



Course on **Fintech Ecosystem Introduction**

February 4th | 12pm-4pm EST

Register today:
www.fintechcadence.com/certificate/



i.i.Fintech
iii.Cadence

Layial El-Hadi

Executive Director, Fintech Cadence

Mogo



i.i.Fintech
iii.Cadence

Phil Barrar

Founder & CEO at Moka | Chief Innovation Officer at Mogo



Your Host

**Fintech
Cadence**

A black and white portrait of Layial El-Hadi, Executive Director of Fintech Cadence. She is smiling and looking towards the right. To her left is a graphic element consisting of three overlapping circles in red, dark blue, and light blue. A red speech bubble shape contains her name and title. The Fintech Cadence logo is also present within this graphic area.

Layial El-Hadi
Executive Director, Fintech Cadence



Agenda of the day



Agenda | February 4th



- Admin Items + Introduction to Fintech Cadence
- Fintech Certificate Overview
- Meet your Cohort
- Introduction to Fintech
- Fintech Verticals
- Canadian Perspective
- Global Perspective
- Technology at a Glance
- Guest speaker: Philip Barrar



Admin items

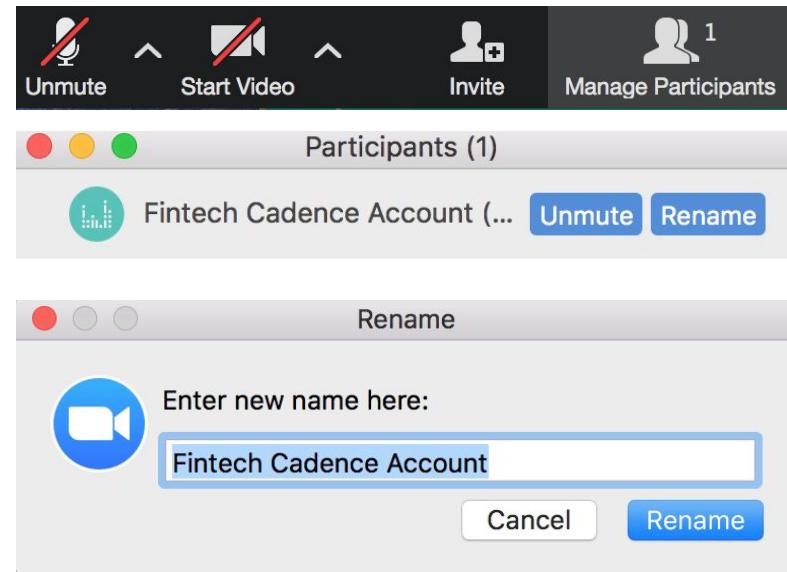
Admin items

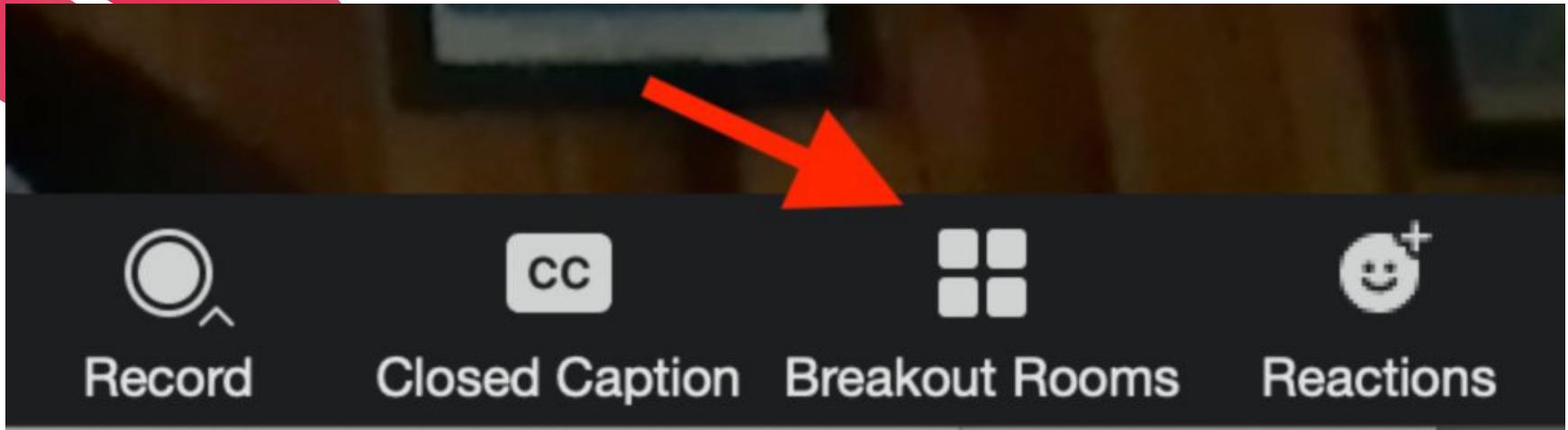
- Sessions will be in english
- Slides will be available after the course on the drive (*more to come*)
- We will be using zoom: Learn how to
 - rename yourself
 - know how to use breakout rooms
 - raise your hand to ask questions or use the emojis to engage!
- We will also be using live captions through *worldly*
 - *Please note there will be no transcripts available afterwards.*

zoom

Rename yourself!

First Name - Last Name



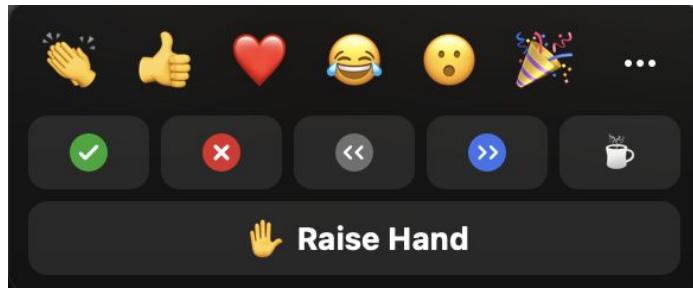
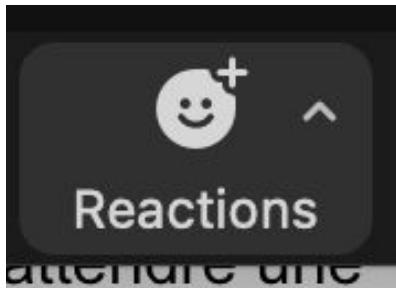


The host is inviting you to join Breakout Room:
Breakout Room 1

Join Later

Joining Breakout Rooms...
Breakout Room 1
It may take a few moments.

A blue video camera icon is on the far left. Below the invitation message are two buttons: 'Join' (blue) and 'Later' (grey). To the right, a progress bar shows the status 'Joining Breakout Rooms...' with a green arrow pointing towards a 4-square grid icon. Below the progress bar, it says 'Breakout Room 1' and 'It may take a few moments.'





Intro to FC



Our Vision

**To advance the financial system to
serve all Canadians for the better.**



1

Education

2

Support

3

Collaboration

Our Programs



Certificate



Ascension



Fintech Challenge



IFH Lab



Hub

Our Events





**First edition of the year
coming March 23rd 2023**

**Fintech Drinks is a meet-up where we bring our ecosystem together
to discuss the hottest topics in fintech.**

Join us online or in-person in MTL.



Layial El-Hadi

Executive
Director



Geraldine Holliday

Director of
Operations



Karina Riviello

Head of
University Relations



Molly Willats

Head of Financial Health
and Ontario Lead



Maria Aponte

Head of
Programs



Belinda Handou

Startup
Community Lead



Marina Tici

Industry Expert
& Events Facilitator

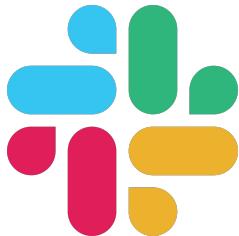


Certificate overview

Items to Note

- Calendar invites
- Course slides and recordings will be provided to you where applicable
- Supplementary resources
- Person of contact for the Certificate: Maria Aponte (Maria@fintechcadence.com)
- Commitment 6/7 (in case of absence to email us minimum 48h in advance)
- Certificate (Email) - Upon completion

Items to Note



Follow us on Social Media!
[@fintechcadence](https://twitter.com/fintechcadence)



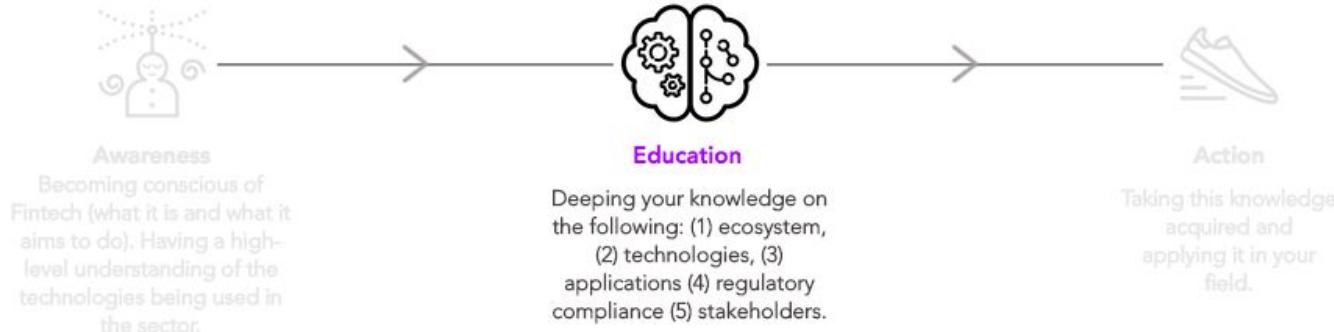
Your Certificate on LinkedIn

Licenses & Certifications



Fintech Certificate
Fintech Cadence
Issued Jun 2021

Mission of Certificate



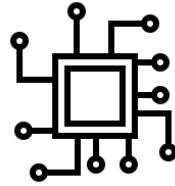
**“Education is the passport to the future,
for tomorrow belongs to those who prepare for it today.”**



Certificate Objectives

- ✓ Understand the world of fintech and how it is present in everyday life.
- ✓ Gain awareness on definition of terms used in the field (terminology and jargon).
- ✓ Gain an overview of the ecosystem and the various fintech sectors.
- ✓ Develop a portrait of fintech trends: where are we and what does the future hold.
- ✓ Interact with local fintech companies to fully understand the challenges they are going through.

Certificate Summary



1. Understanding of ecosystem

2. Working comprehension of technology

3. Grasp of financial industry



4. Future trends and opportunities

5. Risks and challenges



Courses Overview

Course 1 | Feb 4th: Ecosystem Introduction

Course 2 | Feb 18: Regulations & Open-Banking

Course 3 | March 4th: Building blocks of AI

Course 4 | March 18th: Payment Rails & FI Strategies

Course 5 | April 1st: Blockchain Overview

Course 6 | April 15th: Fintech Valuations

Course 7 | April 29th: Financial Health & ESG

Preview of Guest Experts



Jonathan Dextras-Romagnino
RBC^X



Jeremy Clark
CONCORDIA
UNIVERSITY



Roy Kao
OPEN FINANCE
NETWORK CANADA



Lise Estelle Brault
AUTORITÉ
DES MARCHÉS
FINANCIERS



Dr. Ruslan Goyenko
McGILL



Tony Daccache
PAYMENTS
CANADA



Donna Bales
CRTA | ACTR
CANADIAN REGULATORY TECHNOLOGY ASSOCIATION
ASSOCIATION CANADIENNE DE LA TECHNOLOGIE RÉGULATOIRE



Jan Arp
THE HOLT
X-CHANGE

More speakers to come.

Preview of Guest Startups



[Philip Barrar](#)



[Jennifer Arnold](#)



[Abdi Hersi](#)



[Austin Hubbell](#)



More founders to come.

Expectations



FC Expectations

- Respectful
 - Be on time and present
 - Challenge
 - Attendance - complete 6/7 courses
 - Submit feedback
 - Engage: Ask any questions you may have!
- 

Expectations For Us

- Preparation on key items to be address before each class
- Address various level of experience per topic (Gege/Maria)
 - ◆ Content - key challenges/key trends
 - ◆ Take it up to understand the trends and challenges in each of the areas vs. the theory
- Fintech views on each topic
- Going deeper into the challenges of regulations for founder and fintech implications
 - ◆ In depth in fintech - particularly in securities
 - ◆ Global perspective
- Like to get into the fundamental understandings of what is happening
 - ◆ Address the positives as well
 - ◆ What is absolute and what is overdone
 - ◆ Commercialization processes
- Connecting with founders/innovators - how do they think and navigate the market rights - learn new ideas.
- Market entry strategies**
- 1-1 office hours with guest speakers - opportunities to talk with other people**



Meet your peers



Network



- Take advantage of being a student
- Leverage the time together
- Have an “ask”
- Volunteer introductions
- Social Media connections
- Connect with speaker (teachers + startups)
- Leverage FC
- Most importantly = understand the why



Guiding Questions

- What industry do you work in or study in?
 - How did you first hear about fintech?
 - What is your concept of what fintech is?
 - How has your industry reacted (if at all) to fintech?
 - What excites you the most about the sector?
- 



Break



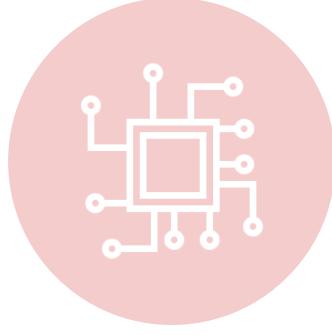
Introduction to fintech

Definition

At the most basic level - Fintech is the inclusion of technology in financial practices (for better products and efficient processes) or the inclusion of technology to solve financial challenges.



Finance



Technology

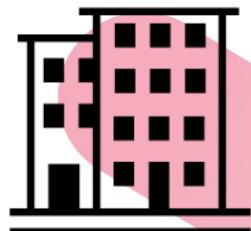
Definition

Consistently adapting and changing. With new industries and ancillary sectors becoming involved.



Definition

Consistently adapting and changing. With new industries and ancillary sectors becoming involved.



Historical Developments

1.0 Infrastructure



Transatlantic Cable
Fedwire
Credit Cards

2.0 Banks



ATM
Digital Stock Exchange
SWIFT
Online Banking

3.0 Startups



Online Banking +
Bitcoin
Smartphones
Artificial Intelligence

4.0? TechFins



Apple Pay
Alipay
UBER
Facebook Libra

Adaptations



All the ways Amazon is unbundling the bank



Historical Developments

1.0 Infrastructure



Transatlantic Cable
Fedwire
Credit Cards

2.0 Banks



ATM
Digital Stock Exchange
SWIFT
Online Banking

3.0 Startups



Online Banking +
Bitcoin
Smartphones
Artificial Intelligence

4.0? TechFins



Apple Pay
Alipay
UBER
Facebook Libra

Adaptations



Adaptations



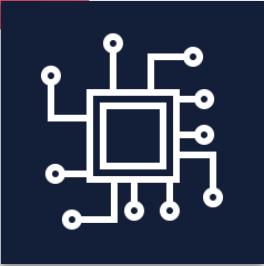
All the ways Amazon is unbundling the bank





Break

Uptake Triggers



Comfort with Technology



Uptake of Internal Innovation

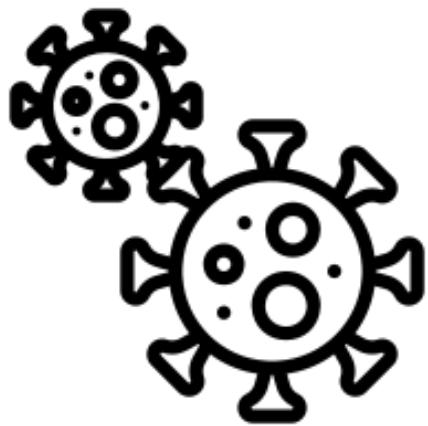


Technological Developments



Customer Expectations

Uptake Triggers



COVID-19



Fintech Verticals

Fintech Verticals

Payments

Crowdfunding

Property Technology

InsurTech

Investment Tech

Research /
Consulting /
Development

Lending Tech

Personal Finance
Management

Finance &
Accounting

Non-Dilutive
Financing

Neo Banks

Wealth Tech

Cryptocurrencies

Business Process
Automation

Ancillary Industry

Cybersecurity

Regtech

Digital Assets &
Tokenization

ESG



Canadian perspective

At a Glance



88
Banks



430
Lending



375
Funds



110
Insurance

Fintech Breakdown



$\sim 50\%$



$\sim 20\%$



$\sim 25\%$

Fintech
Cadence

The Formula

FIs + Talent + Support + Capital + Tech

At a Glance | 2021

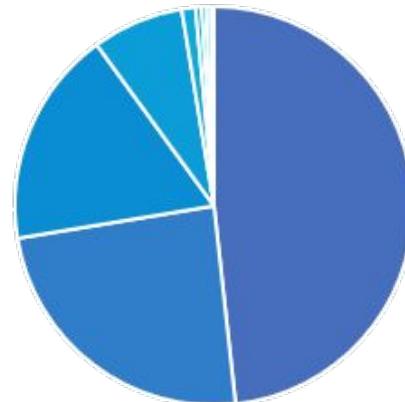
\$6.4
Billion

162 Deals

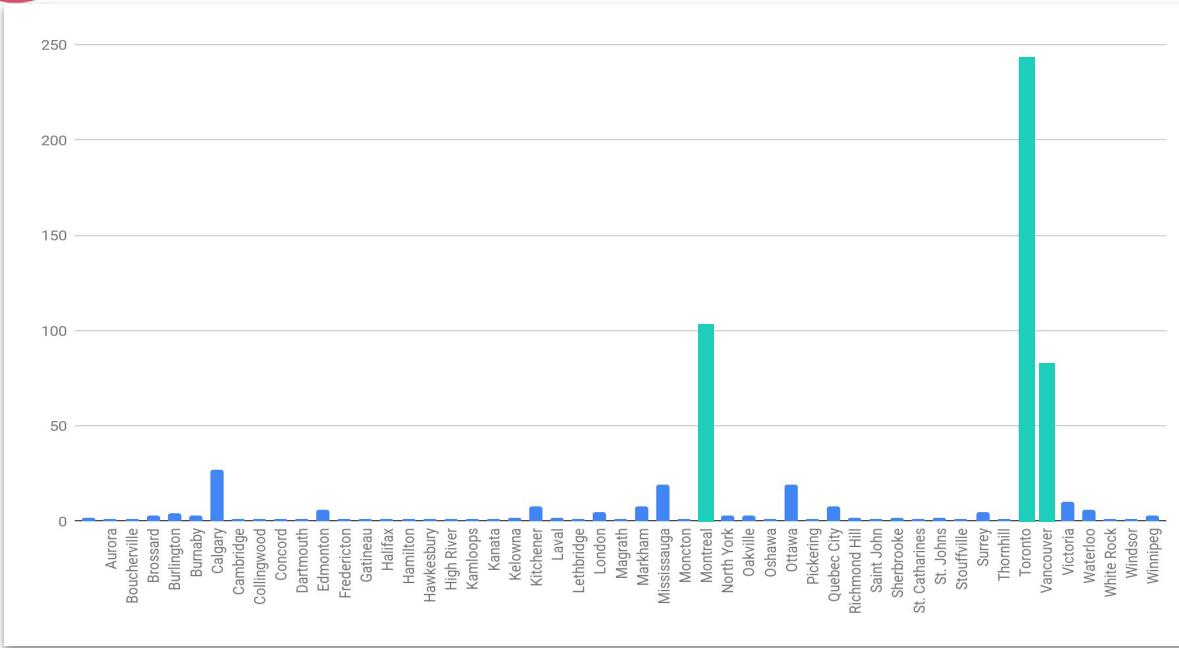
77 VC-Backed
Deals

Fintech Breakdown

- Majority of Canadian Fintechs (47%) are situated in Ontario
- Quebec accounts for 24% of fintechs and stakeholders, whereas BC is at 18%
- Alberta takes 4th place with 7% and the rest of Canada is at 4%

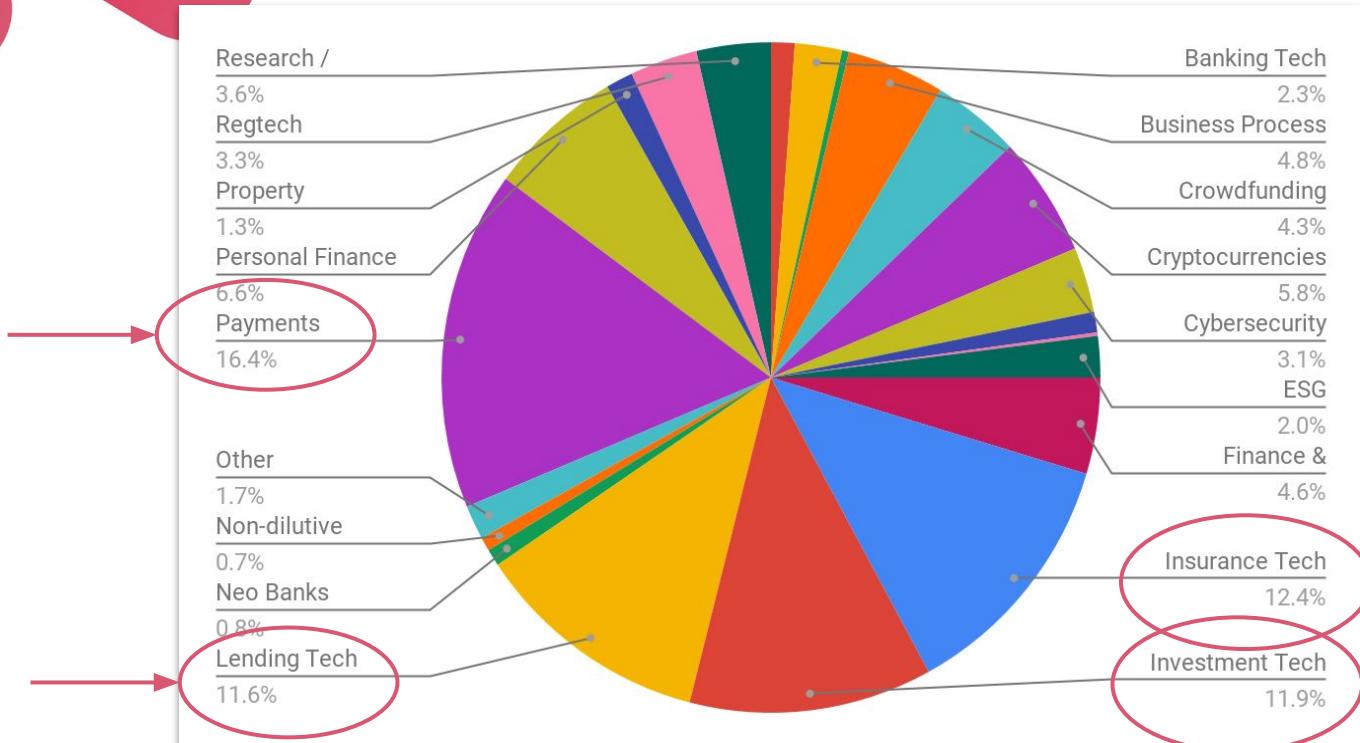


Fintech Breakdown



1. Toronto
2. Montreal
3. Vancouver
4. Calgary

Fintech Breakdown



Canada's Ecosystem



Canada's Ecosystem

moka



Wealthsimple

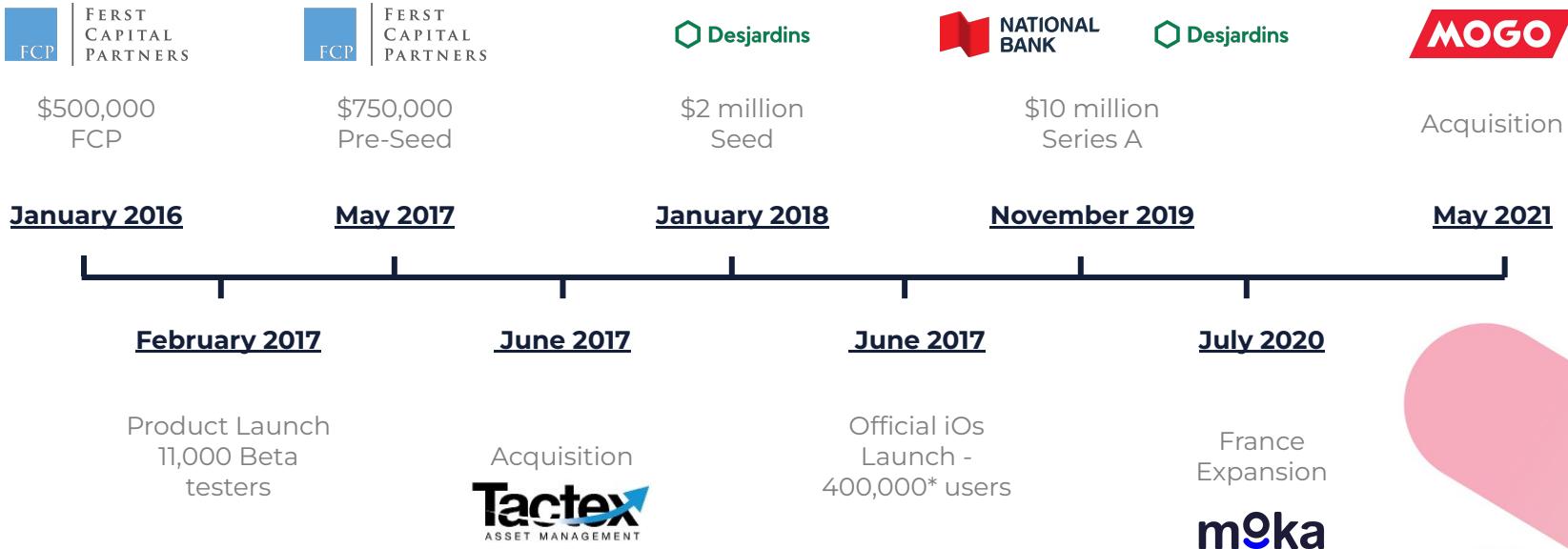
 lightspeed

VERAFIN

 shopify

Mobeewave.

Canadian Fintech Path



Future Predictions

Top 5 verticals

- Paytech
- Insurtech
- Lending
- Personal finance management
- Services (BaaS)

Keep an eye on

- Proptech
- Neobanks
- Digital currencies/assets
- Data-driven finance
- Regtech (Open-banking)

Future Predictions

Open-Banking



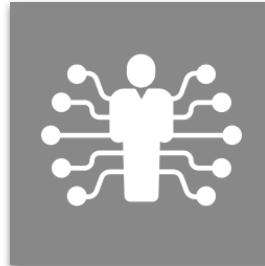
Collaborations



Beachhead



Technical Enhancements





Fintech Stakeholders

Canadian Stakeholders



Financial Institutions/
Services



Venture Capital/
Investors



Regulatory
Bodies



Service
Providers



Incubators &
Accelerators



Community
Organizations



Corporate
Labs



Technologies at a glance

Technologies Snapshot

Blockchain

Artificial Intelligence

APIs

Cloud Computing

Digitization / Automation

Cyber Security

Voice Banking

Mobile Applications

Biometrics

Big Data

IoT

Virtual Reality / Augmented Reality

Big Data and AI

RoboAdvisors



Wealthsimple

Portfolio Management



Hardbacon

Know Your Customer



 owl.co

Blockchain

Crypto Auditing



catalaxy

Crypto Market Data



Cold Wallet



Cybersecurity

Smartnet Intelligence For
Teams



FlareSystems

Detection of suspicious
employee activity

cysana
CYBERSECURITY ANALYTICS



Break



Fireside Chat

Fintech Certificate

Discover the world of fintech

Featuring Guest Startup Speaker

Phil Barrar

Founder & CEO at Moka
and Chief Innovation Officer at Mogo

Course - Feb 4th

Fintech Ecosystem Introduction

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Closing

Quiz Time!

Feedback Form

Closing

- Stay on the lookout for email follow up with slack activation and course materials from today by Monday.
- Pop Quiz + Survey to be filled out by Monday
- Get ready for Course 2 | Regulations, Open-Banking + Regtech
 - Lise Estelle Brault, Senior Director, Data Value Creation, Fintech and Innovation, AMF
 - Roy Kao, Board Member, Open Finance Network of Canada
 - Donna Bales, Founder and Board Member, CRTA
 - Featuring Guest Founders:
 - Jennifer Arnold, Founder and CEO, Minerva.ai
 - Abdi Hersi, Senior Payments Manager, Wealthsimple





Thank you!