akkuro

by topicus

Technology for a
financial lifetime

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Occupation
- Product Owner
- Akkuro, composable banking platform
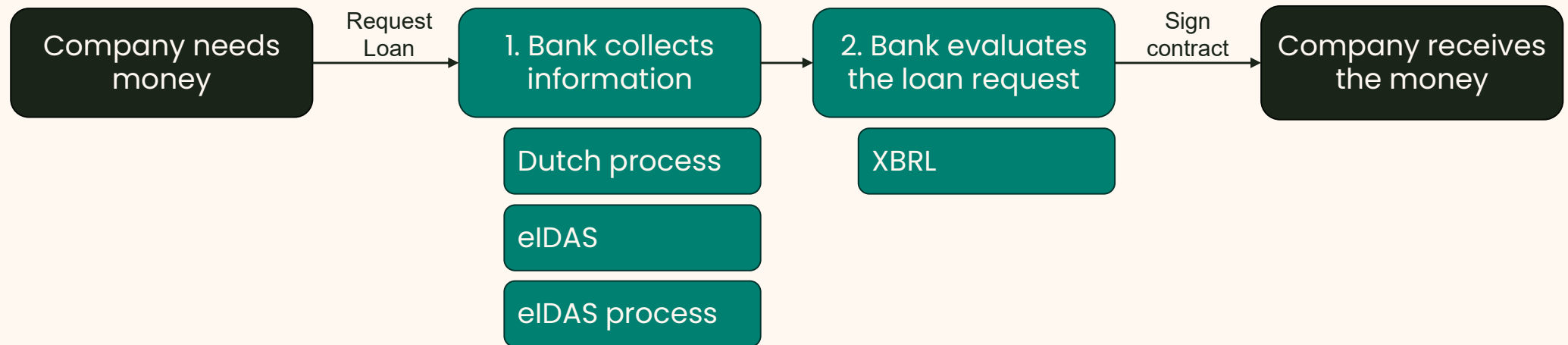
Free time
- Train traveller
- Cyclist

Professional interests
- XBRL: Former XBRL Standards Board member
- eIDAS: Trusted Information Partners

Simplified loan request process

Company needs money → **Request Loan** → 1. Bank collects information → 2. Bank evaluates the loan request → **Sign contract** → Company receives the money

1. Bank collects information:
- Dutch process
- eIDAS
- eIDAS process

2. Bank evaluates the loan request:
- XBRL

Data collection: Dutch standardization

Data specifications

- XBRL
- Taxonomies per use case
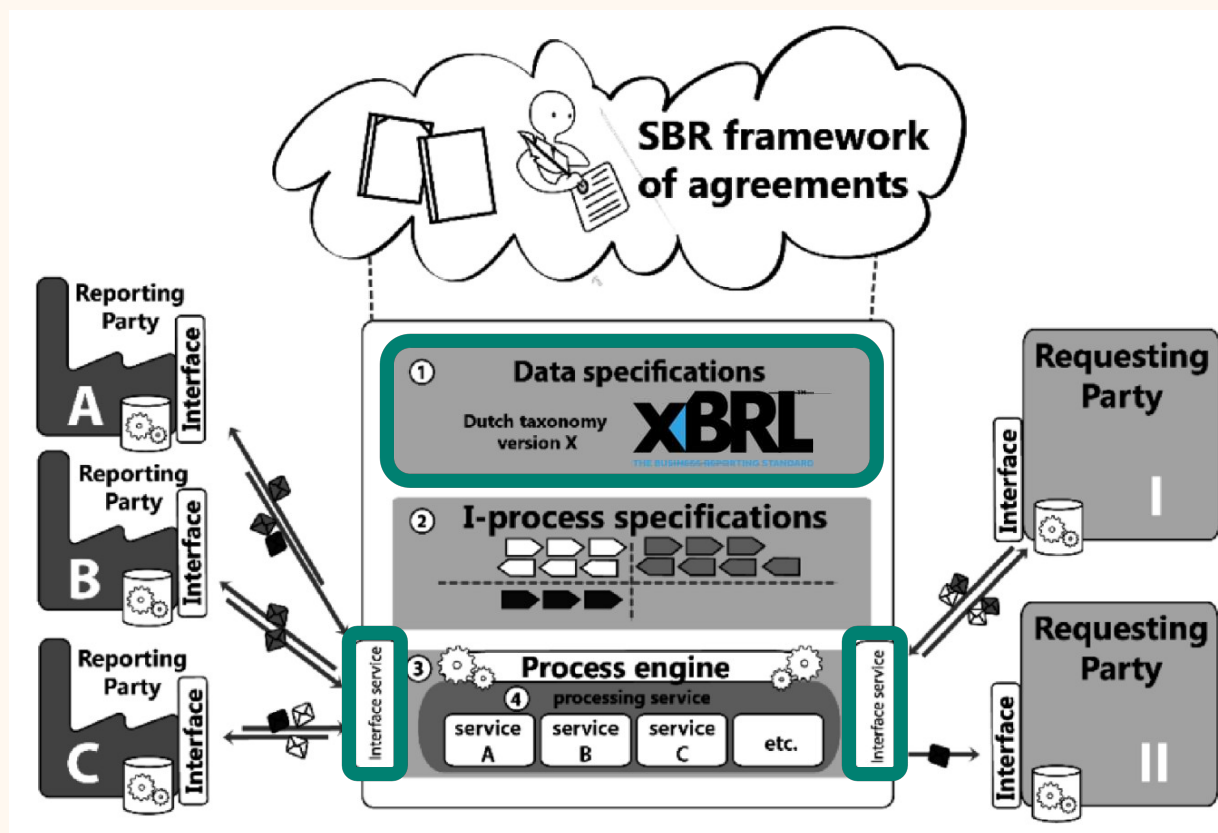 - Common definitions

Data exchange

- Message format
- Security
- Authentication

Reusability

- Same data format
- Same interface
- Public and private (banks)

European Union

- Reusable data specifications
- Reusable interface

eIDAS

Single Market
- Free movement

Legal requirements
- Recognized in all member states
- Trust the issuing procedures

Technical requirements
- Ability to read ID's
- Interoperability of trust services

eIDAS

Electronic signatures

- Unique per document
- XBRL Specification (CR)

Electronic registered delivery

- Validation of sender and receiver
- Proof of delivery

Digital Identity wallet

- Credentials stored in the wallet
- Share information
- Identification (login)
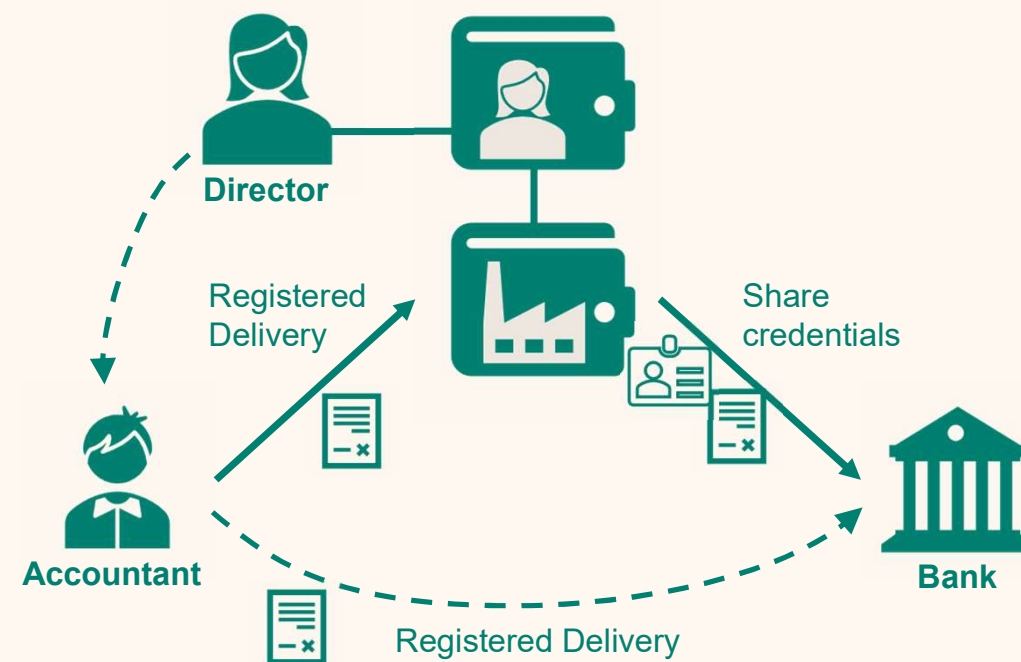- Natural persons and legal entities
- Officially available in 2026

Data collection with eIDAS

Digital Identity Wallet
- Autonomy
- Data delivered by accountant to wallet
- Director shares data with bank

Electronic registered delivery
- Data delivered by accountant to bank

Director

Registered
Delivery

Share
credentials

Accountant

Registered Delivery

Bank

eurofiling

XBRL | EUROPE

Loan request evaluation

Data format
- Structured, machine-readable data
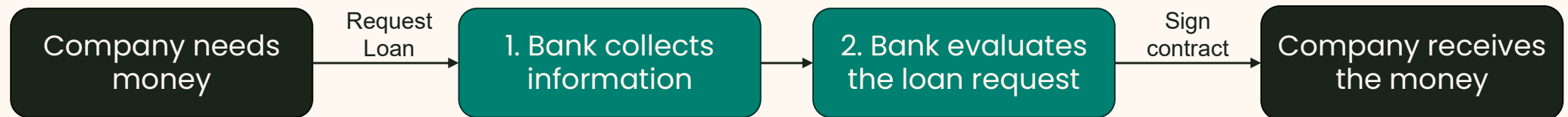- Clear data definitions in taxonomies

Risk analysis
- Loan-to-value
- Debt service coverage ratio
- Probability of default
- Risk-based interest rate

Portfolio analysis
- Big data analytics
- Quantum-inspired algorithms

Simplified loan request process

```
┌──────────────────┐   Request    ┌──────────────────┐           ┌──────────────────┐   Sign        ┌──────────────────┐
│ Company needs    │   Loan       │ 1. Bank collects │           │ 2. Bank evaluates│   contract    │ Company receives │
│ money            │ ───────────> │ information      │ ────────> │ the loan request │ ───────────>  │ the money        │
└──────────────────┘              └──────────────────┘           └──────────────────┘               └──────────────────┘
```

Automated Lending in EU

Benefits
- Reduced processing times and costs
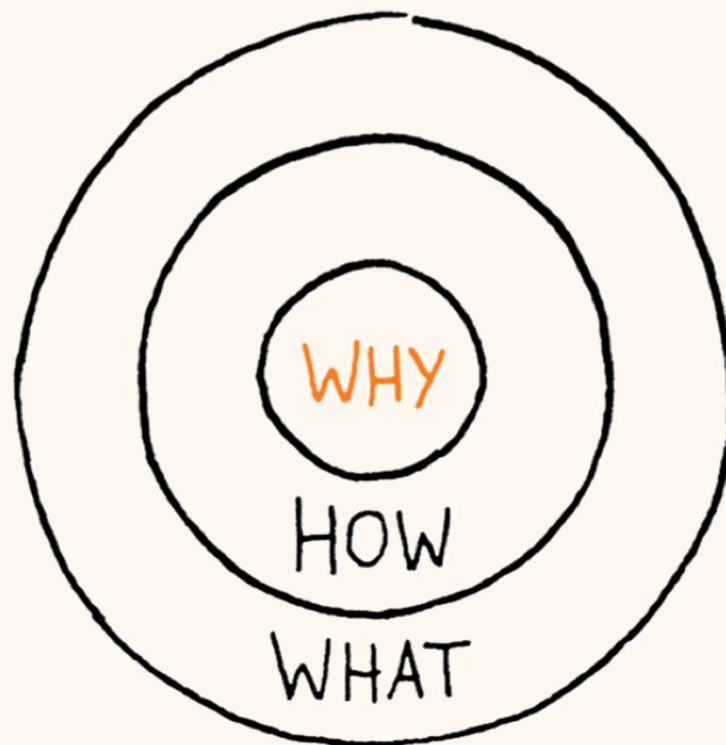- Faster access to credit

Strong enablers
- XBRL: valuable data
- eIDAS: a single exchange framework

Proven implementation
- In use for many years
- Operational at Rabobank, ING, ABN AMRO

Let's connect and make it happen!

Thank you!

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