#FinTech2016

Our thanks to you!

On behalf of the Digital Finance Institute, we thank you for participating in the FinTech2016.com Conference on April 14, 2016 at the historic Vancouver Club.

At the Digital Finance Institute, we are dedicated to helping Canada build a diverse and dynamic FinTech community, one in which all stakeholders can come together to share their knowledge, insight, and expertise to tackle the big issues in financial services today.

Our Conference brought together 200 leading influencers in FinTech in Canada and around the world for the opportunity to meet and network with each other. We appreciated hearing all your insights on topics such as financial inclusion, RegTech, Blockchain disruption, payments, FinTech success stories, financing startups, FinTech in Asia, and how FinTechs and banks can work together to innovate and implement positive financial solutions for everyone.

Your support helped us to make FinTech2016.com a success. We’ve been extremely grateful to receive such positive feedback from you and for helping to drive Canadian FinTech forward and making an impact for Canada.

The key impact points from this report are:

- Conference sold out for the 2nd year in a row.
- 1 Million were reached on Twitter during the Conference.
- Twitter mentions for #FinTech2016 were “extremely viral”.
- Our speakers, their companies & our sponsors were viewed at FinTech2016.com in 114 countries and in over 1,000 cities around the world.
- President Obama’s Executive Office visited our speakers, their companies and our sponsors at FinTech2016.com.
- Over 60% of our website visitors were from global banks, providing exposure to the Canadian FinTech scene.
- FinTech2016.com continues to get hundreds of views per day from all over the world, showcasing our speakers, their companies and our sponsors.
- Our Event app had 4,850 interactions.
- Only FinTech event with a custom Snapchat filter. Ever.
- Launch of FinTech Association of Canada the night before.

We look forward to an even more successful Conference next year!

Christine Duhaime, Executive Director
christine@digitalfinanceinstitute.org
#FinTech2016

About Us

Our conferences are global FinTech knowledge sharing events showcasing Canadian talent and bringing FinTech leaders and investors to Canada.

The Digital Finance Institute is a think tank for the next generation of financial services. We are dedicated to addressing key issues in financial innovation, digital finance policy and regulation, financial inclusion and women in financial technology (such as FemTechLeaders.com).

We advocate and work toward a vibrant and inclusive FinTech community, one that is supportive of startups in a way that involves all stakeholders and provides networking and educational opportunities to all participants.

We also conduct research in financial inclusion, Women in FinTech (such as our annual White Paper on Power Women powered by SWIFT available here) and the state of FinTech in Canada and in emerging markets.

We help drive FinTech forward in Canada with our annual FinTech Awards in Toronto (our 2nd Annual upcoming), our FinTech conferences, meet-ups and international speaking engagements, and spearheading the launch for a FinTech Association of Canada to advocate and support this growing sector.

We believe a critical way to build a national FinTech ecosystem and to showcase Canadian FinTech talent is to organize national FinTech Conferences; and on April 14, 2016, we hosted our 2nd annual FinTech Conference in Vancouver, which brought together 200 leading thinkers, innovators, policy makers and experts to share their vision for the future of FinTech in Canada.


www.digitalfinanceinstitute.org
#FinTech2016 Attendees

**SECTOR**
- Private
- Non-profit
- Government
- Media

**SENIORITY**
- CEO or VP
- Other

Speakers

**SECTOR**
- Private
- Non-Profit
- Media
- Government

**CLOUT FACTOR**
- 50% of our speaker organizations are authenticated on Twitter
- “60” is the average Klout score of our speakers (40 is a normal Klout Score)
#FinTech2016

FinTech2016.com Traffic

Top 10 Countries
1. Canada
2. United States
3. UK
4. Hong Kong
5. India
6. Germany
7. Singapore
8. Japan
9. France
10. Australia

Top Cities
1. Vancouver
2. Toronto
3. New York
4. London
5. Ottawa
6. San Francisco
7. Montreal
8. Chicago
9. Hong Kong

VISITORS

REACH

114 COUNTRIES

1,063 CITIES

Our speakers, their companies and our sponsors were viewed in 114 countries and 1,063 cities from all corners of the globe.
#FinTech2016

FinTech2016.com Traffic

Cool Facts

- President Obama’s Executive Office visited our website to look at our speakers, their companies and our sponsors
- Over 60% of our visitors were global financial institutions
- 51% of our visitors were from Canada, 25% were from the US
- Unusual visitors included people from Zambia, Tunisia, Cameroon, Rwanda, Panama, Saudi Arabia, Lebanon, Jordan and the Democratic Republic of Congo
- There were some cool visitors from UbiSoft and the EU Space Agency
- Blue chip visitors included Goldman Sachs, Harvard University, Cisco, the World Bank, the US Federal Reserve, JP Morgan, the New York Times and the Saudi Stock Exchange
- Government visitors included the SEC, the US DOJ, the Government of Ontario, the UK Government, the Government of Canada, the US President’s Office and the Swiss Government
- Our website, FinTech2016.com, continues to get hundreds of visits per day from around the world, acting as a showcase for our speakers, their companies and our sponsors and adding value beyond the event.
#FinTech2016

Social Media Impact

1 Million Reach!

#FinTech2016 had 905 Twitter mentions. 445 of these were original Tweets, reaching an audience of 176,362. In addition, other Twitter profiles re-Tweeted and shared Tweets, spreading the reach of #FinTech2016 to an additional 793,002 people.

#FinTech2016 Timeline

Mentions were “extremely viral”

**905**

Total Mentions

On April 14, at 11am, there was a spike of 84 Tweets mentioning #FinTech2016.

The most frequently used keywords during that time were Vancouver, crime, real estate fraud, RCMP and Canada.

Most Spread

On April 13th at 10:48pm @DFInstitute, who has 1,171 followers, posted a Tweet that spread to 19,944 additional people.

The @DFInstitute's @cdhuaim @CureRenewal @JNBarberis at #FinTech2016 in Vancouver! http://twitter.com/DFInstitute/status/72...

Most Popular

The most popular mention appeared on April 14th at 9:12am, posted by @alexanderpeh, and as of April 28th at 3:25pm, was retweeted 7 times.

Original mentions reached 176,362 people.

In the same timeframe, those Tweets spread to 793,002 additional people via re-Tweets and shares.

Viral Coefficient

Mentions during this time period were extremely viral.

Content Source Breakdown

Twitter

99.78% (903 mentions)

Instagram

0.22% (2 mentions)

4.5%
#FinTech2016

Social Media Impact

Influencers

The top Influencer was ☀️ Dave Birch with 11,855 followers and an influencer Score of 66. The most active author, Digital Finance HQ, which has 1,125 followers and an Influencer Score of 49, posted 50 times during the same period.

Top Influencers

<table>
<thead>
<tr>
<th>Name</th>
<th>Bio</th>
<th>Followers</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>@dgwbirch</td>
<td>There is only one thing worse then being tweeted about, and that is not being tweeted about</td>
<td>11,855</td>
<td>66</td>
</tr>
<tr>
<td>April 14th at 8:57am</td>
<td>Well @dgwbirch will be happy. @copernicc just used the term #digitalidentity at FinTech2016 <a href="http://twitter.com/samxma/status/72063">http://twitter.com/samxma/status/72063</a>...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Media [Kenya]</td>
<td>For Online Presence &amp; #SocialMedia gems. #DigitalMarketing tips. #GrowthHacking &amp; #FinTech for fun. Won @Smafrica Award. @Analyst of SEO...</td>
<td>24,051</td>
<td>65</td>
</tr>
<tr>
<td>@LtCaesar</td>
<td>C'mon Vancouver --&gt; it's our #FinTech day ... Start tweeting #FinTech2016 to help drive traction for the <a href="https://t.co/XLUIHrsG">https://t.co/XLUIHrsG</a>...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>April 13th at 2:02pm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marian Villa</td>
<td>Graphic Designer (Interaction Design) &amp; Journalist // CEO at @EVERSOCIALco // #Creanodred #CosmicLooping #ADC // Developer wanna be...</td>
<td>1,350</td>
<td>64</td>
</tr>
<tr>
<td>@Marianvilla</td>
<td>So impressed with #FinTech2016 and @cdubhaime, I'm excited by how many smart women I've met &amp; who have spoken on stage #womenin...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>April 14th at 3:22pm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joshua Lenon</td>
<td>@goollo's Lawyer-in-Residence. 78% tech, legal, whiskey, food, and #AltLegal movement messages.</td>
<td>4,993</td>
<td>62</td>
</tr>
<tr>
<td>@Joshualenon</td>
<td>Great moments in today's #FinTech2016. Connecting more with @sinclairKM. Learning from the indomitable @CoreRenewal. Seeing @cdubhaime shine.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>April 14th at 9:20pm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philipp Postrechovsky</td>
<td>Disruptive Marketer, Creative Think Tank, Social Media Leader, Passionate Philanthropist, Breaking News Junkie, Co-Founder &amp; COO @RentMoola #fintech</td>
<td>1,985</td>
<td>62</td>
</tr>
<tr>
<td>@philpostro</td>
<td>Today I'll share our story on raising capital @rentmoola lessons &amp; learnings @DFInstitute #Fintech #FinTech2016 <a href="https://t.co">https://t.co</a>...</td>
<td></td>
<td></td>
</tr>
<tr>
<td>April 14th at 7:01am</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BCIC</td>
<td>The BC Innovation Council accelerates technology commercialization by supporting startups and developing entrepreneurs.</td>
<td>6,832</td>
<td>61</td>
</tr>
<tr>
<td>@bcic</td>
<td>Get ready for some #Fintech disruption in Vancouver! @DFInstitute #FinTech2016 <a href="http://www.fintech2016.com/">http://www.fintech2016.com/</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>April 14th at 7:45am</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
#FinTech2016
Social Media Impact

Location

658 mentions were analyzed which were either geo-tagged at a specific location or were associated with a particular location based on the person’s bio. Most of the conversation (73%) originated from Canada.

Total Volume by State

Washington (19 mentions), California (18 mentions) and Florida (10 mentions) posted the highest number of mentions in this time period.

Volume per Capita

Washington (19 mentions), North Dakota (3 mentions) and Michigan (8 mentions) had the highest number of people per capita posting during this time period.

Languages

<table>
<thead>
<tr>
<th>Language</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>93.37%</td>
</tr>
<tr>
<td>Unknown</td>
<td>6.63%</td>
</tr>
</tbody>
</table>

Findings

#FinTech2016 was widely discussed on social media, which reached a global audience well beyond Vancouver.

www.digitalfinanceinstitute.org
#FinTech2016

Media Coverage

At #FinTech2016, the following media were confirmed:

- THE GLOBE AND MAIL
- TECHVIBES
- CANADIAN BUSINESS
- betakit
- BUSINESS VANCOUVER
- THE VANCOUVER SUN

#FinTech 2016 generated several media stories.

**BREAKING BANKS**

*Breaking Banks* is a leading radio show by Brett King, a well-known FinTech expert, visionary and author, that airs on Voice of America every Thursday afternoon. The Digital Finance Institute’s Chief Inspirational Officer, Sam Maule, who is a guest host on Breaking Banks, interviewed several of our speakers, including Hamed Shahbazi, Co-Founder of TIO Networks, Patrick Postrehovsky, Co-Founder of RentMoola, Peter Misek, Co-Founder of SoundPays, Kelvan Howard, Senior Director of Innovation & Strategic Partnerships at Visa, Wendy Chamberlin from the Bill and Melinda Gates Foundation, and Ivan Cheung from InvestHK.

The first episode, available [here](#), was aired on April 28, 2016, and featured an interview with Ivan Cheung from InvestHK, who attended #FinTech2016 to discuss relationship-building in FinTech between Canada and Hong Kong and the growth of Hong Kong as a FinTech hub.

**TECHVIBES**

Jonathan Woods, a journalist at Techvibes, the leading technology news source, attended #FinTech2016 and wrote three articles, summarized below. Jonathan recently moved to Vancouver from Taiwan, where he worked at Acer Inc. He is a contributing author to Singapore-based technology magazine e27.co and has an MBA from National Taiwan University.

**FinTech & RegTech**

In [this article](#), some of the key points addressed by the RegTech panelists at #FinTech2016, moderated by Janos Barberis are featured. Frank Chong, Deputy Superintendent of FICOM noted that FinTechs sometimes “blur the lines” when it comes to the application of financial regulation. He gave, as an illustration, the potential expansion of the P2P lending space in heavily regulated areas.
Panelists noted that for regulators in the FinTech sector, consumer confidence in the financial industry is a top priority and requires their engagement.

Ana Badour of McCarthy Tetrault LLP advised FinTechs to have legal lines of defence to ensure they understand the law in the financial sector and are compliant with it and noted that RegTech cannot replace the legal compliance function. The RegTech panel at #FinTech2016 included Inspector Cal Chrustie, RCMP, Ana Badour, McCarthy Tetrault LLP, Frank Chong, FICOM, Janos Barberis, WEF, Jon Jones, Trulioo and Kelvan Howard, Visa.

The FinTechs’ Angst with Banks

In this article, global payments experts in FinTech shared their perspectives on payments, banking relationships and Canada. Panelists said that Canada had the potential to lead on a global scale to facilitate seamless payments, like “payments for Uber” where payments operate seamlessly in the background. Sarah Stockdale, Growth Lead at Tilt, noted that in the future, we won’t be carrying wallets, and our financial services will be completely mobile, digital and be connected with wearables in which people will authenticate and pay seamlessly. She shared a vision of wanting to see Canada become a leader in FinTech.

Most panelists described what was happening in payments in Canada as an evolution and not a revolution. Their experience was that Canadian banks have not been responsive to evolving FinTech in the payment space or collaborating enough. Panelists said that FinTech companies were moving faster in Canada than the banks, and FinTechs have had to deal with defensive banking responses in Canada, which was not the case outside of Canada. “If FinTechs can’t do it here in Canada, they’ll end up leaving,” said one panelist. The Payments panel at #FinTech2016 included Jan Pilbauer, Canadian Payments Association, Kristy Duncan, Women in Payments, Peter Misek, BDC Capital and a co-Founder of SoundPays, Ritu Khanna, PayPal and Sarah Stockdale, Tilt.

Vancouver FinTech Success Stories

In this article summarizing the panel on FinTech Success Stories, three FinTech founders discussed the pros and cons of running a FinTech from Vancouver. Hamed Shahbazi, Co-Founder of TIO Networks, said that the most important piece for an organization regardless of where it’s situated is culture, an element he said was as important as strategy. At TIO Networks, he explained that the goal is to foster a positive cultural experience so that talent not only stays, but encourages recruitment.

Ian Crosby, Co-Founder of Bench, explained to the audience that his company moved to Vancouver because of the many economic benefits that exist for a FinTech company in Vancouver. One of the advantages, he said, was proximity to the US. The Founder of Grow, Kevin Sandhu, pointed out that while many of the key players in FinTech are in Toronto, his company remains in Vancouver because of the many positive benefits of running a startup in Vancouver, including industry connections in tech. The FinTech Success Stories panel was moderated by Globe & Mail reporter, Kathy Tomlinson.
#FinTech2016

Speakers

The stellar speakers of #FinTech2016 who came from across Canada, and in some cases the globe, to share their expertise in FinTech with us:
#FinTech2016

Sessions

The sessions at #FinTech2016 were:

- **Are You Ready For the Big Changes Ahead in Financial Services?**

  Our Keynote Opener this year was by Kosta Peric, a FinTech visionary with the Bill & Melinda Gates Foundation, who took us on a journey of what FinTech of the future looks like touching upon technology, innovation and the big changes ahead. Kosta was an early advocate of the concept of a “sandbox” for FinTech and innovation, as described in his book “The Castle and the Sandbox” which explores how financial institutions can lead in innovation in the context of a typically conservative banking culture. Many leading FinTech centres in the world have now adopted a “sandbox” model to support the growth of FinTech.

- **Financial Inclusion in the Mobile Age**

  Moderated by Anju Patwardhan, the Global Chief Innovation Officer with Standard Chartered Bank, this panel discussion explored what financial inclusion means in the mobile context, with some case studies. This session’s intention was to generate an engaging discussion to tackle impactful global disruption in financial services, touching on some of the most pressing issues of our time, together with a discussion of potential opportunities to drive solutions.

- **RegTech, Digital Identity, Security & Privacy**

  Moderated by Janos Barberis, this session covered a wide range of critically-important issues in FinTech from regulation, law, the nexus between privacy and security, evolving use of mobile communications, the movement towards digital identities and regulatory and law enforcement approaches to FinTech.

- **Blockchain – Disrupting with Distributed Ledger Technology**

  Moderated by Kosta Peric, who leads a Blockchain project at the Bill & Melinda Gates Foundation, this panel brought a unique perspective with a discussion on Blockchain projects, research and use cases and potential applications from four diverse perspectives – the public sector, the private sector, a service provider and an NGO. Intended to be futuristic, this panel discussion armed attendees with a roadmap for where Blockchain applications may be headed in the future.
#FinTech2016

Sessions

- **Everything About Payments**

  Moderated by Jan Pilbauer, Vice President with the Canadian Payments Association, this panel discussion explored the landscape of payments with executives from Tilt, PayPal, Women In Payments and SoundPay, touching upon latest payments trends, tech, innovation and growth, and it also explored how Canada can lead in FinTech and banking relationships.

- **FinTech Success Stories**

  FinTech Success Stories, usually rated as the most popular session at our FinTech Conference, highlighted the startup successes of three Vancouver tech companies, two of which are FinTechs – TIO Networks, Grow and Bench. This session was a Q&A, moderated by Investigative Reporter Kathy Tomlinson from Canada's national newspaper, the Globe & Mail.

- **Financing Your FinTech Start-Up**

  This session was moderated by Geoffrey Cher, a partner at Wildeboer Dellelce LLP, a Toronto based law firm and discussed the different ways FinTech startups can approach and successfully navigate the financing process through all stages of growth. The panelists each had a different financing perspective and included McCarthy Tetrault LLP, Dundee Capital Markets, Difference Capital and RentMoola.

- **FinTech in Asia; Opportunities for Startups**

  This session was Asia-focused and included panelists who discussed the FinTech landscape in Hong Kong, China and Singapore and different regulatory approaches to FinTech in Asia. It discussed the sandbox model in Asia and trade opportunities with Canadian FinTechs.

- **The FinTech Report Card**

  #FinTech2016 closed with a Keynote by Sam Maule on a global FinTech Report Card that measured the progress of FinTech. Sam is rated as one of the best speakers in the FinTech community and he brings years of hands-on experience in banking (and with the US Navy), as well as a great sense of humor, to his presentations.
#FinTech2016

Sessions

Most Popular

The most popular session anecdotally was “FinTech Success Stories.”

Moderator: Kathy Tomlinson, Globe & Mail

Panelists: Hamed Shahbazi, TIO Networks
Ian Crosby, Bench
Kevin Sandhu, Grow
#FinTech2016

Sponsors

The sponsors of #FinTech2016 were:

- Payfirma
- Dubaime Law
- PayPal
- BCIC
- BLG
- SAP
- KPMG
- Central 1
- EVENTUS
- FVG
- Salesforce
- Agreement Express
- Equifax
- Thinking Capital
- RentMoola
#FinTech2016

Event App

This year we created an event app, FinTech2016, sponsored by Eventus. It listed speakers, their companies, the venues, the agenda, sponsors and shared live Twitter feeds for #FinTech2016.

There were 4,850 interactions with the #FinTech2016 event app and 780 user sessions.
We had two custom Snapchat filters created for #FinTech2016 to help the Digital Finance Institute help attendees create and share stories of #FinTech2016 on Snapchat. We’d like to think we were the first FinTech Conference in the world to have custom Snapchat filters.
#FinTech2016

Memorable Tweets

FinTech2016.com Conference

**BCiC @bcic · Apr 13**
Fantastic lineup of speakers for #FinTech2016. See them all here: fintech2016.com

![BCiC tweet](image1)

**Sam Maule @sammaule · Apr 14**
Another sold out event @DFInstitute #FinTech2016

![Sam Maule tweet](image2)
Lian Zerafa @LZerafa • Apr 14
Great to be a #Fintech2016 sponsor in Vancouver. This city is a vibrant fintech hub @KPMG_Canada @KPMG

Gary Fearnall @gfearnall • Apr 14
@copernicc illuminating the fintech opportunity at #FinTech2016
Anju Patwardhan @Anjupatwardhan · Apr 14
"Castle and the sandbox" from @copernicc from Gates Foundation - so apt for innovation. It is "can't fail" vs "OK to fail fast" fintech2016

Sarah Stockdale @skstock · Apr 14
Excited to be at FinTech2016 to chat about innovating the payments space (for millennials) ;) @titl

Patrick Postrehovsky @patpostro · Apr 14
Many great speakers, fintech companies FinTech2016 @DFInstitute! Humbled to share my learnings and lessons on raising capital @rentmoola!

Flora Spink @floraspink · Apr 14
Can banks fend off the threat from fintech before it’s too late? flip.it/dp-f4 fintech banking FinTech2016

Solon Angel @angel_solon · Apr 14
Great stories and views on the future of banking at FinTech2016

Sarah Stockdale @skstock · Apr 14
So impressed with FinTech2016 and @cduhaim, I’m excited by how many smart women I’ve met & who have spoken on stage womeninTech

KLSpeirs @klspiers · Apr 14
Great conversations about digital inclusion, digital slipstream & more FinTech2016. Congrats to organizers! BCTECH

Hamed Shahbazi @chsgo · Apr 14
Congrats to @cduhaim and @DFInstitute for putting on a super conference. Enjoyed hearing the inspiring stories & people at FinTech2016
The FinTech Association of Canada Event

Jan Pilbauer @j pilbauer · Apr 13
I heard this #FinTech2016 tonight and tomorrow will be awesome! Happy to be there. Thanks @cduhaimer @DFinstitute

ModernAdvisor @ModernAdvisr · Apr 13
Looking forward to the @DFinstitute #FinTech2016 launch party tonight!

Gene Blishen @Tinfoiling · Apr 13
Heading down to the #Fintech2016 Launch Party tonight. Should be interesting to see who is there.

Buyatab @Buyatab · Apr 14
A packed house last night at the FinTech Association of Canada launch party 🙌 #FinTech2016
WealthBar @WealthBar · Apr 13
Having a fantastic time at the FinTech Association of Canada's launch party! #FinTech2016 #fintech

Lana Bukvic @lanabukvic · Apr 13
Awesome to connect and chat with so many fintech folks @dfinstitute Launch Party! Looking forward to tomorrow's conference #FinTech2016

Jack @blindsprout · Apr 13
Met a lot of fun people at the launch party for #fintech2016 in Vancouver! Seems like everyone knows each other already

Trulioo @trulioo · Apr 16
Congrats @cduhaime @CoreRenewal @sammaule for a successful Fintech Association of Canada launch party! #FinTech2016
#FinTech2016

Memories of the Launch of the FinTech Association of Canada

www.digitalfinanceinstitute.org