

# Fintech Evolution in Five Years

1. Robo Financial Advisor based on personal spending & assets
2. Central bank digital currency (CBDC)
  1. (Practically) zero transaction, conversion fees
  2. Cash abolished
  3. Universal basic income
3. Application of smart contracts
  1. Buy now pay later
  2. Legal transactions
  3. Lending
  4. Robo Insurance Quotes/Claims
4. Tokenization of real assets
  1. Real estate, luxury goods, art
5. Peer-to-peer



**Team 3**

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