



Hiero a.s.b.l.

# Changes / Improvements

initiated by Cryptofinance

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# Changes / Improvements initiated by cryptofinance

why did the banking model arise ?

what is Disruptive innovation ?

use cases:

- asset-backed currency

- investment-funds

- circular economy

- Web 2.0 (Internet of things)

cryptofinance vs classic finance

- Ultimate decision maker

- Shock improvements

# Open-source building an IT ecosystem

- What is an IT-ecosystem ?
- How to favour an IT-ecosystem
  - Common code
  - Common competences
- Quest for resilience

# Conclusions

- Cryptofinance is an efficient and possible way to administer financial transactions
- It's technically feasible
- Businessmodel is a hard part of the challenge
- Competition
- Resilience
- Need to organise the ecosystem to be efficient