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| SPEAKER1 | 00:53 | Hello , Darrag . Can you hear me ? One moment ? I'm sorry , I have problems with my video camera . I don't know why it's not opening . |
| SPEAKER2 | 01:03 | Oh , there we go . Think that has things ? |
| SPEAKER1 | 01:05 | Good . How are you ? |
| SPEAKER2 | 01:07 | I'm not sure about that . Busy , busy , busy . I see . It feels like it feels like everybody's just trying to get some stuff in the door before we go on annual leave and the holidays and things like that , you know ? |
| SPEAKER1 | 01:22 | Yeah . Yeah , I see . |
| SPEAKER2 | 01:23 | And how are you ? |
| SPEAKER1 | 01:25 | I'm good . I'm good . Thank you . Pretty busy as well . |
| SPEAKER2 | 01:29 | Yeah , I'd say so . You're doing a dissertation . Is that what you said in your LinkedIn messages ? |
| SPEAKER1 | 01:33 | Yeah , exactly . Have you any strategy ? I'm from Italy . I'm a management student . In fact , I still have to study exams for that . I have to have in Italy , but holding onto it . But at the same time , I just I decided to come here to have a dissertation here , London , because I had contacts with a professor at the base business school . So yeah , I wanted to combine those things also going through my English , you know ? |
| SPEAKER2 | 01:58 | Yeah , yeah . Your English is pretty good now . All your English . Thank you , and |
| SPEAKER1 | 02:02 | I'm catching up |
| SPEAKER2 | 02:04 | on your dissertation . What's it on ? Is it on them ? Is it on like kind of the impact of red tech and low tech ? |
| SPEAKER1 | 02:11 | Yeah , exactly . It's a it's a weird one . Basically , I'm trying to to assess the impact of that low tech in general . So tech as well as is folded into the definition may have directly or indirectly on businesses that are not legal businesses . Um yeah . So this is , uh , this is the purpose to so I'm more interested in now , and I'm basically I'm I'm exploring the technologies that are , um , you know , there are spreading over the landscape and and see how those technology mean back to how businesses run onto entrepreneurialism develops . So it's a , you know , a peculiar one , I would say . |
| SPEAKER2 | 02:49 | Yeah , it's it's an interesting one . Um , because I actually saw just for I continue and you find my profile . Did you just Google like Texas Tech ? Exactly . |
| SPEAKER1 | 03:01 | Precisely . Yeah , I Google and LinkedIn . And then I look a look at a lot of profiles and I see , OK , this guy , you may know something . |
| SPEAKER2 | 03:09 | So , um , did you reach anybody else from technology at all ? |
| SPEAKER1 | 03:14 | Oh , no , no , no , no . You're the first one . |
| SPEAKER2 | 03:17 | OK , might try and see for this . Let's see . I just had this guy , guys . I might try and see if I can get you in touch with one or two others . Um , from from my organization , if it's if it's any help to you . |
| SPEAKER1 | 03:29 | Yeah , that would be great . I'm really sorry that I cannot activate my video camera . I know why you're fine . |
| SPEAKER2 | 03:33 | You're fine . Don't worry about it . Okay ? Yeah , it's a funny one because I think it's an industry that not a lot of people know about . But then once you get inside of this , you can start looking at it . You realize just how big it is . And yeah , it's it's an expensive industry , and it's it's kind of one of those things like , I mean , I've been kind of doing on and off rig reporting ranked tech now . Sup tech for five years now . And like , it's okay , [regtech] it's one of those things that banks . Don't want to invest in |
| SPEAKER1 | 04:15 | oh , really ? |
| SPEAKER2 | 04:16 | Well , I'm sorry , I'm sidetracking you're probably on a couple of your questions , but like if you think about it , it's a compliance thing , like if you're a bank and banks nowadays, like their margins are pretty tight. Yeah, because of all this kind of increased regulatory burden now . So it's very , very strict practices around the kind of lending that they can use to engage in as risky lending as what they called back saying in the Northeast also as well . There's higher capital thresholds as well . So their margins are tighter . And in that sense , they don't really want to be investing in these we call rate tech projects kind of I.T. transformation projects . And yeah , because they're involving lots of different I.T. systems and data sources, and they're not going to make any money on it. It's not like they're investing in a brand new product , but they can launch to market . It's not like , you know , it's a marketing campaign or anything like that for them. It's , you know , it's something that they have to invest in. But what you often see is they try to , you know , we always go in with these massive and and so technology that we think would be the most efficient , you know , solution for them . And then you read and then they take a look at it and they go , it's quite expensive and they start to whittle it down , and sometimes they never really actually get to the crux of their problem . But when they come back , what they actually want , you're like really kind of solving the main crux of your problems there . Well , anyway , sorry , that's it's like I trying to say , |
| SPEAKER1 | 05:52 | Oh , it's interesting . Yeah , yeah , thank you . And before we start with the actual questions , I have to ask you a question . Do you mind if I record our voices just to make sure that I don't lose any information ? |
| SPEAKER2 | 06:05 | Yeah , sure . No problem . No problem at all . Okay . |
| SPEAKER1 | 06:07 | Um , so then I would start by asking you , um , as it was written in a file I sent you . What are the main services that right now are present in the landscape of , uh , tech and basically which is the the main problems , issues that they are addressing and leveraging ? Uh , by leveraging which technologies ? |
| SPEAKER2 | 06:32 | So there's kind of a couple of things here in the sense that , I suppose , to kind of look at what reg tech or law tech is looking to solve, you kind of also need to look at what reguations are out there and how regulations have kind of evolved over time . But like a lot of regtech , a lot of red tech , it was one guy sitting in a basement in a bank , you know , in the early 2000s. And then obviously what happened with the financial crash in 2008 ? You've had this onslaught of financial regulation and particularly in Europe . Yeah . And what we're seeing now is the regulation is becoming far more granular and the requirements are becoming far more granular. So EBA European Banking Authority, yeah, they release every year of these things called a taxonomy, which is essentially what banks under their jurisdiction need to report. So what you'll get is you've got these multitude of different returns. So one of them could be fin-rep , which is a financial report . So it's just a . As you can imagine , it's a breakdown of the financial side of your of your business , and I can't tell you off the top of my head how big that is , but . That could consist of about . Fifty excel sheets . I see , if not more than you have co-rep , which is some risk reporting , and again , that could be 50 odd templates . Well , what was kind of the big change back in 2017 was the introduction of this report called “AnaCredit”. So what we mean by unaccredited is your reporting individual records . And everything that's associated with that individual record , so when I'm talking about FINTRAC and COTRAC we're talking about , it's like a template base for training . So it's like form one is your balance sheet overview of your balance sheet , form to your assets , overview of your assets or three liabilities and and so on . AnaCredit is essentially every single loan. Every single liability being reported submitted to the European Banking Authority and every single data point that could be associated with us. So . Let me think about this. I could have free loans at standing with HSBC . Yes , HSBC are reporting they need to report, you know, loan I.D. . One hundred and one, No . Ninety, one hundred and two it . One hundred and three counterparty Darregh, counterparty type natural person, bank building society , corporate , whatever it is . And each like these are you're talking millions of records. Yeah , hundreds of data points . And . So that would kind of be one of the big changes for one of the big challenges that essentially banks and financial institutions are kind of facing now is the type of data collections are getting more granular. The regulations are coming thick and fast as well. That's another element . So there's lots of regulations coming all the time , constantly being updated . And , you know , regulations are also adjusting for new kind of financial markets. So like we've always seen the emergence of crypto , now there's now going to be more crypto regulations coming into play now . And I think it's called Mica , which is being introduced by in Europe . I can't remember what , but short for now . Hang on , let me just check , OK ? MICA reporting is . I think I wrote it down somewhere . It's . Remind me to come back to that . But it's essentially crypto regulating crypto and kind of e-cur electronic currencies. You've now got ESG , which is all around financial institutions , and their exposure is to , you know , making sure that they're investing in green activities and sustainable , environmentally sustainable activities. And these are constantly changing all the time. It's not just I'm talking about banks here, that's also for and tax companies as well as at companies that don't have and don't have to report to tax authorities. And then you're also seeing regulations coming in or certainly in the last few years , pension regulations . And I'm talking about EU here in particular . Yeah , yeah . Regulations for sure . For insurance companies , pensions authorities . And then as recently as I think it was two or three years ago , there was a new investment firms directive coming in . So this was all about asset managers and stockbrokers and things like that who previously were never regulated. And now they had to get involved in this whole tech industry and try and find a solution to submit their returns. So if I can talk about two points , it would be . Granular reporting there . OK . It would be . I suppose the avalanche and the continuous introduction of new legislation and the updating of of of regulatory returns . I see . And then also , I think the cost of managing it all as well . |
| SPEAKER1 | 11:59 | Yeah . And um , that is perfect in your opinion , which are the most important tools that right now are facing this these new needs due to higher granularity and the avalanche of regulation . |
| SPEAKER2 | 12:17 | It's an interesting one , because what you are looking at is , I suppose , from from a banking perspective as . Particularly the new banks , right ? So when I say new banks , I'm talking about kind of these e-money institutions . So like what you've seen over the last few years , Revolut and twenty six, they're kind of changing the face of the banking industry where they're seen as modern, innovative banks. The latest technologies, right ? Yeah . In our work , what we do is we go in and we implement a regtechg software . OK ? Yeah , for those kind of institutions . They largely developed their own because what we see when we go into , particularly when I when I'm talking about big banks, traditionally big banks, banks that have been around for, you know , 50 to 100 years , variety landscape is very fragmented under data . Warehousing is very , very fragmented and it would take a lot of money and a good few years to essentially have everything sort of singing off the same energy . Hmm . So . What you want is you want a solution that is kind of end to end. What I mean by that is you've got one sort of central data , all right , where maybe all of your general ledger stuff is feeding into , OK , yeah , we might have a risk engine somewhere like I'm talking about kind of different , different data , like within a bank , right ? A different kind of data feeds . Yeah . Which which is fine . Well , you want to make sure that they're all going to be feeding through into your final regtech solution , which allows you to generate your return in the proper file format , so by file format , I mean like XBRL Jason Mechanics and then submitted it to the regulator . The moment . Those big banks just have far too many work arounds or far too many , you know , things are still sitting in excel . You know , things , things I've been sitting in Excel sheets that is then feeding into another Excel sheet , feeding into another Excel sheet that's feeding into another Excel sheet , whereas everything needs to be sitting in data houses , data warehouses and the processes , internal processes on the banking sites just need to be a bit more streamlined . And as I said , automated and singing off the same hymn sheet . |
| SPEAKER1 | 14:48 | Hmm . I see . Are there a little like tools right there ? Tools are leveraging AI to streamline this process or not yet ? |
| SPEAKER2 | 15:01 | It's a funny one , the AI and ML, and now is is the buzzword at the moment or the buzz words around it that we're seeing a lot of at the moment I don't see any AI or ML capabilities that are doing this in terms of air. What I've actually seen from an AI perspective is there's one company in particular, they're an Irish company , Corvus. I know this water because from my I've taken two notes here and I think , thank you. But they're essentially what they've developed is and this kind of a. Where they can analyze regulations when they come in. |
| SPEAKER1 | 15:56 | OK , so sorry that I didn't tell me the the name of the company because I just lost it for um . |
| SPEAKER2 | 16:02 | Oh yeah , no , I didn't remember the name of it . Hang on its core qualities . |
| SPEAKER1 | 16:08 | CORLYTICS? |
| SPEAKER2 | 16:09 | OK , well , I'll take a link . Thank you . The . I got it , search out here , there we go . Just . So what they do is they kind of take the regulation. This isn't this isn't kind of related around to what I touched on with data warehousing and stuff like that , because what you'll see with regtech , regtech , there's lots of different solutions in regtech search , right ? There's lots of different companies operating in a lot of different spaces , OK ? But generally , what happens is EBA will release these taxonomies or this new regulation that I'm talking about , right ? ESG . Yeah . I'm not even going to show you . A particular piece of legislation like you can imagine , it's EU legislation , it's 200 pages and it's , you know , you can go into a huge amount of detail politics and leave looking at their platform . What CORYTICS do is they read the legislation and then attached to that would be like a taxonomy , which is kind of your have we want , you know , this is EBA saying , this is how we want you to submit the return . This is where we , you know , we want in this data point here . We want a date or a number or a letter or whatever . Yeah . And corlytics will kind of ingest all of that using AI and spit it out in sort of simple enough language. And that's what I imagine what they do judging off their website . Um , from my from my knowledge , I don't know any A.I. functionalities operating in terms of the preparation of a return on the back end . |
| SPEAKER1 | 17:58 | But from what you're saying [CORELYTICS] these may be applied also not just to financial institutions like also for GDPR requirements or other . Yes . Yes , yes , yes . So where we are like enlarging the scope of a lot of our chat |
| SPEAKER2 | 18:13 | Exactly. OK . |
| SPEAKER1 | 18:15 | OK , this is interesting . And you think that this kind of , um , product is affordable for SMEs that may be subject to strict regulation like for GDPR ? I don't know . Maybe it's amazing the energy industry or |
| SPEAKER2 | 18:31 | as in as a former |
| SPEAKER1 | 18:33 | or in general , Liam are they're attracted to the automated ones that are affordable , uh , in European . |
| SPEAKER2 | 18:43 | That are operating in A.I. or just any tech tool , mostly . |
| SPEAKER1 | 18:47 | But in general and your tech tool , because I've been told by other people during the interviews and the interviews were were more about low tech but legal tech sort . But they told me like , for example , that a lot of SMEs, they just ignore the problem because they cannot afford it . So , uh , |
| SPEAKER2 | 19:06 | yeah , I mean , again, it kind of kind of goes back to what I was saying to you earlier on. Like , it's it's it's a very , very expensive area for companies and SMEs to invest in because it's again, it's not generating revenue. It might reduce costs , but it's it's not generating any revenue for them . Um , I think it's kind of funny now . I think with , as I say , like A.I. and Ml are the new buzzwords , right ? And again , I work in some tech , which is supervisory technology , so I'm networking with regulators . And yeah , they're mentioning A.I. and ML all the time now. And I'm kind of looking at them going . Are you mentioning it because it's kind of almost wearing trendy now ? Don't really kind of know where it's going to fit in your organization ? Like , is that while you're asking about us ? Um , it's a little bit like when blockchain first came out cryptos . Yeah . And everybody was like , Oh , you know , cryptos and blockchain and but nobody really actually fundamentally . Knew what they were or what they were about . OK , now we have a lot more knowledge , of course , but like that took years and years and years of people kind of analyzing it . And there was kind of what's the word I'm looking for here ? You know , it was a lot of trial and error with blockchain . Am I getting to understand the technology ? I think if we're going to see the same now , I and I know . |
| SPEAKER1 | 20:35 | Yeah , since you mentioned blockchains , because firstly , you you mentioned the fact that , for example , there are a lot of Excel sheets linked to one another feeding each other and . Do you know of any tool or solution or you think that is coming up , that that leverages blockchain in that sense ? |
| SPEAKER2 | 21:24 | And . Ever sorry . I have no idea what happened there . |
| SPEAKER1 | 21:30 | The problem ? |
| SPEAKER2 | 21:31 | No , you didn't lose the recording , did you ? |
| SPEAKER1 | 21:32 | No , no , no , I didn't . I'm recording with big time , so not through the monologue , right ? Yeah , I do . I do that , just to be sure . |
| SPEAKER2 | 21:39 | Yeah , yeah . |
| SPEAKER1 | 21:40 | Yeah , absolutely . And yeah , I was about to ask , since you mentioned blockchain , um , do you know any tool or where do you think it is applicable to insert blockchain in this process of a , you know , regulatory compliance ? Because firstly , for example , you mentioned that there are a lot of excel sheets that are connected one other . So maybe it's a broad question like , do you think it's applicable to the innovation of regulatory compliance or erect tech ? There are already tools that are doing that |
| SPEAKER2 | 22:16 | is a good question . Um , I think when it comes to . Blockchain's grace . When we think about regtech , what ideas ? So maybe let's take kind of a step back for how things are at the moment , right ? Yeah . Generally speaking , regtech and regtech processes within a bank are very manual or super manual at the moment, right ? OK , so you've got a financial hit , you've got an accountant , right ? Yeah . But let's be honest , he is not a tech expert . Mm hmm . We're using a solution . They're trying to prep a return . They're using whether it's our own solution or doing KFS. And they're running all these processes and they're trying to generate , as I say , in our final return to be submitted to the regulator . The way . In an ideal world , this would all work is using blockchain or some kind of technology like that is a regulator can do a data request from a bank or whatever entity it's regulating. Right ? Yeah . And just pull all of their general ledger information , the balance sheets , everything , all these records , right ? They can just pull all of this without having to create a reporting obligation or without it, you know, an accountant having to run any of these, any of these steps at all . And I think that's . That's where that's the mecca , that's where regulators and financial institutions want to get to and . But I think we're a very long way off from that , to be honest. OK. We did something similar. We did something as a company in Austria, OK , where we created a concept called Reg Ops, where it was with the Austrian regulator and with the banks in Austria. And this was a journey that took several years . But in the end , I think we have 99 percent. Between 90 and 99 percent of the Austrian banks essentially automating their data flow through to the Austrian regulator. |
| SPEAKER1 | 24:33 | OK , OK , I understand . Uh , I have the sensation . What do you think about it ? That , uh um , these tools will eventually be adopted by a lot of different industries that right now are not , uh , that heavily regulated as the banking industry? What do you think about it ? Do you see any industry that is more prone to, you know, having an increase , a wave of regulation that is approaching, so it will need to have to adopt this kind of adopt this kind of approach tools ? |
| SPEAKER2 | 25:09 | So are you asking me , do I see any particular firms or markets? |
| SPEAKER1 | 25:14 | Yeah , firms , markets , yeah . Industries that are already about to use or they will eventually need to use this kind of , Reg Tech tools . |
| SPEAKER2 | 25:25 | I think what you're going to see is, and again , kind such as back to what I said before , like when you think about these kind of emergence of new e-banks. I would say they're already using maybe some blockchain technology. I don't know if toppling it . Mm hmm . And kind of speed up their reporting process because if you even just look at them as like . I'm Irish , right ? I come from I come from Ireland with two big banks in Ireland , AIB and Bank of Ireland. Right ? Mhm . Yeah . If I want to transfer money from my Bank of Ireland account like a bank transfer from my Bank of Ireland account to say my mom's account , which is, you know, she could, you know, she could have an AIB account that takes two working days or a working day ? Hmm . Do you think about it now if you make a Revolut transfer from me to you? It's done in seconds . Right? So straightaway , those companies are using very, very, very modern technology stocks. So I wouldn't be surprised if they already are using elements of blockchain or if it's something that they will be looking to to implement smarter reporting processes going forward . In terms of do I see any marketplaces adopting this? Yeah , I can see it coming into banking. I think banking like banking is traditionally the biggest financial market industry in the world . Um ? It's it's incredibly heavily regulated , particularly in Europe . And as I said , the reporting requirements are just getting more and more granular. And I think for the sake of efficiency , for the sake of cost saving , I think it will get to a point where regulators and banks sit around the table and go right . This is costing us a fortune . And what's the most efficient way we can do this ? And what from a , you know , from a long term perspective , what's the best way of of doing this ? And because at the moment ? In my experience , working under all , sorry , the all banks are like this . Mm hmm . But some of them , it's kind of they're putting a bandage over something without actually fundamentally getting to the to the root of of of the problem . If that makes sense from a rag tag and rag reporting perspective , OK , |
| SPEAKER1 | 27:46 | I see , uh , a specific question now to specific question . The first one is important for me to like , draw a line to separate stuff . So , um , you're basically telling me that the SMEs word directly cannot access , uh , these kind of tools right now because it's um. It's a level all of their squabble , so it's all aware of their financial resources and they're not able to to implement these kind of solutions . |
| SPEAKER2 | 28:17 | Can you explain what you mean by an SME in this regard ? |
| SPEAKER1 | 28:22 | Yeah . With SME , I would say it's more medium companies in the sense that companies that have like a turnover, a turnover that does not overcome the five hundred, uh , five hundred million I would say , OK , yeah , this is this is the my my threshold. |
| SPEAKER2 | 28:40 | And you are you talking about ? Sorry, financial institution as an ascending or no ? |
| SPEAKER1 | 28:46 | It's a it's a broad. It's a bigger question in general. So it seems that may be like e-commerce sales or they are subject to different kind of regulations or energy sector items . And so energy sector regulation , so in general , um . |
| SPEAKER2 | 29:00 | Okay . Yeah . Okay , that's great . I just want to clarify that . Sorry ? Here's the question |
| SPEAKER1 | 29:05 | again . The question was that , um . This wrecked tech in generic tech solutions . Um , are they adopted or not by SMS and will be they will they be adopted by SMEs or not ? Because I'm trying to understand whether this is that same market that is accessible to and or not? Um yeah . And inspect all of the of the kind of us in years of regulation . |
| SPEAKER2 | 29:34 | It is so . Yeah , I mean , they might not be in the right tech umbrella. Yes . OK . They might not be sitting under that umbrella again , but they could well be because , as I said , regulation is changing all the time . If you take this , if the IFR requirement that I mentioned a couple of minutes ago , right , this investment firm directive is what it was called . We had we run a seminar a few years ago and we had a huge amount of interest from asset managers , stockbrokers , you know , companies have previously never really had to deal with this kind of stuff before , have never had any interaction with . EBA central banks submitting returns , all that sort of stuff. So all of a sudden now . They ought to start submitting and returns to to the regulator. So when you're talking about , say , for example , e-commerce businesses , I'm sure they have some regulatory obligations. I don't know what size they are . I don't know . I used to work for an e-commerce business , and I can't tell you off the top of my head if we had any and if we had any regulatory obligations , but . Well , I would say is a particularly you to solve . I'm talking about many European and UK regulators are going to get you eventually know they're going to find they're going to take a look at returns being submitted . They're going to take a look at the economy , they're going to take a look at France . They regulate that they don't regulate , you know , come up with something . At some point they will . And as I said , they got they got asset managers and stockbrokers and , you know , they got them to submit even some form of of regulations . And I mean , that's an industry that thrives off of secrecy . You know , yeah . Um , traditionally Trump thrives off of secrecy in getting to know information before anybody else . Yeah . So he got to them eventually . So there's no reason why I don't see . E-commerce businesses or energy companies or whatever , they've got a financial obligation of some sort . I don't see any reason why at some point they might come under that regtech umbrella . |
| SPEAKER1 | 31:47 | Yeah , yeah . OK , that's fine . And another question there is a little more peripheral . Um . Do you think that the adoption of red tech solutions by financial institutions or or investors may help small businesses , startups to so SMEs underserved yet to get financed in some way ? |
| SPEAKER2 | 32:15 | For . So . You're asking me . Mm hmm . Do I think SMEs and smaller companies can get increased financing? From . Big financial or financial institutions |
| SPEAKER1 | 32:34 | that they adopted red tech solutions . Yeah . Basically , it does does the adoption , can the adoption help , uh , the bigger the bigger situations , uh , like having , um , more freedom in terms of financing towards the institution because it will be an impact on the entrepreneurship, an indirect one. |
| SPEAKER2 | 32:57 | Well , it's a good question , and I mean , soon enough . Yasmeen could be a solution provider . |
| SPEAKER1 | 33:05 | So it makes |
| SPEAKER2 | 33:06 | sense . What you're seeing is , I mean . I'll give you an example , right , so we have . We acquired a company last year called Beef on Oak Ridge based in Belgium , and they had this amazing last mile to the last mile . Let's differentiate between last mile and end-to-end. So Last Mile is: a bank has prepared all their data, They put it into this machine versus this software, and this software then formats all that data and spits it out in the data format that needs to be submitted to the bank. So as I said , XPRL around or CSP or excel , whatever . OK ? In essence . They have benefited from regtech , an increased rate to increase rent tax scope because . What you I can't tell you off the top of my head what their customer pool was like, but they offered a cheaper alternative to banks because the alternative to last mile is an end-to-end solution. Like what I talked to you about earlier on, where all the banks , I.T. systems , their Asian layers , their edens are all feeding into this solution. That's essentially a calculation engine and then spits out the final, the final file . So in a kind of a roundabout sort of way , I would say , yes , increased regtech or increased increased regulation and increased and regtech and obligations . Does increase the opportunities for SMEs to get more financing. Mm-Hmm . And because again , you could have SMEs that are ranked tech break tech providers . And yeah , we we we acquired a company a couple of years ago called Visor |
| SPEAKER1 | 35:04 | Visor , |
| SPEAKER2 | 35:05 | which was the largest provider of suptech . It's a supervisory technology since the other side of it , the largest provider of suptech solutions in the world . And and . You know , again , that was just the involvement of the industry , the involvement of tech , wreck tech . They say it originated as a as a small startup in Dublin and then they were a global provider in suptech. They had customers like , maybe don't put this in your mix , don't put this in your in your in your final file. They had like Bank of England , Bank of Canada and the Australian Prudential Regulatory Authority as customers . So . Again , this kind of a long roundabout way of kind of answering your question . |
| SPEAKER1 | 35:58 | OK , that's interesting . So I'm going to check the these companies you suggested out . No , no worries . I will not include |
| SPEAKER2 | 36:05 | a link to our website that might tell you a couple of things . And I know right now , OAG website , I don't know if there . So what you'll see here . OK . Like this in the chair . And again . This is our website site is our tech solution area , and so again , it's just supervisory technology . I can't tell you off the top of my head if this stuff in here about visor and I'm more . |
| SPEAKER1 | 36:51 | Okay , perfect . |
| SPEAKER2 | 36:54 | I think her is . I don't know if there is , but yes , look them up there , call them . You might not get much on them because , again , they're there . Laser software . You know , part of what's like Bernie in radiology and . See what excites me , perfect . |
| SPEAKER1 | 37:17 | OK , adviser , OK , was there a company I found the perfect just to make sure . OK . This is quite interesting . And uh , I guess we are the more or less everything because the questions I sent you were brought to justice . And when I asked questions , just themes . Uh , I wanted to cover . So yeah , we cover the more or less everything scattered here and there . And yeah , yeah . Yeah . Um , OK . So thank you very much . And if you have , um , if you know any contact , uh , that , uh , you know , may be willing to help as you just did . Um , maybe people who are in touch with either know fashion investors or more companies or something a little more particular , I would say , uh , because you were super helpful . And uh . Yeah . Maybe , you know someone else . |
| SPEAKER2 | 38:18 | Yeah , sure , no problem . So you're looking for kind of what kind of . I mean , listen , there's loads of people I can contact . So I mean , is there anything in particular you're looking for or , |
| SPEAKER1 | 38:31 | you know , people in the right tech field ? I imagine . Yeah . |
| SPEAKER2 | 38:34 | OK . Yeah . What I'll do is I'll reach out to . Reach out to my colleagues and , OK , so one of them about work and pre-sales . But one of them is called Brown . And he works for that company that we acquired , which was defined . OK , that last mile company and he's really , really good . He's really good . And so you can maybe kind of give you a |
| SPEAKER1 | 39:03 | different perspective |
| SPEAKER2 | 39:04 | and put this in perspective . And then Noah , who works also in our presales team , he works on the banking side as well , I think . I think they'd be both quite good for you because I mean , just a bit about myself , and I'm sure you saw on my LinkedIn profile like I , I worked in a bank years ago when I ran reporting was kind of starting to get quite heavy . I did an internship , went back to get my senior year in college , and then I joined right now about what's now technology as a graduate , and I worked as it , as a consultant in our professional services wing . So implementing our software for four banks . Yeah . Let's not professional service is part of the business to join know an e-commerce business last year . I won't go into the internet stuff , but that kind of went our send up . And now I'm back here again and it all kind of work out in a completely different mode , which I which I'm loving . And but it's on the same tech side . So I'm probably ever since , like ever so slightly detached , probably a little detached from what these guys are . OK . So I'll get in touch with them and get them to get them to reach outside of your email address . So I can I can do an introduction and thank you very much , but and see if they're willing to talk and listen if you have any other questions . Um , you know , I'm sure you'll go where you'll find things . Even if , like I said , I've mentioned solar tech to you and that's probably an area you . Maybe I'd never heard of before . |
| SPEAKER1 | 40:51 | Yeah , I read about , actually , but yeah , |
| SPEAKER2 | 40:54 | yeah , and look , I don't know if it formed the Form Watch Party or your dissertation or whatever . But again , yeah , if you have any other , you have any other questions . Are there anything you want to bounce off me or you want to ask any questions about any companies you find ? Just just it to me ? Yeah , you're in London at the moment , are you ? |
| SPEAKER1 | 41:10 | I'm in London at the moment . Yeah , for the next three weeks and I'll have to get back to in Italy for a , you know , exams about the usual stuff , corporate finance and the rest . |
| SPEAKER2 | 41:20 | Yeah , yeah . |
| SPEAKER1 | 41:21 | And then I come back here in the first days of July . |
| SPEAKER2 | 41:25 | Yeah , OK . OK , right . Well , I'm I live in London . I'm here . I'm here for another . |