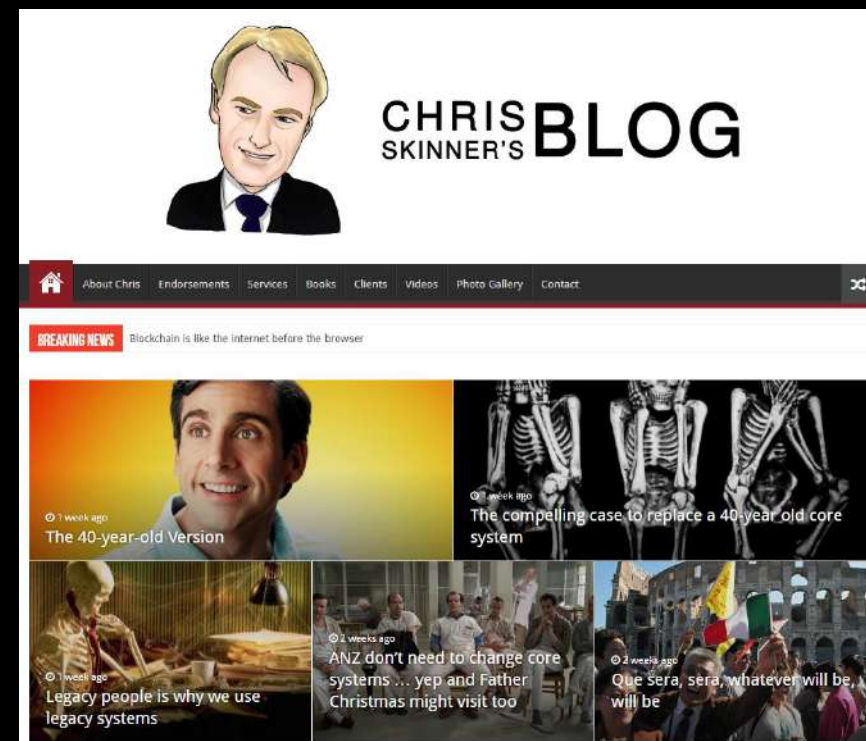
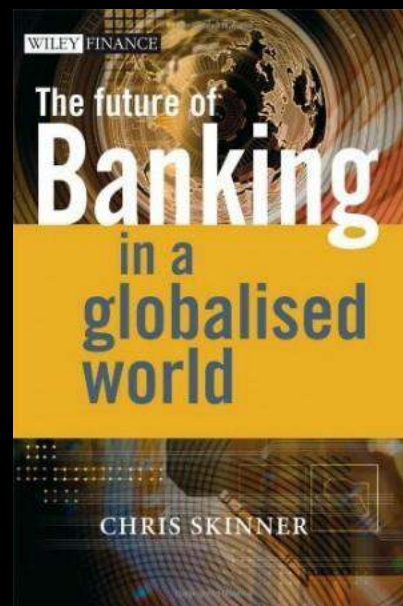
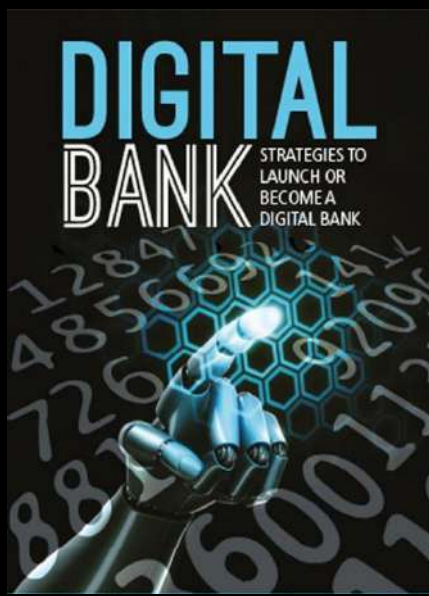
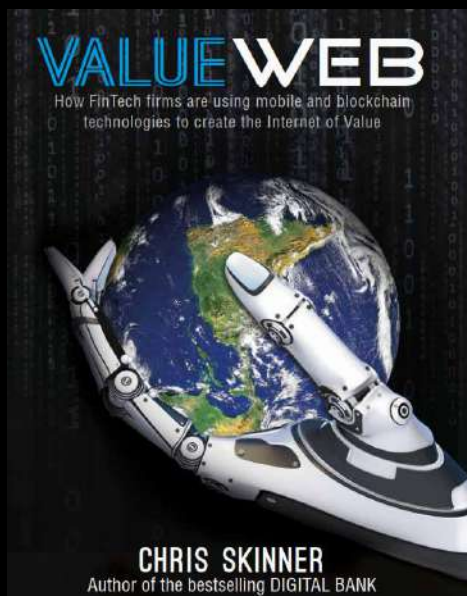


“Chris Skinner: one of the most authoritative voices on Fintech anywhere”

SETH WHEELER

**FORMER ECONOMICS ADVISOR TO THE US PRESIDENT AND
THE WHITE HOUSE**



www.thefinanser.com

FINANCIAL NEWS



**Nordic
Finance
Innovation**

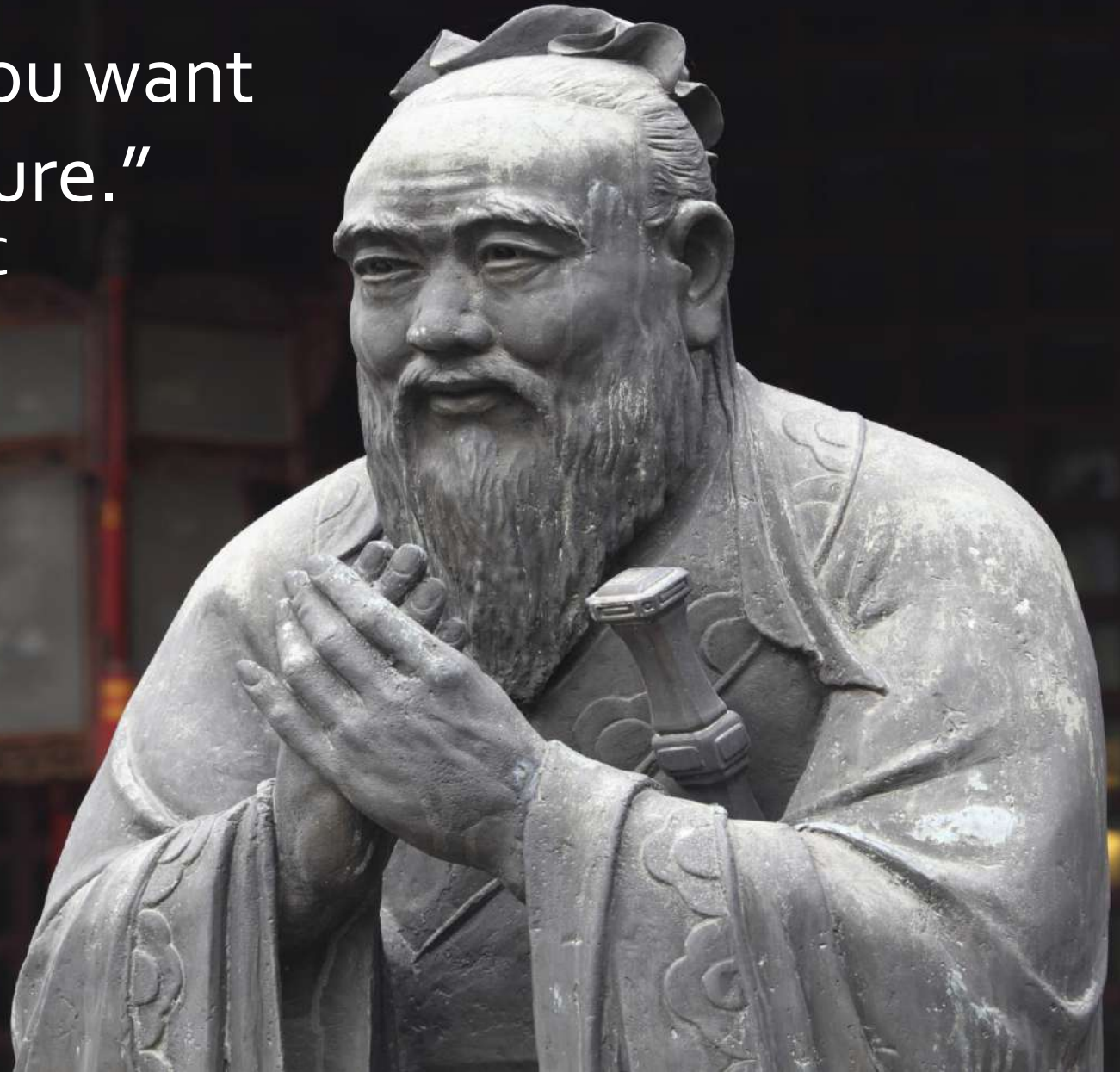
INNOVATE / FINANCE



WTF?

"Study the past if you want
to define the future."

Confucius – 479 BC















United Kingdom

North Sea

Sweden

Latvia

Russia

Baltic Sea

Denmark

Lithuania

Belarus

Ireland

Netherlands

Germany

Poland

Belgium

English Channel

Czechia

Slovakia

Ukraine

European Union

France

Austria

Hungary

Moldova

Switzerland

Slovenia

Romania

Bay of Biscay

Italy

Bosnia-Herzegovina

Croatia

Yugoslavia

Bulgaria

Black Sea

Georgia

Portugal

Spain

Albania

Greece

Turkey

How we often think it is



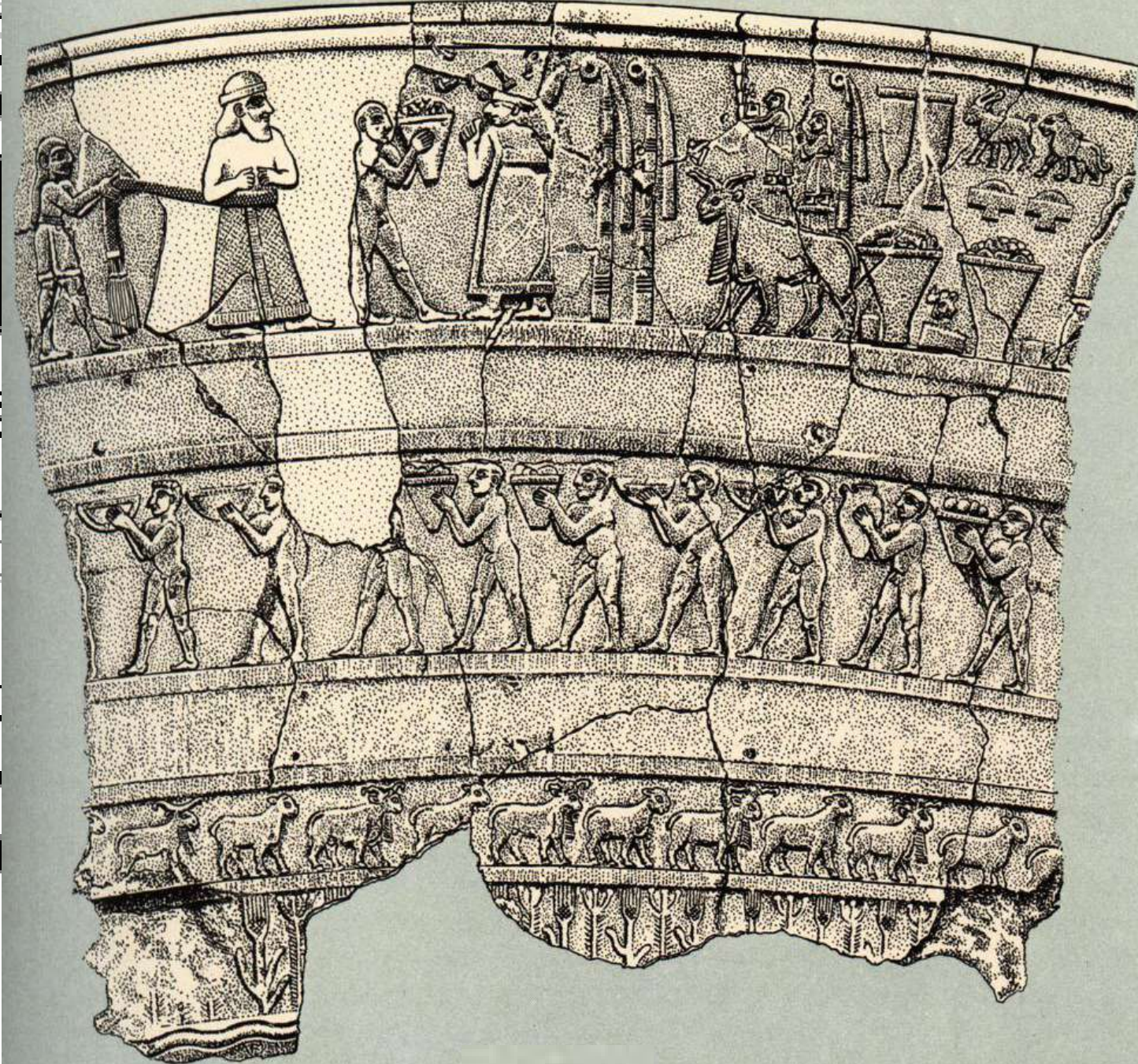
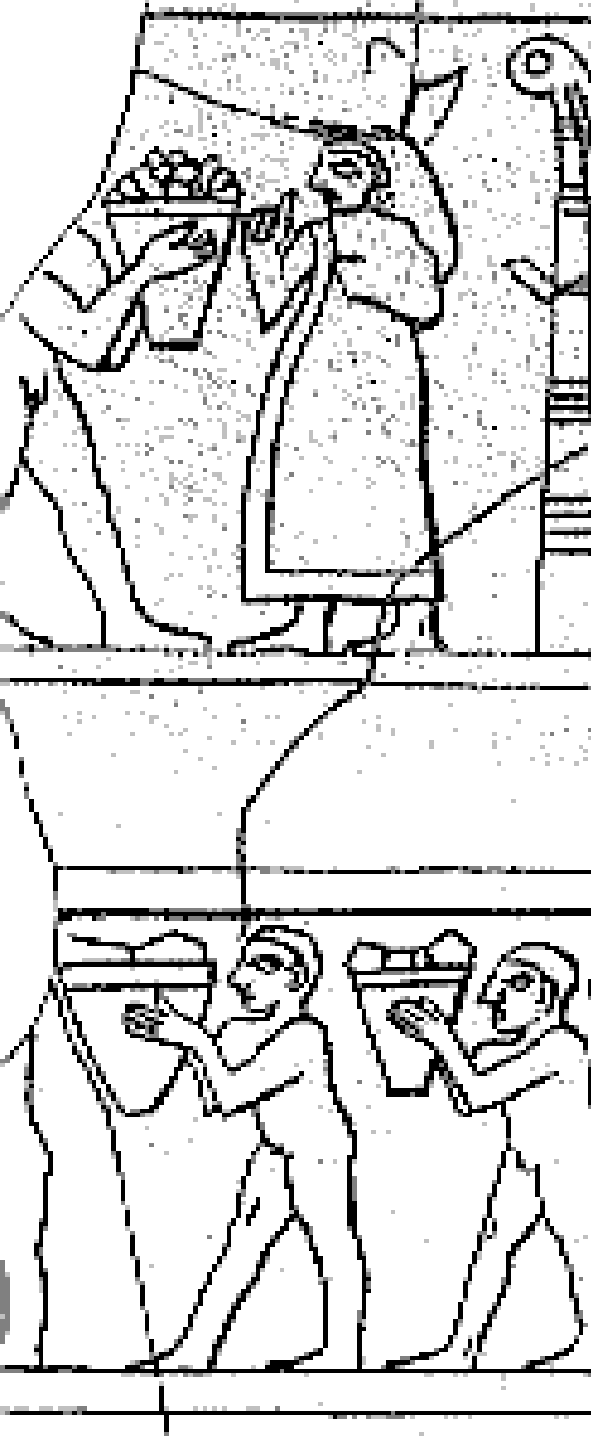
How it really is



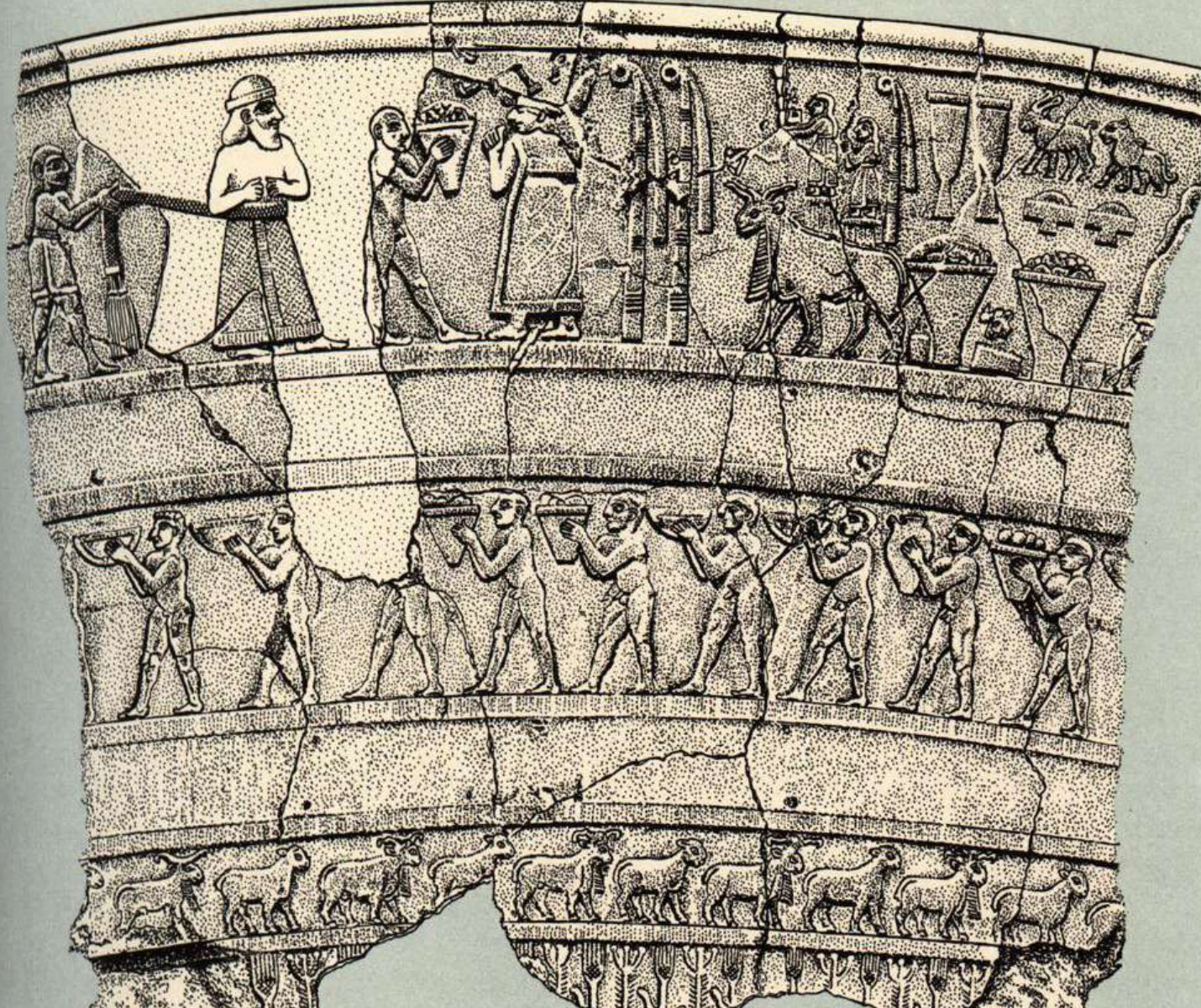


Shared Beliefs
(200,000 years)



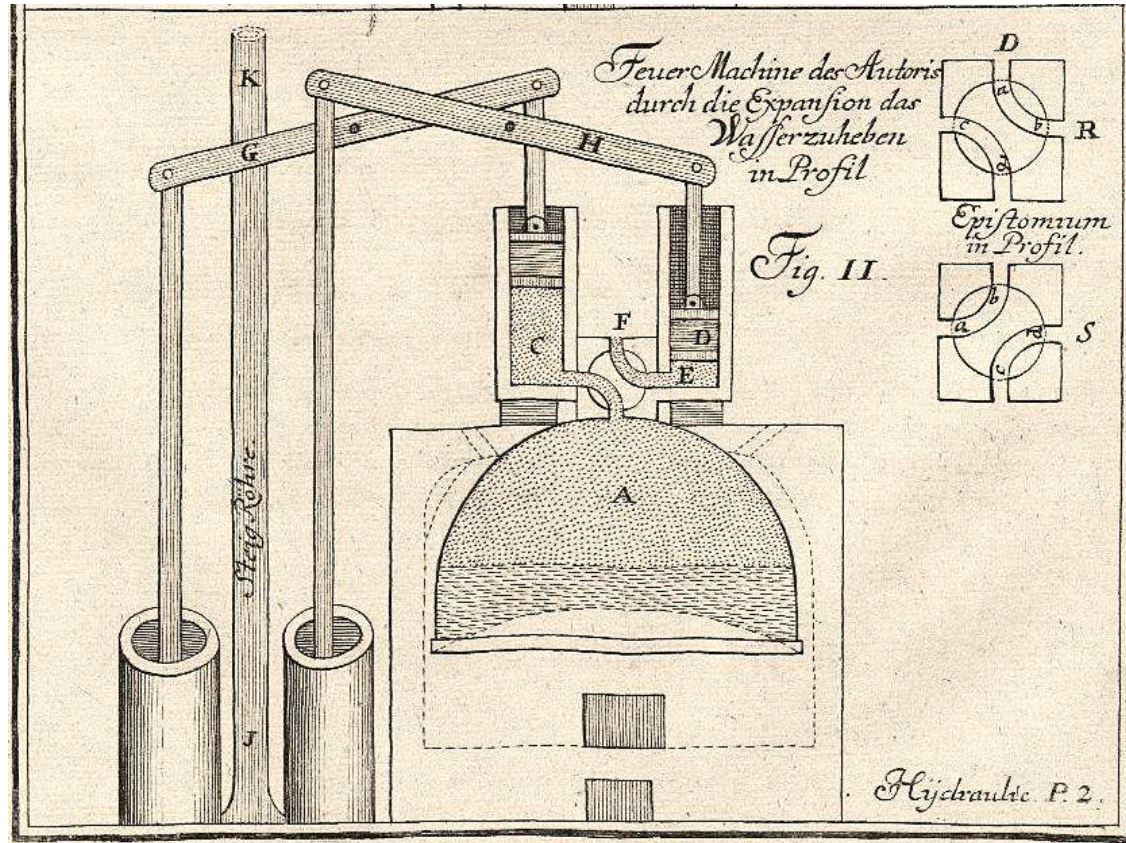






Money as a control mechanism
(5,000 years)





1606

Jerónimo de Ayanz y Beaumont files first patent for a steam-powered device that pumps water out of mines



1933

George and William Besler are the first aviators to successfully fly on steam power









**Helping British businesses
grow for 250 years**



For your next step



LLOYDS BANK



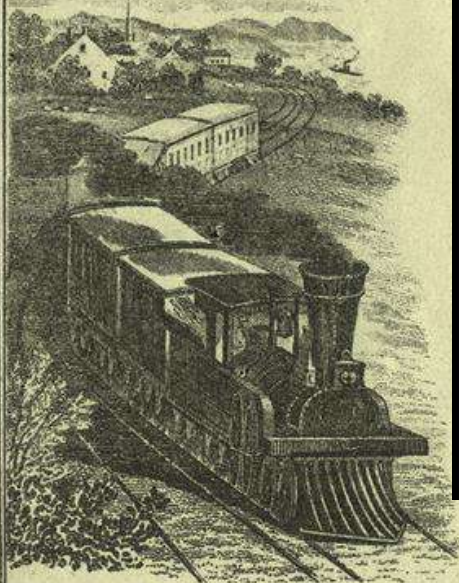
250

1765 – 2015

*Banks licensed by
governments
(500 years)*



No. 842



\$542.⁷⁸

By J. C. Carter & Sons, New York, N.Y.



Office New London Northern Railroad Co.

New London, Feb 12 1864

Bank of Commerce

of Wm. T. Bartlett Esq Secy &c
Four hundred forty two ⁷⁸/₁₀₀ Dollars

Wm. T. Bartlett

Treasurer



SLOW



EXPENSIVE



SLOW



EXPENSIVE



FAST



EXPENSIVE



FAST

FREE



**7 billion
people**



JAN
2017

GLOBAL DIGITAL SNAPSHOT

KEY STATISTICAL INDICATORS FOR THE WORLD'S INTERNET, MOBILE, AND SOCIAL MEDIA USERS

TOTAL
POPULATION



7.476
BILLION

URBANISATION:
54%

INTERNET
USERS



3.773
BILLION

PENETRATION:
50%

ACTIVE SOCIAL
MEDIA USERS



2.789
BILLION

PENETRATION:
37%

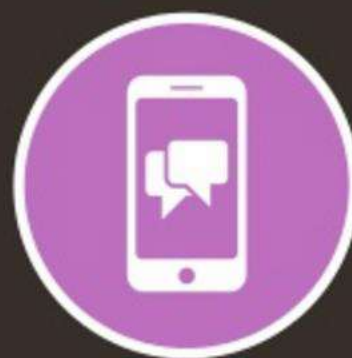
UNIQUE
MOBILE USERS



4.917
BILLION

PENETRATION:
66%

ACTIVE MOBILE
SOCIAL USERS



2.549
BILLION

PENETRATION:
34%

we
are
social



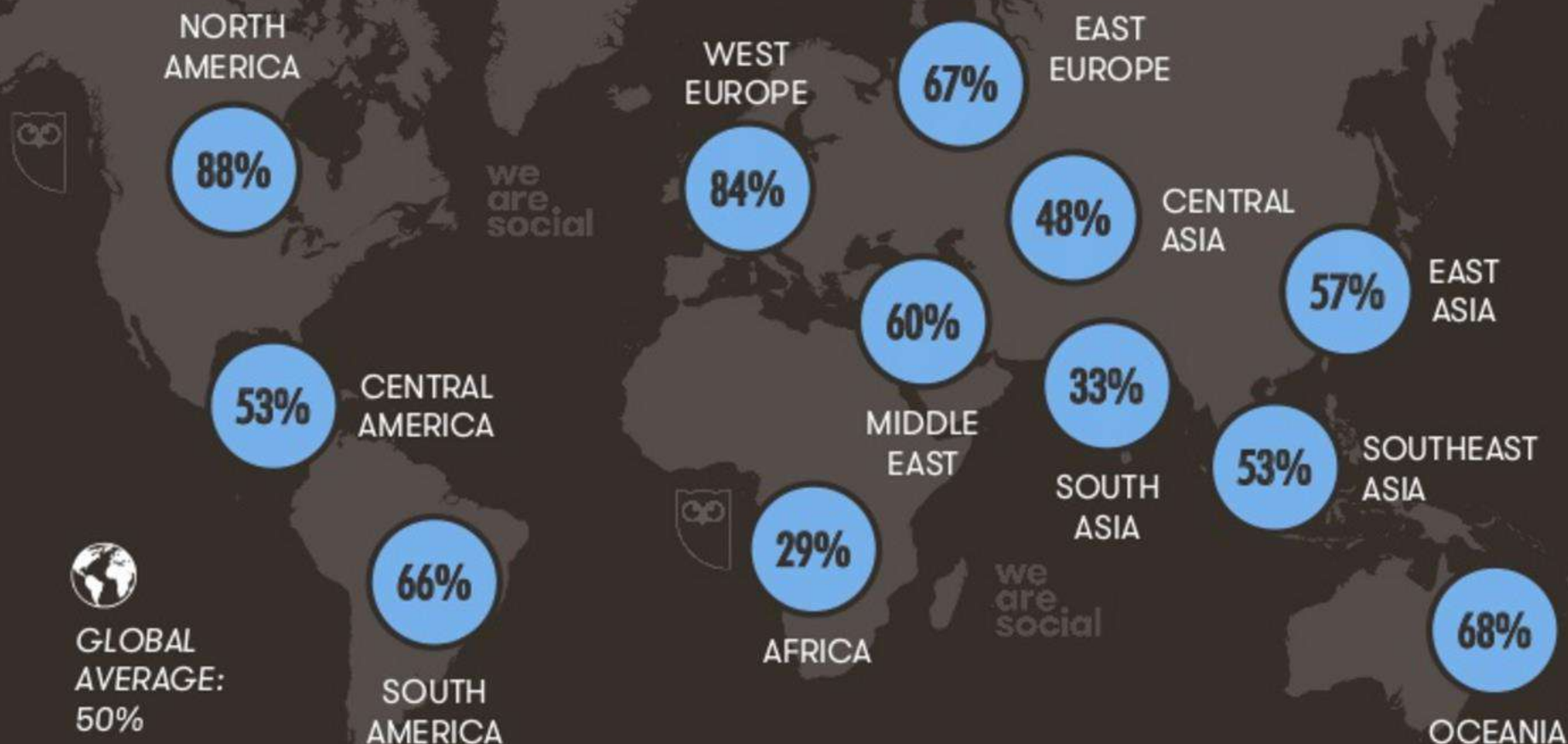
we
are
social



JAN
2017

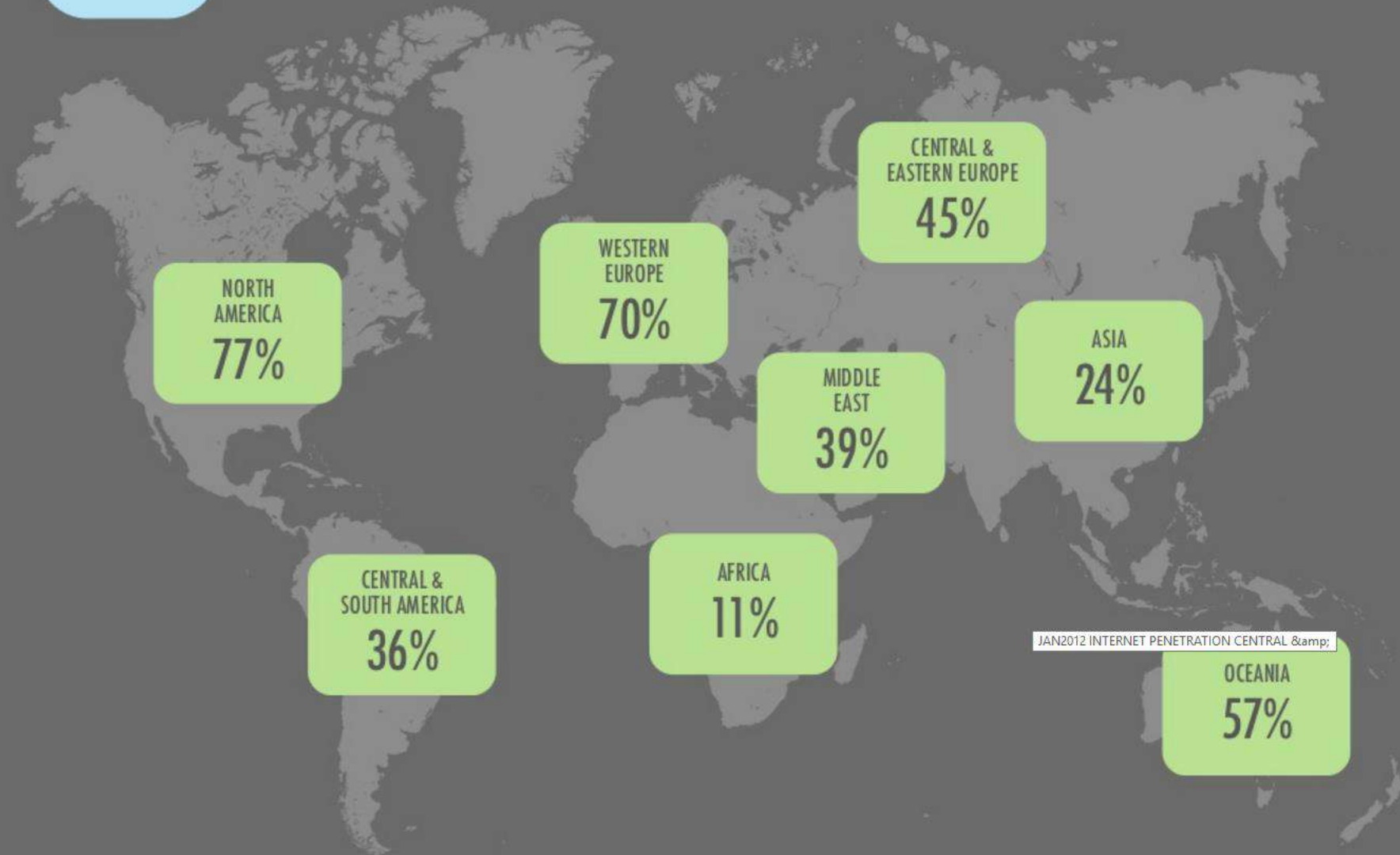
INTERNET PENETRATION BY REGION

REGIONAL PENETRATION FIGURES, COMPARING INTERNET USERS TO TOTAL POPULATION



JAN
2012

INTERNET PENETRATION



JAN2012 INTERNET PENETRATION CENTRAL & EASTERN EUROPE



COMPILED BY @ESKIMON AND @HICAIS AT WE ARE SOCIAL IN SINGAPORE. FOR MORE SOCIAL MEDIA ANALYSIS AND INSIGHTS, VISIT OUR WEBSITE AT [HTTP://WEARESOCIAL.SG](http://wearesocial.sg), OR SAY HELLO ON TWITTER VIA @WEARESOCIALSG. DATA SOURCES: POPULATION AND URBANISATION: UN (2010); INTERNET USERS: INTERNETWORLDSTATS.COM (LATEST AVAILABLE DATA, ACCESSED JANUARY 2012); SOCIAL NETWORK USERS: LATEST SITE REPORTED DATA FOR THE LARGEST SOCIAL NETWORK IN EACH COUNTRY (AS AT JANUARY 2012); MOBILE DATA: EXTRAPOLATED FROM ITU (2010)

JAN
2017

MOBILE CONNECTIVITY BY REGION

THE NUMBER OF MOBILE CONNECTIONS COMPARED TO POPULATION



JAN
2012

MOBILE PENETRATION



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THE LARGEST COMPANIES BY MARKET CAP

The oil barons have been replaced by the whiz kids of Silicon Valley



Top 5 Publicly Traded Companies (by Market Cap)



Tech



Other




Something has changed

FIRM	YEAR	EMPLOYEES	MKT CAP
BMW	1916	116,000	\$53B
UBER	2009	7,000	\$60B
MARRIOTT	1927	200,000	\$17B
AIRBNB	2008	5,000	\$21B
WALT DISNEY	1923	185,000	\$165B
FACEBOOK	2004	12,691	\$315B
KODAK	1888	145,000	\$30B (peak)
INSTAGRAM	2010	13	\$1B (acquired)

Source: Geoffrey Parker

PayPal Holdings, Inc. (PYPL) - NasdaqGS

39.88 +0.30(0.75%) 7 Oct 21:00 | After Hours: 39.88 0.00 (0.00%)

Prev Close:	40.18	Day's Range:	39.62 - 40.42
Open:	40.36	52wk Range:	30.52 - 41.75
Bid:	39.51 x 100	Volume:	6,109,946
Ask:	41.15 x 200	Avg Vol (3m):	8,383,970
1y Target Est:	44.26	Market Cap:	48.13bn
Beta:	N/A	P/E (ttm):	36.25
Next Earnings Date:	20-Oct-16 	EPS (ttm):	1.10
		Div & Yield:	N/A (N/A)

Barclays PLC (BARC.L) - LSE Ticker: 134865/ISIN: GB0031348658

173.60 +0.65(0.37%) 7 Oct 17:10

Prev Close:	174.25	Day's Range:	170.45 - 175.30
Open:	173.65	52wk Range:	121.10 - 259.50
Bid:	170.50 x 423300	Volume:	57,570,445
Ask:	176.00 x 350000	Avg Vol (3m):	48,764,300
1y Target Est:	N/A	Market Cap:	29.41bn
Beta:	N/A	P/E (ttm):	N/A
Next Earnings Date:	N/A	EPS (ttm):	-0.05

Deutsche Bank AG (DBK.DE) - XETRA Ticker: 514000/ISIN: DE0005140008

12.09 +0.06(0.46%) 7 Oct 16:35

Prev Close:	12.04	Day's Range:	11.96 - 12.31
Open:	12.11	52wk Range:	9.90 - 27.98
Bid:	N/A x 555100	Volume:	16,415,749
Ask:	N/A x 230000	Avg Vol (3m):	14,405,900
1y Target Est:	N/A	Market Cap:	16.53bn
Beta:	N/A	P/E (ttm):	N/A
Next Earnings Date:	N/A	EPS (ttm):	-5.90



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MARKETS

Itau Unibanco Buys Citigroup's Consumer Business in Brazil



A Market 'Growth' Stocks as to the Sa



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upport I'm getting is unbelievable'



 [MARKETS](#)

China's Ant Financial, Now Valued at \$60 Billion, Draws Mighty Allies

Company tapped state lenders and financial firms for most of its record-breaking \$4.5 billion funding round

Date: October 8 2016

Something is changing

FIRM	YEAR	EMPLOYEES	MKT CAP
BARCLAYS BANK	1692	130,000	\$30B
PAYPAL	1999	13,000	\$48B
DEUTSCHE BANK	1870	101,000	\$17B
ANT FINANCIAL	2015	5,000	\$60B
STRIPE	2011	400	\$9B
JPM CHASE	1799	235,000	\$245B

JPM CHASE
217 years
\$1m/employee

STRIPE
5 years
\$22m/employee

The FinTech Wave

© Chris Skinner, The Finanser

Biometrics

InsurTech

Digital Currencies
(bitcoin, ether, zCash, etc)

RegTech

**Distributed
Ledgers and
Blockchain**

Payments
(Stripe, Klarna, Adyen, etc)

WealthTech

Neobanking

Platforms

Roboadvice

Mobile Wallets
(Venmo, Alipay, Paytm, etc)

**AI, Analytics
and
Machine
Learning**

**Financial
Inclusion**

Mobile POS
(Square, iZettle, Sumup, etc)

**Digital
Identity**

**SME
Finance**

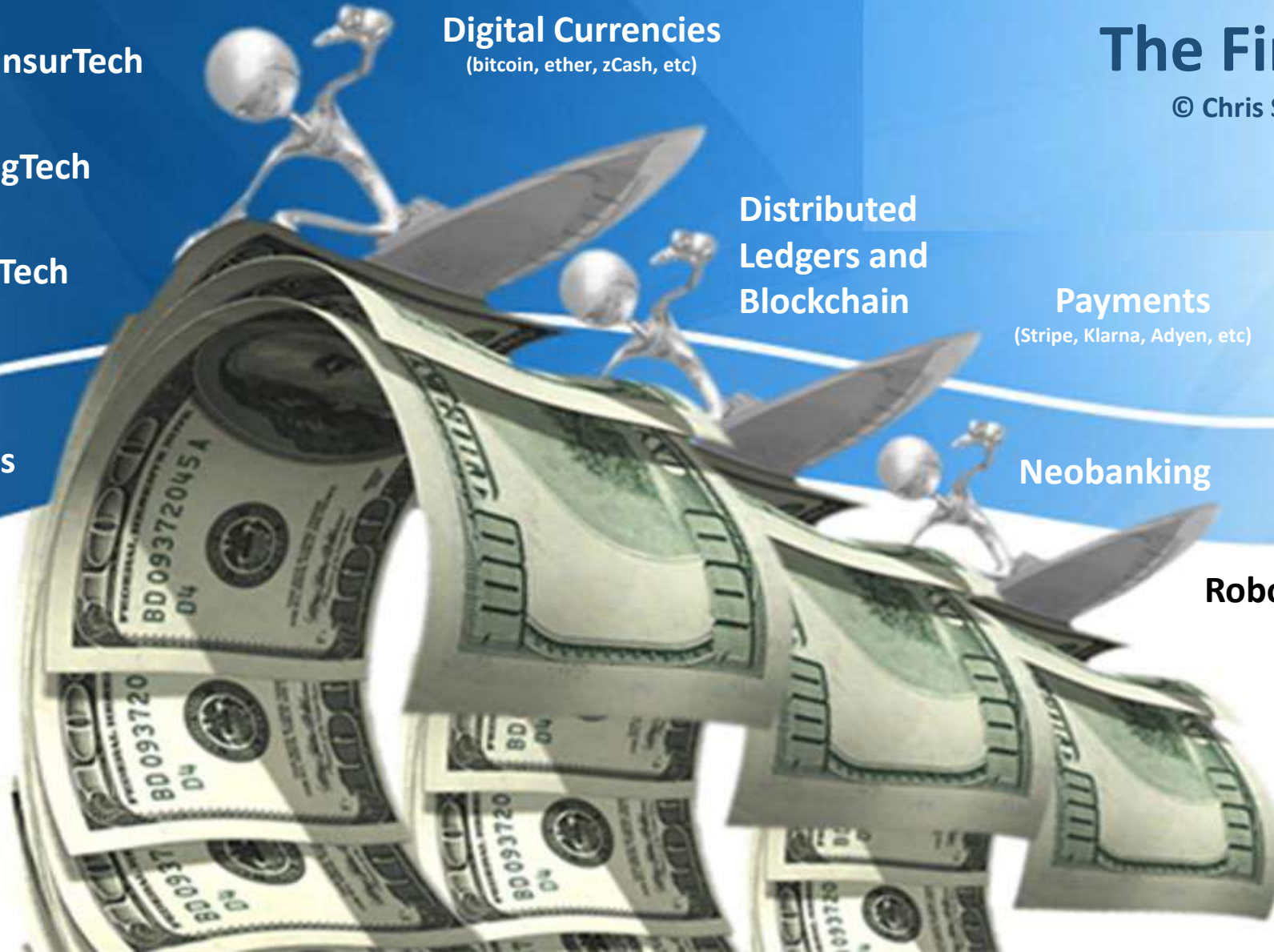
**P2P
Lending**

The Hype Cycle

The Wave of Gloom

The Trough of Disillusionment

The Mainstream



[illegible]









BACK OFFICE

manufacturing product
focused upon innovation



MIDDLE OFFICE

processing transactions
focused upon quality



FRONT OFFICE

retailing experiences
focused upon intimacy

RETAIL BANKING

COMMERCIAL BANKING

PAYMENTS

WEALTH MANAGEMENT

INVESTMENT BANKING

INSURANCE



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retailing experiences
focused upon intimacy

RETAIL BANKING

COMMERCIAL BANKING

PAYMENTS

WEALTH MANAGEMENT

INVESTMENT BANKING

INSURANCE







Iqram Magdon-Ismail

Andrew Kortina

PayPal: Venmo Keeps Growing In Q2

Jul.31.16 | About: [PayPal Holdings, \(PYPL\)](#)

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Simple Qualitative [Follow](#)

Long/short equity, healthcare, growth

[Send Message](#)

Summary

- Venmo processed over \$4 billion to person-to-person payments, roughly 140% growth from the second quarter of last year.
- Venmo added eight more applications to Pay with Venmo.
- PayPal and Venmo users with Visa debit cards linked to a bank account will also be able to move money instantly in and out of the services.

venmo



Venmo [@venmo](#)

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Venmo's not just for friends anymore. Select users can now buy in fave apps, starting w/ [@Munchery](#) & [@GameTimeUnited](#) bit.ly/1PFFkdp

11:09 PM - 27 Jan 2016

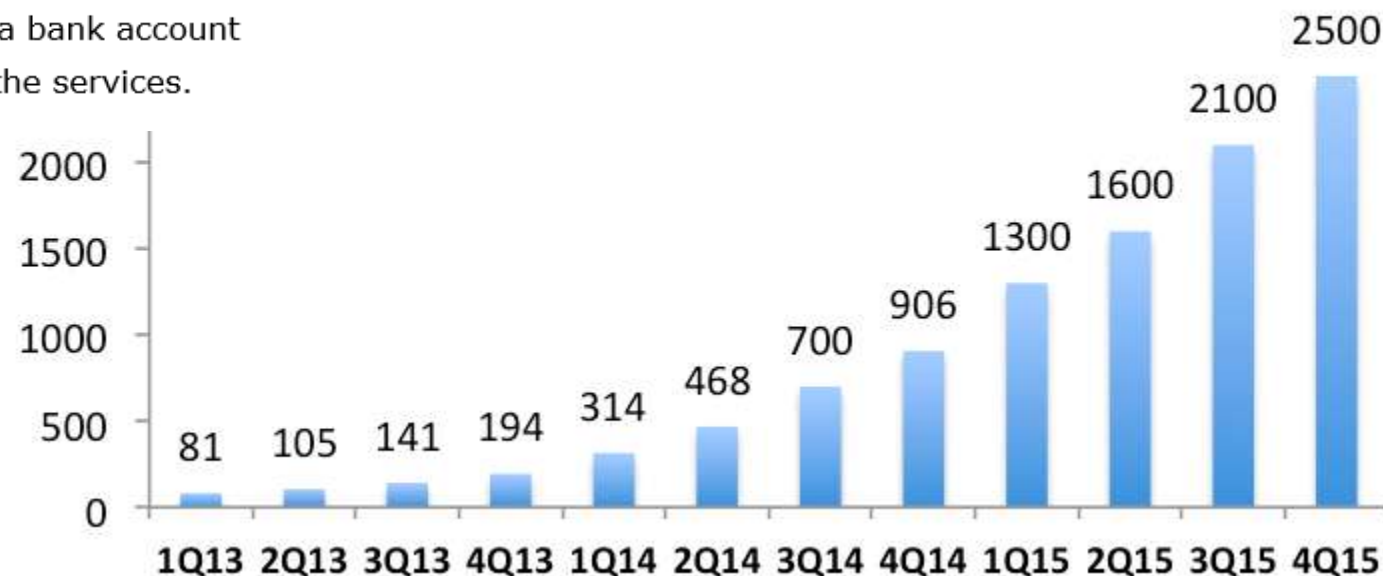


Now, pay in your favorite apps with Venmo

A while back, we realized that the magic of Venmo shouldn't be limited just to payments with your friends. What if we could make that same blog.venmo.com

[Reply](#) [Retweet](#) 39 [Like](#) 45

Venmo Payment Volume (\$millions)



Is Google’s new mobile payments product a Venmo killer?

Mar 15, 2017, 2:50pm PDT Updated Mar 15, 2017, 3:06pm PDT

INDUSTRIES & TAGS Technology

PayPal's Venmo Beats Back Facebook; Next Rival Google Breaks Out



Autoplay: On | Off

REINHARDT KRAUSE | 3/15/2017



Facebook's (FB) integration of a payments feature in its Messenger app didn't slow down PayPal's (PYPL) Venmo service and Google's new Gmail-based wallet likely won't do much damage either, analysts say.



\$5.6B

Venmo Payment Volume
up 126% YoY



Happy shopping in Hong Kong with your Alipay wallet!

到香港购物
也用



支付宝

支付宝 (Alipay) 是由阿里巴巴集团旗下的蚂蚁金服集团开发的移动支付平台。支付宝钱包 (Alipay Wallet) 是支付宝的移动端应用，支持在手机上进行支付、转账、充值等操作。支付宝钱包支持多种支付方式，包括扫码支付、声波支付、人脸识别支付等。支付宝钱包还支持多种货币，包括人民币、港币、美元等。支付宝钱包还支持多种支付方式，包括支付宝、微信支付、银联支付等。支付宝钱包还支持多种支付方式，包括支付宝、微信支付、银联支付等。

THE END OF BANK QUEUES? CHINA, KOREA, INDIA WELCOME THE DIGITAL- ONLY REVOLUTION

Many of the region's social media giants are about to launch services that enable customers to smartphone-away their banking nightmares

BY COCO LIU
3 APR 2017

31 SHARES



Chinese mobile payments reached 38tn yuan (US\$5.5tn) last year – whereas only US\$112bn went through mobile payments in the United States in 2016

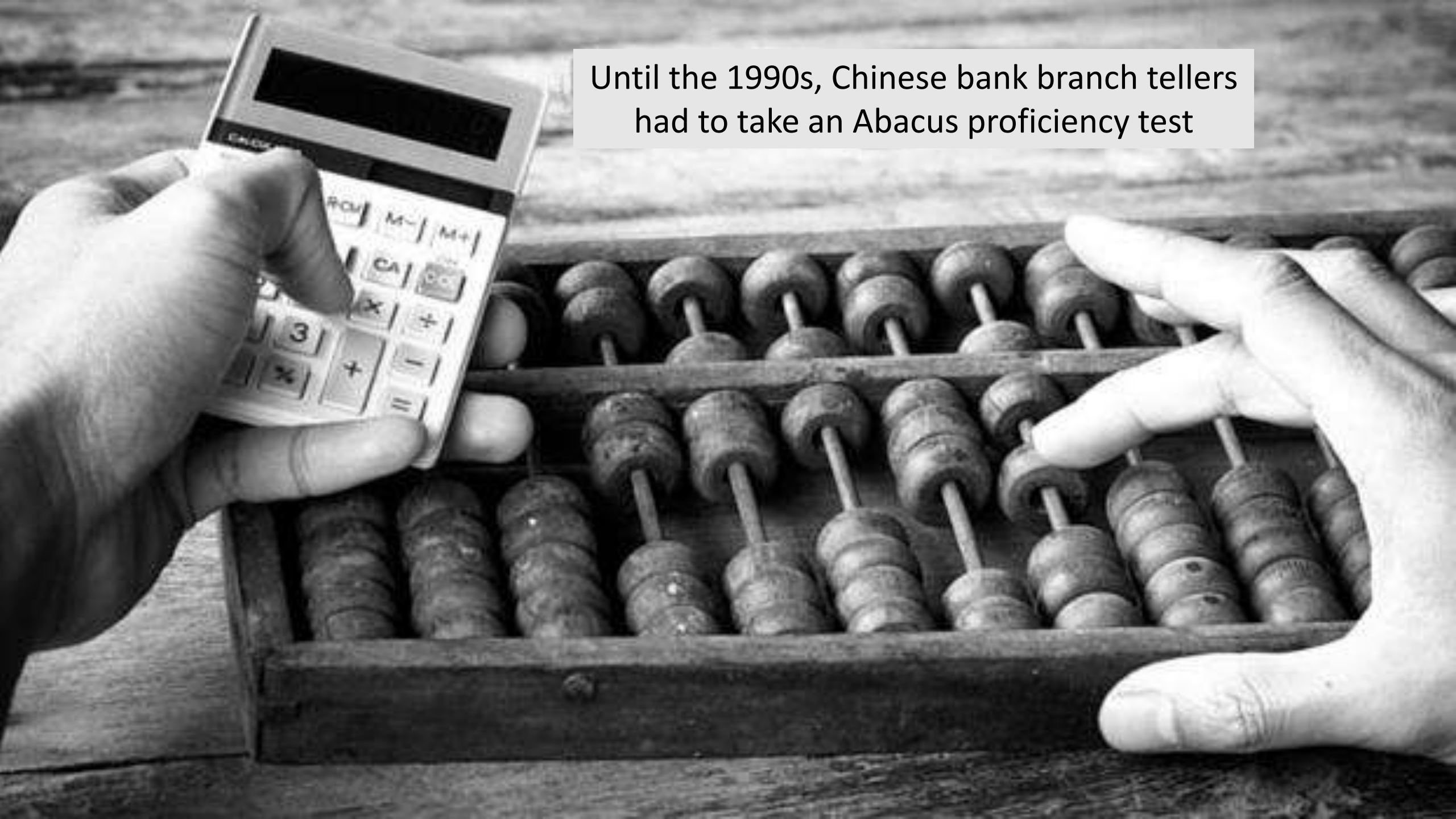


China had 469 million mobile payment users last year, a 30% increase compared to 2015, and representing two-thirds of all mobile phone users ..

While online payments grew from 12 trillion yuan to 19 trillion yuan (US\$2.7tn) last year, mobile payments soared from the same base to 38.6 trillion yuan (US\$5.5tn), a jump of more than 200% ...

40% of Chinese consumers are using new payment methods compared to just 4% in Singapore.

Until the 1990s, Chinese bank branch tellers
had to take an Abacus proficiency test





About 20% of payments in South Korea are made with cash - among the lowest in the world – as Asia's fourth largest economy aims

43% of India's Internet users are on Paytm

Paytm
is here!!

paytm

went from 2.5 million
transactions a day
before November
2016 to 8 million by
March 2017





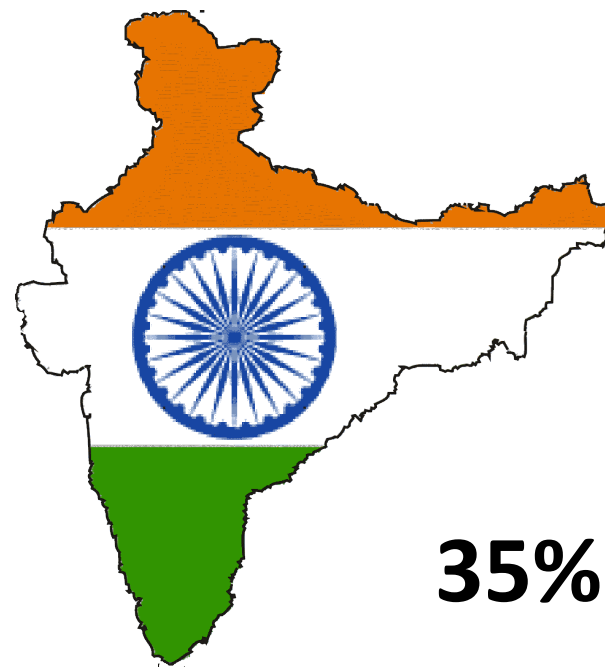
17%



85%



56%



35%

Ant Financial invests in Thailand's Ascend Money as part of global expansion

Saheli Roy Choudhury | @sahelirc
Tuesday, 1 Nov 2016 | 1:20 AM ET

Ant Financial and Alibaba Group Corporation to Provide Equal Access to Financial Services in the Philippines with Investment in Telecom's Mynt



February 17, 2017 | 09:47 AM

Paytm employees get windfall, sell shares worth \$15.3 mn

Alibaba's Ant Financial merges with helloPay Group

7 hours ago | 2171 views | 0



HelloPay Group, the online payments platform used on South East Asian e-commerce platform Lazada, is to merge with Alibaba's Ant Financial and be rebranded into AliPay.

Under the terms of the agreement, helloPay will be rebranded as Alipay Singapore, Alipay Malaysia, Alipay Indonesia and Alipay Philippines.

Alibaba's Ant Financial to develop services in Indonesia as global expansion continues

Posted 1 hour ago by Jon Russell (@jonrussell)

At One97 Communications Ltd, which Paytm, have sold their shares worth Rs 100 crore to internal and external buyers, a report is citing people aware of the development.

In the shareholding of Paytm's founders, the firm. Chinese Internet giant Alibaba Group, Ant Financial, Paytm's early investor SAIF Partners, Vijay Shekhar Sharma now collectively own 35% in the company, *The Economic Times*

Korea with \$200M

First Data, Alipay Partner to Bring Popular Chinese Mobile Payment Option to U.S.

24 Oct 2016

Ant Financial's Get Access To E Merchants That



By PYMNTS

Posted on August 10, 2016

Posted on 12/11/2015 at 11:00

Wirecard and Alipay
agreement for innova
payment acceptance

Euronet out offer for MoneyGram

Posted Mar 14, 2017 by Jon Russell (@jonrussell)

China's Ant Financial raises offer for MoneyGram to \$1.2 billion

Monday, 17 Apr 2017 | 4:46 PM ET



REUTERS



Paul Thomas | Bloomberg | Getty Images

"Euronet derives only 28 per cent of its sales in the US and has avoided paying

he US," said Doug Feagin, Ant's t. "Now, in contrast to Ant l's plan to increase jobs in the US, is proposing to cut \$60m in costs fires MoneyGram . . . These are not facts."

t Financial to buy

Gram has little chance of obtaining US military bases of many of the cash- in its latest attempt to gatecrash the

MoneyGram
transfer
h \$1 billion

What we want to
do is to solve the
problem of a lack
of inclusiveness

Jack Ma





“

We can help more countries ... to lower the threshold and enable more disadvantaged groups to enjoy financial services.”

Eric Jing, president of Ant Financial Services Group

Two billion users by 2025


EXCLUSIVE

ERIC JING
PRESIDENT, ANT FINANCIAL

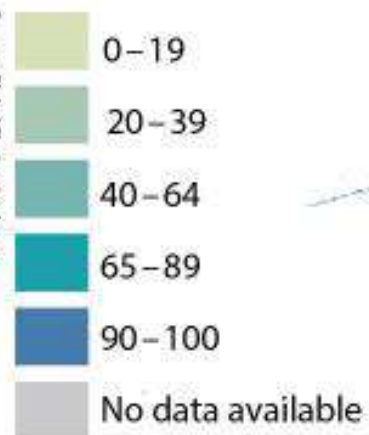
 **CNBC**

A hand is holding a black smartphone horizontally. The screen of the phone is white and displays the text "REACHING THE UNBANKED & UNDERBANKED" in a bold, sans-serif font. The words "UNBANKED" and "UNDERBANKED" are stacked vertically, with the "UN" in each word highlighted in red. The background is a plain, light color.

**REACHING THE
UNBANKED &
UNDERBANKED**

Global Account Penetration

Source: Global Findex database



Improving financial inclusion could increase the GDP of all developing economies by 6%, or \$3.7 trillion by 2025, according to a recent McKinsey report.

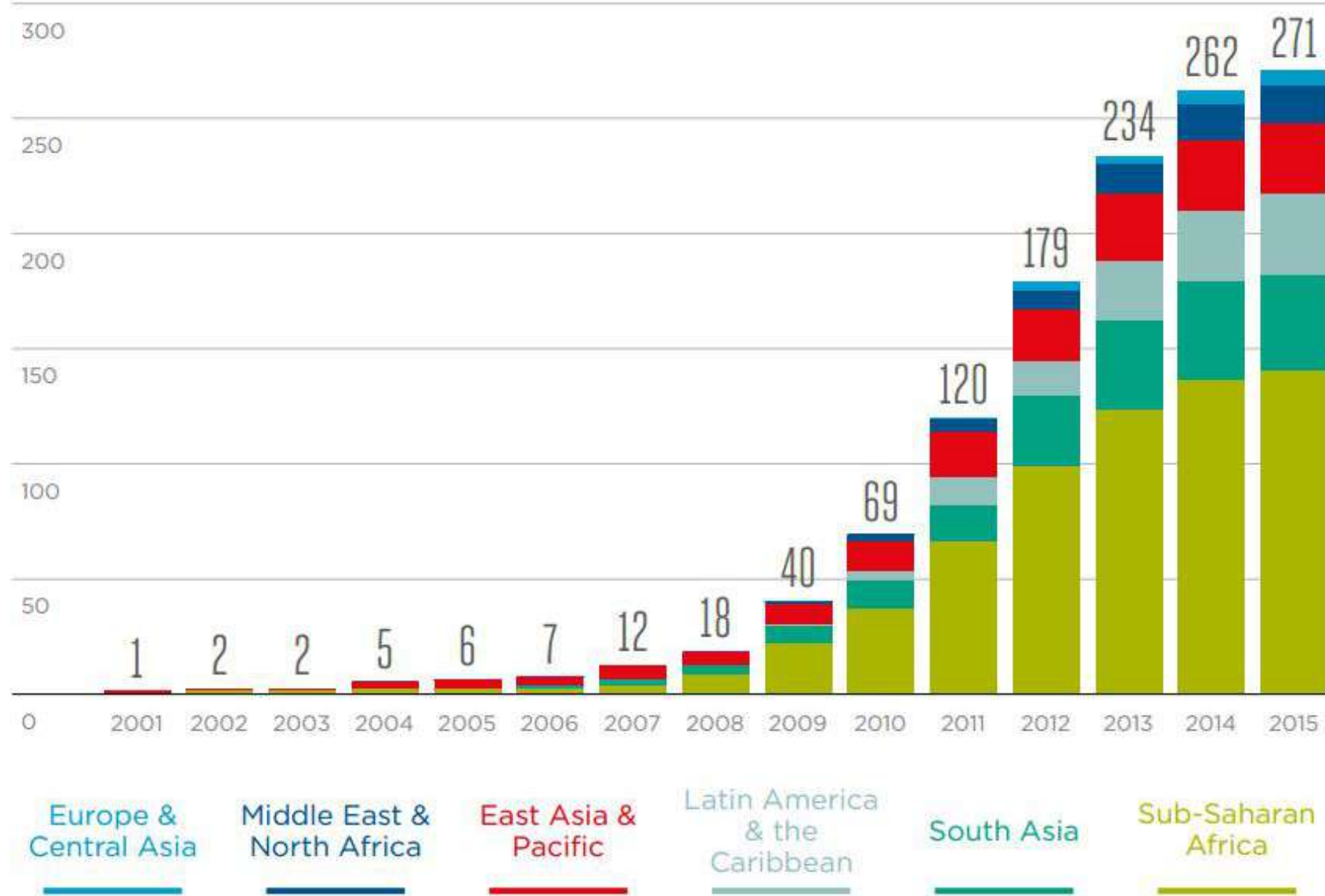
40 percent of the world's adult population still do not have an account with a bank or authorised non-bank service provider



Photos which went viral this year.

FIGURE 1

Number of live mobile money services by region (2001-2015, year-end)





MPOS

WORLD MAP

\$55B

+70%
TRANSACTION
GROWTH IN 2014





Chris Skinner @Chris_Skinner · 3h

Orange have 30m mobile money users in Africa processing €1bn a month [#PFF17](#)



3



6





Chris Skinner @Chris_Skinner · 3h

25% of Mali economy moves through Orange [#PFF17](#)



2



Chris Skinner @Chris_Skinner · 3h

In Cote D'Ivoire 10% of Orange revenue is from banking services; 35% of Safaricom revenue in Kenya is from banking [#PFF17](#)



2



2



Chris Skinner @Chris_Skinner · 3h

Orange have 30m mobile money users in Africa processing €1bn a month [#PFF17](#)



3



6





Chris Skinner @Chris_Skinner · 3h

Orange now expanding mobile money services to Poland, Romania and other EU markets [#PFF17](#)



2



1



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25% of Mali economy moves through Orange [#PFF17](#)



2



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2



2



Chris Skinner @Chris_Skinner · 3h

Orange have 30m mobile money users in Africa processing €1bn a month [#PFF17](#)



3



6



Chris Skinner
@Chris_Skinner

Orange CEO: we have 650 branches and 29 million customers in France, so we'd be silly not to open a bank here



RETWEET
1

LIKES
2



1:36 PM - 25 Jan 2017 from Paris, France

1

1

2



Chris Skinner @Chris_Skinner · 3h

Orange now expanding mobile money services to Poland, Romania and other EU markets [#PFF17](#)



2



1



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25% of Mali economy moves through Orange [#PFF17](#)



2



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2



2



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Orange have 30m mobile money users in Africa processing €1bn a month [#PFF17](#)



3



6



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@Chris_Skinner

Orange CEO: we have 650 branches and 29 million customers in France, so we'd be silly not to open a bank here



RETWEET
1

LIKES
2



1:36 PM - 25 Jan 2017 from Paris, France



Reply to @Chris_Skinner



Chris Skinner @Chris_Skinner · 3h
"We will launch a bank in France first, then consider Belgium and Spain"
[@srichard](#) Orange CEO [#PFF17](#) [#ParisFintechForum](#)



Chris Skinner @Chris_Skinner · 3h
Orange now expanding mobile money services to Poland, Romania and other EU markets [#PFF17](#)



Chris Skinner @Chris_Skinner · 3h
25% of Mali economy moves through Orange [#PFF17](#)



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In Cote D'Ivoire 10% of Orange revenue is from banking services; 35% of Safaricom revenue in Kenya is from banking [#PFF17](#)



Chris Skinner @Chris_Skinner · 3h
Orange have 30m mobile money users in Africa processing €1bn a month [#PFF17](#)





Chris Skinner
@Chris_Skinner

Orange CEO: we have 650 branches and 29 million customers in France, so we'd be silly not to open a bank here



RETWEET
1

LIKES
2



1:36 PM - 25 Jan 2017 from Paris, France

1 1 2



Reply to @Chris_Skinner



Chris Skinner @Chris_Skinner · 3h
"We will launch a bank in France first, then consider Belgium and Spain"
@srichard Orange CEO #PFF17 #ParisFintechForum



Chris Skinner @Chris_Skinner · 3h
Orange now expanding mobile money services to Poland, Romania and other EU markets #PFF17

2 1



Chris Skinner @Chris_Skinner · 3h
25% of Mali economy moves through Orange #PFF17

2



Chris Skinner @Chris_Skinner · 3h
In Cote D'Ivoire 10% of Orange revenue is from banking services; 35% of Safaricom revenue in Kenya is from banking #PFF17

2 2



Chris Skinner @Chris_Skinner · 3h
Orange have 30m mobile money users in Africa processing €1bn a month #PFF17

3 6



Chris Skinner
@Chris_Skinner

"I don't think we will mostly be a bank, rather than a telco ... but smartphones, NFC and Orange Cash makes this attractive" Orange #PFF17



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manufacturing product
focused upon innovation



MIDDLE OFFICE
processing transactions
focused upon quality



FRONT OFFICE
retailing experiences
focused upon intimacy

RETAIL BANKING

COMMERCIAL BANKING

PAYMENTS

WEALTH MANAGEMENT

INVESTMENT BANKING

INSURANCE





Payments APIs

 **Braintree**

stripe

 **wirecard**

DWOLLA

adyen

Trading APIs

xignite[®]



Kite Connect



ZERODHA

The Discount Brokerage

Authentication APIs

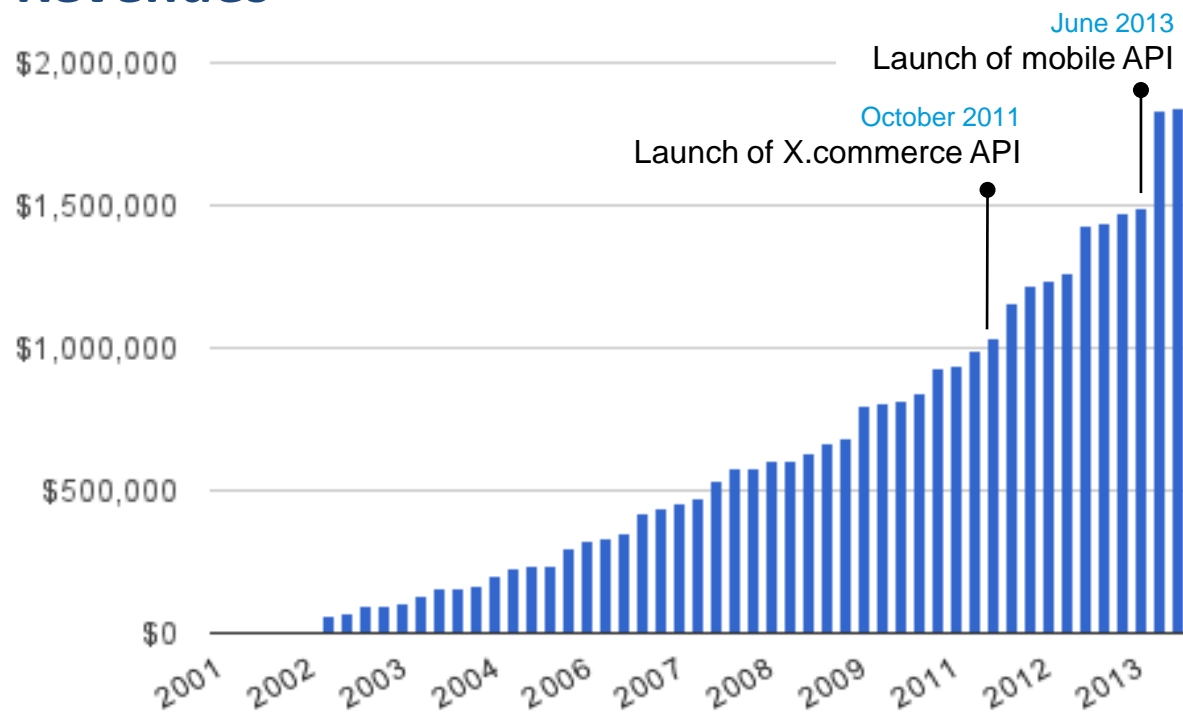
YODLEE[®]

 **trulia**

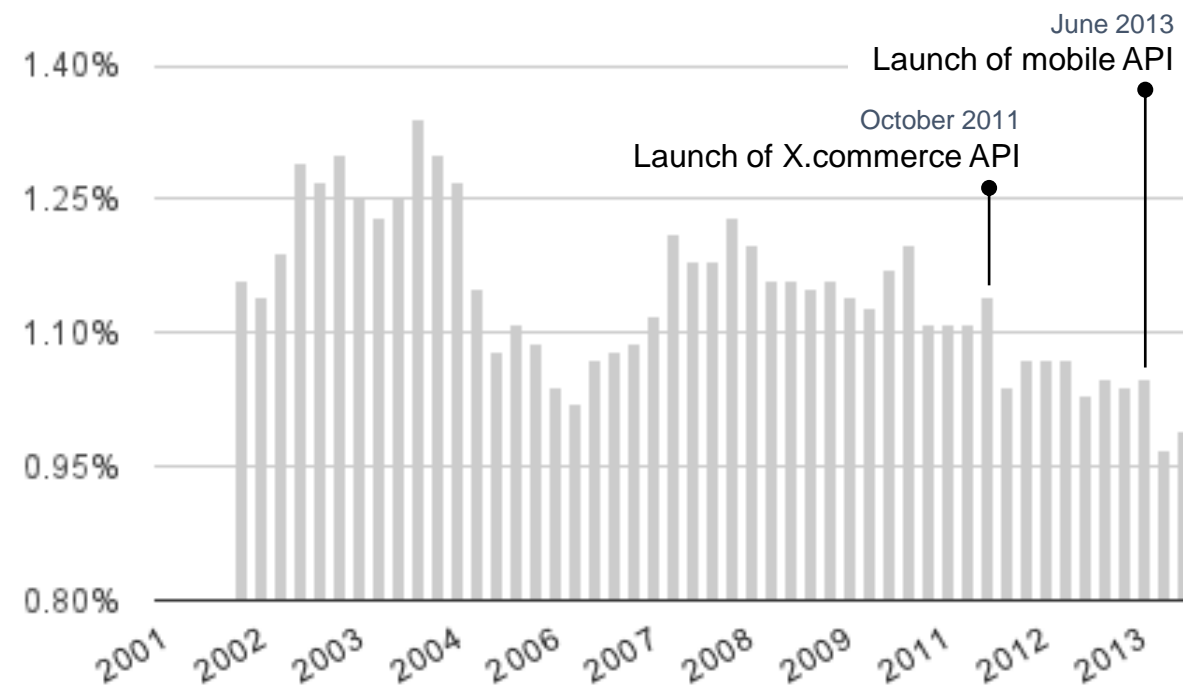




Revenues



Expenses





BACK OFFICE
manufacturing product
focused upon innovation



MIDDLE OFFICE
processing transactions
focused upon quality



FRONT OFFICE
retailing experiences
focused upon intimacy

RETAIL BANKING

COMMERCIAL BANKING

PAYMENTS

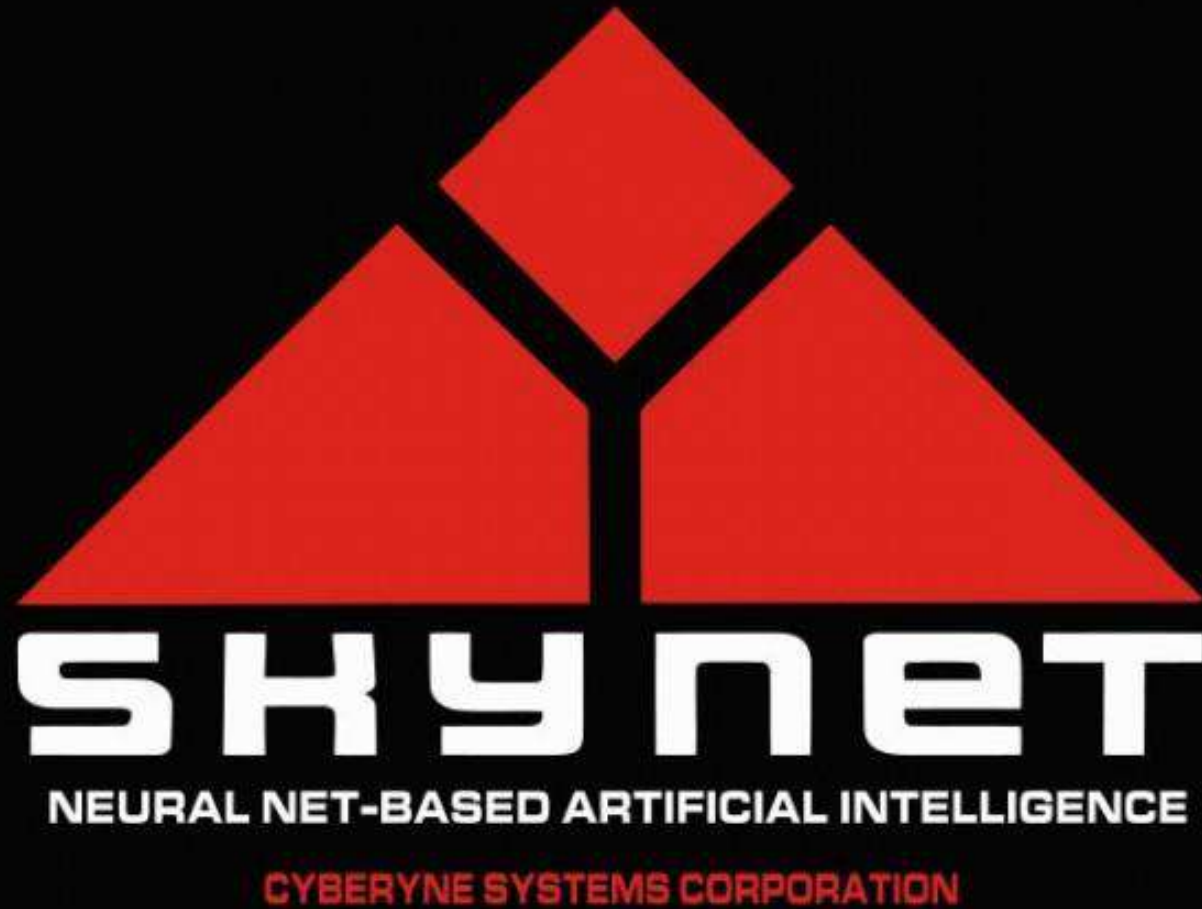
WEALTH MANAGEMENT

INVESTMENT BANKING

INSURANCE



2012



2016

ches “AIs” to invent their own
avoid eavesdropping

good at devising crypto methods; less good at codebreaking.

2016, 3:02 PM



JPMorgan Software Does in Seconds What Took Lawyers 360,000 Hours

by **Hugh Son**

February 28, 2017, 12:31 AM GMT *Updated on* February 28, 2017, 12:24 PM GMT

... the program has helped JPMorgan cut down on loan-servicing mistakes, most of which stemmed from human error in interpreting 12,000 new wholesale contracts per year ...

... Bots are expected to handle 1.7 million access requests this year, doing the work of 140 people ...

Will robots turn on humans?

Cybersecurity experts warn that hacked machines could attack us and even burgle our homes

- Experts warn that some robots available today are vulnerable to hacking
- Firm claims that hacked robots could mix toxic substances into food and drinks
- And bots could be hacked into to unlock doors and disable alarms for burglars
- As robots get smaller, they will pose greater risks, the researchers claim

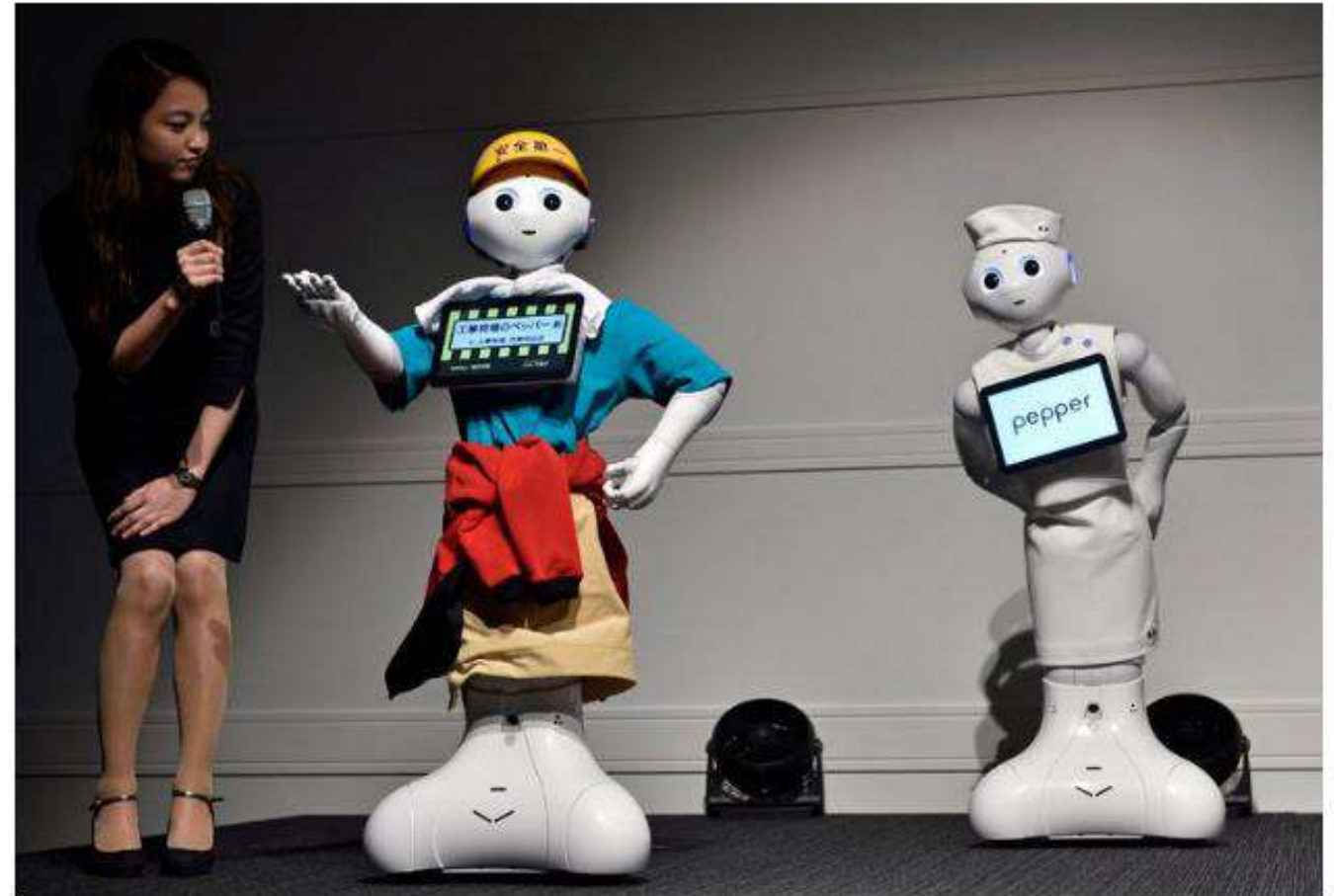
By [HARRY PETTIT FOR MAILONLINE](#)

PUBLISHED: 14:25, 1 March 2017 | **UPDATED:** 16:14, 1 March 2017

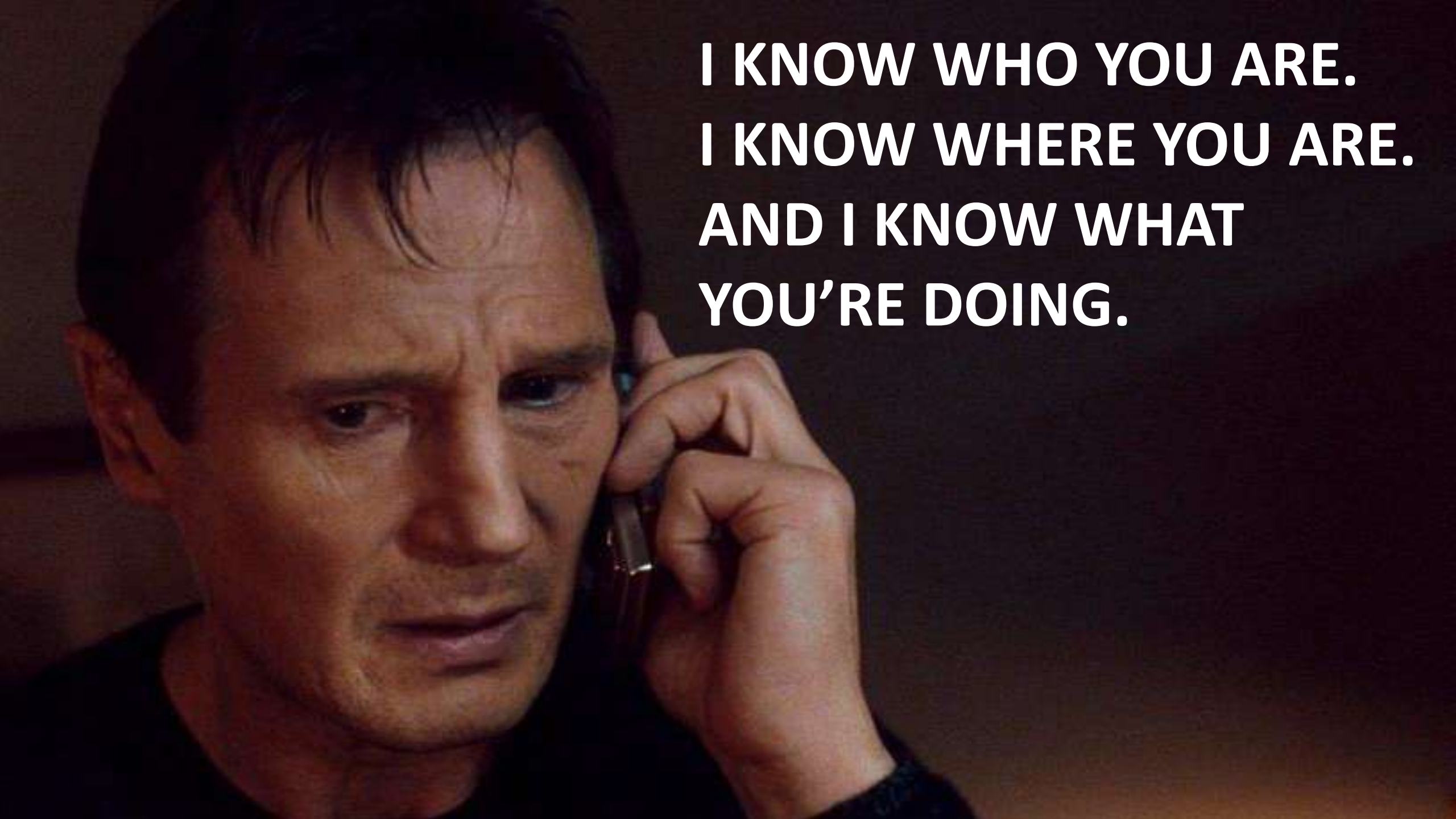


That Cool Robot May Be a Security Risk

By JOHN MARKOFF MARCH 1, 2017



A fashion contest in Tokyo last month featured Pepper robots. A report by IOActive cited security flaws in some of these kind of robots. Franck Robichon/European Pressphoto Agency

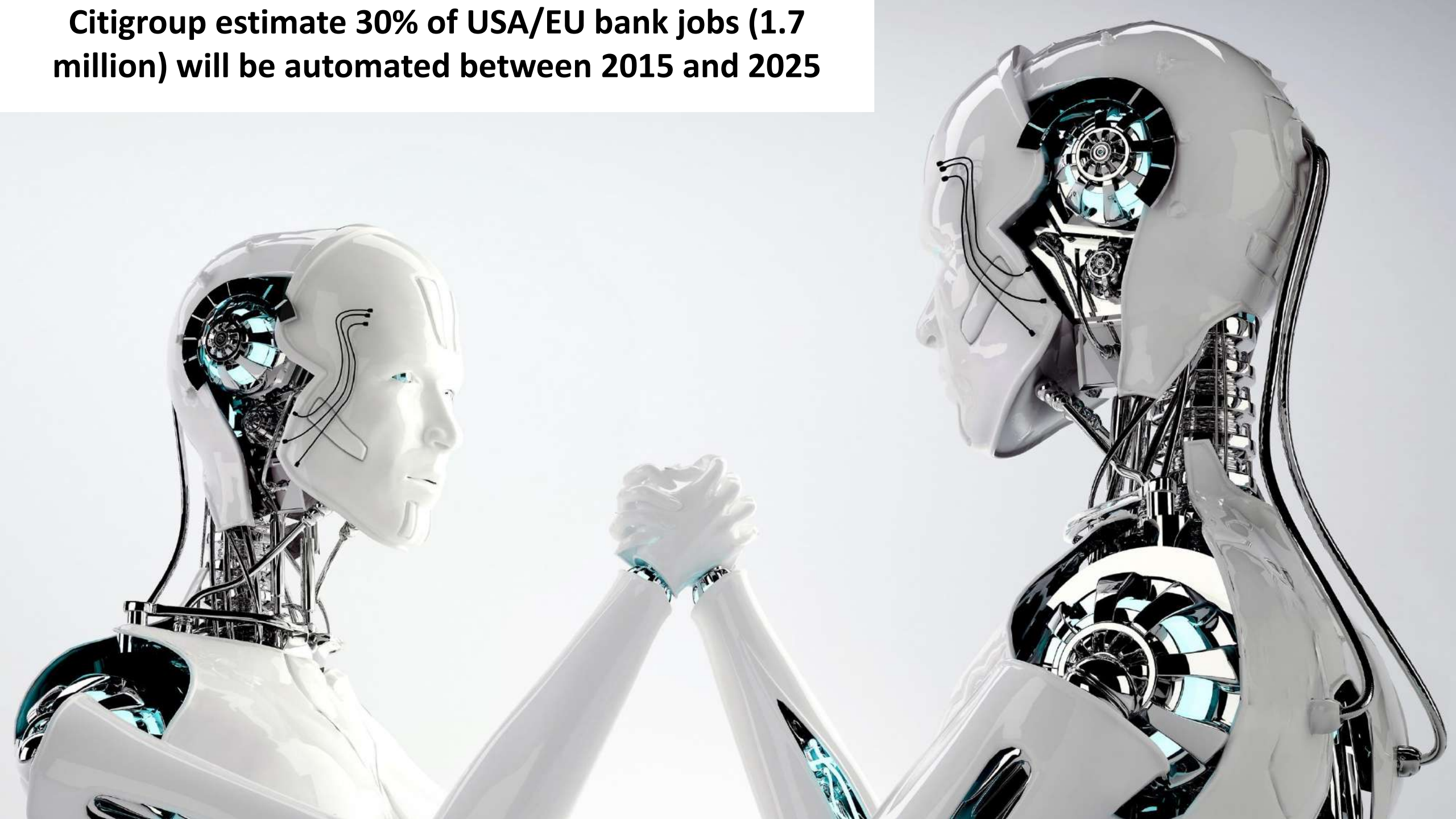


**I KNOW WHO YOU ARE.
I KNOW WHERE YOU ARE.
AND I KNOW WHAT
YOU'RE DOING.**

Teller



Citigroup estimate 30% of USA/EU bank jobs (1.7 million) will be automated between 2015 and 2025





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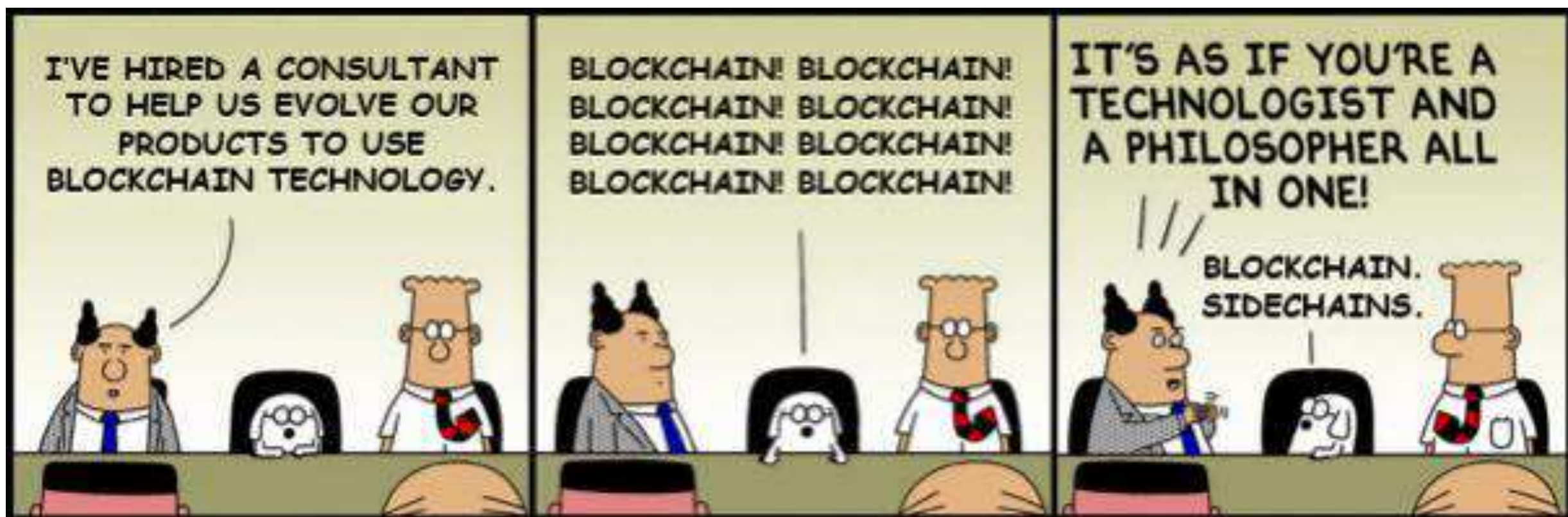


I'VE HIRED A CONSULTANT
TO HELP US EVOLVE OUR
PRODUCTS TO USE
BLOCKCHAIN TECHNOLOGY.

BLOCKCHAIN! BLOCKCHAIN!
BLOCKCHAIN! BLOCKCHAIN!
BLOCKCHAIN! BLOCKCHAIN!
BLOCKCHAIN! BLOCKCHAIN!

IT'S AS IF YOU'RE A
TECHNOLOGIST AND
A PHILOSOPHER ALL
IN ONE!

BLOCKCHAIN.
SIDECHAINS.











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ANDU 安兑



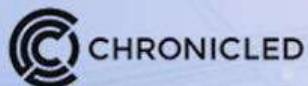
BlockApps



BBVA



BNY MELLON



CME Group



CONSENSYS

CREDIT SUISSE



התאחדות תעשיית

富邦金控 Fubon Financial

IC3 The Initiative For
CryptoCurrencies & Contracts

ING



The Institutes[®]
RISK & INSURANCE
KNOWLEDGE GROUP



J.P.Morgan



Microsoft

MONAX
INDUSTRIES



THOMSON REUTERS



Santander

string



telindus
powered by tangos



Tendermint



UBS

VidRoll





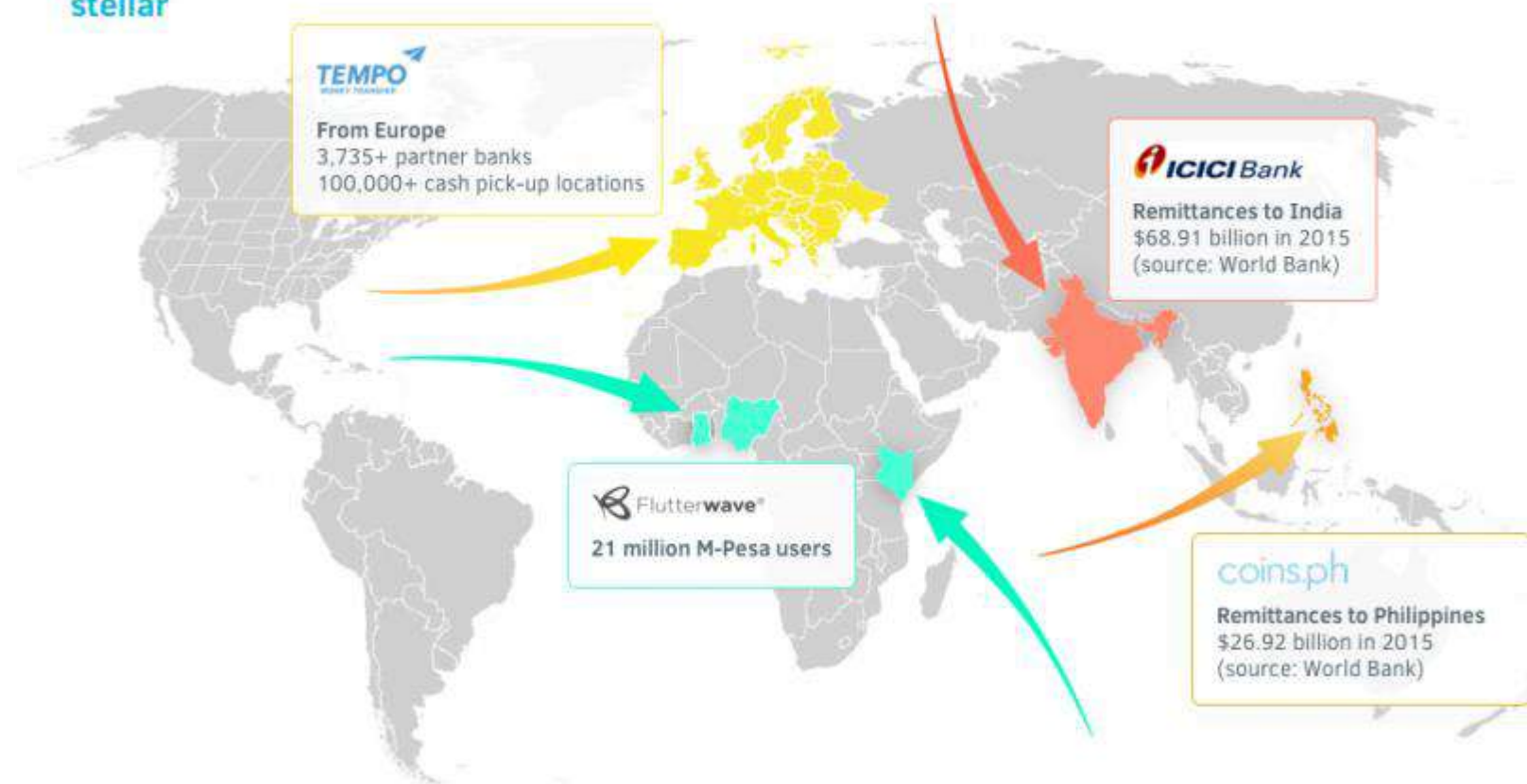
The firm published estimates declaring that, by using XRP, banks would [save 42%](#) in cross-border payments costs, a figure that was higher than the 33% that using Ripple without XRP would save.

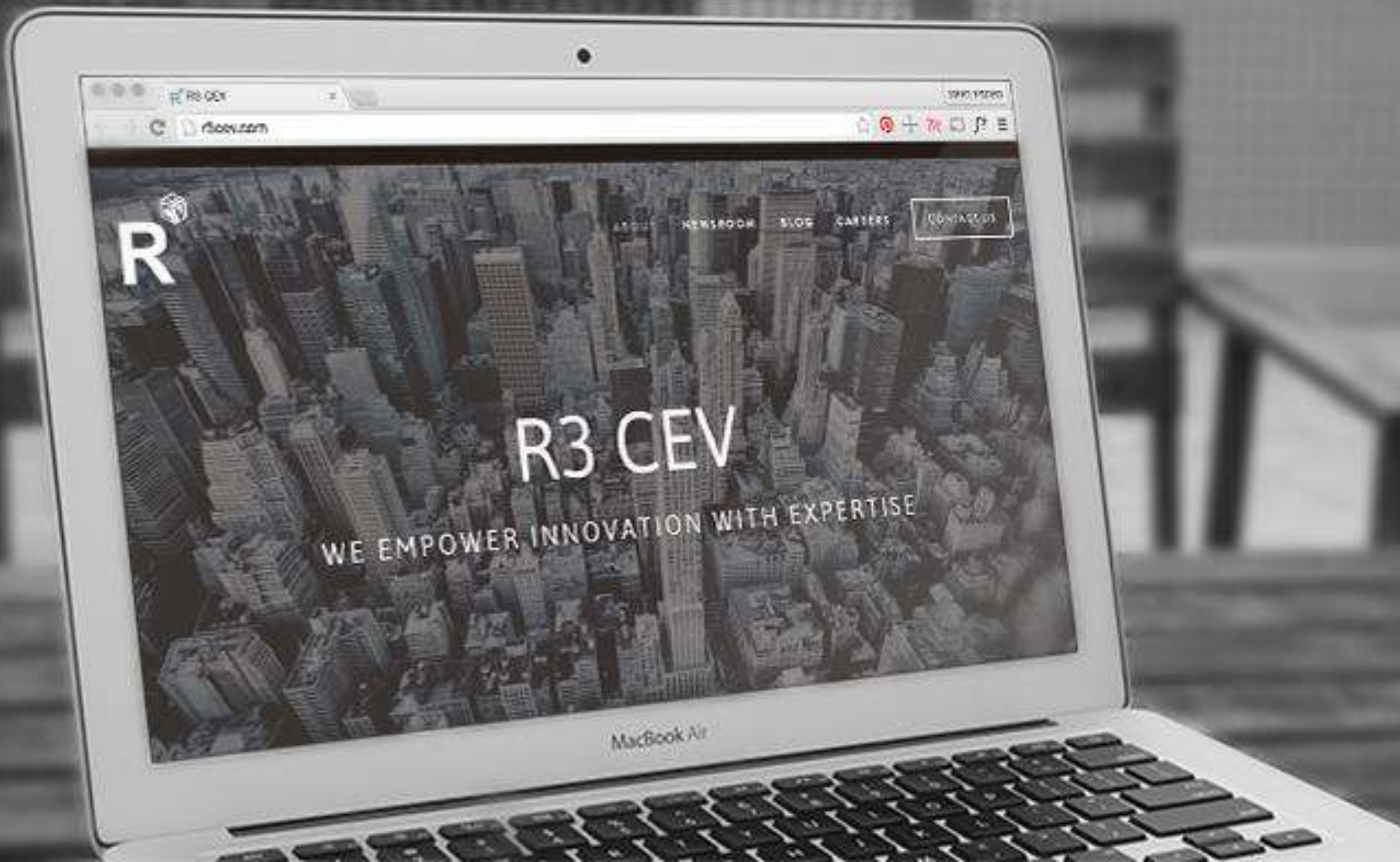


STELLAR

New Partners, Largest Remittance Markets

stellar





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WE EMPOWER INNOVATION WITH EXPERTISE

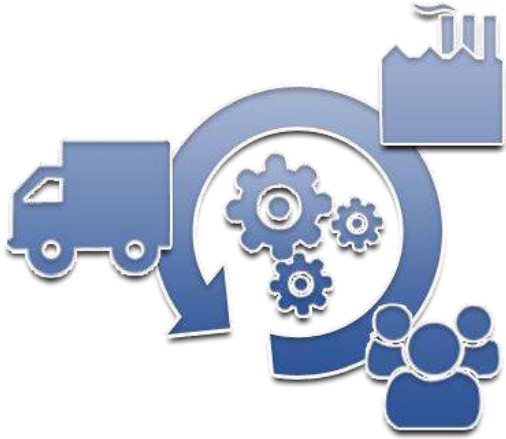
MacBook Air

STOP PRESS: Corda Isn't a Traditional Blockchain Platform (Oh wait...It Never Was!)*

1. Corda is a distributed ledger platform, not a traditional blockchain platform.
2. Blockchains are specific pieces of software built to handle virtual currency transactions.
3. They cannot be applied unchanged to wholesale financial markets: changes must be made to satisfy regulatory, privacy and scalability concerns.
4. Corda was designed from the ground up to address the specific needs of the financial services industry.
5. It is heavily inspired by and captures the benefits of blockchain systems, but with design choices that make it able to meet the needs of regulated financial institutions.



Supply Chain



Smart Assets



Digital Identity



Trade Finance



Smart Contracts

(programmed transactions)



Payments



Trade Finance Use Case Start-Ups



Fluent



Tradle, Inc.



skuchain



factom



Tallysticks

WAVE

Payments Use Case Start-Ups



ABRA



Bitnet



CIRCLE



Coinify



Digital Identity Use Case Start-Ups



Clearing and Settlement Use Case Start-Ups

epiphyte



Overstock.com®



clearmatics

symbiont



itBit





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BREAKING NEWS

How much is being invested in blockchain start-ups?





CIO JOURNAL.

The Internet, Blockchain, and the Evolution of Foundational Innovations

Blockchain is a foundational technology, like electricity and the internet, whose transformational impact takes much longer

By IRVING WLADAWSKY-BERGER

0 COMMENTS

Jan 20, 2017 1:25 pm ET



“Foundational innovations must overcome many barriers – technological, organizational, governance, political.”

Suddenly, Dubai Aims to Become First Blockchain-Powered City by 2020

14345 Total views 1984 Total shares



In October 2016, Smart Dubai Office, hereinafter SDO, a technology initiative developed by the UAE government and Startup Incubator and Seed Fund 1776, launched the SDO Blockchain Challenge to discover Blockchain startups that can lead Dubai's Blockchain strategy.

Dubai Government Taps IBM For City-Wide Blockchain Pilot Push

Pete Rizzo (@pete_rizzo_) | Published on March 14, 2017 at 09:30 GMT

NEWS

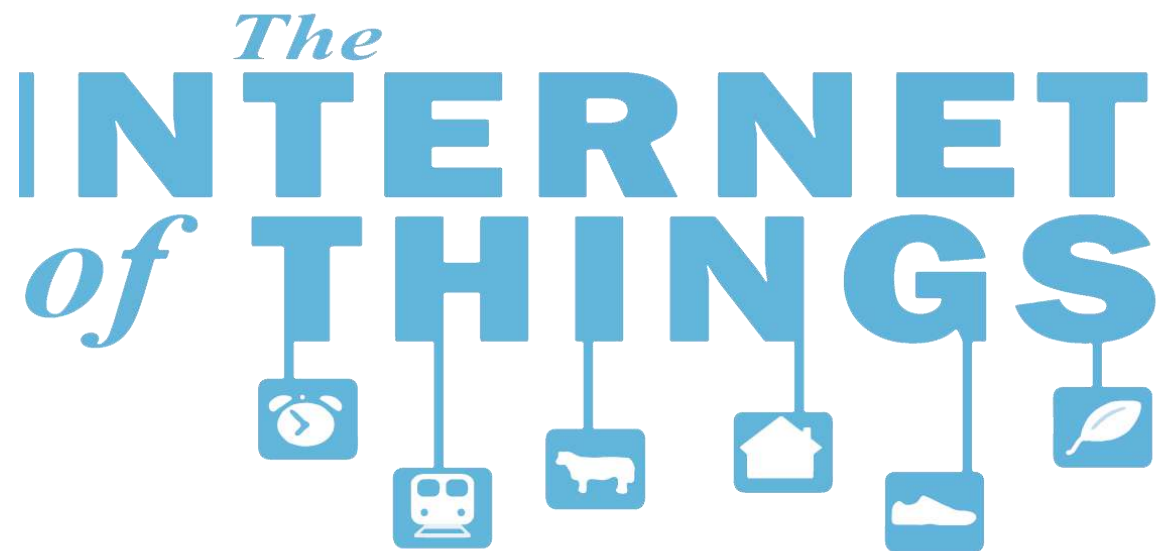
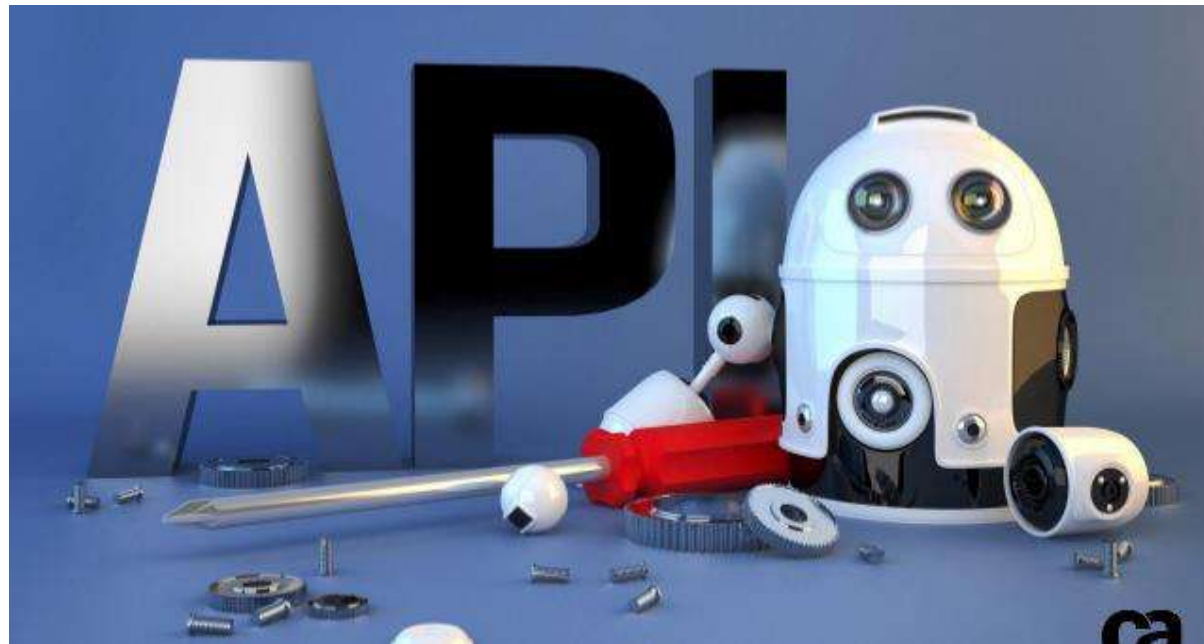
605 63 176 63



The city of Dubai has unveiled new strategic partnerships as part of its bid to become the world's first "blockchain-powered government".



The **INTERNET of THINGS**

The title 'The Internet of Things' is displayed in a blue, sans-serif font. The word 'The' is in a smaller, italicized font. Below the letters 'T', 'H', 'I', 'N', and 'G' of 'THINGS', there are vertical lines connecting to various blue icons: an alarm clock, a train, a cow, a house, and a leaf.



BACK OFFICE

MIDDLE OFFICE

FRONT OFFICE

RETAIL BANKING

COMMERCIAL BANKING

PAYMENTS

WEALTH MANAGEMENT

INVESTMENT BANKING

INSURANCE



 component



BACK OFFICE

MIDDLE OFFICE

FRONT OFFICE

RETAIL BANKING

COMMERCIAL BANKING

PAYMENTS

WEALTH MANAGEMENT

INVESTMENT BANKING

INSURANCE





BACK OFFICE

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蚂蚁金服
ANT FINANCIAL

SHANGHAI



BANK









Open Source St.

Proprietary Ave.

"My three year old son likes to play with dinosaurs ... so do we"
FinTech CEO announcing bank partnership





Only 3% of CEOs of leading banks have professional technology experience;

Only 6% of board directors have professional technology experience;

40% of banks have no board members with any professional technology experience in their career.





“When I go to
Silicon Valley...they
all want to eat our
lunch. Every single
one of them is going
to try.”

Jamie
DIMON



You're Right, Jamie.

Bitcoin will
eat your lunch.



#ExploreBitcoin
genesis-mining.com



Genesis
Mining



In 2016, we spent more than \$9.5 billion in technology firmwide, of which approximately \$3 billion is dedicated toward new initiatives. Of that amount, approximately \$600 million is spent on emerging fintech solutions – which include building and improving digital and mobile services and partnering with fintech companies.



Chris Skinner

@Chris_Skinner

Gartner found 76% of banks don't believe their business model has to change because of digitalisation #MEFTECH <- shocker

RETWEETS

24

LIKES

17



10:52 AM - 13 Mar 2017 from Abu Dhabi, United Arab Emirates

2 24 17



Tweet your reply



Andrew Coulson @ascoulson · Mar 13

Replying to @Chris_Skinner

@pbulpitt interesting.. complacent? What's your view @cgledhill ?

1 2



Chris Gledhill @cgledhill · Mar 13

depends on time scale. Probably business model okay for another 3 years

1



Now Super @nowsmsf · Mar 13

Replying to @Chris_Skinner

70% of banks are dead brands walking

2

French bank BNP Paribas is spending €3 billion to 'build the bank of tomorrow'



Oscar Williams-Grut

Feb. 7, 2017, 8:01 AM 3,867

Lloyds Bank's £1.75BN bet on the future of banking

Feature

30 JANUARY 2017

Century-Old Bank Plans Digital Revamp to Fight Fintech Risk

by Anuchit Nguyen

28 March 2017, 22:00 BST Updated on 29 March 2017, 04:59 BST

- Siam Commercial Bank's CEO working on a lifestyle app
- Lender also increasing its focus on wealth management

20th Century Bank

Physical
Paper
Buildings and Humans
Proprietary
Closed
Tightly coupled
Slow
Capital intensive
Regulation as a barrier

21st Century Bank

Digital
Data
Software and Servers
Standardised
Open
Loosely coupled
Fast
Cheap
Regulation as an enabler





Being
human



Creating
industry



Forming
civilisations



Going
digital



Being
human



Forming
civilisations

Creating
industry

Going
digital





Shared
beliefs



Forming
civilisations

Creating
industry

Going
digital





Shared
beliefs



Money for
control

Creating
industry

Going
digital





Shared
beliefs



Money for
control

Bank to
cross borders

Going
digital





Shared
beliefs



Money for
control

Bank to
cross borders

Open sourced
to go global









Ford: 'We assume Apple is working on a car'



Kamal Ahmed
Economics editor

25 April 2016 | Business



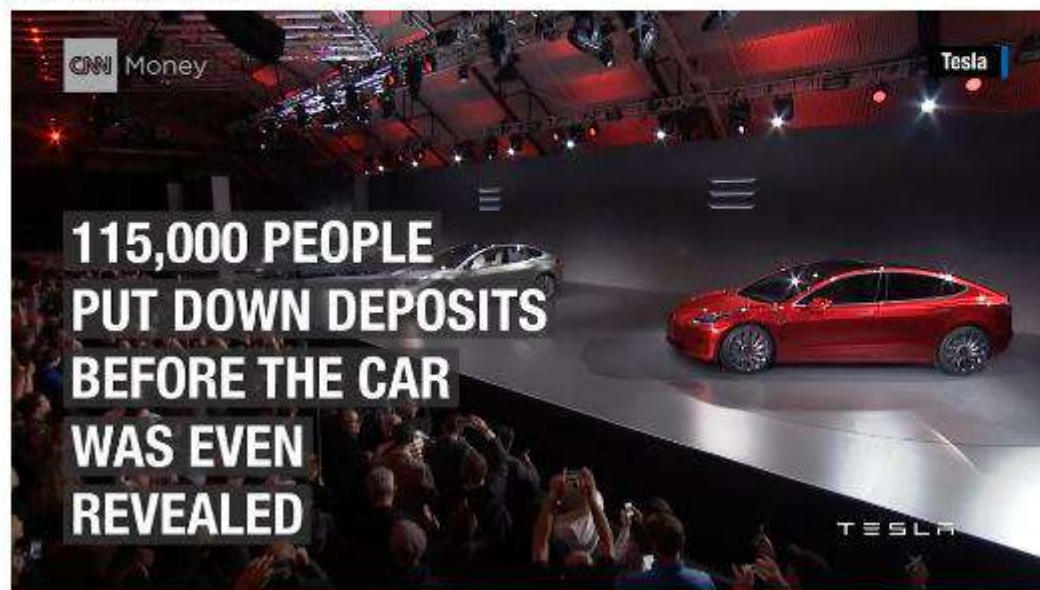
Ford boss Mark Fields says its

Ford is in the technology

Tesla got 200,000 orders for the Model 3 in first day

by Chris Isidore @CNMoney

April 1, 2016: 5:42 PM ET



115,000 PEOPLE
PUT DOWN DEPOSITS
BEFORE THE CAR
WAS EVEN
REVEALED

Can Detroit Beat Google to the Self-Driving Car?

Inside GM's fight to get to the future first.

By Keith Naughton | October 29, 2015

Illustrations by Bratislav Milenkovic

From **Bloomberg Businessweek**

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Social Surge - What's Trending



Who gets Prince's millions?



You can now open a Goldman Sachs account with \$1



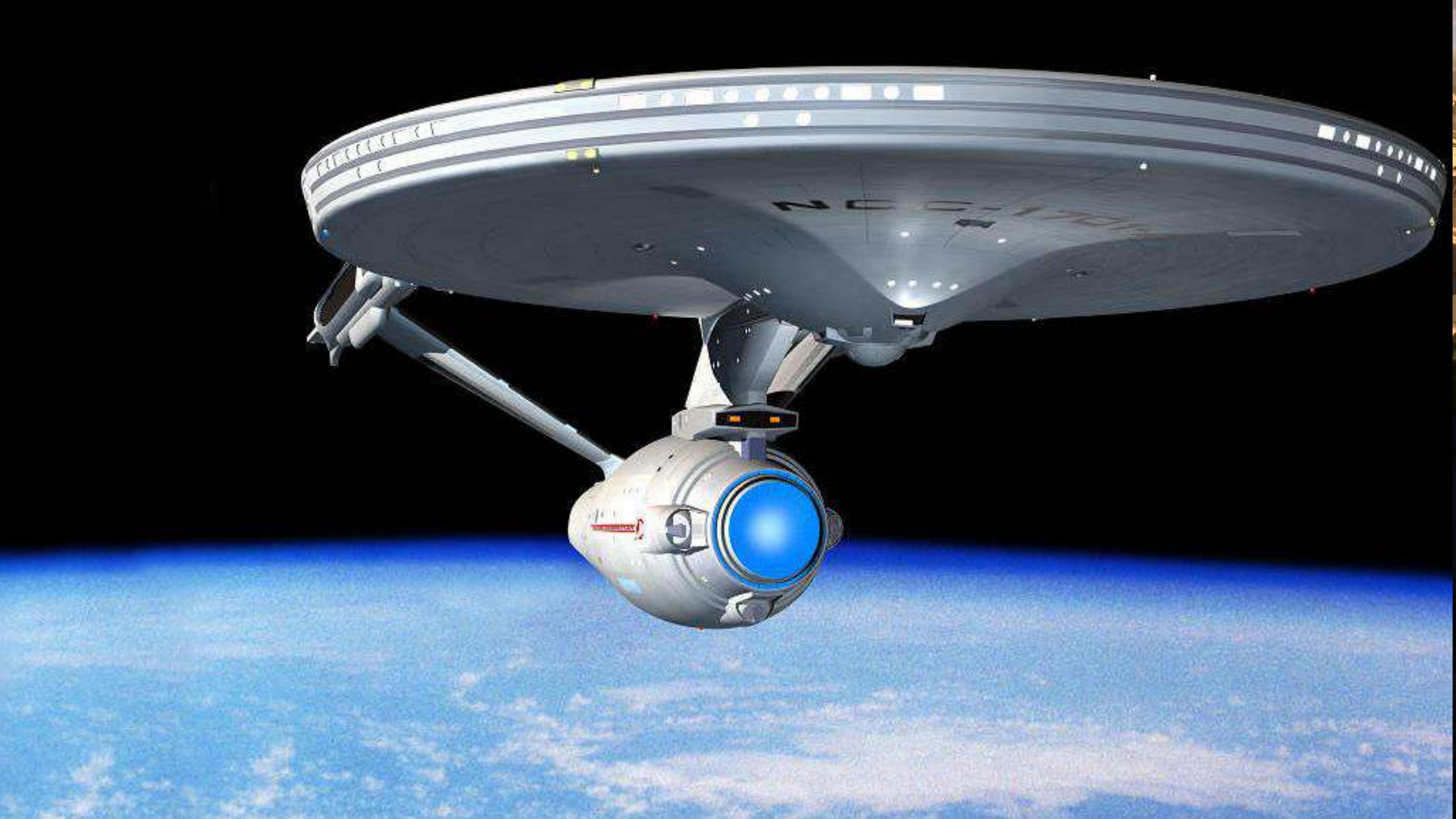
Saudi Arabia tries to break 'dangerous' addiction to oil

AUDEMARS PIGUET
Le Brassus

Development chief at General

e's sitting in the driver's seat, with a big Cadillac that's driving itself

l Michigan, hidden from the defitting a prison. The company's unt, sunny autumn afternoon—a on, though it appears that his is





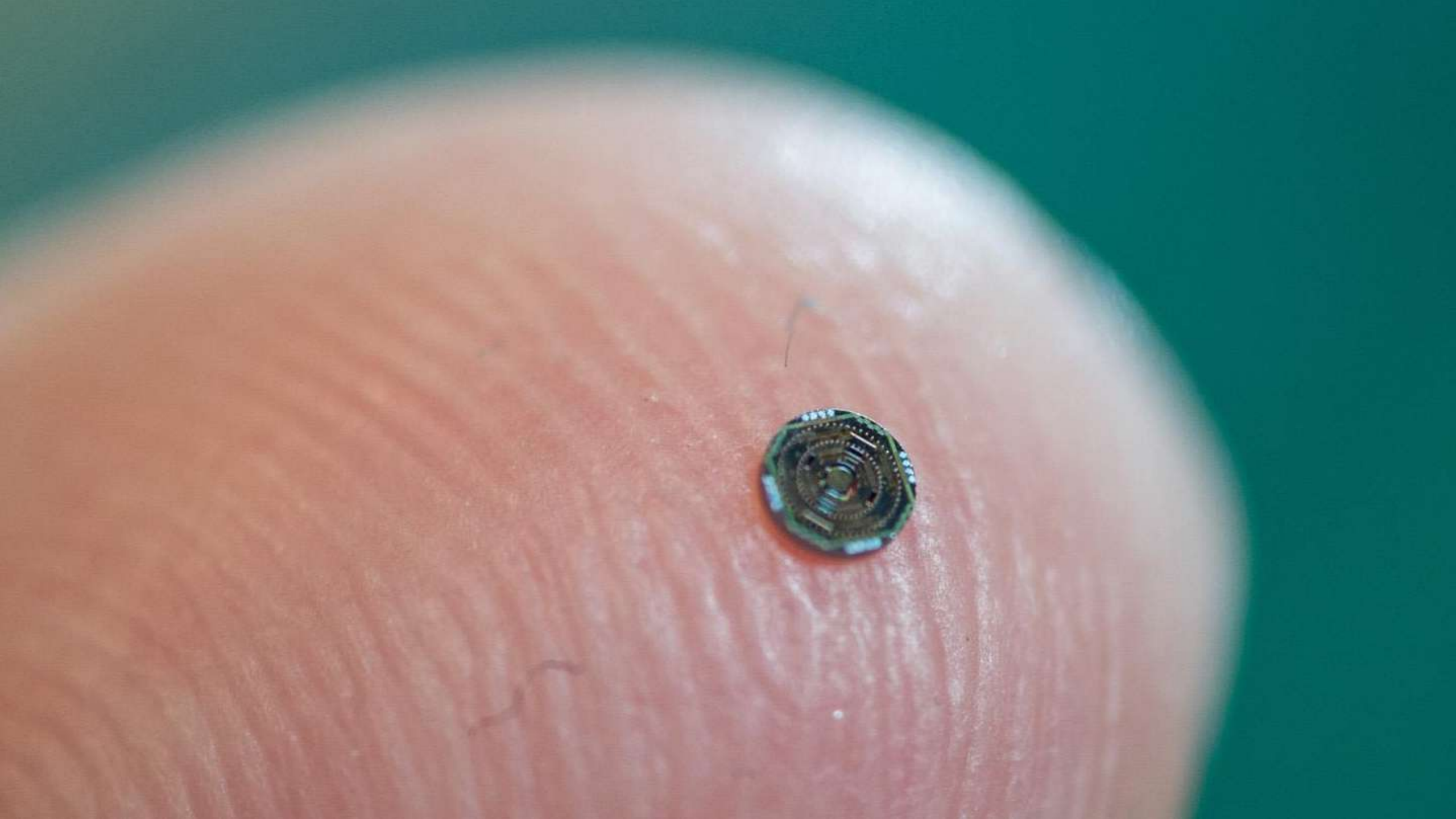


RICHARD FLEISCHER'S
ULTIMATE TRIP

FANTASTIC VOYAGE

STEPHEN BOYD RAQUEL WELCH
DONALD PLEASANCE

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Science

Home > Science

Three-parent baby born to infertile couple in world first

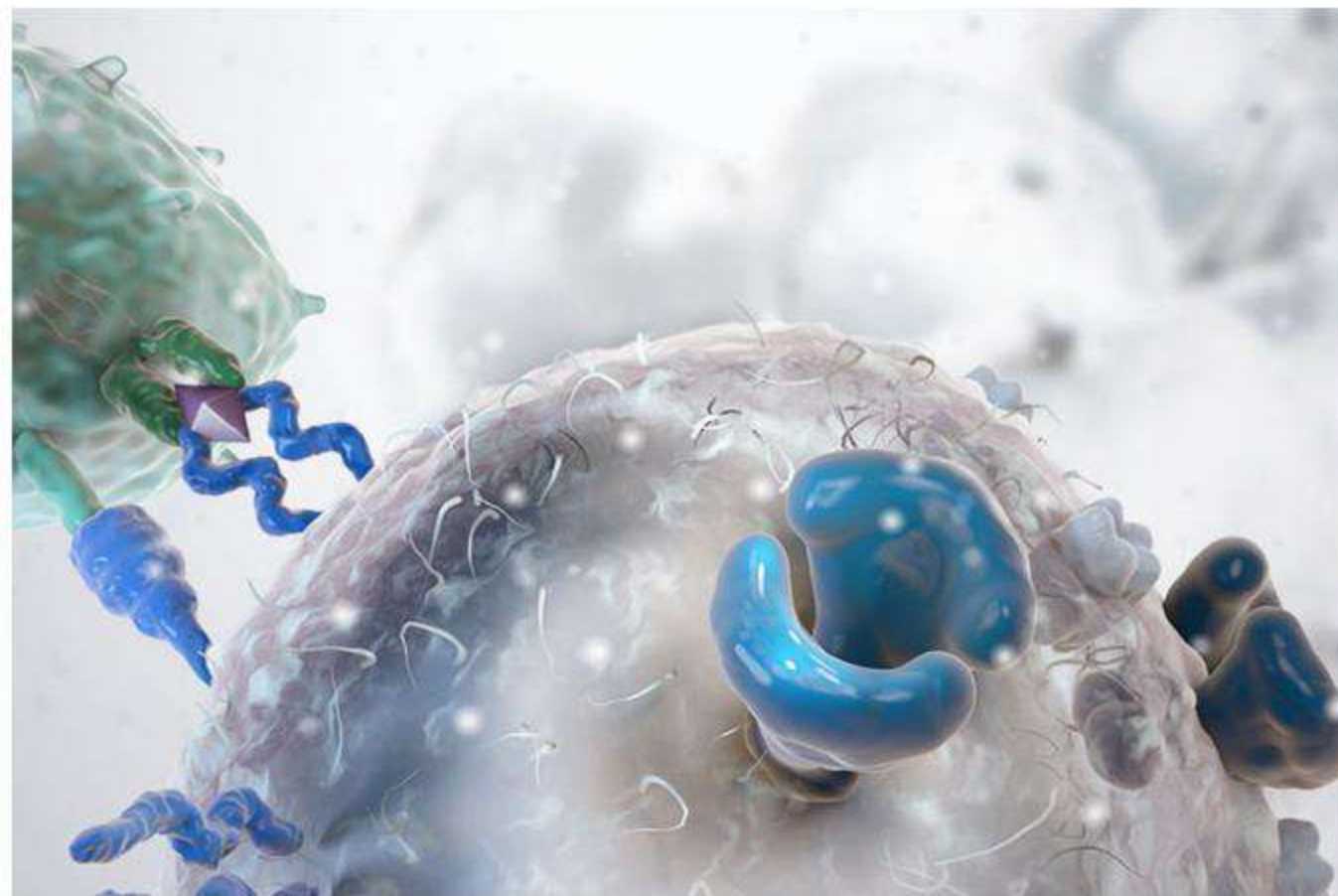


0 Comments



Pronuclear transfer took place after four failed rounds of IVF CREDIT: SEBASTIAN KAULITZKI

Gene editing has saved the lives of two children with leukaemia



Immune cells can be edited to target cancer

Val Altounian / Science Translational Medicine (2017)

No Donor Required: 5 Body Parts You Can Make With 3-D Printers



Robert J. Szczerba, CONTRIBUTOR

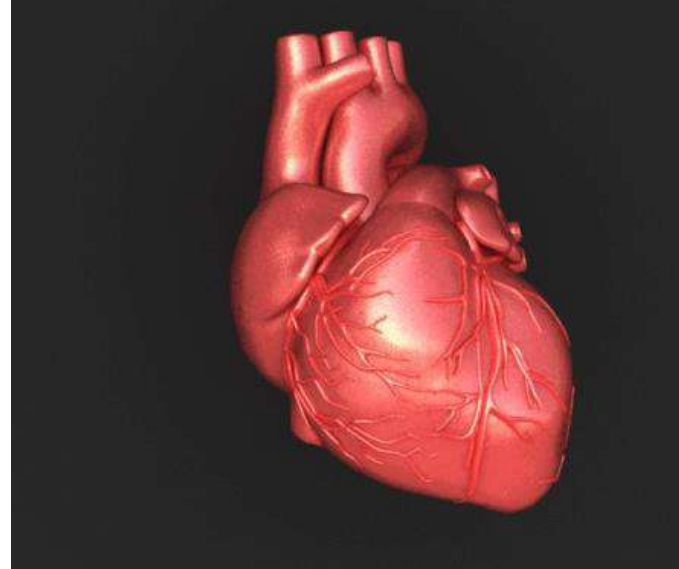
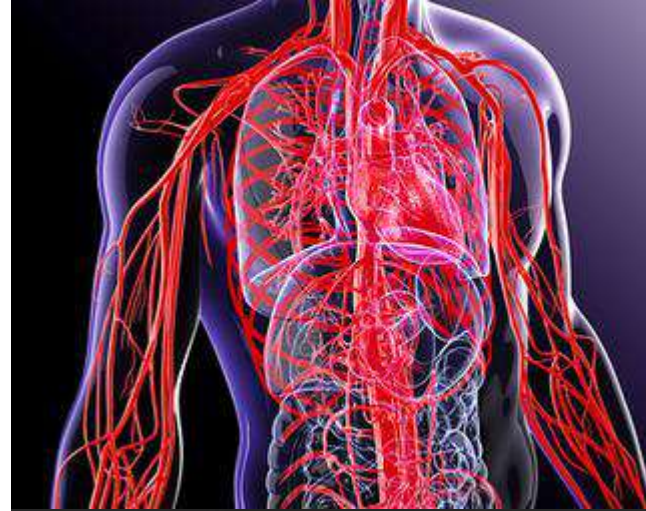
Exploring the future of science and tech [FULL BIO](#) ✓

Opinions expressed by Forbes Contributors are their own.

3-D printing has been around in various forms since the 1980s, originally as a means of quickly producing affordable prototypes for the manufacturing industry. Recently, researchers have found some amazing healthcare and biological applications for 3-D printing technology, called bioprinting. As a result, the 3-D printing market for healthcare is predicted to reach roughly [4.04 billion by 2018](#). From custom prosthetics to living tissue, 3-D printing is a versatile means of providing cost effective and individualized care to patients.

Scientists Successfully Transplanted 3D Printed Human Body Parts Into Rats

February 15, 2016 // 11:00 AM EST



'The first person to live to 150 has already been born.'

Innovation Hub

August 08, 2015 · 8:15 AM EDT

By Matt Purdy ([follow](#))

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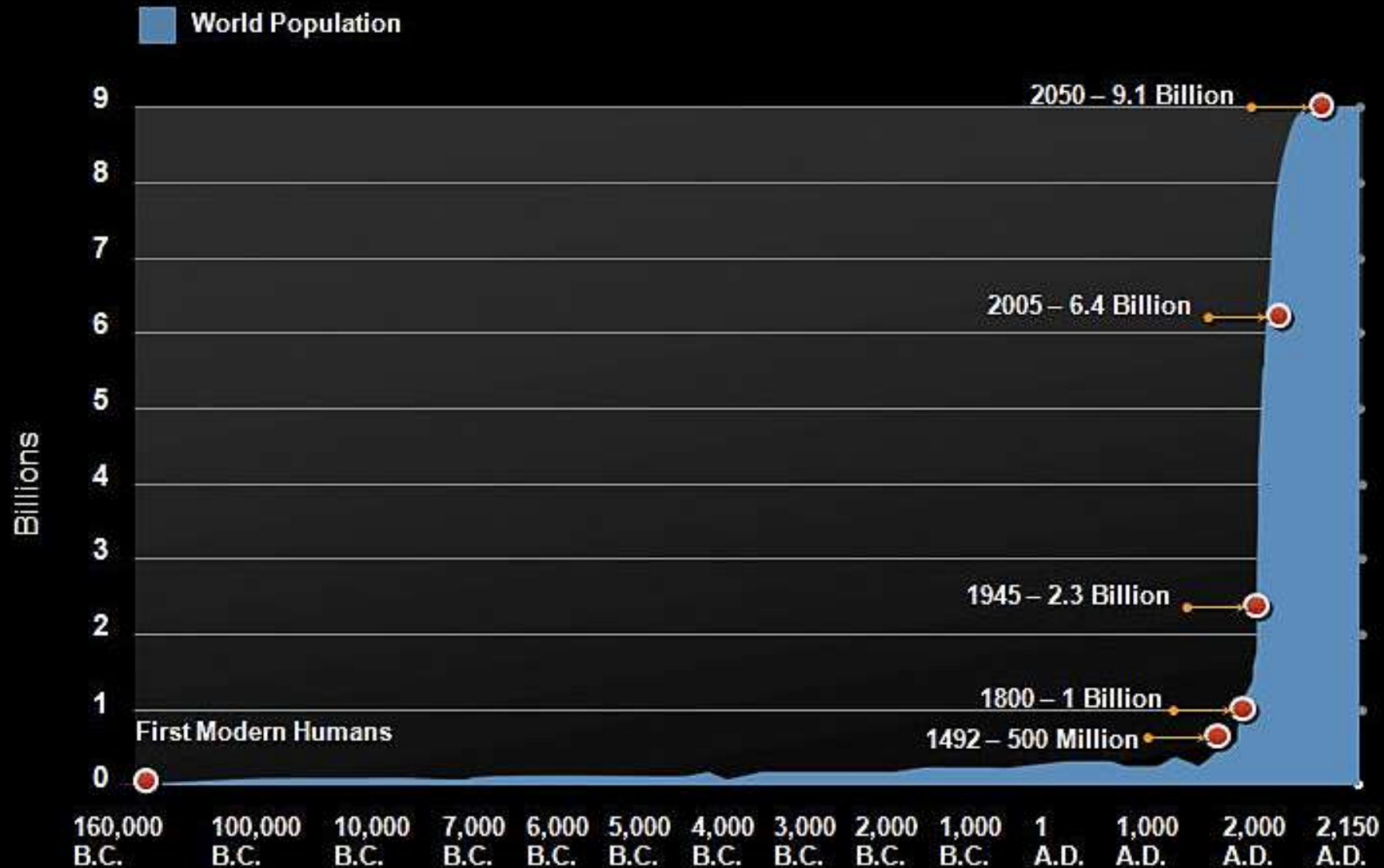


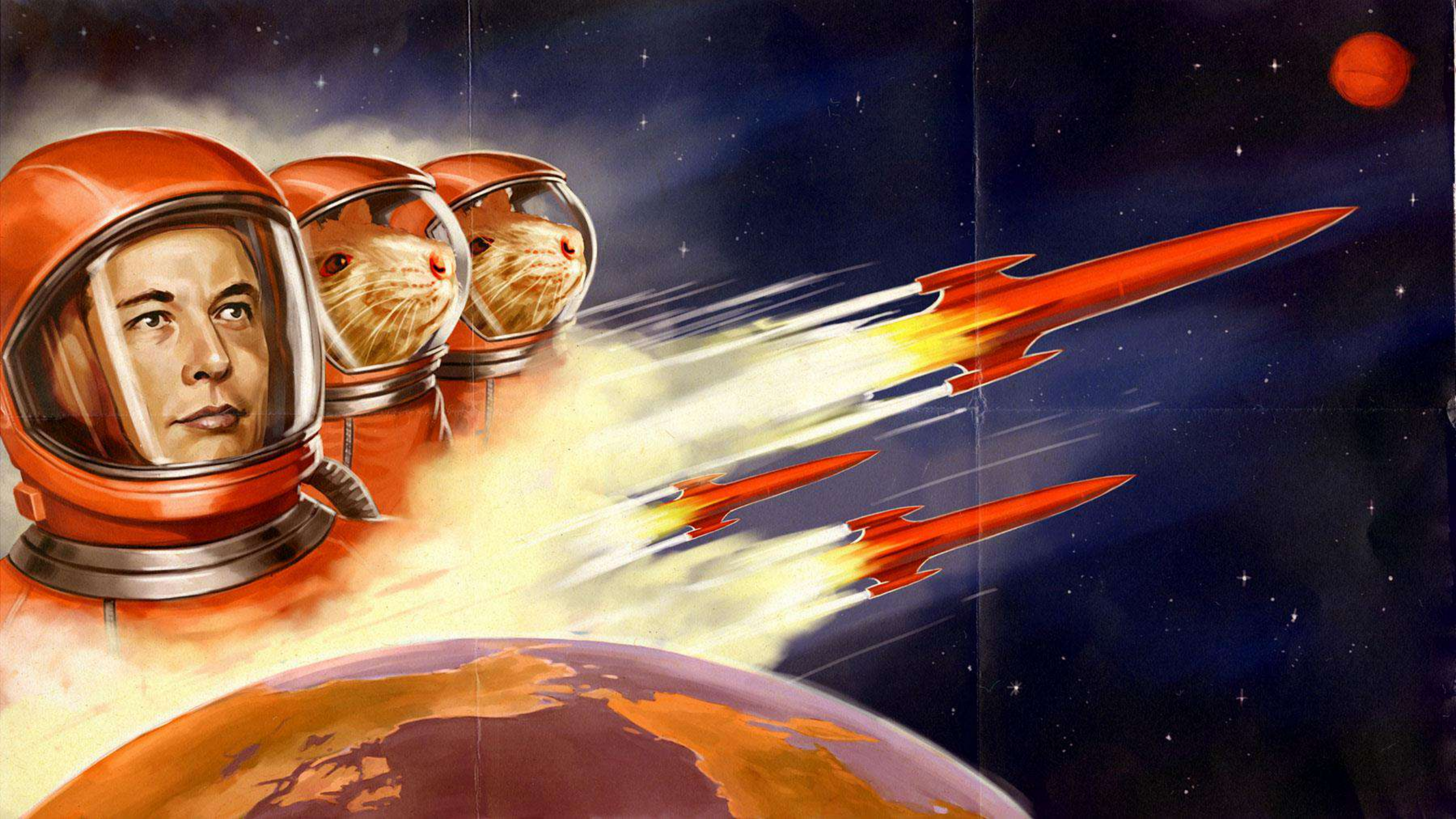
Comment



Globally,
the number of
100-year-olds
is set to increase
10-fold
in the next 35 years.

Population Growth Throughout History





[Space.com](#) > [Spaceflight](#)

Now Is the Time to Colonize Mars, Elon Musk Says

By Mike Wall, Space.com Senior Writer | December 16, 2015 07:00am ET

f 713

t 79

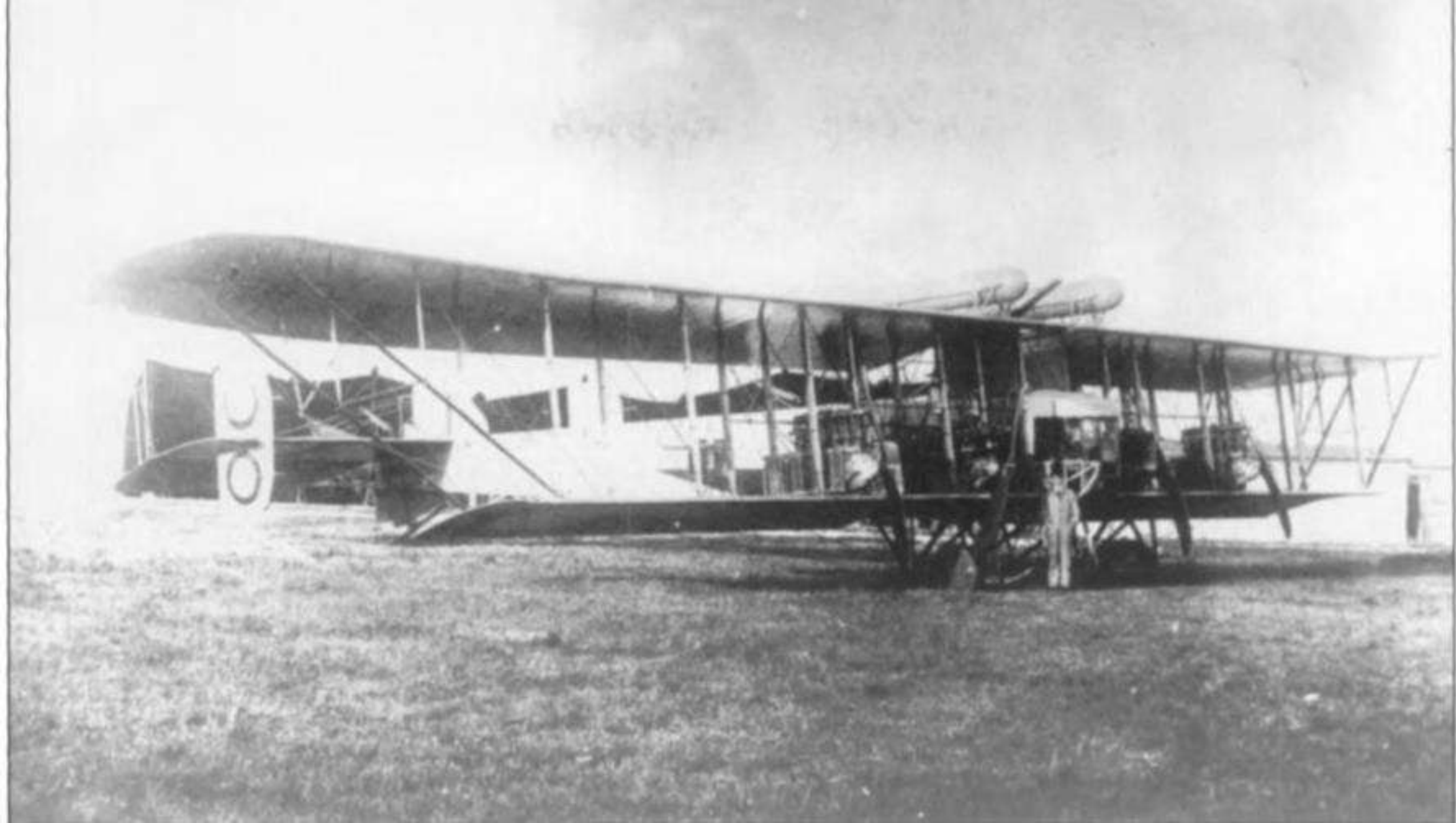
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The passenger reception and communication facilities at Heathrow Airport, 1946

ONE HUNDRED DOLLARS

E2-718281828459045

5
203



THE FUTURE OF MONEY

CASH, CHECKS, AND CREDIT CARDS—
WHO NEEDS THEM? THE NEW GLOBAL
CURRENCY IS FLEXIBLE, FRICTIONLESS,
AND (ALMOST) FREE.

David & Lisa
by Daniel Roth



ILLUSTRATION BY DANIEL ROTH

AVAILABLE AUTHORIZING PARTNER SERVICES

PayPal

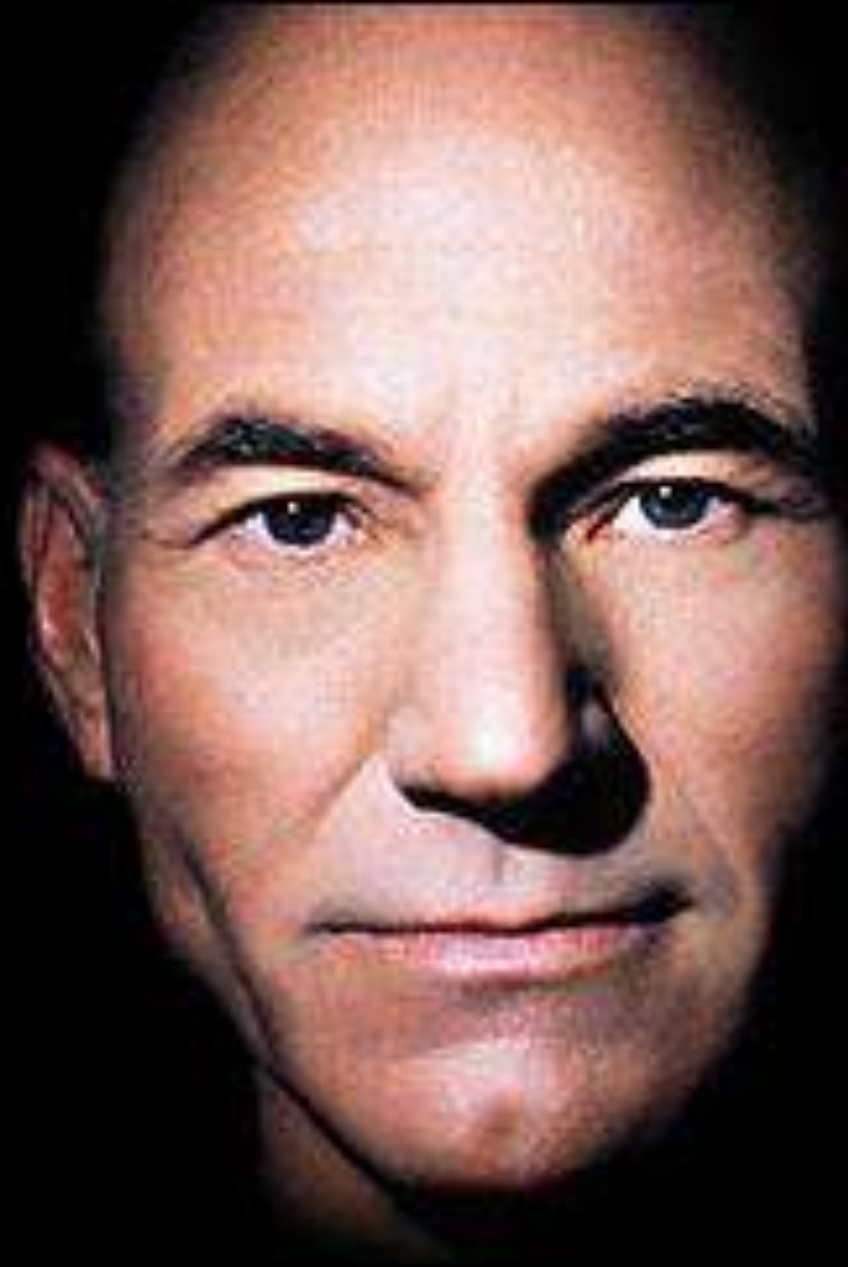
iTunes

Facebook

Obesity

TOUCH HERE
TO AUTHORIZE

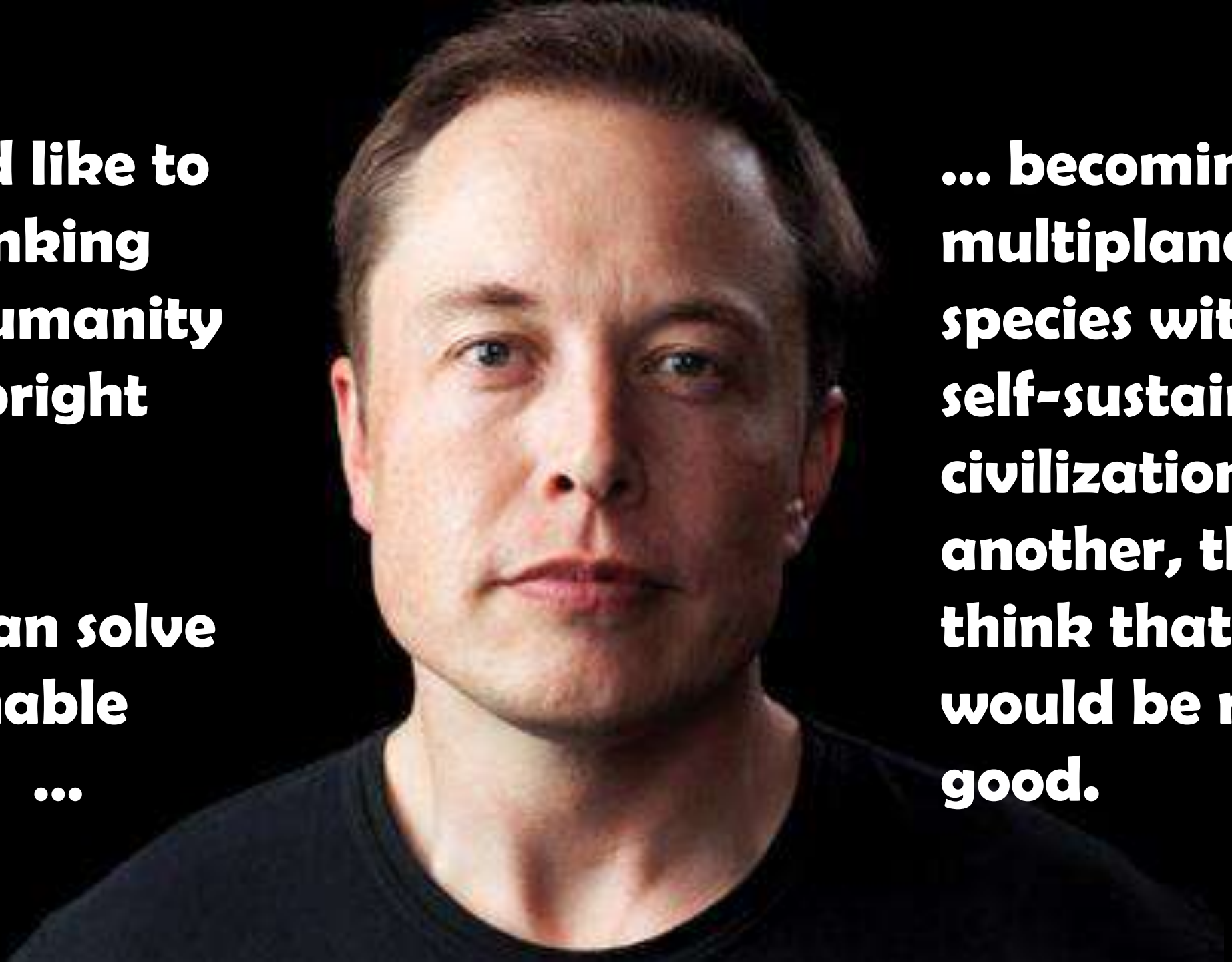
**The acquisition
of wealth is no
longer the
driving force in
our lives ...**



**... we work to
better ourselves
and the rest of
humanity.**

**I would like to
die thinking
that humanity
has a bright
future.**

**If we can solve
sustainable
energy ...**



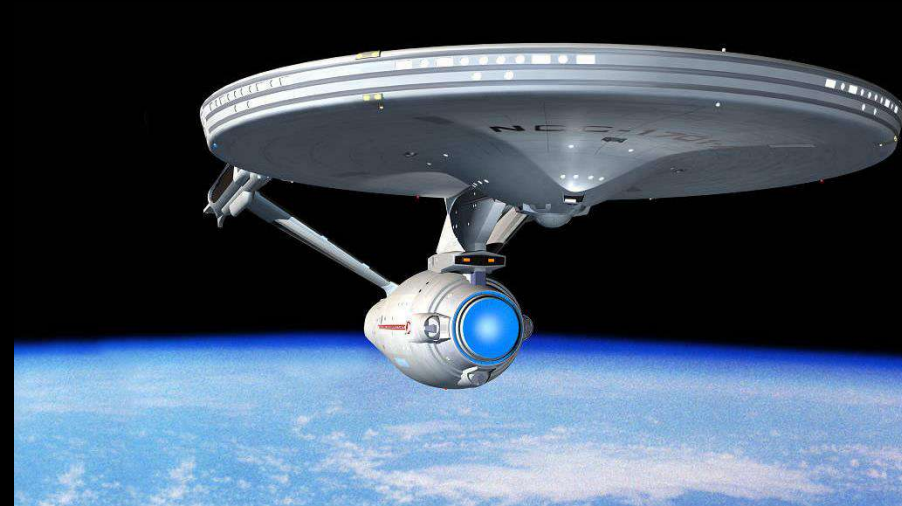
**... becoming a
multiplanetary
species with a
self-sustaining
civilization on
another, then I
think that
would be really
good.**



Shared
beliefs



Money for
control



Bank to
cross borders

Open sourced
to go global

Humanity, not
wealth



ONE
LAST
THING













WELLS FARGO & COMPANY.

U.S. MAIL



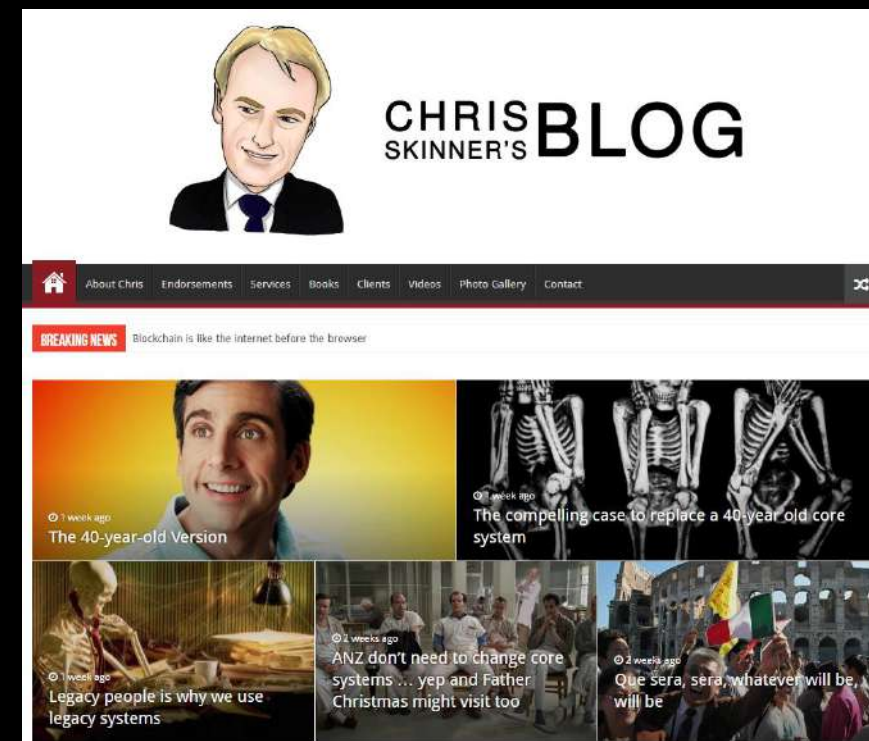
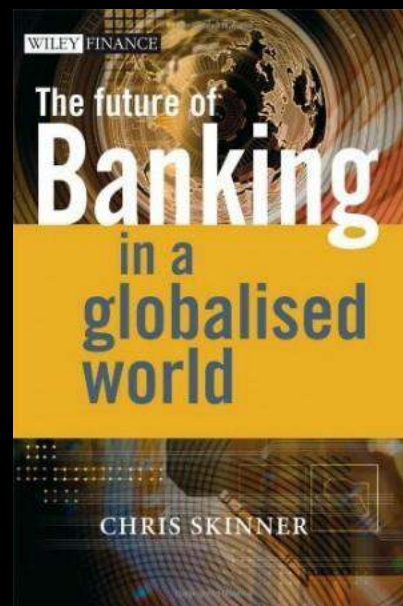
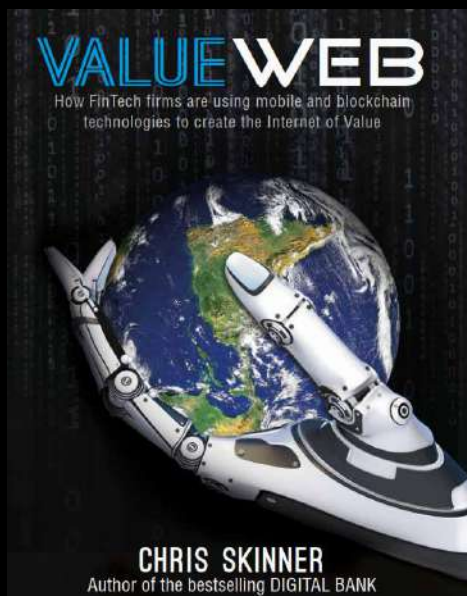
**But why four feet
eight and a half
inches?**



“Chris Skinner: one of the most authoritative voices on Fintech anywhere”

SETH WHEELER

**FORMER ECONOMICS ADVISOR TO THE US PRESIDENT AND
THE WHITE HOUSE**



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FINANCIAL NEWS



**Nordic
Finance
Innovation**

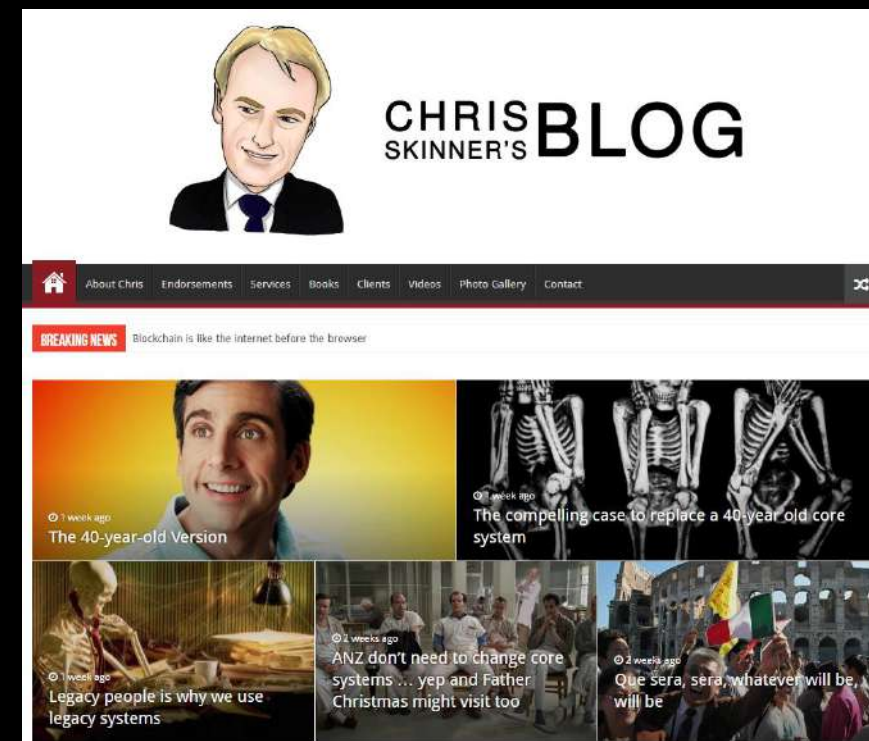
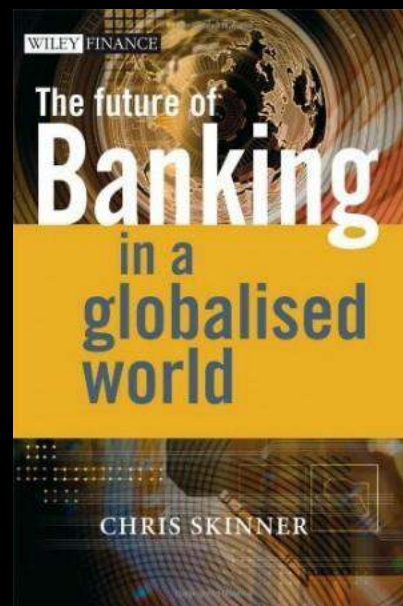
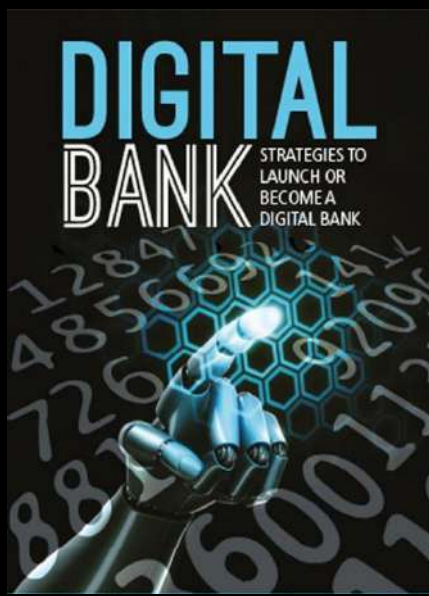
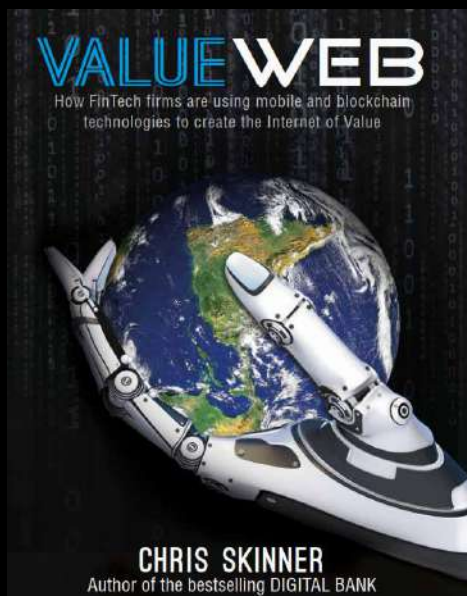
INNOVATE / FINANCE



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SETH WHEELER

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