



Aspectos de Política y de Regulación para FinTech

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“We are in the fourth age of humanity. The first phase was becoming human, as homo sapiens created language and beliefs. The second was becoming civilized, when we created money; and the third was becoming commercial, when we created banks during the industrial revolution.

In this fourth age of humanity, technology is proving to be so pervasive in our lives that we are changing behaviors and becoming digital humans. The way digital humans relate to each other is a revolution. It is changing the way in which we talk, trade and transact and changing the way in which we make business, make friends and make love...” *Chris Skinner on his new book, Digital human*



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Una diversidad de nuevos actores....

Lending (274 Companies)

Personal Finance (133 Companies)

Security & Fraud (50 Companies)

Payments (268 Companies)

Retail Investments (94 Companies)

FinTech

Institutional Investments (58 Companies)

Equity Financing (120)

Remittances (40)

Business Tools (83)

Crowd-Funding (53)

Consumer Banking (29)

Financial Research (31)

Banking Infrastructure (83)



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Están desplazando a los actores tradicionales





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¿Porqué los actores tradicionales están perdiendo terreno?

Han sido
conservadores

Se mantienen lejos de
la gente

No responden con
agilidad a las
necesidades de las
nuevas generaciones

Poco innovadores

Concentración en
líneas de negocios de
alto volumen y no así el
menudeo



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¿Cuál debe ser el rol de los reguladores?

Impulsar la
adopción de
normativas?

Vigilar el normal
funciona-miento del
sector?

Proteger a los
usuarios de los
servicios?

Aplicar el
esquema
**War
Games?**



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Gracias...