

The background of the image is a cosmic scene. In the lower half, the curved horizon of the Earth is visible, showing blue oceans and white clouds. A bright sun is rising or setting behind the horizon, creating a lens flare and illuminating the scene. The upper half of the image is a deep space background filled with numerous stars and a faint, reddish nebula on the right side.

# FINTECH TRANSFORMERS

## RISE OF PRIMACY

strategycorps 



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@DaveDeFazio

**strategy**corps 

# Primary Financial Institution

# Primary Financial Interactions





Credit Cards

Saving & Investing

Digital Payments

Mortgage

Checking

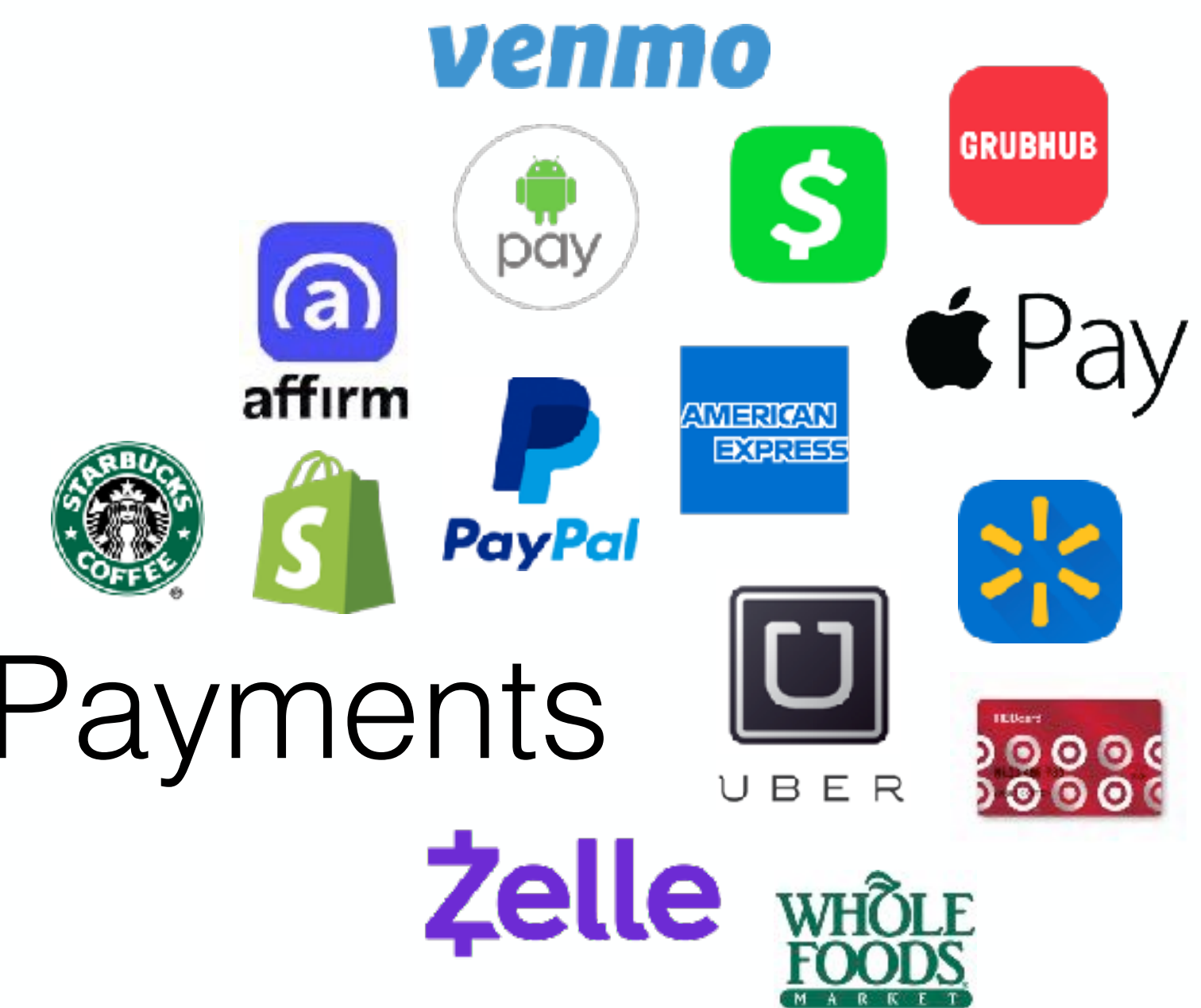
Financial Management







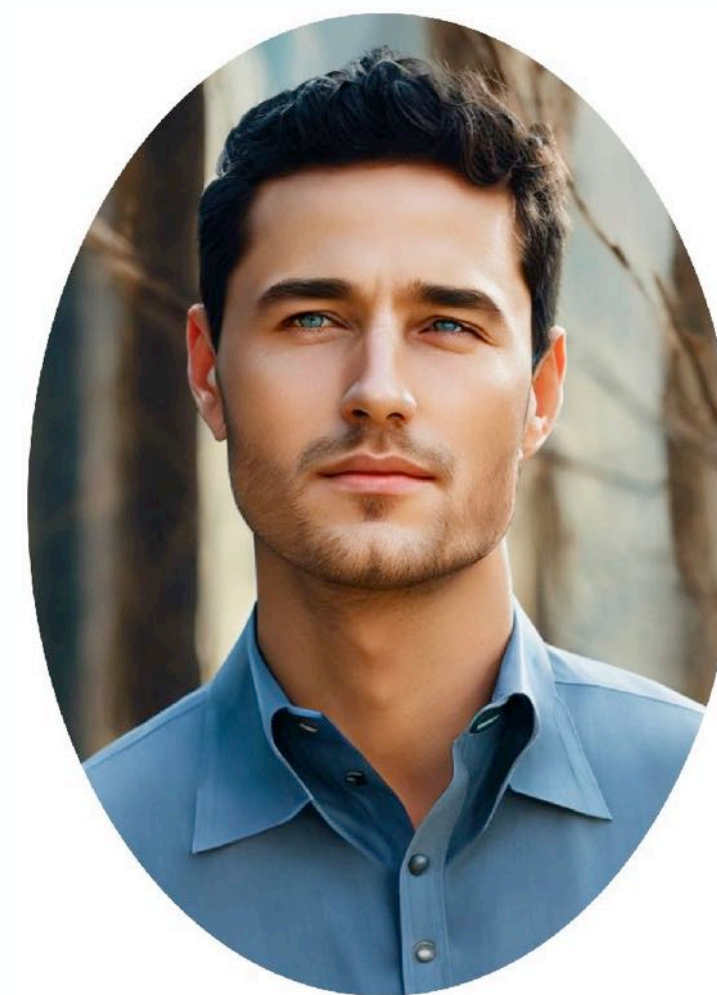
# Credit Cards



# Digital Payments

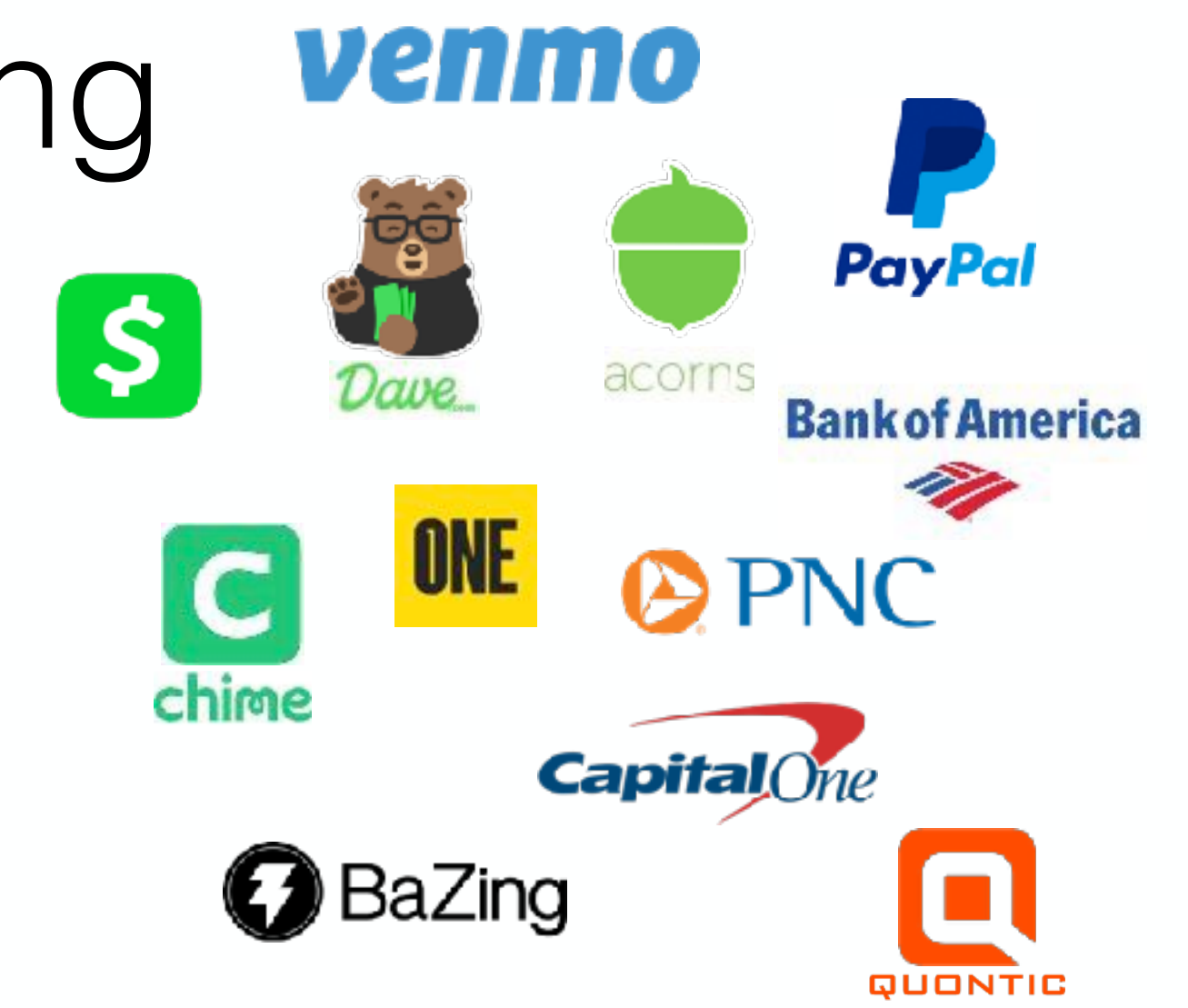


# Saving & Investing



# Mortgage

# Checking



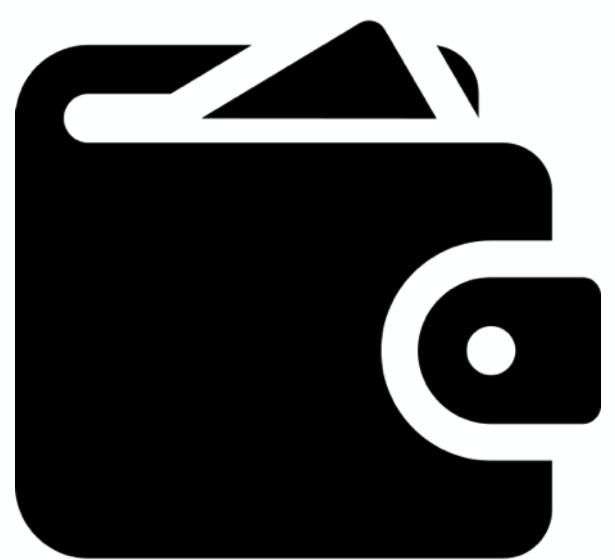
# Financial Management

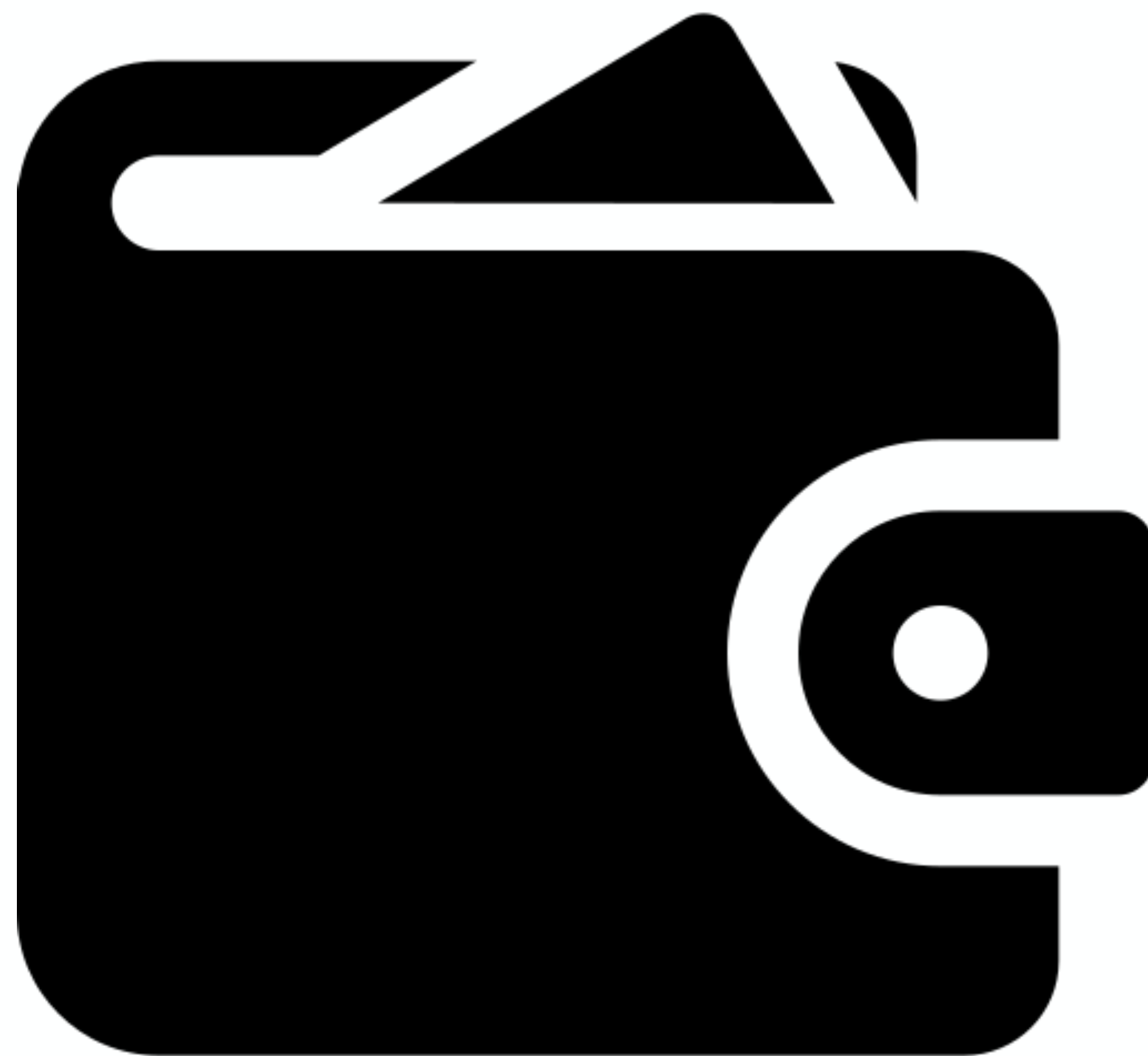


"A person's last experience is  
their new expectation."

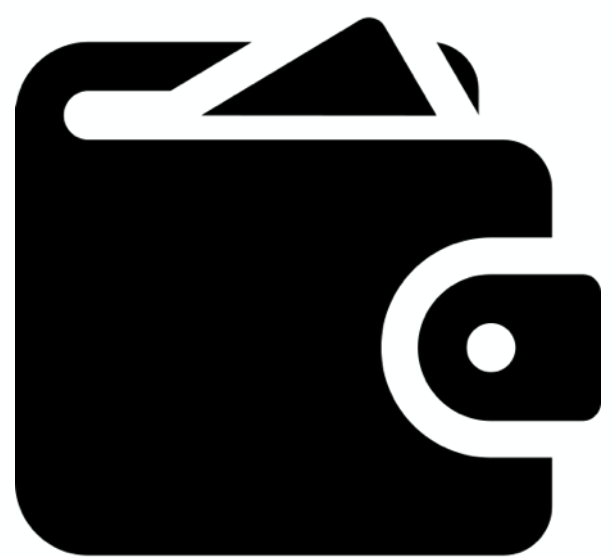
- Warren Tomlin

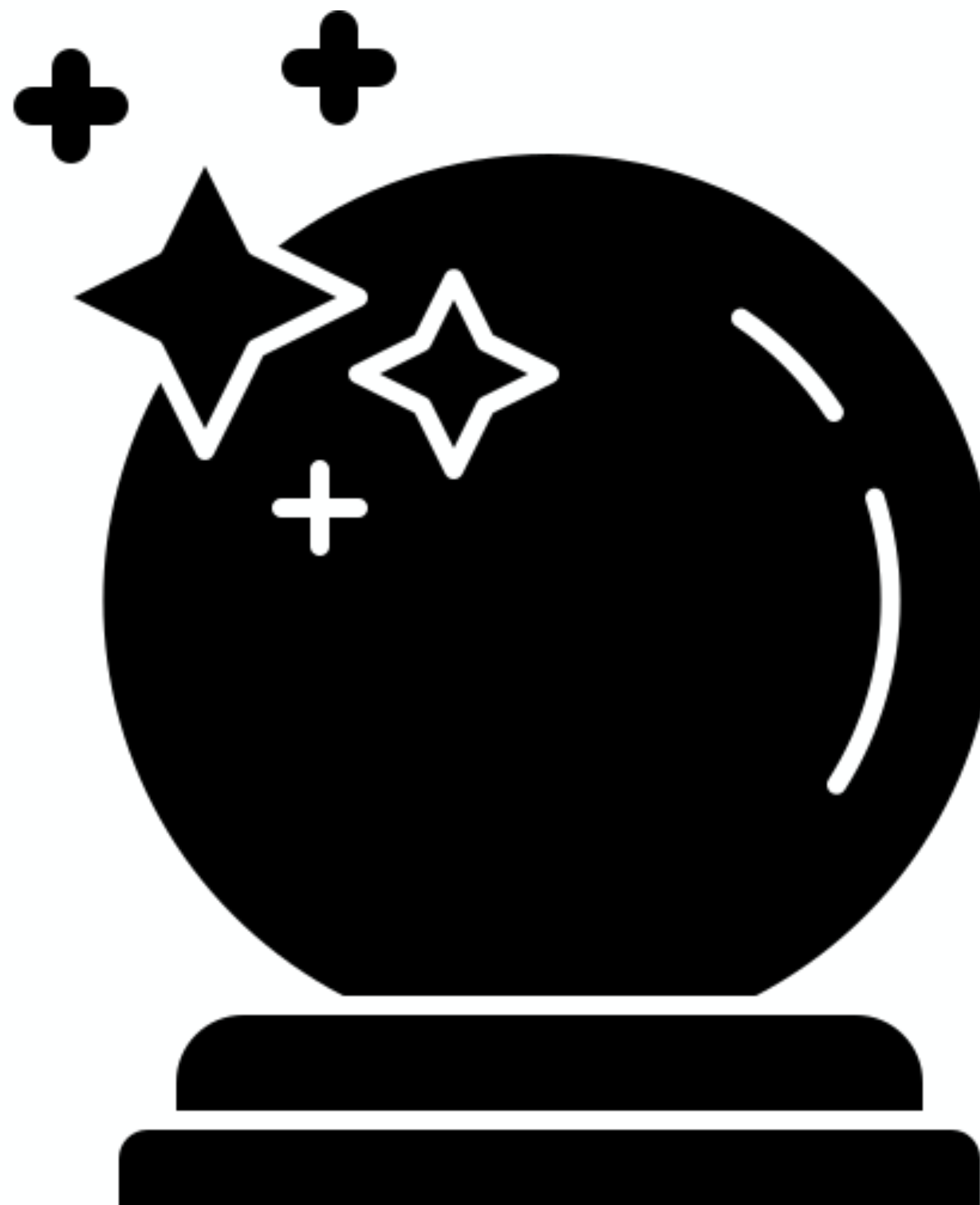
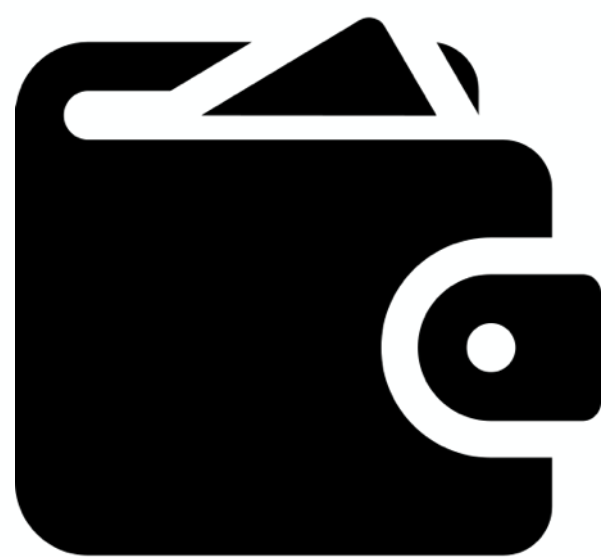




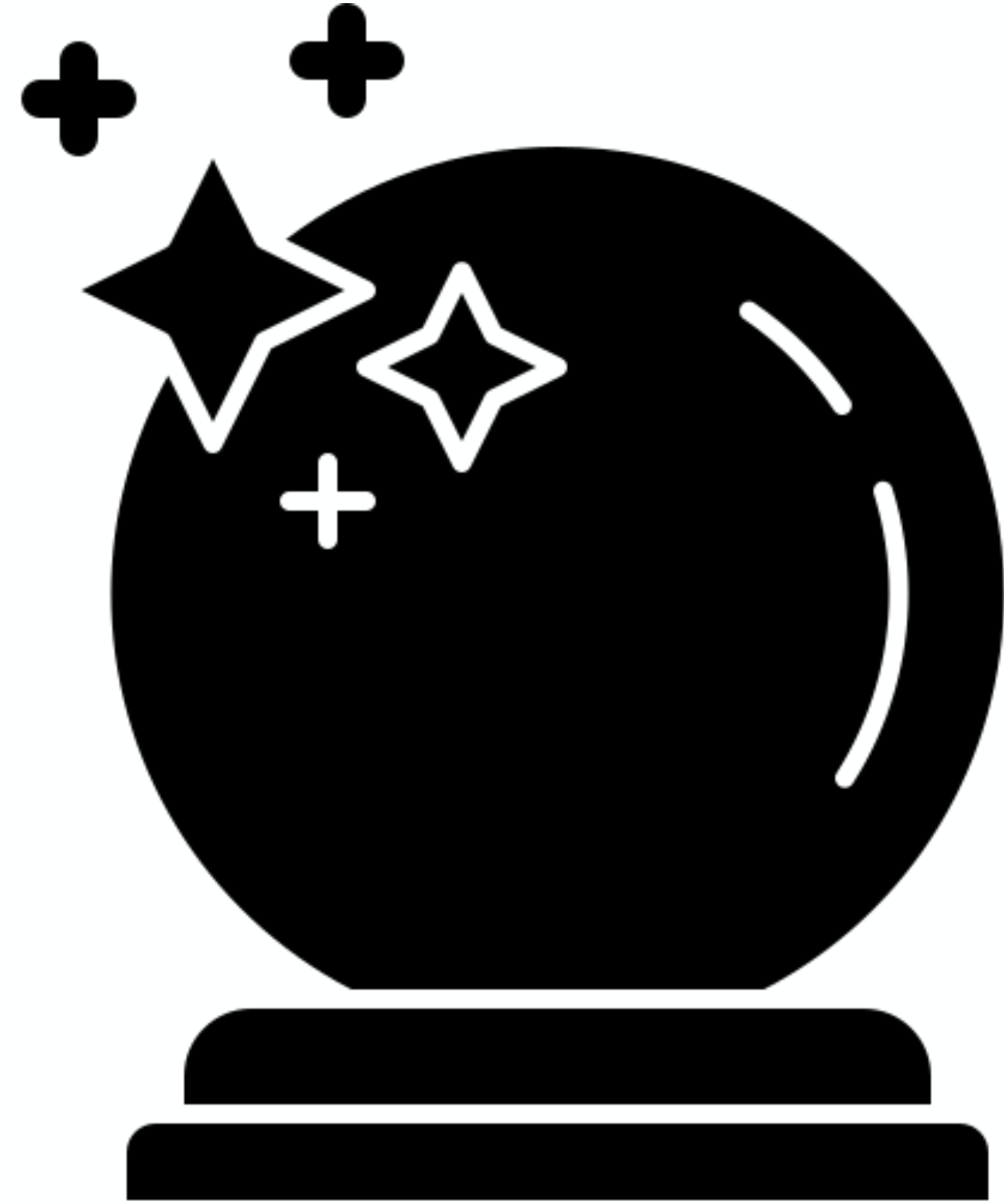












“If you make a  
prediction,  
it won’t come true.”

**amazon go**

The logo for Amazon Go, featuring the word "amazon" in a bold, lowercase sans-serif font, followed by a curved arrow pointing from the end of "amazon" to the start of "go", and then the word "go" in the same font.





Feb 26, 2018



A photograph of an Amazon Go store window at night. The window is filled with various grocery items, including cans of Alpacare Solid Pack White Tea, boxes of Provista Apple Cider Vinegar, and a large metal rack of packaged meats. A red overlay with white text is centered on the window. The background shows a city street with a car and a building.

# JUST WALK OUT SHOPPING

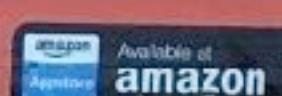
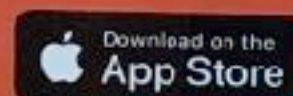
.....

amazon go

## NO LINES. NO CHECKOUT.



# Get the app to enter



amazon go

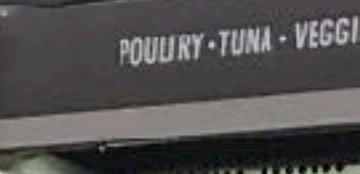
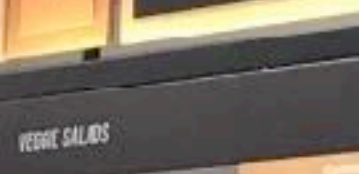
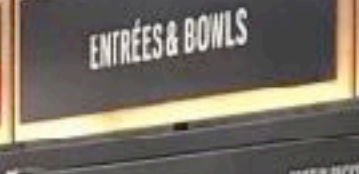








GOOD  
FOOD  
FAST



SODA

SPORTS DRINKS • BOTTLED WATER

KOMBUCHA • TEA • ENERGY

COOLDRINKS

ENTRÉES & BOWLS

VEGGIE SALADS

PROTEIN SALADS

POULTRY • TUNA • VEGGIE

VEGGIE • LAMB • BEEF • HAM

WRAPS

POULTRY • TUNA • VEGGIE

VEGGIE • LAMB • BEEF • HAM

GOOD  
FOOD  
FAST

GOOD  
FOOD  
FAST

GOOD  
FOOD  
FAST

GOOD  
FOOD  
FAST

GOOD  
FOOD  
FAST





COLD DRINKS

ENTRÉES & BOWLS

GOOD  
FOOD  
FAST

SALADS

PROTEIN SALADS

VEGGIE SALADS

SPORTS DRINKS • BOTTLED WATER

KOMBUCHA • TEA • ENERGY

HOT & COLD MEALS

SOUPS • BOWLS • PASTA SALADS

PROTEIN PACKS • CHILLED SIDES

VEGGIE SALADS



to go (really)!

UNLOCKED WHEN BUILDING IS OCCUPIED

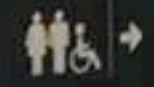
amazon go



GOOD  
**FOOD**  
FAST

CANDY & COOKIES

EXIT







amazon go

WHOLE  
FOODS<sup>®</sup>  
MARKET





207 locations





96  
stores





# CLIMATE PLEDGE ARENA







SEATTLE  
**SEAHAWKS**





*Hudson* **Nonstop**



DFW

LAX

BNA

MDW

ORD



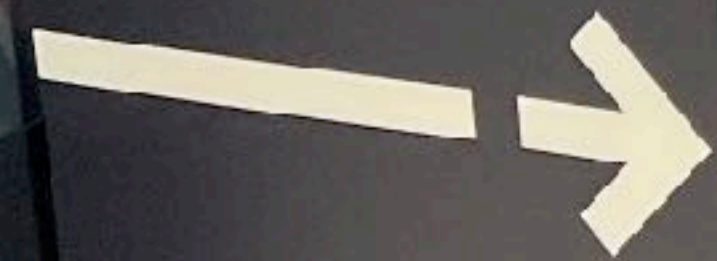




Amazon One

Pay  
Enter  
Identify  
All with  
your palm

# Shopping easy as 1-2-3



1

Enter with your  
credit card



2

Shop at  
Hudson Monstop

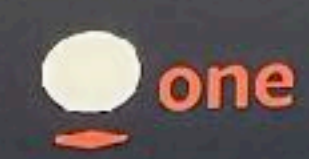


3

You're good  
to go!



Just Walk Out  
technology by amazon



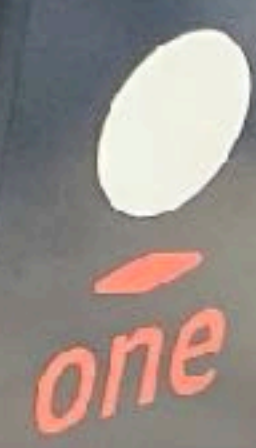
Amazon One

Pay  
Enter  
Identify  
All with  
your palm

Sign up  
here



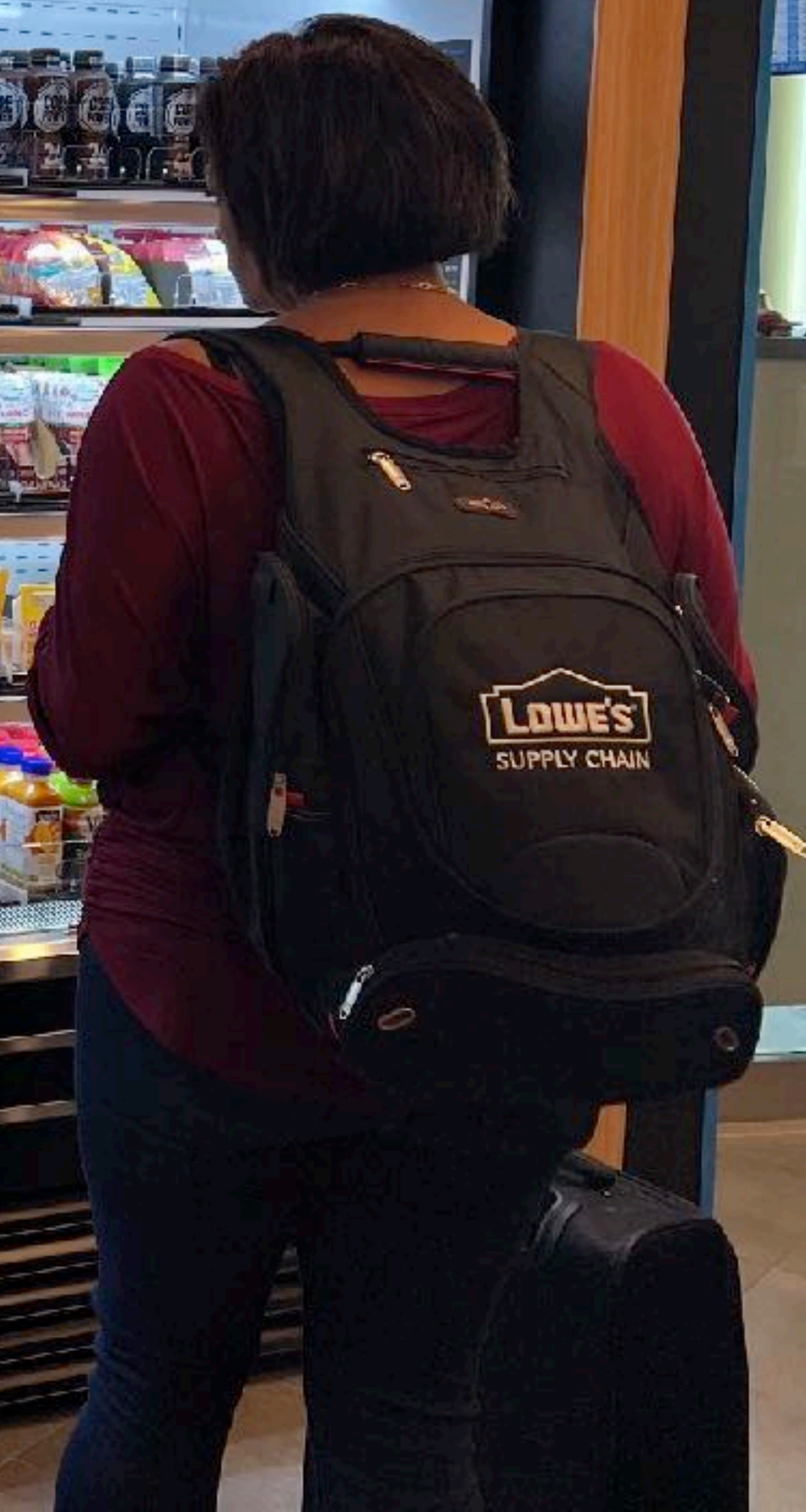
Sign up  
here

















# Amazon One

Pay  
Enter  
Identify

All with  
your palm

..... palm height .....



Tap to get started



Follow on-screen  
sign-up instructions

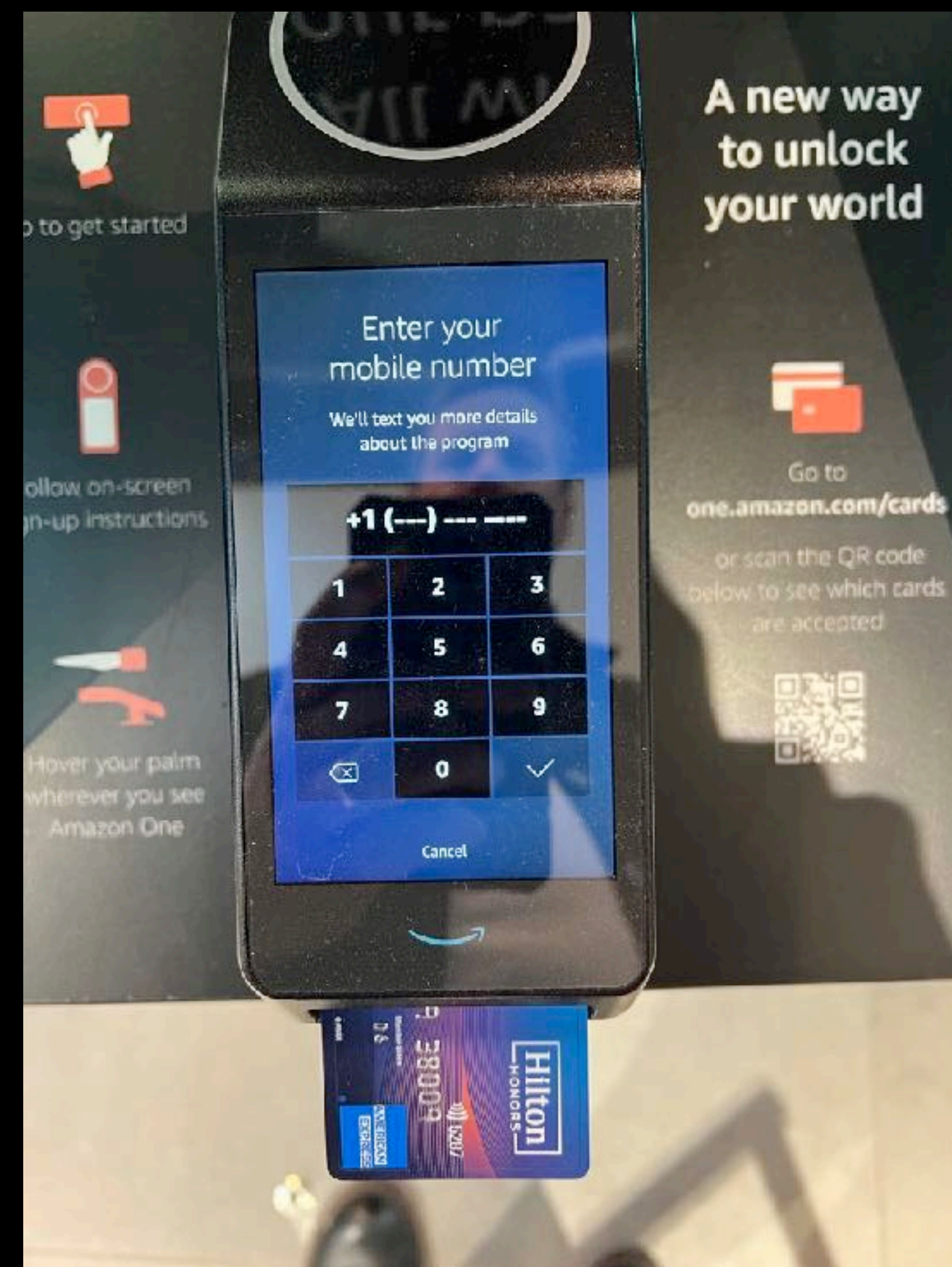
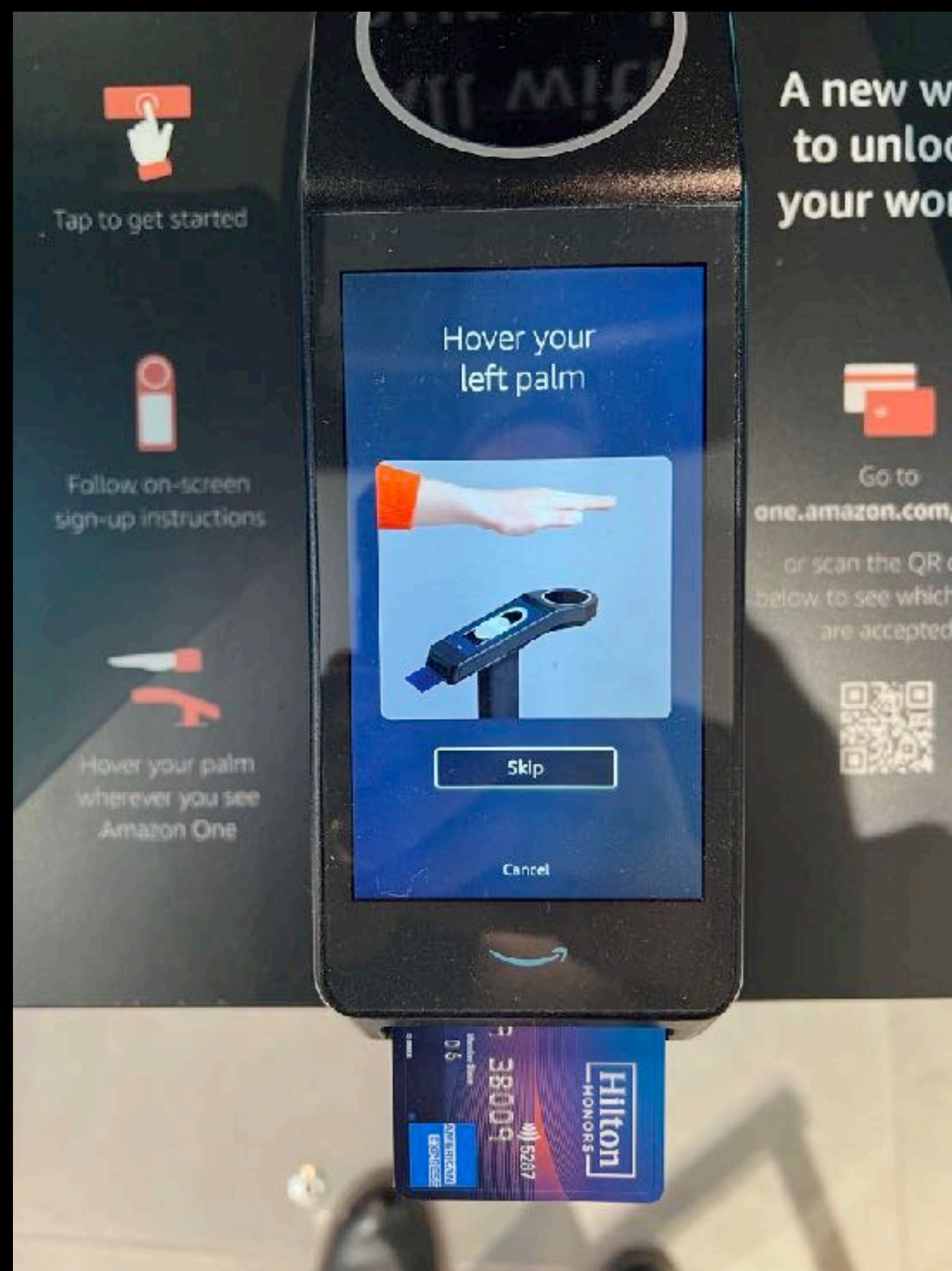
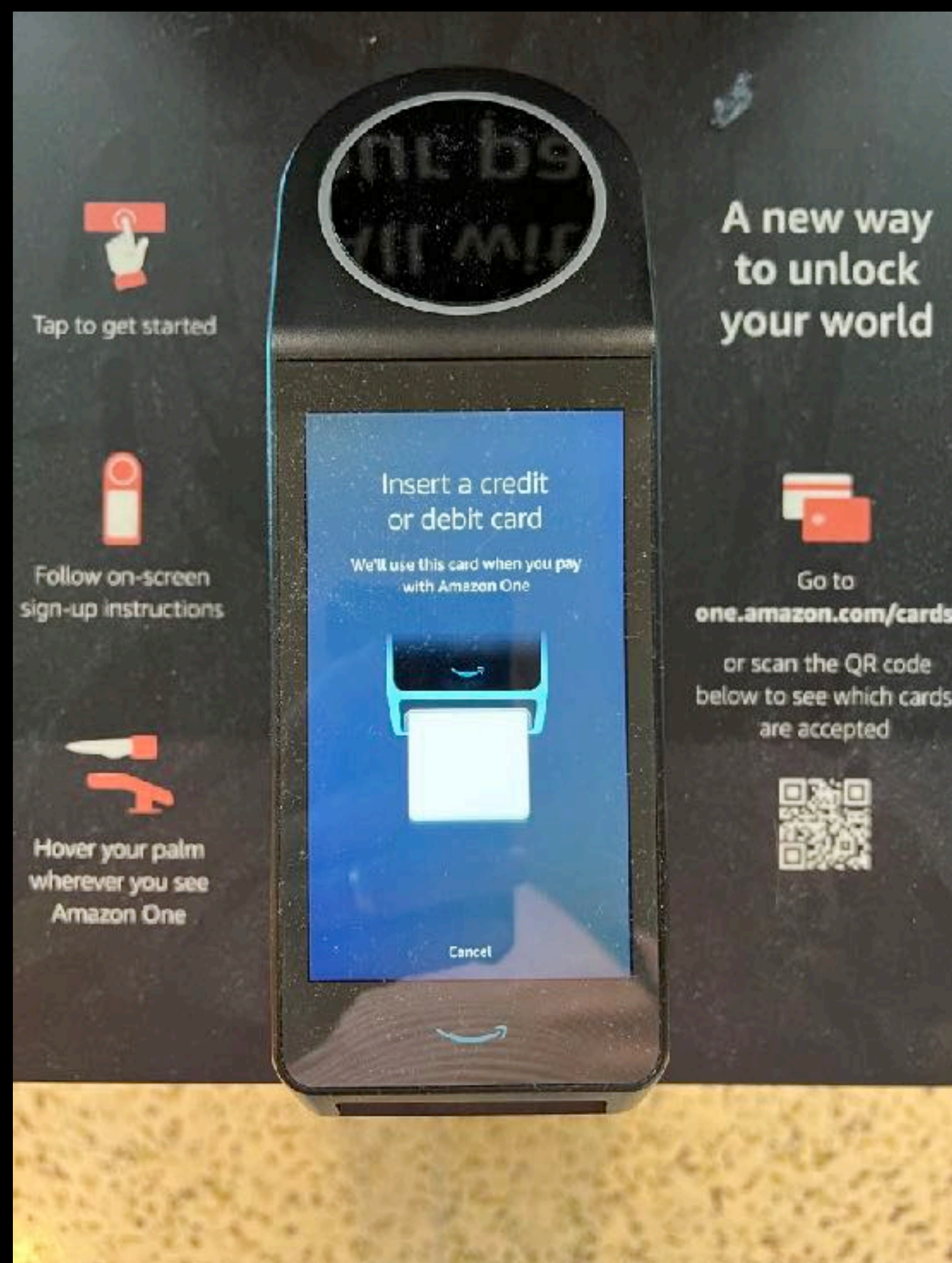


A new way  
to unlock  
your world



Go to  
[one.amazon.com/cards](https://one.amazon.com/cards)  
or scan the QR code  
below to see which cards  
are accepted









Yummy.  
Not healthy.



“We believe Amazon One has broad applicability beyond our retail stores, so we also plan to offer the service to third parties like retailers, stadiums, and office buildings so that more people can benefit from the ease and convenience in more places.”

- Dilip Kumar from Amazon





TECHNOLOGY

# Panera rolls out hand-scanning technology that has raised privacy concerns

March 28, 2023 · 5:03 AM ET



Juliana Kim

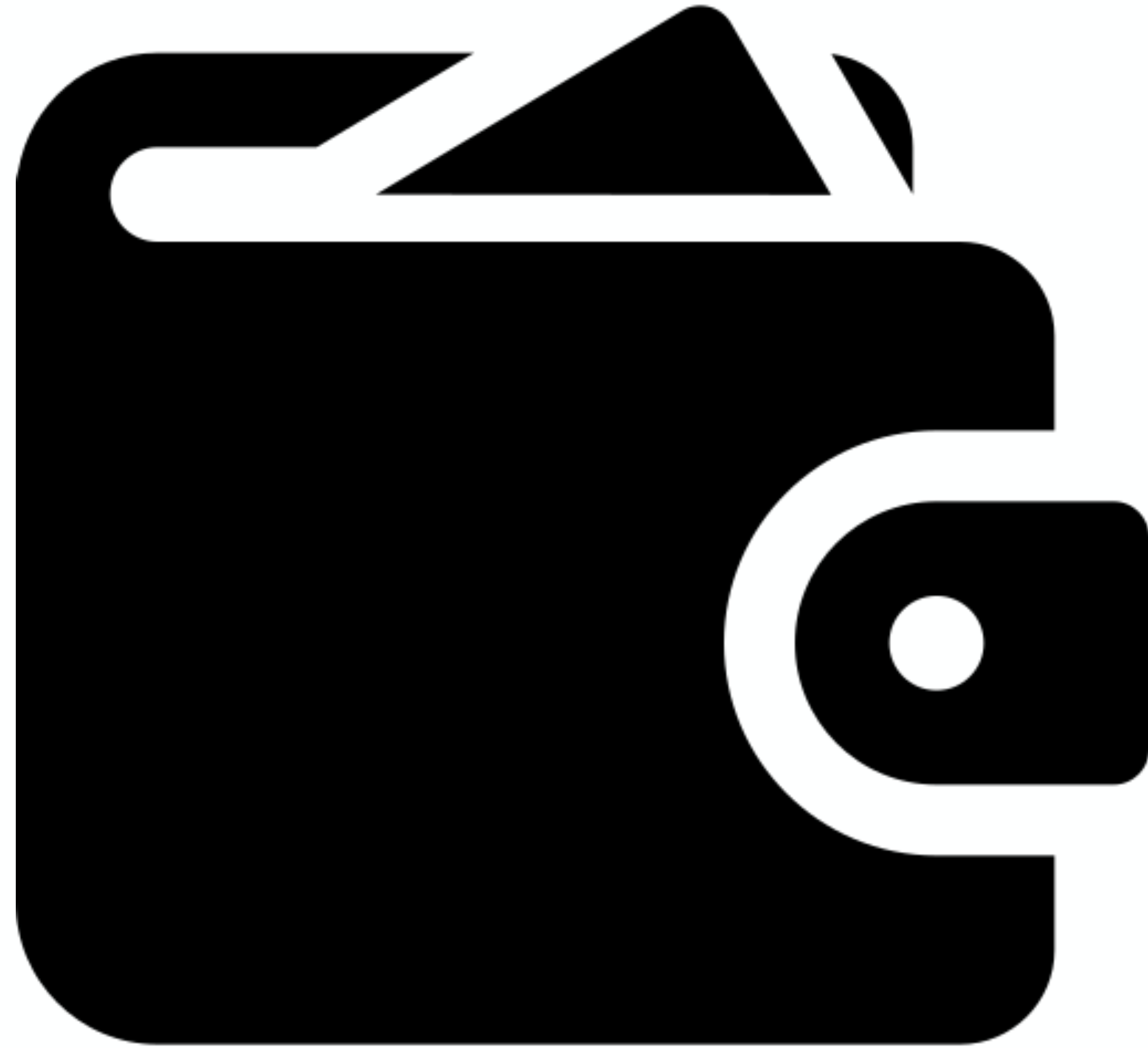


Panera has piloted handprint scanners in two locations so far. The company plans to roll out the technology in additional locations across the country in the coming months.



P is for payments





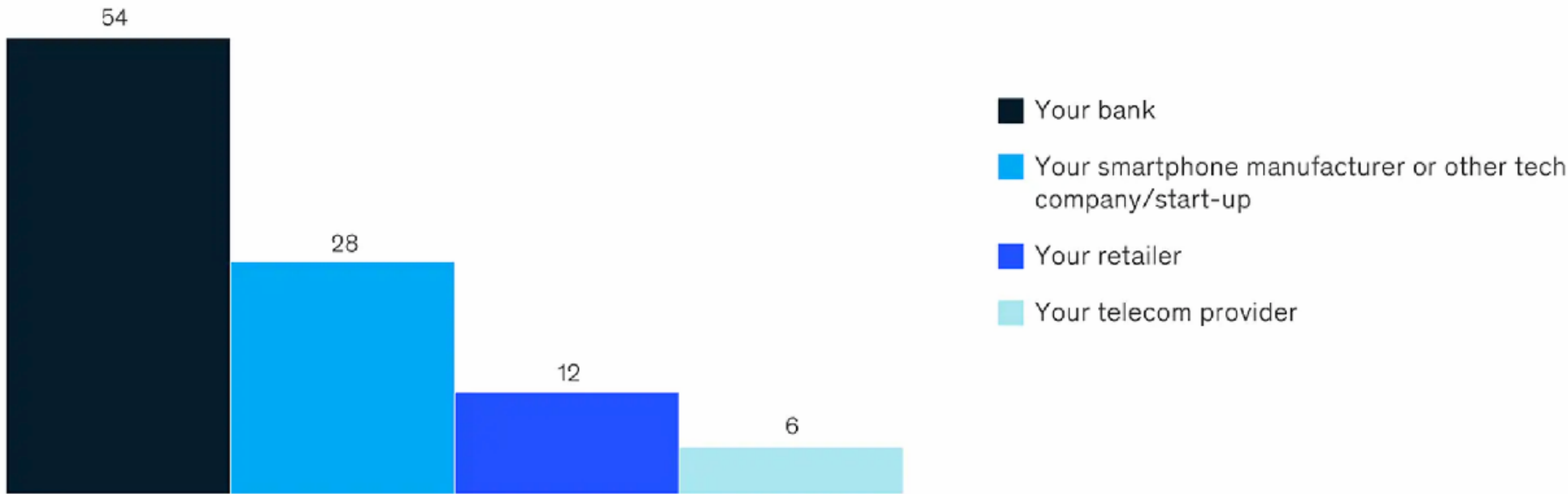


90% of Americans now use digital payments



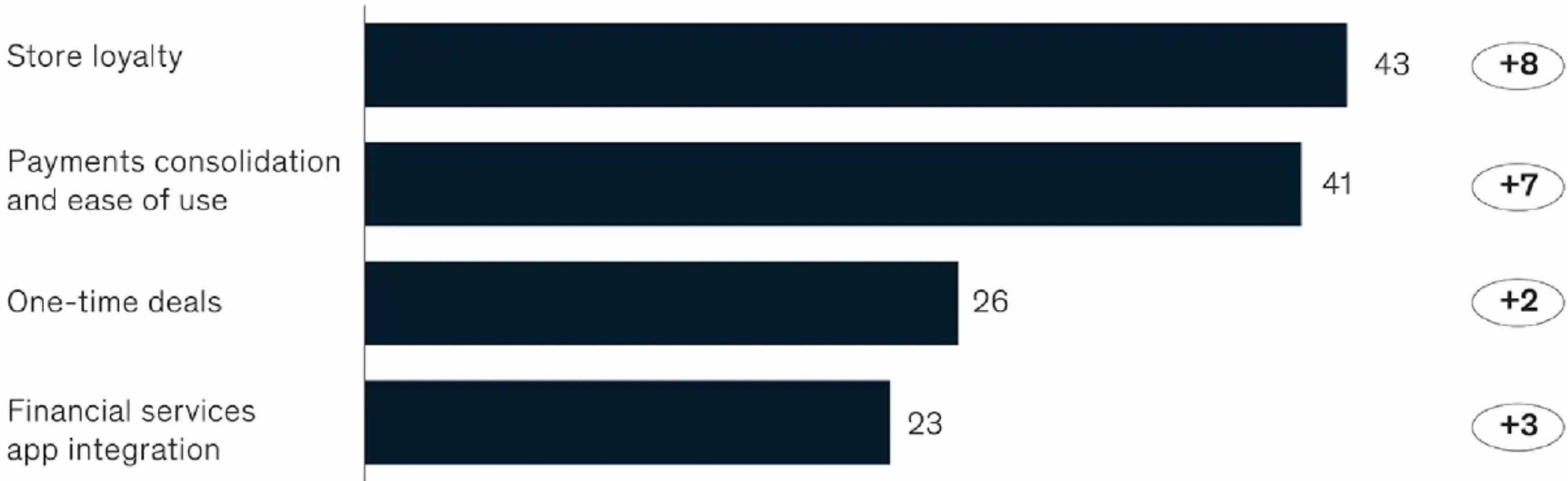
Consumers say they prefer a bank-provided wallet, but many seek features associated with retailers' wallets.

Types of companies from which consumers would want a digital wallet<sup>1</sup>, % of respondents



Digital wallet value proposition for consumers<sup>2</sup>, % of respondents

xx Change from 2021, percentage points



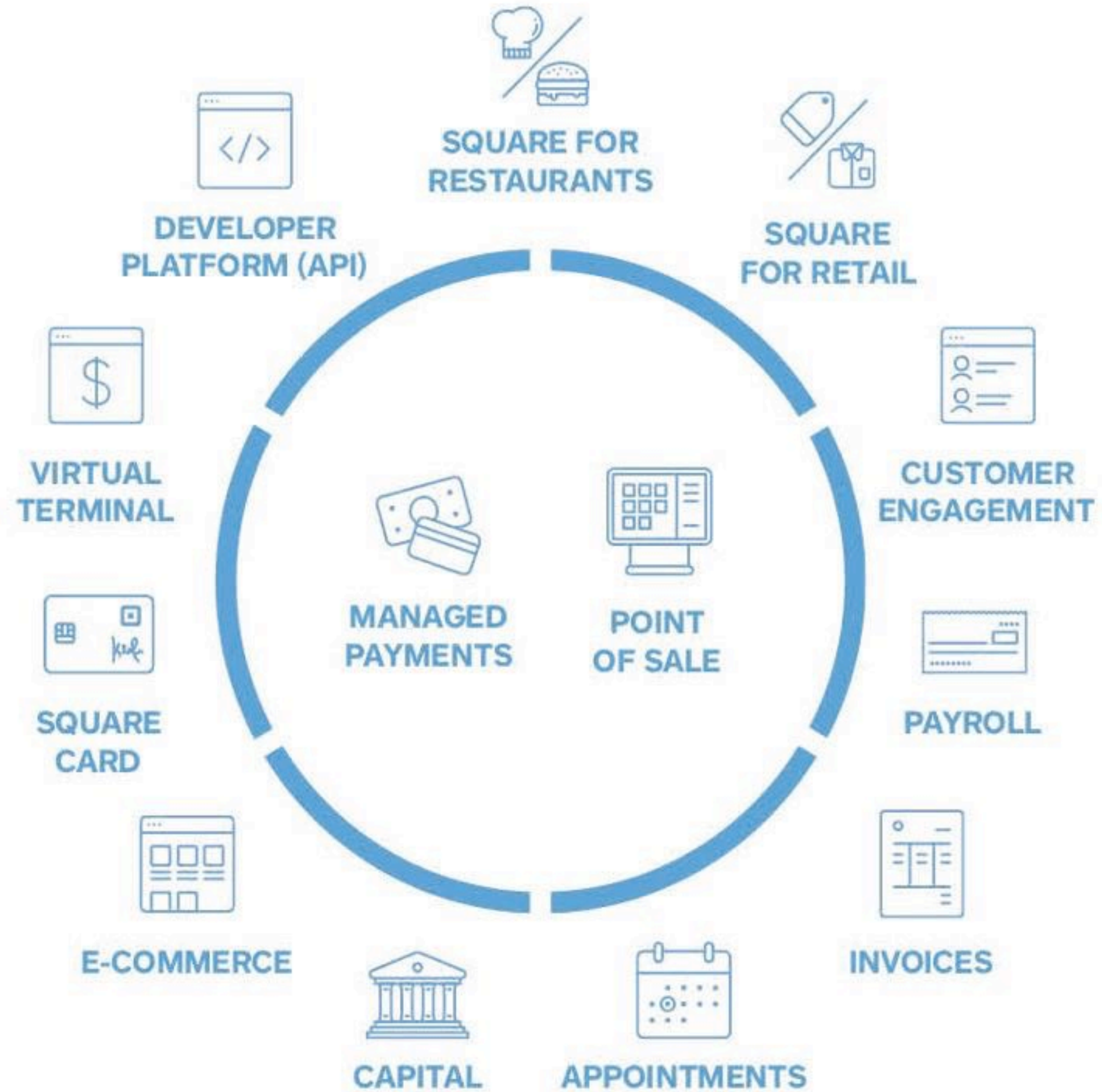


Every app can't be a wallet

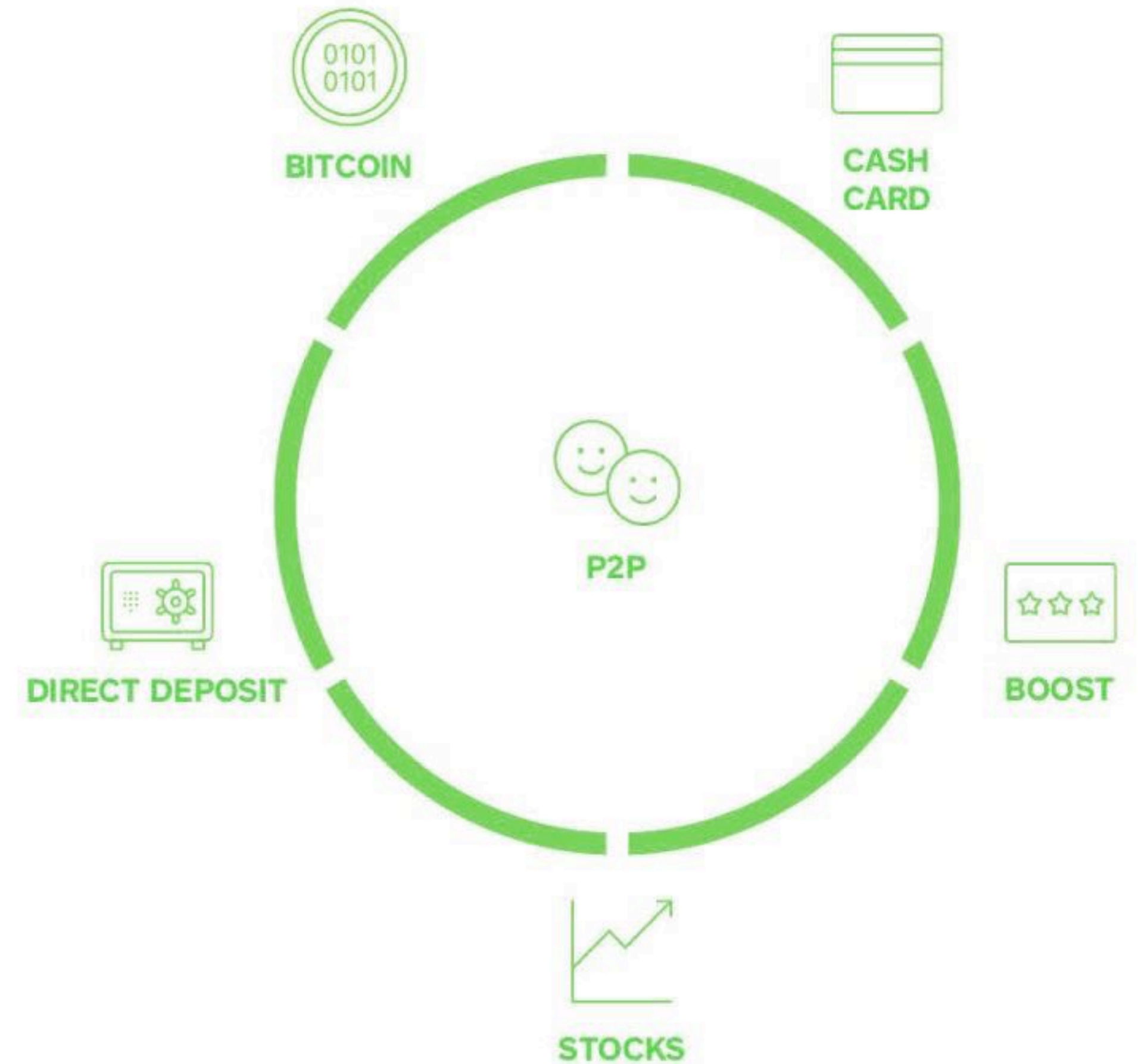




## Seller Ecosystem



## Cash App Ecosystem





## Payments

Checkout

PayPal

P2P

Charitable  
Giving

QR Code

## Financial Services

Debit Card

Check Cashing

Direct Deposit

Goals

Remittances

Transactional  
CreditBuy Now, Pay  
Later

Credit Card

Cryptocurrency  
Buy/Hold/Sell

Money Pools

## Shopping Tools

Deals  
and Offers

Droplist

Price Tracking

Rewards

## Payment Processing

Checkout

PayPal

Unbranded  
Processing

## Merchant Services

Business Debit  
CardPayPal  
Working  
CapitalBusiness  
Loans

Point of Sale

Inventory  
ManagementConsumer  
Financing

Risk Services

Payouts

Invoicing

QR Code

## Marketing Tools

Shopper  
InsightsDynamic  
Banners

Deals Engine

Store Cash

Business  
Profiles

Common Platforms



## Big Tech Is Paying Attention – *Apple's Growing Financial Lineup*



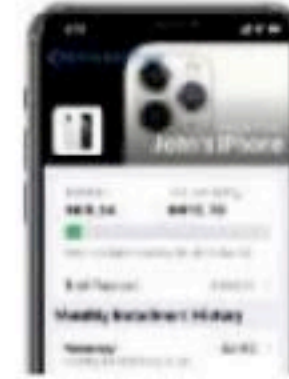
### Apple Wallet/Pay

*Holds card credentials for digital payments, and IDs/tickets/etc.*



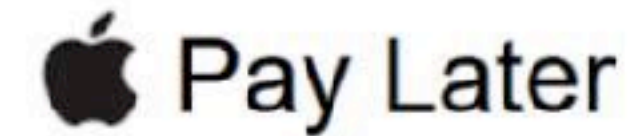
### Apple Card

*Apple branded credit card in partnership with GS*



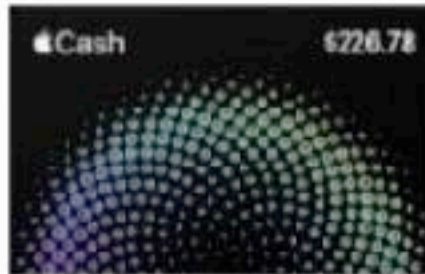
### Monthly Installments

*0% APY 12M installment plan for apple products*



### Apple Pay Later

*Branded BNPL offering available within Apple Pay*



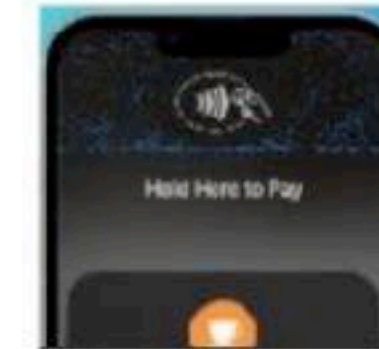
### Apple Cash

*Simple cash deposit account (P2P/Payments)*



### Apple Savings

*High-yield savings account within Apple Wallet*

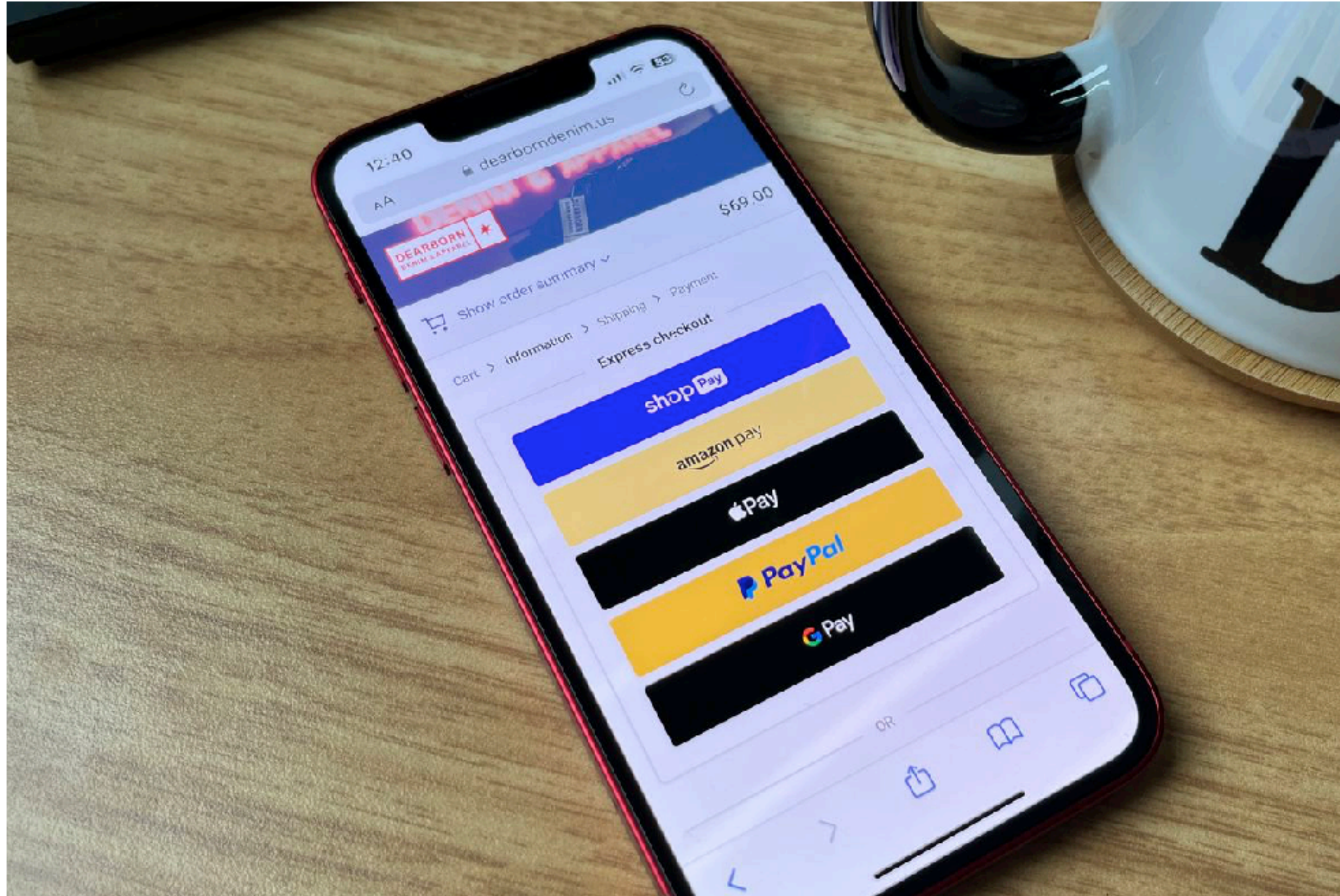


### Apple Tap to Pay

*Accept contactless payments without additional hardware*



# The big banks that brought you Zelle are building a new digital wallet



*Banks are working to add another option for online shoppers.* Image: Umar Shakir / The Verge

/ At launch, The Wall Street Journal reports customers can use it by typing in their email address. Once they're logged in, it will pull up eligible cards to use for payment as an alternative to payment setups from Apple Pay and PayPal.

By **UMAR SHAKIR**

Jan 23, 2023, 8:46 PM UTC | [7 Comments](#) / [7 New](#)





Pay by Bank



**GO**CARDLESS





Product  
Price  
Place  
Promotion  
**Payments**

“Payments  
should be  
considered the  
5th P of  
marketing”

- Ron Shevlin



# Digital Payment Segment Strategies

P2P



Retailer Apps



Device wallets



BNPL



Online/In-App



In-store purchases







**NETFLIX**



1. Look at transactions
2. Find members that don't have their cards connected
3. Make a promo offer





Make a purchase on AmazonPrime Day and get 5% cash back on your purchase (up to \$10)!



Stranger Things Special: Switch your card on file and get Netflix free for one month!



How about an offer that'll be music to your ears? Switch your card on file and get Spotify free for one month



Manager's Special: Make a purchase using WalMart Pay and get cash back!



The Lord of the Ring





QUONTIC





# PAY RING

## Your Debit Card **Evolved**


**Exclusively for Quontic Checking Account Customers**

Modernize your money with the nation's first wearable payment ring. Exclusively for Quontic Checking Account customers, the next wave of banking technology is here. Make contactless purchases with a simple tap of your hand.





 **QUONTIC**  
ADAPTIVE DIGITAL BANK

 **QUONTIC**

PAYMENT RING





**FRANKLIN**

**FARMERS MARKET**

COMMUNITY FEEDING COMMUNITY

COMMUNITY  
FEEDING  
COMMUNITY

**WINTER MARKET**

***Nov-April 9-12noon***



6 merchants



















Jim  
Anderson





“What was that?”





“I’ve never  
seen that  
before!”



One ring to  
buy them all













# We are pursuing strategies to be the bank for all, extend our presence, and grow wallet share

## We have clear objectives...

**Consumer & Business Banking**  
Extend our leadership position



**Branch Network**  
Extend and optimize presence  
to cover ~85% of the U.S. population



**Wealth Management**  
Serve more of our clients'  
investment needs

## ...building from a position of strength...

- **#1 Consumer & Business Bank** based on retail deposits<sup>1</sup>
- **#1 Business Bank** based on primary relationships<sup>2</sup>
- **>50% multi-product** among Consumer Bank primary relationships<sup>3</sup>

- **1<sup>st</sup> bank in all lower 48 states** with ~4,800 branches
- **#1 in 8 of the top 50 markets** and top 3 in 23<sup>1</sup>
- **Record high customer satisfaction** in branch channel<sup>4</sup>

- **~4,700 advisors** across multiple channels
- **>85% of new investors referred** by bankers<sup>5</sup>
- **1 in 2 U.S. affluent households** are Chase clients<sup>6</sup>

## ...by addressing key opportunities

- Increase share of **younger and low-to-moderate income segments**
- Capture more **wallet share with affluent and small business** clients
- Continue to deliver **new and improved customer experiences**

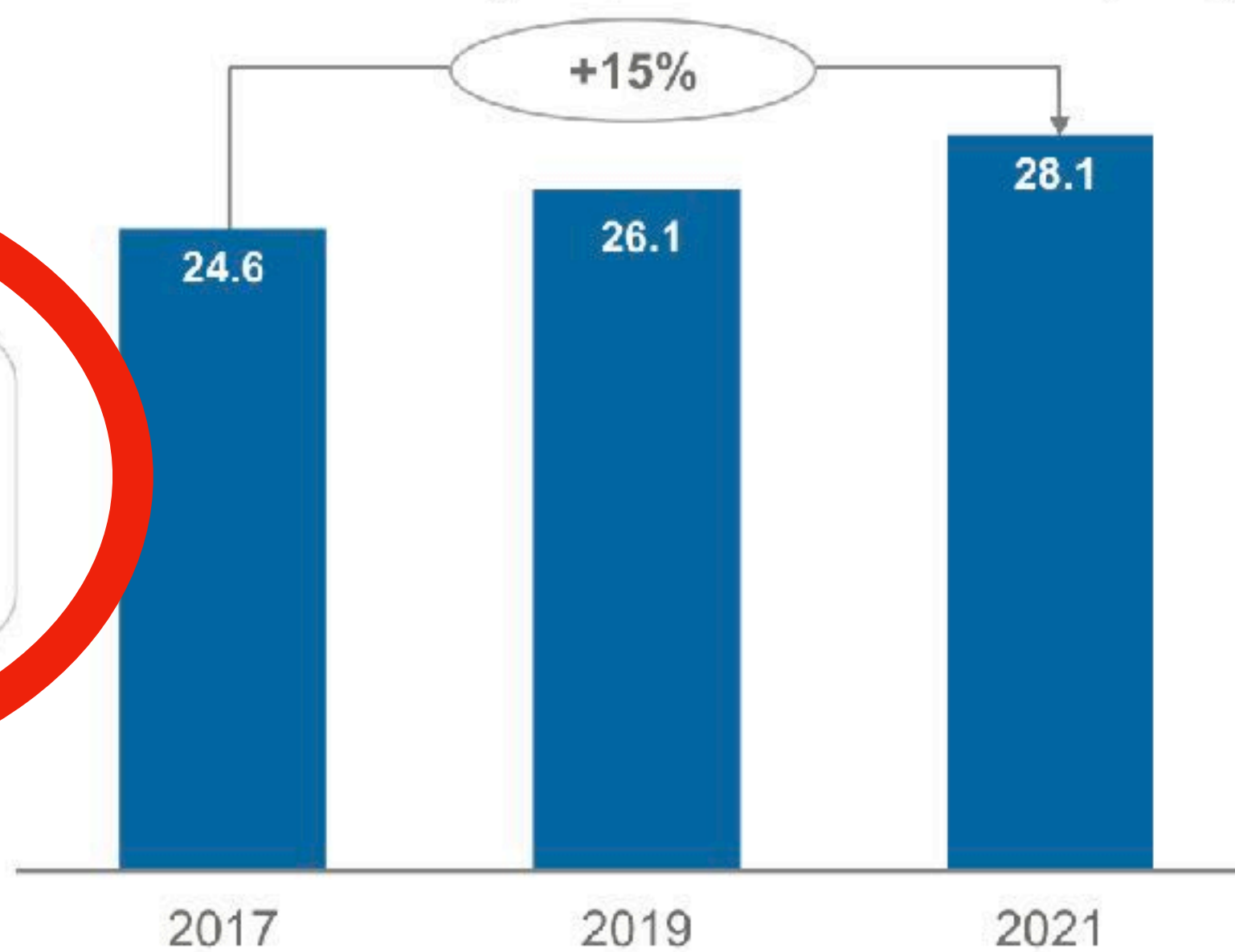
- **Optimize branch network** in mature markets
- **Extend branch network** in high opportunity markets
- **Tailor local execution** to serve client and community needs

- **Grow advisor base** to serve more clients
- **Strengthen self-directed investing**
- Launch new **remote advice** channel and **omni-channel wealth planning** platform



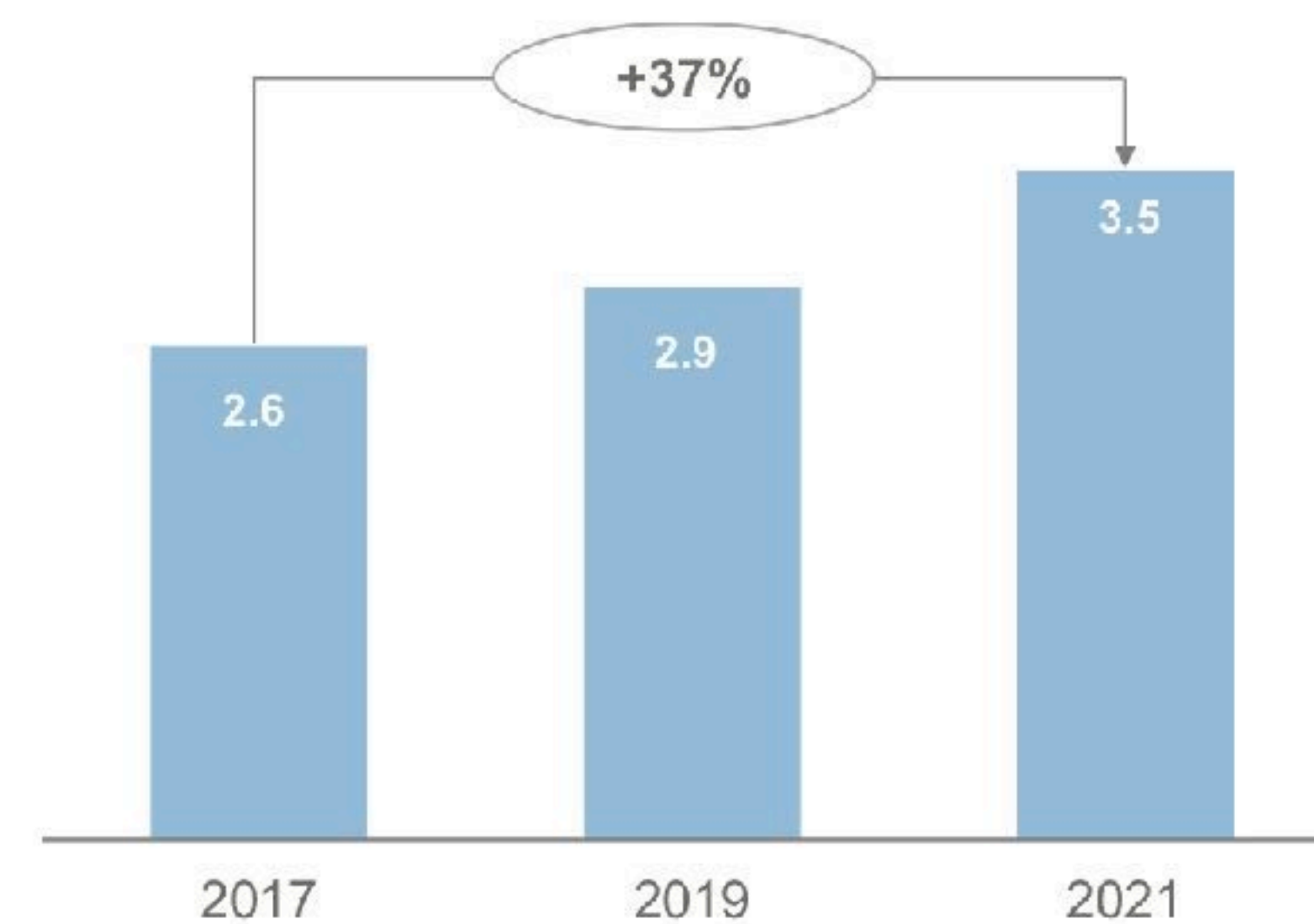
## We have continued to drive customer growth across Consumer & Business Banking

Consumer Banking deposit households (mm)<sup>1</sup>



Younger generations are a growing share of our customer base: **Millennial and Gen Z** now represent **45%** of the total

Business Banking deposit clients (mm)<sup>1</sup>



Retail deposit share <sup>2</sup> (rank)	8.9% (#3)	9.1% (#3)	10.3% (#1)
Avg. deposits (\$B)	\$498	\$535	\$772
Debit card sales (\$B)	\$263	\$314	\$414

Primary bank rank <sup>3</sup>	#3	#1	#1
Avg. deposits (\$B)	\$121	\$136	\$226
Avg. loans (ex. PPP) (\$B) <sup>4</sup>	\$23	\$24	\$22

**In 2021, we grew to \$1T in deposits and became the leading retail bank**





Consumer Financial  
Protection Bureau

BUREAU OF CONSUMER FINANCIAL PROTECTION | SEPTEMBER 2021

# The Consumer Credit Card Market





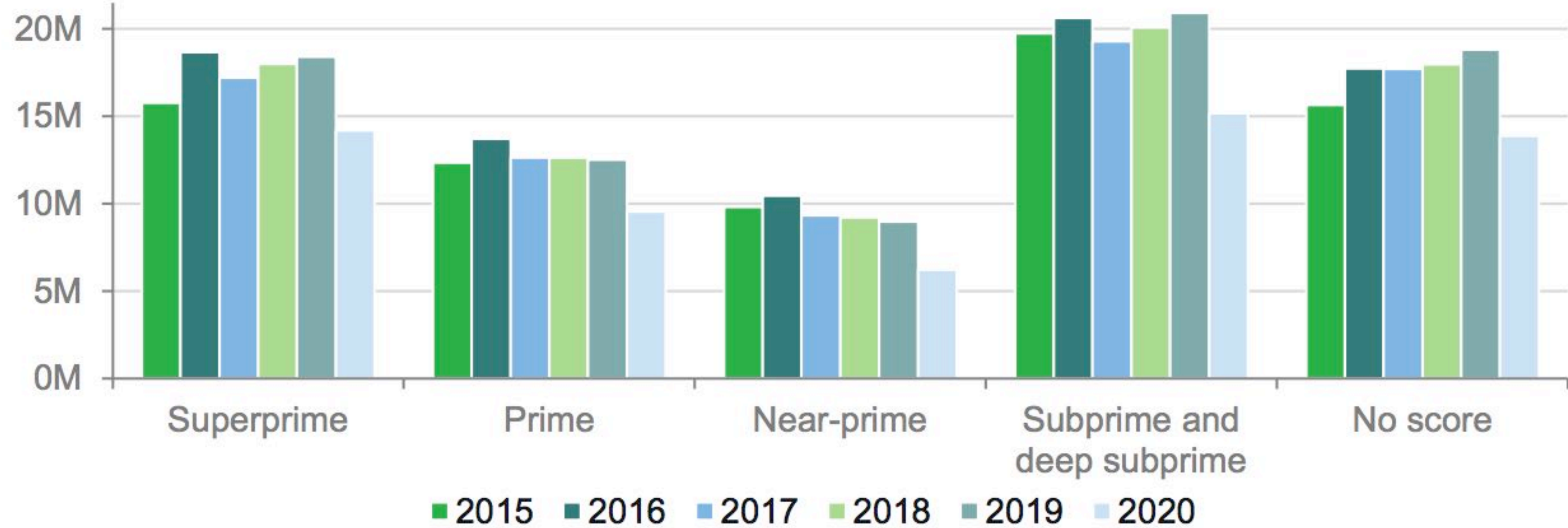
Credit Score Tiers	Score	US Adult Population
Superprime	720+	41%
Prime	660-719	12%
Near-prime	620-659	6%
Subprime	580-619	5%
Deep Subprime	less than 579	12%
Thin or stale score file		12%
Credit Invisible		11%



28 million credit invisible  
+  
21 million unscorable credit

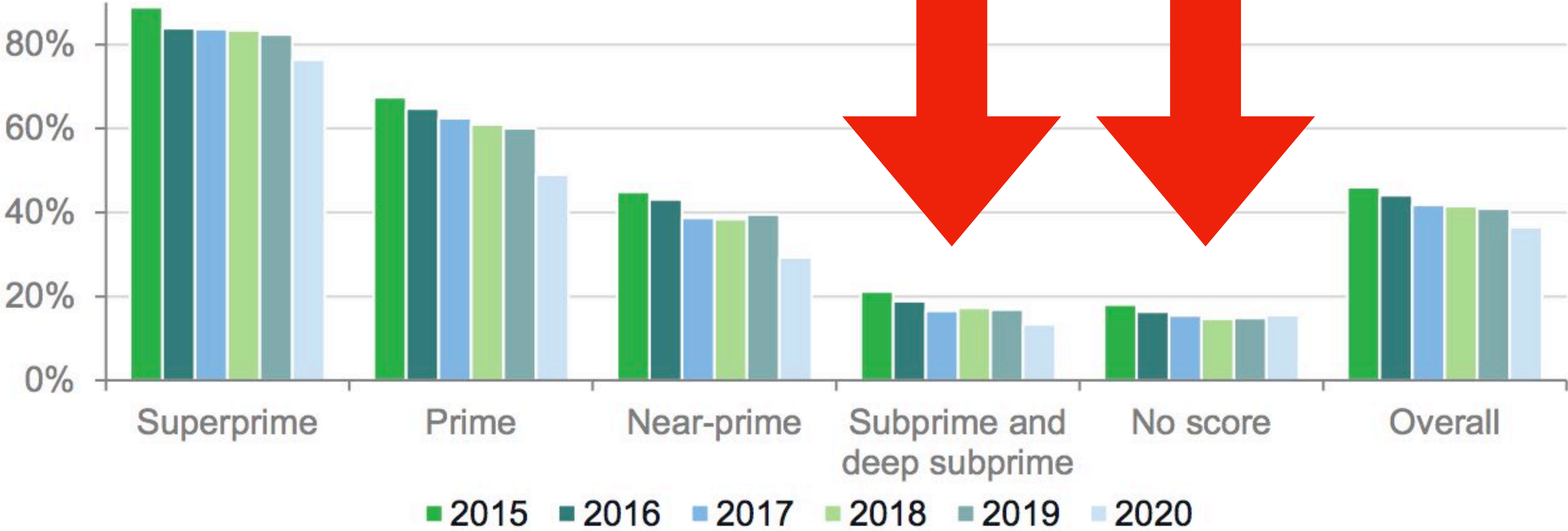


**Figure 2:** APPLICATION VOLUME FOR MASS MARKET ISSUERS, GENERAL PURPOSE (MMI)





**Figure 7:** APPROVAL RATE, GENERAL PURPOSE (MMI)





# Secured Credit Card Innovation





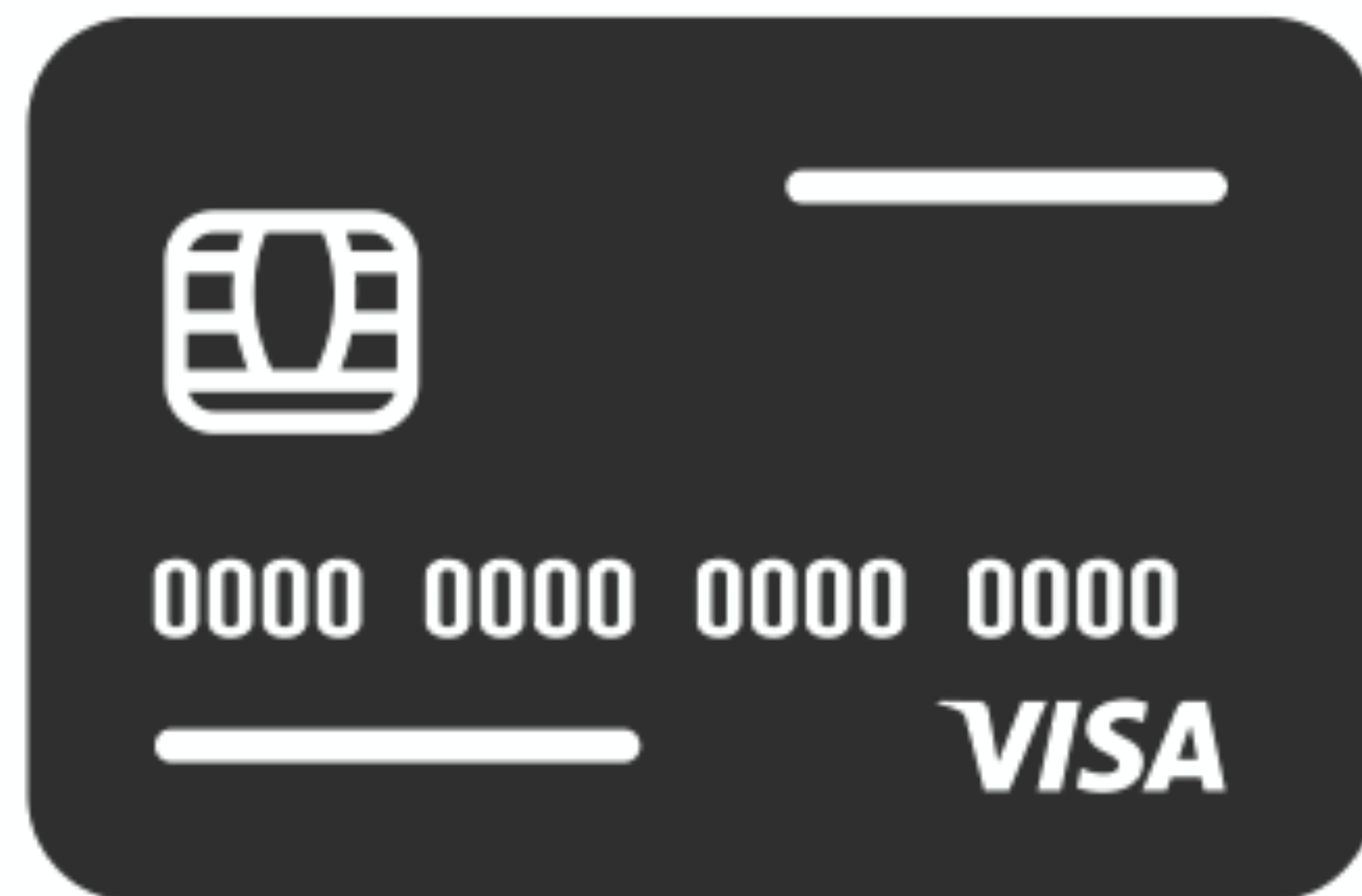
On average, they increase their credit scores by 24 points





25% of secured credit card users  
turn into super-prime credit scores









synchrony



**tomo.**



chime



**MoneyLion**



 **Card**





**MoneyLion**



[FEATURES](#)[PRODUCTS](#)[MARKETPLACE](#)[MONEYLIFE](#)[ABOUT US](#)[LOG IN](#)[JOIN NOW](#)

# Get funds while you save and build credit.

Whether you need to establish a credit history or rebuild your credit, Credit Builder Plus helps you build credit while you save — with no hard credit check.<sup>1</sup> And unlike other credit building programs, Credit Builder Plus gives you access to a portion of your loan funds right away.

[Build My Credit Today](#)

Total monthly cost includes \$19.99 Credit Builder Plus membership and a periodic loan payment.



MoneyLion

1 min ago

**It's proven to build credit!** More than half our members raise their score by 42+ points within 60 days.<sup>2</sup>











## EARN LION'S SHARE CASHBACK

Earn rewards up to \$19.99/mo by using the MoneyLion app and RoarMoney mobile banking.

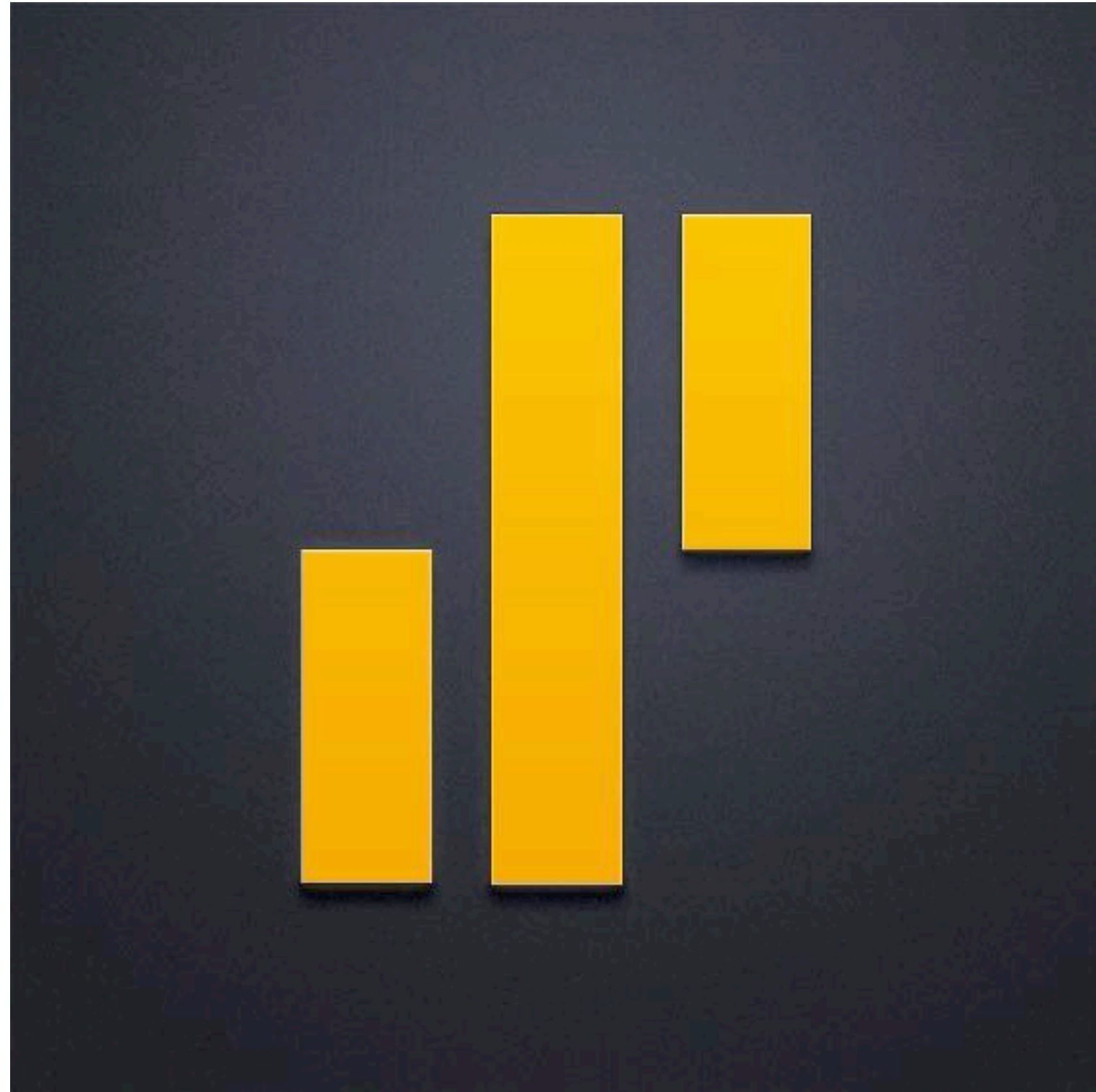
## Lion's Share tier structure

Lion's Share resets itself every month, so you could be a Bronze member in January and a Platinum member in February.

Tier		Payout
	<b>Platinum</b> 20+ purchases and 20+ days of logins per month*	<b>\$19.99</b>
	<b>Gold</b> 10-19 purchases and 15-19 days of logins per month*	<b>\$10.00</b>
	<b>Silver</b> 5-9 purchases and 10-14 days of logins per month*	<b>\$5.00</b>
	<b>Bronze</b> 1-4 purchases and 5-9 days of logins per month*	<b>\$2.00</b>

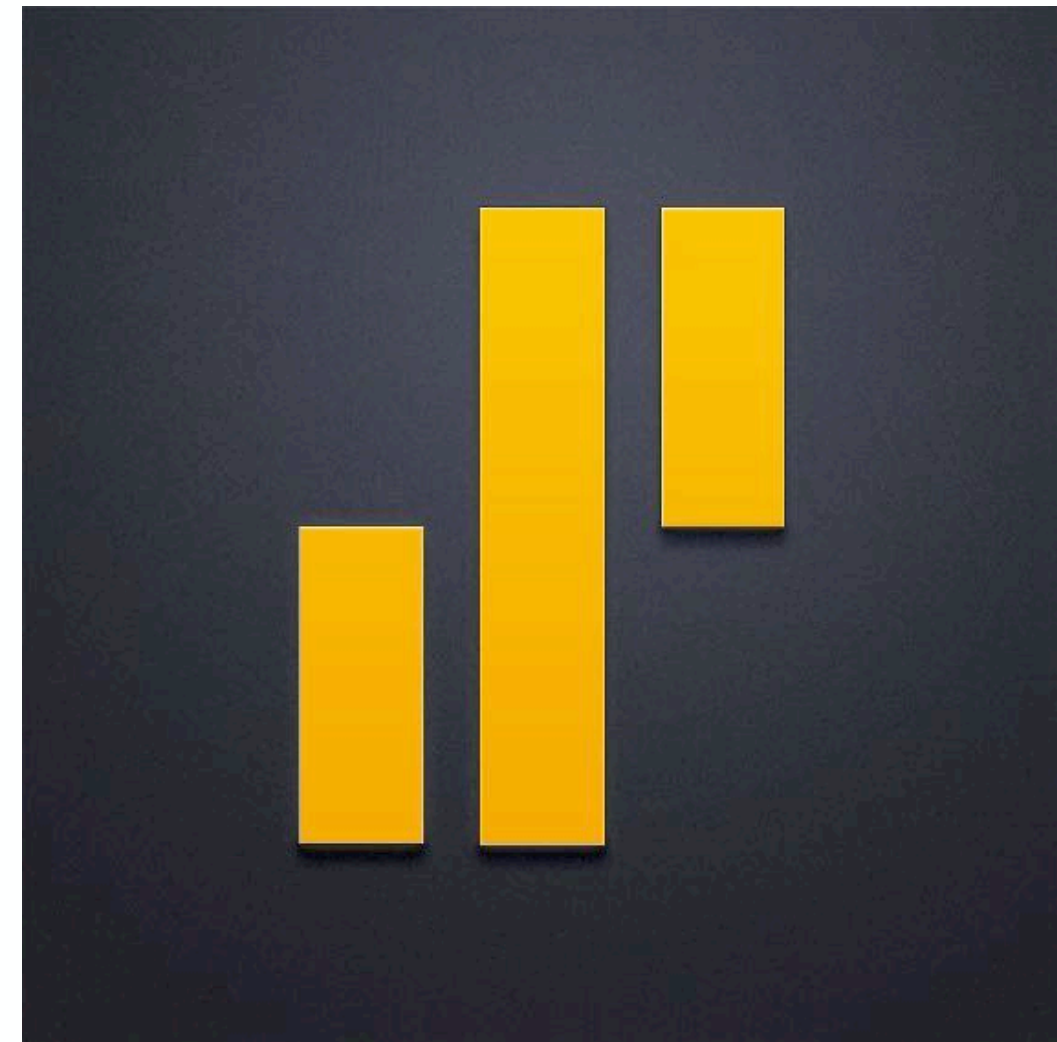
\*Purchases must be \$10 or greater and made with your MoneyLion Debit Mastercard or RoarMoney virtual card.



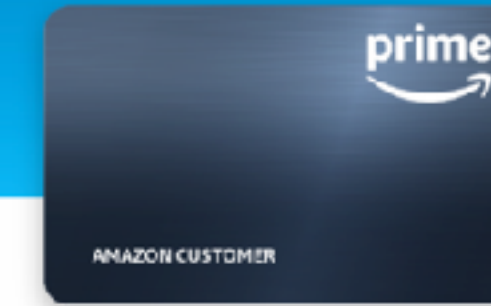


synchrony





synchrony



### Amazon Prime Secured Card

★★★★☆ ~ 3,182 customer ratings

## David, start building your credit

The **Amazon Prime Secured Card** is built for people who are new to credit, or who would like to rebuild their credit.

This card has no annual fee, can be used at Amazon.com and Amazon physical stores, and your payment activity is reported to major credit bureaus to help you build a credit history. With the card you will also have access to your credit score, along with tools, guidance and tips to help you improve your credit.

This unique account initially requires an upfront deposit like a secured credit card, but will provide you an opportunity to convert into a traditional credit card with no deposit required, based on responsible credit usage and eligibility criteria.

#### Step 1

If approved, you'll first be required to provide a security deposit to activate the **Secured Card features** which include 2% rewards on Amazon purchases with an eligible Prime membership. You can deposit, in \$50 increments, anywhere between \$100 and the amount you're approved for (Maximum: \$1000).

You can always choose to pay off your balance and then close your account, and your security deposit will be refunded.

#### Step 2

After 12 months of responsibly building your credit, you may be eligible based on your credit profile to opt-in to activate the **Store Card features** of your account, which include 5% rewards on Amazon purchases with an eligible Prime membership. Your account will continue to have no annual fee, and you will receive your security deposit back less what may be required to pay off your existing Secured Card features balance.





# Graduation Plan

## Step 2

After 12 months of responsibly building your credit, you may be eligible based on your credit profile to opt-in to activate the **Store Card features** of your account, which include 5% rewards on Amazon purchases with an eligible Prime membership. Your account will continue to have no annual fee, and you will receive your security deposit back less what may be required to pay off your existing Secured Card features balance.

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The very minute secured credit  
card consumers turn super-prime...

they get a mailer from Chase



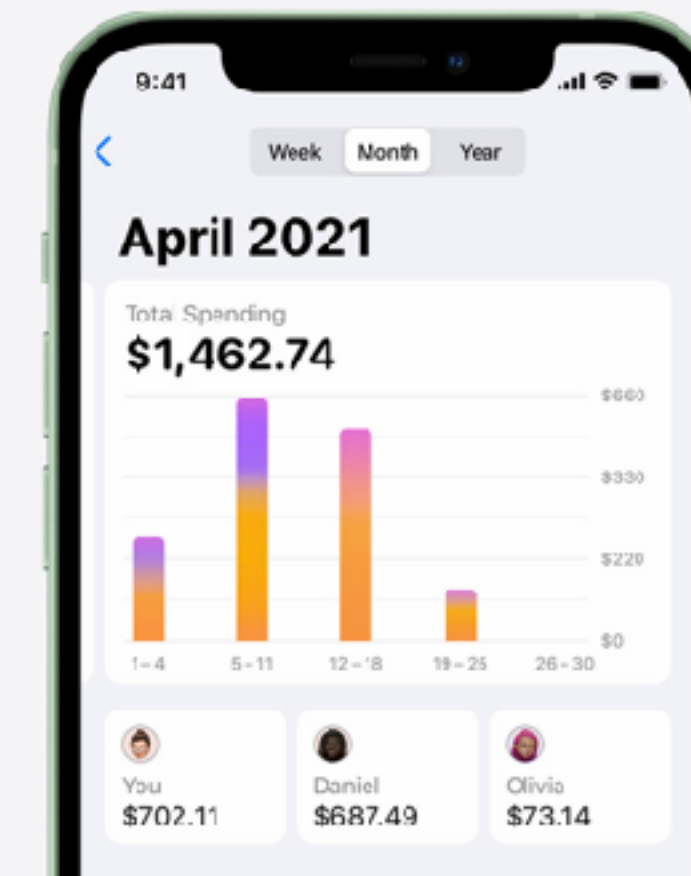




# Apple Card

## Healthy finances. Family style.

With Apple Card Family,<sup>1</sup> you can share Apple Card with a Co-Owner and add up to four Participants to one easy-to-manage account.



**Co-Owners<sup>2</sup>**  
manage the  
account  
together and  
build credit  
as equals.<sup>3</sup>



**Participants<sup>4</sup>**  
age 18 and  
over can build  
their own  
credit history.<sup>5</sup>



**Everyone**  
gets up to 3%  
Daily Cash  
back on their  
purchases.<sup>6</sup>





## Two kinds of users. The right fit for everyone.

### Co-Owners

share equal benefits and responsibilities for the account.



Ashley  
Adult



Daniel  
Adult

### Participants

age 13 and older can spend within limits and get Daily Cash.



Will  
Age 15



Olivia  
Adult



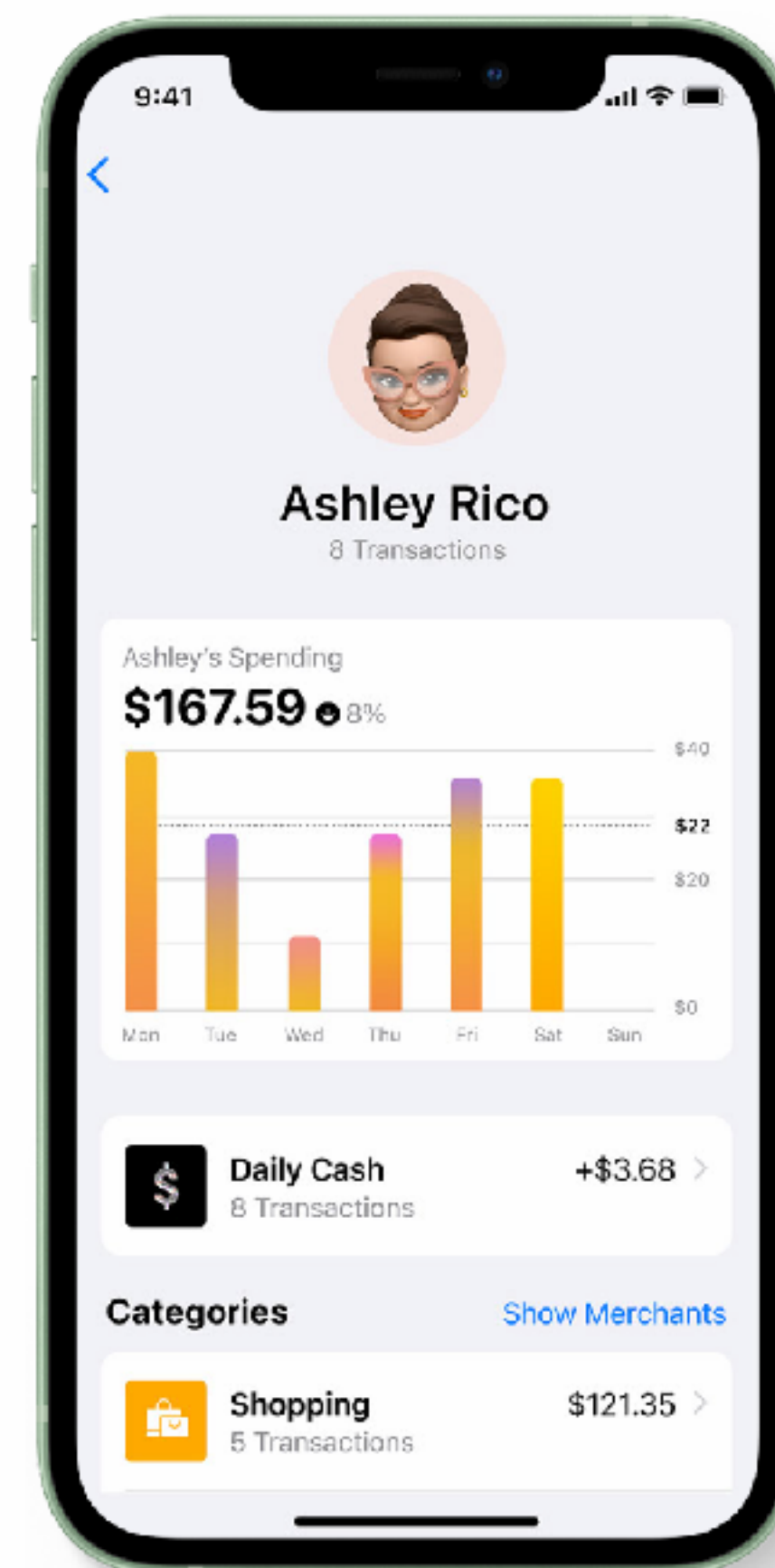
Dawn  
Adult





## Participants learn healthy financial habits.

Anyone age 13 or older in your Family Sharing group can be added to your card as a Participant. The Owner's credit limit or Co-Owners' combined credit limit can be extended to all Participants.







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