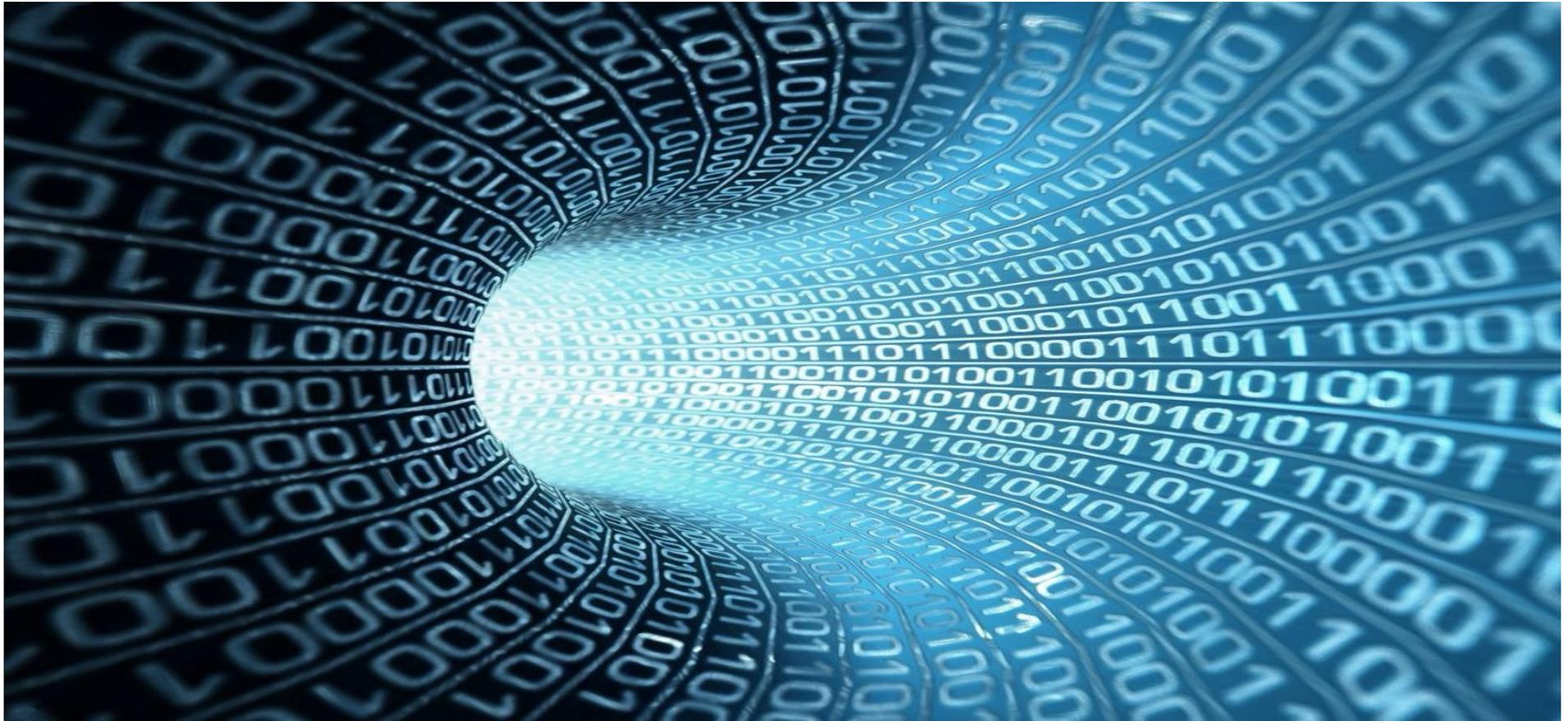
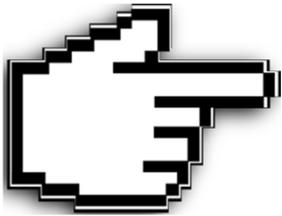


Transformación Digital: Retos y oportunidades para la industria financiera



Transformación Digital: Retos y oportunidades para la industria financiera



- **Transformación Digital > Un fenómeno sin fronteras**
- **Transformación Digital en banca > la Revolución FinTech.**
- **La Respuesta BBVA**



DISRUPCIÓN

PayPal™



Bitcoin

airbnb™



skype™



Alibaba Group
阿里巴巴集团

¿Y si....?

Google™
Bank

DISRUPCIÓN DIGITAL

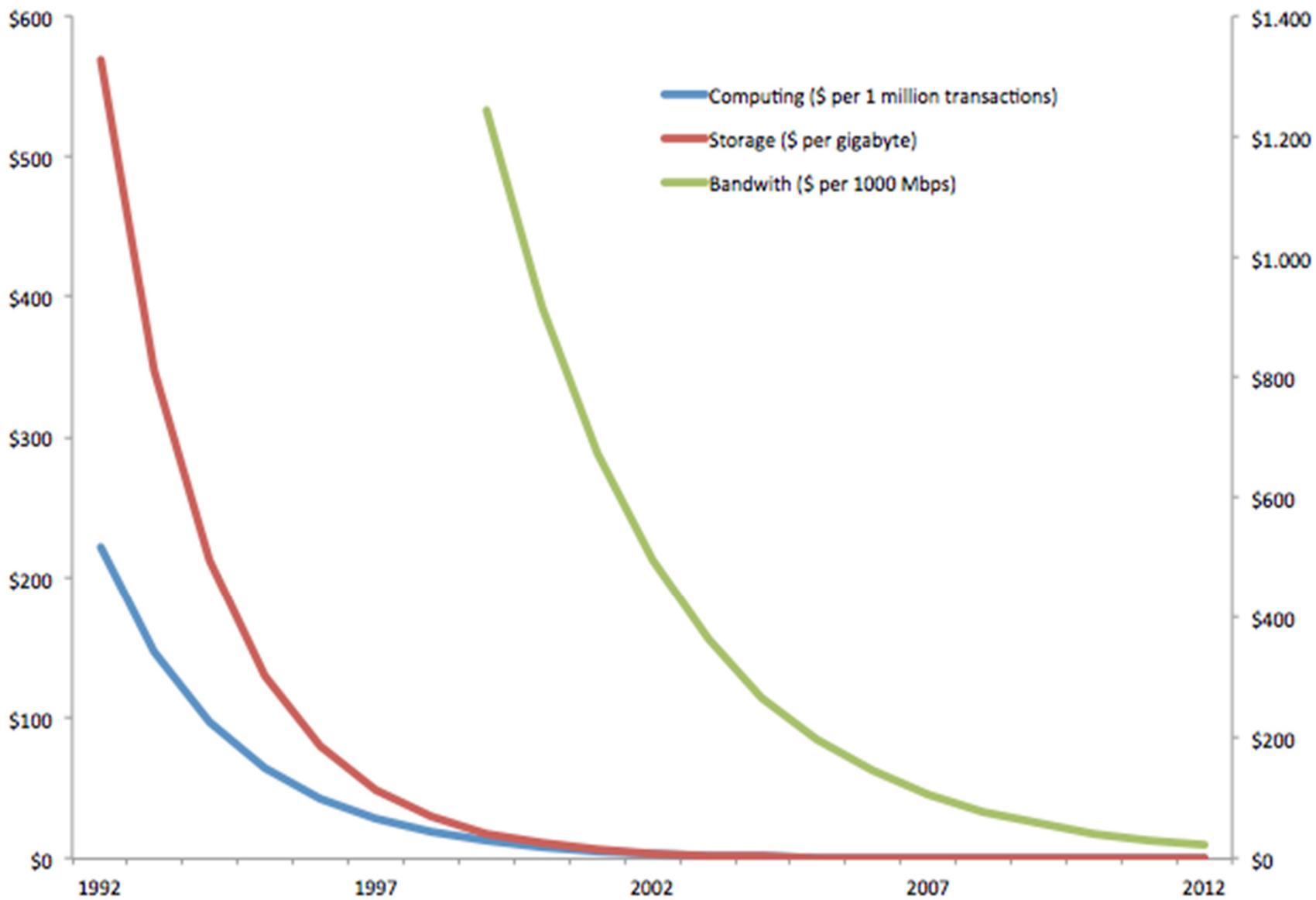


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New
Rules





Extrema Reducción de costes

Distintas Industrias

Distintas Etapas



MEDIA



RETAIL



TELECOM, INSURANCE & BANKING



CONSUMER Pckg'd Goods



AUTOMOTIVE



LOGISTICS



HEALTHCARE



ENERGY

-  Disrupción **REAL**
-  Disrupción **Going on**
-  Disrupción **Potencial**

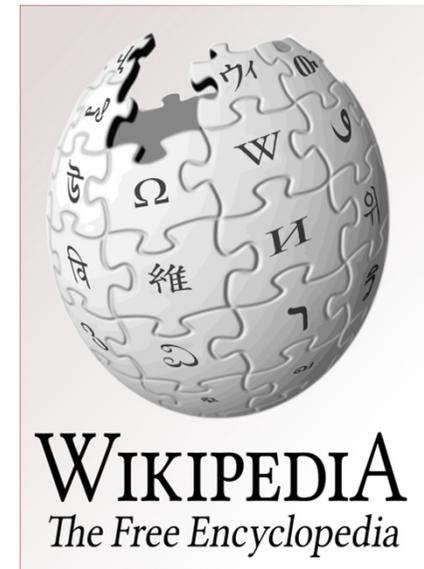
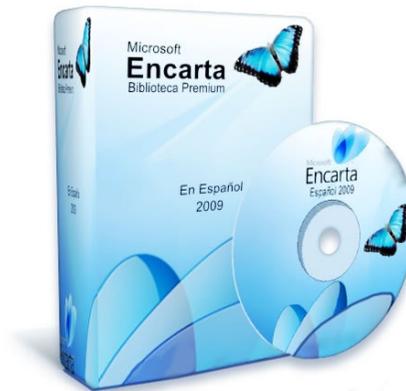
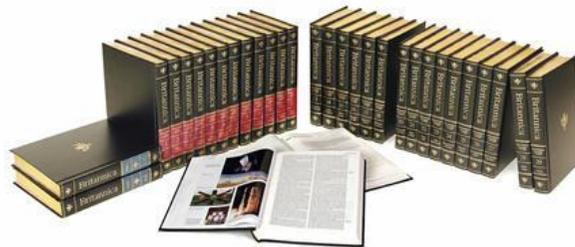
DISRUPCIÓN DIGITAL



Digitalización



Transformación Digital





Transforma Tu Negocio

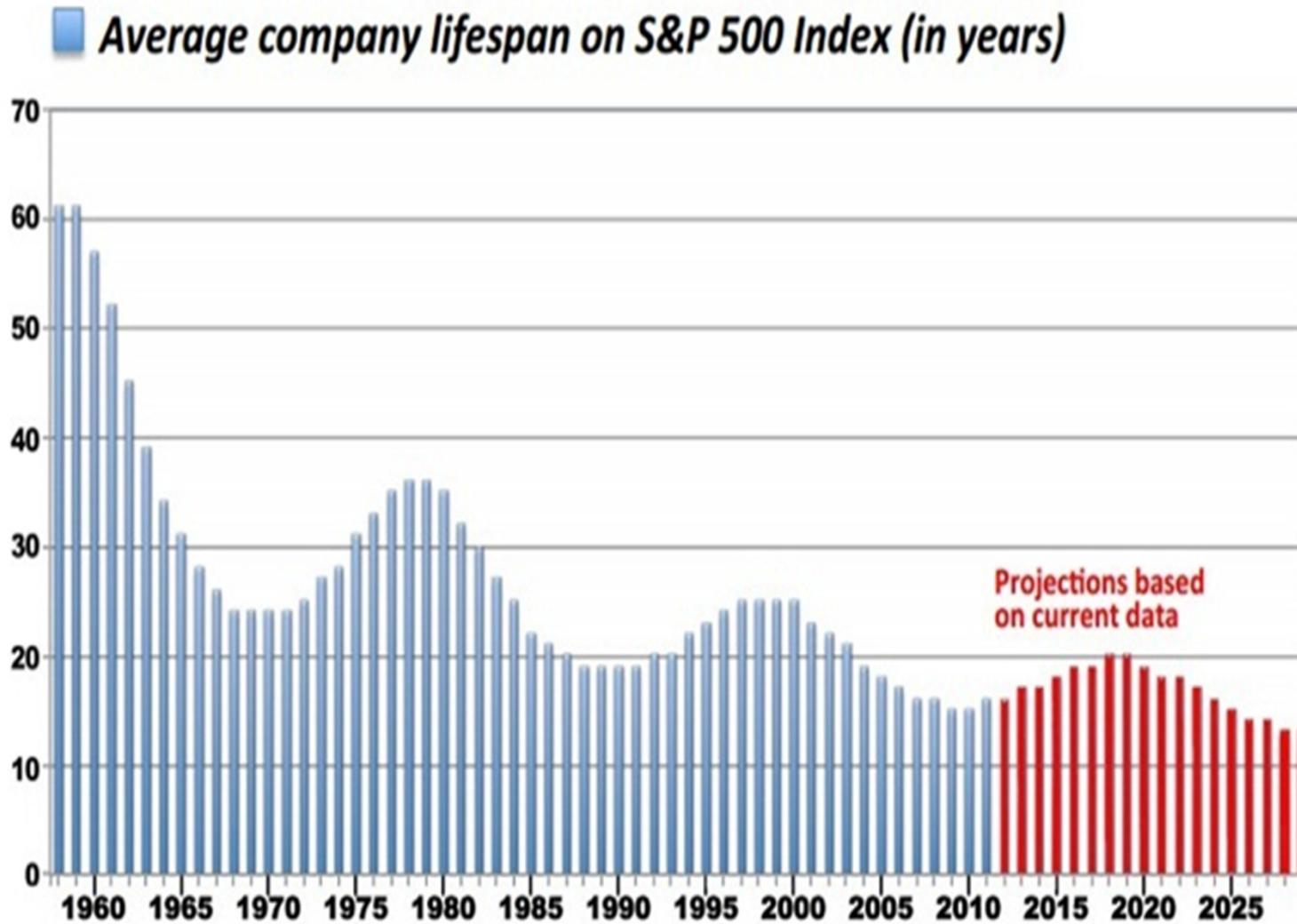
*Talento & Cultura
Lean & Agile
Try & Error
Digital Mindset*



*Digital Sales
Redes Sociales SEO-SEM
UX .
Engagement 2.0...*

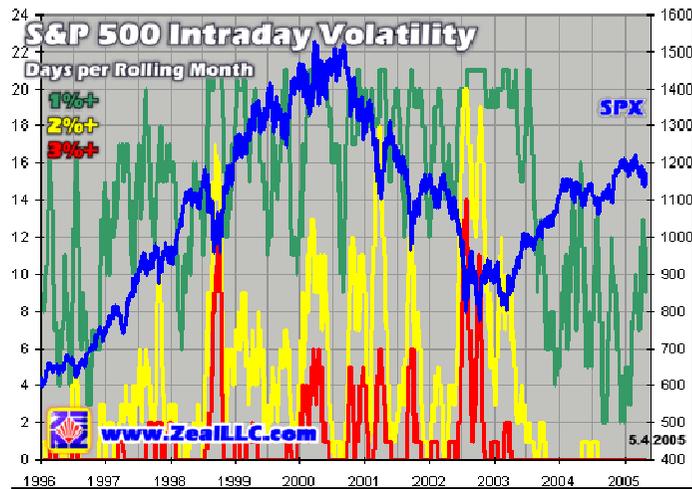
Transforma Tu Organización

Average large corporate life expectancy



Source: Innosight

V.U.C.A.



volatilidad



Incertidumbre

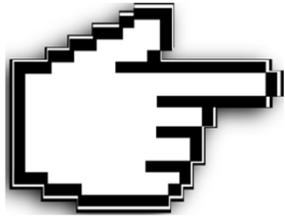


Complejo



Ambiguo

Transformación Digital: Retos y oportunidades para la industria financiera



- **Transformación Digital > Un fenómeno sin fronteras**
- **Transformación Digital en banca > la Revolución FinTech.**
- **La Respuesta BBVA**



Distintas Industrias



Distintas Etapas



-  Disrupción **REAL**
-  Disrupción **Going on**
-  Disrupción **Potencial**

A portrait of Bill Gates, the Chairman of Microsoft, wearing glasses and a blue button-down shirt. The background is a solid blue color. A dark grey horizontal band is overlaid across the middle of the image, containing white text.

BANKING IS NECESSARY BUT BANKS ARE NOT
Bill Gates, Microsoft Chairman, 1994



FAST FEED

SORRY BANKS, MILLENNIALS HATE YOU

A THREE-YEAR STUDY FINDS THAT MILLENNIALS ARE LOOKING FOR WAYS TO LIVE A BANK-FREE EXISTENCE IN THE FUTURE.

BY ALICE TRUONG



30



216



466



1.6k



1.4k

<http://www.fastcompany.com/3027197/fast-feed/sorry-banks-millennials-hate-you>
<https://www.flickr.com/photos/59937401%40N07/5857241172/sizes/l/>



Lending

Personal Finance

Payments

Retail Investments

FinTech

248 Companies
\$3.4B Funding

See the updated scan and more:
venturescanner.com/scans/financial-technology

Institutional Investments

Equity Financing

Remittances

Consumer Banking

Financial Research

Banking Infrastructure

Venture Scanner

Fintech Startups **Disaggregating** the Value Chain

Personal Finances



Investment and Wealth Management



Lending



Equity and Debt Financing



Payments & Wholesale Markets



Cryptocurrencies



Personal advisory



Bank Transactions Data and Services





Not only logos. **exponential Growth**



Source: Company Data

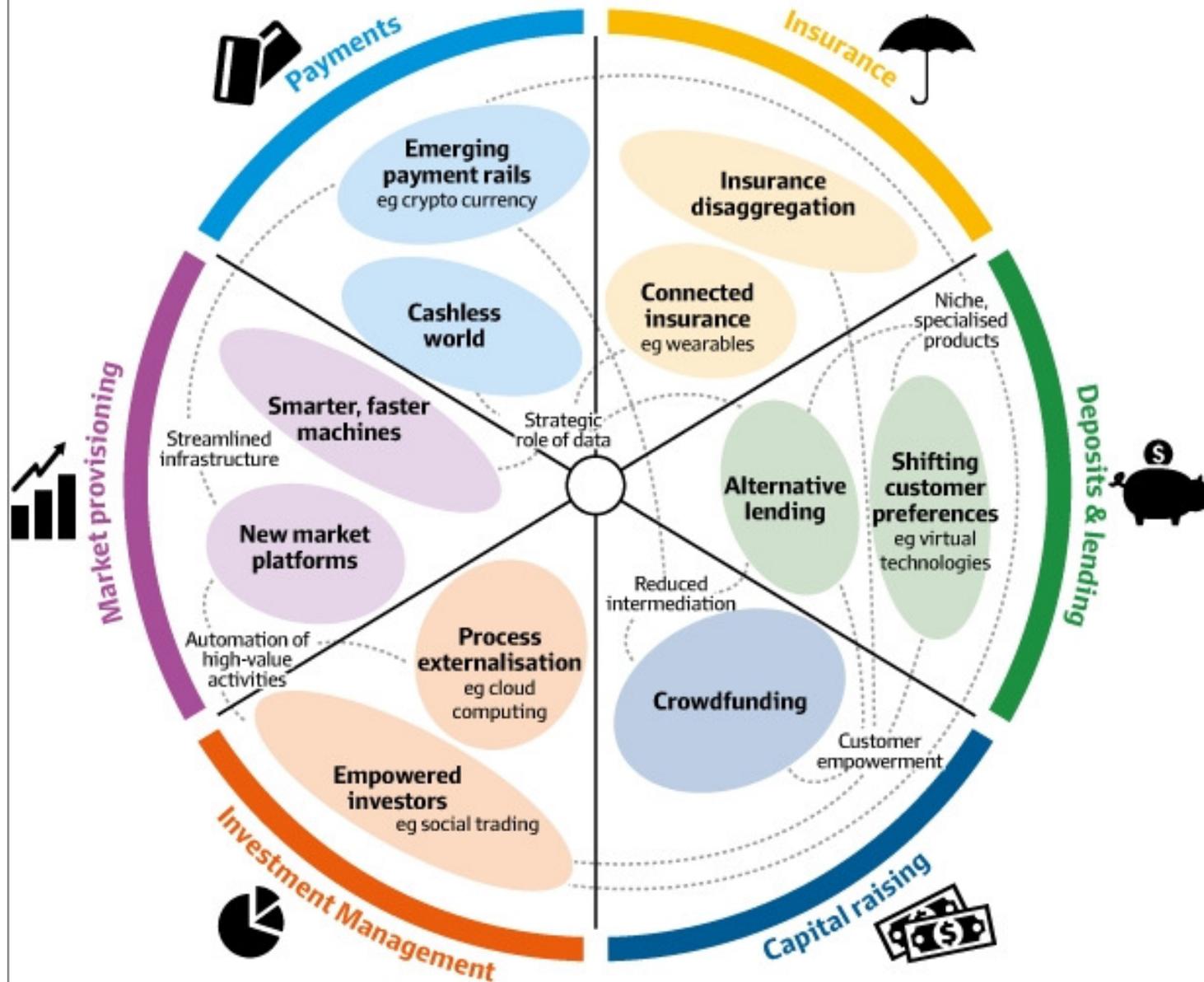




 **TransferWise**

Wheel of disruption

Six clusters of financial services innovation



SOURCE: WORLD ECONOMIC FORUM

FINTECH in Spain



121 companies in Spain,

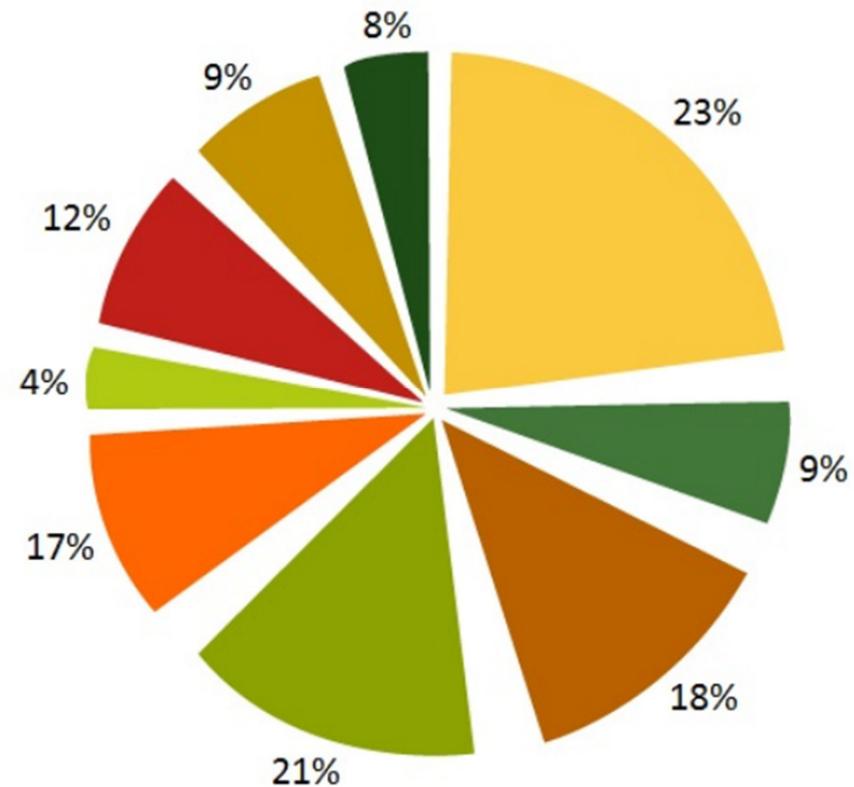
totaling **€130 million** in investment in 2015, up from €93 million in 2014.

Companies specializing in **payment** methods and loans are the two largest groups of fintech companies in Spain, representing 23% and 21% of the market respectively.

They are followed by financial aggregators, and crowdlending companies, with 18% and 17% respectively.

TIPO DE ACTIVIDAD

- PFM
- PAGOS
- DIVISAS
- BITCOIN
- CROWDFUNDING
- CROWDLENDING
- HERRAMIENTAS DE INVERSIÓN
- PRÉSTAMOS
- DATOS FINANCIEROS



¿Pueden
los
grandes

....

Ser
agiles?



Transformación Digital: Retos y oportunidades para la industria financiera

- **Transformación Digital > Un fenómeno sin fronteras**
- **Transformación Digital en banca > la Revolución FinTech.**
- **La Respuesta BBVA**



Strategic objectives

**Transforming our Current
Business**

**Launching New Digital
Businesses**

BUSINESS
INSIDER



"At BBVA we're doing it in two big ways. One is by transforming the operations of the incumbent banks that we own. That's slow, it's a grinding change, and it takes a lot of effort. But we are actually making a lot of progress... The other side is really **being a challenger.** We have a division that is called new digital businesses. That is in charge of reinventing BBVA from the outside."

"What's happening is the way we relate to our customers is changing, it's changing very fast, and it's happening because of the innovation technology allows and the way people embrace it."

3 ways

New Digital Business

Internal
Ventures

External
Ventures

Digital
M&A

Internal Ventures

Nimble
Simple Payments & Easy Business



BBVA

DATA & ANALYTICS

WIZZO :
Connected Money

Invitaciones por aquí
Escribe tu email o código de invitación y sé de los primeros en conectar tu dinero con tu vida

email o código

Enviar

Una nueva forma de mover tu dinero cómo y cuando quieras

Una app web y móvil donde puedes hacer botes con tus amigos, enviarles dinero o pedirselo cuando lo necesites con un solo clic

ver vídeo

External Ventures

Direct Investments

PROSPER[®]

Online marketplace for consumer loans

 **coinbase**

Bitcoin platform for consumer wallet, merchant processing and developer tools

INSIKT

Alternative affordable lending and investment syndication platform

DocuSign[®]

Digital transaction management software

 **PERSONAL CAPITAL**

Personal financial management and digital wealth management platform

 **taulia**[™]
Pay early. Pay less.

Cloud-based invoice, payment and dynamic discounting software

 **sum up**[®]

Chip + pin mobile point of sale solution

RADIUS[®]

Sales and marketing intelligence software

Ribbit Capital

Silicon Valley based VC firm focused on financial services

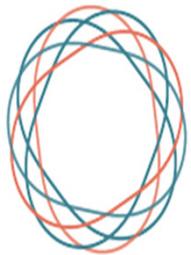
500startups

Silicon Valley based VC firm focused on early stage global opportunities

Funds

**Digital
M&A**

SpringStudio

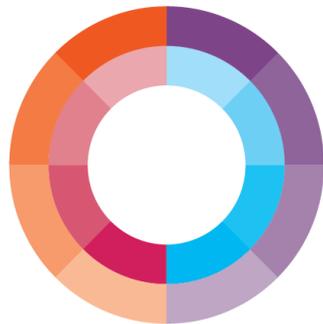


SIMPLE



soluciones

MADIVA



HOLVI®



Atom



*Cuando soplan
vientos de cambio,
algunos construyen
muros.
Otros, molinos.*

Proverbio chino

i.villoch@bbva.com

Gracias

