Fintech Driving Reinvention

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FINTECH Circle
CEO – Susanne Chishti

Founder, Bestselling Editor, Investor & NED

- Susanne Chishti founded FINTECH Circle after more than 15 years in senior positions at Accenture, Morgan Stanley Investment Management, Lloyds and Deutsche Bank in London and Hong Kong
- Non-Executive Director at PE owned Crown Agents Bank, inventory financing platform Supply ME PLC, alternative lender JLG PLC and RegTech company Kompli-Global Ltd
- Co-Editor of bestselling FINTECH Book Series published by Wiley focused on the fintech sector overall and its verticals WealthTech, InsurTech, PayTech, LegalTech and artificial intelligence in finance
- Selected as “Global Fintech Thought Leader” in 2019 and 2021
- Won awards by Investment Week’s Women in Investment Awards and the Fintech Champion of the Year (Funding) in 2019
FINTECH Circle Ecosystem

The main global stakeholders coming together

FINTECH Circle consists of 3 “Circles”
Key 3 Trends

Embedded Finance

Green Finance/FinTech

Global Financial Inclusion
1) Embedded Finance

Definition

- It's when a financial service, like payments, is embedded into a non-financial brand to create a far more seamless and customised customer experience (B2C).

- Financial services that are integrated into another product (i.e., payments, lending, insurance, etc).

- Invisible Finance providing access to capital at point of sale.

- Embedded Finance Payments revenues alone are expected to grow from $16 billion to $140 billion by 2024 (Forbes).
Types of Embedded Finance

▪ Embedded Payments – Uber, Free Now, etc
▪ Embedded Lending – Klarna, AfterPay
▪ Embedded Insurance – Tesla, Nimbla, Kasko
▪ Embedded banking – Lyft, Shopify, Weavr
2) Green Finance & Green Fintech

Fintech at the intersection of Climate Change & ESG

Green finance = any structured financial activity that’s been created to ensure a better environmental outcome.

- The value of green bonds traded could soon hit $2.36 trillion.
- The top three green bond issuers are the US, China and France.

Green finance can help in the recovery from COVID-19.

Source: World Economic Forum

Source: die, Definition of Green Finance by Nannette Lindenberg
3) Progress in Financial Inclusion

A global problem to solve!

- **UK**: The most basic level of financial exclusion is an individual's lack of a bank account. In the UK, 4% of the total adult population (2.1M of 54.1M, as of 2018) lack a bank account.

- **USA**:  
  - In the U.S. the number of unbanked was roughly **35 million people**.  
  - Some 40% of Americans don’t even have $400 in a bank account, meaning they can easily get wiped out financially should the smallest thing go awry.

- **More than 2 billion people globally are unbanked** => Access to fairly priced financial services, and education around good financial habits, are so core to being able to live a dignified life.
Tokenizing Livestock
For Financial Inclusion
Fintech Thought Leadership
Sharing latest Fintech Technologies & Developments globally

The FINTECH Revolution is Here!
A collection of handbooks for investors, entrepreneurs and FinTech visionaries

FinTech for Dummies
Understanding the basics of FinTech and how it impacts the financial world

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