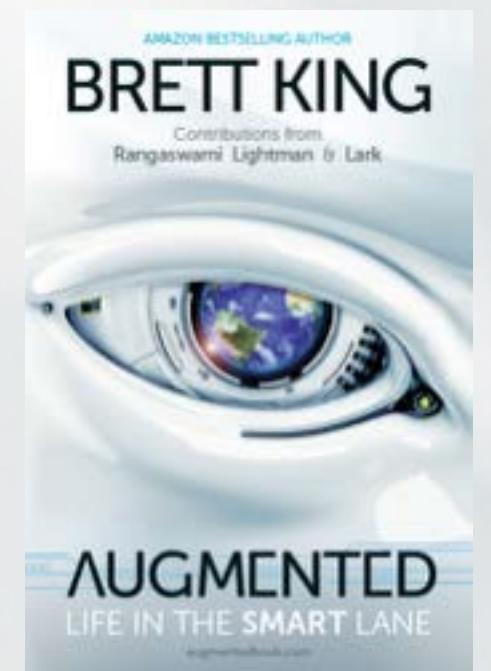
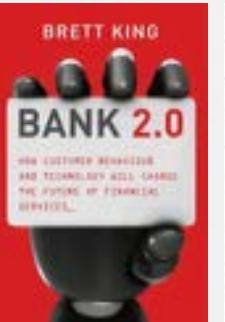


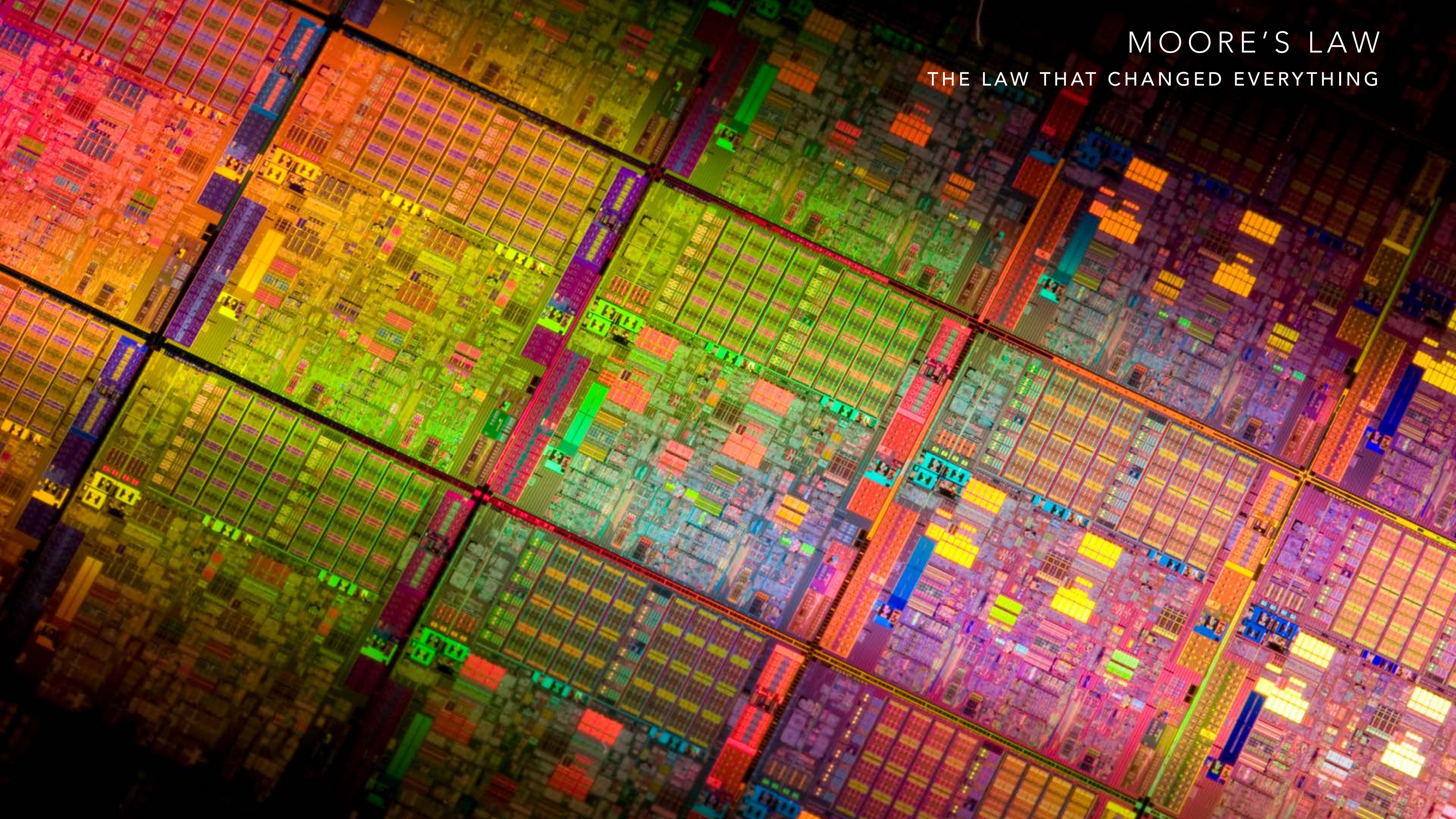


AMERICAN BANKER.

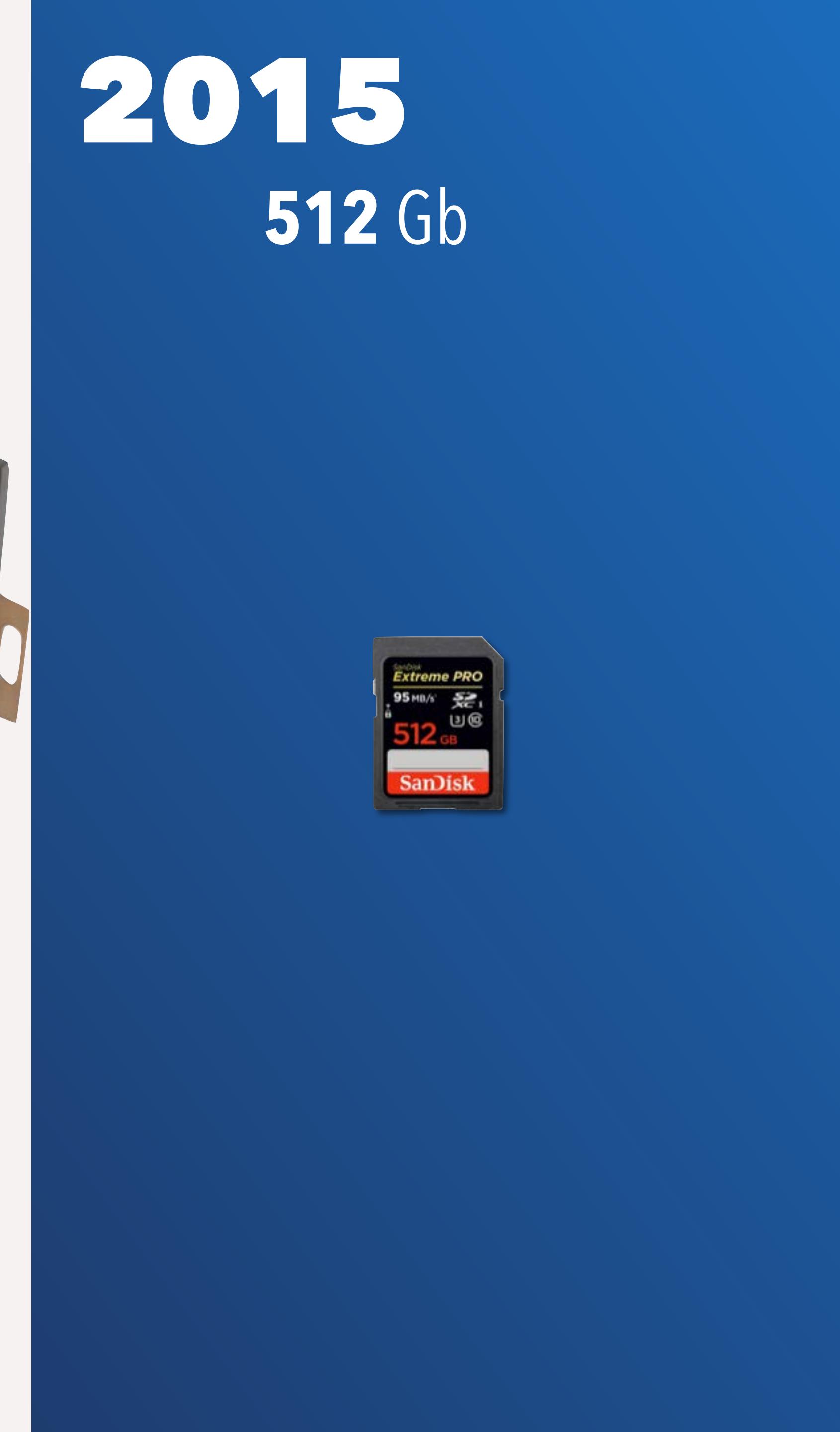
Innovator of the Year 2012



AUGMENTED
LIFE IN THE SMART LANE



MOORE'S LAW
THE LAW THAT CHANGED EVERYTHING





YOUR *SMARTPHONE* IS 3 MILLION TIMES MORE POWERFUL
THAN THE COMPUTER THAT ACCOMPLISHED THIS FEAT

EVERYTHING CAN BE EXPRESSED AS **CODE** TODAY



EVEN BIOLOGY

ENABLING BIOMIMICRY



ALREADY IMPROVING ON HUMAN 1.0



@HughHerr





**"Google's first Trillion
dollar idea..."**

Ted Schilowitz



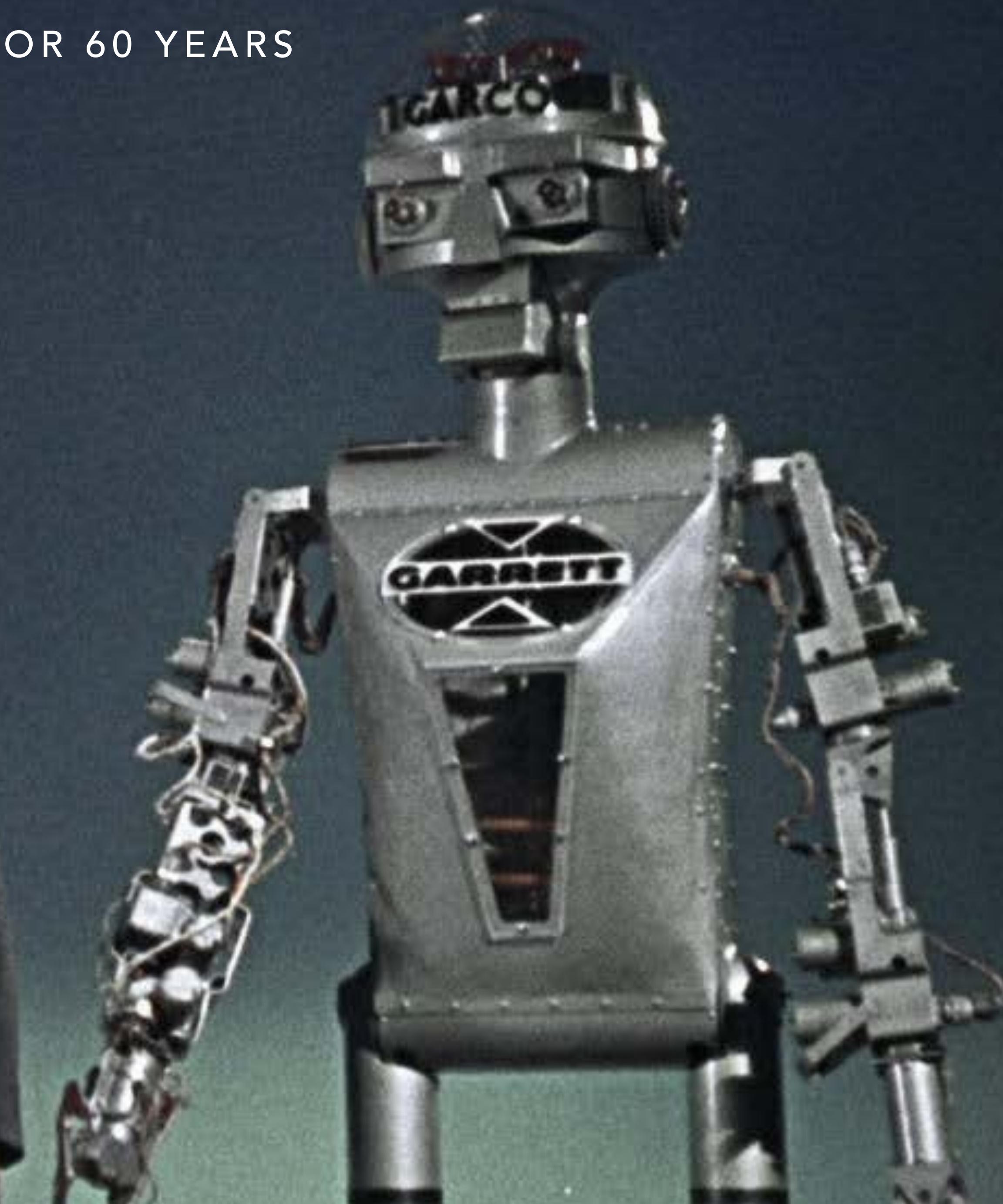
**"So Badass you can't
believe it!"**

Thomas Tull



LEGENDARY

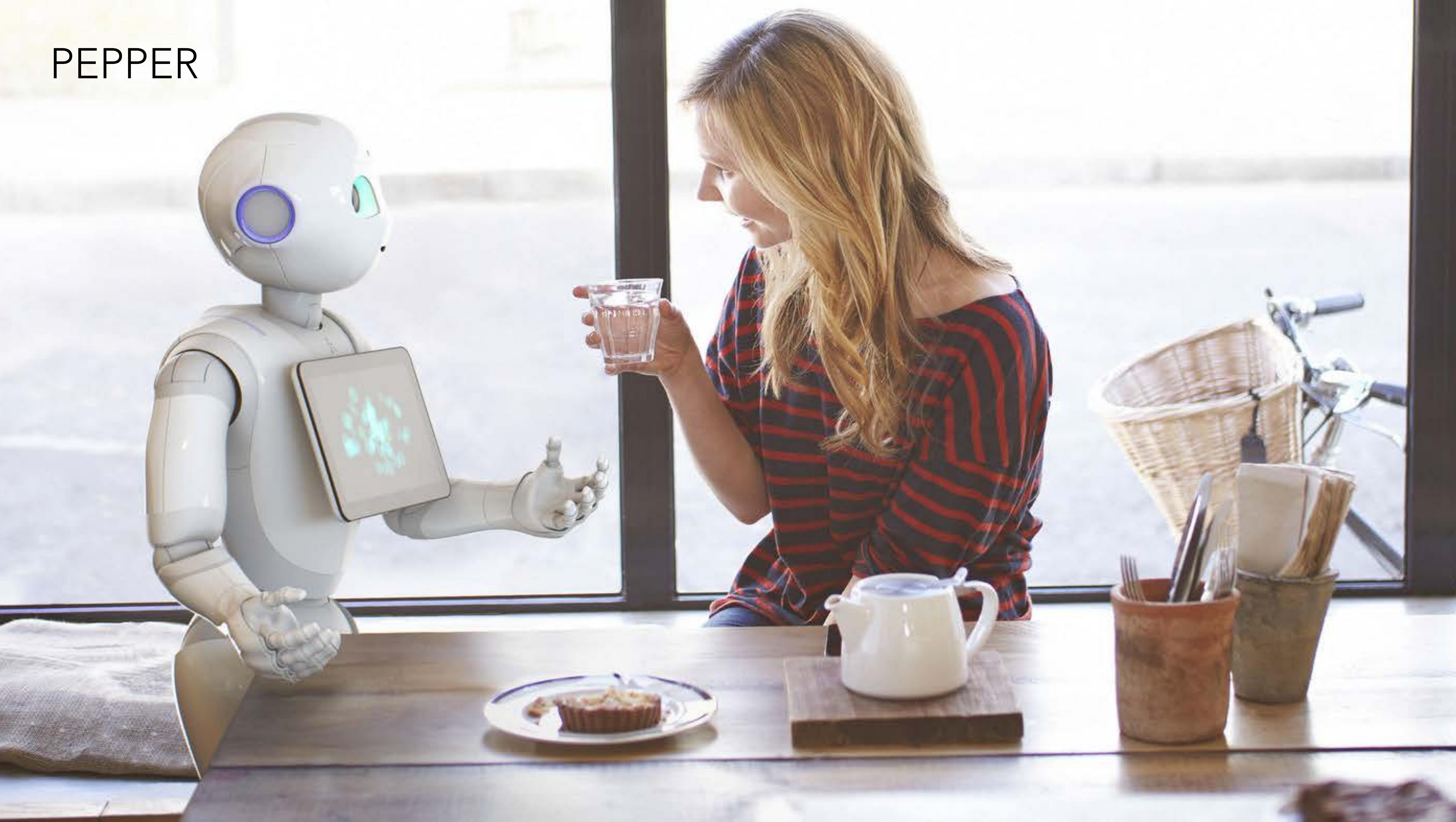
WE'VE BEEN WAITING FOR ROBOT AI FOR 60 YEARS





IS THIS IS ALL WE'VE GOT?

PEPPER







We should be very careful about artificial intelligence...
[it is perhaps] our biggest existential threat.

With artificial intelligence,
we are ***summoning the demon***

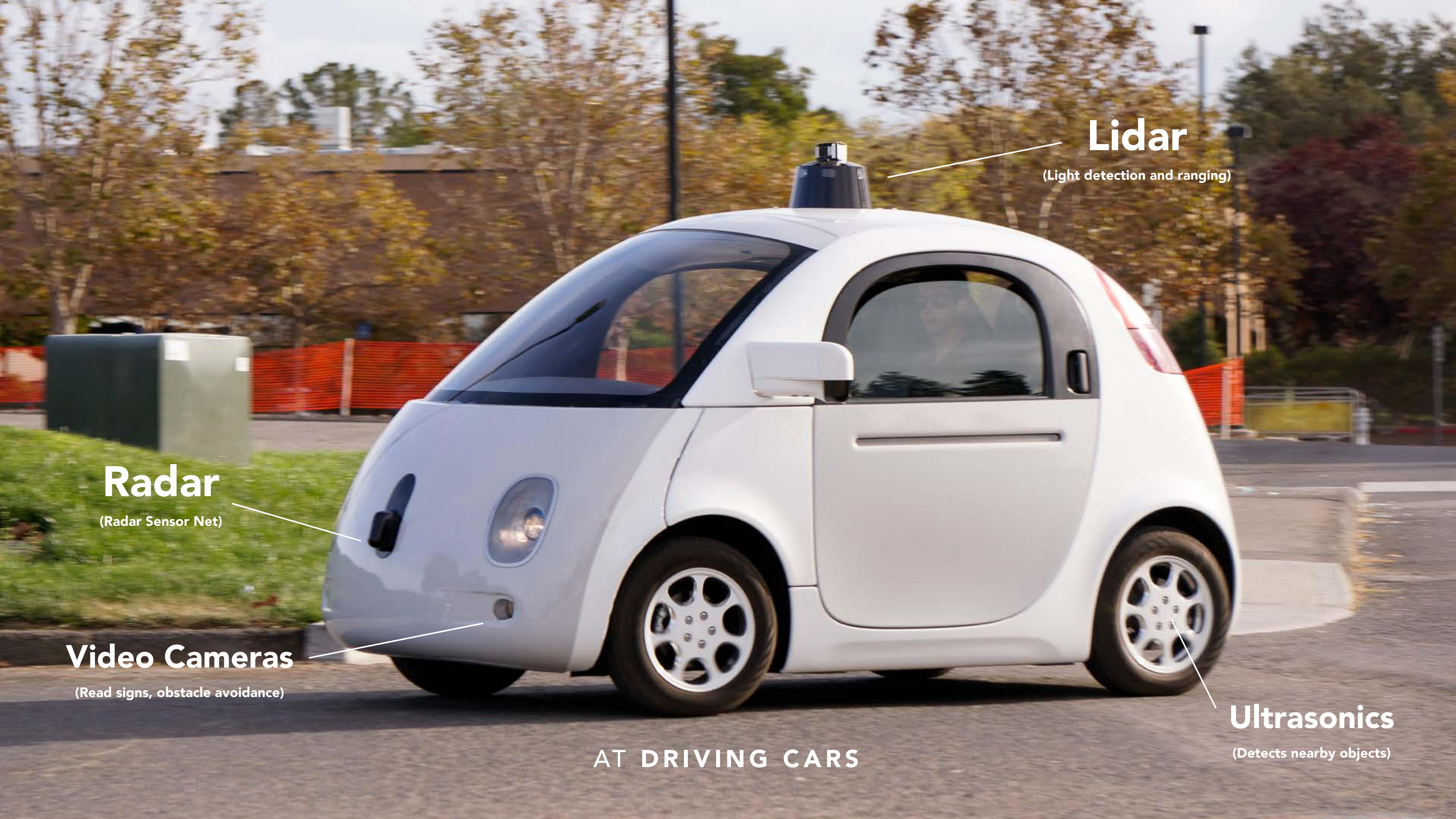
Elon Musk

A close-up photograph of a woman's face and a robotic hand. The woman has dark hair, bangs, and is wearing a dark, textured jacket. Her eyes are looking directly at the camera. A robotic hand with a dark, segmented, and reflective arm and fingers is positioned next to her face, partially obscuring her cheek and nose. The background is blurred, showing what appears to be a modern interior.

COULD WE FALL IN LOVE WITH OUR AIs?



AIS ARE BETTER AT **DIAGNOSING CANCER**



Radar

(Radar Sensor Net)

Video Cameras

(Read signs, obstacle avoidance)

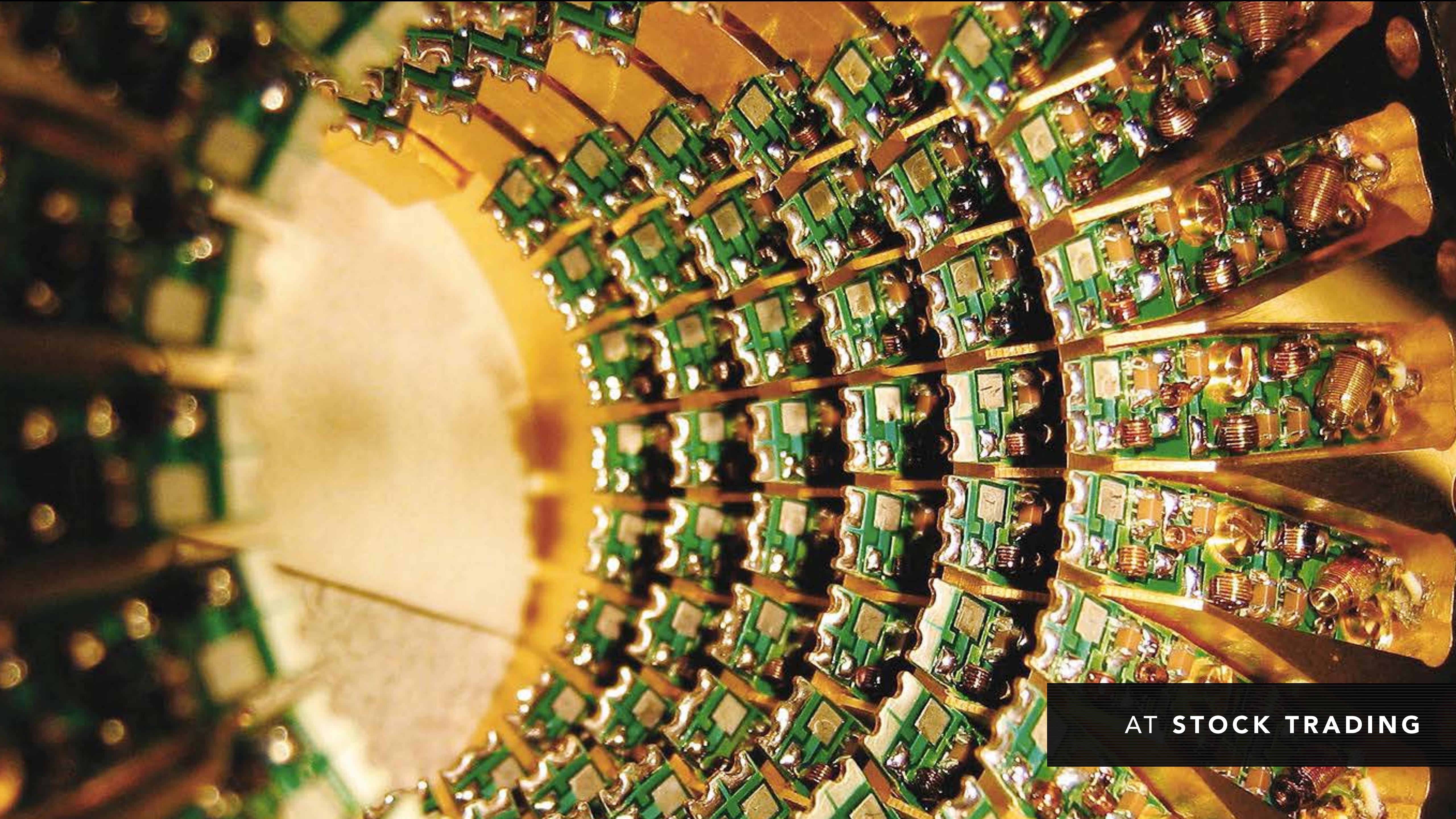
Lidar

(Light detection and ranging)

Ultrasonics

(Detects nearby objects)

AT DRIVING CARS

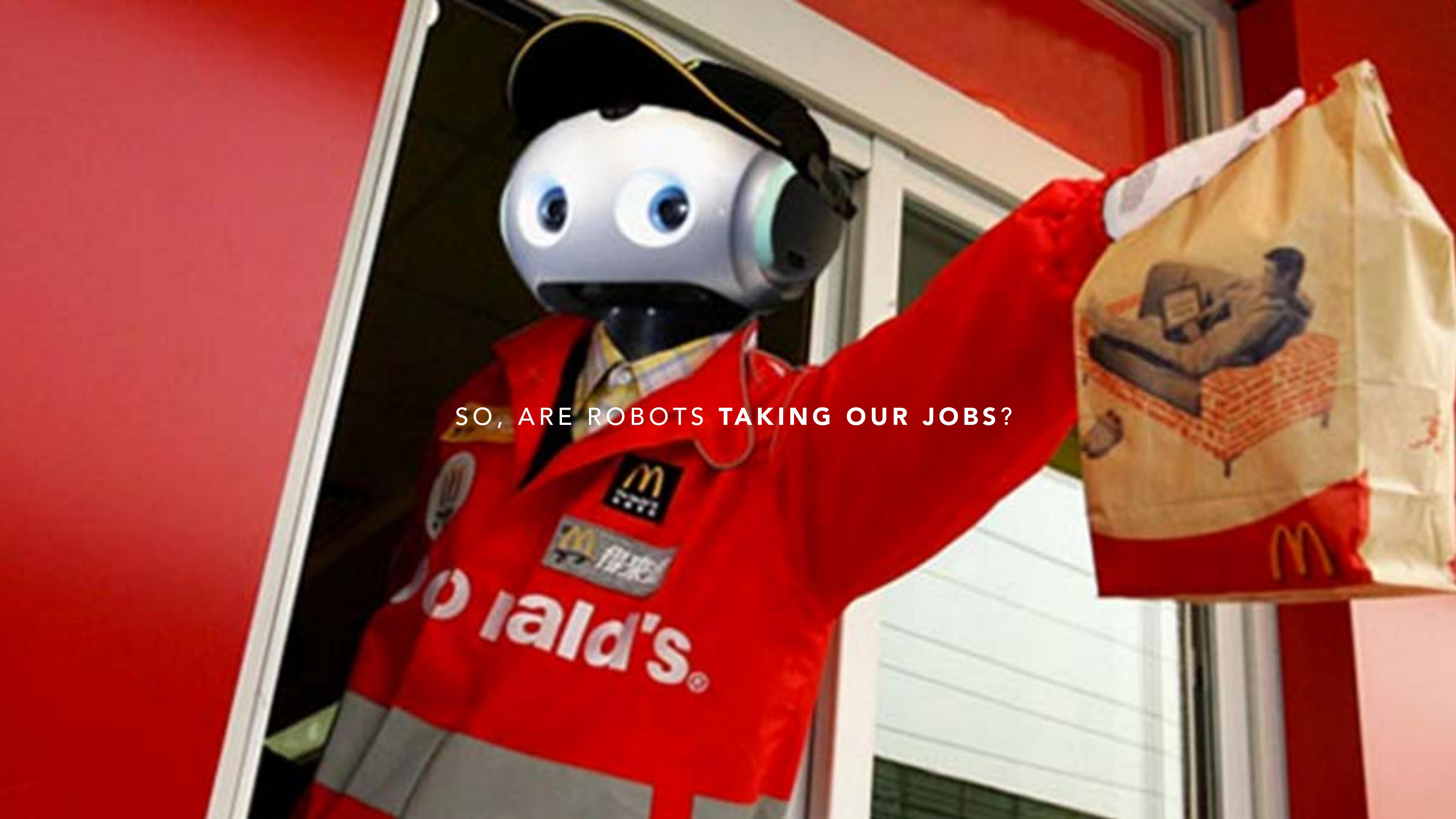


AT STOCK TRADING



AND AT IDENTITY VERIFICATION





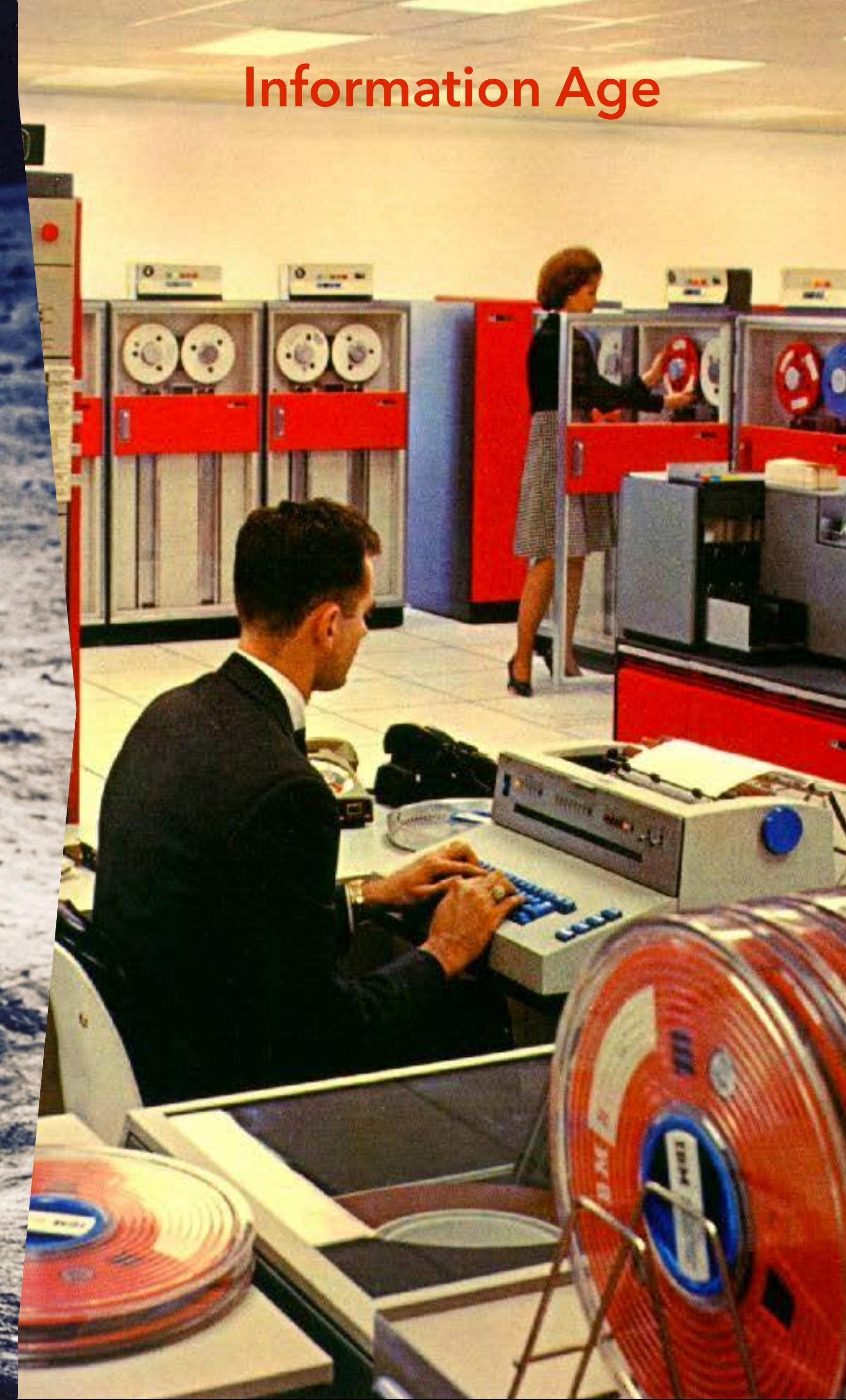
SO, ARE ROBOTS TAKING OUR JOBS?



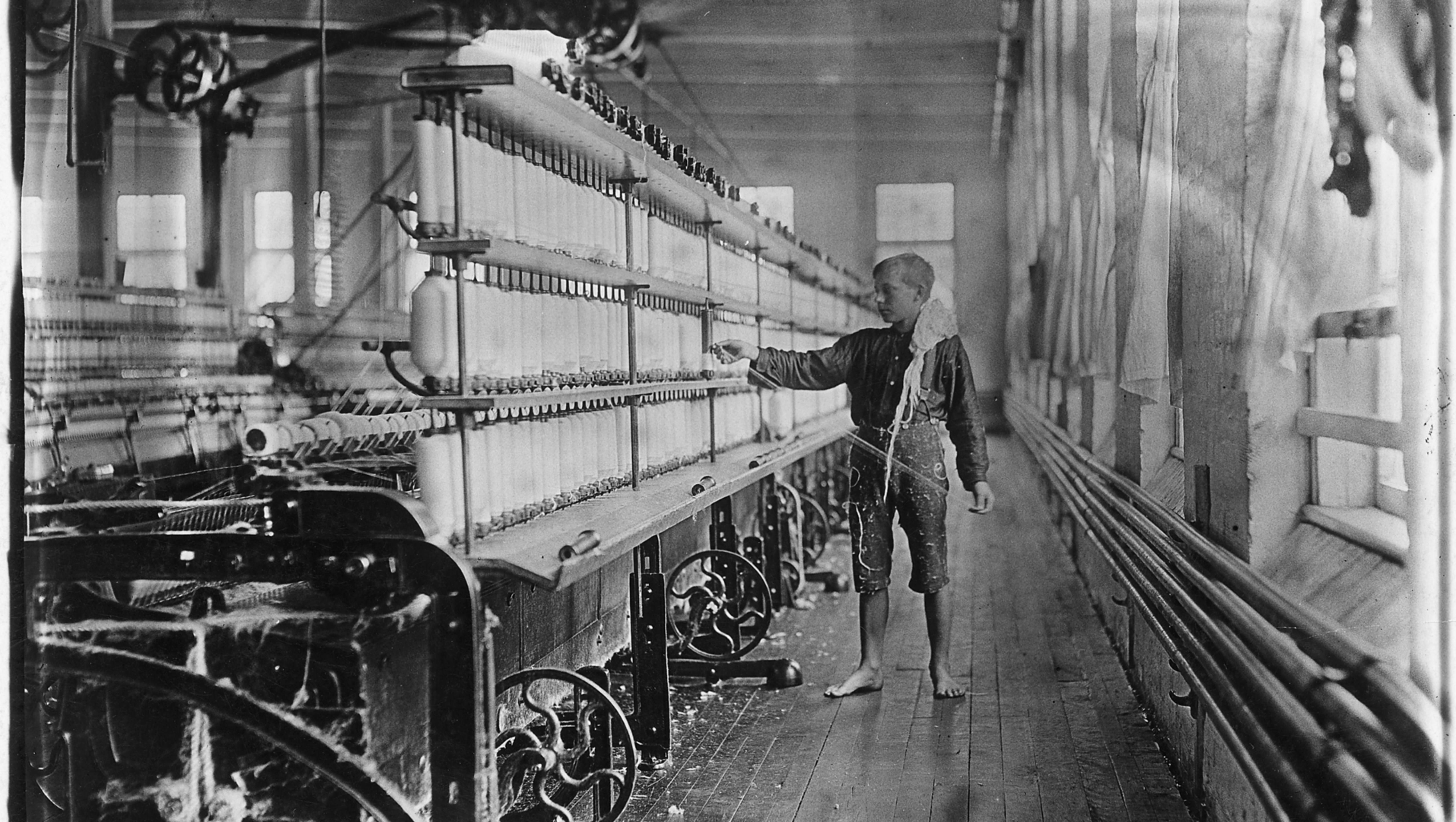
Industrial Age

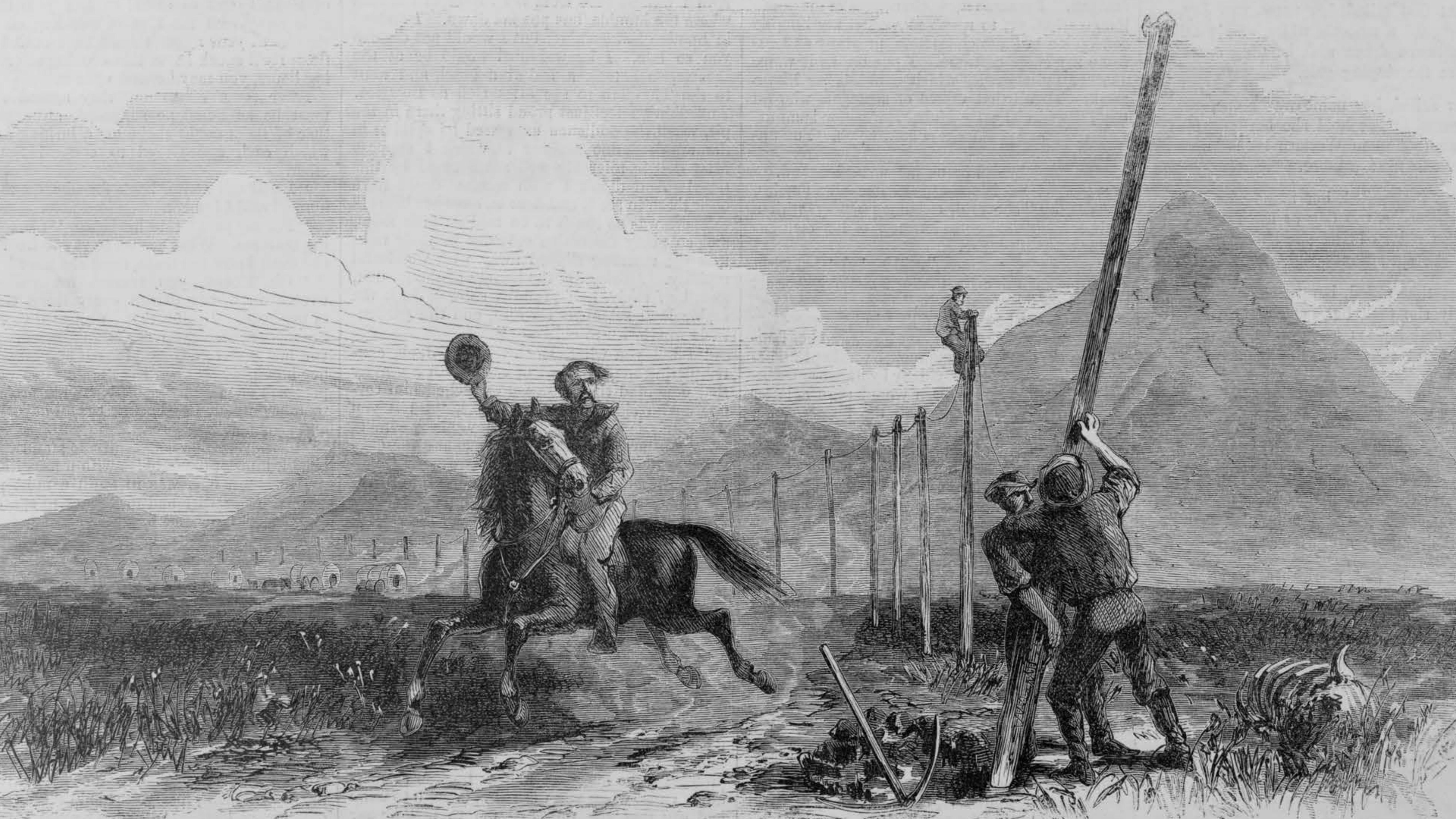


Space Age



Information Age







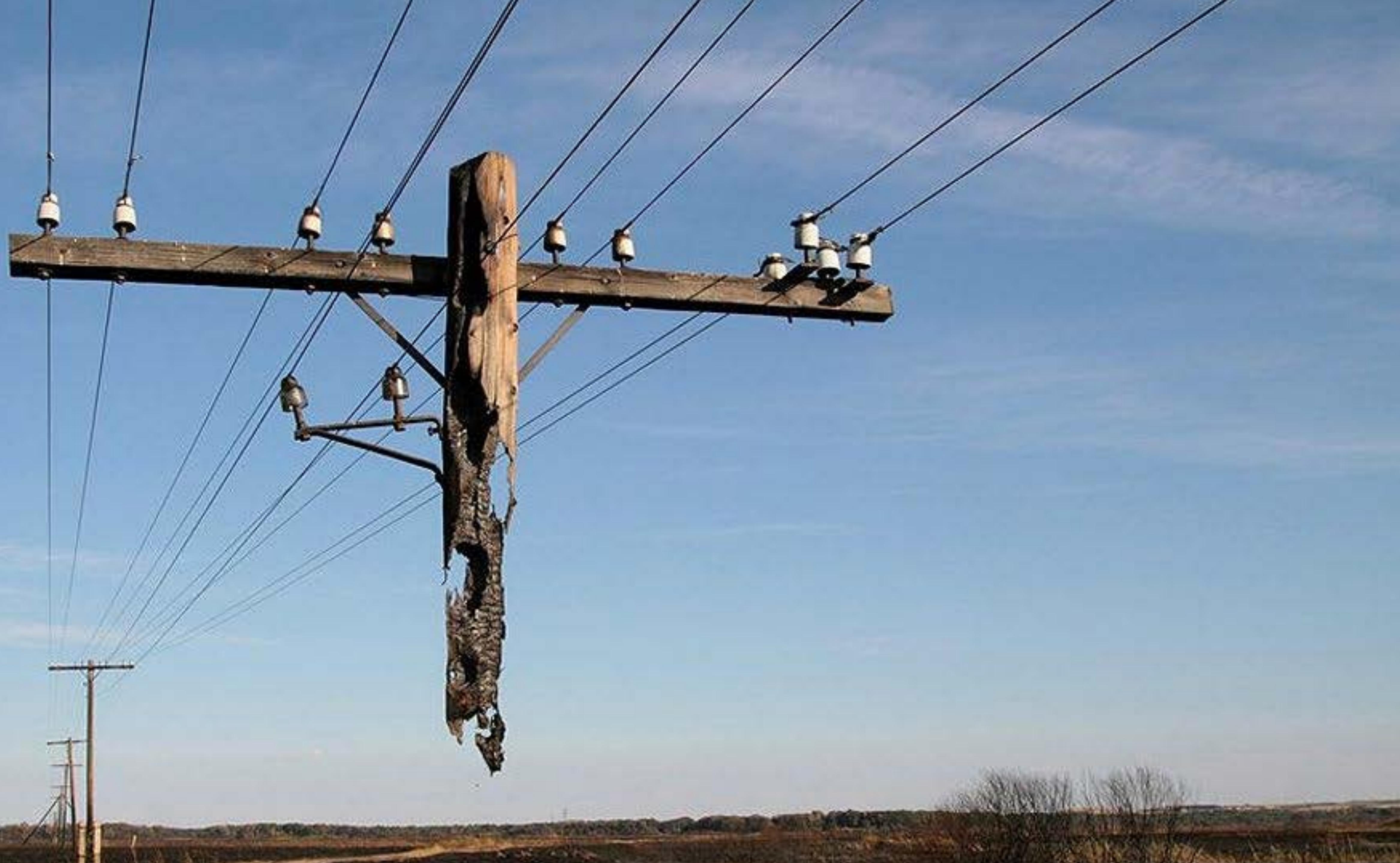


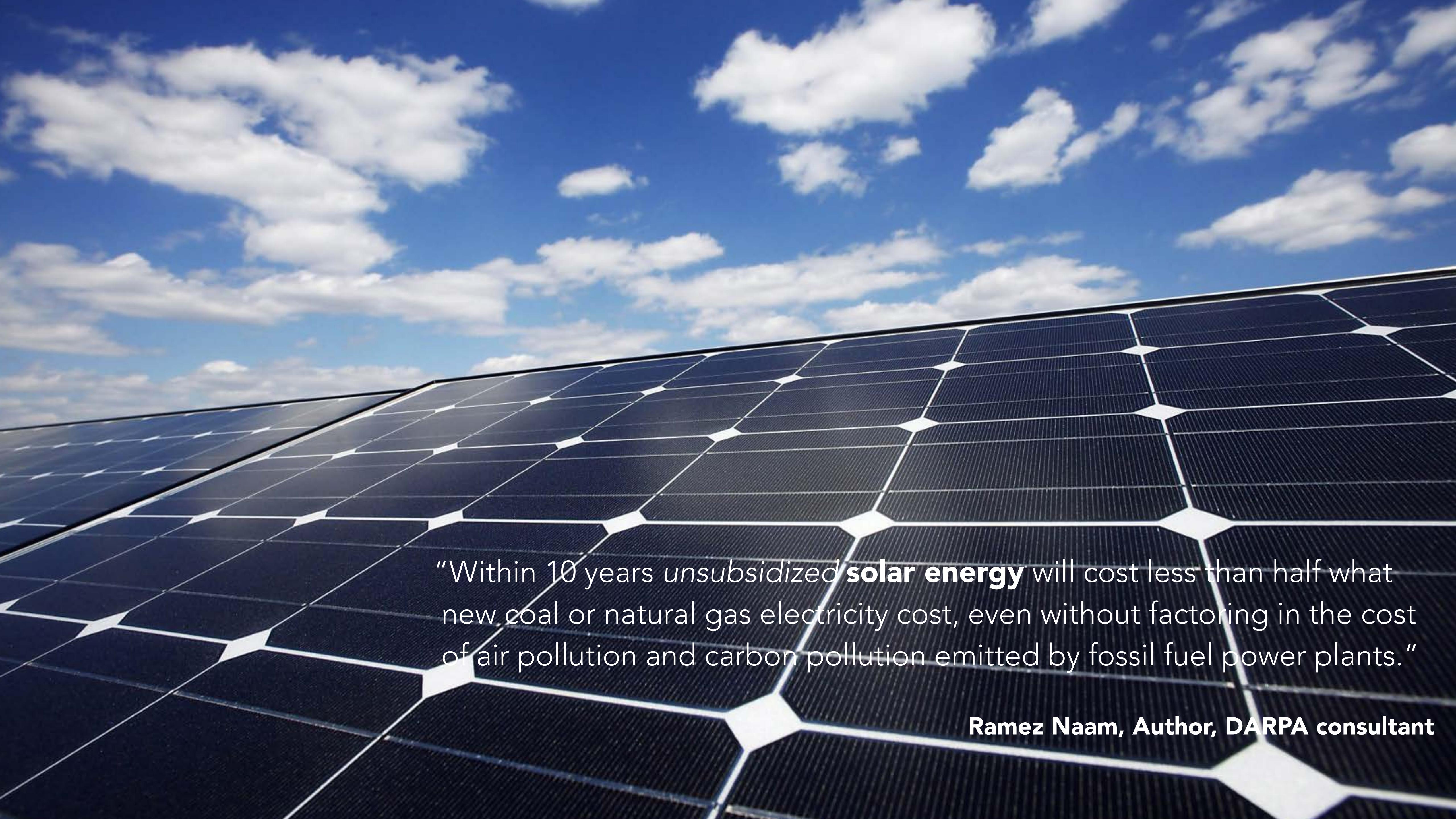






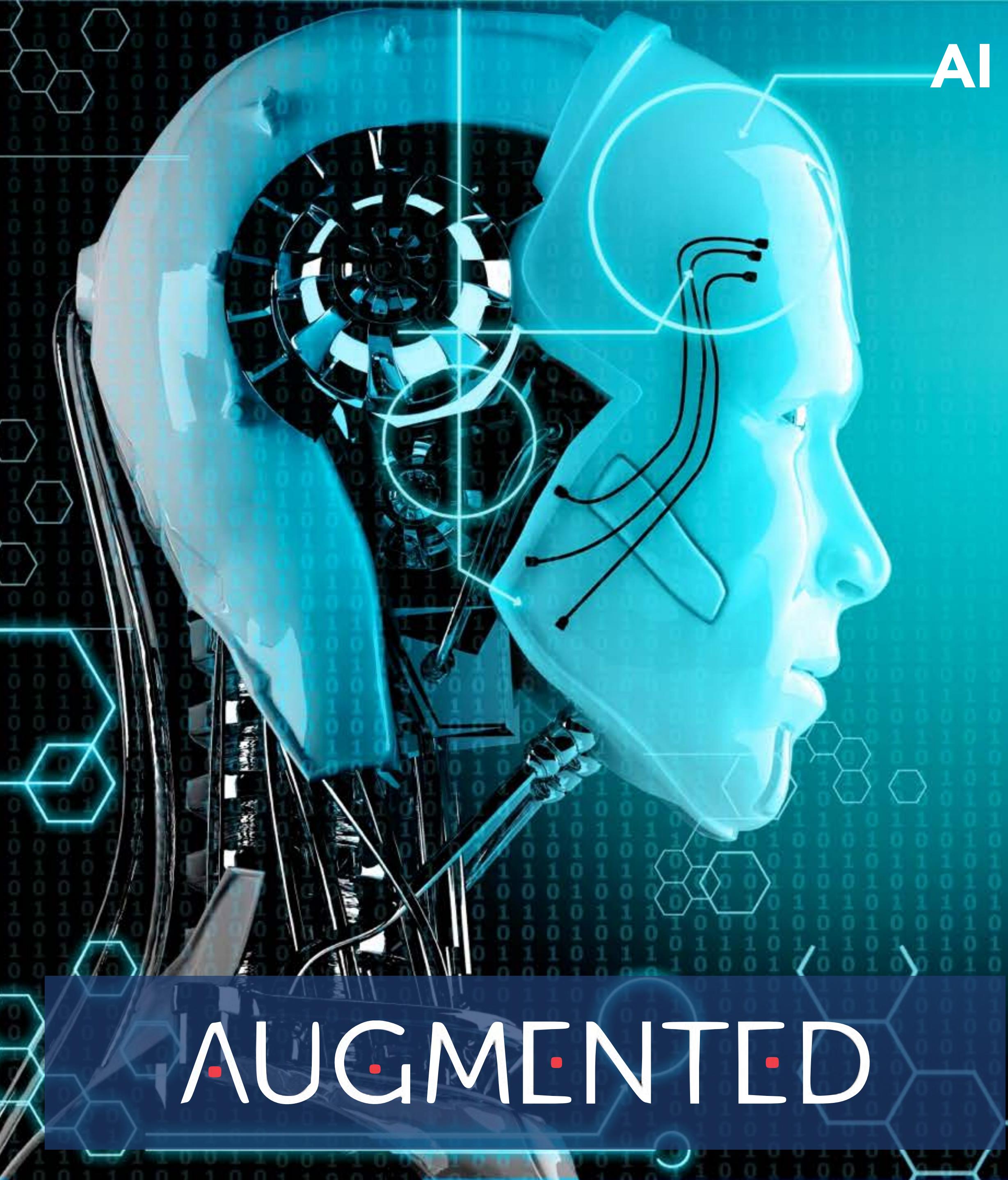






"Within 10 years unsubsidized **solar energy** will cost less than half what new coal or natural gas electricity cost, even without factoring in the cost of air pollution and carbon pollution emitted by fossil fuel power plants."

Ramez Naam, Author, DARPA consultant



AI

AUGMENTED



Experiences



Infrastructure



Metamaterials



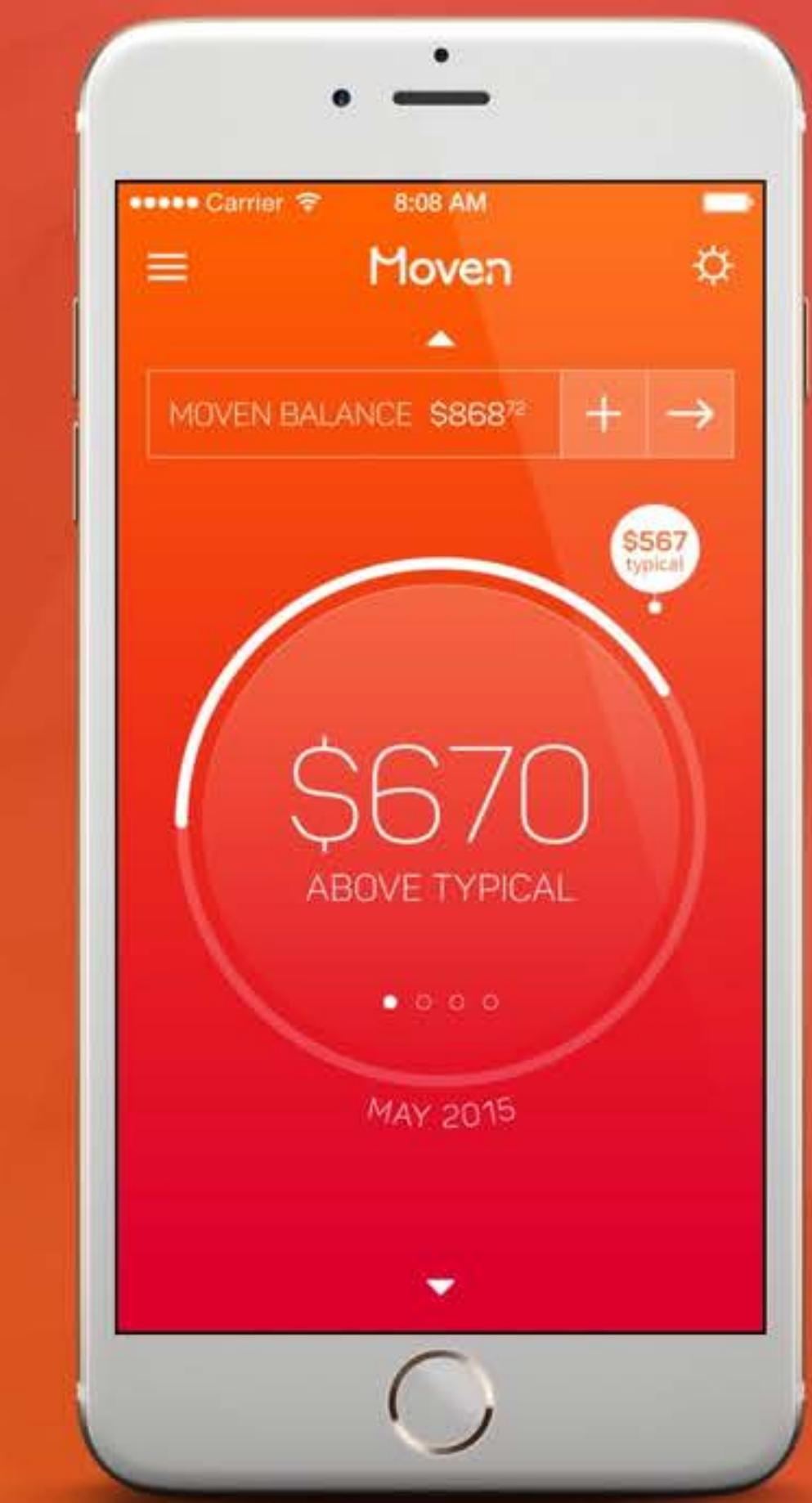
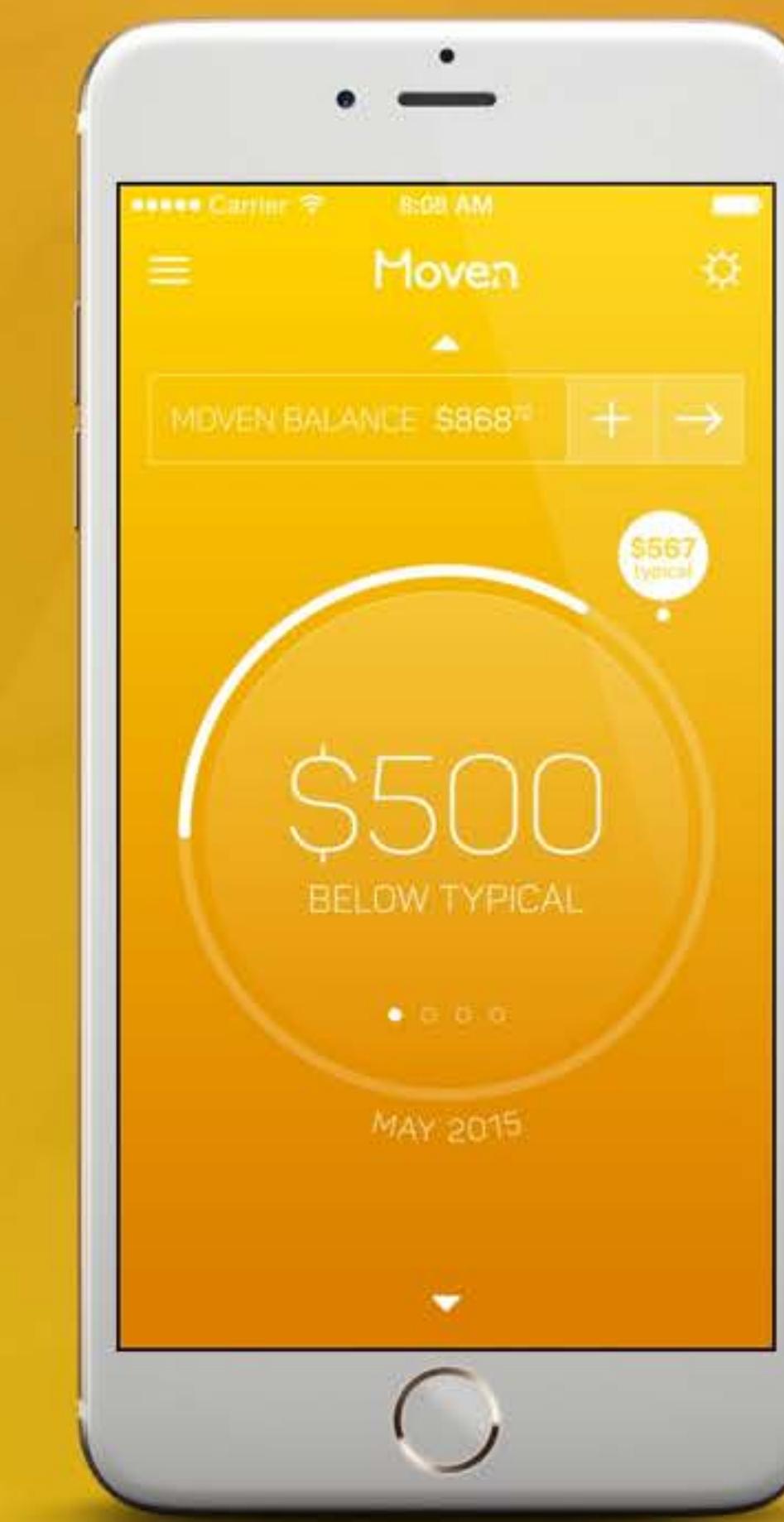
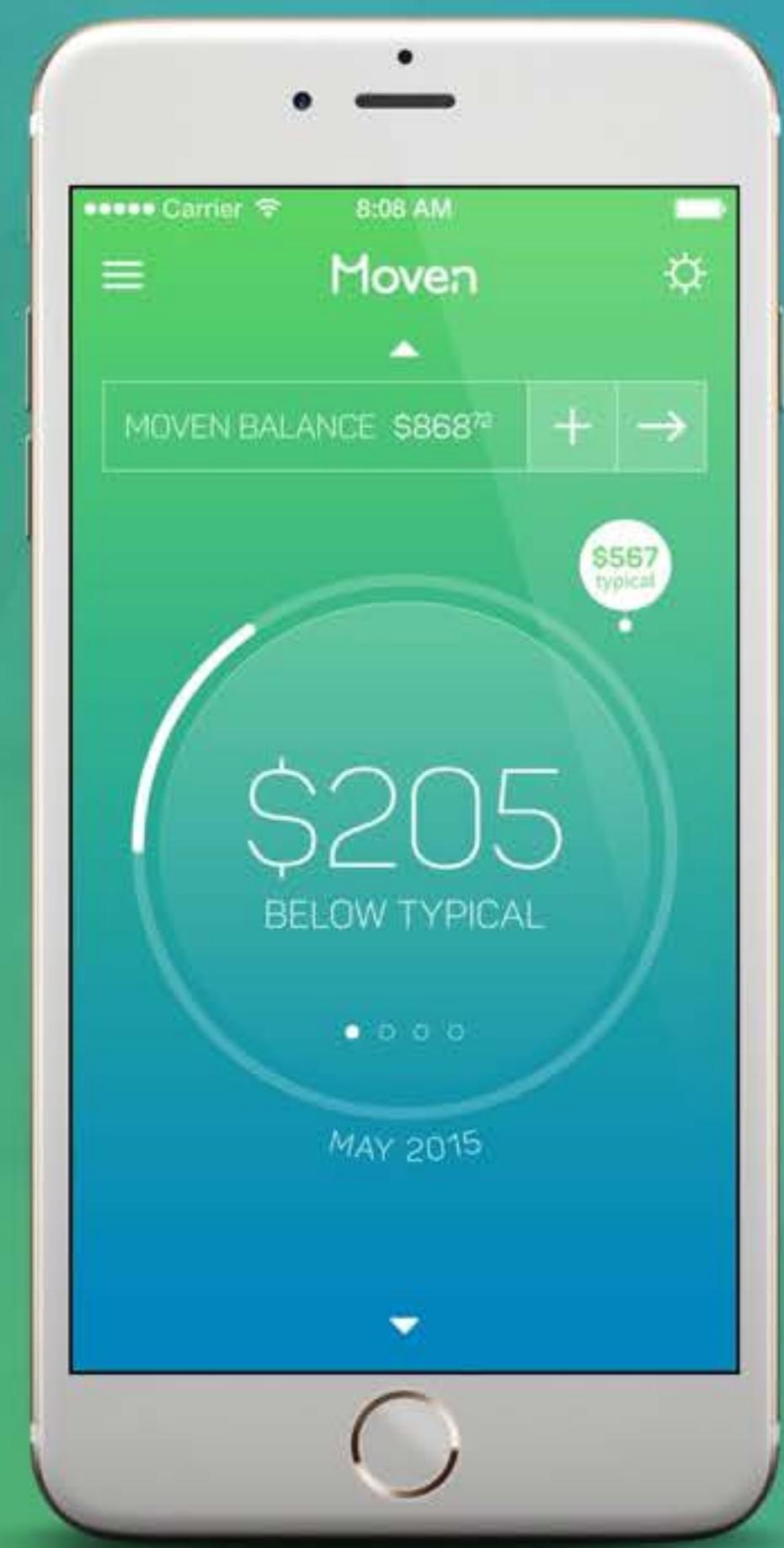
UBER





DIDN'T REDESIGN TAXIS, THEY REDESIGNED
THE JOURNEY

EXPERIENCE



AS THE DAY-TO-DAY EXPERIENCE OF BANKING IS REDEFINED

A black and white historical photograph of a woman working at a telegraph key in a vintage office setting. She is wearing a white blouse and headphones, and is focused on her work. The background shows other telegraph equipment and a window.

BANK TELLERS

THE TELEGRAPH OPERATORS OF THE 21ST CENTURY

A black and white photograph of two men in business suits sitting at a table, looking down at a smartphone held by the man on the left. They are in what appears to be a high-end restaurant or bar, with a bottle of wine and glasses on the table, and a menu in the background.

ADVICE WAS WHAT ALWAYS DIFFERENTIATED FINANCE



Als will make **advice** in financial services disappear



Tech helps us see ourselves in **better ways**

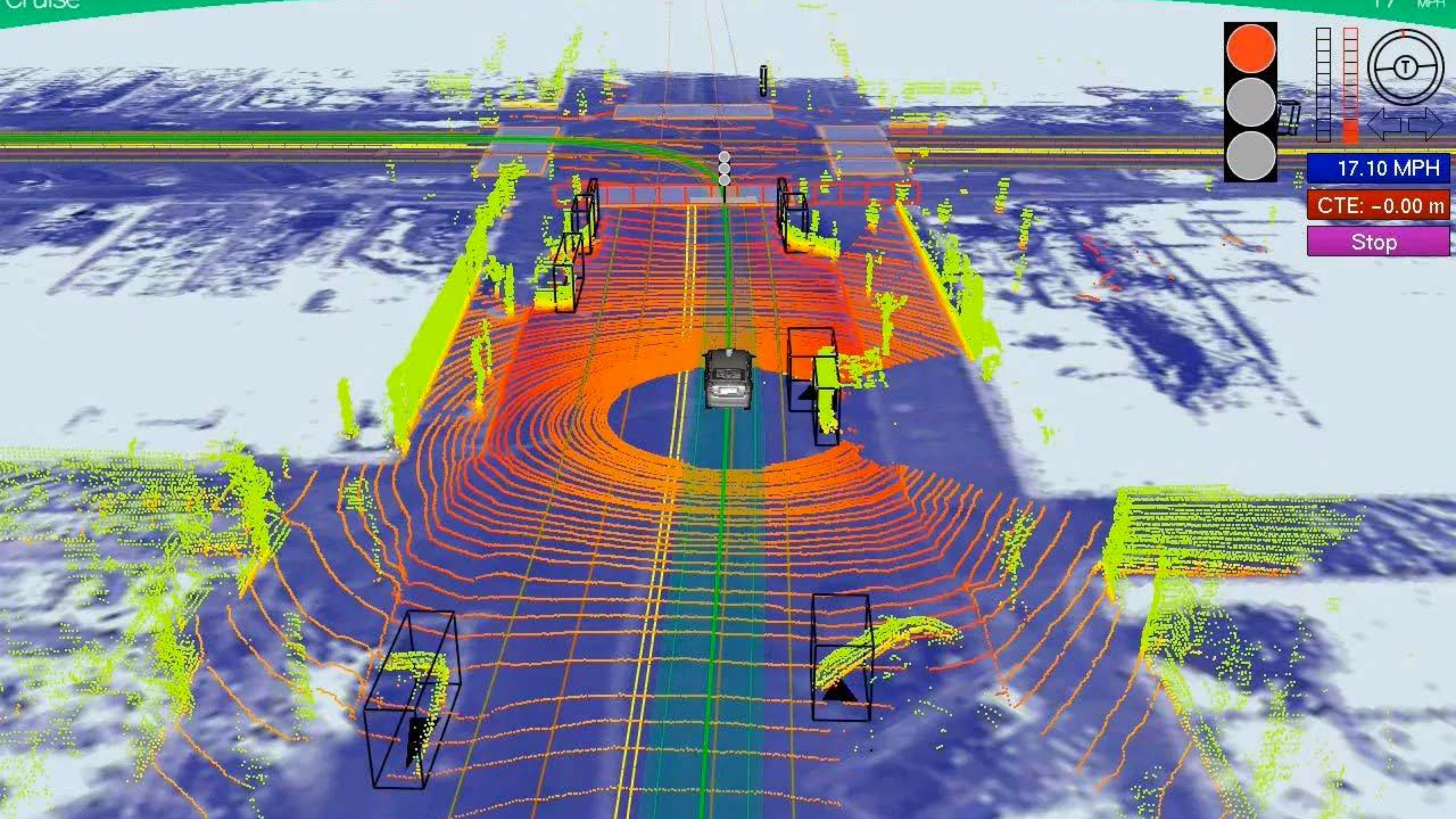




SENSORS WILL DRAMATICALLY CHANGE OUR VIEW OF THE WORLD

Cruise

17 MPH



HUMANS WILL TAKE
1 TRILLION PHOTOS IN 2015

An aerial night photograph of a dense urban landscape, likely Dubai, featuring numerous skyscrapers and a marina filled with boats. In the foreground, two young men are standing on a large Ferris wheel. One man is wearing a red tank top and holding a smartphone, while the other is in a white t-shirt with a camera graphic. They appear to be taking a selfie or a photo of the surrounding city lights.



data will change the way we relate to the world

5:45 30

Indoor Cycle
06:06:02
152 BPM
Heart Rate

ADVICE IS ALREADY BEING CONTEXTUALIZED



12:30 PM
Lunch

From Today

Tomorrow

JFK
→
SFO

Virgin Airlines
Flight 23
10:31 AM
On Time

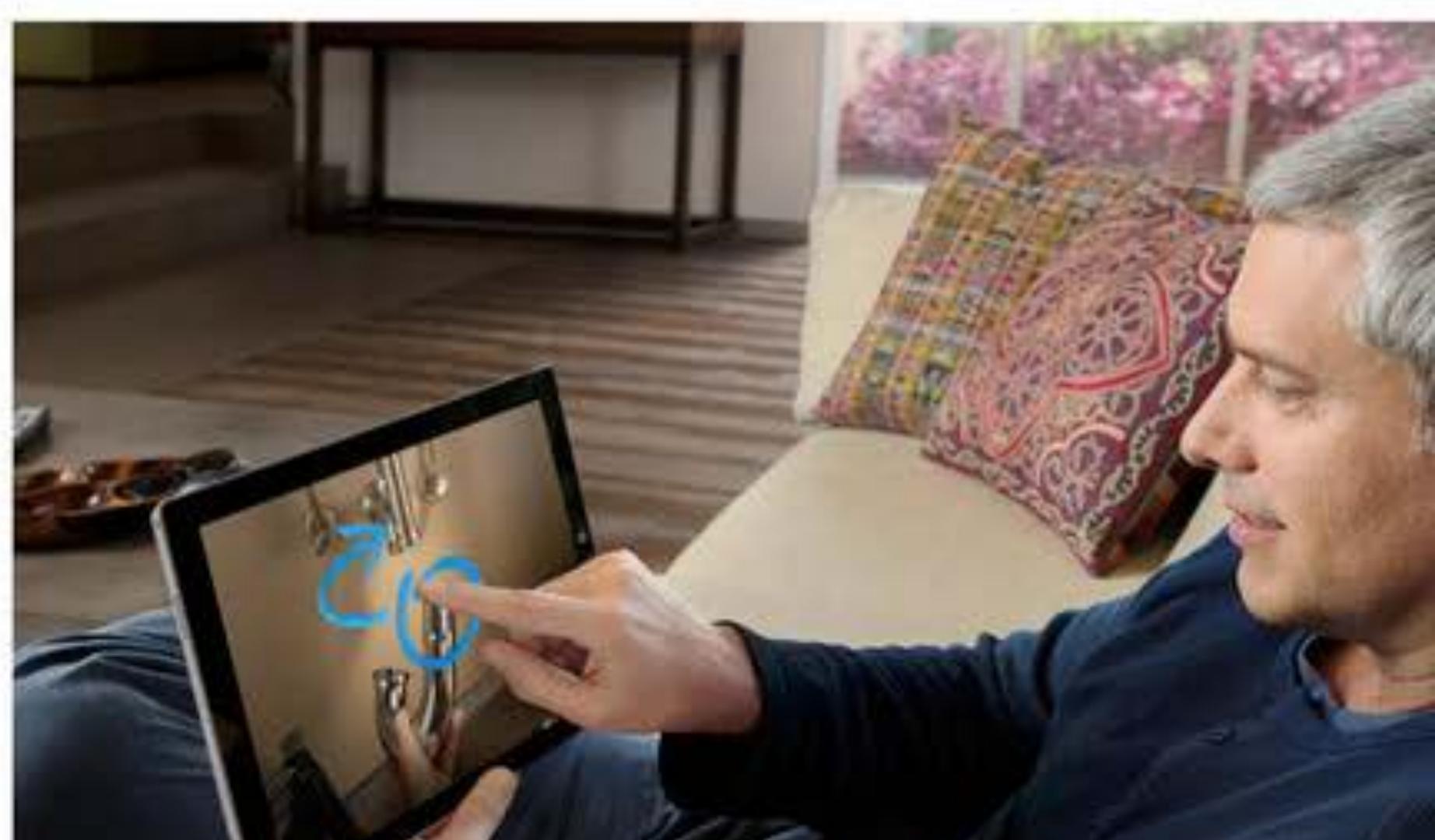
tomorrow

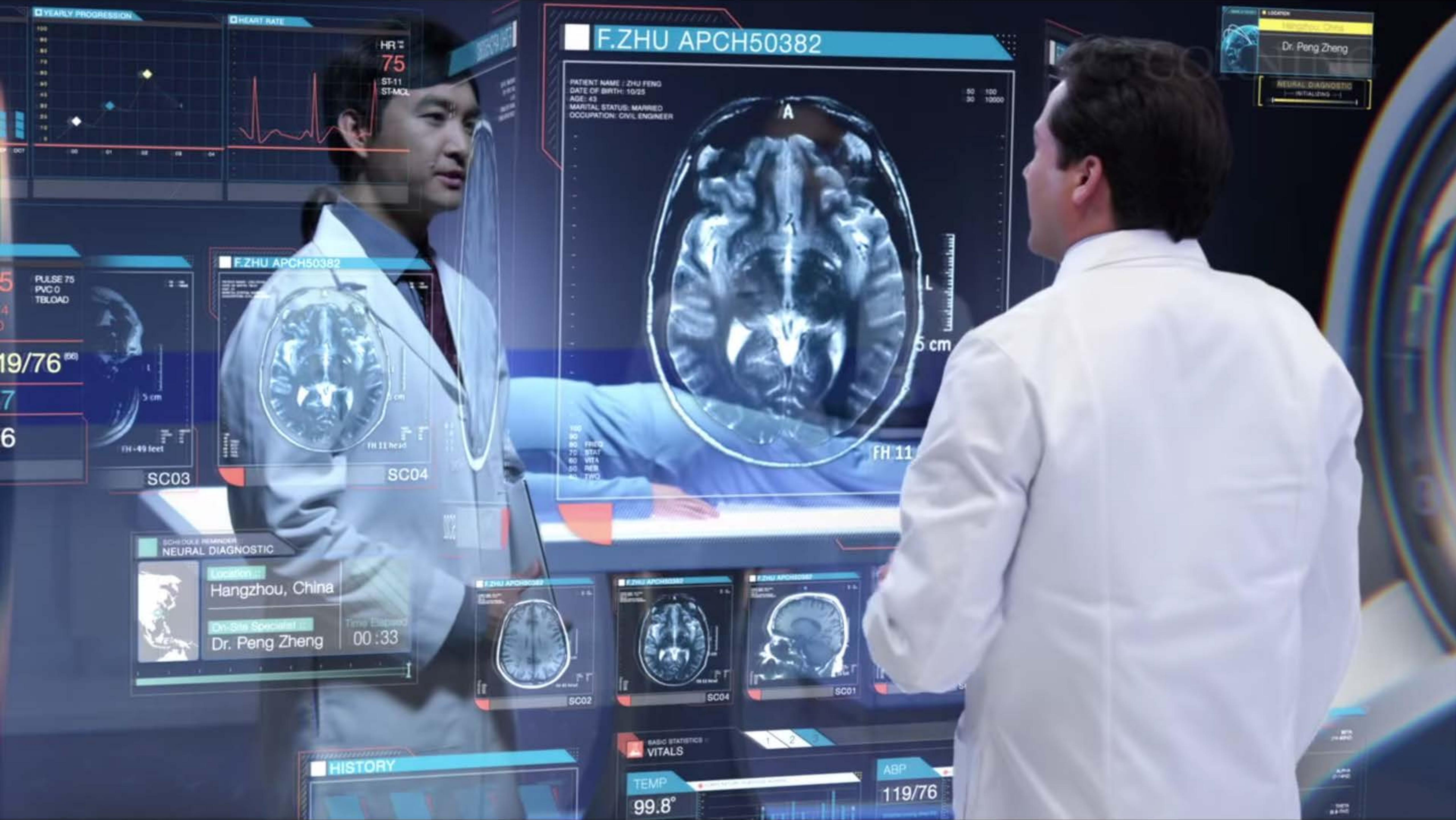


New York

72°

Dad







obi
worldphone

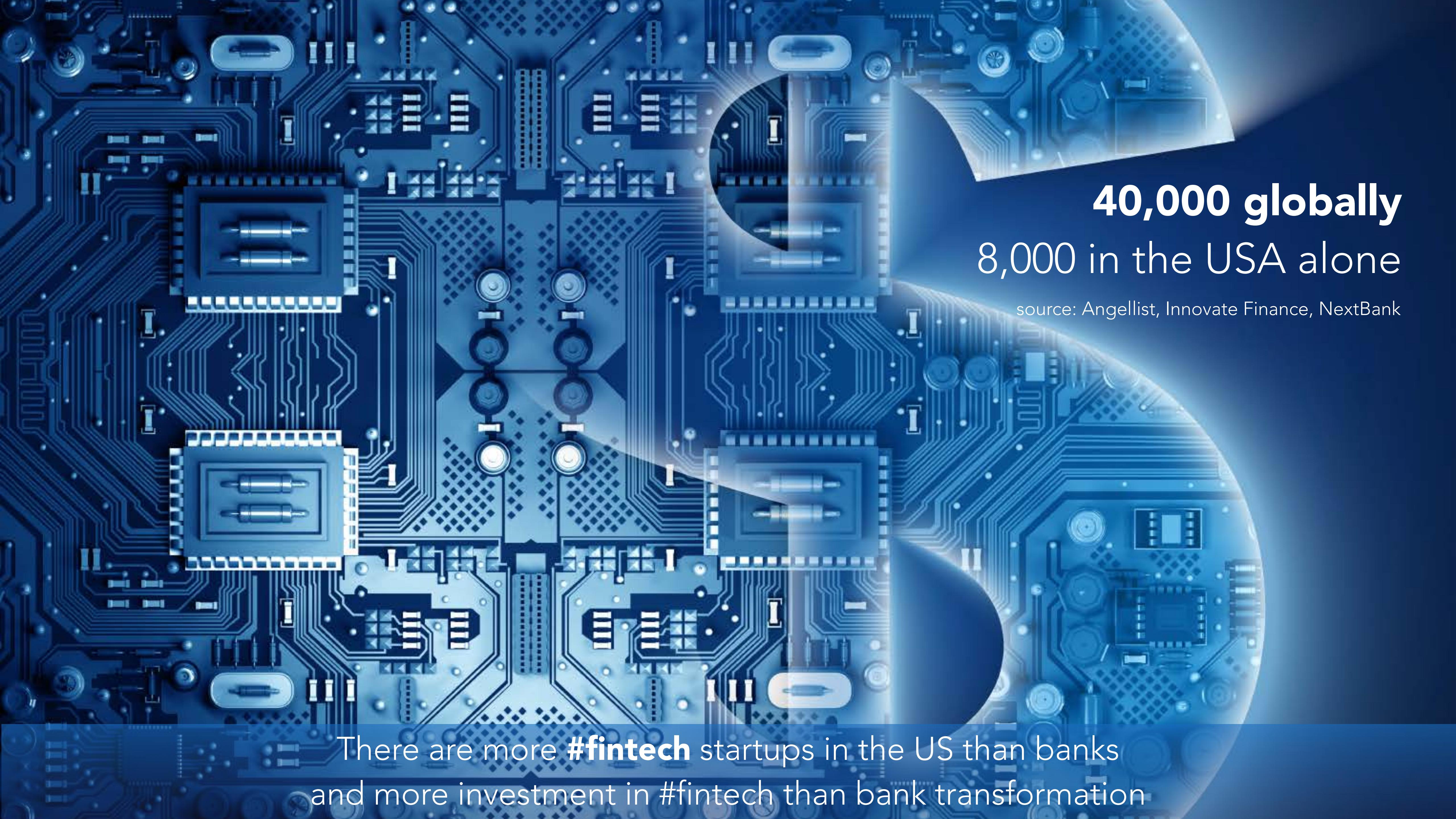
BY 2020 **2 BILLION PEOPLE** WILL HAVE HAD THEIR 1ST BANKING EXPERIENCE

ON A SMARTPHONE

THE SAME NUMBER AS IS CONVENTIONALLY BANKED TODAY

facebook
AQUILA

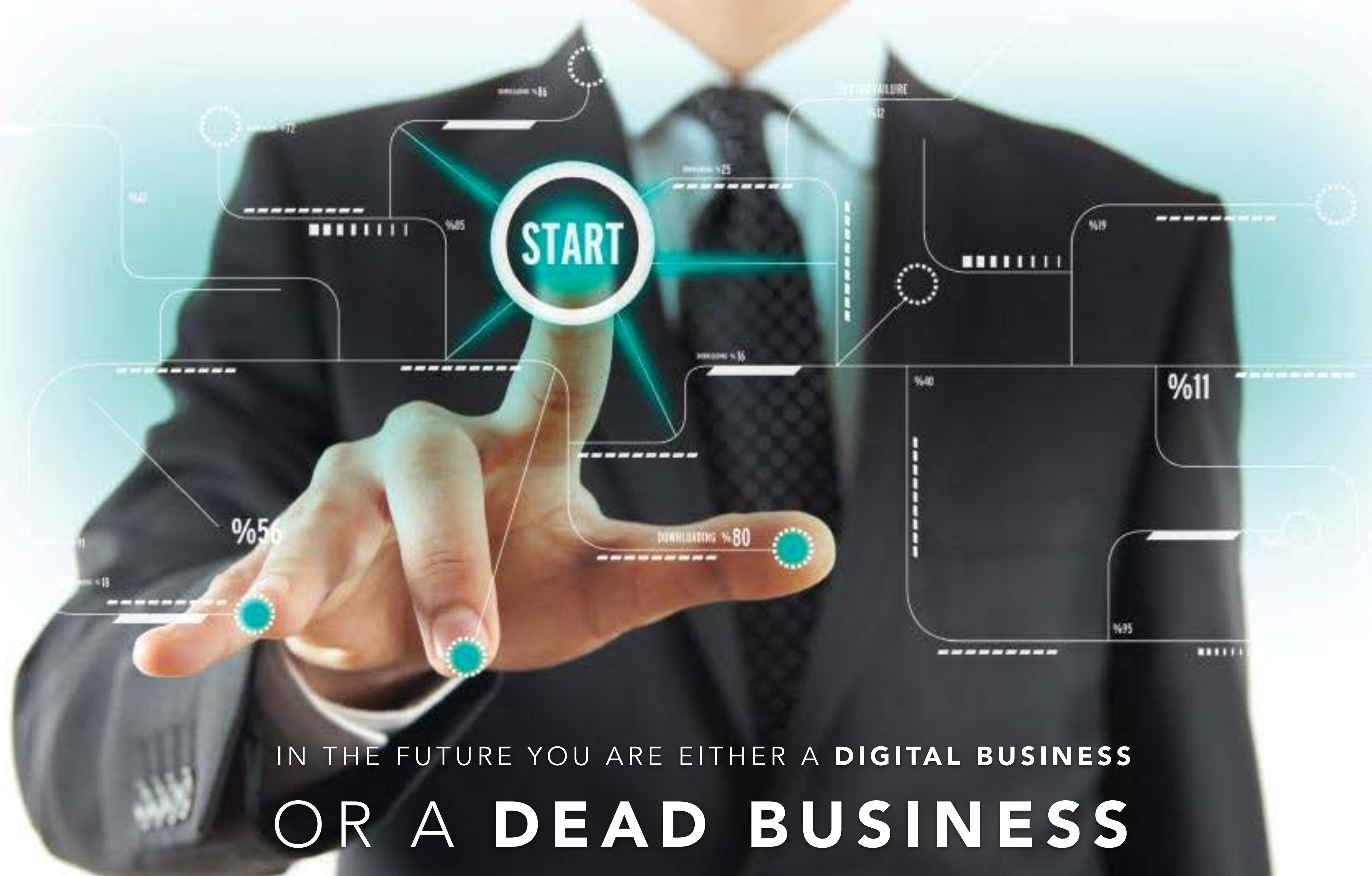




40,000 globally
8,000 in the USA alone

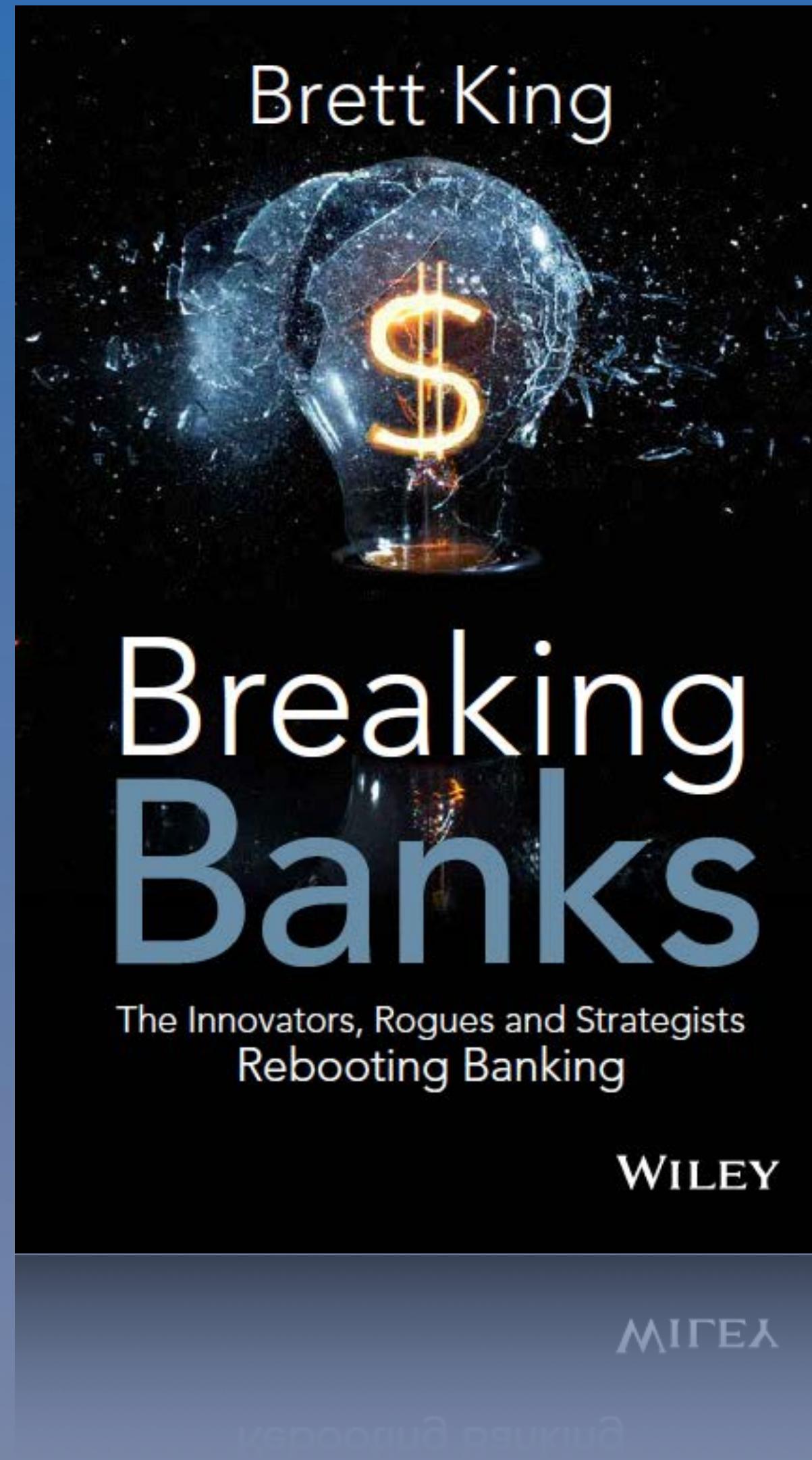
source: Angelist, Innovate Finance, NextBank

There are more **#fintech** startups in the US than banks
and more investment in #fintech than bank transformation



IN THE FUTURE YOU ARE EITHER A **DIGITAL BUSINESS**
OR A DEAD BUSINESS

amazon.com® Best Seller
UK, USA, Canada, Germany, Australia, France, Japan



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BREAKING BANKS

EPISODES RADIO SHOW GUESTS HOST BOOK **BK**

LATEST EPISODE

NYC vs London – The Battle for FinTech Supremacy

Which will reign in the battle for Fintech Supremacy? London, self-dubbed Fintech city, boasts that it employs more people in financial technologies than either New York or Silicon Valley. But New York has tripled the number of fintech investment deals in the last 3 years, quickly on the heels of Silicon Valley, and boasts proximity to a huge financial industry customer base. Brett King...

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Thursday at 3pm Eastern Time on AM 1160 in New York and VoiceAmerica Business Channel



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AMERICAN BANKER
Innovator of the Year 2012