

A scenic landscape featuring a winding asphalt road with white lane markings that curves through a lush green valley. The background shows rolling hills under a bright blue sky filled with scattered white clouds. The foreground is dominated by the dark asphalt of the road.

INNOVATION ON ICT FOR FINANCIAL NETWORKS

Roland Thienpont (Alcatel-Lucent, IP Cloud Networking Director)

January 2015

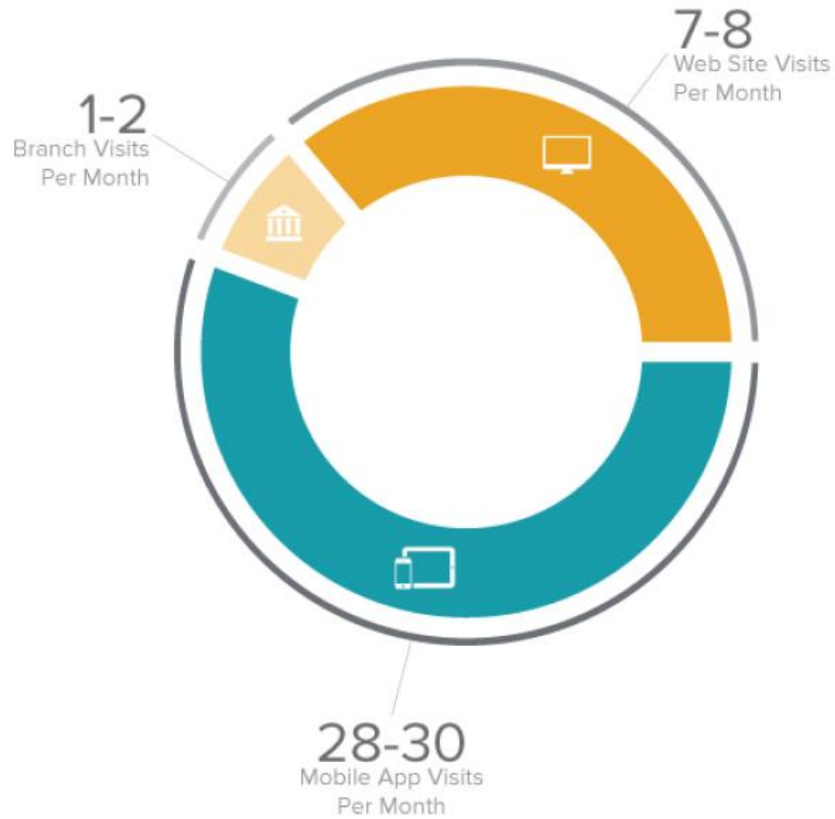
THE TIMES THEY ARE A-CHANGING



Source: Walt Disney Productions

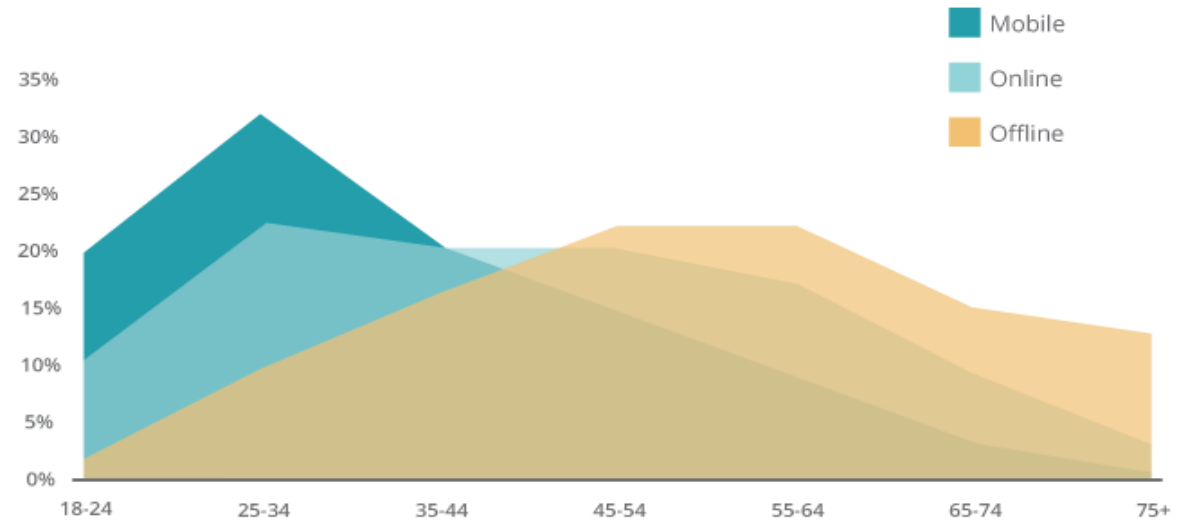
Alcatel-Lucent 

THE CONSUMPTION SHIFT



A Wave of Mobile and Online Users

% of channel users per age segment



Source: U.S. Bank Data

BBVA Visits/month/channel

Source: Banco Bilbao Vizcaya Argentaria, COTEC event Cascais

WOULD “GOOGLE” BE A BETTER BANK?

Ook Google en het Leger des Heils hebben bankvergunning

Banks



Last updated: September 29, 2014 6:03 pm

Alibaba affiliate wins approval for bank licence





By Gabriel Wildau in Shanghai



A boom in flotations, such as that of Alibaba, the biggest-ever US IPO, is running at a pace not seen since the dotcom bubble burst

China’s bank regulator has approved the launch of two privately owned commercial banks, part of a broader effort to offer better financing options for small, privately owned companies and increase competition in the state-dominated banking sector.

An affiliate of [Alibaba](#) on Monday received a licence to open a bank in the prosperous east coast city of Hangzhou, where the e-commerce group has its headquarters.

	+1.230 M Customers
	+800 M Customers
	+600 M Customers
WhatsApp	
	+250 M Customers

EUROZONE #1, #4, #5 BANKS BY MARKET CAP



+1.230 M Customers



+800 M Customers



+600 M Customers

WhatsApp



+250 M Customers

+107 M Customers



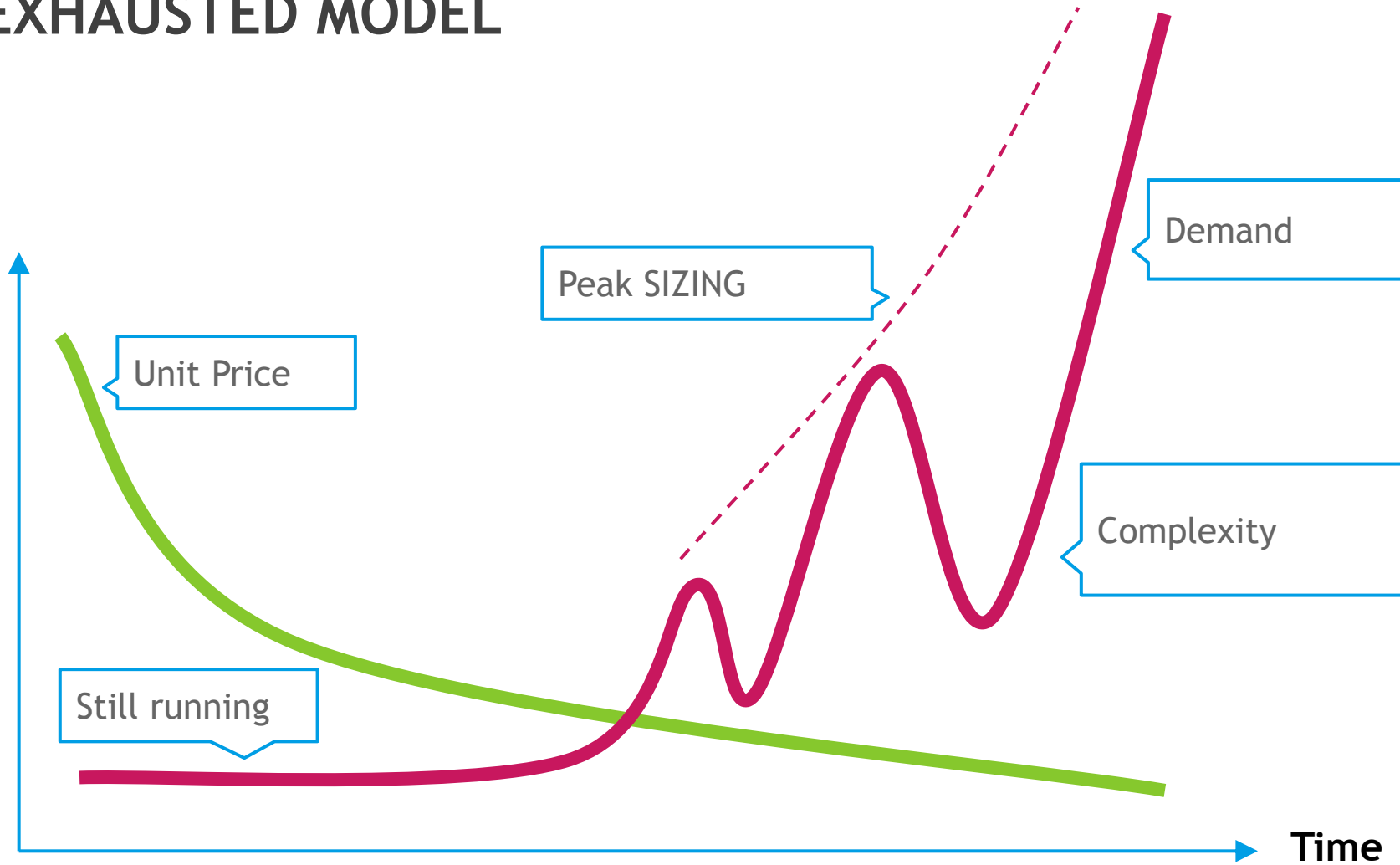
+51 M Customers



+48 M Customers



BANKING EXHAUSTED MODEL

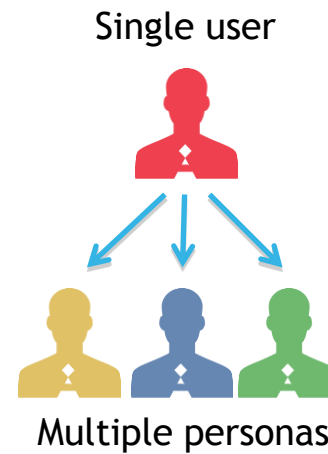


COMPLEXITY AND DEMAND RUN FASTER THAN MOORE'S LAW

Source: Banco Bilbao Vizcaya Argentaria, COTEC event Cascais

THE REAL-TIME ENTERPRISE

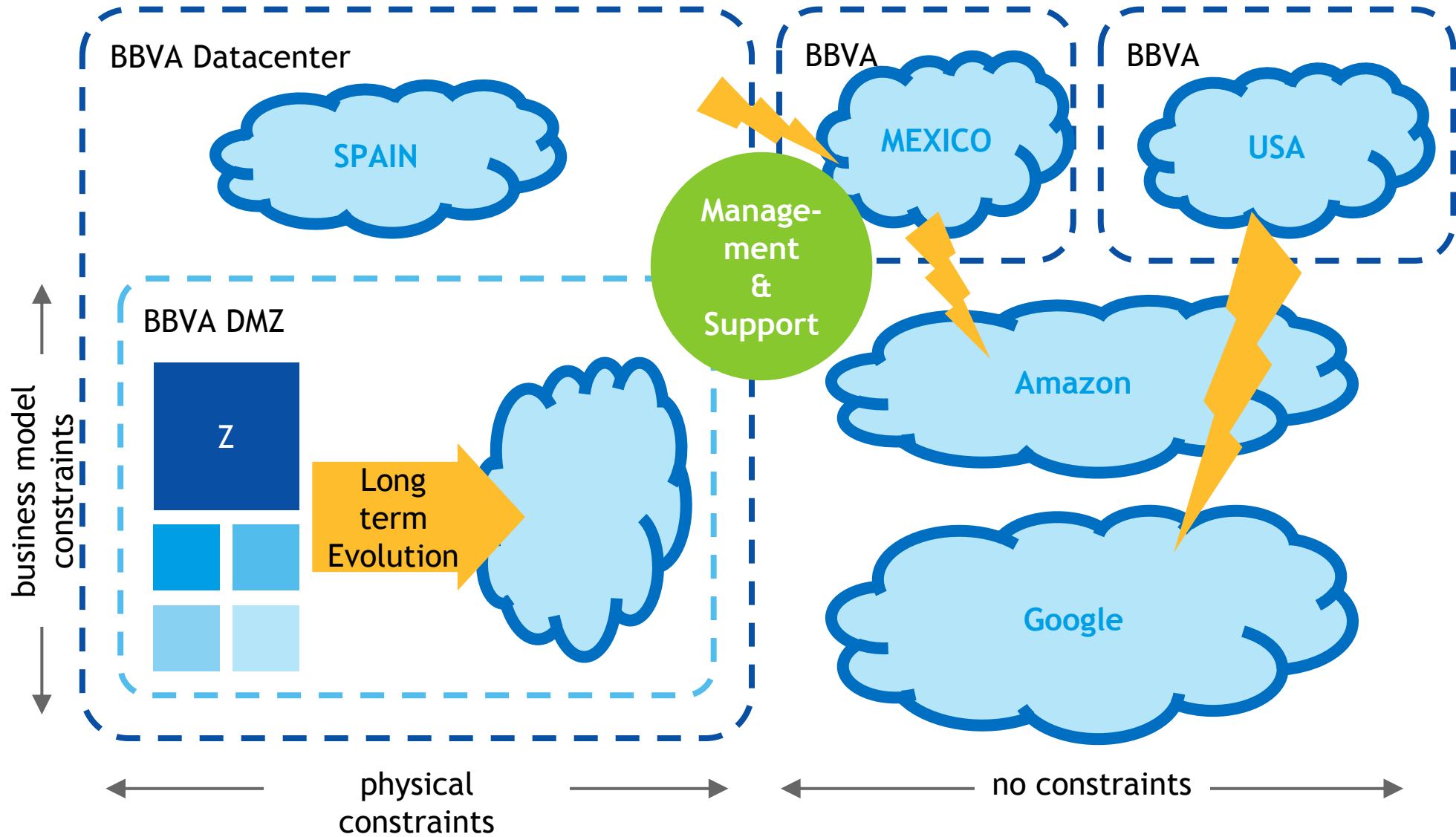
- **Cloud** is changing the way technology is being consumed
- From “order and wait”
- To “instant gratification”



On-demand personalized catalogue

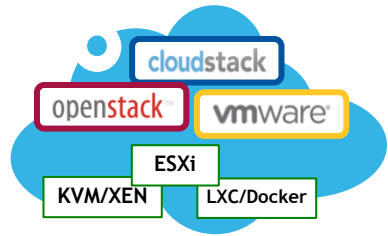
CONSUMER EXPECTATIONS ARE SHIFTING

BBVA: "IT'S A CLOUD WORLD"

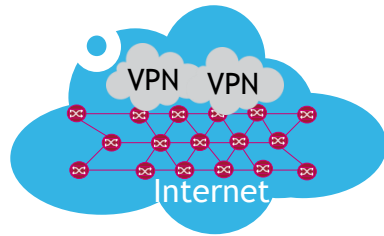


Source: Banco Bilbao Vizcaya Argentaria, COTEC event Cascais

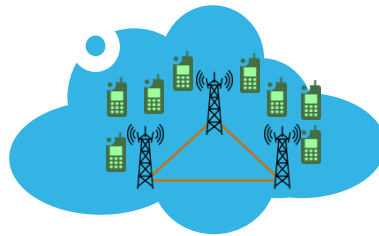
NUAGE NETWORKS



Cloud Technologies



Networking at scale



Policy Based Solutions



Software Defined Networking



• Nuage Networks

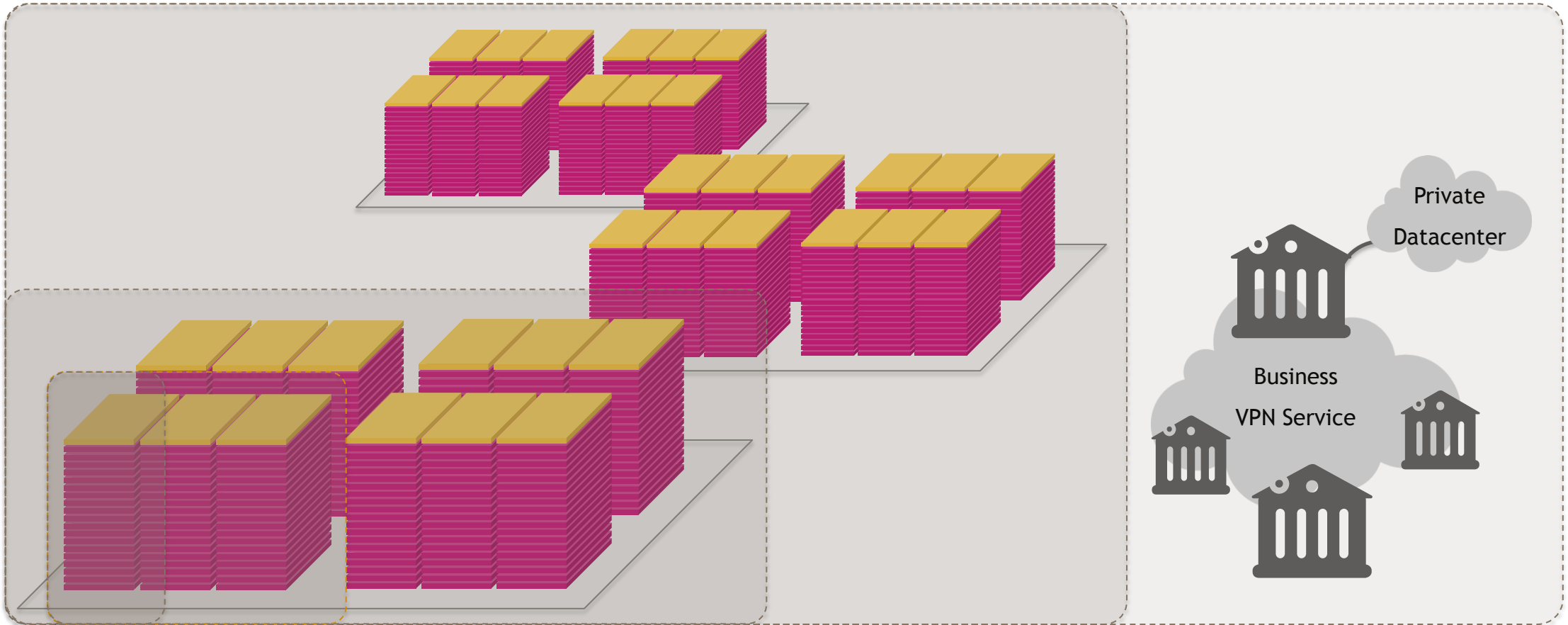
- Leader in software defined networking focusing on best of breed, open solutions
- Alcatel-lucent venture
- Headquartered in Mountain View, CA - silicon valley
- Staffed by IP routing and virtual compute experts

Nu-âh-j: From French, meaning 'cloud'

BEST IN CLASS, PROVEN TECHNOLOGIES AND SOFTWARE DEVELOPMENT

IN SUMMARY - PUTTING IT ALL TOGETHER

BRINGING THE CLOUD TO THE BRANCH AND THE BRANCH IN THE CLOUD



A SINGLE CLOUD DEPLOYED ACROSS DATACENTERS AND BRANCH SITES

**Every success
has its network**