

글로벌 핀테크 동향 2016

부산글로벌금융포럼 2016



STARTUP
ALLIANCE

스타트업 얼라이언스 임정욱 센터장

글로벌핀테크동향

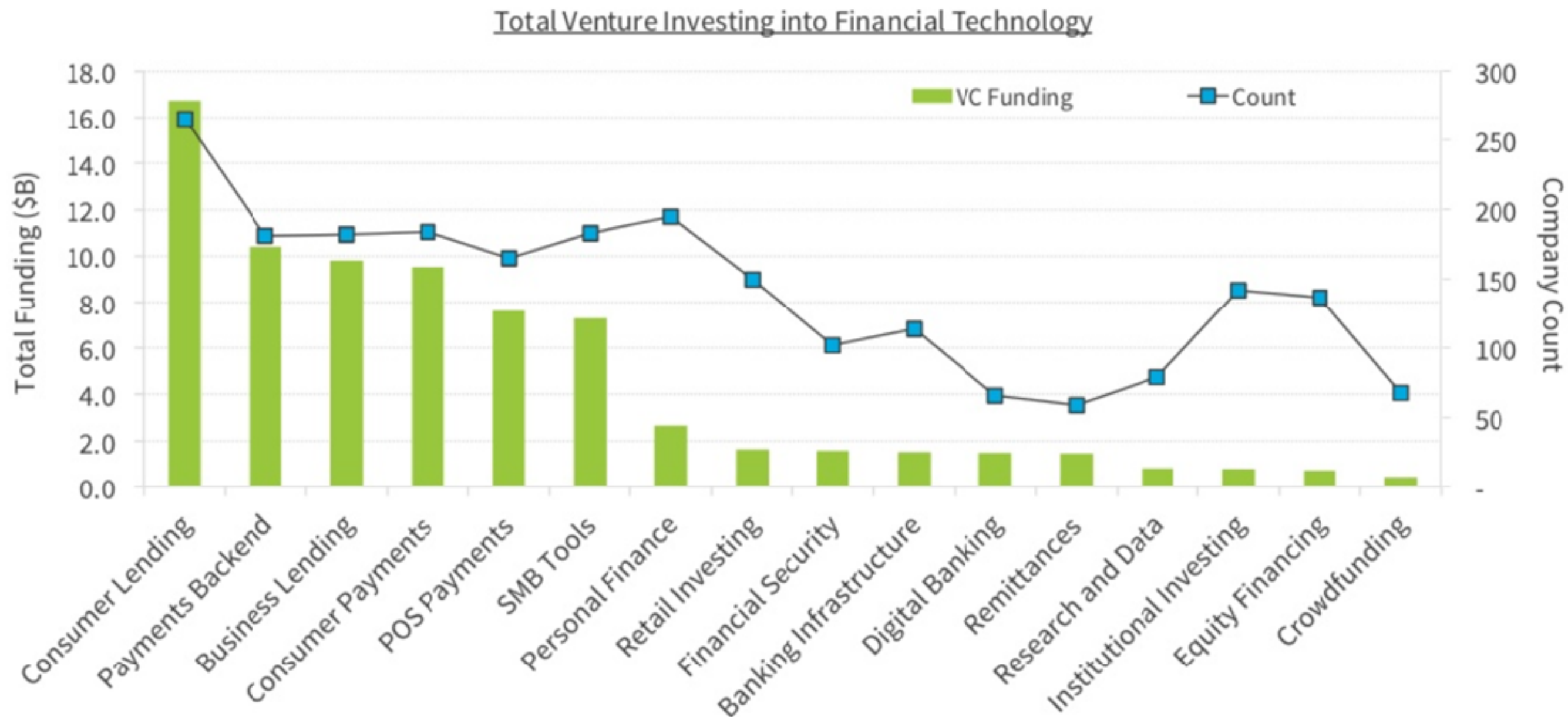
- 여전히 꾸준히 팽창하고 있는 글로벌 핀테크 커뮤니티
- 어떻게 차별화할 것인가 - 새로 주목받고 있는 미국 SoFi의 경우
- 핀테크대국 중국의 부상-중국의 핀테크혁신 발전 배경
- 일본의 핀테크 바람- 3대메가뱅크 핀테크 투자열풍
- 동남아의 핀테크 - Financial inclusion의 중요성
- 핀테크의 미래



주요 핀테크기업을 망라한 벤처스캐너의 인포그래픽.
1년전 1200여개사에서 현재 1900여개사로 증가.

Lending and Payments are dominating fintech startup activity

Within fintech, lending and payments categories account for **73% of all venture funding** and **43% of total startup companies**

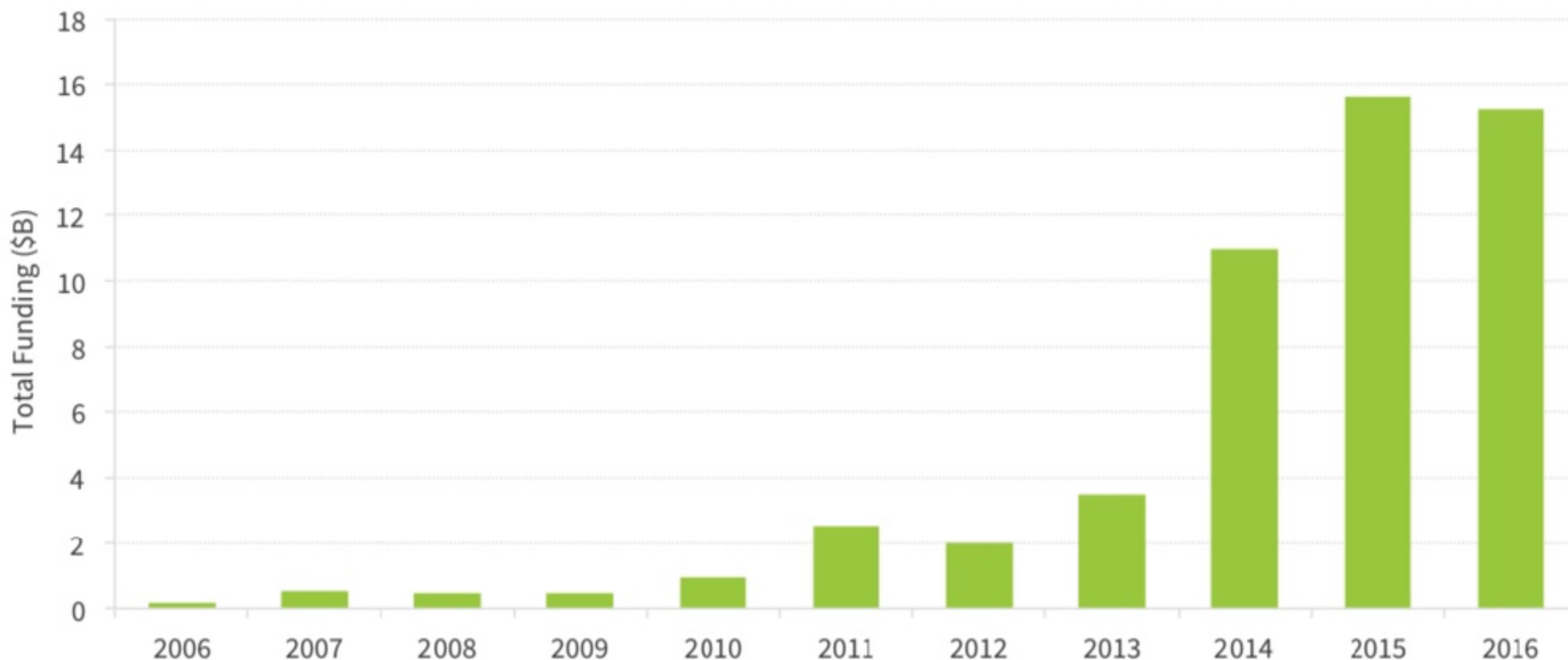


대출과 결제가 가장 많은 투자와 창업이 이뤄지는 분야

Funding into financial technology has grown rapidly

Overall **fintech VC funding grew at a CAGR of 75%** from 2010-2015, and 2016 is on pace to be the highest funding year ever

Financial Technology Funding Over Time

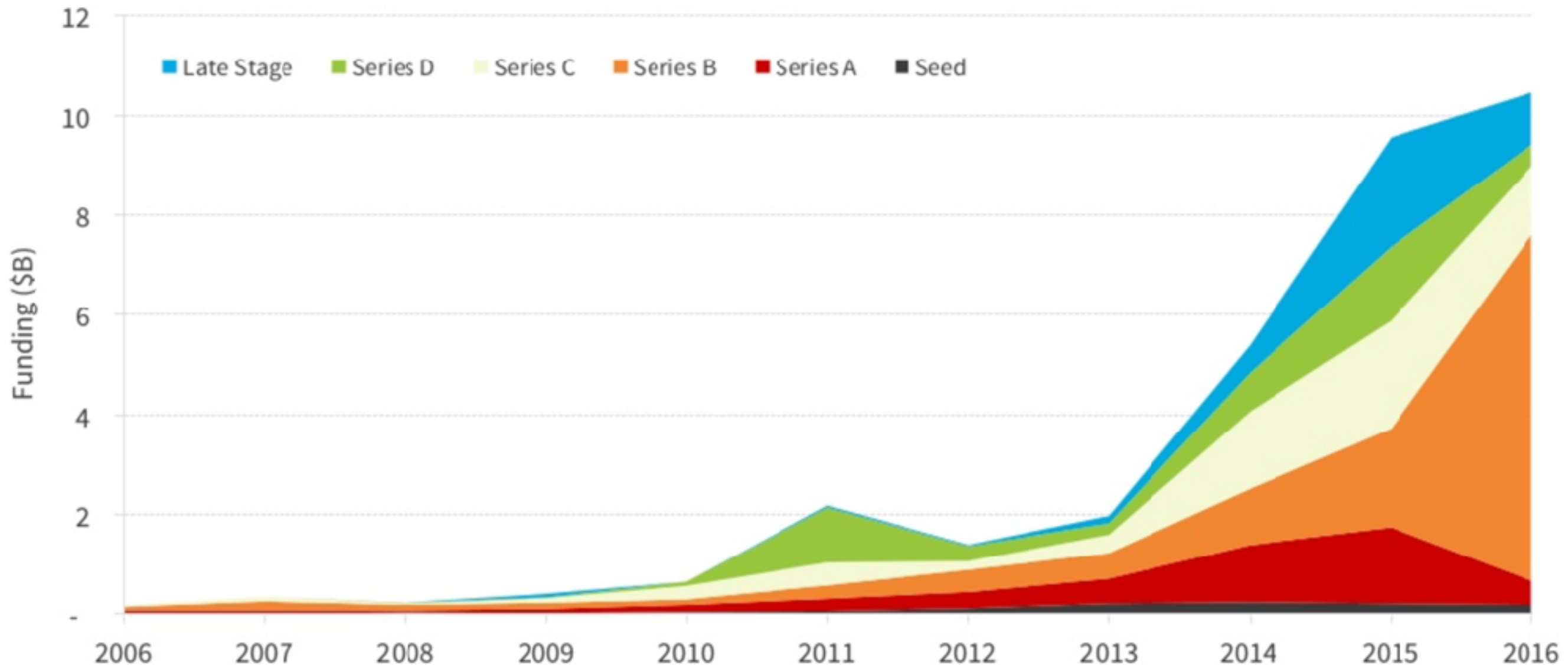


글로벌 핀테크투자는 여전히 성장중.
2016년도 최고기록 경신이 확실.

More fintech startups are starting to show traction

2016 has seen an **expansion of Series B funding**, implying that VCs are happy enough with startup performance to provide follow on investments

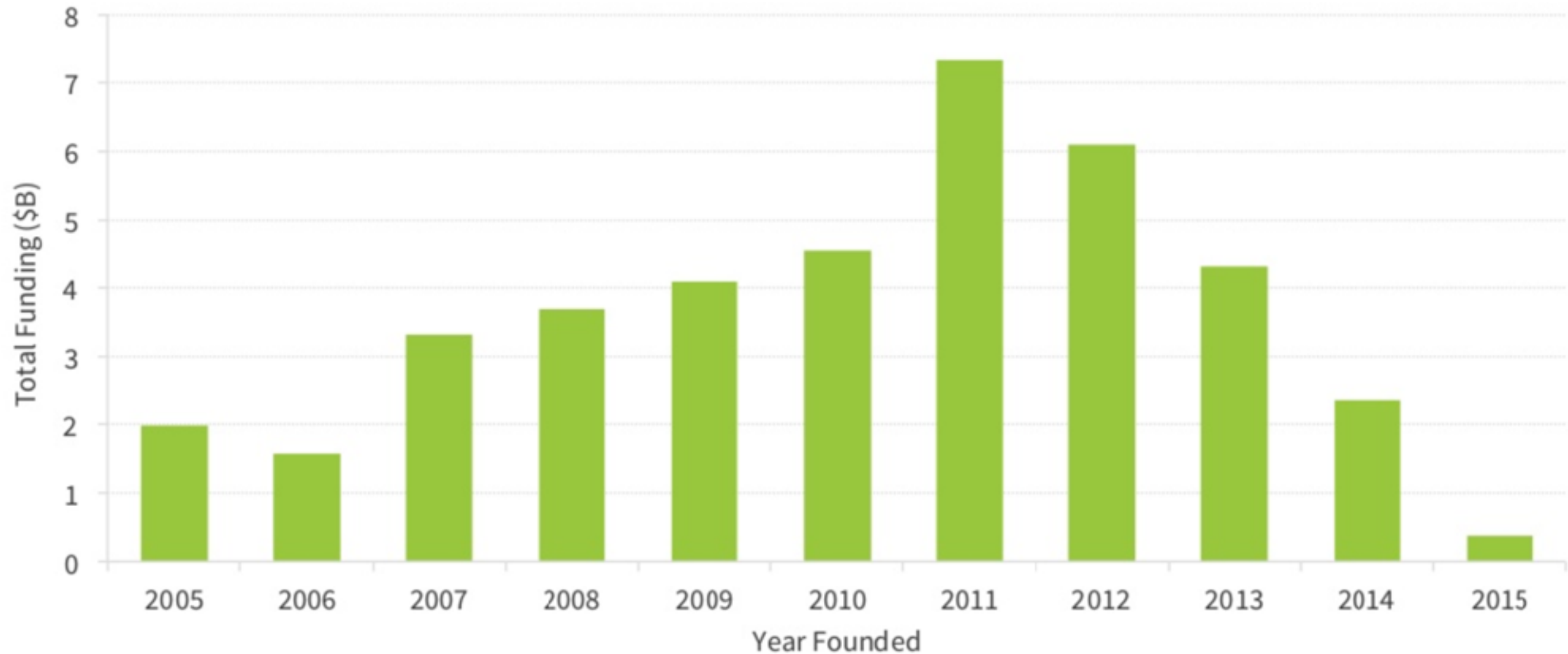
Financial Technology Funding By Type Over Time



Mid-age fintech startups lead in VC funding

Since 2005, **34% of total fintech funding** has gone into startups founded in 2011 and 2012

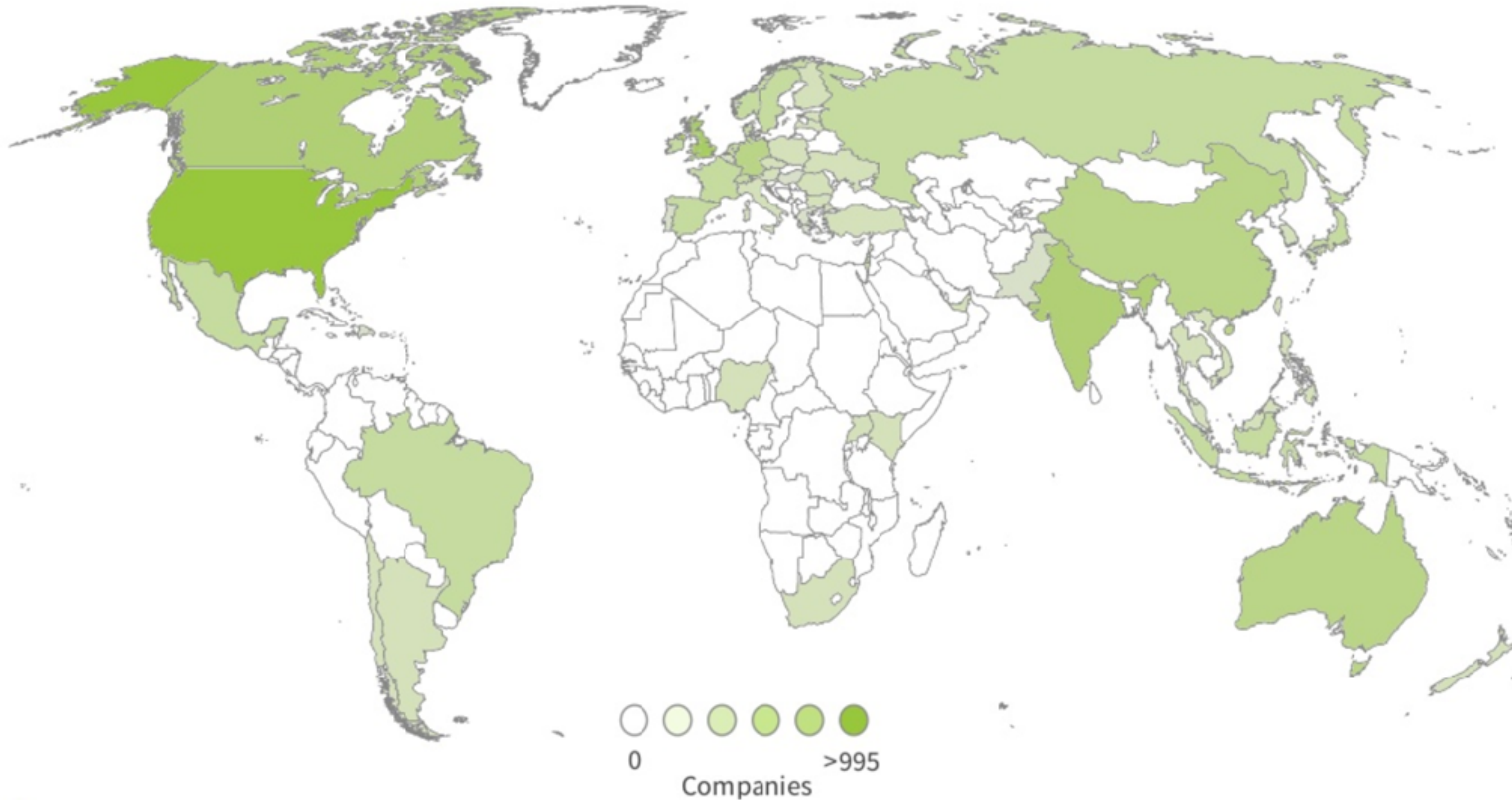
Financial Technology Funding By Vintage Year



4~5년이 지난 스타트업에 가장 많은 투자가 이뤄짐

Financial technology startups are a global phenomenon

Financial Technology Startup Count by Country

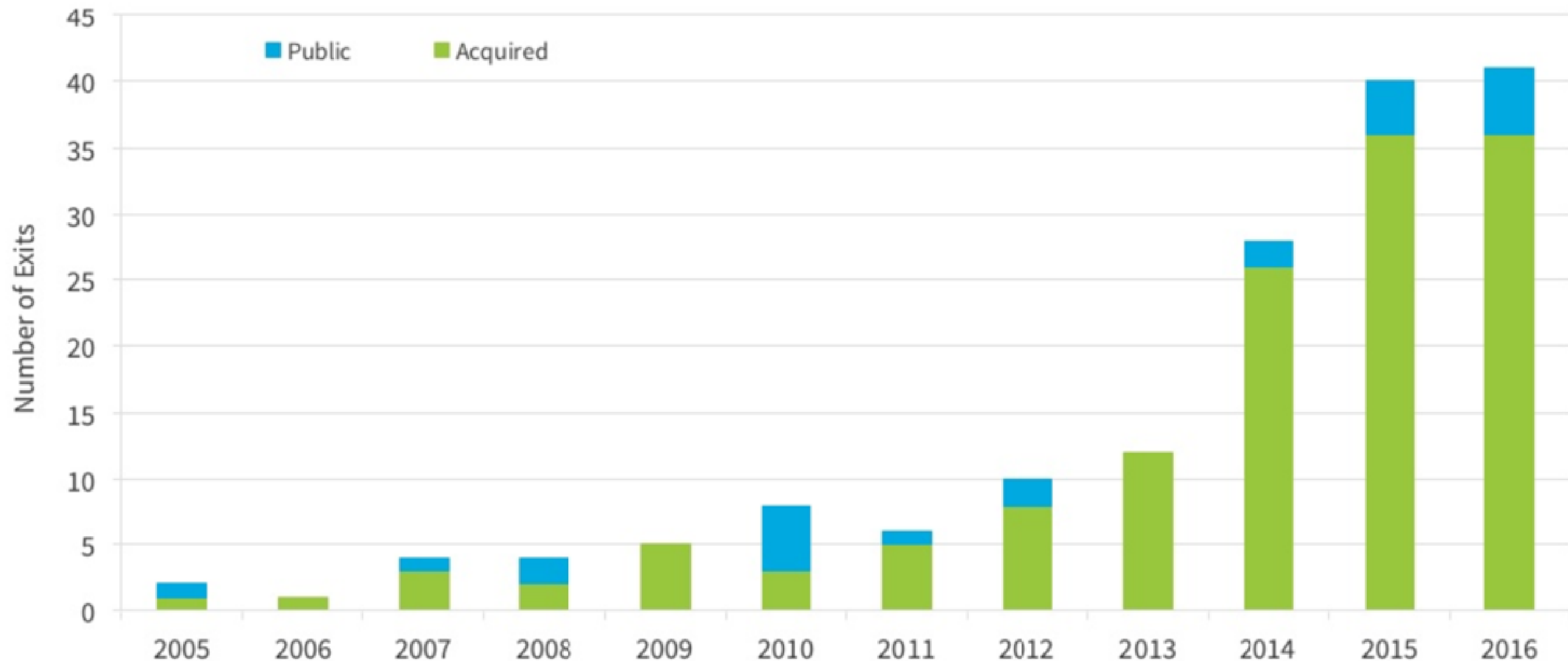


핀테크는 이제 글로벌한 현상

M&A dominates the growing set of fintech exit activity

Exits within the fintech sector ***grew by 400%*** between 2010 and 2015, with 2016 on pace to be the year with highest amount of exits

Financial Technology M&A and IPO Events Over Time

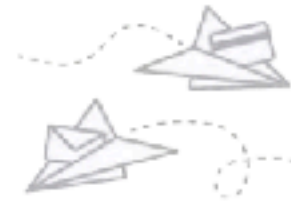


M&A도 활발하게 이뤄지기 시작



**어제 막 발표된 보고서. 50개 핀테크리딩기업과
50개의 새로 뜨는 기업을 선정해 발표.**

역시 대출과 결제가 가장 많음



LENDING (32)



PAYMENTS (18)



INSURANCE (12)



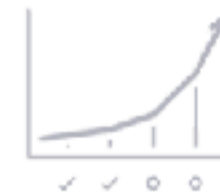
REGTECH (8)



DIGITAL CURRENCIES (5)



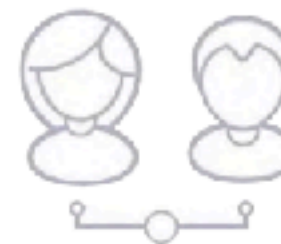
DATA & ANALYTICS (8)



CAPITAL MARKETS (3)



WEALTH (6)



CROWD FUNDING (2)



BLOCKCHAIN (5)



ACCOUNTING (1)

하지만 보험관련
핀테크회사도 급증하는 중

The Top 10 companies in the Fintech 100 2016:

1. Ant Financial - China
2. Qudian (Qufenqi) - China
3. Oscar - USA
4. Lufax - China
5. ZhongAn - China
6. Atom Bank - UK
7. Kreditech - Germany
8. Avant - USA
9. Sofi - USA
10. JD Finance - China



알리페이를 제공하는 회사

01

Ant Financial



"China has never been lacking banks; it has 200 of them, but we have an opportunity to use Internet methods, Internet technology, Internet thinking to disrupt traditional finance." - Lucy Peng

02

Qudian

학자금대출핀테크

趣店 Qudian.com



"Beijing-based Qudian, recently completed US\$ 9-digit Series E funding round and will soon announce investors and specific funding amounts. We also rolled out a new product, 'Quzu,' which allows users to pay their apartment rent in installments." - Luo Min

Oscar

보험핀테크

03

Oscar



"We started three years ago with the very distinct idea of creating a better user interface for healthcare, and most specifically health insurance." - Mario Schlosser

04

Lufax

P2P대출

陆金所LU.com



"While originally starting with peer to peer lending, LuFax has expanded into other financial service verticals." - Gregory Gibb



보험 핀테크 알리바바와 텐센트 등이 제휴

05

ZhongAn



"ZhongAn's business model is built on our Fintech capabilities with the aim to serve the new generations through their entire life cycle. Our mission is to redefine insurance in a connected world." - Chen Jing

06

Atom Bank

모바일은행+대출 영국회사



"We are creating an entirely new way to bank; a system that is based on what the customer needs and wants, rather than being focused on bank balance sheets." - Mark Mullen

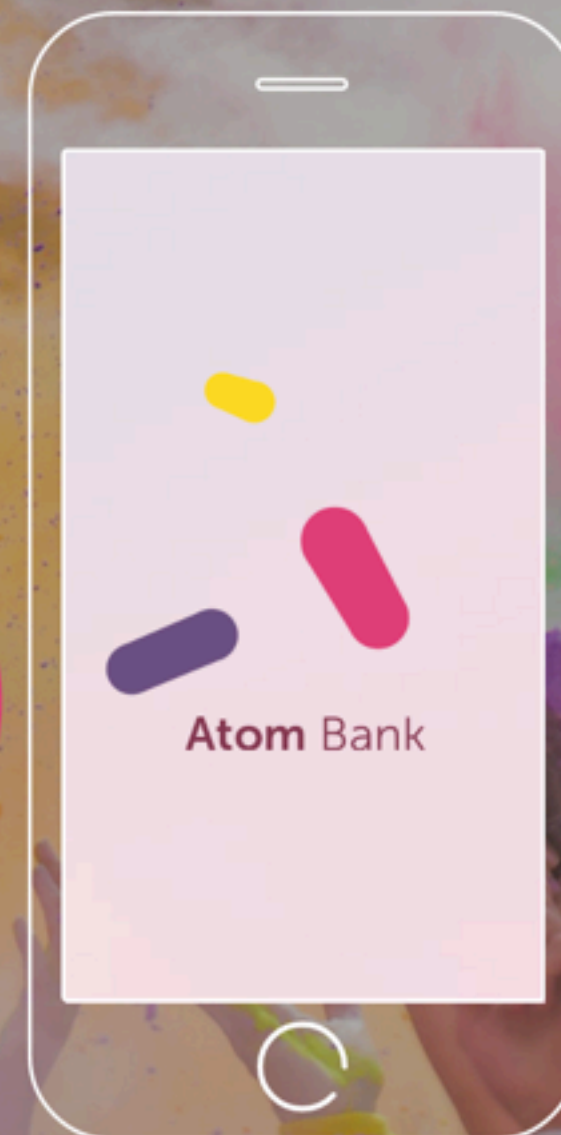


The future of banking, available today

We're the UK's first bank built exclusively for mobile. We're redefining what a bank should be, making things straightforward, personal and great value. What's more, we're always at hand, because we'll be packing an entire bank into our App.

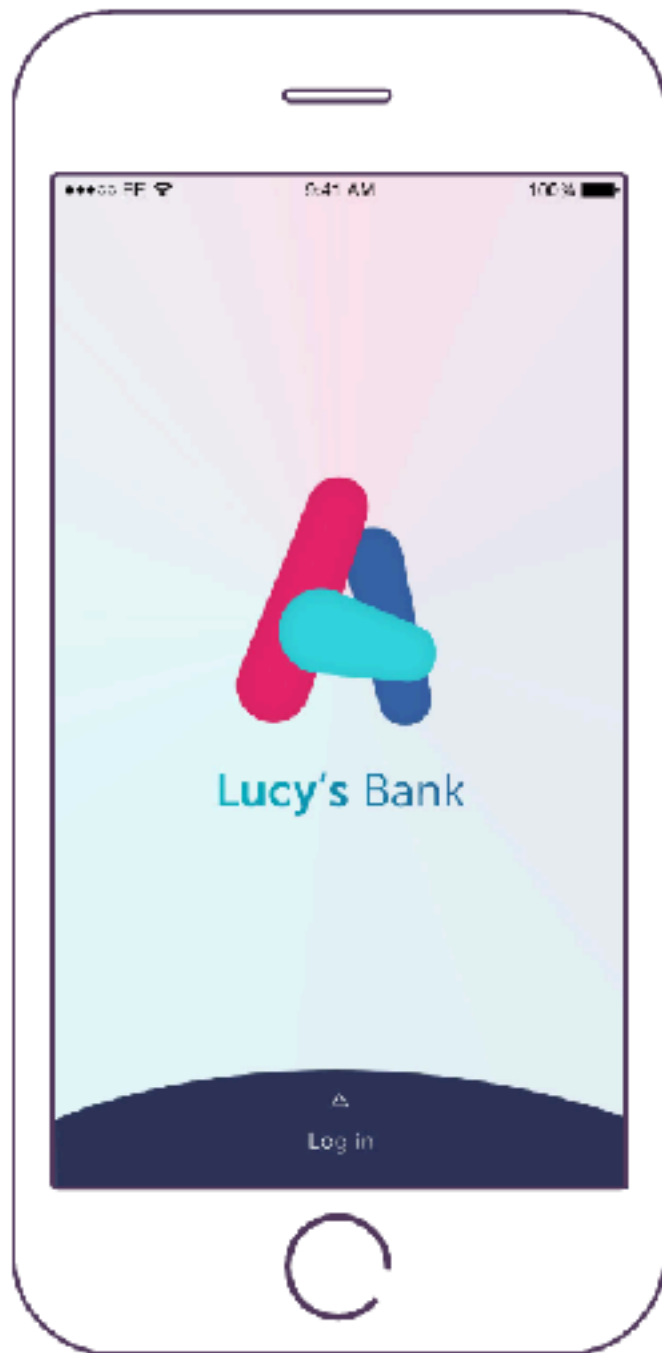
Want to find out more?

Enter your email



It's a pleasure, treasure

Our App is full of gems. Not only will you receive your own unique Atom logo, making our App truly personal, but you'll be able to name your bank whatever you want to. And when it comes to opening an account you'll be done in just a few taps.



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Want to be the first to know?

Enter your email



"Through Kreditech's technology we can perform a more precise credit rating to offer credit at fair and risk weighted conditions. With the new funding, we will continue advancing our scoring technology to continuously improve and expand our product offering." - Alexander Graubner-Müller

08

Avant

온라인대출

AVANT



"We're talking with all the big banks right now about how we can work together. We want to be a financial institution and a technology firm that's not a bank." - Al Goldstein



온라인대출

09
SoFi



"As we've always done, we'll continue to listen to our members and create products and experiences that make their lives better." - Dan Macklin



Finances can be complicated.
So we simplified things.

GET STARTED



Student Loan Refinancing



Mortgage Loans



Personal Loans



Wealth Management



Member Perks

Networking events, career strategy services,
an entrepreneur program, and more.

Save, invest, and earn with SoFi.

렌딩클럽 스캔들이후 P2P대출의 선두주자

SoFi

- 2011년 샌프란시스코에서 Mike Cagney 등이 학자금 대출 P2P회사로 창업.
- 미국 주요대학에서 학자금을 대출해주는데 펀딩은 동문들을 통해서 함.
- SoFi고객들을 서로 연결해주는 일종의 SNS역할.
- 2015년말 소프트뱅크에서 10억불 펀딩.
- 2016년 현재 120억불 대출 달성.

10

JD Finance



"Since its launch in 2013, JD Finance has built one of the most trusted financial technology platforms in China, with our top risk management technology and the additional expertise from our investors and partners, we look forward to significantly expanding JD Finance's service offerings and market reach." - Shengqiang Chen

The Stripe logo, consisting of the word "stripe" in a white, lowercase, sans-serif font, is centered on a purple background with abstract, overlapping geometric shapes in various shades of purple and pink.

stripe

stripe.com/radar

인공지능을 적용한 부정행위감지

Add a rule for allowing payments

All payments that match this rule will automatically be allowed.

allow if

Example rules

allow if :is_my_login_ip:

allow if :ip_address: = '192.168.1.101'

allow if :amount_in_usd: < 5.00 and :risk_level: != 'highest'

[Learn more about how to write rules >](#)

+ Add rule

329 blocked ...

0 blocked ...

DISABLED ...

핀테크대국 중국의 부상



중국의 부상
3년전 랭킹에는 단 한개의 회사.
지금은 톱 50중 8개. 톱 5중 4개.

CHINA VENTURE-BACKED FINTECH INVESTMENT ACTIVITY

China Fintech Investment Activity
VC-Backed Companies, Q1'15 – Q1'16



Top Deals

Lu.com

\$1.21B // Series B

JD Finance

\$1.01B // Series C

Duanrong

\$59M // Series B

Top Cities

Shanghai

5 Deals // \$1.3B

Source: The Pulse of Fintech, Q1 2016, Global Analysis of Fintech Venture Funding, KPMG International and CB Insights (data provided by CB Insights) May 25th, 2016.



조단위 핀테크투자가 이뤄지는 시장

China - The Largest Market



- Number of platforms: 1,575
- Total loan volume in 2014: US\$41.3 billion
- Number of lenders: 1.2 million
- Average loan term: 6.1 months
- Major players



Source: Wangdaizhijia



중국은 이미 세계최대의 P2P대출시장

Ant Financial: Small is Beautiful



앤티 파이낸셜의 IPO에 쏠린 관심

Alipay: for the Little Guys



3억5만천명 유저의 알리페이
1억5만천명 고객의 위어바오
100조원 수신

Opinion

중국 핀테크 혁신 4년의 명과 암*



연구위원 이성복
T (02) 3771-0657
E javanfish@kcmi.re.kr

중국의 핀테크 혁신은 한국보다 두세 배 앞서 있다. 한국에서는 2015년부터 핀테크 혁신이 본격적으로 논의되기 시작했지만, 중국에서는 2013년부터 핀테크 혁신이 본격적으로 시행하기 시작했다. 중국에서는 2013년을 인터넷금융의 원년이라고 부른다. 참고로 중국에서는 핀테크 혁신을 인터넷금융이라고 부른다. 중국의 핀테크 혁신은 짧은 기간 동안 다양한 금융분야에서 동시다발적으로 출현한 특징을 갖는다. 또한 온라인 P2P 대출시장 등과 같은 특정 금융 분야에서는 과열현상이 일어날 정도로 짧은 기간에 급성장하였다. 이 때문에 2015년부터 중국에서 핀테크 혁신의 부작용에 대한 우려가 제기되었다. 이에 대응하여 중국 정부는 인터넷금융의 건전한 발전을 위해 여러 대응책을 내놓고 있다. 그

출처 : 자본시장 연구원

중국의 핀테크 혁신

- 2013년 중국 인터넷금융 원년.
- 2016년 인터넷금융이 오프라인 금융을 잡아먹는 원년이 될 것.(텐센트)
- 중국정부는 핀테크혁신을 지원하기 위해 문제가 터지면 사후적으로 규제하면 된다는 정책기조 유지.

인터넷금융의 건전한 발전을 위한 지도의견 (중국정부 10개부처 합동발표)

- 중국정부는 기본적으로 인터넷금융의 혁신을 장려하고 안정적인 발전을 지지한다.
- 기존 금융회사의 역할을 신생 핀테크 기업과 협업하는 것으로 규정한다.
- 신생 핀테크 기업의 자금조달과 상장을 지원한다.

중국의 핀테크 혁신 발전 배경

- 정부의 적극적인 지원 (사후규제, 소비자의 명확한 자기책임)
- 금리규제로 생긴 틈새시장 (IT기업들이 이 틈새를 효과적으로 공략)
- 신용정보서비스 공급 부족
- 지급결제 인프라 취약

중국의 핀테크활성화에 비추어 한국의 핀테크활성화를 저해하는 문제점

- 금융서비스는 대면으로 제공되어야 한다는 전제
- 은행중심으로 발전한 금융시스템의 한계

일본의 핀테크

あなたの銀行とのつきあい方が変わる

個人資産管理 Personal Financial Management
融資 Lending
決済 Payments
投資支援 Investment Advisory
経営業務支援 Accounting
暗号通貨 Cryptocurrency
AI Application Programming Interface
AI Artificial Intelligence
ブロックチェーン Blockchain

テクノロジーが落かす
金融の常識

FinTech 革命

日経BPムック

狂騒曲に踊る米国、余波が

ついに日本上陸



「動向」「技術」「課題」全部丸わかり
メガバンク3行、担当者の本音

スタートアップと次々手を握る金融機関／人工知能が数分で融資を審査する
モバイル決済は早くも第2ステージへ／形を変えて影響を及ぼすビットコイン

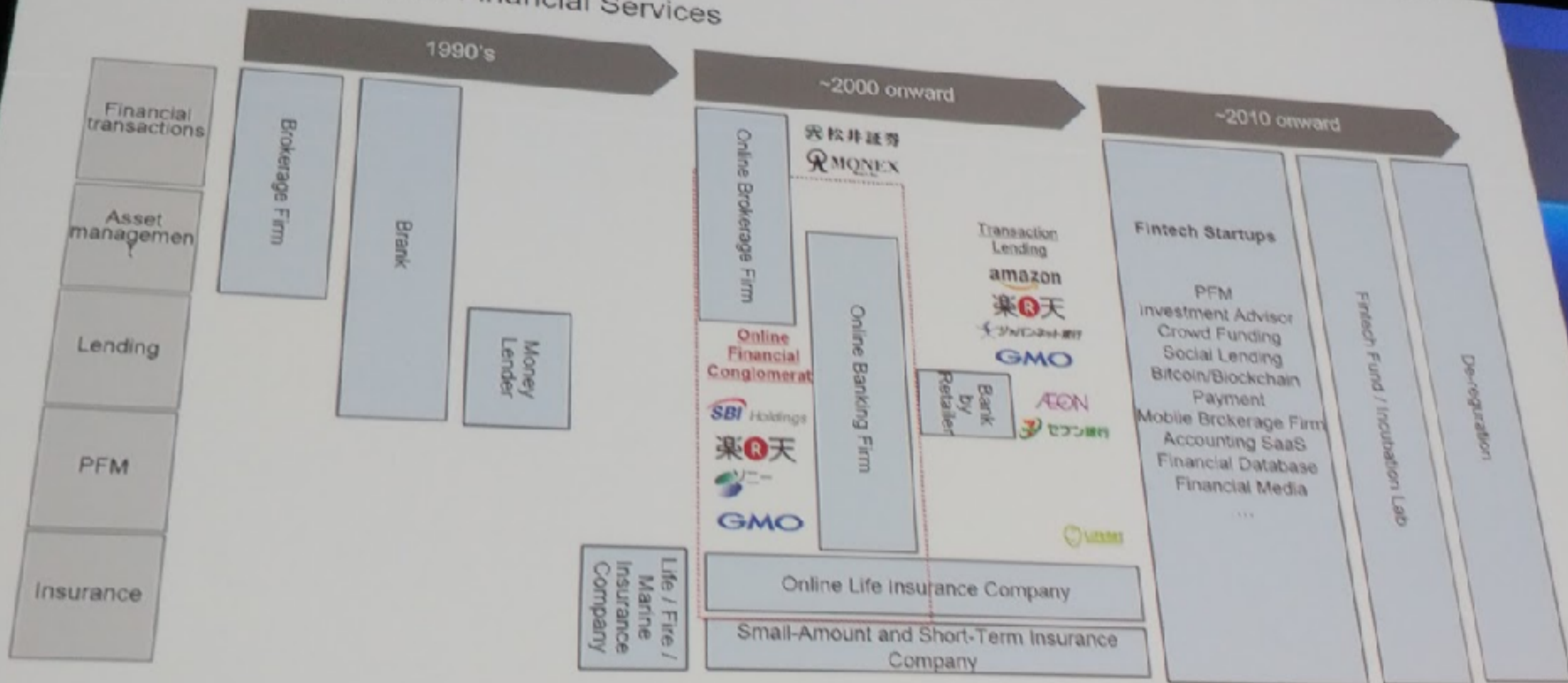
"핀테크 혁명이 일본에 상륙했다!"



YJ Capital 히라야마 CEO의 발표

Key Trend 1: Fintech

Evolution of Japanese Financial Services

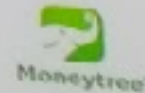
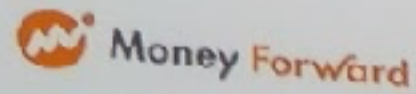


Source: Public information

Key Trend 1: Fintech (Cont'd)

Select Startups

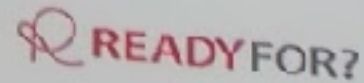
PFM



Investment Advisor



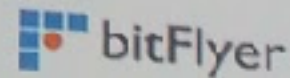
Crowd Funding



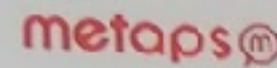
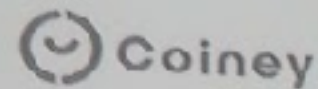
Social Lending



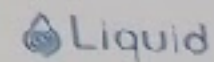
Bitcoin/Blockchain



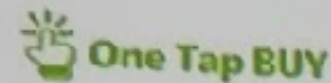
Payment



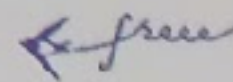
Kanmu



Mobile Brokerage Firm



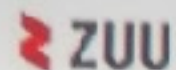
Accounting SaaS



Financial Database



Financial Media



일본의 주요 핀테크기업들

SoftBank-Mizuho fintech venture to dispense loans in 30 minutes

KENTARO IWAMOTO, Nikkei staff writer

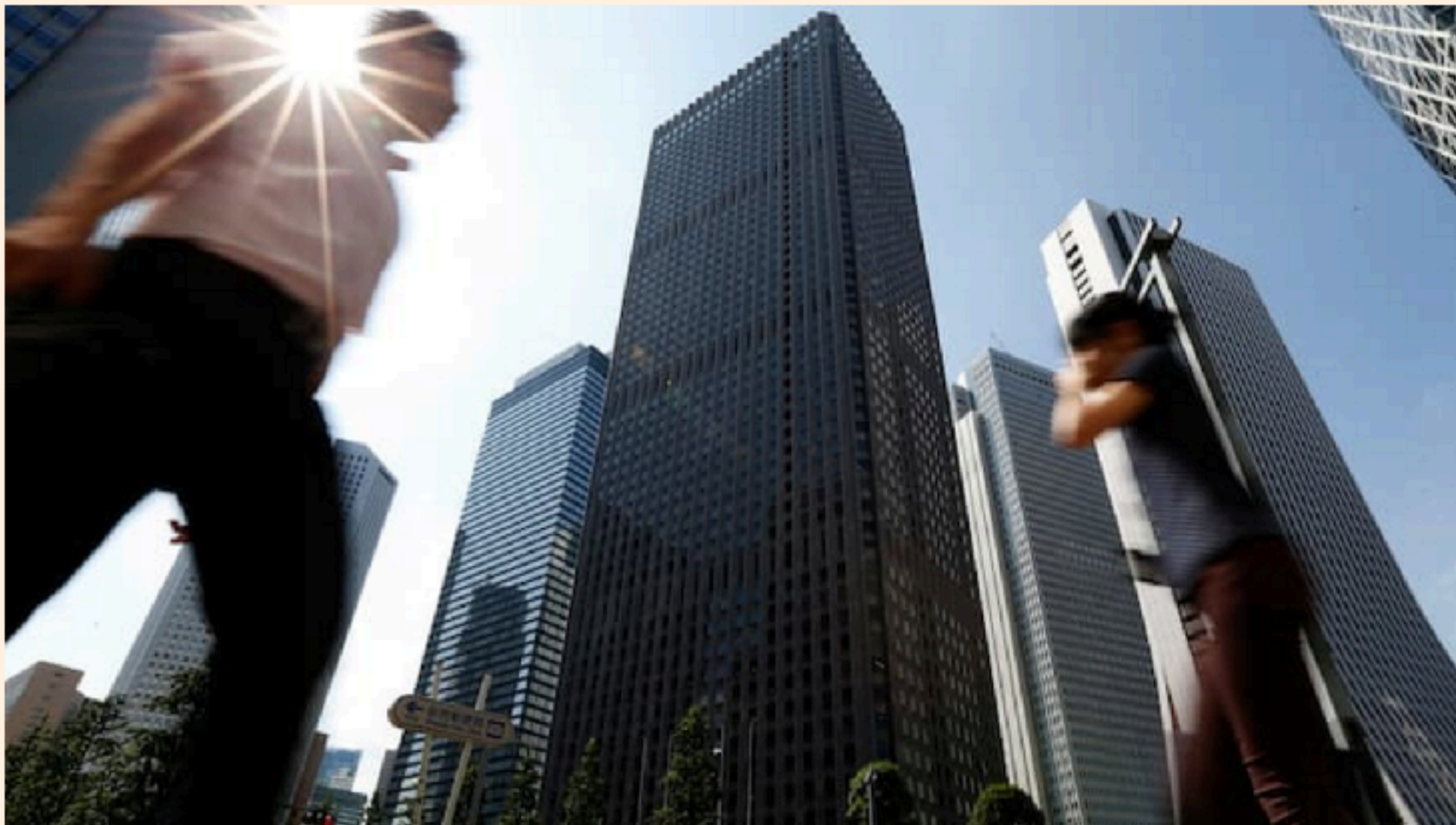


Mizuho's Yasuhiro Sato, left, and SoftBank's Masayoshi Son announce their joint venture in Tokyo on Sept. 15.

소프트뱅크와 미즈호은행의 조인트벤처 스마트폰 렌딩회사

Japan banks target fintech start-ups after law change

Change to 5% ownership cap part of national effort to push financial technology



**일본의 은행들이 테크기업의
5%이상을 소유할 수 있도록 허용**



개인자산관리 머니트리



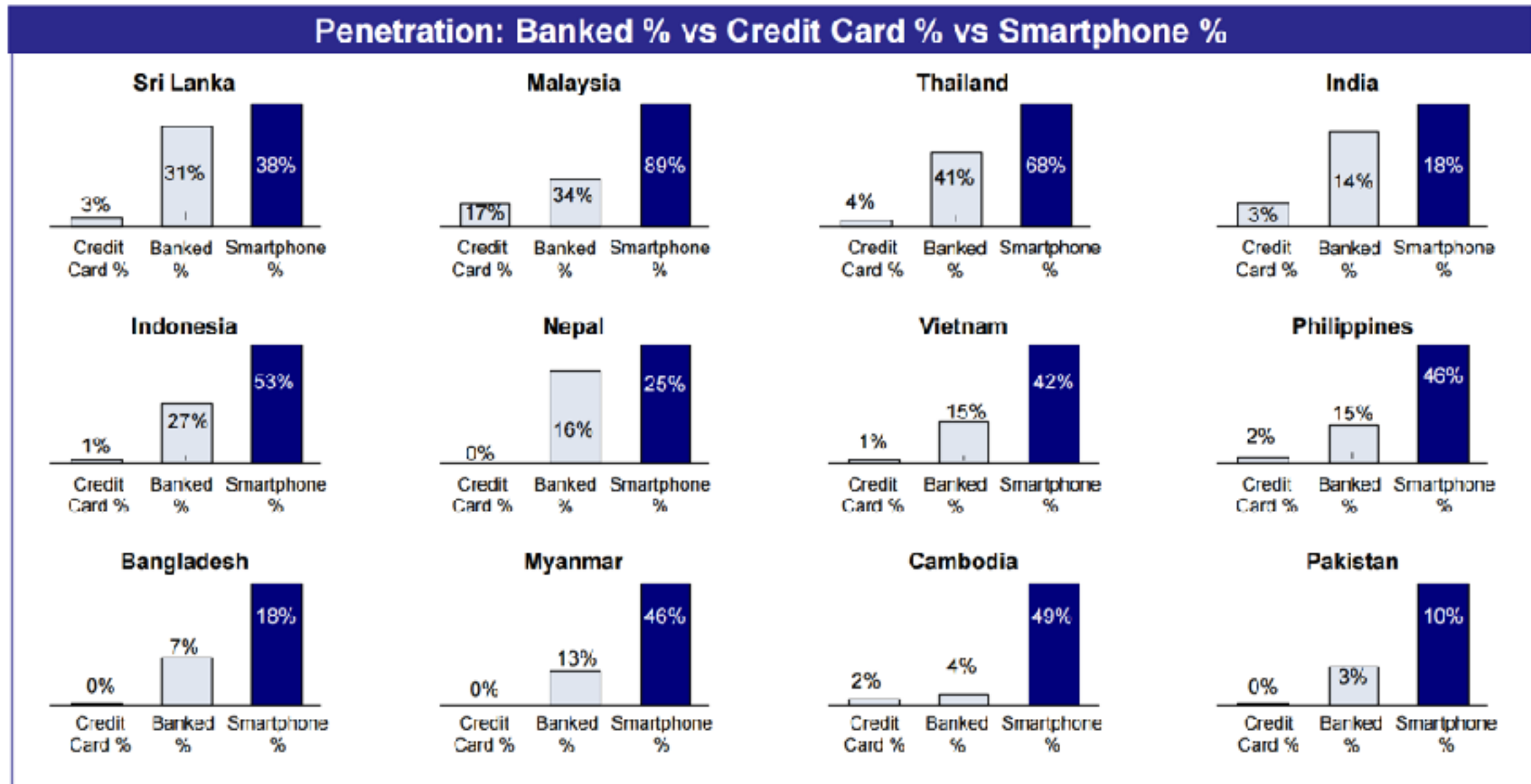
은행계좌, 카드, 포인트 등 다양한 계좌를 통합관리



일본의 3대 메가뱅크가 모두 투자

동남아시아의 핀테크

For richer MFS services, Smartphones are already the logical primary financial access tool; by 2020 Smartphone penetration will reach 100% **axiata**



Source: World Bank, Minorsa, GSMA, Asia Foundation, Internal Analysis

Note: "Unbanked" are defined as adults above 15 who do not have access to a formal savings account

스마트폰이 금융에 다가가는 가장 중요한 채널로 부상



Source: Lauren Serota

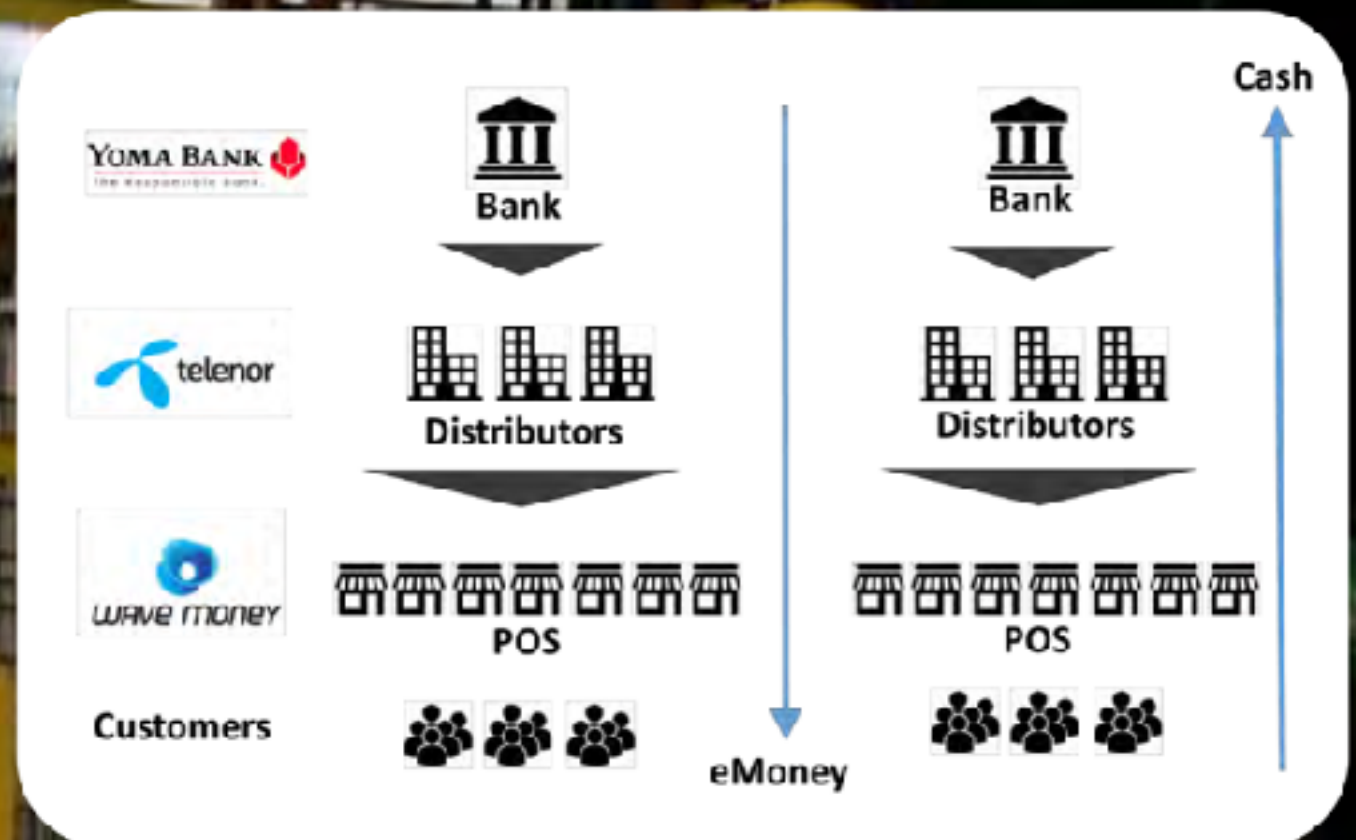


Source: Lauren Serota

Only 6% of the population use more than one financial services product in Myanmar. 49% of people are completely financially excluded.

인구의 6%만 금융서비스를 이용하는 미얀마의 경우

Distribution & Partnerships



스마트폰에 기반해 미얀마에서 성장중인 웨이브머니




SoftBank
Ventures Korea

인도네시아의 경우



BANKABLE
21.8%

A photograph of a rural landscape featuring a lush green rice field in the foreground. In the background, there is a traditional house with a thatched roof and a dense forest of tropical trees. Two people are visible in the field; one on the left is wearing a white shirt and dark pants, and another on the right is wearing a light-colored shirt and dark pants. A semi-transparent grey rectangular box is overlaid on the center of the image, containing the text 'RURAL UNBANKED 78.2%'.

**RURAL
UNBANKED 78.2%**

THIS POTENTIAL MARKET IS OPENING OTHER VERTICALS:



Financial Inclusion



Agriculture Related Technology

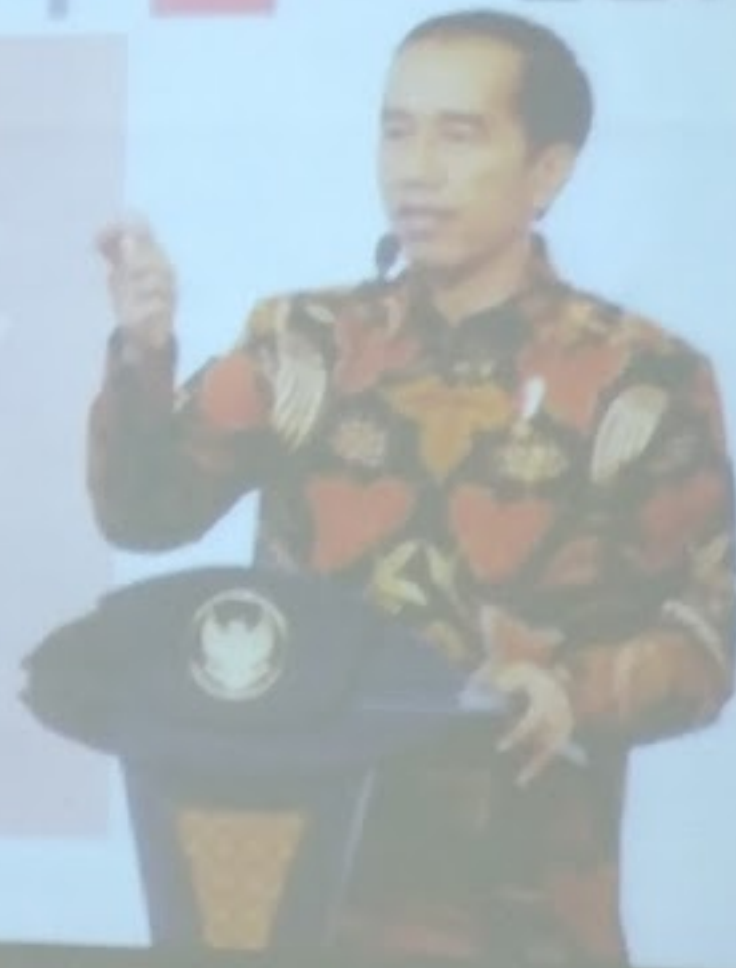
Financial Inclusion이 국가적 과제로 부상

FESTIVAL & CONFERENCE

29 - 3
AUGUS
2016

I urge all parties to participate in fintech, IT and financial technology. I will continue to discuss and allow for breakthroughs for digital applications, so as to increase our financial inclusion. Let us together build synergy.

Joko Widodo
President of Indonesia



**조코위 대통령이 Fintech로 Financial inclusion을
이뤄야 한다고 강조**

핀테크의 미래

핀테크의 미래

- P2P 스몰비즈니스
- B2B 핀테크
- IoT와 금융의 결합
- 보험과 테크의 결합 : Smart meters?
- Alexa가 처리해주는 금융

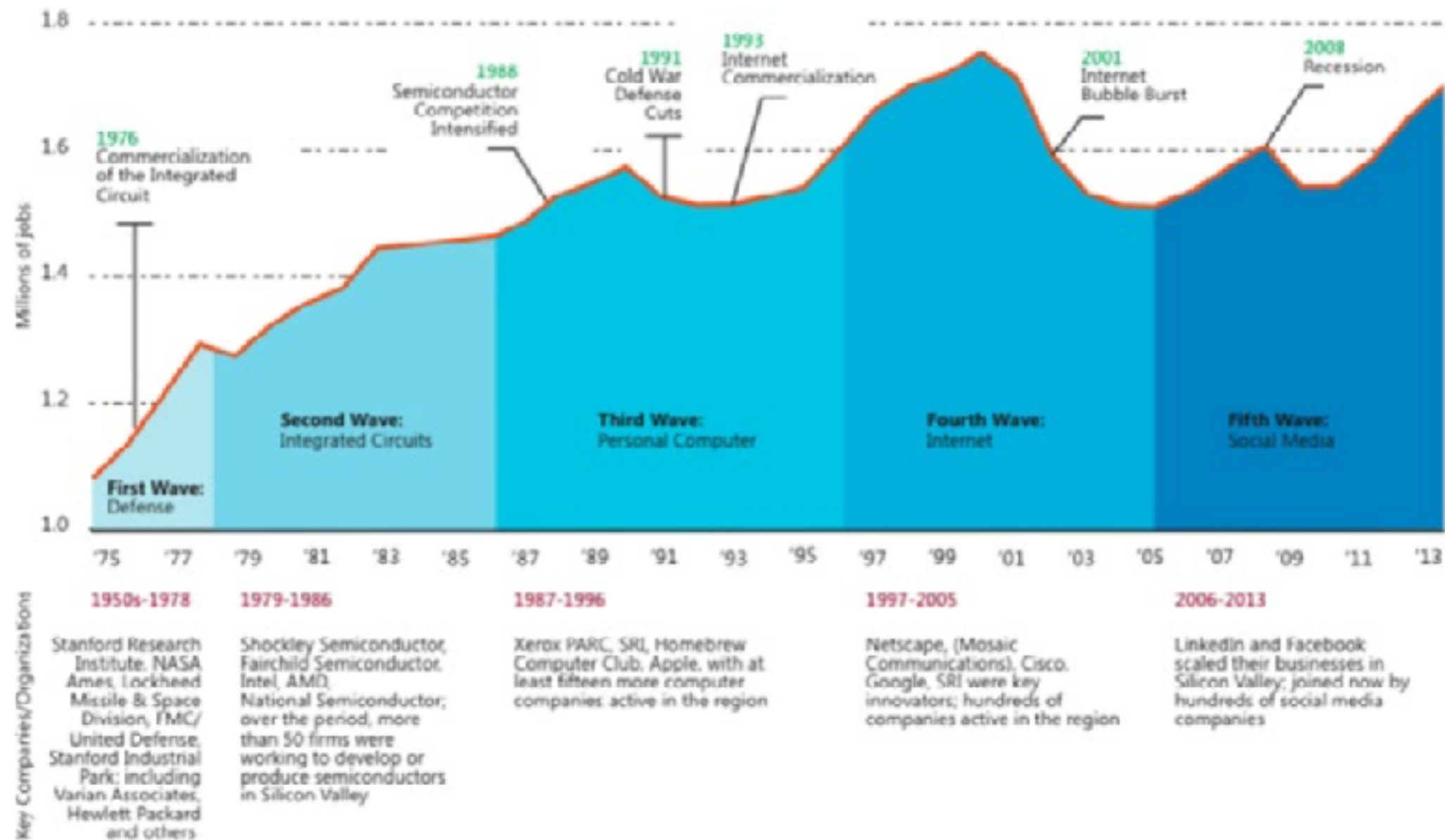
단기적으로 일어날 수 있는 일

- 경제불황으로 문을 닫는 스타트업
- 지급불능이 되는 핀테크 대출 상품
- 데이터 유출 사고
- 따라서 각종 규제에 증가
- 핀테크회사에 대한 투자위축

2000년 닷컴버블붕괴



“실리콘밸리는 끝났다”



새로운 시작을 위한 조정기였다
이후 구글, 페이스북, 우버 등 등장

이제 겨우 시작

- 스마트폰 혁명
- 전기차, 자율주행자동차-테슬라, 구글카
- 공유경제 - 우버, 에어비앤비
- 인공지능 - 알파고, 알렉사, 시리의 경쟁
- 소셜네트워크로 전 인류가 촘촘히 연결된 시대

핀테크의 가능성은?

“Unbundling”からの“Personalization”



**금융은 개인화되서
스마트폰안으로 들어가는 시대**



“벤모(Venmo)가 동사로 쓰여지고 있다.”

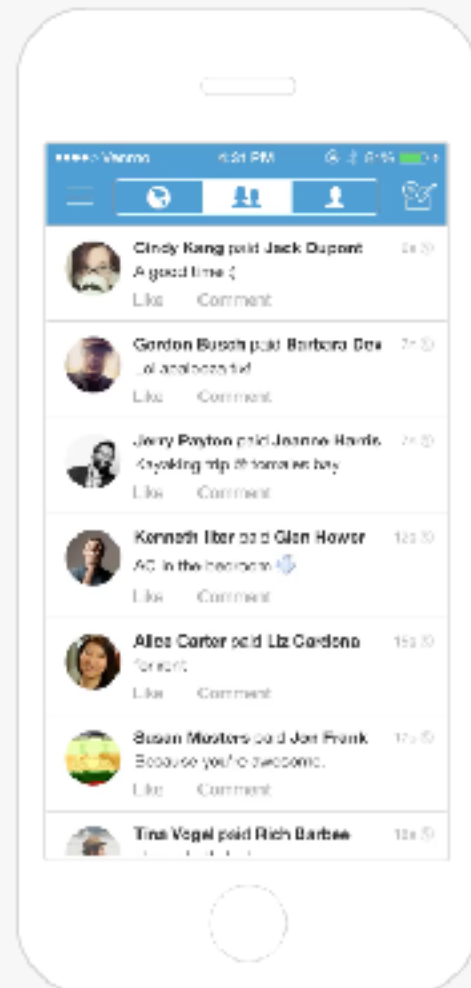
venmo

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[Security](#)

[Get in touch](#)

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Send money securely

Pay anyone instantly using money you have in Venmo or link a bank account or debit card in seconds.

“벤모(Venmo)가 동사로 쓰여지고 있다.”

KOREAN FINTECH STARTUP MAP 2015

Ver. 1.2
Last Updated on Nov 12, 2015

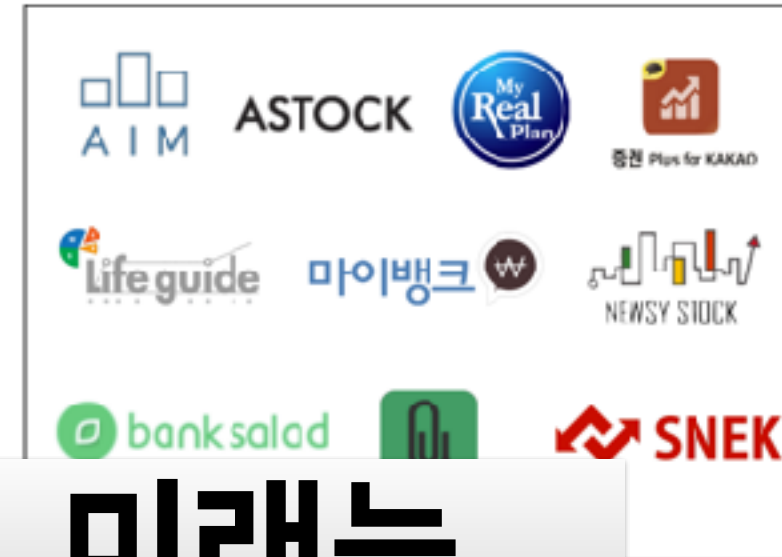
Payments



Bitcoin



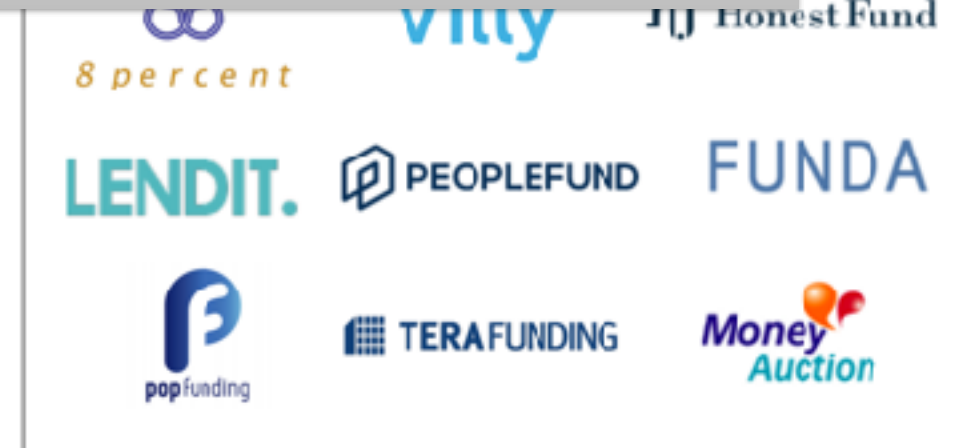
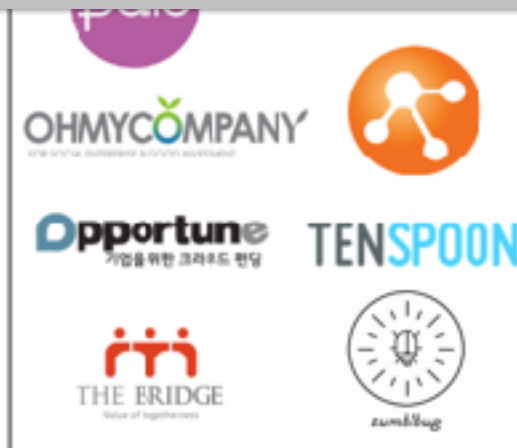
Personal Finance



Remittances



Security



**한국핀테크의 미래는
스타트업에 달려있습니다!**

카테고리별 순서: 기업의 영문명 순서

PDF 파일을 다운 받고 스타트업의 로고를 클릭하면,
해당 스타트업의 홈페이지로 갈 수 있습니다.





**STARTUP
ALLIANCE**

감사합니다