**FINTECH DOMAINS**

* Payments and Remittances

*Apple Card*

* *Every bank, VISA, Mastercard.*
* *Integrates with phone, not cheap plastic*
* *Chip reader, integration with phone, face ID*
* *More and more digitization*
* Robo Advisors and Personal Finance

Fidelity App

* Online brokerages
* Stock trading with phone app
* Stock trading with phone app
* Up, up, up
* RegTech

Blockchain

* Smart contracts
* Digital Banking

Bank apps

* Every bank
* Phone app
* Phone app
* More and more people using mobile phones
* InsurTech

Policy Genius

* Machine learning underwriting
* Alternative Finance

Blockchain

* Smart contracts
* Tokens