P.R.I.M.E. Finance
Panel of Recognized International Market Experts in Finance

THE ART OF THE NEW: FINTECH AND LEGAL TECH

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2017 P.R.I.M.E. Finance Annual Conference
INTRODUCTION

• DEFINITIONS
  • FinTech
  • RegTech
  • LegalTech

• BENEFITS
  • Cost reduction
  • Risk reduction
  • Speed
  • Security

• MOTIVATION
  • DIS-aggregation
  • DIS-intermediation
  • DIS-ruption
# The Fintech Ecosystem

## Robo-Advisors & Personal Finance
- BILL GUARD
- moneyfarm
- robinhood
- Advisr
- nutmeg
- Betterment
- wealthfront
- habitr
- motif
- WealthSimple
- SIGFIG
- Mint
- Vanguard
- scalable
- MINOUS
- HEDGEABLE

## Blockchain & Bitcoin
- ripple
- Kraken
- BITSTAMP
- coinbase
- BTC
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## Insurtechs
- WeSavvy
- Knip
- roost
- risk
- nex

## Regtechs
- Mx
- united
- Quidel
- VIFAR
- RegTech
- Silverfinch
- Quade
- Accudelta
- Contigo
- Enforcings

## Digital Banks
- Monzo
- Starling Bank
- Ally Bank
- Atom
- Tandem
- N26

## Alternative Finance
- Avant Credit
- Zip
- Bond Street
- SoFi

## Payments & Remittances
- Dwolla
- Venmo
- PayPal
- Paydiant
- Visa Checkout
- Samsung Pay
- Lifecomm
- Twilio
- Stripe
- Braintree
- Klarna
- Square
- TransferWise
- Apple Pay

Source: Company Websites, BI Intelligence

## Logo

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REGTECH ECOSYSTEM

Illustration: landscape of existing RegTechs (non-exhaustive)
See detailed list in appendix – slides 20 to 22

RegTech

KYC / AML / Anti-fraud

Data management / Reporting

Risk management

Compliance

CHAPPUIS HALDER & CO.
FINTECH CONCEPTS

• Distributed Ledger Technology (DLT)/Blockchain
• Virtual Currency/Cryptocurrency/Bitcoin
• RegTech usually seen as a subset of FinTech
  • KYC
  • AML
  • Compliance
  • Reporting
LEGALTECH CONCEPTS

• Smart Contracts
• Document Automation
• Contract Management and Analysis
• E-Discovery
  • Technology or computer assisted document review (TAR/CAR)
The Hype and Reality of Fintech

"Another aspect of blockchain, as I often emphasize, is sociological: Blockchains are cool. If you announce that you are updating the database software used by a consortium of banks to track derivatives trades, the New York Times will not write an article about it. If you say that you are blockchaining the blockchain software used by a blockchain of blockchains to blockchain blockchain blockchains, the New York Times will blockchain a blockchain about it."

--Matt Levine's Money Stuff - Bloomberg

"[I]f we are asking about using...technology to create a binding agreement, or an effective substitute for a binding legal agreement, the answer depends on far more than the technology. The answer depends on existing legal doctrine and how our legal, political and commercial institutions decide to treat the technology. If businesspeople don't trust it, the legislature doesn't recognize it and the courts can't interpret it, then it won't be a very practically useful 'contract'.“

--Josh Stark "Making Sense of Blockchain Smart Contracts“ - Coindesk.com