Understanding Fintech

1

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strategycorps

2

Primary Financial Institution

3

Primary Financial *Influencers*

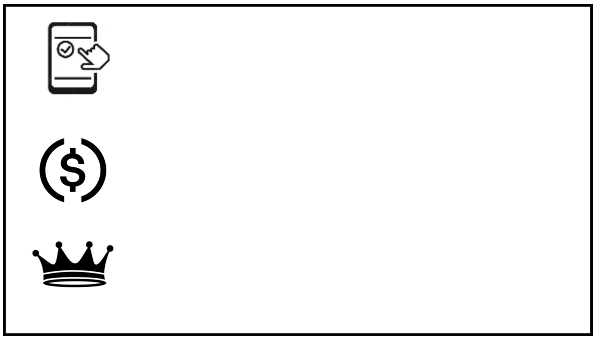
4

5

"A person's last experience is their new expectation."

- Warren Tomlin

6



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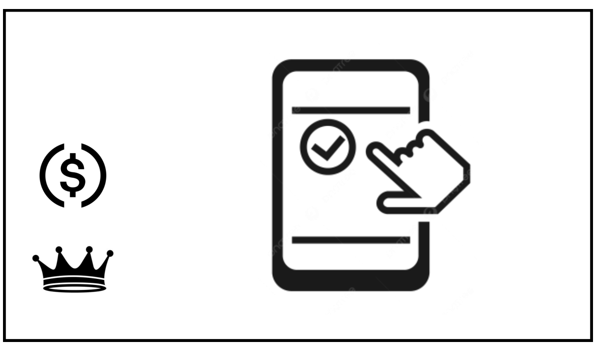

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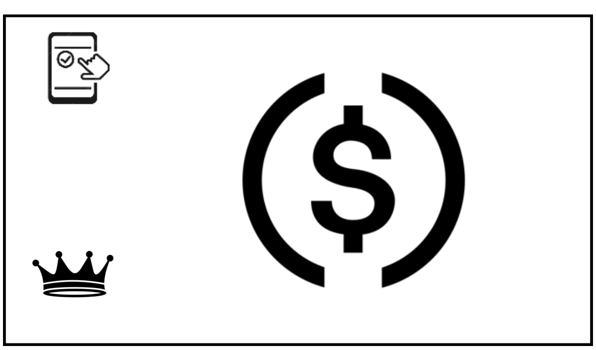


9

10

Data and Offers and Rewards, Oh My

11

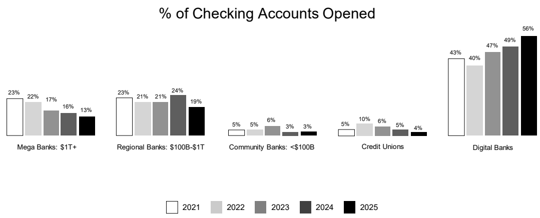
Bank Execs' Top Concerns, 2023 to 2026

Percentage of Banks Listing Concern as One of Their "Top Concerns"

	2023	2024	2025	2026
Deposit gathering	-	48%	52%	58%
New customer growth	23%	40%	43%	51%
Cybersecurity	36%	42%	48%	49%
Efficiency, non-interest expenses, costs	28%	53%	51%	49%
Consumer-related fraud	-	30%	43%	39%
Ability to attract qualified talent	42%	26%	32%	37%
Non-interest income	26%	32%	33%	26%
Weak economy/loan demand	35%	21%	19%	23%
Cost of funds	43%	70%	48%	21%
Small business-related fraud	-	15%	25%	20%
Credit quality/problem loans	7%	23%	20%	19%
Interest rate environment	53%	53%	32%	16%

Source: Cornerstone Advisors What's Going On in Banking

12



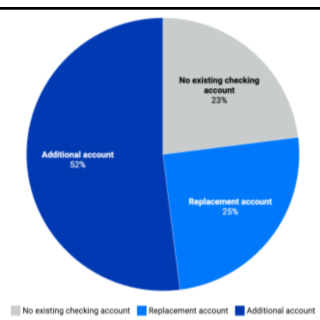
Source: Cornerstone, Ron Shevlin

13

Soft Churn

14

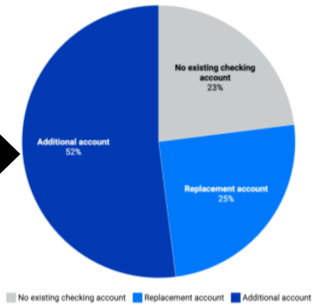
52%
of checking
account opened
are "additional
accounts"



https://www.jdpower.com/business/resources/customers-are-opening-new-accounts-and-quietly-making-them-their-primary

15

72% of these opened at a different FI than their previous account



https://www.jdpower.com/business/resources/customers-are-opening-new-accounts-and-quietly-making-them-their-primary

16

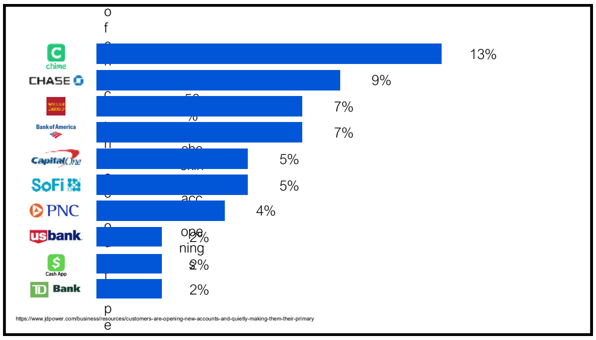
https://www.jdpower.com/business/resources/customers-are-opening-new-accounts-and-quietly-making-them-their-primary

17

56%
of checking account openings

https://www.jdpower.com/business/resources/customers-are-opening-new-accounts-and-quietly-making-them-their-primary

18



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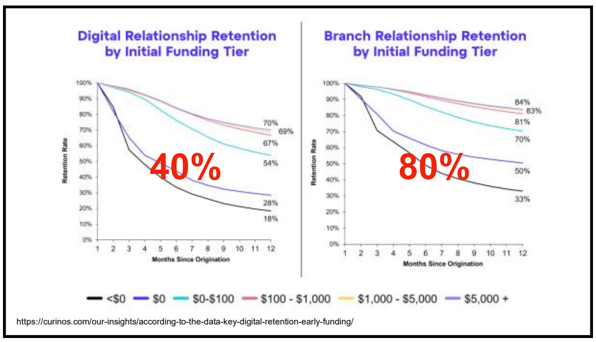


20

chime

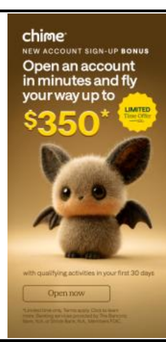
21

22 million users
Massive Gen Z Adoption
Primacy Growth

22

2014: 0 users
2018: 1 million
2019: 6 million
2020: 12 million
2023: 20 million
2026: 25 million

23



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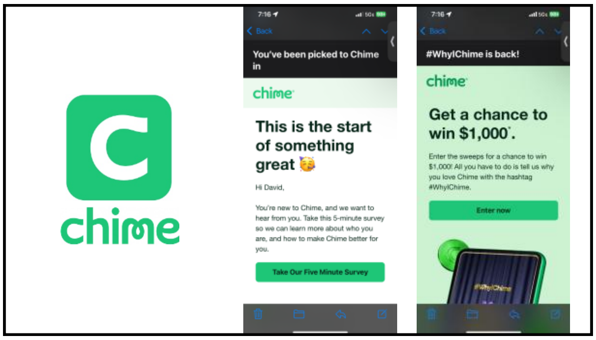
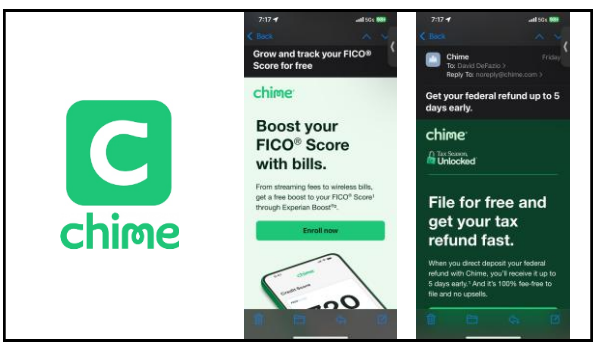
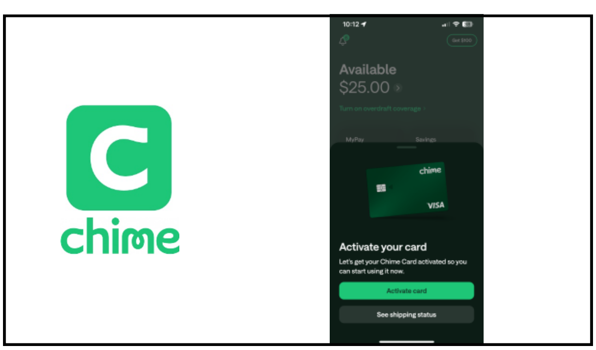

chime
You've been picked to Chime in
This is the start of something great
Hi David,
You're new to Chime, and we want to hear from you. Take this 5-minute survey so we can learn more about who you are, and how to make Chime better for you.
Take Our Five Minute Survey
#WhyIChime is back!
Get a chance to win $1,000*.
Enter the sweeps for a chance to win $1,000! All you have to do is tell us why you love Chime with the hashtag #WhyIChime.
Enter now

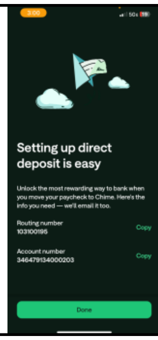
25


chime
Grow and track your FICO® Score for free
Boost your FICO® Score with bills.
Enroll now
Get your federal refund up to 5 days early.
Unlocked
File for free and get your tax refund fast.
When you direct deposit your federal refund with Chime, you'll receive it up to 5 days early. And it's 100% fee-free to file and no upsells.

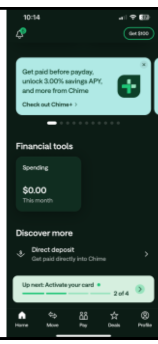
26

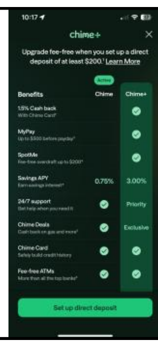

chime
Available
$25.00
Activate your card
Let's get your Chime Card activated so you can start using it now.
Activate card
See shipping status

27

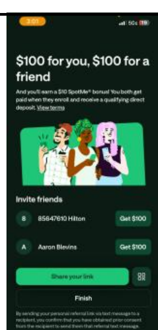

Setting up direct deposit is easy
Unlock the most rewarding way to bank when you move your paycheck to Chime. Here's the info you need — we'll email it too.
Routing number
103100195
Copy
Account number
346479134000203
Copy
Done

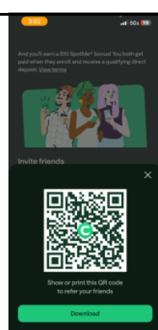
28


10:14
Get $100
Get paid before payday, unlock 3.00% savings APY, and more from Chime
Check out Chime+
Financial tools
Spending
$0.00
This month
Discover more
Direct deposit
Get paid directly into Chime
Up next: Activate your card
2 of 4

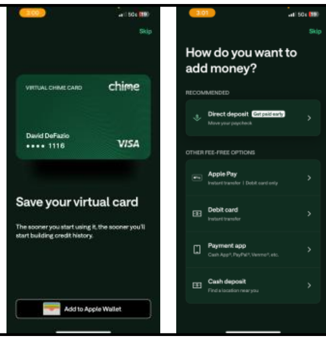

10:17
chime+
Upgrade fee-free when you set up a direct deposit of at least $200. Learn More
Benefits
Chime
Chime+
1.5% Cash back
MyPay
SpotMe
Savings APY
0.75%
3.00%
24/7 support
Priority
Chime Deals
Exclusive
Chime Card
Fee-free ATMs
Set up direct deposit

29


$100 for you, $100 for a friend
And you'll earn a $10 SpotMe® bonus! You both get paid when they enroll and receive a qualifying direct deposit. View terms
Invite friends
Get $100
Aaron Blevins
Get $100
Share your link
Finish


Invite friends
Show or print this QR code to refer your friends
Download

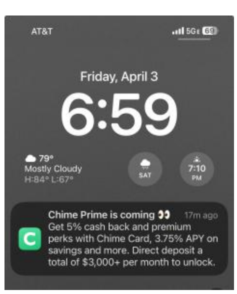
30



31

BAAS
Banking as a Service

32



33

Robinhood

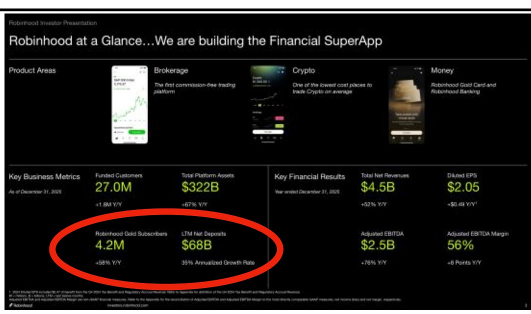
34

27.4 million **funded** users
$315 B platform assets

Robinhood

"We are building the financial super app."

35



https://investors.robinhood.com/static-files/41af1a04-6829-4bfc-925c-22141303b793

36

https://investors.robinhood.com/static-files/41af1a04-6829-4bfc-925c-22141303b793

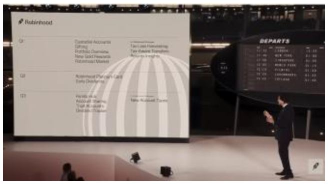
37

Robinhood

March 4, 2026

38

Robinhood



39

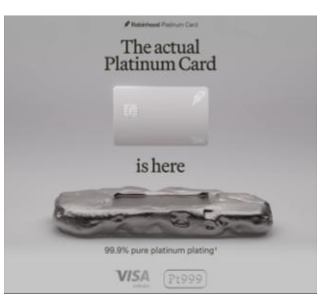
40

Robinhood

March 4, 2026

41

Robinhood



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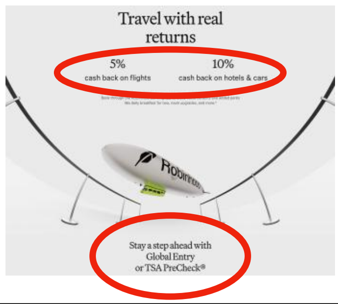
Robinhood



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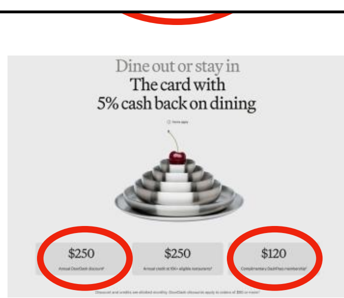
Robinhood



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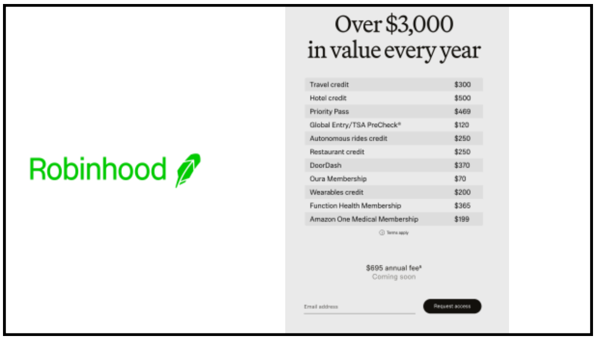
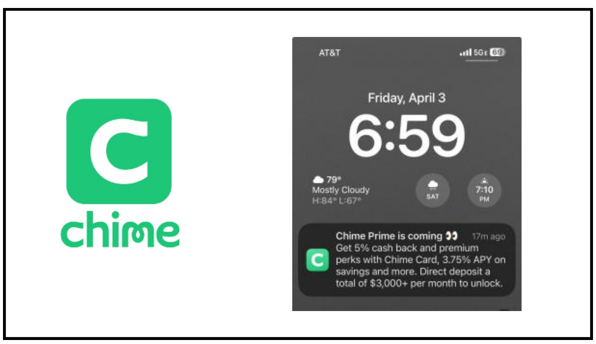
Robinhood

45


Robinhood
Over $3,000
in value every year
Travel credit $300
Hotel credit $500
Priority Pass $469
Global Entry/TSA PreCheck® $120
Autonomous rides credit $250
Restaurant credit $250
DoorDash $370
Oura Membership $70
Wearables credit $200
Function Health Membership $365
Amazon One Medical Membership $199
Terms apply
$695 annual fee*
Coming soon
Email address
Request access

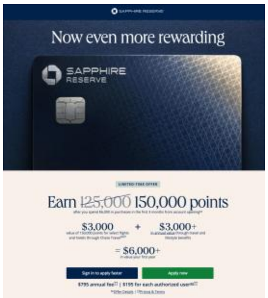
46


chime
AT&T
Friday, April 3
6:59
79°
Mostly Cloudy
H:84° L:67°
SAT
7:10 PM
Chime Prime is coming 👀 17m ago
Get 5% cash back and premium perks with Chime Card, 3.75% APY on savings and more. Direct deposit a total of $3,000+ per month to unlock.

47

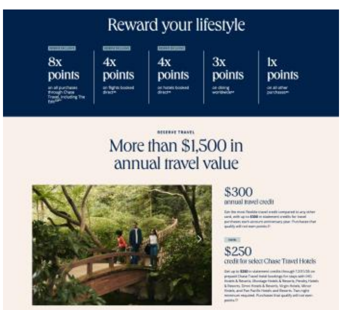

usbank
PayPal
Bank of America
CHASE
AM EX
WELLS FARGO
Capital One
lyft
UBER
NETFLIX
DOORDASH
Spotify
tv+
TSA Pre✓
CLEAR
Disney+

48



CHASE

49



CHASE

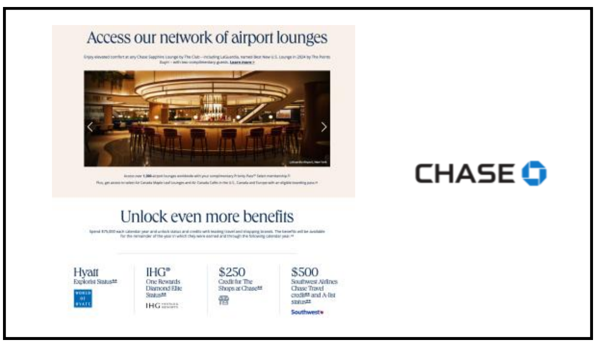
50

CHASE

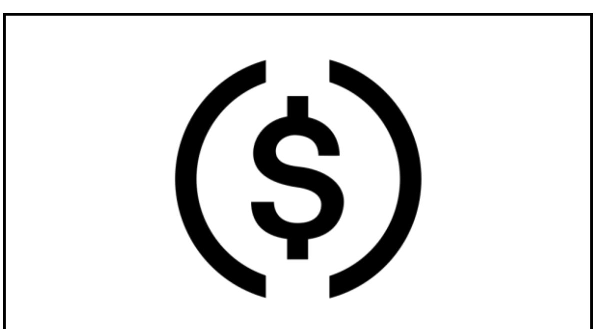
51


Experiences
$300
StubHub credit
Once-in-a-lifetime moments
Everyday
$288
$120
credit + 5x points
$120
+10x points
CHASE

52


Access our network of airport lounges
Unlock even more benefits
Hyatt
Explorist Status
IHG®
One Rewards Diamond Elite Status
$250
Credit for The Shops at Chase
$500
Southwest Airlines Chase Travel credit and A-list status
CHASE

53



54

Stablecoins | **bitcoin**

Stable prices (usually $1)

Backed by reserves

= Digital Cash

Prices fluctuate

Used for investment/speculation

= Digital Gold

55

tether — USDT

CIRCLE — USDC

PayPal — PYUSD

First Digital — FDUSD

MAKER — DAI

56

PayPal

PYUSD

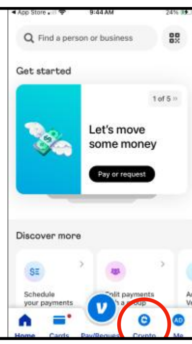
venmo

57

venmo

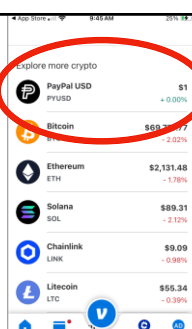
58

venmo



59

venmo



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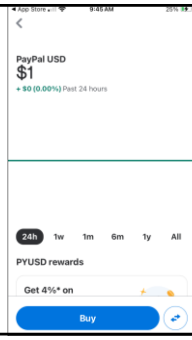

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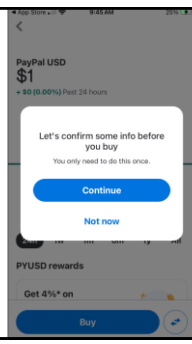

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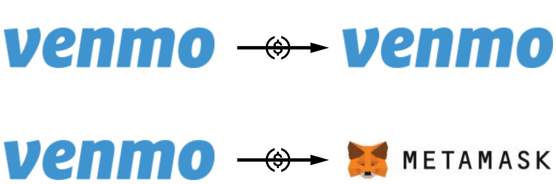
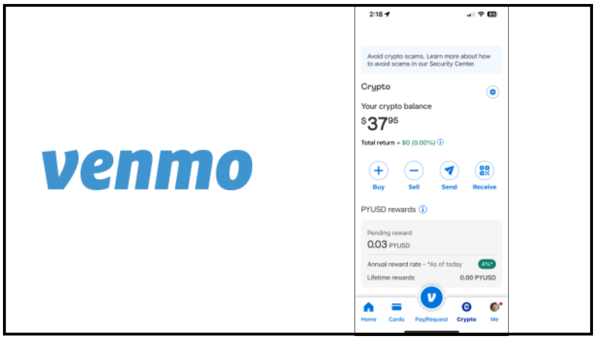


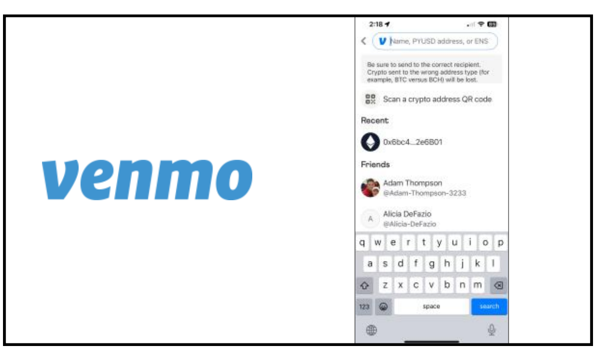
63


venmo
2:18
Avoid crypto scams. Learn more about how to avoid scams in our Security Center.
Crypto
Your crypto balance
$37.95
Total return + $0 (0.00%)
Buy
Sell
Send
Receive
PYUSD rewards
Pending reward
0.03 PYUSD
Annual reward rate - *As of today
4%*
Lifetime rewards
0.00 PYUSD
Home
Cards
Pay/Request
Crypto
Me

64


venmo
2:18
Choose a crypto to send
PayPal USD
$1
$37.95
This is the crypto you have available to send. It doesn't include crypto that's processing or on hold.

65

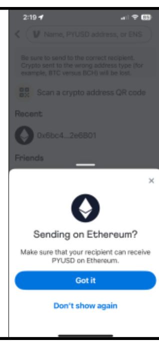

venmo
2:18
Name, PYUSD address, or ENS
Be sure to send to the correct recipient. Crypto sent to the wrong address type (for example, BTC versus BCH) will be lost.
Scan a crypto address QR code
Recent
0x6bc4...2e6801
Friends
Adam Thompson
@Adam-Thompson-3233
Alicia DeFazio
@Alicia-DeFazio
space
search

66

venmo

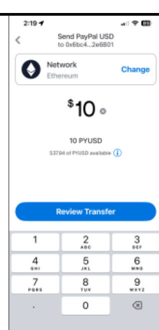
67

venmo



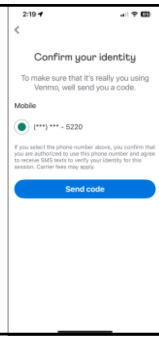
68

venmo



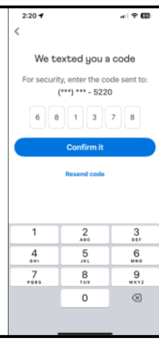
69

venmo



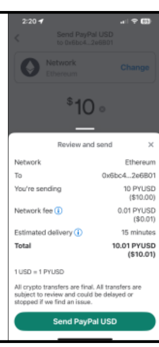
70

venmo



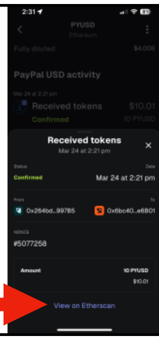
71

venmo



72

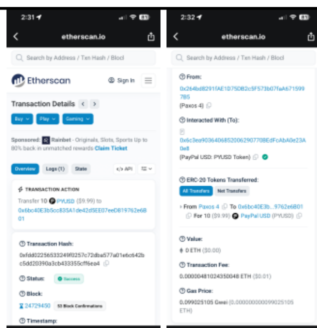
METAMASK



https://etherscan.io

73

METAMASK



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Ethereum
Open Decentralized Network

- Massive developer + commercial ecosystem
- Highly programmable with smart contracts

"Build anything"

Reinvent Finance

Stellar
Nonprofit-Guided Network

- Built for fast, low-cost money movement
- Optimized for efficiencies: payments first, complexity second

"Move money fast and cheap"

Reinvent Payments

Canton
Consortium/Permissioned Network

- Designed for banks and institutional finance
- Built for privacy and regulated markets

"Move assets with trust and control"

Reinvent how FIs work together

75

Stablecoin Use Cases

- Faster Payments & Settlements (24/7)
- Commercial & Small Biz Payments
- Deposit Defense & “Digital Dollar Accounts”
- Smart Contracts and Programmable Money
- Tokenized Assets

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venmo

METAMASK

venmo

77

Dave DeFazio

Partner
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615-498-5220

linkedin.com/in/davedefazio

strategycorps

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THE NEW OLD AGE

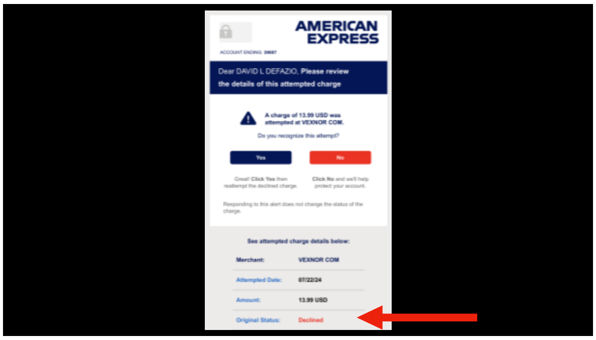
Banks Are Becoming Bulwarks Against Scams for Vulnerable Seniors

79

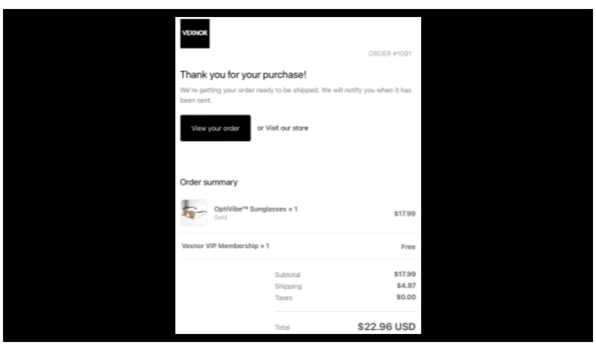
Safety & Security
as a Competitive Advantage

80

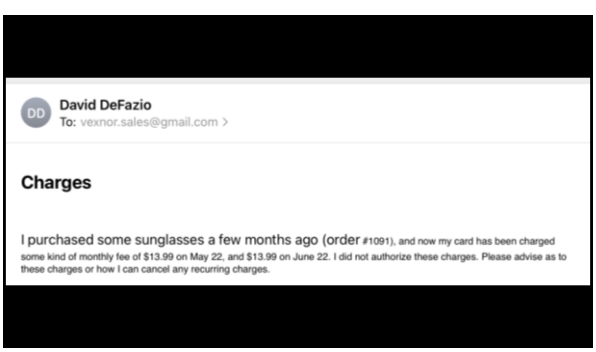
81


AMERICAN EXPRESS
ACCOUNT ENDING:
Dear DAVID L DEFAZIO, Please review the details of this attempted charge
A charge of 13.99 USD was attempted at VEXNOR COM.
Do you recognize this attempt?
Yes
No
Great! Click Yes then reattempt the declined charge.
Click No and we'll help protect your account.
Responding to this alert does not change the status of the charge.
See attempted charge details below:
Merchant: VEXNOR COM
Attempted Date: 07/22/24
Amount: 13.99 USD
Original Status: Declined

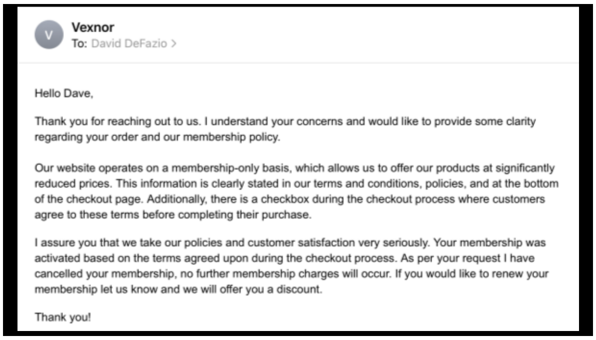
82


VEXNOR
ORDER #1091
Thank you for your purchase!
We're getting your order ready to be shipped. We will notify you when it has been sent.
View your order
or Visit our store
Order summary
OptiVibe™ Sunglasses × 1 $17.99
Gold
Vexnor VIP Membership × 1 Free
Subtotal $17.99
Shipping $4.97
Taxes $0.00
Total $22.96 USD

83


DD
David DeFazio
To: vexnor.sales@gmail.com >
Charges
I purchased some sunglasses a few months ago (order #1091), and now my card has been charged some kind of monthly fee of $13.99 on May 22, and $13.99 on June 22. I did not authorize these charges. Please advise as to these charges or how I can cancel any recurring charges.

84



Vexnor
To: David DeFazio >

Hello Dave,

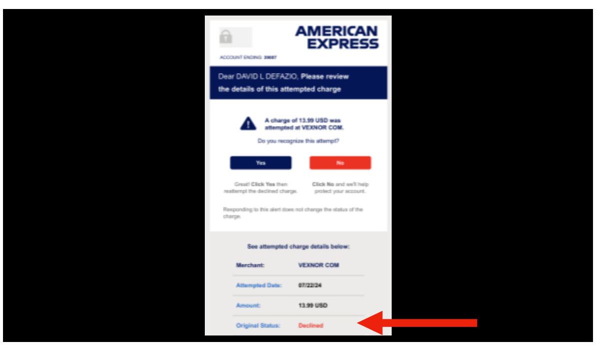
Thank you for reaching out to us. I understand your concerns and would like to provide some clarity regarding your order and our membership policy.

Our website operates on a membership-only basis, which allows us to offer our products at significantly reduced prices. This information is clearly stated in our terms and conditions, policies, and at the bottom of the checkout page. Additionally, there is a checkbox during the checkout process where customers agree to these terms before completing their purchase.

I assure you that we take our policies and customer satisfaction very seriously. Your membership was activated based on the terms agreed upon during the checkout process. As per your request I have cancelled your membership, no further membership charges will occur. If you would like to renew your membership let us know and we will offer you a discount.

Thank you!

85

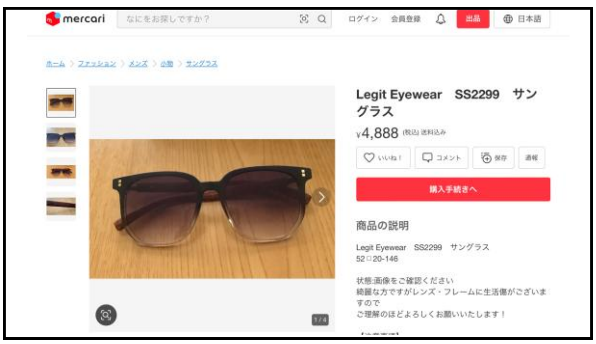


86

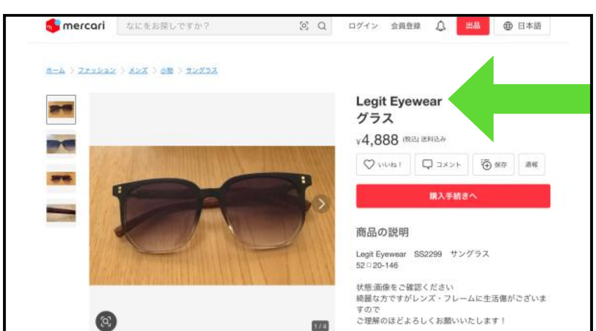
87


SS2299 52□20-146 CE

88


mercari
なにをお探しですか？
ログイン
会員登録
出品
日本語
ホーム > ファッション > メンズ > 小物 > サングラス
Legit Eyewear　SS2299　サングラス
¥4,888 (税込) 送料込み
いいね！
コメント
保存
通報
購入手続きへ
商品の説明
Legit Eyewear　SS2299　サングラス
52□20-146
状態:画像をご確認ください
綺麗な方ですがレンズ・フレームに生活傷がございますので
ご理解のほどよろしくお願いいたします！
1/4

89


mercari
なにをお探しですか？
ログイン
会員登録
出品
日本語
ホーム > ファッション > メンズ > 小物 > サングラス
Legit Eyewear
グラス
¥4,888 (税込) 送料込み
いいね！
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購入手続きへ
商品の説明
Legit Eyewear　SS2299　サングラス
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1/4

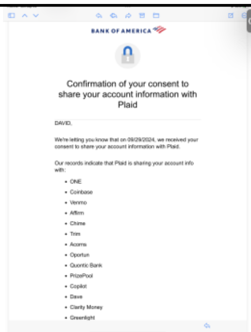
90

CHASE
Capital One
AMERICAN EXPRESS
PayPal
WELLS FARGO
usbank
Bank of America

91

Bank of America

92


BANK OF AMERICA

Confirmation of your consent to share your account information with Plaid

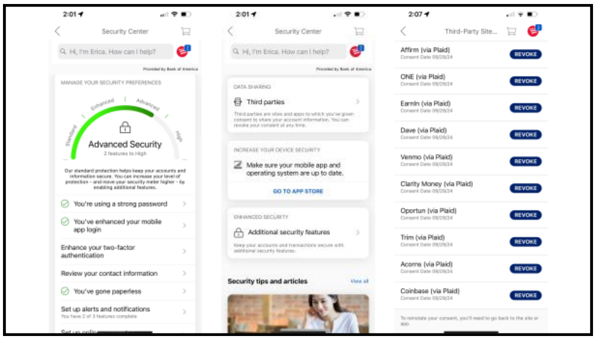
DAVID,

We're letting you know that on 09/29/2024, we received your consent to share your account information with Plaid.

Our records indicate that Plaid is sharing your account info with:

- ONE
- Coinbase
- Venmo
- Affirm
- Chime
- Trim
- Acorns
- Oportun
- Quontic Bank
- PrizePool
- Copilot
- Dave
- Clarity Money
- Greenlight

93



94

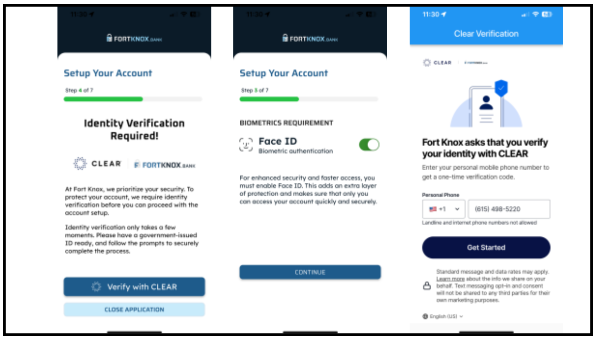
FORTKNOX.BANK

95

Cyber Criminals

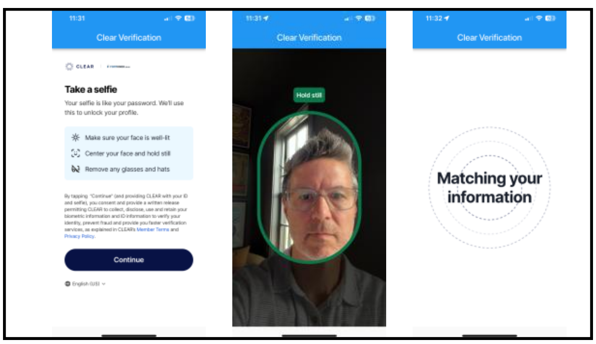
by cyber criminals. Introducing Fort

96



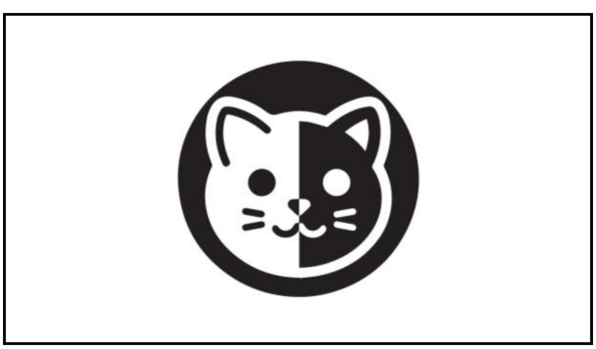
11:30
FORTKNOX BANK
Setup Your Account
Step 4 of 7
Identity Verification Required!
CLEAR
FORTKNOX BANK
At Fort Knox, we prioritize your security. To protect your account, we require identity verification before you can proceed with the account setup.
Identity verification only takes a few moments. Please have a government-issued ID ready, and follow the prompts to securely complete the process.
Verify with CLEAR
CLOSE APPLICATION
Setup Your Account
Step 3 of 7
BIOMETRICS REQUIREMENT
Face ID
Biometric authentication
For enhanced security and faster access, you must enable Face ID. This adds an extra layer of protection and makes sure that only you can access your account quickly and securely.
CONTINUE
Clear Verification
Fort Knox asks that you verify your identity with CLEAR
Enter your personal mobile phone number to get a one-time verification code.
Personal Phone
+1
(615) 498-5220
Landline and internet phone numbers not allowed
Get Started
Standard message and data rates may apply. Learn more about the info we share on your behalf. Text messaging opt-in and consent will not be shared to any third parties for their own marketing purposes.
English (US)

97



11:31
Clear Verification
CLEAR
Take a selfie
Your selfie is like your password. We'll use this to unlock your profile.
Make sure your face is well-lit
Center your face and hold still
Remove any glasses and hats
Continue
English (US)
Hold still
11:32
Matching your information

98



99

chime Early Pay

acorns Round-up Savings

venmo P2P Payments

chime Overdraft disruption

digit Auto-saving tools

100

chime

Early Pay

101

CHASE

PayPal

venmo

NAVY FEDERAL Credit Union

Capital One

chime

Early Pay

Golden 1 Credit Union

PENFED CREDIT UNION

SCHOOLSFIRST

SECU

WELLS FARGO

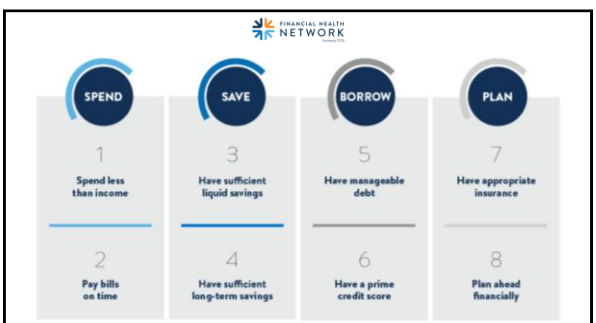
102

Financial Health Focus

103

FINANCIAL HEALTH NETWORK
formerly CFSI

104



105

FINANCIAL HEALTH NETWORK
formerly CFSI

FINANCIAL HEALTH NETWORK

Financial Health Pulse®

2024 U.S. Trends Report

Diverging Financial Health Indicators

SEPTEMBER 2024

Authors
Andrew Warren, *Senior Associate, Policy and Research*
Wanjira Chege, *Associate, Policy and Research*
Kennan Cepa, *Director, Policy and Research*
Necati Celik, *Manager, Policy and Research*

www.FinHealthNetwork.org

106

2023-2024 trends in each financial health indicator, by credit card debt ownership.

Financial health indicator	Households with outstanding credit card debt		Households without outstanding credit card debt	
Day-to-day indicators	**2023**	**2024**	**2023**	**2024**
Spending is less than income	34%	33%	58%	56%
Pay all bills on time	60%	57%*	80%	79%
Have enough savings to cover at least 3 months of living expenses	40%	37%*	68%	69%
Have a manageable amount of debt or no debt	51%	48%*	83%	83%
Forward-looking indicators	**2023**	**2024**	**2023**	**2024**
Are confident they are on track to meet long-term financial goals	23%	25%	49%	54%*
Agree with the statement: "My household plans ahead financially."	45%	50%*	69%	71%*
Other indicators	**2023**	**2024**	**2023**	**2024**
Have a prime credit score	64%	63%	77%	77%
Are confident their insurance policies will cover them in an emergency	56%	54%	62%	63%
N	2,362	2,648	4,095	4,438

107

How does your FI measure financial health?

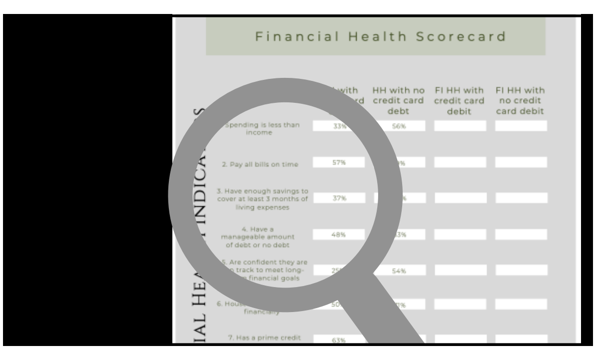
108


Financial Health Scorecard
Key Financial Health Indicators
HH with credit card debt
HH with no credit card debt
FI HH with credit card debit
FI HH with no credit card debit
1. Spending is less than income
33%
56%
2. Pay all bills on time
57%
79%
3. Have enough savings to cover at least 3 months of living expenses
37%
69%
4. Have a manageable amount of debt or no debt
48%
83%
5. Are confident they are on track to meet long-term financial goals
25%
54%
6. Household plans ahead financially
50%
71%
7. Has a prime credit score
63%
77%
8. Insurance policies will cover them in an emergency
54%
63%
Institution:
Date:
Source: https://finhealthnetwork.org/research/financial-health-pulse-2024-u-s-trends-report/

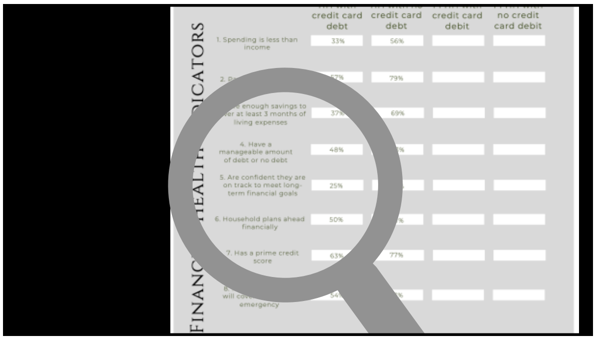
109


HH with credit card debt
FI HH with credit card debit
FI HH with no credit card debit
1. Spending is less than income
33%
2. Pay all bills on time
57%
69%
of debt or no debt
48%
5. Are confident they are

110


Financial Health Scorecard
HH with no credit card debt
FI HH with credit card debit
FI HH with no credit card debit
33%
56%
2. Pay all bills on time
57%
3. Have enough savings to cover at least 3 months of living expenses
37%
4. Have a manageable amount of debt or no debt
48%
54%
7. Has a prime credit
63%

111



112

TikTok

113

TikTok

Sick Dance Moves

114

115

#FinTok

TikTok

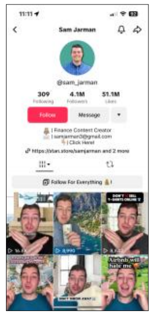
116

4.7 billion
views

TikTok

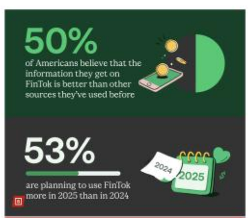
117

TikTok



118

TikTok



119

- Greenlight
- RoosterMoney
- Wingocard
- Jassby
- Tillfinancial
- Vybe Card
- Kle
- Mazoola
- BusyKid
- MyMonii
- SquareOne
- Inverkids
- Z1
- Rise
- woli.io
- GoHenry
- Osper
- FamPay
- Pixpay
- Gimi
- Ruuky
- Nimbl
- Xaalys
- Mozper
- Junio
- Imaginbank
- WALO
- Manibux
- Walrus
- Step Mobile
- Copper Banking
- Spriggy
- Goalsetter
- Kard
- Teenit
- NuMoola
- Famzoo
- Get
- Thinkzee
- Treasure Financ
- ditch cash
- Owwn
- Money Walkie

Source: https://app.dealroom.co/lists/24316

120

Combined Funding $1.1B

Source: https://app.dealroom.co/lists/24316

121

gohenry
2 million

step
5 million

Greenlight
6 million

True Link
250k

122

Family Banking Issue

Gaming Your Kid’s Credit Score

123

Benefits of a Good Credit Score

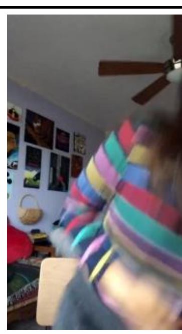
Lower insurance rates
More and better job opportunities
Better rental opportunities
No deposits on utilities

124

step

125

step

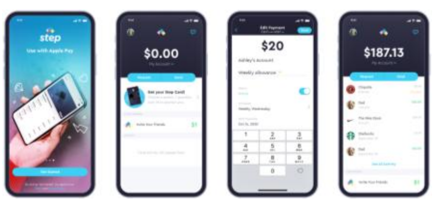


126

step

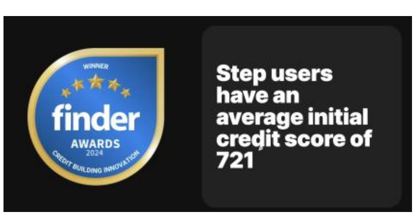
127

step



128

step



129

step

5 million users

130

Family Banking Issue

Teaching Kids Good Financial Habits

131

How did you learn about personal finance?

Family/Friends	Internet	College	Media	K-12 School
49%	33%	27%	24%	19%

132

greenlight

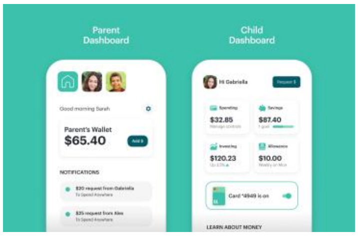
133

greenlight

134

135

GreenLight



136

GreenLight

137

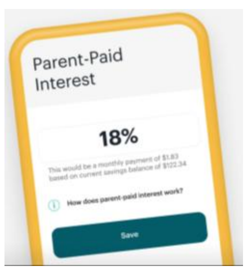
GreenLight

138

GreenLight

139

GreenLight



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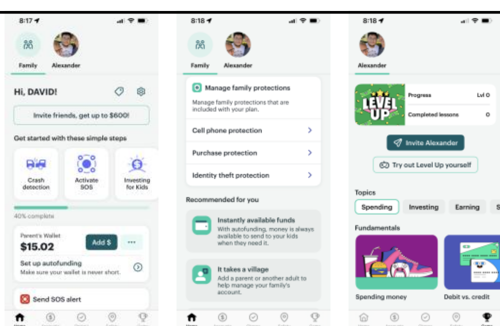

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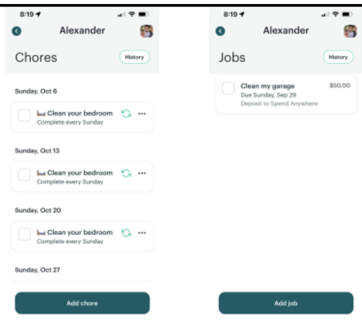

142

Greenlight

7 million users
100+ FIs

143

Greenlight

Subscription Tiers

Greenlight Core: $5.99
Greenlight Max: $9.98
Greenlight Infinity: $14.48

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Dave DeFazio

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615-498-5220

linkedin.com/in/davedefazio

strategycorps

145