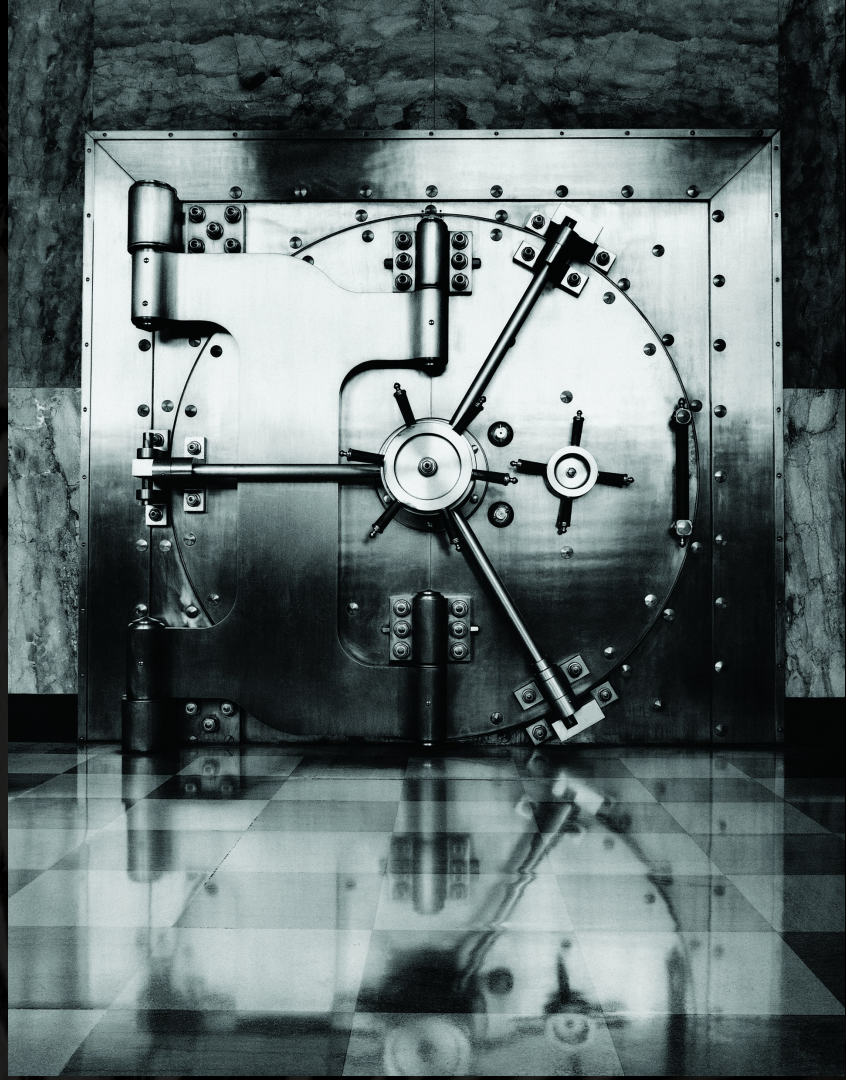


We are now testing
these capabilities internally.



In collaboration with regulators.

What if banking
came full circle?



Thank You

