

DIT IS EEN COMMERCIELE UITGAVE, VERSPREID MET HET FINANCIEELE DAGBLAD. DE REDACTIE VAN HET FINANCIEELE DAGBLAD HEEFT GEEN BETROKKENHEID BIJ DEZE PRODUCTIE

DISRUPTIVE FINANCE

THE FUTURE OF TECHNOLOGY & FINANCE

TOP 20 EUROPEAN FINTECH COMPANIES

ALEX VAN
GRÖNINGEN

WHO ARE THE DRIVING
FORCES BEHIND FINTECH?

GARTNER ON LATEST
FINTECH TRENDS

EUROPEAN
FINTECH AWARDS

PLUTUS.IT: EUROPE'S
HOTTEST FINTECH
STARTUP OF 2016



VISIT THE DUTCH & EUROPEAN FINTECH AWARDS 2017

FINTECH.NL

Nine questions for UnifiedPost CEO Hans Leybaert

Bridging the digital divide

UnifiedPost CEO Hans Leybaert discusses how the Belgian business solution firm went from zero to hero in the FinTech sector

Can you explain the background of UnifiedPost?

UnifiedPost was founded in 2000 in Belgium as a platform for document management and over the years, has acquired several companies to become the group we are today. We now have 200 people working across [Europe on a BPaaS platform based on basic components: document, payment, identity and APPs to support our customers in upgrading their business processes. We help small and large corporates to focus on what they do best and expand their business.](#)

For example, we are responsible for the transmission of Thomson Reuters' invoices to 137 countries, along with archiving and placing the documents at the client's disposal online. It comes out of their billing engine and we do the rest. Like the name UnifiedPost suggests, in the beginning, we sent printed documents by post. We are not a printing company ourselves, but have many print partners in various countries. Over the past 16 years, we have moved to combine paper and electronic documents. We have built the model from the bottom up, acquir-

ing new clients to see revenue grow from nothing to 10 million euros in our first decade of operating.

Together with my management team, I am responsible for the further growth of the FinTech communities we support with custom-built software components.

What does the FinTech ecosystem in the Benelux region look like?

There are a lot of initiatives and smaller players who push innovative services around financing models. However, it is hard for new firms to obtain the required reach, because their disruptive models need a wide customer base. The technology ideas are innovative, but getting the required base is something else. This isn't so easy. The Netherlands is more open to change than Belgium. Changing the habits of consumers is not that easy and of course, banks are trying to keep their customers on their side. It is a promising market, but the big breakthrough is still to come.

Can you tell more about your business optimisation and digital document solutions.

We realised that we had to go

beyond documents, so we created a platform for corporates and SMEs, serving even the smallest companies. Invoices and contracts are only elements in a wider flow, so we invested in payments, making several acquisitions. We are now an approved payment institute and can now acquire cards and offer collection services for the SME market. UnifiedPost has been marketing its digital document solutions since the start of the millennium. They are being used by more than 250 large corporate customers worldwide as a powerful multi-channel out- and in-bound document solution. Unified Post delivers invoices and receivables documents efficiently and legally all over Europe, on paper and electronically. Since we have integrated these solutions with strong payment and identity services, customers can also pay invoices. The solution can be integrated with credit control products in order to further support optimisation of cash collection processes.

The electronic aspects introduce quality improvements, which benefit both sender and receiver. Electronic documents and pay-

ments are delivered and handled faster, they can internally be accessed by all involved staff at once and remain accessible for their defined lifecycle. Moreover, electronic delivery can support the combination of human-readable and machine-readable formats within a single delivery, allowing larger receivers to automate the processing of documents.

All functions are fully automated and seamlessly integrated with the current business processes. UnifiedPost upgrades these processes and changes the way our customers work.

What makes your solutions unique?

We do not have a single product range. We offer a comprehensive range of services in the space of document, payment and identity and servicing communities and act as a one-stop shop and service provider. Based on the components and the specific big data we have available, we are able to create different solutions.

You can imagine that based upon the information within the communities, the variation of solutions we can offer are tremendous, from a reminder including a pay button, based on accurate and up-to-date information from your own statement information to automated dynamic financing based on accurate invoice information.

Last but not least, we are a full-service FinTech company, not a startup. All our solutions are industry-proven – customers use our products daily and the company has a stable financial base. We don't operate under own brand, choosing instead to position ourselves as provider of a platform to clients who have a strong brand and client base. We go into partnerships with large corporates, instead of competing with them.

What has been key to the company realising incredible yearly growth of 40 to 50 percent over more than a decade?

The most important part of growth is focus on service delivery, attracting new customers and building revenue. We don't just want to be innovative, but also create practical products for our customers. We are very focused on our job, customers and software. Of course, due to changing market conditions, our product offering interests many users. Due to our cloud philosophy and community approach, our services appeal to a broad range of customers. This unique combination of products, cloud and communities has helped us grow rapidly.

What are the challenges of operating in different regulatory environments?

Different countries have different countries. FinTechs and firms active in the digital companies have to go beyond their own domains and adapt to local conditions and regulations. We have a team of dedicated product managers who closely follow regulatory changes and legal frameworks. In some cases, our products managers are members of the regulatory bodies and together with other stakeholders, create improved frameworks. In Belgium, we have been involved with a number of new digital products for consumers that have caused legislation to be adjusted. We want to create a pan-European platform.

What is "Tech for Fin"?

Everybody talks about FinTech and fancy new products created by disruptors, but I believe traditional companies need to digitalise too. More and more, if you can create innovate tech in combination with existing players, you have an all-in-one, existing customer base combined with innovative tech. This is why we say we are a "tech for fin" player.

What does it mean to UnifiedPost to be named among the top 100 European FinTech firms?

We are very pleased to work in this space. Since our launch, we have operated in a "sheltered" environment. Branding and marketing were not that important for us, as we operated on behalf of our community owners and focused on building our products. Last year, however, we began focussing on our own branding. We are proud of what we have achieved. Being named among the top 100 European FinTech firms is the proof that we are on track. It is a positive stimulus for all those who have supported us over the years. We are not a small FinTech player. We have a revenue of 25 million euros and a history that stretches back 25 years, which is unusual in the sector. These factors combined with our sustainable customer base mean that we will be around for a long time, while other FinTech players come and go.

What are UnifiedPost's plans for 2017?

Currently, we are mainly a Benelux player, although we have global clients. We want to expand rapidly in Europe and are looking for opportunities across the globe. We want to support community owners' customers with simplifying business processes and create specific enriched data from a mass of big data. ♦



WHY WAIT WITH **FINTECH**?



**CREATING
COMMUNITIES**



**ONE
STOP SHOP**



**EASY
INTEGRATION**



**FAST
IMPLEMENTATION**

