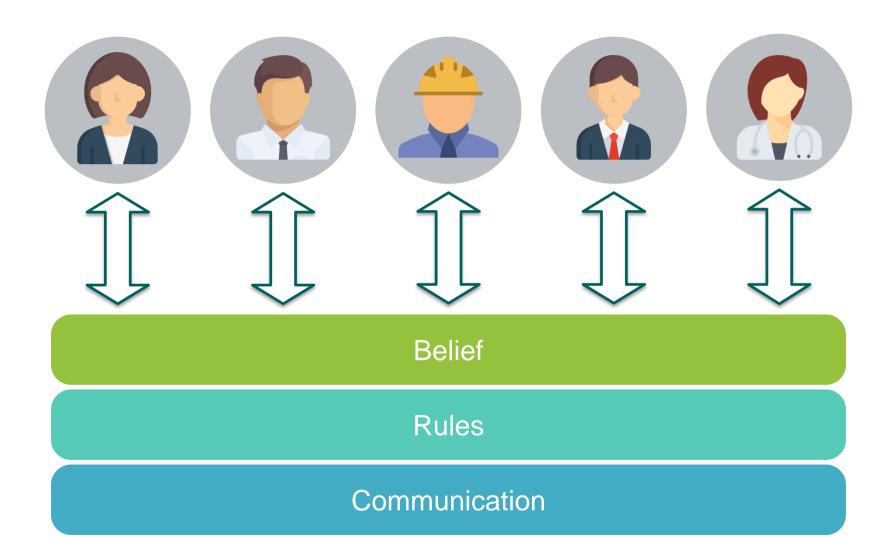
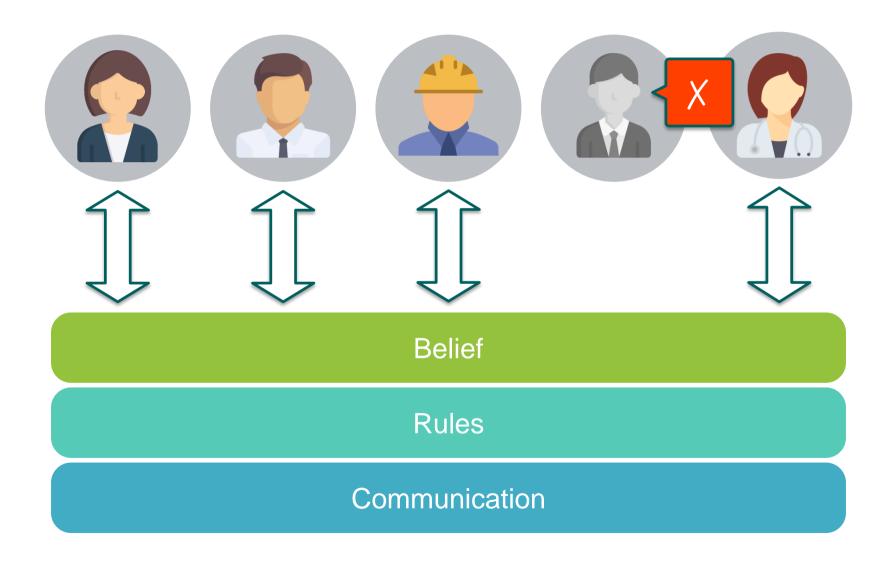


# Building ecosystems





# Building ecosystems





ENGINEER IN CHARGE COMPUTER SERIAL NO. OPERATOR DOWNTIME PROBLEM & REMEDY METER DATE 290et19 [APTST RUNNING - TESTANG LINE T. THACH 1750 TO UCSB - LINEIS OPEN SO B REG IS COUNTING ERRORS BUT SHOULD CEASE COUNTING IF TEL. CO. GETS LINE FIRED. CHARLEY PLEASE CALL BEN AT SRI! ONDED OP. PREGRAM (SK 2900/69 2100 FOR BEN BARKER BBN Talked to SRI 72:30 sunning after sending a host dead message 30 oct 69 1030 Stopped op. prag Started Impist to trace line troubly - THACH on 7GWI (ucsB) SDS-S-324 CUSTOMER SERVICE

POLT BERANEK

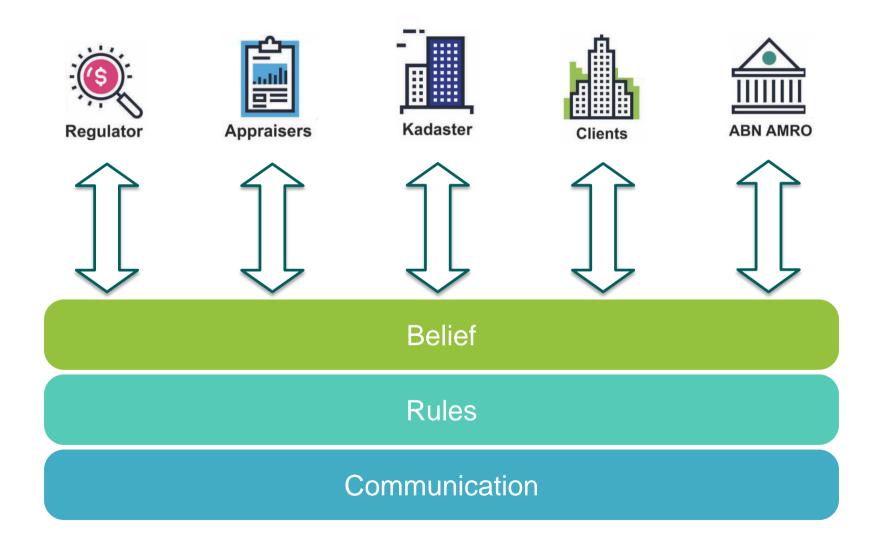
30 March 1970

1



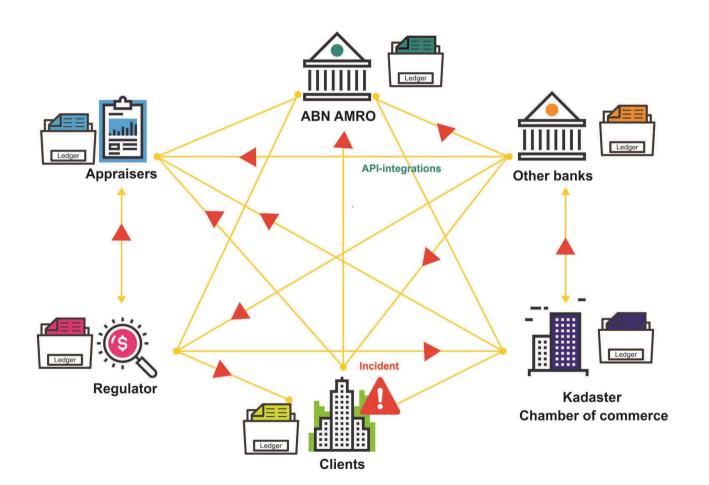


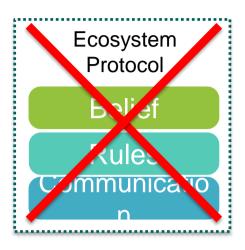
# Real Estate Ecosystem





### **Current State**





# **Protocol Design**





VS.





VS



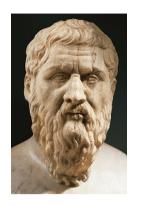
Ecosystem Protocol

Belief

Rules Communication



## The Dilemma





Ecosystem Protocol	***************************************
Belief	
Rules	
Communicatio	1
n	Accessed to the second

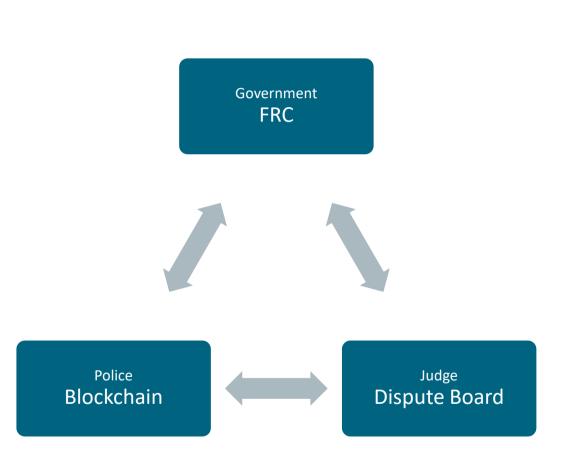
Central	Decentral
Power is concentrated	Power is spread
Single point of failure	Resilient
Fast and cheap	Slow and expensive
Requires high trust	Requires less trust







# Organizational Governance



Ecosystem
Protocol

Belief

Rules

Communicatio
n

### Communication

# One language One set of definitions

<frc-vt-i:BAGVB0ID contextRef="Collateral Duration">125230</frc-vt-i:BAGVB0ID> <frc-vt-i:BAGPandID contextRef="Collateral\_Duration">789586</frc-vt-i:BAGPandID> <frc-vt-i:IPDtype contextRef="Collateral\_Instant">20</frc-vt-i:IPDtype> <frc-vt-i:TypingDescription contextRef="Collateral\_Instant">Typing Description// <frc-vt-i:LandRegisterArea decimals="INF" contextRef="Collateral\_Instant" unitRef=</pre> <frc-vt-i:OwnershipPercentage decimals="INF" contextRef="Collateral\_Instant" unitR</pre> <frc-vt-i:GroundInterest contextRef="Collateral\_Instant">3</frc-vt-i:GroundInteres</pre> <frc-vt-i:CountyLandRegister contextRef="Collateral\_Instant">R</frc-vt-i:CountyLandRegister contextRef="Collateral\_Instant">R</frc-vt-i:CountyLandRegister contextRef="Collateral\_Instant">R</frc-vt-i:CountyLandRegister contextRef="Collateral\_Instant">R</frc-vt-i:CountyLandRegister contextRef="Collateral\_Instant">R</frc-vt-i:CountyLandRegister contextRef="Collateral\_Instant"</pre> <frc-vt-i:ConstructionYear contextRef="Collateral Instant">1999</frc-vt-i:ConstructionYear</pre> <rj-i:DocumentPresentationCurrency contextRef="Adim\_Duration">EUR</rj-i:DocumentPresentationCurrency</pre> <nl-cd:DocumentCreationDate contextRef="Adim Duration">2017-03-06</nl-cd:DocumentCreationDate</pre> <frc-vt-i:ReportingDate contextRef="Adim\_Instant">2017-02-04</frc-vt-i:ReportingDa</pre> <frc-vt-i:DestinationBankName contextRef="Adim Instant">ING</frc-vt-i:DestinationBankName</pre> <venj-bw2-i:ChamberOfCommerceRegistrationNumber contextRef="Adim\_Duration">1234567 <venj-bw2-i:LegalEntityName contextRef="Adim\_Duration">ABC B.V.</venj-bw2-i:LegalE</pre> <frc-i:LegalEntityLegalFormBanks contextRef="Adim\_Duration">Besloten vennootschap <rj-i:BusinessNames contextRef="Adim\_Duration">ABC</rj-i:BusinessNames> <venj-bw2-i:LegalEntityRegisteredOffice contextRef="Adim\_Duration">Amsterdam</venj-</pre>



## Mortgage Contract

```
// example mortgage
legal_prose = hash_legal_prose
```

```
if new_owner.credit_score > 1000
if energy_label < C
 iot.sensor1 < 25C
 iot.sensor2 > 85%
if prev_owner == building.owner
```

then

building.owner = new\_owner

#### digital signatures

- building.owner
- new owner
- kadaster
- bank
- notary

Ecosystem Protocol

Rules

**Legal Prose** 

hash

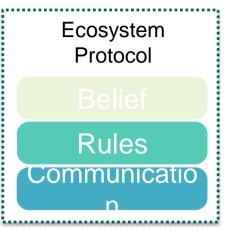
2.1 Each party accepts the validity of an electronic signature or electronic data, and confirms that it has the same force and legal effect as if in writing or paper based.





### **Data Governance**





- 1. Who owns the data
- 2. Who may read it
- 3. Where is it
- 4. What is its fingerprint

# Capabilities



Ecosystem Protocol

Belief

Rules Communication

Automation

Flexibility

Security

Audit Trail

Data Quality

Data Gov.

Better Decisions Higher Efficiency More Innovation



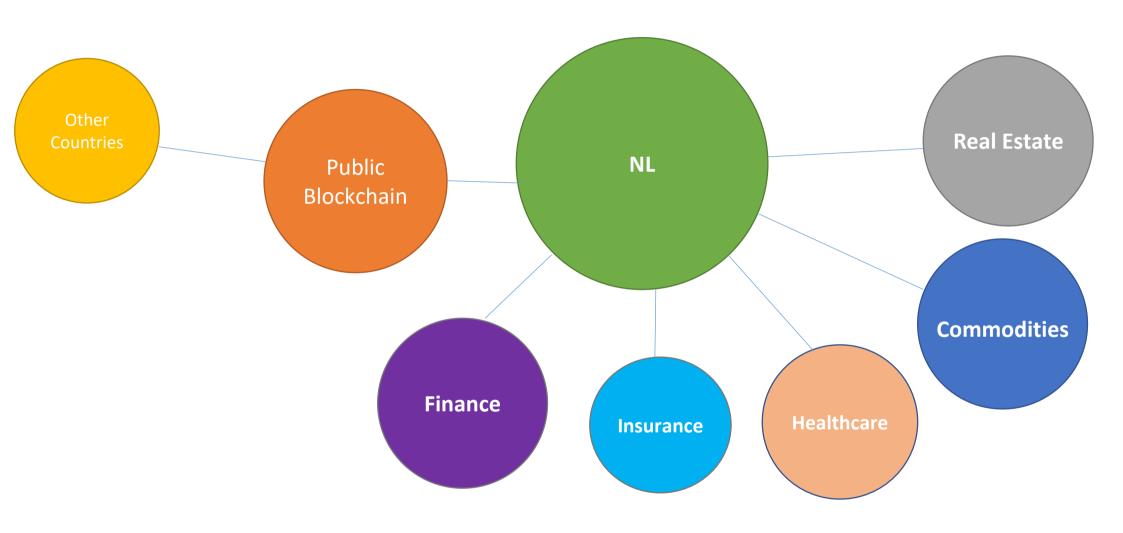








### **Future State**





### Now is the time

Only with ecosystems we will have



I invite you to think with me
about the way we position our society
in this new world of ecosystems

mail: tim.blankers@nl.abnamro.com

linkedin: Tim Blankers blog: timblankers.nl

