

WHAT IS FINTECH?

A growing industry of companies using technology to make financial services faster, more efficient and more relevant.

1652
COMPANIES

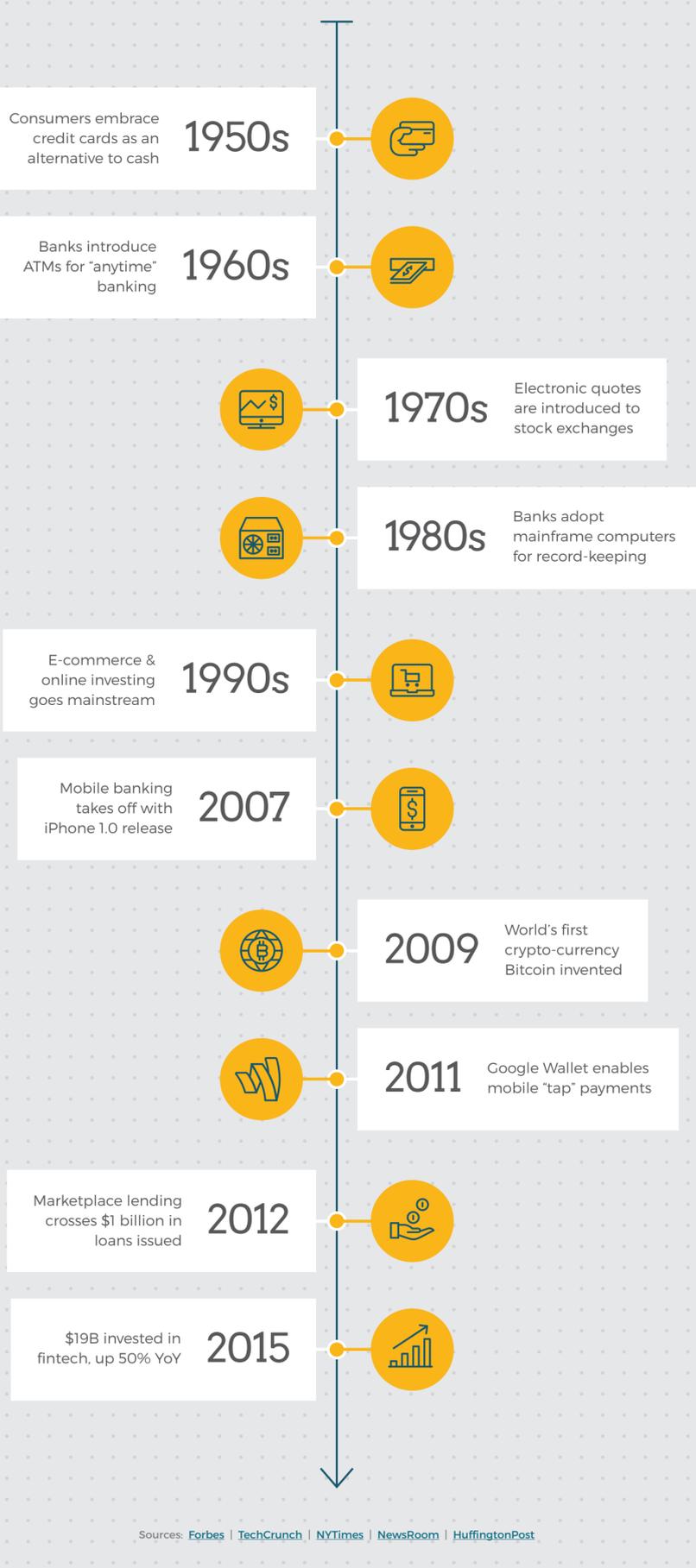
\$45.92 Billion
RAISED IN VENTURE CAPITAL

16
CATEGORIES



Source: VentureScanner

An Accelerated History of Fintech



Sources: Forbes | TechCrunch | NYTimes | NewsRoom | HuffingtonPost

Where Fintech Innovates Today

CREDIT

From student loans to small business capital, **fintech** connects borrowers and lenders with great speed and accuracy, at a lower cost.

↑ SPEED & ACCURACY **↓ LOW COST**

In 2015, **U.S. marketplace lenders** accounted for loan originations worth:

\$23 BILLION

Marketplace lenders compete directly against **banks**.



But the smartest credit disruptors partner with them.



ADVISORY

Robo-advisors automates portfolio management, making it more affordable for all.

57%



of investors say the prospect of talking to an advisor stops them from investing.

INVESTING

Fintech helps consumers invest more efficiently and institutions ensure fair markets, promote transparency, and more.

71%



of millennials participating in a 401(k) use mobile apps to manage their retirement accounts.

PAYMENTS

Global payments accounted for

\$1.7 TRILLION

in bank revenues in 2014



From digital wallets to peer-to-peer payments, fintech enables money to flow faster globally.

PERSONAL FINANCE

88%



of millennials avoid visiting a bank branch. Fintech enables consumers to avoid banking in-branch and helps them budget effectively, pay bills on time and meet long-term goals – all online.

Sources: McKinsey & Co | Harris Poll | Deloitte | Chime | TransAmerica Center for Retirement Studies

Big Trends in FINTECH'S FUTURE

INFRASTRUCTURE & SECURITY



\$12 BILLION

invested in infrastructure by companies in 2014, up 200% YoY.

Blockchain, risk management, predictive analytics: fintech makes financial infrastructure compliant for the modern era.

Source: Capgemini

FINANCIAL SECURITY & HEALTH



92%

of Americans prefer financial stability over income mobility.

Fintech companies empower consumers to save more, control spending & debt, and pay less for financial services.

Source: Pew

RISE OF THE "GIG" ECONOMY



50%

of the 2020 workforce will be self-employed.

Micro-businesses are exploding and need many services – and fintech delivers.

Source: Forbes

How can fintech help banks?



Take your small business lending online to reduce operational costs, accelerate time to funding, retain more customers and dramatically improve ROA.

Download this **FREE eBook** to learn more →