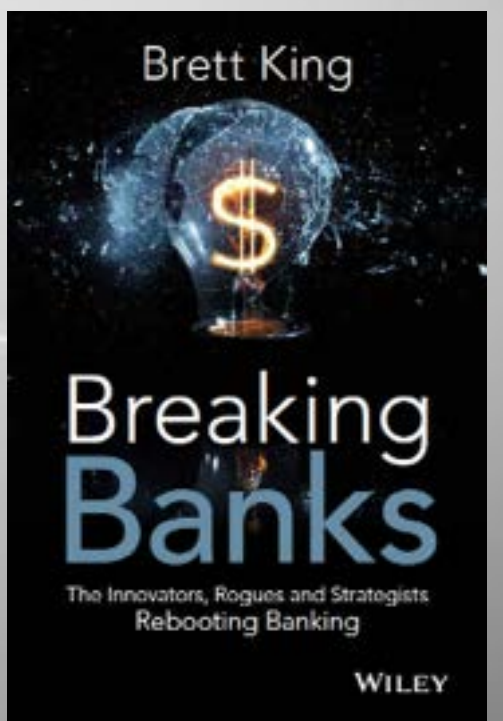




Moven

TOTAL DISRUPTION IN BANKING





THE MOST POWERFUL SMARTPHONE OF 2014
HAS MORE **COMPUTING POWER** THAN

RBS OR **HSBC** HAD IN **1985**



WHAT DO WE DO WITH OUR **SUPERCOMPUTER** SMARTPHONES?

WE PLAY FLAPPY BIRD!

WE THOUGHT FUTURE SMARTPHONES WOULD BE MOSTLY ABOUT

CONTENT & HARDWARE

consumption

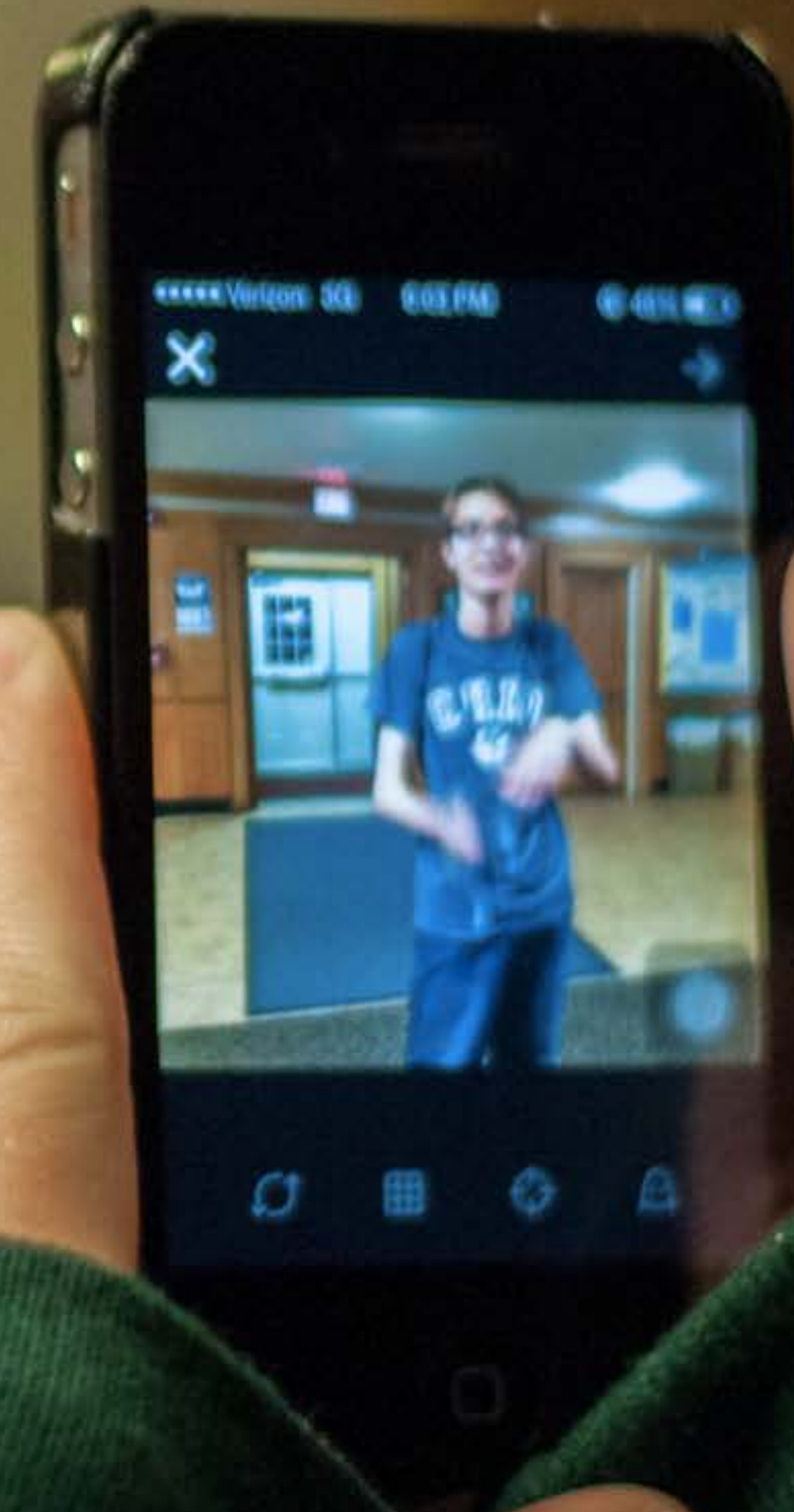
form factor



LITTLE DID WE KNOW IT WOULD BE INCREASINGLY ABOUT

CONTENT CREATION

#narrative



@PEWDIEPIE (Felix Arvid Ulf Kjellberg)

5 BILLION VIEWS (300M/MTH)



BUT SMARTPHONES AND MOBILE-SOCIAL IS

JUST THE START



SENSORS ARE SHOWING US THAT

DATA IS EVERYWHERE



EVERYDAY THINGS

CAN GIVE US ADVICE





Hatsune Miku opens

LADY GAGA'S

art RAVE:

the ARTPOP ball

Spring Tour Dates

IN A WORLD WHERE CONCERTS ARE PERFORMED BY

VOCALOIDS



DO WE STILL THINK A

HUMAN IS BETTER?



Our Lowest Ever Three Year Fixed Rate Mortgage

Best Ever Three Year Fixed Rate Mortgage

- We apply a £130 mortgage application processing fee. You'd need to pay this up front and it's non-refundable
- There's a product fee of £1,545
- Borrow from £25,001 up to 60% of your home's value or purchase price, whichever is the lower
- Early repayment charges will apply during the fixed rate period. Other fees and charges may apply
- Before you switch to us, make sure you consider what's right for you and check out any charges your existing lender might add for switching.

Mortgage application
and need to pay this
non-refundable

£1,545

to 60% of
purchase price.

apply
Other

Before you
switch, check
existing lender
charges

1.99%

Fixed until 31/07/16

Followed by Chelsea Building Society's
Standard Variable Rate for the
remaining term, currently

5.79%

The overall cost for comparison is

**4.9%
APR**

The **Sales Funnel** is **#DEAD**

BANKS WHO STILL REQUIRE A PHYSICAL SIGNATURE

ARE IN DEEP TROUBLE

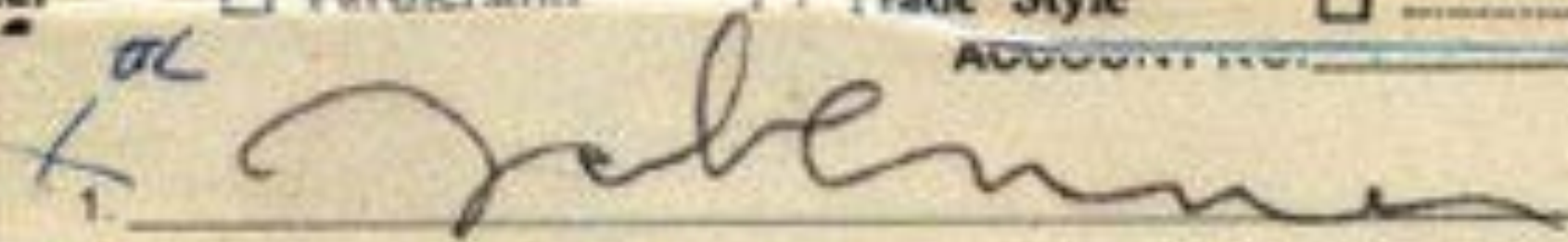
JOHN LENNON & OR
YOKO ONO LENNON

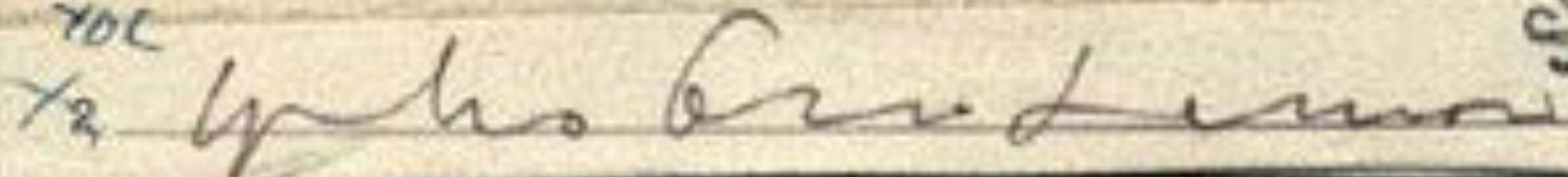
#051-84350-1

BARCLAYS BANK OF NEW YORK is hereby authorized to recognize any of the signatures below in the payment of funds or the transaction of any business for this account. It is agreed that all transactions between the Bank and the undersigned shall be subject to the Account Agreement, the rules and regulations of the Bank, and the Uniform Commercial Code and other laws of the State of New York.

Individual Partnership Trade Style _____

Signatures:

1. ^{OL}  Signature

2. ^{YOL}  Signature

Date Opened _____ Initial Deposit \$ _____ Account Accepted by _____

Tax ID # 13 270 9967

REGULAR CHECKING ACCOUNT

SIG 1-19-65

SIGNATURE CONFIRMED

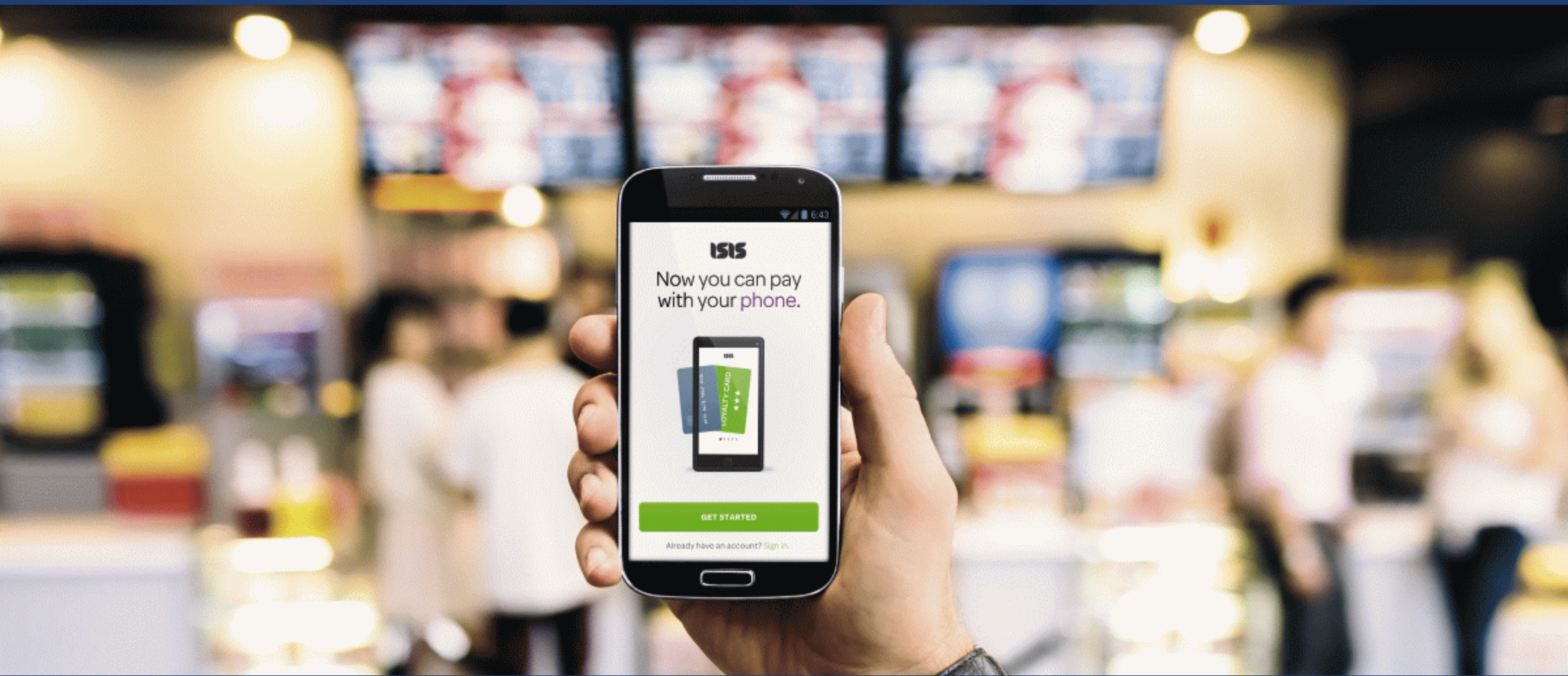


NOT LEAST BECAUSE WHEN IT COMES TO UNIVERSITY GRADUATES

1/4TH DON'T USE A SIGNATURE

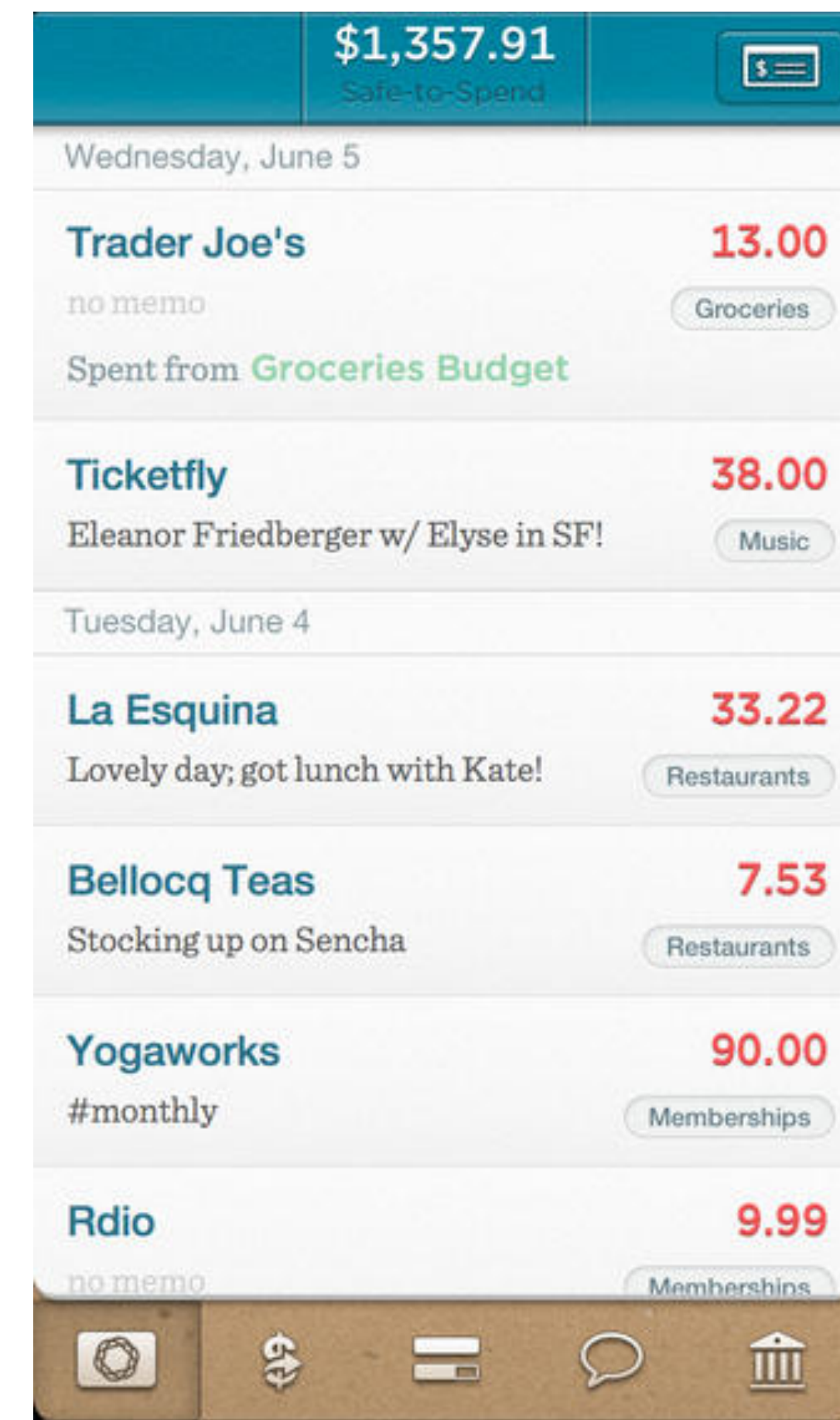
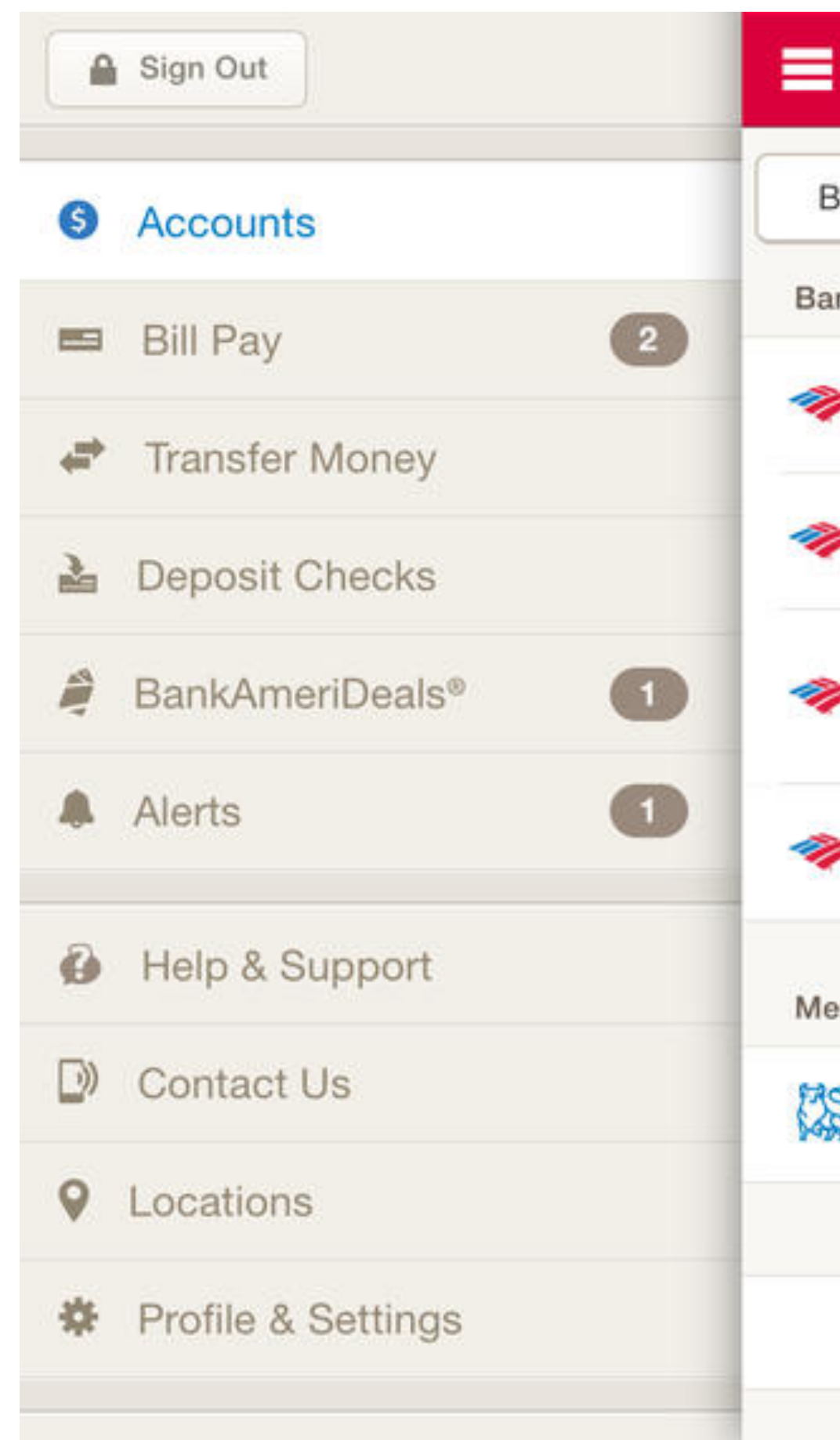
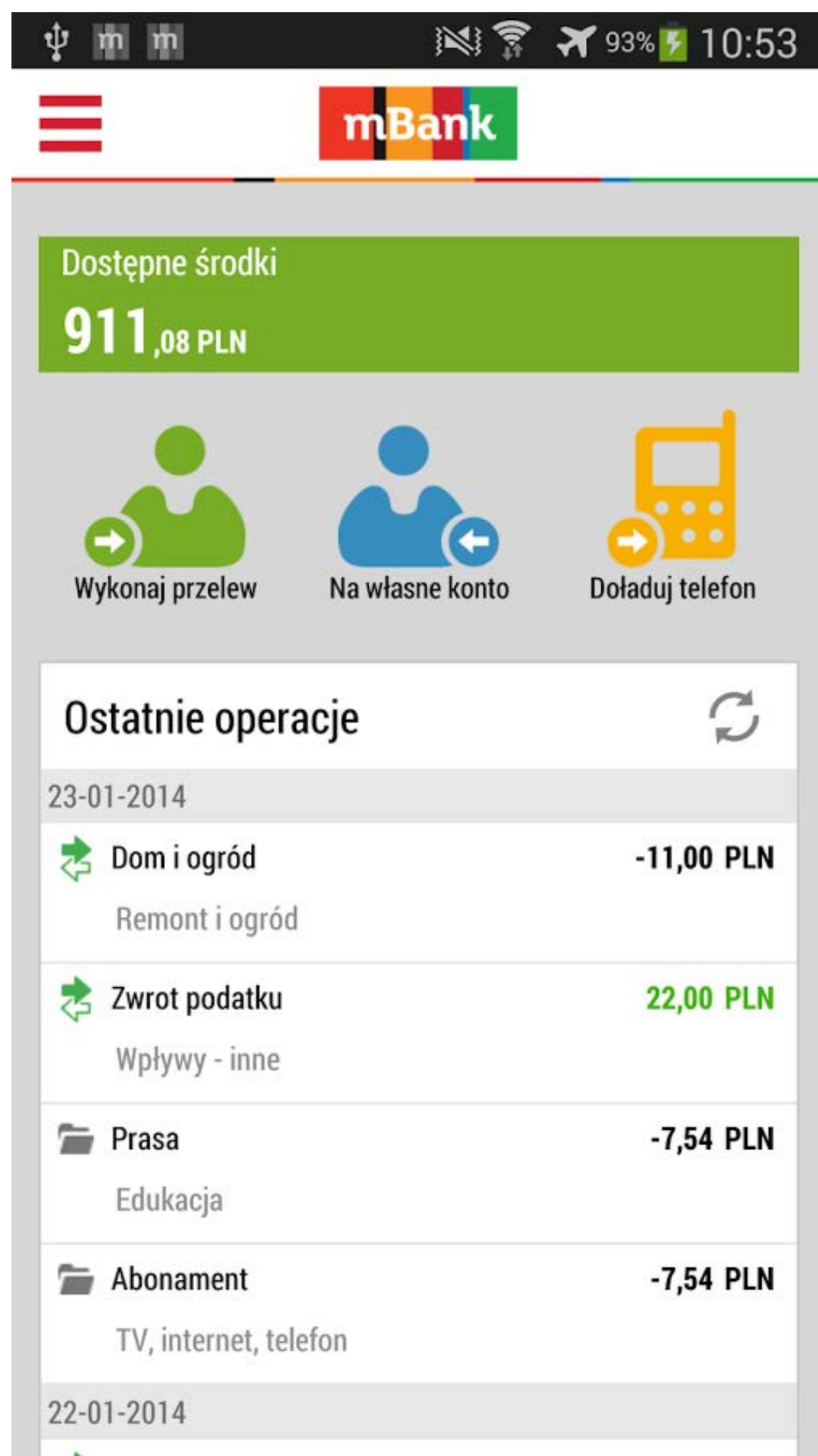
WE THOUGHT **MOBILE** WAS ABOUT PUTTING

A PLASTIC CARD *IN* YOUR PHONE



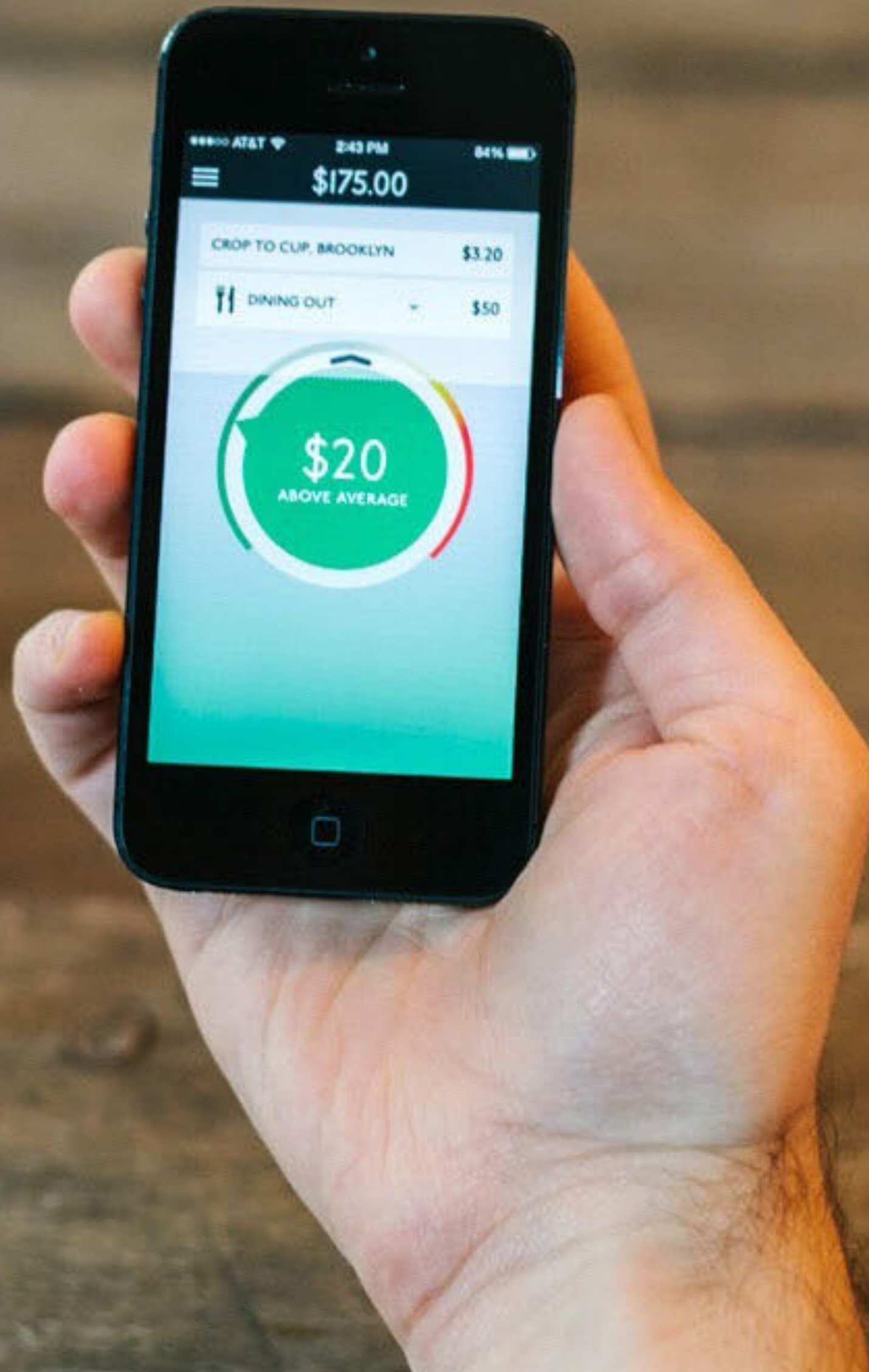
OR REDESIGNING **INTERNET BANKING**

TO FIT ON A SMALL SCREEN



WHEN IT'S REALLY ABOUT

DOWNLOADABLE ENGAGEMENT





TESLA MODEL S
Starter på
NOK 463.800*



Location Aware - Stedsspesifikke

Forhåndsgodkjent
NOK 19.400/mnd



CONTEXT IS THE **NEW**
RELEVANCE

THE BANKING PROFESSIONAL OF THE FUTURE LOOKS VERY DIFFERENT

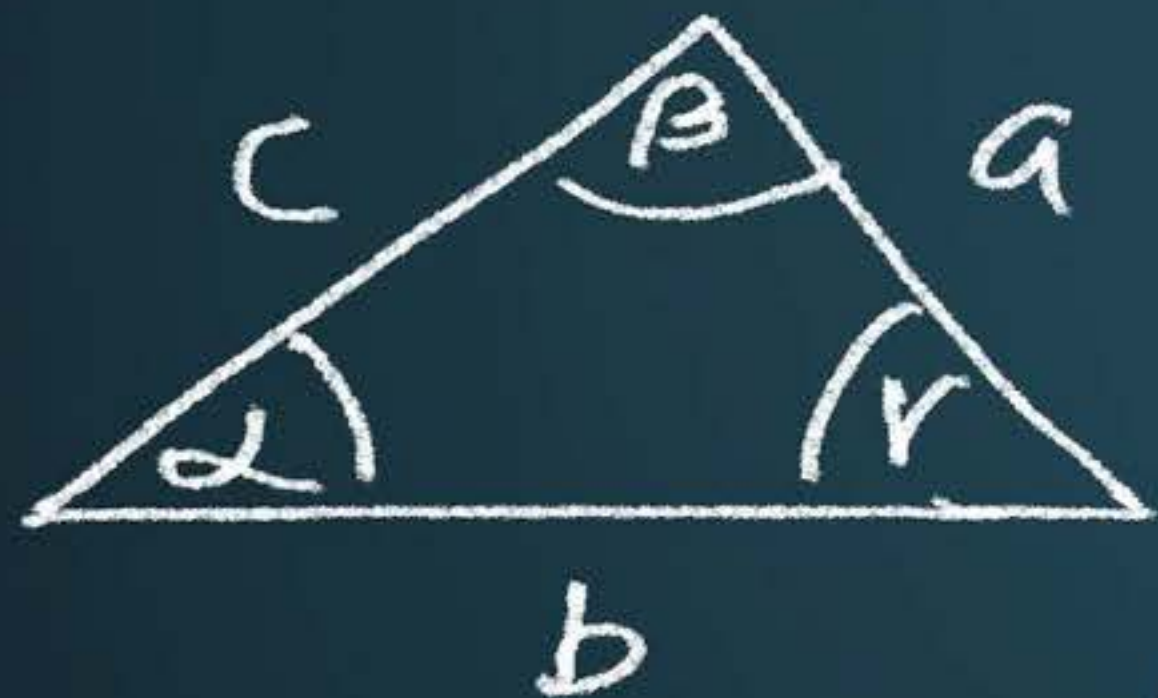
THE TOP JOBS IN 5 YEARS?



NO. 1 DATA SCIENTIST

$$Q = mc\Delta T$$

$$\lim_{x \rightarrow 0} \frac{(1+x)^n - 1}{x} = n$$



$$\frac{\sin \alpha}{a} = \frac{\sin \beta}{b} = \frac{\sin \gamma}{c}$$

$$a^2 + b^2 - 2ab \cos \gamma = c^2$$

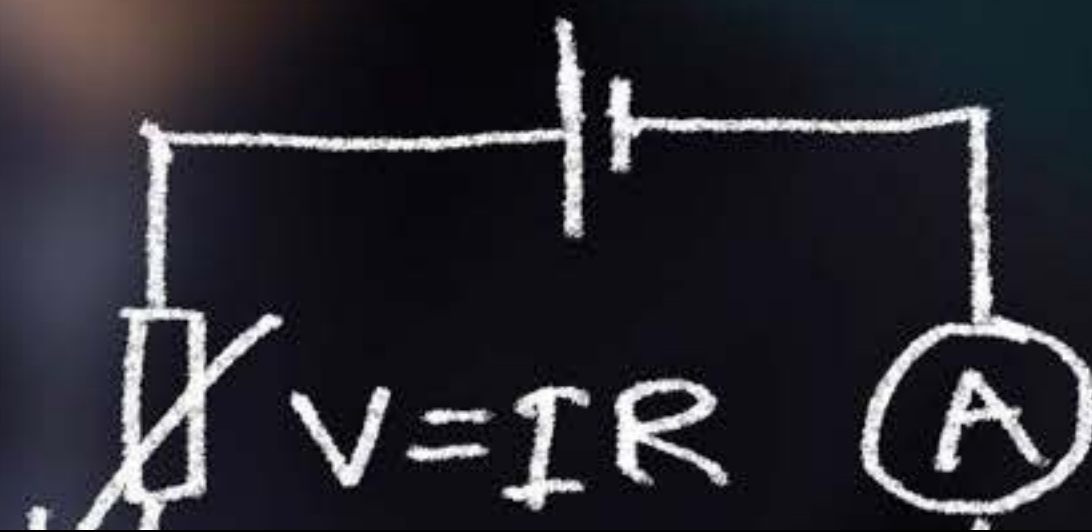
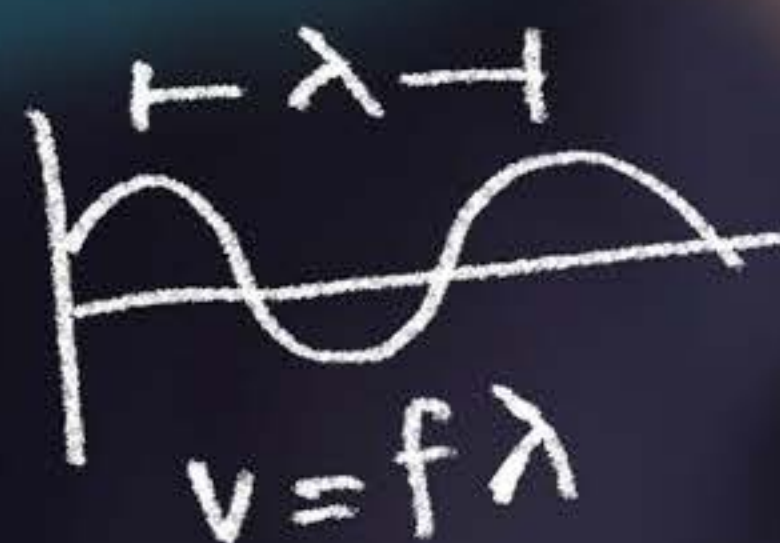
$$E = mc^2$$

$$F = \frac{\Delta P}{\Delta t}$$

$$\sin^2 + \cos^2 = 1$$

$$E_k = \frac{1}{2}mv^2$$

$$y = x^2 + a$$



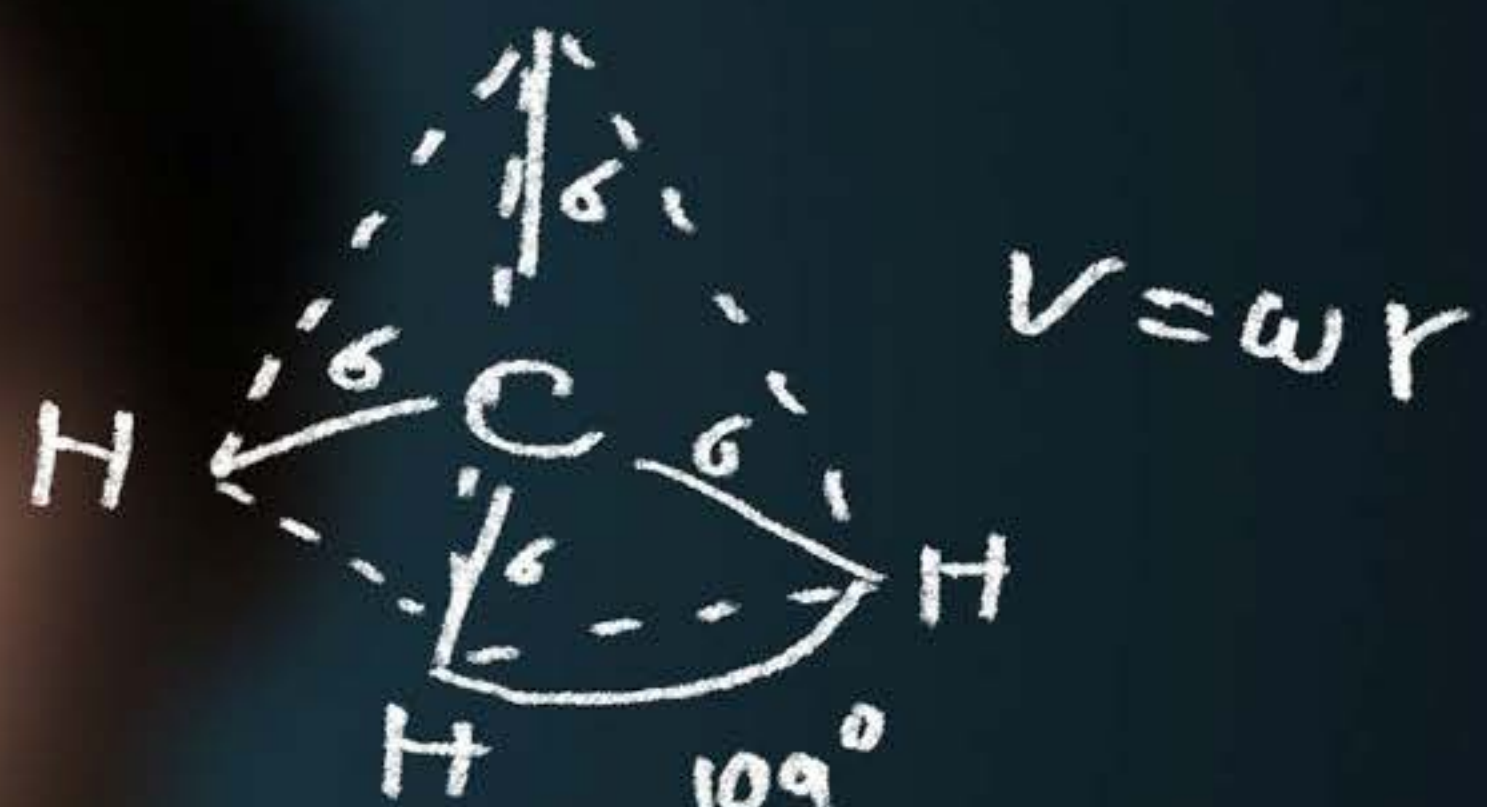
$$P = IV = V^2$$



$$T = \frac{2\pi}{\omega}$$

$$v = v_0 + at$$

$$P = mv$$



$$v = \omega r$$

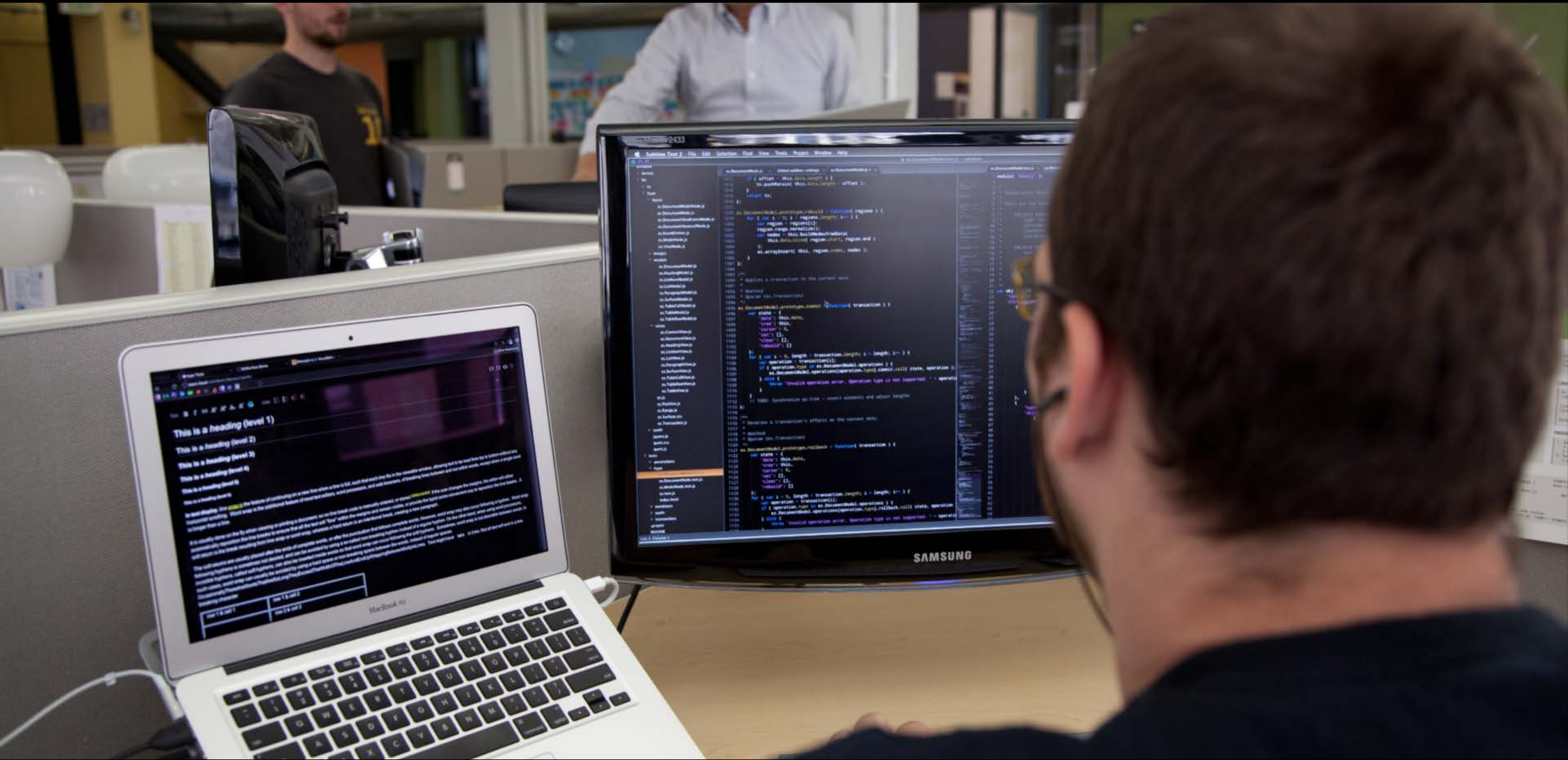
NO. 2 STORY-TELLER (EXP DESIGN)



NO. 3 **BEHAVIORAL PSYCHOLOGIST**



NO. 4 ALGORITHMIC RISK SPECIALIST



NO. 5 COMMUNITY ADVOCACY BUILDER



GET READY TO CHANGE THE CHANNEL

MORE SMARTPHONES WILL BE SOLD IN CHINA & INDIA THIS YEAR
THAN THE ENTIRE US SMARTPHONE BASE





The **sub \$100** Smartphones

In 18 months, projected resale value is **<\$30**

Source: Phoneconomics

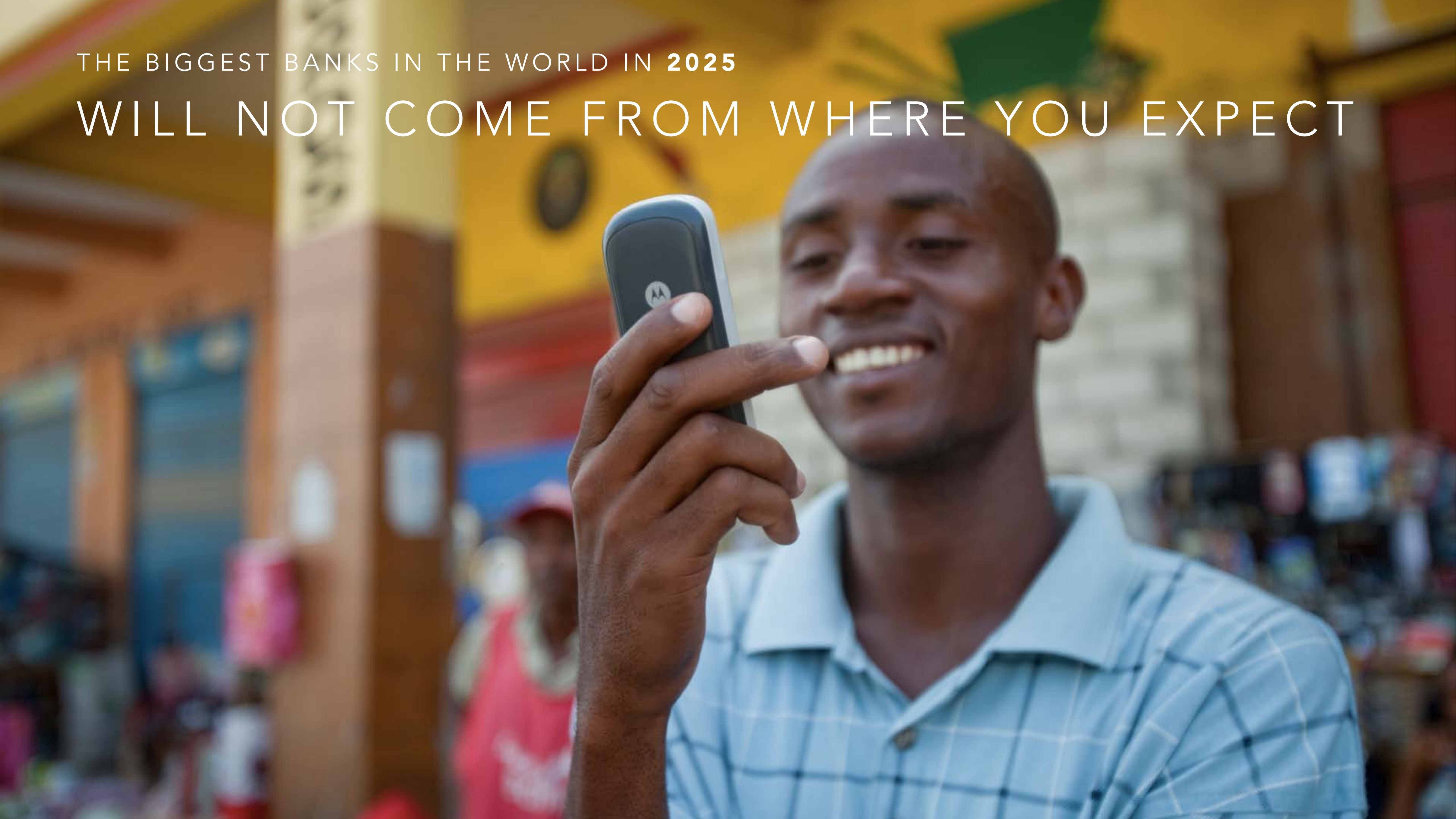
IN THE NEXT 5 YEARS THE AFRICAN CONTINENT WILL LIKELY ADD

1 BILLION NEW SMARTPHONE USERS



THE BIGGEST BANKS IN THE WORLD IN 2025

WILL NOT COME FROM WHERE YOU EXPECT



11:45 AM

M-Shwari

Send To Bank

Withdraw From Bank

Loan

Bank Balance

Mini Statement

Terms and conditions

AND THE PRODUCTS AND SERVICES

WON'T LOOK LIKE WE'RE USED TO



CHANGE

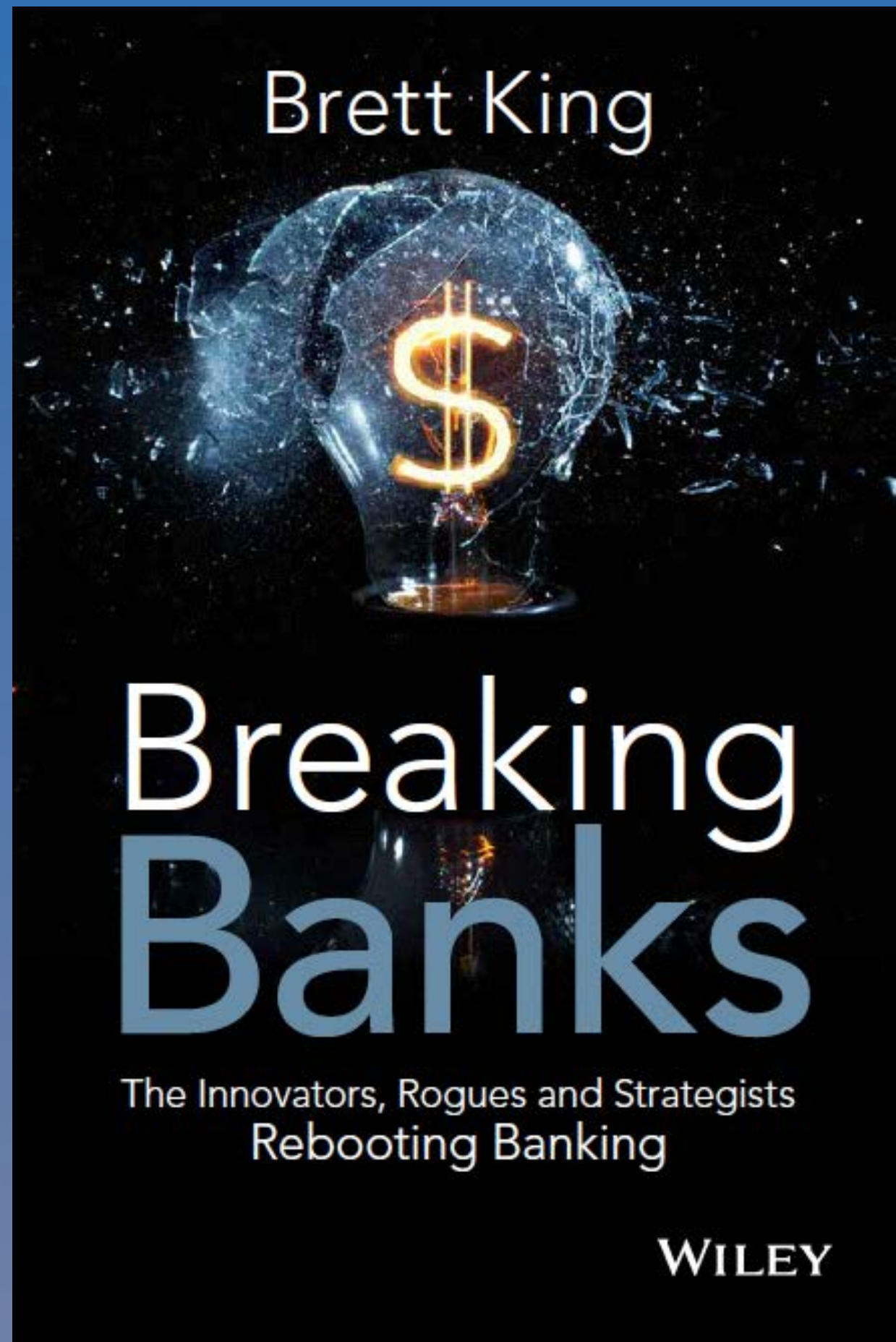
AHEAD

IF YOU DON'T LIKE **CHANGE**

START LOOKING FOR A NEW JOB

amazon.com® **Best Seller**
UK, USA, Canada, Germany, Australia, France, Japan

Weekly Podcast
Radio Show



BREAKING BANKS EPISODES RADIO SHOW GUESTS HOST BOOK **BK**

LATEST EPISODE

We Have Done This For One Whole Year!!!

Can you believe we have already done a this show for a whole year? We can't either. We thought a great way to celebrate was to review all the innovation in the past year with some of our most loyal commentators! On today's show we have an all star cast on the trends and innovations in Banking. Brett will be hosting Ron Shevlin from Snarketing 2.0, Brad Leimer from Mechanics Bank, Dave Birch from Consult...

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Innovator of the Year 2012