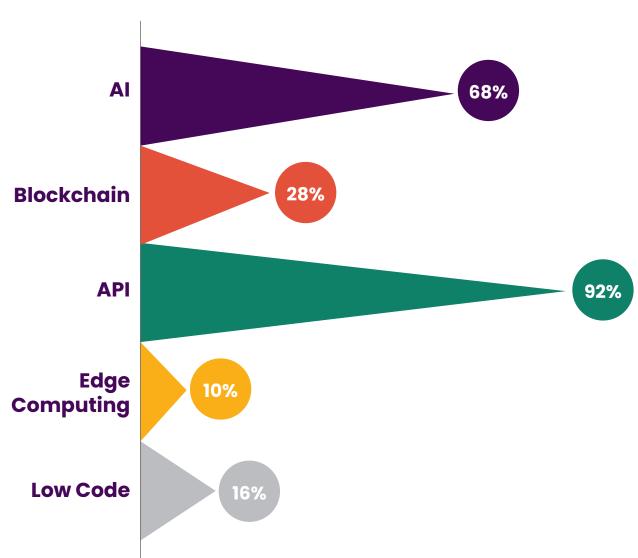


Fintech Five by Five Five technologies and their

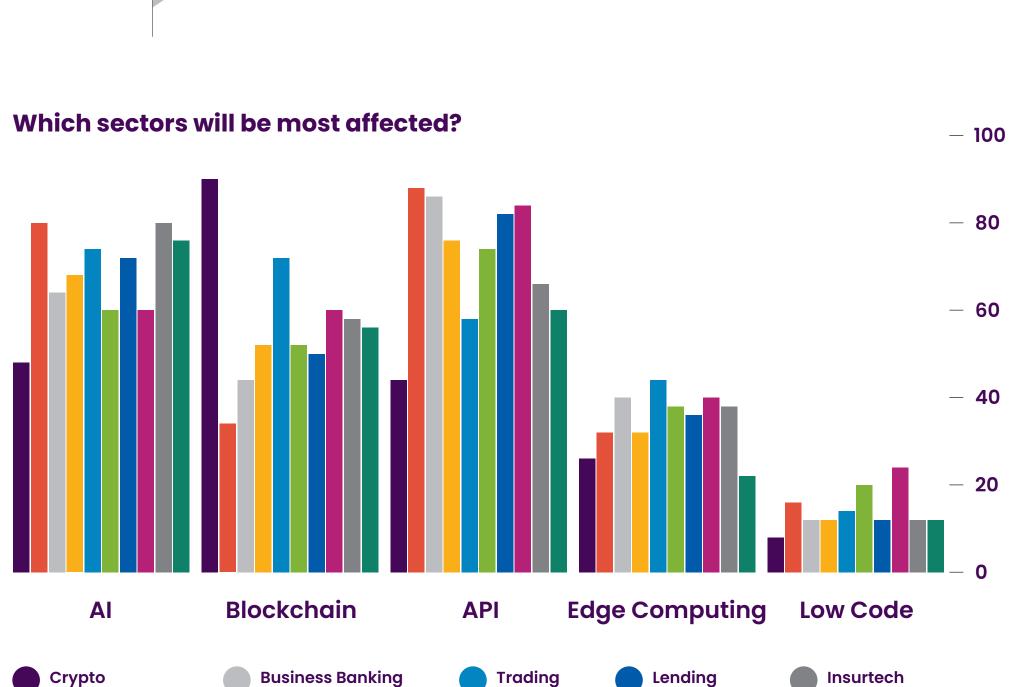
impact over the next five years

#Fintech5x5

Technologies already implemented



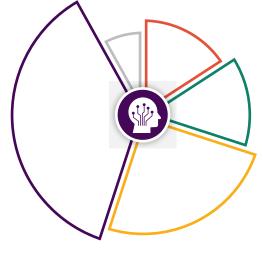




How will these technologies will impact Fintech in 5 years

Regtech

How AI will impact fintech in 5 years



Retail Banking

- Better credit scoring through smart algorithms
- O Consumer-facing chatbots Financial recommendations for businesses
- and consumers based on transaction data **Predictions of consumer behaviour**
 - Specialist applications, eg Insurtech

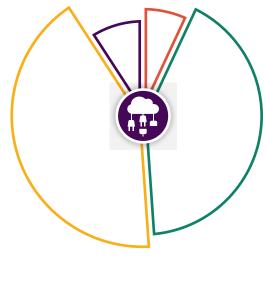
38% of respondents think AI will impact predictions of

consumer behaviour

Wealth Management

Payments

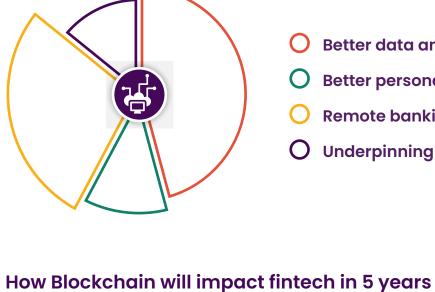
How APIs will impact fintech in 5 years



- Account information service providers Embedded finance
- **Identity verification**
- Replacing payment rails

Only 6% of fintech professionals surveyed thought APIs will impact account information service providers

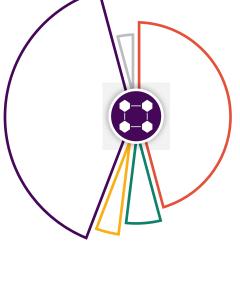
How Edge Computing will impact fintech in 5 years



- O Better data analysis and decision making Better personalisation of services
- Remote banking
- **Underpinning AI**

46% of survey respondents thought edge computing will impact better data analysis and decision making

CBDCs

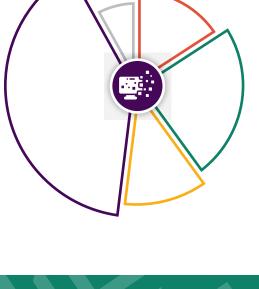


years

- Cryptocurrency going mainstream
- **ID** verification
- Insurance **Smart contracts**

think blockchain will impact cryptocurrency going mainstream

46% of fintech professionals



- How Low-code will impact fintech in 5

 - Allowing developers to focus

on where they are needed

- Easier integration between products O Faster innovation Saving on developer costs

Just 8% of Allowing non-developers to create applications respondents

believe low-code

will bring savings

on developer costs