Arie Capital Investment Bank – [www.acbm.mu](http://www.acbm.mu)



Cyber Capital HQ – [www.cybercapitalhq.com](http://www.cybercapitalhq.com) – ISO27001 Certified



**Redefining Corporate and Investment Banking through Digitalization:**

Amid Blockchain developments that are becoming prevalent in any industry, Banking and the financial market infrastructure are evolving towards a growing trend for decentralization and distributed Banking. The need for distributed clearing with multi-currencies, including tokens, fiat, and digital, will become more and more pronounced, which will allow for less concentration, centralization, and monopoly in the financial services industry while ensuring a stable and liquid financial system.

The Banking industry is ripe for disruption and needs more flexible, efficient, and cost-effective business and technology models. We are experiencing the advent of Marketplace Banking that will bring significant economies of scales and scope, processes, and resources while bringing scalability through organic growth and third-party integration. This trend will foster a wave of democratization of access to financial services and accessibility to a broader range of banking services. Some of the benefits will be a healthier competition and allowing for cost rationalization and optimization.

ACIB finds its roots in decades of experience of its founding team in Investment Banking, Technology, M&A, and Venture Capital. Through Arie Capital, the Venture Capital arm of the Arie Capital Group, we have built a solid track record deploying advanced Technologies in major markets, leveraging extensive experience in Investment Banking, M&A, and Technology in dealing, arranging and structuring billions of USD of transactions.

In today’s banking, B2B clients are more affected than retail clients by the rise of administrative burden. Banking services are expensive, and the cost is a top concern for large corporates. Onboarding clients is a lengthy process, which can take up to 2 to 3 months for international Banking clients. Banks are crawling under heavy and costly administrative burdens such as compliance costs, which in 2018 alone amounted to $270bln. Many IT systems are obsolete, and digitalization is one of the most significant cost items for Banks. Ultimately the cost of all those inefficiencies is being bored by customers who find it hard to get access to valuable expertise cost-effectively and efficiently.

ACIB was founded by entrepreneurs with a deep understanding of what you could expect from a financial platform such as ours. ACIB is committed to providing our customers with the highest level of service and the most innovative banking products possible.

ACIB’s approach is to make banking accessible and cost-effective for B-to-B clients with a bespoke platform. The ACIB platform works like an operating system that is upgradable and scalable and customizable and allows us to subscribe to new services offered with the ACIB ecosystem of partners using the ACIB Market Place.

ACIB platform is customer-centric, allowing for faster and more efficient onboarding and fully automated and compliant KYC adapted to B2B clients. The platform is quick and cost-efficient, allowing for immediate and seamless international transfers in most common currencies. When banks charge an average of 20USD per international transfer, with a cost around 25USD, ACIB cost is 1 USD. We built the core banking platform from scratch for the cloud without inheriting from any legacy infrastructure, with faster onboarding processes, low overhead, and scalability in mind. We have integrated the best cybersecurity processes, policies, and technology supported by high-quality resources, with privacy, compliance, and security controls designed from the ground-up.

For the ACIB team, the best validation of a long-term strategy and positioning to disrupt banking and financial market infrastructure is to be the first Digital Banking platform and Digital asset custodian that will become progressively a Digital Clearinghouse. In this new paradigm, we will create a network of small banks across multiple jurisdictions that would use the same platform and the same clearinghouse, which will find its relevance in tomorrow’s new Finance order.

Cyber Capital HQ is a trusted advisor to Arie Capital Banking Group and has been advising ACIB on cybersecurity, security strategy, legal and regulatory compliance, STO, and digital assets infrastructure since 2017.

We developed proprietary consulting methodologies and frameworks following a top-down approach, from strategic cyber risk and controls assessment, gap analysis to the implementation and integration of carefully chosen cybersecurity and related solutions, and the definition of a well- structured information security policy through organizational design and program management.

We oversaw a team in three continents to build security and privacy by design from the ground up and integrate controls at every level of the organization through the people, process, and technology framework, achieving a Security Scorecard A-rating. We designed and implemented a cost-effective and scalable program to address third-party and supply chain risk management and the related legal, contractual, and regulatory compliance.

We are currently in the process of structuring an STO for Arie Capital Funds and Arie Capital Bank Mauritius.