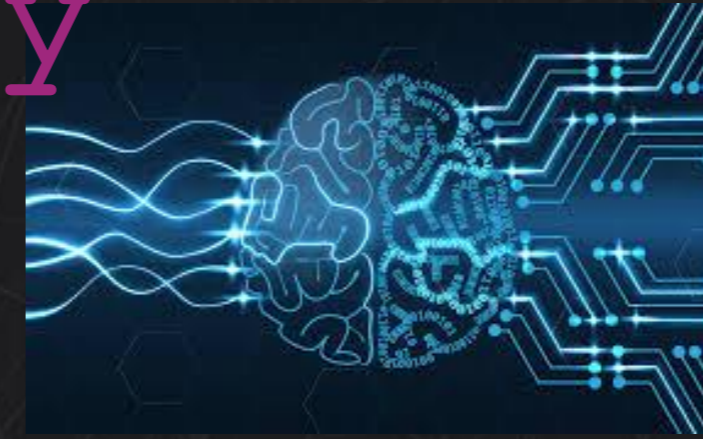




• The Repercussions of
COVID-19
Troublemaker Idea

Army Digitization



Remote Deposit Capture



Artificial Intelligence for
Financial Services



Pet Insurance

+ Over 1000 Other Failures



What

if ...

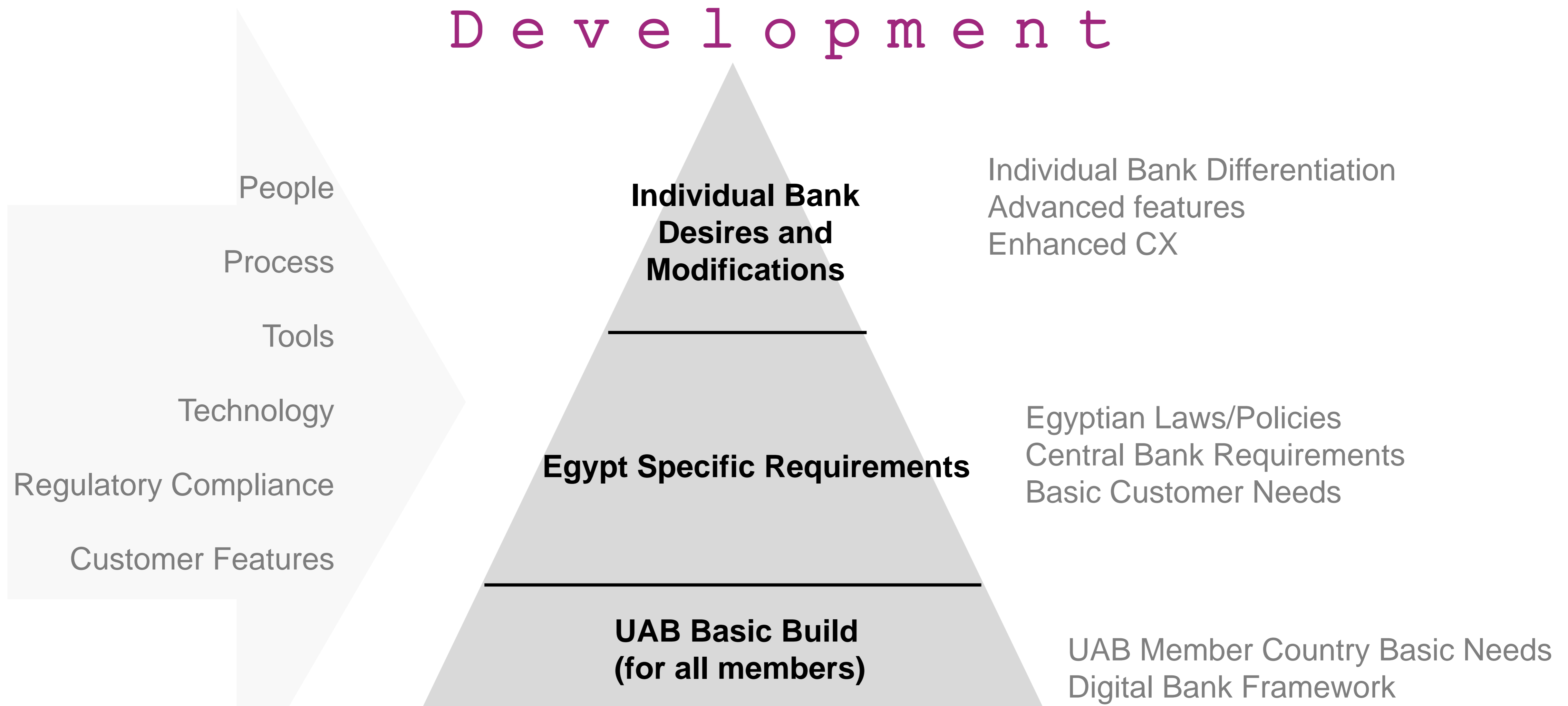
UAB and Egypt
Used a
Consortium
Approach?

“An agreement, combination, or group (as of companies) formed to undertake an enterprise beyond the resources of any one member”

Advantages:

- Manage (and share) the technical and financial risk of advanced R&D
- Significantly reduce costs
- Significantly reduce time to market
- Increased Coordination
- Remain on the frontier of the latest technological developments in banking
- Undertake and benefit from technology that would otherwise be inaccessible
- Gain a competitive advantage over companies not in the consortium

An Example: "Digital Bank" Development



And then...

Artificial
Intelligence?

Blockchain
?

Cyber?

What else?

The Repercussions of
COVID-19

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What if ...

The UAB and Egypt
Adopted a Consortium
Approach to
Digitization