



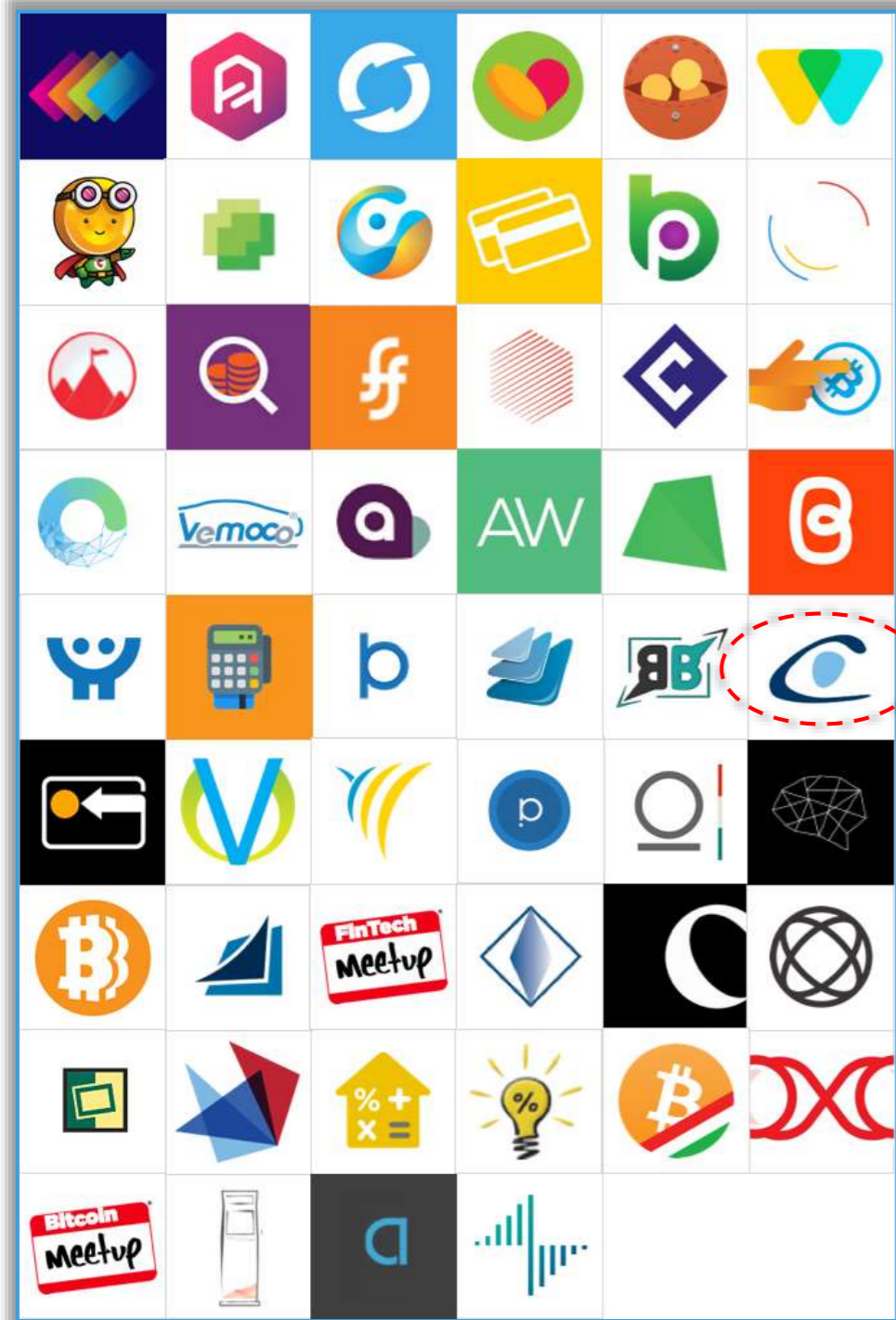
ÁLLJUNK MEG  
EGYSZÓRA!

Capital Markets  
and Banking Solutions

**CAPSYS**

MI IS AZ A  
(MAGYAR)  
FINTECH?

2017. Október



## DEFINITION

Financial Technology, nowadays better known under the term 'fintech', describes a **business that aims at providing FINANCIAL SERVICES** by making use of **SOFTWARE AND MODERN TECHNOLOGY**.

Today, fintech companies **directly COMPETE WITH BANKS** in most areas of the financial sector to sell financial services and solutions to customers.

Mostly due to **regulatory reasons** and their internal structures, **banks still struggle to keep up with fintech startups in terms of INNOVATION SPEED**.

Fintechs have realized early that financial services of all kinds – including **MONEY TRANSFER, LENDING, INVESTING, PAYMENTS, ...** – need to seamlessly integrate in the lives of the tech-savvy and **sophisticated customers** of today to stay relevant in a world where business and private life become increasingly **DIGITALIZED**.

# WHO ARE THE FINTECH COMPANIES?

**NUMBER OF  
CUSTOMERS**

**B2C VS B2B VS  
C2C**

**VENDOR /  
COMPETITOR**

**AGE OF  
FOUNDERS &  
MANAGEMENT**

**YEARS IN  
BUSINESS**

**FUNCTIONALITIES**

**HYPE**

**CASHFLOW**

**PRODUCT /  
SERVICES**

**PROFIT,  
EBITDA**

- 5** EXPORT CAPABILITY  
(MULTIPLE MARKET, GEOGRAPHIES)

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- 4** BALANCED BUSINESS  
(MULTIPLE PRODUCT & CUSTOMER)

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- 3** MANAGING THE GROWTH
- 2** REPETITIVE SALES  
(ONE PRODUCT MULTIPLE CUSTOMER)
- 1** GETTING REFERENCE: ROLLING OUT  
IN BUSINESS NETWORK; GET THE DEAL

FINTECH?

ACCELERATION PATH?



# ARE THE FINTECHS CASH POSITIVE EXPORT CAPABLE COMPANIES ?



NR. OF COMPANIES



% OF EXPORT REVENUES\*



COMPANY AGE



NR. OF COMPANIES



% OF EXPORT REVENUES\*



COMPANY AGE

Revenues

(2016)

>1 bn

500 mio-  
1 mrd

200 mio-  
500 mio

50 mio-  
200 mio

<50 mio

Revenues (2016)	NR. OF COMPANIES	% OF EXPORT REVENUES*	COMPANY AGE	NR. OF COMPANIES	% OF EXPORT REVENUES*	COMPANY AGE
>1 bn	11	25%	3-19 yrs	1	0%	4 yrs
500 mio-1 mrd	6	14%	10-25 yrs	2	3%	7-10 yrs
200 mio-500 mio	10	7%	2-27 yrs	8	19%	2-10 yrs
50 mio-200 mio	7	0%	2-25 yrs	4	0%	2-6 yrs
<50 mio	2	0%	1-6 yrs	19	0%	1-16 yrs
	B2B			B2C		

65

\*Share of the companies' revenues within total revenues of sector's all companies

REGULATION

INNOVATION  
CAPABILITIES

(INSTANT)  
PAYMENT

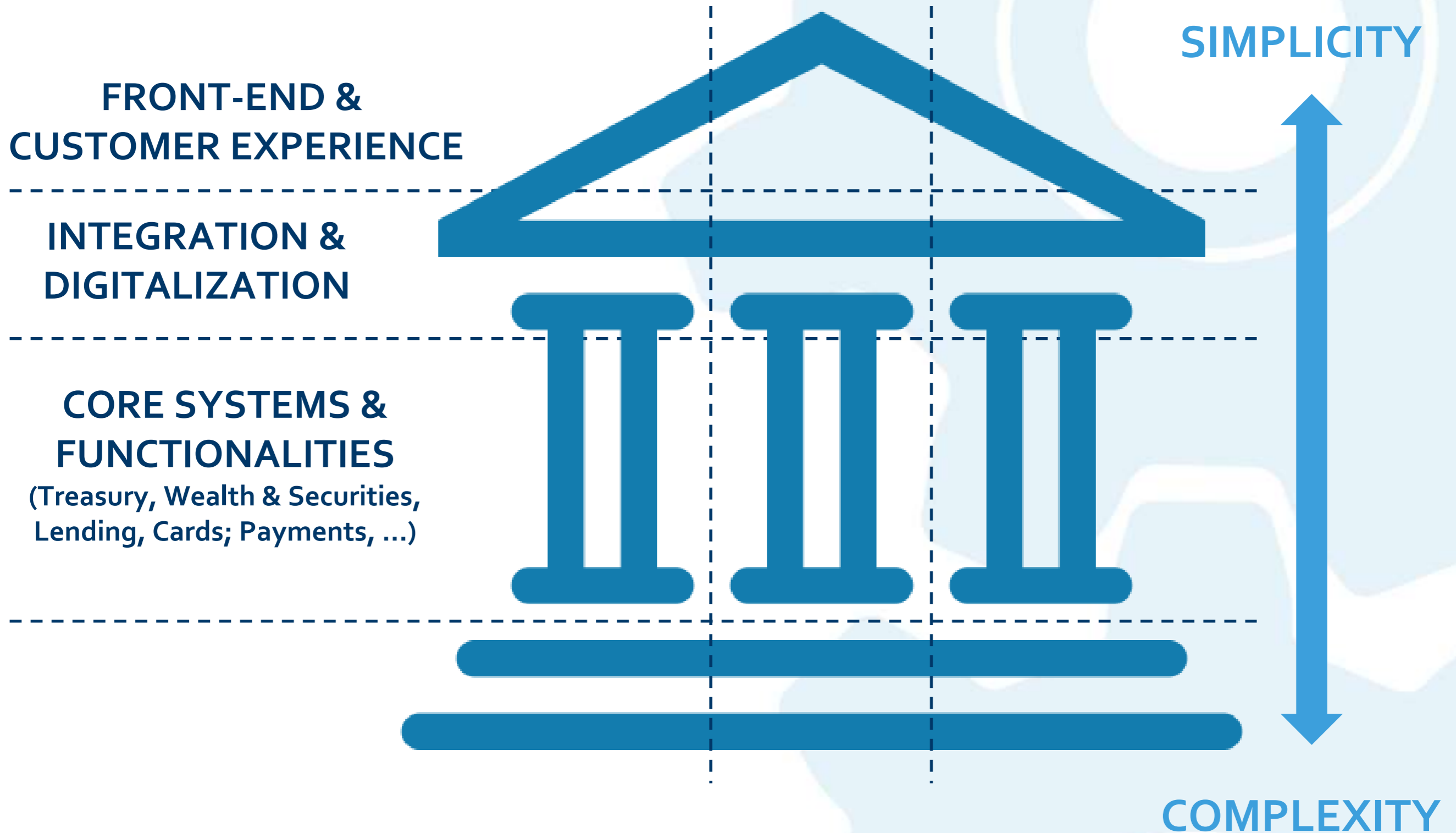
DIGITALIZATION,  
DIGITAL  
BANKING

CRYPTO  
CURRENCIES,  
Blockchain

BIG DATA

UIX  
&  
LIFESTYLE  
(SIMPLIFICATION)

OPEN BANKING,  
PSD<sub>2</sub>





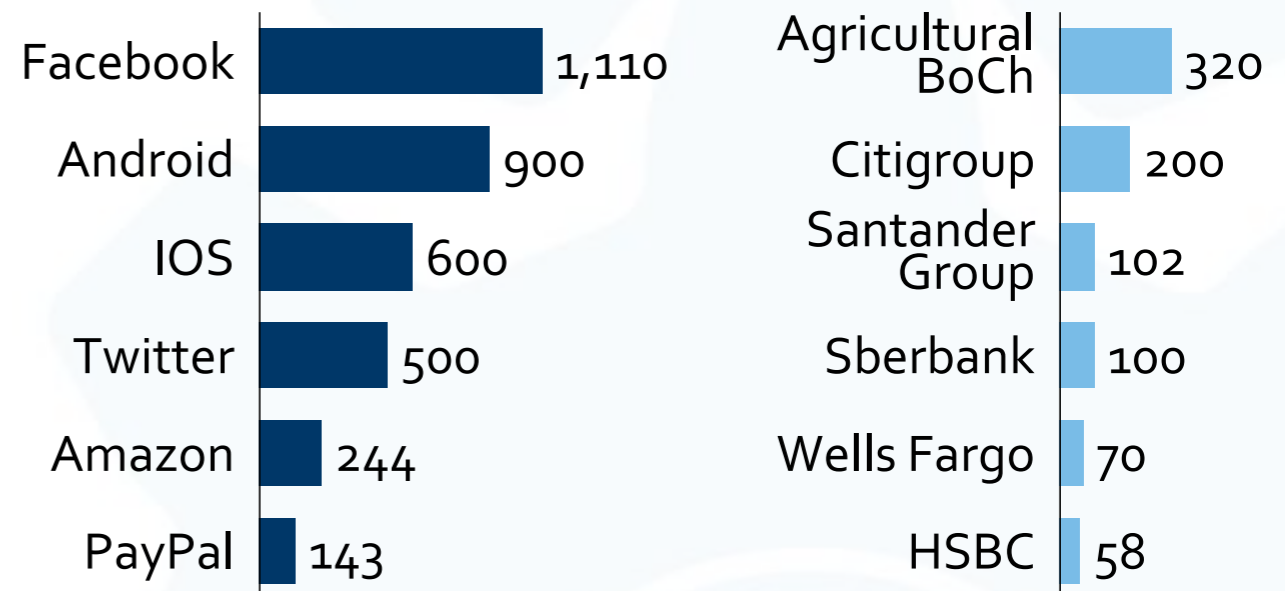
 6.8BN MOBILE SUBSCRIBERS

 2.8 INTERNET USERS

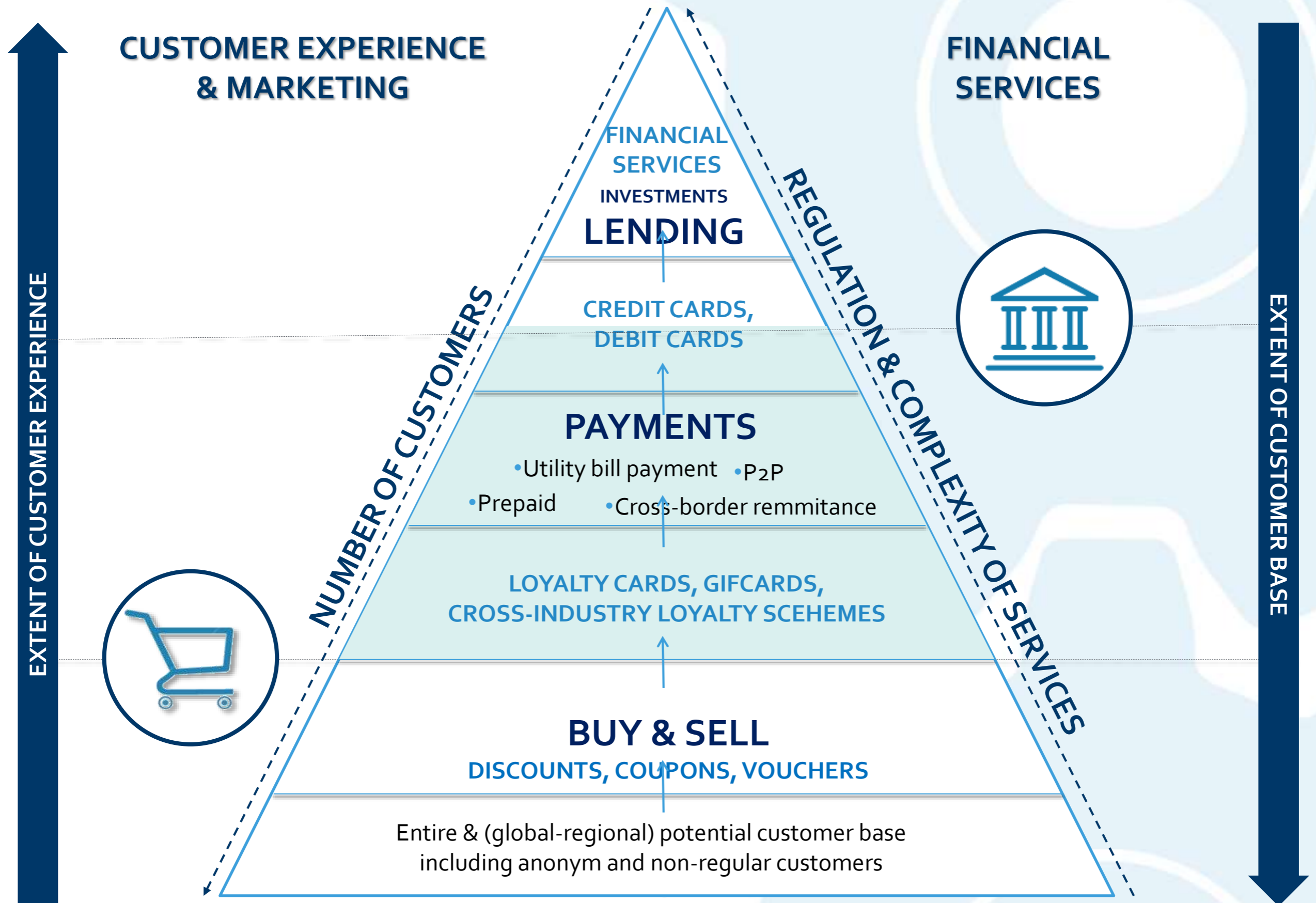
W O R L D W I D E

 2.5 BN BANK ACCOUNTS

## CUSTOMERS OF LEADING TECHNOLOGY PLATFORMS AND GLOBAL BANKS<sup>2</sup> (MN)









**FINTECH CHALLENGERS**

**RETAILERS' INNOVATION AND REQUIREMENTS**

**BANKS RECOGNIZING THE OPPORTUNITY**



**LENDING AND SAVING**



**FUNDING AND INVESTMENT**

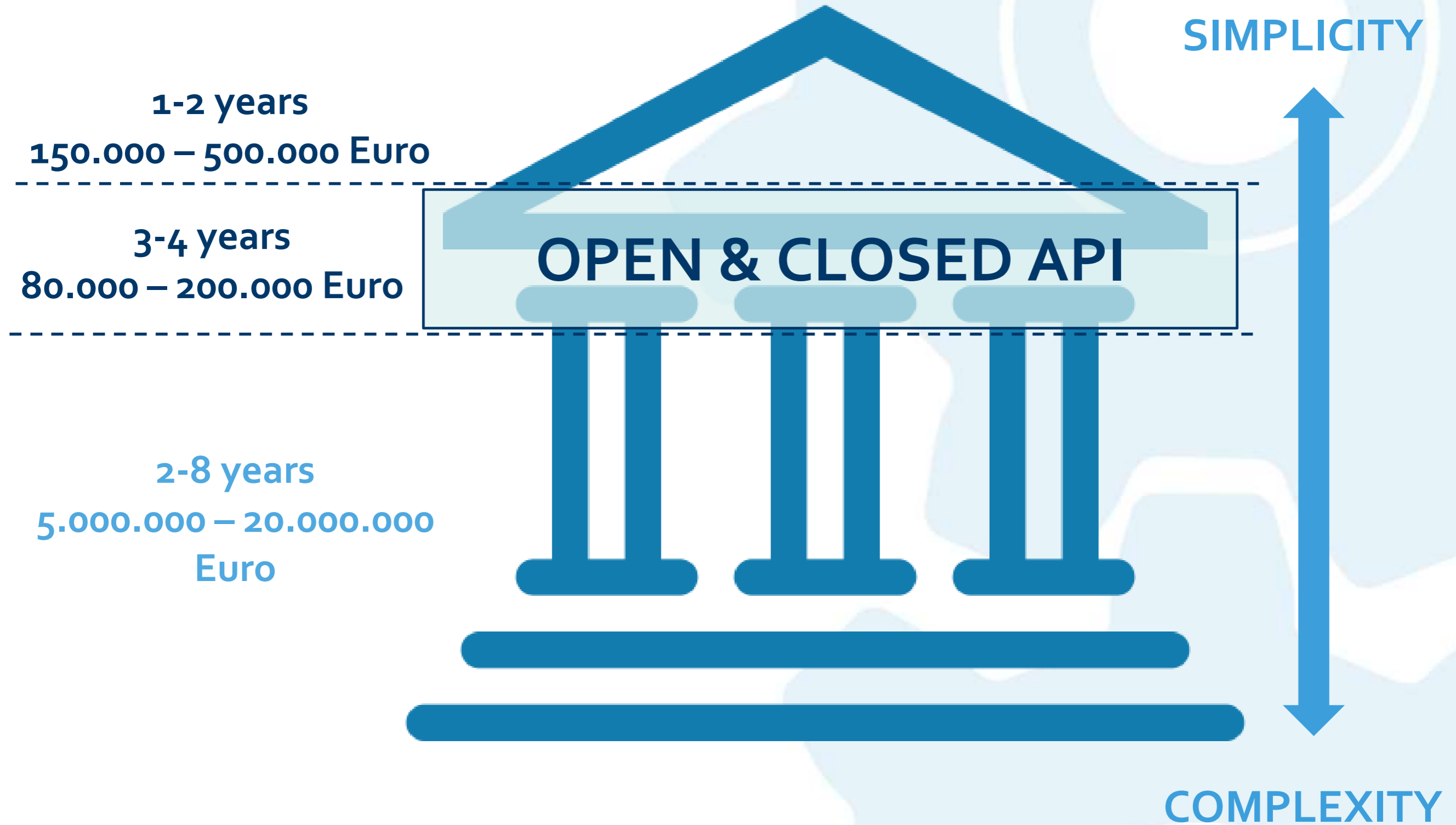


**MONEY TRANSFER**



**CONCEPT OF 'BANKING-AS-A-PLATFORM'**





# HOW DO I GRAP THE OPPORTUNITES ?

