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# How will Fintech alter Africa's banking landscape?

Ivan Mbowe - Umati Capital

IFN Forum Kenya 2017

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# Fintech

Fin-tech/noun

Fintech is the new technology and innovation that aims to compete with traditional methods in delivery of financial services





## Banking in Africa

**78%**

**2%**

**12%**

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**Banking is necessary, banks are not.**

**– Bill Gates**

# — Analog vs. Digital

<b>Slow</b>	<b>Instant</b>
<b>Manual</b>	<b>Automated</b>
<b>In person</b>	<b>Remote</b>

# Payments: Cash is king (for now) but increasingly under attack





## Credit

Data will become the new collateral

  
**branch**

**M-Shwari**

  
Lula**lend**

**Umati  
Capital.**  
Intelligent Lending

# Meet the middleware

Expect more outsourced  
innovation

**musoni**

Next Generation Microfinance Software

**eseye**

INTELLIGENTLY CONNECTED 





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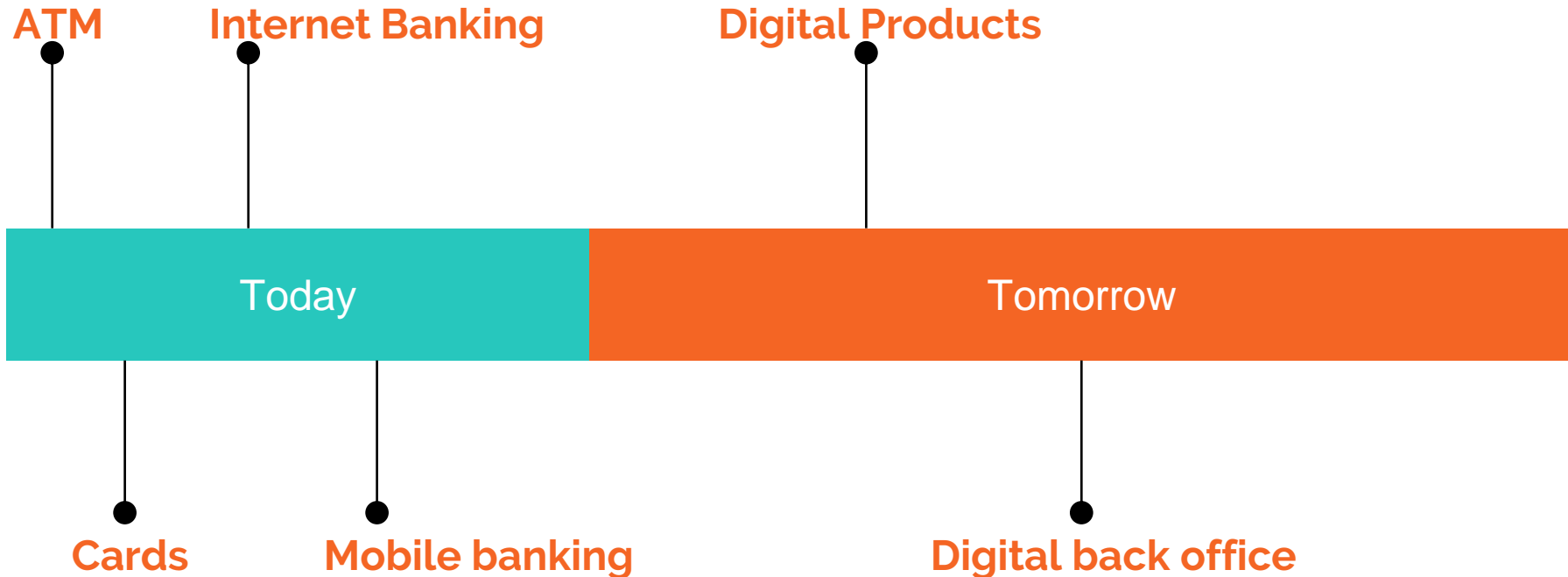
# Banking is evolving but banks can still lead the change


Barclays Accelerator



M-Shwari

# Change is inevitable



A hand holding a smartphone, with a blurred background of a person wearing a red shirt. The text is overlaid on the left side of the image.

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**- Bill Gates**