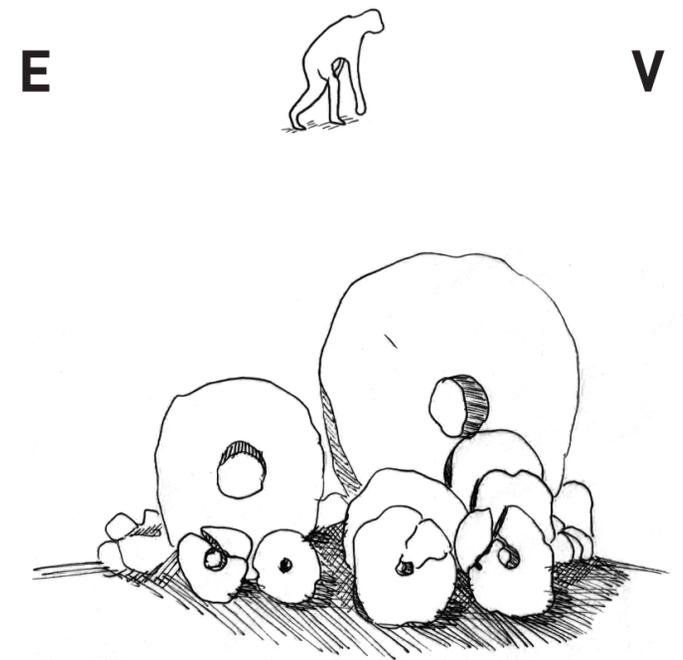
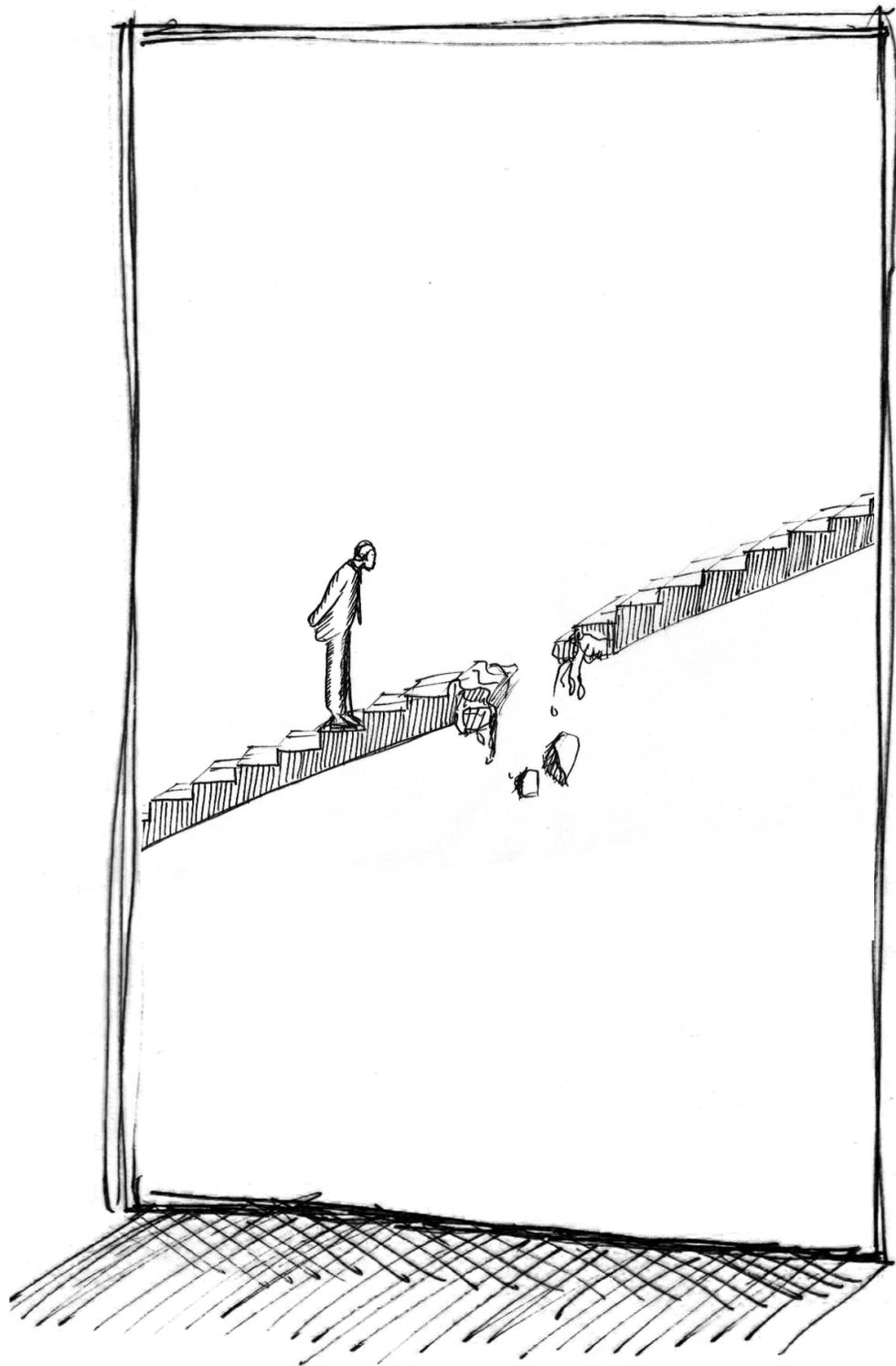


# BLOCKCHAIN'S DISRUPTION IN THE BANKING WORLD

With the rise of the digital age, that we live in today, we can foresee enormous changes that will happen in the next couple of decades. An example is the rise of the bitcoin. This will have a fundamental effect on the way we hold what's most valuable to us, the way we transfer value to one and another and the way we perceive money in general.

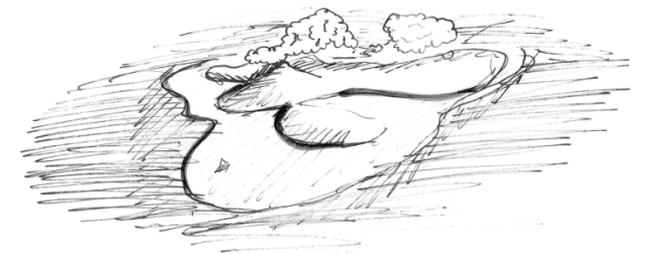
From the past we can learn that at the moment the scale of trade grows, the money system has to adapt to this. Therefore over thousands of years money has gone through a great evolution. It has gone from a total decentralized - everybody for their own - system to a completely centralized system. This new digital currency has the potential to give the power back to the people.



## ANALOG BLOCKCHAIN

Rai, or stone money are more than 6,000 large, circular stone disks carved out of limestone formed from aragonite and calcite crystals. Rai stones were quarried on several of the Micronesian islands, mainly Palau, but briefly on Guam as well, and transported for use as money to the island of Yap. They have been used in trade by the Yapese as a form of currency.

The monetary system of Yap relies on an oral history of ownership. Because these stones are too large to move, buying an item with one simply involves agreeing that the ownership has changed. As long as the transaction is recorded in the oral history, it will now be owned by the person it is passed on to and no physical movement of the stone is required.



Yap Island, Micronesia

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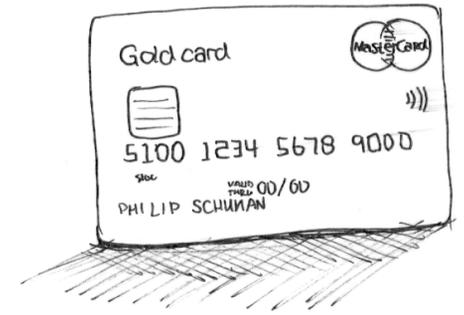
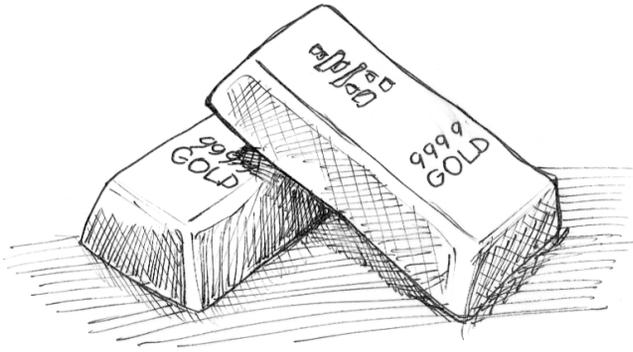
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## SCARTISTY

A gold bar, also called gold bullion or a gold ingot, is a quantity of refined metallic gold of any shape that is made by a bar producer meeting standard conditions of manufacture, labeling, and record keeping.

The standard gold bar held as gold reserves by central banks and traded among bullion dealers is the 400-troy-ounce (12.4 kg or 438.9 ounces) Good Delivery gold bar. The kilobar, which is 1000 grams in mass (32.15 troy ounces), is the bar that is more manageable and is used extensively for trading and investment. The premium on these bars when traded is very low over the spot value of the gold making it ideal for small transfers between banks and traders. Most kilobars are flat, although some investors, particularly in Europe, prefer the brick shape.

## PAPER

Since the suspension in of convertibility of paper U.S. currency into any precious metal, the U.S. dollar is, de facto, fiat money. As it is the most used in international transactions, the U.S. dollar is the world's primary reserve currency.

Several countries use it as their official currency, and in many others it is the de facto currency. Besides the United States, it is also used as the sole currency in two British Overseas Territories in the Caribbean: the British Virgin Islands and Turks and Caicos Islands. As of March 21, 2018, there are approximately \$1.63 trillion in circulation, of which \$1.59 trillion is in Federal Reserve notes, the remaining \$40 billion is in the form of coins.

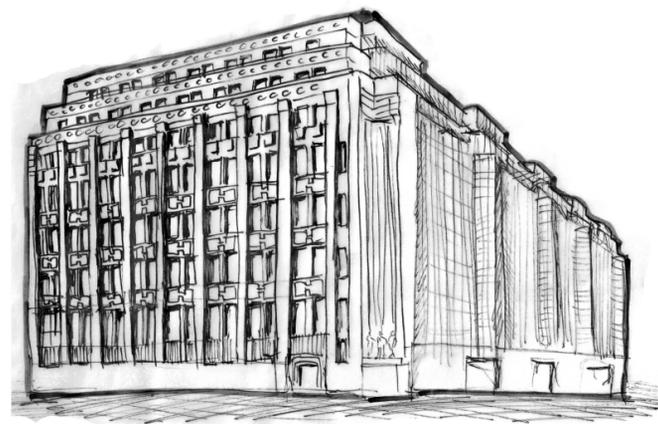
## CARD

Payment cards are part of a payment system issued by financial institutions, such as bank, to a customer that enables its owner (the cardholder) to access the funds in the customer's designated bank accounts, or through a credit account and make payments by electronic funds transfer and access automated teller machines -ATM's-

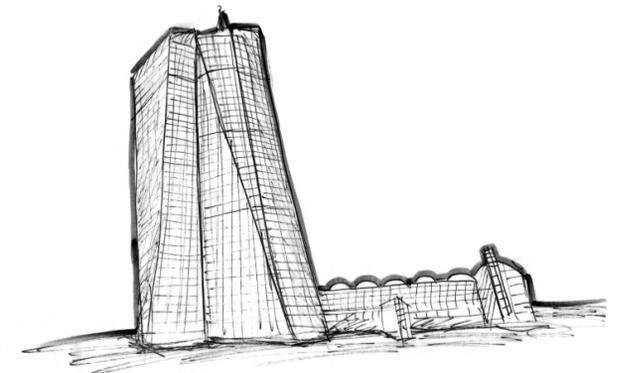
Such cards are known by a variety of names including bank cards, ATM cards, MAC (money access cards), client cards, key cards or cash cards. There are a number of types of payment cards, the most common ones being credit cards and debit cards. Most commonly, a payment card is electronically linked to an account or accounts belonging to the cardholder.



Monte dei Paschi di Siena, Italy

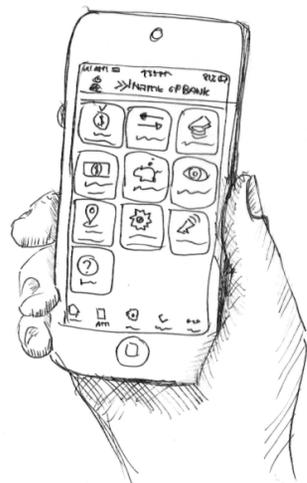


De Bazel, The Netherlands



European Central Bank, Germany

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## DIGITALIZATION

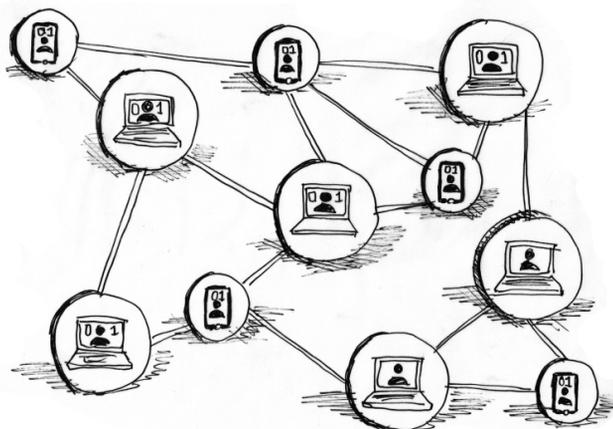
Digital payment generally refer to payment services operated under financial regulation and performed from or via a mobile device. Instead of paying with cash, cheque, or credit cards, a consumer can use a mobile to pay. Although the concept of using non-coin-based currency systems has a long history, it is only recently that the technology to support such systems has become widely available.

Mobile payment is being adopted all over the world in different ways. In 2008, the combined market for all types of mobile payments was projected to reach more than \$600 billion globally by 2013.

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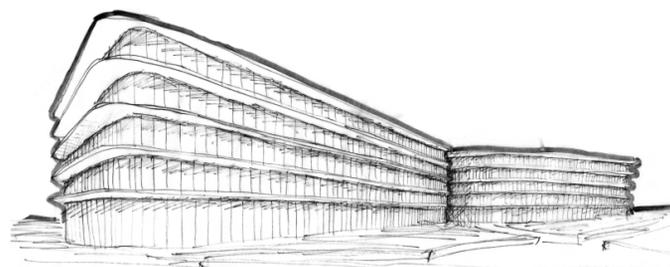
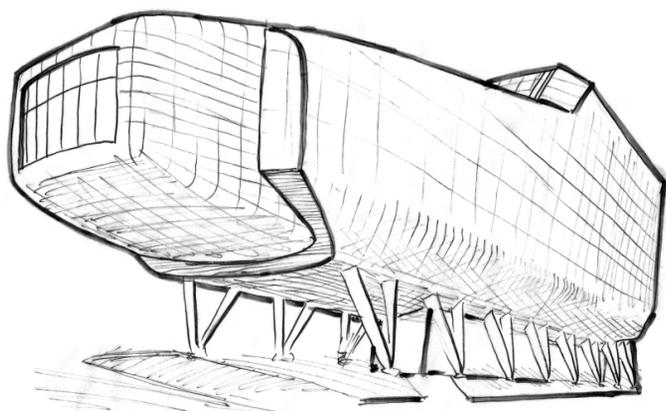


## DIGITALIZATION 2.0

Bitcoin is a cryptocurrency, a form of electronic cash. It is the first decentralized digital currency: the system was designed to work without a central bank or single administrator.

Many economists and investors consider the bitcoin market to be a bubble. Bitcoin has also been criticized for its use in illegal transactions, its high electricity consumption, price volatility, and thefts from exchanges.

Bitcoins are sent from user to user on the peer-to-peer bitcoin network directly, without the need for intermediaries. These transactions are verified by network nodes through cryptography and recorded in a public distributed ledger called a blockchain. Bitcoin was invented by an unknown person or group of people using the name Satoshi Nakamoto and released as open-source software in 2009.



Today | 2018

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20 years | 2038

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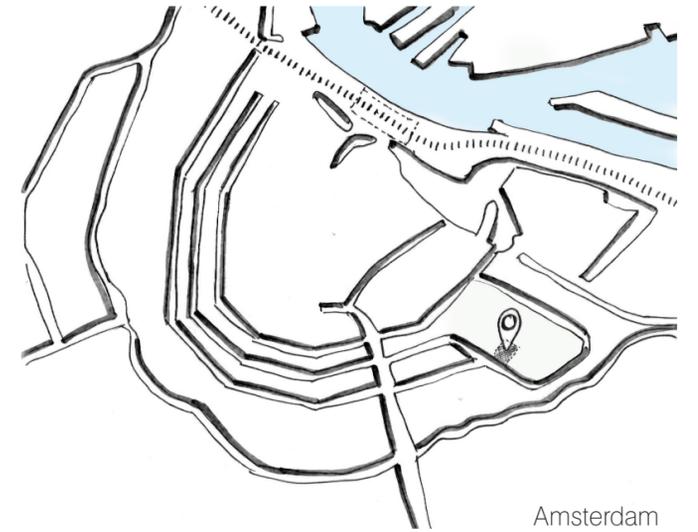


50 years | 2068



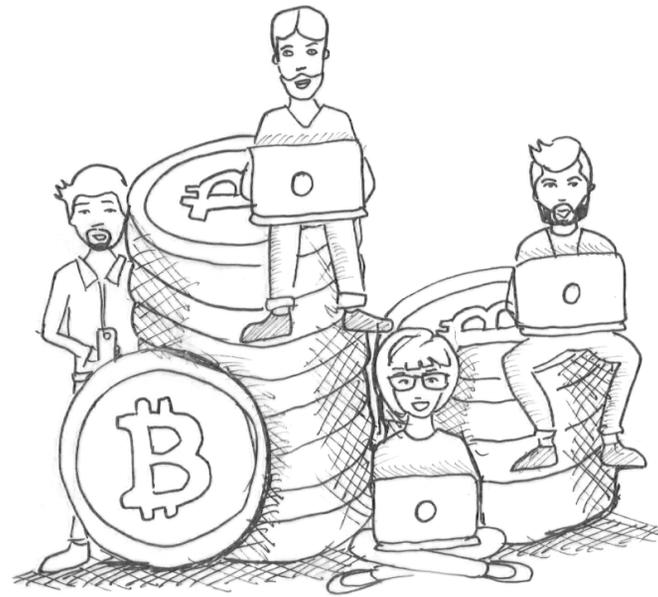
# Role of the future bank in the city

Transparency | Environmentally | Sustainability



Amsterdam

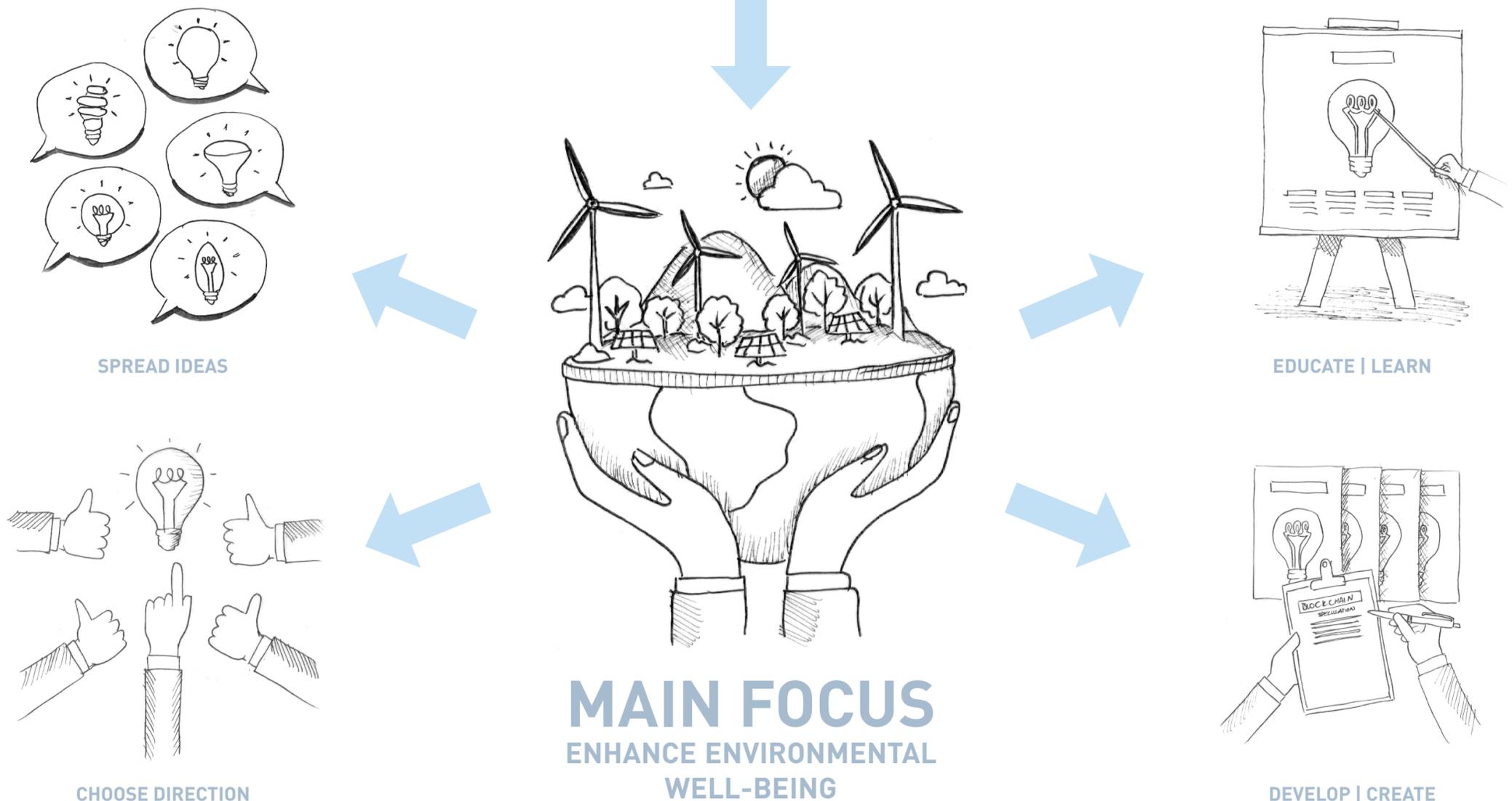
The role the bank will have in the city centre is the connective and educational role. Therefore in several locations in the city centre the bank creates meeting points. These places are areas to connect, debate, work and inspire. All with the perspective of environmental stimulating interest.



The bank will function as an umbrella where underneath there is a clear open space for connection.

“EVERYTHING UNDER ONE ROOF”

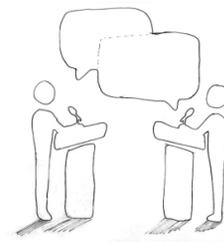
Underneath lines will be blurred. Between public & private and architecture & nature. Transparency and openness for everybody.



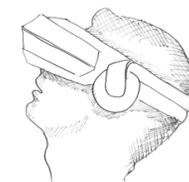
# building layout

## 20 years | 2038

Debate | Learn | Share | Meet | Create



VR rooms



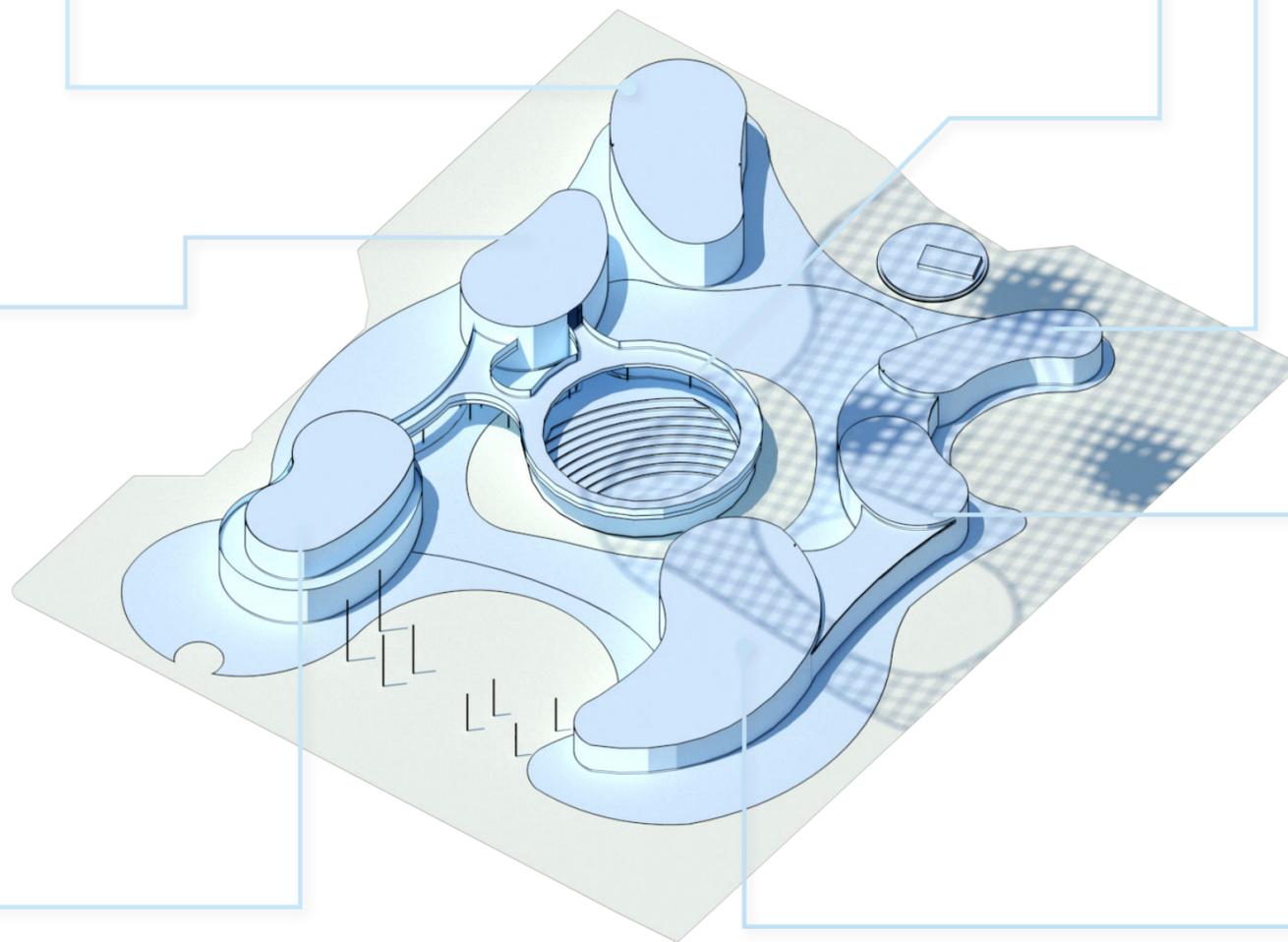
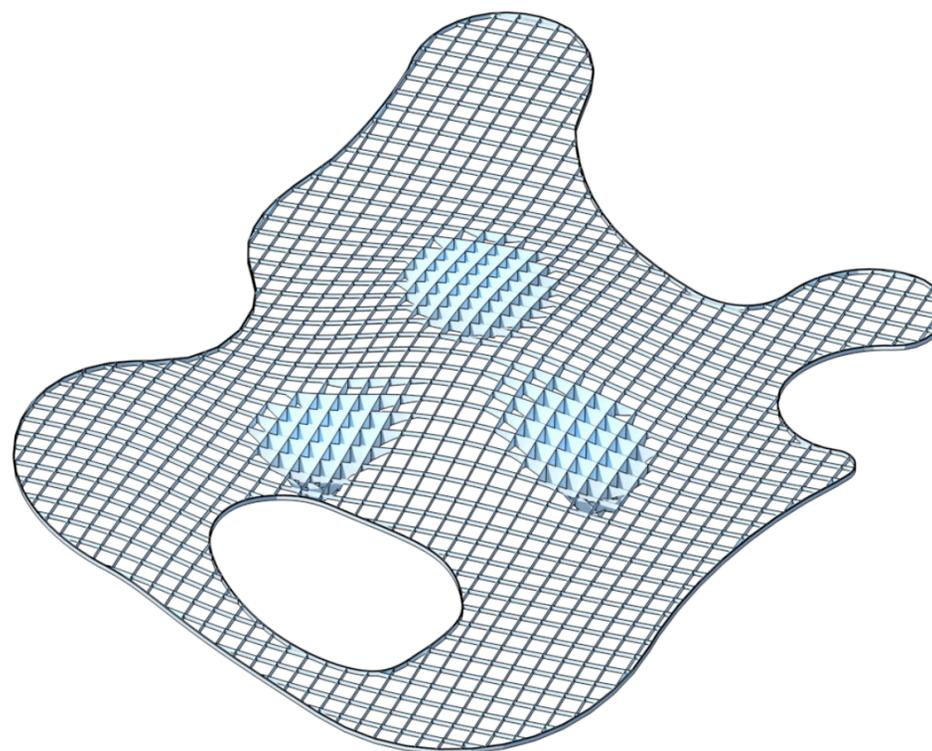
Cultural | Debate | Centre



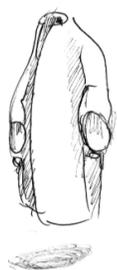
Focus | Computer | Meeting



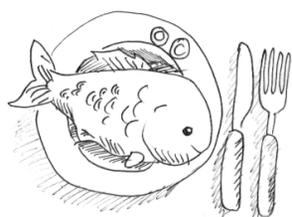
Debate | Discuss | Learn



Hologram | Workshop



Foyer | Cloakroom



Food | Drinks | Meeting

