

# Embedded Finance

Through collaborative innovation

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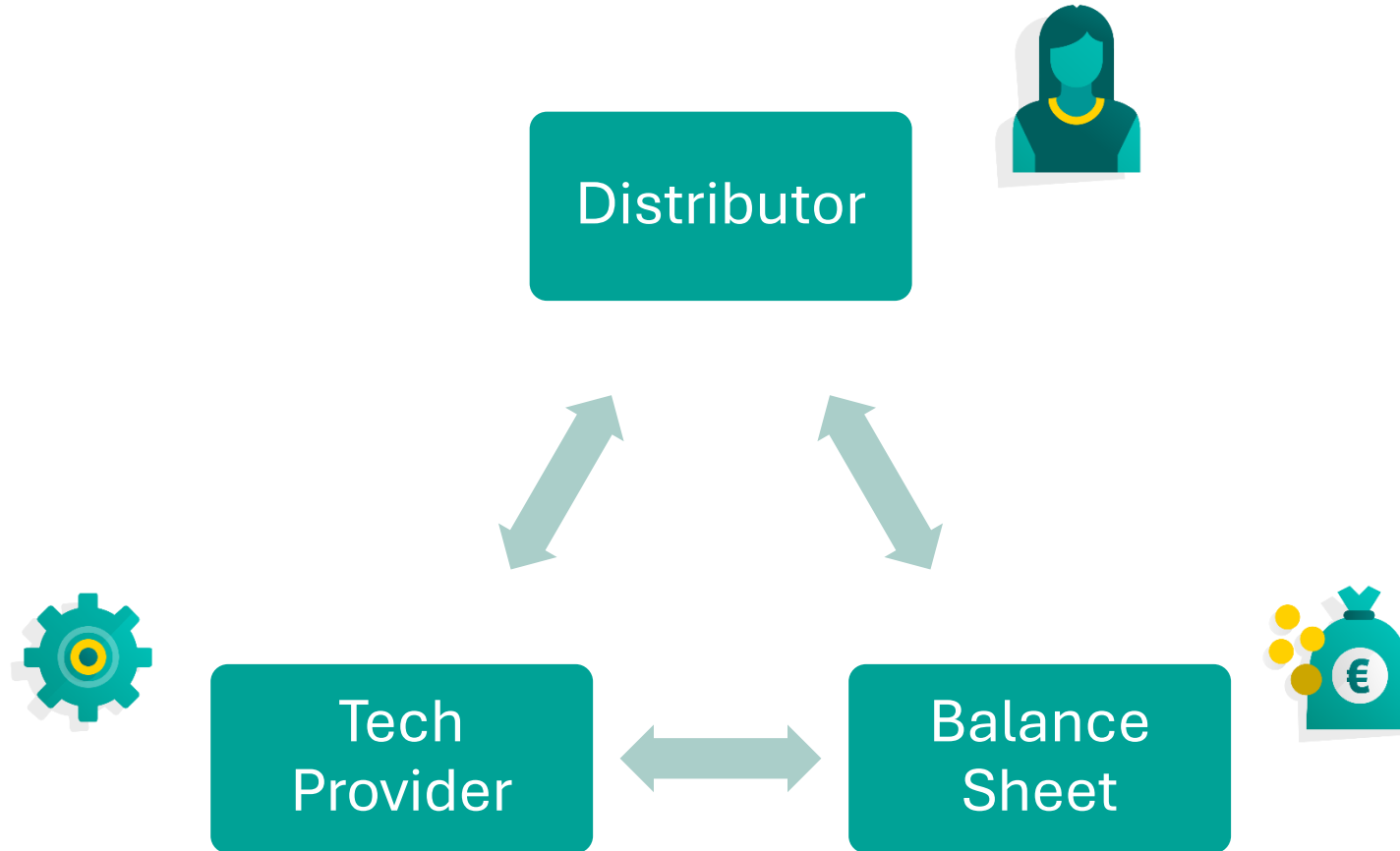
1

# Embedded Finance

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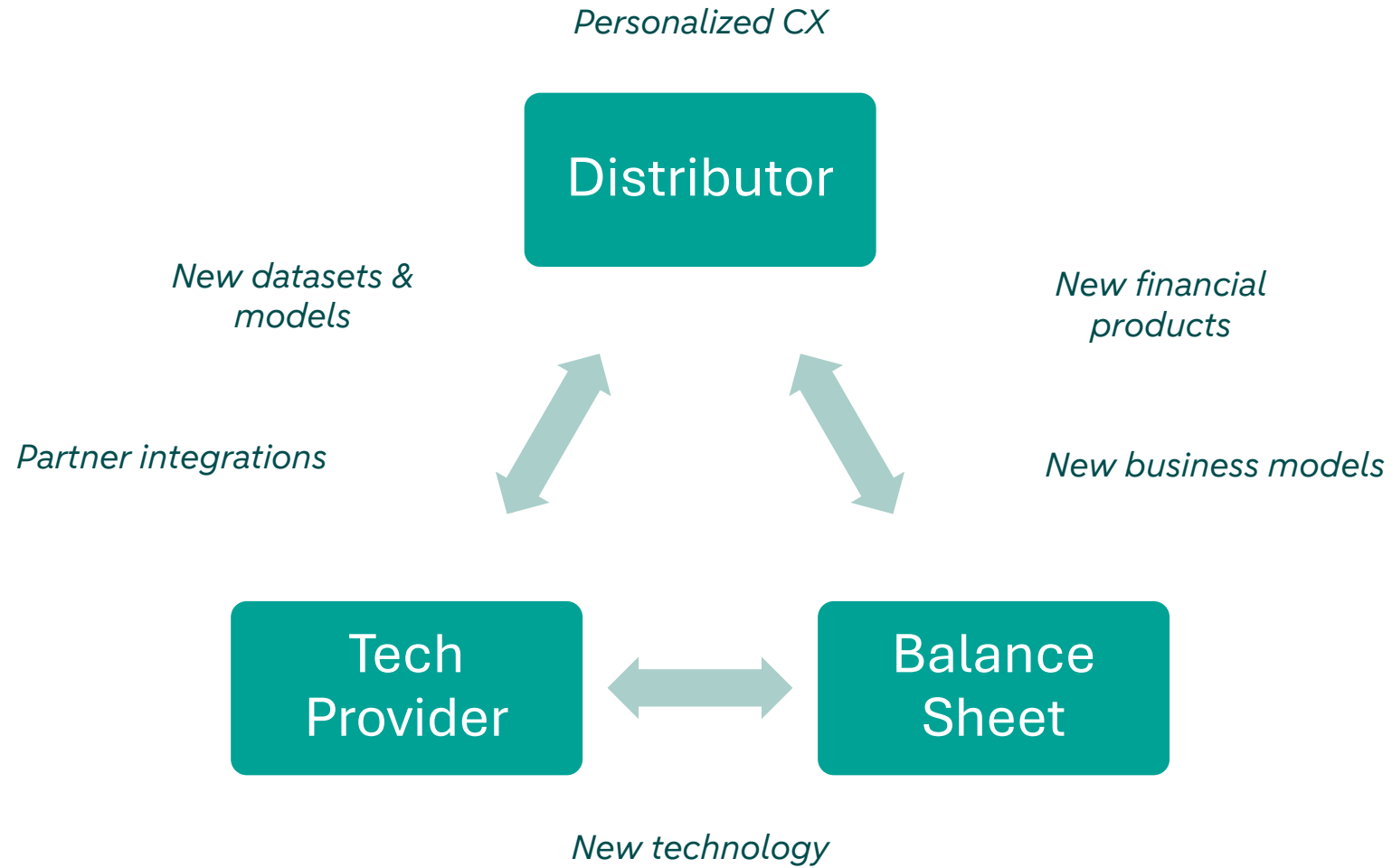
# Embedded finance = separation of three distinct roles

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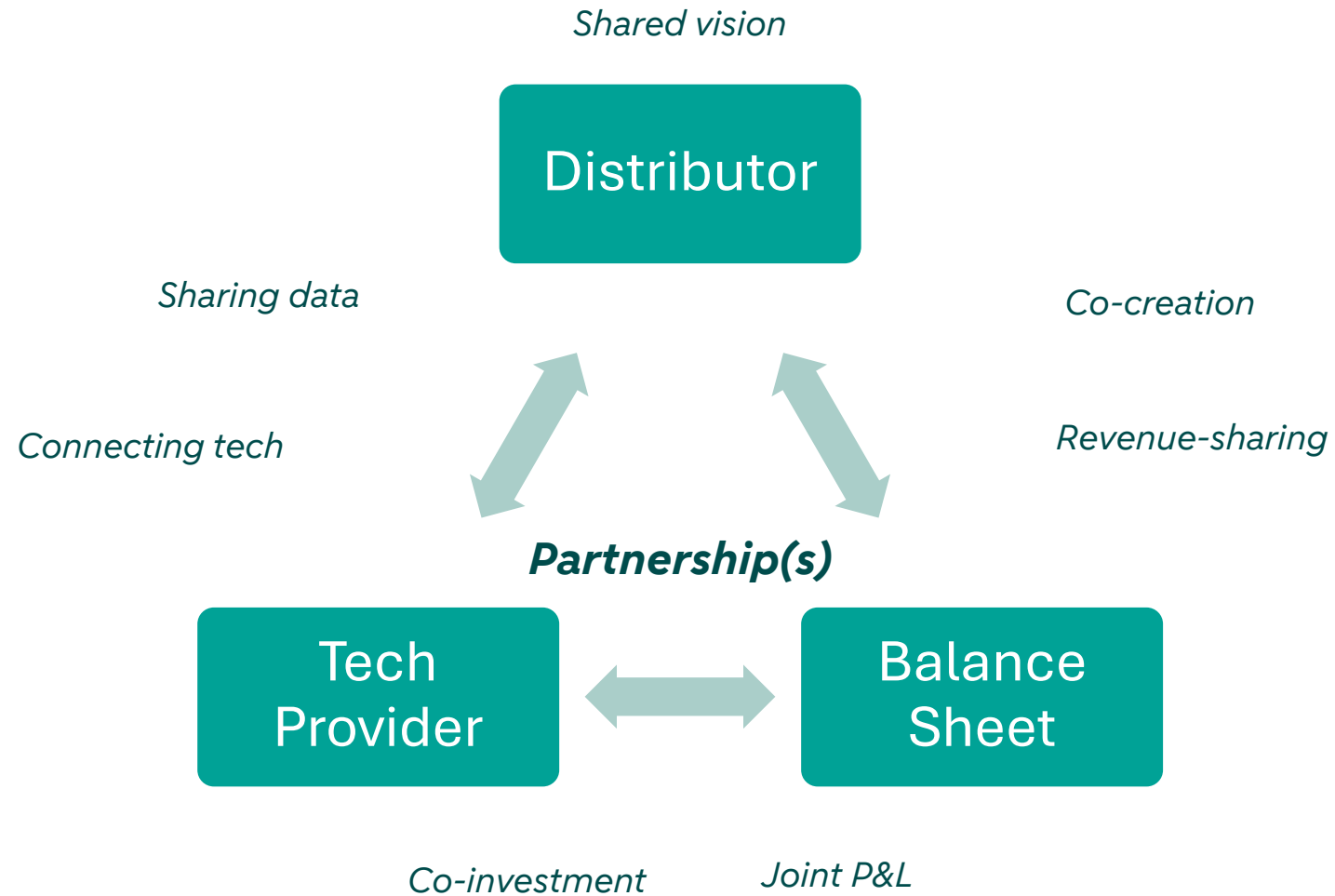
# Embedded finance = innovation

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# Embedded finance = collaboration

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How we (collaboratively) innovate

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# Two ways we innovate

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## Corporate Innovation Inside-out



Tikkie  
Zakelijk



Tikkie  
Terug



Payday



ID & Pay



Achteraf  
betalen



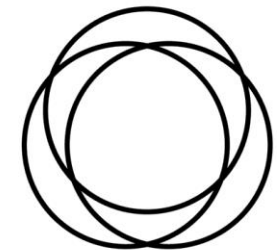
Personal  
Communication  
Channel



## Corporate Venturing Outside-in

**techstars\_**  
**ABN AMRO**  
**Future of Finance**  
**Accelerator**

Startup Accelerator  
for Early Stage  
Fintechs



**MOTIVE** PARTNERS

Global Fintech VC  
and Private Equity  
Firm

# Criteria for success

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## Customer Centricity

- ✓ Fall in love with the problem
  - ✓ Job-to-be-done
  - ✓ Duty of Care



## Collaboration

- ✓ Partnership mentality
  - ✓ Clear on vision
  - ✓ Work with the best



## Data Driven

- ✓ Data Driven venturing
  - ✓ Stage-Gated Funnel
- ✓ Invest in teams that deliver



# What ABN AMRO has to offer as innovation partner

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Partnership  
Mentality



Access to Capital  
and Customers



Clear Vision and  
Strategy



Strong Innovation  
Team & Partners



Startup Friendly



Deep Banking  
Expertise

# The secret sauce to successful innovation

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Focus, focus, focus



Patience



Safe Environment

# Thank you for listening



Interested to know more?  
Or do business... Reach out!

**Laurens Hamerlinck**  
Innovation Partnerships  
ABN AMRO Bank