

INNOVATION TO MARKET

The fintech story



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channel **VAS**

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THE CHALLENGES OF THE FINANCIAL SECTOR



- ❖ Traditional and old sector
- ❖ Highly Moderated
- ❖ Money Driven

IT'S NOT ABOUT CREDIT CARDS

- ❖ Customer Experience
- ❖ Cost Minimization
- ❖ Risk Minimization
- ❖ Serving the Under-banked



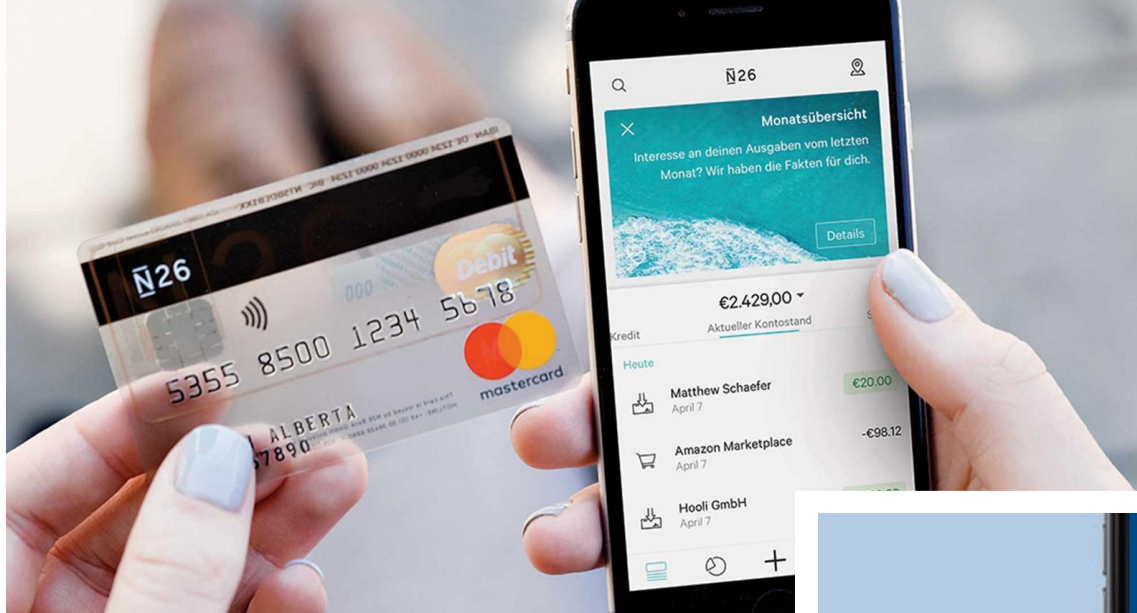
INNOVATION IN THE FINANCING DOMAIN



☐ AI & machine
learning

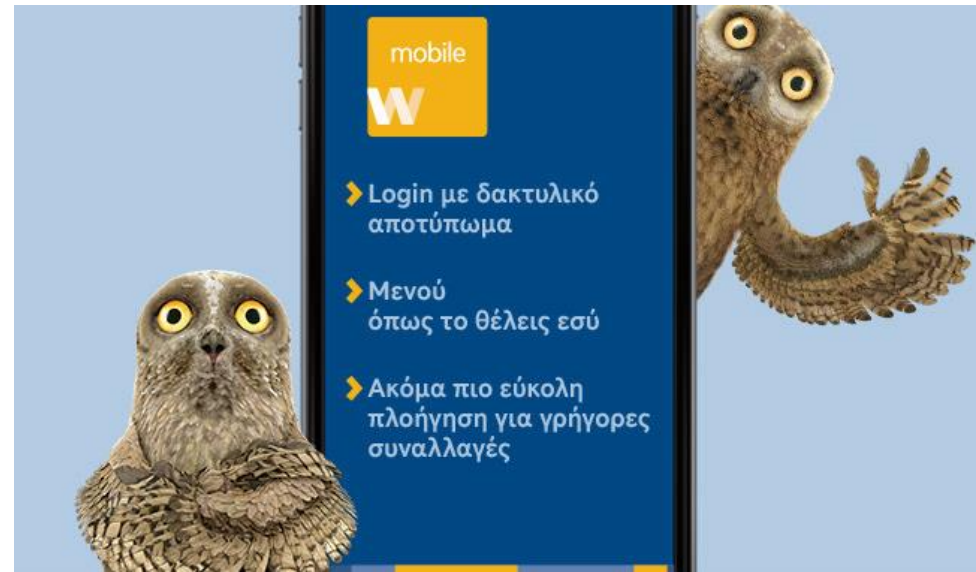
☐ Digital inclusion

☐ Crypto Currencies



New business models,
making banking easy, open
an account from your
phone

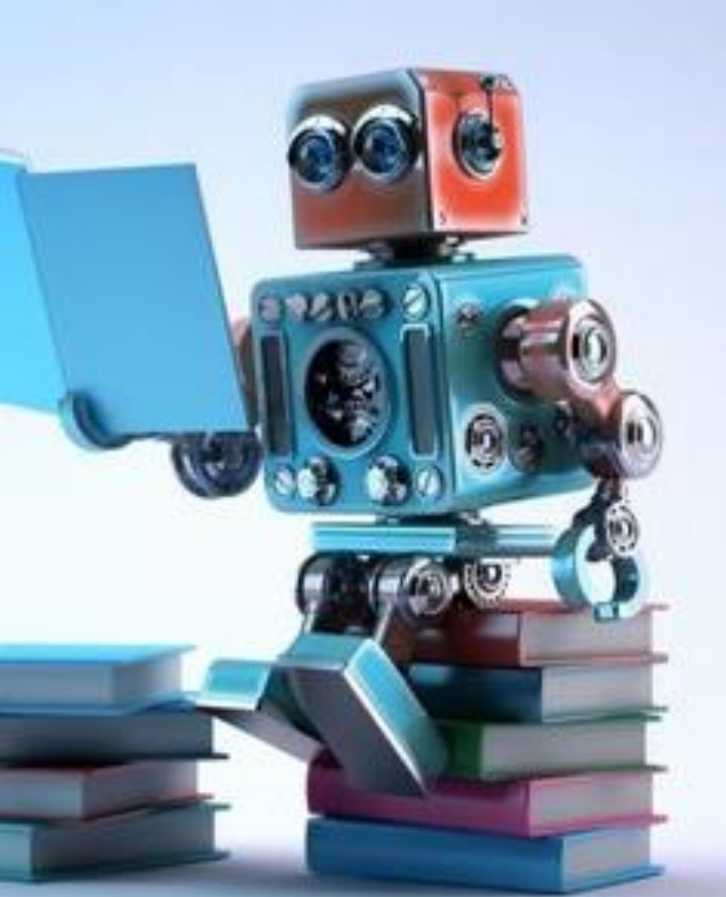
Customer Experience is a top priority.
Customer centric solutions and not
just simple apps



THE ERA OF CRYPTO-CURRENCIES

- ❖ A digital asset against the traditional central banking system
- ❖ Bitcoin (2009) most known, but also Zerocoin, Ethereum, NEO, and others
- ❖ Blockchain goes beyond fintech





It's all about Data



Minimize Risk



Micro-Financing

A WORD ON PRIVACY



- ❖ Data Ownership and Transparency?
- ❖ Challenging Automated Decisions ?
- ❖ Is **GDPR** the Solution?