Round-table debate on open source

Sept. 20, 2011

Agenda

allevo
THINKING EVOLUTION

1	Setting the scene
2	Dilemma
3	Idea
4	What's in it for ...?
5	Risks
6	Our choice
7	Puzzle inside the box

Setting the scene
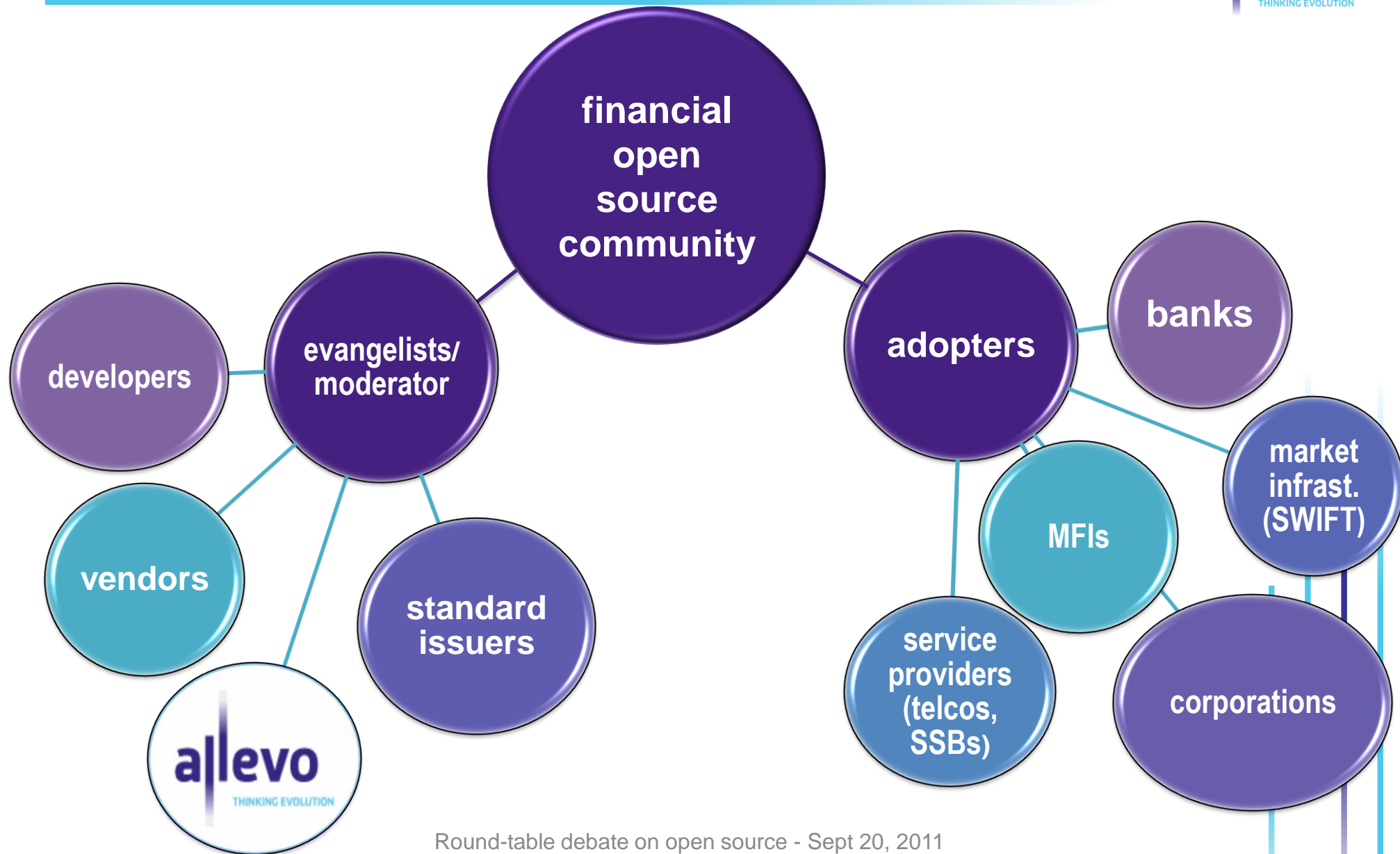
Dilemma

o Shrinking budgets

o Keep pace with technology

o Need for resilient systems

o Natively proprietary IT solutions

o Payments became commodity

o Focus on individuals, SMEs & large corporations

Idea: OPEN SOURCE

💡 Standardization at interpreter level

💡 Commoditization of the processing layer

💡 qPayIntegrator can be the base

古代汉语 română
Русский
français español

What's in it for the community?

o **Shared**
- **innovation**
- **business & technological progress**
- **fun**

o **Collaboration space**
- **universalism**
- **communalism**
- **altruism**
- **skepticism**

o **Enhanced time to market**
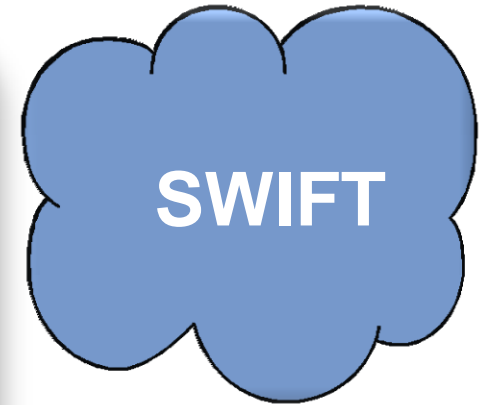
o **Cross industry coverage**

What's in it for customers?

- o **Low dependency on ISV**
- o **Cost sharing for new features**
- o **Cost savings**
- o **Competitive advantage - focus on enhancing customer experience:**
  - • **Payment factory**
  - • **Financial infrastructure for customers**
  - • **Better mapping of services to customer footprint**
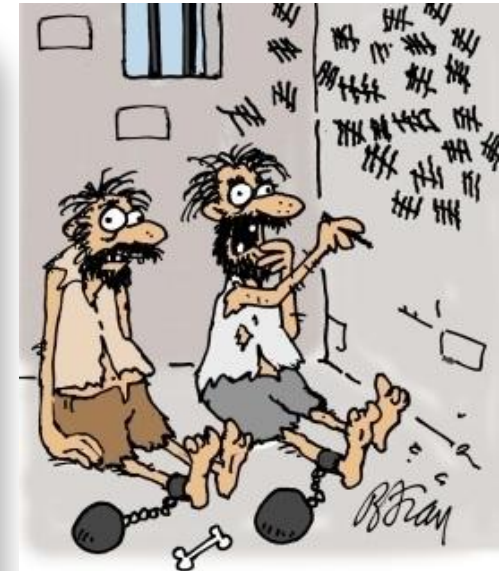
Vendor lock-in

What's in it for SWIFT?

SWIFT

- o **Openness & transparency**

- o **Extend standardization to the interpreter & financial transactions processing layers**

- o **Closer to customers reengineering their financial business**

- o **Provide cheap & straight SWIFT enabled start-up kit to customers**

What's in it for Allevo?

o **Self-maintained and popular product**

o **Free resources for innovation**

o **Expand business reach:**

- • **treasuries of banks**

- • **corporate / retail customer service**
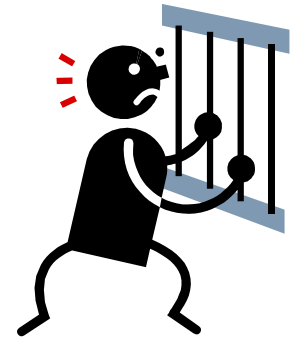
Captive to own product

Risks

- o **No choice at all**
- o **Wrong choice**
  - • **technology**
  - • **product support**
  - • **author**
  - • **moderator**
  - • **community**
- o **More innovation from commercial competition**

Our choice

Finding common ground.

Steps for Allevo:

- **invest in qPI open source readiness:**
  - **share core & standard features**
  - **keep qPI as SWIFTReady application**
- **boost a strong community**
- **attract partners**
- **goal: Sibos 2013**

Customers will get:

- **better quality**
- **higher reliability**
- **more flexibility**

- **technological alignment**
- **lower TCO**

end of shared captivity

Puzzle inside the box

Thank you!

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THINKING EVOLUTION

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