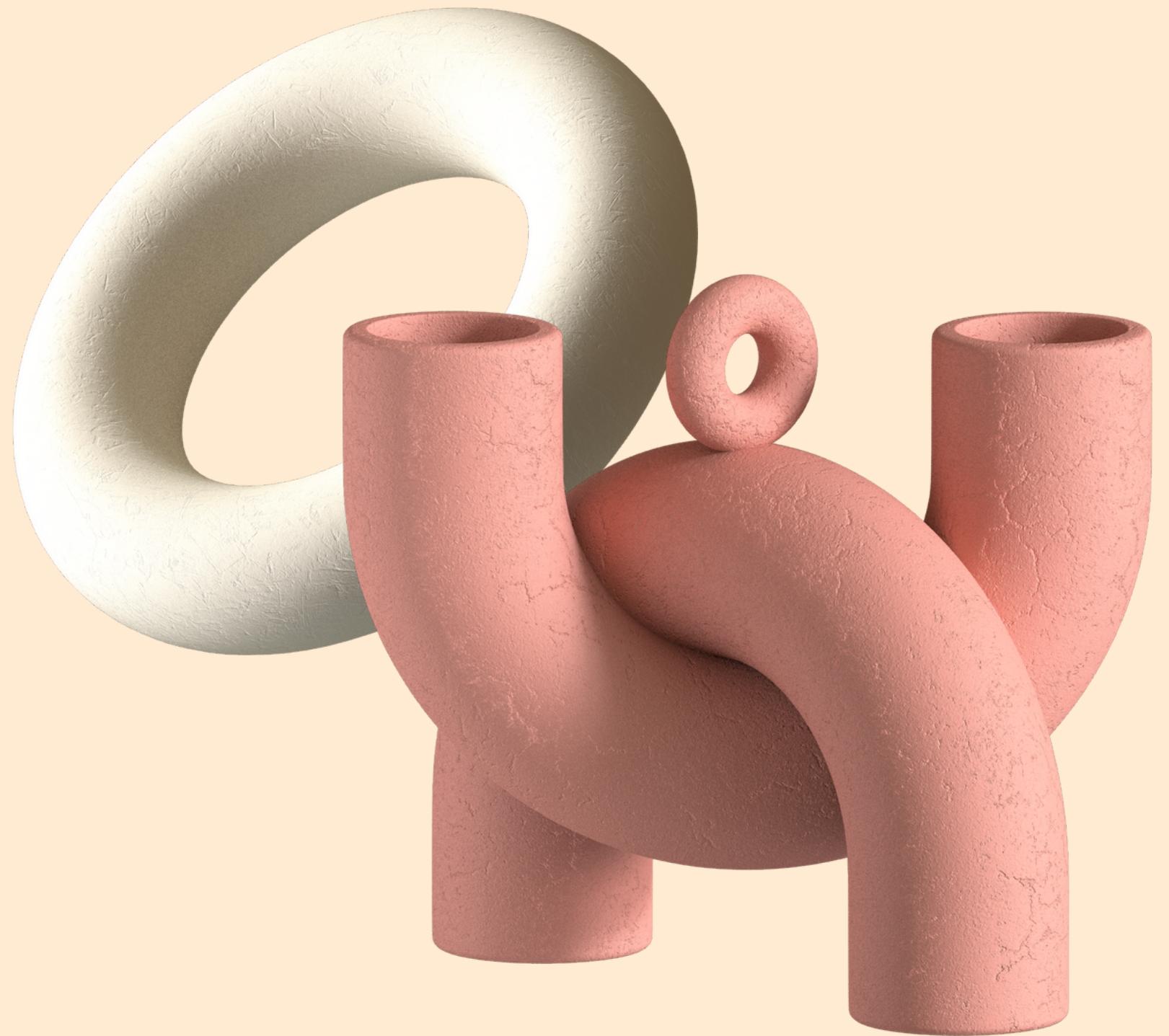


An Introduction to Financial Technology

Brought to you by us

Fintech, simplified



FinTech

What to Know

O1 What is Financial Technology or FinTech?

O2 Banking Before and After FinTech

O3 A brief history of FinTech

O4 Challenges of FinTech

O5 Rewards of FinTech-driven payments

O6 What's next for FinTech?



What is Financial Technology or FinTech?

A combination of the words "**financial**" and "**technology**," FinTech is the catch-all term that applies to any technology that helps consumers or financial institutions deliver financial services in a novel, more convenient way.



Banking Before FinTech

Physical and traditional banks

Avaibility only 4 or 5 days a week for physical banks

Slow withdrawals systems for customers

Banking with FinTech

People can track how their money moves in real-time

Online banking is available 24/7

Users can transfer the money instantaneously through banking apps

A brief history of FinTech

1838

The electric telegraph was introduced for the first time.

1950

Diner's Club released the first universal credit card.

1982

The world was introduced to TradePlus, the online brokerage platform.

2009

The first version of Bitcoin was released.

2013

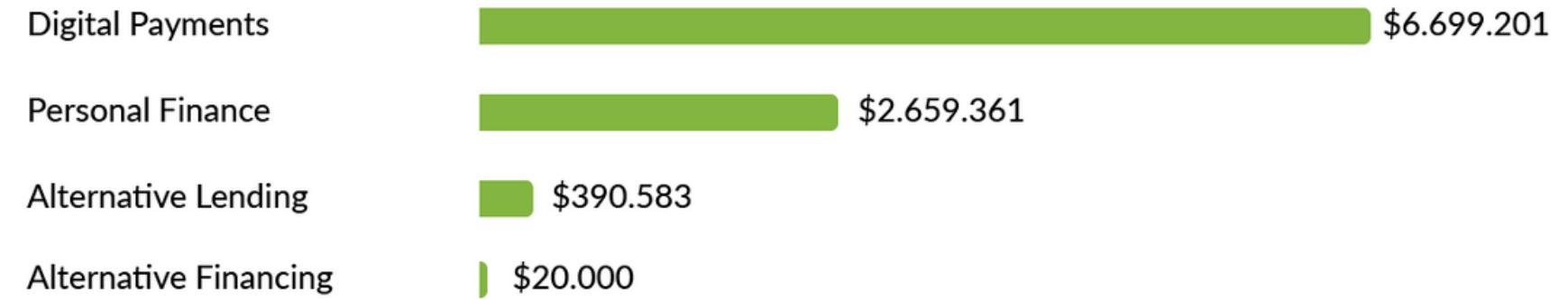
Google Pay was first launched, followed by Apple Pay in 2014.

FinTech segments according to transaction value

As of January 2020

Digital payments are leading the way followed by personal finance, alternative lending, and alternative financing.

Top Fintech Segments by Transaction Value (\$M)

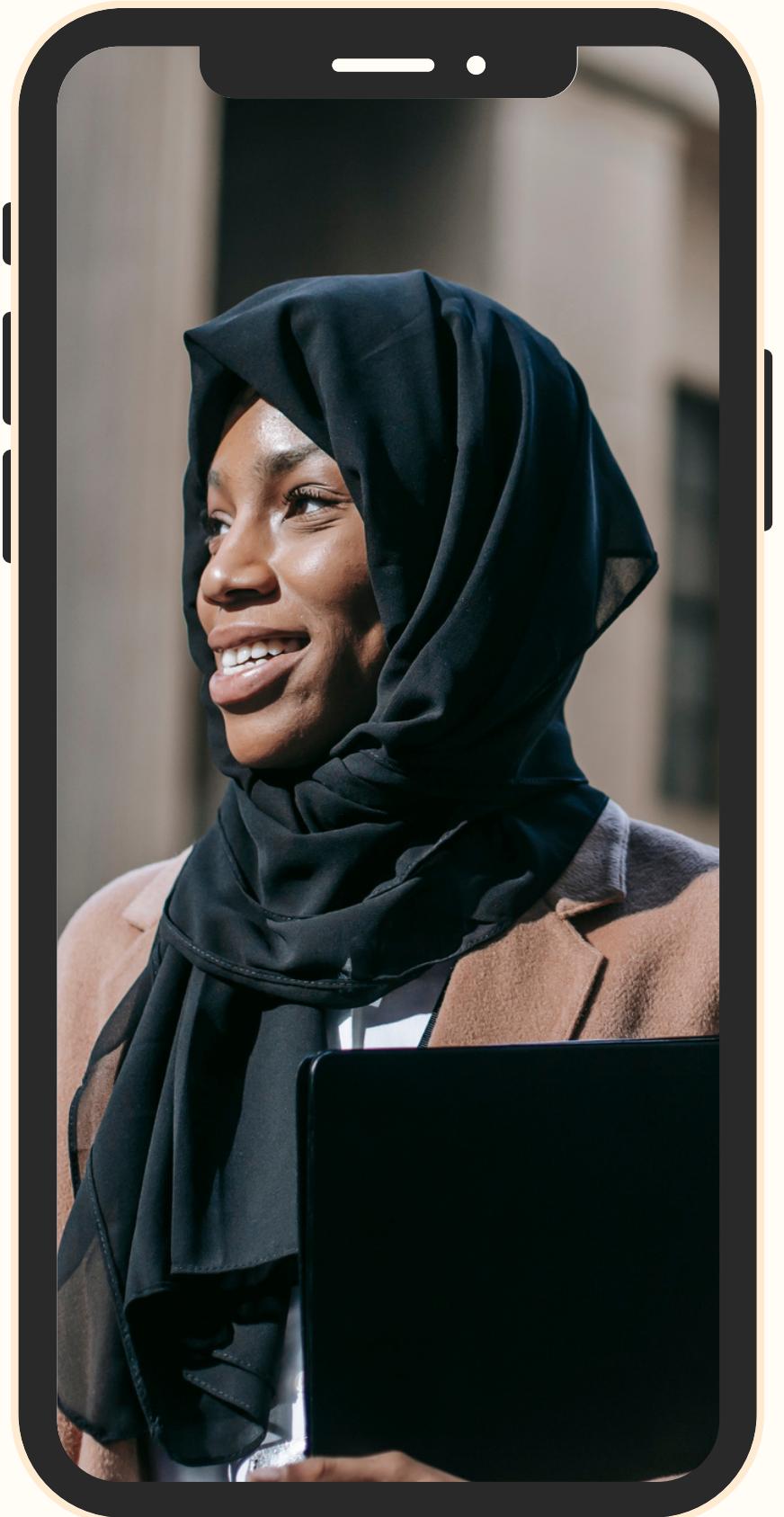


Source: Statista

The Role of Cybersecurity in FinTech

Protecting data is crucial

Because there's a lot of sensitive information involved in banking, cybersecurity is non-negotiable. Financial institutions must have robust cybersecurity measures to protect the data of consumers.



The background features abstract 3D shapes in various colors (teal, yellow, blue, white) on a black surface, creating a modern and dynamic feel.

Challenges of FinTech

Top Trending FinTech Risks

Dangers posed by FinTech to consumers



MONEY LAUNDERING RISK

Regulations are yet
to be improved.



ONLINE HACKING

Hackers can gain access
to your accounts.



DIGITAL IDENTITY RISKS

Security codes and
passwords could be
easily accessed

Rewards of FinTech- driven payments

Benefits of FinTech-powered
payments

GREATER SPEED

Instant transfer of funds

ENHANCED TRANSPARENCY

There's a clear trail of where money goes

BETTER SECURITY

You can rest assured that your money
will not go astray

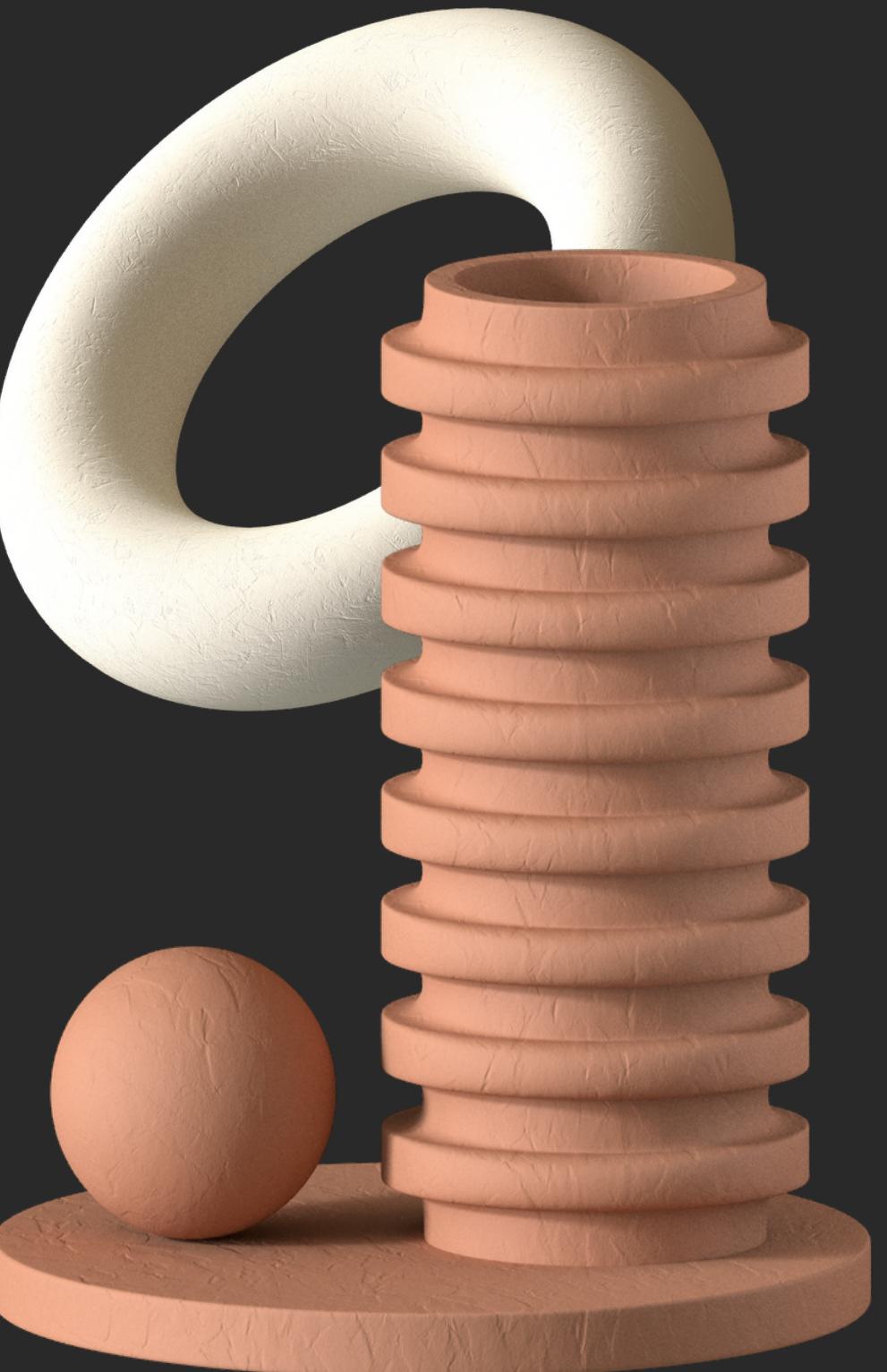


What's next for FinTech?

Looking forward to the future

Artificial intelligence and machine learning will further infiltrate and improve FinTech.

FinTech has
transformed the
banking industry
for the better.



Security best practices of successful FinTech projects

Next-level data protection and encryption

Secure code and architecture

Secure authentication

Good mobile encryption

Compliance



Financial institutions must be able to deliver an easy to navigate, a seamless digital platform that goes far beyond a miniaturized online banking offering.

JIM MAROUS



A photograph of a laptop on a desk. A large, white, textured torus (donut shape) is positioned above the laptop. To the left of the laptop, there is a potted plant with green leaves. The laptop screen shows a desktop background with a cup of coffee and some foliage. The overall aesthetic is clean and modern.

Do you have any questions?

Tell us! We hope you learned something new.