GET OUT YOUR MOBILE DEVICES!

JOIN UP!

*Website is preferred* so you can ask questions!

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**How to join**

**Web**

1. Go to **PollEv.com**
2. Enter **CYBERZEN**
3. Respond to activity

**Text**

1. Text **CYBERZEN** to **37607**
2. Text in your message
Is this easy?

Yes

No
Frantic About Fintechs No More.
What words come to mind when you think of fintechs?
Who am I?  
(while you are joining up – you are joining up, right?)

Anne has 25 years of experience in technology, securing technology from people and securing people from technology.

9 years in banking.

Bankers rock. It took her a few years to become acclimatized to a highly-regulated industry, but now she embraces it.

Information shared is good. Information hoarded is bad.

The sky isn’t falling.  
We can still be secure.  
We just need to be zen.
what is a fintech?

FinTech is technologically enabled financial innovation that could result in new business models, applications, processes, products or services with an associated material effect of financials markets and institutions and the provision of financial services.
what was that?

Fintech is technology that could result in disruptive influence on the financial markets and the established businesses.
What words come to mind when you think of fintechs?
what the issue is with fintechs

Disruptive
Questions about fintechs - write them here.
Or upvote a good one.

Top
how much money is going in?

2018

World $39.57B
US $11.89B
Stripe ($22.5B)

- Works with big merchants for payments
- Likely is not yet profitable
- Won’t IPO
- Problems with data privacy
Coinbase ($8B)

- A wallet for Cryptocurrency
- Profitable
- 100% transactional
Robinhood ($5.6B)

- Checking/savings @ 3% (oops no)
- Free stock trading (sort of)
- Invests deposits in government-grade securities which yield 2.8%.
- Still losing money
- Data breach
Ripple ($5B)

- Alternative to SWIFT (settlement in seconds)
- Also has a cryptocurrency (XRP)
SoFi ($4.4B)

• Millennial-focused loans
• 2011 startup
• A few profitable quarters, and quarters with $200M in losses
Have a mission

- Have a social cause.
- Give back to the community
- Expect them to donate to causes
four changes

• Sell to me like you know me
• Let me access my account when and how I want
• Advise me on major financial decisions
• Protect my money and identity
They will buy non-financial services from financial providers.
so
what is it like to be a tech startup?

Understanding startups.
Trip Rickerson from @RISK
Questions about fintechs - write them here.

Or upvote a good one.

Top
banks have more than fintechs

TRUST
banks have more than fintechs

A working model
banks have more than fintechs

A way to assess 3rd party vendors
where things can go wrong with fintechs

Moving at the speed of bank
where things can go wrong with fintechs

Not including it in your strategy
where things can go wrong with fintechs

Innovation
what are the options?
with fintechs

Ignore
what are the options?
with fintechs

Invest
what are the options?
with fintechs

In-House
what are the options?
with fintechs

Buy ‘Em
what are the options? with fintechs

Collaborate (with ‘em)
what to look for with fintechs

Value
what to look for with fintechs

Regulatory Prowess
what to look for
with fintechs

Preparedness
what to look for
with fintechs

Business Case
how to get past the issue with fintechs

Take one step
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