

# How banks & fintech can keep up with innovation

## The narrative

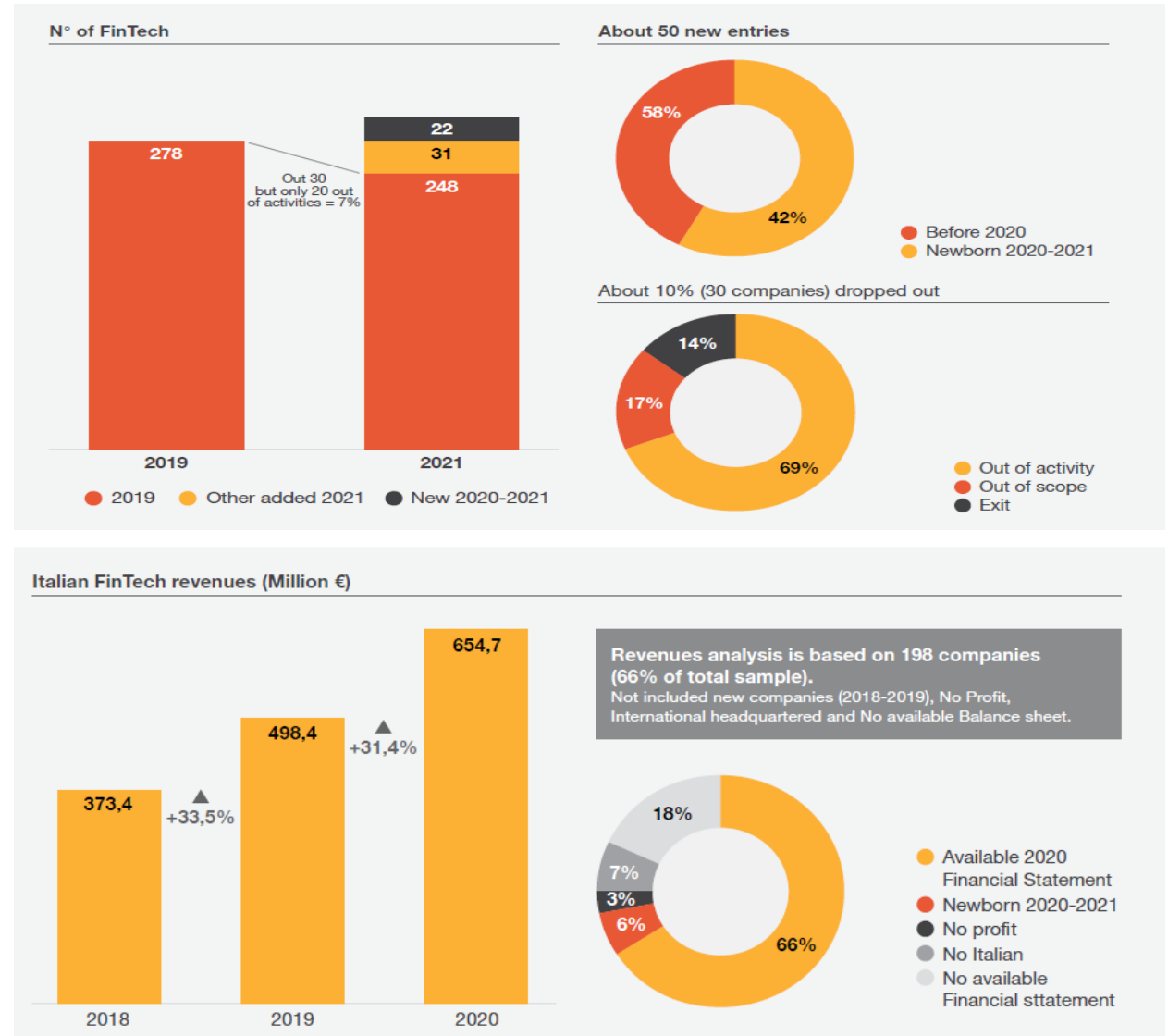
**Fintech** is a combination of technology and financial services and in the last few years **has emerged considerably**, resulting in the modification of businesses to a customer-centric approach.

The **FinTech** market **is expected to keep growing** as well as the funding available.

Everything in the ecosystem seems justified from an increase in the number of players as well as their revenues.

### Fintech Services

- Payments
- Money Management
- Crowdfunding
- Wealth & Asset Management
- Lending
- InsurTech
- RegTech
- Capital Market & Trading

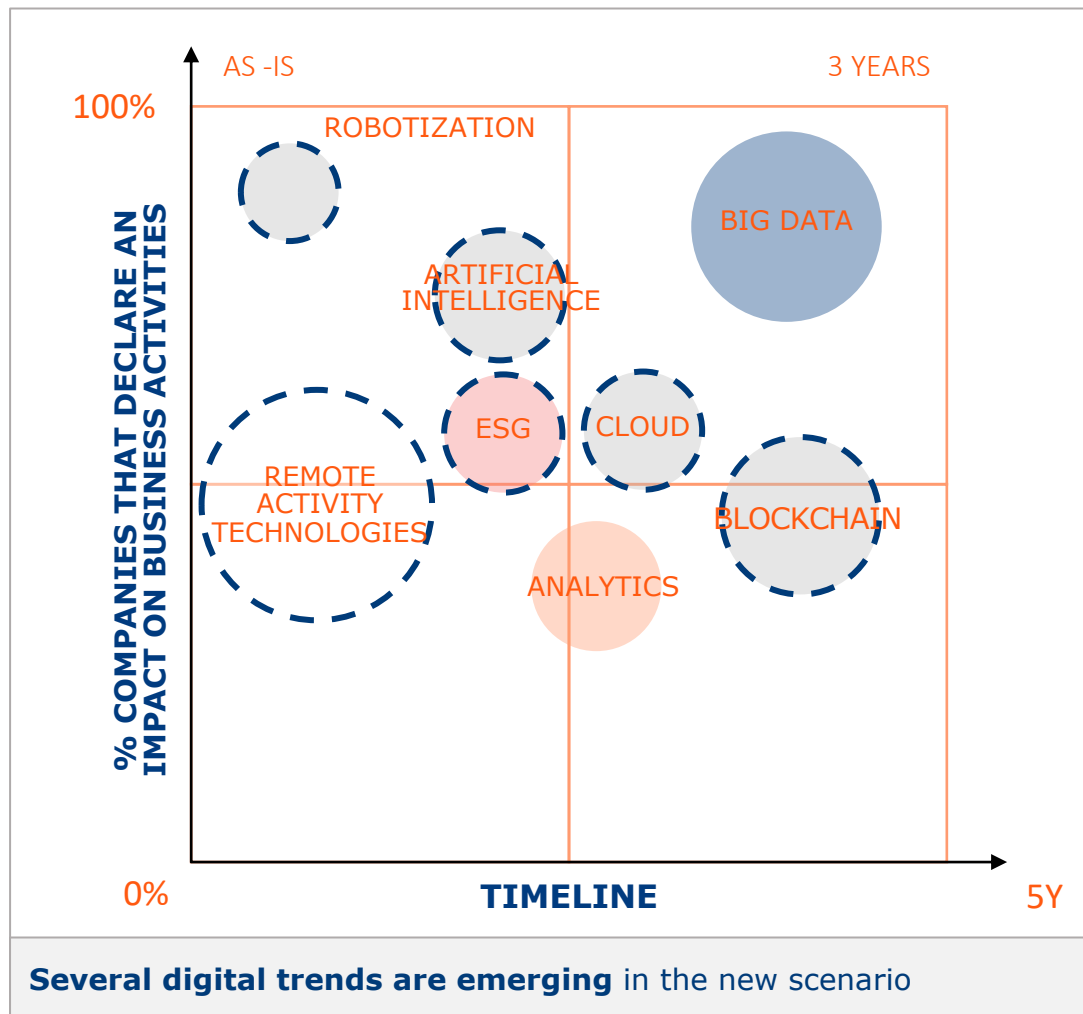


## Recently...something has changed

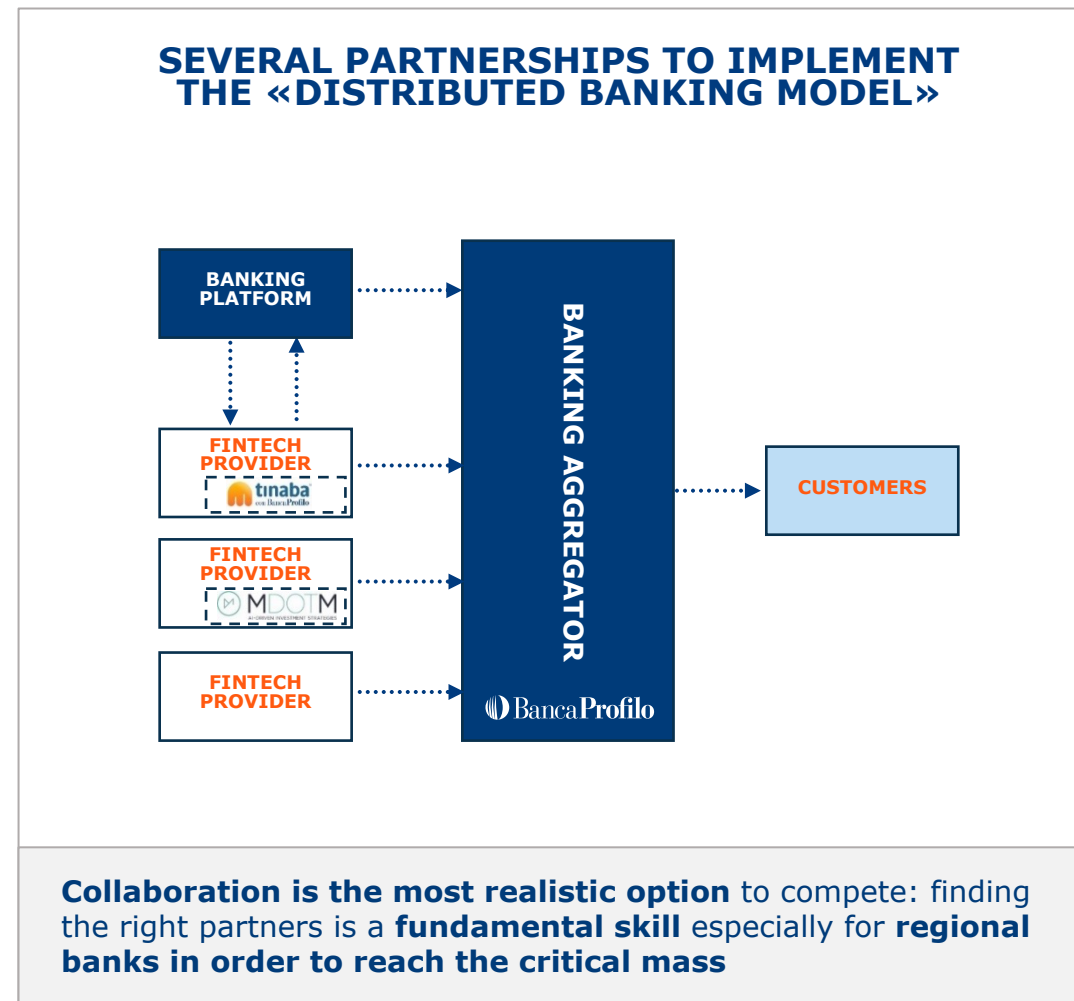


## Who we are and our approach to innovation

### ...if trends are caught, directly or through partnerships

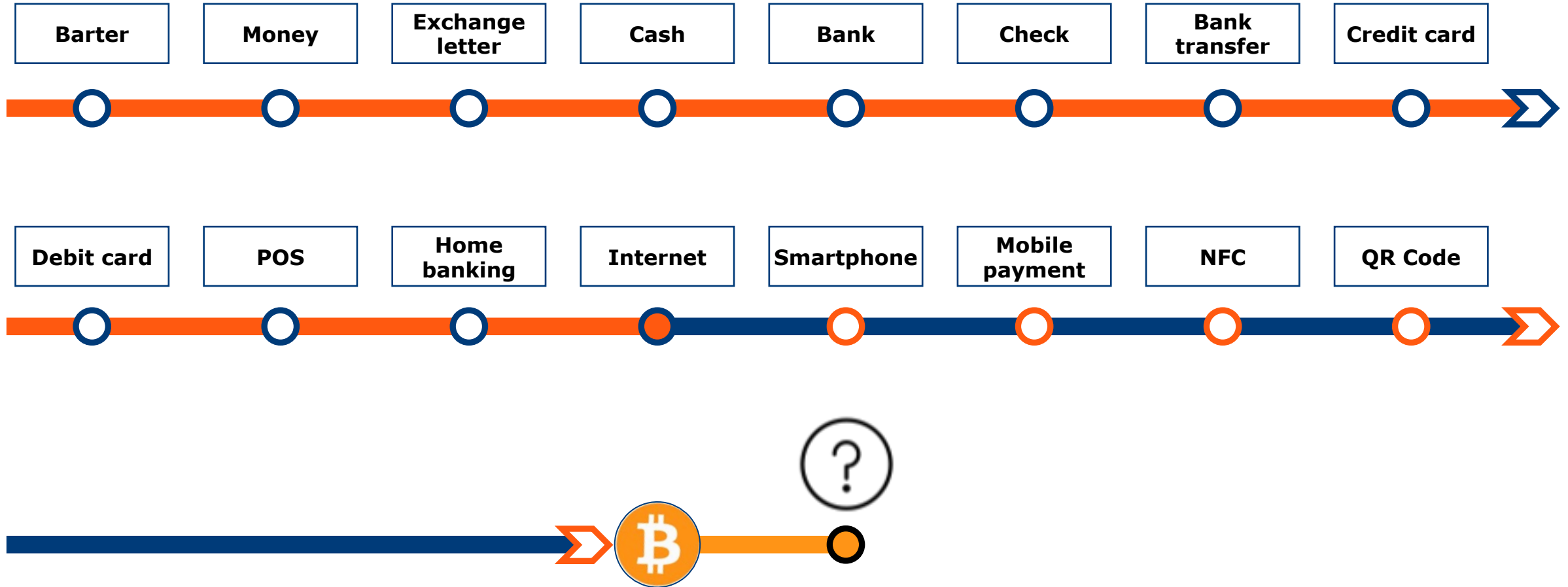


Source: Politecnico di Milano «Cloud Transformation: missing ingredients»



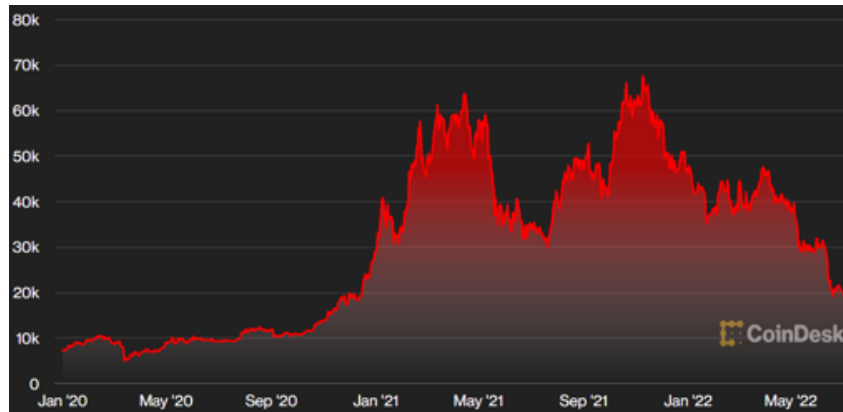
Source: Pacemakers - Revolution In Banking

# Evolution of payment methods



# From liquidity to Crypto

Cryptocurrencies are increasingly seen as a new asset class and are attracting growing attention from financial institutions and retail investors. **Tinaba** recorded a **1.2 milion € of liquidity outflow** from users' wallet **to crypto exchange**.



## Bitcoin

- **Price:** from **7.1k €** to **~ 20.5k €**
- **Time series:** Jan 20' – Jul 22'
- **Frequency:** Weekly

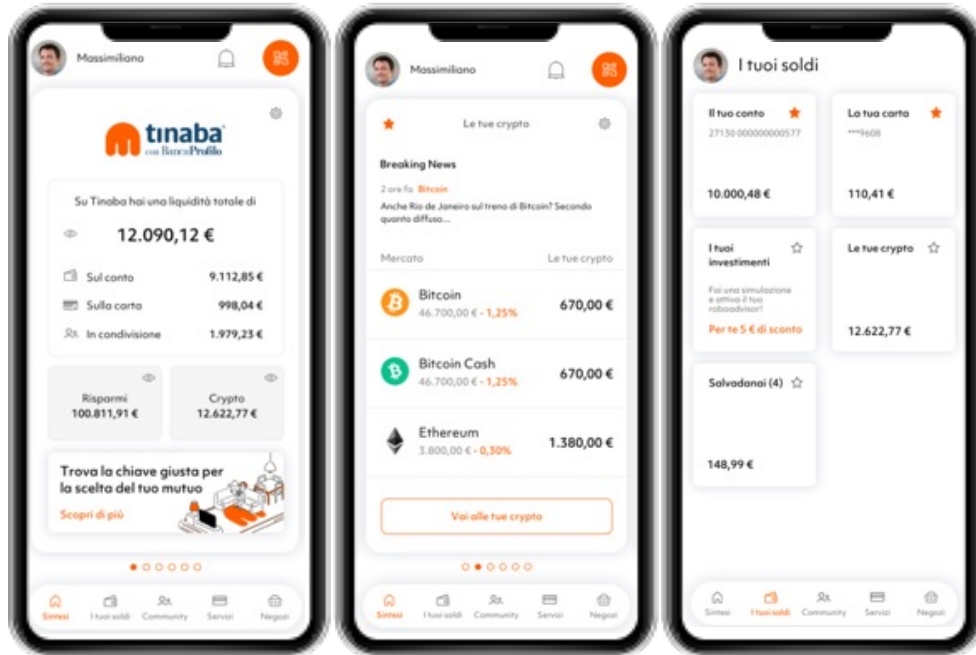


## Ethereum

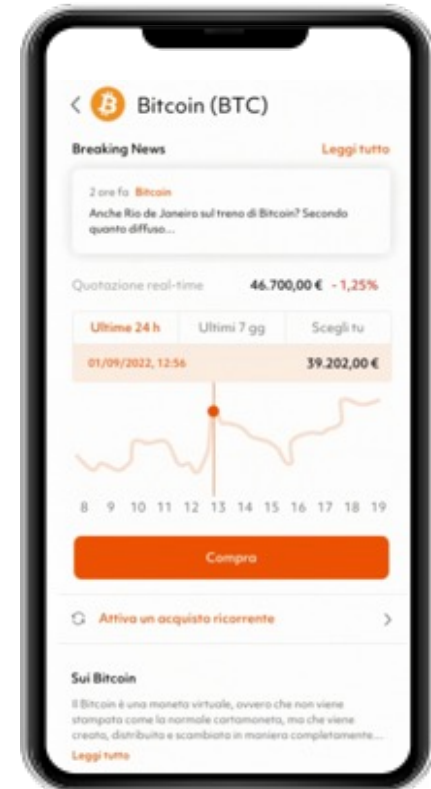
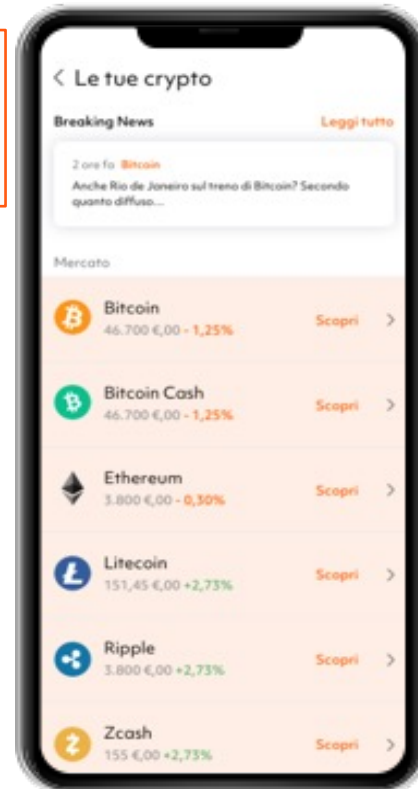
- **Price:** from **128 €** to **~ 1.1k €**
- **Time series:** Jan 20' – Jul 22'
- **Frequency:** Weekly

## Use case: Tinaba's Crypto services

For Tinaba has been straightforward to embrace this change and to offer – with a serious and reliable partner like CheckSig – a safe, simple and transparent service. **The user will be able to buy and sell Bitcoin and other five different cryptocurrencies** like in a trading platform.



*For each crypto is reported the market price and the return in the last 24h.*



## FinTech as a service for banks

Tinaba provides all banking and commercial services via a centralized open platform and it allows a fast integration of additional services. **Tinaba is not a threat for the incumbents, but a powerful and fast enhancement of their offer to their clients.**





# THANK YOU