

# **Fintech x Blockchain = Future**

**At Conda CrowdInvesting  
For Vienna Fintech Week 2018**





# Why Blockchain x Fintechs?

- Nature of Blockchain technology (transactional, security, immutability or records, temper-proof transfer of value...)
- Blockchain's impact on business (costa savings, efficient and lean processes, automation of processes and validation...)
- From Internet of Information to Internet of Value

## **What drives the need to disrupt financial services?**

Most common technologies to have impact on changes of Financial services :

- AI
- Blockchain
- Platformization of the business models



# Imminent Change

- ☐ Payments
- ☐ Wealth and Asset Management
- ☐ Compliance and RegTech
- ☐ Retail banking
- ☐ Corporate banking (tokenization of the business models)
- ☐ Mid-office
- ☐ Non Performing loans/assets and restructuring
- ☐ Investment industry (the importance of the Security Token)
- ☐ Alternative financing models (crowdfunding, P2P financing, ...)



# Growth of the alternative funding

- ❑ ICOs
- ❑ Raise of the security token
- ❑ Importance of the CrowdInvesting platforms
- ❑ Future of Crowdfunding - *Conda CrowdInvesting*
- ❑ Where to from here

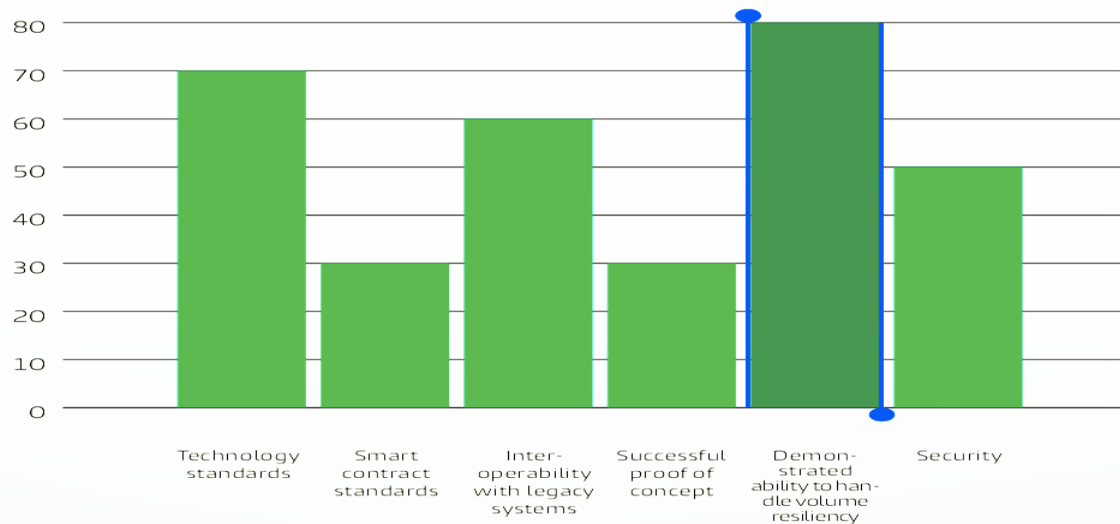


# Challenges at this moment

- ❑ Crypto Hangover (shift of the sentiment), GDPR compliance, various infancy illnesses
- ❑ What milestones must blockchain pass before the broad adoption in FS

## What milestone must blockchain pass before broad adoption occurs?

(As % of respondents)



Source: EY 2017 blockchain roundtable



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