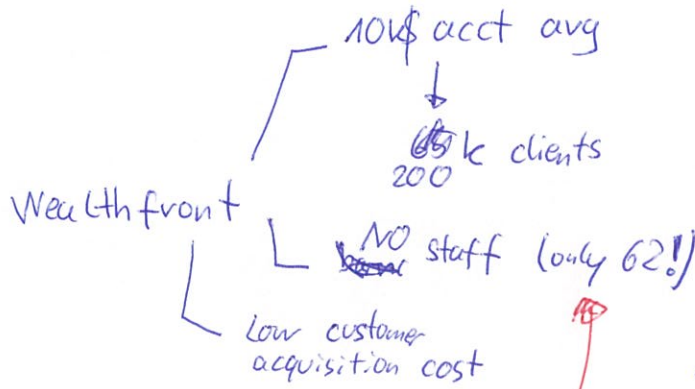


# Future of Finance

Schwab  
260K\$



1.2T market  
vs  
1.6B now  
(kickstarters)

Crowd funding

Lending Club

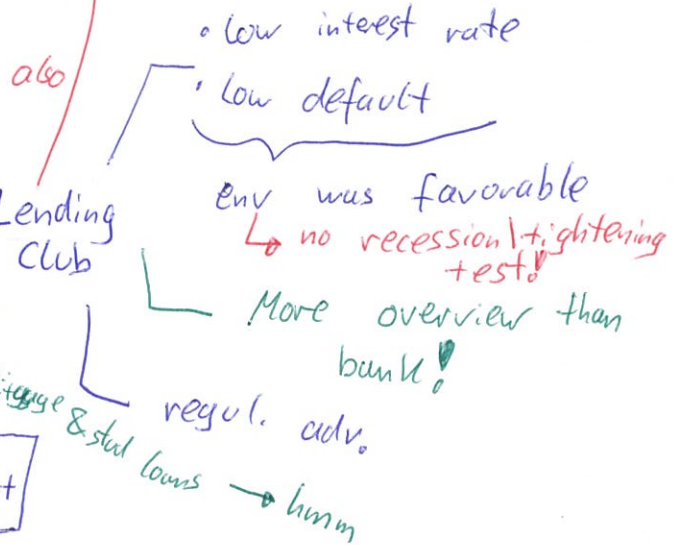
consumer credit  
small business loans

1.7T market

high earning  
not rich yet

HENRY

under-served



Mobile Payment

Venmo much faster than wire

Face book connect

social responsibility (blaming?)

↳ 60+ % up w/ CC

Int'l Transfers

Transferwise

550B industry