



Pacemakers

Revolution In Banking

Alessandro Hatami

Novembre 2019



ALESSANDRO HATAMI

- Socio fondatore e Managing Partner di Pacemakers.io
- COO Digital Banking del Lloyds Banking Group
- Dirigente in PayPal, PayPoint e GE Capital
- Direttore Non Esecutivo in Cashplus
- Membro del Consiglio Amministrativo di Georgia Tech Lorraine
- Investitore in diverse startups
- Mentor in Startupbootcamp, Seedcamp & Techstars a Londra e KickStart Accelerator a Zurigo.





Perché?

REVOLUCIÓN DIGITAL

“FinTech threatens to eclipse
banks that do not adapt
digitally.”

FRANCISCO GONZÁLEZ
Chairman BBVA



Una Concorrenza Feroce

The image displays a dense collection of logos and website excerpts from various financial institutions and fintech companies. The central element is the HSBC website, which features a navigation bar with links to Personal Banking, Business Banking, and International Banking. Below this, there's a large banner for sending money overseas, followed by sections for Business Banking and a table of services. Surrounding the HSBC snippet are logos for companies like borro, Bondora, Zopa, Lending Works, prêt d'union, Lendico, fruitful, LANDBAY, Property Partner, wonga, Spotcap, Funding Circle, FINEXKAP, fleximize, iwoca, CBINSIGHTS, auxmoney, the currency cloud, lendstar, TransferWise, CurrencyFair, Klarna, adyen, sum up, iZettle, BILLPAY, GOCARDLESS, PAYMILL, ensygnia, and payleven. The overall theme is intense competition in the financial services market.

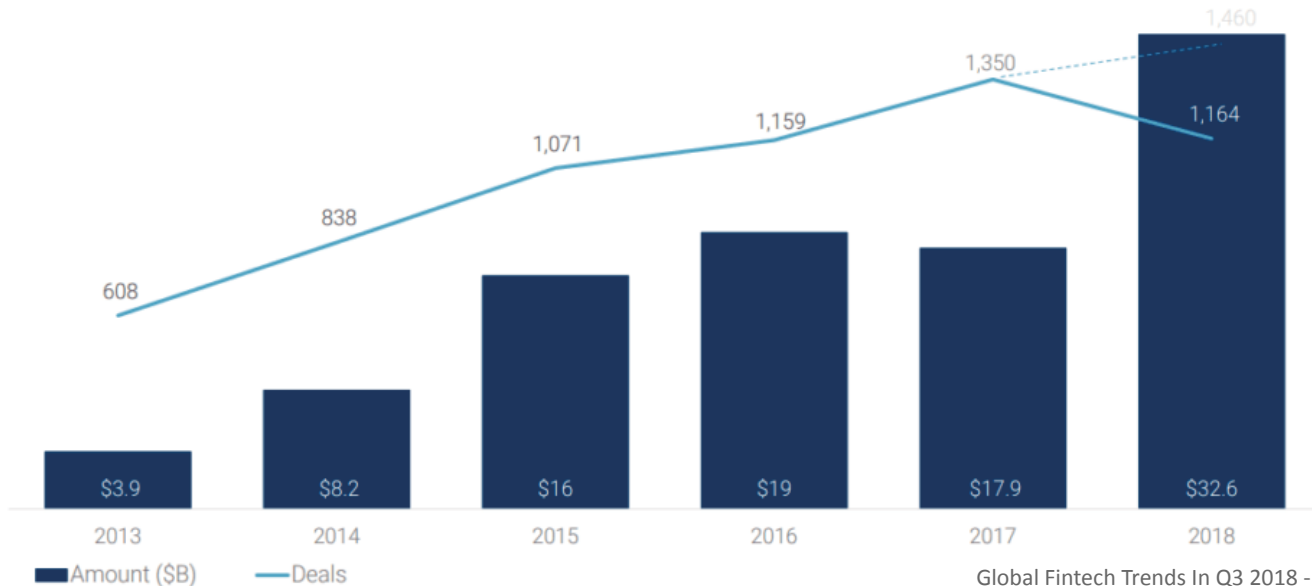


The diagram illustrates the fintech ecosystem, centered around Wells Fargo's website. The website shows a login form for 'View Your Accounts' and a section for 'Buying a house?' with a 'Get Prequalified' button. Surrounding the website are numerous fintech company logos, including Robinhood, Acorns, LendingTree, and many others. Arrows connect these logos to various financial services categories like 'Banking', 'Investing', 'Credit', and 'Savings', which are represented by icons and text boxes. The diagram shows how these companies interact within the financial landscape.

Investimento nel FinTech sta accelerando...

Global fintech deals are on pace for a record year

Annual VC-backed global fintech deals and financing, 2013 – 2018 YTD (Q3'18), (\$B)



Global Fintech Trends In Q3 2018 - CB Insights



Pace

... ma rimane sempre una piccola frazione della spesa IT

Global fintech deals are on pace for a record year

Annual VC-backed global fintech deals and financing, 2013 - 2018 YTD (Q3 18), (\$B)

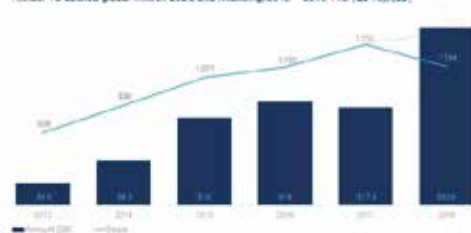
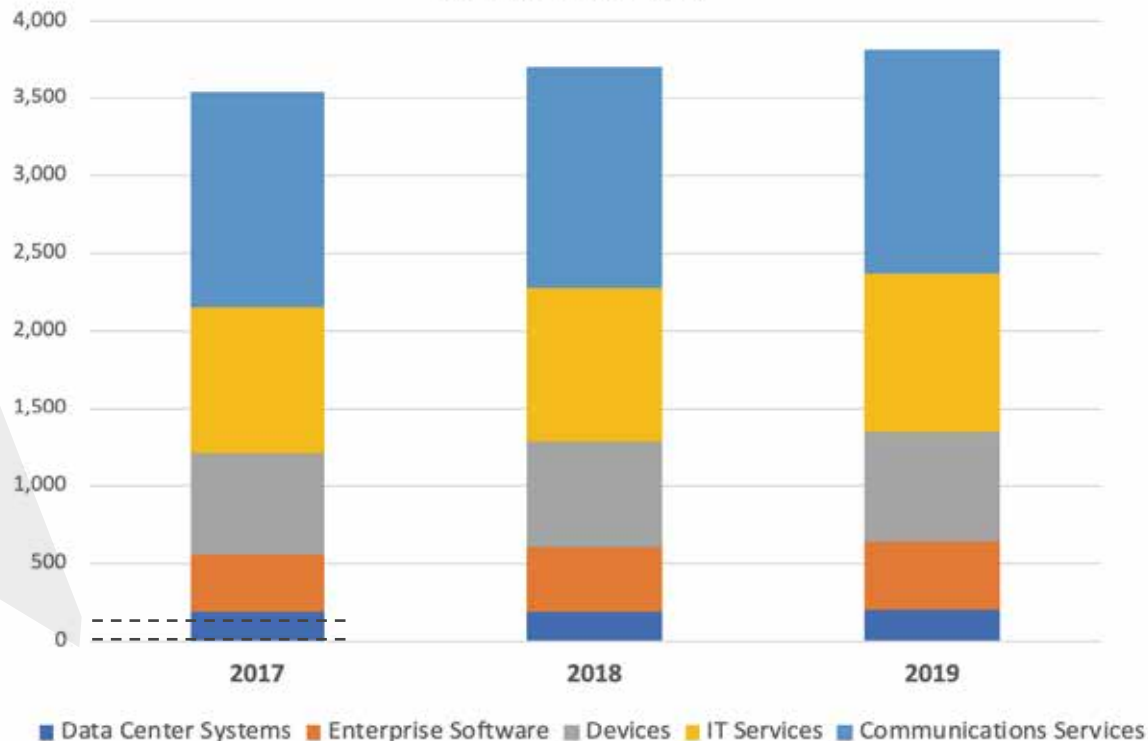


Table 1. Worldwide IT Spending Forecast
(Billions of U.S. Dollars)



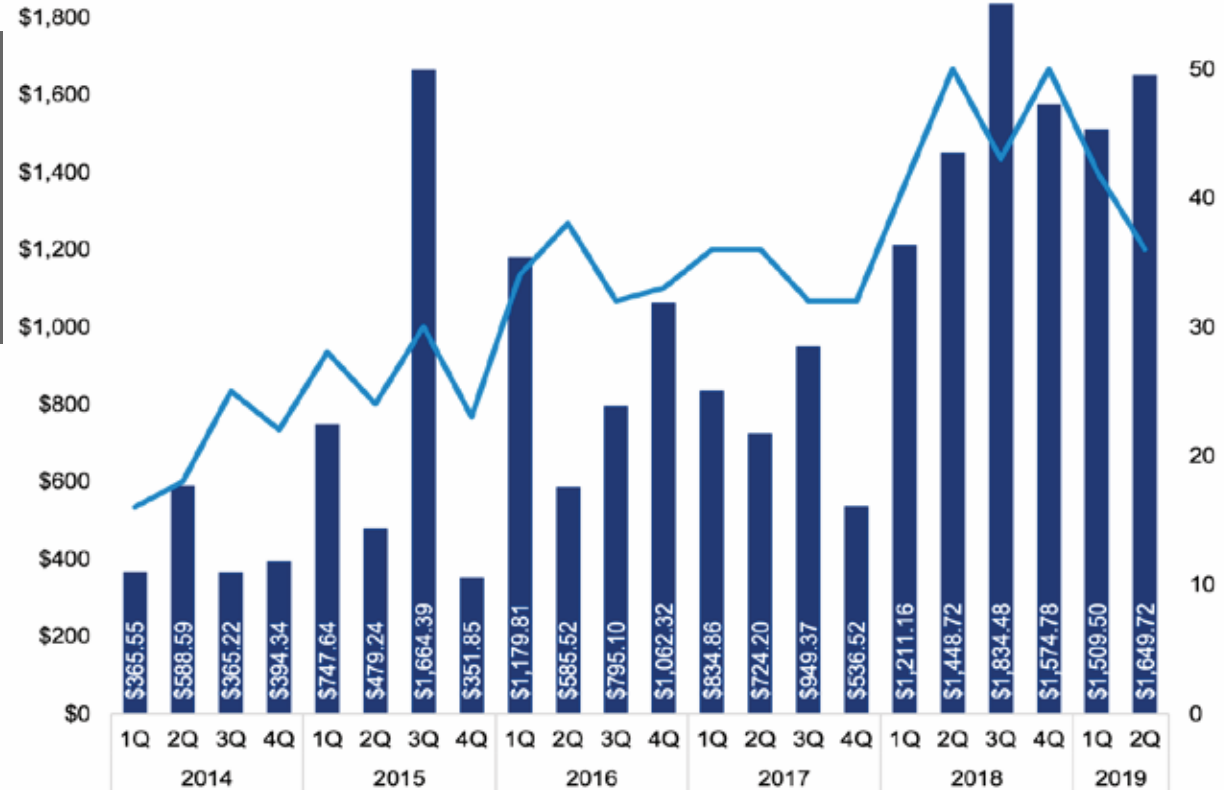
Source: Gartner (October 2018)



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Anche le Corporate Venture Capital stanno crescendo

Attività Venture Capital con partecipazione aziendale nel fintech in Nord America 2014–Q2'19



Source: Pulse of Fintech H1 2019, KPMG International



Le Banche intravedono una reale opportunità

Impatto della digital innovation in percentuale degli utili netti di una banca



Source: McKinsey analysis



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Anche Big Tech Sta Entrando Nel Mercato



Anche Big Tech Sta Entrando Nel Mercato

Apple continues to sweeten the deal for Apple Card owners with new cash back options

Walgreens and Uber also get 3 percent cash back now

By [Chaim Gartenberg](#) | [@cgartenberg](#) | Sep 12, 2019, 2:55pm EDT



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Anche Big Tech Sta Entrando Nel Mercato

Facebook's Crypto Launching in H2 2020, Says Libra Association Chief

2747 Total views

162 Total shares



Anche Big Tech Sta Entrando Nel Mercato

BANKS

Amazon reportedly looks to offer checking accounts for customers via JP Morgan, other banks

PUBLISHED MON, MAR 5 2018 · 7:10 AM EST | UPDATED MON, MAR 5 2018 · 4:24 PM EST



Thomas Franck
@TOMWFRANCK

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Chi?

Quattro Attori Principali



**Big
Tech**

- Multinazionali
- Enorme base clienti
- Disinteressate al settore bancario
- Conoscenza limitata dei servizi finanziari



**Global
Banks**

- Multinazionali
- Enorme base clienti
- Forte resistenza al cambiamento
- Seri problemi di 'legacy'



**Banche
Regionali**

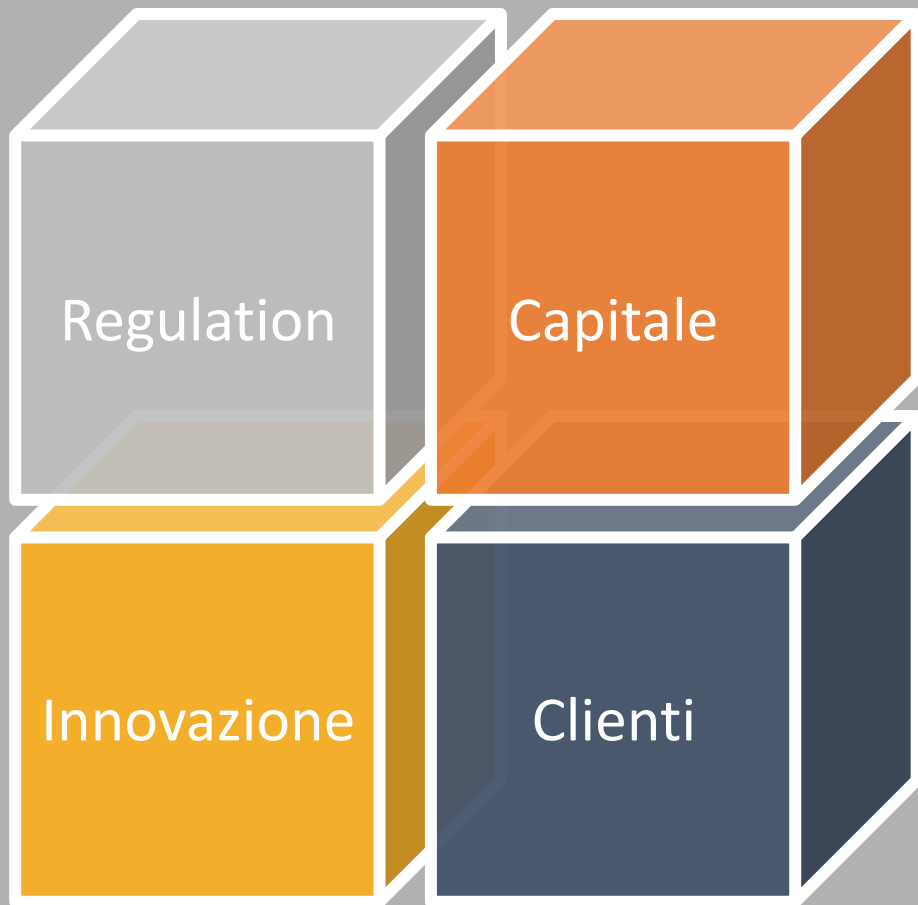
- Più Piccole
- Impronta regionale
- Meno clienti
- Meno problemi di 'legacy'



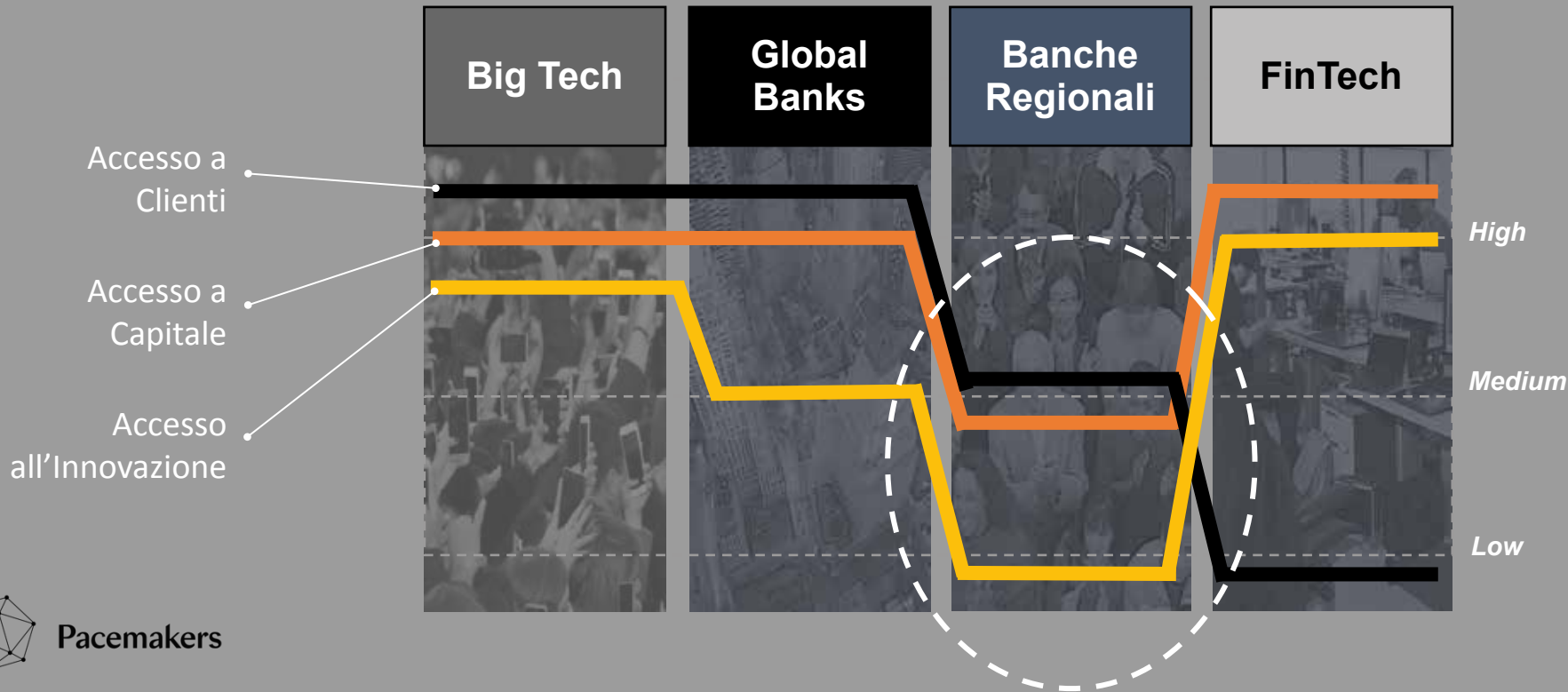
**FinTech e
Startup**

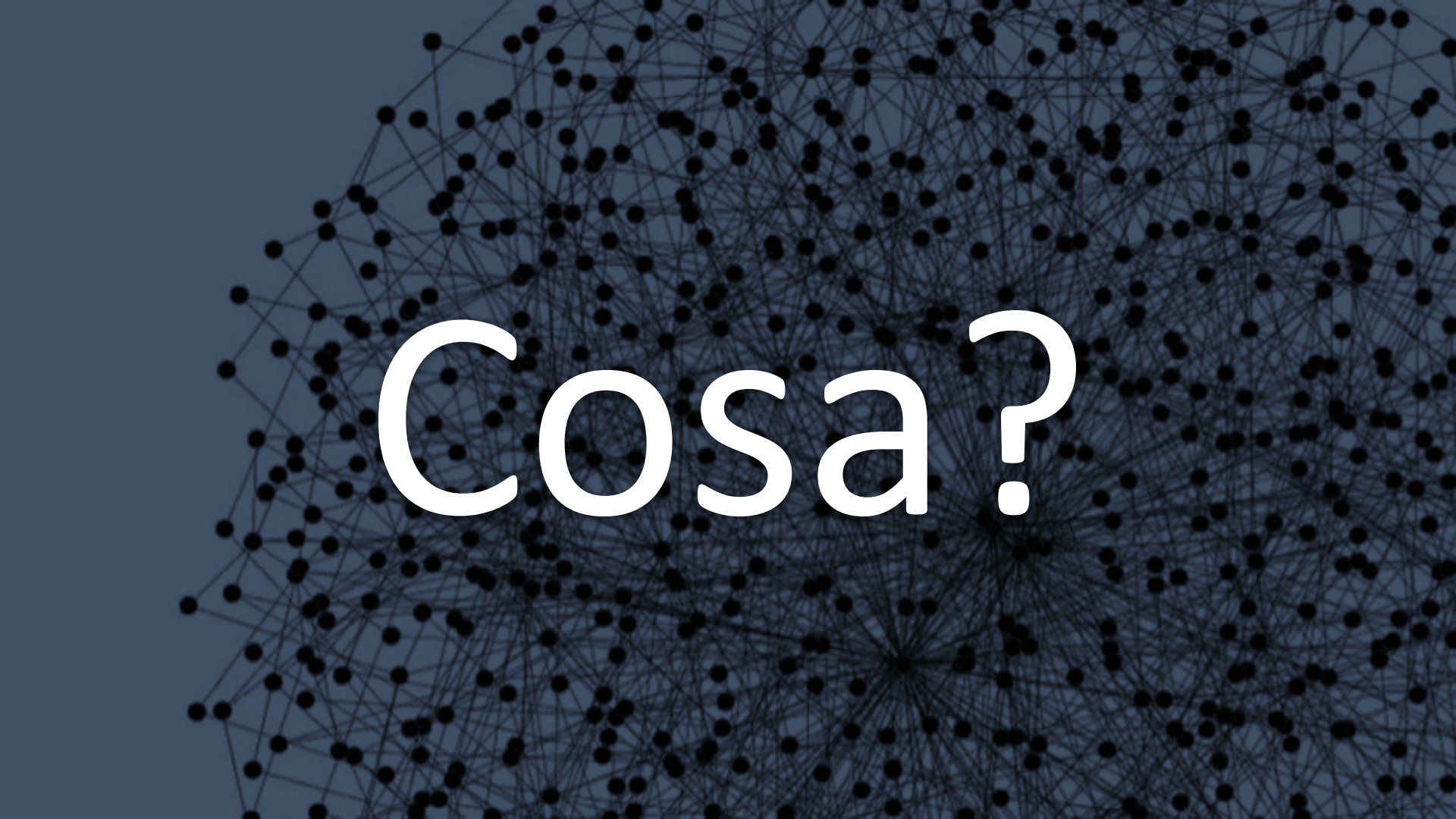
- Molto piccole
- Regionali all'inizio
- Pochissimi clienti
- Innovative
- Sconosciute

La crescita delle
FinTech è
supportata da
quattro
parametri



L'innovazione digitale minaccia di emarginare le banche e istituzioni finanziarie più piccole





Cosa?

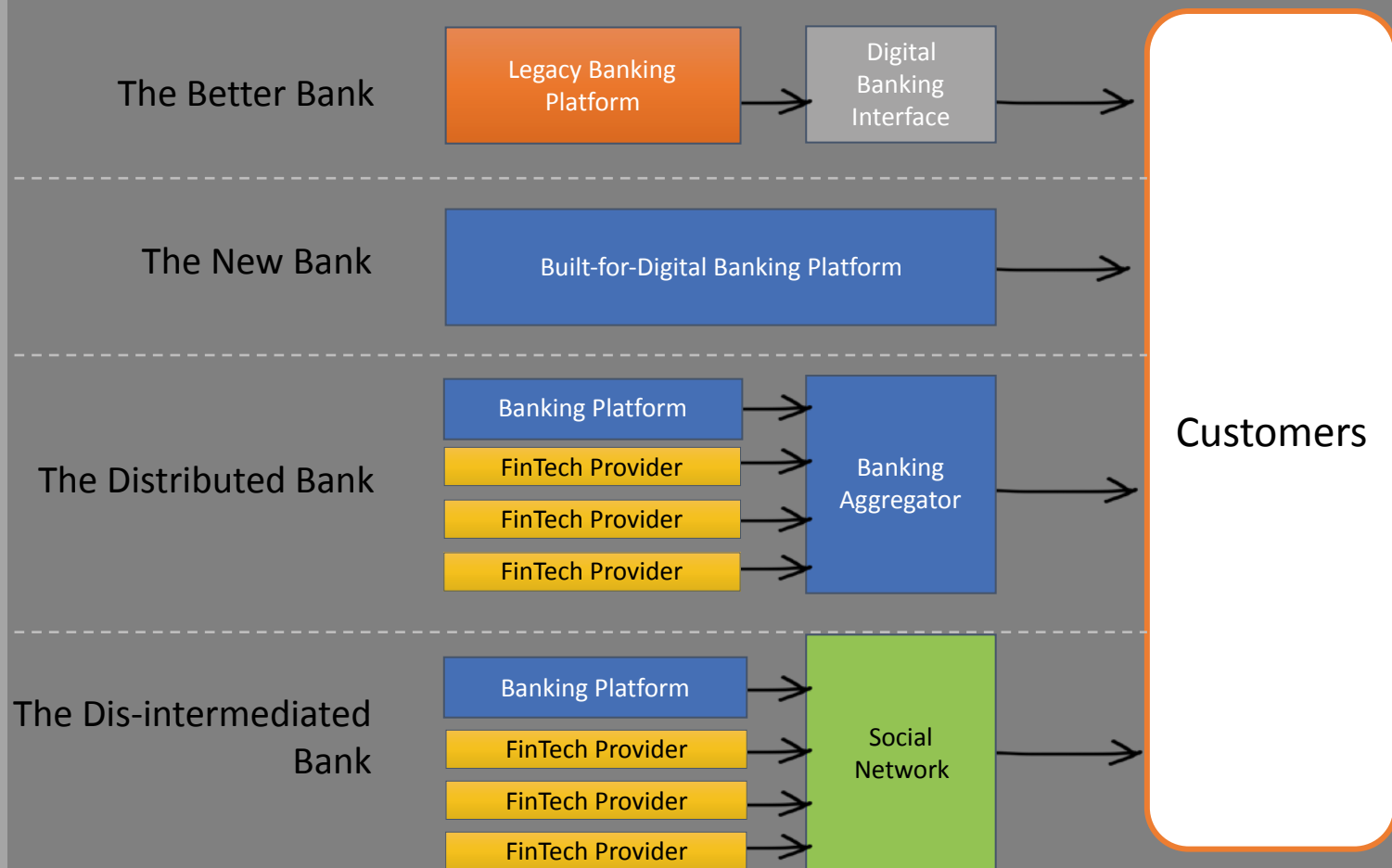
A man in a blue blazer and white trousers stands on a stage. Behind him is a large red DBS logo. To the right, text identifies him as Piyush Gupta, CEO of DBS Group.

Piyush Gupta
CEO, DBS Group

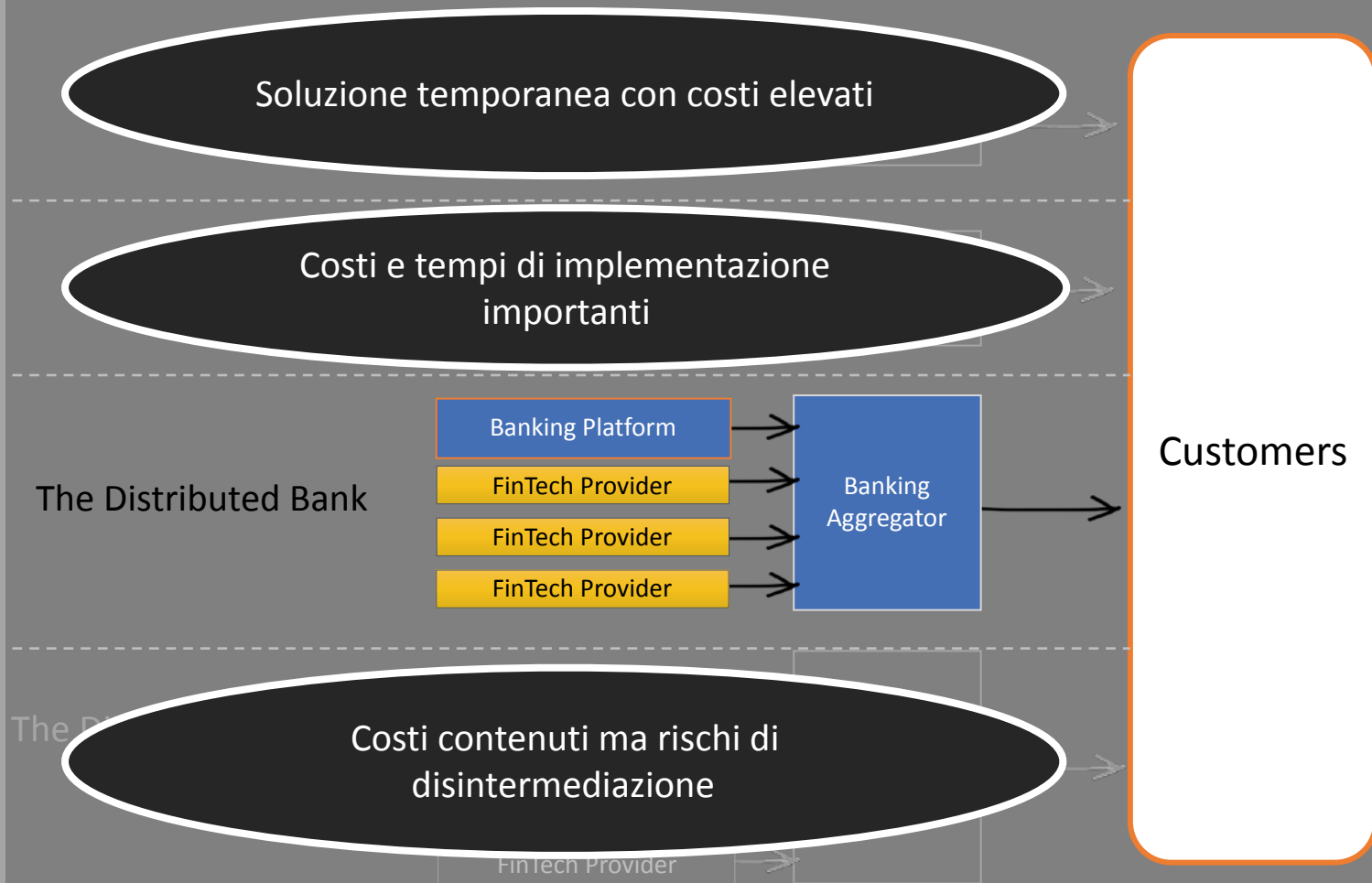
“The rise of FinTech has brought banking to a critical juncture, where incumbent institutions must adapt to stay relevant.”

Piyush Gupta
CEO DBS

The Future of Banking Four Scenarios



Il modello
Distributed
Bank
è la migliore
opzione
per le
Banche
Regionali





Come?

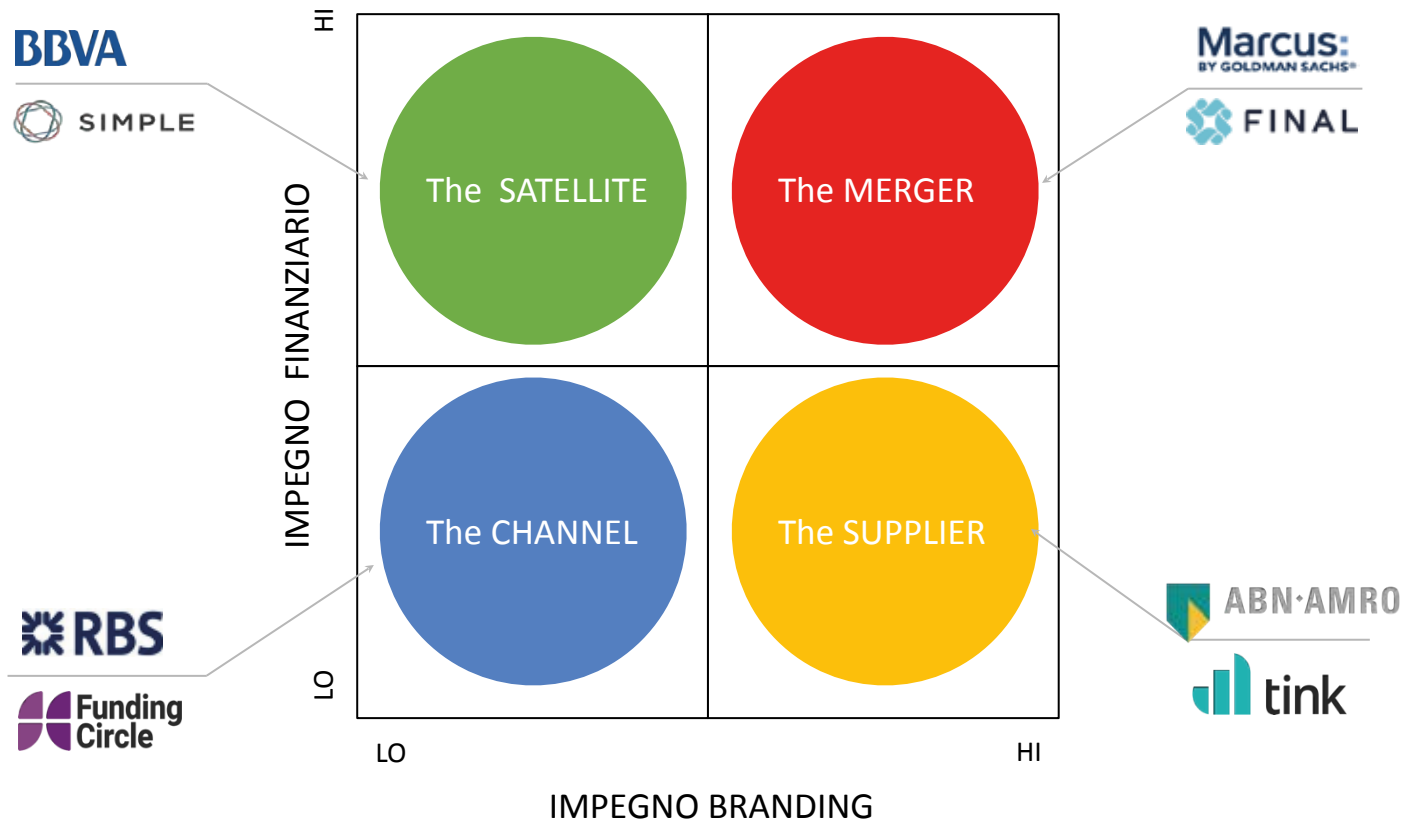


“ING doesn't have a monopoly on the best ideas...

...you need to involve others from outside your own business, invest in them, and get them invested in what you are doing.”

Ralph Hamers
CEO ING

Quattro Modelli di Collaborazione



The CHANNEL

Basso Impegno Branding - Basso Impegno Finanziario



Speak to an account manager

📞 0800 756 9525

Already Registered?

[Log In](#)

Royal Bank of Scotland in partnership with Funding Circle

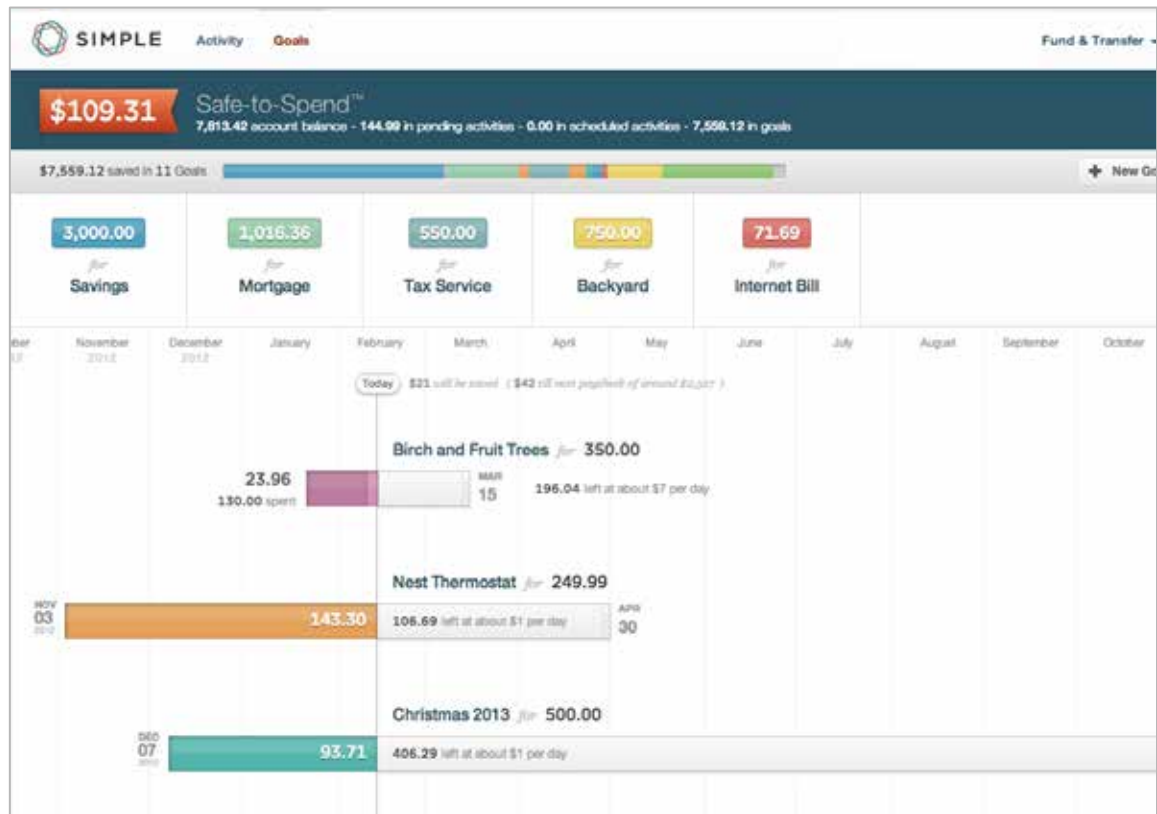
We're committed to helping small businesses access the finance they need to grow. Working with Royal Bank of Scotland Relationship Managers, Funding Circle's dedicated team help support businesses with a range of solutions from working capital to asset finance.

Get in touch with the team at RBS@fundingcircle.com



The SATELLITE

Basso Impegno Branding - Alto Impegno Finanziario



The SUPPLIER

Alto Impegno Branding - Basso Impegno Finanziario

tink⁺

Uw bij- en afschrijvingen
automatisch gecategoriseerd



ABN-AMRO

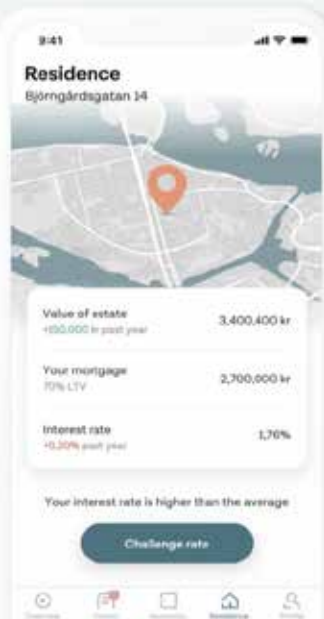
Uw persoonlijke
financiële tijdlijn



Your expenses are analyzed
and categorized automatically



Move your
in the app for a lower rate



The MERGER

Alto Impegno Branding - Alto Impegno Finanziario

Marcus
BY GOLDMAN SACHS

Save with Marcus by Goldman Sachs

Put the interest back into your savings with our new Online Savings Account. Start saving with £1.

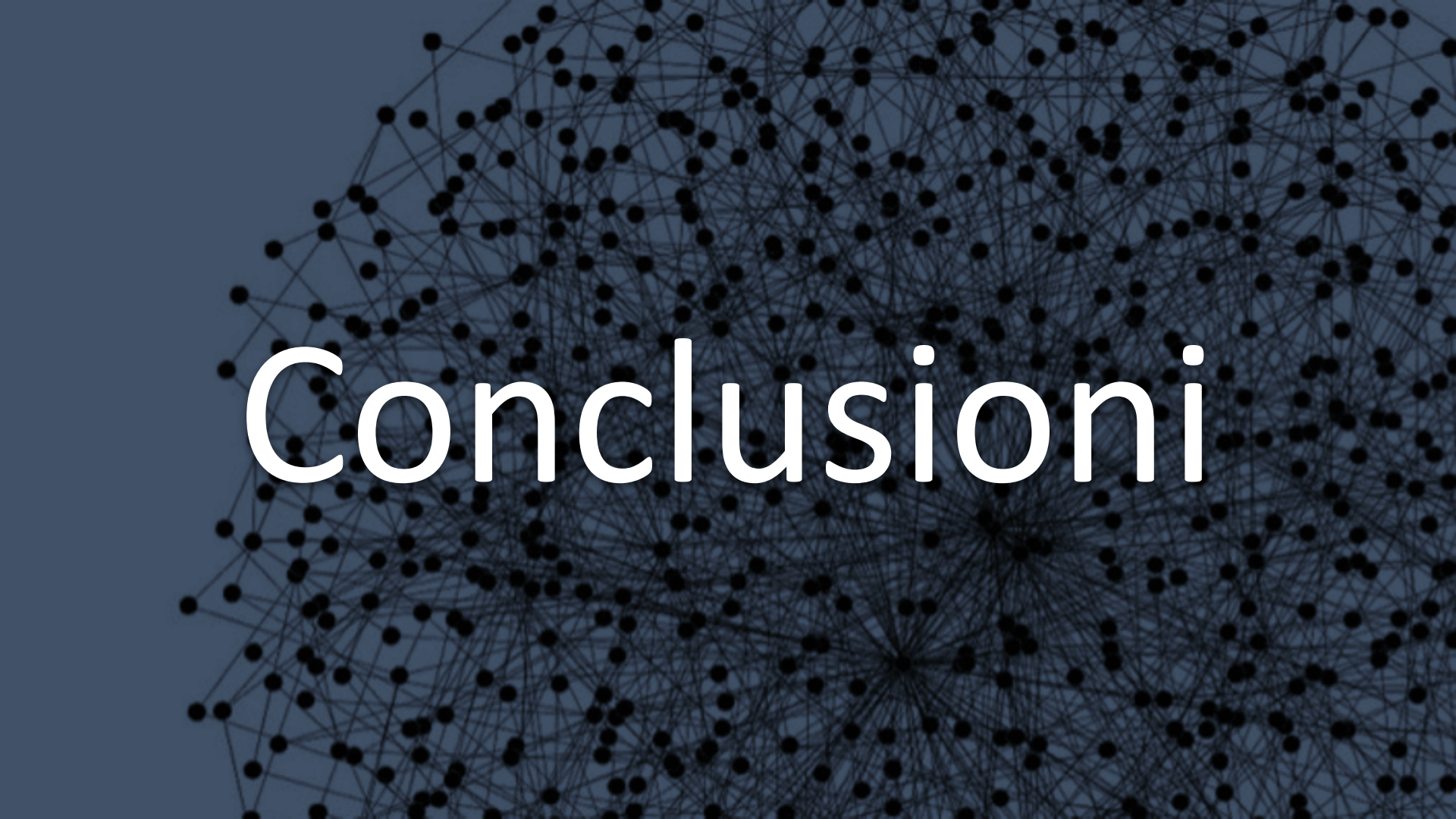
With a variable rate of 1.50% AER*, which includes a bonus rate of 0.15% gross† for the first 12 months.

*AER stands for Annual Equivalent Rate and illustrates what the rate would be if interest was paid and compounded once each year.

†Gross is the interest rate payable before tax is deducted.

Get started





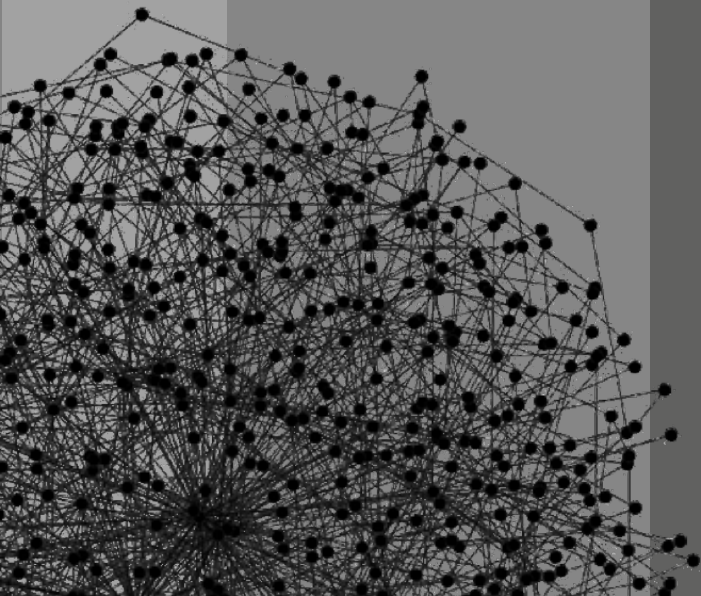
Conclusioni

Conclusioni

- ¶ L'innovazione digitale sta trasformando il settore bancario inarrestabilmente.
- ¶ Le caratteristiche delle FinTech, le Global Banks e Big Tech fortemente sfavoriscono le Banche Regionali.

la collaborazione offre l'opzione più realistica per competere per le Banche Regionali.

Mappare, individuare e interagire con i partner giusti deve diventare un'abilità fondamentale delle Banche Regionali.





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