It is no secret that fintech is disrupting financial institutions across the board. More so than ever, banks are now looking to the future to transform their businesses to remain competitive in the digital age.

This eBook provides insights on this transformation from nineteen leading digital banking thought leaders who were identified as provocative thinkers who hold diverse positions at leading banks or fintech companies.

Learn their thoughts on the role of mobile banking, smart ATMs, chatbots, and digital transformation at all levels—from branch to infrastructure to data storage.

We asked each innovator the following three questions:

In what way do you see the traditional definition of a bank is changing?

What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

Are banks becoming technology companies or do they need to become technology companies?

Keep reading to hear their predictions for the future.
Q: In what way do you see the traditional definition of a bank is changing?

A: The original purpose of a bank will remain. Yet, the way customers want to use a bank and what they expect from a bank are changing drastically. So banking is making the transition, as many other industries, from offline, to online, to mobile, as user experience becomes more central to our banking life. Customers want on-demand services which are easy to use and understand, and banks will need to refocus their offering to these growing needs.

Nicolas Kopp
U.S. CEO
N26, Inc.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: AI is already used widely by many banks. Machine learning at N26 for example helps us categorize our customers’ spending and provide a statistical breakdown of it. It also helps prevent fraud as it detects transactions which do not fit into spending patterns. N26 has also done the first native app integration of the Mastercard SecureCode, one of the first of its kind, using machine learning. AI can help banks provide greater security and better services for their customers. Biometrics also has the potential to securely accelerate and facilitate the use of your bank, through faster login and transaction options at the tip of your fingers or centimeters of your face, especially when using mobile pay.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: In an ideal world it is a combination of both. For many banks their IT legacy and branch networks make it very difficult to transform into agile technology companies. Combining and renewing legacy systems is a task that is preventing many traditional banks from becoming technologically advanced. Yet, technological agility in banking is for the benefit of the customer. It will not be enough to just add a new interface to an existing offering or an outdated process. The banking industry must be able to adapt sustainably to the behaviour of its customers and draw inspiration from companies offering a great customer journey.
Q: In what way do you see the traditional definition of a bank is changing?

A: The definition of a bank has not changed, but the channels we use and the way banking is conducted has changed. If the actual definition of a bank were to change, then the regulations would have to change as well.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Each of these technologies, as well as several others, holds massive potential for disruption but all of that is up to banks in how and where they decide to use it. For instance, AI can help banks provide better customer service at scale, manage risk and improve what customers can do with their money – still, the possibilities are up to the bank that’s implementing the technology.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Every bank has to use technology in some capacity, as technology is paramount for serving today’s generation of consumers. However, not every bank can become a technology company – some will develop the technology while others will buy or acquire the technology.
Q: In what way do you see the traditional definition of a bank is changing?

A: Absolutely! When you think of what a bank was once used for, it was simply to find a safe place to keep your money. Now that the needs of customers have changed, people are now looking for a place where they can still keep their money safe but also where they can grow their money, make payments faster than ever before and get proactive advice on how they can best manage their finances.

Luvleen Sidhu
President,
Co-Founder &
CSO
BankMobile

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: I think they will all play a significant role in creating a better banking experience in the near future. AI will be used to better identify and reduce fraud and also provide customers with customized, real-time advice. Biometrics will play an important role in improving security and enhancing convenience. Blockchain will improve back office operational efficiencies and provide a more secure, faster and cost-effective payment solution for consumers. Let’s also not forget the Internet of Things where you will soon be able to link your banking to your everyday activities.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Banks absolutely need to become technology companies. It is technology that will drive innovation and move the antiquated banking industry in a direction to better serve its customers. If we continue to do what we’ve always done, we will continue to get the same results: frustrated, disengaged customers. Things are changing fast and it is time for us to change with them or get disrupted.
Q: In what way do you see the traditional definition of a bank is changing?

A: Customer’s needs and expectations, coupled with emerging technologies, continually affect the nature of financial services. For customers, convenience now means more than a nearby branch and a large network of ATMs; it’s about having the bank in your pocket. Customers don’t just build relationships person-to-person; they often build them digitally, with personalized advice and experiences. Real time used to mean in hours or minutes; now it’s instantaneous. Customers want simple and easy experiences, transparency and control, in the moment advice, and they want to work with companies that keep up with the pace of innovation they see in their daily lives. Although the traditional definition of banking has not changed, how banks deliver their capabilities and services to their customers has dramatically changed.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Customers want new types of services that make banking and managing finances convenient and easy. A few specific areas we’re focused on that we view as most promising in shaping the future of banking include better leveraging data through analytics and tools like artificial intelligence; using application programming interfaces (APIs) and chatbots so we can deliver our services wherever our customers need them; voice and other forms of biometrics; and best-in-class digital payments. As more and more customers interact with us through mobile channels, these technologies are going to be one of the keys to delivering simple, fast and intuitive end-to-end digital experiences.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: I wouldn’t categorize banks as technology companies, but I would say we are information companies that leverage technology to deliver financial services. Banks have always used technology to deliver services to their customers, but it’s becoming a bigger differentiator as more customers expect to interact with their banks digitally. That’s especially true in the areas of customer experience and using data creatively to provide more value to customers. Ultimately, the most innovative financial services solutions will be increasingly woven into smartphones and mobile applications, the Internet of Things, and the rich customer experience of virtual assistants. And we’ll also leverage these digital capabilities to enrich the face-to-face interactions that our customers still want and value.
Q: In what way do you see the traditional definition of a bank is changing?

A: As consumers become more digitally native, banks are being evaluated not on the breadth of their branch network, but on the quality of their apps. Today’s consumers are interested in making use of the best financial products available to them, and the world is exploding with new options. Going forward, consumers will choose their bank based on its ability to work with all the products they use to manage their finances.

Zach Perret
Co-Founder & CEO
Plaid

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Automation. A lot of financial automation tools have emerged in the past two years, and I expect this is going to continue. We’ve seen a lot of applications emerge to help consumers automatically save, invest, pay bills, track expenses, and I expect that this will accelerate in the coming years. Automation is tangible - it’s shocking that we’re still overdrafting consumers because they forgot to transfer funds from savings to checking before their power bill was due.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Banks are becoming technology companies. In the past few years, we’ve seen every financial institution—from local credit unions to multinational banks—double down on improving their technology and infrastructure. Financial institutions and fintech companies actually have more in common than not. We all want to improve financial futures for consumers and businesses, and to back those innovations with the best security and infrastructure possible.
Q: In what way do you see the traditional definition of a bank is changing?

A: Banking hasn't actually changed all that much in the last 150 years; customers still want a safe place to store their money overnight and access it the next day. What has changed is how customers choose to interact with their bank and financial institution. Therefore a bank is now a mobile device, a physical branch, a machine, and soon a voice operated cloud based platform. Customers expect to bank with us when, where and how they choose.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: The biggest potential is integrating payments capabilities and wealth management with wearable technologies. Biometrics will only increase in adoption and voice-operated platforms also.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Call me old fashioned but the more things change, the more they stay the same. Banks should play to their strengths and partner with those firms who compliment their weaknesses. Like I said at LendIt last year, if we're still talking about "banks" and "fintech" like two separate things in 5 years then everyone loses.
Q: In what way do you see the traditional definition of a bank is changing?

A: The traditional definition of a bank, an institution where consumers can safely deposit their funds and receive loans, is not necessarily changing. However, the way in which consumers interact with the banks and their geographic presence is absolutely changing. The future of banking institutions will be online and through the consumer’s mobile device. In the last twelve months alone banks have closed more than 1,700 branches, a trend that will continue as banks adopt new and innovative technologies.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: The number of sources, quantity of data and advances in processing speed are leading to some of the most innovative technology in history. Avant revolutionized the industry when it entered the market by utilizing machine learning and AI to underwrite, verify, and contact consumers in innovative ways. Avant believes as processing power improves, the next frontier will revolve around distributed ledger technology. In order to capitalize on these advances, Avant is supporting a new initiative at another early stage company that plans to build a blockchain based technology to thwart fraud in the consumer finance space. Avant believes that the distributed ledger technology that is at the heart of blockchain provides a unique opportunity for participants on the network to use a shared database to replace what has historically been an inefficient manual process undertaken independently by each financial institution.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Banks have built many competitive advantages and core competencies over decades of high-touch relationships. These advantages include brand equity, regulatory knowhow, geographic location and capital. Until recently, Bank's haven't felt the need to focus on initiatives outside of their core competencies, but as consumer preferences have shifted with the digital age, Banks are facing a new challenge. Building top of the line consumer technologies in-house comes with a number of challenges. Banks are better positioned to partner with financial technology companies to provide their consumers with the most thoughtful online products and services.
Q: In what way do you see the traditional definition of a bank is changing?

A: At the broadest level, banks will continue to focus on meeting financial needs for their customers. But as customer expectations change on where, when and how they bank, all financial institutions must also refine their products, their delivery, the supporting tools, etc.

Purva Sule
Director, Senior Relationship Manager
BMO Financial Group

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: The sky is the limit today with the number and types of technology innovations. Which ones hold the biggest potential will differ from bank to bank and depends on where your strategic gaps are. In general, two types of innovations will never get old – those that support a better customer experience and those centered around cost efficient delivery of a bank’s products and services.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: IMHO, banks don’t need to become technology companies per se, but do need to be able to deploy the right technologies for customers rapidly, efficiently and effectively. It may frequently be in partnership with technology (big tech and fintech) companies.
Q: In what way do you see the traditional definition of a bank is changing?

A: Banking five years from now will look unrecognizable from what we know today. The winners will change the conversation from focus on single features like standalone loans or deposits to instead experiences and goals enabled for consumers. This will require banks to make significant investments into artificial intelligence and technology stacks that focus on using data in nimble ways to create beautiful user experiences.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Banks that are able to use their advantage in data, and therefore machine learning and enhanced intelligence, will be able to provide their customers with holistic solutions and experiences that are easy to access. Enhanced intelligence, or AI if you want to call it that, will enable automation and the ability to unhook shackles of legacy systems that were built in an era of lower compute power; ultimately, this will allow customers to interact with banks in a more human and delightful way 24/7. The 9pm - 5pm call center will be a thing of the past and customers will be able to have dynamic relationships with their banks utilizing all parts of the bank’s product set unlike ever before; in turn, banks will be able to reduce fees for simple products as they reduce overhead. Economic rents earned on overdraft fees and NSFs will be challenged by companies like MoneyLion thereby forcing banks to embrace new technologies that reduce cost structures and overhead.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: The banks that win are already technology companies. The remaining banks will have to partner with technology companies with proprietary user data-sets like MoneyLion to deliver the user experience that users are coming to expect. Banks will have to reconsider margins as consumers will demand a step function reduction in core fees as non-bank Fintech companies work to rebundle pieces of a bank’s service offerings themselves.
Q: In what way do you see the traditional definition of a bank is changing?

A: The technical definition of a Bank hasn’t changed (i.e. – a financial institution licensed to receive deposits and make loans) but the common-man’s view of what entities should offer Banking services is. Consumers and Business Owners are making it known that they’re willing to trust non-Banks with services that typically have only been available at Banks. Amazon, Square and Paypal are a few examples and surveys suggest consumers would trust companies like Apple and Google with many of their financial transactions.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: It’s difficult to narrow the list to just one disruptive technology that will have a major impact on the Banking sector. What I will say is that it’s not difficult to imagine bots taking significant cost out of the system while simultaneously improving the customer experience. Consumers prefer interacting with companies via text vs. phone and well-constructed bots can play this role nicely.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Innovation requires being a student of trends and preferences, but as importantly, in today’s environment it requires shipping code. If a Bank can’t ship code efficiently and quickly it’s going to be delivering functionality and products that consumers wanted in the past vs. what they want now. Whether a Bank builds products and services internally or procures and integrates them from third parties is less important. What matters is a Bank’s ability to stay current which requires shipping code.
Q: In what way do you see the traditional definition of a bank is changing?

A: Powerful trends are undoubtedly shaping the financial services industry and creating an impetus to change. Our data shows that globally, digitally engaged customers and emerging technologies advocates (i.e. using technologies such as biometrics or in-app payments) are significantly more likely to be engaged with their financial institution. Traditional banks will have to evolve and incorporate these news trends to remain relevant to all generations of customers.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: This will depend on the market. Some countries are more advanced than others and are already embracing innovative technology, take India and biometrics for example. All innovative technologies are a big potential for banks since they provide a frictionless customer experience and improve security standards. Based on our global data, the mobile banking app features that is perceived to bring the most value is fingerprint login.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: I don’t think banks are becoming technology companies or need to become one to stay relevant. However, I believe they need to embrace technology in their day to day operations, as well as in the way they interact with their customers.
Q: In what way do you see the traditional definition of a bank is changing?

A: For many banks customer service and tailored financial offerings have always been paramount and that is no different today. However, in other areas, specifically innovation and technology, consumers are challenging banks to evolve beyond the traditional infrastructure and financial product suite.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: All the above-emerging innovative technologies hold endless opportunities for banks. The key is understanding your customer base and addressable market to determine which technologies hold the greatest potential and will ultimately move the needle for your business.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: A bank and a technology company are not mutually exclusive. Banks should elevate their technology offerings to align with customer needs through proprietary technology builds, like Laurel Road Bank’s approach, or through partnering with best-in-class third parties. Regardless of how the technology is acquired, banks should understand the innovative technology landscape and challenge themselves to stay ahead of the curve.
Q: In what way do you see the traditional definition of a bank is changing?

A: A bank will always be a bank and will continue to provide the same basic services for the foreseeable future, but our relationship and the way in which we interact with the institution as a customer is what is evolving. A bank is no longer just a branch, but a phone, a tablet, a laptop, and customers expect to be able to get the same service no matter the channel. Banks need to be able to meet those customer expectations in an increasingly digital era.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: The most powerful resource a bank has is its data. Financial institutions that are able to leverage and utilize that data with AI are going to be ahead of the curve in anticipating the needs and wants of the current and potential customers, while also providing the most efficient and effective customer experience.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Banks and technology companies cannot exist in separate silos. Both have the expertise, knowledge, and resources that the other requires. Banks will and should not become technology companies, but they should embrace and implement technology and partner with fintech companies that are providing products their customers will be demanding.
Q: In what way do you see the traditional definition of a bank is changing?

A: I think the traditional definition of a bank has been changing for the last several years. Today, almost all interactions that consumers have with banks (e.g., deposits, withdrawals, payments) can be done virtually rather than going to an actual brick and mortar location. The shift has resulted in changes to the model for borrower interactions. Think about a mortgage. Applying for a loan can be characterized today as a manual process driven by paper, with sequential steps in the process and associated time delays. Borrower interactions were dictated almost entirely by the process (you provide me with the documents and information that I request, wait for decision(s) to be made, and ultimately schedule an appointment to complete the process when it's convenient to meet in person). But that reality is starting to change, as banks drive to digitize the process and provide borrowers with better visibility and control what and how information is provided, how fast it moves, and when events occur. Throughout this process there's more transparency about what is going on and how the data is being used.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Within the mortgage area, many of today's processes still rely on multiple interactions across multiple participants throughout the process of obtaining a mortgage. The process of closing and selling a loan into the secondary market, for instance, requires interactions across multiple entities - all of whom have different needs and uses for what is largely a common set of data (with these interactions often requiring the transfer of documents). Technology like blockchain could dramatically change how information is managed, accessed and verified throughout the process, which in turn would result in a more automated, efficient and secure process for all participants; and more importantly result in a better customer experience for borrowers.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Fannie Mae is probably a good example of how companies have to lead with technology to adapt to changing market dynamics and evolving customer expectations. At Fannie Mae, we have embarked on an effort to change the way we do business, with a focus on putting the customer at the center of everything we do by looking for ways to provide a more simple and certain customer experience. Central to our efforts is leveraging technology and new technology innovations to provide customers with a more digital experience that helps drive improved process automation, provide greater transparency, and reduce the time it takes to close and deliver loans to us. Like other financial services companies we are looking to leverage new technology innovations to help achieve our business objectives and deliver greater value to our customers.
Q: In what way do you see the traditional definition of a bank is changing?

A: It’s not the definition of a bank that is changing so much as the operating model, the thinking behind their business strategy. While they remain custodians of the balance sheet, how they deliver and achieve maximum value in the quickest time and lowest cost is changing. Traditionally banks had a top-down structure based on bricks and mortar but the flexibility of technology today has prompted a decentralised deployment strategy. There is a movement to centralise control of the balance sheet but decentralise deployment of services. With each business line or unit having the right infrastructure in place, they can deploy a mesh of services addressing the different needs of the various segments of the market they service. Depending on the complexity of the business, individual divisions can have the ability to deploy services to maximise reach, profit and cost savings.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Potential lies in a combination of technologies as part of a wider value chain, not just one. Banks have to design their operating model and technology for change to realise the full value of their investment. This means an API-driven composable architecture that allows them to adapt quickly and mix the right technologies for the biggest impact. Technology like artificial intelligence, together with the increasing data available to banks, will play a significant role in the future. AI can help banks to automate scoring and process automation reducing response times and human intervention, while supporting customers with their personal financial choices.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: In tech companies, technology is the driver and not the facilitator of change. Banks are still custodians of the balance sheet but are starting to see technology as a strategic part of their business model. Technology is no longer seen as just the execution division but is now one of the facilitators of change. We are seeing CTOs and CIOs starting to play a critical role in determining banks' business strategies, helping to shape the organisation's strategic roadmap.
Q: In what way do you see the traditional definition of a bank is changing?

A: Retail banking is a balance-sheet business: pricing, cost to serve, and net interest margins are top of mind. Technology is shifting what customers demand in terms of service, relevance and value. Some of my most exciting conversations are with bank execs who are thinking hard about how to shift the thinking, the technology, and ultimately, the economics of their retail business to a model where developing exceptional customer relationships is the primary mission.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Focusing on technologies like chatbots or biometrics that take cost or friction out of traditional banking interactions is missing the point. Budgets are finite and executive attention is an even scarcer resource. I would advise bank executives to pick their battles: focus you 'tier 1' exploration and development efforts on technologies that can, in the next 4 to 7 years, deliver a major change to your business model.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Some banks have become technology companies and there may be more who move in that direction, but banks, even great banks, are not well equipped to be great technology companies. They have different assets and strengths: the trick is to use technology to leverage those assets and strengths in new, exponentially more effective ways.
Q: In what way do you see the traditional definition of a bank is changing?

A: There's certainly an attempt by new players to change it, and I think we'll continue to see some non-traditional lenders like SoFi carving out niche spots in the market. Overall, however, I don't think we'll see a fundamental reshaping of what it means to be a bank - for reasons both regulatory and practical. What I think we WILL see is an expansion of the functions a bank is concerned with, as part of succeeding as a business in line with modern consumer expectations. What the banks have learned from the B2C fintechs is that customer experience, a digital experience in particular, is critical for delivering to modern consumers. The term “bank” is no longer associated with a brick and mortar building with tall ceilings and safe deposit boxes. It is associated with a secure online presence, customer financial life cycle experiences, and mobile wallets. The customer is the same, the product is not too different, but the means of delivery has changed.

Rajesh Bhat
Co-Founder
Roostify

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: In our space of lending, we're particularly excited about the potential of AI. It promises considerable operational improvements, of course, particularly around loan processing speeds and reducing the potential for bias in loan decisions. But more interestingly, AI could help guide consumers into more rewarding financial decisions, by taking into account likely outcomes based on their goals, circumstances and future plans. We could see a future scenario in which an AI financial advisor can guide consumers in real-time, suggesting investments, savings plan decisions, and even when and where to consider buying a home.

Q: What innovative technology--AI, biometrics and blockchain, for example--holds the biggest potential for banks?

A: It's not that banks need to become technology companies themselves, as much as they need to become comfortable working with technology. The fintech space is maturing enough that banks can partner with a technology specialist to meet their objectives more quickly and at lower cost than if the bank had to reinvent the wheel for a digital offering. But time to market and cost savings alone is not enough. The partner model is going to be a more viable one for most banks versus the build method, simply because it allows the bank to tap into continuous innovation without distracting from their core competencies. The evolution for the bank will be not necessarily developing tech, but constantly integrating tech to enable future state experiences and processes - and developing a discerning eye for which tech partner will best support their business goals.
Q: In what way do you see the traditional definition of a bank is changing?

A: It's not just changing; it's disappearing. Consumers no longer worry about who is or isn't a bank. What matters to them is "Who can help me manage my finances and safely receive, spend, invest, or save money?". In many ways, banking has moved "behind the scenes" in consumers' minds because of partnerships and new distribution channels.

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Design Thinking will have a greater impact than any one individual technology. Hot new technologies come and go (AI will be 2018's version of Big Data in 2013), and many of these technology solutions will be used in parallel. The lasting innovations will be the ones that add value in the eyes of the customer.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: All banks need to be technology-enabled, but I think only the largest will have the resources to become true technology companies themselves. Many regional and community banks will rely even more heavily on technology vendors, and will focus on their core capabilities around risk management and customer relationships. But it's definitely fair to say that banks which don't embrace the use of innovative technologies will be left behind.
Q: In what way do you see the traditional definition of a bank is changing?

A: Banks will continue to provide the same services but the quality and method of delivery will evolve, leveraging technology innovation, digital communication and artificial intelligence to improve features, personalization, and mobility, while reducing the cost of services.

Brad Bernstein
Managing Partner
FTV Capital

Q: What innovative technology—AI, biometrics and blockchain, for example—holds the biggest potential for banks?

A: Robotic process automation will dramatically reduce the cost of back office functions and improve the service experience. This technology will reduce headcount and drive significant cost reductions throughout the banking landscape.

Q: Are banks becoming technology companies or do they need to become technology companies?

A: Technology is already at the heart of the banking industry today. The leading banks will differentiate themselves by innovating and adopting technologies more effectively than their peers.
Thank you for reading the Top Innovators in Digital Banking. We hope you enjoyed it!

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