



MIÉRT ÁLLUNK SORBA?

FINTECHGROUP

- A KÜLÖN VÉLEMÉNY -

Harry Potter



Black Friday



Apple



Balmain akció



Készpénz



Minden nap...

Bankolás



Bankolás 70'



UX/UI



1970'



2015



KIHÍVÁS



2016

digital interactions with banks will outnumber branch interactions **300-to-1**

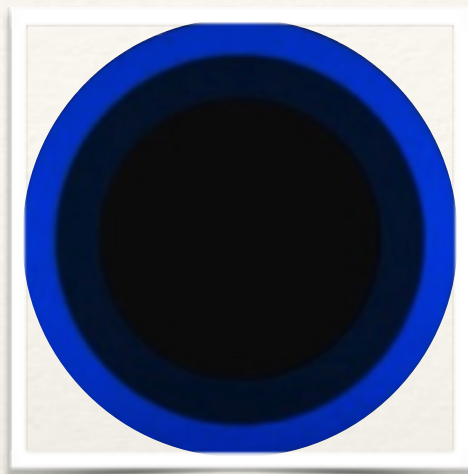
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Értékesítés 70'



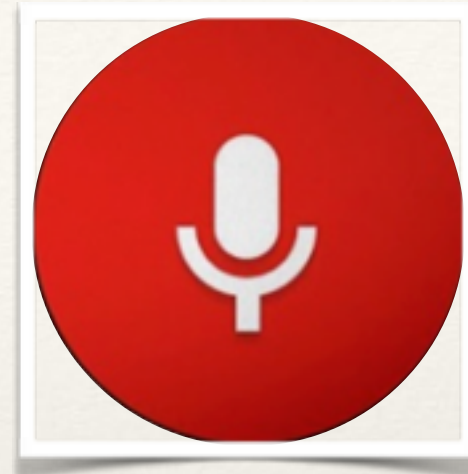
Virtuális személyi asszisztensek



CORTANA



SIRI



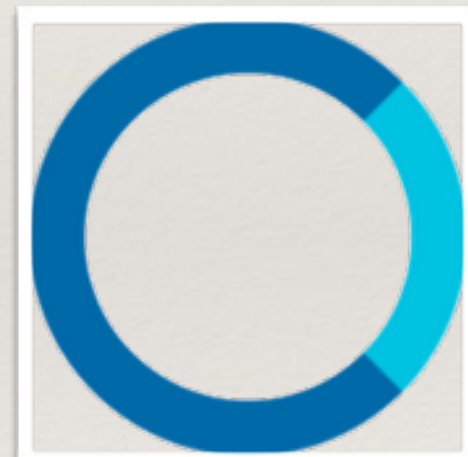
GOOGLE NOW



BLACKBERRY
ASSISTANT

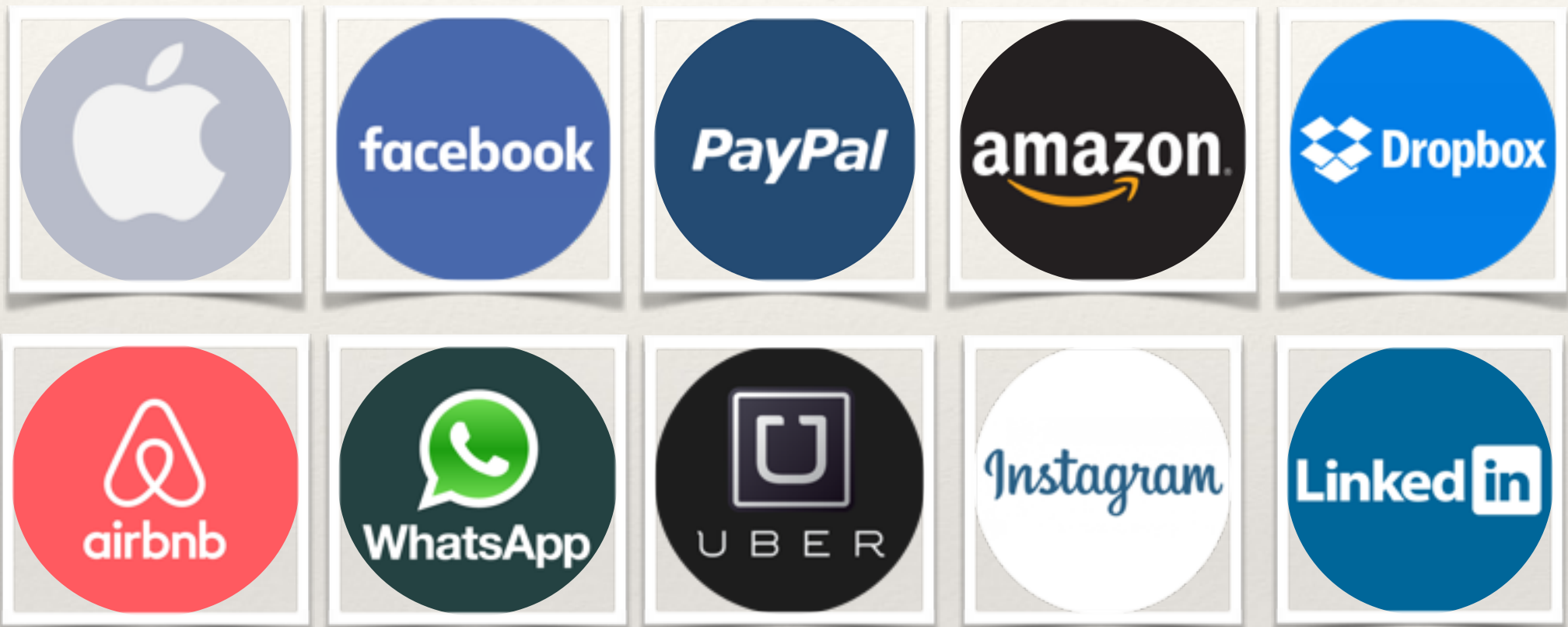


FACEBOOK M



ALEXA

They are delivering a superior experience:



WHY NOT MY BANK?

INTERAKCIÓS SZOKÁSOK

DISAGGREGATED
DISTRIBUTION



INTERNET OF
THINGS



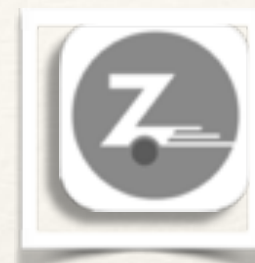
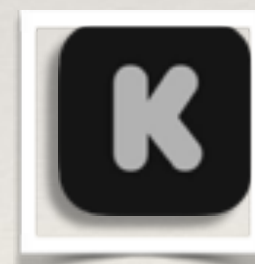
SHARING
ECONOMY



BIG DATA
ANALYTICS



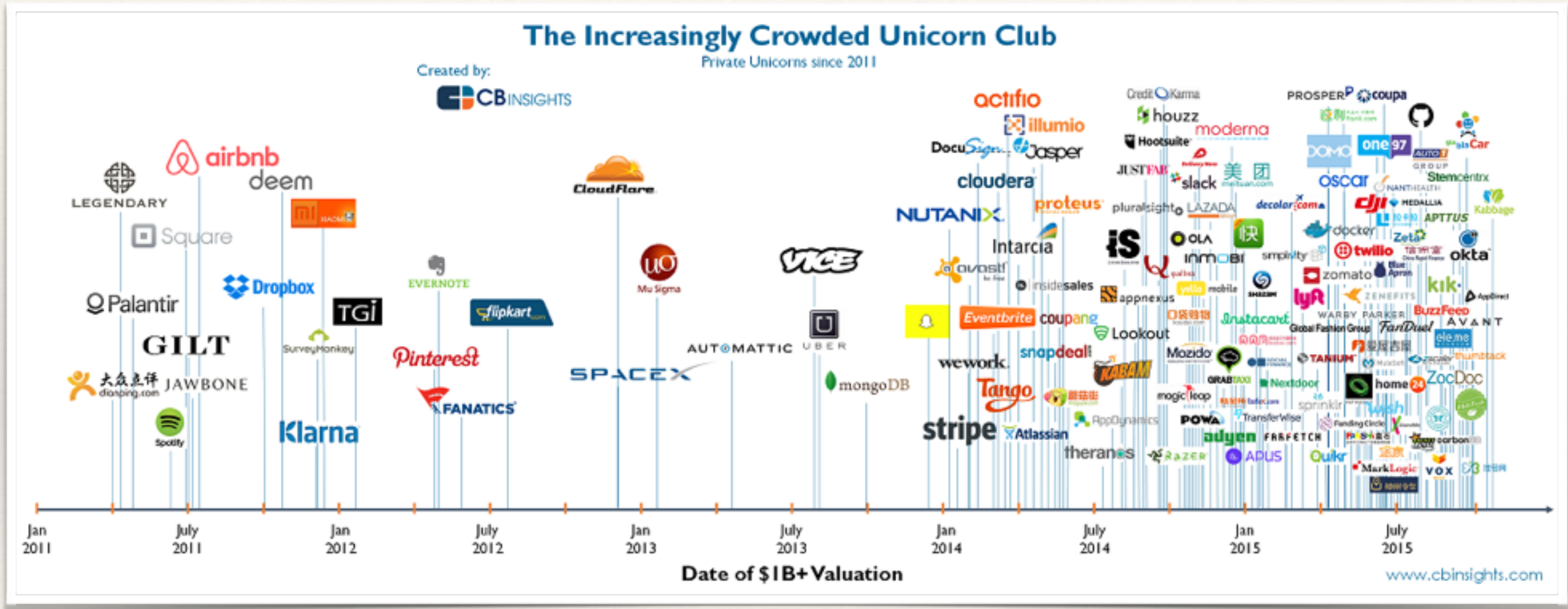
PLATFORMOK



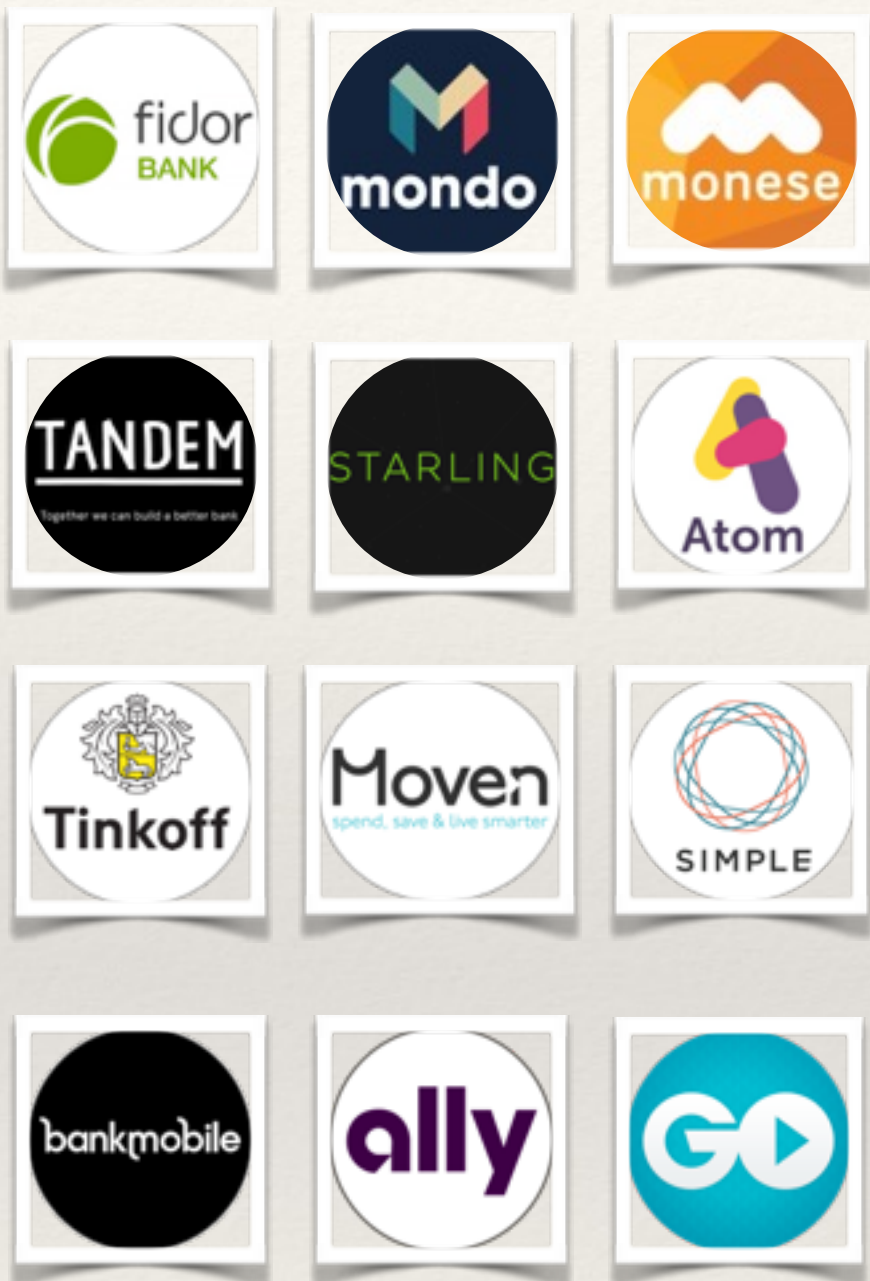
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MILLIÁRDOS PLATFORMOK



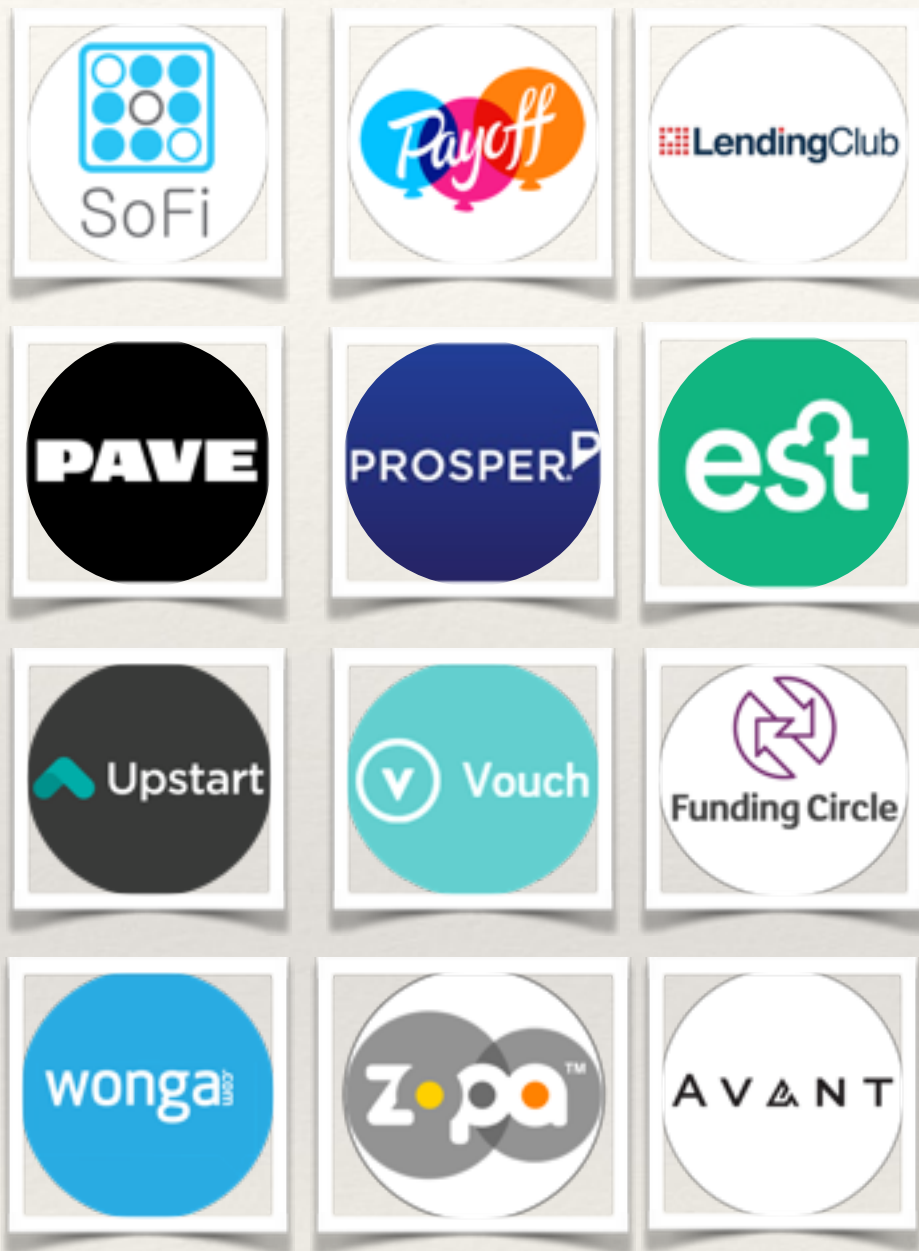
BANKOLÁS



HOL LESZ A BÁNKOK VERSENYELŐNYE?



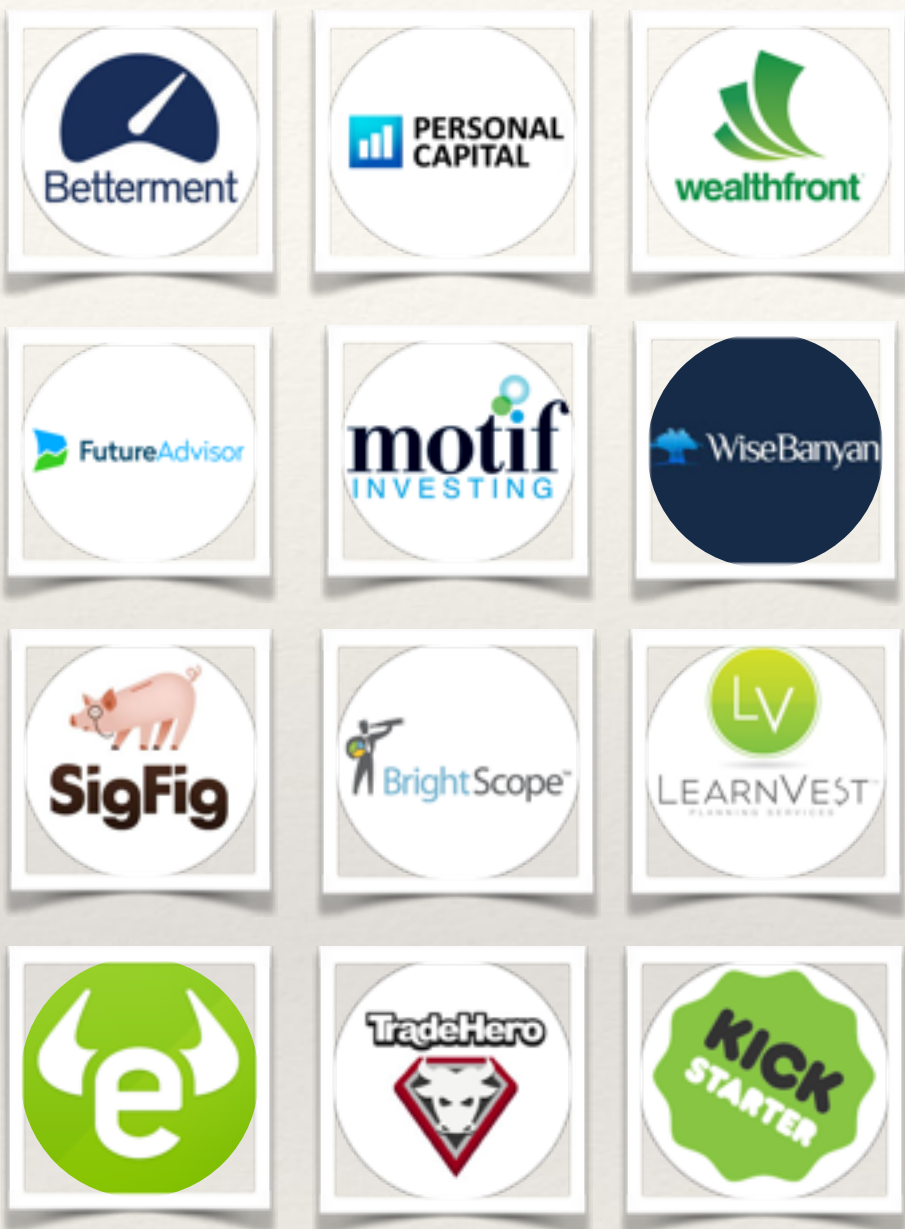
KÖLCSÖN



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Közösségi
hitelezés

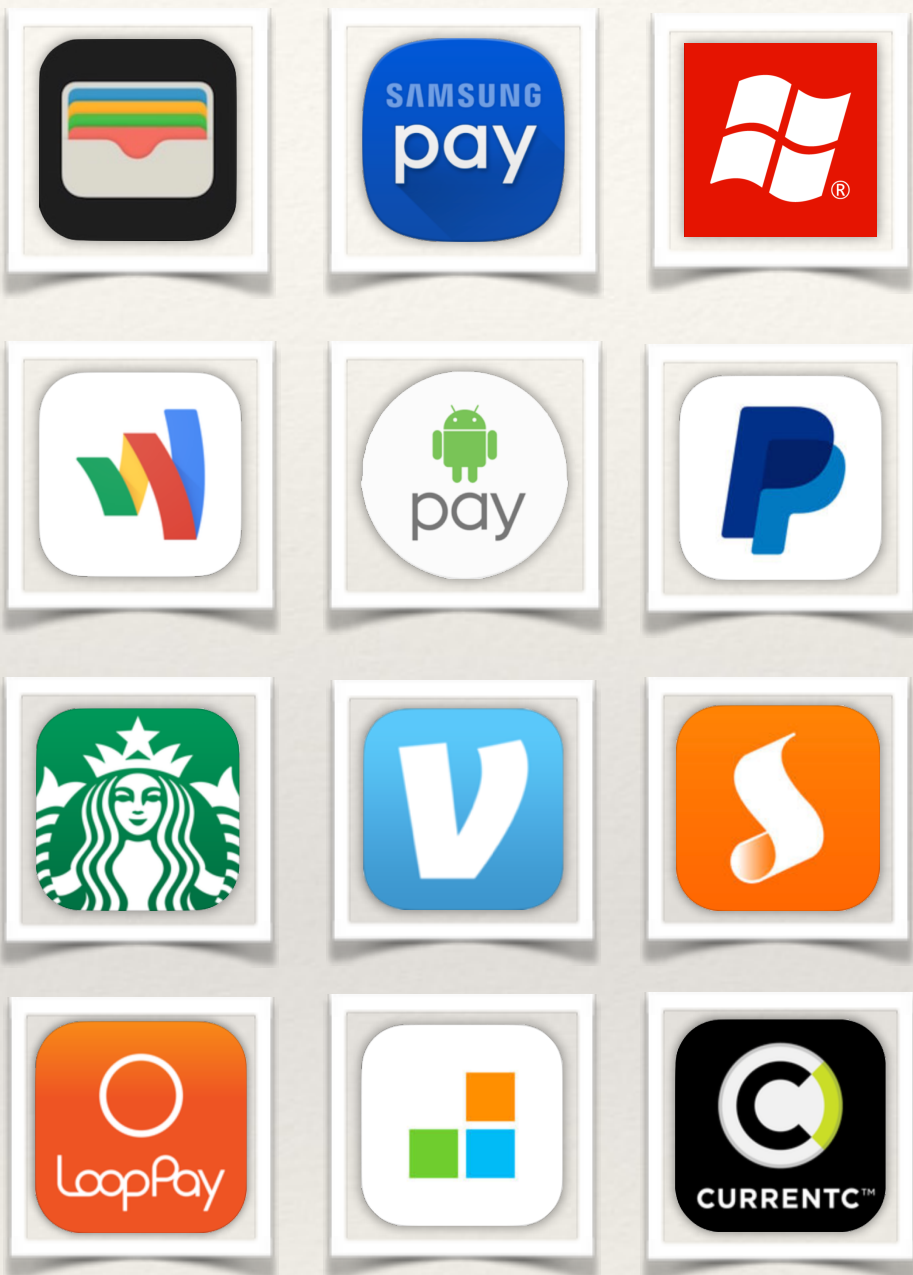
BEFÉKTETÉS



Automatizált
vagyonmenedzsment
és tanácsadás

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MOBILFIZETÉS



A direkt
ügyfélkapcsolat
elvesztése

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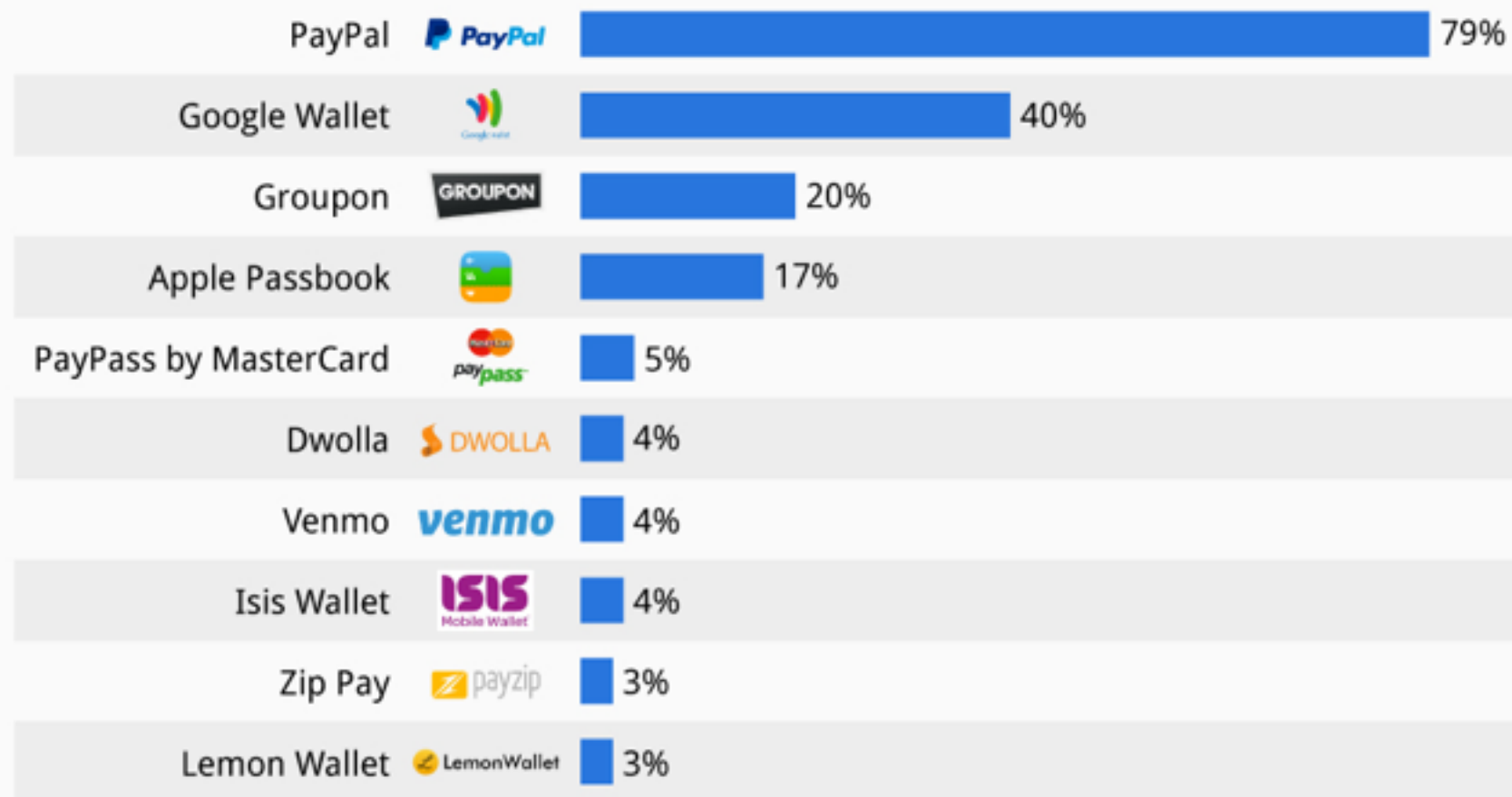
MOBILFIZETÉS = GIGÁSZOK HARCA

	 Apple Pay	 Android Pay	 CurrentC	 Samsung Pay
Technology Requirements	- iPhone 6/6+ - iPhone 5s with Watch	Android 4.4+ devices with NFC radio	Any iOS or Android device	Samsung Galaxy S6 and S6 Edge
POS Interface	 NFC	 NFC		 NFC  MST
Sign-Up Experience	- Push from iTunes - Photo scan or type-in	- Push from bank app - Type-in	TBD	Photo scan or type-in
Credential Storage	 Token Only	 Cloud Based	 Cloud Based	 Token Only
Security Measures	- Network tokenization - Biometric ID	- Network tokenization - Biometric ID	TBD (likely dynamic barcodes)	- Network tokenization - Biometric ID
Data Privacy	No Tracking	Google Tracking	Merchant Tracking	TBD
Products	 GPCC Debit PLCC  Loyalty	 GPCC Debit PLCC  Loyalty  Coupons	 PLCC  Loyalty  Coupons  ACH	 GPCC PLCC
Channels	 Point of Sale  Mobile In-App	 Point of Sale  Mobile In-App	 Point of Sale	 Point of Sale
Status	In Market (PLCC/loyalty pending)	Launching 3Q 2015	Launching late 2015	Launching Sept. 2015
Fees	Issuer Fees (15 bps credit, \$0.05 debit)	None	None	TBD

KIÉRT HASZNÁLJUK?

PayPal Still Way Ahead Of The Digital Wallet Competition

% of respondents who have used the following mobile payment services



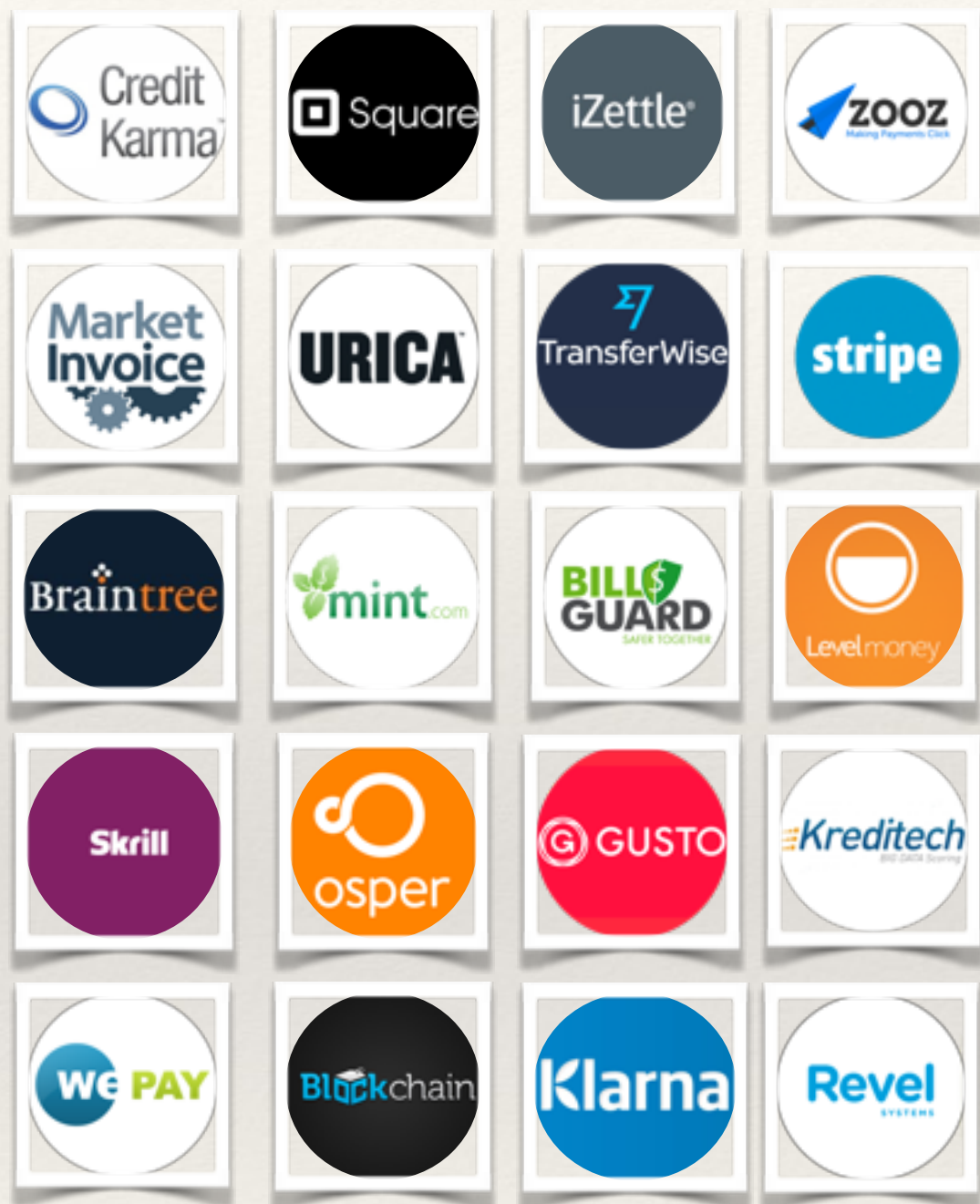
@StatistaCharts

n= 2.038 U.S. online consumers

Source: Thrive Analytics

statista

EGYÉB FINTECH

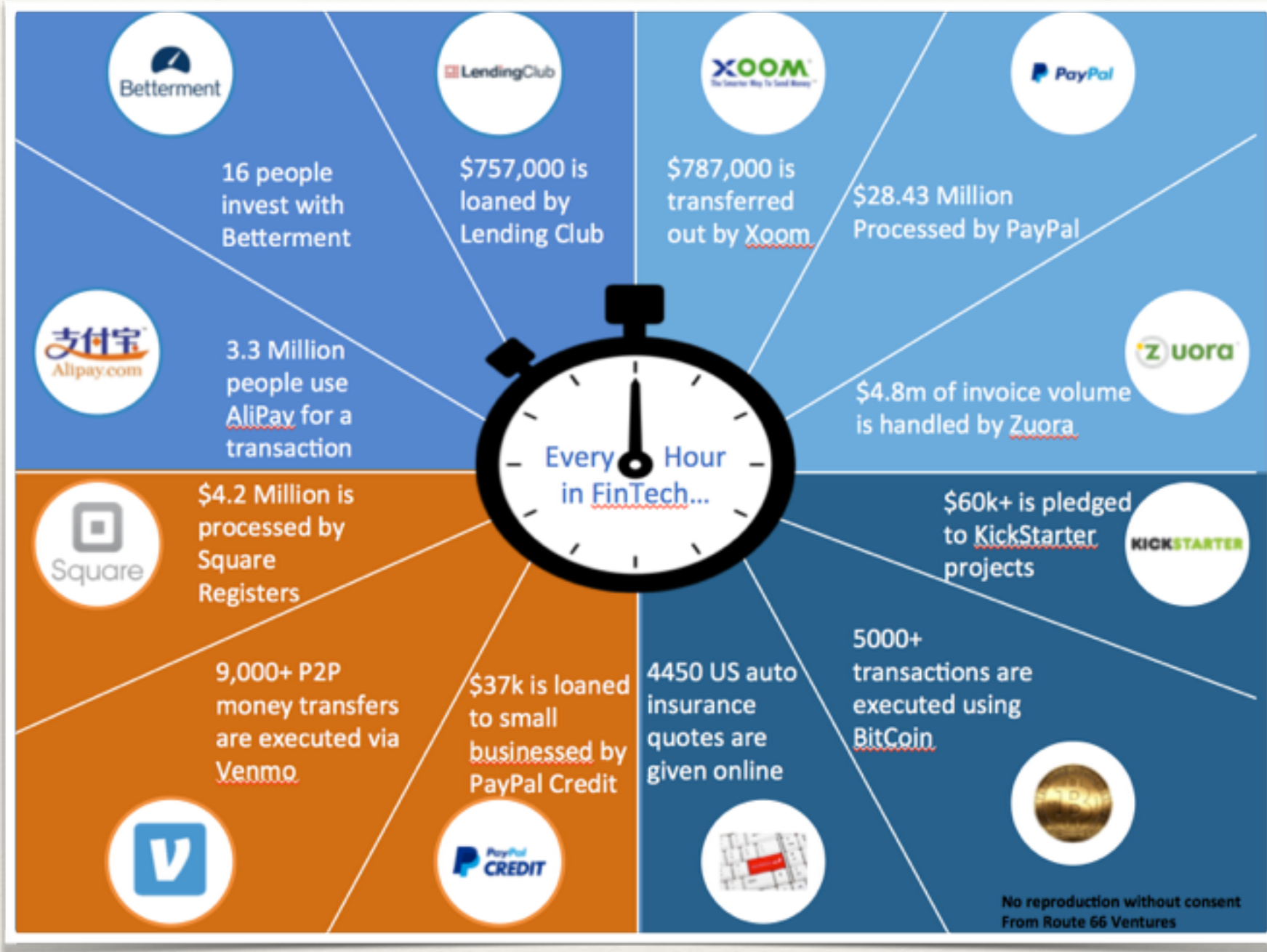


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KÜLÖN VÉLEMÉNY

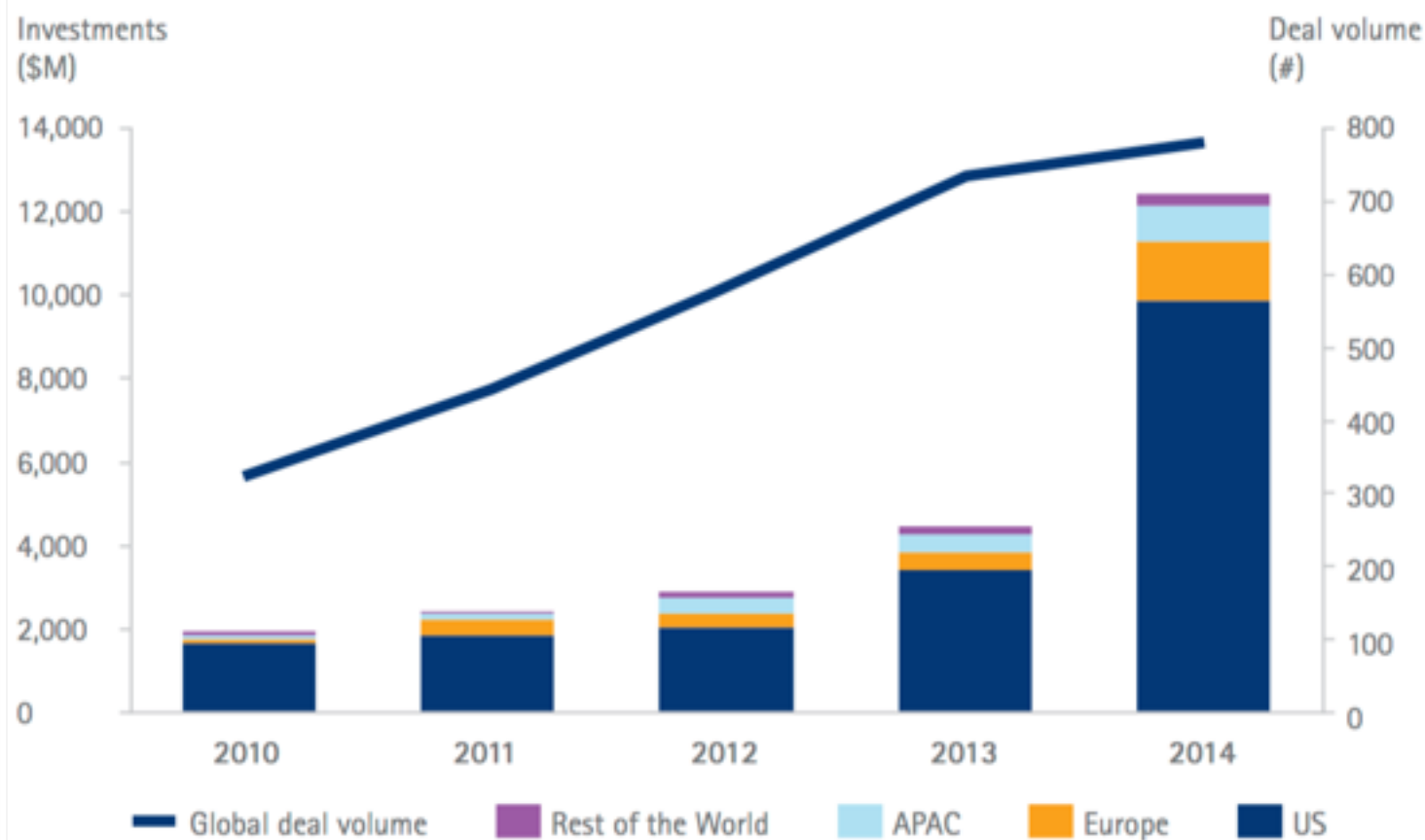
Alternatív
megközelítések

VOLUMEN



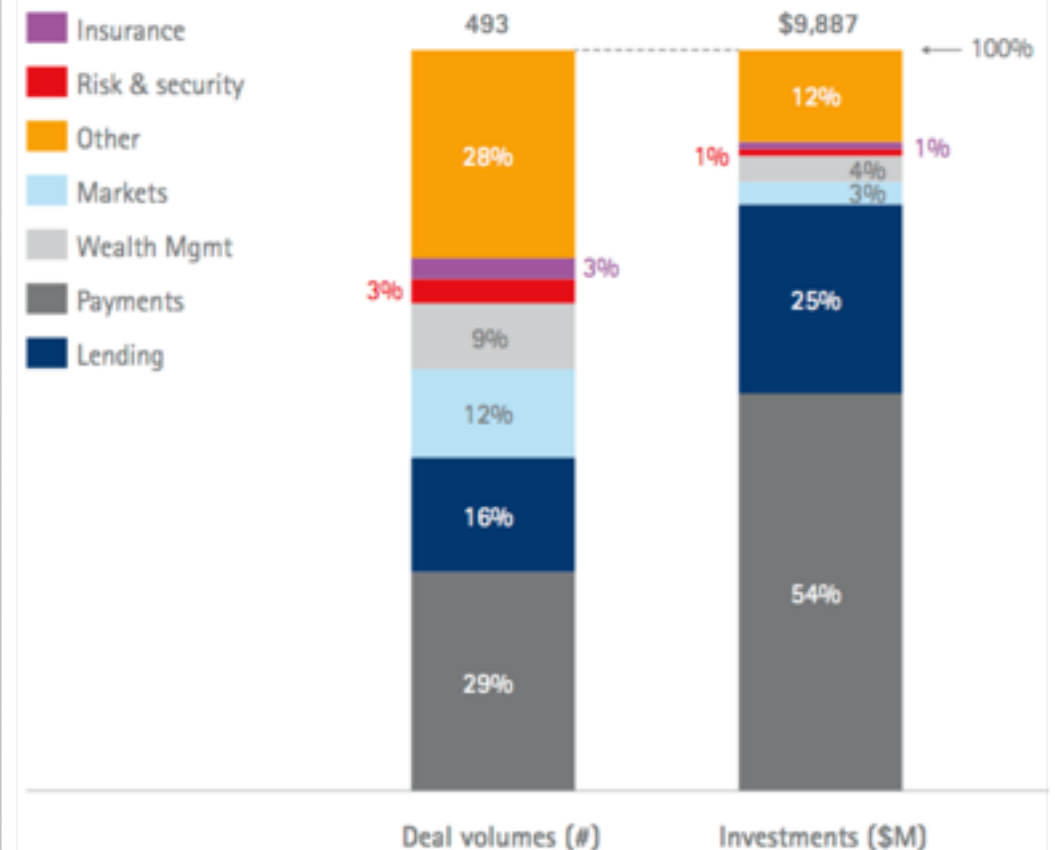
2014 = 3.000 mrd Ft befektetés

Global Fintech Financing Activity



Source: Accenture analysis of CB Insights data

Fintech Deals and Investments in the U.S. by Segment (2014)



Other includes Account Management, Accounting & Finance, Others
Source: Accenture, Partnership Fund analysis on CB Insights



“A sorban állás napjainak vége
van az ügyfeleink számára.”

Angela Ahrendts
Apple Store-okért felelős alelnök

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ÚJ SZOLGÁLTATÓI
MODELLEKET ÉPÍTÜNK

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