



**INN
OVA
TION**

**G U G A
S T O C C O**



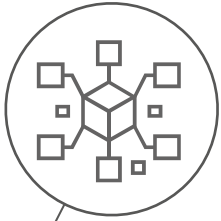
FINTECH

BUSINESS
TRANSFORMATION



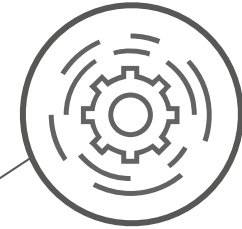
GORILA

A G A I N S T
THE BEES



FINTECH

Building Blocks for Finance



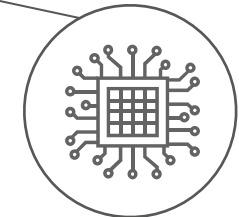
AGILE

Capability to change fast



MOBILE

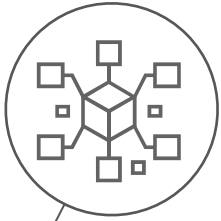
Remote control of human life



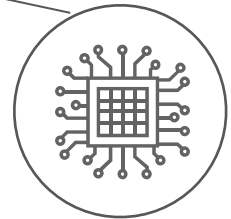
PLATAFORMA

Create Network Effect





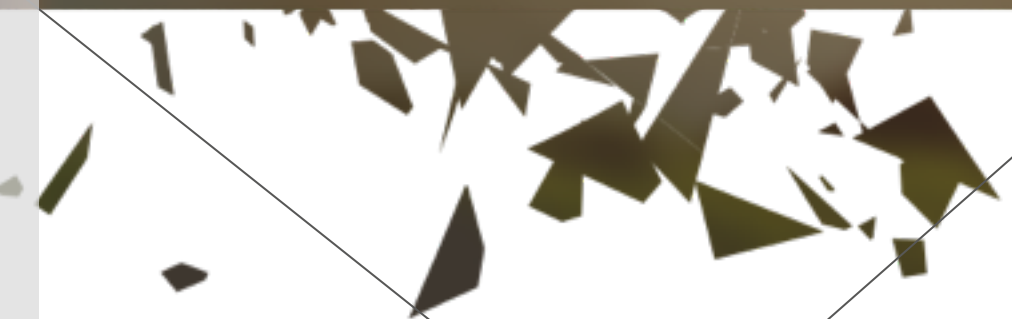
AI
Artificial Intelligence



B L O C K C H A I N

Automate Everything

Unbundling of a Bank



United States

Unbundling of a European Bank

The image shows a screenshot of an HSBC website with various fintech logos overlaid and connected by lines, illustrating the unbundling of the bank's services. The logos include:

- SavingGlobal, borro, ffrees, osper, CENTRALWAY, SQUIRREL, nutmeg, eToro, tink, CAPITAL, Money Dashboard, moni, transferGo, worldremit, azimo, CurrencyFair, Klarna, adyen, sum up, iZettle, BILLPAY, GOCARDLESS, PAYMILL, payleven, ensygnio, jusp, Lydia, Ebury, Trade River, copiota, iwooca, fleximize, FINEXKAP, Funding Circle, Spotcap, wonga, Property Partner, LANDBAY, fruitful, Lendico, prêt d'union, LENDING WORKS, zopa, Bondora, HSBC, Everyday banking, Borrowing, Investing, Insurance, Planning, Send money overseas in a few clicks, Lendinvest, auxmoney, lendstar, TransferWise, CBINSIGHTS, Every business has its own story, Discover products and services for your banking needs, Get in touch, Call us on 0800 731 8904, Retrieve application.



E U R O P E



Google Ventures has done **37 Fin Tech** in the last 5 years

Corporate Investor

Fin Tech Investments / Acquisitions

Google



OnDeck> robinhood rippleLabs digit puddle
Upstart CircleUp abacus LedgerX KENSHO

intel



iZettle fortumo technisys mFoundry FundersClub

salesforce



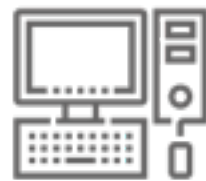
ncino. FINANCIAL FORCE.COM zenpayroll



PC

100M+

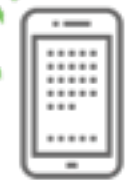
1990



Desktop
Internet

1B+

2000



Mobile
Consumer

10B+

2010

2020



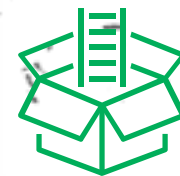
DELETE?



Bank Centric
BANKS 

Mobile
ATM
Internet
Agências
Breakage

Inflexible
Unfair fees
Focus = Profit
Manager = Sales
Capitalization Bonds



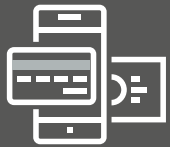
User Centric
BANKING

Cryptocurrency
Crowd Funding
Open Innovation
Digital Payments
AI API P2P
Startups
Fintech

Usability
Fair fees
Frictionless
Communit
Focus = User
Manager = Satisfaction

“
BANKING
IS NECESSARY
BANKS
ARE NOT!

- BILL GATES





BANKING EVOLUTION IN 4 WAVES

300 anos

1690

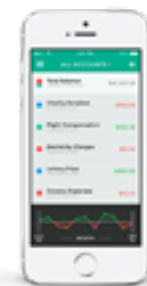
Traditional
Banks
High friction



20 anos

1990

Internet
Banking
Select Services



7 anos

2010

Mobile
Banking
100% services



2017

**Seamless
Banking**
*Exclusive
Services*



...

2020

Block
Chain



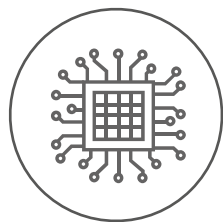
internet banking



mobile banking

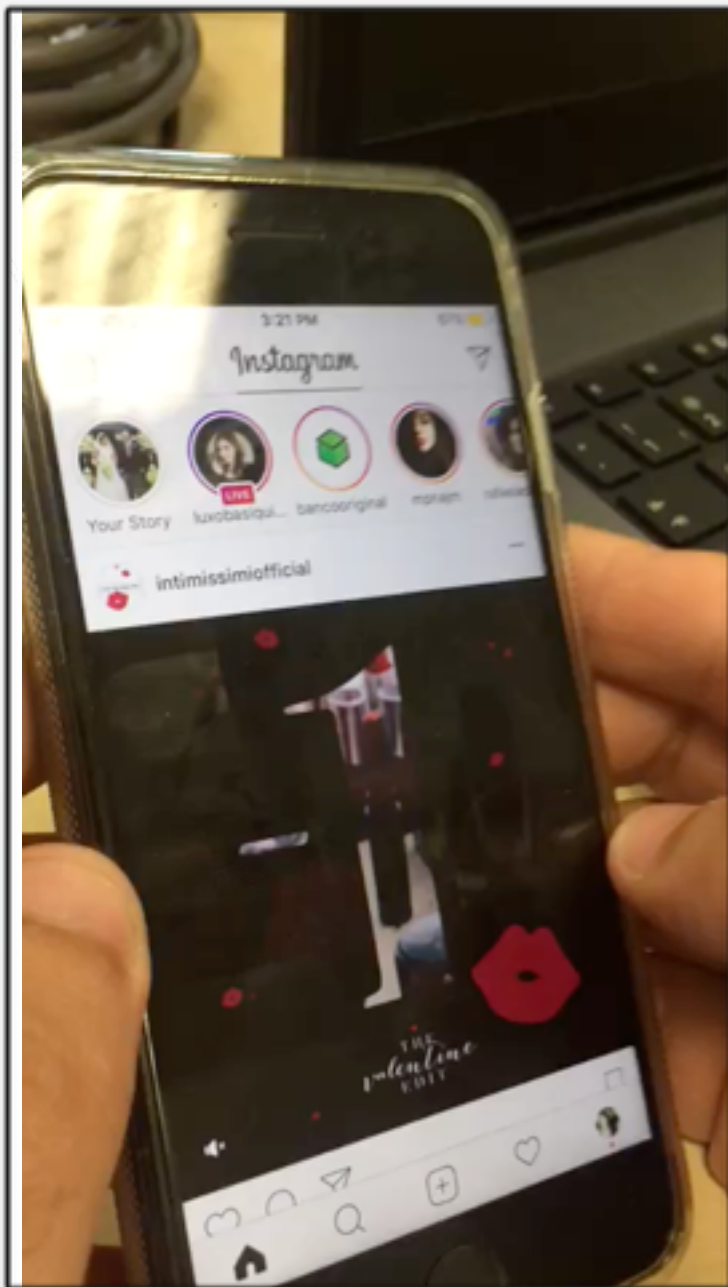


seamless banking



PLATAFORMA

Seamless Banking

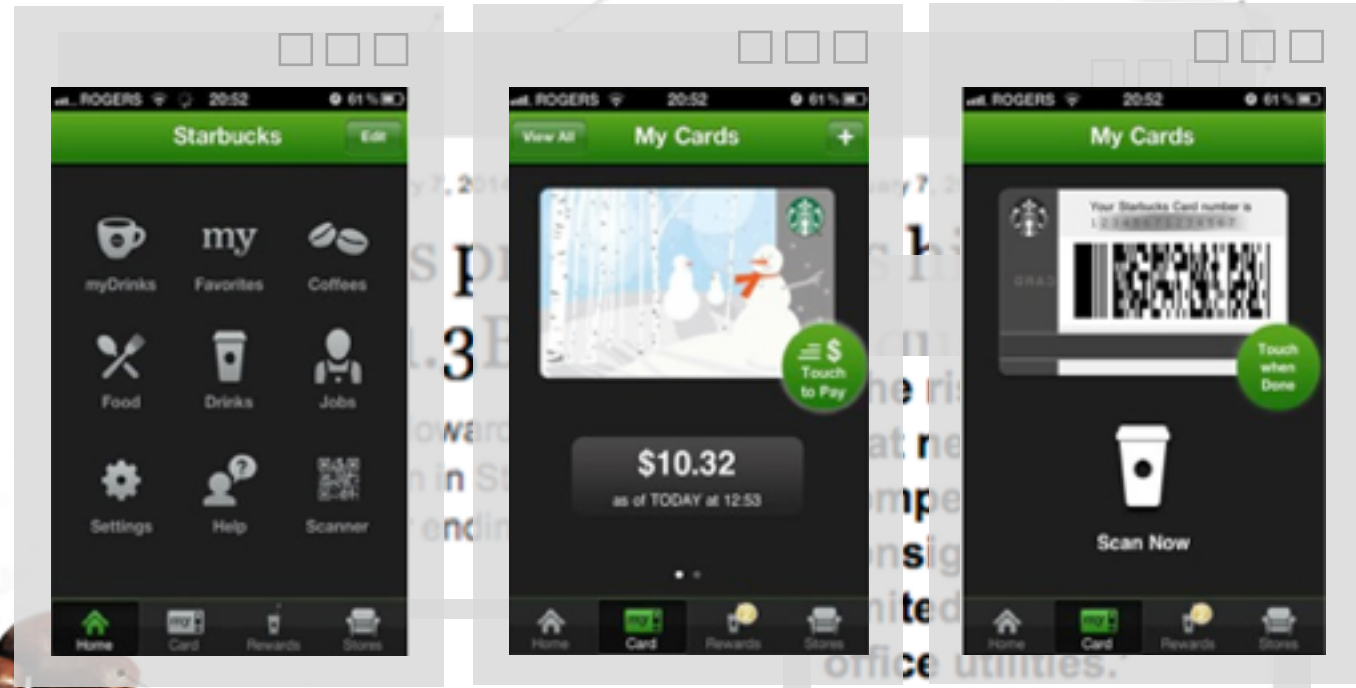




STRATEGY

STARBUCKS

STRATEGY STARBUCKS



STRATEGY
STARBUCKS





STRATEGY
WE CHAT





Tencent pulls in \$2.95 billion in revenue in Q1 as WeChat gaming takes off

May 14, 2014 at 7:12 pm by Steven Millward

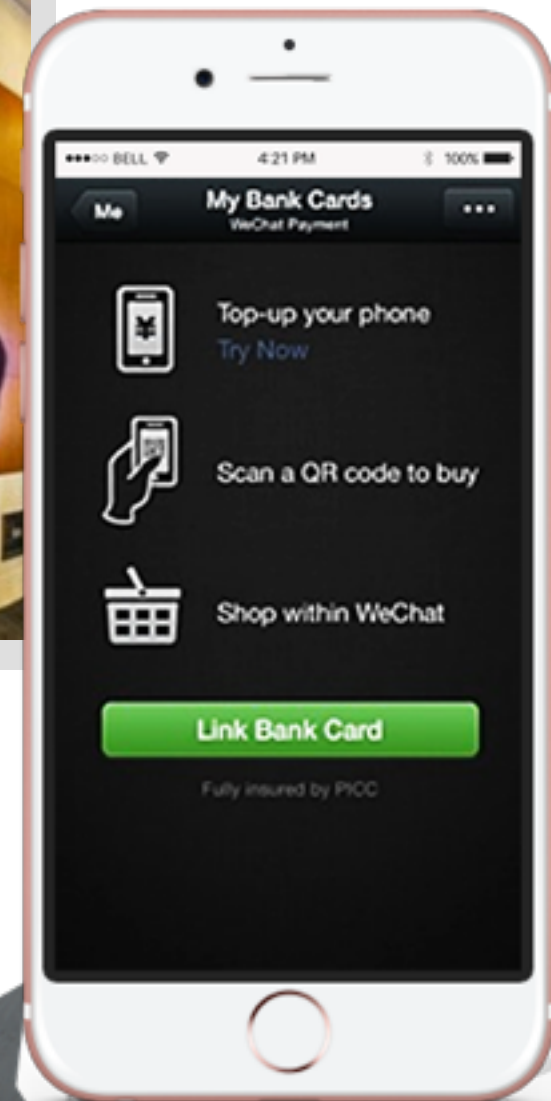
Share 482 286 34 198 0

Starting today, Chinese consumers will be able to buy almost anything inside WeChat

March 5, 2014 at 1:36 pm by Steven Millward

Share 482 286 34 198 0













ANNOUNCEMENT *Do this 1 minute survey. We would love to know you better 📊 »*

 **Steven Millward** NEWS
4:30 pm on Jan 16, 2015

One year after launch, WeChat's investment fund has 10 million users who've banked over \$16 billion

0 Comments

 85  143  186



One year after launch, WeChat's investment fund has 10 million users who've banked over \$16 billion



Paul Bischoff
1:16 pm on Dec 29, 2014

NEWS

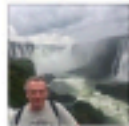
Tencent ready to launch China's 1st private internet bank, WeBank

1 Comment

f 573 t 295 in 486



HARVARD



Chris Skinner

Friday at 05:07 · Twitter · 

Banks are failing digital due to legacy and leadership (Harvard research) via Chris Skinner's ...



**Harvard
Business
Review**

Banks are failing digital due to legacy and leadership (Harvard research) - Chris Skinner's blog

thefinanser.com



TRENDS



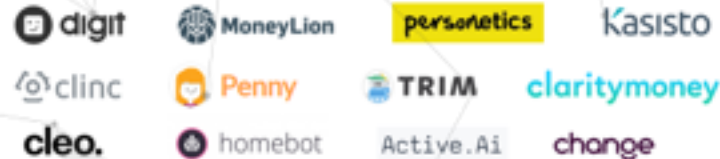
THE AI IN FINTECH MARKET MAP



CREDIT SCORING / DIRECT LENDING



ASSISTANTS / PERSONAL FINANCE



QUANTITATIVE & ASSET MANAGEMENT



REGULATORY, COMPLIANCE, & FRAUD DETECTION



INSURANCE



MARKET RESEARCH / SENTIMENT ANALYSIS



GENERAL PURPOSE / PREDICTIVE ANALYTICS



BUSINESS FINANCE & EXPENSE REPORTING



DEBT COLLECTION





JPMorgan Software Does in Seconds What Took Lawyers 360,000 Hours

by **Hugh Son**

February 27, 2017, 9:31 PM GMT-3 *Updated on* February 28, 2017, 9:24 AM GMT-3

- New software does in seconds what took staff 360,000 hours
- Bank seeking to streamline systems, avoid redundancies

At JPMorgan Chase & Co., a learning machine is parsing financial deals that once kept legal teams busy for thousands of hours.

The program, called COIN, for Contract Intelligence, does the mind-numbing job of interpreting commercial-loan agreements that, until the project went online in June, consumed 360,000 hours of work each year by lawyers and loan officers. The software reviews documents in seconds, is less error-prone and never asks for vacation.

TREND

Machine Learning



Artificial Intelligence

Google Wants to Apply AI & Machine Learning to All Its Products

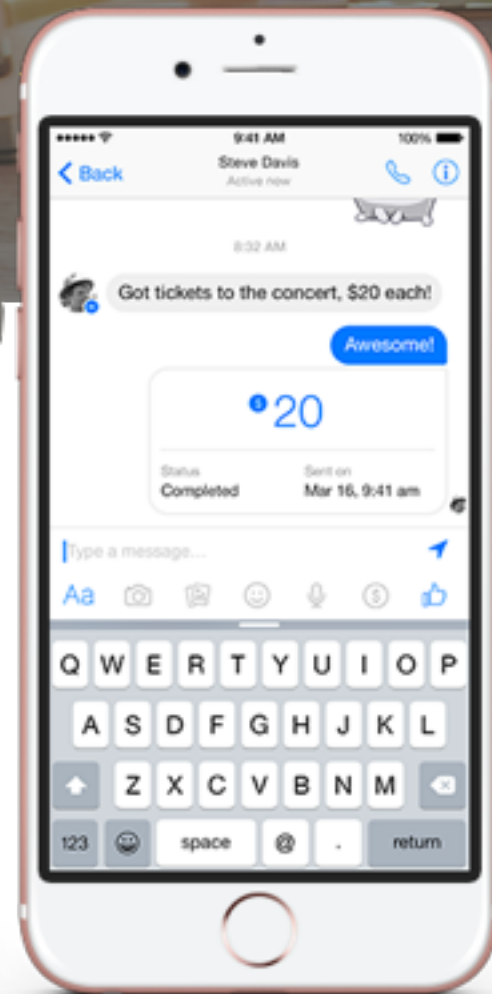
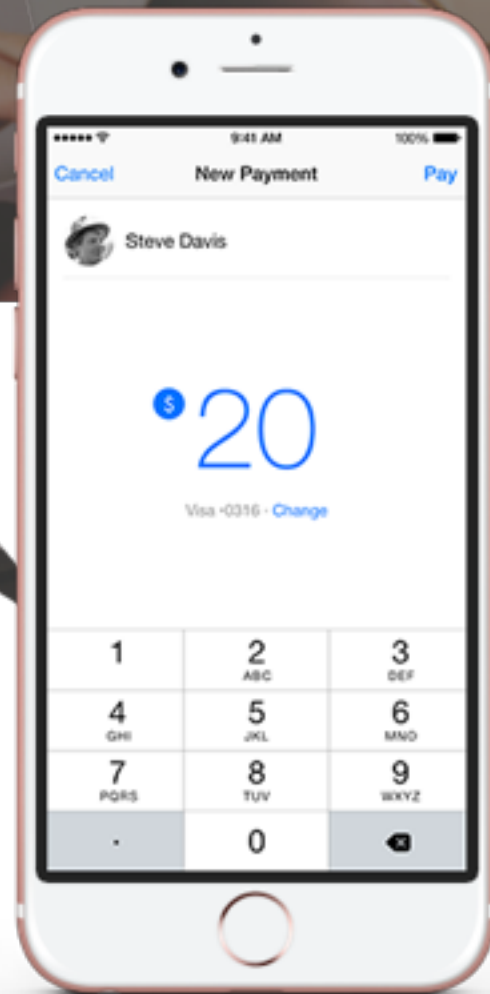
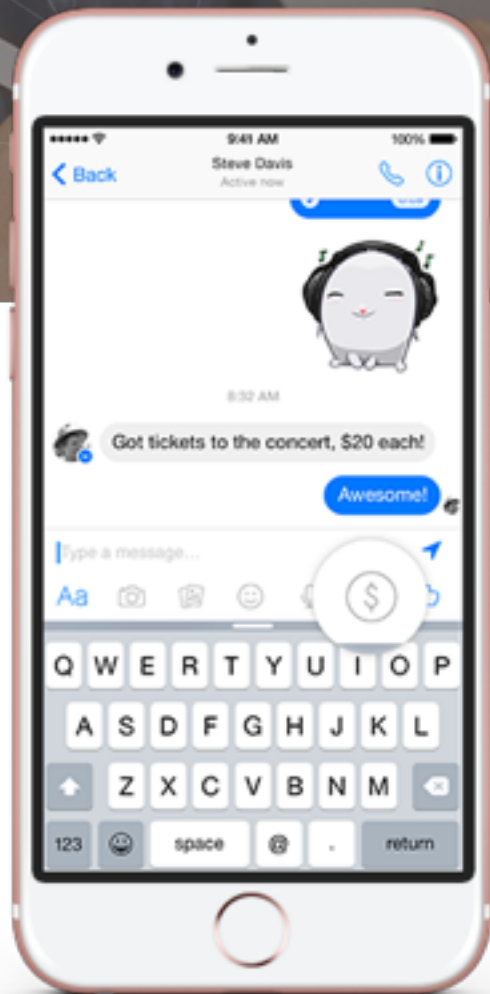


Robo
advising

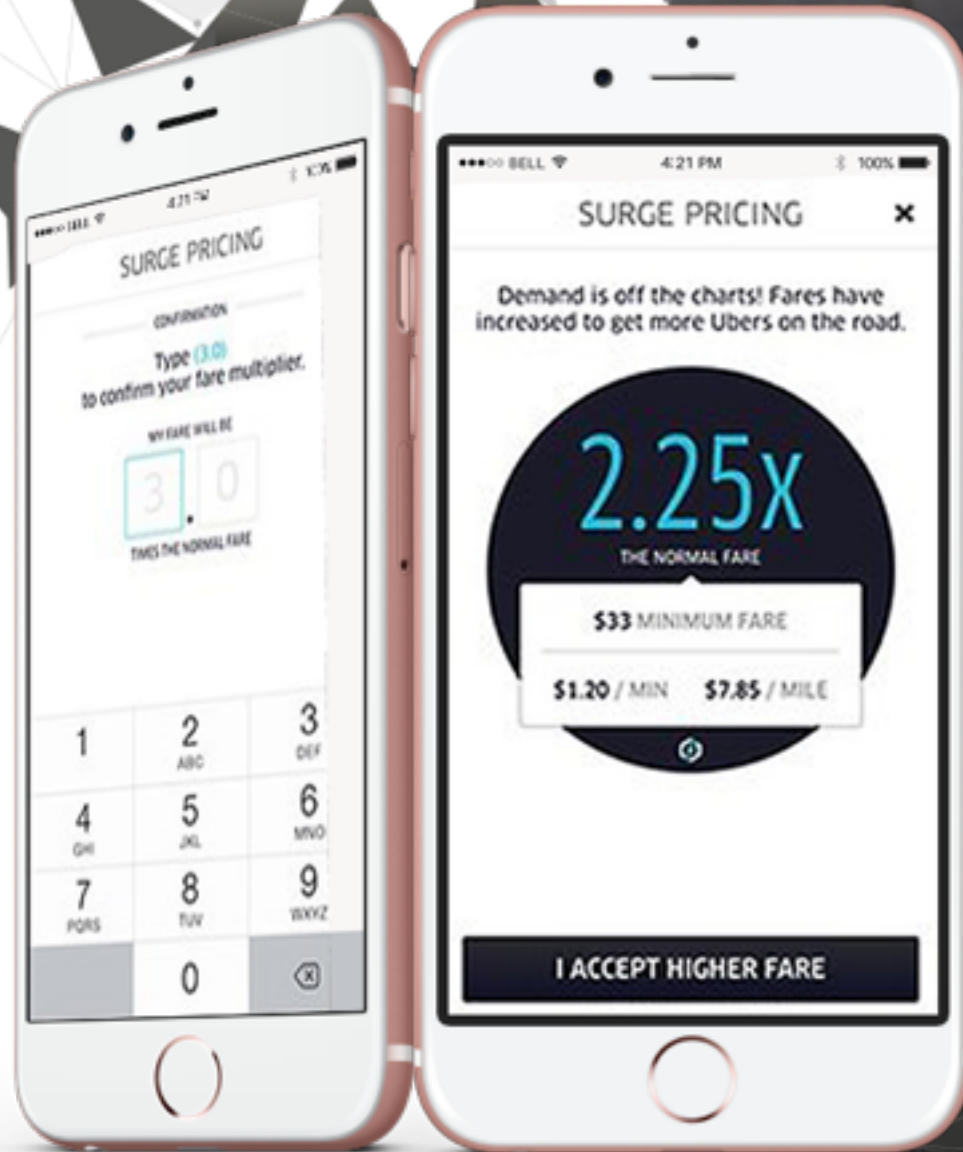
ONLINE WEALTH MGT
**KPMG Report: Robo Advice Platforms Will
Manage US\$2.2 trillion Worth of Assets by
2020**
by Fintechnews Switzerland / February 24, 2016

TREND ROBO ADVISOR

TREND P2P



TREND FRICTIONLESS



SURGE PRICING

CONFIRMATION

Type **3.0**
to confirm your fare multiplier.

MY FARE WILL BE

3.0
TIMES THE NORMAL FARE

1	2	3
4	5	6
7	8	9
0		X

SURGE PRICING

Demand is off the charts! Fares have increased to get more Ubers on the road.

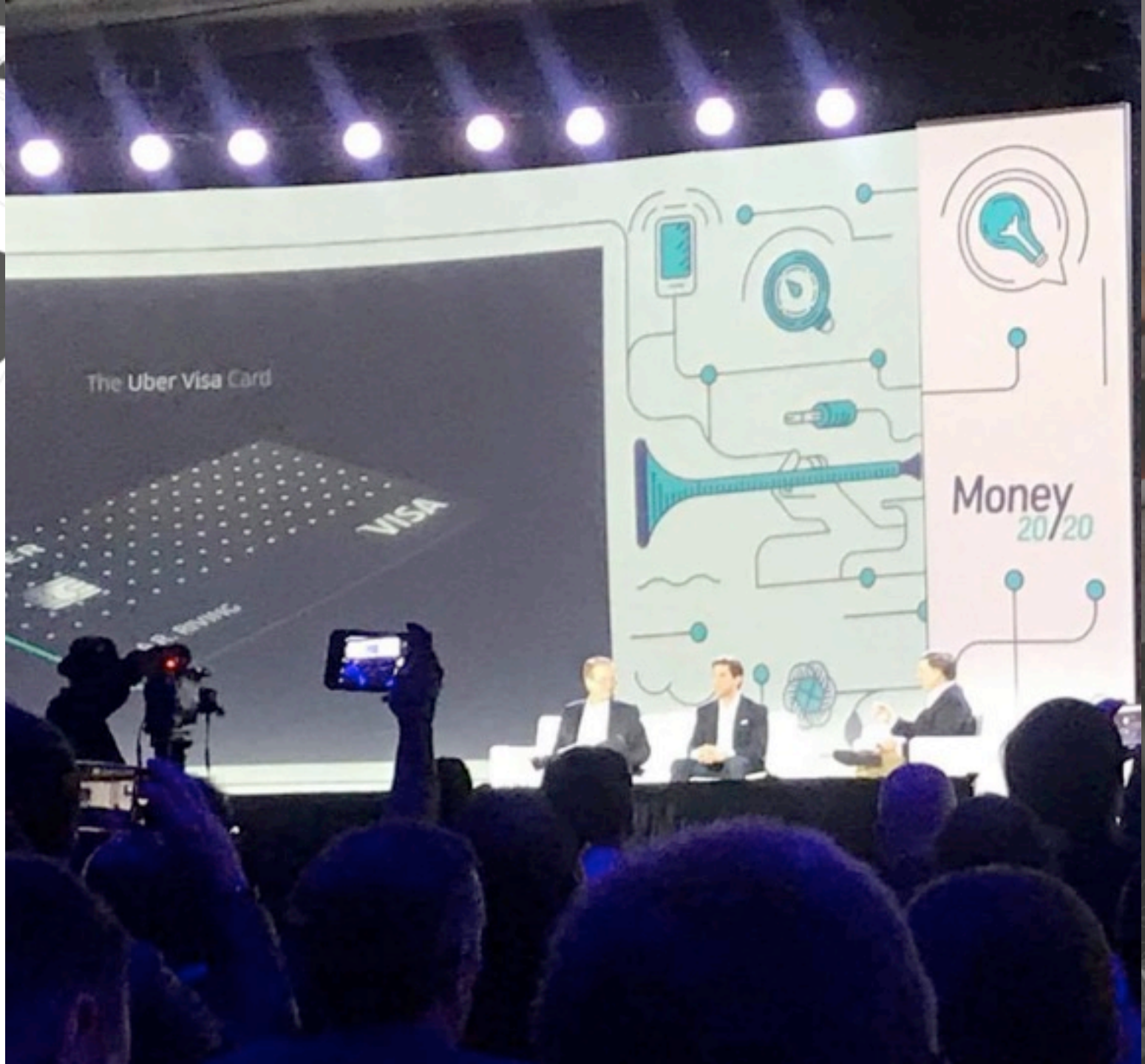
2.25x
THE NORMAL FARE

\$33 MINIMUM FARE

\$1.20 / MIN **\$7.85 / MILE**

I ACCEPT HIGHER FARE

TREND
FRICTIONLESS





VALUE

W E B

CHANGE IN TECHNOLOGY

INTERNET OF INFORMATION

- Sites
- Search
- Mobile
- Social Network
- Video
- APP
- APIs
- Cloud
- Sensors

COMUNICATION

DIGITAL

INTERNET OF VALUE

- Distribute Ledger
- BlockChain
- IOT
- Smart Contracts
- DAO
- Consensus
- Crypto Assets
- ICO
- Cripto Economy

DECENTRALIZATION

VALUE

- Data Science
- Service Design
- Exponential Society
- Fast Wireless
- Human Recognition
- Omnipresent Interface



YOUR UBER RATING!

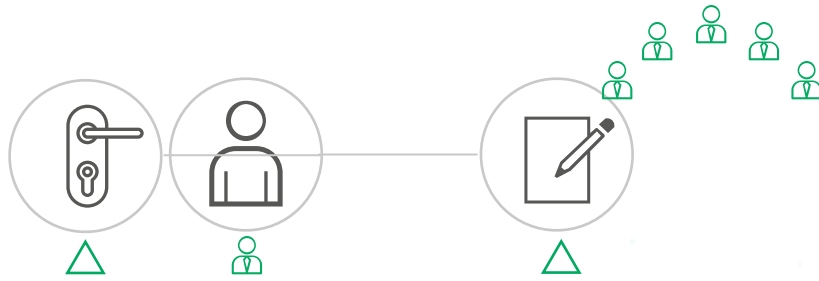


DAO

INTERNET OF VALUE

Decentralized Autonomous Organizations







Locker*
Product



Imposto*



Real State owner
TOKEN
U\$ **10,000**
month



1 room*
U\$ **10,000** month



Cleaning Company
Contractor

ICO
1 token
Worth **1,000**

1% per
month on
Ethereum

(*)





GOVERNANCE



Disagree



Agree

Give your Opinion

Top Cons



Building higher and denser also means that the demand on roads, schools, and other services rises. Infrastructure improvements will have to be made and will not be cheap.
7/2/2015, 4 comments



Many areas zoned for single family can't support the transit that comes with higher density

Top Pros



So much of our land is zoned for single family, it will be challenging to build enough housing if we set it off-limits to new development.
7/1/2015, 5 comments



Increasing density reduces traffic by allowing more people to walk and bike to work and to errands.
8/4/2015, 3 comments

GOVERNANÇA



Search

+ Issue shares Assign shares

Shareholder	Type	#
Me	CVS	499
Bold Grass	CVS	100
Restless Fog	CVS	100
Unassigned	CVS	301
Unassigned	CNS	10000

Assign shares

Recipient: **Jorge Izquierdo (ji)**
0x2f52628cb19785ea83e7d0539bbf5d12927bebc

Kind: Voting Stock (CVS)

Number: 100

Vesting calendar

Grant issued stock can be performed instantly
Requires executive status in the company

Grant issued stock

Transfer shares

Recipient: **Jorge Izquierdo (ji)**
0x2f52628cb19785ea83e7d0539bbf5d12927bebc

Kind: Voting Stock (CVS)

Number: 0

You have 90 shares available for transfer
This will be irreversible

Transfer

Issue and grant stock with vesting voting

Grant 5000 CNS shares to 0x22ca641312a0d85f1666977f5572f10516d0a4c starting a few seconds ago with a year cliff and 4 years vesting

Created by: **Luis Iván Cuende (li)**
0x89f3d03087329f83d6c896c88707b7e30b1f

Option	Votes	Percentage
Approve	200	22.25%
Reject	0	0%
Pending votes	699	77.75%

Verify contract code

You will cast 499 votes.

Approve **Reject**

Vote every decision.

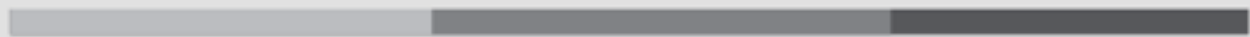
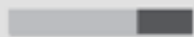
Votes are secure, transparent and impossible to forge.



Slock.it Powered Door

Rent, sell or share anything - without middlemen

With Slock.it, Airbnb apartments become fully automated, wifi routers can be rented on demand and unused office spaces get a new lease on life. It's the future infrastructure of the Sharing Economy.



3:58 / 11:24



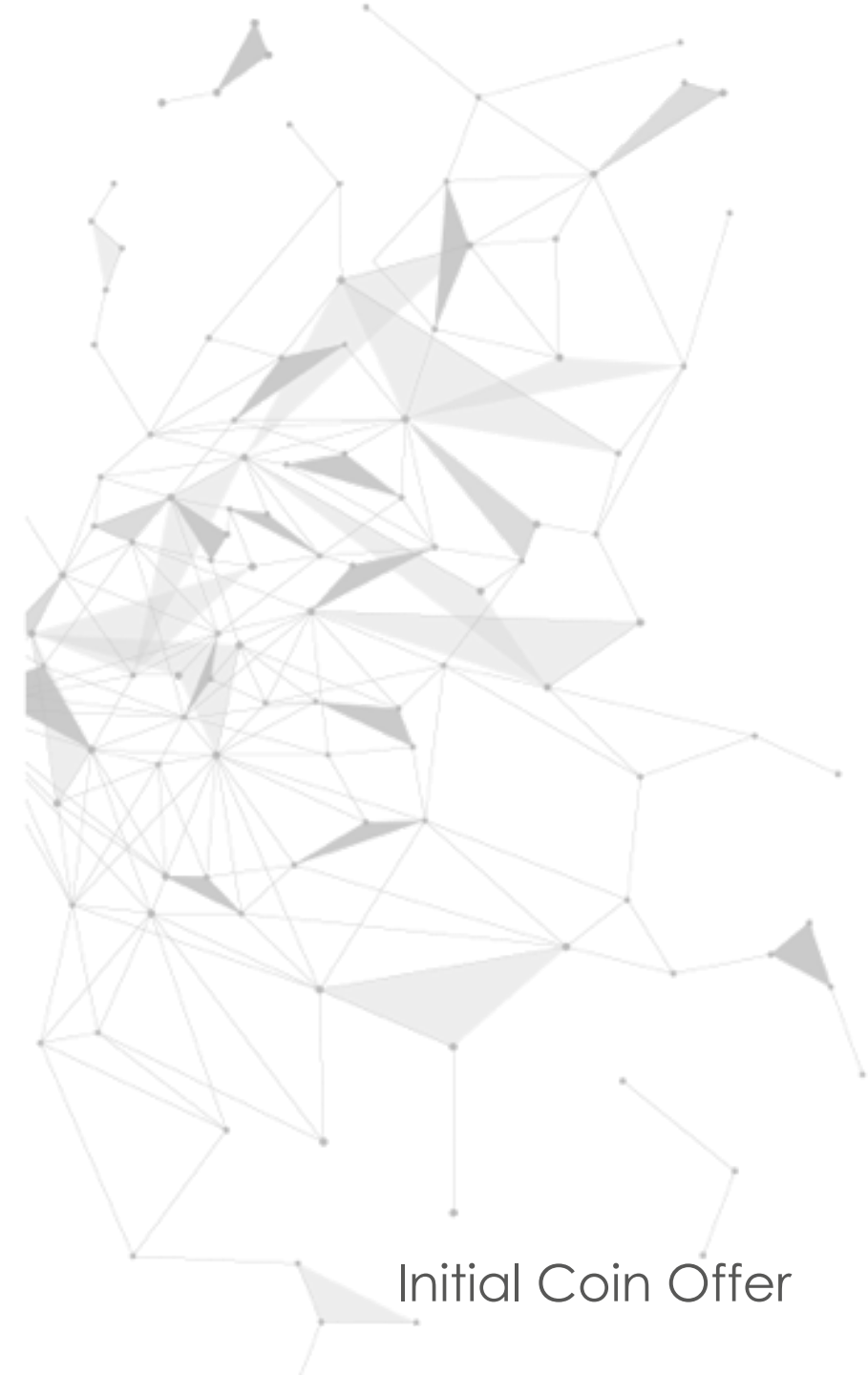
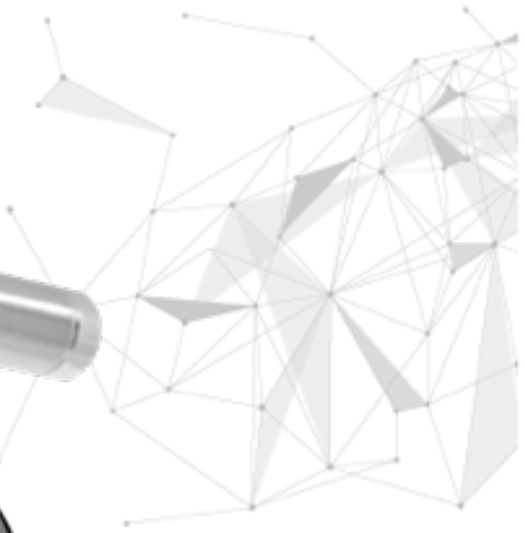


E^x

I C O



INTERNET OF VALUE



Initial Coin Offer

E^x

BITCOIN

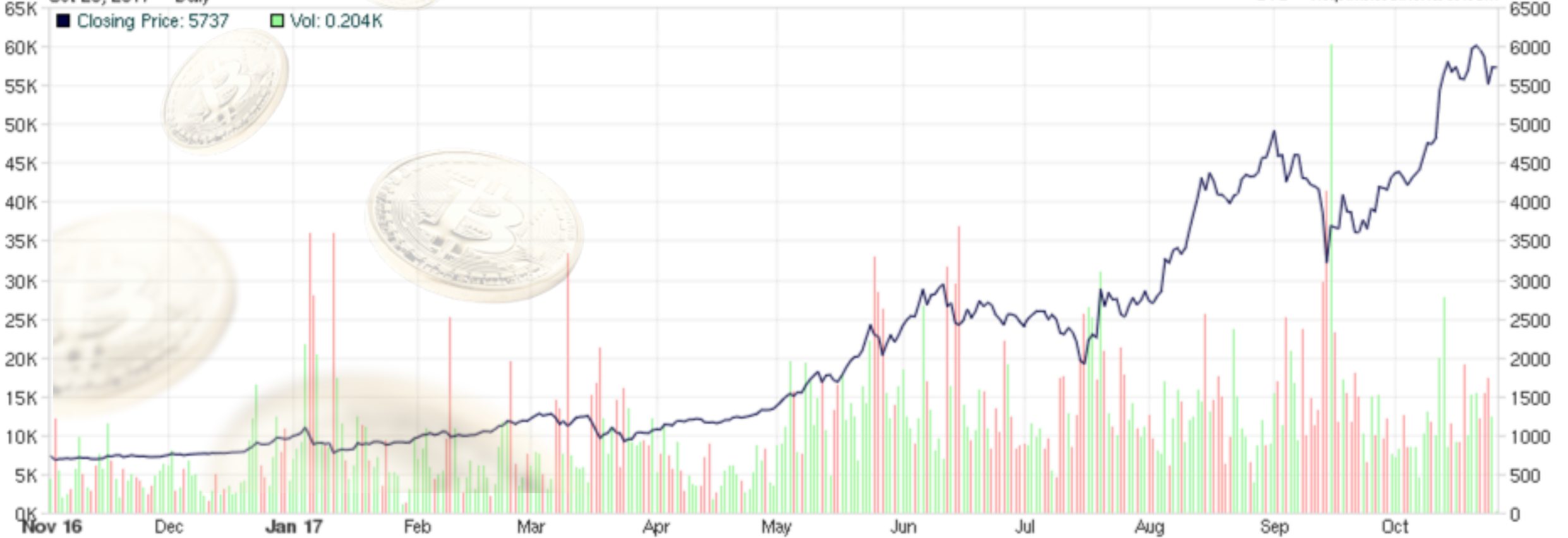
BitStamp (USD)

Oct 26, 2017 - Daily

bitstampUSD

UTC - <http://bitcoincharts.com>

■ Closing Price: 5737 ■ Vol: 0.204K



BITCOIN





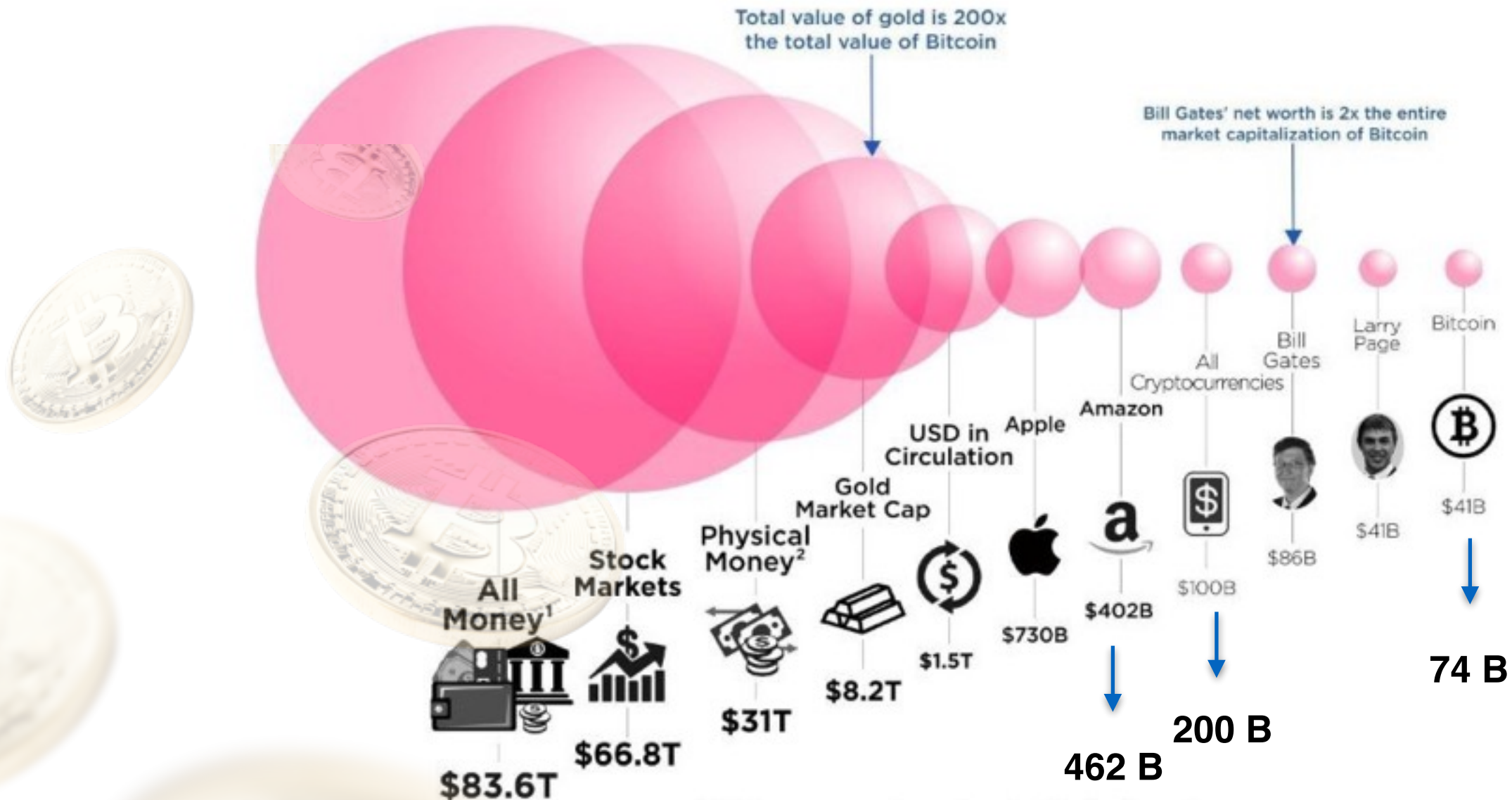
BITCOIN



Bitcoin up sevenfold since Warren Buffett warned digital currency was a 'mirage'

[cnbc.com](https://www.cnbc.com)

Putting the World's Money into Perspective

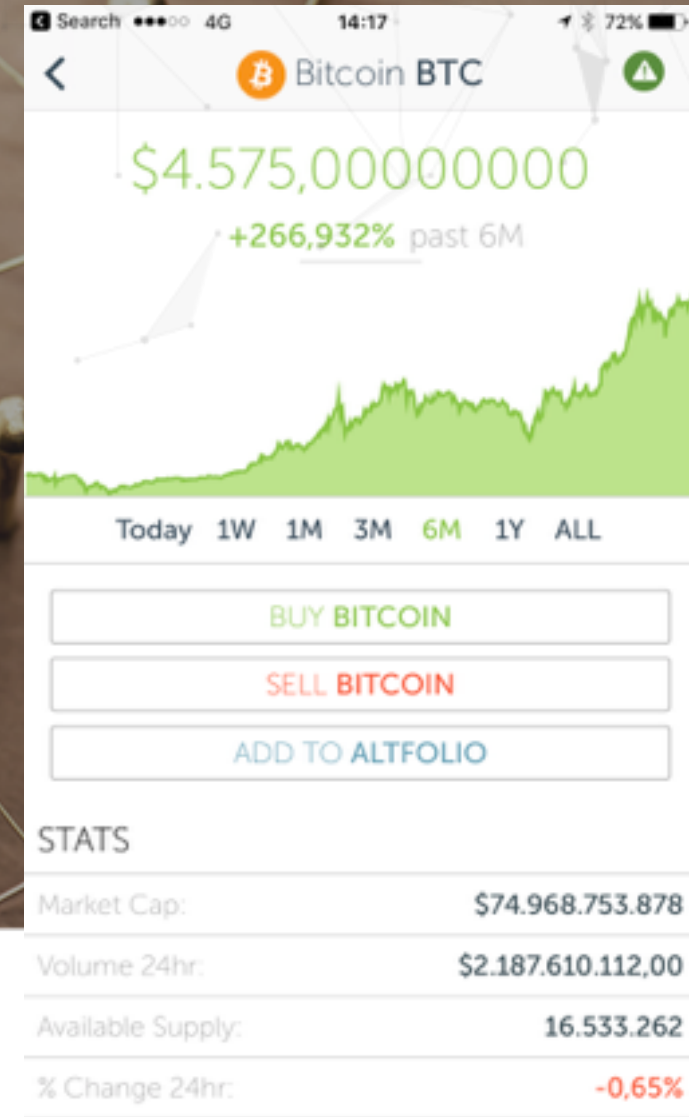


Total value of gold is 200x the total value of Bitcoin

Bill Gates' net worth is 2x the entire market capitalization of Bitcoin

Sources:
<https://howmuch.net/articles/worlds-money-in-perspective>
<https://coinmarketcap.com>
<https://www.forbes.com>
<https://www.federalreserve.gov>
<https://www.cia.gov>

¹ All Money = money in any form including bank or other deposits as well as notes and coins.
² Physical Money = money in forms that can be used as a medium of exchange, generally notes, coins, and certain balances held by banks.



ICO > VC em 4 meses

Bitcoin > Real em Circulação

Aragon Smashes ICO Record Pulling in \$25 million in 15 Minutes

By Richard Kastelein - May 18, 2017

716

Curtir 13

Tweet

Core Network FAQ About More

ARAGON

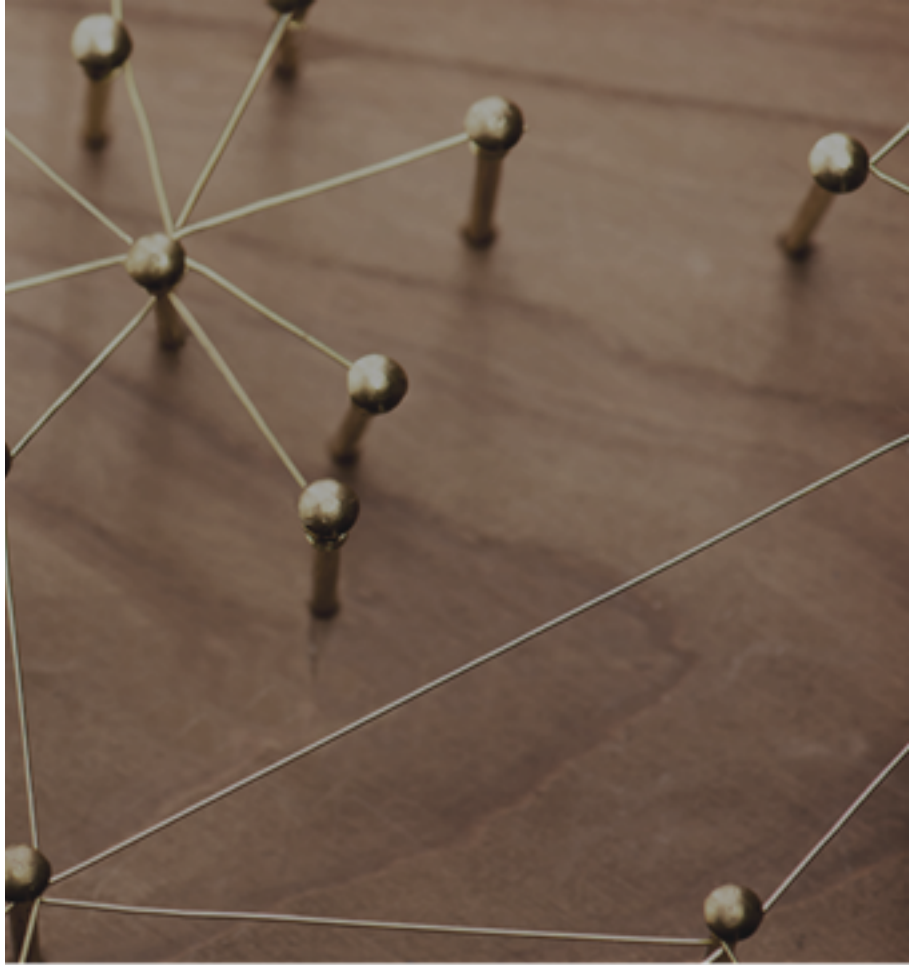
Twitter Facebook LinkedIn

Unstoppable organizations

Create value without borders or intermediaries

Download Aragon Alpha

or try out the web version



ICO - Initial Coin Offer

18 Maio

Consensus 2018 tickets now \$1299

\$35 Million in 30 Seconds: Token Sale for Internet Browser Brave Sells Out

May 31, 2017 by Jonathan Keane

Bitcoin (24h)

USD ▲ 3.34%

\$2408.05

EUR €2141.04

CNY ¥16974.82

GBP £1869.47



Ethereum ▼ -1.47%

\$228.18

ICO - Initial Coin Offer

31 Maio

Blockchain News News

Bancor Sets New Record with \$153 Million 'ICO'

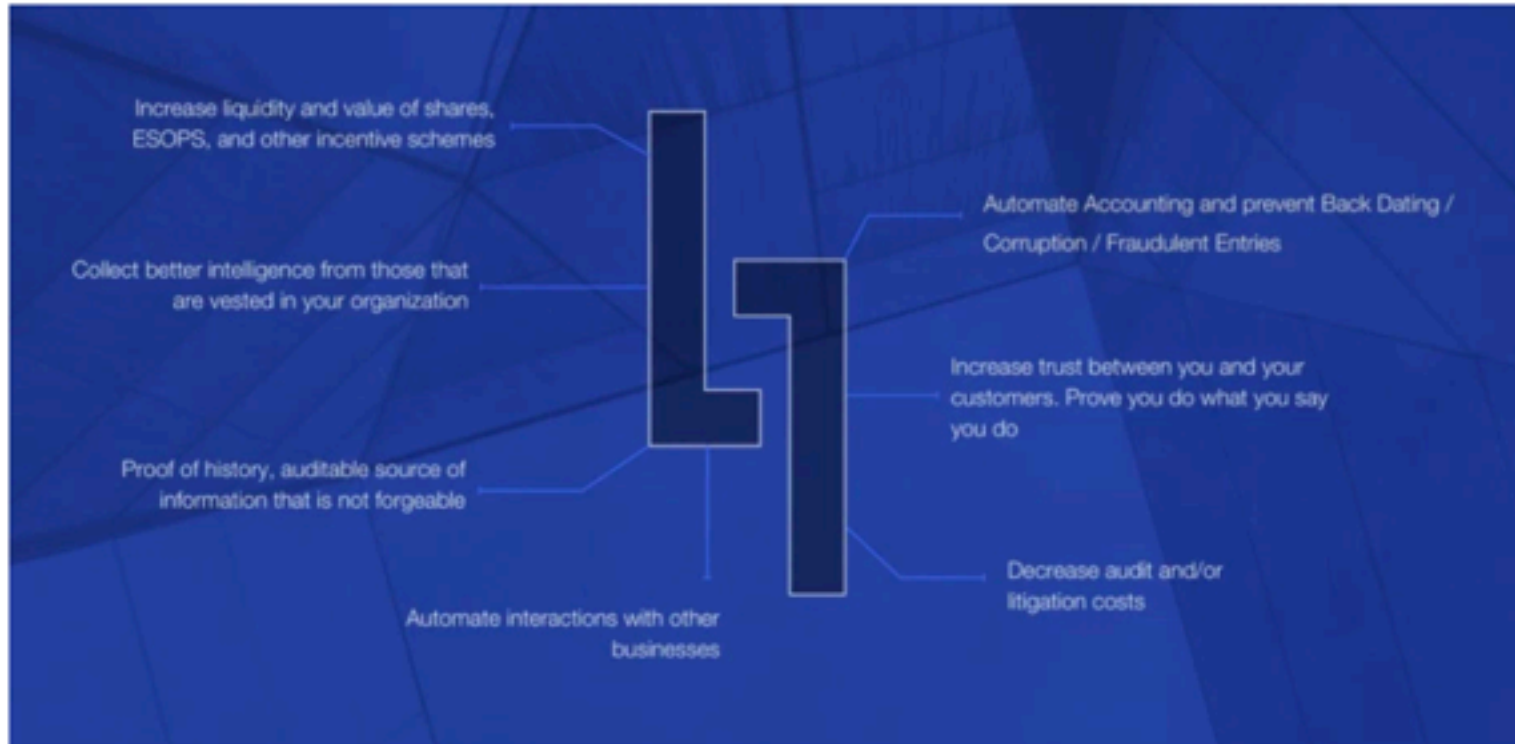
Justin OConnell on 13/06/2017

ICO - Initial Coin Offer

11 Junho

\$185 million in 5 days: Block.one sets new ICO record with its EOS token

MO MARSHALL JULY 1, 2017 12:44 PM



ICO - Initial Coin Offer

01 Julho

Tezos

The self-amending cryptographic ledger

Altcoin News

Bitcoin Technology

Blockchain News

Tezos Crowdsale Raises \$232 million to Shatter ICO Record

Josiah Wilmoth on 13/07/2017



ICO - Initial Coin Offer

13 Julho



OmiseGo Becomes the First Ethereum Unicorn With a Market Cap of \$1 Billion

© August 30, 2017 2:21 pm



30 AGOSTO



BTC Price **\$4278.90** Nodes 9,724 Average Fee \$6.72 Last Block 0:02 (74.91% full)
 Capitalization **\$148.21b** Bitcoin \$70.80b Altcoins \$77.41b Dom Index 47.8%
 Exchange Vol **\$7902.83m** Bitcoin \$2847.73m Altcoins \$5055.10m Dom Index 36.0%

[CoinCap Rankings](#)
[CoinCap API](#)
[CoinCap News](#)

English

USD
[Connect With Us](#)

#	Name	Market Cap	Price	24hour VWAP	Available Supply	24 Hour Volume	%24hr	Trade
1	Bitcoin BTC	\$70,798,488,453	\$4281.20000000	\$4328.1860	16,544,037	\$2,847,730,000	-6.12%	Buy / Sell
2	Ethereum ETH	\$29,235,082,921	\$309.00000000	\$309.5069	94,428,636	\$1,677,610,000	-11.44%	Buy / Sell
3	Bitcoin Cash BCH	\$8,729,818,588	\$534.49000000	\$540.5177	16,560,250	\$344,157,000	-12.46%	Buy / Sell
4	Ripple XRP	\$7,993,702,835	\$0.20900000	\$0.2027	38,343,841,883	\$223,615,000	-8.44%	Buy / Sell
5	Litecoin LTC	\$3,633,464,545	\$68.99000000	\$68.7257	52,779,882	\$856,639,000	-13.19%	Buy / Sell
6	NEM XEM	\$2,479,953,779	\$0.29476928	\$0.2755	8,999,999,999	\$8,639,990	-8.05%	
7	Dash DASH	\$2,379,389,648	\$328.93200000	\$319.4215	7,537,705	\$39,495,900	-10.22%	Buy / Sell
8	IOTA IOT	\$1,860,089,460	\$0.66521000	\$0.5606	2,779,530,283	\$77,974,400	-8.88%	
9	Ethereum Classic ETC	\$1,629,872,957	\$17.00400000	\$17.0881	95,196,960	\$240,881,000	-13.44%	Buy / Sell
10	Monero XMR	\$1,624,185,212	\$107.61000000	\$111.9113	15,035,496	\$89,453,800	-10.12%	Buy / Sell
11	NEO NEO	\$1,136,080,606	\$25.57347809	\$21.4201	50,000,000	\$167,353,000	-26.90%	
12	OmiseGO OMG	\$856,702,774	\$9.10220000	\$8.6013	98,312,024	\$142,874,000	-15.03%	Buy / Sell

Home > Mercado

Bitcoins em circulação no mundo ultrapassam o valor total do real

Por Redação | 14.08.2017 às 11:50 - atualizado em 14.08.2017 às 15:48

#	Name	Market Cap	Price	24hour VWAP	Available Supply	24 Hour Volume	%24hr	Trade
1	Bitcoin BTC	\$45,452,424,695	\$2758.00000000	\$2757.9700	16,480,212	\$751,619,000	3.20%	Buy / Sell
2	Ethereum ETH	\$18,013,306,508	\$192.26439878	\$192.1492	93,690,286	\$475,309,000	-1.59%	Buy / Sell
3	Ripple XRP	\$6,194,224,955	\$0.16158950	\$0.1616	38,333,090,674	\$42,176,400	-0.98%	Buy / Sell
4	Litecoin LTC	\$2,118,953,391	\$40.55283378	\$40.5664	52,252,407	\$129,612,000	3.20%	Buy / Sell
5	NEM XEM	\$1,478,708,648	\$0.16430096	\$0.1623	8,999,999,999	\$2,703,340	-1.46%	
6	Ethereum Classic ETC	\$1,291,923,025	\$13.73178341	\$13.5652	94,082,820	\$40,465,700	-0.98%	Buy / Sell
7	Dash DASH	\$1,281,339,183	\$171.77848250	\$173.6160	7,459,254	\$27,985,300	-2.65%	Buy / Sell
8	IOTA MIOTA	\$708,455,017	\$0.25488300	\$0.2548	2,779,530,283	\$2,443,900	-4.17%	
9	Monero XMR	\$576,599,854	\$38.78707773	\$38.7929	14,865,772	\$13,065,300	-5.83%	Buy / Sell
10	Stratis STRAT	\$478,460,400	\$4.85821865	\$4.7959	98,484,740	\$8,931,010	-2.85%	
11	EOS EOS	\$440,010,371	\$1.73615000	\$1.7361	253,440,297	\$25,969,500	-2.76%	Buy / Sell
12	BitConnect BCC	\$412,080,583	\$65.31440000	\$65.3144	6,309,184	\$2,139,400	5.19%	
13	NEO ANS	\$360,650,000	\$7.21300000	\$7.2130	50,000,000	\$9,339,620	-0.10%	
14	Tether USDT	\$318,845,276	\$0.99794700	\$0.9979	319,501,213	\$66,809,300	-0.28%	

1	Bitcoin BTC	\$93.921.244.108
2	Ethereum ETH	\$28.061.944.607
3	Ripple XRP	\$7.852.958.822
4	Bitcoin Cash BCH	\$5.456.670.950
5	Litecoin LTC	\$2.984.698.301
6	Dash DASH	\$2.211.788.599
7	NEM XEM	\$1.840.906.338
8	BitConnect BCC	\$1.534.011.593
9	NEO NEO	\$1.445.900.000
10	Monero XMR	\$1.356.991.447
11	IOTA IOT	\$1.245.980.040
12	Ethereum Classic ETC	\$1.004.918.124
13	Qtum QTUM	\$769.341.582
14	OmiseGO OMG	\$762.812.825

Blockchain Tokenization Will Turn the World Into Massive Stock Market: CNBC

10966 Total views 342 Total shares

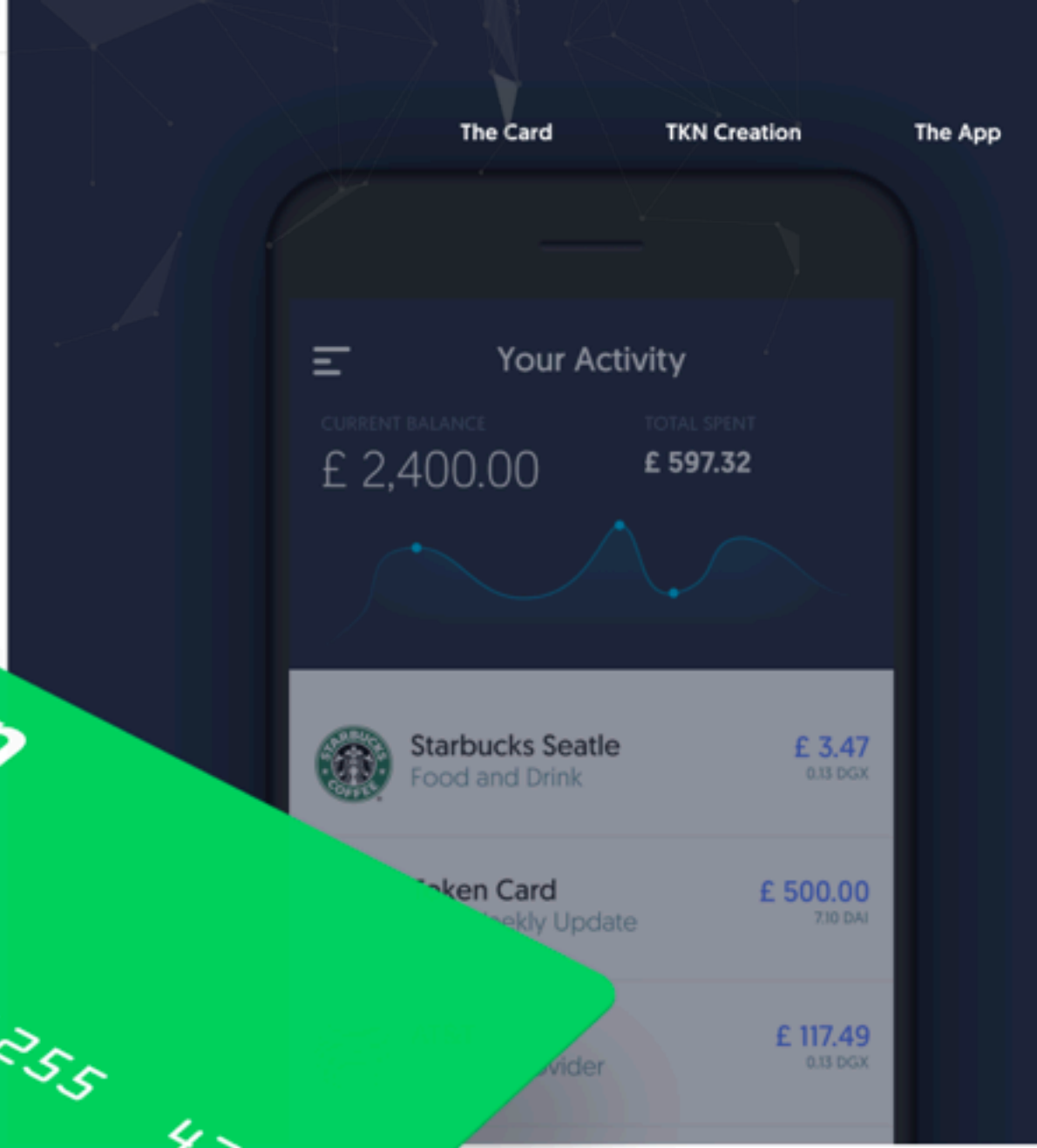


"Anything scarce will ultimately be tokenized because the benefits of digitization and increased liquidity are so great. That means cash, stocks, bonds, commodities, houses, cars, digital goods of every kind, and perhaps human time as well in the form of the personal token described above."



The All Powerful Smart Contract Powered Debit Card

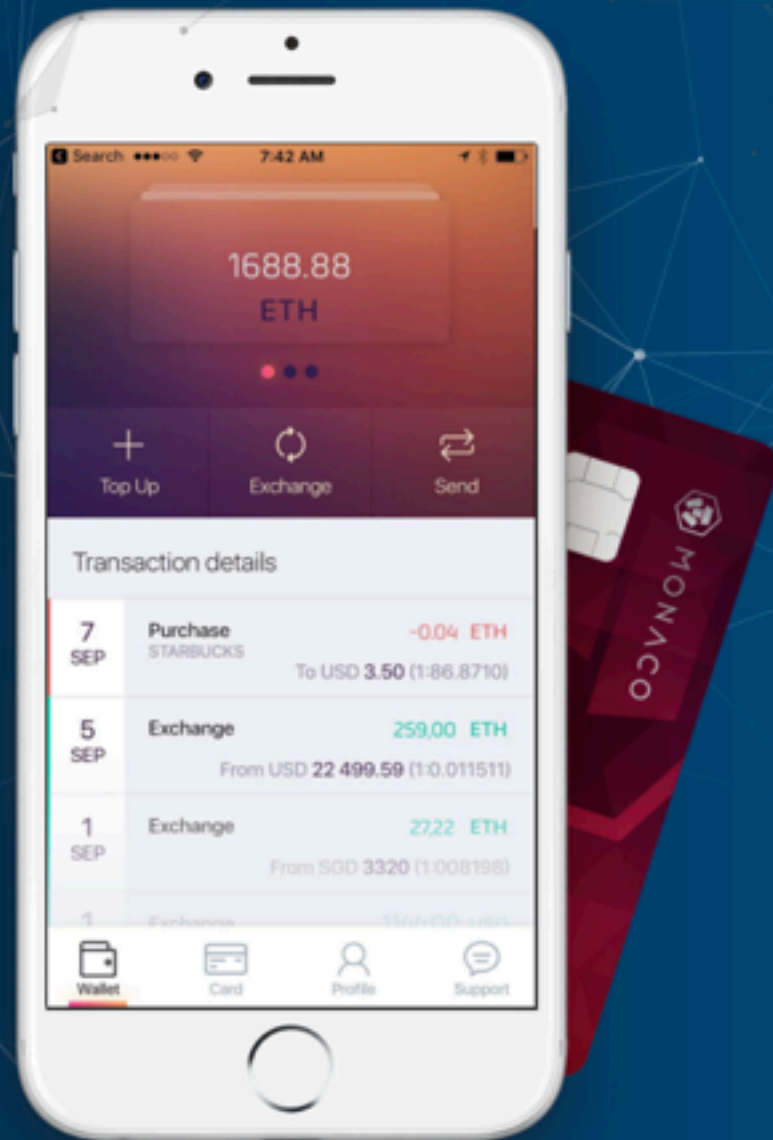
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Your Universal Money App

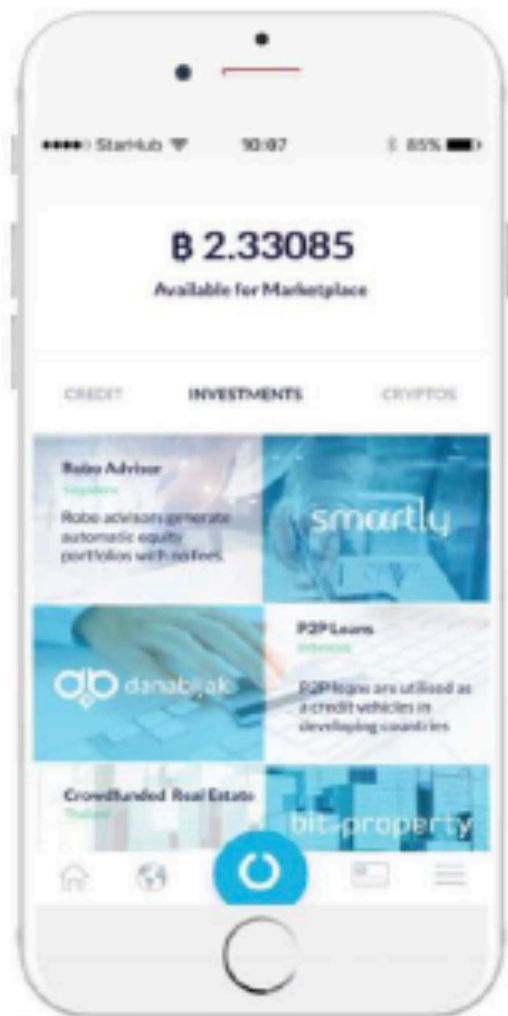
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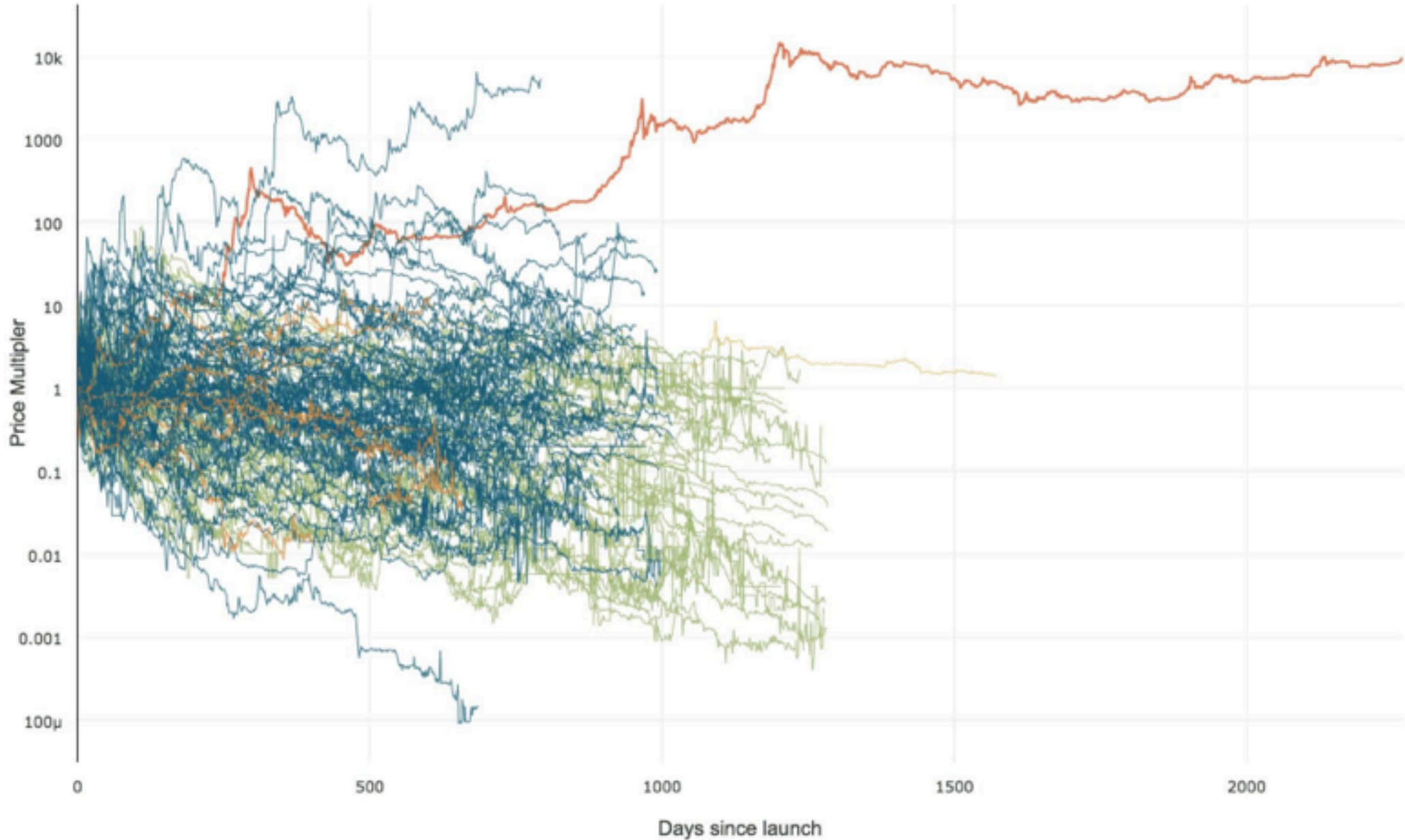


ERC
20
Major
Cryptocurrencies
Supported



- Investments 
- Insurance 
- Loans 
- Real Estate 
- Startups 
- Open API 

ICO



Most ICOs Fail

Tale of Two Worlds



Bancor (\$153mm, 100%)	
Status (\$102mm, 100%)	
TenX (\$80mm, 100%)	
SONM (\$42mm, 100%)	
Civic (\$33mm, 100%)	
OmiseGO (\$25mm, 100%)	
Cofound.it (\$15mm, 100%)	
Wagerr (\$10mm, 100%)	
Stremio Adex (\$9mm, 100%)	
Populous (\$9mm, 100%)	
Primalbase (\$8mm, 100%)	
Air (\$5mm, 100%)	
	DCORP (\$5mm, 45%)

Hit Goal Missed Goal



	Pillar (\$21mm, 42%)
	Giga Watt (\$19mm, 62%)
	InsureX (\$7mm, 39%)
	TrueFlip (\$8mm, 37%)
	Neverdie Token (\$4mm, 43%)
	SkinCoin (\$5mm, 10%)
	Bitquence (\$2mm, 18%)
	Gilgam.es (<\$1mm, 4%)
	GeoFounders (<\$1mm, 8%)
	CompCoin (N/A)
Tezos (\$232mm, 100%)	
Tierion (\$25mm, 100%)	
OpenANX (\$19mm, 83%)	
Santiment (\$10mm, 100%)	
Blocktix (\$7mm, 98%)	
Starta (\$5mm, 100%)	
FundYourselfNow (\$1mm, 100%)	

Hit Missed



	Bitbounce (\$11mm, 57%)
	Opus (\$6mm, 29%)
	Rex (\$5mm, 15%)
	Obsidian (\$4mm, 51%)
	Investfeed (\$4mm, 54%)
	Mybit (\$3mm, 37%)
	Rasputin Online (\$3mm, 22%)
	Surety (\$3mm, 27%)
	Neblio (\$2mm, 8%)
	SunContract (\$2mm, 7%)
	Digital Developers Fund (\$2mm, 3%)
	Oceanlab (<\$1mm, 2%)
	Sonsvkinio (<\$1mm, 29%)
	PAquarium (<\$1mm, 1%)
	Royal Kingdom Coin (<\$1mm, 39%)
	Genevieve (<\$1mm, 3%)
	Battledrome (<\$1mm, 12%)
	A2B Direct (\$0mm, 0%)
	KNOWS (\$0mm, 0%)
	8 Circuit Studios (\$0mm, 0%)
Filecoin (\$252mm, 100%)	
SALT (\$55mm, 100%)	
Monetha (\$36mm, 100%)	
Stox (\$33mm, 100%)	
Agrello (\$30mm, 77%)	
Everex (\$26mm, 100%)	
Decentraland (\$25mm, 100%)	
OX (\$24mm, 100%)	
DIMCOIN (\$14mm, 100%)	
Po.et (\$10mm, 100%)	
Xplay (\$10mm, 100%)	
district0x (\$9mm, 94%)	
Hive Project (\$9mm, 100%)	
Blockcat (\$7mm, 100%)	
Corion (\$5mm, 100%)	
Bitclave (\$2mm, 100%)	
Monsterbyte (\$1mm, 100%)	

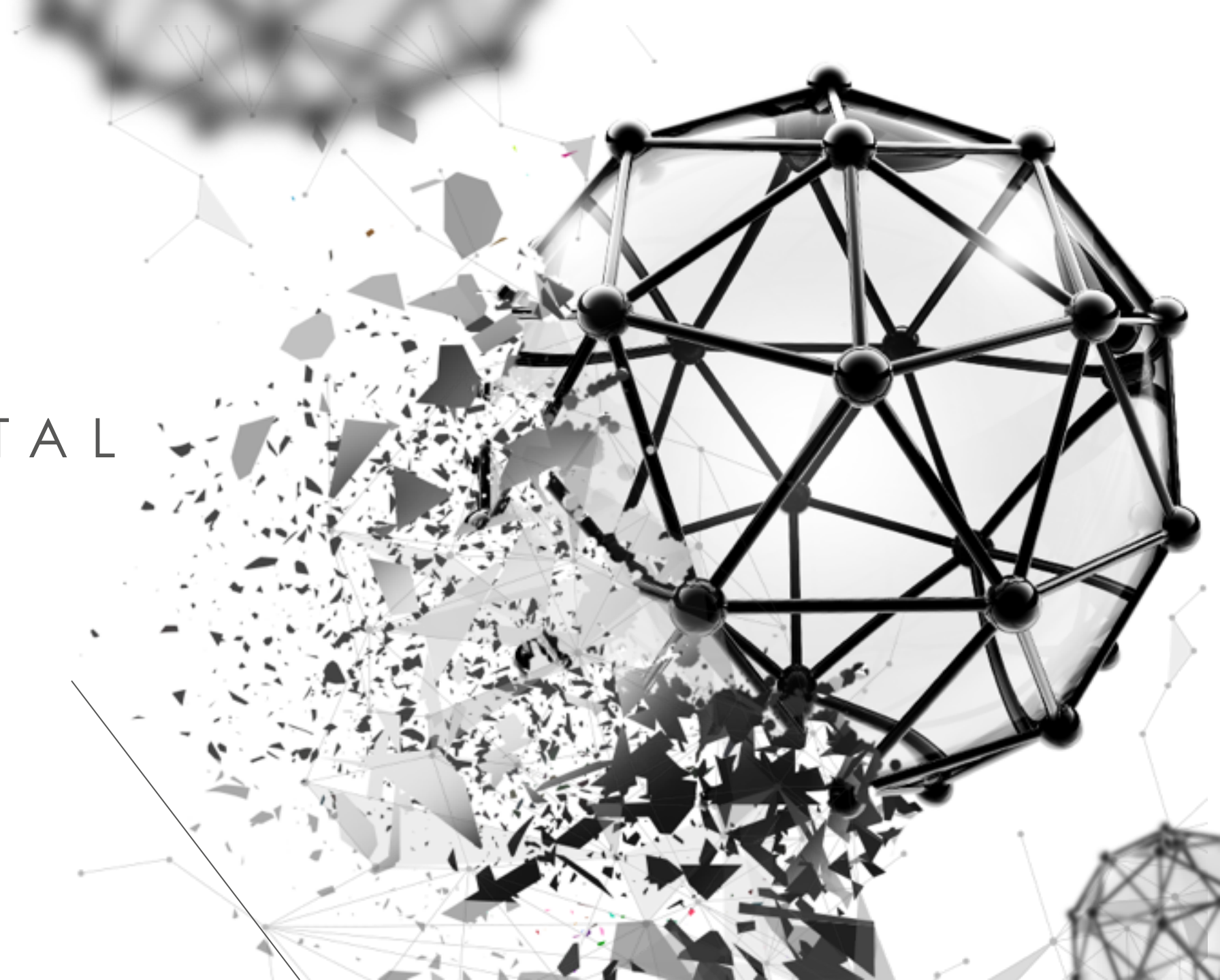
Hit Missed



	Propy (\$15mm, 44%)
	Substatum (\$14mm, 33%)
	Revain (\$10mm, 26%)
	Indorse (\$9mm, 55%)
	Bitdice (\$9mm, 35%)
	Chrono Logic (\$8mm, 72%)
	Hubii Network (\$5mm, 15%)
	Social (\$5mm, 24%)
	COSS (\$3mm, 4%)
	ITT (\$2mm, 48%)
	VibeHub (\$1mm, 5%)
	OngSocial (\$1mm, 3%)
	ImpakCoin (\$1mm, 15%)
	Prospectors (<\$1mm, 7%)
	Solvena (<\$1mm, 4%)
	300Cubits (<\$1mm, 11%)
	Trackr (<\$1mm, 10%)
	WWAM (<\$1mm, 0%)
	Rakugo (<\$1mm, 2%)
	Wild Crypto (\$0mm, 0%)
	Alpen Coin (\$0mm, 0%)
Kin (\$27mm, 77%)	
Kyber (\$60mm, 100%)	
Enigma Catalyst (\$45mm, 100%)	
ChainLink (\$32mm, 100%)	
Blackmoon Crypto (\$30mm, 100%)	
KikiCO (\$22mm, 85%)	
Aventus (\$21mm, 100%)	
ICOBX (\$14mm, 100%)	
Viberate (\$12mm, 100%)	
BetKing (\$6mm, 100%)	
Smart Investment Fund (\$2mm, 100%)	

Hit Missed

FUNDAMENTAL
SHIFT



E^x



CENTRALIZADO

UBER

US\$

60

BILLION

airbnb

US\$

25

BILLION

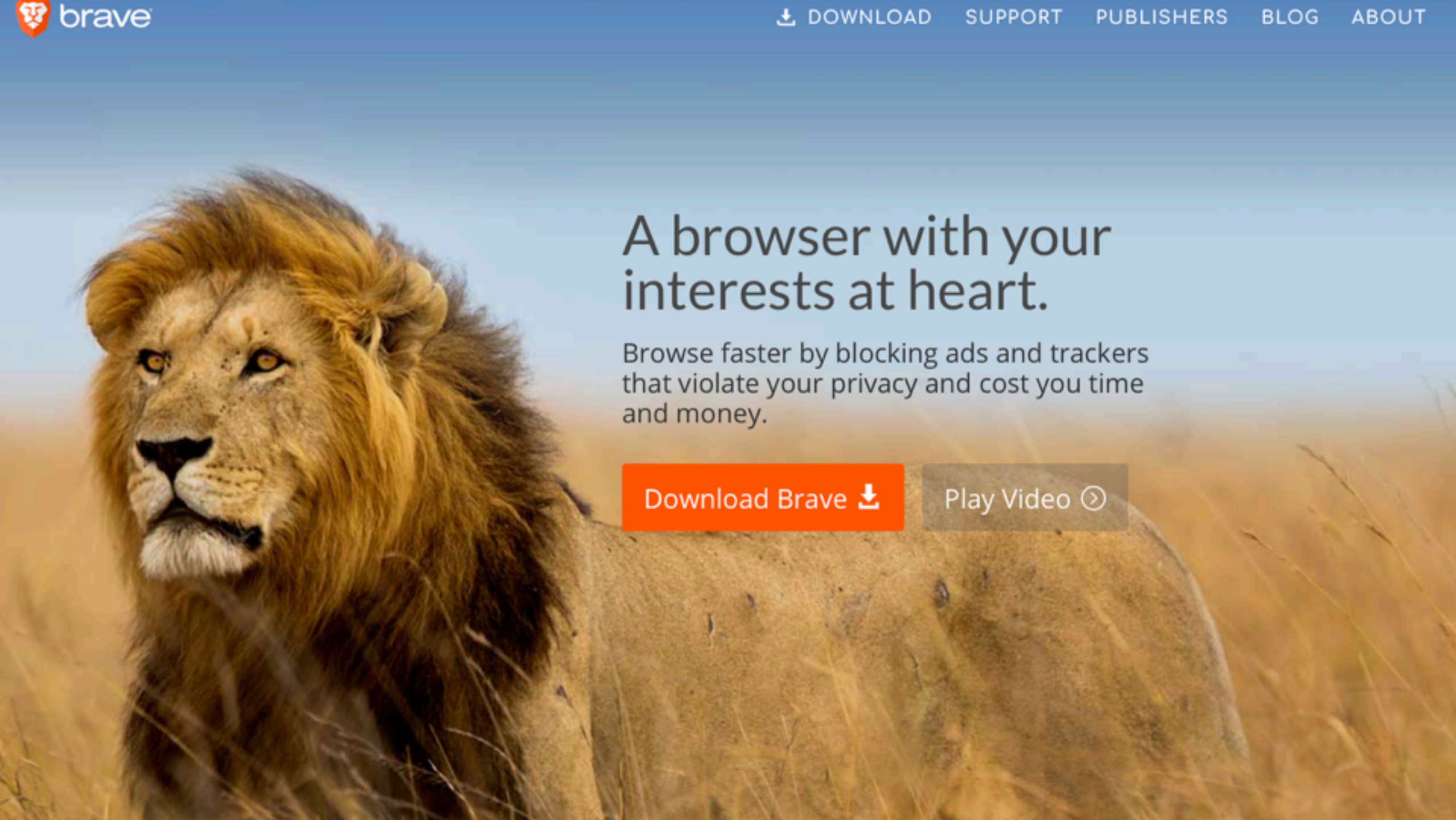


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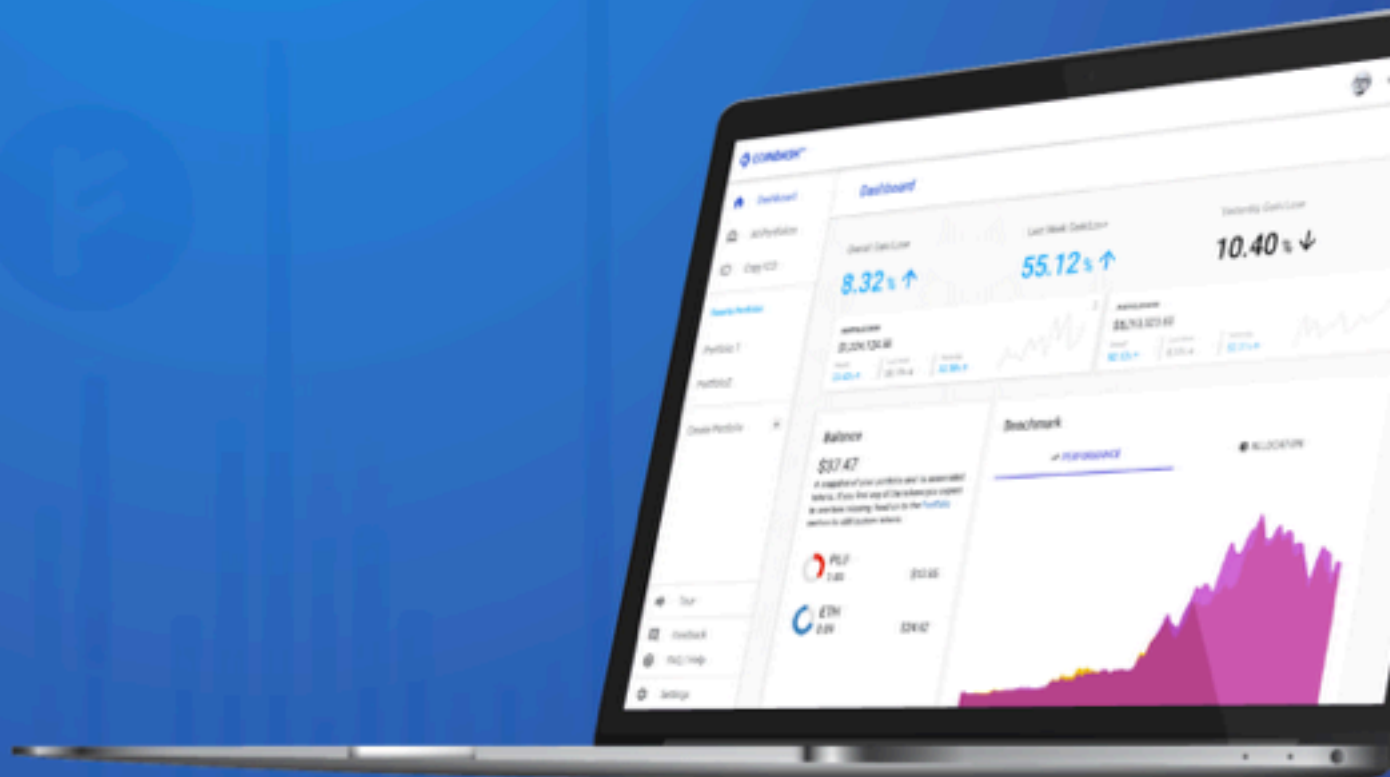
COINDASH

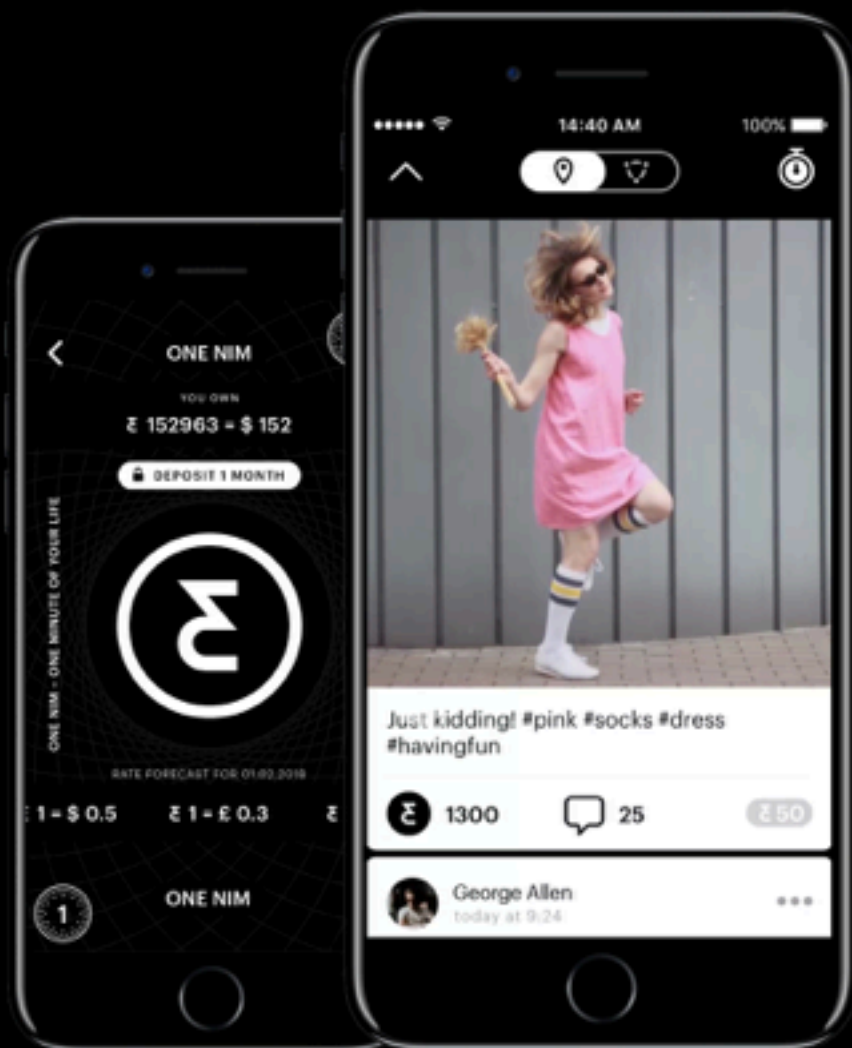
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guga@stocco.org

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C O N T R A C T

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