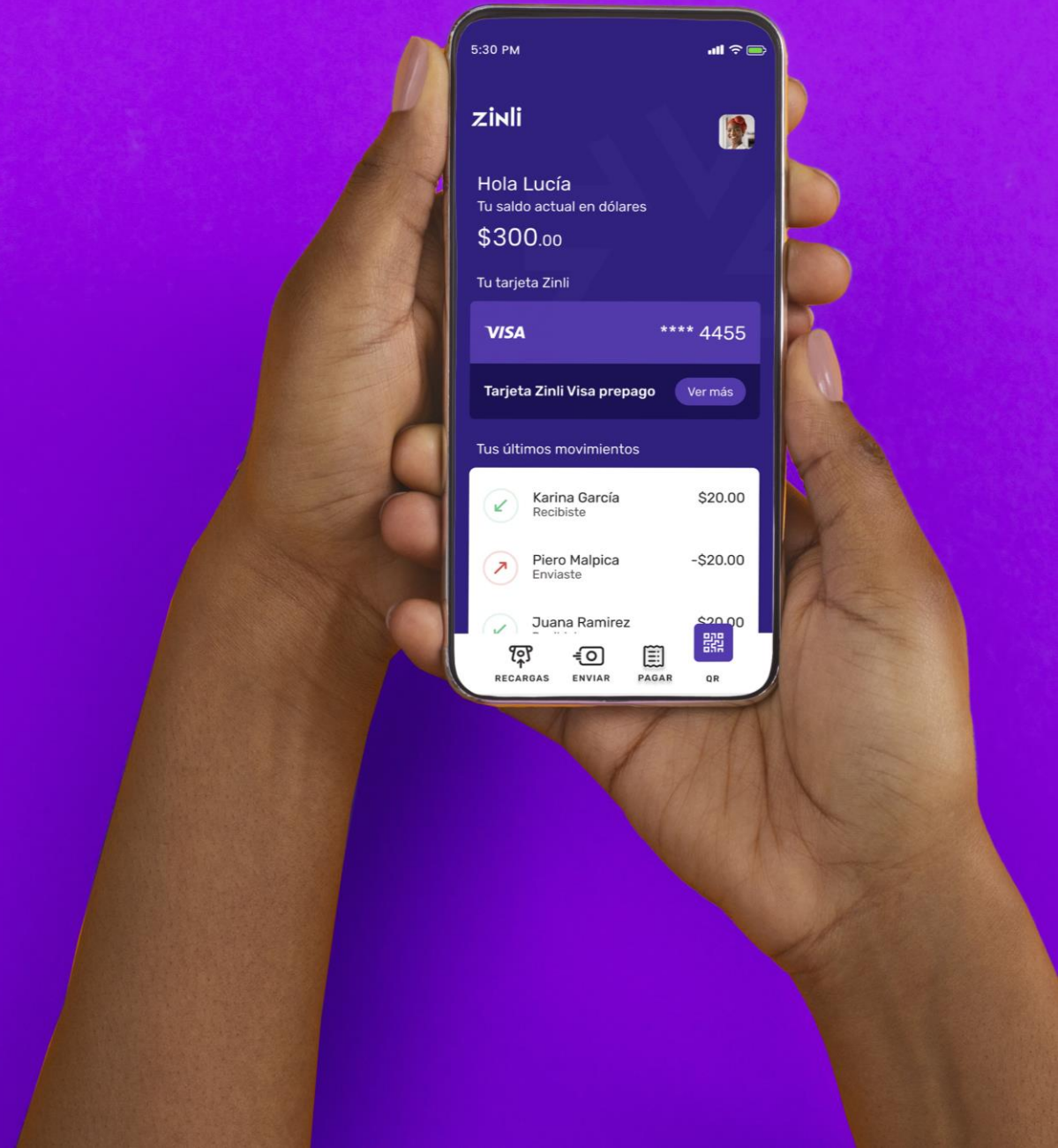


2023

Alianzas Estratégicas con la Industria Fintech

Javier Buitrago – CEO Zinli.com





Porque es importante?

Financial Services: the \$10 trillion opportunity

The financial services industry market cap is ~\$10T globally



Fintech unicorns in hypergrowth



Public disruptors taking center stage



Big tech monetizing installed base



Source: Accel

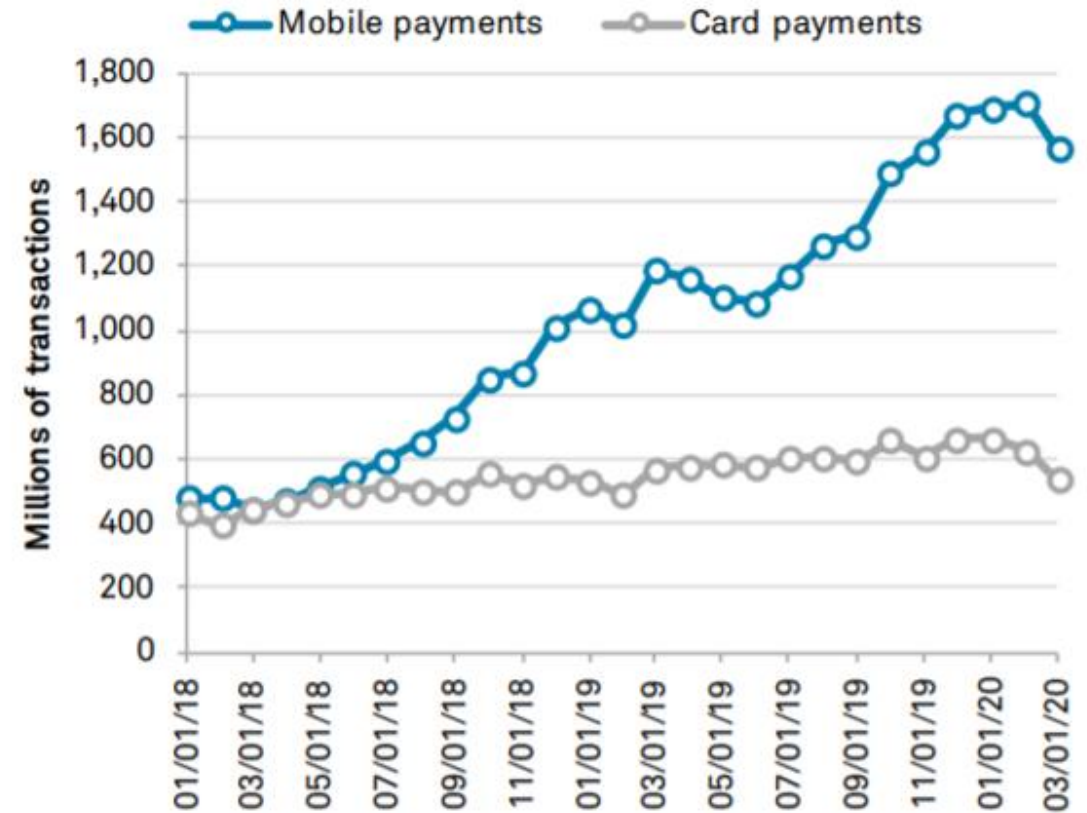
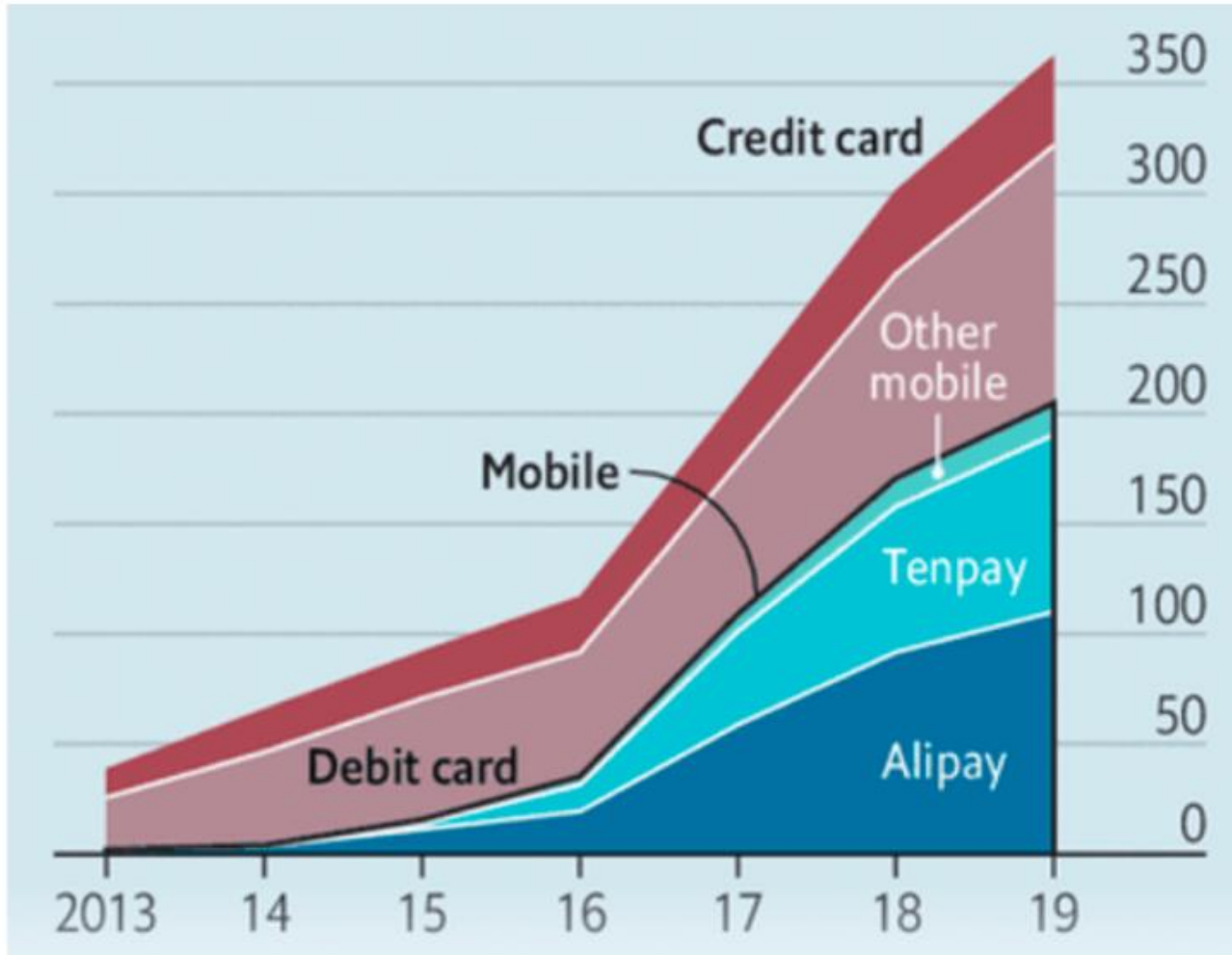
Edited by: Panagiotis Kriaris



Porque es importante?



The rise and rise of digital wallets in China at the expense of card network UnionPay

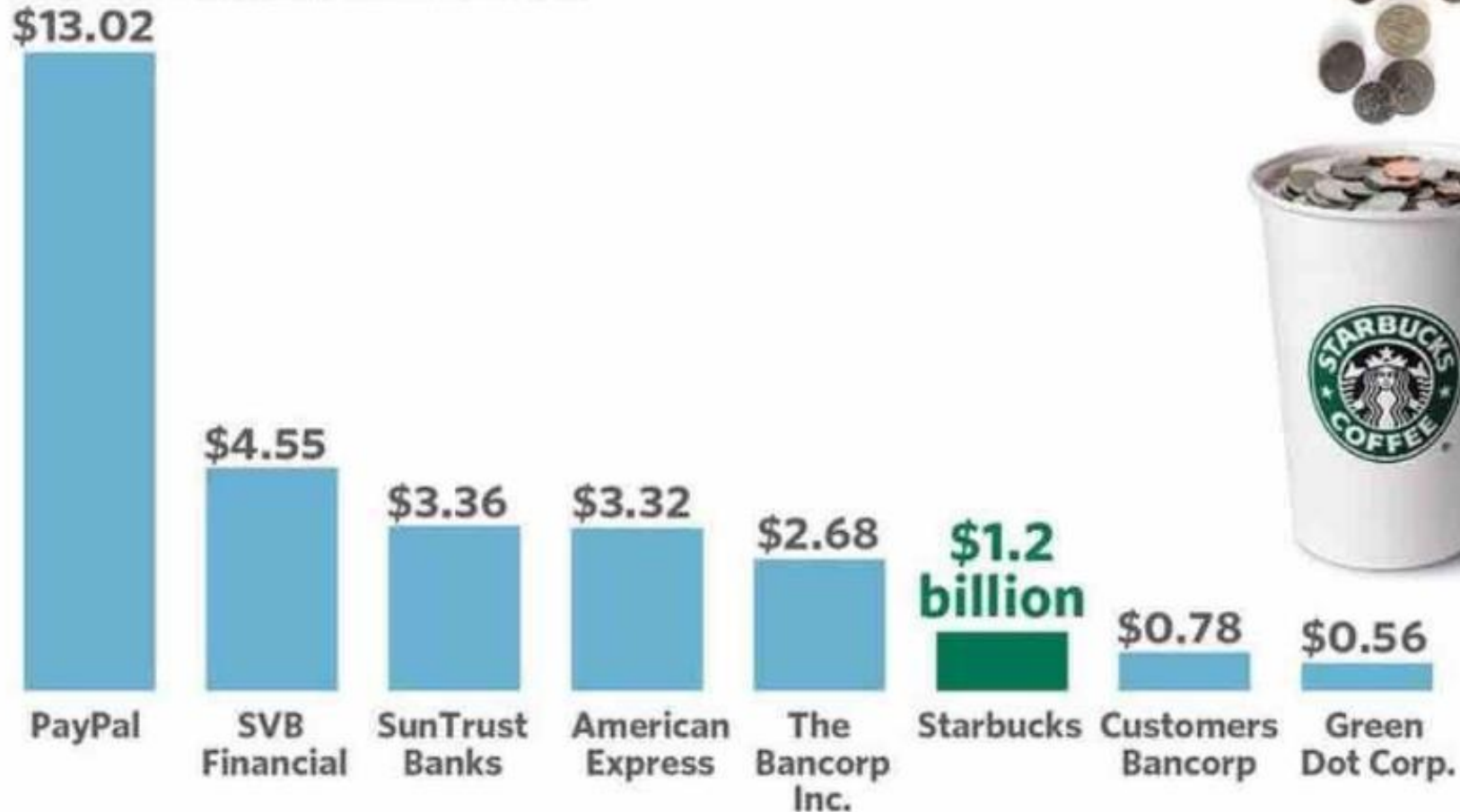


Data compiled June 1, 2020.

Porque es importante?

Where Starbucks stacks up in deposits

Starbucks and PayPal have more consumer cash than many financial institutions, in billions



Source: WSJ and S&P Global Market Intelligence, Starbucks

Porque es importante?



Capital Markets, Wealth Management

Retail Investing / Brokers Institutional Trading Capital Markets Technology
Exchanges Financial / Market Data PropTech Alternatives



Payments

B2B Payments Solutions Merchant Acquiring / Processing
Money Transfer / FX Online-focused Payments ATM & Other Payments Hardware
Card Networks Loyalty / Other Solutions



Banking, Lending

Core Banking Tech BaaS / PaaS (with a bank license) Neobanks
Other BaaS / PaaS BNPL Lending & Mortgage Tech Alternative Lenders
Mortgage (Non-bank) Lenders



Insurance

Insurance Solutions Digital Insurers
Health Solutions Employee Benefits



Crypto & Blockchain

Mining Solutions & Infrastructure Wallets Exchanges
DeFi Storage & Security Other



Other Fintech

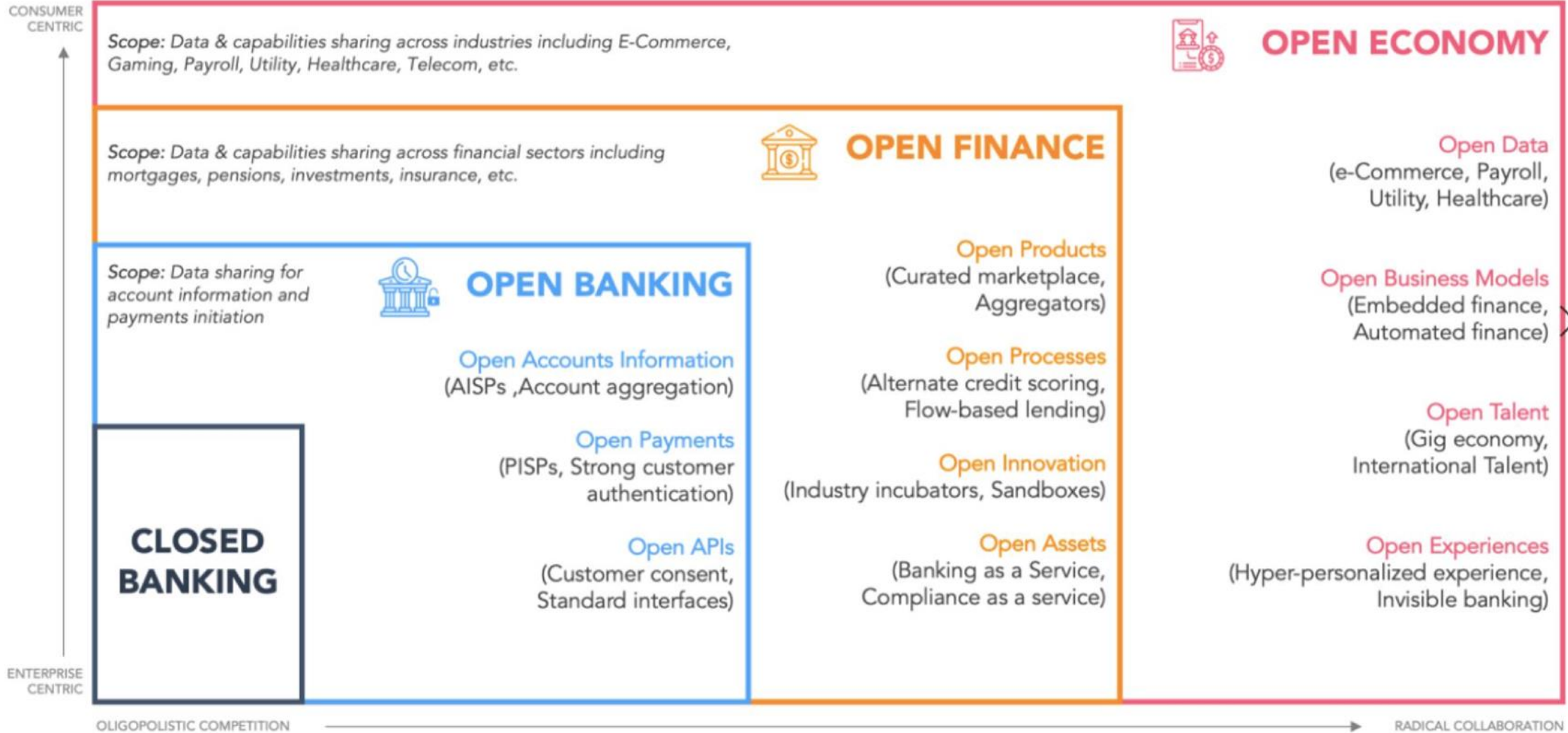
Payroll FMS² Selected Governance, Risk & Compliance
Price Comparison / Brokers Diversified Information Credit Data & Bureaus
SaaS Mobility Marketplaces Spend Management ESG Fintech
Other Business Data RegTech

https://www.linkedin.com/posts/pkriaris_fintech-technology-finance-activity-7061565703434215424-lfok/?utm_source=share&utm_medium=member_android



Porque es importante?

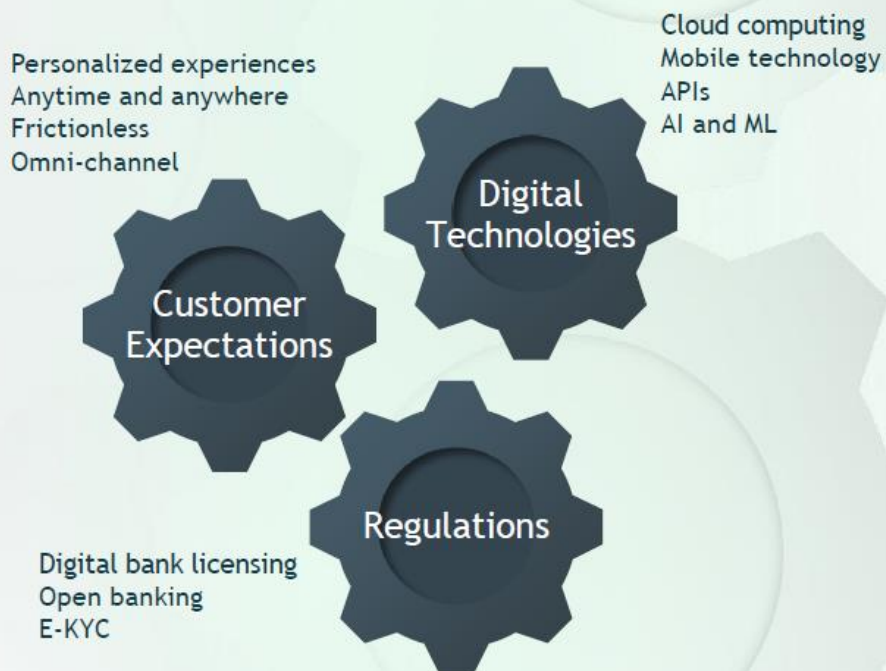
The Open Banking Evolution: From Beginning To Beyond



Que tipos de alianzas existen?

Banking is evolving as new providers and innovative models emerge

Shifting customer expectations, advancement in technologies and regulatory developments...



...are changing the "Who", "What" and "How" of banking



Who

Start-ups and non-FI corporates as banking providers
Specialized "as-a-service" roles across the banking stack



What

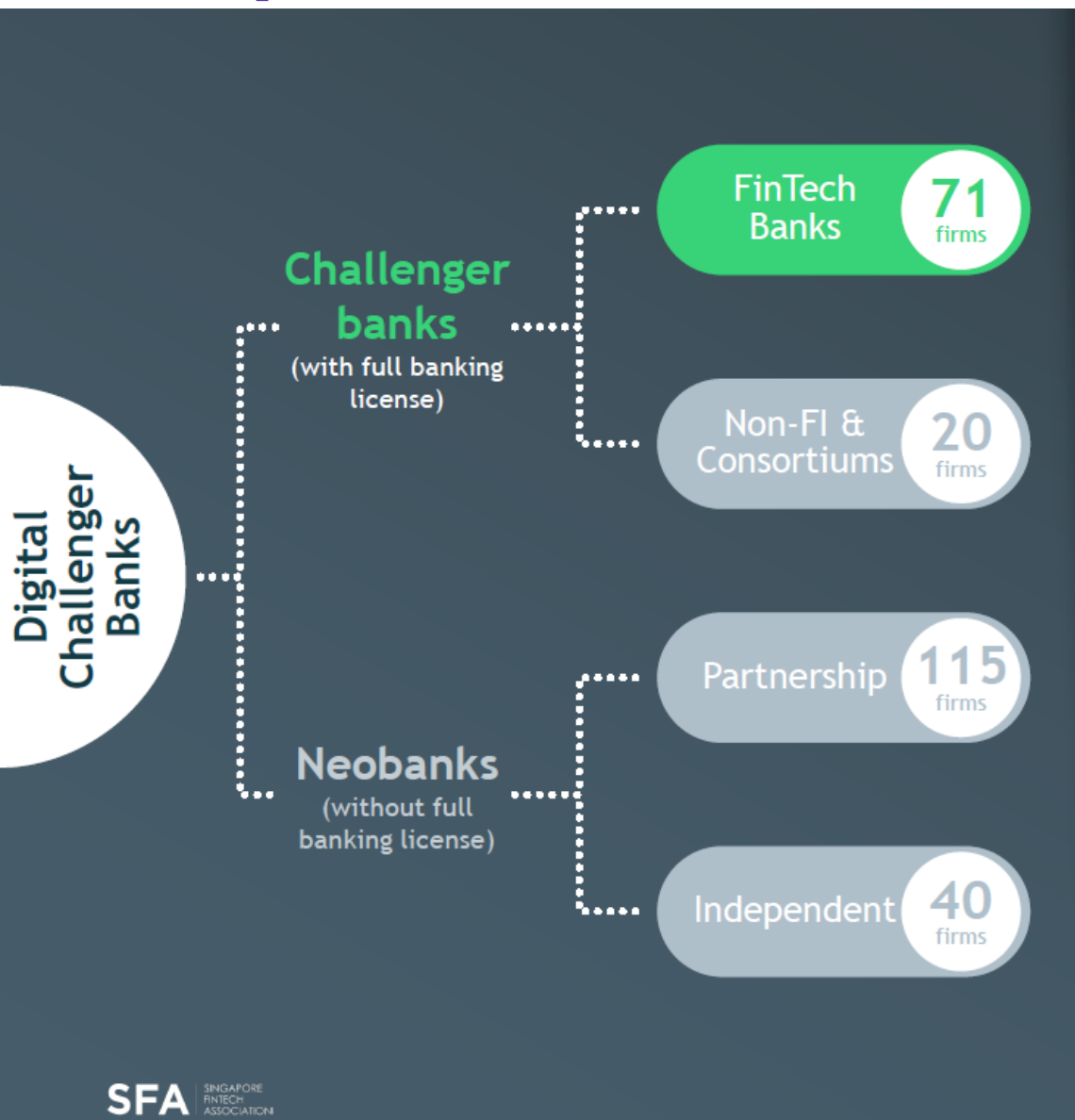
Innovative products that solve for underserved and unbanked
Personalized services and features enhancing value add



How

Fully-digital offering with 24/7 availability
Embedded provisioning at the point of customer need

Que tipos de alianzas existen?



Challenger Banks - FinTech Banks

Recently founded firms that have acquired a full banking license and are permitted to provide a full range of banking products and services



Acquired license on July 2019



Acquired license on Dec 2018



Acquired license on July 2016



Acquired license on April 2017

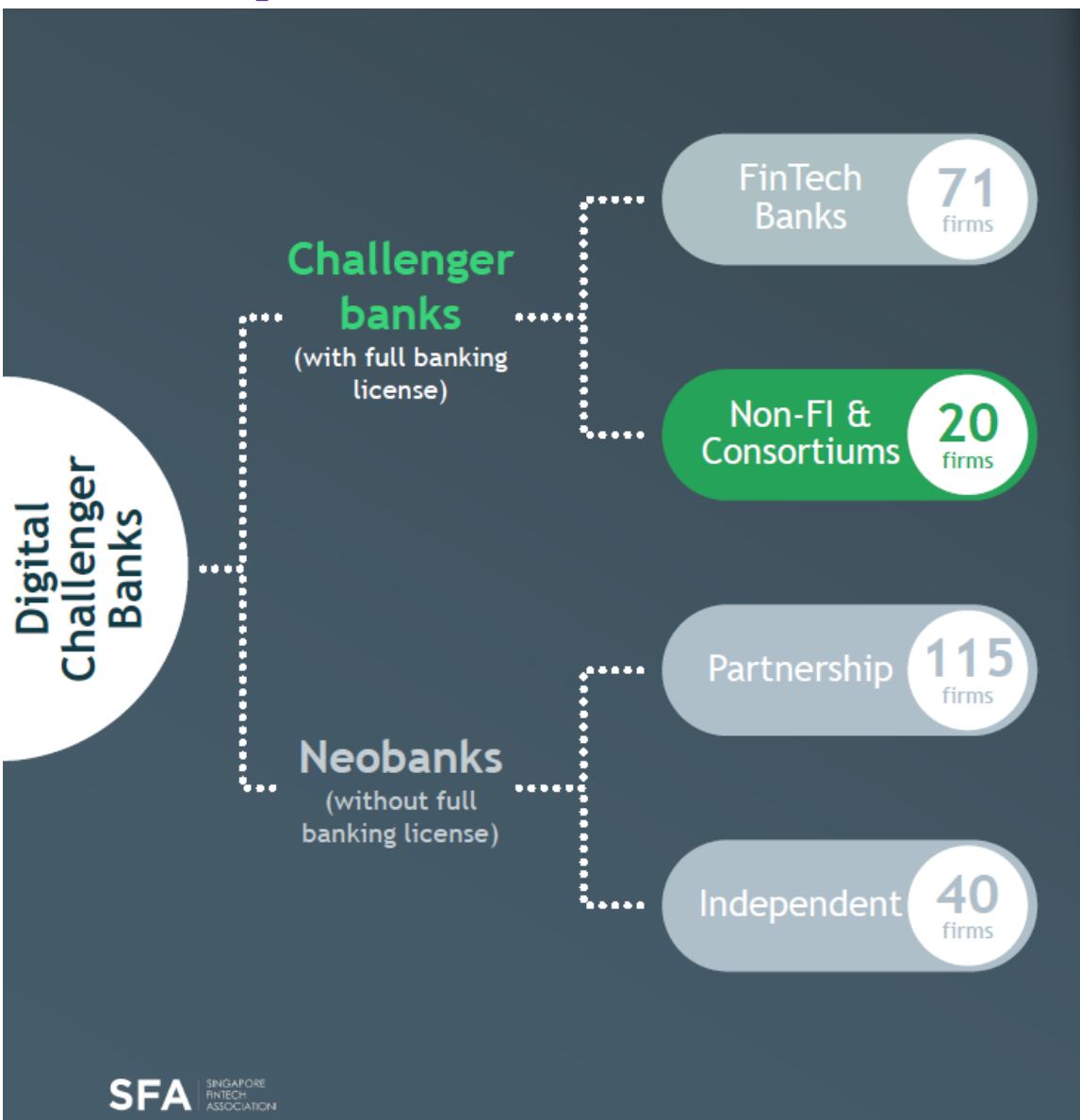


Acquired license on May 2020



Acquired license on Sept 2019

Que tipos de alianzas existen?



Challenger Banks - Non-FIs & Consortiums

Large established non-financial corporates from industries such as Telco, Social Media, e-Commerce, Ride-Sharing and others, that have gone on to acquire a full banking license

kakaobank

Parent: Kakao, Social Media

WeBank
微众银行

Parent: Tencent, Social Media

网商银行
MYbank

Parent: Alibaba, E-Commerce

orange
bank

Parent: Orange, Telecom

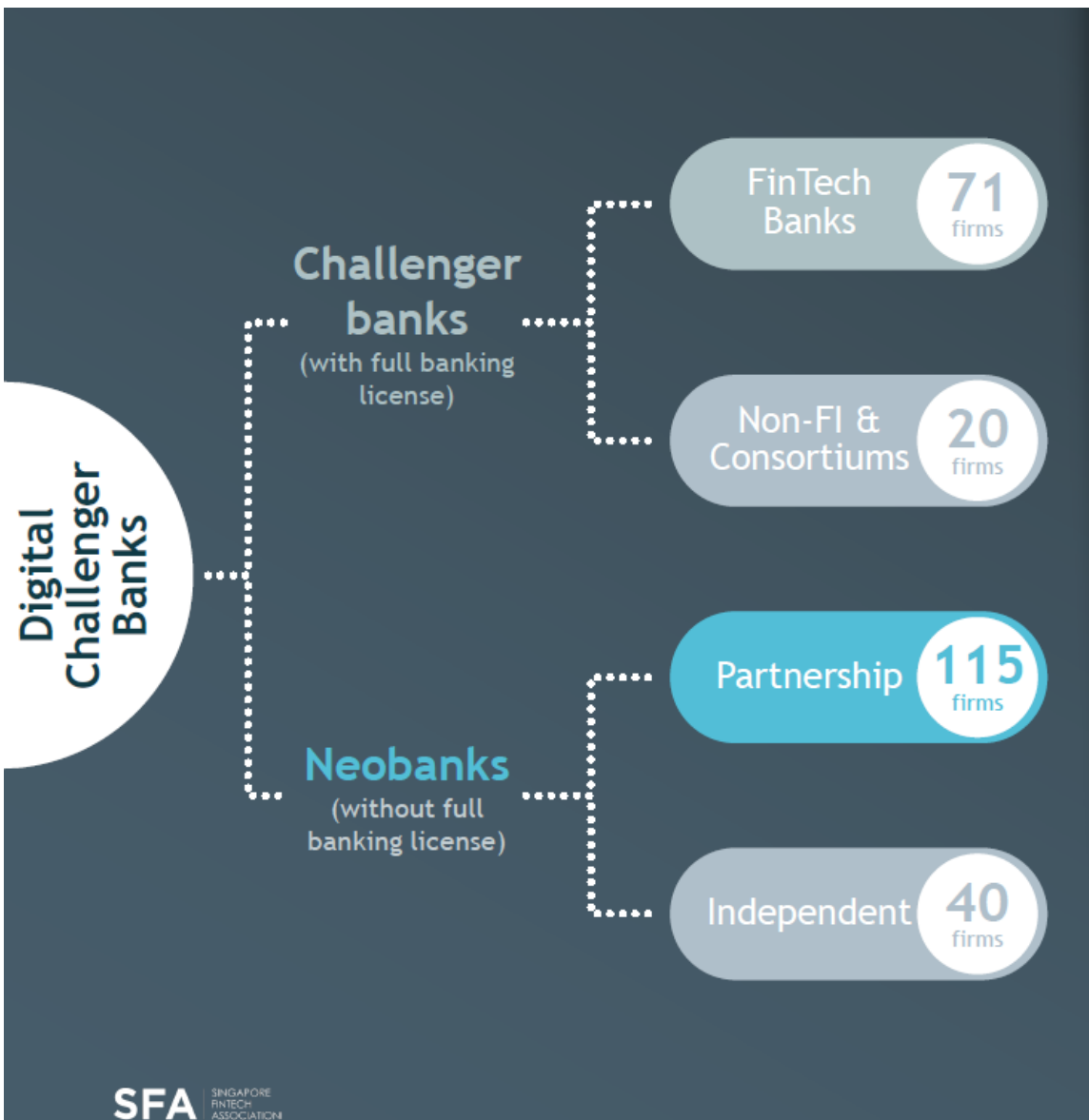
K bank

Parent: KT Corp, Telecom

XW 新网银行

Parent: Xiaomi, Consumer Electronics

Que tipos de alianzas existen?



Neobanks - Partnerships

Firms that partner with a bank license holder, either directly or via an intermediary processor, to provide banking products and services

chime

Bank Partner: Bancorp, Stride bank

tide.

Bank Partner: Clearbank

aspire

Bank Partner: DBS



Bank Partner: Bendigo and Adelaide Bank

Dave

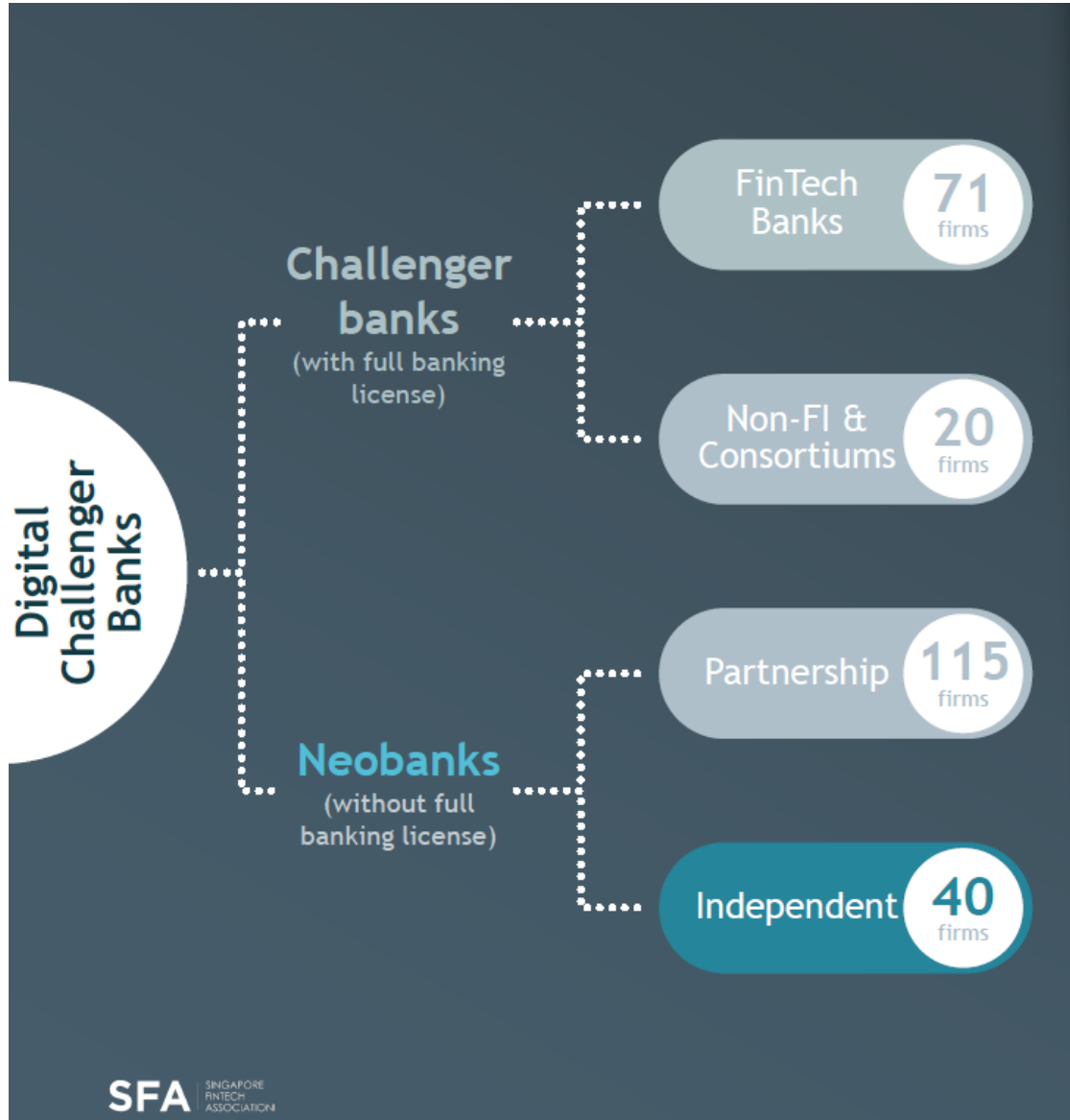
Bank Partner: Evolve Bank & Trust

KOHO

Bank Partner: Peoples Trust



Que tipos de alianzas existen?



Neobanks - Independent

Firms that have acquired an electronic money, payments or securities license and provide "bank-like" services. Some are FinTechs that specialized in lending or investments prior to extending into banking



License: EMI Registered Agent



License: Money Service Operator



License: Payment Institution



License: Broker-Dealer



License: Broker-Dealer



License: Broker-Dealer

Selected examples

Note: "Bank-like" refers to the functionalities of holding, transferring and spending money. Independent Neobanks may offer these through a cash management account. Independent Neobanks may work with licensed entities for processing, card issuances and account capabilities

Source: BCG FinTech Control Tower

Ejemplos exitosos?



Alipay Aims to Help 10 Million European Merchants Reach Over 2 Billion Potential Consumers in Five Years With Innovative Technology

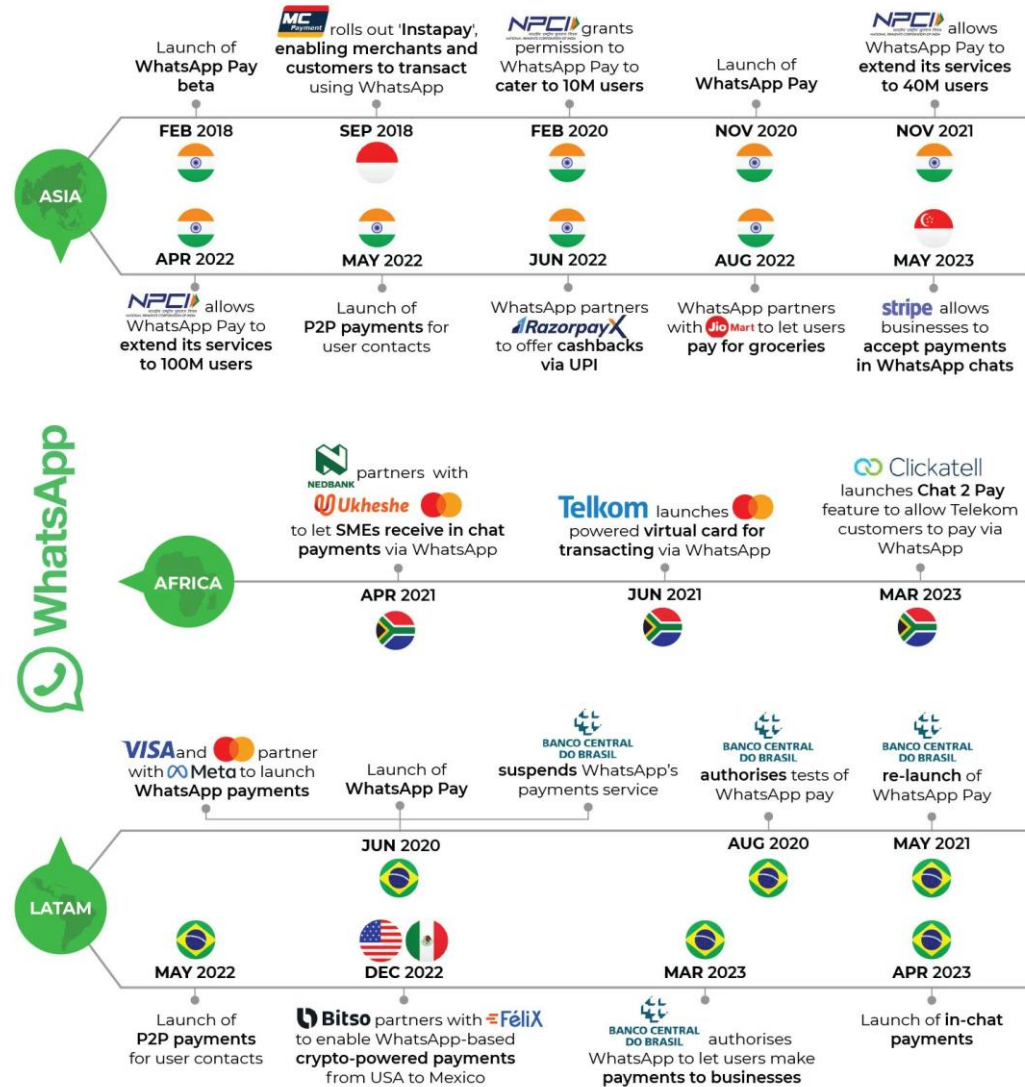
Drawing on the strength of its open platform and network, Alipay continually deepens partner collaboration to bring the world more new and equal opportunities



<https://efipm.medium.com/the-3-kinds-of-digital-wallet-interoperability-in-asia-6c89e28e605d>

Ejemplos exitosos?

WS | WhatsApp pays a visit to emerging markets



The information provided is based on public announcements as of May 2023. | This is an indicative and non-exhaustive list. **WHITESIGHT**

<https://twitter.com/efipm/status/1662793098152271872?t=gFvfvciIH90K9Pj2BGSHw&s=08>



Apple takes a fulsome bite of the forbidden fruit of finance



Payments



AMERICAN EXPRESS
J.P.Morgan
VISA
Launch of Apple Pay in USA

Santander
NatWest
Royal Bank of Scotland
Launch of Apple Pay in UK

greendot bank
Launch of Apple Cash

Launch of Apple Pay Order Tracking

2014

2017

2022

Payments

Credit



Citizens
Launch of iPhone Upgrade Program

Goldman Sachs
Launch of Apple Card Monthly Instalment

Acquisition of CREDIT KUDOS

Goldman Sachs
Launch of Apple Pay Later in USA

2015

2019

2022

2023

Cards



Goldman Sachs
Launch of Apple Cards in USA

Launch of Universal Gift Card

Launch of Apple Card Family

2019

2020

2021

Savings



SME



Acquisition of (nobee)wave

Launch of Apple Business Essentials

stripe Square
fiserv. adyen
Launch of Apple Tap to Pay in USA

CTBC BANK
TapPay
Launch of Apple Tap to Pay in Taiwan

Launch of Apple Business connect

2020

2021

2022

2023

Goldman Sachs
Apple unveils plans to launch Savings Account

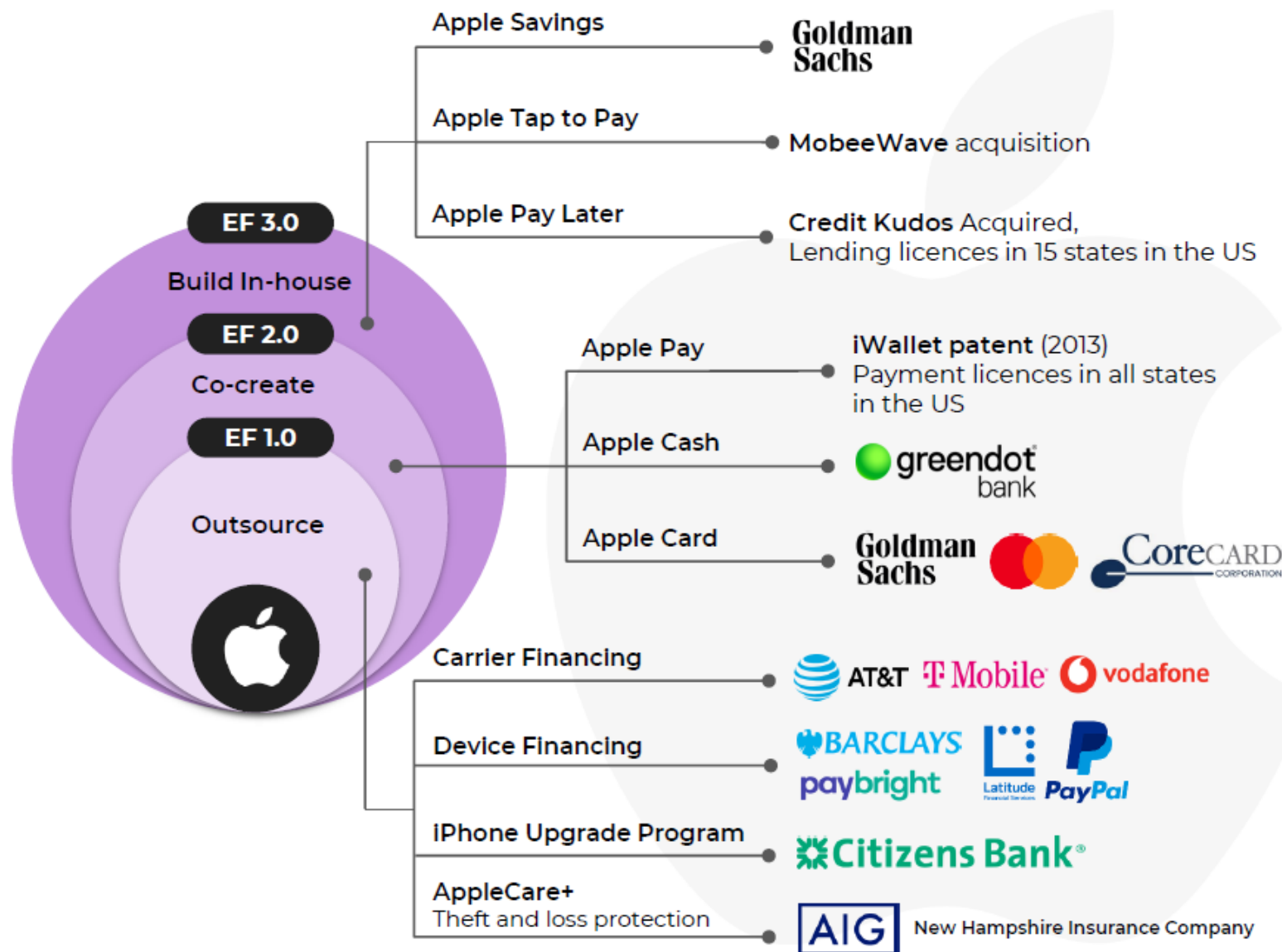
2022

Goldman Sachs
Launch of Apple card Savings Account in USA

2023

<https://whitesight.net/analysing-apples-embedded-finance-adventures/>

Apple's growing commitment to embedded finance



The Evolution of Apple's Commitment to Financial Products

Embedded Finance (EF) 1.0

A crush: Financial services to support Apple device purchase

In the early days, Apple outsourced device-financing plans to telephone carriers and financial institutions. Device protection benefits offered to consumers were also outsourced to insurance companies.

Embedded Finance (EF) 2.0

It's complicated: Partnerships & co-creation

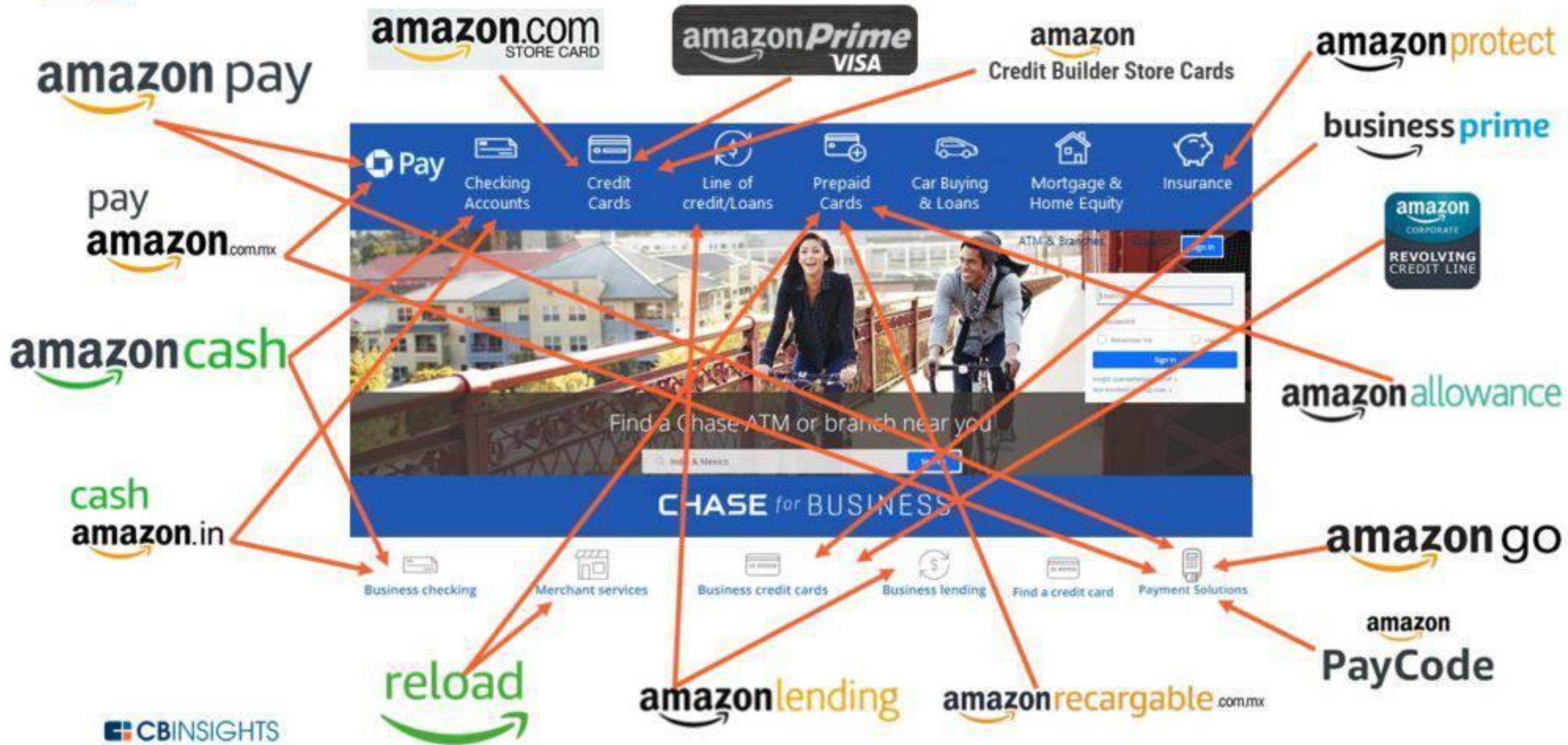
From 2014 to 2019, Apple acquired patents and partnered with financial institutions and technology providers to launch products such as Apple Pay and Apple Card.

Embedded Finance (EF) 3.0

Commitment: Acquire licences and firms and build capabilities in-house

Since 2020, Apple has acquired several capability providers and payments/lending licences in the US. They are building financial infrastructure in-house, such as payment processors and fraud detection tools, to reduce reliance on external partners. Apple is growing more committed to financial services, evident from its strategic intent to improve financial products through data collection and ecosystem building.

All the ways Amazon is unbundling the bank





in Financial Services. C-Innovation Update



Facebook and Instagram integrates Shop Pay functionality from Shopify to enable shoppers to buy products directly from their social media sites.



Albertsons a leading food and drug retailer in the US Partners with Google to digitalize the grocery shopping experience, including integration of Google Pay.



Google Pay launches international money transfers with Wise and Western Union.



Reliance Industries has partnered with Facebook Inc, Google and fintech player Infibeam to set up a national digital payment network in India.

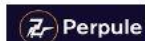


Japan's first app-only bank, Minna Bank , to run entirely on Google Cloud.

2021



Apple Pay to accept Bitcoin via BitPay cards.



Amazon acquires India-based retail tech start-up Perpule. An omnichannel engagement and payments platform for offline retail stores.



Amazon installed hand scanners in Whole Foods stores that lets shoppers pay with a palm print.

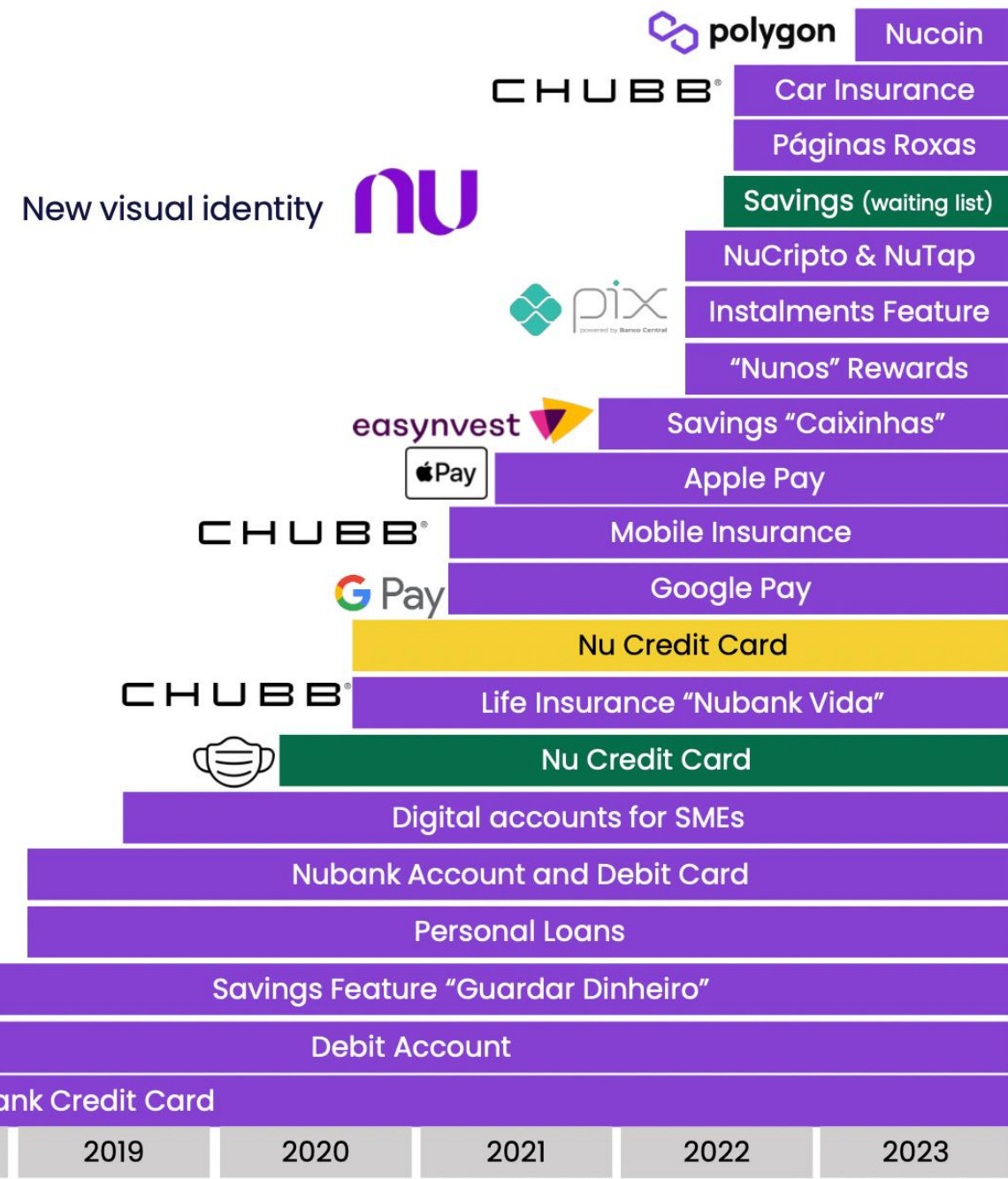


Microsoft launches Cloud for Financial Services.



Nubank's Product Stack

- Starting by offering credit cards first was a key differentiating factor. As customers tend to struggle to trust a new company to hold their money, so acquisition costs are higher.
- Nubank has progressively diversified its services by offering insurance and cryptocurrency trading services to customers, while stepping into key markets in LATAM.
- To offer an installments, Nubank leverages an initiative led by the Brazilian Central Bank called Pix.





Alianza de Zinli con VISA para facilitar los pagos en el Metro de Panamá

Compra La Física
al **50%** de desc.
¡aquí!

En todas las sucursales del 01 al 07 de febrero de 2023

Compra La Física
al **50%** de desc.
en **Do it Center**

En todas las sucursales del 01 al 07 de febrero de 2023

VISA | **METRO** | **zinli**

Paga tu pasaje del Metro de Panamá con **Visa sin contacto.**

Paga rápido, fácil y seguro en los torniquetes señalizados.

Aplica en torniquetes señalizados. Conoce más en www.visa.com.pa

zinli

VISA | **METRO** | **zinli**

Paga tu pasaje del Metro de Panamá con **Visa sin contacto.**

¡Hola Pedro!

Ya puedes pagar tu pasaje del **Metro de Panamá** con tu **Tarjeta Zinli Visa Prepago** sin contacto 📱💳

⚡Rápido, fácil, seguro y sin filas ⚡

Aplica en torniquetes señalizados.

¡CONOCE MÁS!

**Tu dinero
Zin límites**



Alianza de Zinli con Mercantil Seguros para facilitar los microseguros en Panamá



Vida



Accidentes
Personales



Servicio
Funerario



Hospitalización



Indemnización
por Cáncer



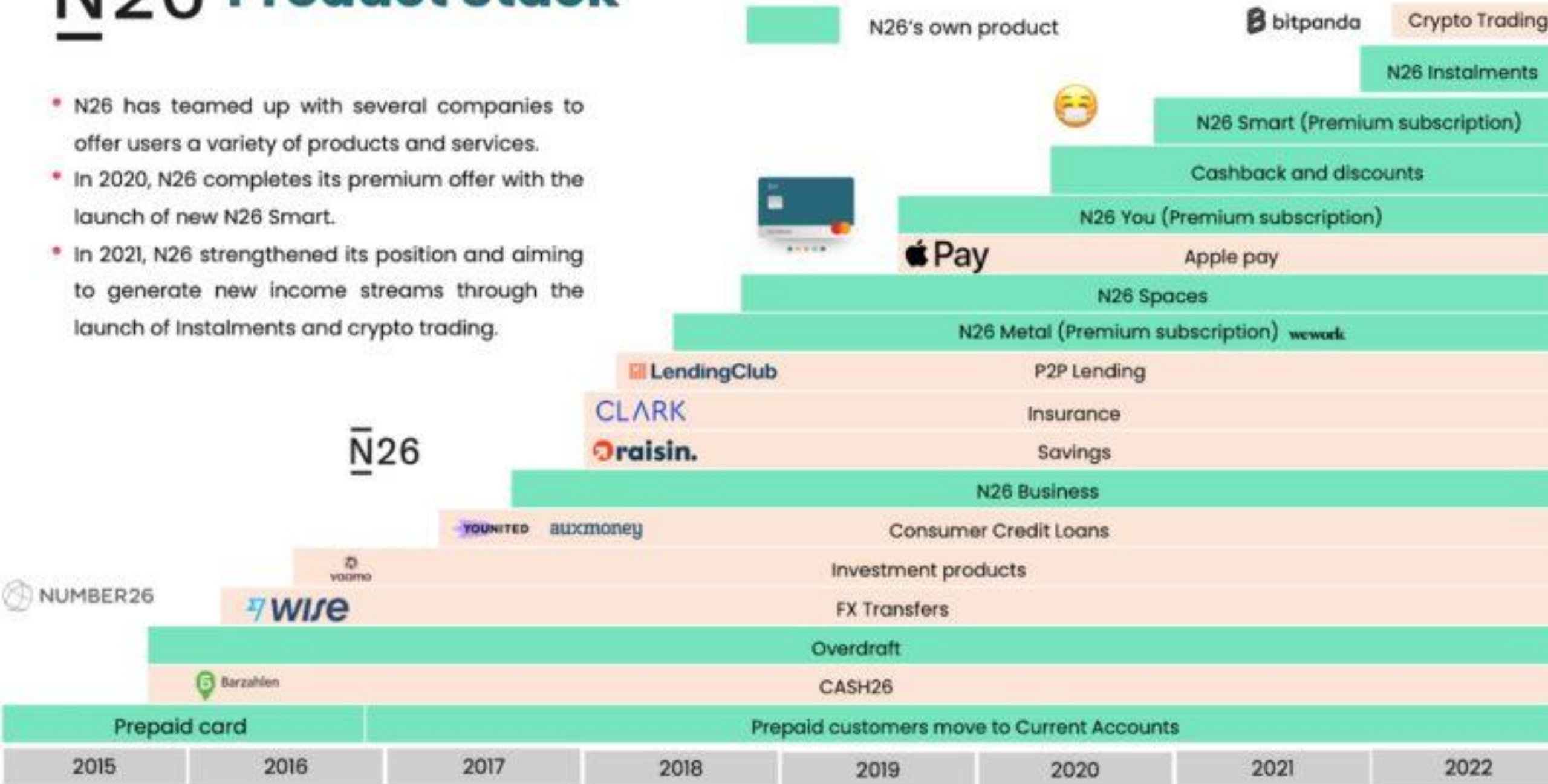
Mercantil
Seguros



N26 Product Stack

- N26 has teamed up with several companies to offer users a variety of products and services.
- In 2020, N26 completes its premium offer with the launch of new N26 Smart.
- In 2021, N26 strengthened its position and aiming to generate new income streams through the launch of Instalments and crypto trading.

Offering via partnership
 N26's own product





Ejemplos exitosos

+1MILLÓN

DE PERSONAS ESTÁN HACIENDO
CRECER SU PLATA CON NOSOTROS
A TRAVÉS DE MERCADOPAGO



PAGAR AL VENCIMIENTO
PARA AHORRAR



MERCADO PAGO

SEPTIEMBRE 2022

SEPTIEMBRE 2023

5.000.000
DE USUARIOS

10.000.000
DE USUARIOS

50 % DE RENDIMIENTO

96 % DE RENDIMIENTO



21:29 13.4°



MUCHAS GRACIAS

JAVIER BUITRAGO
CEO – Zinli.com