**Chatbot Corpus**

June 28, 2019

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Various levels of government offer all types of businesses grants and contributions, loans and loan guarantees, tax credits, wage subsidies and opportunities to partner – with each other or with us. Businesses can get a personally tailored list in less than 3 minutes from [**innovation.canada.ca**](http://x-msg://59/innovation.canada.ca)**.**

**2. How does the government of Canada support new AI companies?**

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**3. Where can I get business support for my startup?**

From funding to expert advice to driving new collaborations, Innovation Canada’s flagship programs and services are designed to help businesses innovate, create jobs and grow Canada’s economy. This includes financial contributions through the [**Innovative Superclusters Initiative**](https://www.canada.ca/en/innovation-science-economic-development/programs/small-business-financing-growth/innovation-superclusters.html), the [**Strategic Innovation Fund**](https://www.canada.ca/en/innovation-science-economic-development/programs/strategic-innovation-fund.html) and  [**Innovative Solutions Canada**](http://www.ic.gc.ca/eic/site/101.nsf/eng/home). It also includes services that deliver expert advice - like our [**Clean Growth Hub**](http://www.ic.gc.ca/eic/site/099.nsf/eng/home) and our [**Accelerated Growth Service**](https://www.canada.ca/en/innovation-science-economic-development/programs/accelerated-growth-service.html) – which are both about rolling up our sleeves to help high-growth companies make the right connections.

[**Innovation.canada.ca**](https://www.ic.gc.ca/app/scr/innovation?lang=eng) is a platform that helps businesses find the right government programs and services from over 1,000 options from the federal, provincial and territorial governments. Innovation Canada doesn’t deliver most of these programs directly.

**4. Who can I talk to about Innovation Canada programs?**

[**innovation.canada.ca**](https://www.ic.gc.ca/app/scr/innovation?lang=eng) is a platform that can help you find the right programs from over 1,000 programs and services. Innovation Canada doesn’t deliver most of these programs directly. If you’re looking for advice about a specific program, it’s always best to reach out to that program or service directly. Beside each result is a link that says “get the details” That’s where you’ll find all the fine print about a program, including how to apply and who to contact for more information.

**5. How can I get grants or financing for my FinTech business?**

Your best first step to getting government funding is to identify the *right* programs. Use [**innovation.canada.ca**](https://www.ic.gc.ca/app/scr/innovation?lang=eng) to get a custom list based on your needs.

**6. How can I get grants or financing for my AI business?**

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**7. What tax credits are available from the government?**

Get a tailored list of tax credits in less than 3 minutes from [**innovation.canada.ca**](https://www.ic.gc.ca/app/scr/innovation?lang=eng)

**8. Which programs will help me pay for an intern?**

Get a tailored list of programs that offer a wage subsidy or intern in less than 3 minutes from [**innovation.canada.ca**](https://www.ic.gc.ca/app/scr/innovation?lang=eng)

**9. Who can I talk to about scaling or growing my business?**

If you're incorporated and creating a new innovative product, process or service, Innovation Canada’s Innovation Advisors can help you find funding, expertise, facilities and global opportunities. Call toll-free in Canada: 1-833-201-4358, Monday to Friday: 8:30 a.m. to 5:00 p.m. (Eastern time).

**10. What is microfinance?**

Microfinance is the provision of financial services to individuals typically excluded from the formal financial sector. Reasons for exclusion may include lack of collateral, transaction size, proximity to financial service providers, low or lack of credit score, amongst others. Micro financial services may include credit, savings accounts, insurance, money transfers, and others.  
In its beginnings, microcredit lending model lacked physical collateral and relied heavily on social collateral, relying on group dynamics and social dynamics to ensure loan repayment.   
  
Over time, as the microfinance industry and its clients’ needs have matured, larger loan sizes backed by physical collateral and a more diverse set of financial service offerings have become common place. Typical financial service providers include informal savings groups, microfinance institutions, fintech companies, and increasingly banks.

**11. What is open banking?**  
Open banking is when the consumer owns their financial data, not the bank.

**12. How can I buy Bitcoin safely in Canada?**

You can use Coincurve to purchase Bitcoin safely in Canada. Coincurve is fast, secure and most importantly, a non-custodial service which means you can properly own your Bitcoin after your purchase. Visit [coincurve.com](http://coincurve.com) to make your first purchase!

**13. What is the Digital Finance Institute?**

The Digital Finance Institute is a think tank created for the next generation of financial services. They address issues in respect of the nexus between financial innovation, digital finance policy and regulation, financial inclusion, and women in financial technology.

**14. What is Fintech Canada?**

Fintech Canada is a conference created to promote Canadian innovation in financial services and to provide a national stage to explore, leader, share, and network together to support the development of Canadian innovation and entrepreneurial talent.

**15. What are the Canadian FinTech and AI Awards**

The Canadian FinTech and AI Awards is Canada’s largest and most prestigious FinTech event with over 3,000 attendees from the banking, legal, finance, tech, startup, and blockchain community. They were started to recognize and celebrate Canadian innovation in financial technology and artificial intelligence.

**16. Where is the FinTech hub of Canada?**

Ontario is the largest FinTech hub of Canada with Toronto being one of the largest financial centers in the world.

**17. What is the Canada Business Network?**

The Canada Business Network is a collaborative arrangement among federal departments and agencies, provincial and territorial governments and not-for-profit entities. The network of service centers across Canada is designed to reduce the complexity of dealing with multiple levels of government and consolidate business information in one convenient service.

**18. What is FinTech?**

FinTech is a short-form for financial technology. It is used to help companies, business owners, and consumers better manage their financial operations, processes, and lives by utilizing specialized software and algorithms that are used on computers and smartphones.

**19.** **What industries are related to FinTech?**

FinTech includes different sectors and industries such as education, retail banking, fundraising and non-profit, and investment management to name a few.

**20. How can FinTech help my business?**

FinTech provides increased accessibility and speed in the business world. Before, complex, feature rich financial software and managed services used to cost millions of dollars in setup fees, program licenses, and trained technicians. Nowadays, these programs are much more accessible to businesses of all sized through innovation in FinTech, allowing for better services to be provided to you customers.

**21. Is Canada a Fintech leader?**

Canada is a hotbed for FinTech innovation, with a number of world-clad FinTech innovators and strong governmental support. With strong financial centers, world-class universities, and a stable economy, Canada stands to become one of the global leaders in FinTech innovation.

**22. Where is the highest concentration of AI startups in the world?**

The highest concentration of AI startups is in Toronto, Ontario. Toronto has a high concentration of accelerators, venture capital firms, and incubators.

July 2, 2019

**23. How does the Ontario Securities Commission’s regulatory sandbox help fintechs?**

The CSA Regulatory Sandbox is an initiative of the Canadian Securities Administrators (CSA) to support fintech businesses seeking to offer innovative products, services and applications in Canada. It allows firms to register and/or obtain exemptive relief from securities laws requirements, under a faster and more flexible process than through a standard application, in order to test their products, services and applications throughout the Canadian market on a time limited basis. The OSC is an active and key partner in this sandbox.

**24. What is a regulatory sandbox?**

A regulatory sandbox (RS) usually refers to live testing of new products or services in a controlled/test regulatory environment for which regulators may (or may not) permit certain regulatory relaxations for the limited purpose of the testing. The RS allows the regulator, the innovators, the financial service providers (as potential deployers of the technology) and the customers (as final users) to conduct field tests to collect evidence on the benefits and risks of new financial innovations, while carefully monitoring and containing their risks. It can provide a structured avenue for the regulator to engage with the ecosystem and to develop innovation-enabling or innovation-responsive regulations that facilitate delivery of relevant, low-cost financial products. The RS is potentially an important tool which enables more dynamic, evidence-based regulatory environments which learn from, and evolve with, emerging technologies.

The RS provides an environment to innovative technology-led entities for limited scale testing of a new product or service that may or may not involve some relaxation in a regulatory requirement before a wider-scale launch. The RS is, at its core, a formal regulatory programme for market participants to test new products, services or business models with customers in a live environment, subject to certain safeguards and oversight.

**25. How is Canada’s infrastructure sector innovating?**

By developing innovative partnerships, flexible delivery models and engaging with the community, Canada’s infrastructure sector is building the foundation for our cities to grow and thrive for decades to come:

**Partnerships**

North America is facing a trillion-dollar infrastructure deficit. With an openness to exploring innovative approaches for financing and development, we can modernize and repair our infrastructure, resulting in more vibrant and sustainable communities, reduced income inequality, and greater opportunities for all.

**Flexibility**

Many of the traditional assumptions and approaches used over the past 100 years or more to design, build, finance and operate our existing infrastructure are insufficient to meet current and future demands. Flexibility in our infrastructure approach requires thinking differently about what it is possible to achieve. As Albert Einstein said, “If you always do what you always did, you will always get what you always got.”

**Community**

Social technologies are bringing infrastructure to life in an entirely new way, enabling citizens to directly express their views and demands, effect change and customize their personal experience. With creativity and vision, communities, developers and governments can shape infrastructure that supports innovation and growth while championing social and sustainable values.

**26. What is Grab?**

Grab is Southeast Asia’s leading super app that provides everyday services that matter the most to consumers. Through its open platform strategy, Grab works with partners to provide safe, accessible and affordable transport, food, package, grocery delivery, mobile payments, and financial services to millions of Southeast Asians.

July 3, 2019

**27. Why is cash an obstacle for development?**

[More than 1.7 billion people](https://www.betterthancash.org/tools-research/resources/the-global-findex-database-2017) in the world are still unable to participate in the formal financial system. This makes it extremely difficult for poor people to save for the future, provide for their family’s health and children’s education, or invest in a business. The harsh reality is that the only way to make or receive payments for many poor people across the world is by using paper money in the informal sector - which is a barrier to the use of formal financial services. Cash-based transactions are also typically unsafe, expensive, inconvenient, inefficient, and lack transparency for governments, companies, and citizens alike.

Specifically:

* Sudden illnesses or natural disasters can wipe out household assets and trap families in poverty.
* Over 100 million adults globally still receive government transfers, wages, or pensions in cash. Paying transfers in cash is costly and vulnerable to fraud or theft.
* Globally, 39% of the poorest 40% of households lack an account, making it nearly impossible for them to accumulate savings or establish a financial history to access other financial services.

**28. How can the digitization of payments reduce poverty?**

When digital payments—whether on mobile phones, cards, or online —become available to everyone, everyone in the economy can benefit from the outcomes! These include:

* **Cost savings** through increased efficiency and speed
* **Transparency and security** by increasing accountability and tracking, reducing corruption and theft as a result
* **Financial inclusion** by advancing access to a range of financial services, including savings accounts and insurance products
* **Women’s economic participation** by giving women more control over their financial lives and improving economic opportunities
* **Inclusive growth** through building the institutions that form the bedrock of an economy and the cumulative effect of cost savings, increased transparency, financial inclusion, and greater women’s economic participation

Digital financial services provide low-income households with access to affordable and convenient tools that can help increase their economic opportunities. For extremely poor families, combining digital financial services with livelihood promotion, safety nets, and mentoring boosts their long-term standard of living:

* Digital financial services help families save money, cope with shocks, and protect assets against risk.
* Digital financial services fuel business models that expand access to low-cost financial services, potentially reaching another 1.6 billion people.
* Digital financial services, such as digital payments, allow government transfers, wages, or pensions to efficiently reach those who need them most.