Fintech Intelligence Service

IHS Markit Security Technologies team

Service overview
March 2019
Why IHS Markit research?

Extensive vertical market experience and expertise covering sectors such as:
Financial, power and energy, telecoms, advertising and media, supply chain and logistics, healthcare, etc.

We serve over 3,500 of the largest institutional customers in the world, including banks, hedge funds, asset managers, central banks, regulators, auditors, fund administrators and insurance companies – enhancing transparency, reducing risk and improving operational efficiency.

Strong industry networks, primary research and forecasts to 2030: A significant amount of primary research (40-50 interviews) was done for the “Blockchain Vertical Opportunities Report – 2018.” This included companies like IBM, World Economic Forum, Bosch, Polymath, Dash, blockchain and ICO startups and internal IHS Markit interviews with vertical industry SMEs.

IHS Markit Technology research is supported by the industry’s largest team of analysts and provides unrivalled depth, breadth and expertise. All of our analyst focus 100% on Fintech & Blockchain.
Methodology

- 200+ interviews per year
- Lead analysts conduct primary research interviews for Fintech and Blockchain players.
- Develop analyses based on supply chain readiness
- Keep information current and forward-looking with frequent updates
Fintech is attracting more attention...

Questions from existing clients

- What blockchain means for financial services? How to save costs?
- What will be the impact of start-ups such as Monzo and Revolut for banking services?
- What’s next for fintech? Which area is growing? Digital payments or lending?
- How can fintech start-ups monetise? Business model, customer adoption strategies…
- How can traditional financial services keep up with the fintech disruption?
- How can telecom develop fintech related service to expand current business model?
Why is IHS Markit in a strong position for producing Fintech research?

Serving 50,000+ customers in 140+ countries including…

- >80% of the Fortune Global 500
- >75% of the Fortune US 1000
- 94/100 Largest US corporates
- 49/50 Largest US banks
- 10/10 Largest automobile companies in the world
- 49/50 Largest global oil companies
- ALL Global investment banks (14/14)
- Largest hedge funds (50/50)
- Largest global asset managers (50/50)
- Largest global custodians (10/10)
- G20 governments (20/20)
Our fintech research coverage

Six key subtopics covered from three perspectives

- **Technology perspective:** AI, Blockchain, Cloud
- **Consumer perspective:** Banking/payments
- **Vendors perspective:** Top Fintech companies

Diagram:

- Fintech
- Digital payments & mobile banking
- Capital markets
- Commerce & retail
- Lending
- Insurance
- Wealth management
Our fintech research coverage

A closer look of the technology perspective

Technology perspective: AI, Blockchain, Cloud

What’s covered

Analysis will focus on new tech’s impact on financial companies:

• AI
• Blockchain
• Cloud

Deliverables:
• Reports (inc market forecast)

Who will benefit

Financial institutions plan to adopt new tech
• Internally: how to adopt new techs to cut costs?
• Externally: how to innovate and bring in new revenues?

Tech providers look for competitive analysis in current or new markets

Regulators
In this report:
This report examines the global market for blockchain in the financial sector. It provides a current snapshot of this market and examines the factors that are projected to hinder or drive growth of the blockchain market from 2017 to 2030

- Blockchain is increasingly penetrating the financial services industry
- Blockchain to disrupt financial industry
- Blockchain applications for the financial sector
- The financial market for blockchain – Forecasts
- Mapping blockchain initiatives – Financial
- Digital assets of blockchain technology
- Cryptocurrencies market at a glance
- Mineable cryptocurrency
- Non-mineable / pre-mined cryptocurrency
- Utility tokens
- Security tokens
- Regulation
Our fintech research coverage

A closer look of the consumer perspective

<table>
<thead>
<tr>
<th>Consumer perspective: Banking/payments</th>
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<tbody>
<tr>
<td>What’s covered</td>
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<tr>
<td>Detailed consumer data across 65+ countries globally:</td>
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<tr>
<td>• Banking cards data</td>
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<td>• Device-based payments data</td>
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<tr>
<td>• Lending &amp; insurance penetration (2nd half 2019)</td>
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<td>Deliverables:</td>
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<tr>
<td>• Power BI</td>
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<td>• Excel pivot</td>
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<td>• Reports (customer trends)</td>
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<table>
<thead>
<tr>
<th>Who will benefit</th>
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<tbody>
<tr>
<td><strong>TMT players</strong> plan to offer financial related services</td>
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<tr>
<td><strong>Financial institutions</strong> plan to launch new services in current or new markets</td>
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<tr>
<td><strong>Regulators</strong></td>
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</table>
Consumer perspective database: Banking/payments

Payment and banking card data across 65+ countries globally
- Credit card penetration
- Debit card penetration
- Prepaid card penetration
- POS and ATM terminal data
- POS transaction data
- Device-based payments data (Apple, Samsung and Google Pay)

Note: deliverables are available in both Power BI and Excel Pivot formats.

What’s next?
- Data update for existing database (2nd half 2019)
- Add lending penetration (2nd half 2019)
- Add insurance penetration (2nd half 2019)

Deliverables
- Power BI
- Excel Pivot

Other potential deliverables Infographic for fintech ecosystems in major countries (including device-based payments, payments cards, ATM/POS penetration etc.)
## Our fintech research coverage

### A closer look of the consumer perspective

**Vendors perspective:**
Top Fintech companies

**What’s covered**
Continuous coverage of the top 250 fintech companies

- List of top 250 fintech players
- Top 250 fintech funding
- Top 250 fintech revenue

Other potential areas:
- Fintech scorecard
- Challenger banks scorecard

**Who will benefit**

**TMT players** plan to offer financial related services

**Financial institutions** want to track the development of top fintech players

**Regulators**
Vendor perspective database: Top Fintech companies

Fintech Top 250 Database: Continuous coverage of the top 250 fintech companies, historical data for investors and funding, as well as forecasts for revenue, market share, and ranking across seven fintech categories. Detailed company profile/analysis can be requested through custom projects.

What’s next?
- Data update for existing database (Q1 2020)

Deliverables
- Power BI
- Excel Pivot

Other potential areas:
- Fintech scorecard (2nd half 2019)
- Challenger banks scorecard (2nd half 2019)
In this report:
• Fintech trends summary in 2018
• Opportunities in both developed and emerging markets
• Mobile has become a popular channel for digital banking
• Car hailing platforms and challenger banks intensify payments war
• Apple, Samsung and Google Pay global expansion by the end of 2018
• New entrances shift the competition landscape
• Fintech funding trends
• Fintech revenue trends
• Fintech trends in 2019
• Challenger banks to disrupt traditional banking services
• AI driven value-added banking services
• Voice, the next channel for consumer financial services
Market database & forecasts

- Historic, current and forecasted data delivered in Power BI
- Fintech ecosystem: Quarterly updated interactive fintech ecosystem data on Power BI platform which gives an overview of fintech ecosystem by country, including fintech funding and M&A value, mobile payments penetration, banking penetration, loan and insurance penetration, as well as top fintech companies by country by region.

- Fintech company tracker: Continuous coverage of top 250 fintech companies, historical data and forecast for revenue, market share as well as ranking.

- Fintech market share: Global, regional/ country-level, by product type and technology for 65 market share tables
## 2019 roadmap of deliverables: Fintech Intelligence Service

### Fintech database

<table>
<thead>
<tr>
<th>Database</th>
<th>Cadence</th>
<th>Q1 2019</th>
<th>Q2 2019</th>
<th>Q3 2019</th>
<th>Q4 2019</th>
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</thead>
<tbody>
<tr>
<td>Payments &amp; Banking Cards Database - 2019</td>
<td>Once a year</td>
<td>Mar 2019</td>
<td></td>
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<tr>
<td>Mobile Device Payments Database- Update H1 2019</td>
<td>Twice a year</td>
<td>Mar 2019</td>
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<td>Jul 2019</td>
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<tr>
<td>Fintech Top 250 Database - 2019</td>
<td>Once a year</td>
<td>Mar 2019</td>
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<tr>
<td>Lending Penetration Database - 2019</td>
<td>Once a year</td>
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<tr>
<td>Insurance Penetration Database - 2019</td>
<td>Once a year</td>
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<td>Aug 2019</td>
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</table>

### Fintech reports/insights

<table>
<thead>
<tr>
<th>Title</th>
<th>Type</th>
<th>Q1 2019</th>
<th>Q2 2019</th>
<th>Q3 2019</th>
<th>Q4 2019</th>
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<tbody>
<tr>
<td>Blockchain in finance - 2019</td>
<td>Report</td>
<td>Jan 2019</td>
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<td>Orange mobile banking</td>
<td>Market Brief</td>
<td>Feb 2019</td>
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<td>Artificial intelligence in banking - 2019</td>
<td>Report</td>
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<td>Cloud in finance - 2019</td>
<td>Report</td>
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<td>Fintech disruption on lending - 2019</td>
<td>Report</td>
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<td>Sep 2019</td>
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<td>Fintech top 250 scorecard - 2019</td>
<td>Report</td>
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<td>Oct 2019</td>
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<td>Challenger banks scorecard - 2019</td>
<td>Report</td>
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<td>Nov 2019</td>
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<tr>
<td>Others (depend on industry news/events)</td>
<td>Market brief</td>
<td>Apr 2019</td>
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<td>Nov 2019</td>
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Research Portfolio

Intelligence Services

World class datasets which leverage IHS Markit’s expertise in the financial sector:

- Continuous coverage of the top 250 fintech companies, payment and banking card trends and mobile payment insights
- Frequent analyst commentary on product launches, market news and analysis
- Fintech data across 65+ countries
- Analyst access for prompt responses to urgent and unique questions

Sponsored Series

Fintech sponsored webinars:
- Engage the industry with original content
- Help customers to influence the market
- Provides thought leadership
- Helps to obtain fresh leads and provide new sales potential

Custom whitepapers:
- Engages potential customers within the industry
- Provides thought leadership and increased industry coverage
- Helps with lead generation

Custom and Consult Capabilities

Proven expertise in:
- Market sizing and forecasting
- Market entry and development
- M&A due diligence
- Customer and competitor research
- Market and strategic planning
- Product optimization

Leverage analysts globally to:
- Reduce risk
- Streamline business planning
- Accelerate informed decisions
- Promote confidence
Country coverage

Market database & forecasts - country coverage

- Fintech IS covers fintech data for 65 countries
- Database available with detailed level of geographic granularity.
- Subscribers also get deep dive regional reports to accompany the database.

<table>
<thead>
<tr>
<th>Africa &amp; Middle East</th>
<th>West Europe</th>
<th>C&amp;E Europe</th>
<th>North America</th>
<th>South &amp; Central America</th>
<th>Asia Pacific</th>
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<td>Vietnam</td>
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Analysis, data & Insight

Data analysis and insights

• **Market brief/insights**
  – frequent analyst commentary on product launches, market news and analysis

• **Top 250 fintech company (tracker & analysis)**
  – continuous coverage of top 250 fintech companies, historical data for investors and funding, as well as forecast for revenue, market share and ranking.

• **Fintech trend report**
  – Following industry events, we provide regular commentary on product launches, market news and analysis. Topics including digital payments and mobile banking, blockchain, insurance, lending, commerce & Retail etc.

Power BI data visualization

Excel pivot table
Exclusive Webinars
Fintech sponsored series

Sponsor an IHS Markit Technology Webinar to
ENGAGE YOUR AUDIENCE WITH ORIGINAL CONTENT,
INFLUENCE THE MARKET,
GET FRESH LEADS.

**CONTENT**
- Collaboration on content development
- Analyst presentation and event moderation
- Archived webinar for your website and marketing

**MARKETING**
- Targeted invitations to our global community (350,000 members)
- Promotion in relevant InfoNetics e-newsletters
- Social media campaign

**RESULTS**
- One-hour live presentation, with audience Q&A
- Highly targeted audience
- Sales leads and event report

**BENEFITS**
- Receive mention in all event promotions
- Receive detailed contact information for all registrants in follow up reports
- Sponsor logos displayed in all marketing materials as well as the companion report
- Your webinar is archived on the IHS Market site for 3 months where it can be viewed on-demand
- Gain an even larger audience with our optional Webinar Companion Report ($10,000) published as part of the event

**ATTENDANCE RESULTS**

<table>
<thead>
<tr>
<th>Average registrants per webinar</th>
<th>Sales &amp; Marketing to Product Management</th>
<th>Average attendance time</th>
<th>Webinar attendees rate our content</th>
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<tbody>
<tr>
<td>521</td>
<td></td>
<td>50 mins</td>
<td>95% Good to Excellent</td>
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Custom whitepapers

Fintech sponsored series

Sponsor an IHS Markit Technology Webinar to

IHS Markit consulting leads support the process from the project kick-off through to the final publication and distribution of the white paper.

Planning and strategy

- Project kick-off with consulting lead and analyst team.
- Agreement on white paper content and project milestones.

Research and analysis

- Initial white paper content driven by our analysts’ in-house market knowledge.
- Secondary research conducted to develop case studies and other analysis.
- Custom data built from our core syndicated data sets to support key conclusions.
- Where required primary research will be conducted to develop new themes.

Consulting leads help you navigate the analyst eco-system and ensure that the right data and insight is sourced for the white paper.

Proofing and publication

- Peer review, internal proof reading and client feedback.
- Publication of final white paper and distribution support.
Thomas Lynch is the Executive Director for Security Technology, Safe Cities and Critical Communications at IHS Markit Technology. IHS Markit have been providing research on the Security and Critical Communications market now for over 20 years and is a recognized leader in security research and market intelligence. Thomas and his team of global experts focus across video surveillance equipment, safe cities, public safety, future communications technologies such as LTE, command & control and Cybersecurity.

Thomas holds an Distinction at MBA from the University of Leicester in International Business, is a Chartered Marketer, Chartered Manager and has over 20 years operational, engineering communications and security experience. Thomas is a renowned international expert in the fintech, blockchain, critical communications and security industries, he is regularly invited to speak at global conferences and client events, providing his industry leading insights on these evolving industries.
Ruomeng Wang is a Research & Analysis Manager covering fintech and blockchain intelligence service at IHS Markit based in London.

Ruomeng has led consultancy projects on subjects ranging from fintech developments in both emerging and developed markets to blockchain applications for telecom, media platforms and smartphone makers. Her research and analysis includes studies of the global fintech competitive landscape, blockchain opportunities in telecoms and media, how challenger/neo banks are disrupting traditional financial services, the payment strategies of leading telecom operators, OTT players and media platforms, and payments and financial inclusion in emerging markets.

A regular speaker at industry conferences such as MWC, Blockchain Summit, Fintech Global Connect and widely quoted in coverage of fintech and mobile financial services by leading news organisations including Forbes, CNBC, Reuters and Mobile World Live.
Don Tait is an IHS Markit analyst specializing in the areas of blockchain and fintech. Don has over 20 years market intelligence experience. In addition to his work on blockchain and fintech, Don has also covered areas such as identity and access management, public safety technologies, chip-to-cloud security, fraud protection in payments, payment and banking cards, SIM/eSIM cards, NFC, smart cards, mPOS and contactless credentials.

Before joining IHS, he served as a Telecoms Research Analyst with Frost & Sullivan and was responsible for the firm’s broadband services subscription. Prior to Frost & Sullivan, Don was a Marketing Consultant with Marketing Research for Industry Ltd, for which he wrote industrial, healthcare and telecommunication reports.

Don holds a BA (Hons) in Business Studies from Edinburgh Napier University. He is based in the company’s Wellingborough, UK office.
About IHS Markit
Industries we serve

Unmatched depth and expansive breadth provide a holistic view of adjacent markets

We reveal the interconnections and insights that allow you to understand the cause and effect and risk and opportunities between industries.
IHS Markit Technology covers a broad array of technology, media and telecoms markets

**Teardowns & Cost Benchmarking**
- Teardowns
- Cost modeling
- Component pricing
- Parts solutions

**Automotive Electronics**
- Electronic systems & semiconductors
- Cost management
- Connected car

**Displays**
- Display manufacturing & supply chain
- Display materials & components
- Large displays
- Small & medium displays
- Touch & interface

**Mobile, Consumer & Connected Devices**
- Mobile devices
- Consumer electronics
- Lighting
- Digital signage
- Smart home & appliances

**Security Technology**
- Access control & fire
- Video surveillance
- Cybersecurity & digital ID
- Critical communications

**Mobile & Telecom**
- Operators & services
- Mobile innovation
- Mobile networks
- Voice & data networks
- Service provider
- Broadband & video
- Managed services

**Enterprise & IT**
- Data center & cloud
- Enterprise networks & communication
- Enterprise IT security
- M2M, IoT & connectivity

**Semiconductors**
- Semiconductor market
- Semiconductor components
- Semiconductor manufacturing
- MEMS & sensors
- Memory & storage

**Power & Energy Technology**
- Smart grid & energy storage
- Power supplies & wireless charging
- Solar

**Media & Advertising**
- Advertising
- TV media & content
- Video
- Digital media
- Games
- Cinema

**Healthcare Technology**
- Medical devices & equipment
- Healthcare IT

**Manufacturing Technology**
- Capital equipment & machinery
- Electric motor systems
- Discrete & process automation
Delivering information, insight and analytics for all key technology sectors

Deep market insight
End-to-end coverage of the technology ecosystem
300+
sector and industry analysts worldwide
—
Referenced >139,000 times in 2015 by press and analysts
—
Webinar opportunities

Custom research & consulting
Proven capability to leverage existing expertise and research
1000+
consulting projects to date
—
Expertise in market expansion and competitive assessments

Parts management
World’s most comprehensive electronic components database
500M+
electronic components, 131 technical attributes
—
Industry-leading historical content (since 1960)

Analytics
Performance & benchmarking, scorecards, advanced analytics
10M+
test cycles conducted annually
—
The recognized standard for mobile performance measurement

Component cost information
Supply chain pricing and teardown analysis
200+
teardowns conducted annually
—
Teardown insights to make cost-effective tactical and strategic decisions
How we can assist you

Project-based engagements

We’re here to help you achieve great things and make a lasting impact on your long-term performance. To this end, we offer the following custom research and consulting services:

**Market sizing and forecasting**

Designed for clients who need specific market data or additional segmentation to support strategy and decision-making. Encompasses:

- Customer-specific total available market (TAM) analysis
- Market driver analysis and forecasting
- Pricing and purchasing models

**Market entry and development**

Created for clients who need reliable intelligence on new market opportunities and a partner to help launch new products or services. Covers:

- Country-specific market analysis
- Competitive landscape
- Barriers to entry and risk assessment
- Distribution and sales channel analysis
- White papers
How we can assist you

Project-based engagements (cont.)

**Operational excellence**
Aimed at clients who are looking to improve efficiencies, optimize performance and gain competitive intelligence. Includes:
- Strategic procurement advisory services
- Supply chain analysis
- Margin stack analysis
- Technology radar

**Customer insight**
Formulated for clients who are seeking to understand their customers' critical success factors across different geographic markets and end-user industries. Comprises:
- Consumer surveys
- Direct customer and partner surveys
- Industry expert analysis

**Financial analytics**
Designed to give clients a broader picture of the financial landscape to aid in planning and cost modeling. Covers:
- Economic impact analysis
- Merger and acquisition research and insights
- Commercial due diligence
How we can assist you

Continuing engagements

Need help beyond our standard consulting offerings? We also offer engagement services on an ongoing basis.

**Strategic support services**

Created for companies that have wide-ranging and diverse business initiatives or operational issues, this program provides your company with an IHS Markit subject matter expert who utilizes our broad portfolio of analysts and research to coordinate real-time support, analyst engagement or custom data cuts to address your specific requirements.

Strategic support services are available to assess adjacent markets relevant to your core business, evaluate new strategic focus areas, answer customized research needs and more.

**Executive advisory services**

Designed to support one to two of your key initiatives, this program offers a deep and enduring relationship between your senior strategy executive (or small strategy team) and a dedicated IHS Markit senior analyst advisor.

Whether it’s M&A, R&D, geographic expansion or industry disruption, our executive advisors can serve as a sounding board for your strategic thinking and provide active recommendations. These senior analysts have their fingers on the pulse of your industry—and access to a huge portfolio of data and insights—and can convey what’s happening, why it’s happening and what it means for your business in detailed fashion.

Executive advisory services can be delivered on a weekly, monthly or quarterly basis.
For further information please contact the analysts:

Thomas Lynch
Executive Director, Security Technology
Thomas.lynch@ihsmarkit.com

Ruomeng Wang
Research Manager
Fintech Intelligence Service
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Don Tait
Principal Analyst
Blockchain, Fintech Intelligence Service
Don.tait@ihsmakrit.com