

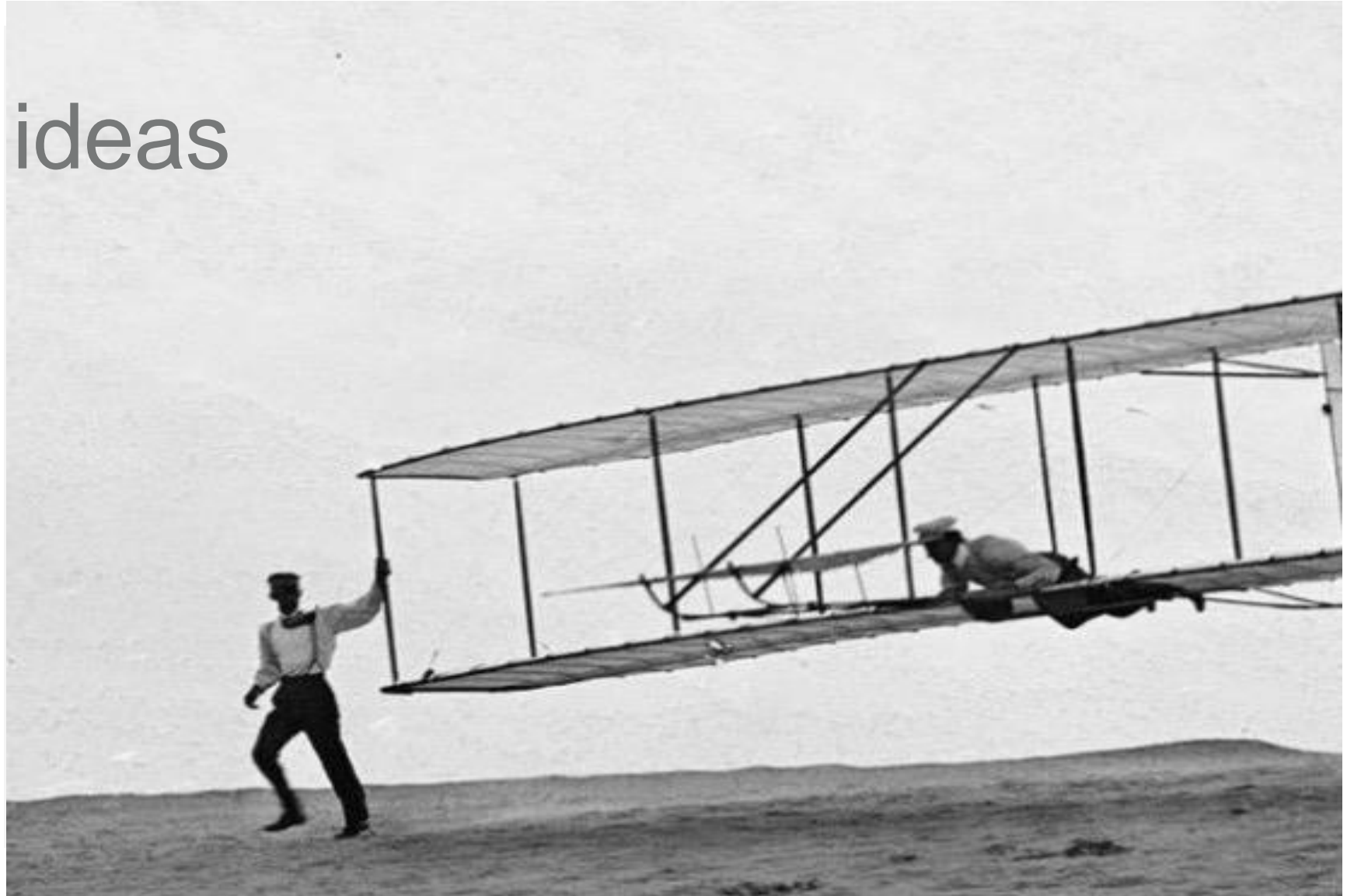


T&O Innovation

July 2018

Disruptive ideas

“Who would want to use that?”



Kodak

90%

of film sales

| 1976





N

P&CB

Wealth Management

Capital Markets

Insurance

Investor & Treasury
Services



T&O
INNOVATION



BLOCKCHAIN



CYBERSECURITY



TORONTO LAB



EMERGING TECH



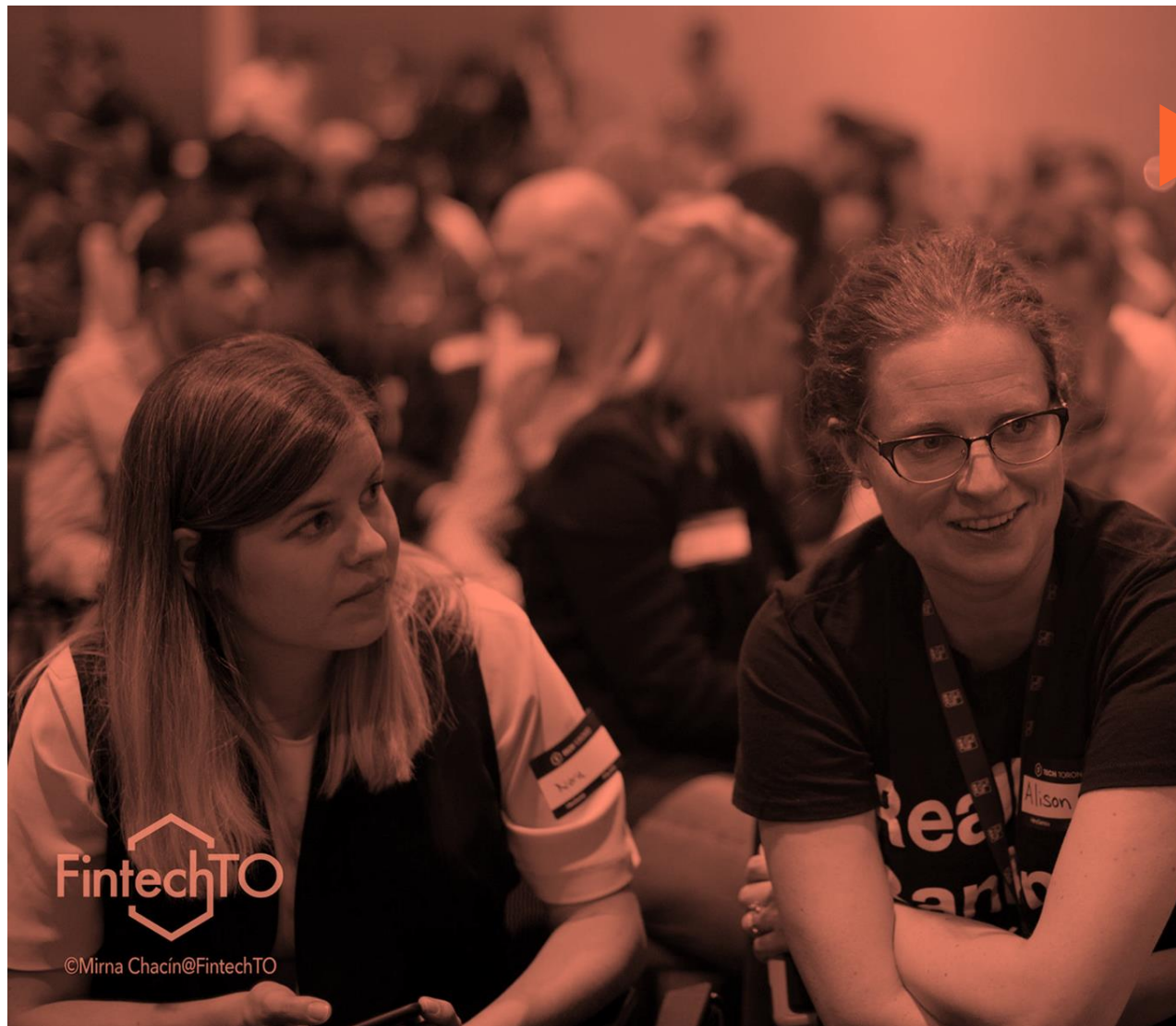
PARTNERSHIPS



STRATEGY & OPS



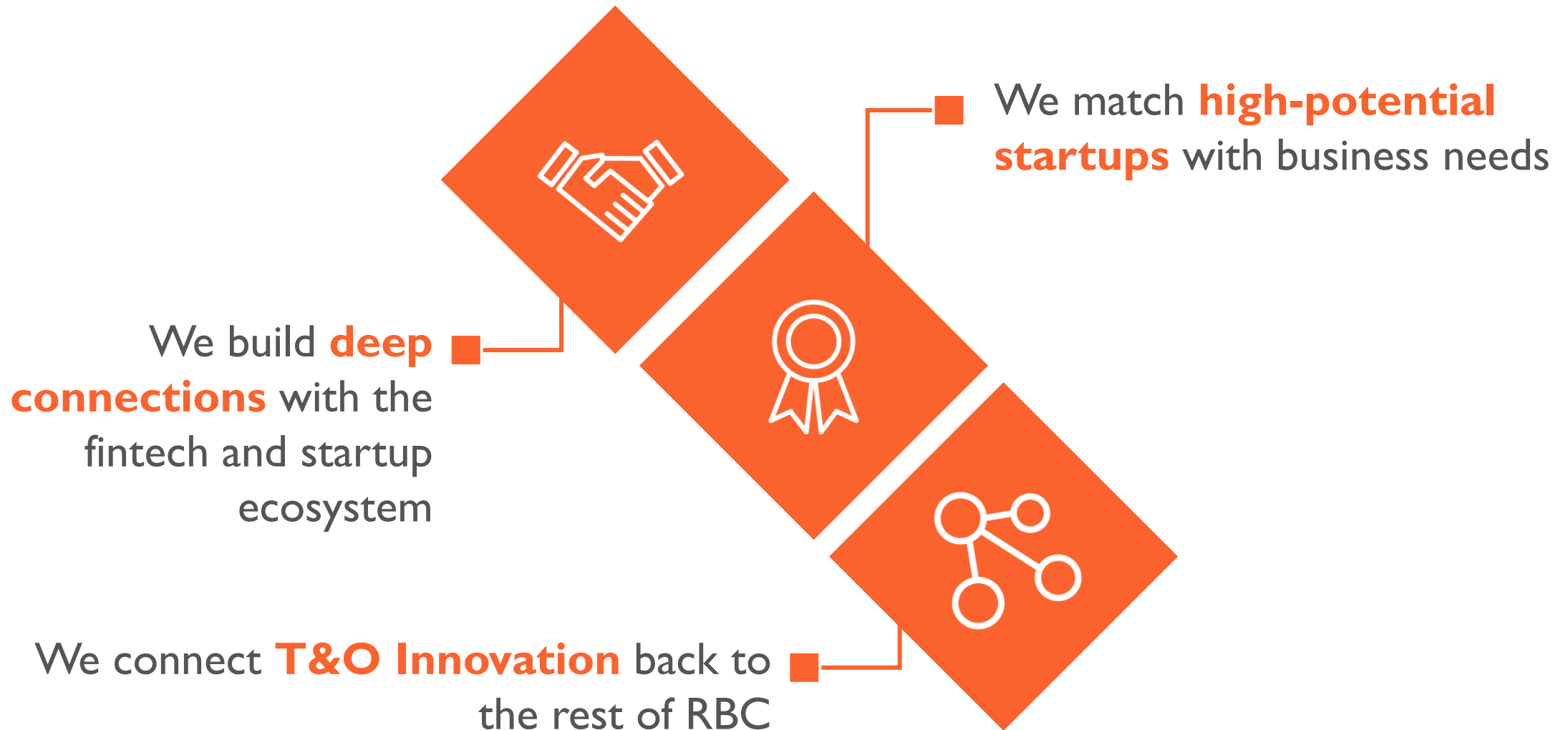
INNOVATION PARTNERSHIPS



Who are we?

We are the eyes and ears of RBC in the Fintech and startup ecosystem. We identify the most promising technologies and find a place for them within the bank.

OUR MANDATE





TORONTO LAB

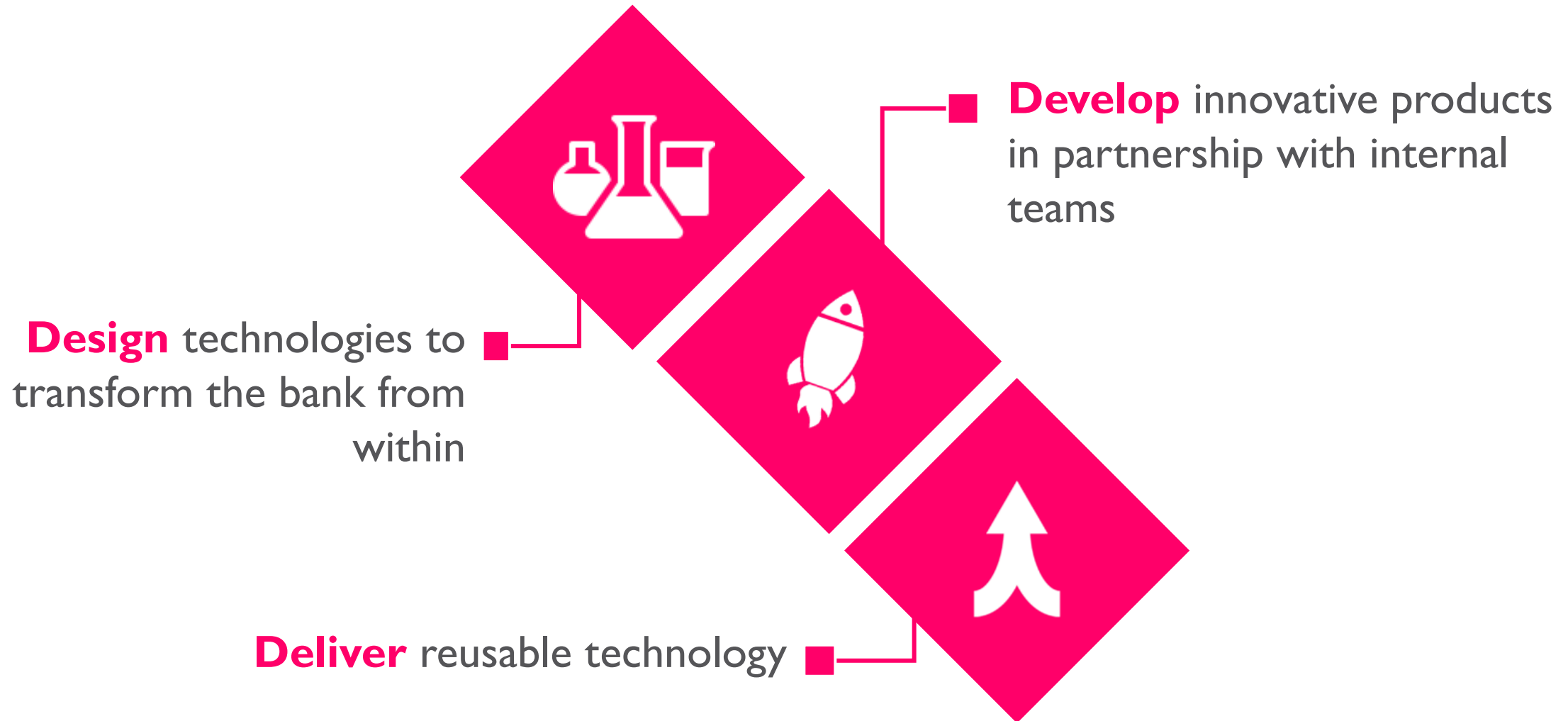
DESIGN. DEVELOP. DELIVER.



Who are we?

We partner with high-potential technology companies and internal teams to design, develop, and deliver proof-of-concepts for RBC.

OUR MANDATE





EMERGING TECHNOLOGY



Who are we?

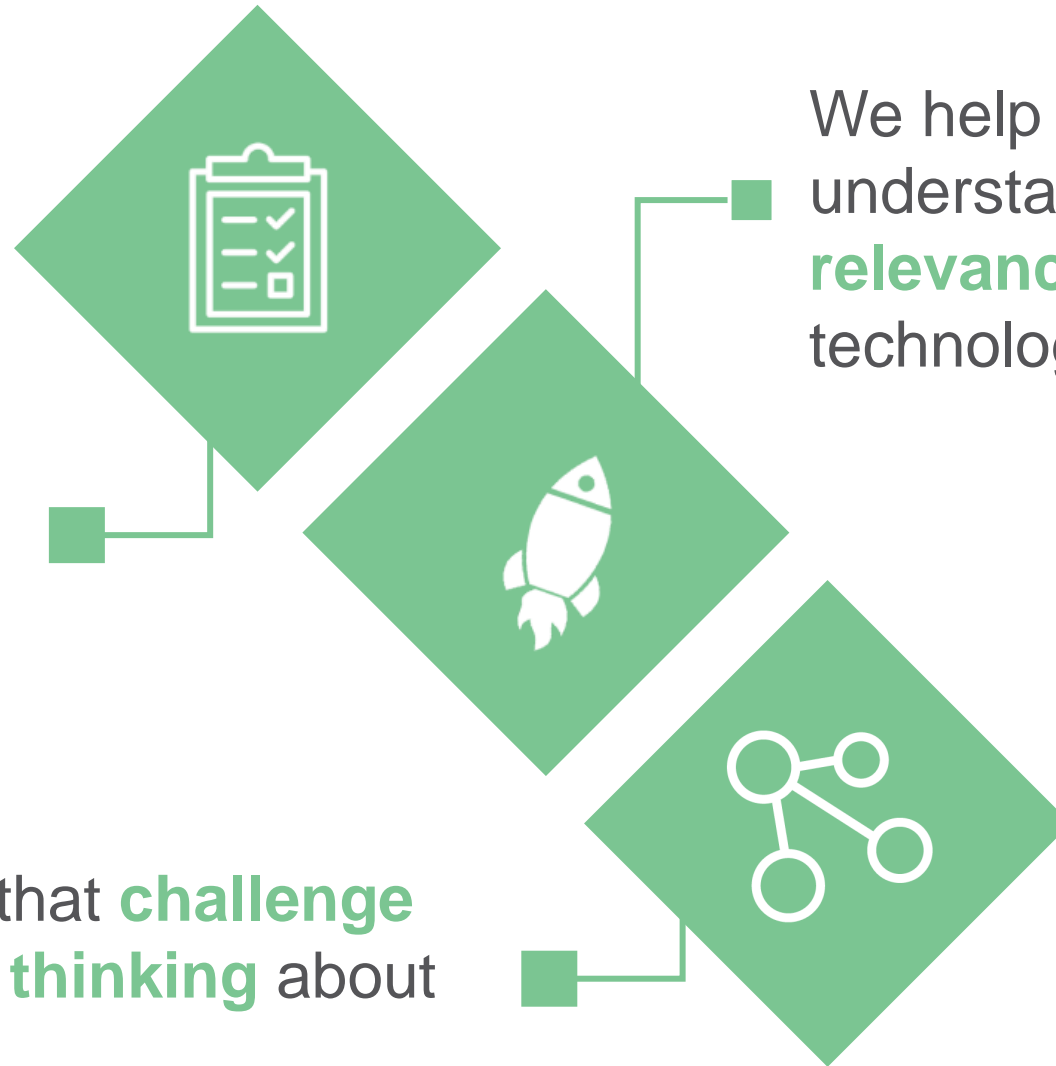
We research and evaluate new and innovative technologies to assess their disruptive potential on the financial services industry, and provide business leaders with actionable insights on how to navigate the evolving landscape.

OUR MANDATE

We research and evaluate **new and emerging technologies**.

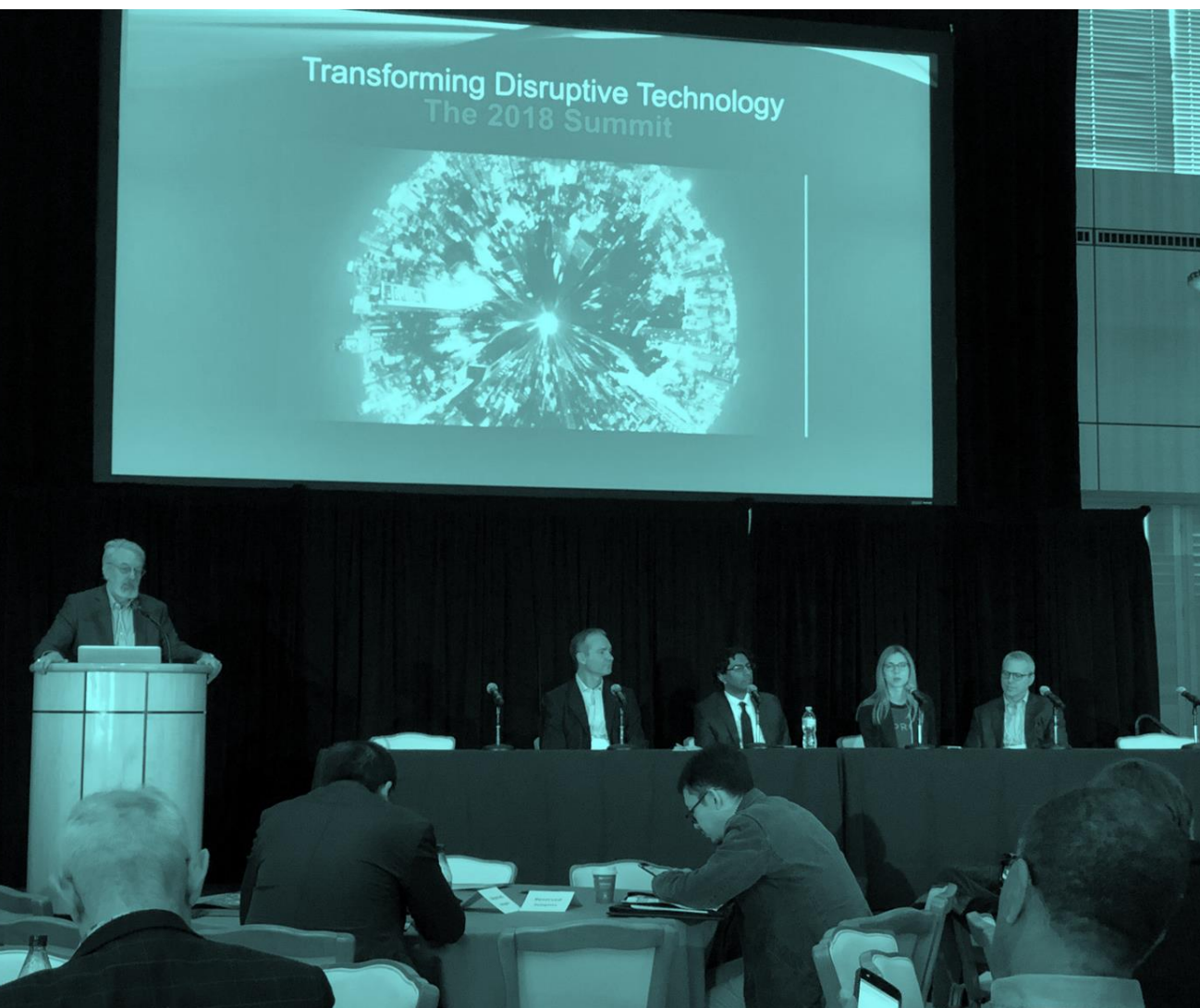
We offer new ideas that **challenge traditional ways of thinking** about financial services.

We help business leaders understand the **value and relevance** of emerging technology.





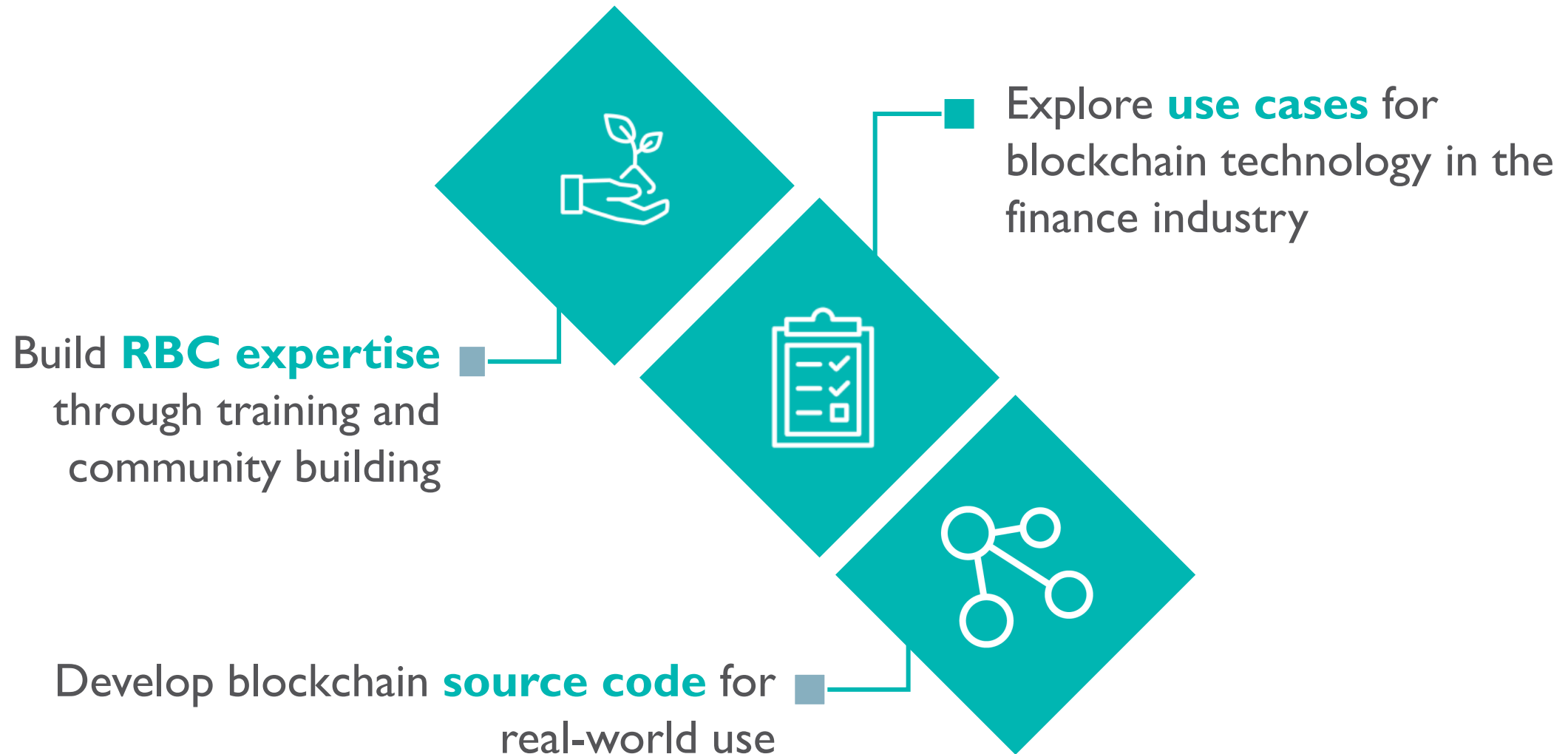
BLOCKCHAIN



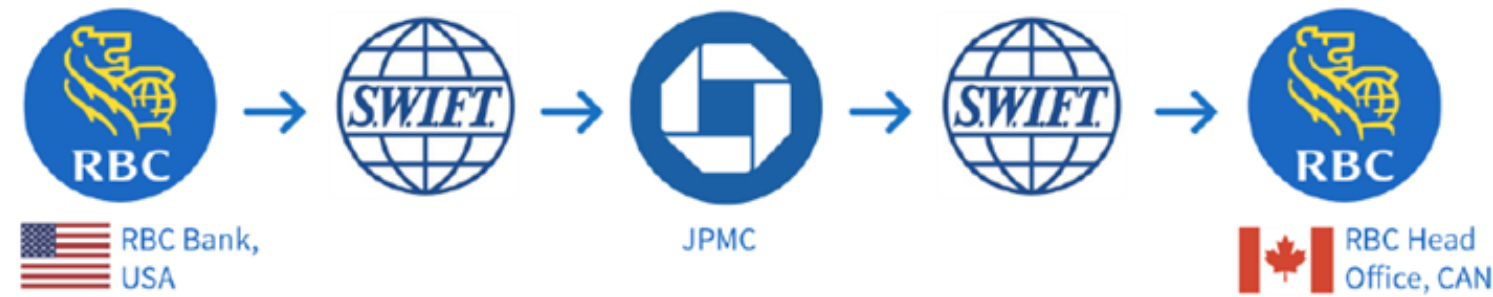
Who are we?

We research, identify and develop use cases for blockchain technology to reinforce RBC's position as a leader in digital transformation.

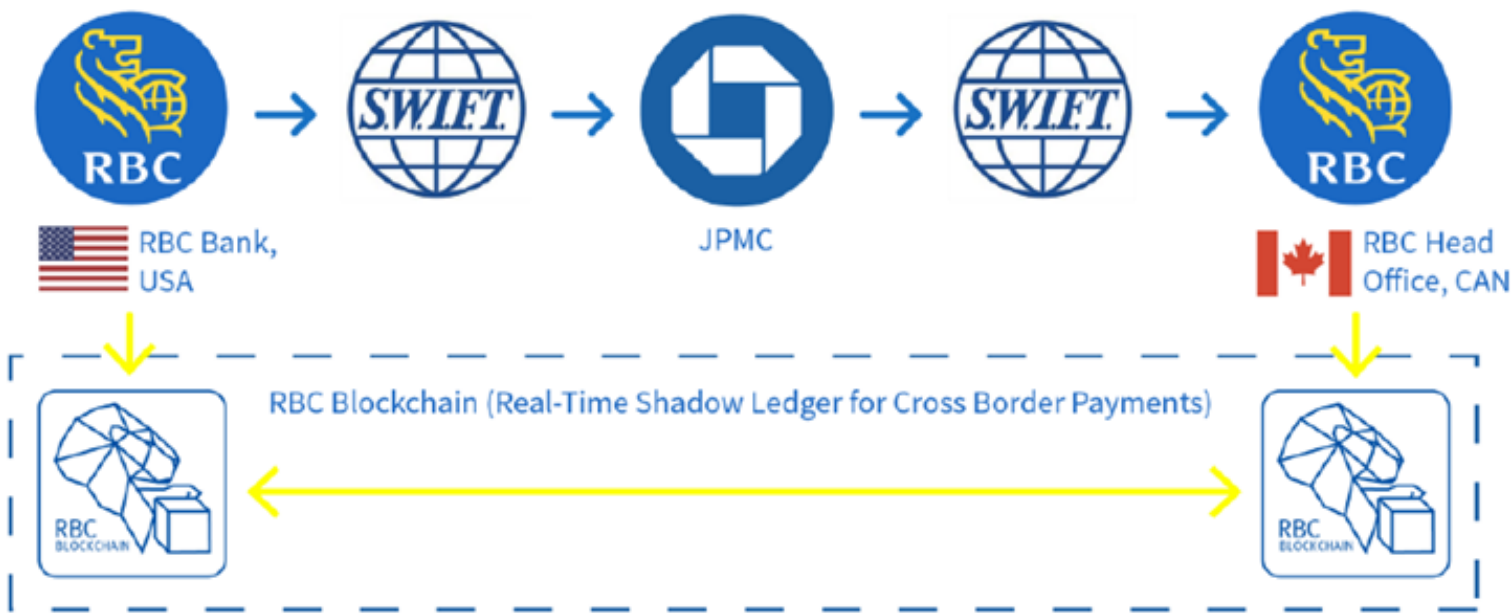
OUR MANDATE



Wire Payments: South-North Corridor



Wire Payments: South-North Corridor with Real-Time Shadow Ledger



T&O
INNOVATION



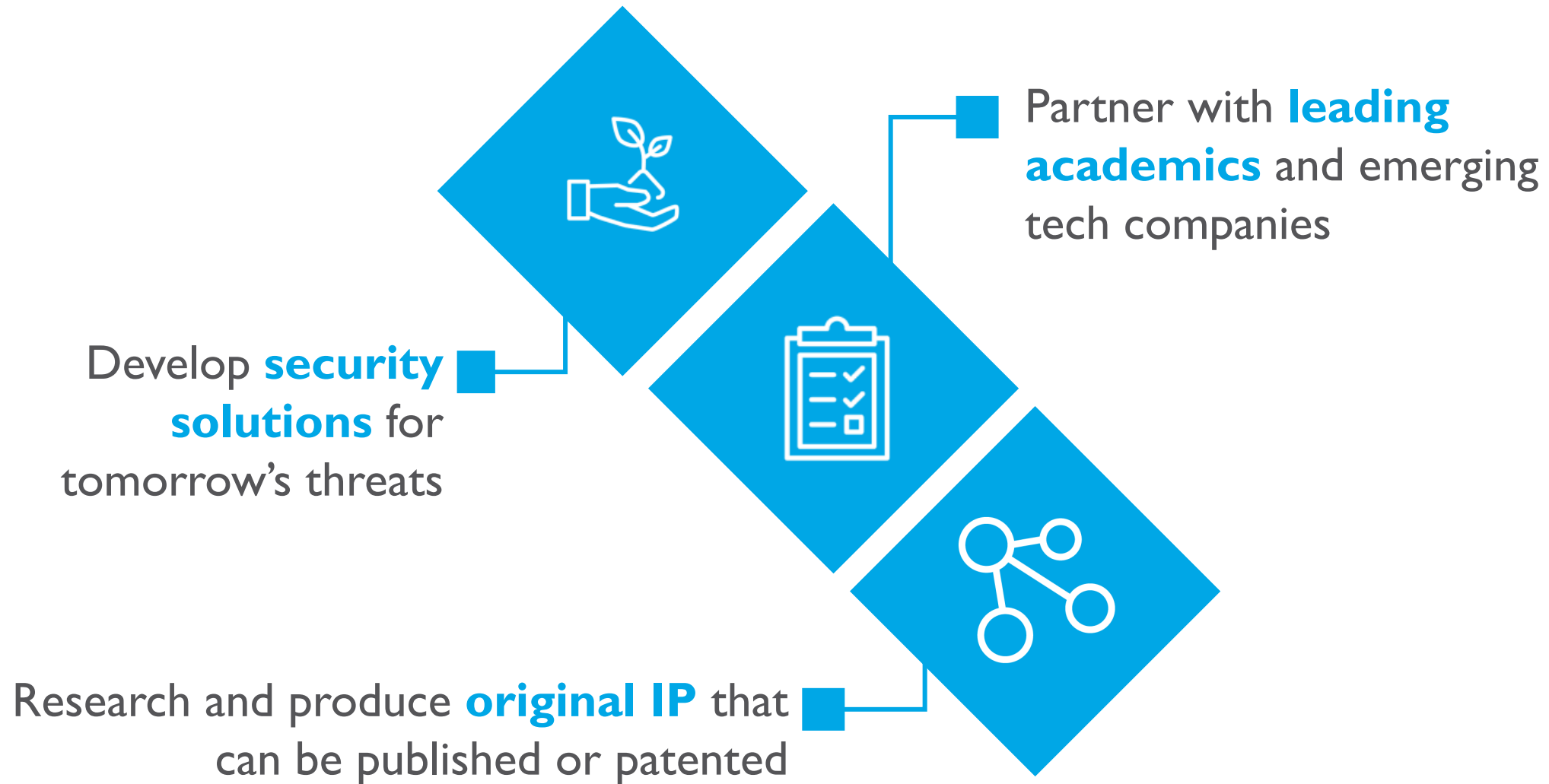
CYBERSECURITY



Who are we?

Our mission is to advance cybersecurity research through in-house expertise and partnerships with top-tier academic institutions

OUR MANDATE



2018 Priorities



Drive industry leading research through collaboration projects with U of W, U of T, IQC and startup partners



Launch an RBC cybersecurity lab on campus at the University of Waterloo



Launch an RBC lab on site at Cyberspark in Israel



Build out a Post-Quantum roadmap for RBC



T&O INNOVATION PRESENTS:

BEYOND SCIENCE FICTION:

Visions of the Future

August 29, 9:00am-4:00pm
WaterPark Place Auditorium

SAVE THE DATE

Morning:

- + Keynote Speaker
- + Innovation Panel
- + Artificial Intelligence Panel

Afternoon:

- + TechTalks: Quantum & Blockchain
- + Featured Speakers: Future-focused Technologies

Many things that were once relegated to the realm of science fiction are now part of our everyday routines. As we look forward into the future, what effects will technology have on our lives?