

# Wealthsimple

## The Future of FinTech

Alison | Junaid | Nabaa





Canadian technology  
spending is forecasted to  
grow to **\$14.8 billion**  
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grow to **\$14.8 billion**  
by 2018.

# of **Canadian**  
FinTech users are  
expected to **triple**  
**in 12 months.**

MaRS DD & EY Consulting, 2015



# FinTech Landscape in Canada

## Big Banks



## Startups



**Wealthsimple**

*Payfirma*

D+H



**shopify**



# FinTech Landscape in Canada

## Big Banks



## Startups



**Wealthsimple**

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**shopify**





Banks are at risk.

By 2025, FinTech  
startups will capture  
20-60% of bank profits  
within **5 business lines**

# 5 business lines



**Retail Payments**



**Consumer Finance**



**Mortgages**



**SMB Loans**



**Wealth Management**



# 6 key markers of success

- 1 **Cost of Customer Acquisition**
- 2 **Cost to Serve**
- 3 **Data Capabilities**
- 4 **Customer Segment Targeting**
- 5 **Key Partnerships**
- 6 **Regulatory Compliance**





# Where does Wealthsimple fit?



**Wealth  
Management**



# Where does Wealthsimple fit?



**Wealth  
Management**

- ✓ Cost of Customer Acquisition
- ✓ Cost to Serve
- ✓ Data Capabilities
- ✓ Customer Segment Targeting
- ✓ Key Partnerships
- ✓ Regulatory Compliance



# Evaluate opportunities...



**Retail Payments**

**Hard**

**Easy**



**Consumer Finance**



**Mortgages**



**SMB Loans**



# with 6 key markers of success.



**Retail Payments**

Hard

Easy



**Consumer Finance**



**Mortgages**



**SMB Loans**





# with 6 key markers of success.



**Retail Payments**

Hard

Easy



~~**Consumer Finance**~~



~~**Mortgages**~~



~~**SMB Loans**~~



Wealthsimple is ready to be  
the **choice FinTech product**  
for millennials.



Wealth  
Management



Retail  
Payments



# Meet Jane



# What else do we know about millennials ?



**Born between 1980-2000**



**$\frac{2}{3}$  millennials are university graduates**



**Encumbered with debt**



**Geared towards a shared economy**



**+70% want to buy a house in the future**

Source: Raha, Fico, IPUMS-CPS, IPUMS-USA and Goldman Sachs Global Investment Research





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**+70% want to buy a house in the future**

**5X**

**More likely to  
close all  
accounts with  
their primary  
bank**

# Wealthsimple

Presents



# Wealthsimple

Presents

# Wealthgoals



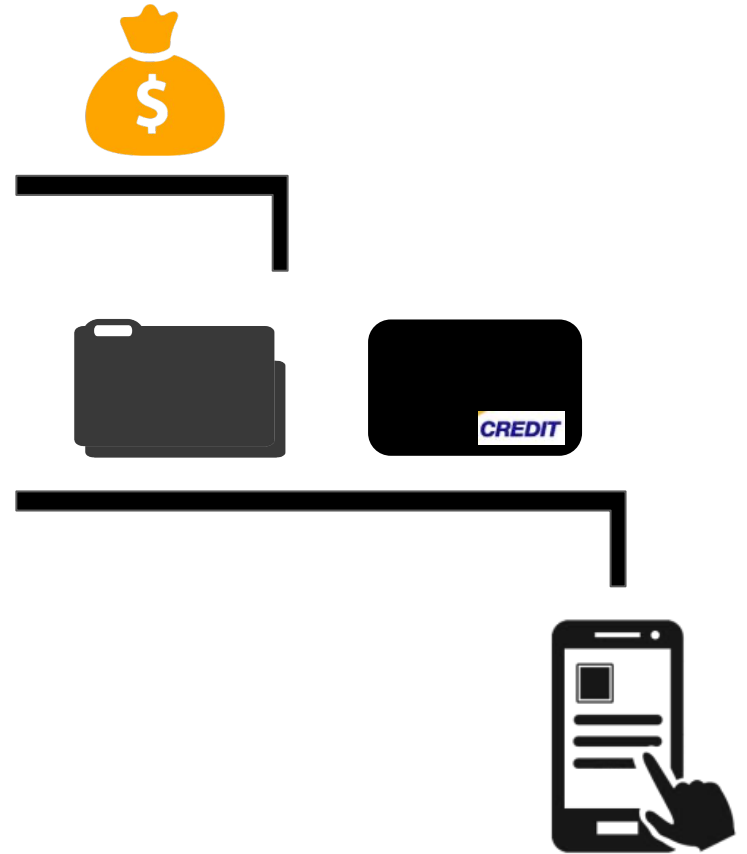


**Income**

**Wealthgoals**

**Prepaid Card**

**User Interface**





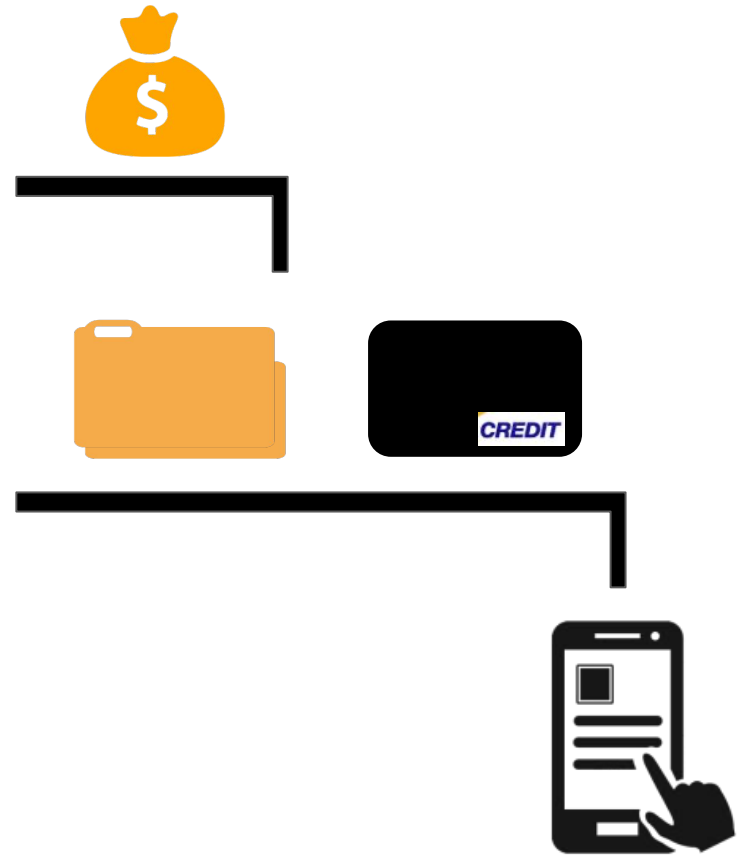


**Income**

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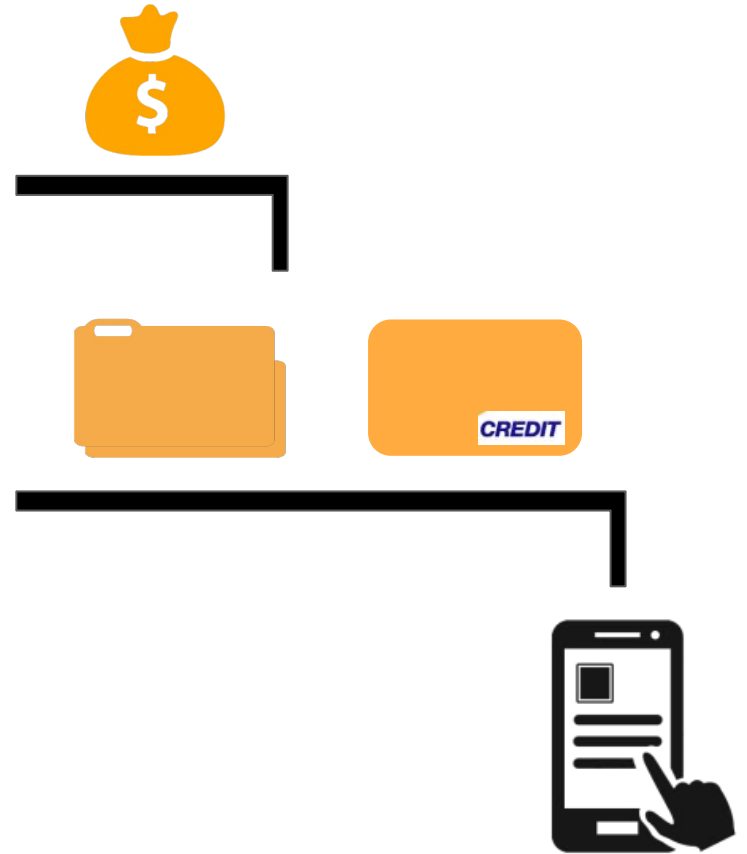


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**Wealthgoals**

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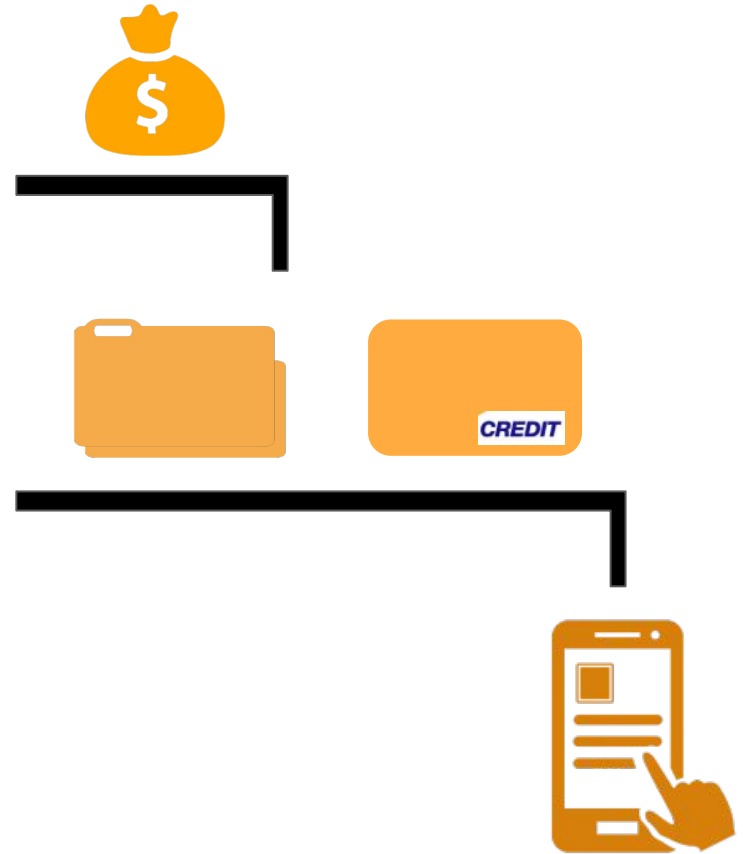


**Income**

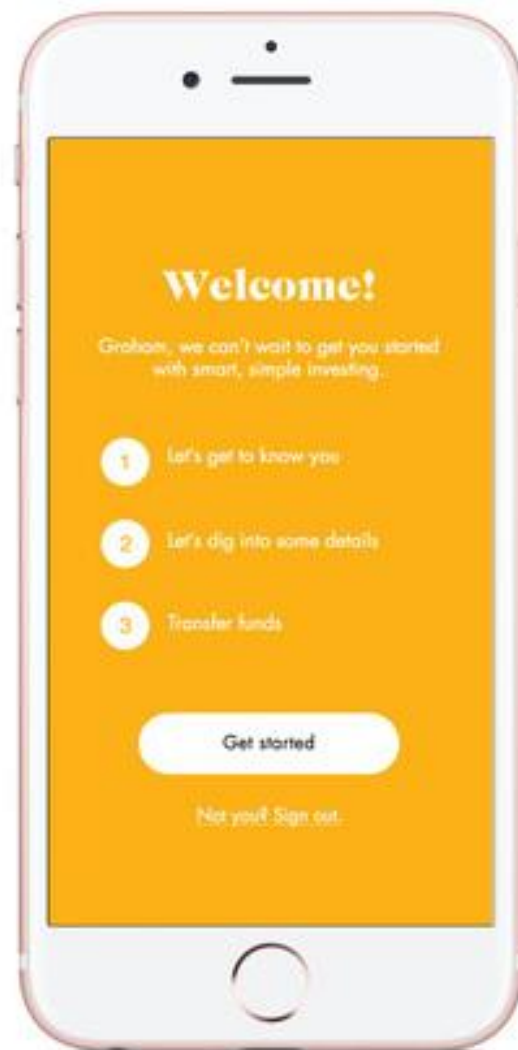
**Wealthgoals**

**Prepaid Card**

**User Interface**



**Sign up with a tap  
of the finger**





**Wealthgoals**



Easily add a new **Wealthgoal**

\*\*\* WealthFi 9:41 AM 100%

☰ Jane

## New Wealthgoal

**My Wealthgoal name:**

*Type the name here..*

**How much do you want to raise?**

*Type amount here* \$

**Set a time for your goal:**

*I want to reach my goal by* \_\_\_\_\_ ▾

**How important is your Wealthgoal?**

*HIGH PRIORITY* ▾

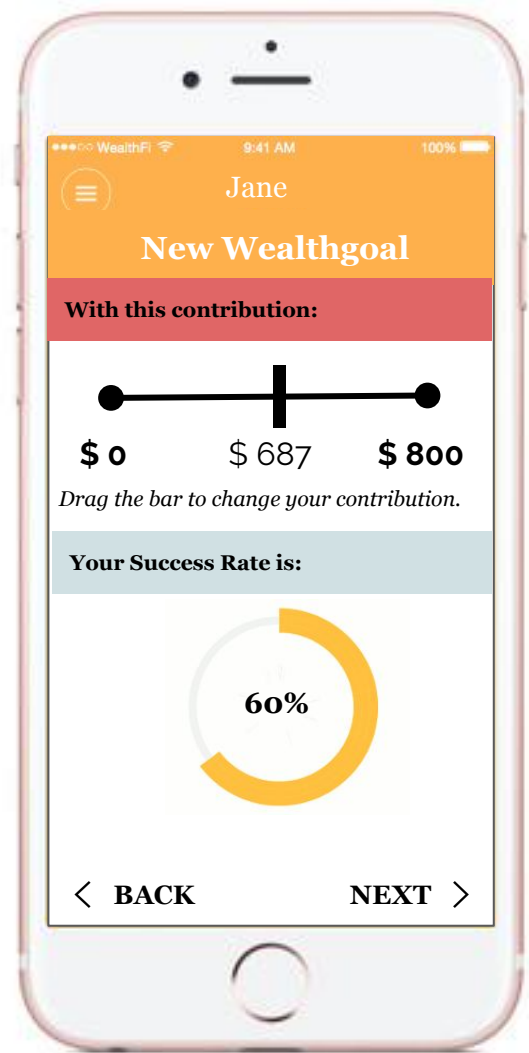
**NEXT** >



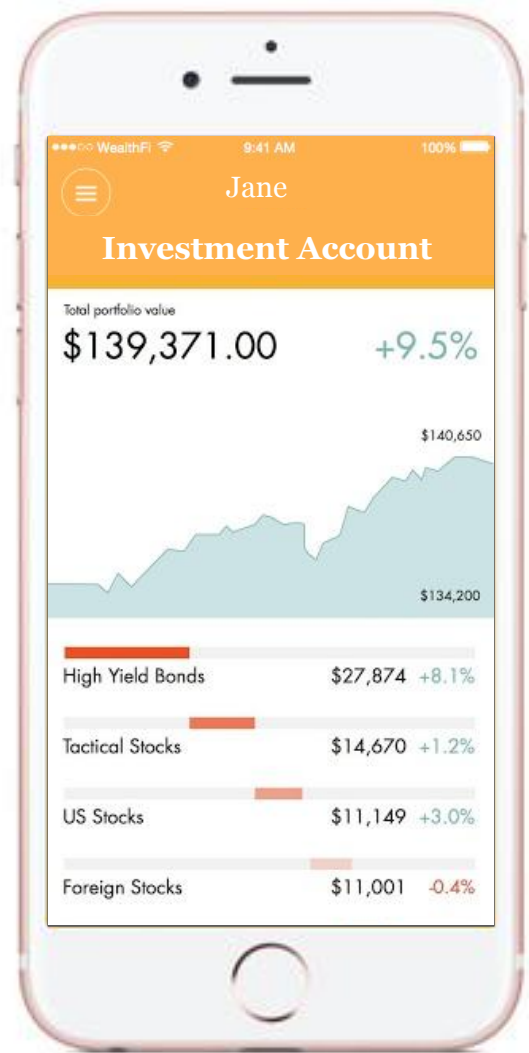




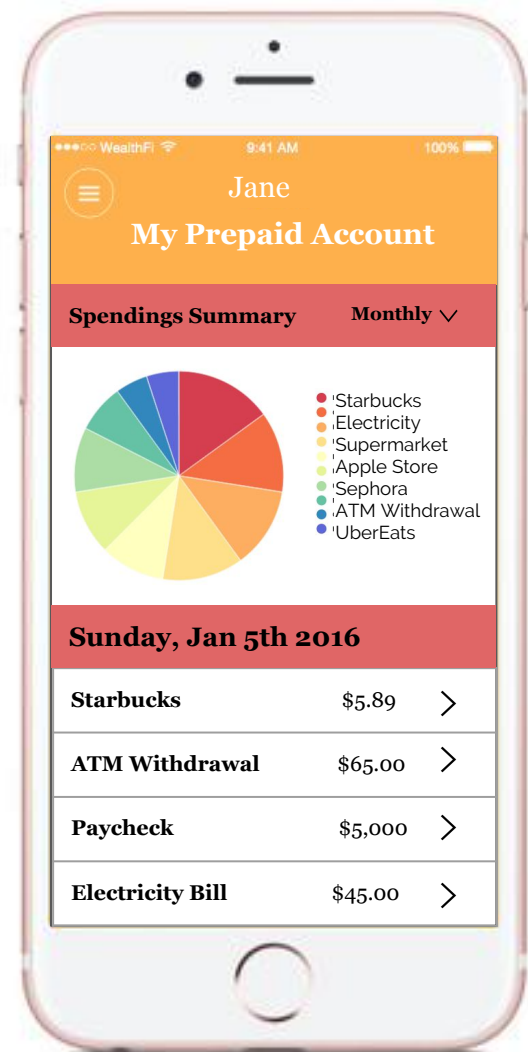
**Get our advice**



Stay up to date with your **goals**



# Keep track of your spendings









**Monthly Income:**

**\$5,000**



**Wealthsimple:**

**\$40,000**





**Monthly Income:** **\$5,000**

**Monthly Expenses:** **\$3,500**

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**Monthly Savings:** **\$1,500**



**Wealthsimple:** **\$40,000**







**\$180/year**

**+ 1.5% Card Processing Fee to Merchants**

**+ Additional Wealth Management Fees**





**\$5,000**



**Wealthgoals:**

**\$40,000**





**\$5,000**



**+ \$1,500**



**\$3,500**



**Wealthgoals:**

**\$41,500**





**\$180/year**







**\$180/year**



**+ 1.5% Card Processing Fee to Merchants**

**+ Additional Wealth Management Fees**

**\$858/year**



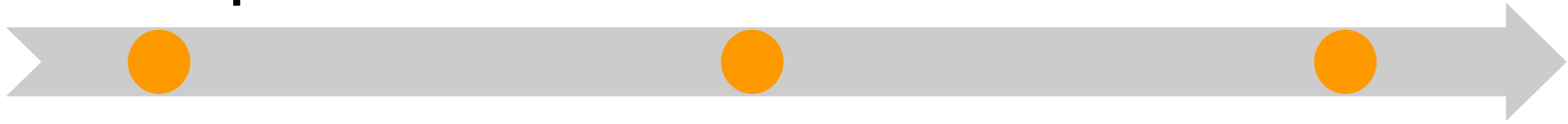
# Timeline



**Develop**

**Pilot**

**Grow**





# Timeline



## Develop



Develop web and mobile platform

18 Months, \$1.5M

Form key partnerships for Prepaid Card

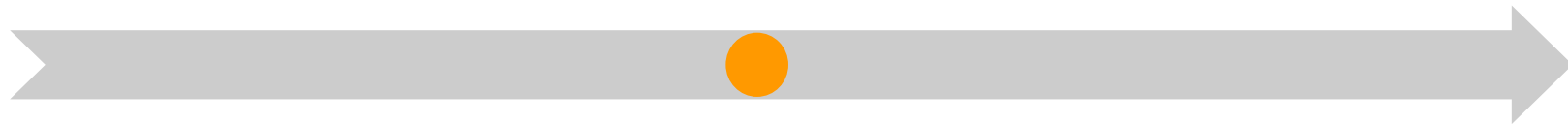
Modify investment plans for Wealthgoals



# Timeline



## Pilot



**Introduce to 200 existing customers**

**6 Months, \$0.5M**

**Iterate on web and mobile platform**



# Timeline



**Grow**



**Launch 2 years from today**



# Positioned to Win



## Retail Payments

- 1 **Cost of Customer Acquisition**
- 2 **Cost to Serve**
- 3 **Data Capabilities**
- 4 **Customer Segment Targeting**
- 5 **Key Partnerships**
- 6 **Regulatory Compliance**



# Positioned to Win



## Retail Payments



**Cost of Customer Acquisition**

**2**

**Cost to Serve**

**3**

**Data Capabilities**

**4**

**Customer Segment Targeting**

**5**

**Key Partnerships**

**6**

**Regulatory Compliance**



# Positioned to Win



## Retail Payments



**Cost of Customer Acquisition**

**Cost to Serve**

3

**Data Capabilities**

4

**Customer Segment Targeting**

5

**Key Partnerships**

6

**Regulatory Compliance**





# Positioned to Win



## Retail Payments

-  **Cost of Customer Acquisition**
-  **Cost to Serve**
-  **Data Capabilities**
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-  **Key Partnerships**
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# Positioned to Win



## Retail Payments

- ✓ Cost of Customer Acquisition
- ✓ Cost to Serve
- ✓ Data Capabilities
- ✓ Customer Segment Targeting
- 5 Key Partnerships
- 6 Regulatory Compliance



# Positioned to Win



## Retail Payments

- ✓ Cost of Customer Acquisition
- ✓ Cost to Serve
- ✓ Data Capabilities
- ✓ Customer Segment Targeting
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- 6 Regulatory Compliance



# Positioned to Win



## Retail Payments

-  **Cost of Customer Acquisition**
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# Positioned to Win



**Retail  
Payments**



**Wealth  
Management**



# Wealthsimple





# Wealthsimple

Presents

# Wealthgoals

