

FinTech:

디지털 격변의 현장

강정수

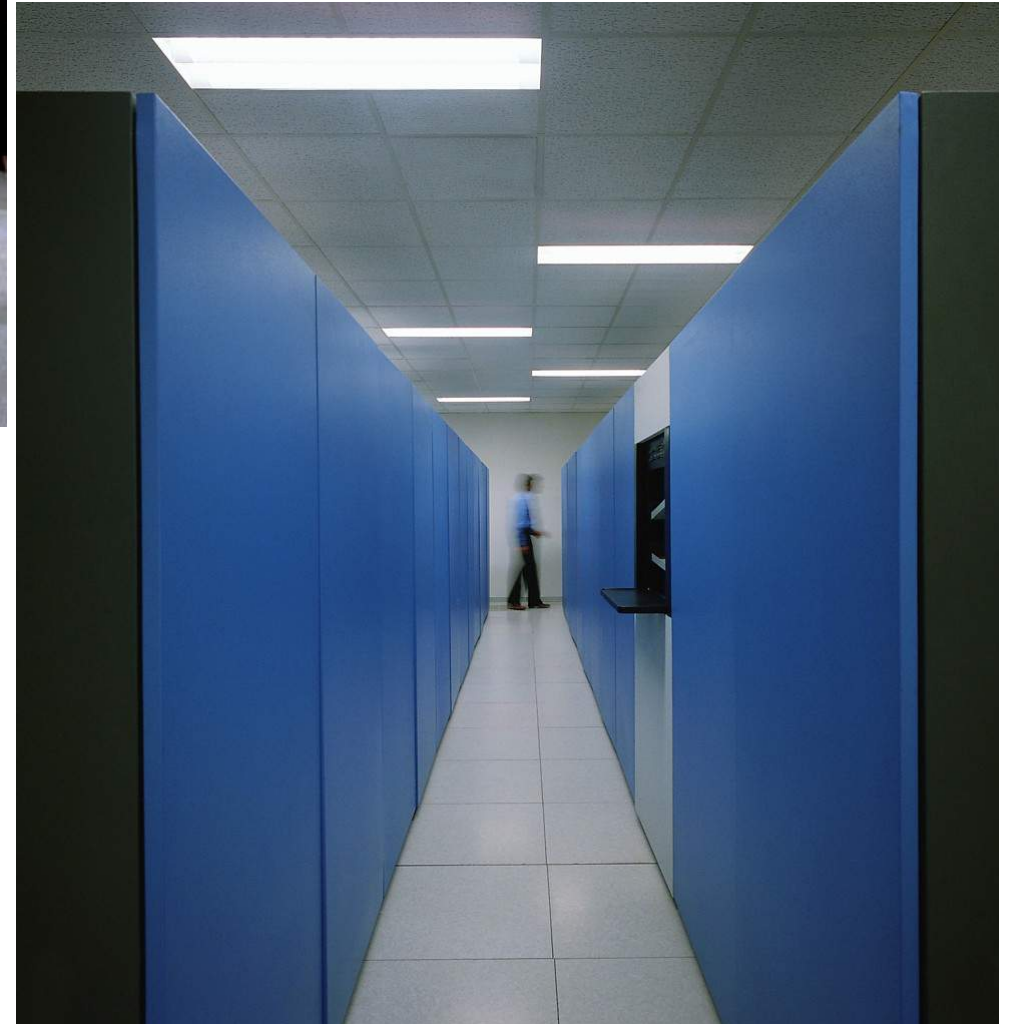
Intro



Marc Andreessen

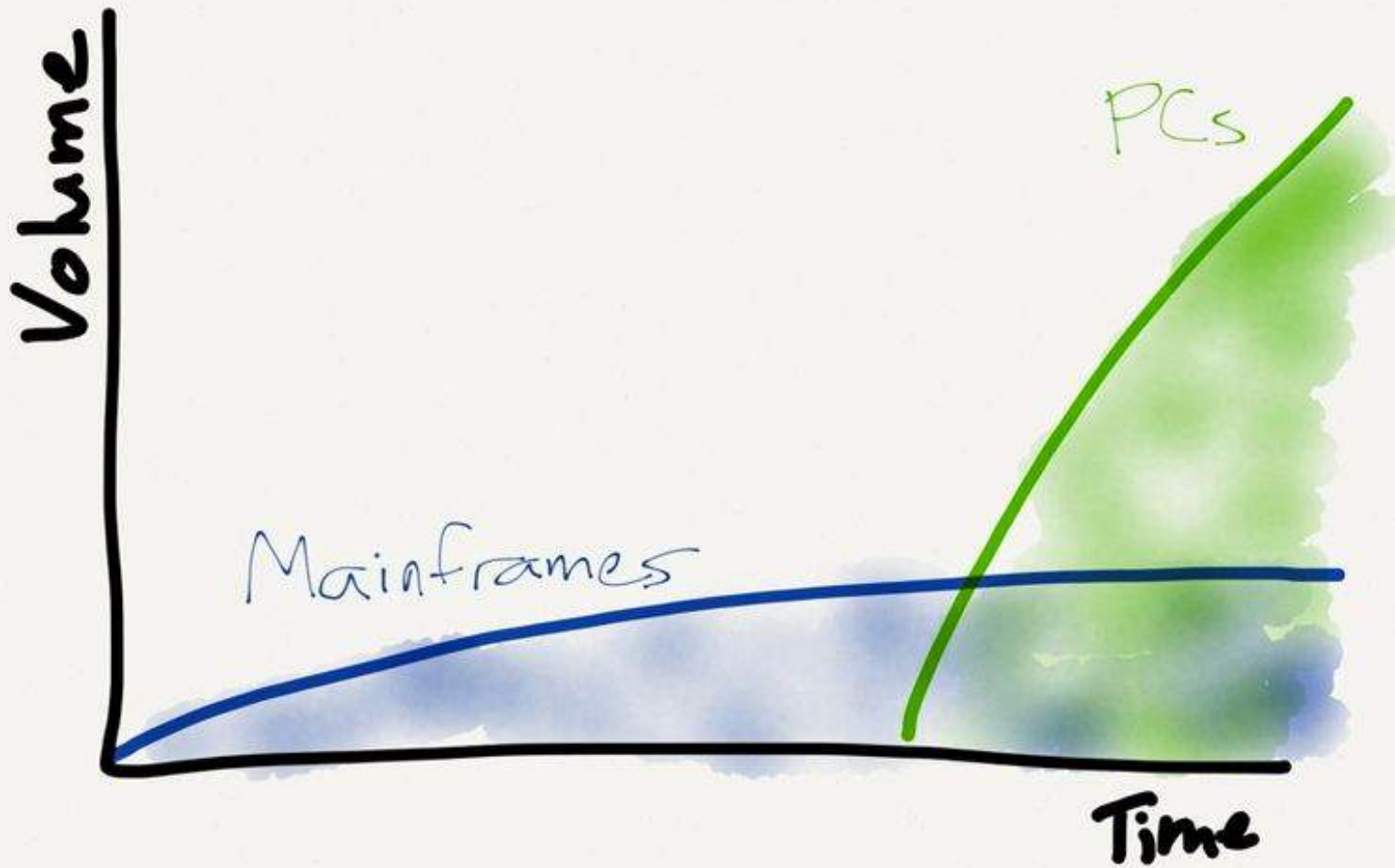
우리는 (금융) 시스템을 새롭게 만들 기회를 가지고 있다. 금융 거래는 단지 숫자들에 불과하다, 금융 거래는 단지 정보다. 단지 온라인 거래를 성사시키기 위해 10만 명의 사람과 뉴욕 맨해튼의 값비싼 빌딩과 1970년식 (IBM) 메인프레임 (대형) 컴퓨터로 가득찬 데이터 센터는 필요하지 않다.

“We have a chance to rebuild the system. Financial transactions are just numbers; it’s just information. You shouldn’t need 100,000 people and prime Manhattan real estate and giant data centers full of mainframe computers from the 1970s to give you the ability to do an online payment.”

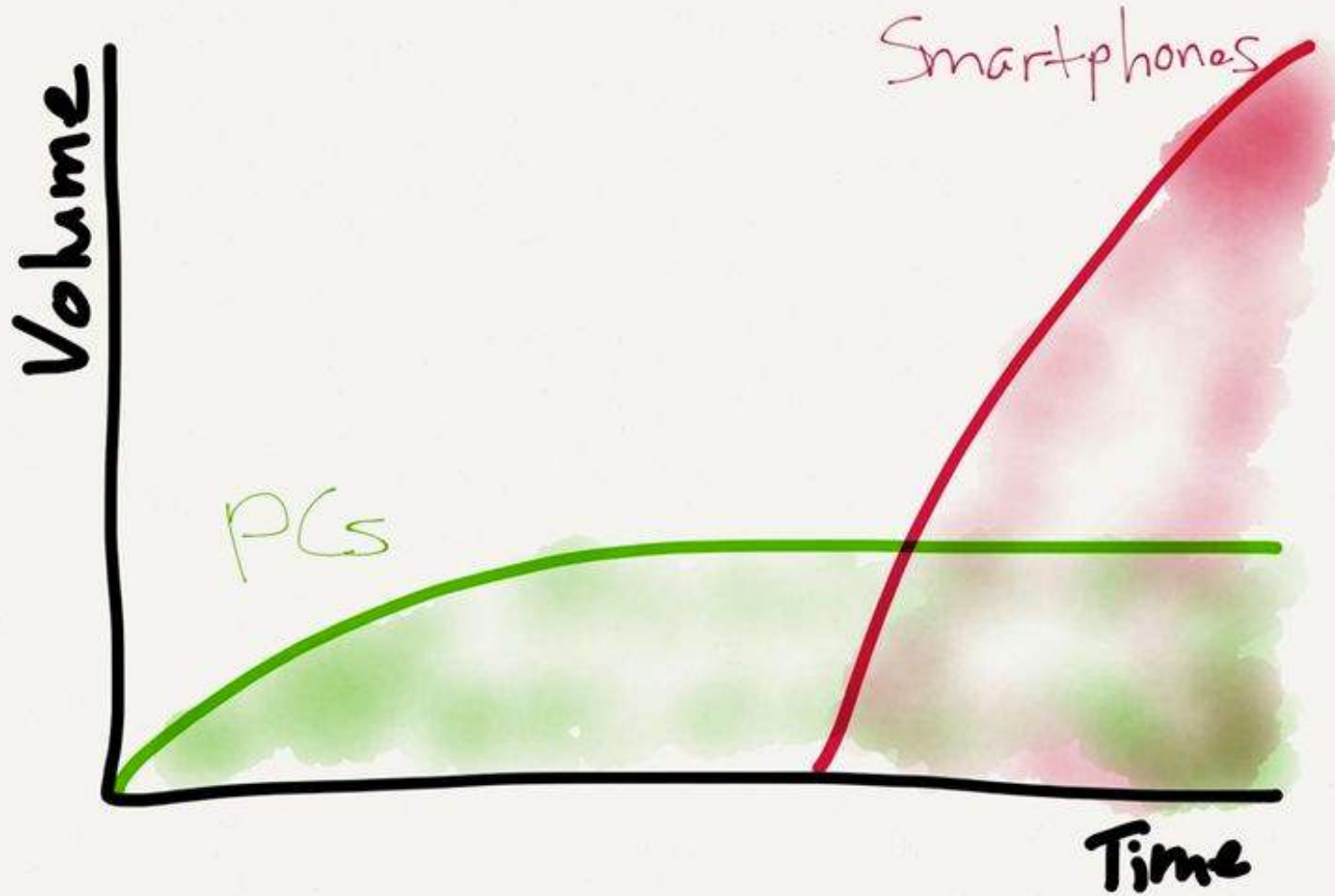


IBM Mainframes

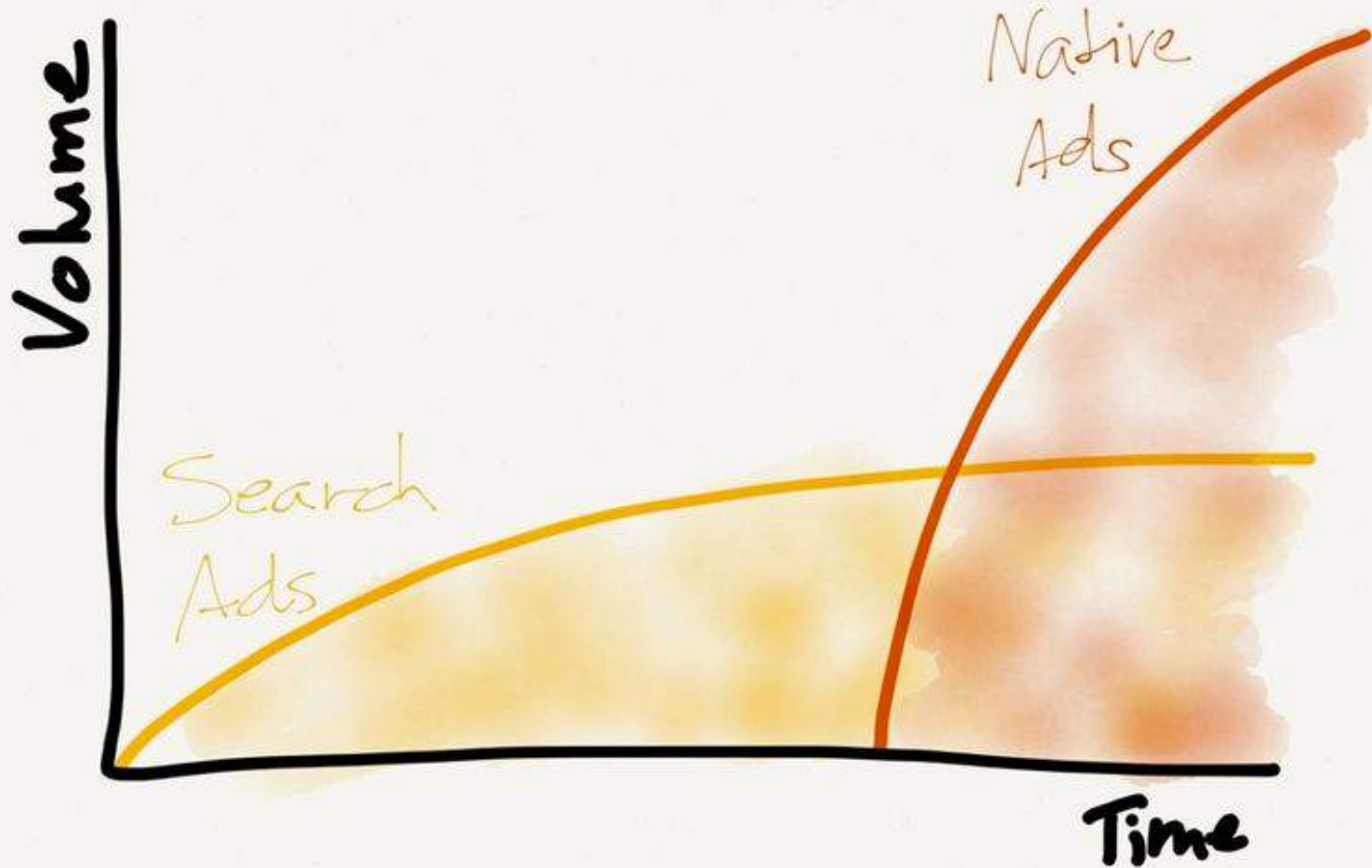
Mainframes Eclipsed by PCs



PCs Eclipsed by Smartphones



Search Advertising Eclipsed by Native Advertising?



Clay Shirky



“Institutions will try preserve the problem to which they are the solution. 기관/조직/기업은 자신(만)이 해답을 가지고 있는 문제가 해결되지 않기를 추구한다.”

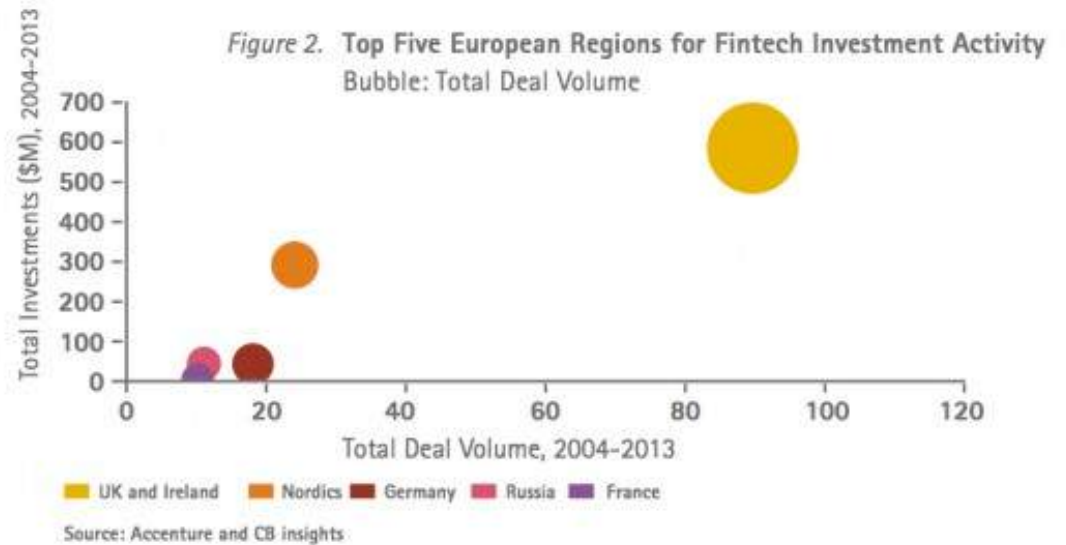
Clay Shirky



“Abundance breaks more things than scarcity does. 풍요함이 겹핍보다 더 많은 것은 파괴한다.”

FinTech-Disruption

FinTech 투자 증가



<http://www.accenture.com/gb-en/Pages/insight-boom-global-fintech-investment-new-growth-opportunity-london.aspx>

Incubator-/accelerator-programs

Startupbootcamp Names The Ten Startups In Its First London Fintech Program

Posted Jul 21, 2014, by [Natasha Lomas](#) (grip/ari)

1,210 SHARES



Startupbootcamp has just announced the first cohort of ten startups that will participate in the 2014 program of its London-based fintech accelerator. The startups that have made the cut for the inaugural three-month mentoring program include teams from Europe, Africa and the US (see below for the full list of selected teams).

CrunchBase

Startupbootcamp

FOUNDED
2010

OVERVIEW
Startupbootcamp is a global network of industry-focused startup accelerators that provides investment and mentoring services. Startupbootcamp facilitates this mentorship-driven model by providing startups with essential tools during a 3-month accelerator program. The company provides €15,000 towards living expenses for the team during the program, 6 months of working space, over €450,000 in...

LOCATION
London, London, City of

CATEGORIES
Startup, Investment Management, Finance

FOUNDERS
Alex Forest, Rüdiger Henricks

WEBSITE
<http://www.startupbootcamp.org>

[Full profile for Startupbootcamp](#)

Startupbootcamp Fin Tech

What can we offer you?



Who and what we support?

- ✓ We are looking for innovative and professional team players who are passionate about their ideas.
- ✓ We promote the development of new ideas for the banking sector – particularly for corporate customers.
- ✓ We support and invest in companies that have the right business models that fit our strategy – even if the company has not yet been founded.

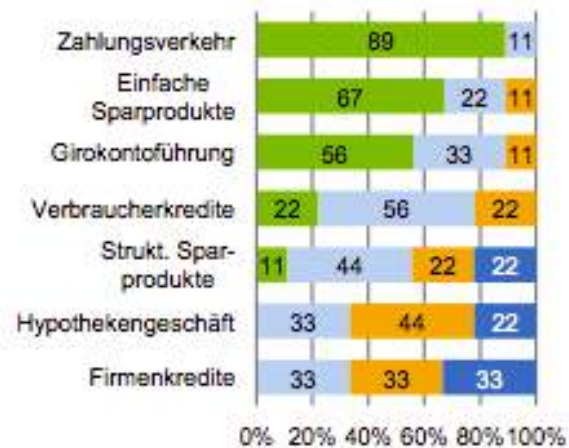
위협

Deutsche Bank 연구보고서, 2014년 9월

Gefahr fürs Retail-Banking durch neue Marktteilnehmer in den nächsten 3 J.

17

% der Befragten, nach Produkten, Deutschland, n= 60 Banken aus 15 Ländern



payments
단순저축상품
계좌서비스

FinTech에 의해
앞으로 3년간 대중은행에게 위협이 되는 서비스?
(15개 국가 60개 은행 대상 조사)

초록: 가능성 매우 높음

지불, 단순저축상품, 계좌서비스 위협 받을 가능성 높음

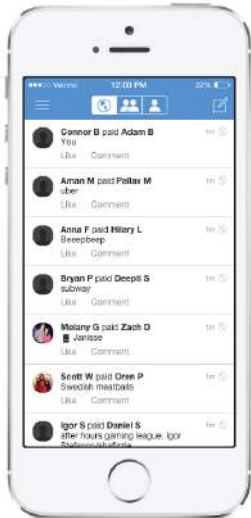
Quelle: Roland Berger

https://www.dbresearch.de/PROD/DBR_INTERNET_DE-PROD/PROD000000000342293.pdf;jsessionid=1077E754C457EFD118E46F185266ED03.srv-loc-dbr-de

e.g. venmo line

venmo

Sign in



Make and share payments.

Send money instantly, for free.

Sign up with Facebook

or with your email address

by PayPal

THE VENMO LINE

Read what happens when a bunch of over-30s find out how Millennials handle their money

SHARE



WRITTEN BY

Quartz Staff

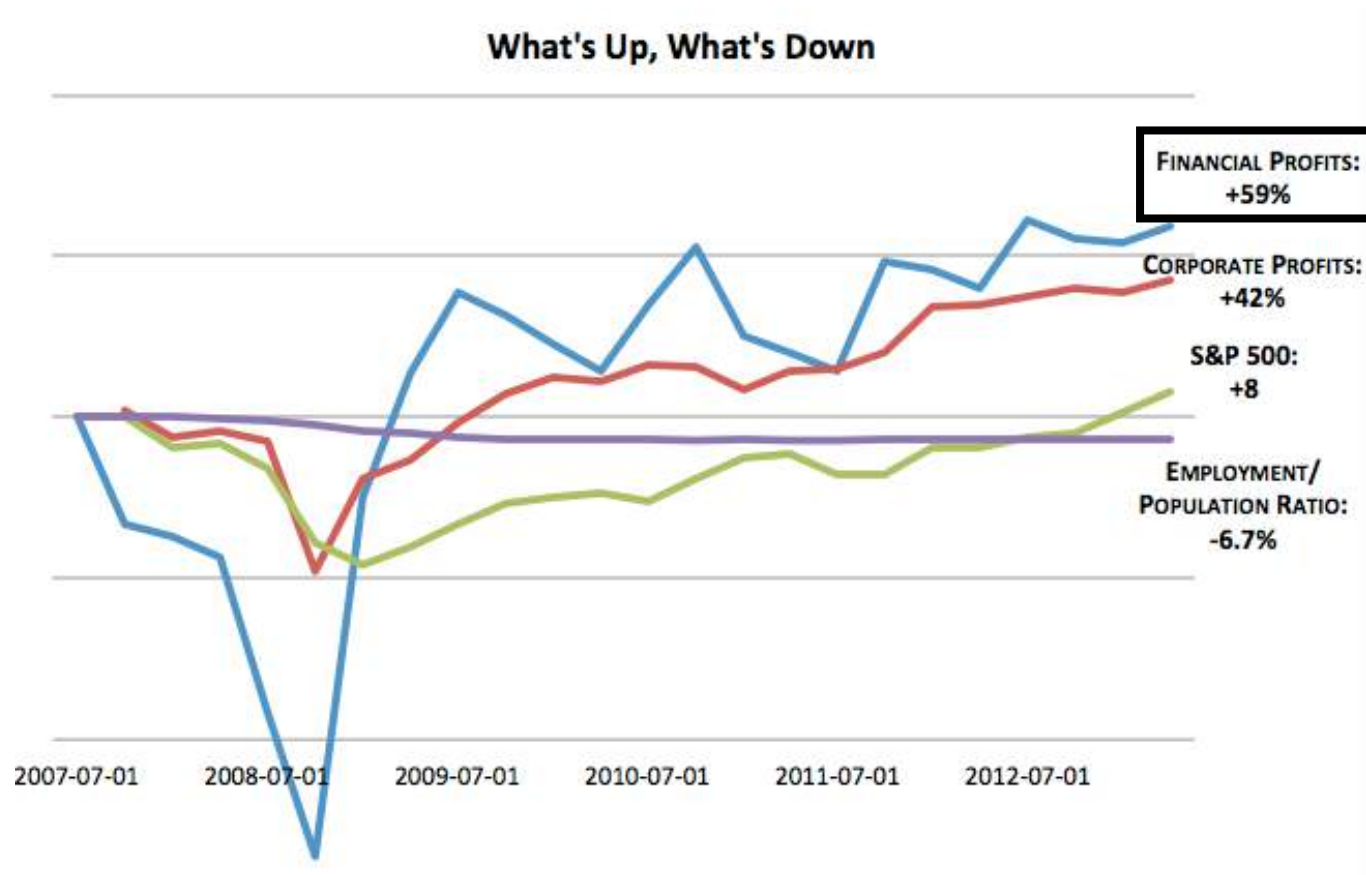
OBSESSION

[Future of Finance](#)

October 7, 2014

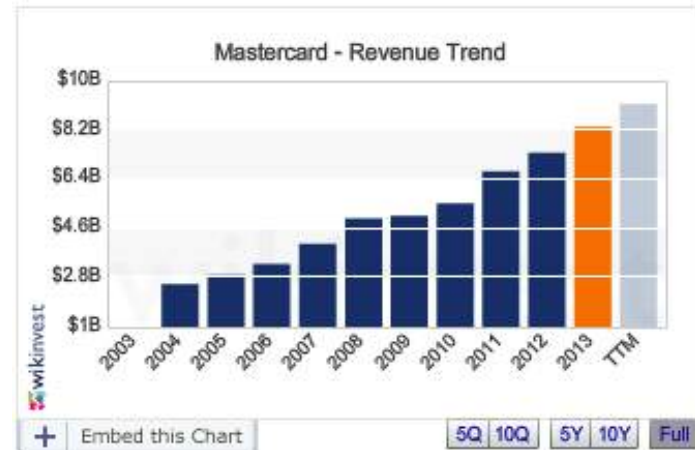
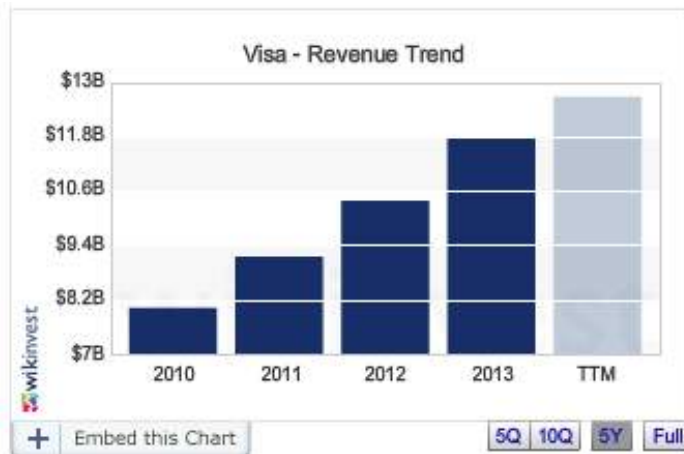
This morning, one of us posted a link about the announcement of a new bluetooth-based payments app into one of Quartz's editorial chat rooms. We often use these chats to discuss how to cover news. This time, however, the result was a rather revealing clash of generational cultures about money, privacy, and over-sharing. We decided to publish a lightly-edited transcript (we removed the less-relevant comments and re-ordered a handful of them for the sake of clarity). Those people whose names are underlined are over 30, and those without an underline are under 30. We've dubbed this underline the "Venmo line," for reasons that will become apparent.

배경 1



<http://www.theatlantic.com/business/archive/2013/09/employment-down-profits-up-the-aftermath-of-the-financial-crisis-in-1-graph/279671/>

배경 2



신용카드 연간 가맹점 수수료: 약 480억 달러

6개 FinTech 영역

1. 해외 송금 수수료 시장

P2P 방식 해외 송금 서비스 출현



TransferWise



HOW IT WORKS

1 of 4

HOW MUCH WOULD YOU LIKE TO TRANSFER?

SEND

1,000

EUR from Eurozone

RECEIVE

1,269.62

USD in United States

Receive a specific amount of USD

SEND	€ 1,000
TOTAL FEES	€ 4.98
WILL BE CONVERTED	€ 995.02
ESTIMATED EXCHANGE RATE	1.2760
RECEIVE	\$ 1,269.62

[- Details](#)

CONTINUE

You're saving € 39.67 vs a typical bank
Money will be delivered by Friday, 4 PM (GMT)

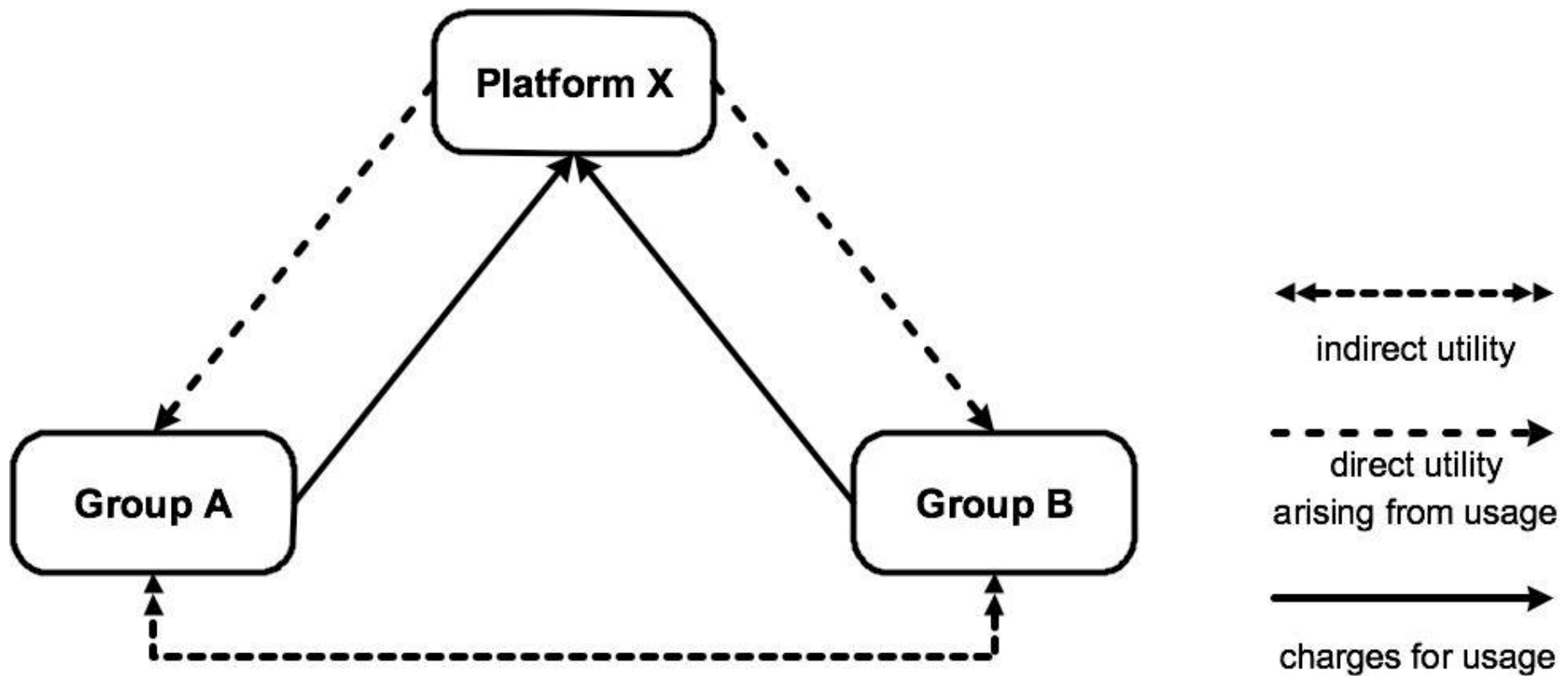
2. 신용카드 수수료 시장

‘간접 네트워크 효과’의 차이: 가맹점 vs. 카드소지자

연간 수수료: 약 480억 달러

Visa, MasterCard(, AE)에 의해 분점

two-sided markets





3. Apple Pay vs. CurrentC

카드 소지자 vs. 가맹점

애플 vs. 월마트

Penguin Phase? Chicken & Egg Problem?

4. Google as a Bank

구글, 2007년 영국에서 은행 사업권 획득

전통 은행 서비스와 다른 은행 서비스란?

Bank as a Platform

은행 서비스에 대한 소비자 기대 변화



전체 금융 흐름을 보여주는 서비스



5. Algo-Bank

알고리즘 기반 은행/금융 서비스

HFT(High Frequency Trading)

빅데이터 기반 신용평가 서비스

6. M-Money

카카오톡, 라인, 페이스북 메신저, 왓츠앱, 위챗

PayPal과 유사

M-Pesa: without banks!