FinTech CONNECT

Innovate » Transform » Grow

FINTECH STATE OF PLAY 2020

FINTECH CONNECT 2020 INDUSTRY SURVEY

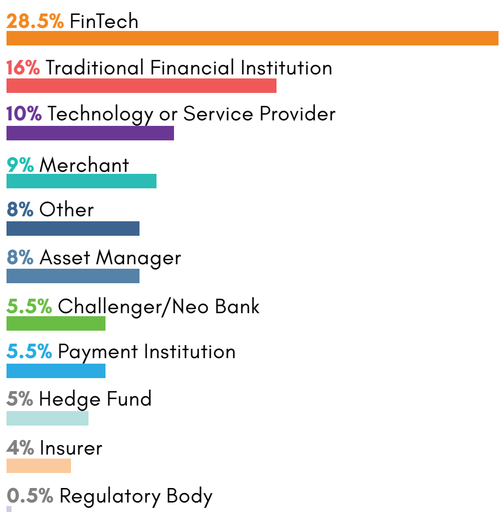
METHODOLOGY

In Q4 of 2020, **FinTech Connect surveyed 140+ FinTech Leads from across the entire FinTech ecosystem** to find out more about what are the challenges and opportunities currently presented within the financial technology ecosystem. **We utilized our exceptional database of contacts to engage with the digital leaders who are at the centre of the global fintech paradigm.**

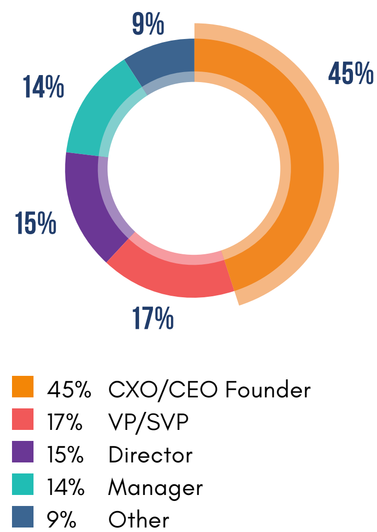
It is clear that 2020 has provided an unexpected crossroad. Incumbent financial institutions have had to put their digital transformations in warp drive. New technologies that were previously only being looked at, are now in the process of being adopted and rapidly deployed. FinTech is avoiding the trough of disillusionment and at a place of real excitement; and this survey seeks to address where we go next.

The survey was compiled and anonymized by FinTech Connect and analysed along with commentary from members of the FinTech Connect Advisory Board.

INDUSTRY



SENIORITY



LOCATION

KEY FINDINGS

IMPROVING BUSINESS PROCESSES IS TOP OF THE AGENDA

Optimizing operations is the number one priority over the next 12 months for 44% of fintech players, reflecting the new demands of covid economies.

TIME AND CASH ARE STILL THE BIG TRANSFORMATION BLOCKERS

A lack of resources can sink any digital transformation project, and half of firms say that budget and time restraints are a drag on their strategies.

CHALLENGER BANKS CAN EXPECT CONSOLIDATION

Over half of participants anticipate consolidation in the banking sector, with challengers the big losers and bricks and mortar banks going nowhere soon.

CLOUD IS RIDING HIGH, CLOSELY FOLLOWED BY AI

Cloud and artificial intelligence are those technologies in the most advanced stages of deployment.

COVID IS A DIGITAL KICKSTARTER AND CULTURE SHIFTER

The global pandemic has both sped up digital transformation and forced fintech players to rethink their businesses.

FEW WIRECARD WORRIES

The overwhelming majority – 83% – of participants said their businesses were not affected by the Wirecard collapse.

REACTIVE REGULATION EXPECTED

Many believe regulators will overcorrect in the wake of the Wirecard scandal.

BLOCKCHAIN IS THE VICTIM OF ITS OWN HYPE

The biggest barrier to blockchain adoption is the spread of cynicism since the hype bubble burst, followed by a lack of technological maturity and successful governance.

BANKING ON BAAS

The impact of banking as a service on the global fintech landscape will be overwhelmingly positive over the next 18 months.

THE FINTECH CROWN WILL STAY IN LONDON

40% of participants believe that London will remain the European capital of fintech after leaving the EU.

ON TRACK FOR DEPARTURE

The majority of fintech firms are ready or will be ready for the UK’s departure from the European Union.

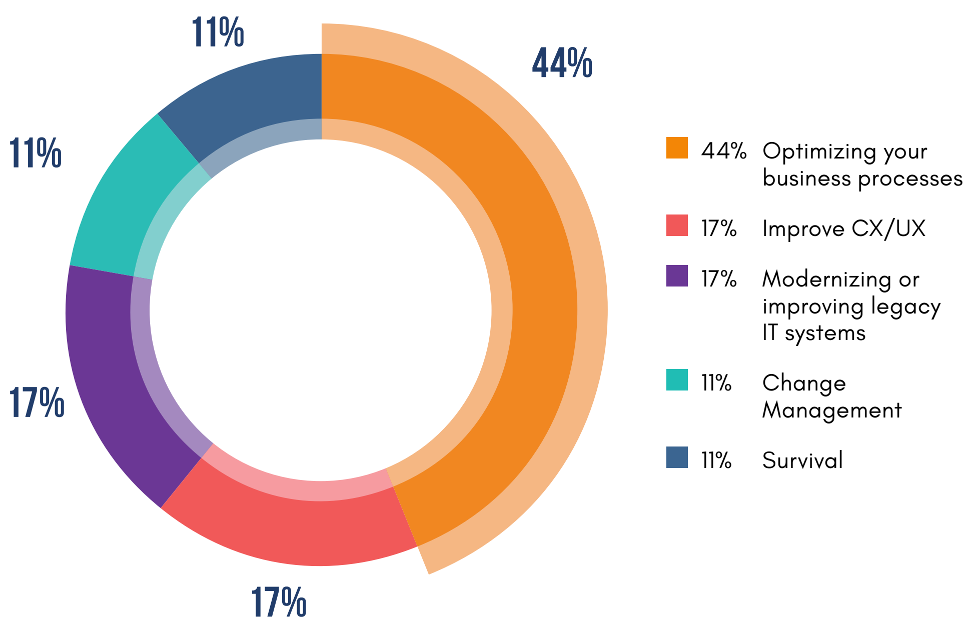
IMPACT OF COVID-19

Across the entire fintech ecosystem, the arrival of Covid-19 put strategies in a tailspin. As the shutters came down on whole economies and a quick return to business as usual began to look increasingly unlikely, fintech players of all stripes were forced to reassess their plans for the future.

Now, some months on, we have a sense of what has been taking on greater importance. 44% of respondents said that optimizing their business processes is their organisation's main priority in the coming year. This could be seen as relatively unsurprising, given that the shift to remote working, the closure of branch networks and brokerages, and **the rise in digital demand have required FS firms of all kinds to invest in out-of-office service delivery.**

In this context, it makes sense that the **'big transformation projects' would be temporarily put on ice,** accounting for the fact that just 17% of respondents reported modernizing or improving legacy systems as a priority. Equally, just 17% identified improving CX/UX as their organisation's core strategic focus in the next 12 months.

WHAT WOULD YOU SAY IS YOUR ONE MAIN BUSINESS PRIORITY IN THE NEXT 12 MONTHS?



Adapting to the 'new normal' will still be high on many agendas. However, with change management highlighted by 11% of survey participants, while for a further 11% preoccupied with survival, 'keeping the lights on' will be the main objective.

"This seems to concur with efforts around process workflow efficiencies both internally and with clients, manual processes during the pandemic have proven to be challenging when face to face has not been possible and behaviour has changed to be more task driven. Information and of a timely/accurate nature has been a big driver here."

SOHAIL RAJA
Head of Execution Platforms & UK Chief Digital Officer
Societe Generale

"Very interesting results that so many businesses are prioritizing the optimization of business processes for the next 12 months as they need to be more efficient in a digital world, however It was a bit unexpected the relatively low percentage of CX/UX and IT Systems knowing that UX is considered an important differentiator and a competitive advantage nowadays while legacy IT systems are the ones preventing big companies from moving and adapting quickly to the dynamic market changes, like small agile start-ups are able to do."

JOAN CUKO
Mobile Payments Business Analyst
Vodafone

DIGITAL TRANSFORMATION

For years now, FS firms have been scrambling to reinvent themselves for the digital age, with countless transformation efforts ending in failure. Of course, the fintech ecosystem is diverse, made up of legacy players, nimble startups, and every kind of organization in between. But they do share barriers to successfully executing a digital transformation strategy.

Almost half (49%) of participants reported budget and time restraints as the primary blocker to digital transformation, reflecting the inescapable fact that **becoming a truly digital player often requires a huge commitment of resources.**

Interestingly, the **second largest blocker was said to be establishing the right KPIs (16%).** This could point to a **lack of clarity around these firms' digital visions:** if their digital end states are not clearly defined, then it becomes quite difficult to identify the metrics needed to judge whether they are on the path to achieving them or not.

Concerns around security and fraud acting as inertial drags (13%) is pretty straightforward. As barriers to digital transformation, however, convincing internal stakeholders (10%) and knowing where to start and who to talk to (9%) are arguably issues of culture. The kind of rigid thinking associated with legacy culture has sunk many drives for digital transformation, while many now recognise that a successful digital strategy requires C-level ownership.

Finally, it's undoubtedly a positive sign for the industry as a whole that just 3% of participants said fear of failure was a significant barrier, pointing to **a wider belief that achieving fundamental digital change is not only possible but largely achievable today.**

"Interesting to see that convincing stakeholders is at a low percentage, the pandemic has certainly moved the focus on digital communication and developing digital relationships becoming the norm. Budgets will be challenged due to revenue challenges but hopefully we will see strong focus and priority of budgets on digital initiatives."

SOHAIL RAJA
Head of Execution Platforms & UK Chief Digital Officer
Societe Generale

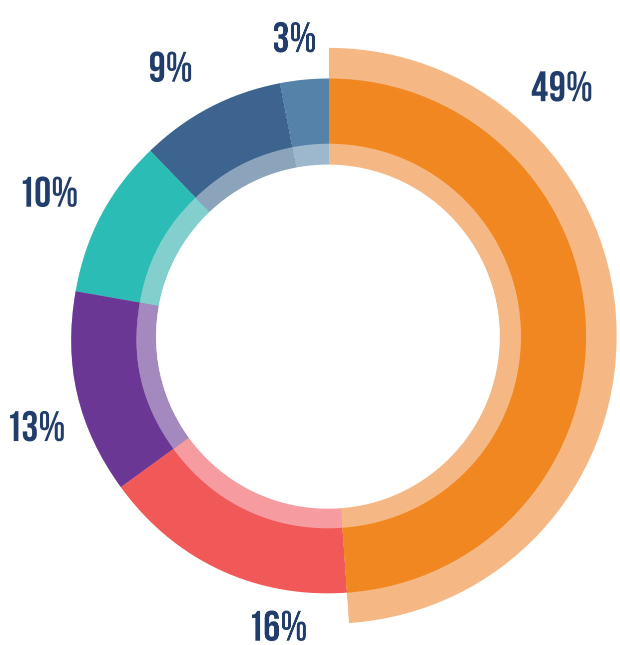
> "I would add on it is, sometimes, due to lack of vision for digital transformation, and hence, disagreement on budget and resource allocation."

VICKY ZHANG
Former API Ecosystem Manager
RBS

> "Three key barriers are culture and mindset, organizational structure and governance, and hiring the right talent."

ABHIJIT AKERKAR
Non-Executive Director
TBC Bank Group PLC

WHAT IS YOUR BIGGEST BARRIER TO IMPLEMENTING A STRONG DIGITAL TRANSFORMATION STRATEGY AT YOUR BUSINESS?



- 49% Budget and time restraints
- 16% Establishing the right KPIs
- 13% Internal concerns around cybersecurity and fraud
- 10% Convincing internal stakeholders
- 9% Knowing where to start and who to talk to
- 3% Fear of failure

INCUMBENT VS CHALLENGER

2020 has been a trying year for every FS firm, but challenger banks in particular have been tested by the onset of covid-19 and its devastating economic fallout. Arguably, some had already begun to lose their sheen. Underwhelming performance, the lack of clear routes to profitability and fluctuating valuations had combined to dent pre-covid belief in the neobank dream.

Now, in the wake of the ongoing global pandemic, doubt around their prospects is considerable. **Over half of our respondents (53%) believe we will see consolidation in the market and that the established brands will survive.**

With the big high-street banks holding on to the lion's share of the market, their presence is undoubtedly assured for the foreseeable future. **Where the anticipated consolidation will come from is an interesting question:** will it be the biggest challengers swallowing their smaller rivals, incumbents intent on purchasing their technology stacks, or deep-pocketed newcomers to the industry on the hunt for a foothold?

While a small majority think the outlook for neobanks is bleak, just over a quarter of participants (28%) only go as far as acknowledging that challenges lie ahead. Anecdotally, many suggest that we have been witnessing consumers' own 'flight to safety', as they return to the bricks and mortar banking brands they feel are more reliable and capable of weathering uncertainty.

Yet there is still some positive news for challenger banks: 19% of our participants were decidedly more optimistic in their outlook when choosing their response. **Only time will tell if it will be a case of 'All fail' or 'All hail' the challengers.**

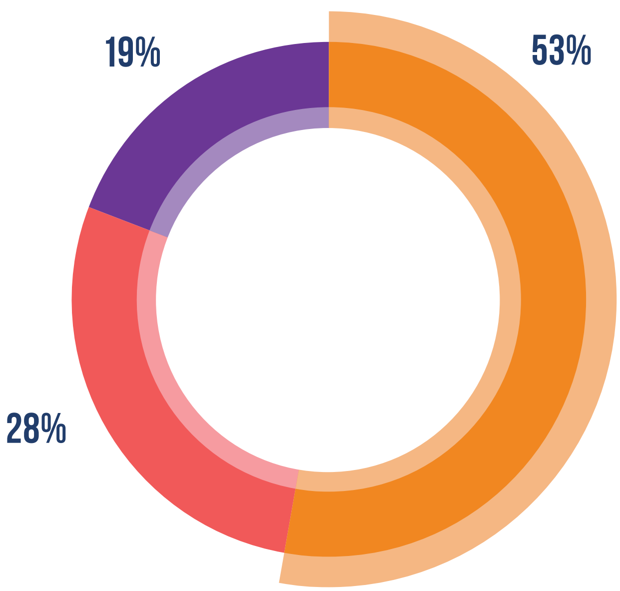
"This looks like a consistent view, mainly around the ability of challenger bank business models not capable to generate revenues based on low interest rates, lower deposit levels and reduction in transactions so may well charge fees. Incumbents should however understand and adopt the basic user experience advantage challenger banks provided e.g. ease of use, onboarding, service levels, pin changes etc…"

SOHAIL RAJA
Head of Execution Platforms & UK Chief Digital Officer
Societe Generale

"The spread of COVID-19 has brought the sector's profitability and long-term business model sustainability into sharp focus—to a point where I believe the path to profitable scale for challenger banks has been structurally altered. But it is not at all to write off the sector. Challenger banks have several long-term advantages—they are native to the digital arena, with more efficient cost structures, organizational agility, and, most importantly, higher customer loyalty. These advantages will help challenger banks weather the storm."

ABHIJIT AKERKAR
Non-Executive Director
TBC Bank Group PLC

WHAT IS YOUR OPINION ON THE CHALLENGER BANK BUSINESS MODEL?



- 53% We are going to see lots of consolidation but ultimately, the established brands will survive
- 28% It's going to be a challenge for them whilst consumers go back to brands they know and trust
- 19% All hail the challengers; have I shown you my bright orange credit card?

TECH DEPLOYMENT: WHAT'S IN PROGRESS NOW?

CLOUD IS RIDING HIGH

Cloud is by far the frontrunner when it comes to deployment: **more than half (54%) of our respondents said their organisations were deploying it on mass,** while a quarter said they were at the early stage of implementation. A comparatively small cohort (14%) is in the R&D phase with cloud, and just 7% said they were not considering it at all. This will come as little to surprise to many, given that we have seen increasing shares of IT budgets earmarked for investment in cloud services over the past few years.

AI, MACHINE LEARNING & RPA ARE CLOSE BEHIND

Next up in terms of mass deployment is artificial intelligence and machine learning (26%), which also claims the top spot in early-stage implementation (39%). The investment boom in AI over the past few years has resulted in faster maturing of its technologies, making deployment possible and real value attainable for many FS players.

RPA takes third place in both deployment categories (14% on mass, 25% early-stage), **reflecting the emphasis being placed on automating manual tasks** to streamline operations and improve customer experience in recent times.

TECH DEPLOYMENT: WHAT'S ON THE DRAWING BOARD?

We're long past the heady days of blockchain hype, so it is interesting to see it take pole position in terms of R&D. Indeed, one of the most frequent criticisms of blockchain and DLT over the past few years has been that, for many, it is a solution in need of a problem. Judging by the fact that almost of a third (29%) of participants are exploring its application, we could be seeing it deliver on its promise in the near future.

Roughly a quarter of respondents said they were actively researching and developing applications of IoT (26%), Quantum Computing (25%), AI (24%), and AR/VR/Mixed Reality (23%). **Of particular note here is the position of Quantum Computing in the mix, and it will be interesting to see if this does indeed gain in relative importance next year, as widely predicted.**

Somewhat predictably, Cloud (14%) and RPA (18%) sit at the bottom of the pile: the use cases for both sets of technologies are tried and tested across the fintech ecosystem.

TECH DEPLOYMENT: WHAT'S OFF THE RADAR?

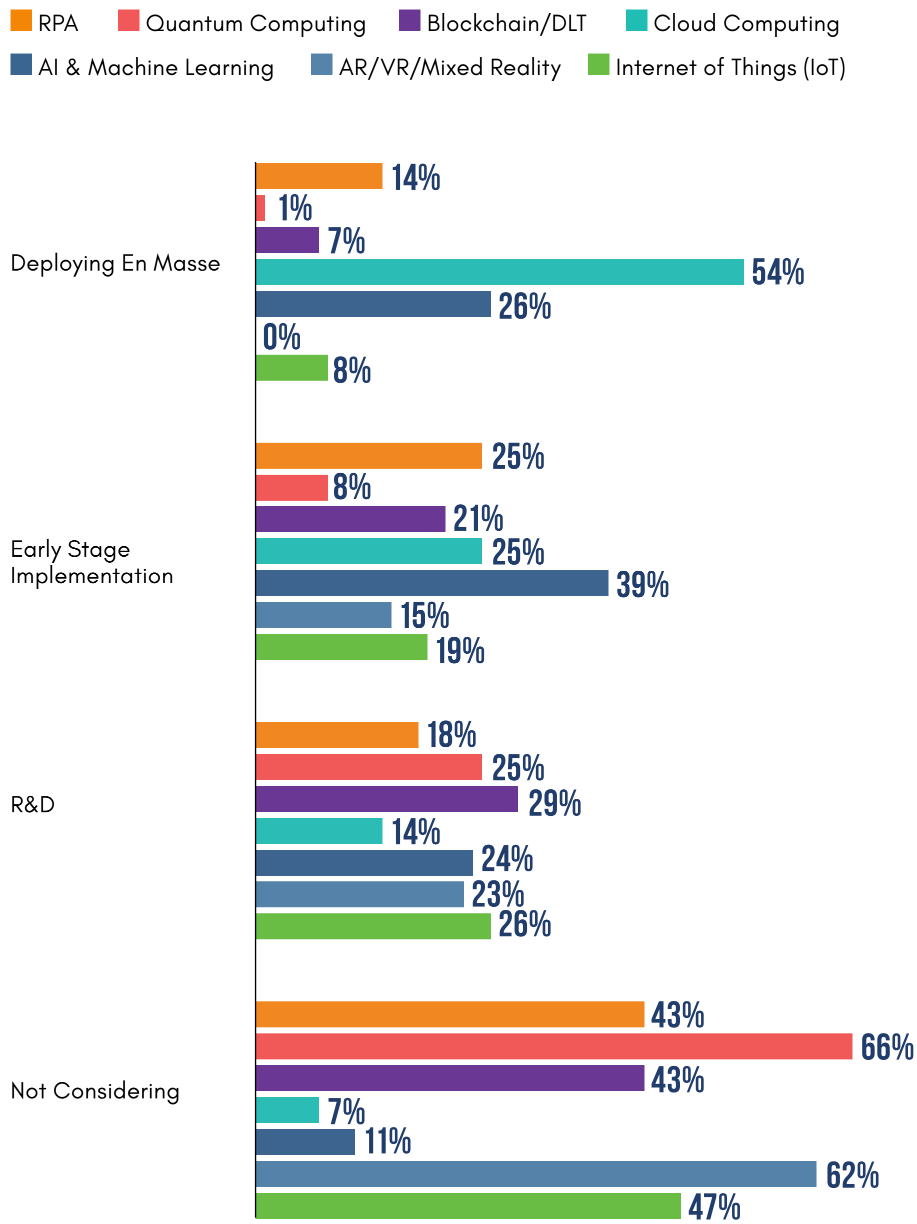
Picking up again on the expectations for Quantum Computing, it really is early days for this set of nascent technologies: 66% of our respondents said they were not actively considering it. Of course, we can see signs of early adopters in the R&D category, and it will be interesting to see if we observe any swings in future research once any successes (or failures) are out in the open.

Similarly, **62% of participants said they weren't interested in AR/VR/Mixed Reality** at present, **pointing to a failure, perhaps, of suppliers in this space to make a compelling business case for investment in these technologies.**

> "On the one hand, it is great to see that so many companies are adopting Cloud Computing and AI/ML with over 65% are either currently implementing or in mass deployment, but on the other hand, it is shocking to see such a low percentage in the adoption of other disruptive technologies such as IoT, AR/VR, RPA, Blockchain and Quantum Computing. One thing is for sure, those companies that will embrace these technologies the soonest, will be the ones leading their respective industries and tomorrow's winners, so the faster they start working on these, the sooner they will see the benefits."

JOAN CUKO
Mobile Payments Business Analyst
Vodafone

WHERE ARE YOU AT WITH THESE CURRENT NASCENT TECHNOLOGIES



CULTURAL SHIFTS IN THE INDUSTRY

There is by now a quite common story across the fintech ecosystem: the upset caused by covid-19 in terms of forced office and branch closures, and the associated uptick in demand for digital services, was the catalyst for accelerated digital transformation. And we see that this was the case for a significant portion of our respondents (40%).

An **equal number of participants (40%) said that the pandemic caused a cultural shift in which perception of their business changed.** The disruption to business as usual caused by Covid-19 undoubtedly sharpened many fintech leaders' focus on the problems – old and emerging – they are trying to solve for their customers.

Indeed, it also forced many to fundamentally rethink how they can solve them: 36% of respondents said they had launched new services aimed at addressing new demands in their markets. It is perhaps this kind of commitment to servicing the customer demands emerging out of the 'new normal' that led to 34% of participants achieving accelerated growth.

Interestingly, **the pandemic's disruptive effect on the ecosystem has also encouraged some opportunists to explore mergers and acquisitions: 15% said they were increasing their focus on strategic plays** of this kind, perhaps feeling this is the right moment to solidify their market position.

Of note is the comparatively small percentage of participants (8%) who said the pandemic had led to liquidity crises, suggesting an encouraging degree of robustness across the fintech ecosystems and hinting that lessons from the last great shock to the sector have been well learned.

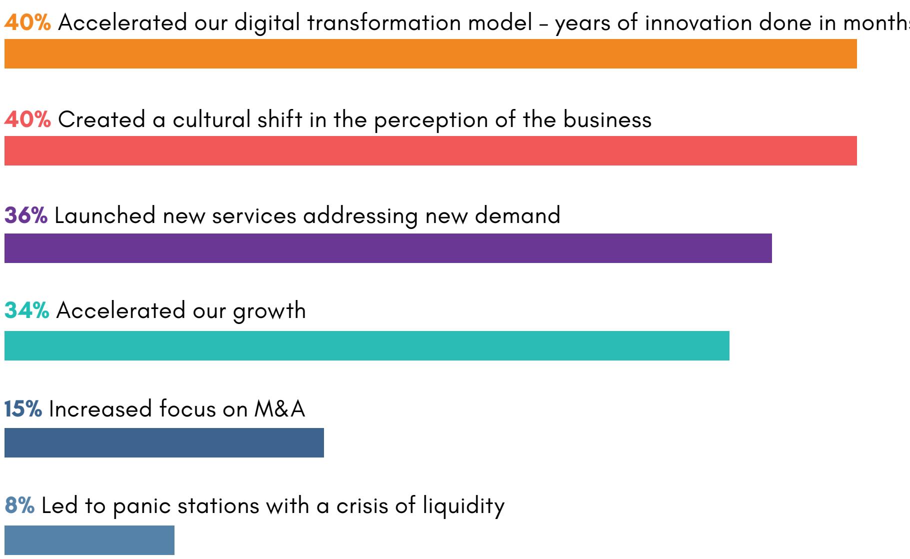
"Not entirely surprised by the results below, however anticipating customer/client needs as well as new market and product innovation will be key areas to address soon."

SOHAIL RAJA
Head of Execution Platforms & UK Chief Digital Officer
Societe Generale

> "Absolutely agree! Organizations that have been developing new ways of working (flexible working, agile, working from home etc.) will find they adopt to the new normal quicker."

VICKY ZHANG
Former API Ecosystem Manager
RBS

WHAT IMPACT HAS THE COVID-19 PANDEMIC HAD ON YOUR BUSINESS?



WIRECARD'S IMPACT ON THE INDUSTRY

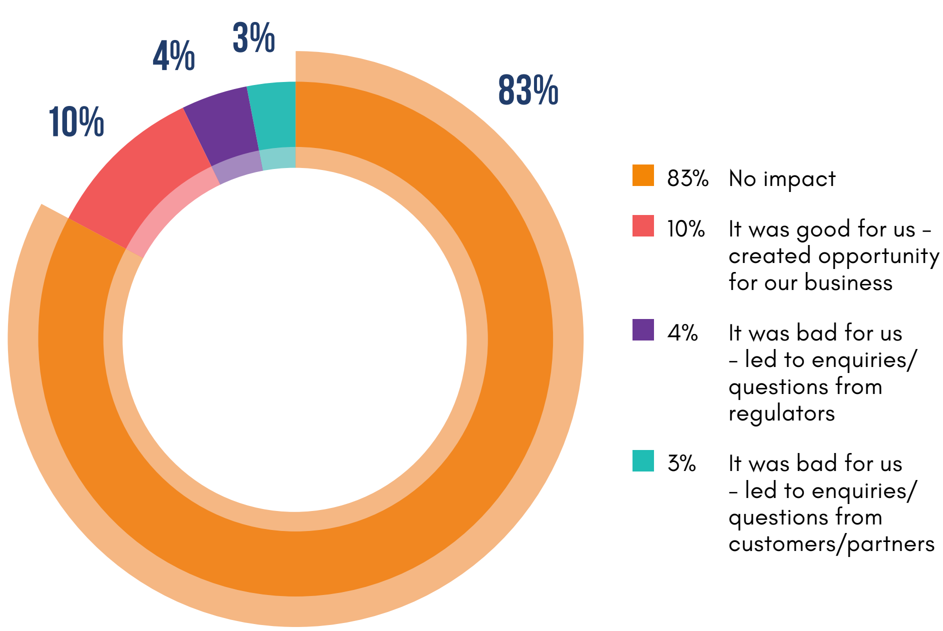
Spectacular, scandalous and at times unbelievable, the Wirecard revelations that played out in headlines across the globe set the fintech ecosystem alight. Many were eager to comment, but how many fintech players' business operations were directly affected by the company's collapse?

Interestingly, **a significant majority of our respondents (83%) said that Wirecard's collapse had no impact on their business whatsoever.**

While 10% stood to benefit through new business opportunities, it was a predominantly negative development for others. 4% of participants said that the aftermath of the scandal resulted in outreach from their regulators, while 3% said that confidence in their businesses on the part of customers and partners was negatively affected.

The Wirecard saga is certainly not over. As we are sure to hear more details over what really went on behind closed doors, we are likely to learn more about how the ecosystem has been affected. **Thankfully, the immediate effects seem to be limited, but there is no telling yet of the damage the scandal is likely to cause in the future.**

WHAT IMPACT HAS THE WIRECARD COLLAPSE HAD ON YOUR BUSINESS?



WIRECARD'S IMPACT ON THE INDUSTRY

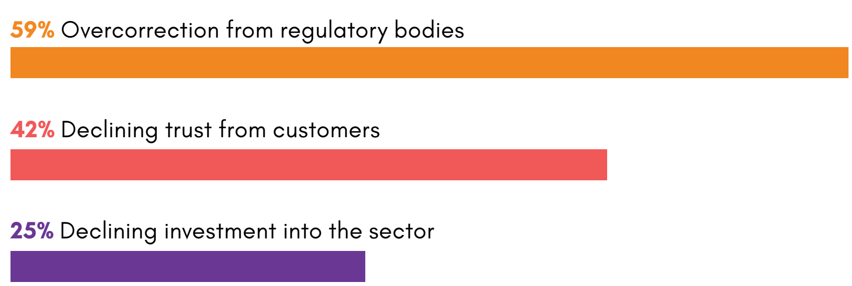
Staying with the theme of the Wirecard collapse, we decided to delve a little deeper and ask participants their views as industry insiders on the wider impact of the scandal beyond the scope of their own organisations.

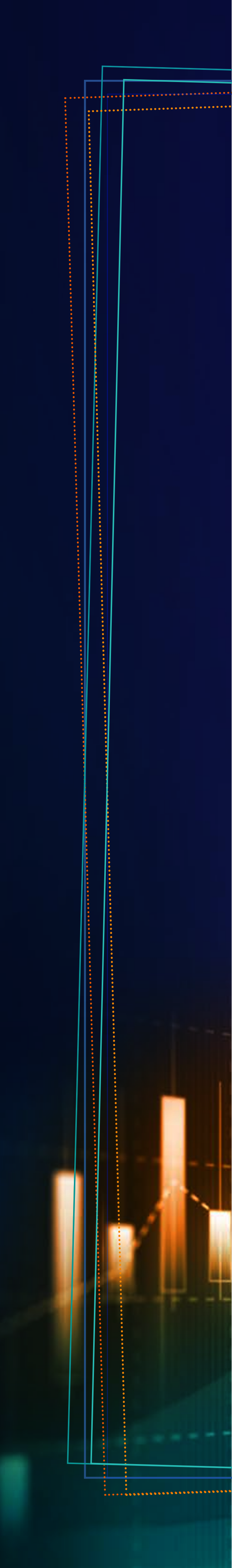
A significant percentage (42%) said that it had or would lead to declining consumer trust. Indeed, some fintech customers experienced service outages in the wake of the Wirecard collapse. Many have also been in receipt of regulatorily mandated communications from FS firms about the effect the Wirecard collapse has had and will continue to have as they transition to new providers. **This must surely combine to erode customer trust in their chosen FS providers and the system at large.** To the degree it does, we cannot comment, **but it is clear from our respondents that this is a widely held view.**

Over half of respondents (59%) said they are expecting overcorrection from regulatory bodies. While details remain to be uncovered and forensic investigations are still underway, it is not possible to judge the final regulatory outcome. However, it is clear that **many of our participants are expecting something in the vein of a knee-jerk, reactionary response.** Only time will tell if they are right.

Finally, a quarter of respondents believe the Wirecard saga has or will cause a dip in investment in the fintech sector. It is understandably difficult to draw any line of causation between Wirecard and a drop in investment, but all signs point to relatively buoyant inward flows of money, considering the global context. Again, this might be one that unfolds more slowly.

DO YOU THINK THE WIRECARD COLLAPSE HAS LED OR WILL LEAD TO ANY OF THE FOLLOWING?





'BLOCKCHAIN BEYOND THE HYPE'

There is no clearer indication of the long journey the fintech ecosystem has been on with blockchain than the fact that this phrase itself could now be classed as a cliché. Yet stubborn blockchain barriers still remain.

For our respondents, **the leader (28%) among them is industry cynicism following a sustained period of hype.** To even a casual observer of all things fintech, this would hardly register as a surprise. Because the blockchain hype was fever pitch. It would be impossible for any technology to meet the expectations of the kind created for it.

Interestingly, **almost of a quarter of participants (24%) said that technological maturity was the primary barrier to the proliferation of blockchain in financial services today. This suggests there is much work to be done on both proving the business case for blockchain and making it technologically feasible.** It is encouraging, then, that blockchain ranked highest in our earlier question around priorities for research and development.

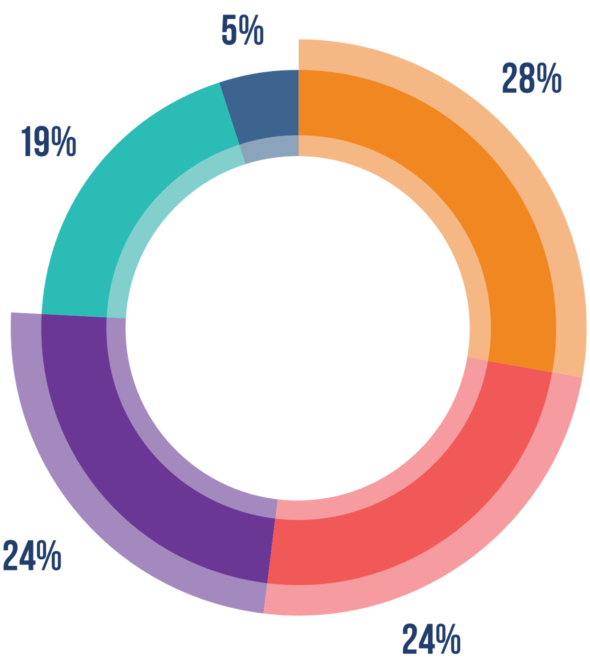
An equal section of respondents (24%) reported that a lack of successful implementation of governance is holding blockchain adoption back. Again, this must be of little surprise, given the thorny legal and regulatory issues that must be addresses in deploying blockchain in an industry as heavily regulated as financial services.

Of note, too, is the large number of respondents (19%) that said **interoperability between institutions is a major stumbling block.** For years now, efforts at industry-wide collaboration have either faltered or progressed too slowly to act as a catalyst for widespread blockchain adoption. While there are encouraging signs of movement here, this will likely remain a drag on deployment for the foreseeable future.

"This is a confusing space and has been for sometime, there are lots of challenges – the main being operating Blockchain on existing Financial Services infrastructure."

SOHAIL RAJA
Head of Execution Platforms & UK Chief Digital Officer
Societe Generale

WHAT DO YOU SEE AS THE BIGGEST BARRIER TO THE SUCCESSFUL PROLIFERATION OF BLOCKCHAIN WITHIN FINANCIAL SERVICES?



- 28% Industry cynicism now the hype bubble has burst
- 24% A lack of successful implementation of governance
- 24% Technology not being quite at the level needed yet
- 19% Lack of interoperability between institutions
- 5% Lack of resource from digital heads

INDUSTRY POSITIVES

The effects of a global pandemic aside, the fintech ecosystem is remarkably dynamic, which means predicting the future is both something of a sport and quite difficult to get right. We asked our participants to look out over the next 18 months and tell us if they thought a particular development would be positive, negative or neither for the global fintech landscape.

Here is what our participants thought, ranked in order of their positive effects.

BANKING ON BAAS

An overwhelming majority of respondents (80%) think that the growth of Banking as a Service will have a positive effect on the fintech landscape over the next year and a half. **Adoption of the BaaS model by companies in both FS adjacencies and non-adjacencies alike offers banks and fintech players the opportunity to tap into new markets and revenue streams, explaining the widespread enthusiasm.** It is noteworthy that only 2% of respondents said that BaaS represents a negative development.

THE INTEROPERABLE WILL BE UNSTOPPABLE

Similarly, a large majority of participants (71%) have a **positive view of the impact of increased interoperability on the fintech ecosystem.** The arrival of **open banking, for example, represents a watershed moment** in how financial services will be created, delivered and consumed, with API-interoperability likely to provide the foundation for a wave of financial innovation.

FROM WFH TO INNOVATING FROM HOME

65% of participants think that the shift to a WFH is culture is driving new innovation and this is likely to have an overall positive effect, while 29% are still on the fence about its effect.

M&A MOVES

A significant portion of respondents (60%) believe that M&A activity will benefit the fintech sector over the next 18 months. Elsewhere in this report we saw the **expectation of consolidation in the banking market following underperformance from challengers,** and it is perhaps this and similar dynamics that are anticipated to yield gains for the ecosystem. It is worth noting, however, that a third of participants believe M&A will be neither positive or negative.

INCUMBENT CHALLENGERS

It might seem like a contradiction in terms, but **over half of our participants (55%) believe that the fintech landscape will benefit from established players launching their own greenfield challengers.** Over a third (36%) believe it will be neither positive nor negative. We have seen mixed results from these efforts to date, so it will be an interesting one to watch in 2021 and beyond.

A SPLIT ON TECH GIANTS

Interestingly, **about half (49%) of respondents believe the tech giants – GAFA and China's BAT – will have a positive effect,** a third are on the fence (36%) and 15% say they will have a negative effect. Enthusiasm may centre around the giants' abilities to offer scaling opportunities for fintech players, while negative assessments might stem from fears for market share. Either way, **every action the giants take will be keenly watched.**

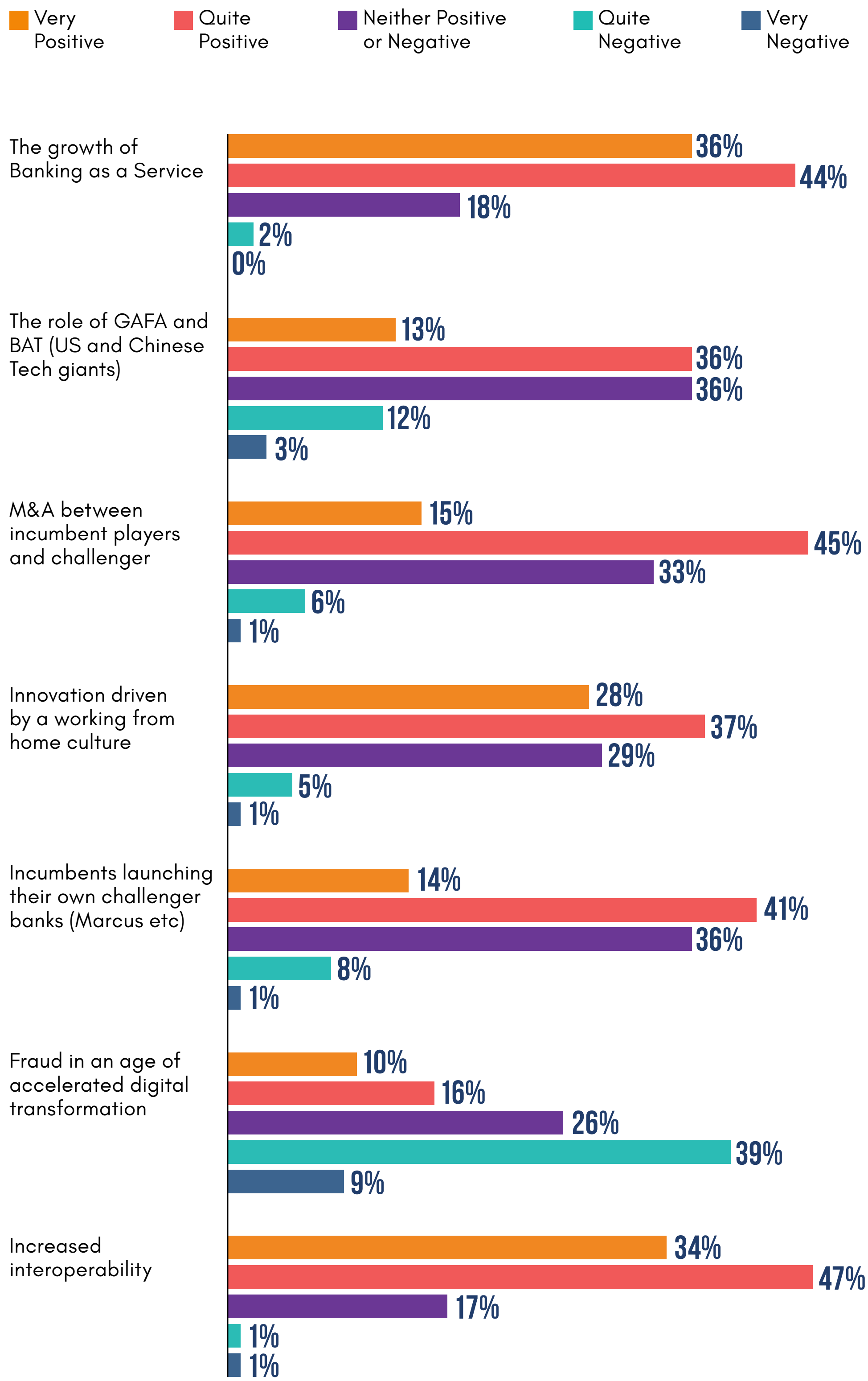
FEAR OF FRAUD

Unsurprisingly, increased fraud in an age of digital transformation tops the list of negative effects. As the number both of physical and hybrid customers shrinks and more service delivery is carried out online, the opportunities for fraudsters increase, in particular with those who are new to digital services. **Robust security mechanisms and supports for at-risk customers will take on even greater importance in the 'new normal'.**

"It is outstanding and somehow a bit surprising to see that many companies are looking at these trends as opportunities with quite positive or very positive effect, rather than challenges. Especially the role of GAFA/BAT which was considered a threat for a long time and working from home culture which prior to covid-19 was so unimaginable for many businesses. In addition, it is good to see that many of them are aware of the risks and fraud coming from the increased digitization which will allow them to take actions accordingly and drive their unique digital transformation, not being driven by it."

JOAN CUKO
Mobile Payments Business Analyst
Vodafone

WHAT IMPACT WILL THE FOLLOWING DEVELOPMENTS HAVE ON THE GLOBAL FINTECH LANDSCAPE OVER THE NEXT 18 MONTHS?



BREXIT'S IMPACT

In the lead up to the June 2016 Brexit referendum and in the months since, there has been a lively debate about which European city will wear the 'Capital of Fintech' crown in the future.

The view that London will rapidly diminish in importance following the UK's departure from the EU is evidently not shared by a considerable portion of our respondents. 40% said that London will continue to be the epicentre of European fintech, and there is much to support this argument, from the city's historical dominance as a financial centre to its attractiveness to mobile digital talent.

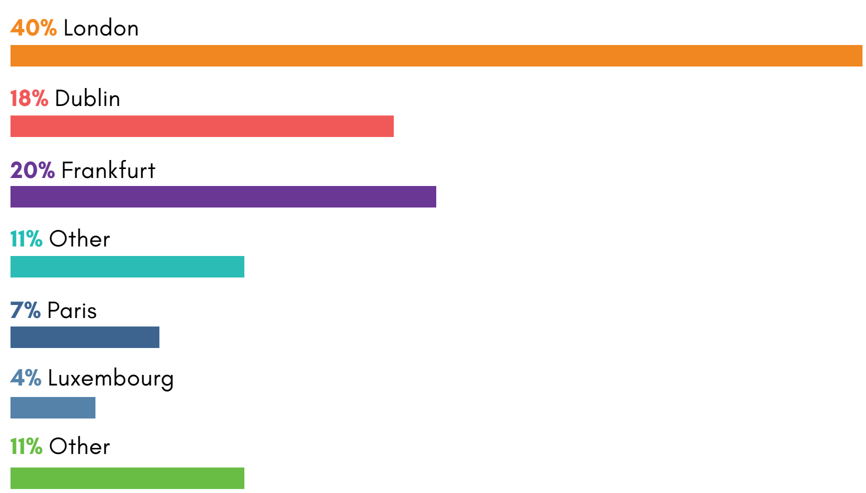
Yet **20% of participants tipped Frankfurt to knock London off the top spot.** A financial powerhouse in its own right, Frankfurt has the potential to become a hotbed of fintech innovation.

Close behind in our respondents' estimation (18%) was Dublin. Although it does not boast the same reputation as a major financial hub as London or Fankfurt, it is home to the EMEA headquarters of many of the giants of the digital economy and has a large tech workforce.

Unfortunately, the outlook for both Paris (7%) and Luxembourg (4%) does not look as favourable, according to our participants.

What we can be sure of, however, is that this debate will not be resolved any time soon.

WITH BREXIT ONGOING AND LOOKING TO COME TO A FINAL CRESCENDO IN THE COMING MONTHS – WHERE DO YOU THINK IS GOING TO BE THE EUROPEAN CAPITAL OF FINTECH?



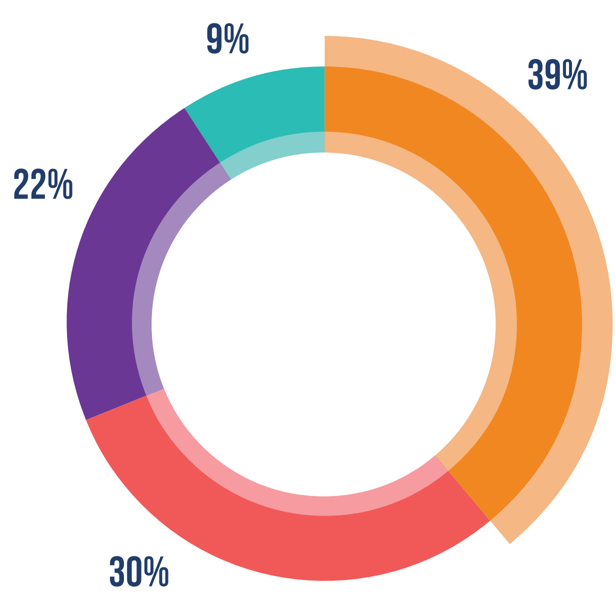
BREXIT'S IMPACT

Brexit preparedness has predictably become a political football, and while arguments rage on about the UK's readiness for Brexit day, many FS firms are engaged in heightened planning as the date of departure fast approaches.

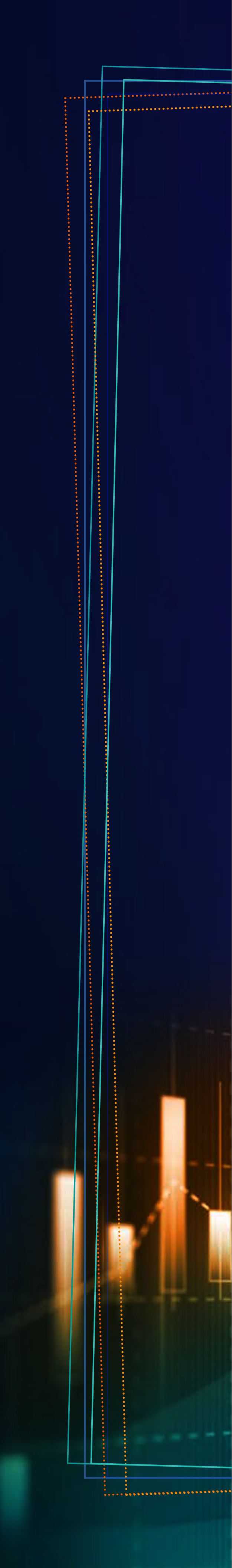
Reassuringly, almost 4 in 10 of our survey respondents (39%) reported that their businesses have analysed the areas that could be affected and are well prepared to tackle any challenges. On a similar note, 22% of survey participants said their Brexit planning is well underway and they fully expect to be ready when the day finally arrives.

There is some cause for concern in the data, however. **Almost a third (30%) of respondents revealed that their organisations have failed to make significant progress at all,** while a further 9% say that their Brexit strategy is in place but that they will not be ready in time.

WITH BREXIT ONGOING AND LOOKING TO COME TO A FINAL CRESCENDO IN THE COMING MONTHS – HOW WOULD YOU DESCRIBE YOUR BUSINESS' STATE OF READINESS (THINKING SPECIFICALLY FROM A FINANCIAL/PAYMENTS POINT OF VIEW)?



- 39% We've examined all the touchpoints that would be affected and are well prepared to address any outcome
- 30% We haven't made significant headway on this
- 22% Our Brexit strategy is underway and we're on track to be ready in time
- 9% Our Brexit strategy is underway but I'm concerned we won't be ready in time



FINTECH CONNECT

DRIVING THE FUTURE OF FINTECH FROM STARTUP TO MULTINATIONAL

FinTech Connect is the world's number one event for financial technology. The show this year will bring 8000+ global thought leaders from across the ecosystem to power forward the growing FinTech industry. Now in its 6th year, FinTech Connect will showcase innovation in financial technology across fintechs, financial institutions, merchants and disruptors from across the globe.

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