



# Future “Mobile” Money

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Head of Corvinus Fintech Center

Mobile Hungary 2017  
Budapest, Hotel Helia, October 18 2017

„Over 40% of Americans check their phone within 5 minutes of waking up”



# Challenger „Banks”

CORVINUS  
FINTECH  
CENTER



Standing on the shoulders of giants

CORVINUS  
FINTECH  
CENTER



And the list goes on...

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FINTECH  
CENTER

**TANDEM**



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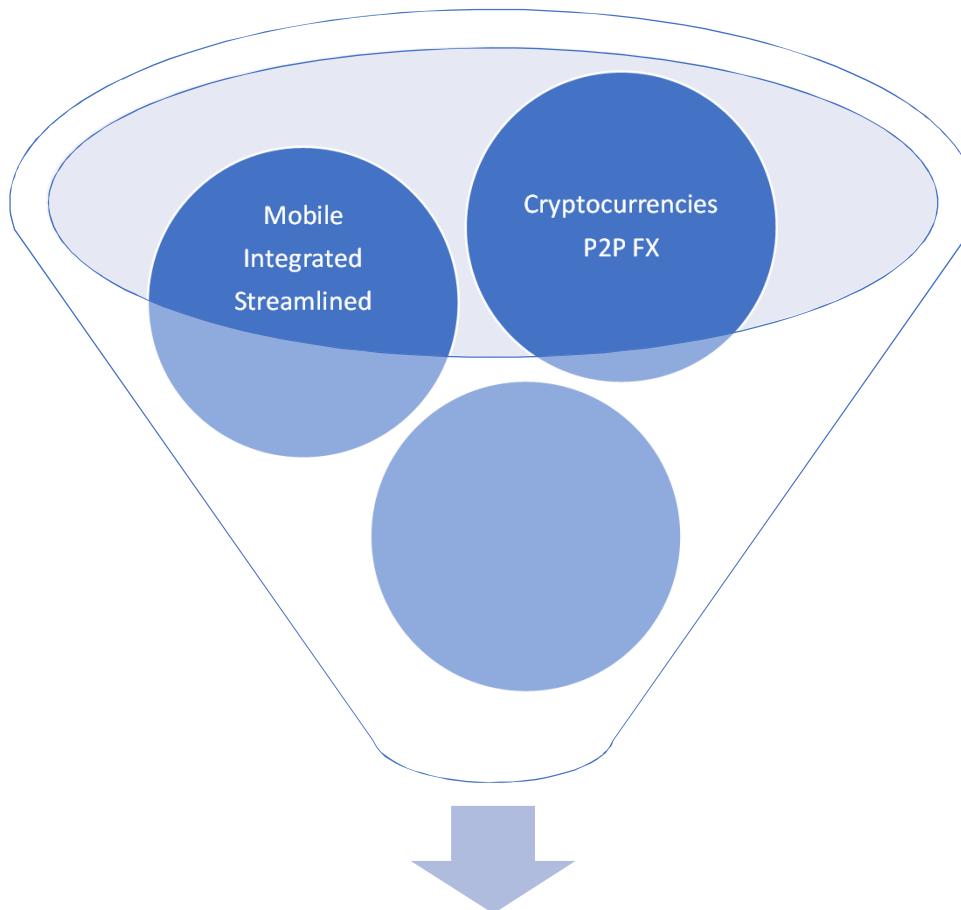
# 2017

The year of financial regulations and licenses

# Functions of Financial Services

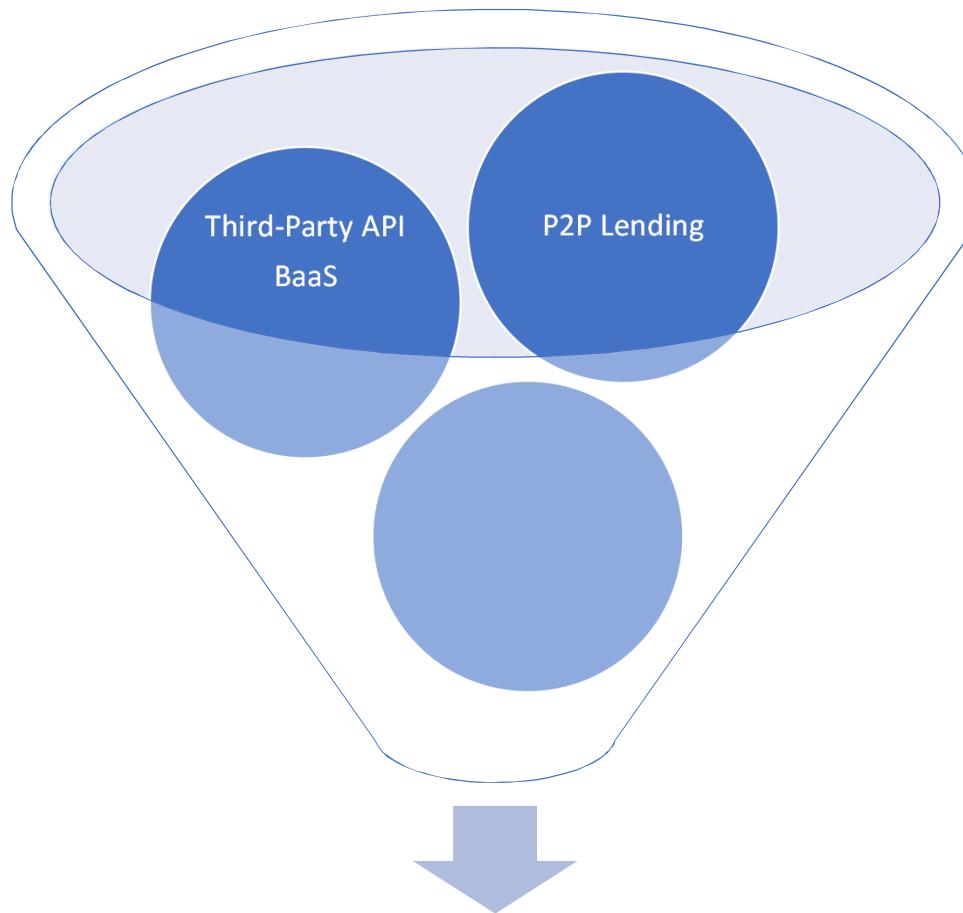


# Innovations #1



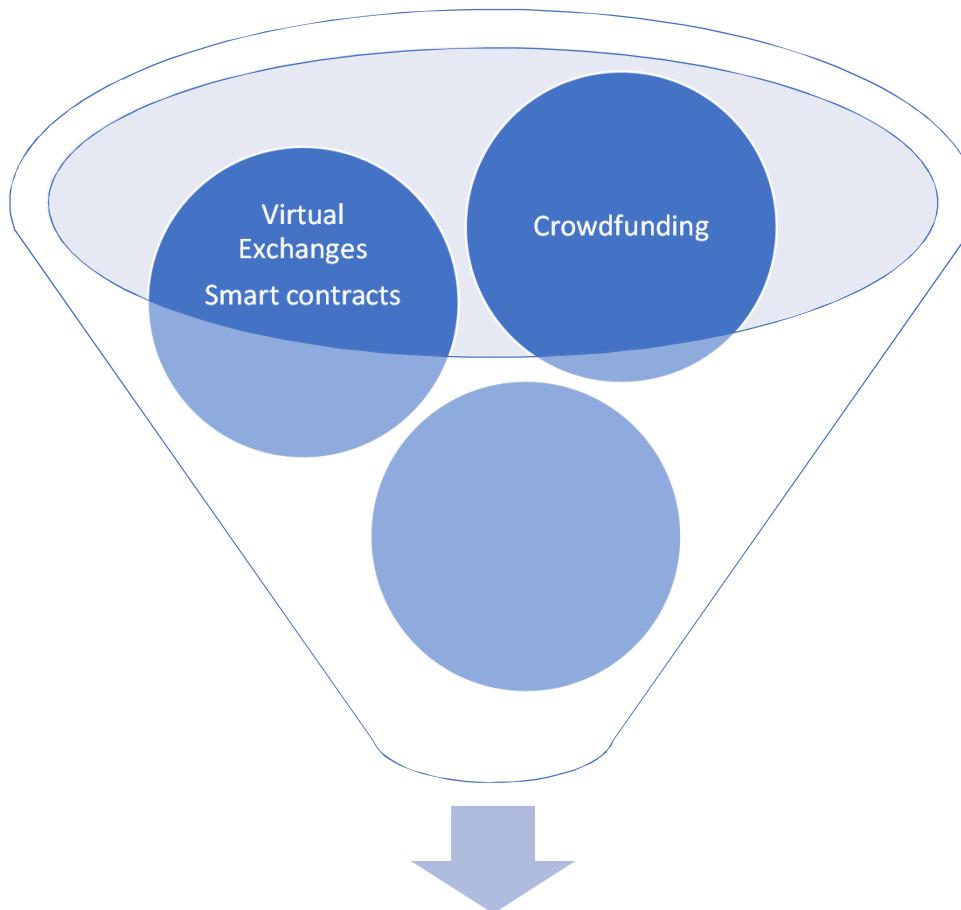
Payments

# Innovations #2



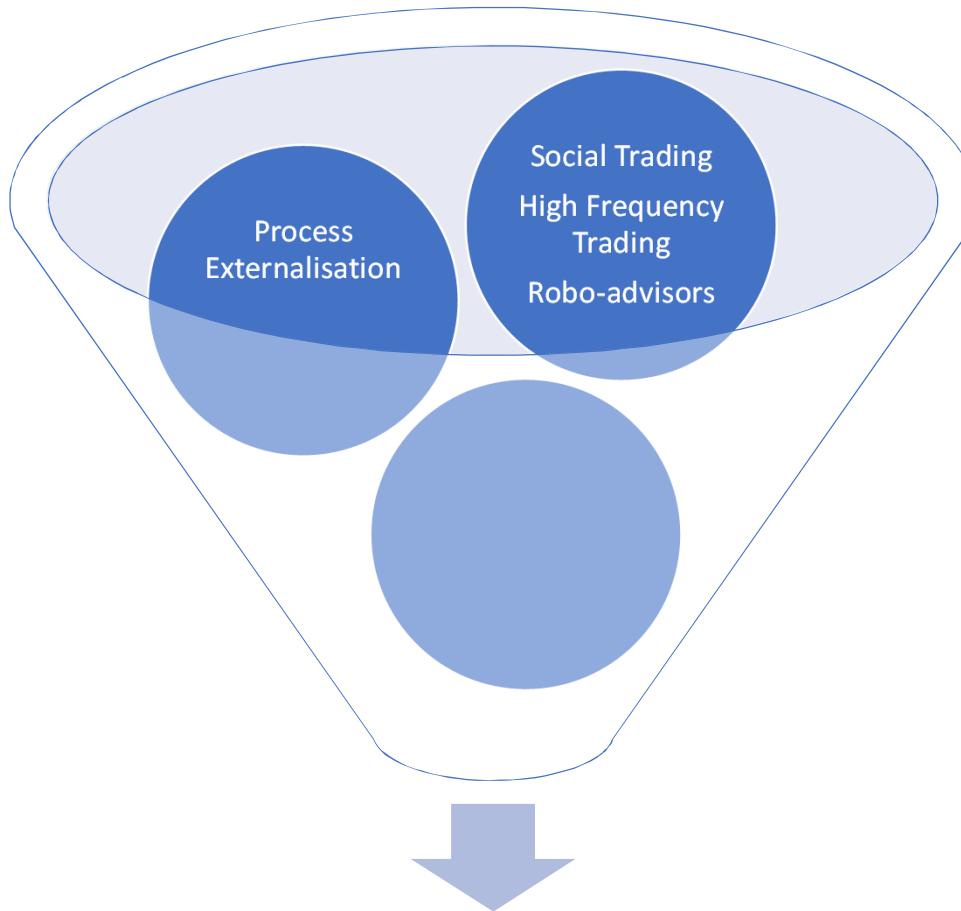
Deposits and Lending

# Innovations #3



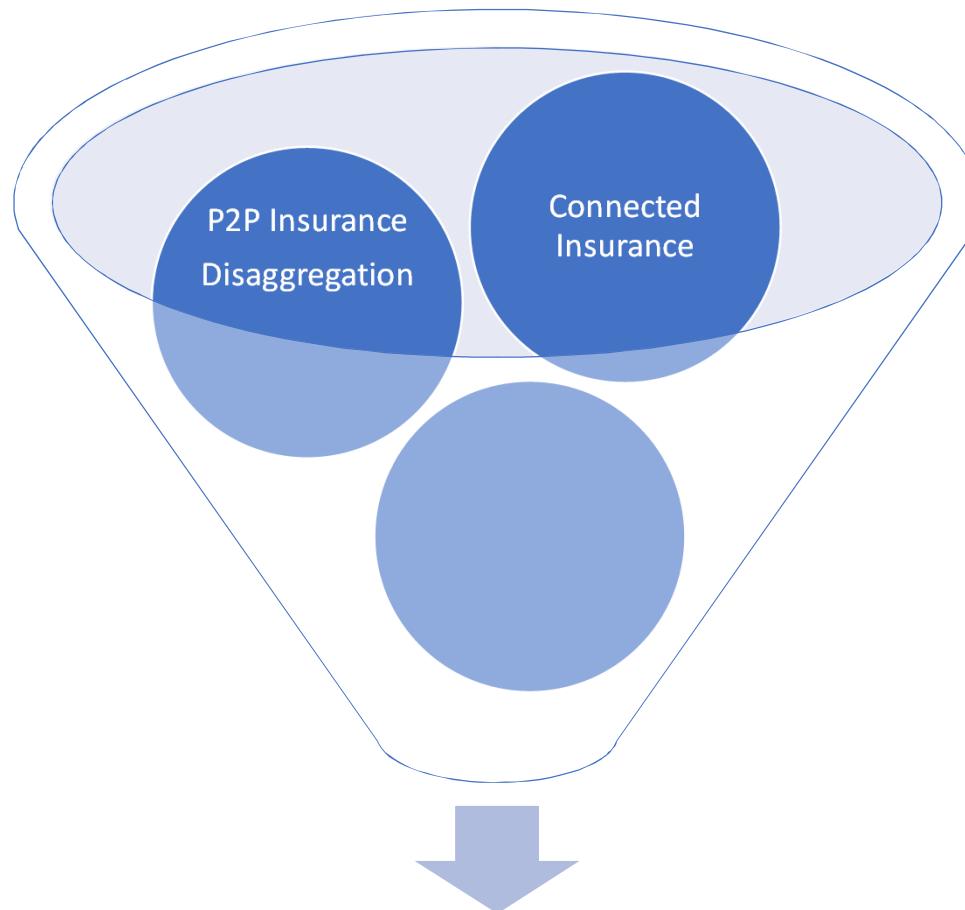
Capital Raising

# Innovations #4



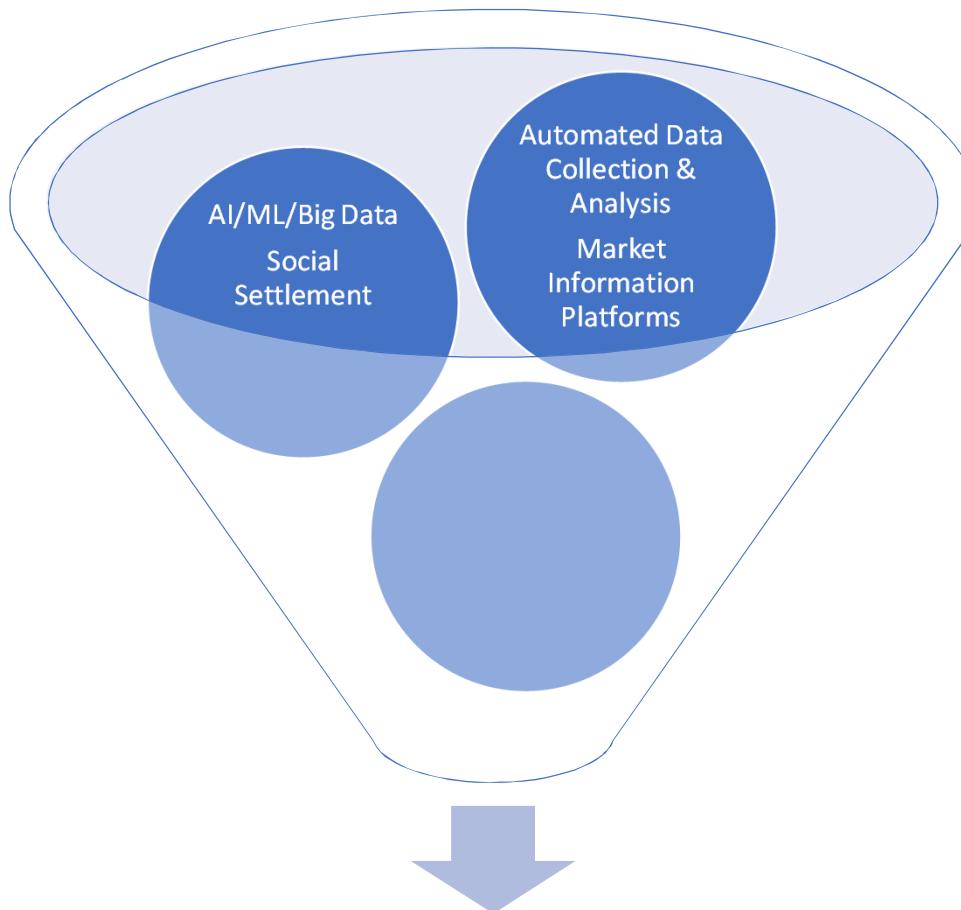
Investment Management

# Innovations #5



Insurance

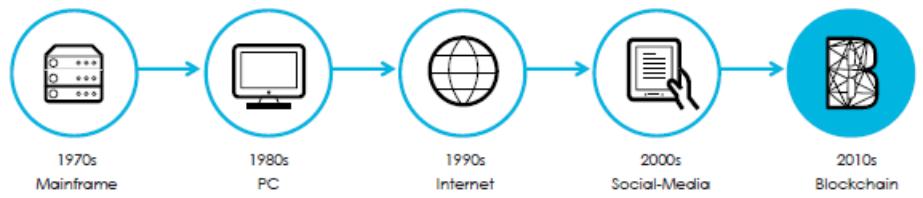
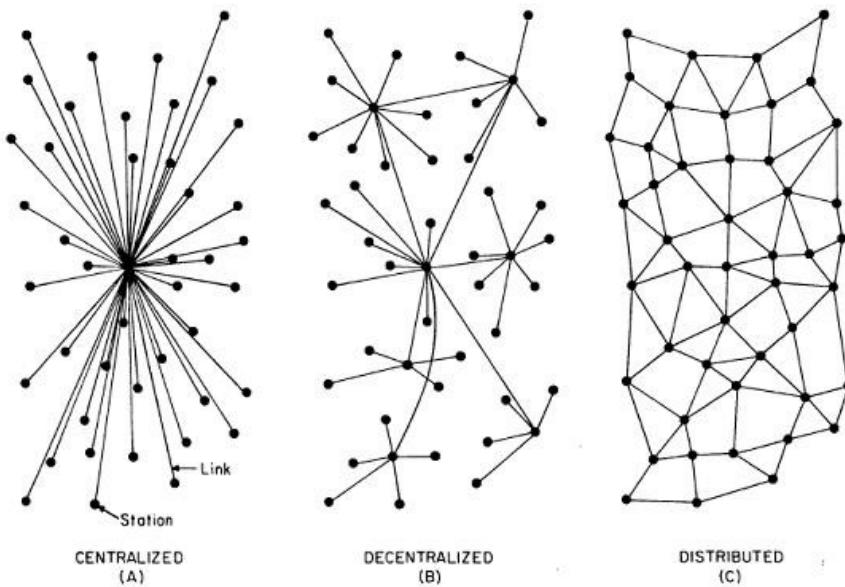
# Innovations #6



Market Provisioning

# Future Financial Infrastructures

# (R)Evolution?

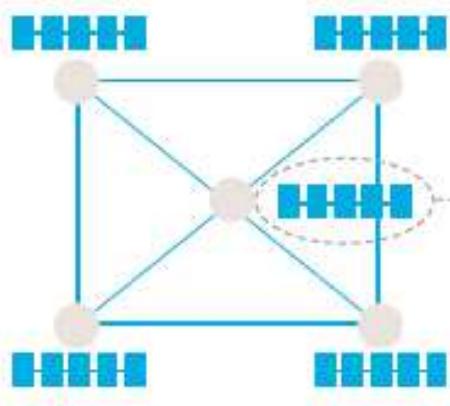


R3 IS BUILDING THE NEW  
OPERATING SYSTEM FOR  
FINANCIAL MARKETS WITH OUR  
DISTRIBUTED LEDGER  
PLATFORM CORDA. WE'D LIKE  
YOU TO BE A PART OF IT.

GET CORDA



### Simplified blockchain network diagram

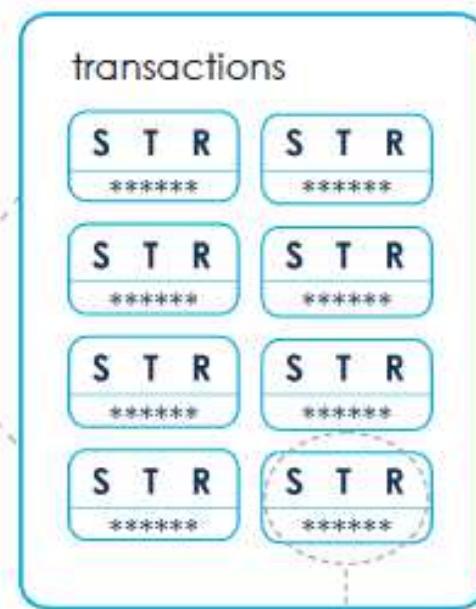


### Blockchain



### Distributed ledger

### Recent block



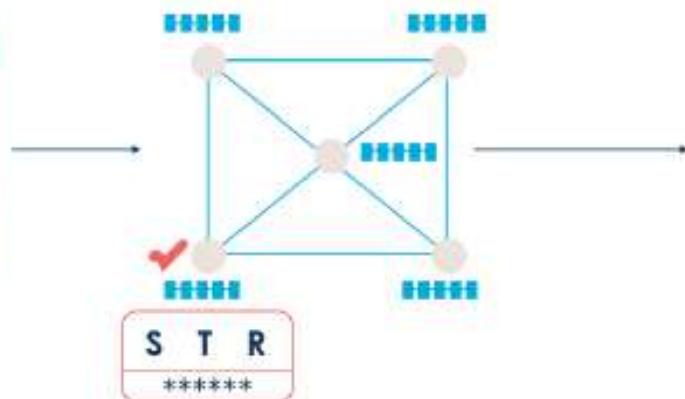
### Transaction



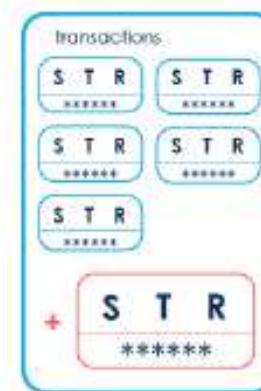
## 1 Transaction definition



## 2 Transaction authentication

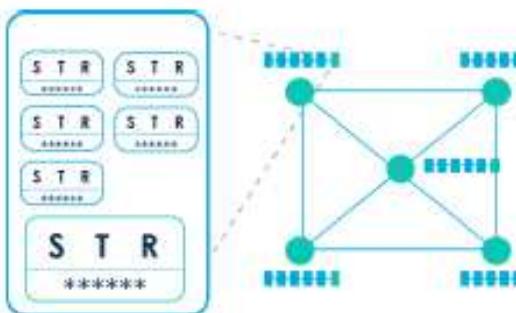


## 3 Block creation

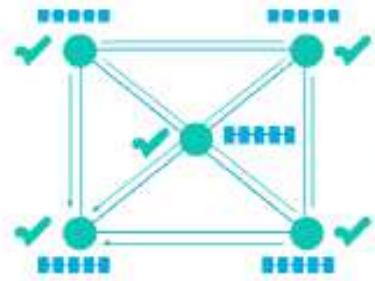


## 5 Block chaining

Validated block:

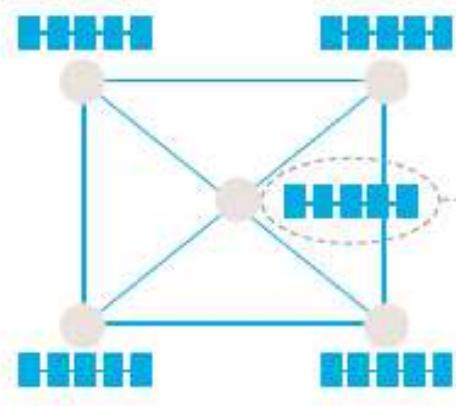


## 4 Block validation

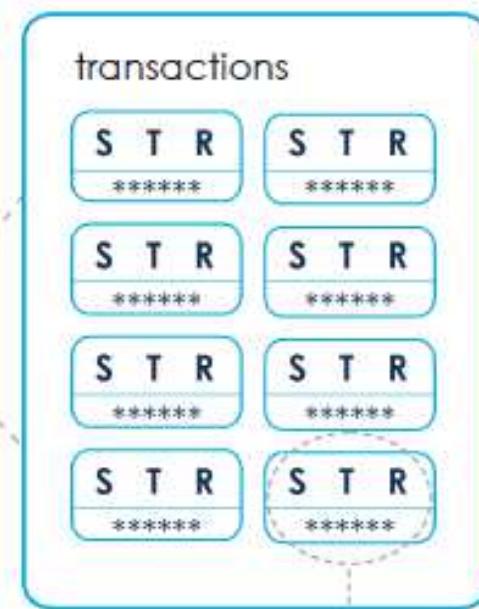


- Concensus from the majority of the network
- “Bitcoin mining”

### Simplified blockchain network diagram



### Recent block



### Transaction



## Distributed ledger



Crypto-currency  
Value-registry  
Value-ecosystem  
Value-web

# Blockchain Phone



 **SIRIN LABS**



# Blockchain Phone

*„A mobile phone that fully secure and safe enough to hold cryptographic coins”*



- Sirin operating system
- Crypto wallets
- Securing exchange access
- Behavioral-based instruction prevention system
- Physical security switch
- Blockchain-based tamper proof

# Blockchain Phone

CORVINUS  
FINTECH  
CENTER





*“Blockchain will do for transactions what the Internet did for information”*



## A Corvinus Fintech Center küldetése

*„A Corvinus Fintech Center (CFC) célja a pénzügyi technológia és digitális transzformáció területén az egyetemi oktatás, a kutatás, a közösség és az innováció egyesítése és fejlesztése.*

*A Corvinus Fintech Center több egyetemi erőforrásra támaszkodva, egy interdisziplináris platformként és hazai, regionális illetve nemzetközi referenciapontként szolgál majd a pénzügyi technológiák és szolgáltatások terén. Partnereinkkel együttműködve hozzájárulunk ahhoz, hogy Budapest legyen a közép-kelet európai régió Fintech Hub-ja.”*

CORVINUS

FINTECH

CENTER

<http://fintech.uni-corvinus.hu>



Oktatás – tárgyak:

- **Digital Transformation (banking):** Nemzetközi CEMS MIM program (2017 aug/szept)
- **FinTech tárgy:**
  - Gazdaságinformatikus és minden G karos BA/BSc hallgató számára (2017 ősz)
  - GI Angol mester
- **BizIT Corvinus esettanulmány verseny:** Fintech/banki digitalizációs eset (2017 ősz)

**FinTech szakirányú továbbképzés (2018. tavasz):**

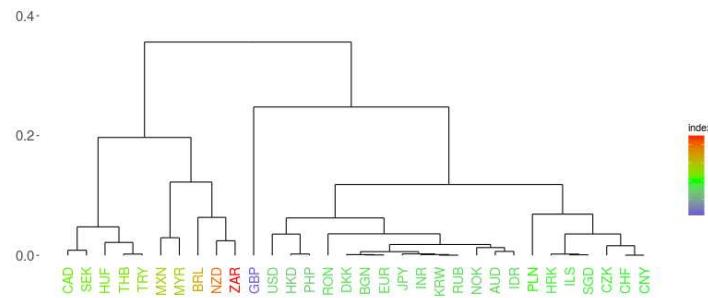
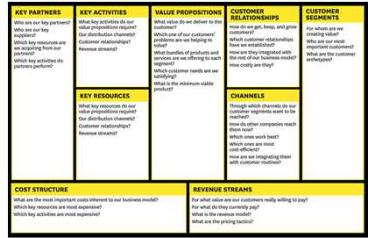
- Bemenet: min. BSc/BA szintű diploma
- 1 év/60 kredit/projektfókuszú

**Kötelező szakmai gyakorlat:**

- GI BSc: 320 óra / GI MSc: 240 óra



# HYPERLEDGER





# CORVINUS FINTECH CENTER

*Spirits of Innovation*