

March 2023



**W** WhiteSight

# Innovation Playbook: Top 20 Timelines of 2022

JPMORGAN  
CHASE & CO.

**Marcus:**  
BY GOLDMAN SACHS

Goldman  
Sachs



∞ Meta Revolut BlackRock SoFi ☀

amazon Walmart ☀ STARBUCKS™



16

*You can't connect the dots looking forward; you can only connect them looking backwards. So you have to trust that the dots will somehow connect in your future.*

*- Steve Jobs*

By connecting the dots across various initiatives taken by firms and portraying them in a chronological sequence, we have compiled this innovation playbook.



Our aim with this **Innovation Playbook** is to provide readers with a comprehensive understanding of the dynamic innovation processes employed by **banks**, **fintechs**, **bigtechs**, and **other ecosystem players**.

Moreover, we aspire that this playbook provide a sneak peek into the forthcoming innovation endeavours that these organisations may embark upon.



Gain actionable intelligence by examining these innovation paths, capturing:

- Partnerships
- Product launches
- Funding rounds
- Acquisitions
- Geographic expansions
- Regulatory initiatives

...amongst others

If you share our passion for fintech, then this collection of fintech timelines will take you on a captivating journey through the vast landscape of fintech – much like embarking on an exhilarating time travel!



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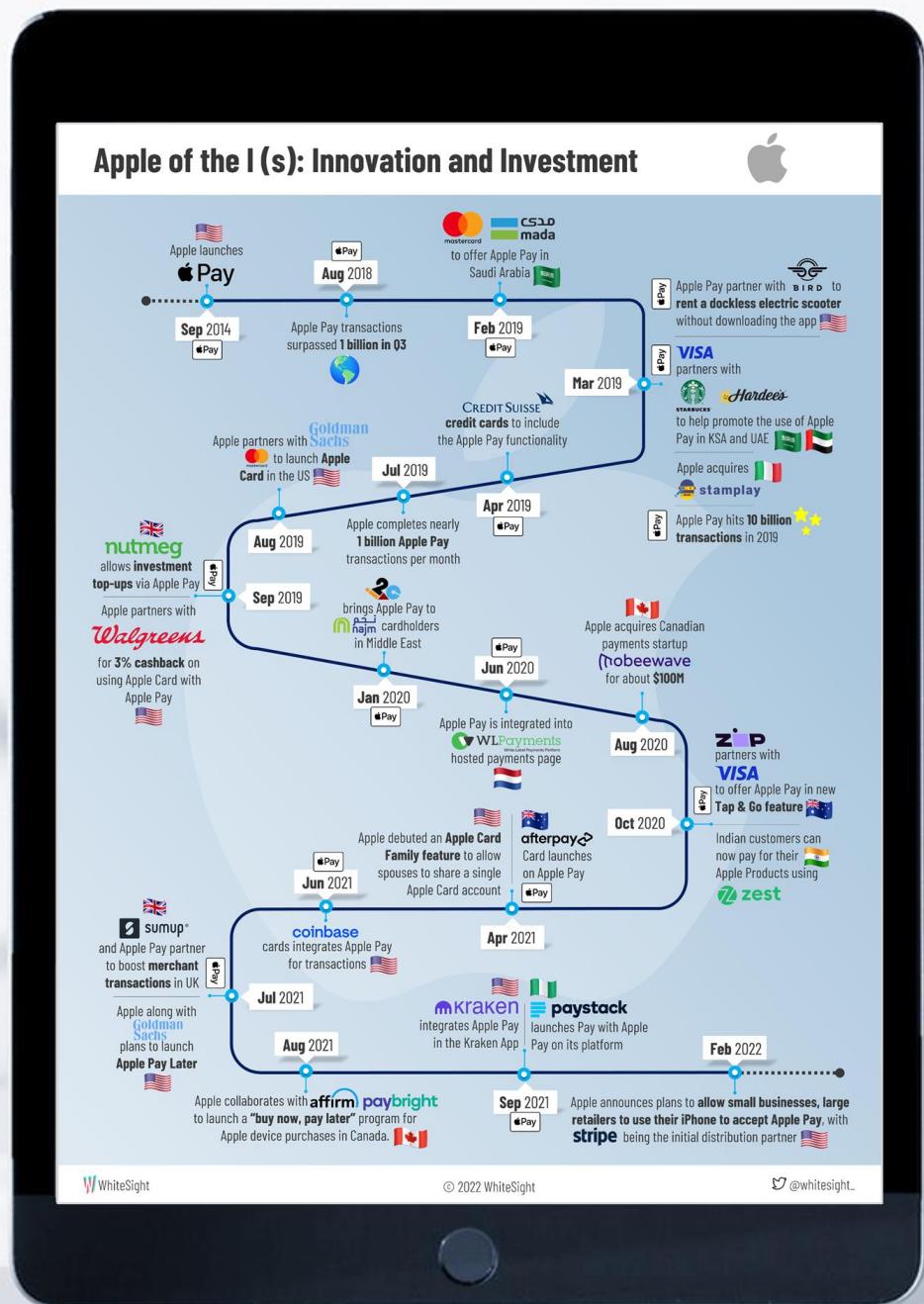
# 1 Bigtechs



# Apple's Payment Innovation Blueprint

We examined Apple's strategic amalgam of innovation & investment reflected in its global investment and acquisition pursuits.

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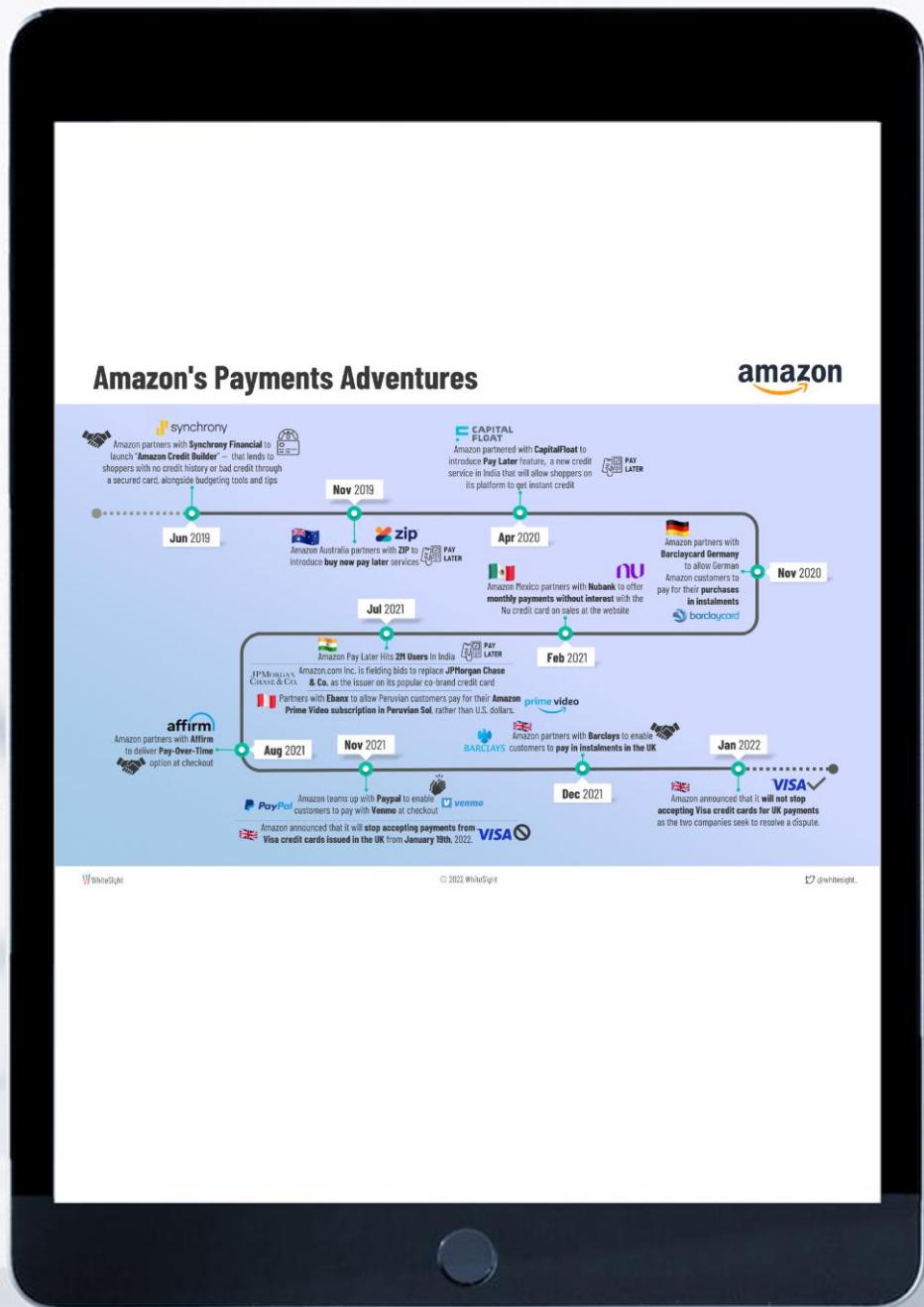
\*This list is not exhaustive and includes Apple's activities up to Q1'22



# Amazon's Payment Diversification Blueprint

We analysed how payments are the missing piece to completing Amazon's personalisation puzzle.

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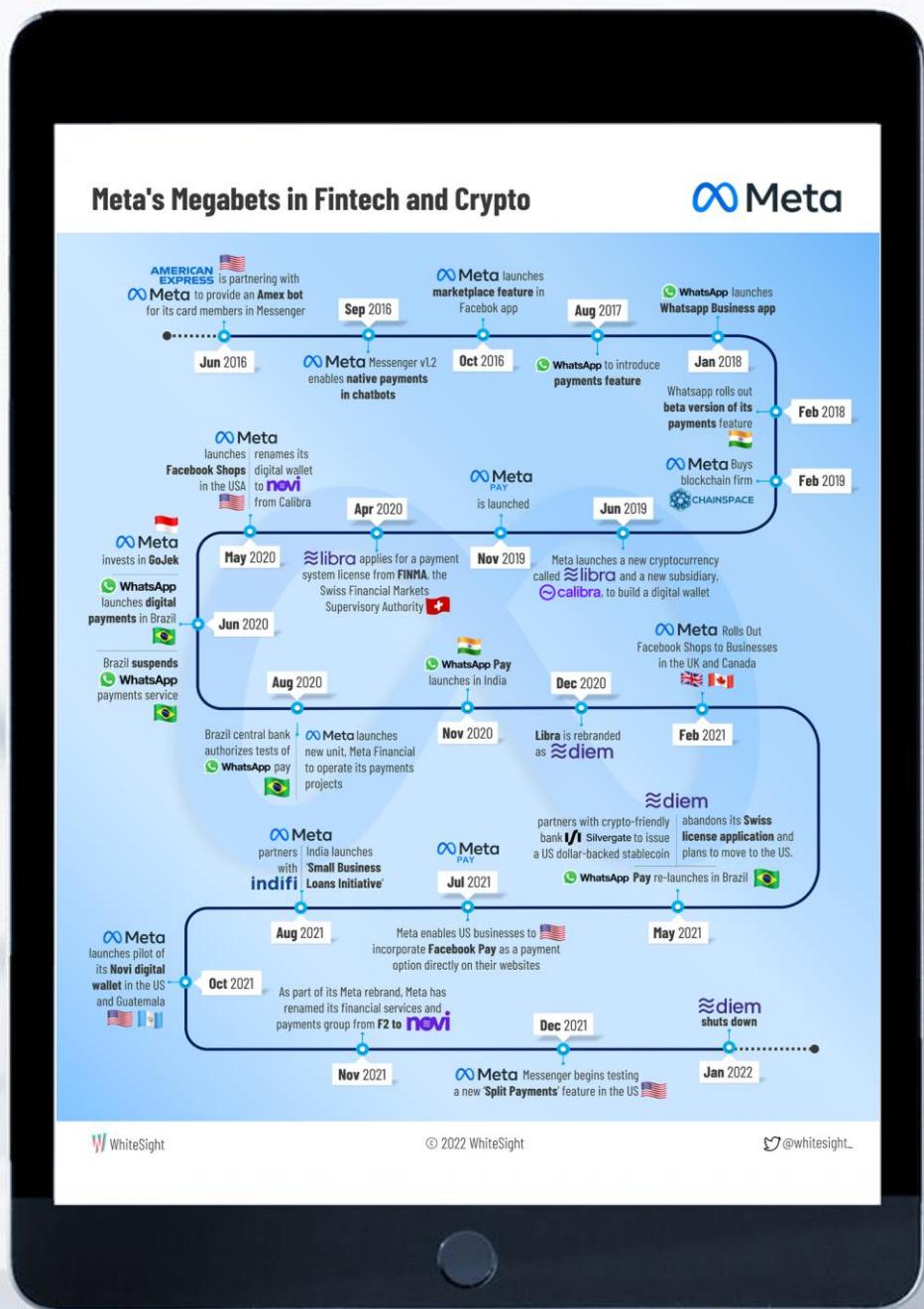
\*This list is not exhaustive and includes Amazon's activities up to Q1'22



# Meta's Rebranded Portfolio Blueprint

We journeyed through the key events bolstering Meta's vision to integrate fintech & crypto.

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\*This list is not exhaustive and includes Meta's activities up to Q1'22

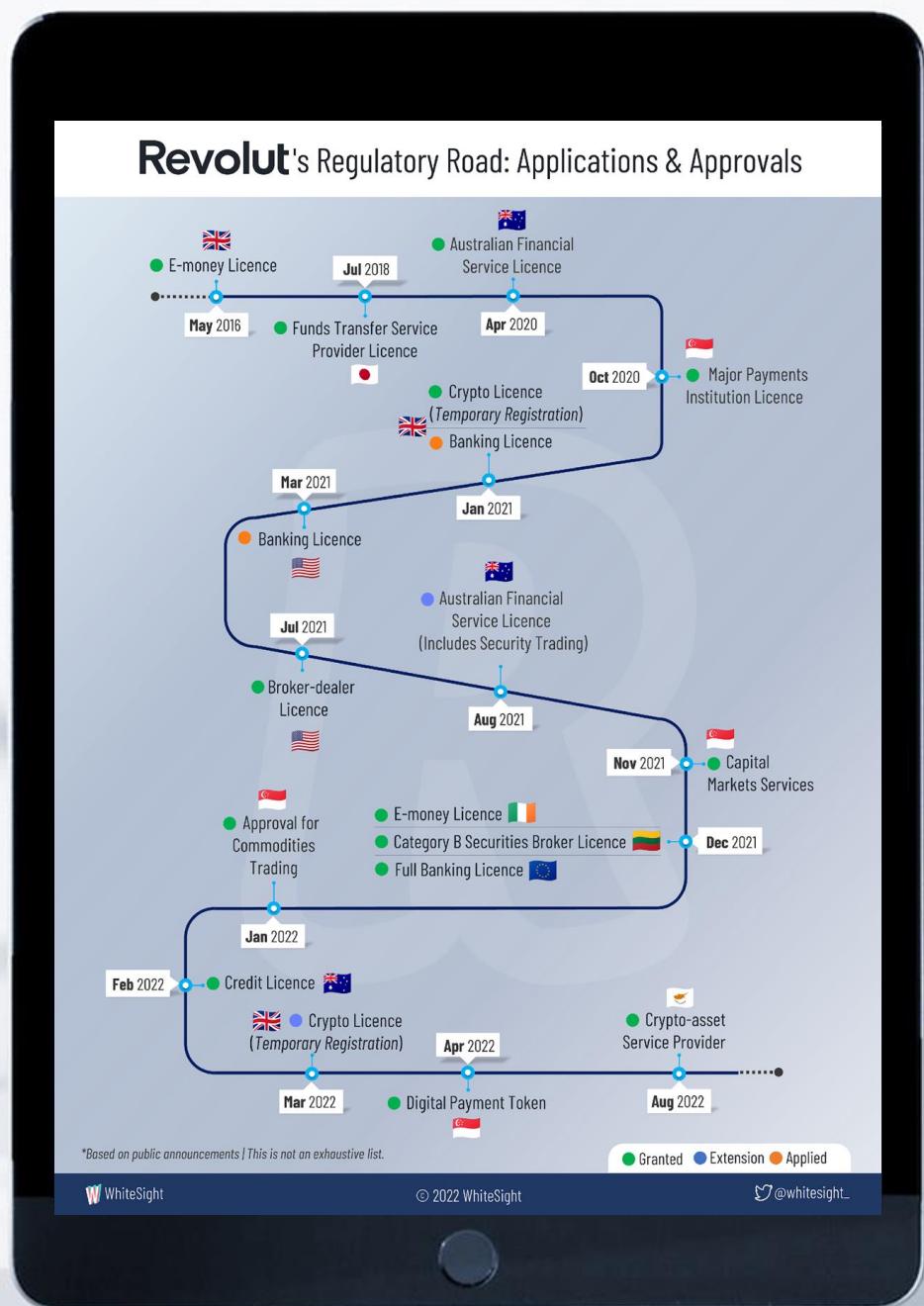
# 2 Fintechs



# Revolut's Financial Superapp Blueprint

We analysed Revolut's hunger of procuring licences across the globe.

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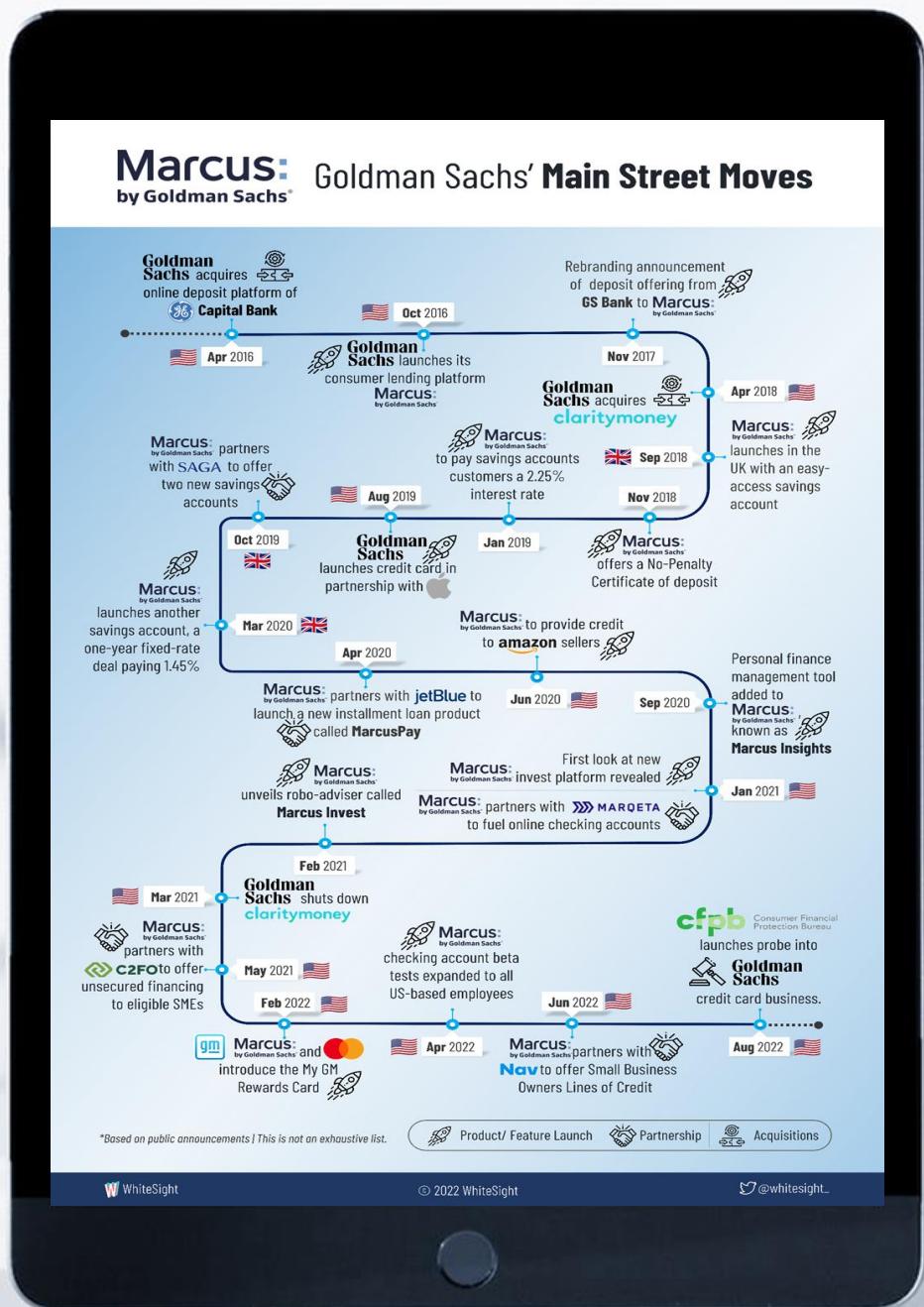
\*This list is not exhaustive and includes Revolut's activities up to Q3'22



# Marcus' Digital Banking Blueprint

We looked at Goldman Sachs' venture from Wall Street to Main Street.

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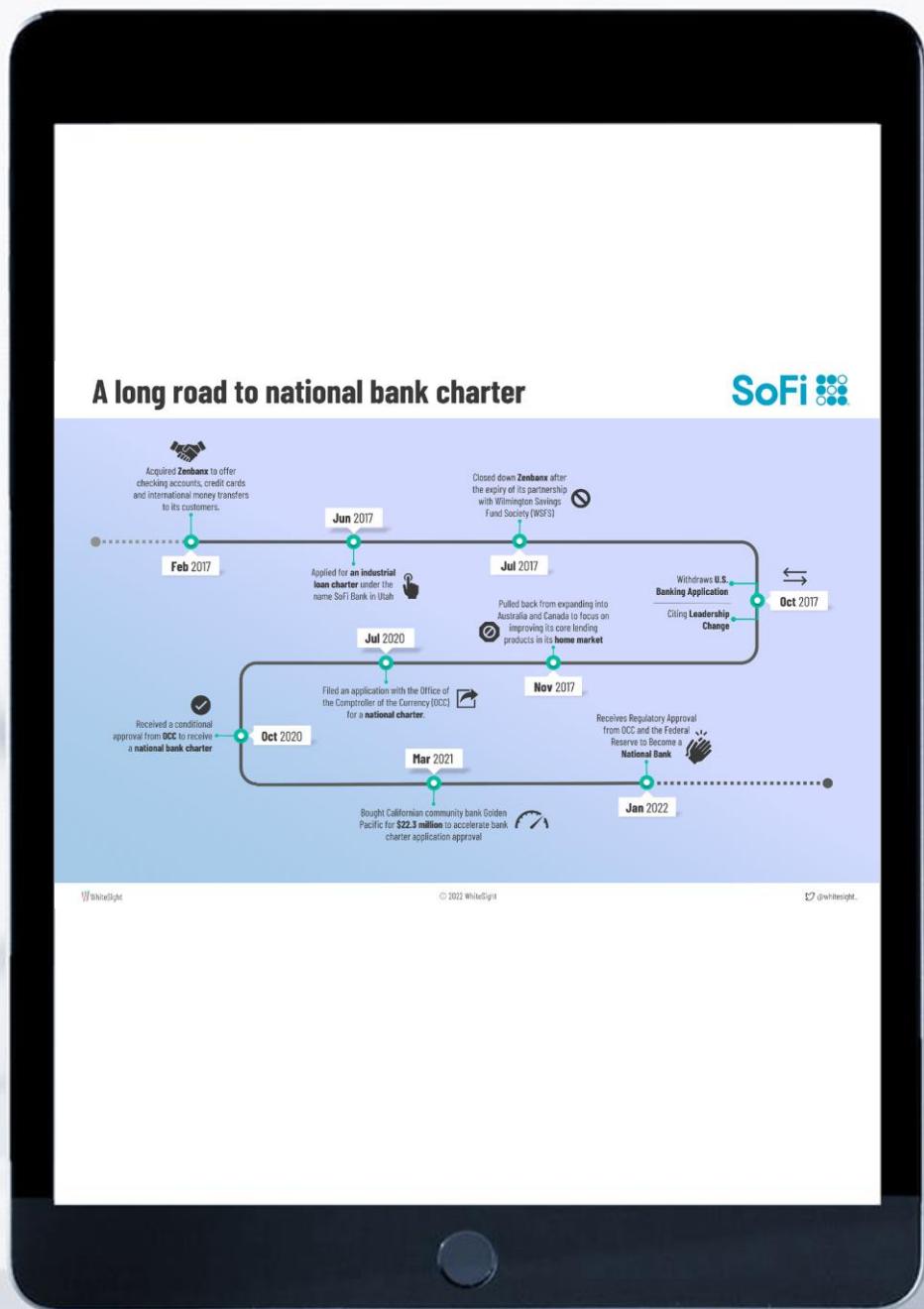
\*The list is not exhaustive and includes Marcus' activities up to Q3'22



# SoFi's Banking Licence Blueprint

We progressed through SoFi's route to get an elusive national bank charter in the US.

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\*This list is not exhaustive and includes SoFi's activities up to Q1'22

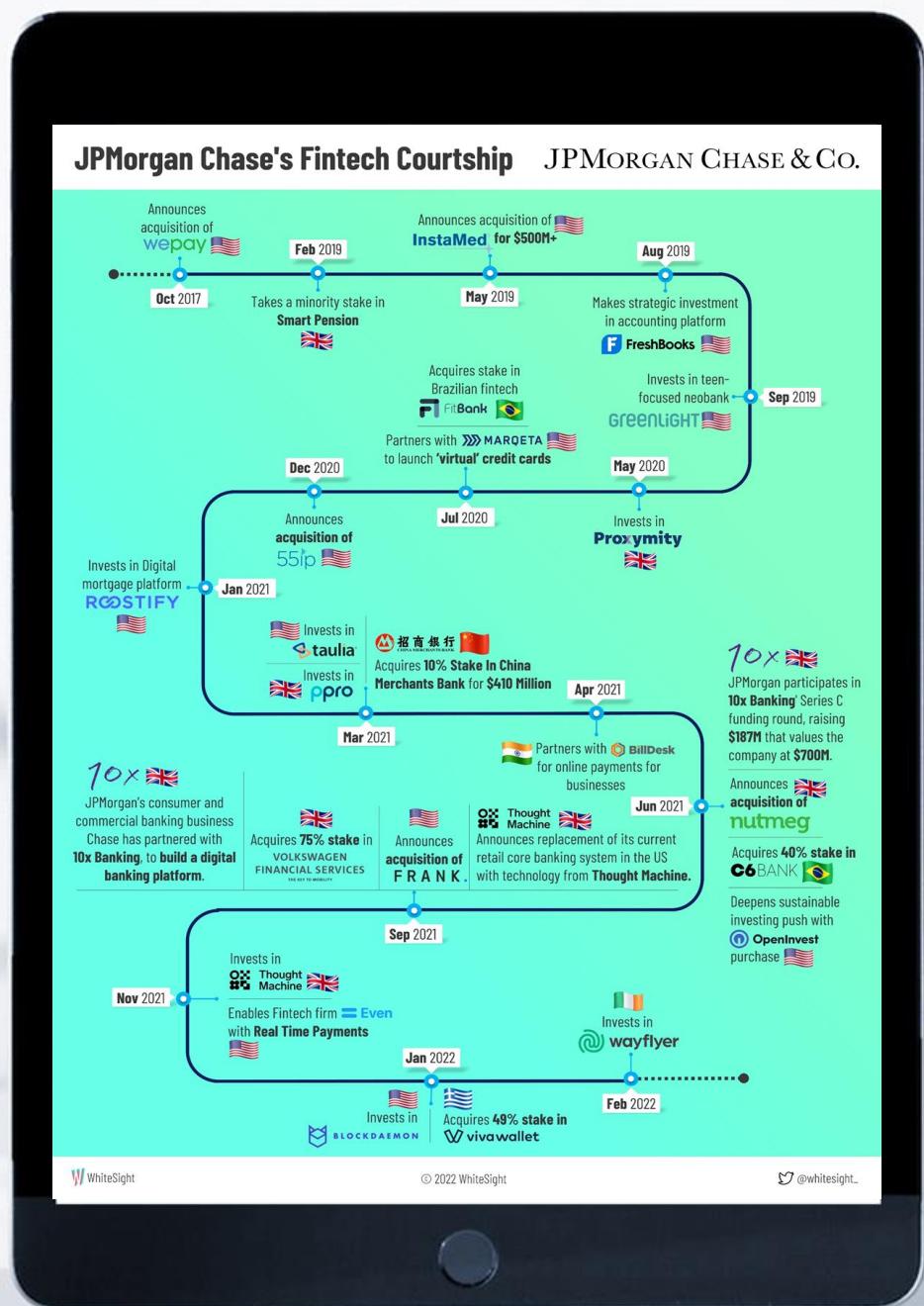
# 3 Financial Institutions



# JPMorgan Chase's Fintech Investments Blueprint

We probed into the banking giant's unique investment and acquisition strategy aimed at unlocking new value pools.

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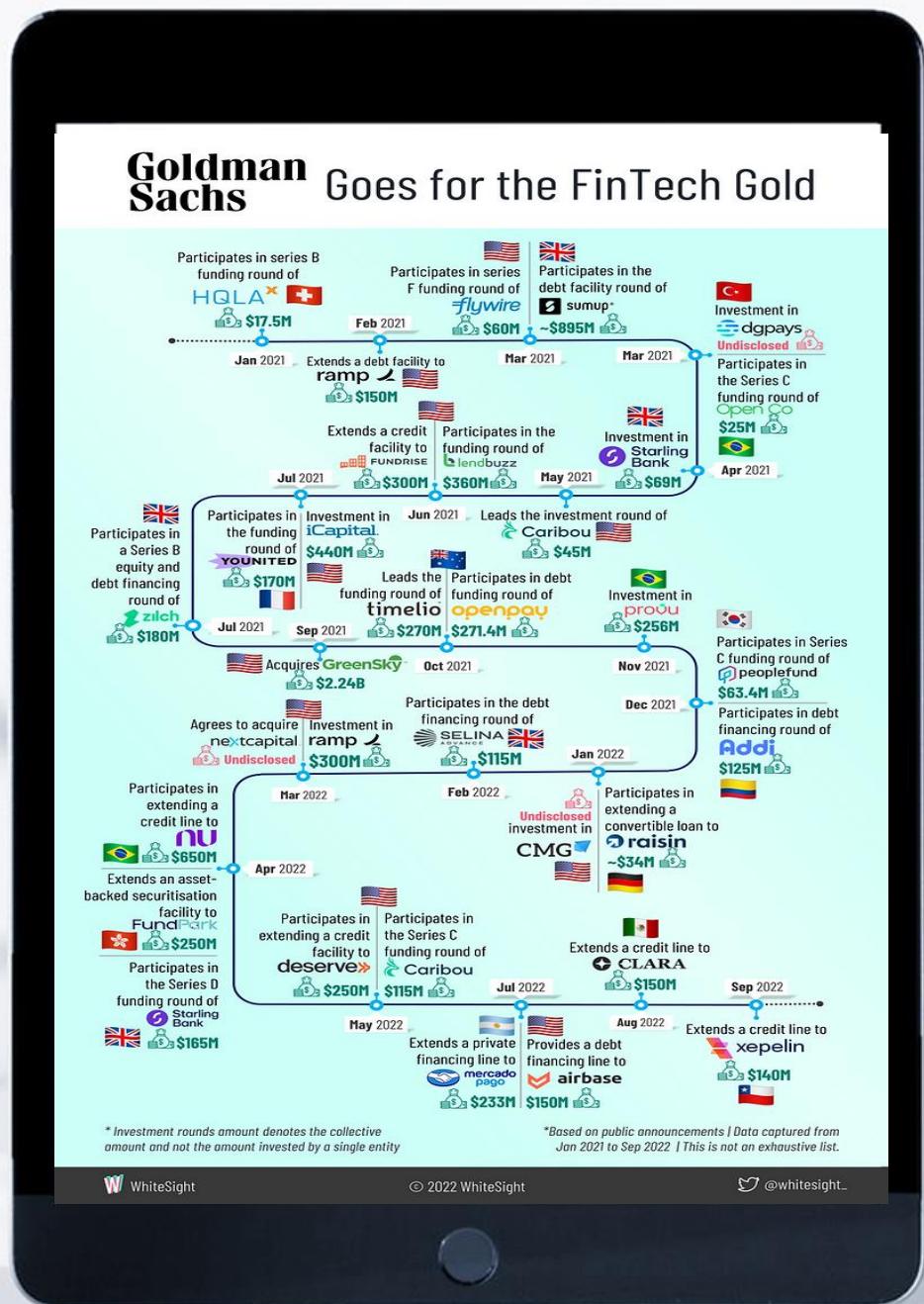
\*This list is not exhaustive and includes Chase's activities up to Q1'22



# Goldman's Fintech Movement Blueprint

We sifted through Goldman's string of fintech bids to aid its diversification strategy.

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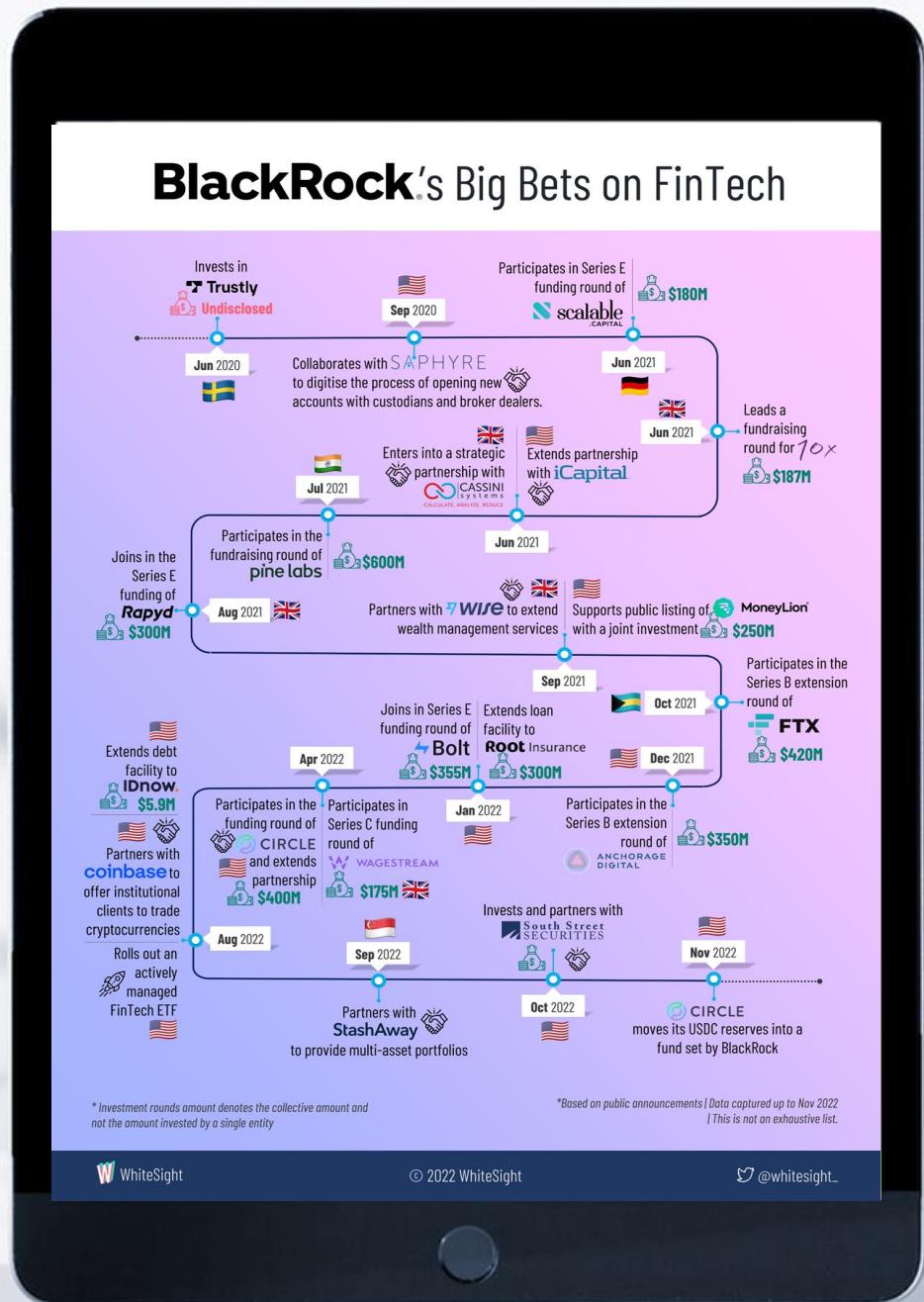
\*This list is no exhaustive and includes Goldman's activities up to Q3'22

# BlackRock's WealthTech Expedition Blueprint



We assessed BlackRock's ambition of building a diversified fintech portfolio and enable access to modern business models.

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\*This list is not exhaustive and includes BlackRock's activities up to Q4'22

# 4 Consumer & Retail



# Starbucks' Embedded Services Blueprint

We sipped our way through Starbucks' seamless experiences for customers by tying long-term retail to embedded finance propositions.

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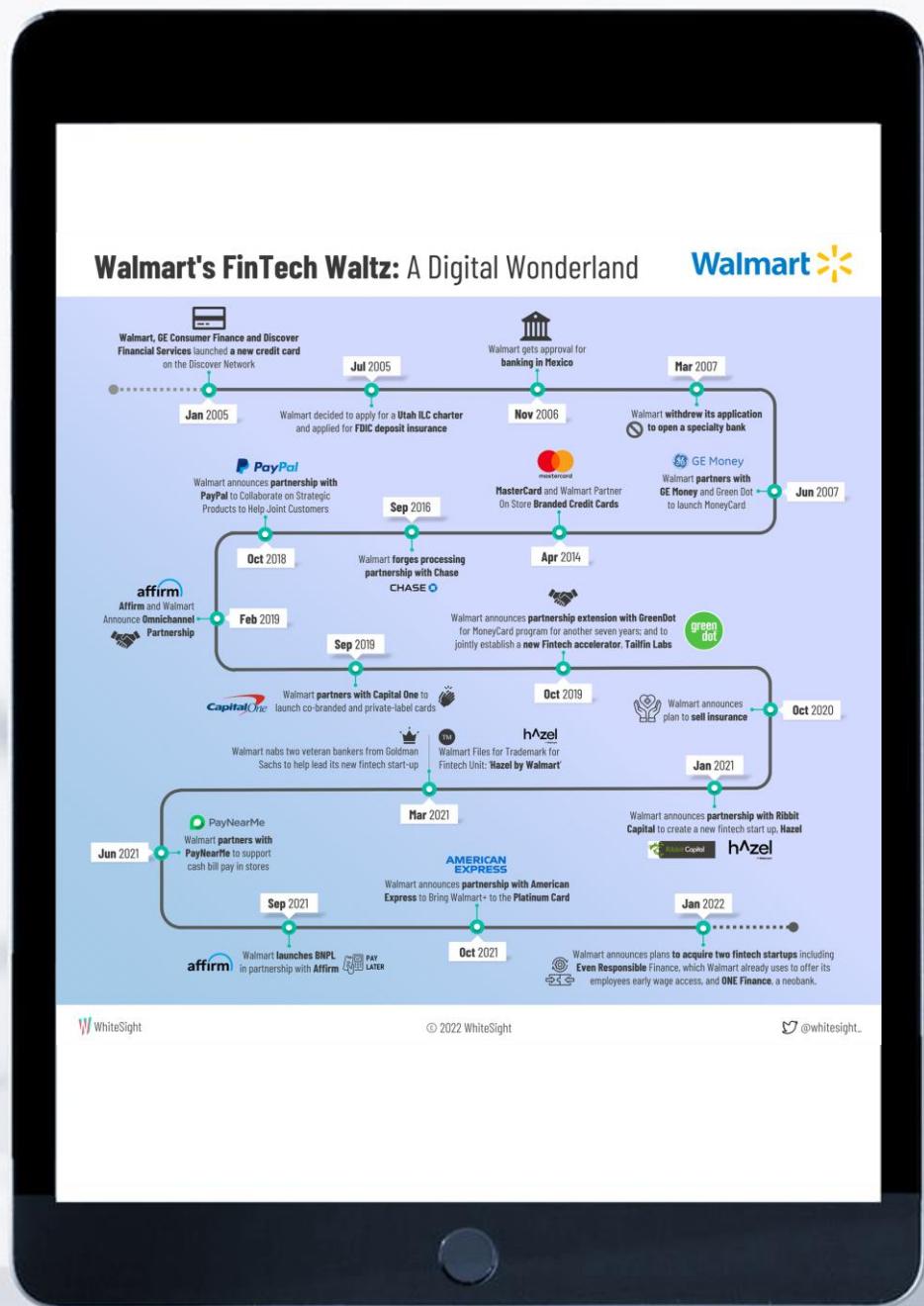
\*This list is not exhaustive and includes Starbucks' activities up to Q4'22



# Walmart's Financial Superapp Blueprint

We navigated through the pivotal moments showcasing Walmart's quest to become a superapp.

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\*This list is not exhaustive and includes Walmart's activities up to Q1'22



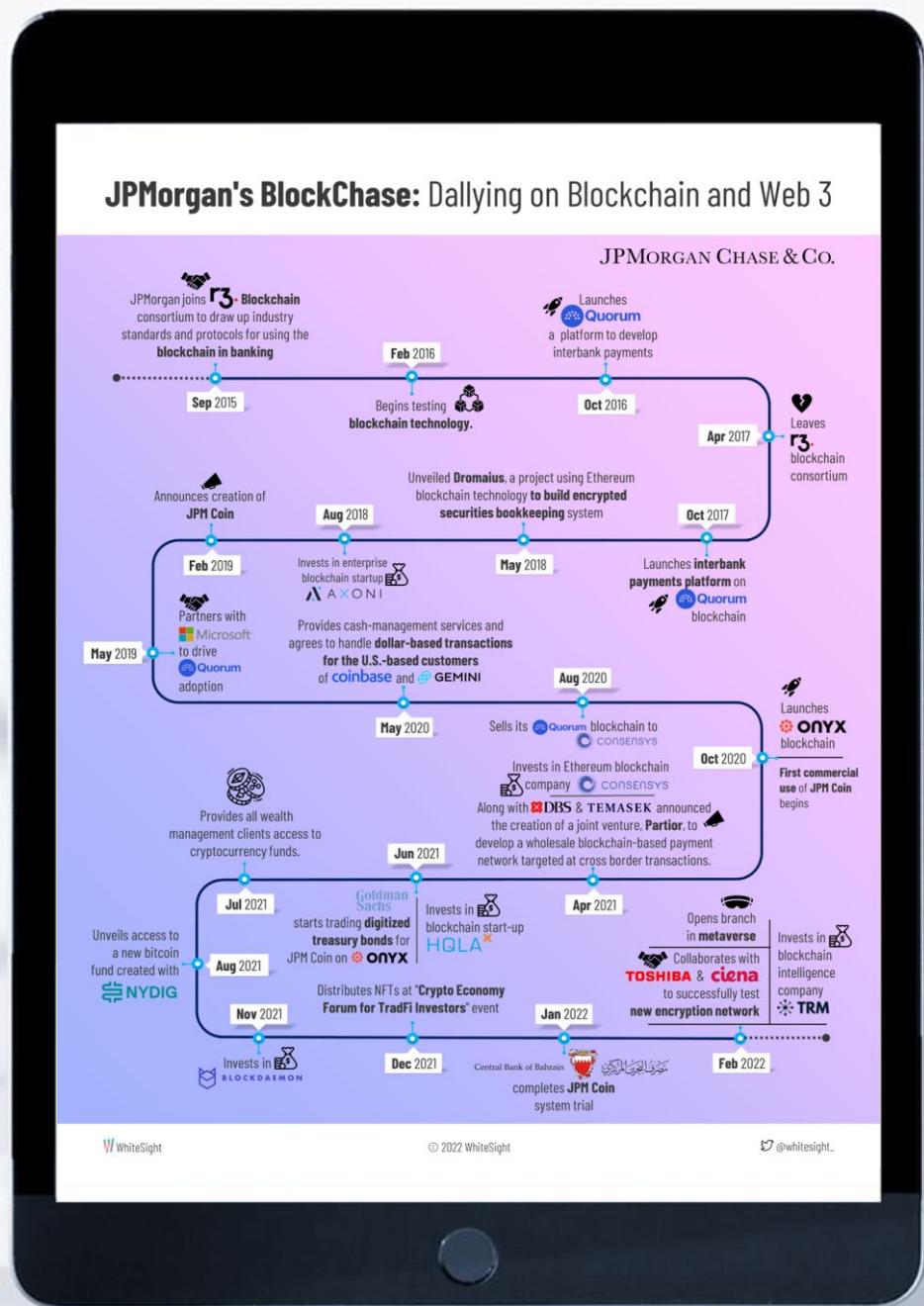
# 5 Web3 & Digital Assets



# JPMorgan's Web3 Rendezvous Blueprint

We surfed through the goliath's tryst with Web3 across the themes of blockchain, cryptocurrencies, NFTs, and the metaverse.

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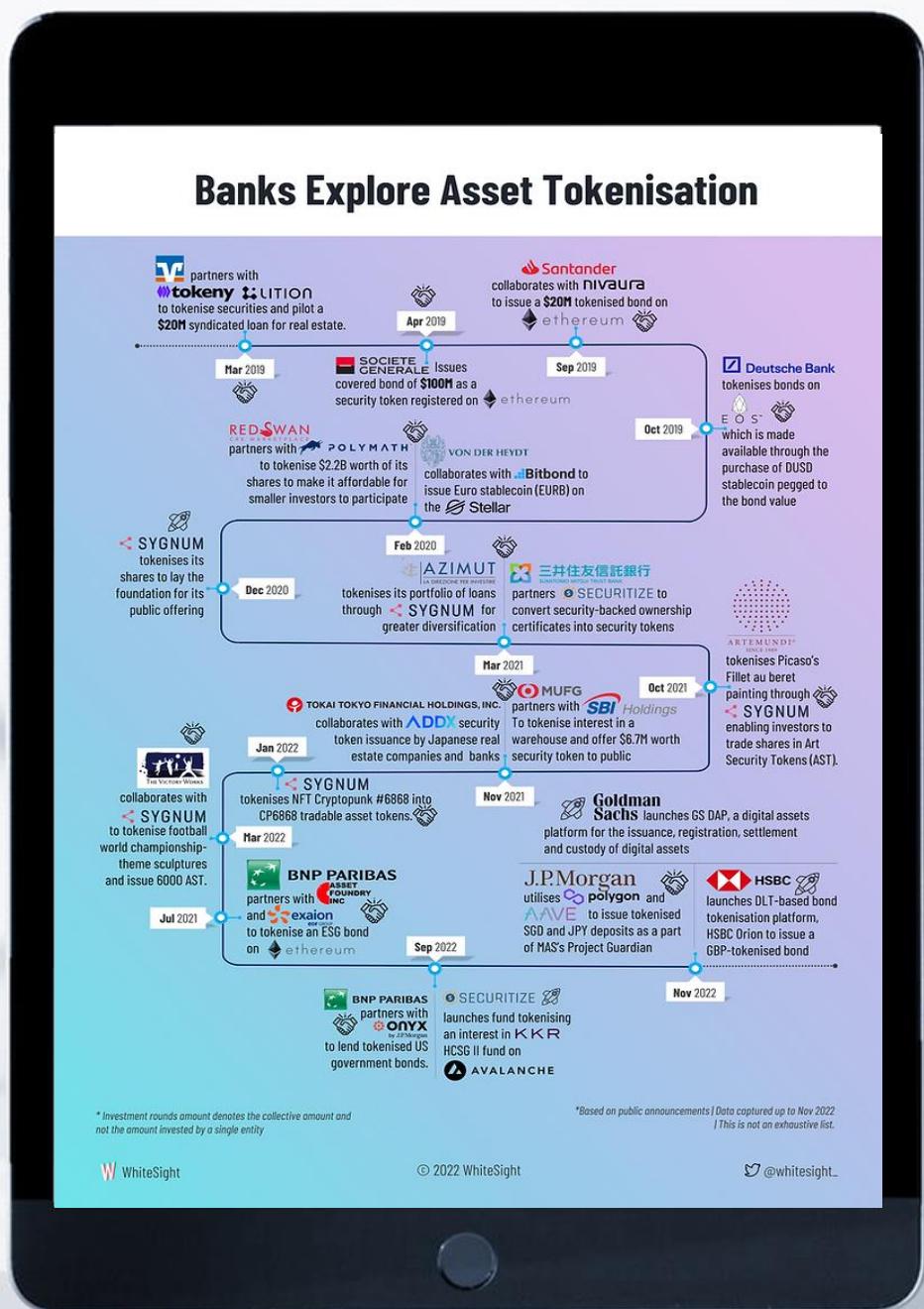
\*This list is not exhaustive and includes JPMorgan's activities up to Q1'22



# Banks' Asset Tokenisation Blueprint

We examined the ways through which the banking ecosystem is embracing asset tokenisation opportunities.

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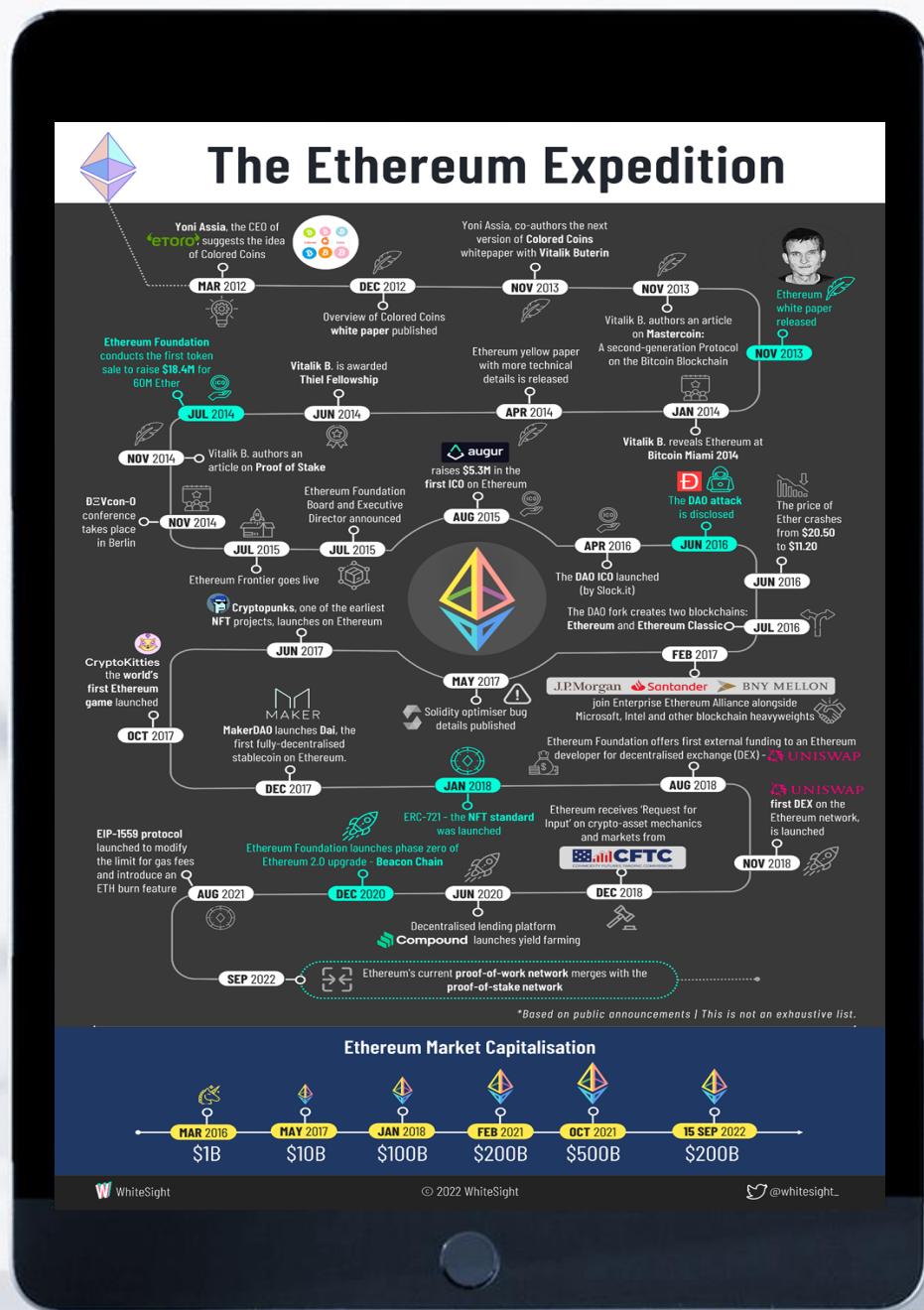
\*This list is not exhaustive and includes activities up to Q4'22



# Ethereum's Ecosystem Evolution Blueprint

We strolled through the decade long evolution journey of Ethereum.

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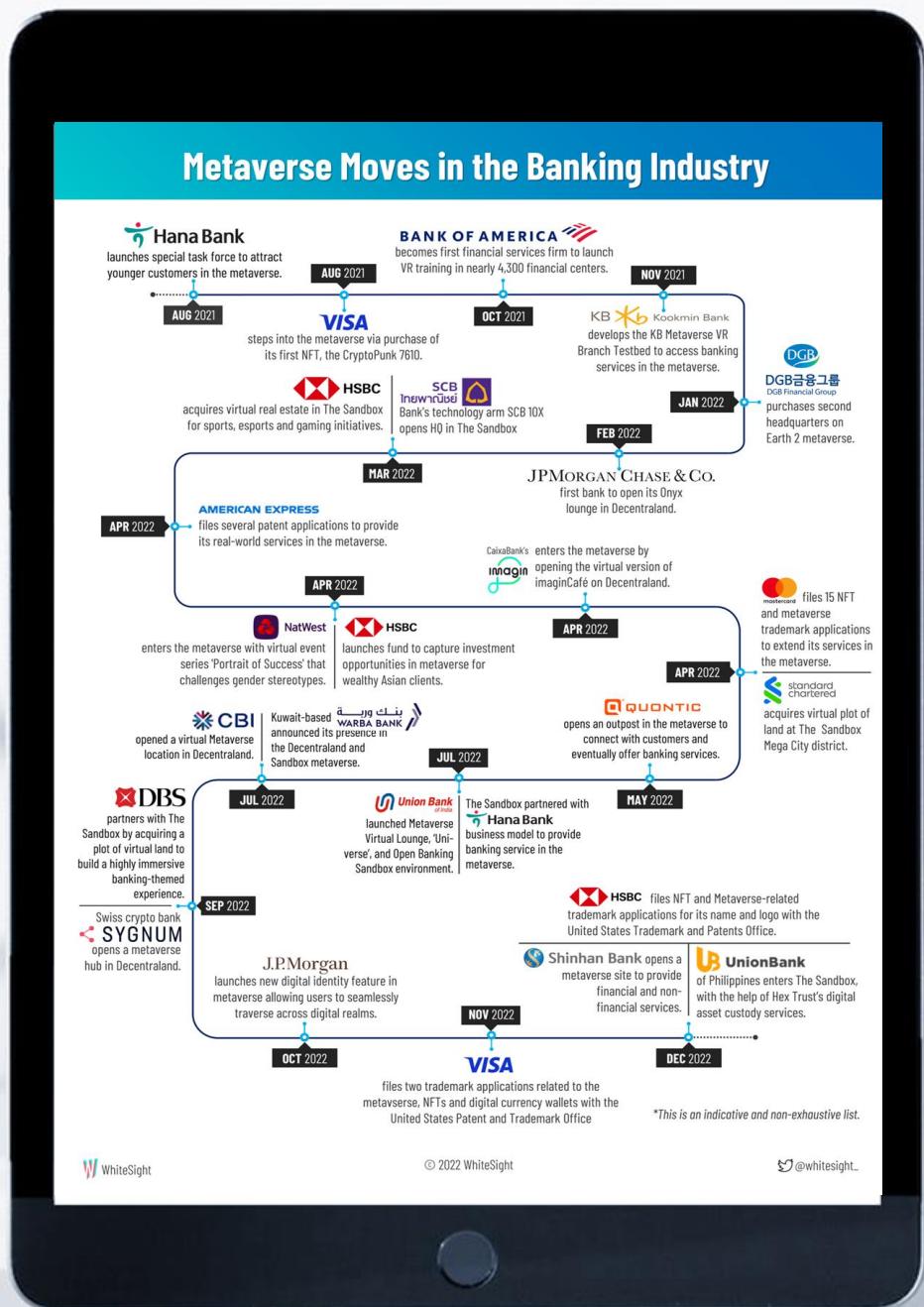
\*This list is not exhaustive and includes Ethereum's activities up to Q3'22



# Banking Industry's Metaverse Blueprint

We combed through banks' futurist meta-moves as they dip their toes into the metaverse rabbit hole.

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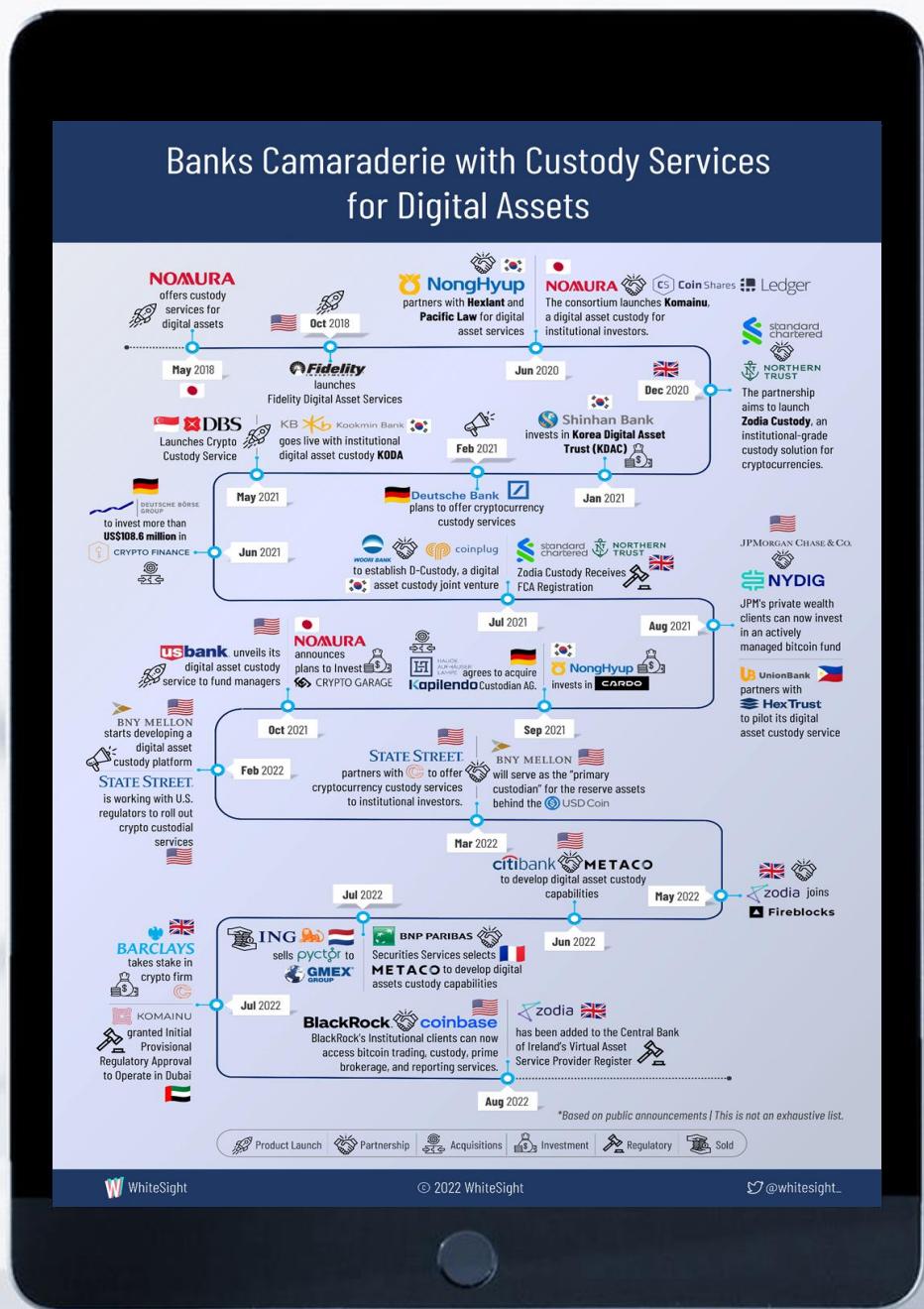
\*This list is not exhaustive and includes activities up to Q4'22



# Institutional Crypto Custody Blueprint

We uncovered the new-found love of financial institutions to offer custody services for digital assets.

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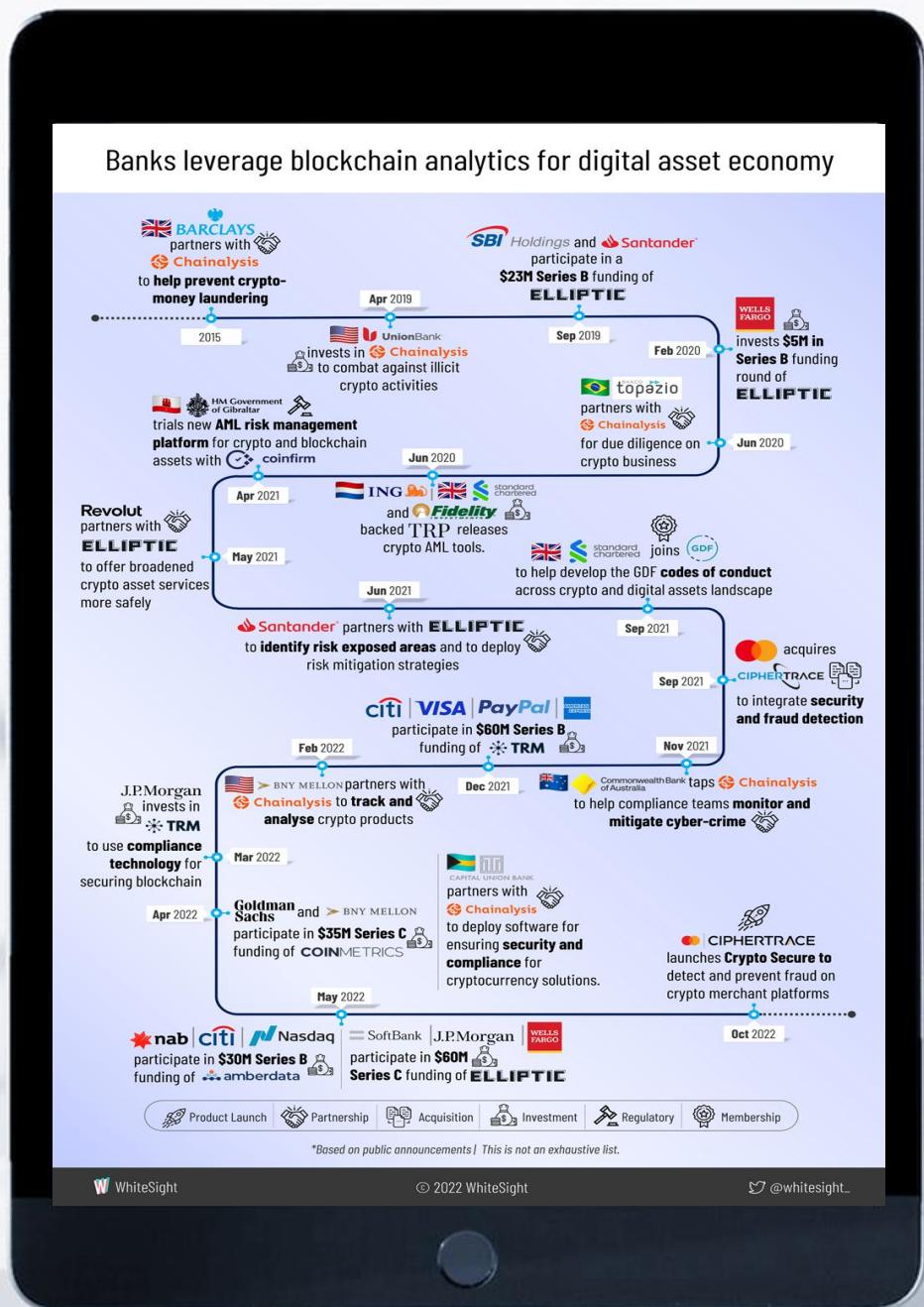
\*This list is not exhaustive and includes activities up to Q3'22



# On-Chain Analytics Blueprint

We analysed how banks are teaming up with on-chain analytics firms to manage risks associated with digital assets.

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\*This list is not exhaustive and includes activities up to Q4'22

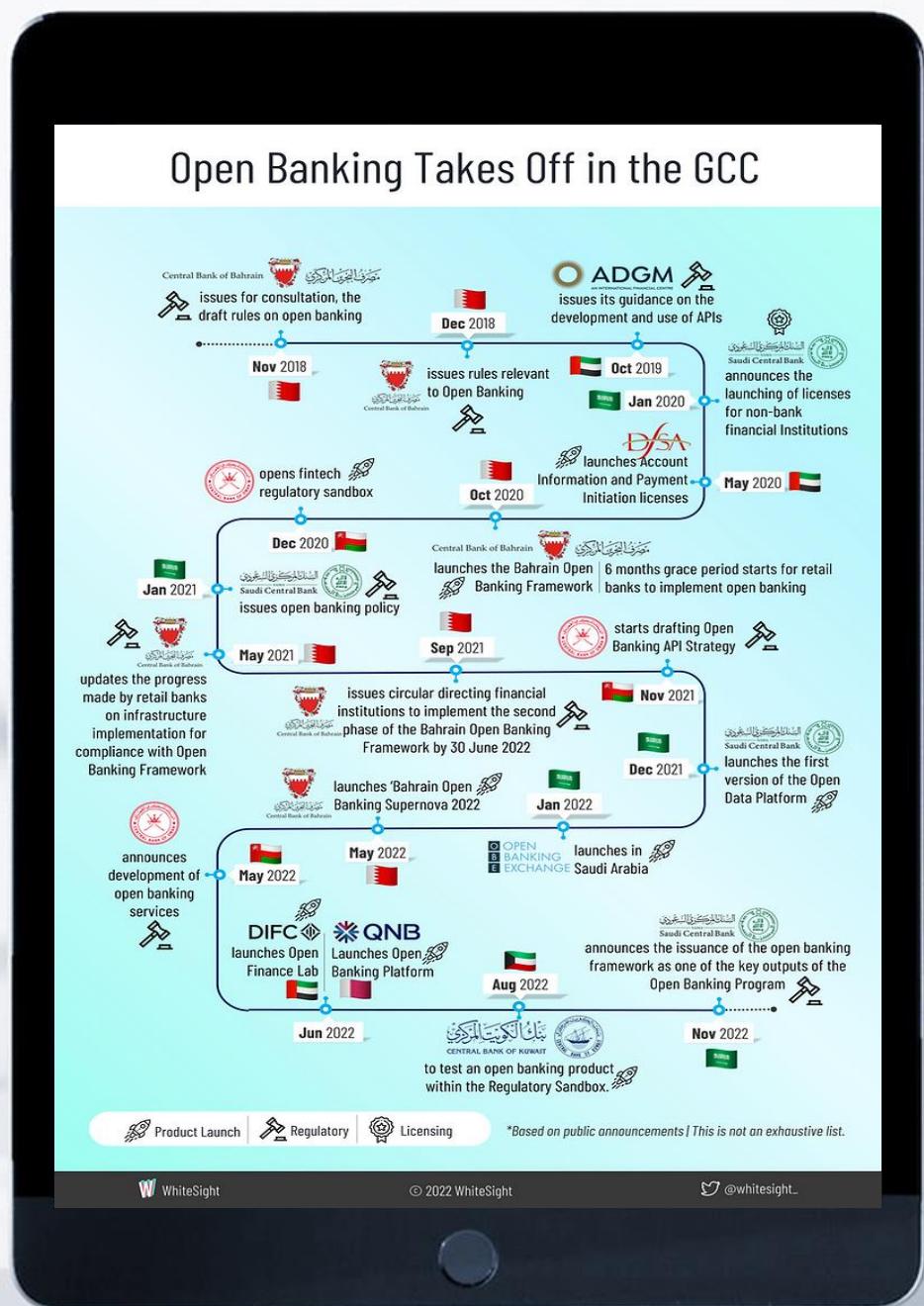
# 6 Emerging Themes



# GCC's Open Banking Blueprint

We identified how the Middle East economies are taking giant strides towards open banking in the GCC region.

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\*This list is not exhaustive and includes activities up to Q4'22



# GCC's Open Banking Blueprint

We discovered how Bahrain, Saudi Arabia, and the UAE have emerged as the flag-bearers of Open Banking in the GCC.

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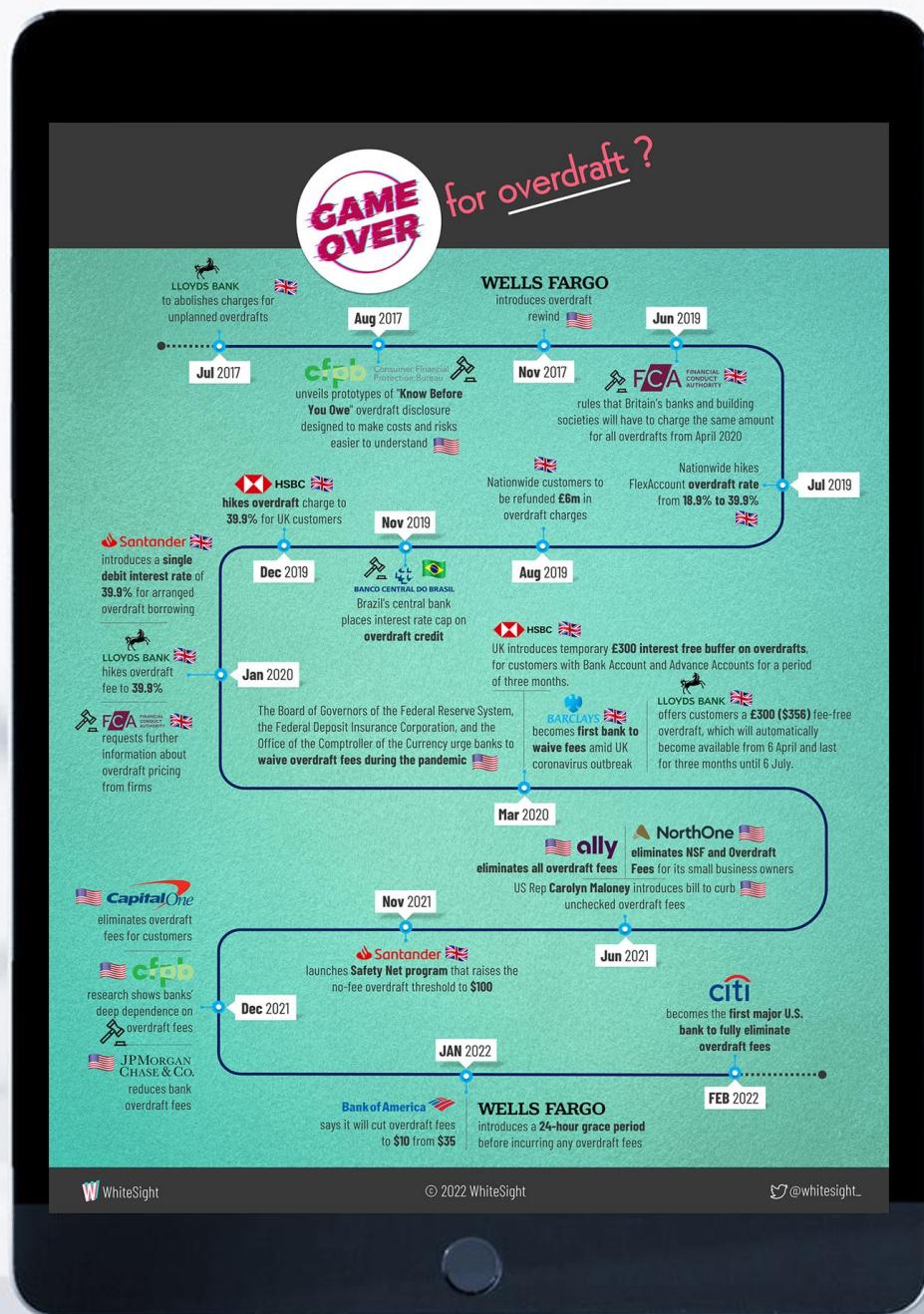
\*This list is not exhaustive and includes activities up to Q4'22



# Overdraft's Tipping Point Blueprint

We witnessed the demise of one of the controversial and exploitative aspects of financial services—the overdraft fees.

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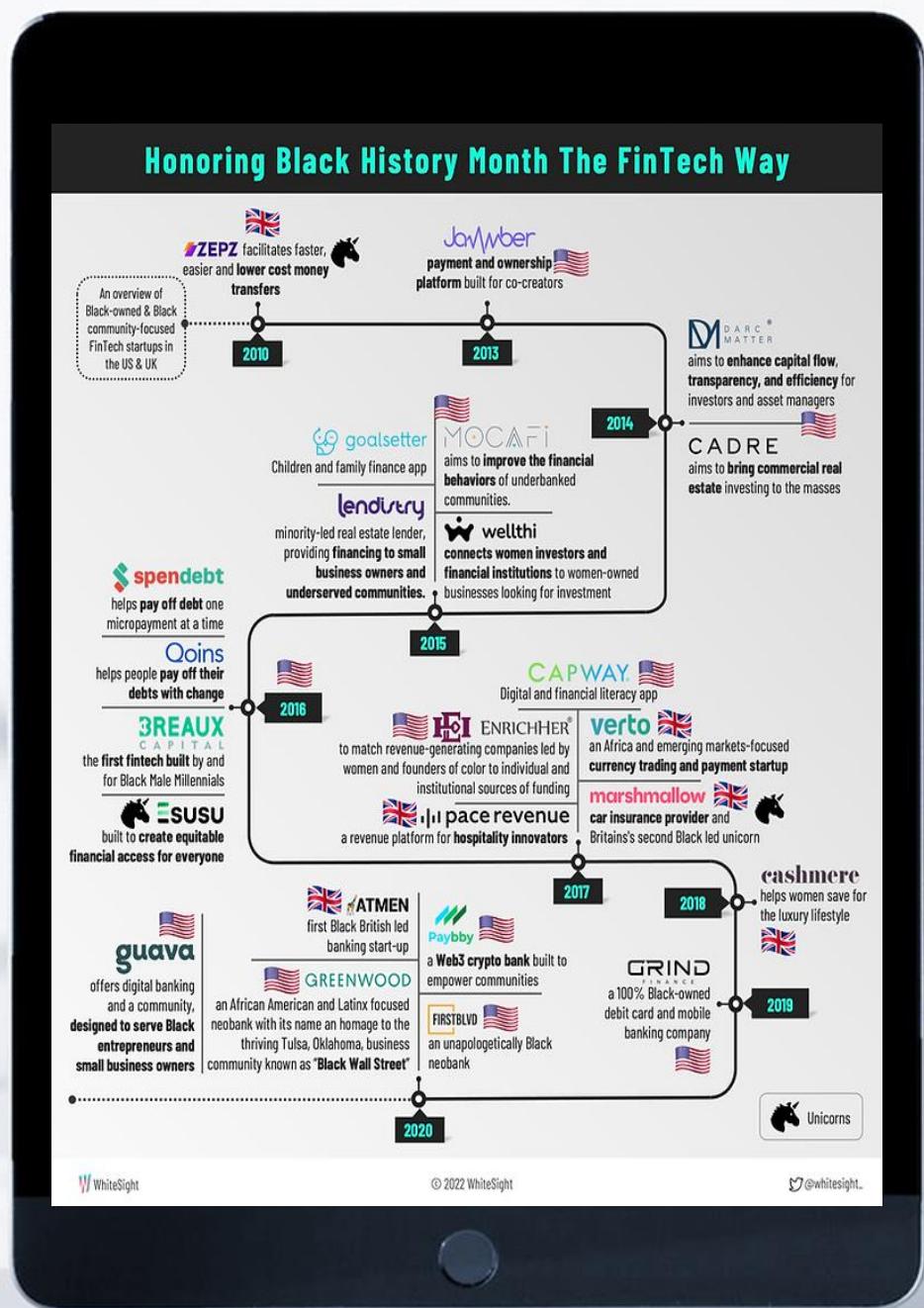
\*This list is not exhaustive and includes activities up to Q1'22



# Black Voices Impact Blueprint

We celebrated the Black History Month by rejoicing the diversity and inclusion initiatives in the financial industry.

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\*This list is not exhaustive and includes activities up to the year 2020

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all that we create.  
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