









Payments Trends we are Tracking

Mobile Payments, P2P Lending & Digital Currency

We believe these have significant transformational impact to the banking industry

Trends	Select Companies	Recent Developments	Key Implications
<p>Mobile Payments</p> 		<ul style="list-style-type: none"> Apple Pay launched 10/2014 Strong interest in 'wearables' RBC & MasterCard testing Nymi Starbucks rolling out "Mobile Order & Pay" 	<ul style="list-style-type: none"> New costs & changing economics Marketing / customer engagement New players in value chain Support for multiple providers Need for innovation investments
<p>P2P Lending</p> 		<ul style="list-style-type: none"> Lending Club goes public with \$8B+ valuation Strong inflow of institutional money Insikt raises \$100MM from VCs Transition to marketplace lending 	<ul style="list-style-type: none"> Viable new fintech competitors Erosion of customer relationships Partnerships & loan "co-branding" Extension of new lending model to adjacencies
<p>Digital Currency</p> 		<ul style="list-style-type: none"> Microsoft to accept Bitcoin Ripple/Earthpoint cross-border deal NCR adds support for Bitcoin Amex CEO: "The protocol of Bitcoin is going to be important" 	<ul style="list-style-type: none"> New currency, new rails? Rise of new value transfer network Growing role in payments, money transfers (domestic & international) Level of deposits – 'virtual' bank

For an in-depth discussion on key industry trends and how we can assist please contact:

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