



WHEN YOU'RE ON TOP OF YOUR GAME **CHANGE YOUR GAME?**

BankDirector®

BankDirector[®]

NEW IDEAS IN TECHNOLOGY

- » CORE PROVIDERS
- » MACHINE LEARNING
- » REG'TECH
- » PAYMENTS
- » WHITE LABELS

AL DOMINICK

CEO of Bank Director + FinXTech
adominick@bankdirector.com



WHY NOW?

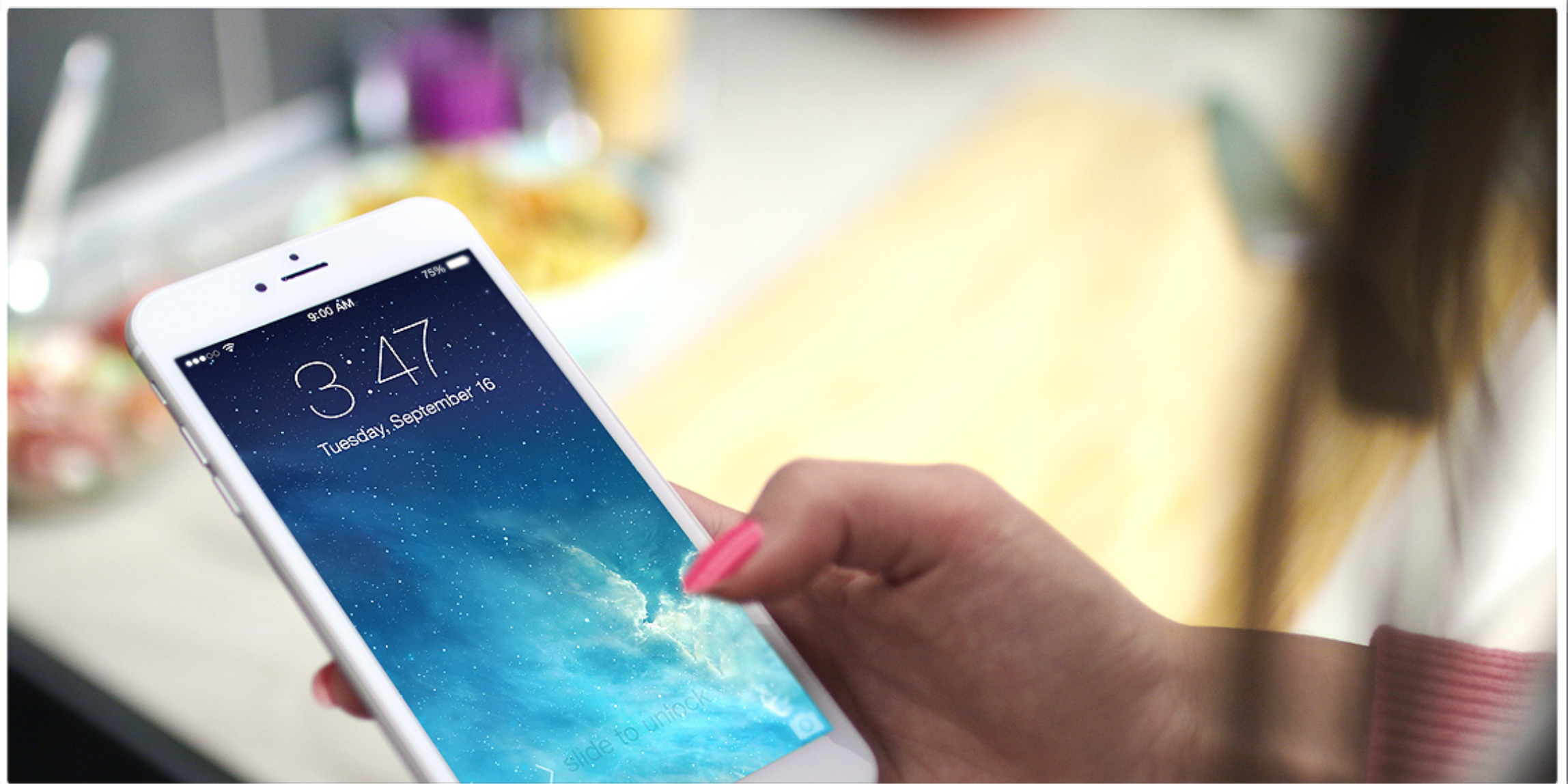
In terms of growth and efficiency,
**the digital distribution of
financial goods and services** is
a HUGE issue for community
banks.

**Stay away from
negative people.
They have a problem
for every solution.**

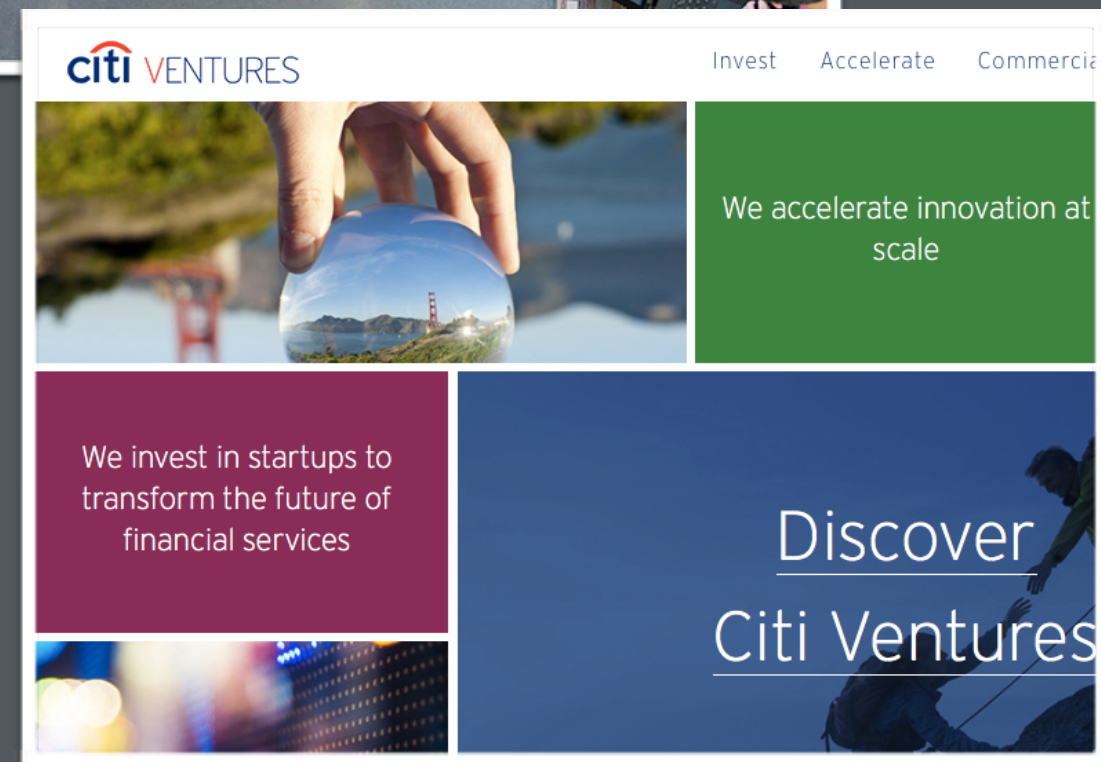
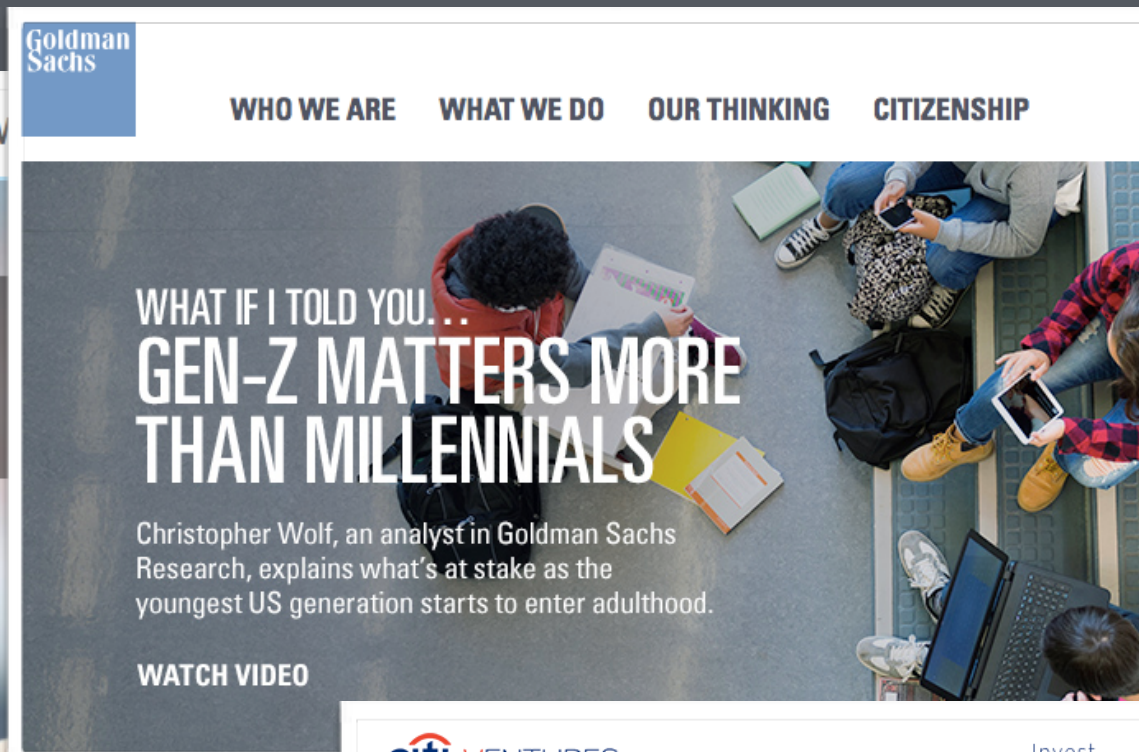


e.g. **Walmart customers** might be able to get installment loans for big-ticket items as soon as this fall through **Affirm**, a San Francisco financial startup run by PayPal co-founder.

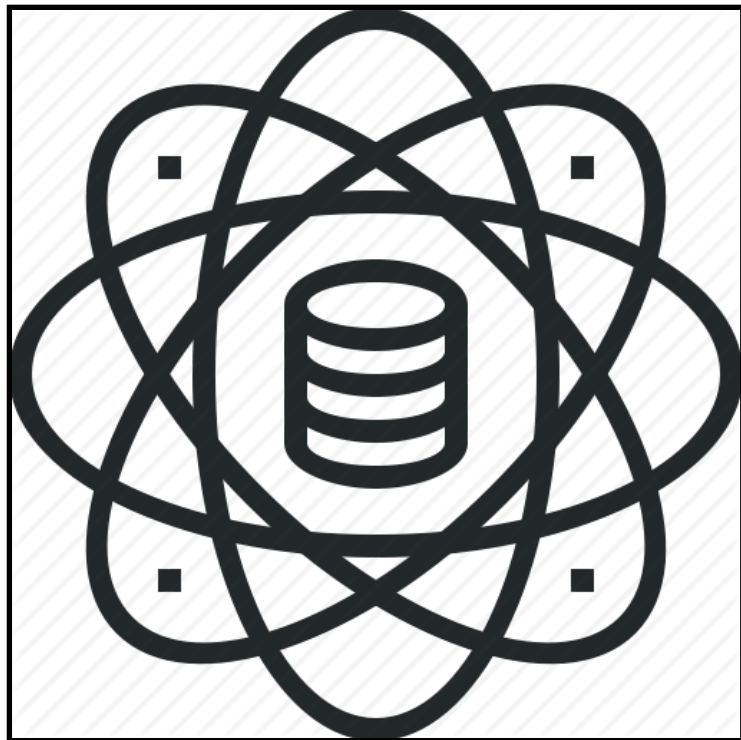
(*The companies reportedly are nearing an agreement on a pilot program)



PARALLEL CHALLENGES



WHERE **DID** IDEAS COME FROM?



FinXTech





ESTABLISHED CORE **TECHNOLOGY** VENDORS



NYMBUS

UPSTART CORE **TECHNOLOGY** VENDORS

**the promise of*
**Real-time
Open APIs
Secure**



WHY NOW



LOOK OUT!

WHAT IS MACHINE LEARNING **TECHNOLOGY**...

5

use cases

**Customer Acquisition, Know-Your-Customer,
Customer Service, Account Openings & Loans**

*...AND WHY SHOULD MY **BANK** CARE*



narrative  science

 Kasisto

MACHINE LEARNING **TECHNOLOGY** COMPANIES

It is not the strongest
of the species that survive,
nor the most intelligent,
but the one most responsive
to change.

-Charles Darwin

DEFINING REG'TECH

6 AREAS WHERE REGTECHS ARE WORKING TO SIMPLIFY COMPLIANCE*

Interpretation of regulation	Reporting	Data access, storage, and management
    	     	    
Fintech startups	Fraud prevention/detection	Risk management
  	  	    
BI INTELLIGENCE		

**Firms may offer solutions in more than one area*

THE PROMISE OF REG'TECH



REPRESENTATIVE PLAYERS IN THE REG'TECH SPACE



DEFINING PAYMENTS



DON'T GIVE UP YOUR **PAYMENTS** OFFERINGS



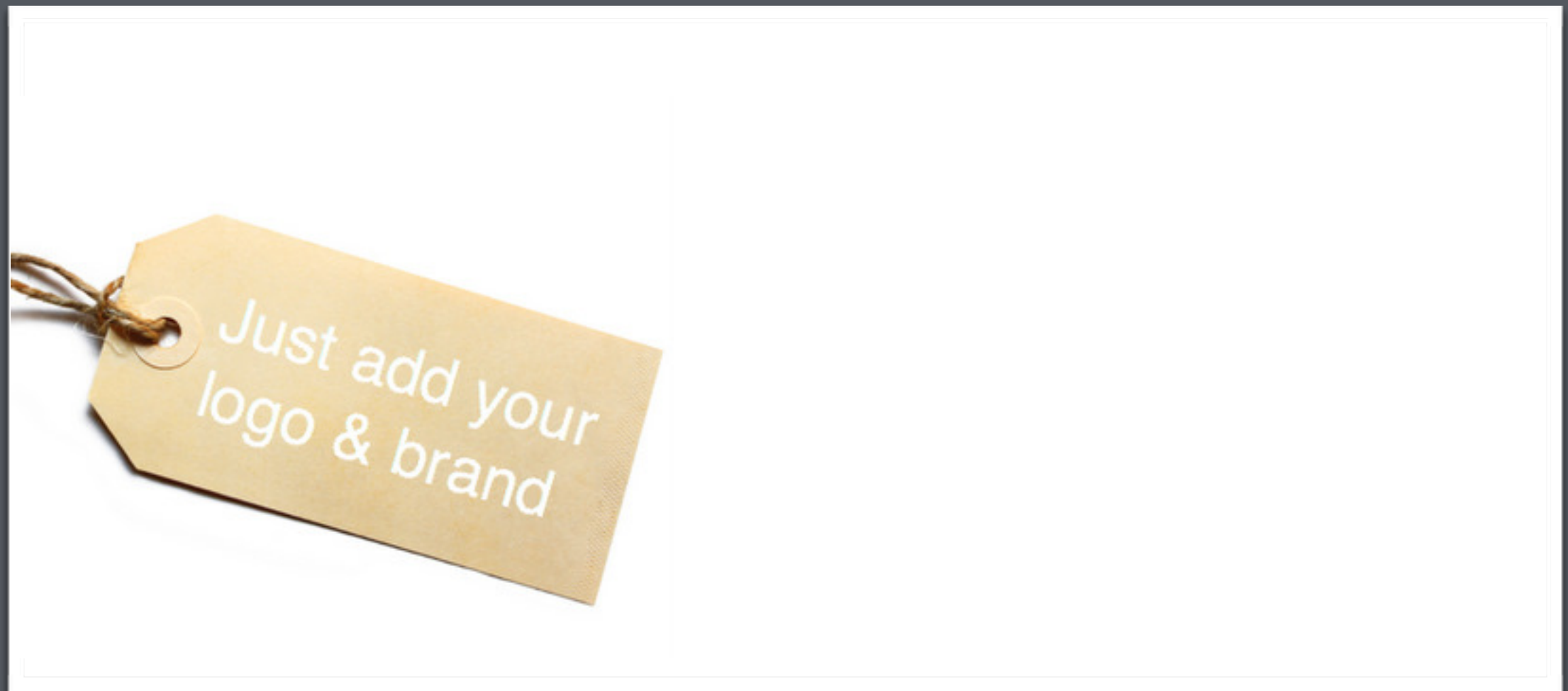
Gro™

BluePay



TransferWise

KEY PLAYERS IN THE **PAYMENTS** SPACE



WHITE LABEL TECHNOLOGY

strategycorps >

 SIMPLYCREDIT

 NUMERATED

WHITE LABEL **TECHNOLOGY** OPPORTUNITIES