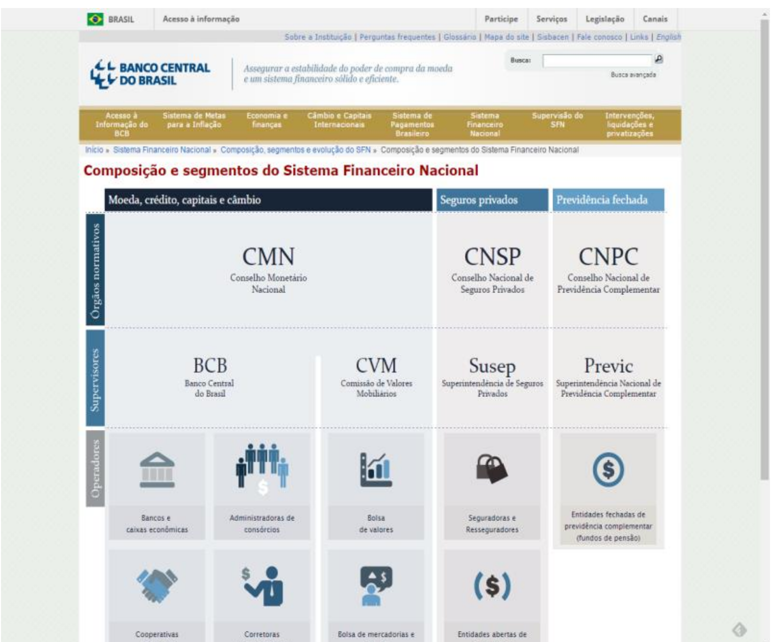
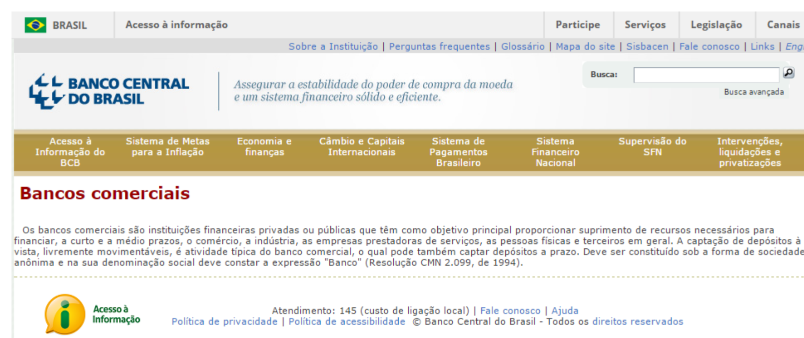
DIGITAL & FINTECH PME – CNI 2017

Marcos Cavagnoli

Como fazer um banco?

Como fazer um banco?





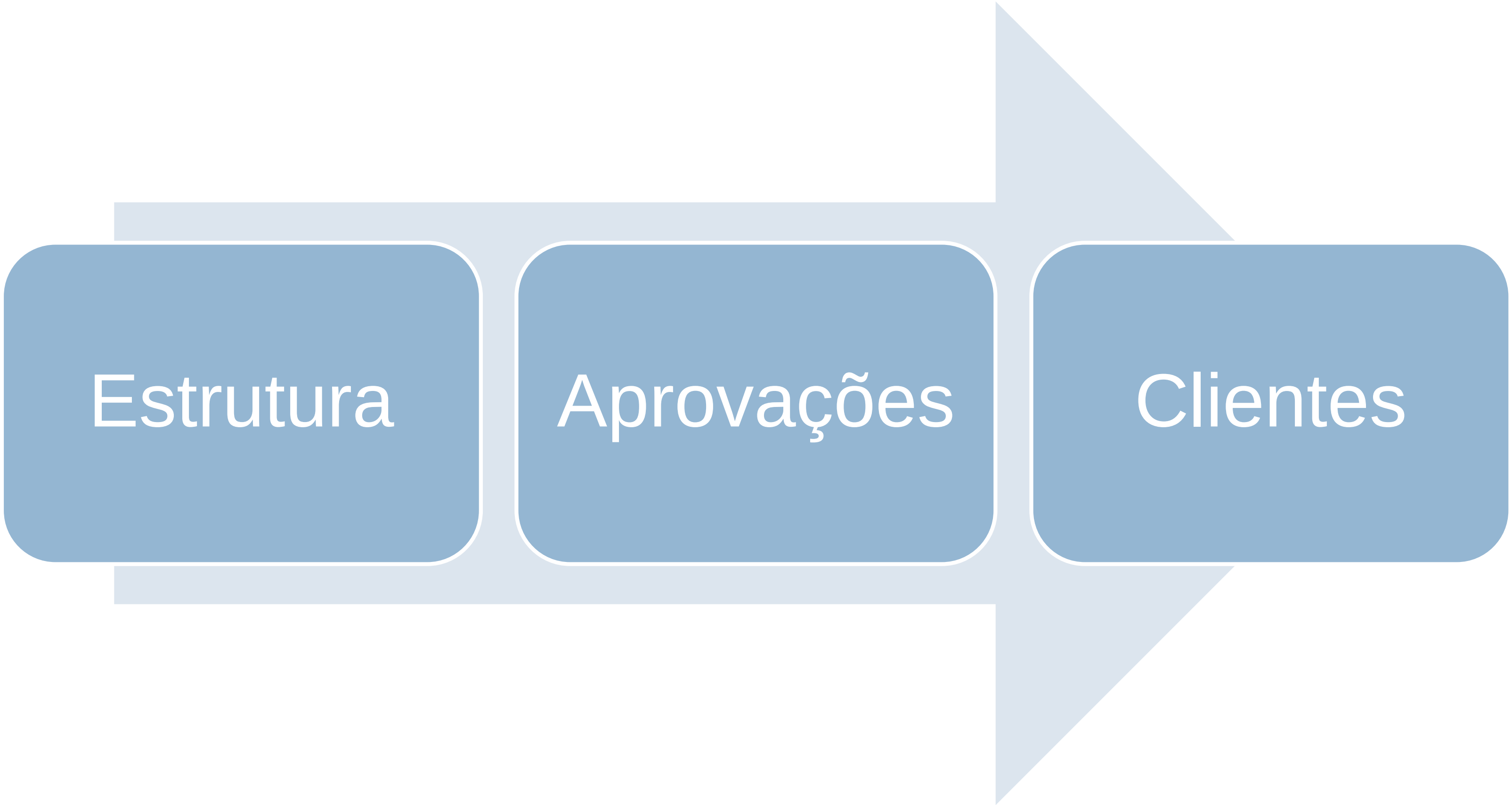
Como fazer um banco?

Pergunta acima não é trivial...

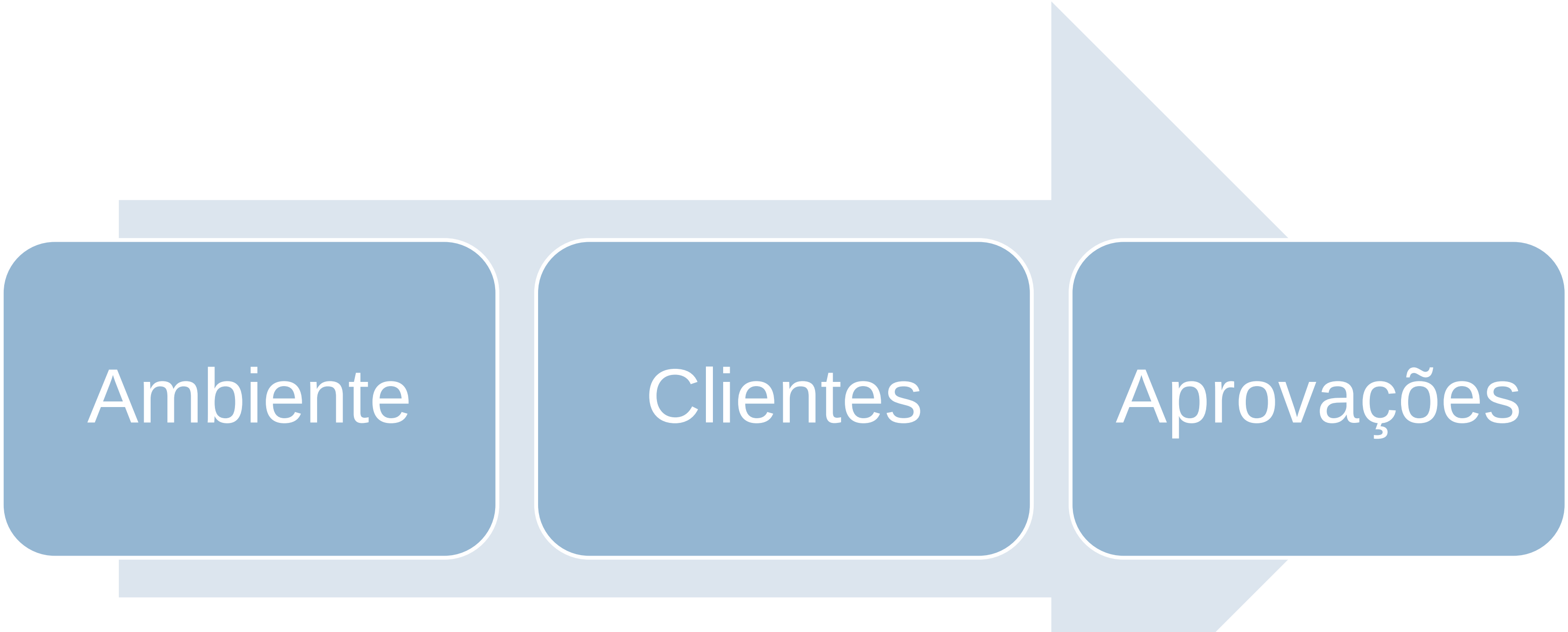
O QUÊ é um banco?

Qual a SEQUÊNCIA de atividades para fazer esse banco?

Caminhos - 1



Caminhos – mais de 1?

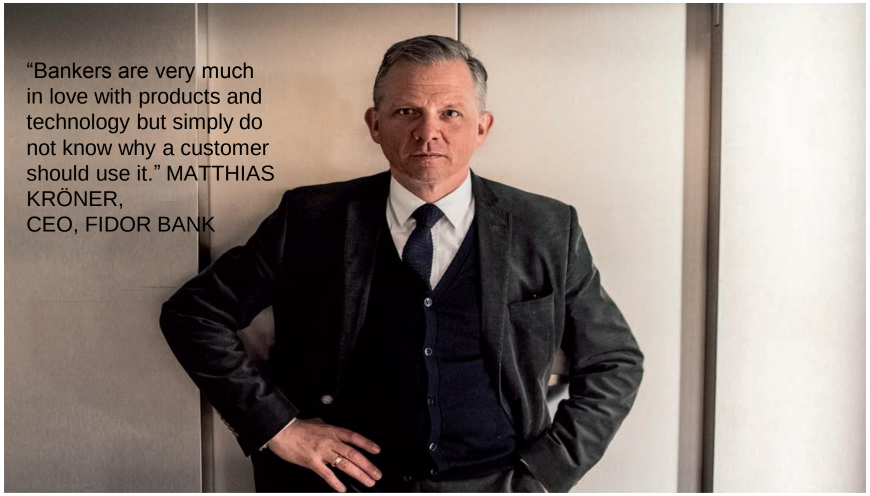


Percepção de Disrupção

"There are hundreds of startups with a lot of brains and money working on various alternatives to tradicional banking... they are very good at reducing 'pain points'"

Jamie Dimon, CEO of JP Morgan – abril 2015

Percepção da Disrupção



OPENING UP PAYMENTS COMPETITION

The Payments Services Directive II (PSD II), which comes into force in 2018, may be the biggest threat to banks as it will force banks to give FinTechs access to their systems. The directive requires banks to open their APIs to trusted third parties if the customer gives their consent. As a result, online platforms will be free to use personal banking data to offer new financial services, opening up new channels as Ferrari explains.

“API will open the doors to Google and Facebook, who will come into the peer-to-peer payment area, which they see very similar to messaging. The risk the industry is running is a little bit like the telecom industry, so if you think about WhatsApp calls and what happened to the SMS. SMS were the most important revenue source for all the telcos, so the banking industry needs to hurry up on the payments side because the barbarians are coming.”

Percepção da Disrupção

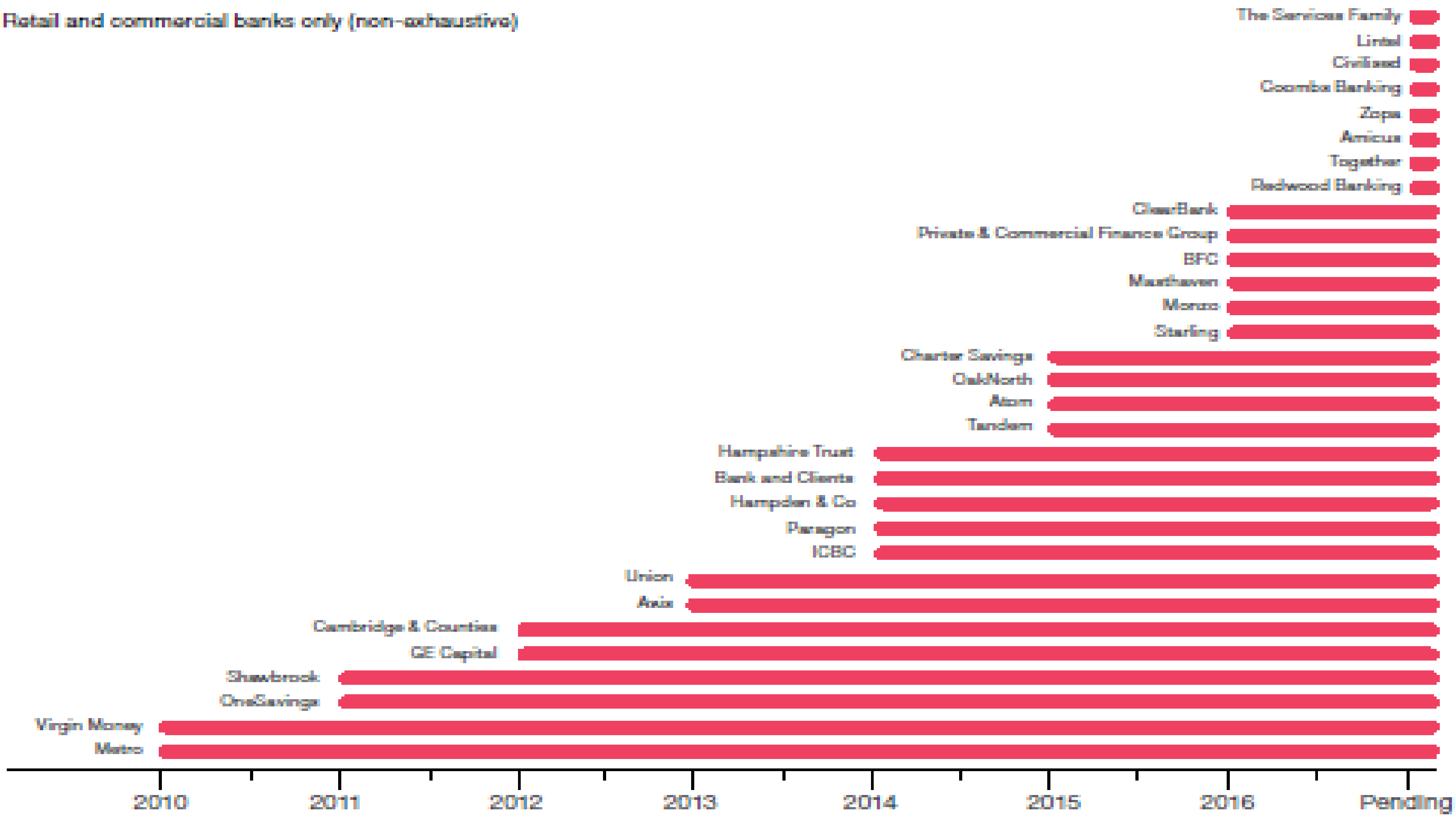
3 PONTOS FORTES do mercado

O crescimento dos millennials

- 60% acreditam que os produtos financeiros não são feitos para eles.
- 33% dizem que não precisarão de um banco em 5 anos
- 84% dizem que são influenciados por "user generated content"

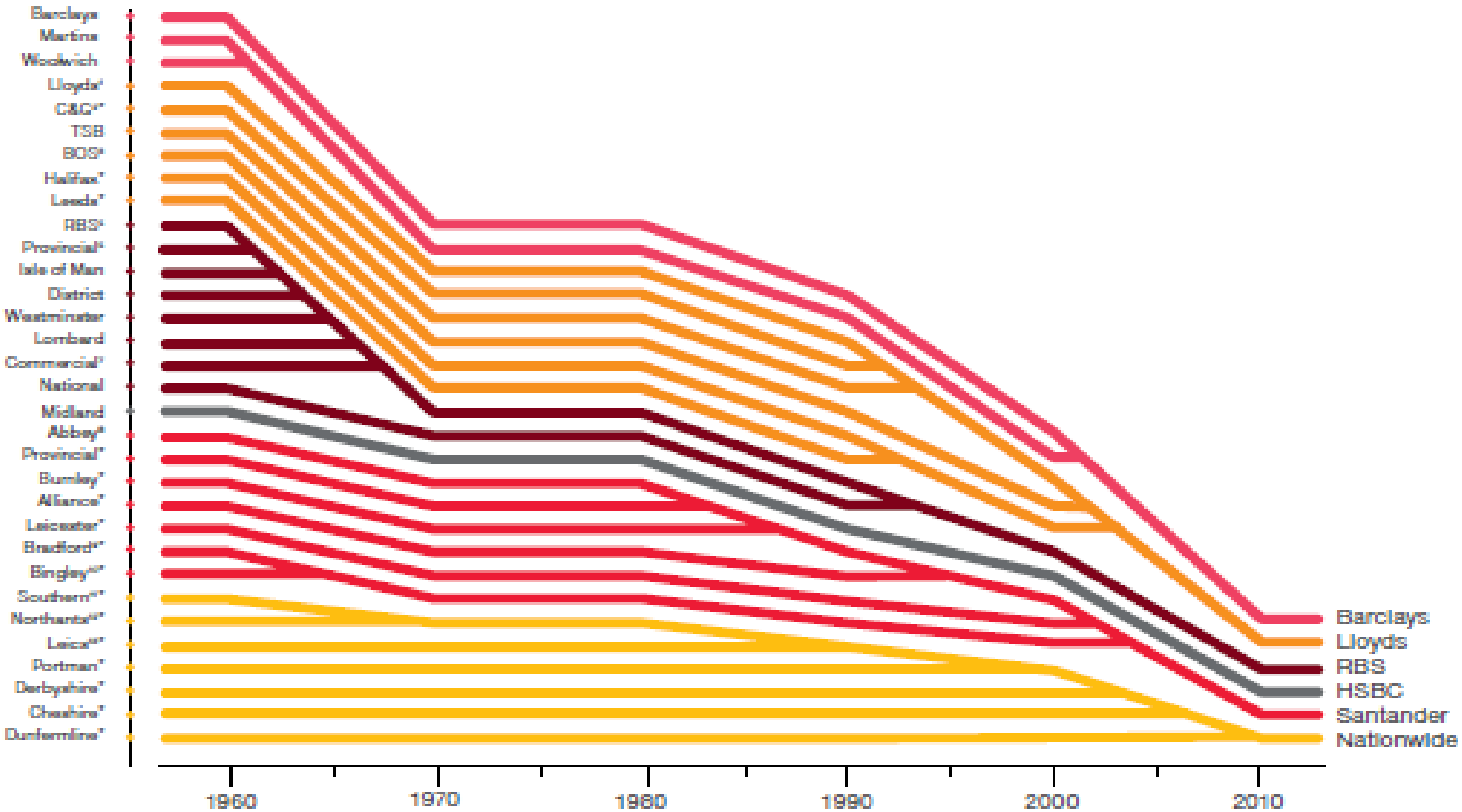
Figure 2 – New banking licences and changes in authorisations, 2010-present

Retail and commercial banks only (non-exhaustive)



6 The Herfindahl-Hirschman Index measures market concentration by squaring the market share of each competitor and summing the resulting numbers (ranging from close to zero to 10,000)
7 Competition Commission and OFT, 2010, Merger Assessment Guidelines.
8 Independent Commission on Banking, Final Report Recommendations, 2011
9 YouGov, 2013
10 FCA and CMA market study – Banking services to small and medium sized enterprises

Figure 1 – Consolidation of major UK banks[5] and building societies: 1960-2016



Note: * = Building society † = Acquisitions not listed

Sources: Bankers Magazine, Collins (1988), published accounts and RBS Archives; adapted from 'Evolution of the UK Banking System', Quarterly Bulletin, Q4, Bank of England, 2010
[1]Lloyds Banking Group, [2]Cheltenham and Gloucester, [3]Bank of Scotland, [4]Leeds Permanent, [5]Royal Bank of Scotland, [6]National Provincial, [7]National Commercial, [8]Abbey National, [9]Equitable, [10]Permanent, [11]Southern Co-operative Permanent, [12]Northampton Town & County Freehold, [13]Leicestershire, [14]National Provincial and Westminster merged to form National Westminster (NatWest) in 1970, [15]Bradford and Bingley merged to form Bradford & Bingley in 1964, [16]Southern Co-operative Permanent changed its name to Nationwide in 1970, [17]Northampton Town & Country Freehold and Leicestershire merged to form Anglia in 1966, [18]Provincial and Burnley merged to form National & Provincial in 1984, [19]Alliance and Leicester merged to form Alliance & Leicester plc in 1985, [20]HSBC acquired Midland Bank in 1992, [21]The Santander Group acquired Abbey National in 2004.

4 ICB, Final Report Recommendations, 2011
5 The Northern Ireland banking market has a different competitive landscape to the broader UK banking market

Percepção da Disrupção

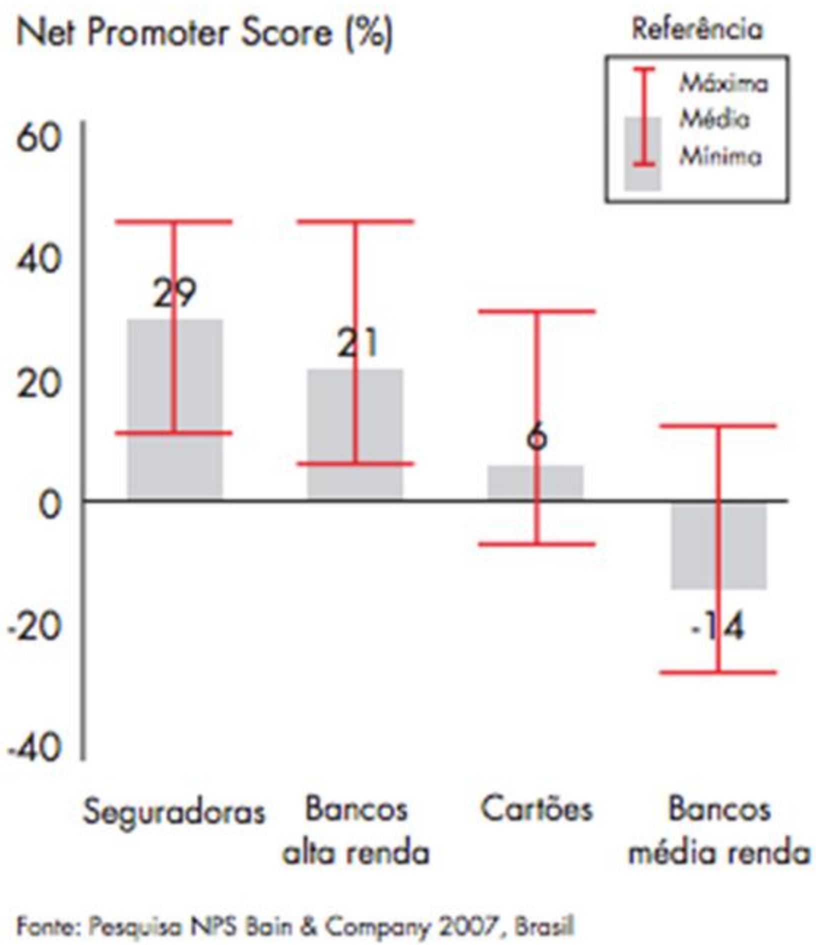
3 PONTOS FORTES

do mercado

Abertura dos clientes para novas soluções:

Fonte: Lending Club investor release

Percepção da Disrupção



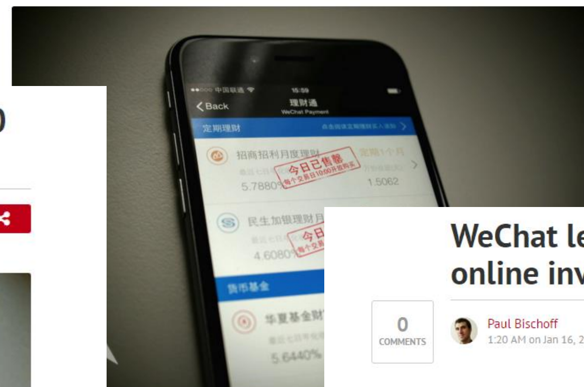
Wechat - WeBank

One year after launch, WeChat's investment fund has 10 million users who've banked over $16 billion

0 COMMENTS

Steven Millward
6:30 AM on Jan 16, 2015

298



WeChat's online savings fund rakes in $130 million in deposits on first day

0 COMMENTS

Josh Horwitz
8:00 AM on Jan 30, 2014

32

Just over a week ago Tencent launched Licaitong for WeChat, a consumer investment fund that lets Chinese users store savings in a money-market fund with an annualized return of about 7 percent. Days later, Tencent revealed to several Chinese-language media outlets that the fund saw an influx of over RMB 800 million (about $130 million) in its first day, and the Financial Times states that figure has surpassed RMB 1 billion after its second day live.

WeChat leaps into banking, lets users set up online investment fund

0 COMMENTS

Paul Bischoff
1:20 AM on Jan 16, 2014

40

Tencent (HKG:0700) has just joined China's personal finance race alongside Alibaba and Baidu (NASDAQ:BIDU) with the latest addition to China's most popular messaging app, WeChat. WeChat now has a "wealth" section where users can store their savings in a new monetary fund straight from their smartphones via TenPay, Tencent's third-party payment system.

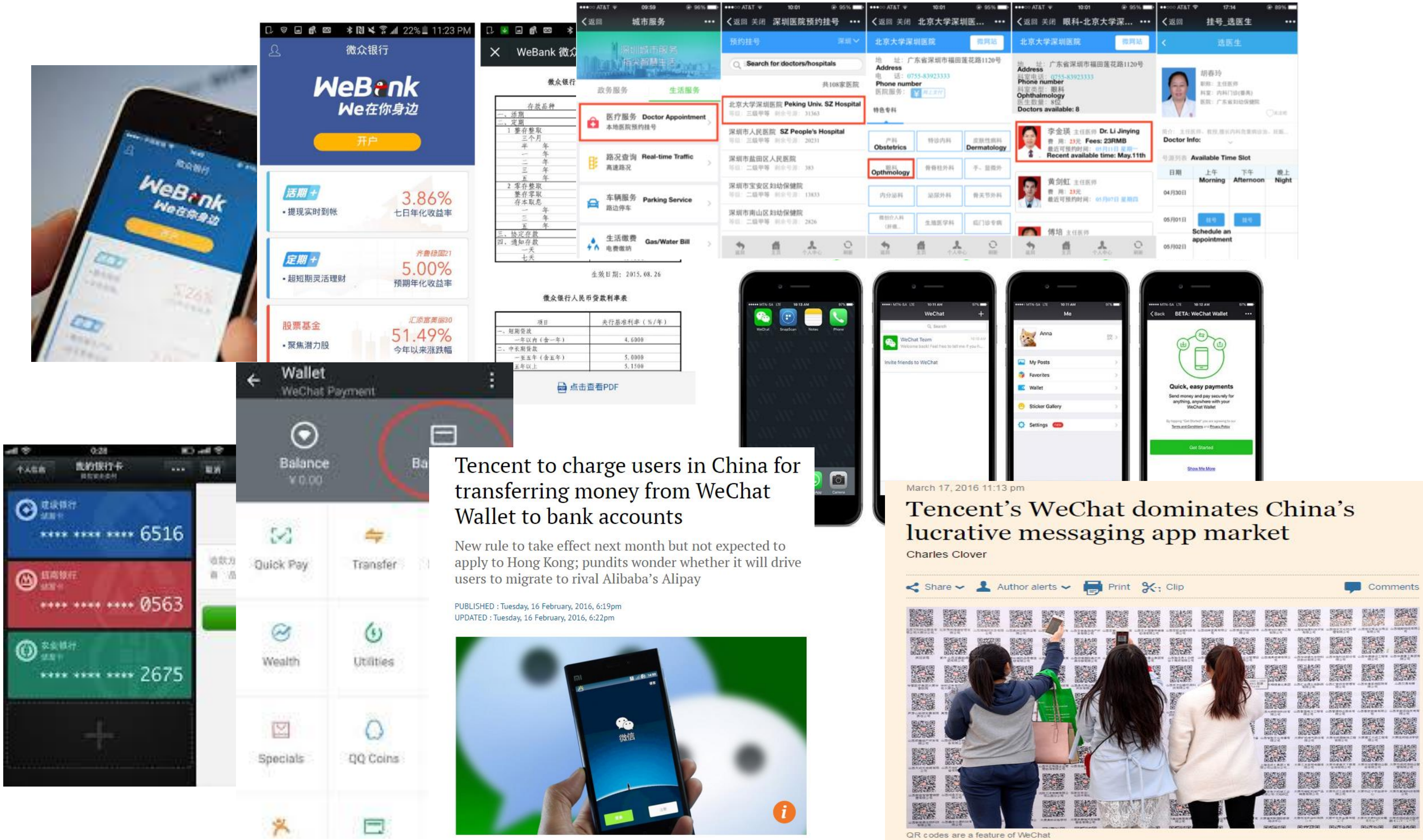
WeBank

No Internet Banking, but Banking Anywhere

- The screenshot of WeBank's home page. On the page, there is no information. Users need to scan the QR-Code with their mobile phone to get more information.
- Internet banking and branches are not suitable for WeBank, because they are too inconvenient.

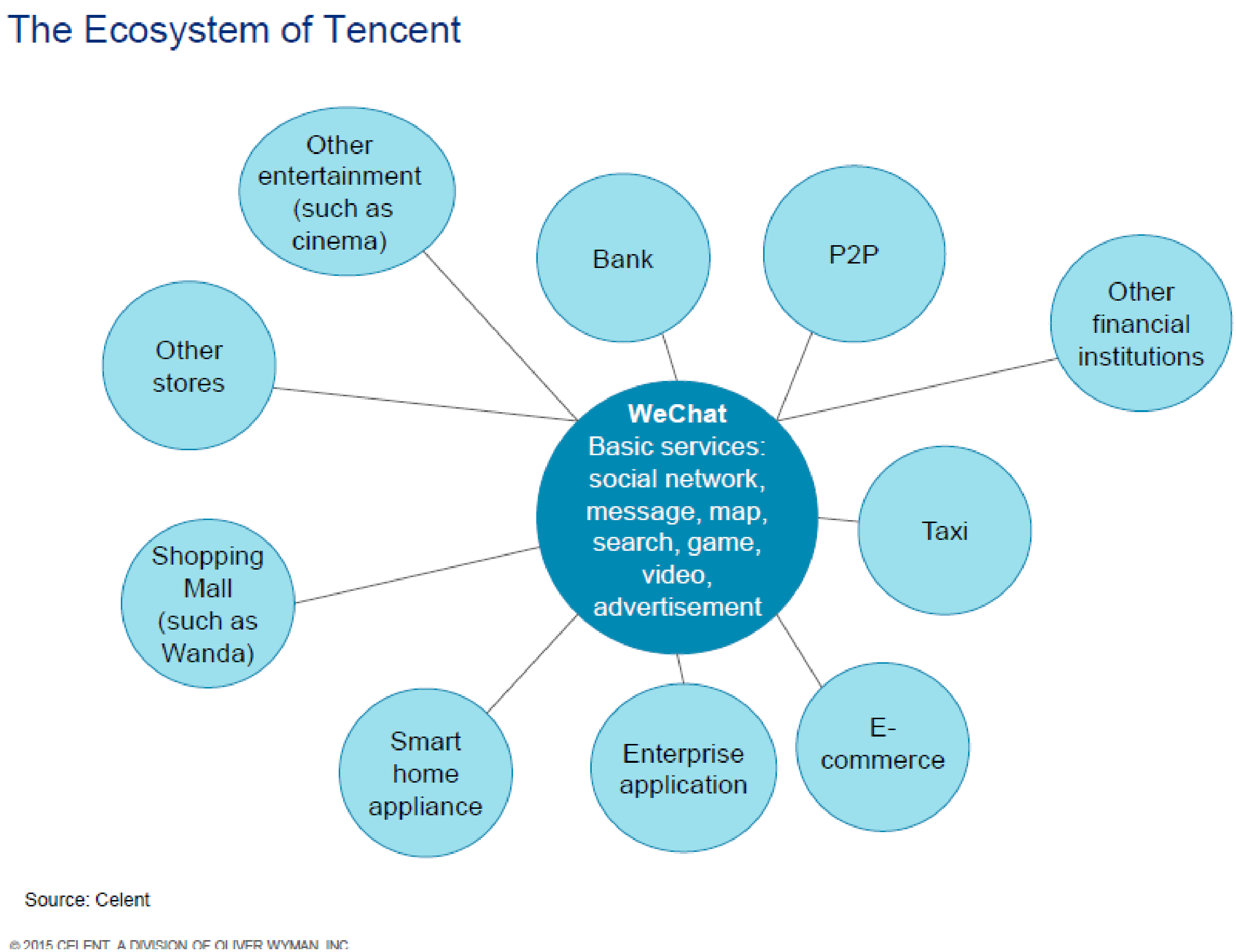
Source: WeBank

WeBank

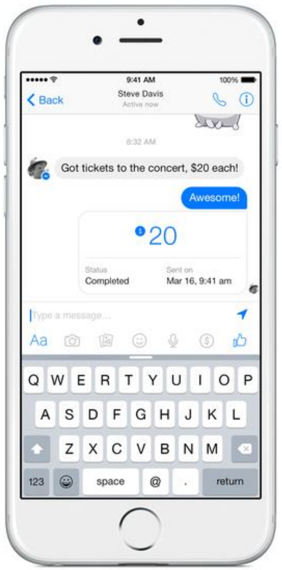


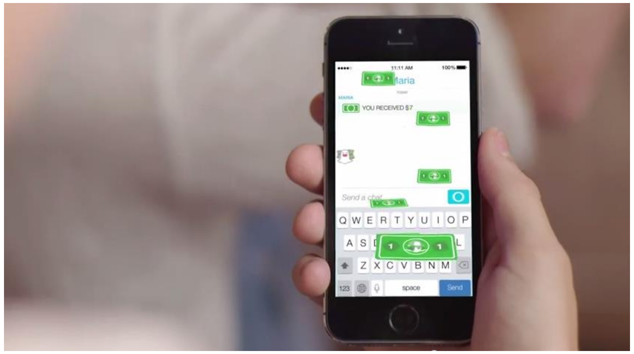
微众银行
WeBank
We在你身边
开户
活期+
•提现实时到帐
3.86%
七日年化收益率
定期+
•超短期灵活理财
5.00%
预期年化收益率
股票基金
•聚焦潜力股
51.49%
今年以来涨跌幅
WeBank 微众
点击查看PDF
Wallet
WeChat Payment
Balance
¥0.00
Quick Pay
Transfer
Wealth
Utilities
Specials
QQ Coins
我的银行卡
**** **** **** 6516
**** **** **** 0563
**** **** **** 2675
城市服务
医疗服务 Doctor Appointment
路况查询 Real-time Traffic
车辆服务 Parking Service
生活缴费 Gas/Water Bill
Search for doctors/hospitals
北京大学深圳医院 Peking Univ. SZ Hospital
深圳市人民医院 SZ People's Hospital
Address
Phone number
Obstetrics
Dermatology
Opthmology
Ophthalmology
Doctors available: 8
Dr. Li Jinying
Fees: 23RMB
Recent available time: May.11th
Doctor Info:
Available Time Slot
Morning
Afternoon
Night
Schedule an appointment
WeChat
My Posts
Favorites
Wallet
Sticker Gallery
Settings
BETA: WeChat Wallet
Quick, easy payments
Get Started
Tencent to charge users in China for transferring money from WeChat Wallet to bank accounts
New rule to take effect next month but not expected to apply to Hong Kong; pundits wonder whether it will drive users to migrate to rival Alibaba's Alipay
PUBLISHED : Tuesday, 16 February, 2016, 6:19pm
UPDATED : Tuesday, 16 February, 2016, 6:22pm
March 17, 2016 11:13 pm
Tencent's WeChat dominates China's lucrative messaging app market
Charles Clover
Share
Author alerts
Print
Clip
Comments
QR codes are a feature of WeChat

Tencent Ecosystem View



Snapchat – FB Messenger? Whatsapp?

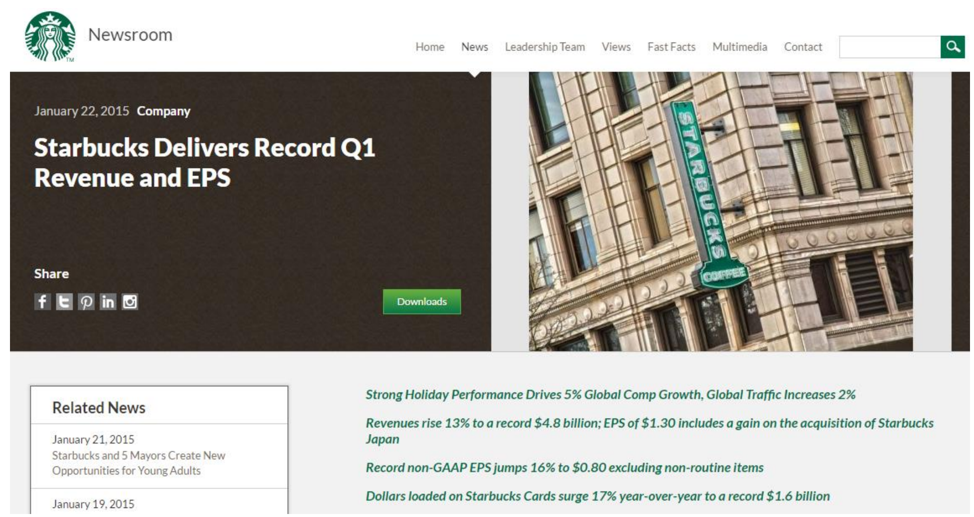




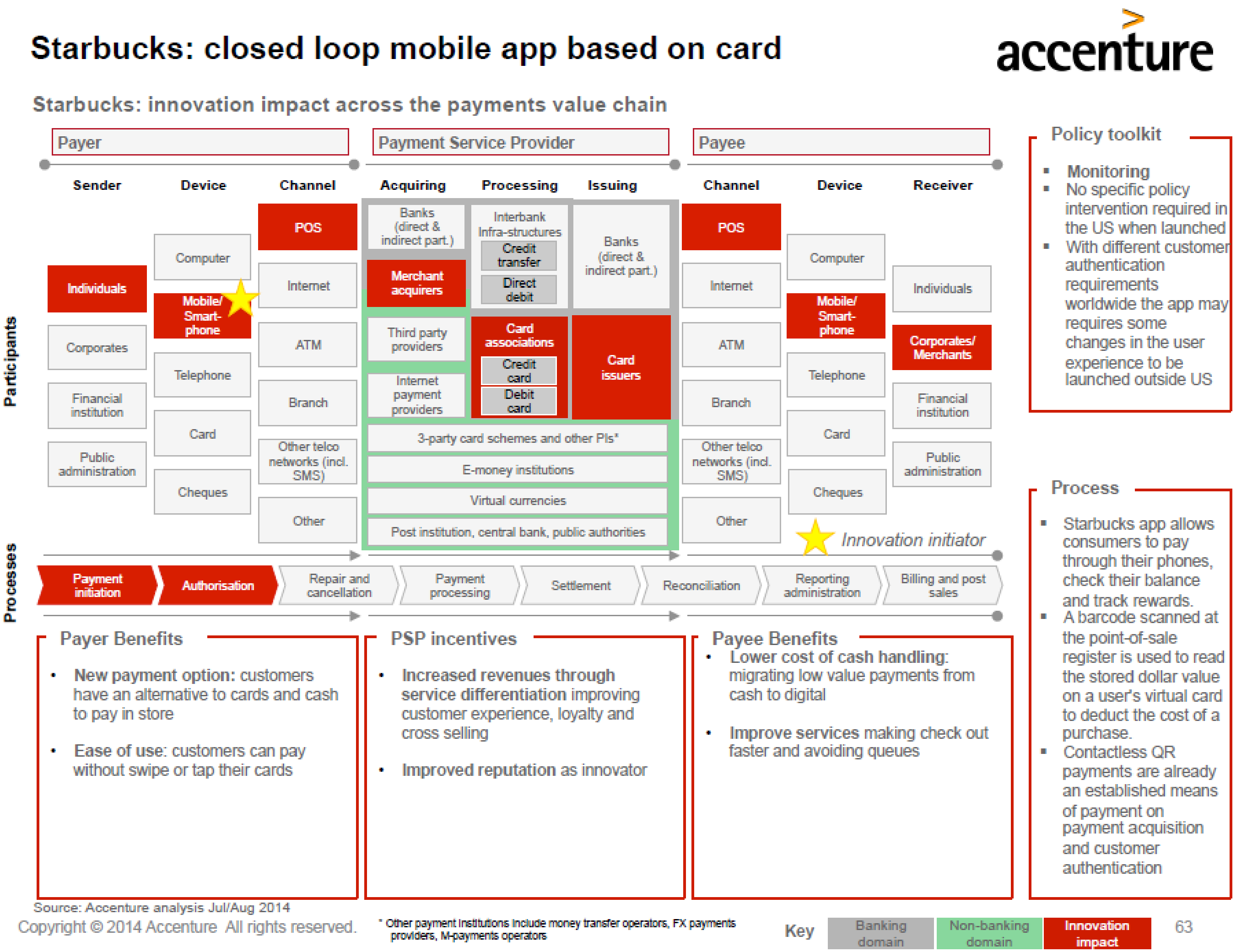
StarBucks

Starbucks CEO Howard Schultz has just given us the latest numbers for his company's first quarter performance (which includes this past holiday season) during an earnings call last week and they have been staggering. Among other things, Schultz told us that the Starbucks prepaid card now accounts for 25 percent of U.S. tender! Think about that for a moment. So I thought I should share with you some of the payments-related statistics presented during that call and leave you to make your own conclusions.

The Starbucks Card Was the Most Frequently Given Holiday Gift

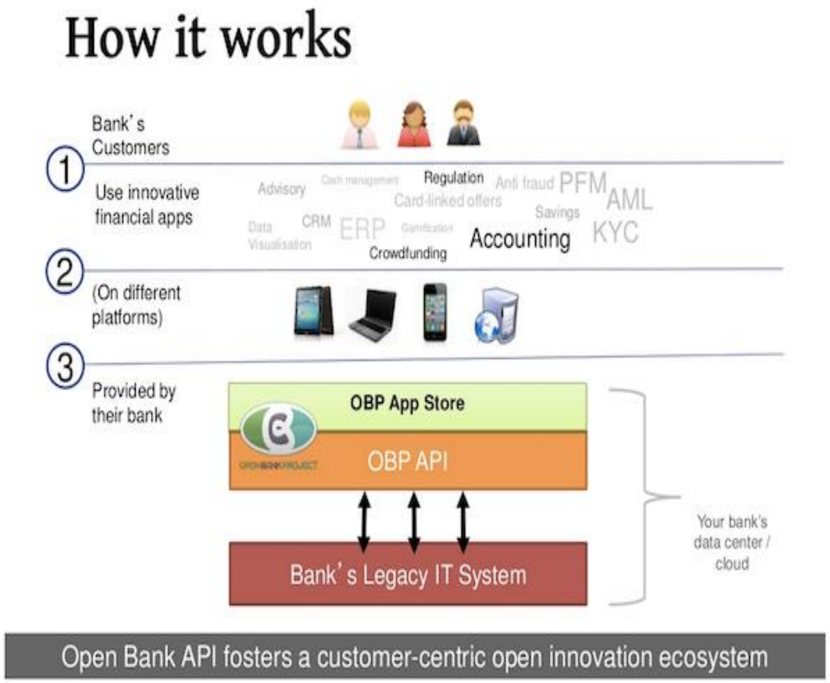


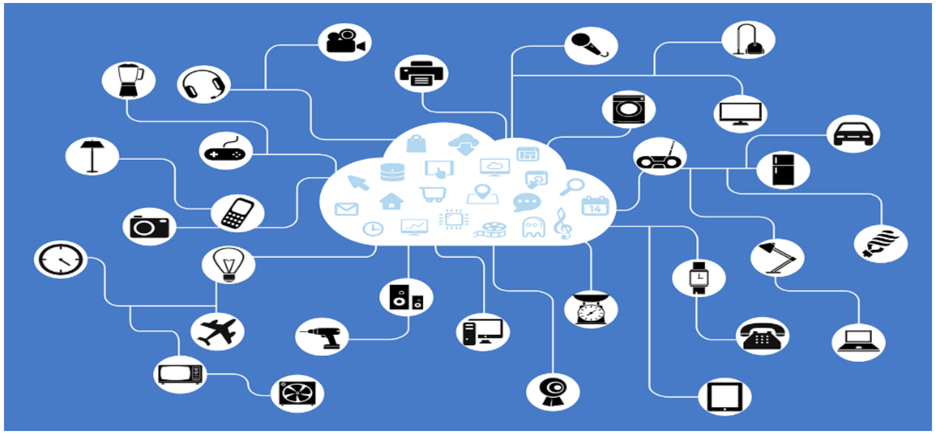
StarBucks



Starbucks: closed loop mobile app based on card
accenture
Starbucks: innovation impact across the payments value chain
Payer
Payment Service Provider
Payee
Sender
Device
Channel
Acquiring
Processing
Issuing
Channel
Device
Receiver
Participants
Individuals
Corporates
Financial institution
Public administration
Computer
Mobile/ Smart-phone
Telephone
Card
Cheques
POS
Internet
ATM
Branch
Other telco networks (incl. SMS)
Other
Banks (direct & indirect part.)
Merchant acquirers
Third party providers
Internet payment providers
Interbank Infra-structures
Credit transfer
Direct debit
Card associations
Credit card
Debit card
Banks (direct & indirect part.)
Card issuers
3-party card schemes and other PIs*
E-money institutions
Virtual currencies
Post institution, central bank, public authorities
POS
Internet
ATM
Branch
Other telco networks (incl. SMS)
Other
Computer
Mobile/ Smart-phone
Telephone
Card
Cheques
Individuals
Corporates/ Merchants
Financial institution
Public administration
Innovation initiator
Processes
Payment initiation
Authorisation
Repair and cancellation
Payment processing
Settlement
Reconciliation
Reporting administration
Billing and post sales
Policy toolkit
Monitoring
No specific policy intervention required in the US when launched
With different customer authentication requirements worldwide the app may requires some changes in the user experience to be launched outside US
Process
Starbucks app allows consumers to pay through their phones, check their balance and track rewards.
A barcode scanned at the point-of-sale register is used to read the stored dollar value on a user's virtual card to deduct the cost of a purchase.
Contactless QR payments are already an established means of payment on payment acquisition and customer authentication
Payer Benefits
New payment option: customers have an alternative to cards and cash to pay in store
Ease of use: customers can pay without swipe or tap their cards
PSP incentives
Increased revenues through service differentiation improving customer experience, loyalty and cross selling
Improved reputation as innovator
Payee Benefits
Lower cost of cash handling: migrating low value payments from cash to digital
Improve services making check out faster and avoiding queues
Source: Accenture analysis Jul/Aug 2014
Copyright © 2014 Accenture All rights reserved.
* Other payment institutions include money transfer operators, FX payments providers, M-payments operators
Key
Banking domain
Non-banking domain
Innovation impact
63

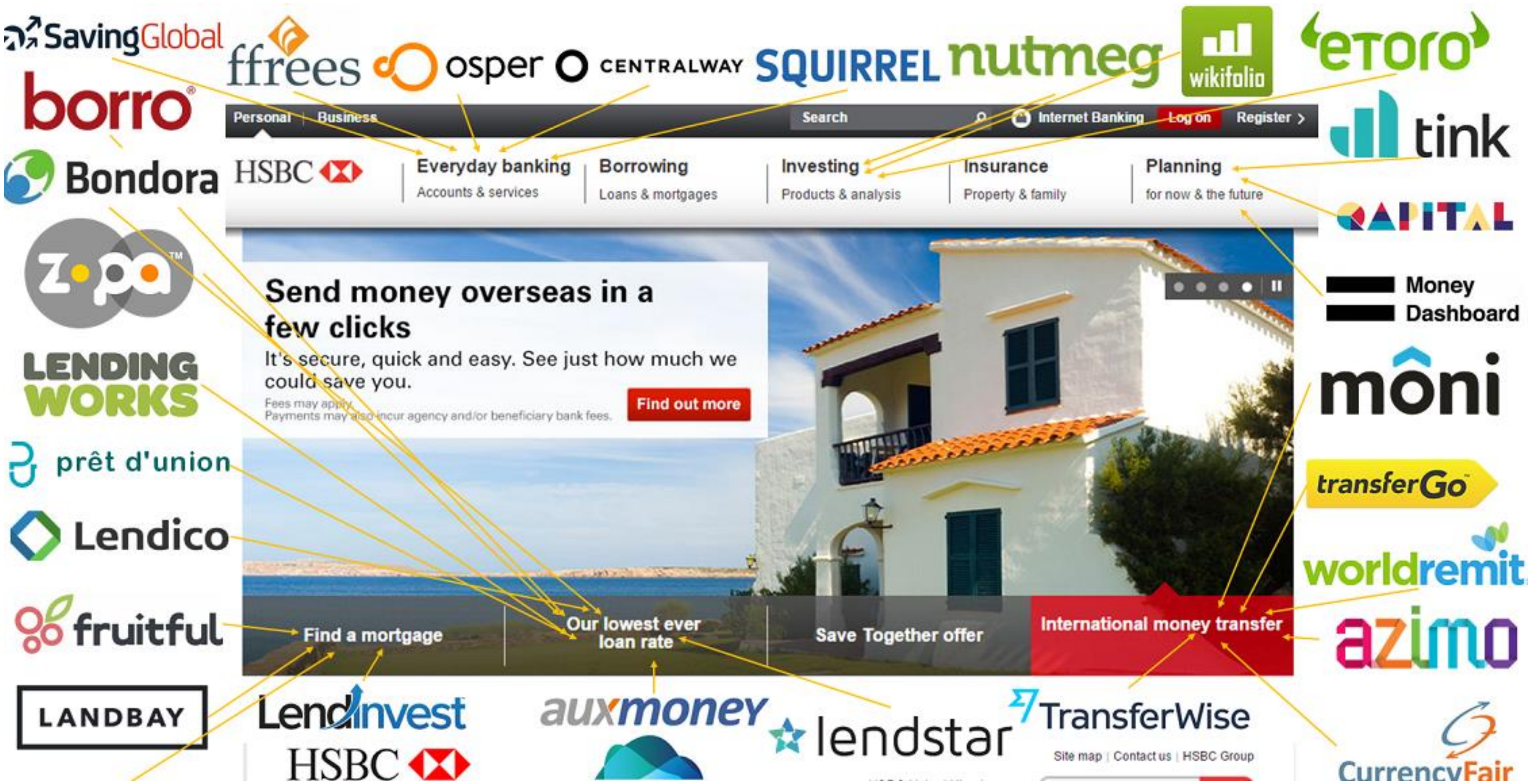
API – são as “sinapses” do seu banco





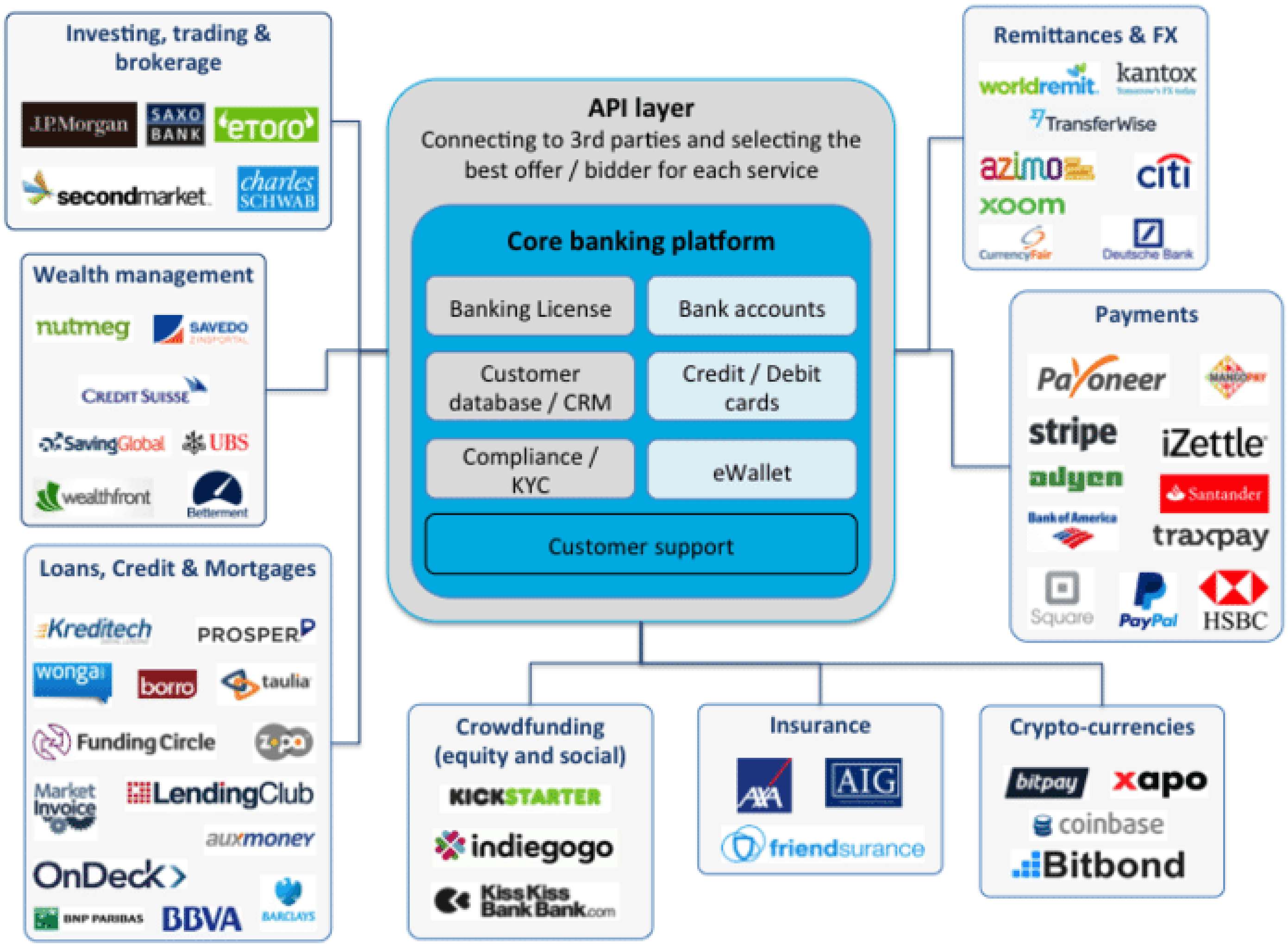
Fragmentação – não banco

Fragmentação – banco começando…



Fragmentação – banco…aumentando

Modelo de MktPlace Bank

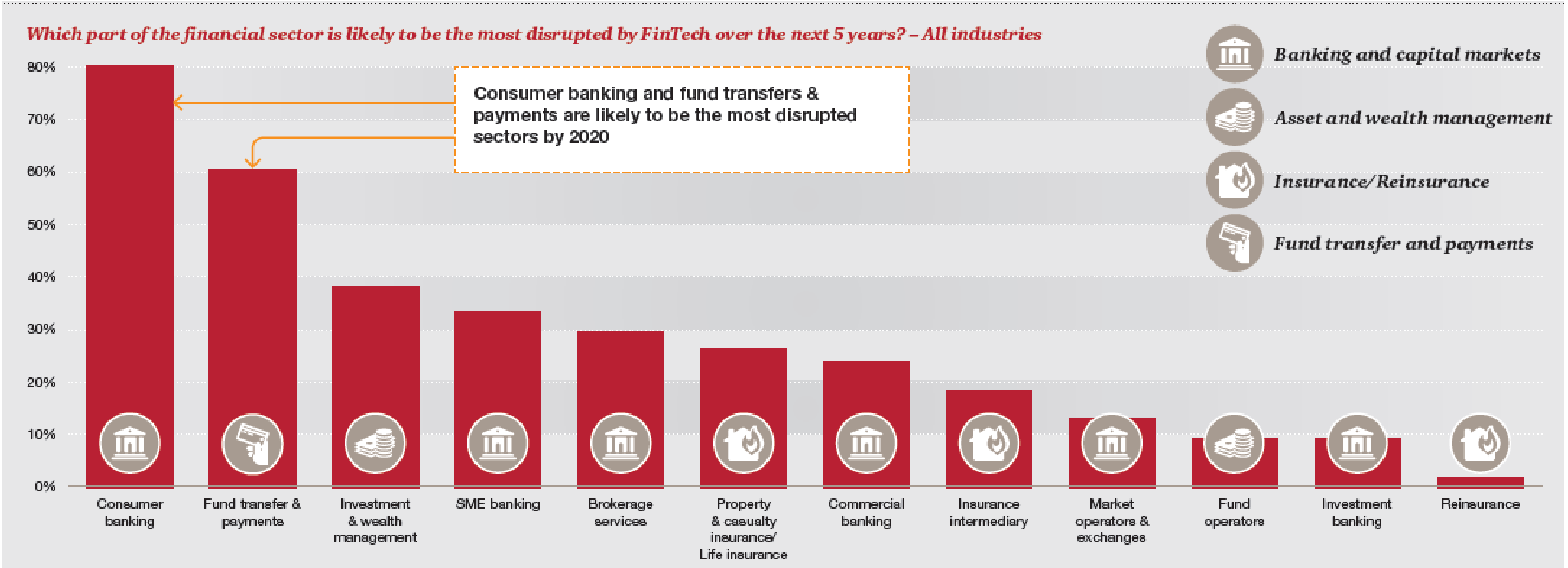


Não se luta com abelhas...

Devemos ser sua Abelha Rainha!

Percepção da Disrupção

Figure 3: Areas of disruption



Source: PwC Global FinTech Survey 2016

FINTECH DE CRÉDITO NO BRASIL

CONEXÃO FINTECH

NEXOOS
biva
4 FINANCE
GERU
Lendico
bankFacil
Trigg
Simplic
Mutual
EASYCRÉDITO
seu crédito na palma da mão
avante
Just Bank
bom pra crédito .com.br
f(x)
Rapido
MeuCrédito App
PORTFY
A evolução do crédito
NOVERDE
ADIANTA
CAPTA MONEY
BizBank
Cred.Fit
CREDISFERA
FinanZero .com.br
emprestimofacil.com
melhortaxa
dê crédito ao seu sonho
credFund$
emprestacrédito.com
CRÉDITO SAMBA
JurosBaixos


FORECAST: Alternative Small Business Lending Market Share, US
Share of total small business loan originations below $250,000
25%
20%
15%
10%
5%
0%
4.3%
7.7%
10.9%
13.9%
16.8%
20.7%
Banking partnerships
New market
Attrition
2015E
2016E
2017E
2018E
2019E
2020E
BI INTELLIGENCE
Source: BI Intelligence estimates

P2P LENDING IN THE WORLD

United Kingdom

P2P Lending appeared in England with the Zopa company, in February 2005, and has issued more than £ 1,99 bi in P2P lending since its foundation. In 2012, the UK government has invested +£100 mi in British companies via peer to peer and in 2015 the British P2P lending platform issued more than £ 3 bi to consumers and companies.

United States

In the USA, P2P Lending has started in February 2006 with the launching of Prosper, followed by the Lending Club and other online lending platforms right after. The two largest companies collectively granted more than 180.000 loans with US$ 2 bi per year, representing more than 20% of total consumer loans market. The P2P lending model is one of the uprising investments in the country.

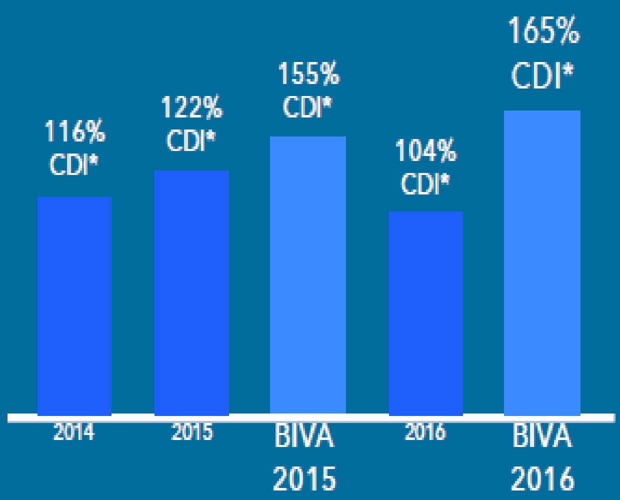
China

The P2P Lending market in China, although more recent than in the west, has issued more than 191 bi Chinese Yuans (US$29 bi) through the P2P lending platforms. Investor's return rate in P2P Lending platforms in China is 10% a year on average, with some of them offering more than 24% of yearly return.

HOW BIVA CAN CREATE VALUE FOR INVESTORS

GREAT OPPORTUNITIES TO BE EXPLORED

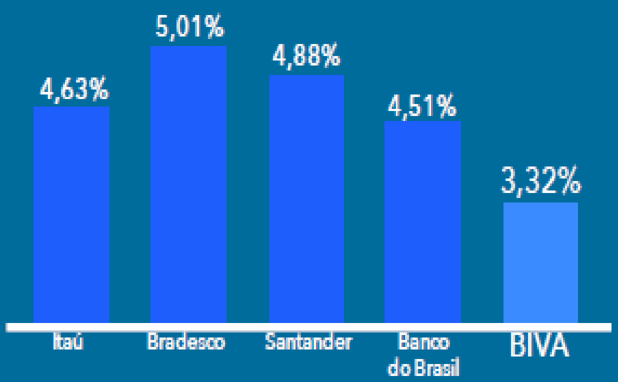
Biva provides returns significantly higher than comparable assets.



AVERAGE FDIC'S PROFITABILITY IN BRAZIL DE 2014-2016.

Source: Infomoney's report year 2014-2016

Still it provides lower interest rates than market practice.



INTEREST RATES CHARGED BY TRADITIONAL LENDERS IN THE SAME CONDITIONS.

Source: Consulta site Banco Central 2016

HOW BIVA CAN CREATE VALUE FOR LOAN APPLICANTS

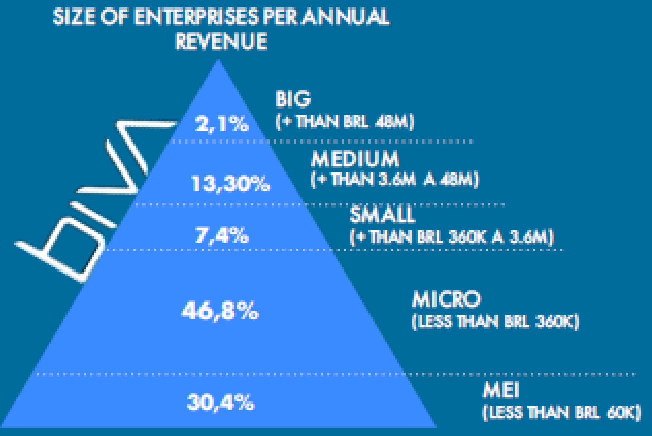
GREAT OPPORTUNITIES TO BE EXPLORED

There is more than 20 million companies being affected by financial services in Brazil.

Biva has tailored solutions and models for these companies and a proven track record in this segment.

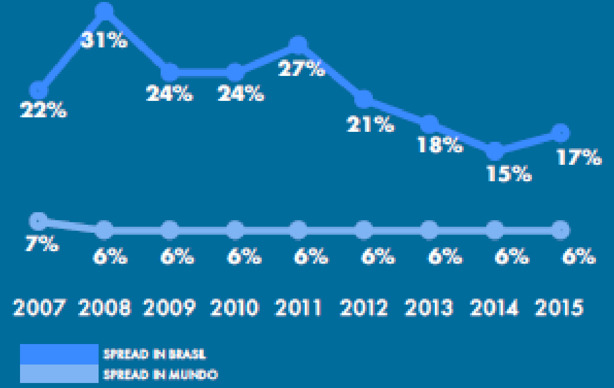
This is consequence of lower bureaucracy, less costs, and higher quality of service rendered. Thus becoming an attractive option for both investors and borrowers.

Biva is a already a protagonist in front of more than 70% of the market.

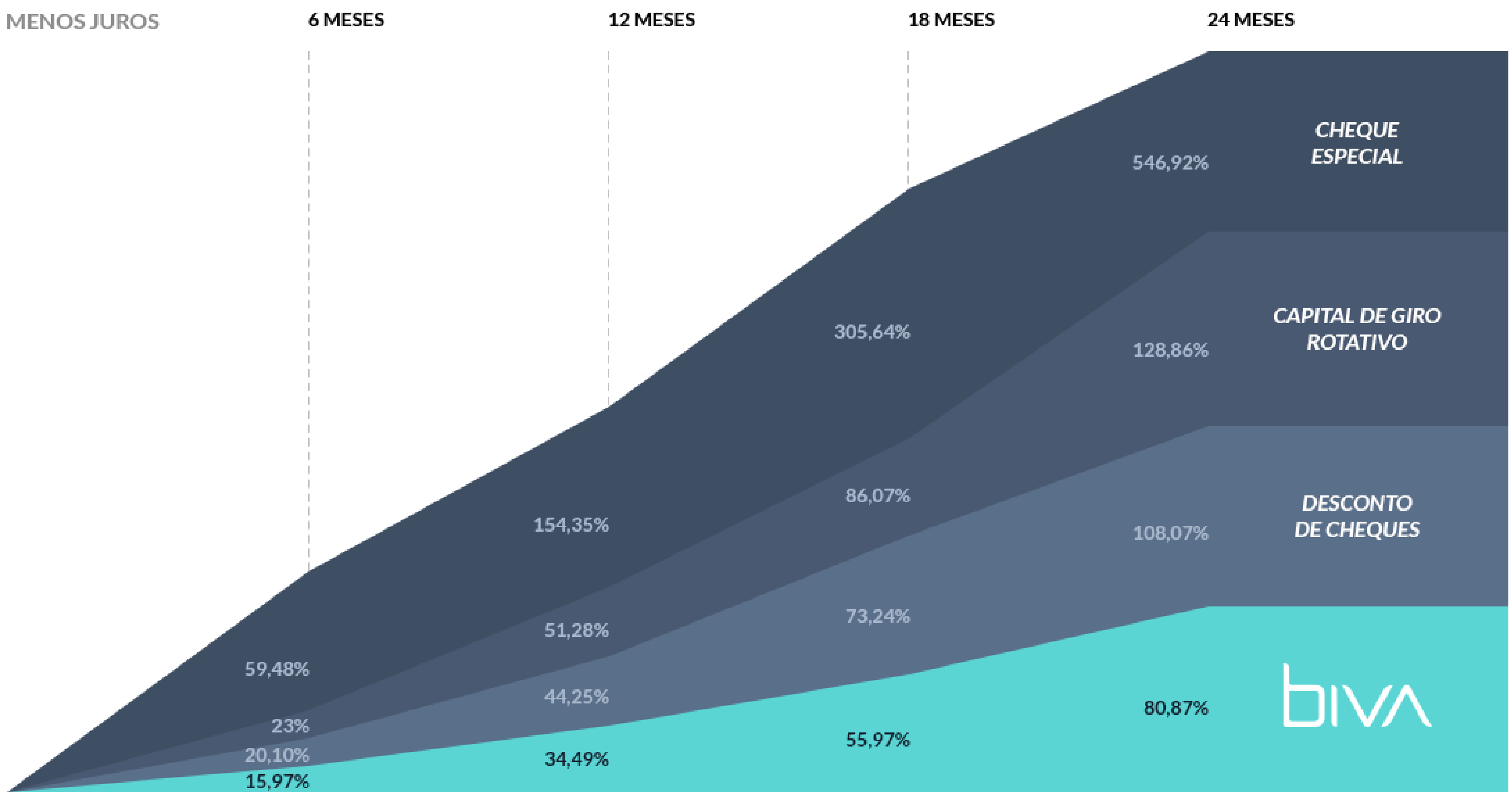


Source: IBGE 2016

Biva is highlighted by the ability to offer attractive rates for investors and borrowers.



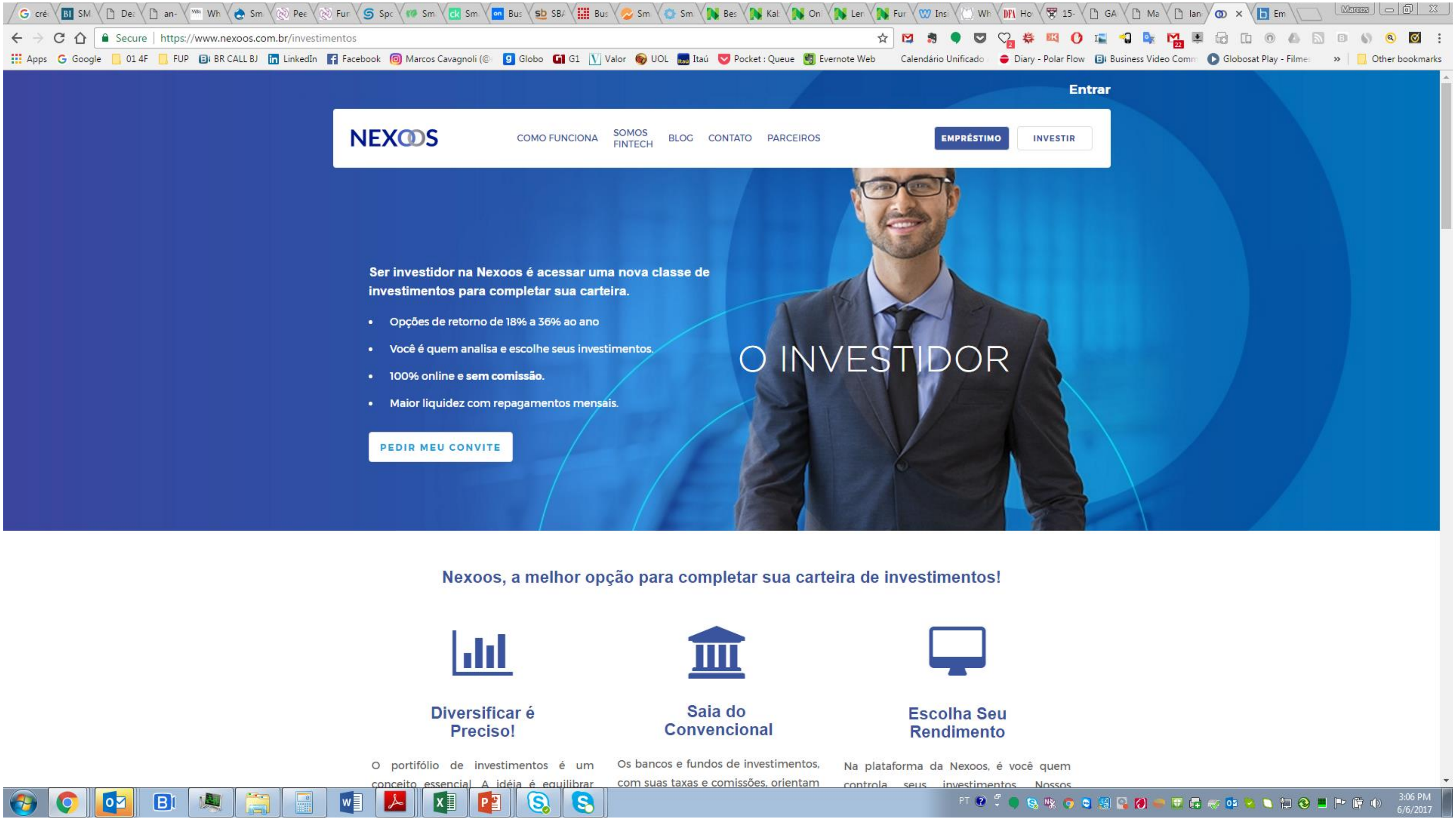
Average Spread year by year. Source: Banco Central 2016

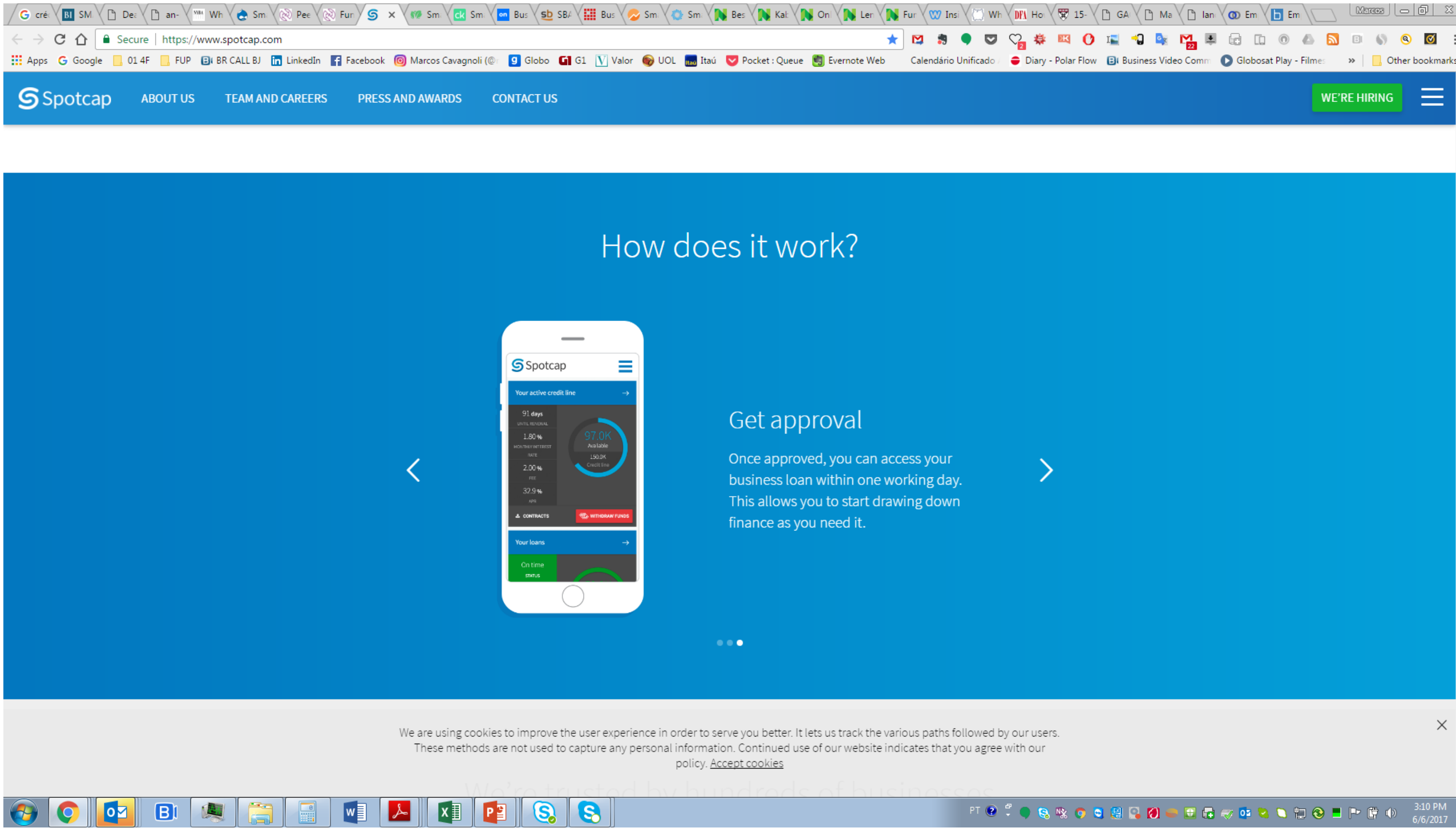

MENOS JUROS
6 MESES
12 MESES
18 MESES
24 MESES
CHEQUE ESPECIAL
CAPITAL DE GIRO ROTATIVO
DESCONTO DE CHEQUES
biva
59,48%
23%
20,10%
15,97%
154,35%
51,28%
44,25%
34,49%
305,64%
86,07%
73,24%
55,97%
546,92%
128,86%
108,07%
80,87%

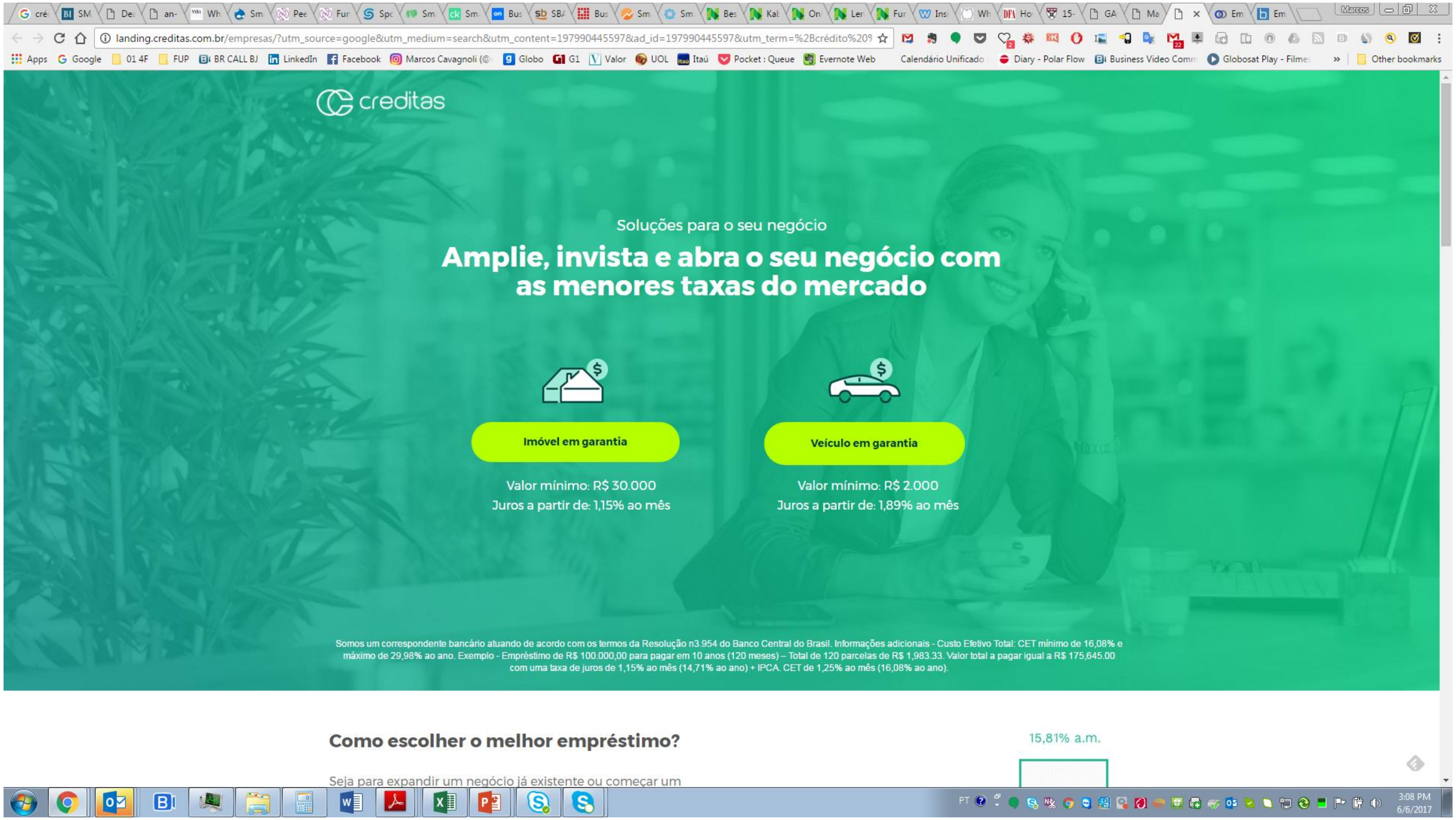
Precificação das operações

RETORNO INVESTIDOR	CUSTO PARA EMPRESA[1]
130% - 160%[2] CDI	**1.15%[3] a.m. Comissão 6%**

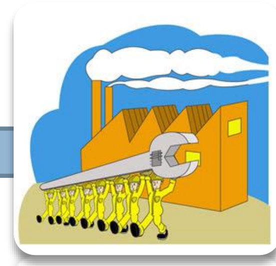
1 Não inclui impostos e tarifas bancárias
2 Base no fechamento da BM&F (taxas prefixadas) de 2/6/17
3 Custo all-in de 1,31%am, considerando prazo de 720 dias


https://www.nexoos.com.br/investimentos
Entrar
NEXOOS
COMO FUNCIONA
SOMOS FINTECH
BLOG
CONTATO
PARCEIROS
EMPRÉSTIMO
INVESTIR
Ser investidor na Nexoos é acessar uma nova classe de investimentos para completar sua carteira.
Opções de retorno de 18% a 36% ao ano
Você é quem analisa e escolhe seus investimentos.
100% online e sem comissão.
Maior liquidez com repagamentos mensais.
PEDIR MEU CONVITE
O INVESTIDOR
Nexoos, a melhor opção para completar sua carteira de investimentos!
Diversificar é Preciso!
Saia do Convencional
Escolha Seu Rendimento
O portifólio de investimentos é um
Os bancos e fundos de investimentos, com suas taxas e comissões, orientam
Na plataforma da Nexoos, é você quem


Secure | https://www.spotcap.com
Spotcap
ABOUT US
TEAM AND CAREERS
PRESS AND AWARDS
CONTACT US
WE'RE HIRING
How does it work?
Get approval
Once approved, you can access your business loan within one working day. This allows you to start drawing down finance as you need it.
We are using cookies to improve the user experience in order to serve you better. It lets us track the various paths followed by our users. These methods are not used to capture any personal information. Continued use of our website indicates that you agree with our policy. Accept cookies


landing.creditas.com.br/empresas/?utm_source=google&utm_medium=search&utm_content=197990445597&ad_id=197990445597&utm_term=%2Bcrédito%20
creditas
Soluções para o seu negócio
Amplie, invista e abra o seu negócio com as menores taxas do mercado
Imóvel em garantia
Valor mínimo: R$ 30.000
Juros a partir de: 1,15% ao mês
Veículo em garantia
Valor mínimo: R$ 2.000
Juros a partir de: 1,89% ao mês
Somos um correspondente bancário atuando de acordo com os termos da Resolução n3.954 do Banco Central do Brasil. Informações adicionais - Custo Efetivo Total: CET mínimo de 16,08% e máximo de 29,98% ao ano. Exemplo - Empréstimo de R$ 100.000,00 para pagar em 10 anos (120 meses) – Total de 120 parcelas de R$ 1,983.33. Valor total a pagar igual a R$ 175,645.00 com uma taxa de juros de 1,15% ao mês (14,71% ao ano) + IPCA. CET de 1,25% ao mês (16,08% ao ano).
Como escolher o melhor empréstimo?
15,81% a.m.
Seja para expandir um negócio já existente ou começar um

Como funciona na prática (OAV)?



1) INVESTIDORES depositam recursos no BANCO (CDB)

2) BANCO formaliza empréstimo para a EMPRESA (CCB), com as garantias

3) EMPRESA paga o empréstimo para o BANCO

4) BANCO repassa o recurso para os INVESTIDORES, corrigido com os juros

Obrigado!