

# Acelere la entrega de Servicios Digitales a través de la Automatización

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**SAP**<sup>®</sup>

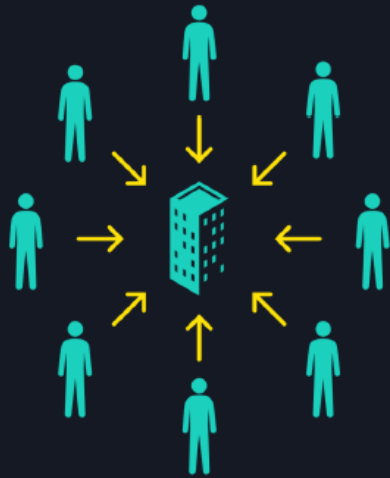
**MSR** Consulting



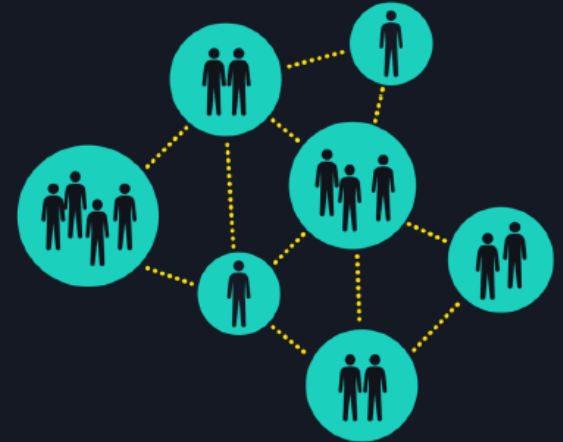
# **DISRUPCIÓN 1:**

**Economía Colaborativa**

# EL CAMBIO DE PARADIGMA EN LA CONFIANZA: De las Instituciones a Individuos

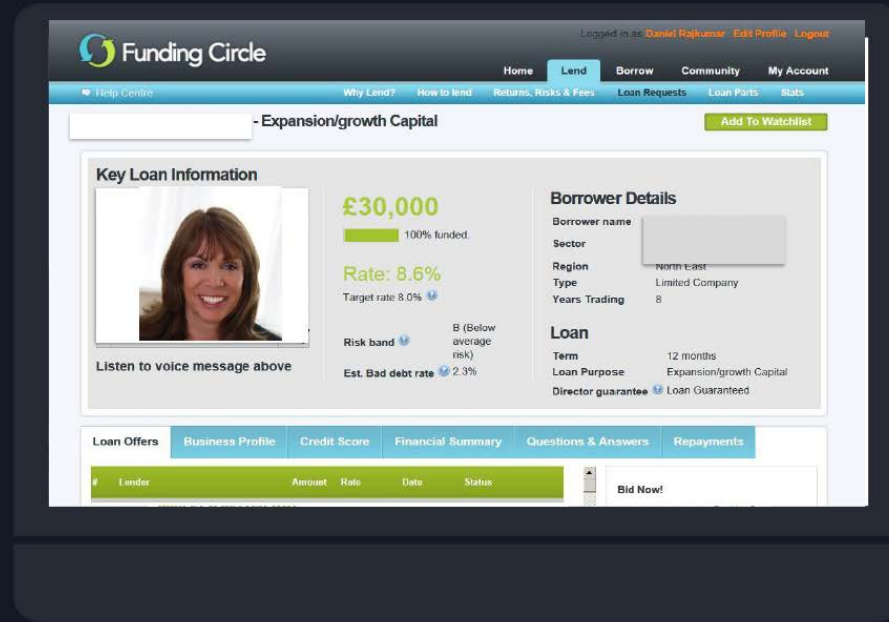


INSTITUTIONAL TRUST



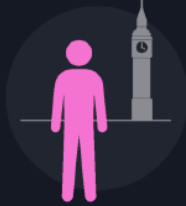
PEER TRUST

# Funding Circle

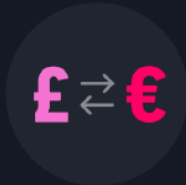


# P2P Currency Transfer

Mark lives in London



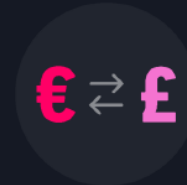
He wishes to exchange  
GBP for Euros



Pierre lives in Paris



He wishes to exchange  
Euros for GBP



Platform directly  
matches opposite  
needs cutting out  
intermediaries



Money moves from  
domestic accounts  
= stays local

# Ripple

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LA MONEDA DE LA NUEVA ECONOMÍA

=

CONFIANZA ENTRE DESCONOCIDOS



REPUTACIÓN

=

SE ESTÁ CONVIRTIENDO EN LA NUEVA MONEDA, QUE SERÁ  
MAS PODEROSA INCLUSO QUE NUESTRO HISTORIAL  
CREDITICIO



COLLABORATIVE LAB / RACHEL BOTSMAN



# Finctech

**BILL**GUARD

stripe

Tipalti

BRIDGE

epiphyte

flint

OnDeck

AstroPay  
Card

intuit  
mint

wealthfront

BANKING UP  
EVERYONE

zipmark

currency cloud

Square



wepay

# **DISRUPCIÓN 2:**

**Internet of Things y BigData**

# Cosas Conectadas

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## Private Business



House



Car



Buildings



Machines



People

## Commercial Business



# **DISRUPCIÓN 3:**

**Consumo de Servicios**

# Peace of Mind

## Ingresos



## Protección

?

# **DISRUPCIÓN 4:**

**Simplificación de la Operación**







People



Business  
networks



Customer

11001  
01010  
10001

Big Data



Social networks



Internet of Things



Devices



The SAP logo is located in the top left corner, consisting of the letters 'SAP' in white on a blue triangular background. The background of the entire slide is a dark blue with a complex network of white lines and circles, and a central globe showing the Americas.

**SAP**

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