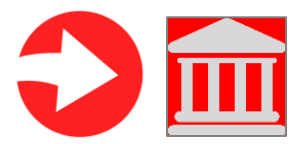
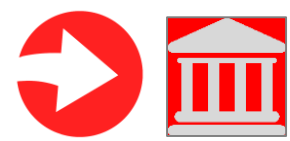


# FinTech 101





# FinTech 101: What is Fintech?



# What is Fintech?

- No doubt you've heard about the big buzz in Fintech. But what is Fintech?
- This training course is your resource to learning more about Fintech.
- The word “fintech” actually made its way into the Oxford dictionary and is defined as: “ Computer programs and other technology used to support or enable banking and financial services
- Lets look further Turning to Wikipedia, it defines “Fintech” as “Financial technology, also known as FinTech, is a line of business based on using software to provide financial services. Fintech companies are generally start-ups founded with the purpose of disrupting incumbent financial systems and corporations that rely less on software



# Are Fintech Companies Start-Ups?

- Traditional Fintech include market players that are generally perceived as facilitators, typically larger incumbent technology vendors supporting the financial services sector. Banks and other traditional financial services players can also leverage Fintech to improve products and services to their customers, making them Fintech players.
- Emergent Fintech include disruptors and innovators who disintermediate incumbent financial services firms or provide new technology solutions to service existing needs.



# Is Alternative Finance the same as Fintech?

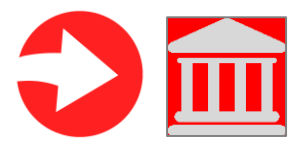
- “Alternative Finance” refers to financial products and services provided by non-mainstream players such as banks and insurance companies.
- But not all alternative finance businesses are Fintech companies. For example, a “challenger bank” provide similar services to what a bank provides, however, instead of disruptive technology, they may pursue a “better customer service” or “cheaper pricing” strategy.
- In general though, most alternative finance businesses are being built on the back of technological innovation and therefore, its safe to classify them as Fintech players.



# How does knowing the landscape help us determine our business model?

Digital Transformation is all about using innovation as building blocks, the more and faster we know about innovation, the better our chances. We will go into each of the vectors after this slide.

- If you are just starting out, it will give you a good idea of what's working and what is not, and more importantly, which segment provides the best opportunity for fastest growth;
- If you are already a Fintech pioneer, then knowing the landscape will help you explore market gaps that you can expand into;
- You will have a much better handle on new and emerging competitors threatening your business model; and
- If you are an incumbent player, then knowledge of the landscape will help you identify acquisition or joint venture partnering opportunities.



# Fintech Landscape

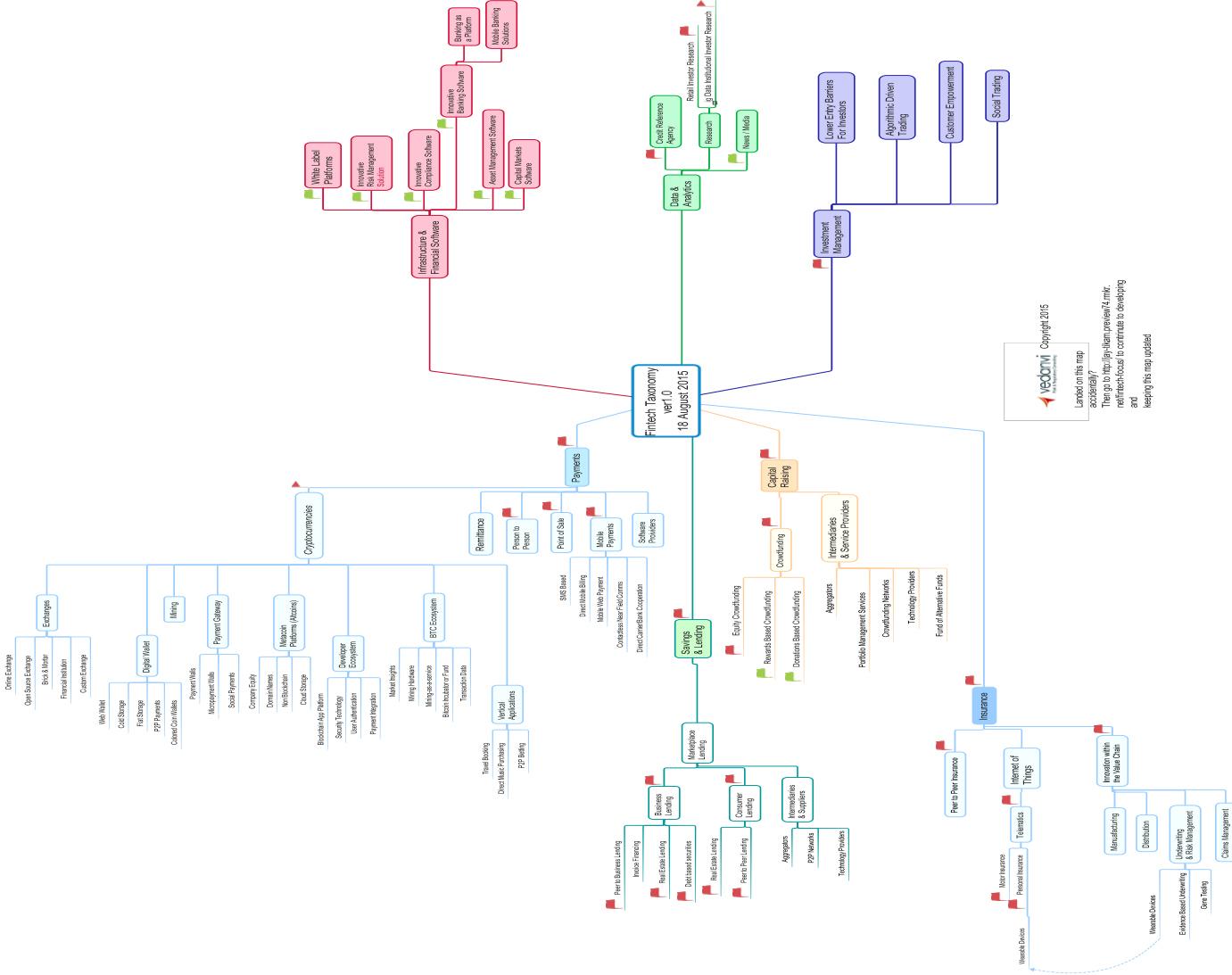
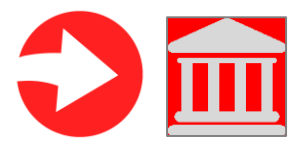
Digital slide.




Copyright 2015

Landed on this map  
accidentally?

Then go to <http://jay-tikam.preview74.rmkr.net/fintech-focus/> to contribute to developing  
and  
keeping this map updated



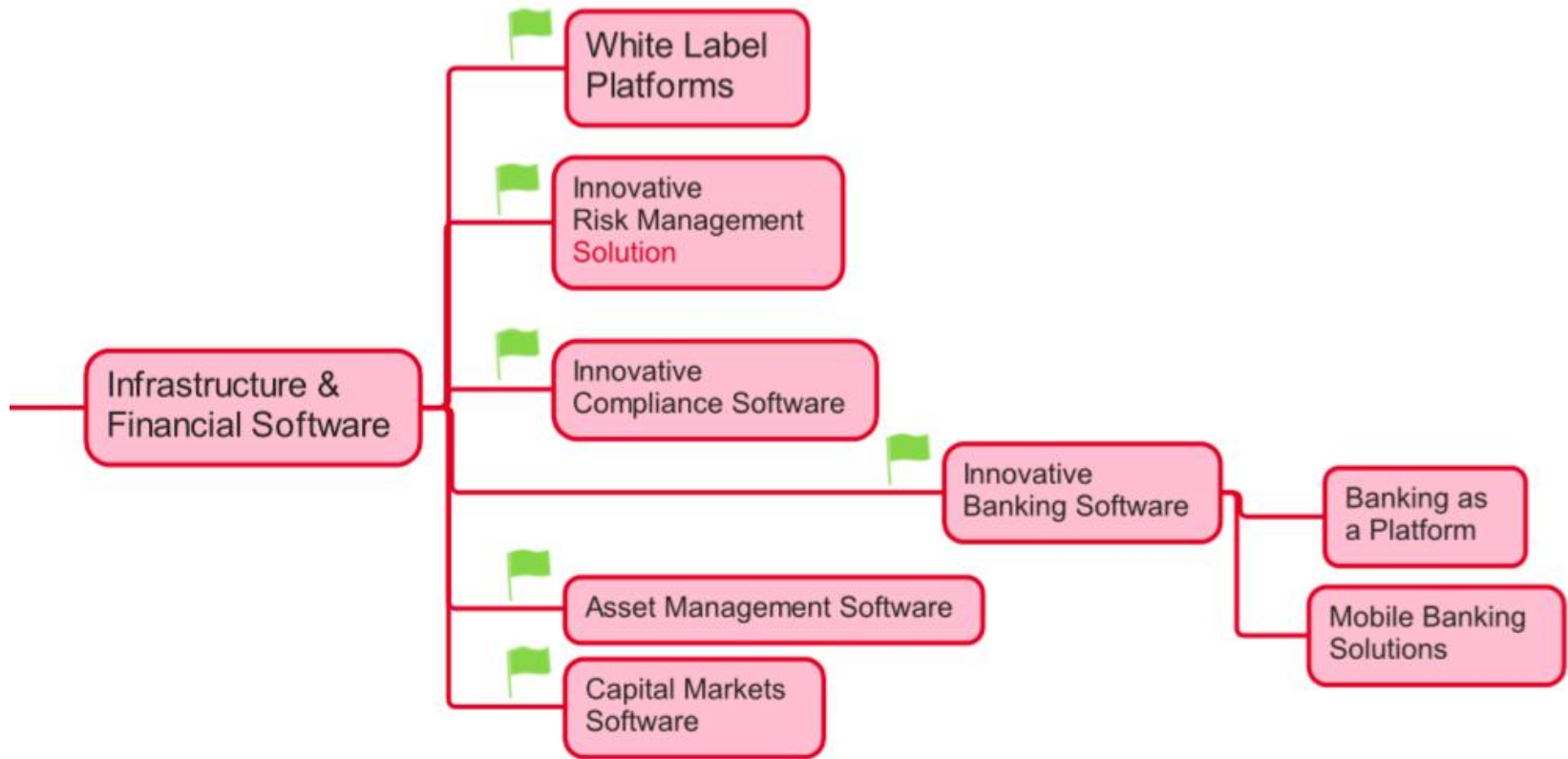
London on the map accordingly / The gap to <http://planreview2.com> re: fintech is to continue to develop and keeping this map updated

 **VEDCOM** Copyright 2015



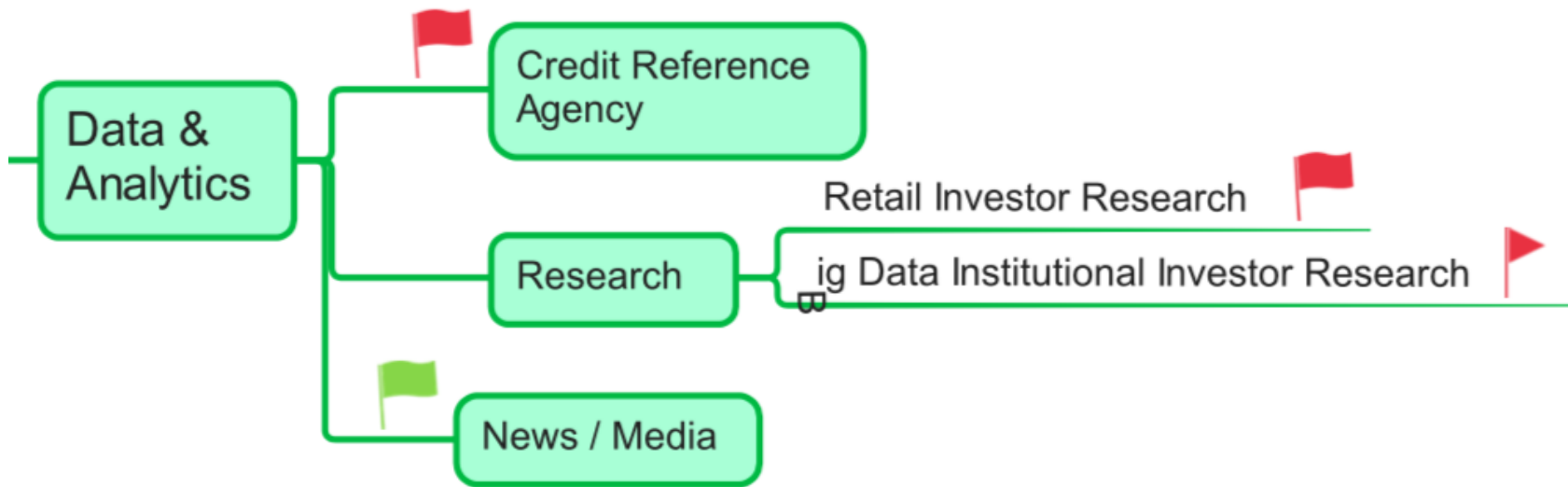


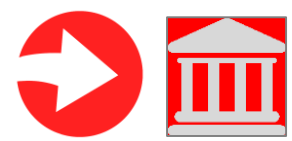
# Infrastructure & Financial Software



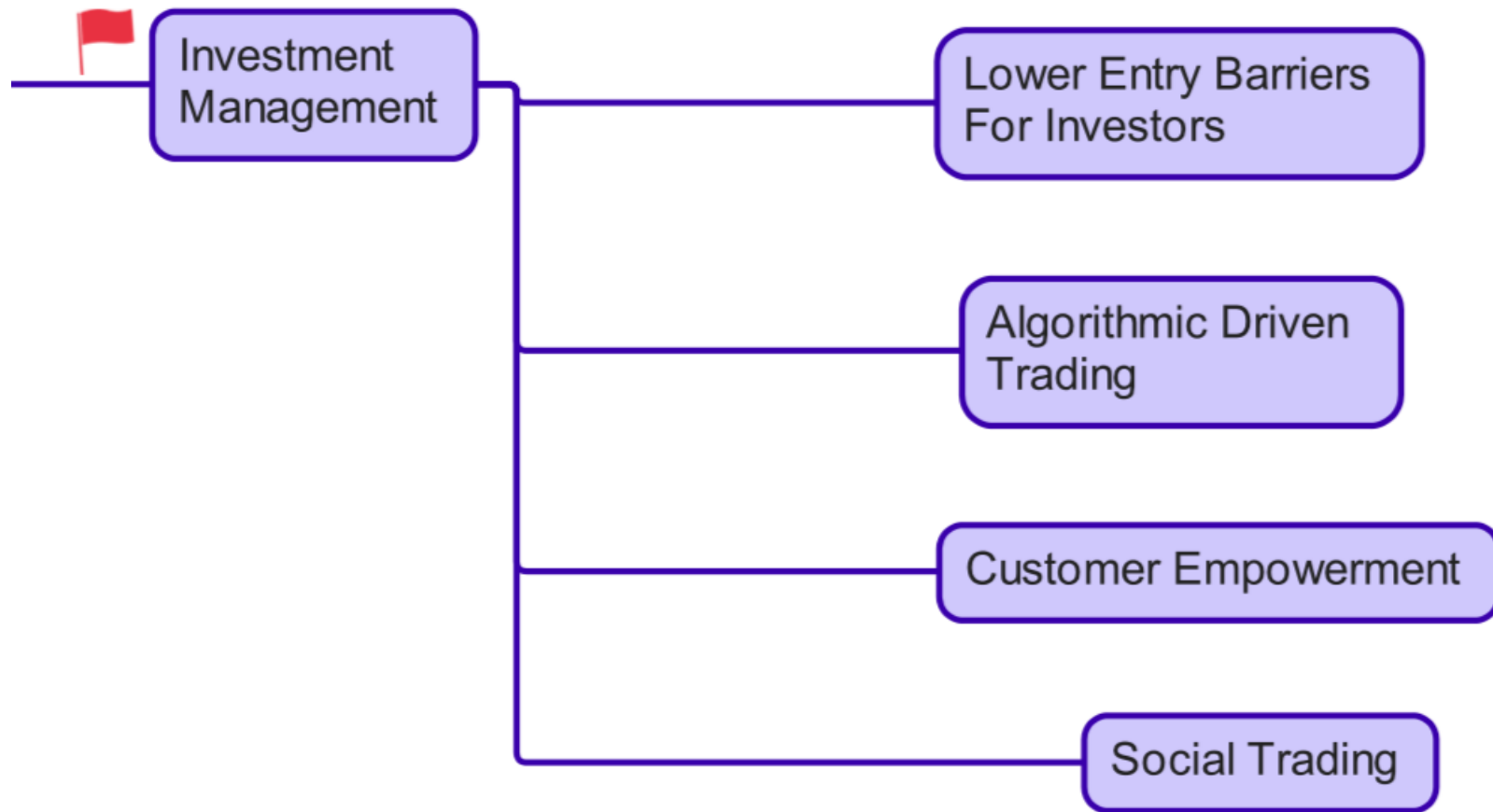


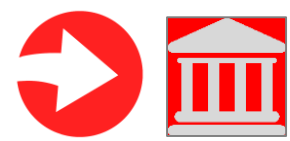
# Data & Analytics



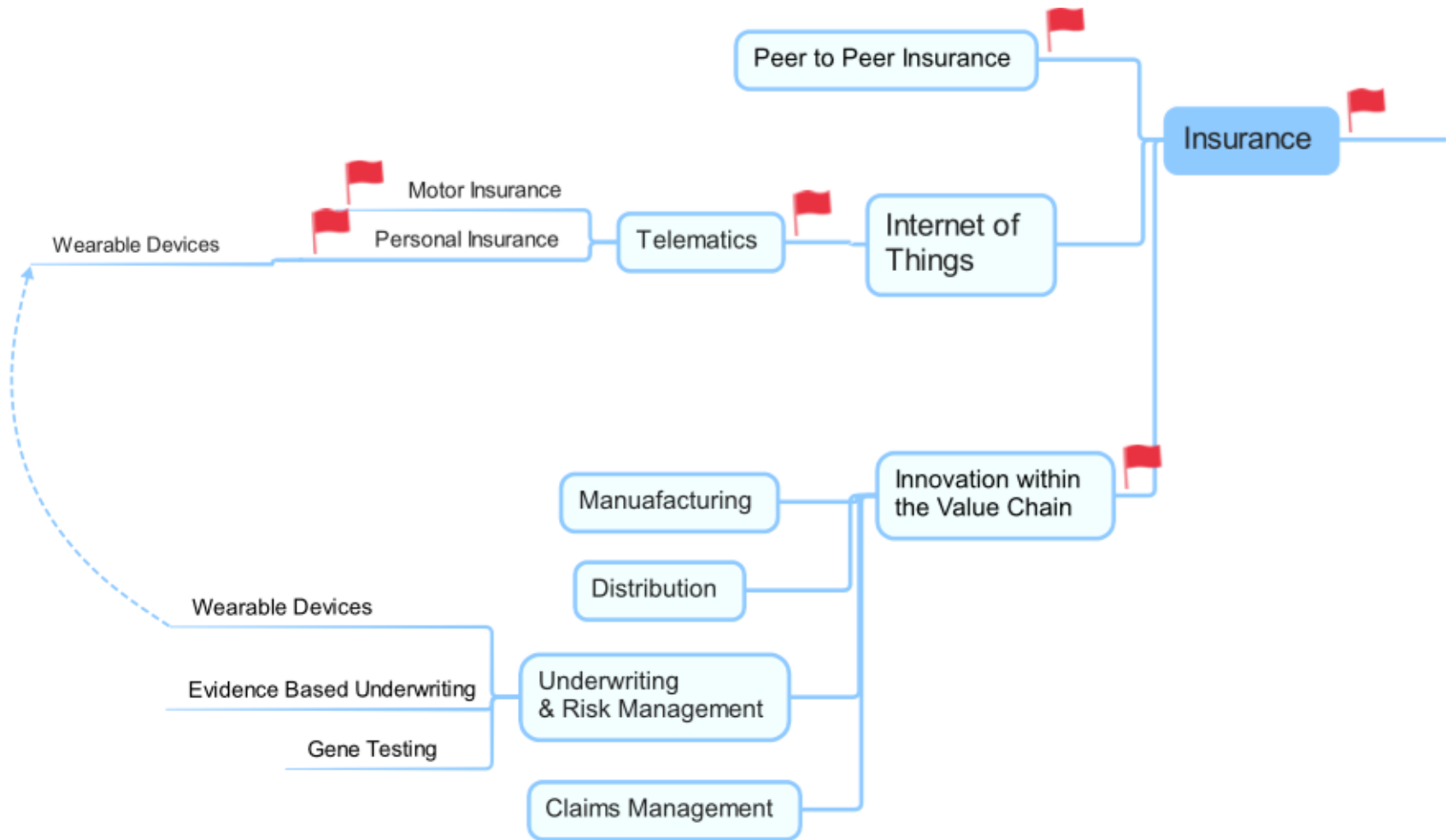


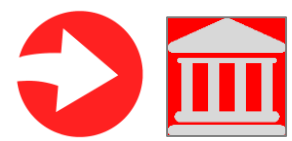
# Investment Management



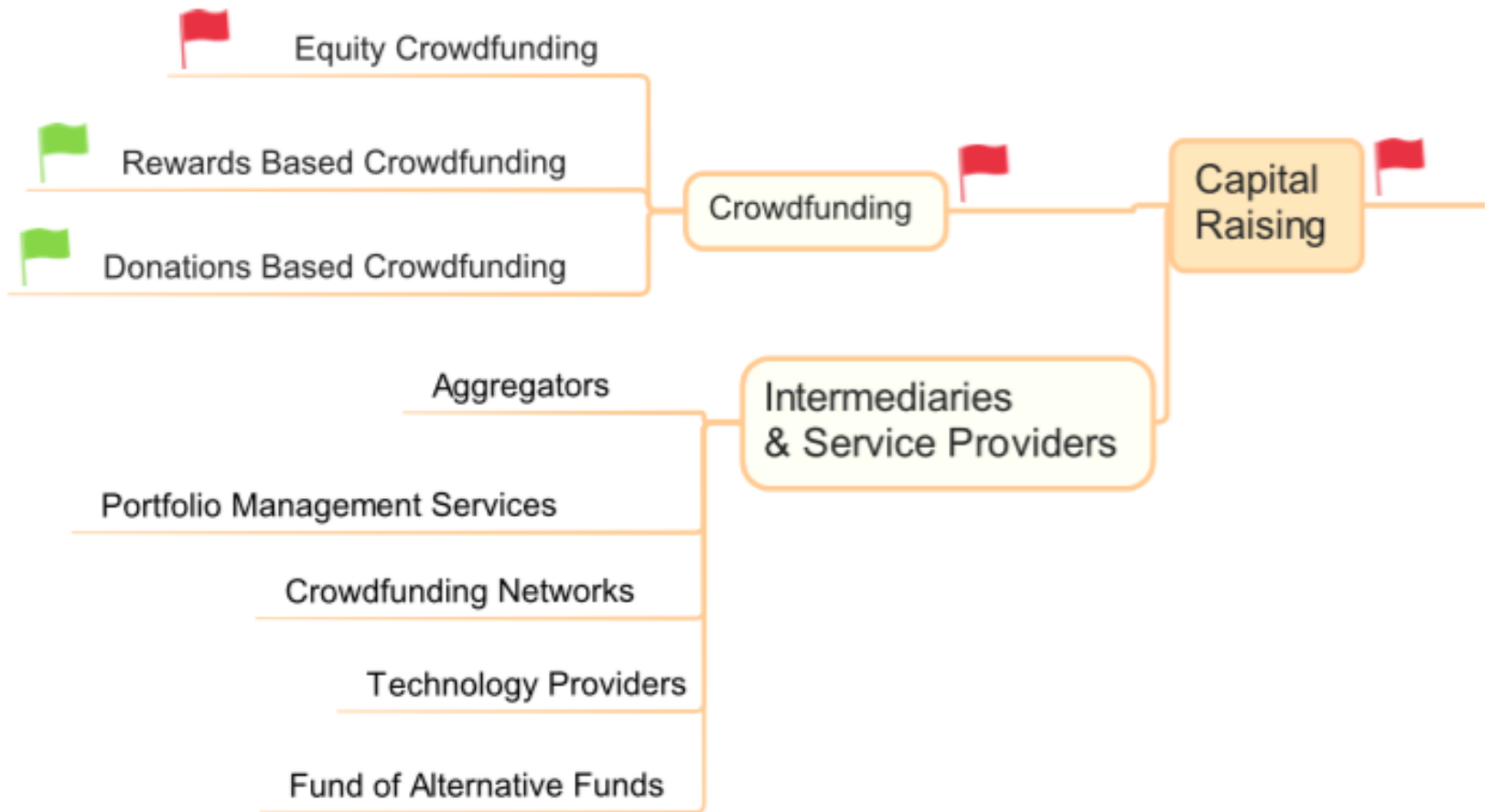


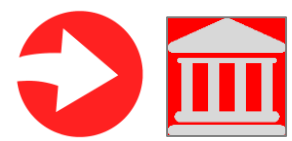
# Insurance



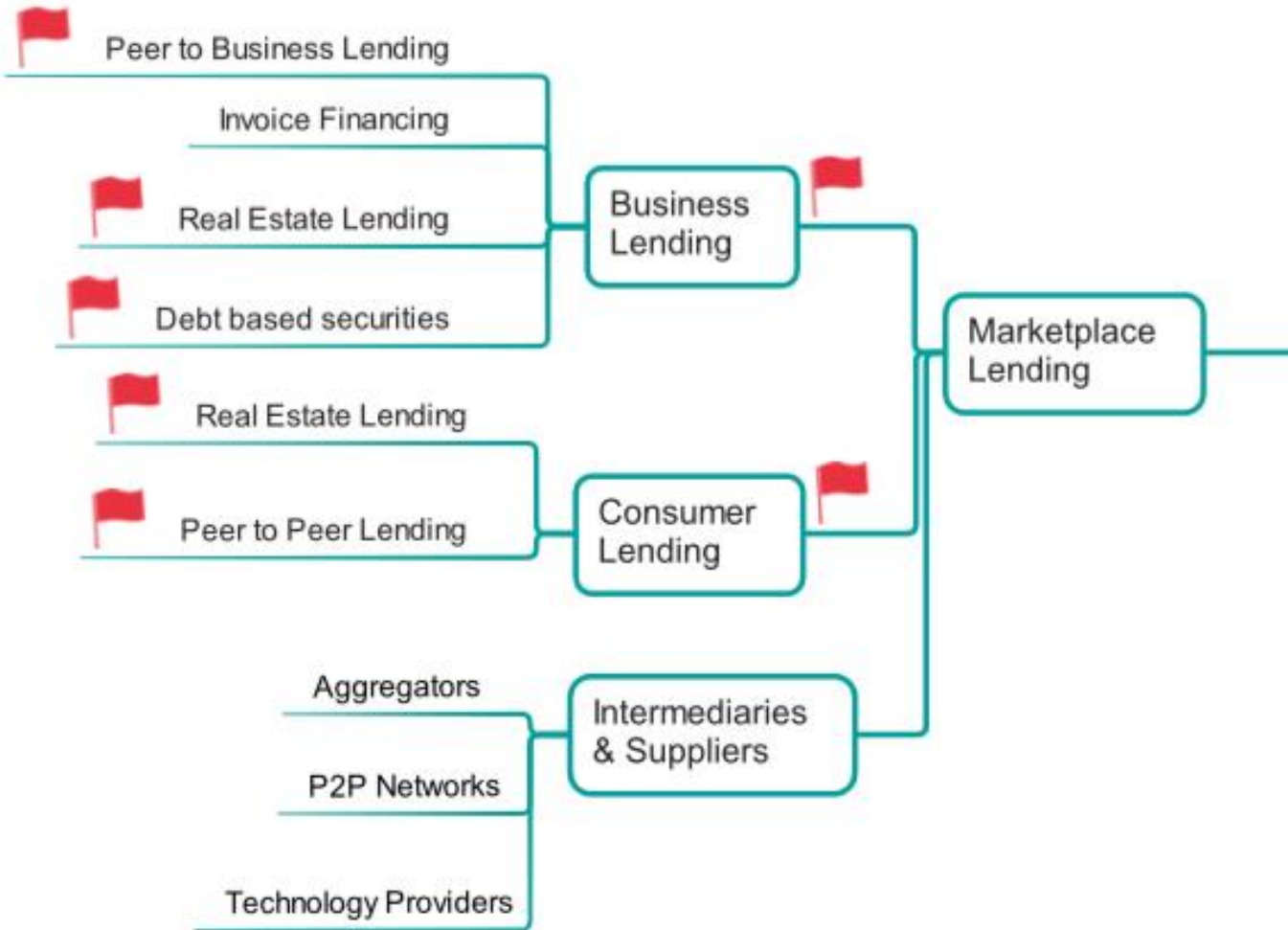


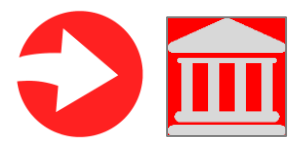
# Capital Raising



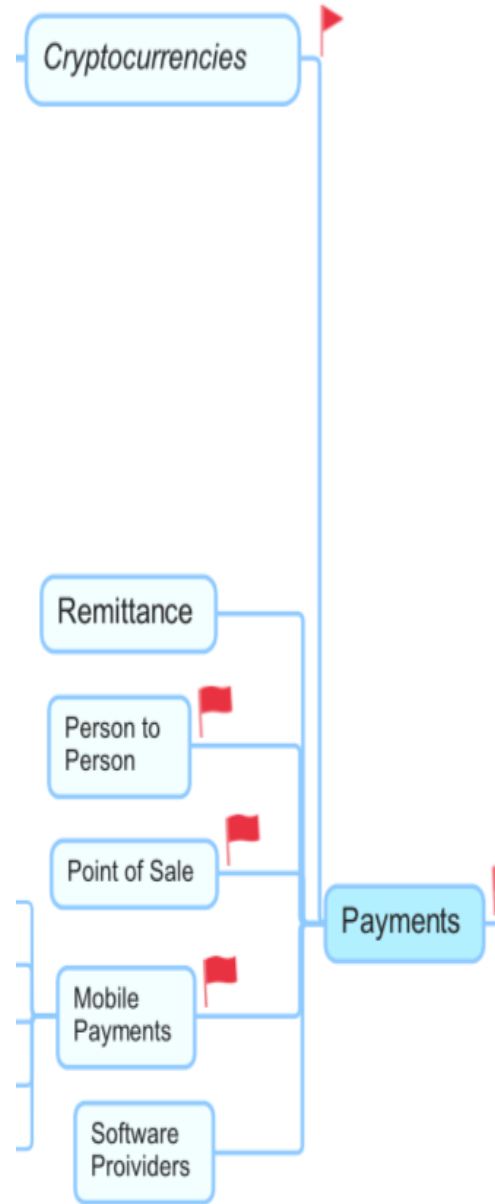


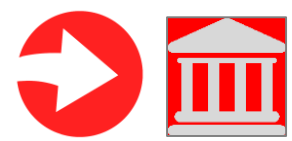
# Savings & Lending



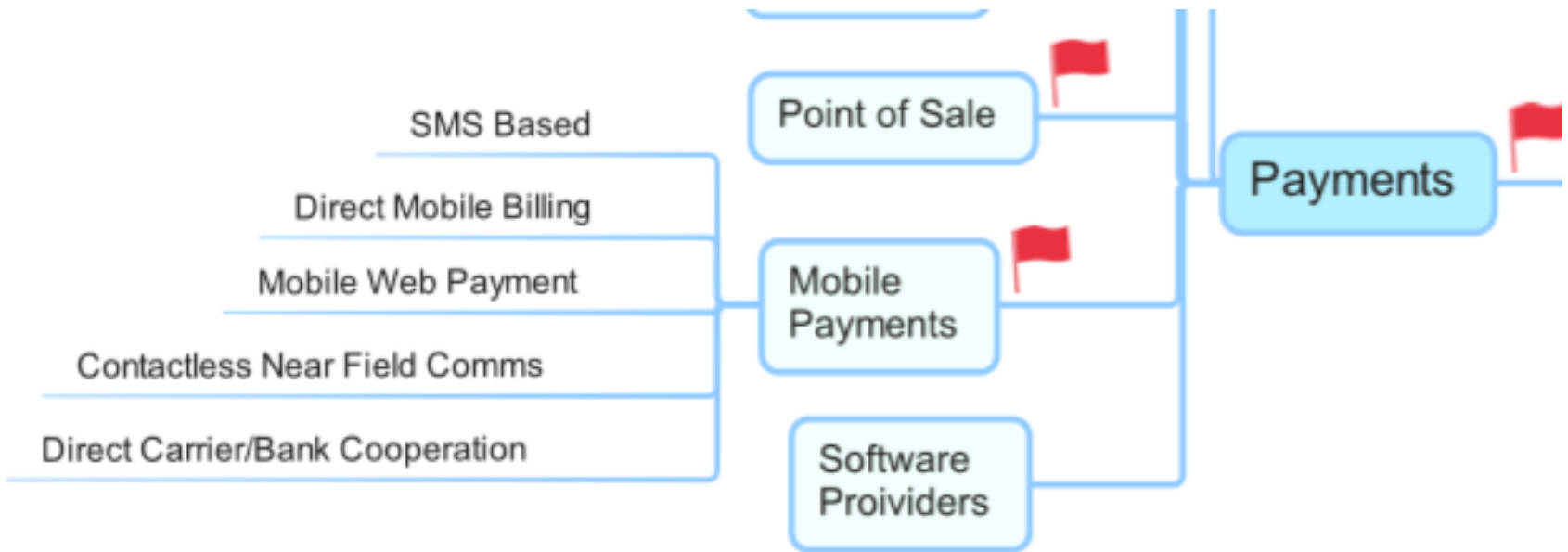


# Payments

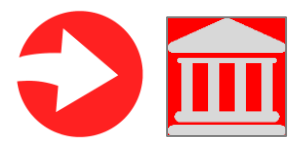




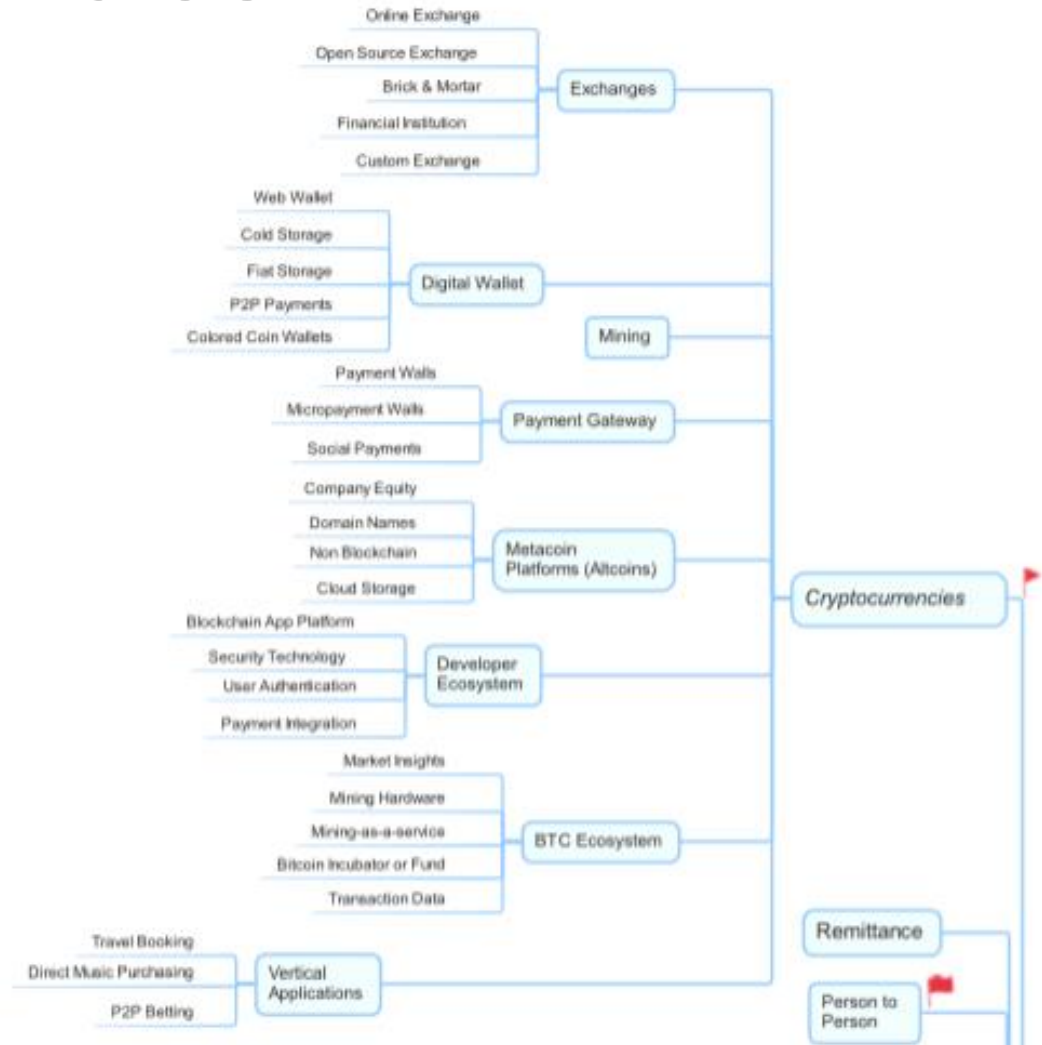
# Mobile Payments







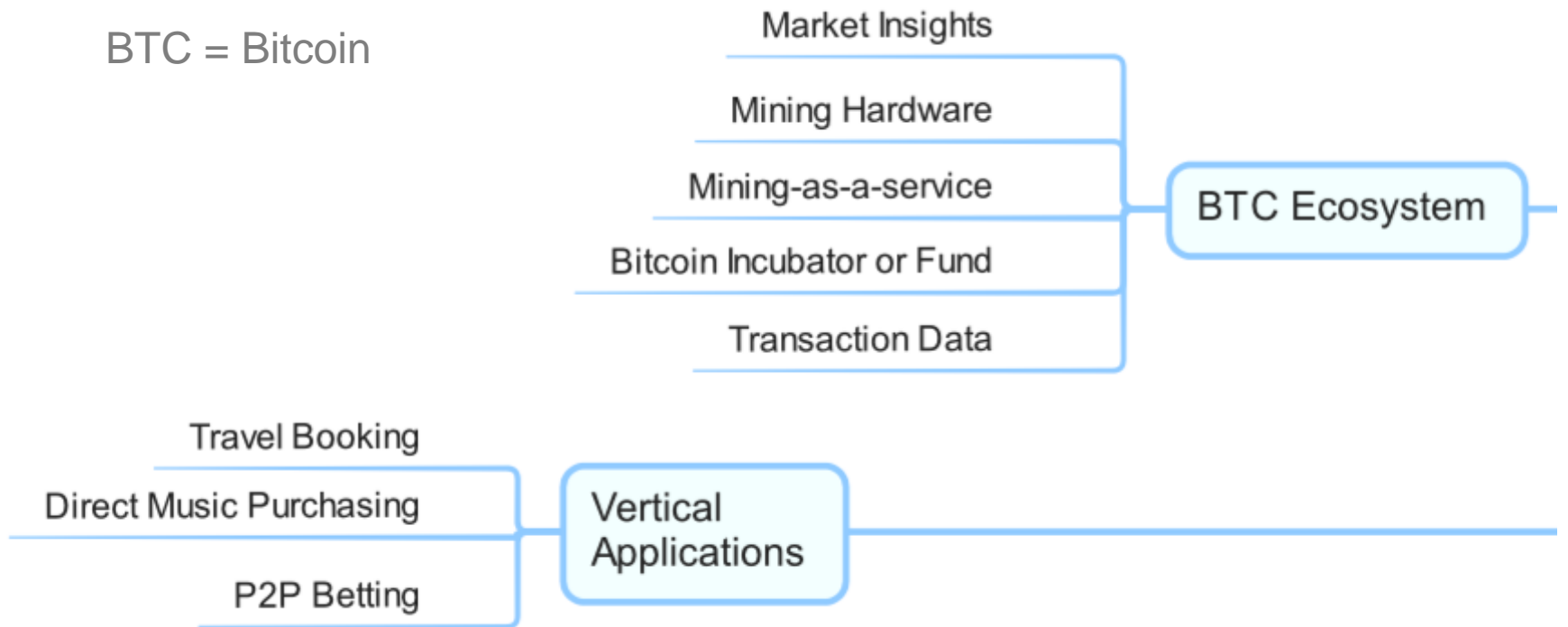
# Cryptocurrencies





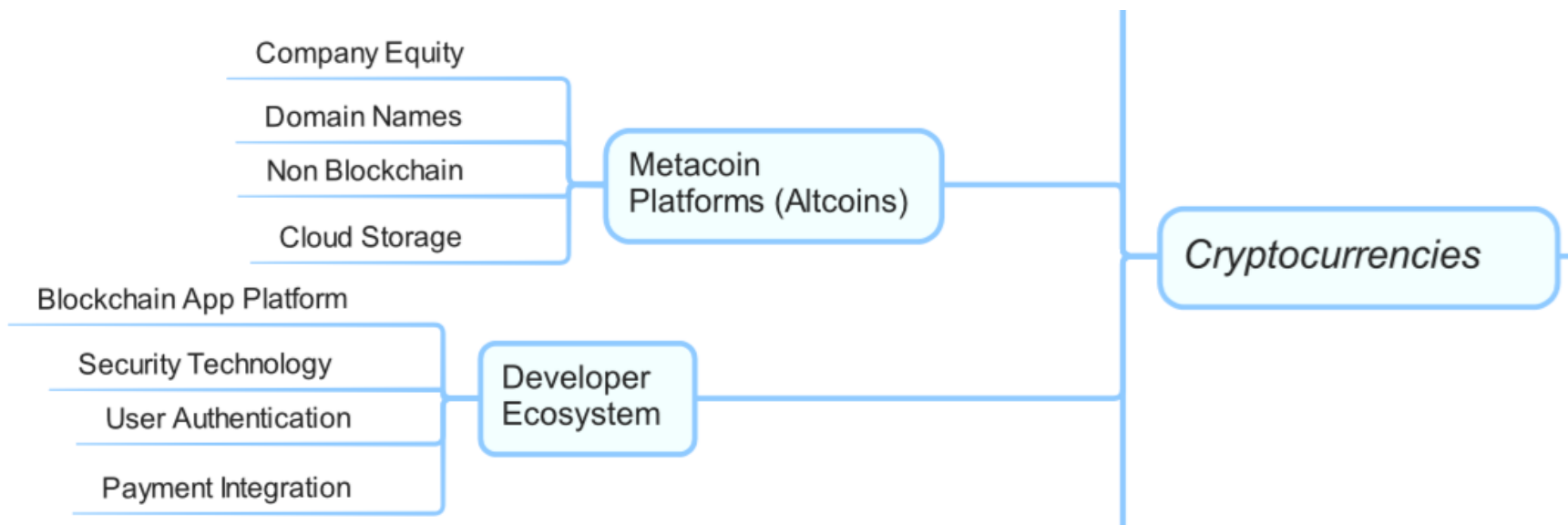
# Vertical Applications & BTC Ecosystem

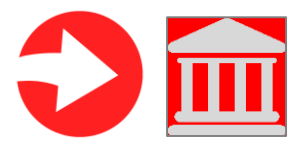
BTC = Bitcoin



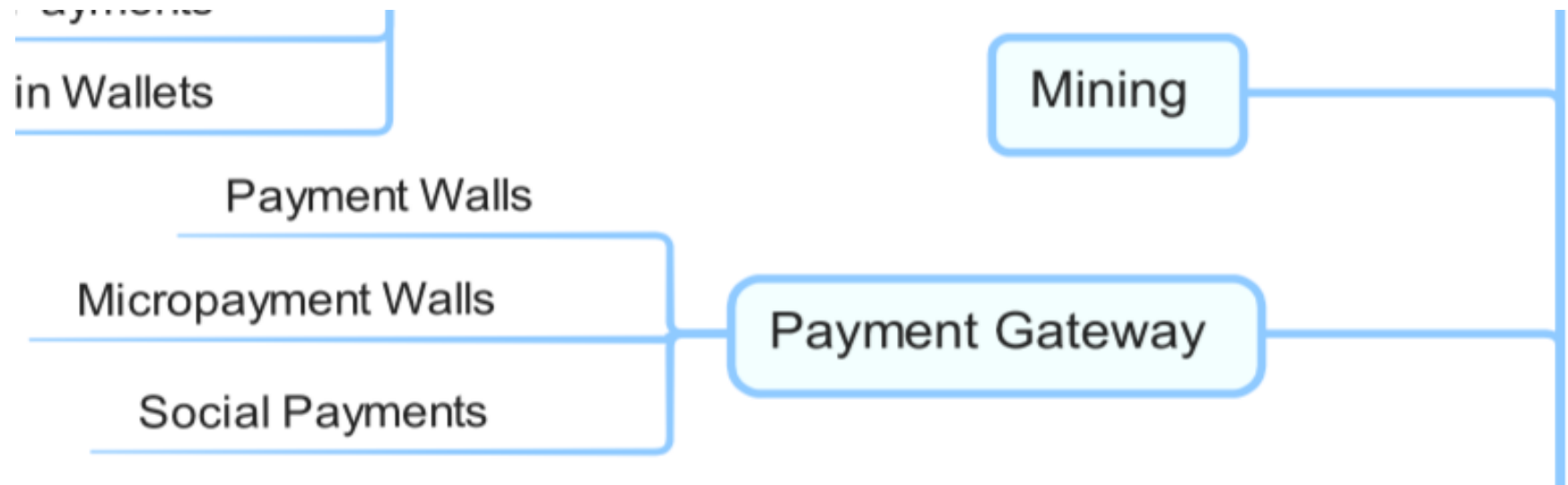


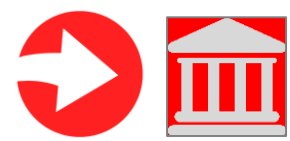
# Developer Ecosystem & Metacoins Platforms



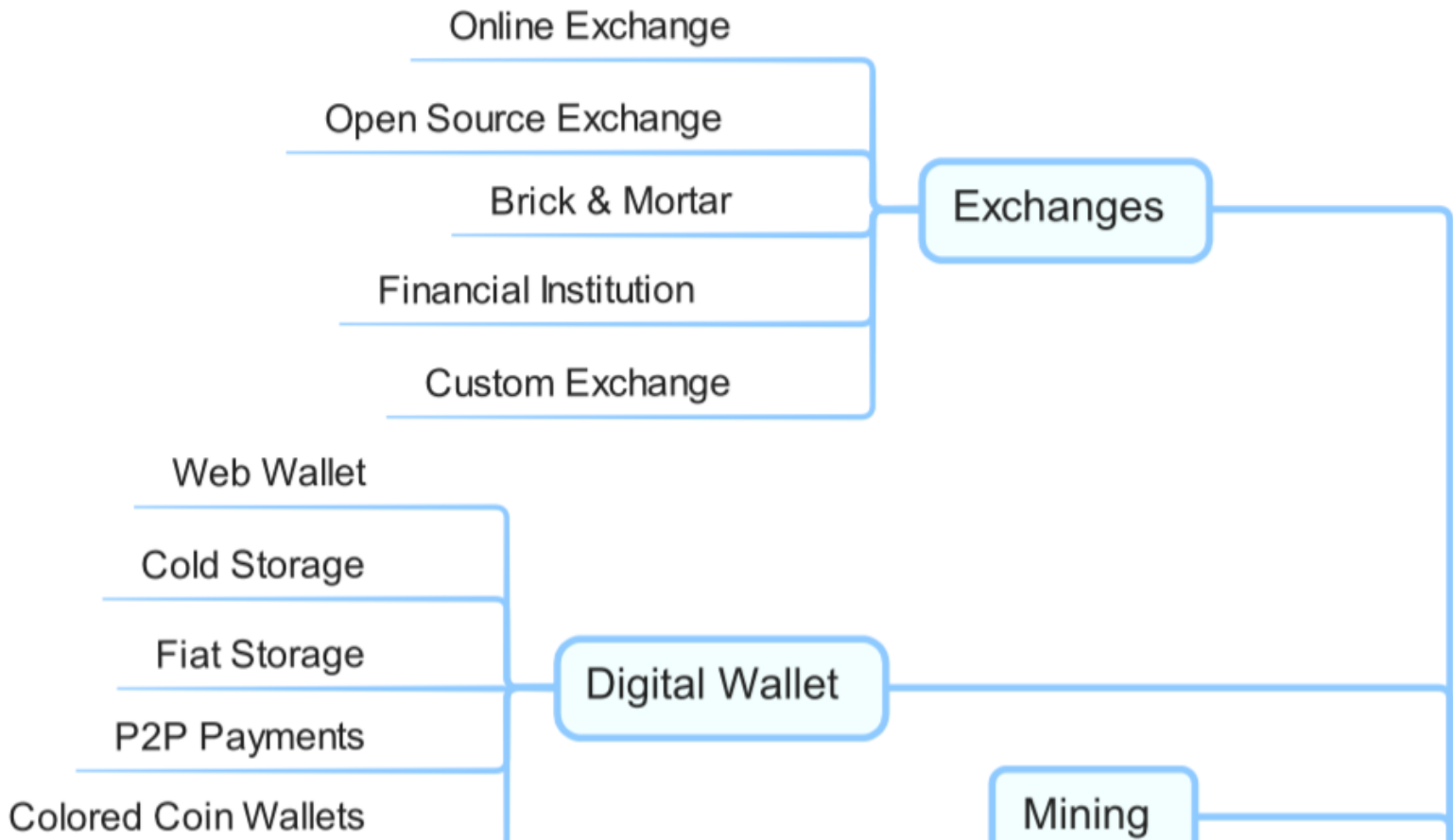


# Payment Gateway & Mining





# Digital Wallet & Exchanges





# Are all Types of Fintech Companies Regulated?

A Fintech business is a financial services business. We all know that financial services is a highly regulated market. So why should Fintech be any different.

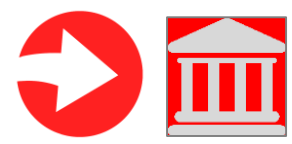
Fintech is regulated by both the National Telecom Authority or Regulator on the Technology side and by the central bank on the Financial side.



# What's Driving the Growth in Fintech?

The three primary drivers of Fintech are:

1. Technological innovation;
2. A more internet savvy consumer who trusts technology companies more than their banks (such as the Millennials); and
3. Believe it or not, regulation and Government support.



# Q&A