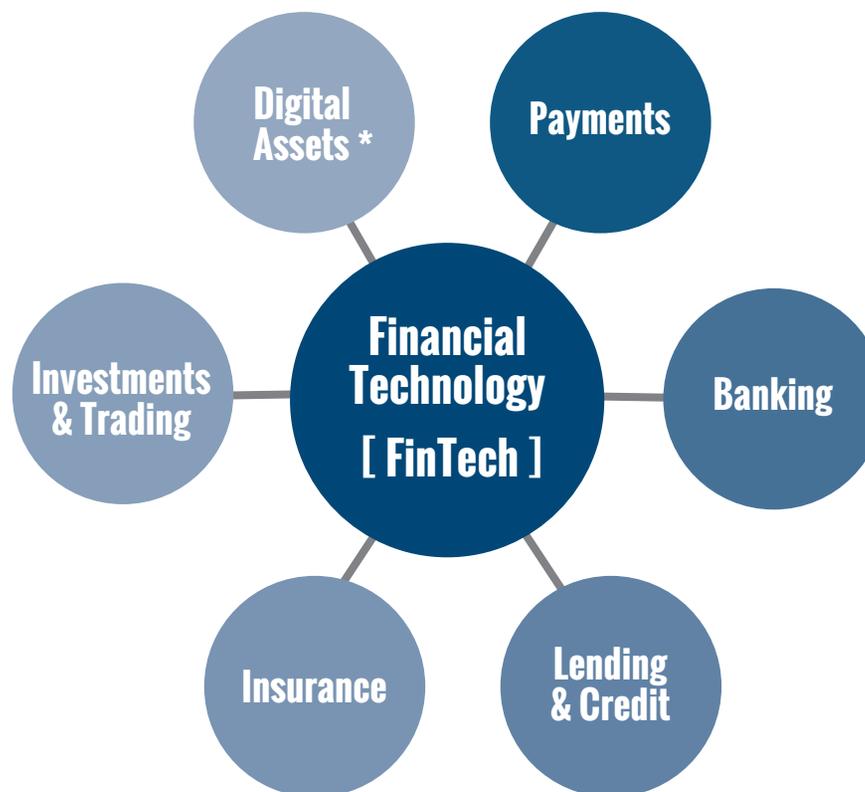




FinTech Market Segmentation

FinTech is segmented into three broad categories: technology, services, and applications.

**FinTech
innovation
spans multiple
market
segments and
use-cases.**



***Digital Assets** = digital wallets, mining and exchange platforms



Emerging Markets Payment Infrastructure

Financial technologically in fast-growing emerging markets are set to leapfrog current technology with innovative solutions.

		MERCHANT	
		CARD	MOBILE
CUSTOMER	CARD	 <p>POS ATM</p> <ul style="list-style-type: none"> ■ Brazil, Urban ■ India, Urban ■ Mexico, Urban ■ Nigeria, Urban ■ South Africa 	 <p>mPOS Mobile Wallet</p> <ul style="list-style-type: none"> ■ India, Urban ■ China Urban ■ Brazil Urban (Stelo)
	MOBILE	 <p>NFC Contactless</p> <ul style="list-style-type: none"> ■ Brazil, Urban 	 <p>Mobile Remote</p> <ul style="list-style-type: none"> ■ Kenya ■ South Africa ■ Nigeria

TERMINOLOGY

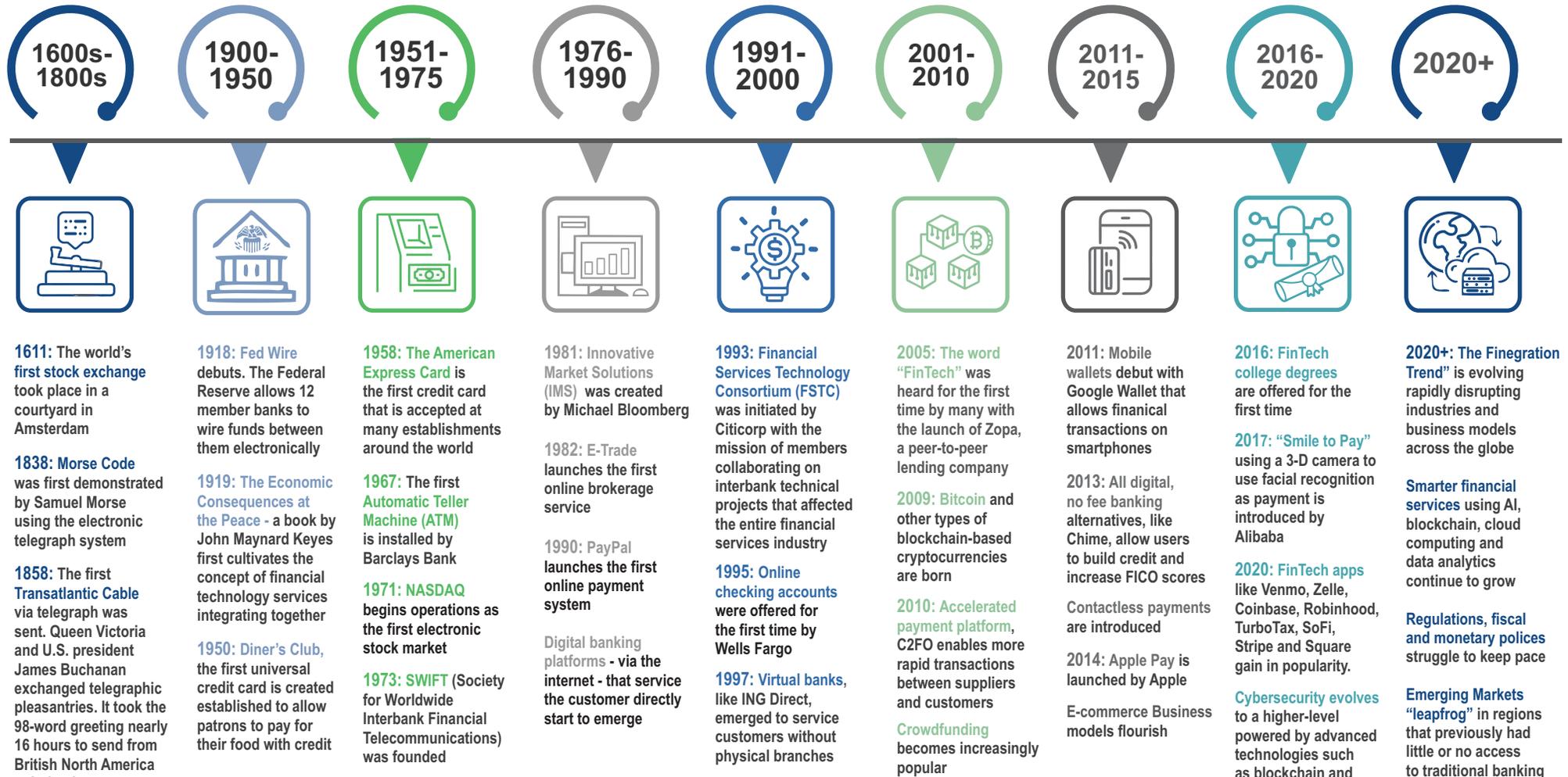
- POS** - Point of Sale
- ATM** - Automated Teller Machine
- NFC** - Near-Field Communication
- mPOS** - Mobile Point of Sale
- Mobile Wallets** - Wallets that live in mobile devices instead of backpacks
- Mobile Remote** - Remotely controls mobile devices.



History of Financial Technology

MAKING CHANGE

The evolution of modern FinTech might seem like a fairly recent phenomenon, but finance and technology have been interconnected since the beginning of modern society. Today FinTech is changing finance, banking, insurance, back offices and consumer behavior at revolutionary rate.



EQM Emerging Markets FinTech Index

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eqmindexes.com



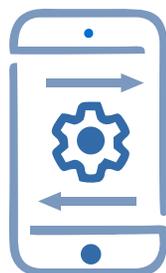
Global Population's Access to Services

More smartphones than bank accounts and running water.



Global Population

7.9 B



Smartphones

6.6 billion

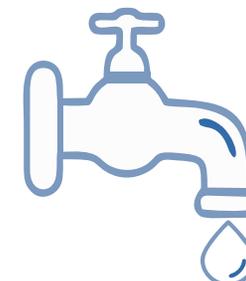
89.9%



Bank accounts

6.2 billion

78.4%



Running water

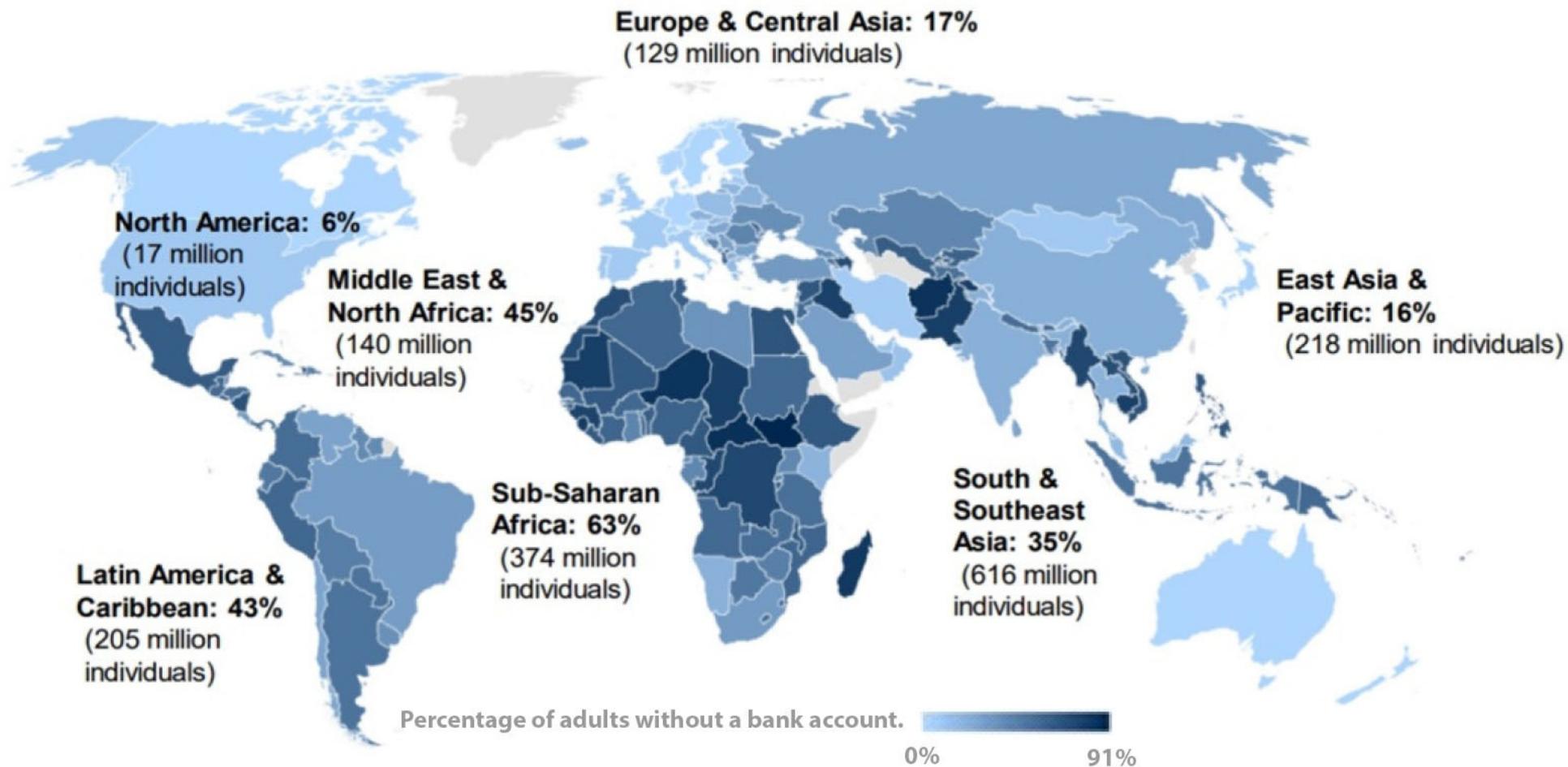
5.7 billion

72.2%



The World's Unbanked Population

Portion of Adult Population Without Access to Financial Services





Harnessing the Global Potential of FinTech

FinTech has the power to create financial inclusion, new jobs, higher GDP growth, and better fiscal efficiency.



1.6 billion
newly included
individuals



\$4.2 trillion
in new deposits



\$3.7 trillion
(6%) GDP boost by 2025



\$110 billion
annual reduction in
government leakage



\$2.1 trillion
in new credit



95 million
new jobs