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Digital Money Symposium

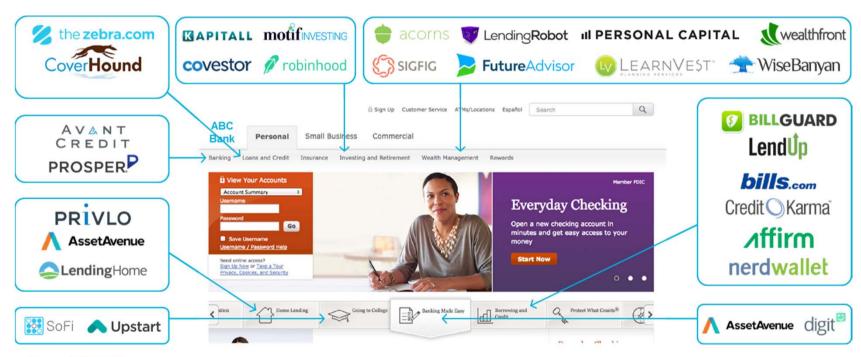
26 January 2016











Source: CB Insights



Lending

Entrant offering credit products, stand-alone or bundled with another product







Deposit Gathering

Aggregation of value on platforms outside traditional banking products (e.g., savings, checking)



Starbuck Mobile Payments Volume



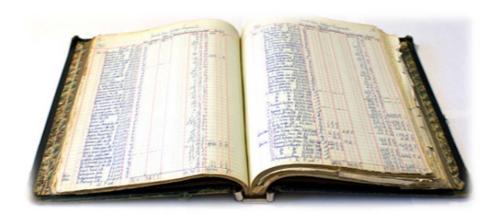


Source: Starbucks financial statements



Blockchain

A shared ledger technology allowing any participant in the business network to see THE system of record (ledger)







Build a new standalone business







Partner

Partner with new entrants





Lobby Regulators

Lobby regulators to level the playing field





Operational Barriers

Leverage existing capabilities



Better Proposition

Leverage capabilities – build a better value proposition





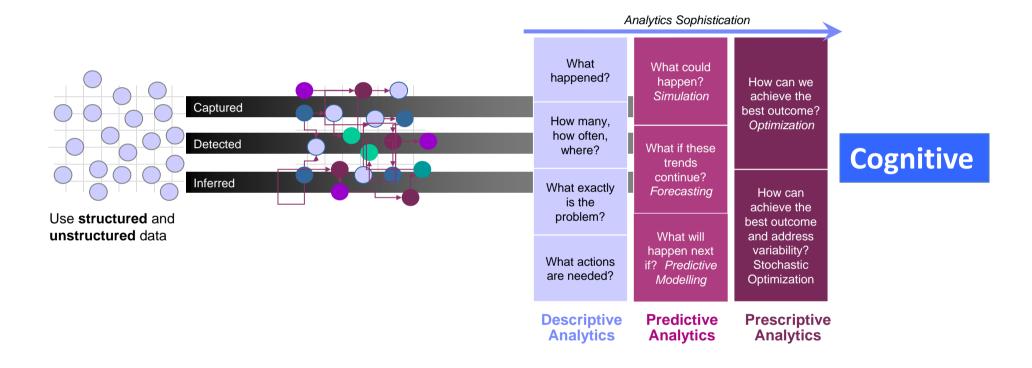






- Go beyond digital think Cognitive
- Market Place Banking









ENGAGE

Self-Service Engagement



Delivering one-on-one experiences at scale

Direct-to-consumer cognitive virtual agents that serve, guide, & advise on web or mobile



EMPOWERED ADVISORS

DECIDE

Wealth Advisor Assist



Scaling sales and service expertise

EXPLORE

Customer Service Support



Accelerating expertise on demand

Employee-facing applications that augment service across the customer life-cycle



MONITOR

Risk and Compliance



Enabling assurance across all business processes

Employee-facing applications that enhance wealth management operations



