

World Wide Pockets

1974



Source: http://en.wikipedia.org/wiki/File:ICL_7561_terminal.jpg

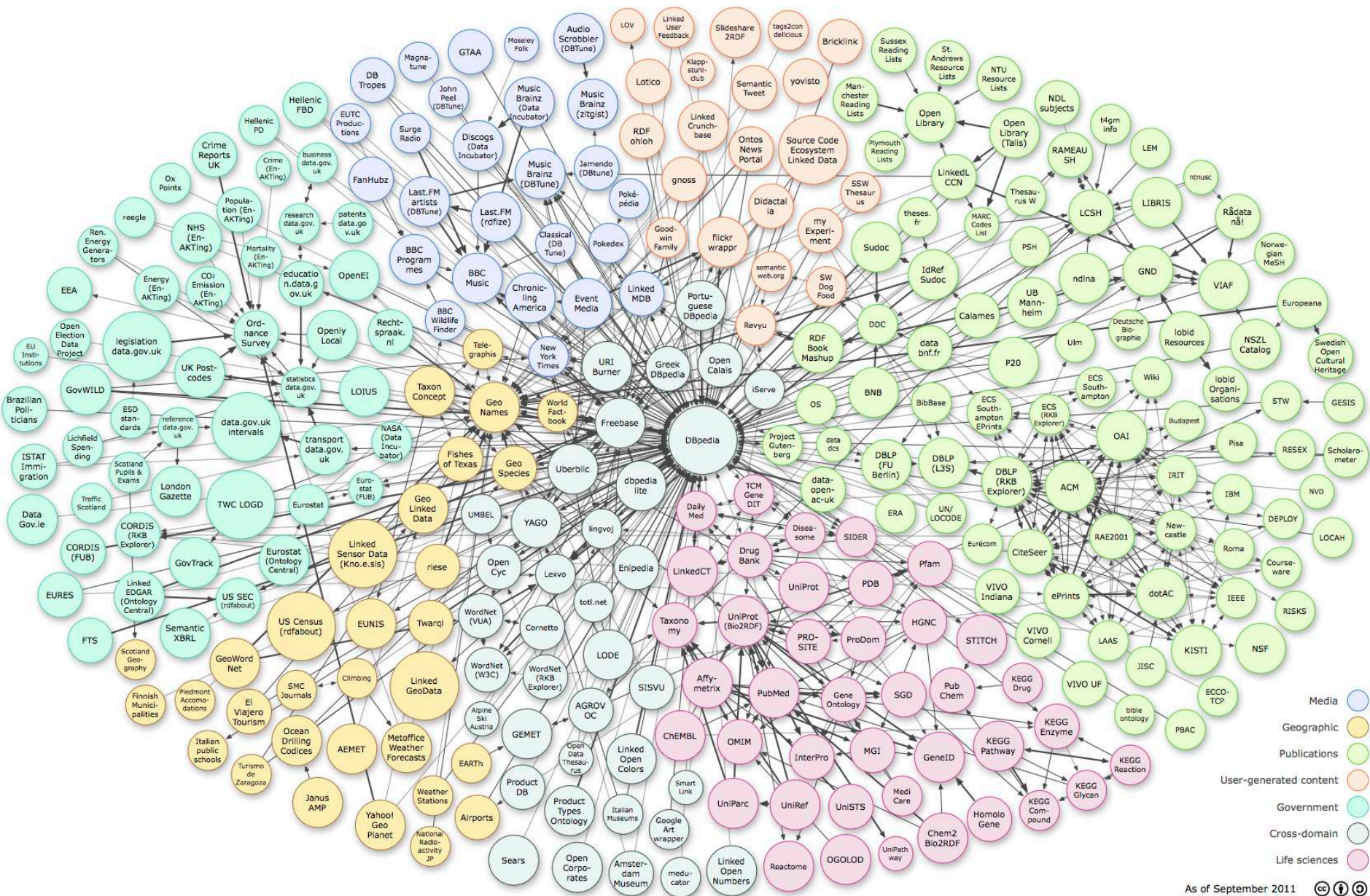


Source: http://en.wikipedia.org/wiki/File:ICL_2966_mainframe.jpg



2012



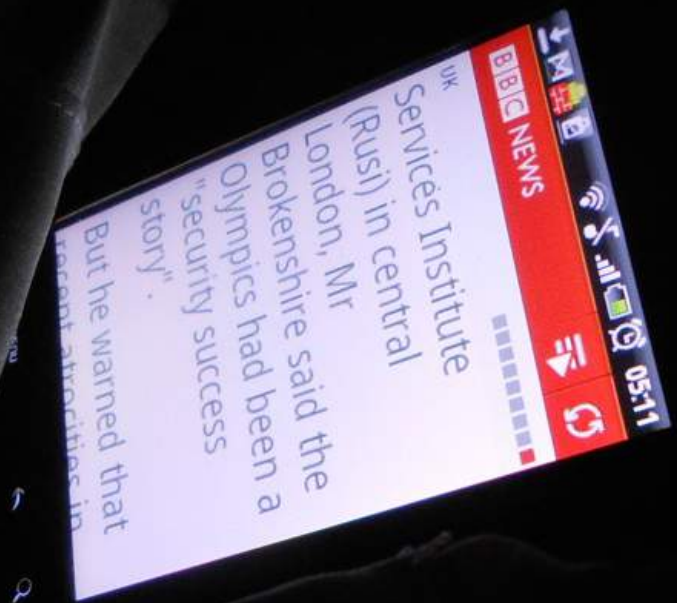


Big Data
Little Devices

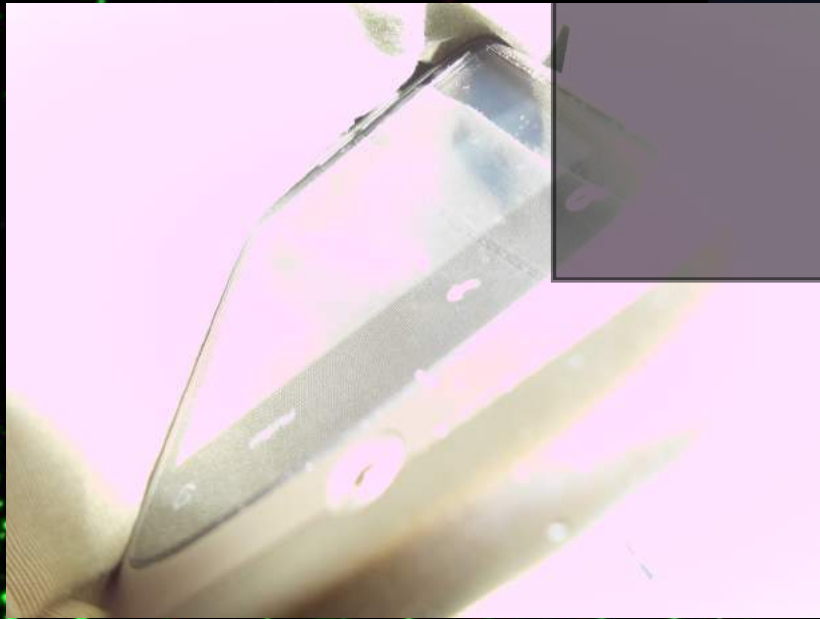


Paul Redfern







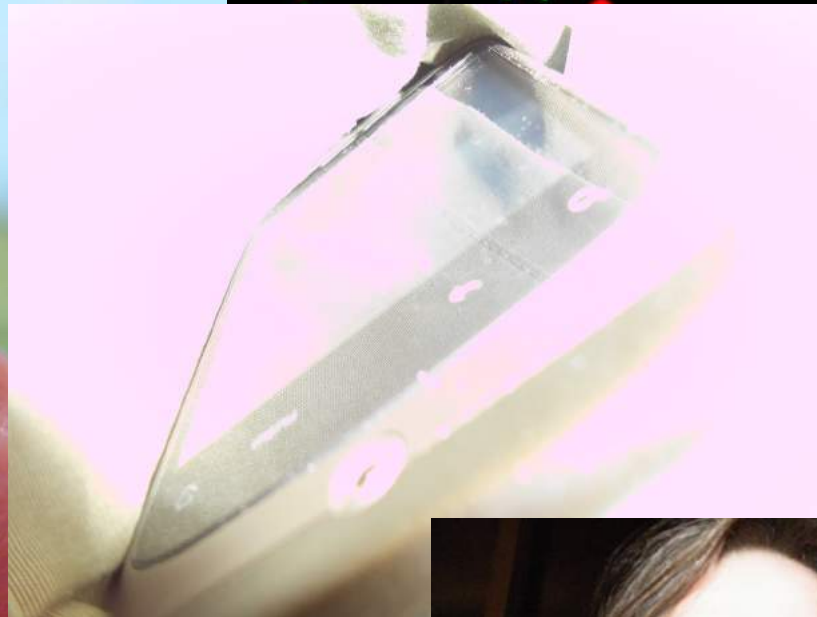


*I trust my phone will get faster,
smaller, lighter, more resilient, and
interface to my mind/body
differently*

My Data and Commands in the



*Identity assurance. “Hi Dennis –
can you please tell my bank this is
me? I need to transfer €5000”*



Solving
#firstworldproblem(s)

A photograph of a tree with bright yellow-green leaves and a large bush of similar foliage in the foreground, set against a green lawn.

So everything's alright, right?

An aerial photograph of a vast beach covered with a dense flock of birds, likely terns, appearing as a textured pattern of white and blue. A dark, winding line, possibly a path or a change in terrain, cuts through the middle of the flock. In the upper left corner, a small, dark, rectangular object is visible on the sand.

Well..

*Democracy
is not a given
(Cool) capitalism needs
the right conditions*



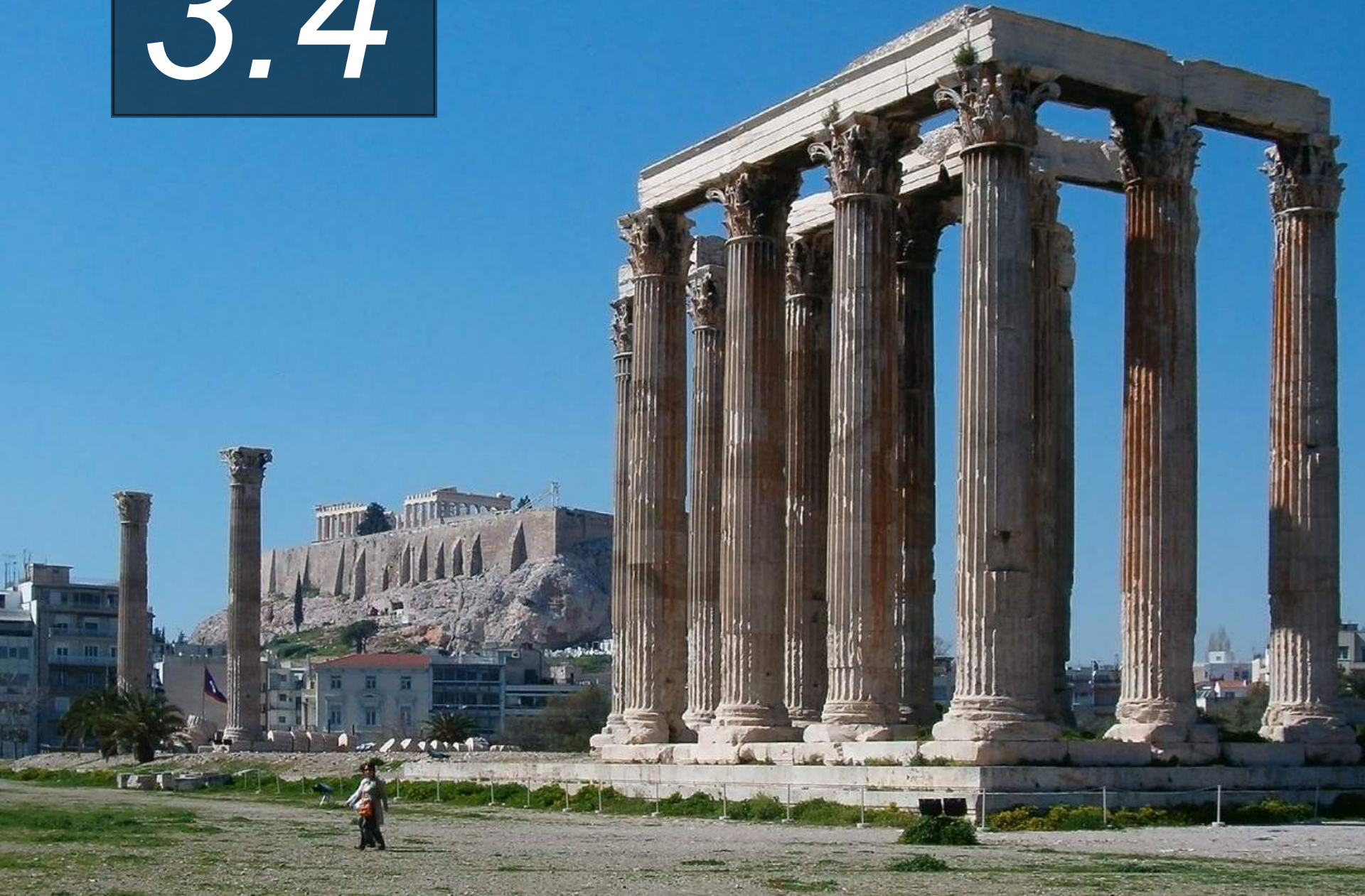
9.5



8.0



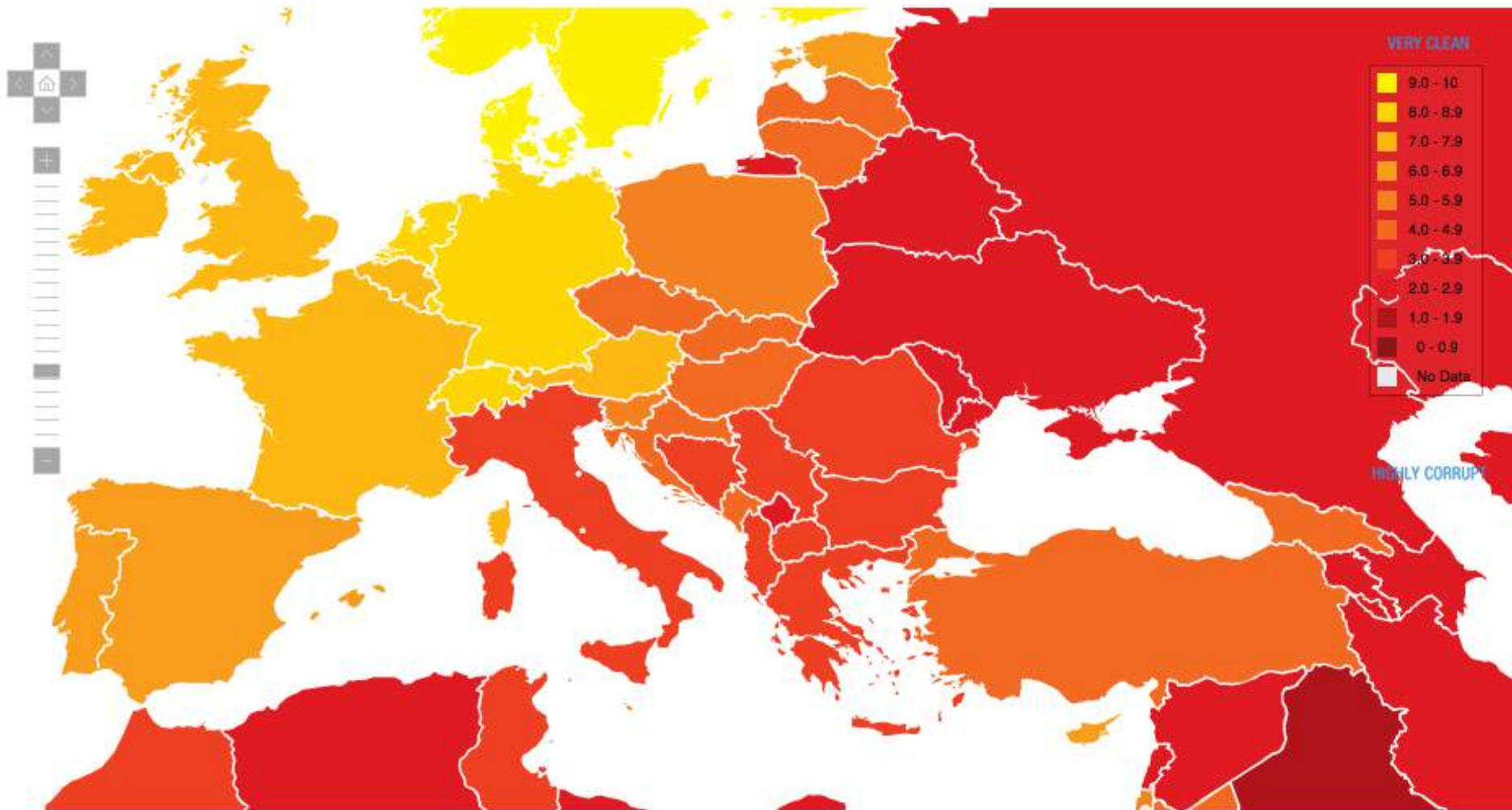
3.4



2.5



Corruption Perceptions Index 2011: 10 Clean, 0 Dirty.

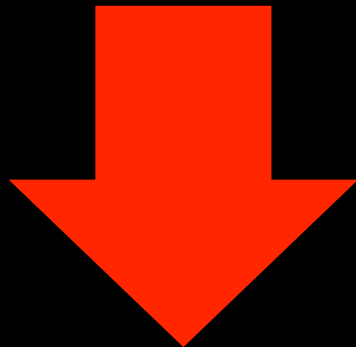


Corruption and Fraud

Europe: > €30 Billion lost / year.

78% think corruption is a problem in their country.

Most talked-about global problem, according to a world wide BBC poll



Distrust in State



Financial Malpractice

LEHMAN BROTHERS

Industry Investment services

Fate Chapter 11 bankruptcy

Bank of Credit and Commerce International



Industry Banking
Fate Liquidation / Forced Closure
Defunct 1991
Headquarters London (incorporated in Luxembourg)

Enron Corporation



Type Defunct / Asset-less
Formerly public
Industry Formerly energy
Founded Omaha, Nebraska, 1985



The Anglo Irish Bank was getting close to running out of money

BBC

Mobile

News Sport Weather Travel TV

NEWS EUROPE

Home UK Africa Asia-Pac Europe Latin America Mid-East South Asia US & Canada Business

21 September 2010 Last updated at 16:49 GMT



Vatican Bank 'investigated over money-laundering'

The head of the Vatican Bank, Ettore Gotti Tedeschi, is under investigation as part of a money-laundering inquiry, police sources say.



7 September 2010 Last updated at 09:14 GMT

Kabul Bank shareholders' assets

Afghanistan's central bank has frozen the assets of Kabul Bank's key shareholders, including the ex-chairman and chief executive, reports say.

...ner of one of the country's vice presidents is among news reports from Reuters have said.

...nk, whose customers include 250,000 government



Distrust in Banks & Instability

Foreign Aid

Domestic Charities

Corruption is Iraq's latest enemy

By Richard Engel, NBC News Chief Foreign Correspondent



BEIRUT, Lebanon — I remember it was an almost moonless night

4.5

Why Foreign Aid has Failed to Develop Africa

Corruption, Exploitation and Unfair Trade are Main Reasons

Mar 27, 2009 [Sulemana Braimah](#)



Results of Aid Corruption in Third World - world poverty.org

African countries receive millions as aid from donors. The continent remains poor. Several reasons account for the failure of aid in Africa.

The reasons for the failure of international aid to Africa may be many. Analysts say the major reason is corruption on the part of African leaders. Another reason often cited, is the unfair trade practices of the developed countries which practice continue to make Africa weak.

Other reasons include the lack of strict monitoring of most donor-funded projects in Africa and the lack of involvement of beneficiary communities in donor-funded development projects.

Continued poverty



Poverty charity bosses driving Maserati cars

1.8



Extraction

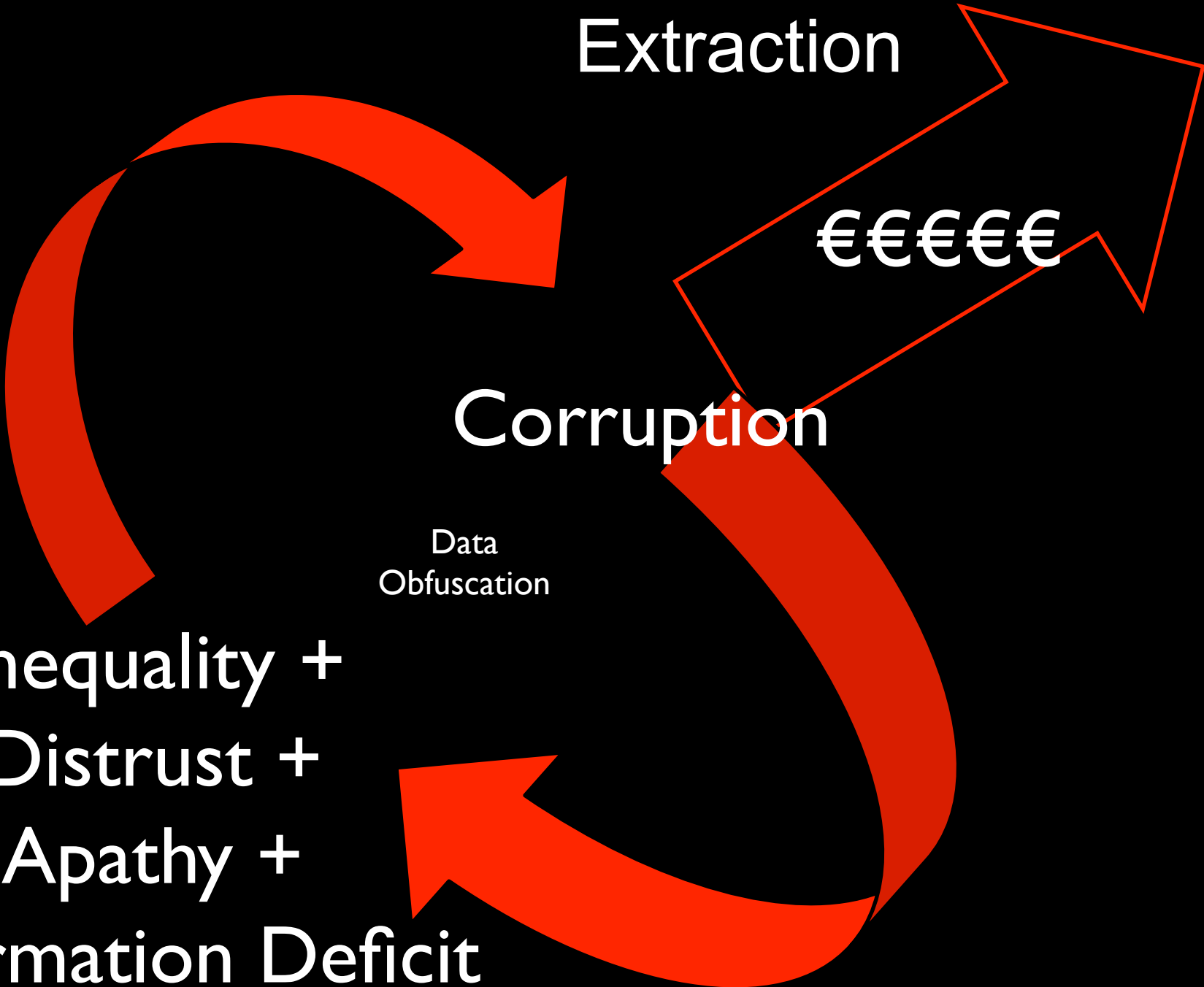
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Corruption

Data
Obfuscation

Inequality +
Distrust +
Apathy +

Information Deficit



"Truly awesome . . . brilliant in its simplicity and power."—Steven Levitsky, author of Democracy in America

THE ORIGINS OF
POWER, PROSPERITY, AND POVERTY

WHY NATIONS FAIL

DARON ACEMOGLU JAMES A. ROBINSON

*"PERHAPS THE MOST IMPORTANT BOOK
PUBLISHED IN THE UK SO FAR THIS YEAR"*
George Monbiot



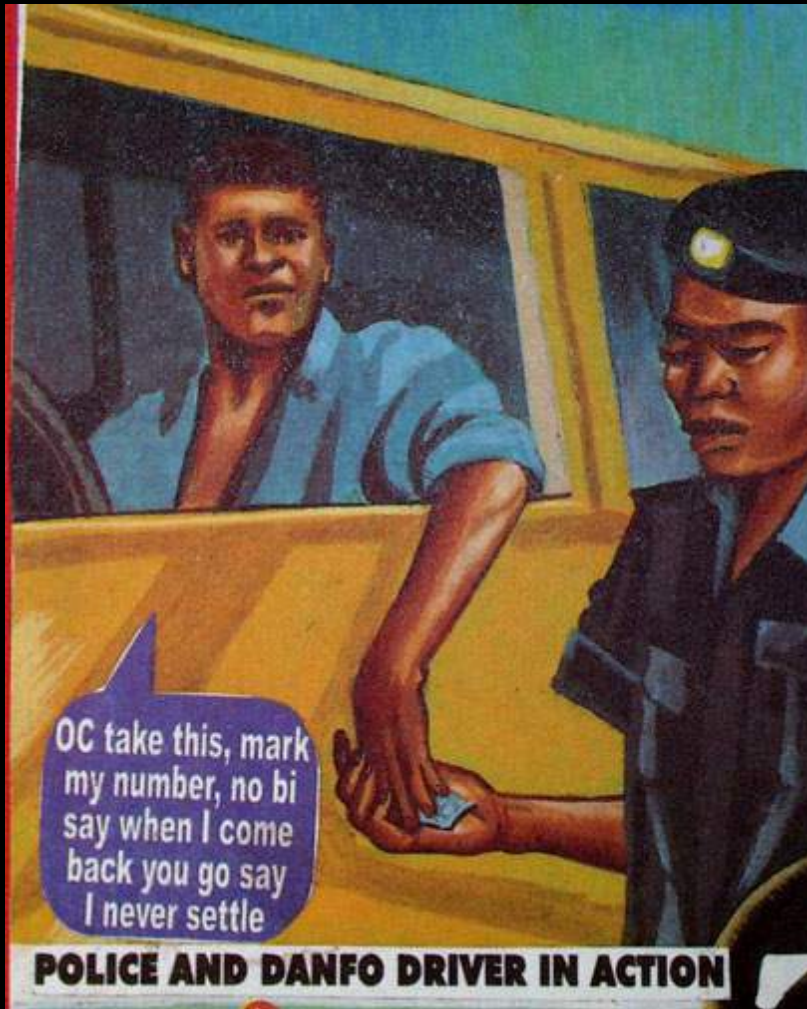
TREASURE ISLANDS

TAX HAVENS AND THE MEN
WHO STOLE THE WORLD

NICHOLAS SHAXSON

VINTAGE

2005 Thought
about a new type
of bank..



2008 in Athens,
“there’s so much corruption here”





OPENBANKPROJECT

Transparency





OPENBANKPROJECT

Sliding scale of Privacy and Disclosure

- Remove private info
- + Add Images / Tags





OPENBANKPROJECT

API

Developer friendly data

Drives Innovation



`{"singing": "bank"}` @OpenBankProject

Singing transactions! (latest data)



- -1.45
- -207.99
- -3000.00

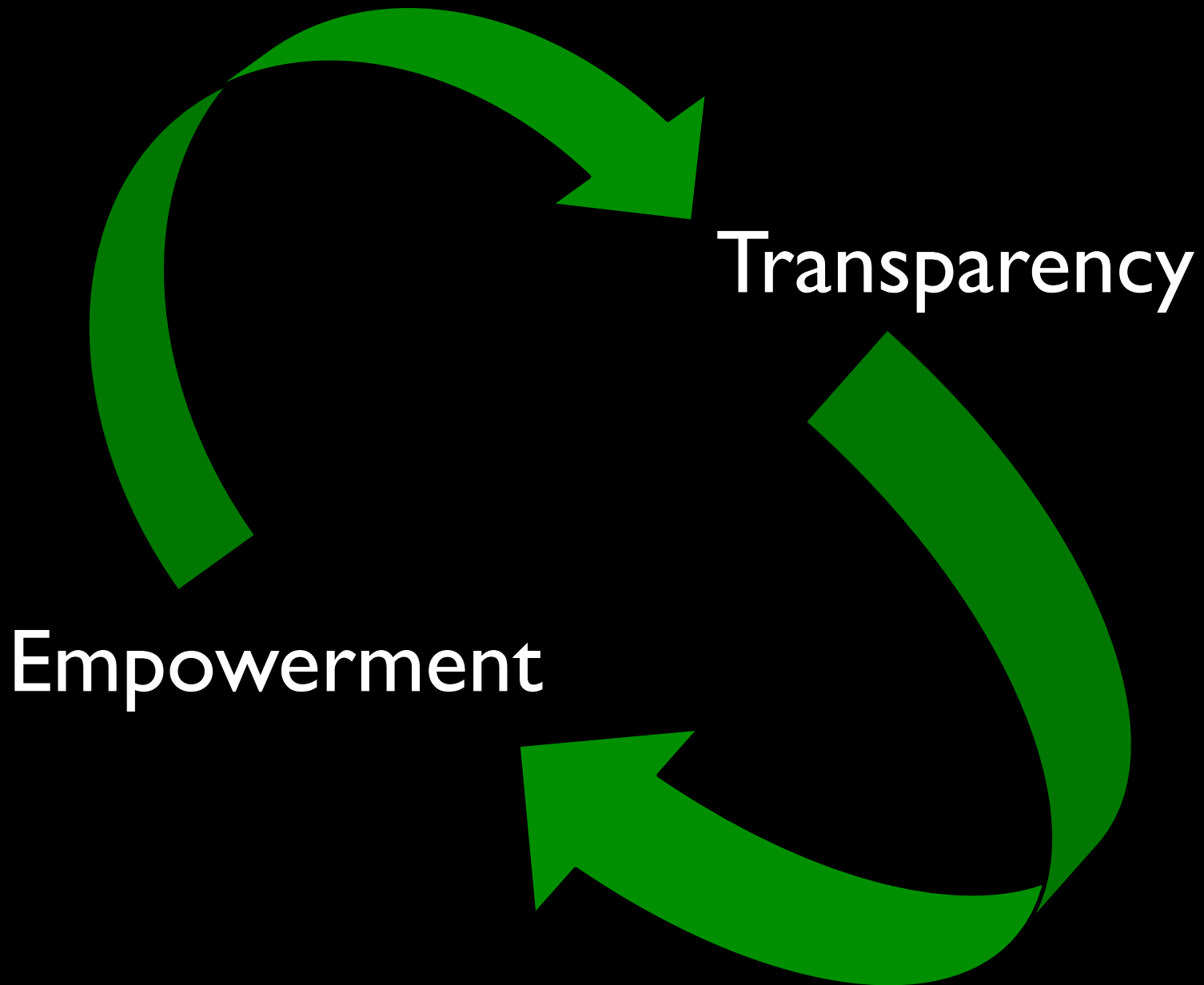


OPENBANKPROJECT

Open Source

Developer friendly code
Trustable
Value for money

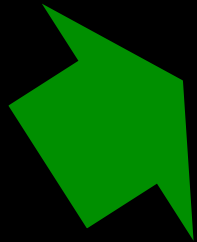






OPENBANKPROJECT

Deliver & Obtain better value services
Achieve better accountability
Better engagement with voters
Healthier democracy
More trust

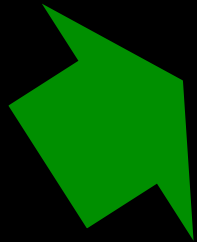


Governments



OPENBANKPROJECT

- Practice Open Book Accounting
- Engage with Customers & Shareholders
- Demonstrate value (e.g. Eco) policies
- Get better deal suggestions



Companies

Social Business

“OBP offers us a tool to communicate the spirit of our company to our customers:

100% commitment to transparency and accountability”.

Felix Worth, CEO Fair-No-Poly



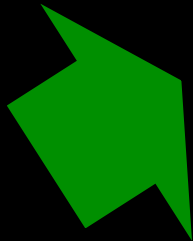
FAIRNOPOLY

dreh' das Spiel um



OPENBANKPROJECT

- Use cool / niche interfaces (German account in Arabic, Interface for the blind)
- Choice of personal finance management systems
- Share transactions with trusted individuals

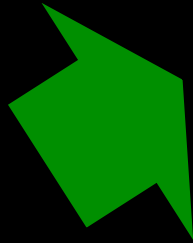


Individuals



OPENBANKPROJECT

- Create a dialogue around the transactions
- Demonstrate and ensure value for money
- Engage donors
- Involve recipients
- Build trust relationships



NGOs &
Charities

Share my financial data with different groups of people

Account: (Tesobe)

Logged in as ismail@tesobe.com [Logout](#)

Anonymous

Our Network

Team

Board

About

Tesobe main account

September 03, 2012

Balance €6492.80



- €839.03

Evi (Alias)



Access my account data in different interfaces

August 31, 2012

Balance €7331.83



- €100.00

Music Pictures Ltd.



Comment and add images to transactions

August 30, 2012

Balance €7454.76



- €22.93

QSC AG MATHIAS-BRUEGGEN-STR. 55



Internet Connection



- €84.36

QSC AG MATHIAS-BRUEGGEN-STR. 55

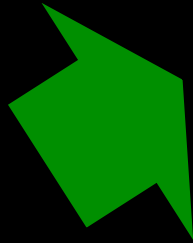


Internet Connection



OPENBANKPROJECT

- Offer Bank as a Platform
- Welcome innovation
- Improve user's online experience (only 49% consumers happy *)



Banks



*Our pockets
are connected!*



@simsysims

www.openbankproject.com

contact@tesobe.com