



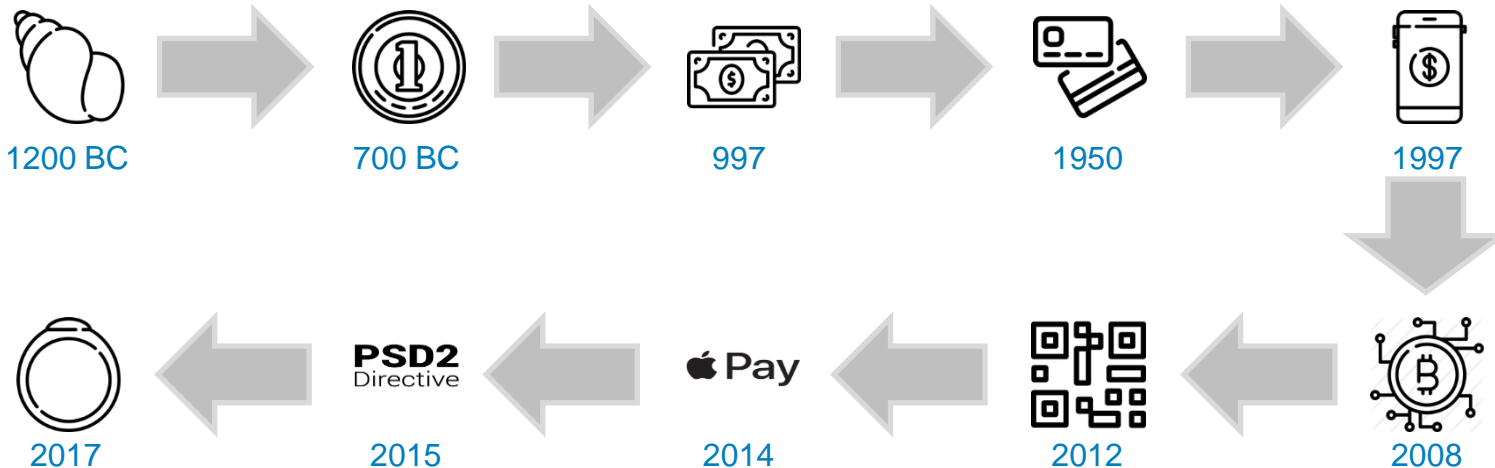
UNIVERSAL FINANCIAL ENVIRONMENT FOR NEW GENERATIONS



VERONA | OCTOBER 2019

 РЕГИОН
ГРУППА КОМПАНИЙ

PAYMENTS

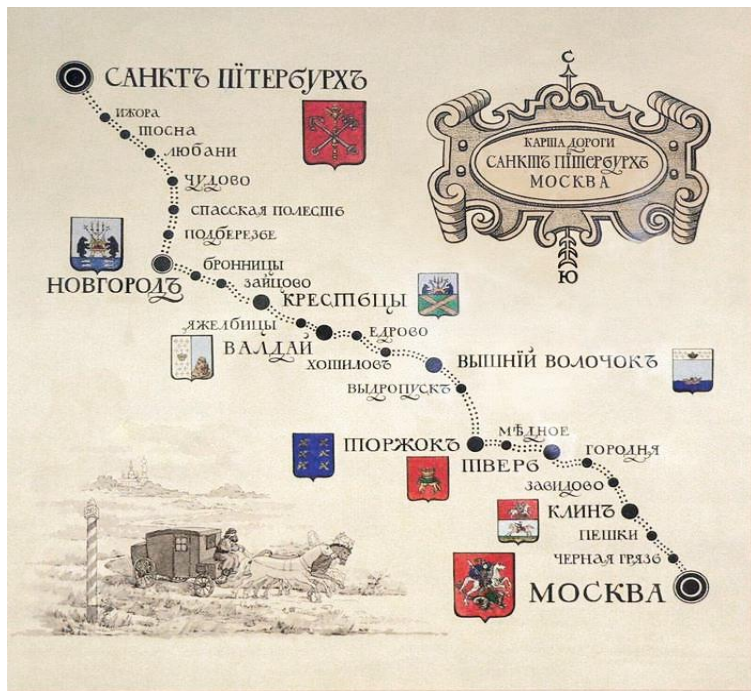


- Innovations make payments easier and faster...
- ... and cheaper too;
- Classic cashback as a marketing tool is being substituted by closer partnership between banks and points of sale



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OPEN WORLD (1/2)



1746



6 weeks

1820



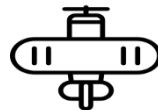
4 days

1851



21:45

1932



4:30

2019





1:20



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OPEN WORLD (2/2)

	 Migrants	Remittances	No visa population	 Int. travel	Tour. revenue
1960	79m	n/a	n/a	69m	7b
1990	153m	64b	1065m	441m	280b
2019	272m	689b	1628m	1401m	1704b

- Growing demand for medical insurance for non-residents;
- Multicurrency accounts in exotic currencies needed;
- More innovations in currency transfers and consumer FX services.



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ARTIFICIAL INTELLIGENCE

FROM CHESS

TO ROBOADVISORS

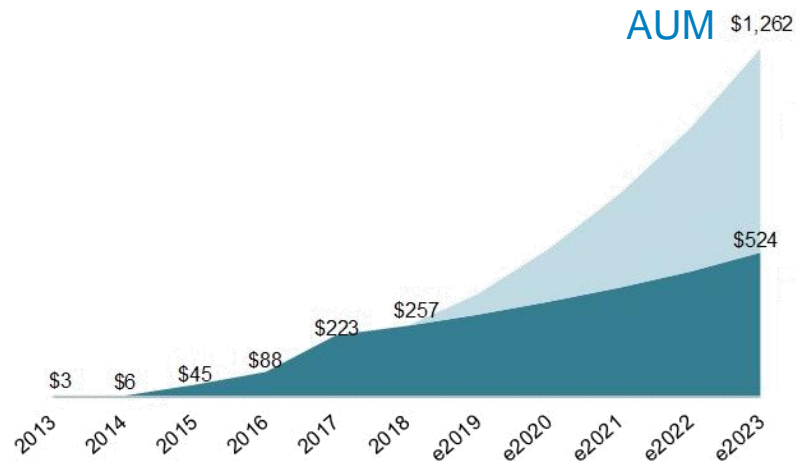


2876

VS



3529



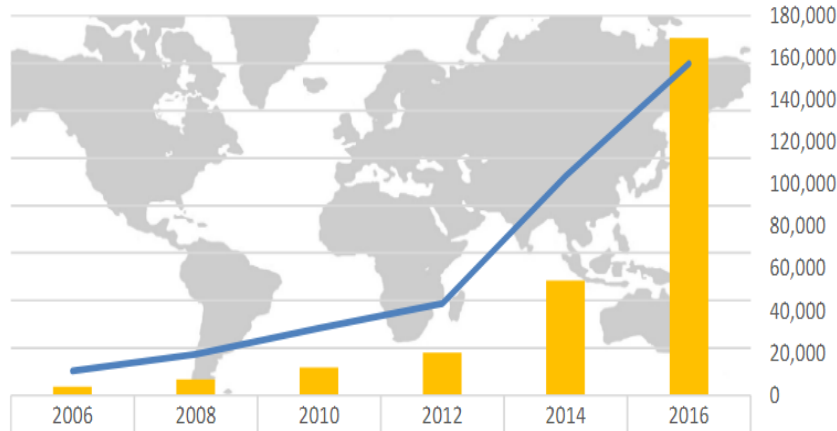
- Algorithms help people to make better decisions on their finance;
- Financial services providers benefit from better credit decisions, improved risk management, stronger fraud prevention and automation.



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SMART MOBILITY

Global car sharing market
(No. of vehicles)



Transport autonomy in Europe by 2040




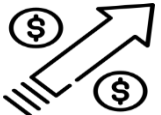
Road public transport	97%
Freight trains	32%
Urban rail	21%
Heavy goods vehicles	17%
Human-supervised aut. ships	14%

- More leasing instead of car loan (residual value guarantee);
- Flexible vehicle and operator responsibility insurance;
- New solutions for supply chain finance.



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AGING POPULATION

	 Median age	 80y+ population	 Support ratio	 Italy bond yield
1950	23,6y	14,3m	10,1x	5,7%
2019	29,6y	143,1m	6,3x	1,0%
2050	36,2y	426,4m	3,5x	?

- New generations have to start investing earlier;
- Individual pension plans to include home care and (maybe) relocation;
- More complex financial products are needed to preserve acceptable risk/reward.



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FINAL THOUGHTS

- Evolution of sales:
 - omni-channel;
 - gamification;
 - machine-to-machine.
- New approach to product design:
 - client journey based;
 - unit economics;
 - bundle ready;
 - - redefine product/service/option.
- New regulation:
 - open APIs
 - consumer data protection;
 - KYC/AML;
 - competition.



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