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HOW TO FIGHT FINANCIAL EXCLUSION WITH NEW TECHNOLOGY AND NON-BANK SOLUTIONS?

WHO ARE THE UNBANKED AND UNDERBANKED?





There is
a problem
in Europe
that no one is
talking
about

**130
million**
Europeans
are financially
excluded



FINTECH
SWITZERLAND
fintechnews.ch



STARLING BANK
IN-SYNC WITH YOU

Moven[®]
spend, save & live smarter



TANDEM

WeBank
微众银行



N 26

UNBANKED/UNDERBANKED

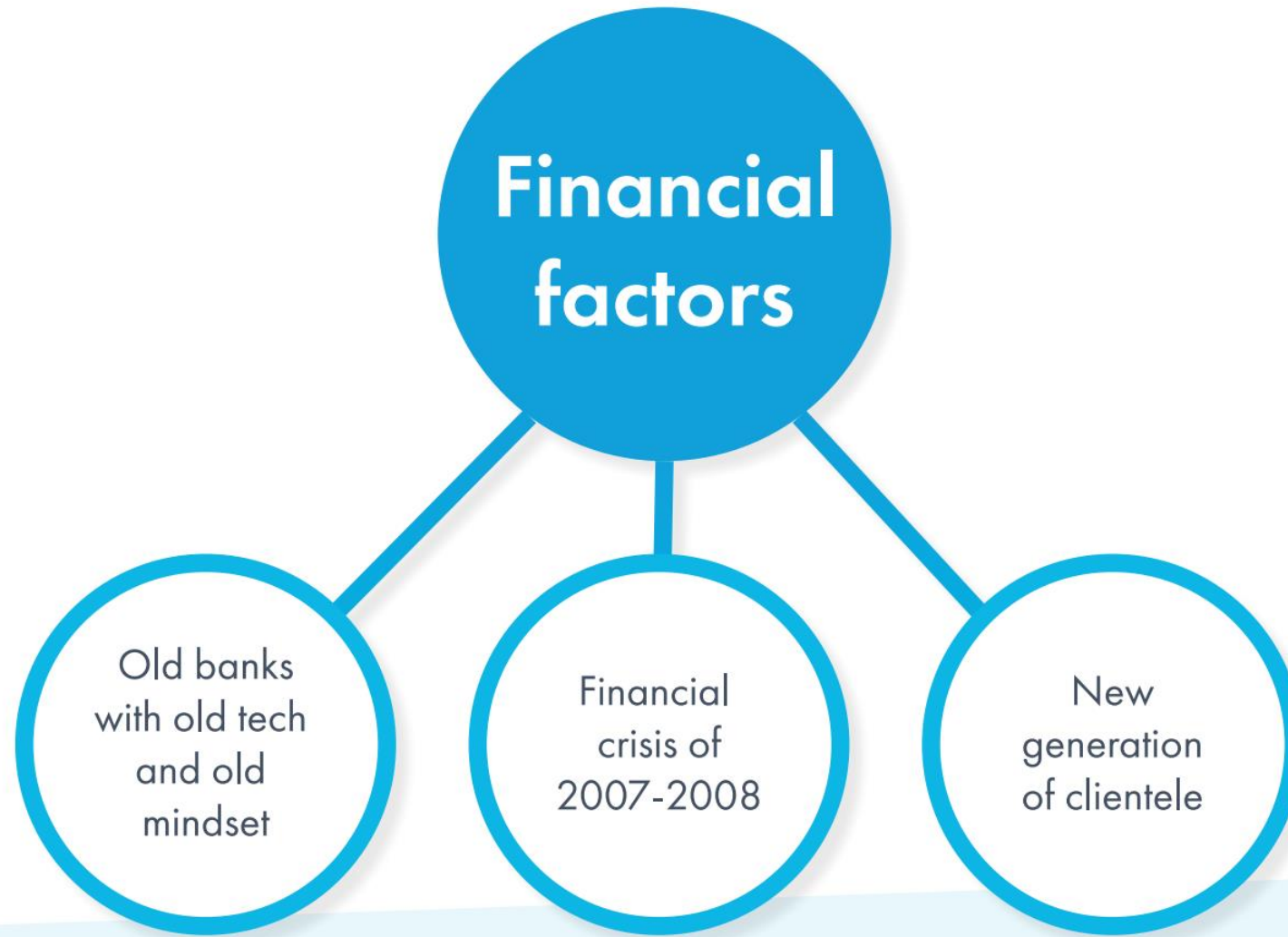


SMALL & MEDIUM ENTERPRISES



ECONOMIC CONSEQUENCES









uneconomically
viable client

social
global
instability

political
instability

potential
money
laundering

defaulting
on loans

Higher barriers
for on-boarding

slow
credit
decisions

underbanked
people

cash only
economy

less
lending

new
regulations

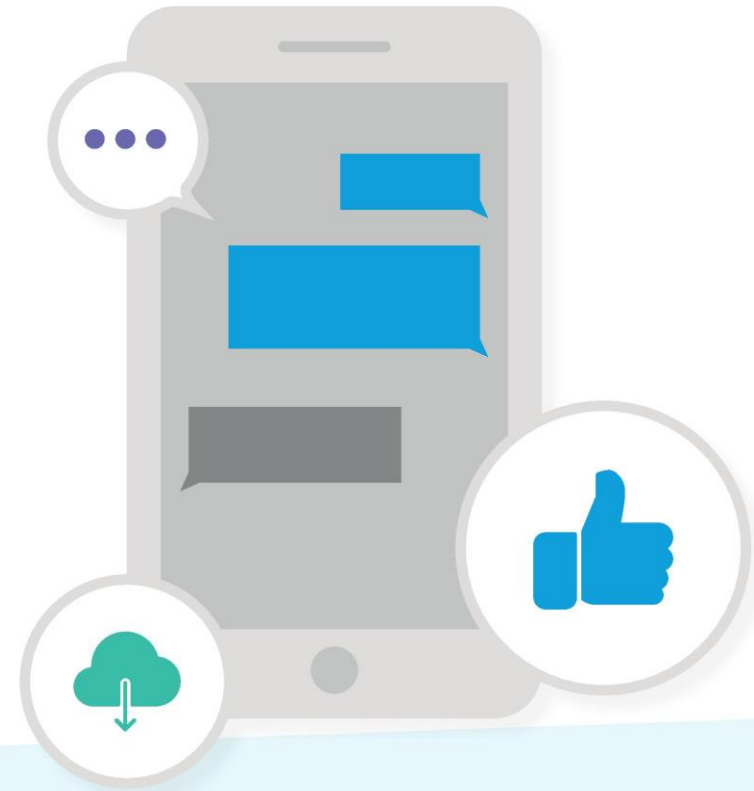
strict KYC/
KYB/AML
guidelines

MILLENNIALS ARE LEADING THE WAY



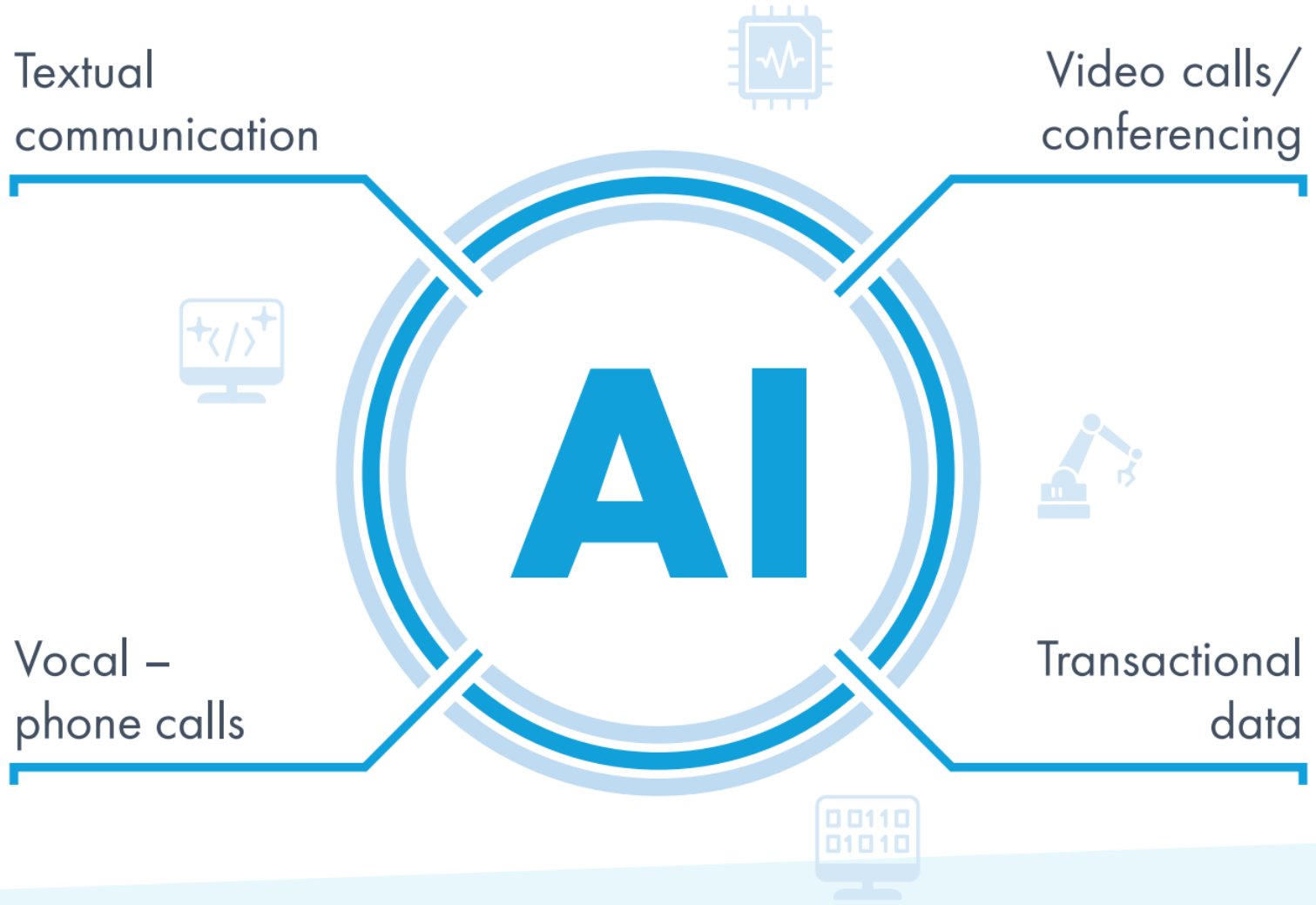
47%

of Millennial workers
freelance, more than
any other generation



WHAT DOES IT MEAN TO BE FINANCIALLY INCLUDED?





Textual communication

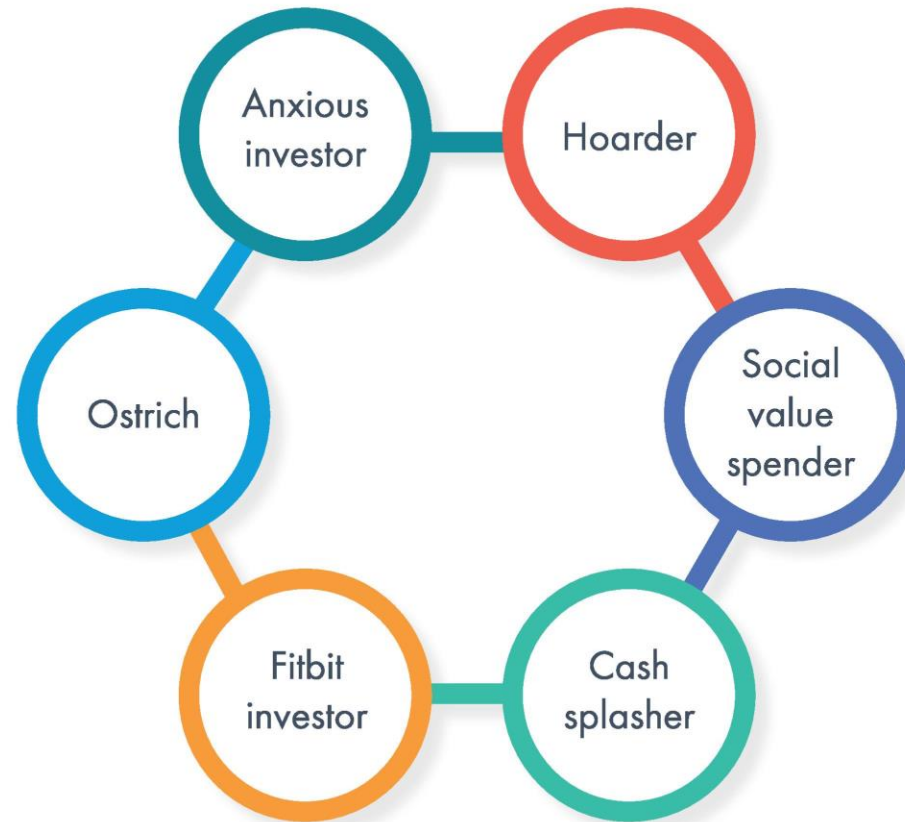
Video calls/
conferencing

Vocal -
phone calls

Transactional
data

AI

FINANCIAL PERSONALITY TYPES:





BE A PART OF THE SOLUTION, INSTEAD OF THE PROBLEM

WestStein Team