



COLM LYON – FIRE FINANCIAL SERVICES

# The challenges and opportunities of creating a new digital account product.

Founder Realex Payments - 2000  
Sold to Global Payments in 2015  
CEO - Fire Financial Services  
Payvation Seed Fund  
Industry Representation

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CEO – Founder  
Fire Financial Services  
[www.paywithfire.com](http://www.paywithfire.com)  
[@paywithfire](https://twitter.com/paywithfire)  
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TECHNOLOGY

REGULATION

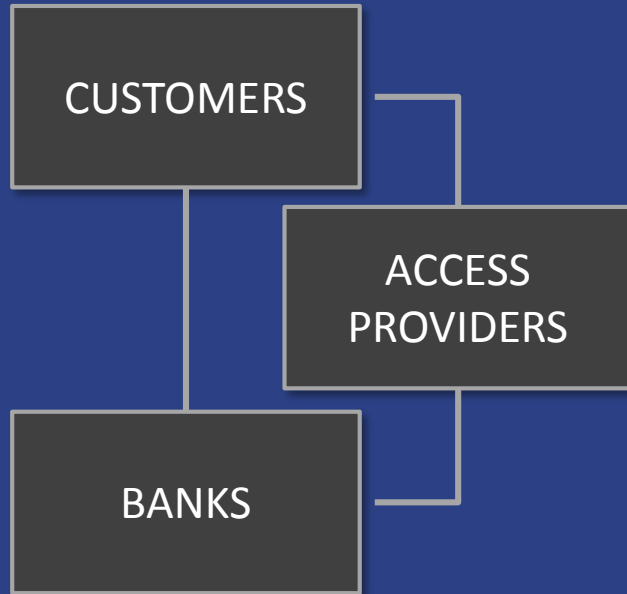
CUSTOMER

MARKET

INVESTMENT

# ACCESS & SERVICE MODEL

THE RE-BUILDING OF BANKING SERVICES



ACCESS

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AGGREGATION GATEWAY

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NETWORKS

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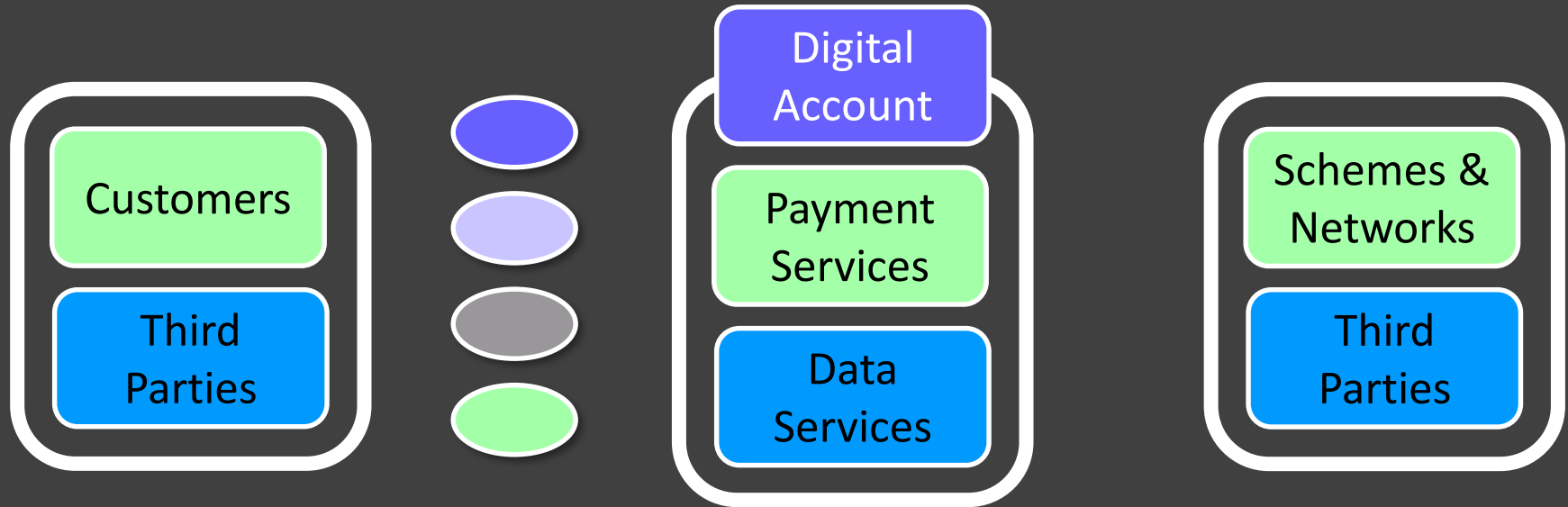
PLATFORM/ACCOUNT

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CREDIT INSTITUTIONS

# THE DIGITAL ACCOUNT

LAYERS OF INTEGRATION



ACCESS

CORE

REACH

***fire***<sup>TM</sup>