

Esquemas regulatorios de FinTech y neobancos

juan.guerra@revolut.com

Oct 2022

Estas son mis opiniones personales, no representan la postura de Revolut

Esquemas regulatorios más usados por “neobancos”

Dinero electrónico (IFPE)



Sociedad Financiera Popular



Licencia bancaria



Entidad comercial



El esquema no es lo importante,
lo importante es atender mejor al cliente

Estrategias para bancos tradicionales

Colaboración



Coopetencia



Competencia frontal



Huir al core



Muchas gracias

juan.guerra@revolut.com

Expuse mis opiniones personales, no las de Revolut

Banking in 2030: 12 predictions

juan.guerra@revolut.com

April 2022

I do not represent the views of Revolut or its affiliated companies, these views are my own.

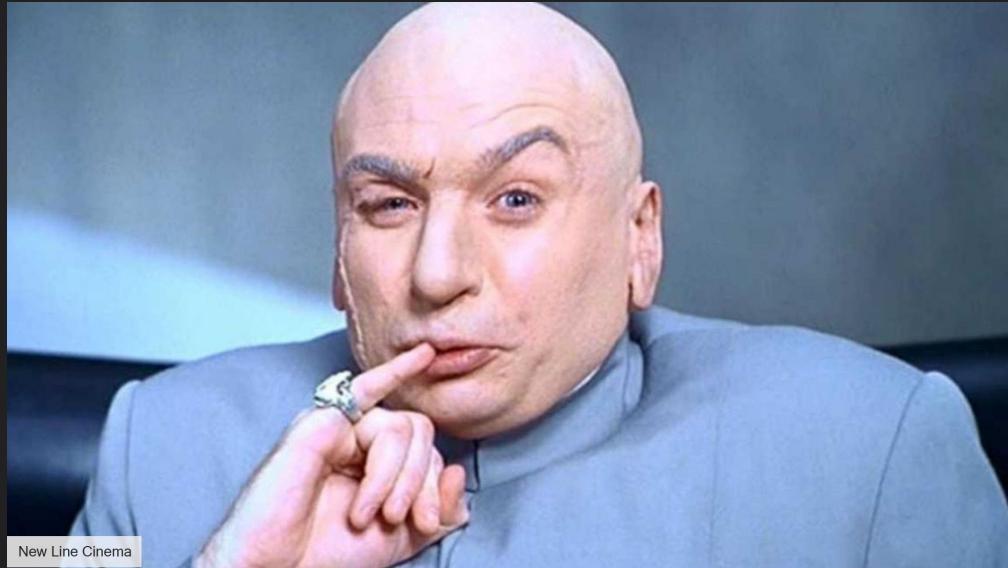
Most startups will fail...



...so will many incumbents



200 million
crypto wallet
users by 2030



Ubiquitous crypto, digital currencies & mobile banking





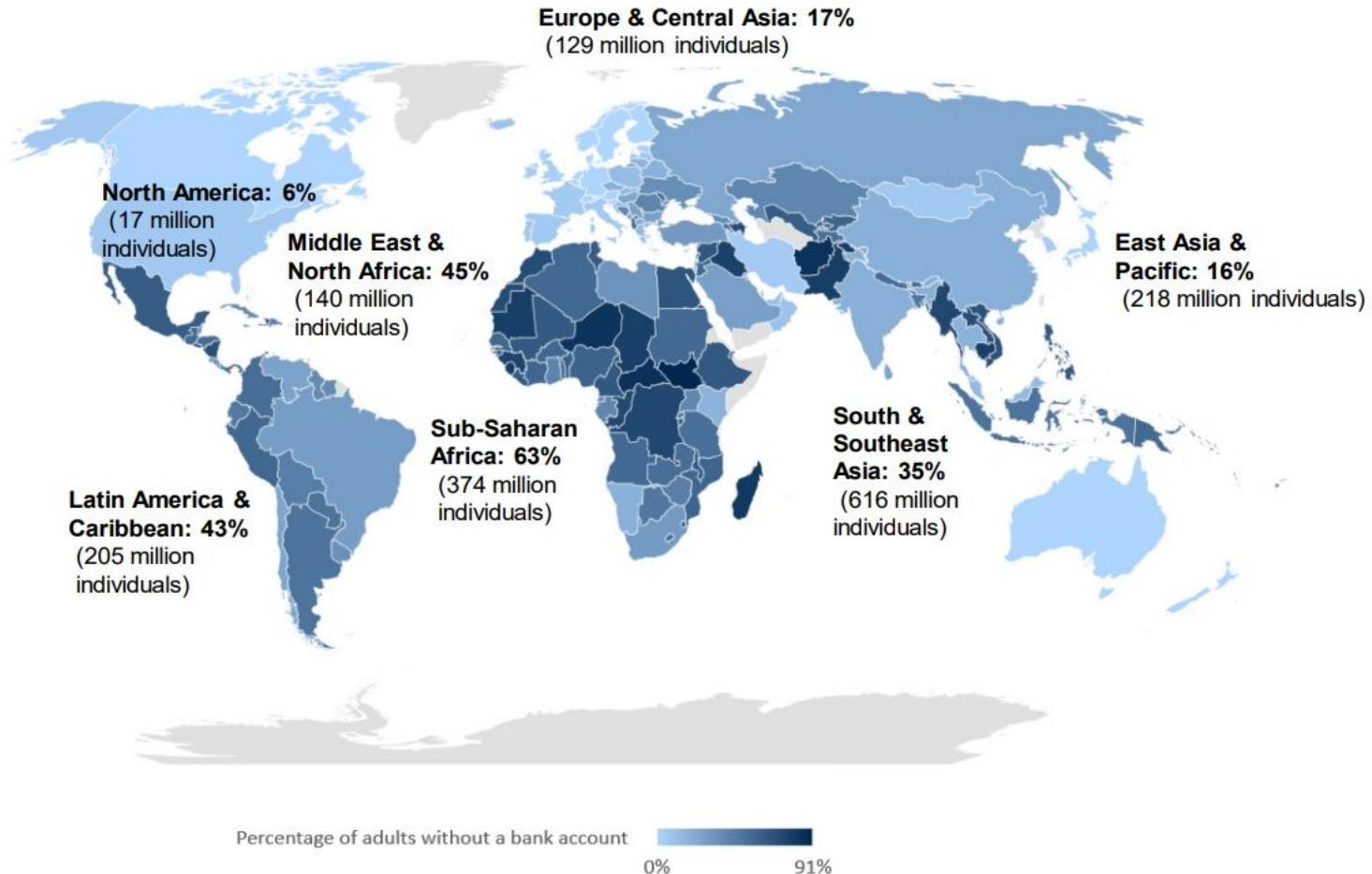


PagBrasil Pix

Pagamentos Instantâneos



Proportion of adult population without access to financial services



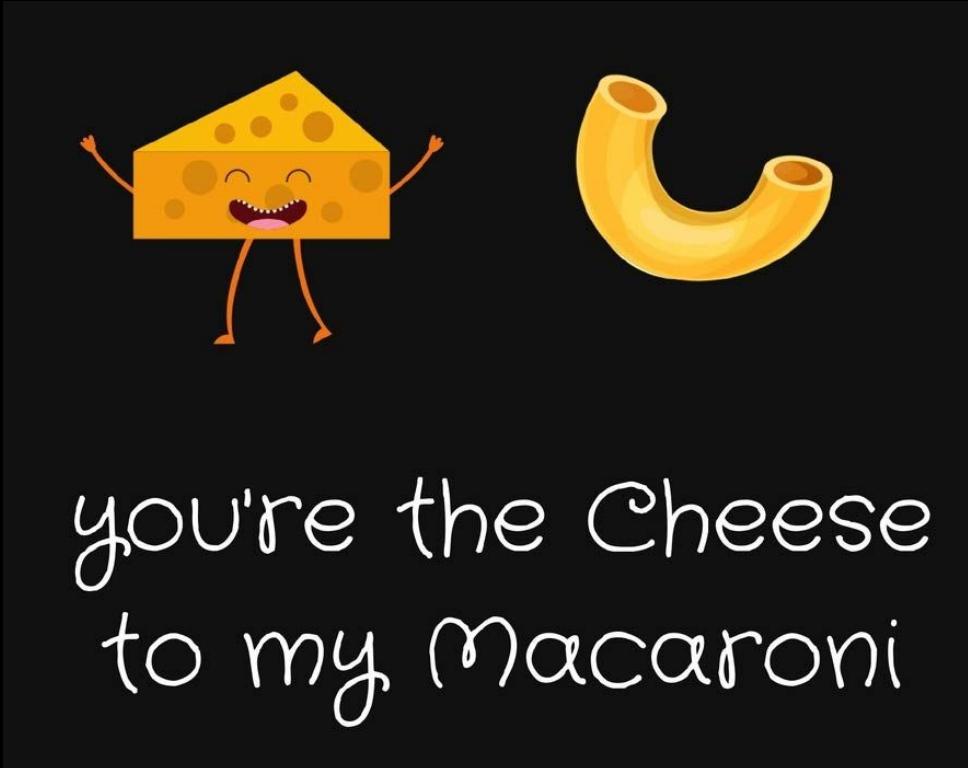
FinTech goes global



BNPL: the “obvious” opportunity



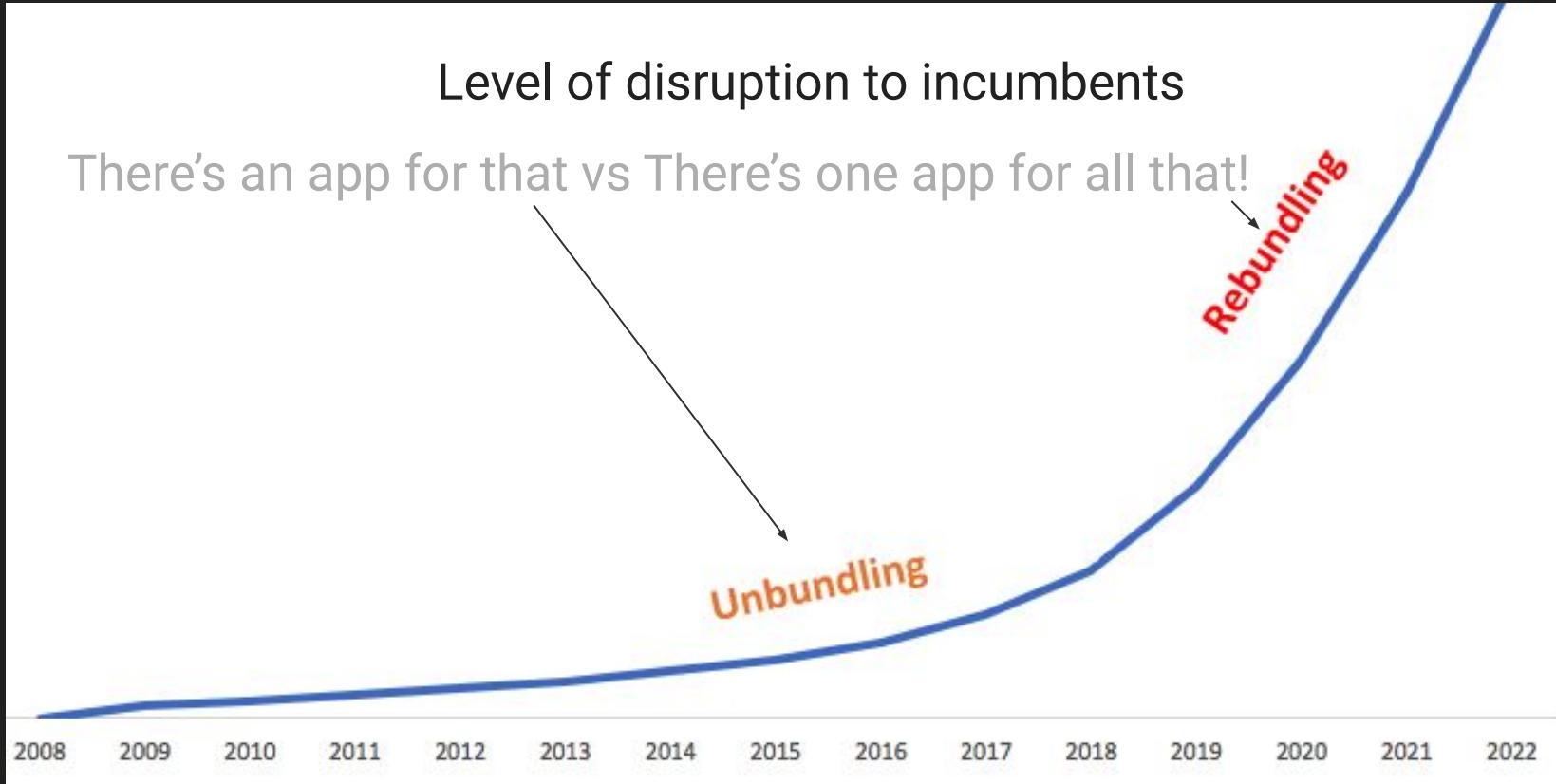
Security + AI (+ Gvt)



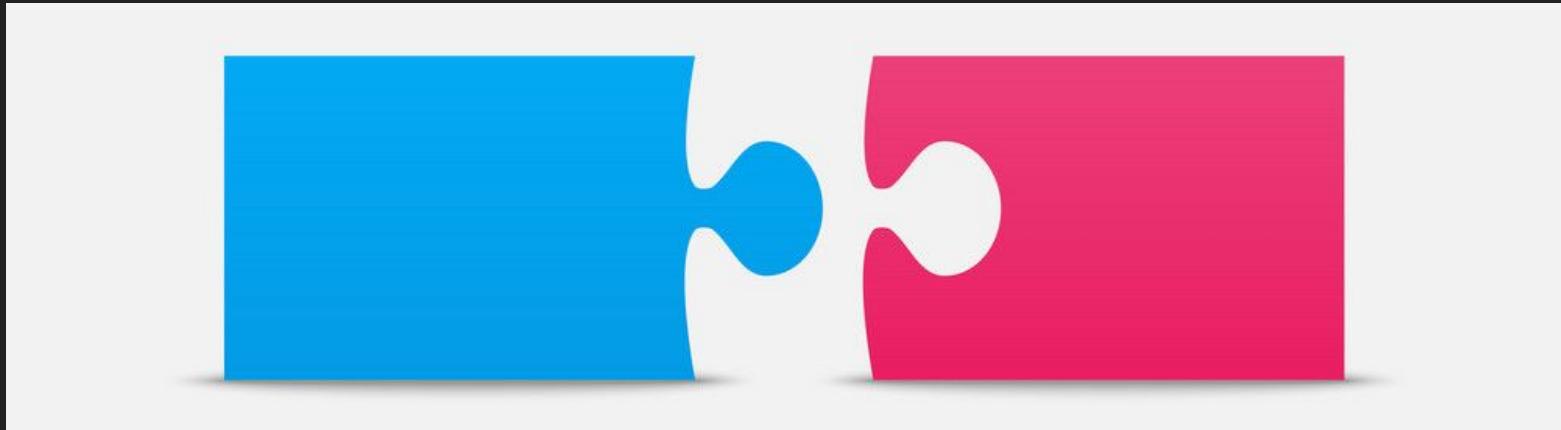




Rebundling



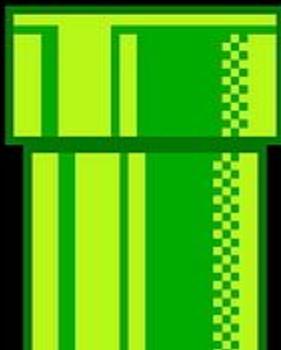
Business + Personal



FinTech + eCommerce



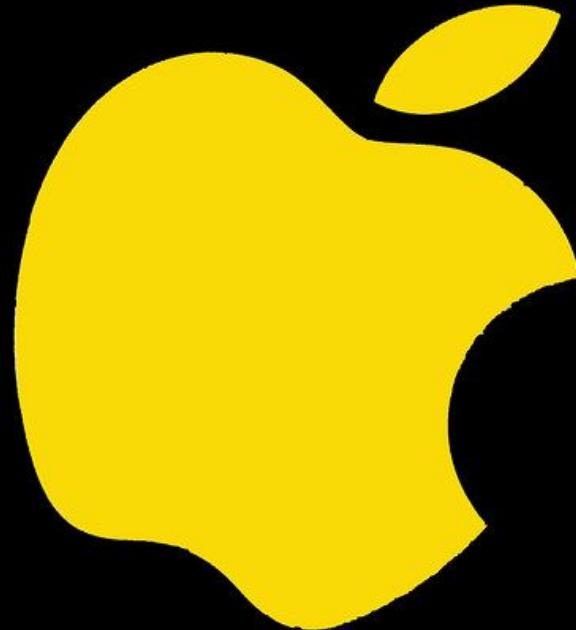
Open Finance in Mx and Br



Vs



Big (Fin)Tech



Intense war for talent



Global warming: so not a hoax



To recap

1. Incumbents will decline sharply
2. Ubiquity of crypto, digital currencies and mobile banking
3. FinTech Goes Global
4. BNPL: the “Obvious” Opportunity?
5. Security + AI + Gvt
6. Rebundling
 7. Business + Personal
 8. FinTech + eCommerce
 9. Open Finance in Mx and Br
10. Big FinTech
11. Intense war for talent
12. Global warming: so not a hoax

Peace

juan.guerra@revolut.com

I do not represent the views of Revolut or its affiliated companies, these views are my own.

