

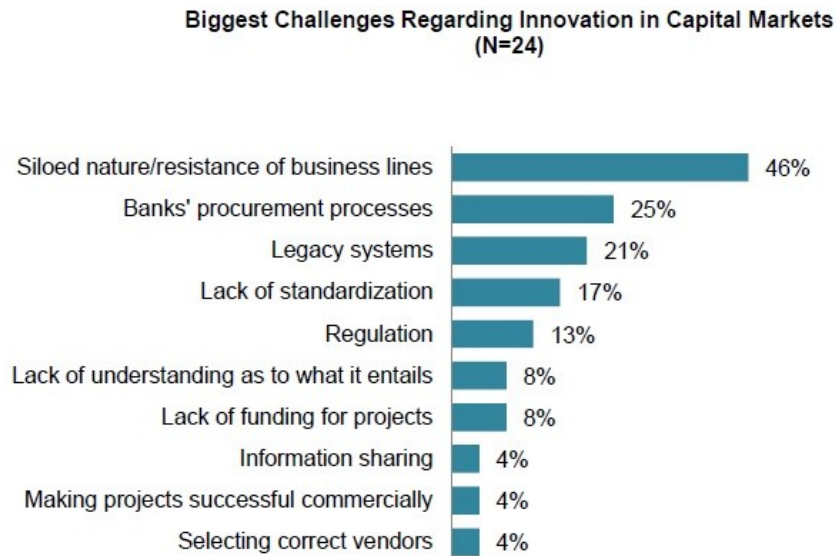
Capitalizing on innovation

How to build an innovative ecosystem in corporate



So many challenges, so many angles to them

Figure 7: Innovation Challenges Faced by Capital Markets Firms



Source: Aite Group interviews with 24 capital markets firms, 2015

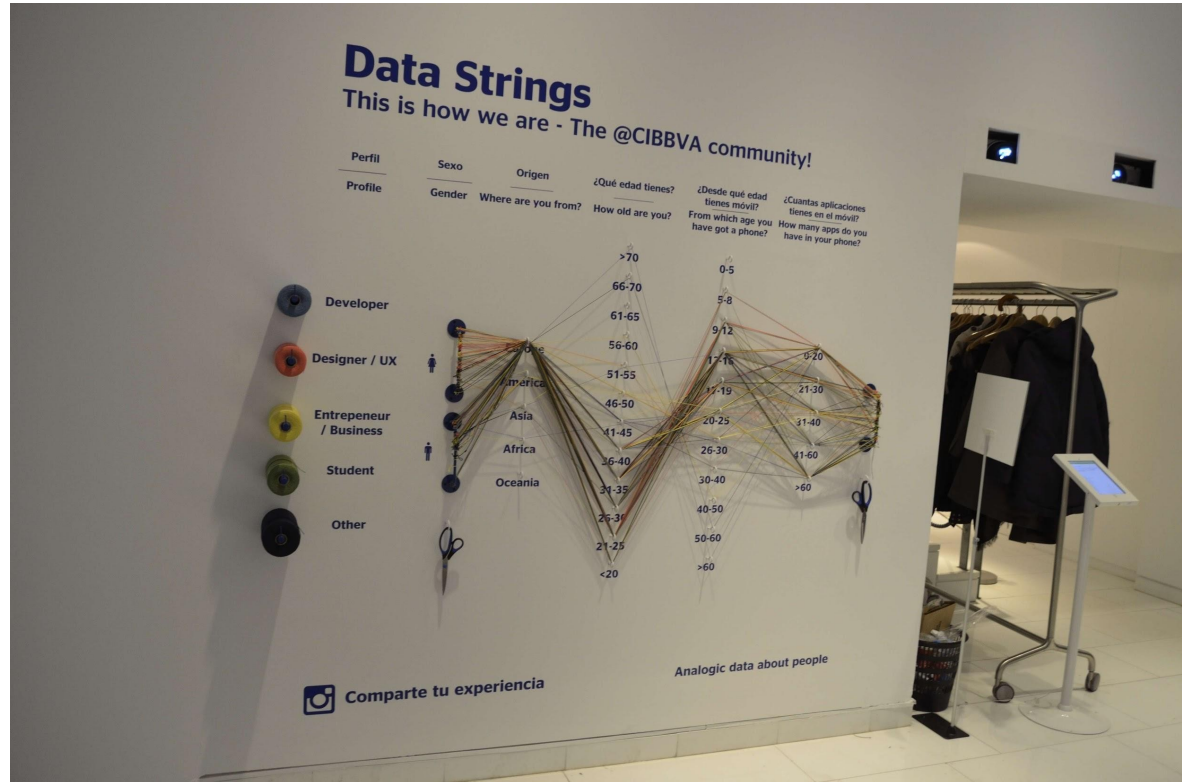
Getting lines of business involved early on



Innovation Centers



Connecting the digital with the analogic



Working with the best restaurant of the world




EL CELLER DE CAN ROCA

You can't talk about innovation without mentioning



Startups vs. Big corporations

We know that a startup is:

“..a temporary organization designed to search for a repeatable and scalable business model...”

AND...

The corollary for an enterprise is:

“...A company is a permanent organization designed to execute a repeatable and scalable business model...”



How to collaborate with the external ecosystem?



Open Talent

2015



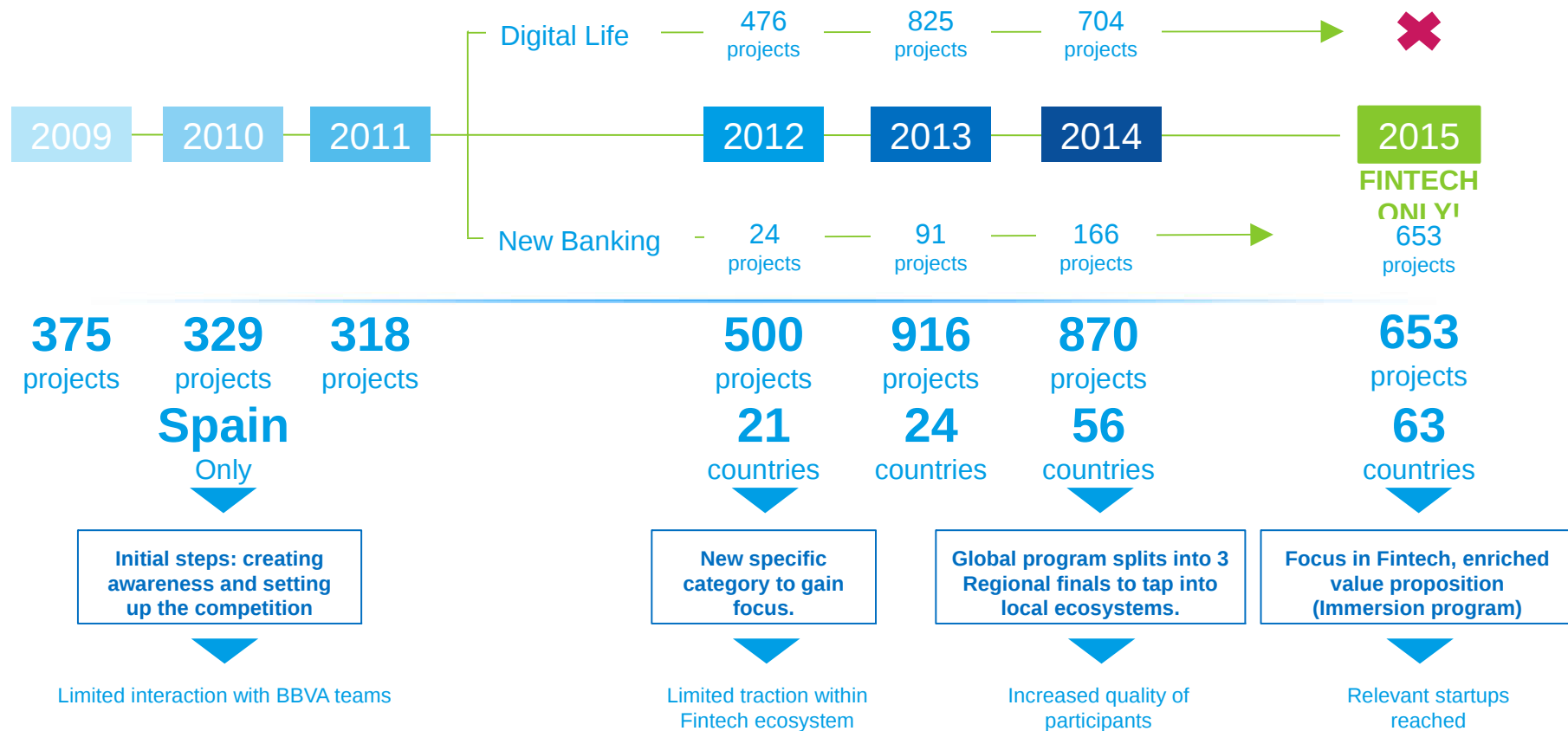
BUSINESS

BBVA

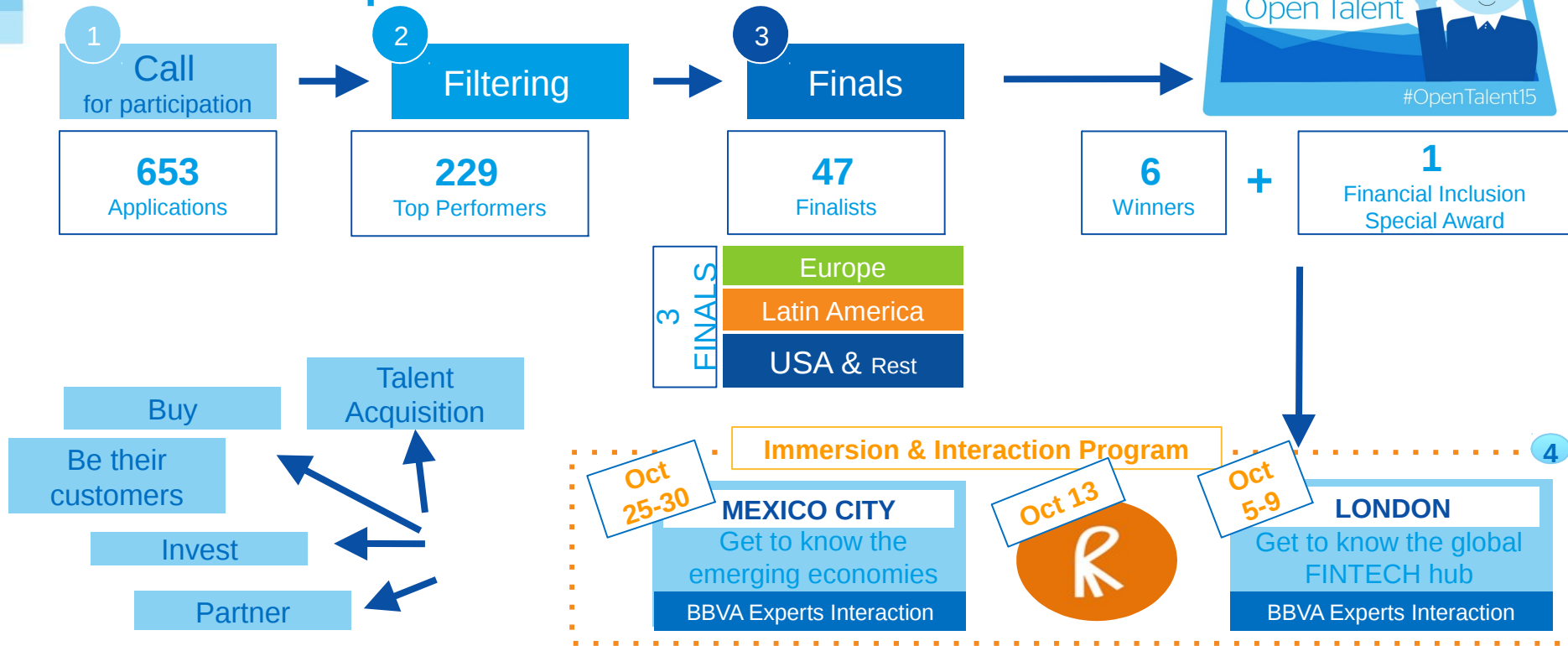
Digital bank seeks long-term, stable relationship with startup. Offers engagement and support. Qualified partner will possess commitment, talent and eagerness to conquer the world.

www.bbvaopentalent.com

OpenTalent - evolution through time



Current Open Talent Process (2015 figures)



+ 60 BBVA executives and experts take part in immersion & interaction program to allow them to get to know what's happening in the FINTECH scene (education + speeding up transformation)

Opentalent 2015 >> Market Intelligence



2015 Winners *And areas talking with them



BitNexo helps commerce providers harness the power of the blockchain for cross border trade.



- Global trade team



LendingFront's platform enables lenders to tap into the vast and underserved market of short term business loans easily and efficiently.



- Mobility & Innovation BBVA Compass
- Business Development; New Digital Business BBVA Compass
- SML Business Segments BBVA Compass



Everledger combines blockchain technology with primary diamonds records to create a transparent, immutable, secure global ledger for trade.



- Insurance teams BBVA
- Business Development; New Digital Business BBVA Compass



Destacame helps those with limited financial info to access credit by building a credit risk profile based on how they pay utility/services bills.



- Financial Inclusion team BBVA Bancomer
- Digital Banking BBVA Bancomer

ModernLend is an online lender that uses alternative data to identify & lend to creditworthy international & U.S. borrowers in the U.S.



- Mobility & Innovation BBVA Compass
- Business Development BBVA Compass



Origin is a marketplace connecting fixed income investors with corporate borrowers in the bond market, facilitating direct bond issuance.



- Ventures team BBVA Compass
- Corporate & Investment Banking BBVA

winner + most of the finalist (around 40 startups in total) have a follow up plan with specific teams inside BBVA to assess possible ways to collaborate, learn, work together.

THANK YOU!

www.centrodeinnovacionbbva.com



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