

Innovation

The plumbing matters!

Three journey's

and they all started over coffee, at the
kitchen table



Founded in 1995

Invented multi currency internet transaction processing

Created Internet payments Guarantee

Delivered services to 12,000 customers in 120 countries in 3 years

CashFlows™

First Non Bank PSD 1

First Non Bank member of Visa and Mastercard 2010

First 2EMD with Agency bank services

In 2014 we started building a new bank
With no legacy technology, no customers and
a clean sheet of paper



Regulators

Detailed, deep open discussions with the PRA,
FCA and PSR

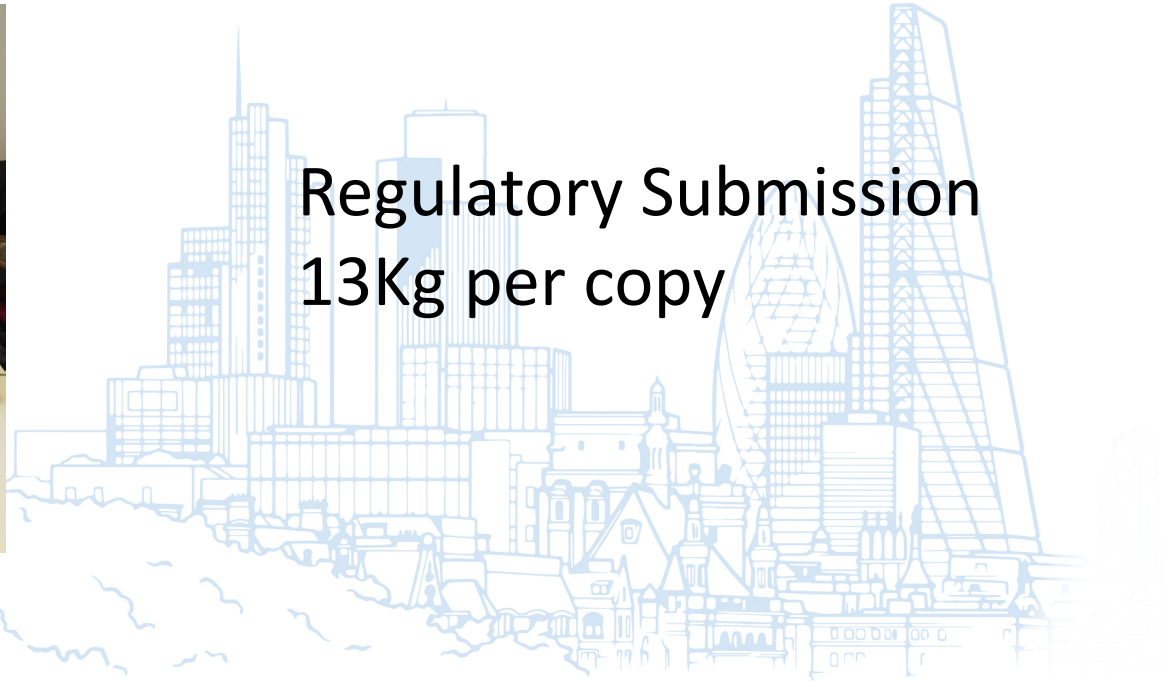
We were ALL learning

Real interest in the economics

Cautious, progressive acceptance on IT (cloud)



Regulatory Submission
13Kg per copy



Announced ClearBank® on 28th February 2017

Stable Foundations

First UK Cloud Bank

Meeting PRA, FCA and ECB requirements

Achieved ISO 27001 and ISO 22031

Never made a sales call – hundreds of inbound enquiries from regulated businesses



But £GBP not enough, and Brexit 😞

Why?

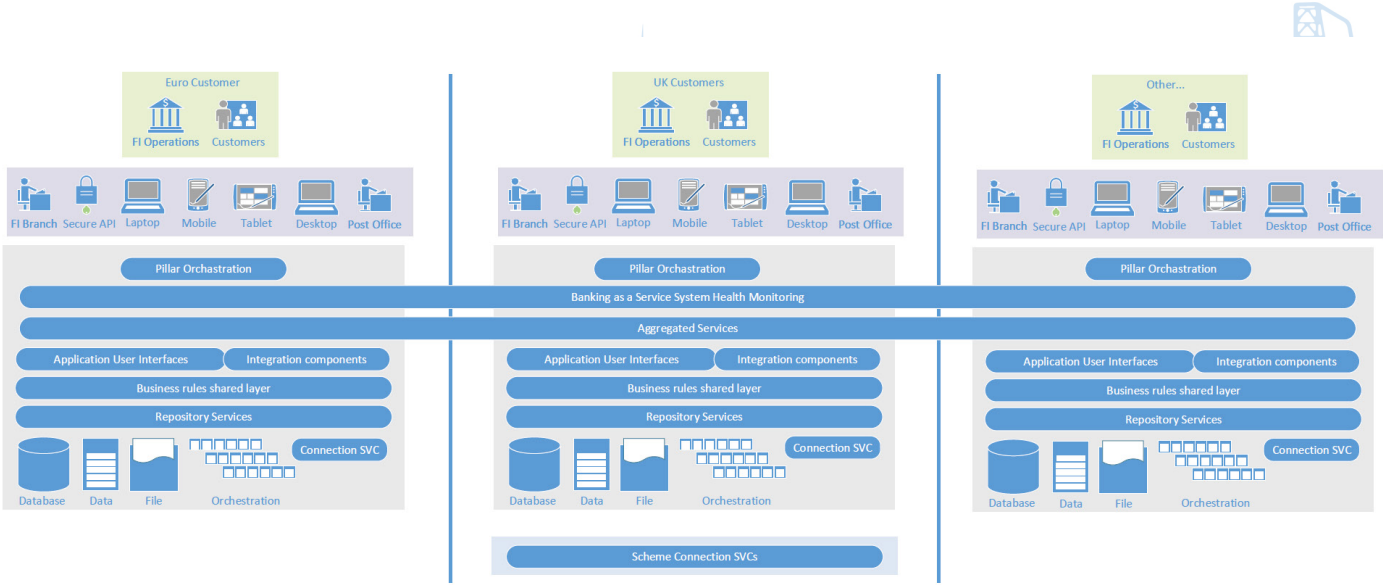


Arrivals						
Time	Gate	Remark	Terminal	Flight	Destination	Time Gate Remark
06:15	10		Terminal B	DL112	Boston	
06:15	11		Terminal C	AA101	New York	
06:15	12		Terminal A	UA123	London	
06:15	13		Terminal B	SW101	Paris	
06:15	14		Terminal C	BA101	Frankfurt	
06:15	15		Terminal A	AF101	Munich	
06:15	16		Terminal B	DL111	Stockholm	
06:15	17		Terminal C	SW102	Oslo	
06:15	18		Terminal A	BA102	Amsterdam	
06:15	19		Terminal B	AF102	Brussels	
06:15	20		Terminal C	DL113	Frankfurt	
06:15	21		Terminal A	SW103	Frankfurt	



ClearBank® Europe for € euro settlement

Delivering cross border RTGS settlement finality



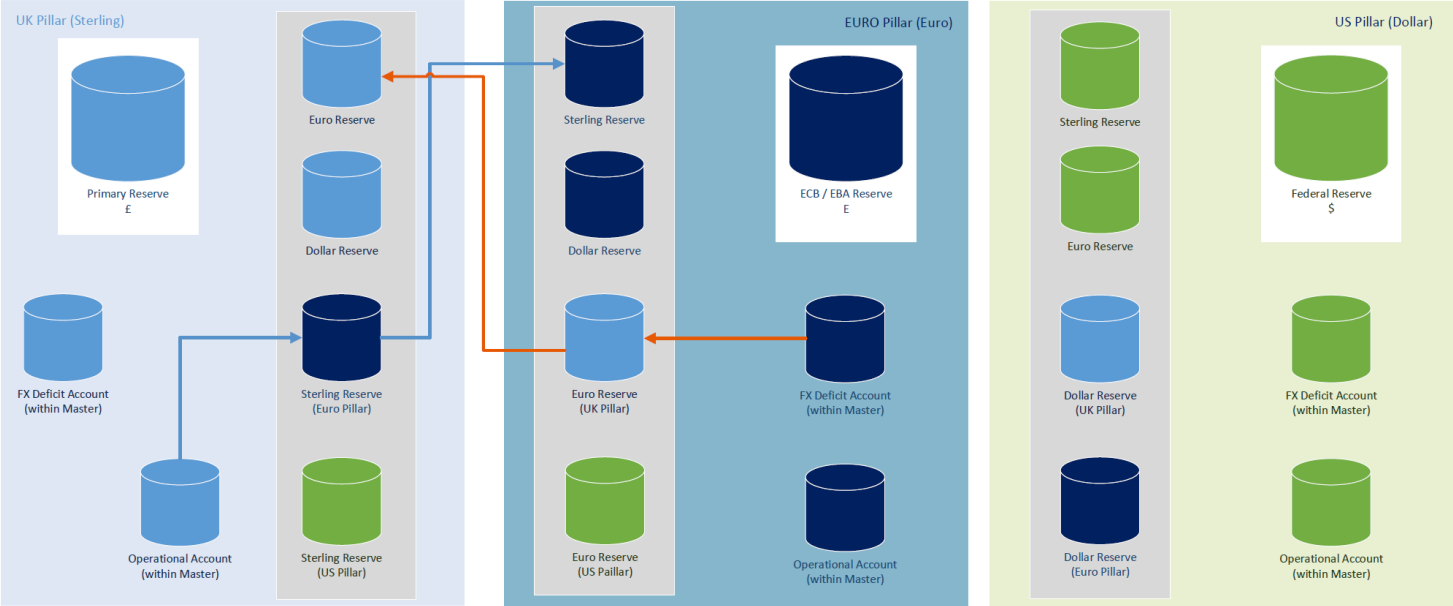
- Access channels
- ClearBank on-prem datacentres
- Azure
- Customers / FI Operations

Supporting £bn's of economic efficiency



Looking over the hedge?

Pillar Account Structuring (High Level)



Clear.Bank[®]

A banking revolution has begun.

nick.ogden@clear.bank

