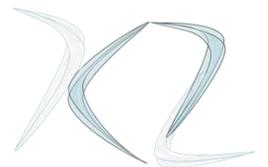
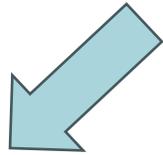


Why the emergence of Blockchain imposes banks to collaborate



Retail Payments

Why would stablecoins succeed where crypto did not ?

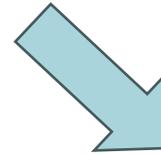


Stablecoins are NOT crypto

What is a BC

What is a crypto

What is a stablecoin



Timing is different

People where reluctant to tap - CoVid

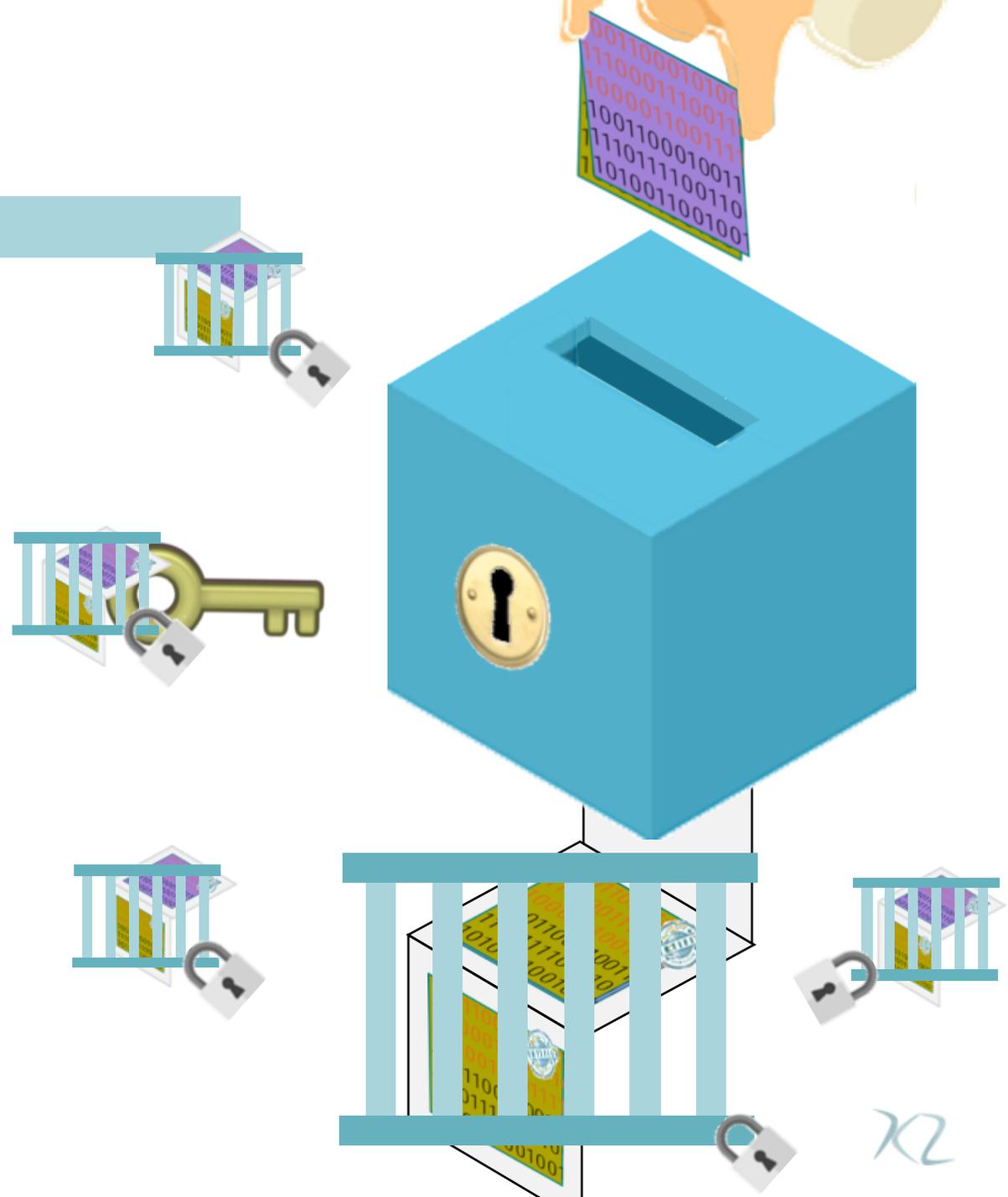
People where reluctant to use wallets – increase in the past 15 years

Technology @ retailers have evolved fast

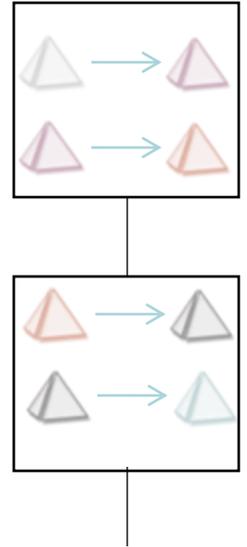
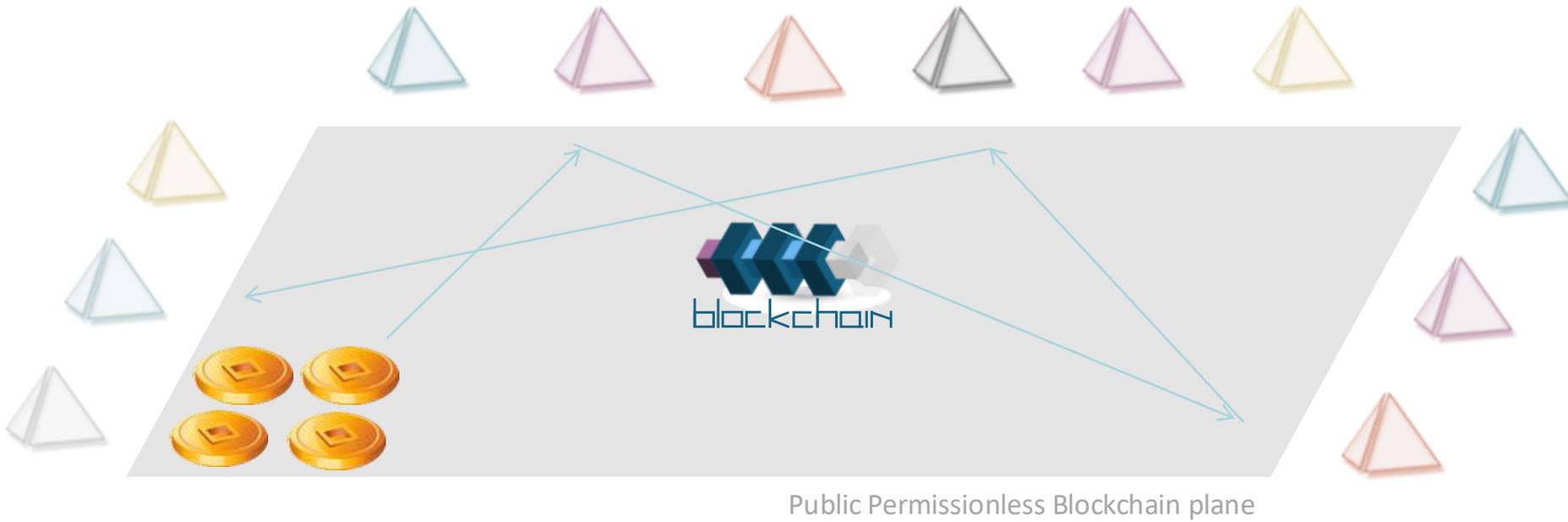
BC is a Service...

WHAT IS THE MAIN FEATURE OF BLOCKCHAIN?

- In a multi-party environment, where part of the common goal of parties is to store / trace information or event, a Blockchain can be seen as a box...
- In a timely manner and chronological order, statements of are inserted in the box and “signed” with the personal key of the party providing the information.
- That information is processed by the Blockchain, and added to the “log”/ledger as a signed and immutable piece of information.
- That “log” is accessible to certain parties as defined originally in the Governance

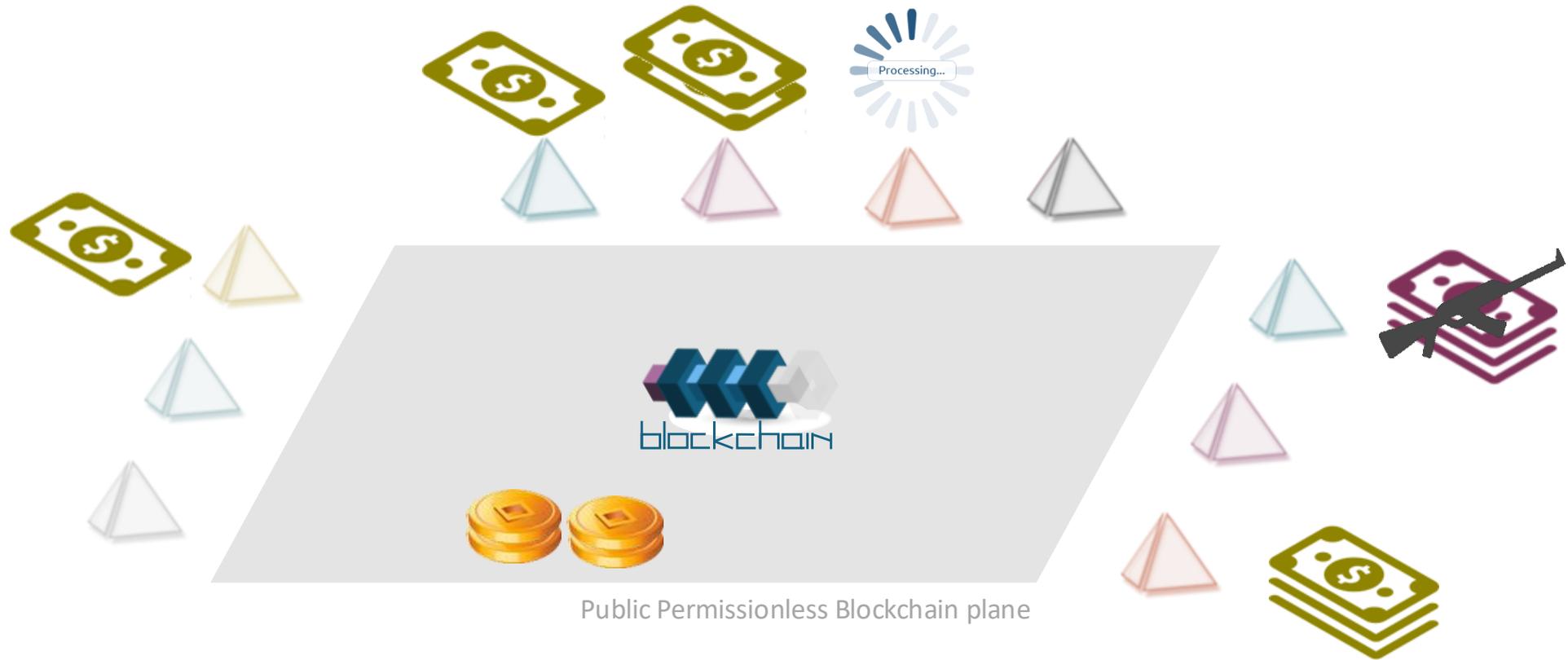


e.g. Bitcoin

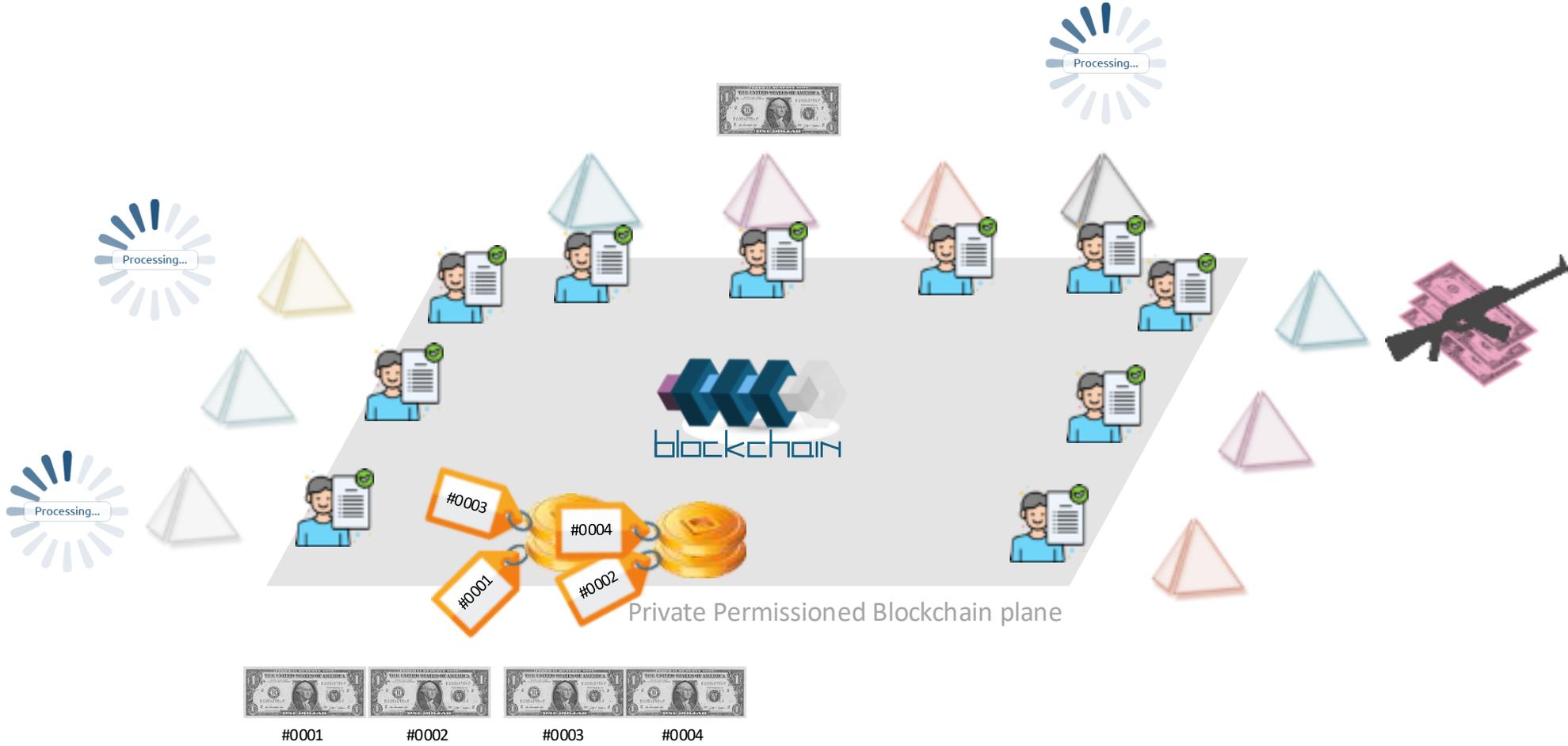


Authentication of all “ ”
Trace of all —————>
Immutability of information

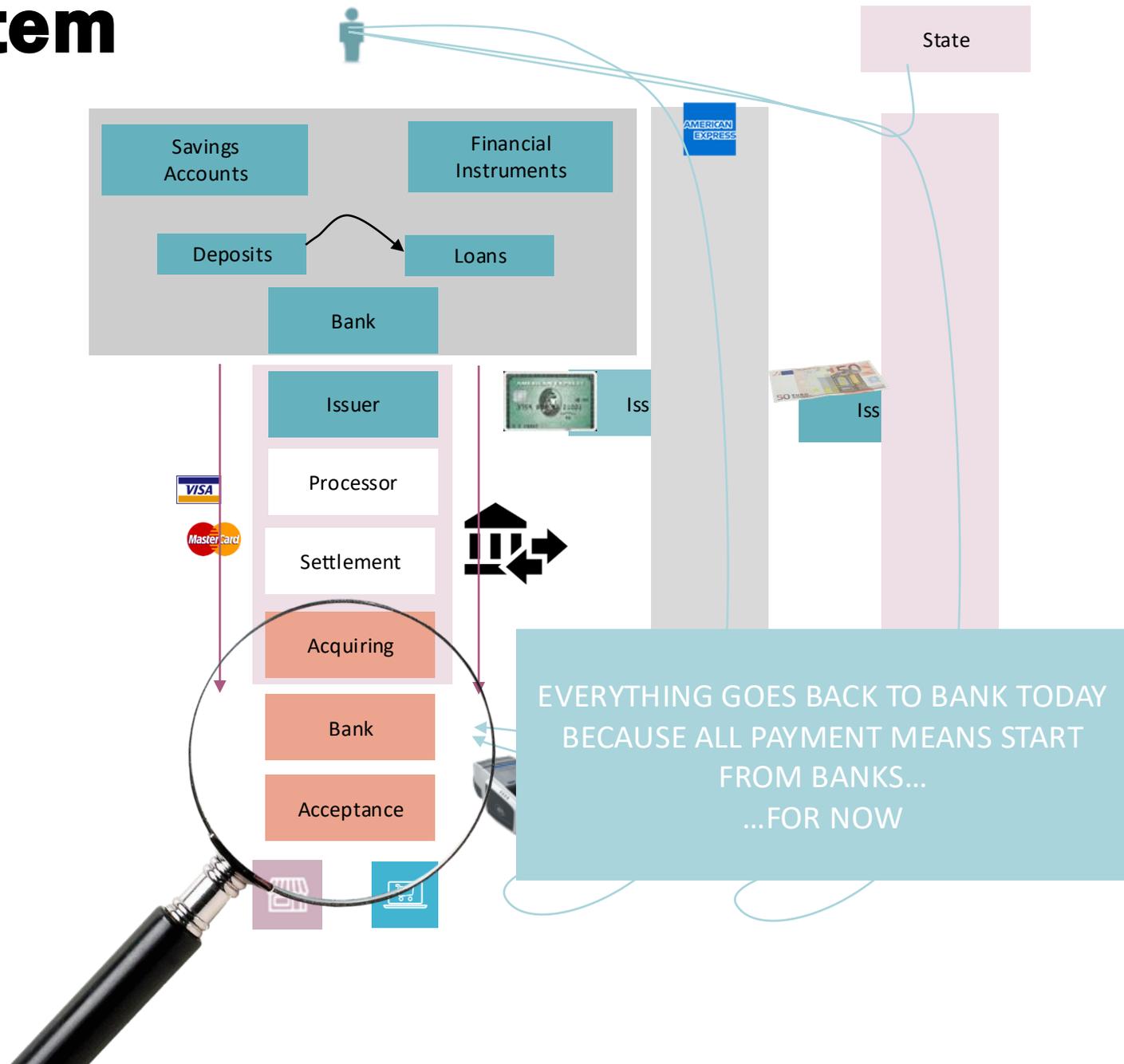
Unstable Bitcoin



Stablecoins



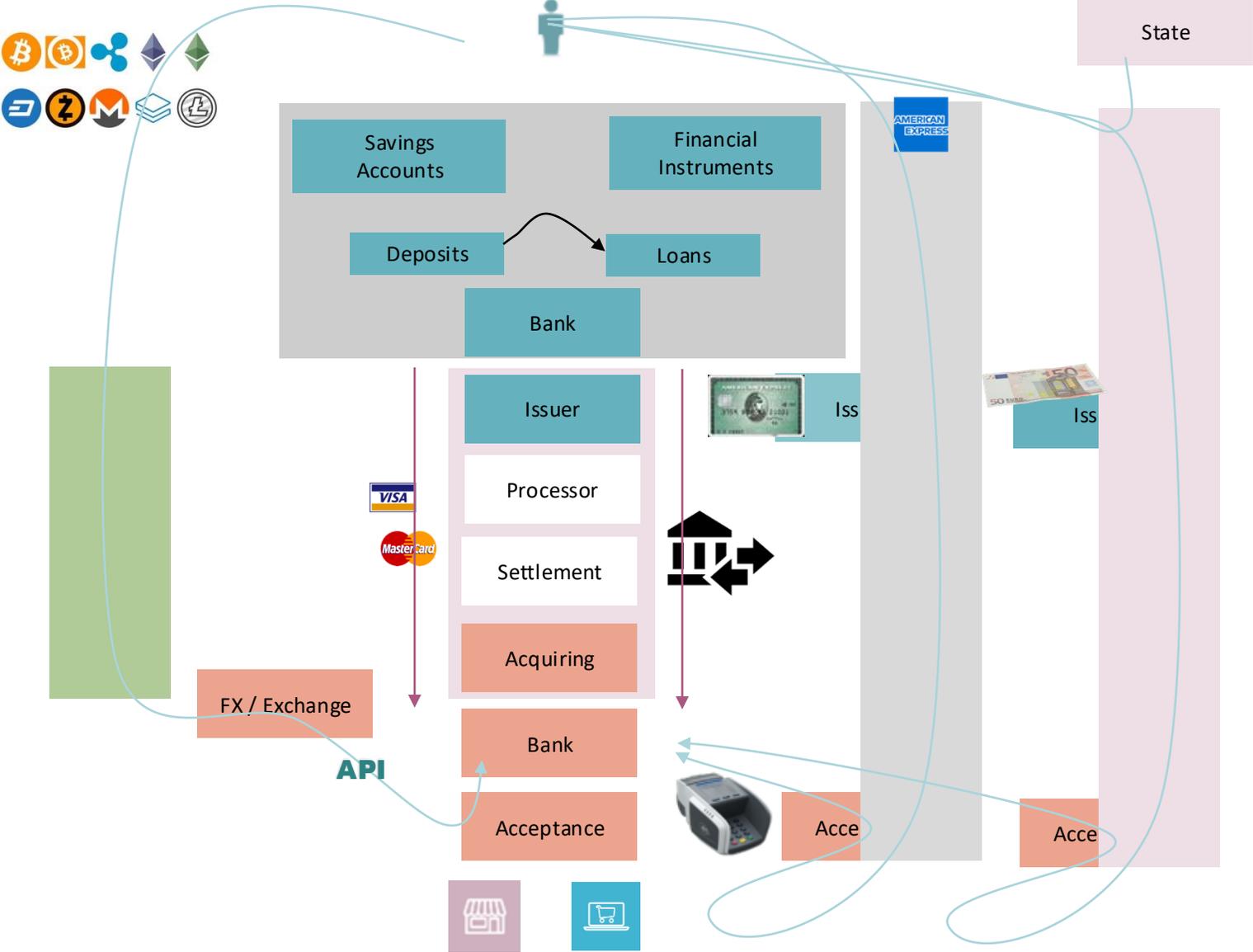
Current Ecosystem

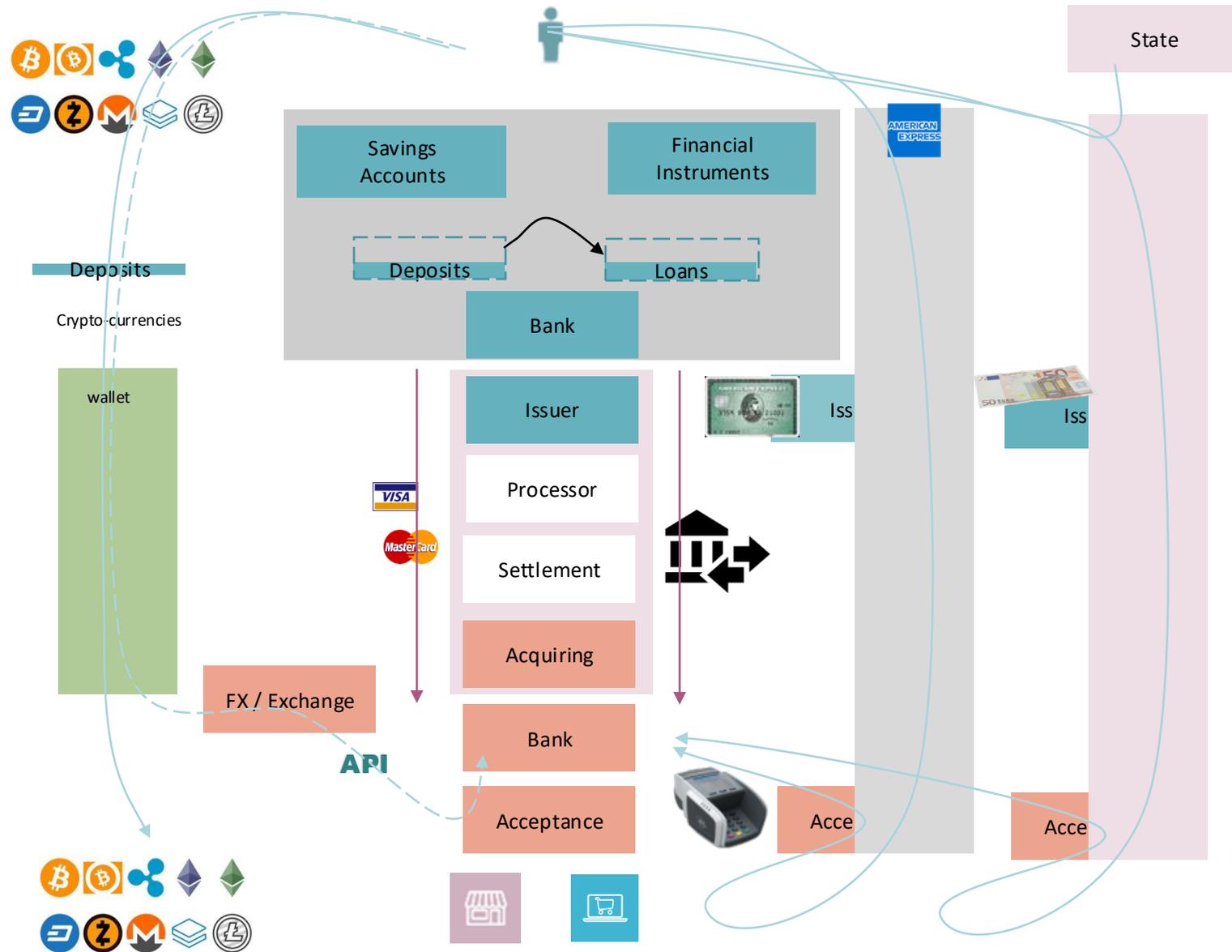


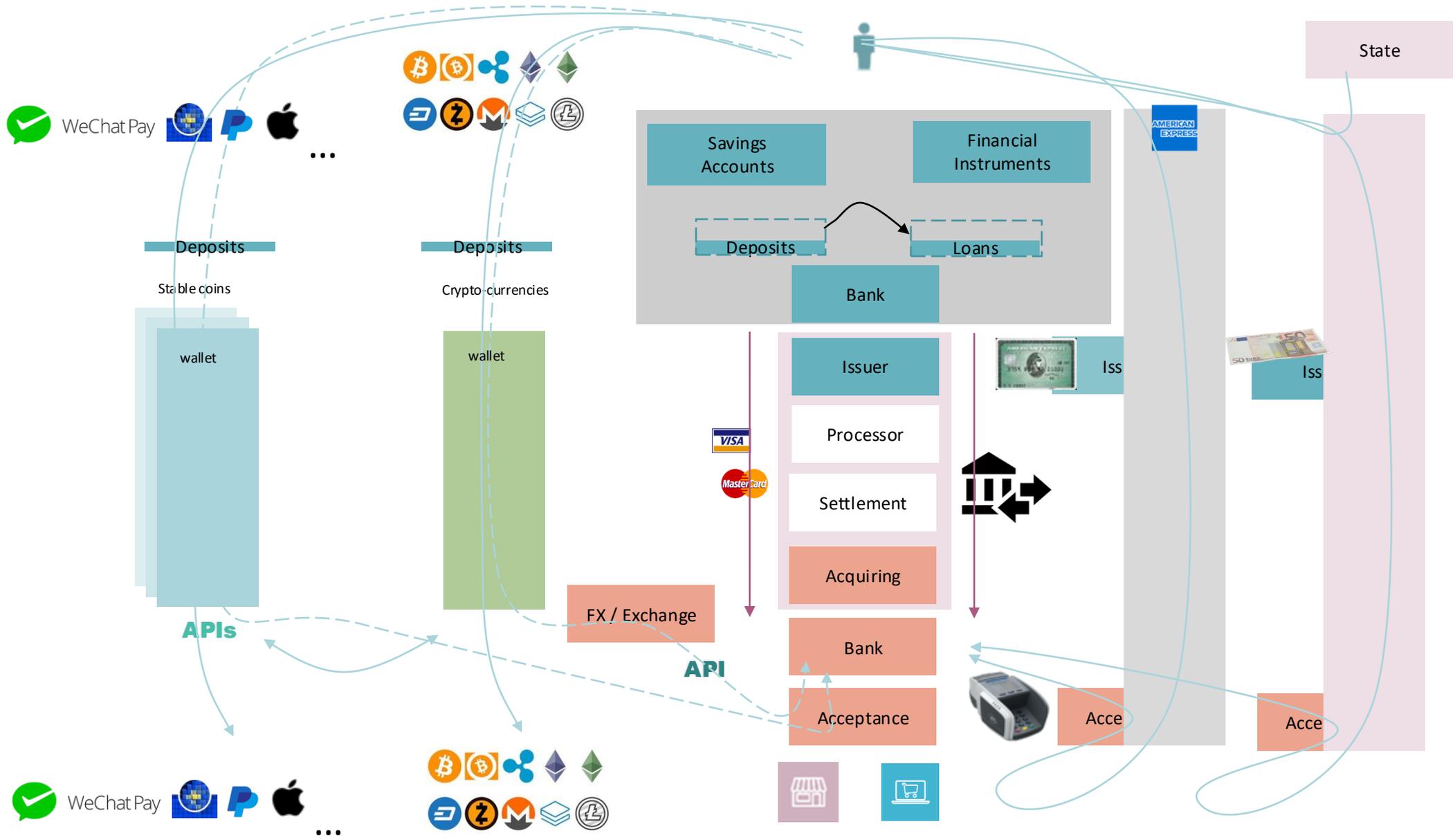
Immediate Impacts

Alternate payment rails appear, proposed by « public groups » or private companies.

The payment ecosystem wall is down.







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Existing Forces

Companies: 10,668 total market cap: \$131.615 T

Rank by **Market Cap** Earnings Revenue Employees P/E ratio Dividend % Market Cap gain More +

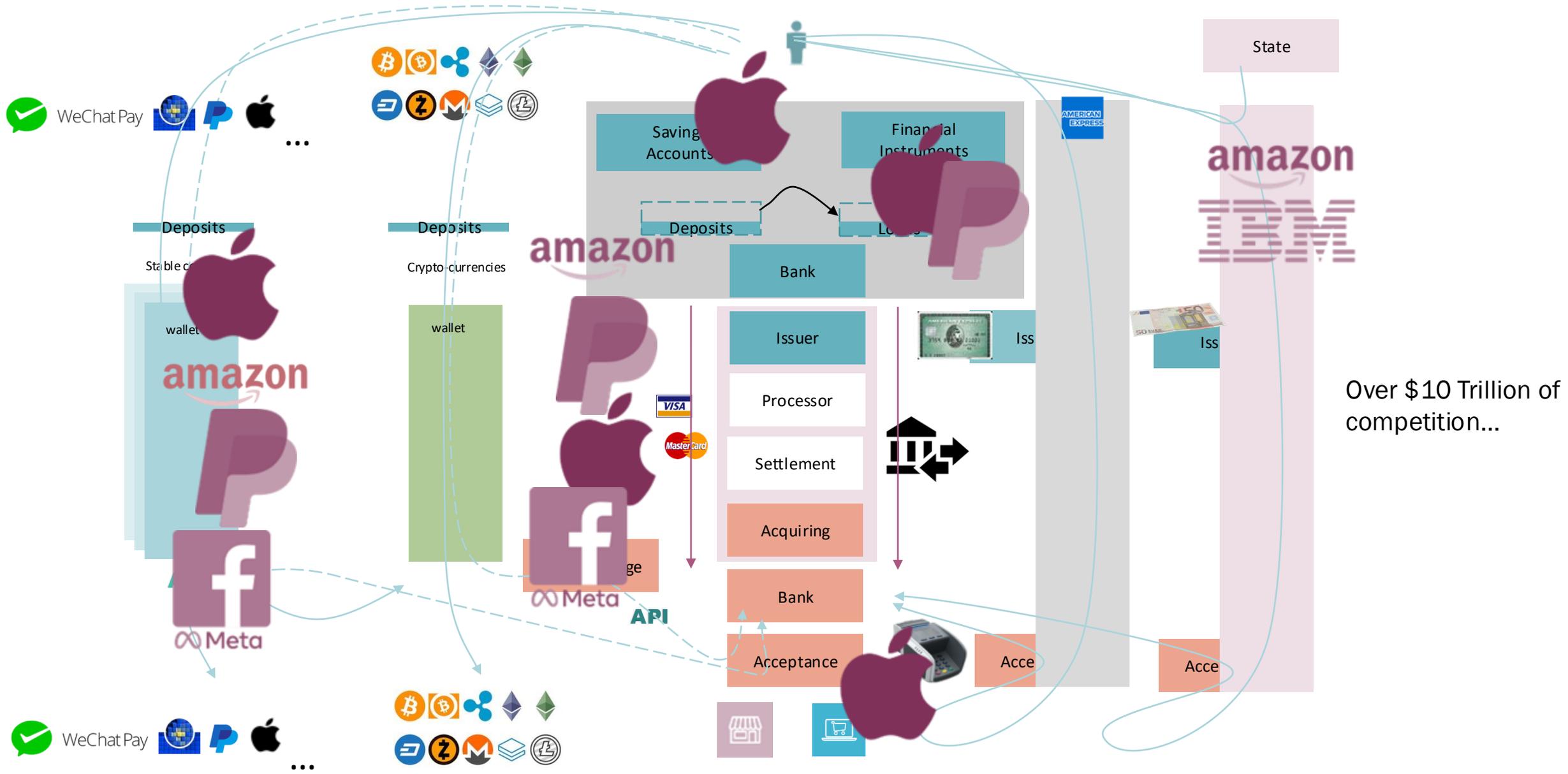
Rank	Name	Market Cap	Price	Today	Price (30 days)	Country
1	NVIDIA (NVDA)	\$4.387 T	\$180.20	-4.19%		USA
2	Apple (AAPL)	\$3.981 T	\$269.42	-0.13%		USA
3	Microsoft (MSFT)	\$3.676 T	\$494.70	-0.48%		USA
4	Alphabet (Google) (GOOG)	\$3.341 T	\$277.09	-2.89%		USA
5	Amazon (AMZN)	\$2.559 T	\$239.41	-1.49%		USA
6	Saudi Aramco (2222.SR)	\$1.687 T	\$6.89	-0.94%		S. Arabia
7	Broadcom (AVGO)	\$1.595 T	\$337.97	-4.96%		USA
8	Meta Platforms (Facebook) (META)	\$1.520 T	\$603.26	-2.53%		USA
9	TSMC (TSM)	\$1.445 T	\$278.70	-3.64%		Taiwan
10	Tesla (TSLA)	\$1.413 T	\$425.09	-4.67%		USA
11	Berkshire Hathaway (BRK-B)	\$1.076 T	\$499.29	-1.25%		USA
12	JPMorgan Chase (JPM)	\$841.21 B	\$309.02	-1.40%		USA



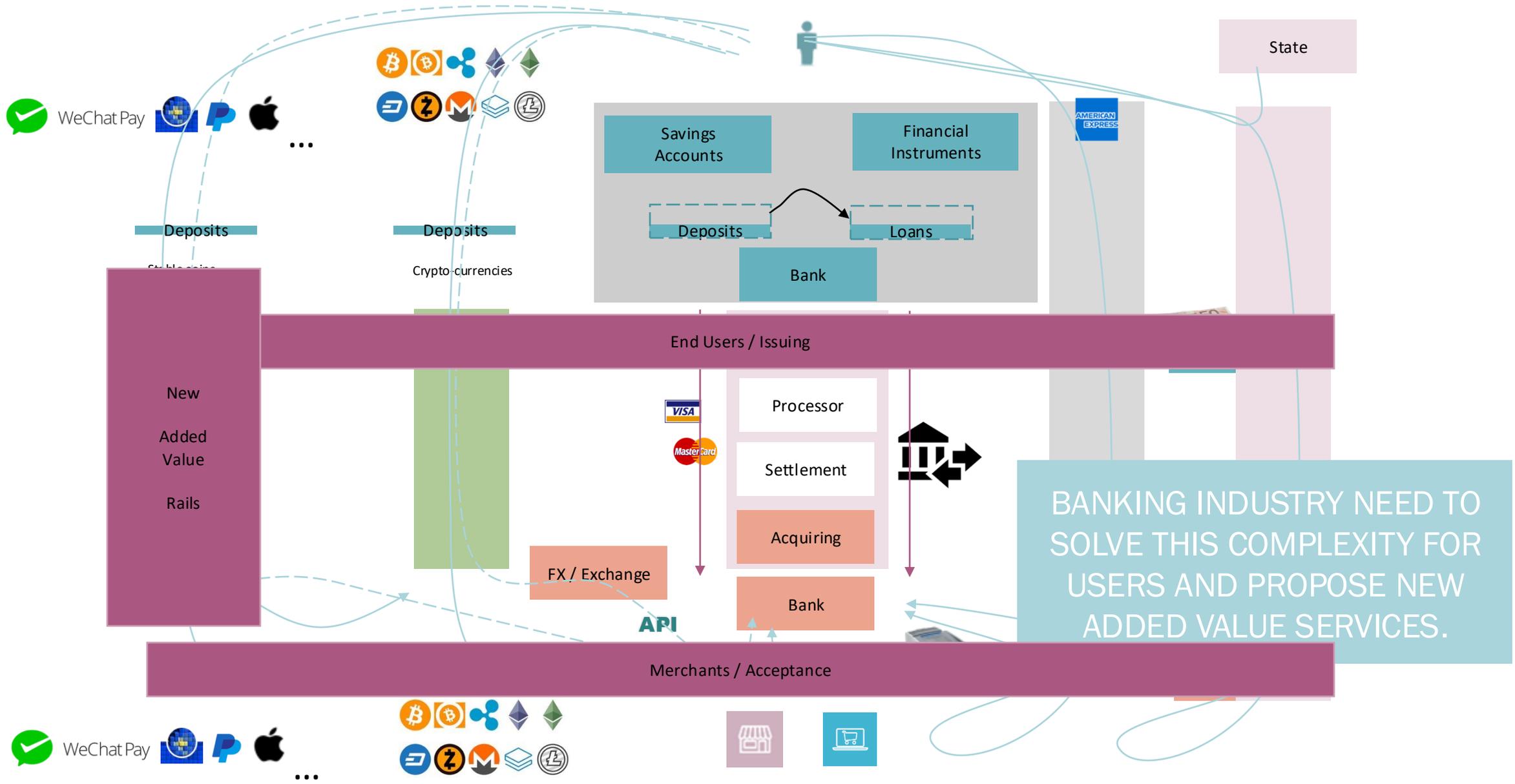
Companies: 682 total market cap: \$12.699 T

Rank by **Market Cap** Cost to borrow Total assets Net assets Total liabilities Total debt Cash on hand More +

Rank	Name	Market Cap	Price	Today	Price (30 days)	Country
1	JPMorgan Chase (JPM)	\$840.69 B	\$308.83	-1.46%		USA
2	Bank of America (BAC)	\$387.03 B	\$53.00	-0.54%		USA
3	Agricultural Bank of China (601288.SS)	\$379.66 B	\$1.13	-0.98%		China
4	ICBC (1398.HK)	\$373.17 B	\$0.81	-0.32%		China
5	China Construction Bank (601939.SS)	\$268.72 B	\$1.32	-0.53%		China
6	Wells Fargo (WFC)	\$264.87 B	\$84.38	-1.41%		USA
7	Morgan Stanley (MS)	\$252.67 B	\$158.82	-2.82%		USA
8	HSBC (HSBC)	\$242.72 B	\$70.59	-1.29%		UK
9	Bank of China (601988.SS)	\$237.17 B	\$0.79	-0.35%		China
10	Goldman Sachs (GS)	\$229.74 B	\$766.00	-2.74%		USA
11	Royal Bank Of Canada (RY)	\$203.67 B	\$144.00	-0.97%		Canada
12	Commonwealth Bank (CBA.AX)	\$190.70 B	\$114.07	-1.49%		Australia

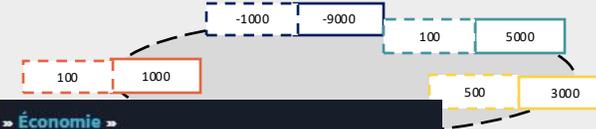


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Commercial Stablecoins



Payme
Rail



Crypto : 9 banques européennes s'associent pour lancer un stablecoin en euro

L'Europe contre-attaque. Face à l'omnipotence des stablecoins en dollars, l'Europe semble enfin réagir, et on ne parle pas **de l'euro numérique de la BCE**. Il s'agit bien d'un stablecoin en euro, développé par neuf banques continentales, dont le lancement est prévu pour la seconde moitié de 2026. L'Europe contre-attaque enfin et voici ce que l'on sait du projet.

Accueil » Économie »

"Crypto : 9 banques européennes s'associent pour lancer un stablecoin en euro"

25 septembre 2025 à 9:38 par Ben Canton

Europe

Stablecoins

Partager cet article



EN DIRECT

14:16

us Donald Trump tranchera sur le choix du prochain président de la Réserve fédérale avant Noël.

14:03

Ondo Global Markets obtient l'aval du régulateur autrichien (FMA) pour proposer des actions et ETF américains tokenisés dans 30 pay...

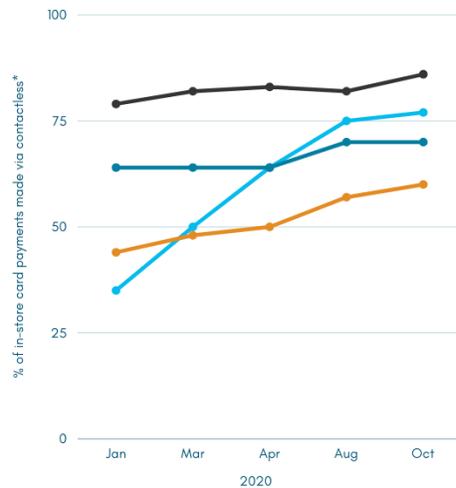
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Contactless Adoption

nets

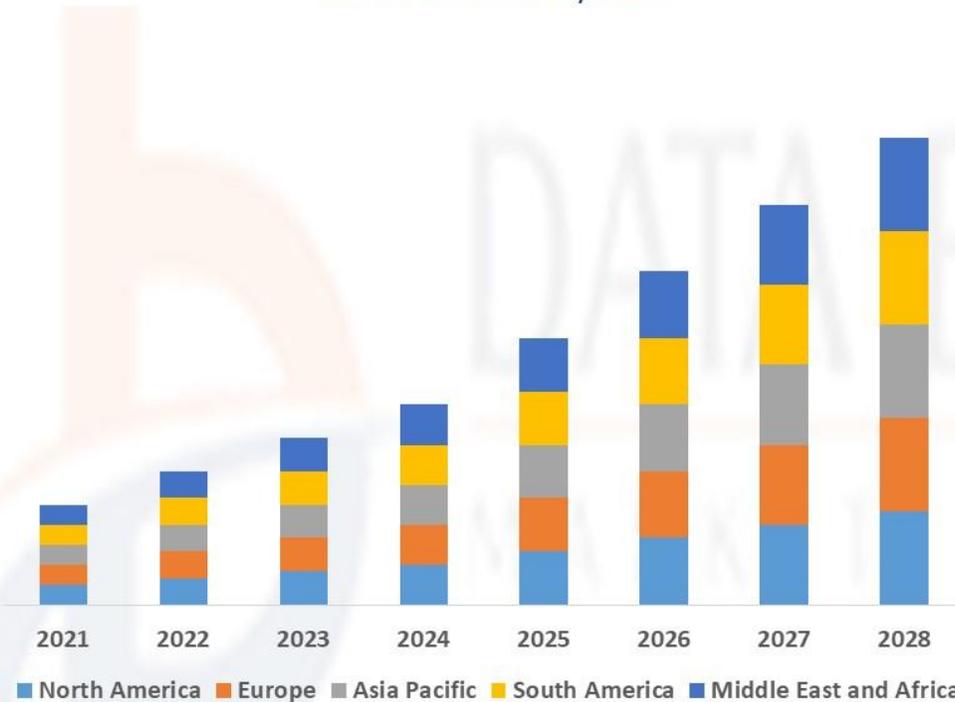
CONTACTLESS PAYMENTS IN THE NORDICS 2020

- Denmark ■
- Norway ■
- Sweden ■
- Finland ■



*Figures based on Nets' contactless payment data

Global Contactless Payment Market is Expected to Account for USD 24.08 Billion by 2028



Global Contactless Payment Market, By Regions, 2021 to 2028



DATA BRIDGE MARKET RESEARCH

DATA BRIDGE MARKET RESEARCH

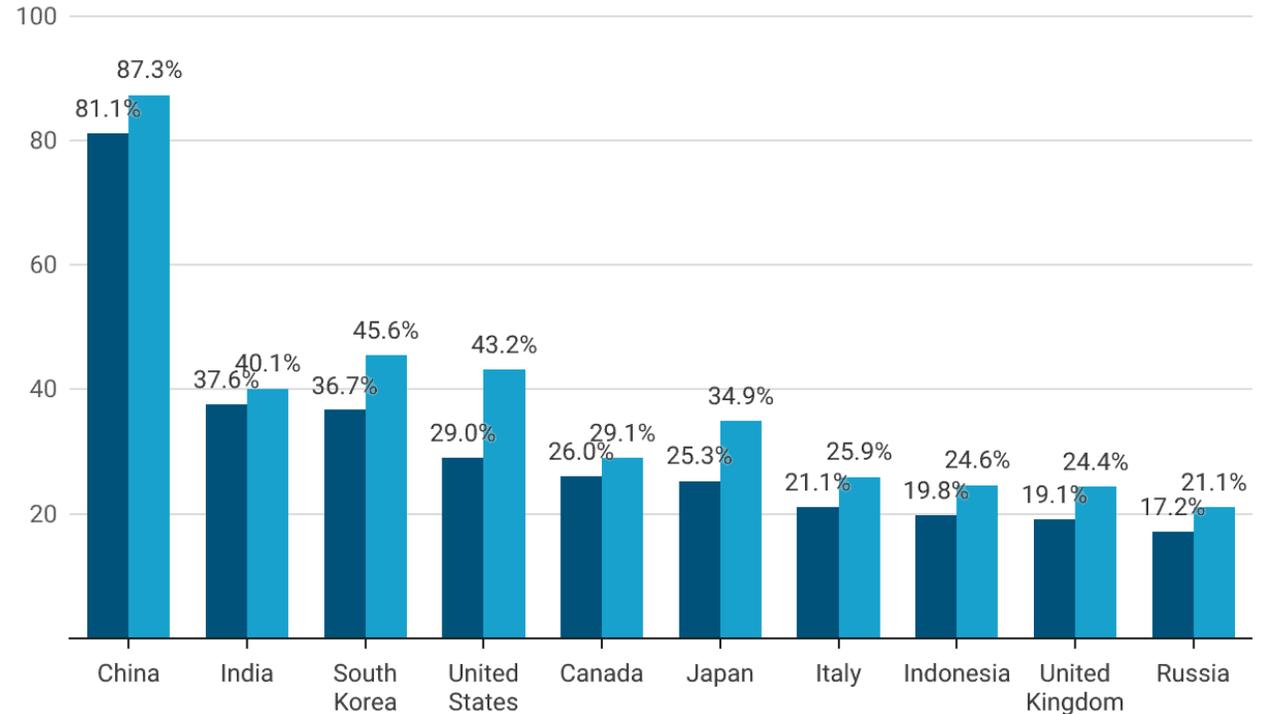
72

People where reluctant to use wallets – increase in the past 15 years

Global Adoption of Mobile Contactless Payments

Adoption of Mobile Contactless Payments in Percentage

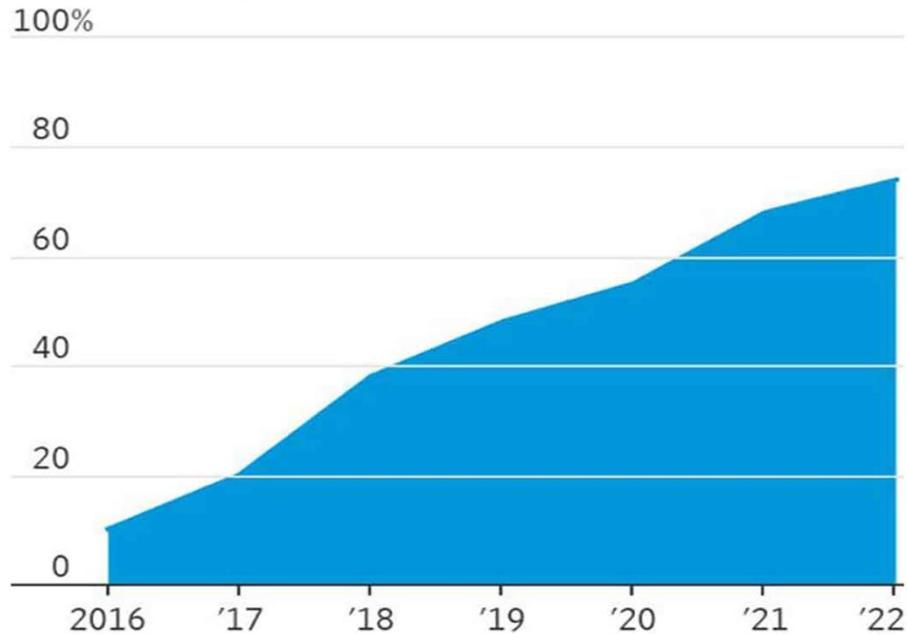
■ Adoption Of Mobile Contactless Payments in 2019 ■ Adoption Of Mobile Contactless Payments in 2022



(Adoption in %)

Source: Market.us Scoop

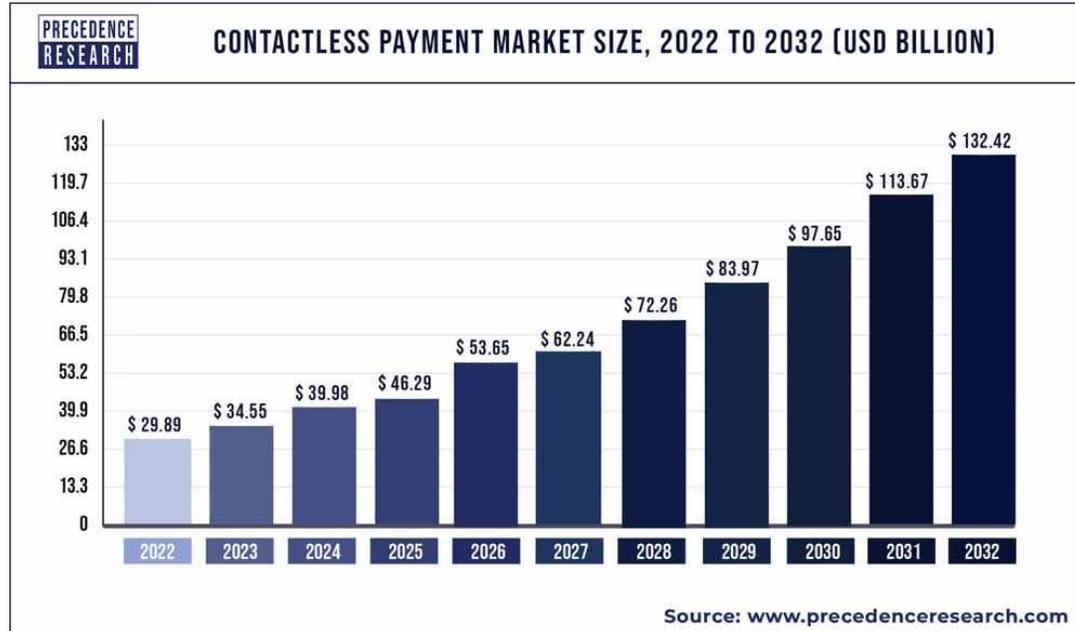
Apple Pay activation on iPhones



Note: 2022 data through June Source: Loup Ventures

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Mobile Wallet Adoption

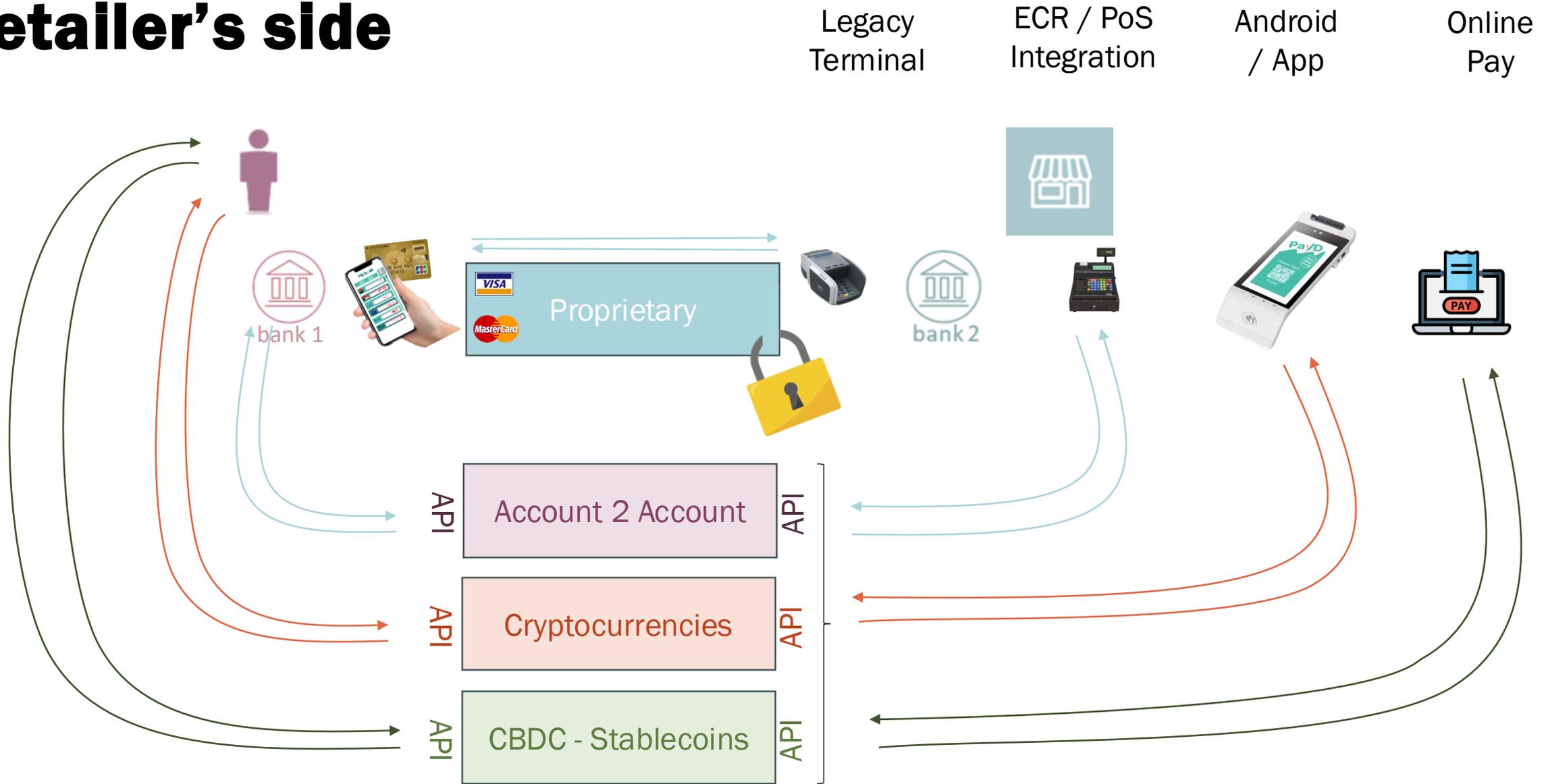


Card schemes used more and more contactless ...

... all other means DON'T have a contact mode :

- Cryptocurrencies
- Stablecoins
- Central Bank Digital Currencies
- Account to Account

Retailer's side



takeaways

- Blockchain is a trust providing software

- Blockchain can be implemented in various environment

-
- Blockchain serves most if not all of the business verticals

- Blockchain is here to stay