

DPS

IT FOR FINANCE, RETAIL AND PUBLIC SECTOR

FPN Frankfurt Payments Network

INNOVATION, INCLUSION & SOVEREIGNTY

A BRIEF INTRODUCTION

DPS / PHILIPP KÖNIGS



Philipp Königs, CEO DPS Engineering

- 20+ years of leadership experience in IT and financial services
- Former Managing Director, Financial Services Automation at valantic; previous leadership roles at IBM

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Payments

Capital Markets

Multichannel Solutions

Legacy IT

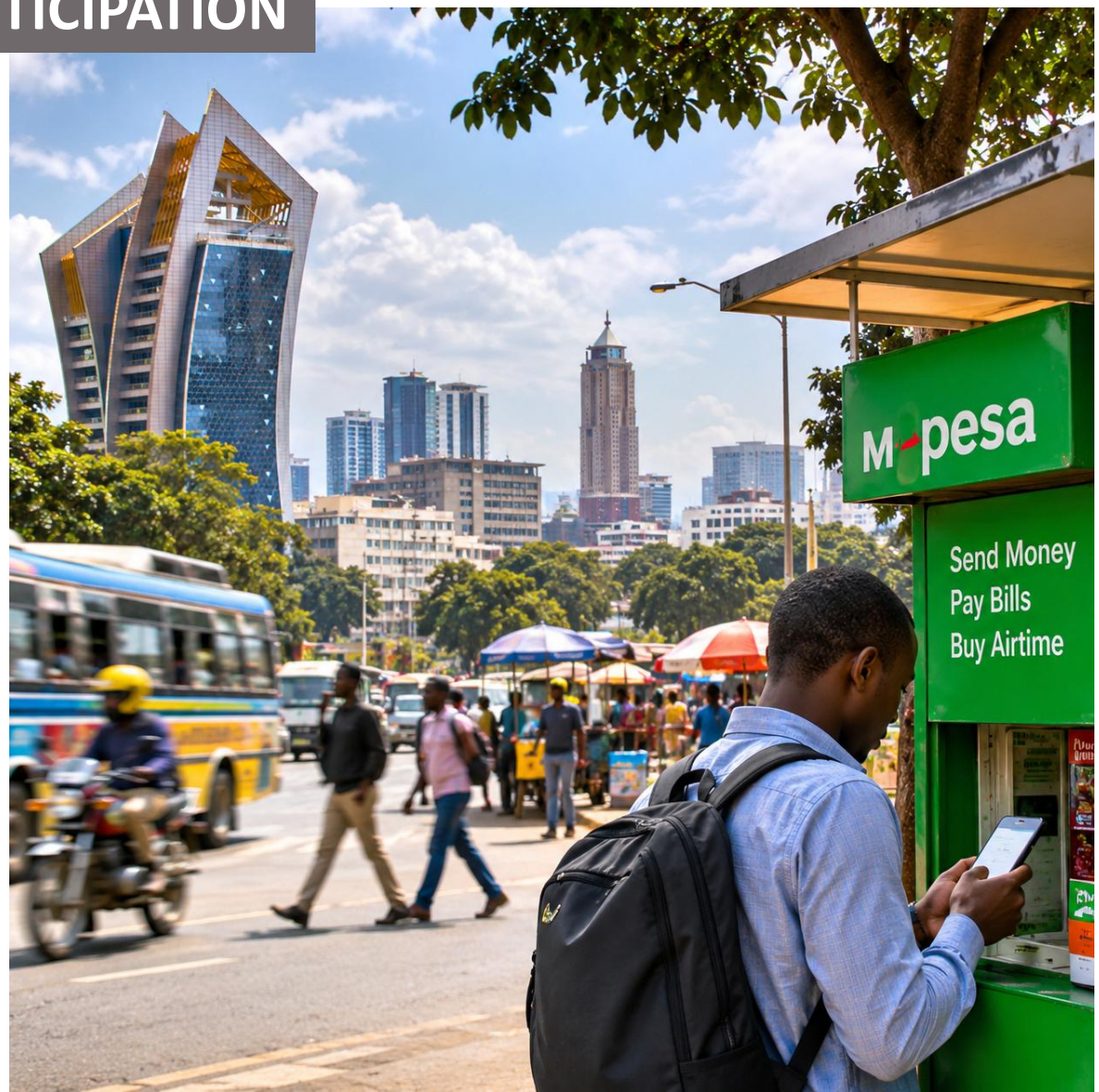
- Software & consulting company founded in 1989
- 35+ years of experience in financial services and IT
- 190+ highly qualified employees

TWO PERSPECTIVES ON PAYMENTS

OPTIMIZING EFFICIENCY. ENABLING PARTICIPATION

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THE NEXT BIG THING

THE PAYMENTS AGENDA OF DEVELOPED MARKETS

Tokenized Deposits

Stablecoins

CBDCs

Programmable Payments

Agentic Payments

Atomic Settlement

24/7 Liquidity

“Everything will be tokenized.”

BayernLB / Siemens
€100m tokenized commercial paper settled via Pontes.

(Source)

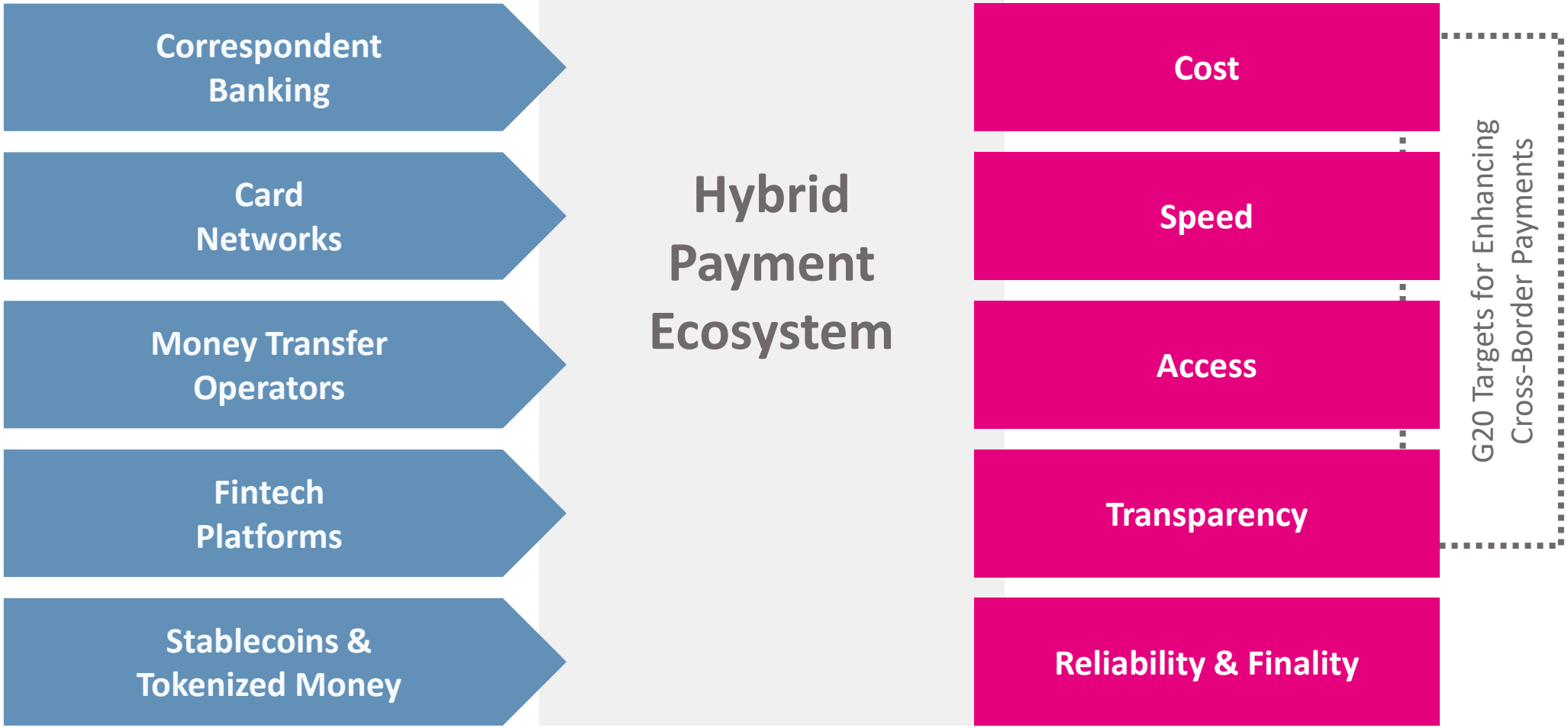
ESM / Clearstream
€1bn DLT-based bond settled via Pontes.

(Source)

AllUnity / Centi
EURAU euro stablecoin integrated into payment solutions.
(Source)

THE FUTURE OF CROSS-BORDER PAYMENTS IS HYBRID

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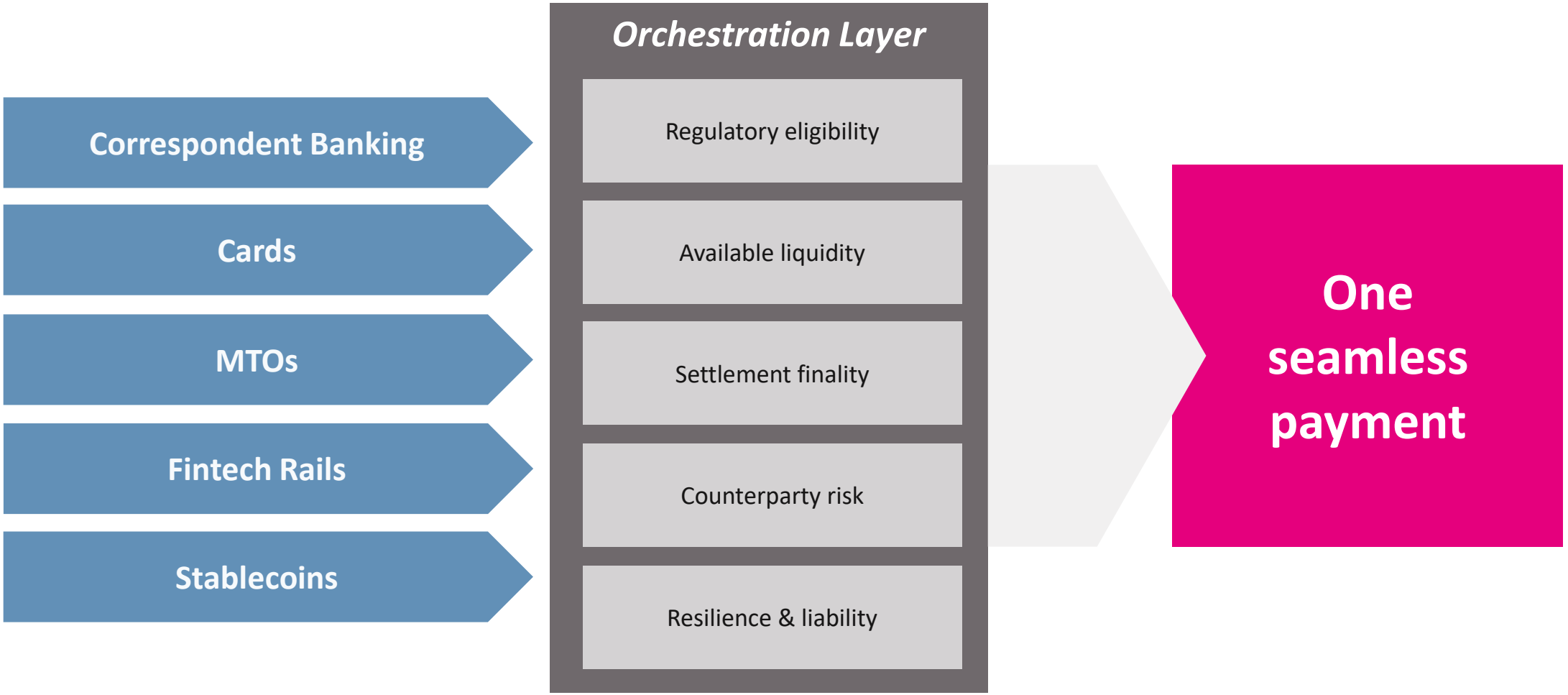


Source: FSB – G20 Targets for Enhancing Cross-Border Payments

Different transactions require different combinations.

FROM PAYMENT RAILS TO PAYMENT ORCHESTRATION

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The customer sees the outcome. The platform governs the route.

A DIFFERENT REALITY

EAC TACKLING REAL-WORLD PAYMENT FRICTIONS

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High costs
for regional transfers

Fragmentation
of rules and systems

Limited interoperability
between PSPs and countries

Access
for MSMEs and people

Different realities.
Different priorities.

82% vs. 53%

Mobile money vs. banking usage in Kenya

Source: Central Bank of Kenya, FinAccess 2024

TWO PAYMENTS REALITIES

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SIBOS / Europe

Efficiency

- T+0 and Atomic Settlement
- Tokenized deposits
- On-chain Collateral
- Programmable money

EAC

Access

- Affordable cross-border payments
- Interoperability
- Access for SMEs and merchants
- Inclusion and trust

Time is lost at the first and last mile – a key takeaway from Sibos 2026.

In the EAC, this challenge is even more pressing.

We optimise seconds. Other markets optimise participation.

WHO BUILDS THE NEXT PAYMENT RAILS?

VACUUMS IN PAYMENT INFRASTRUCTURE DO NOT REMAIN UNFILLED

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Europe‘s strategic task

1. Scale innovation
2. Connect emerging markets
3. Shape interoperable standards
4. Reduce dependencies

Not out of altruism.
Out of a sense of responsibility and self-interest.

GET IN TOUCH

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