

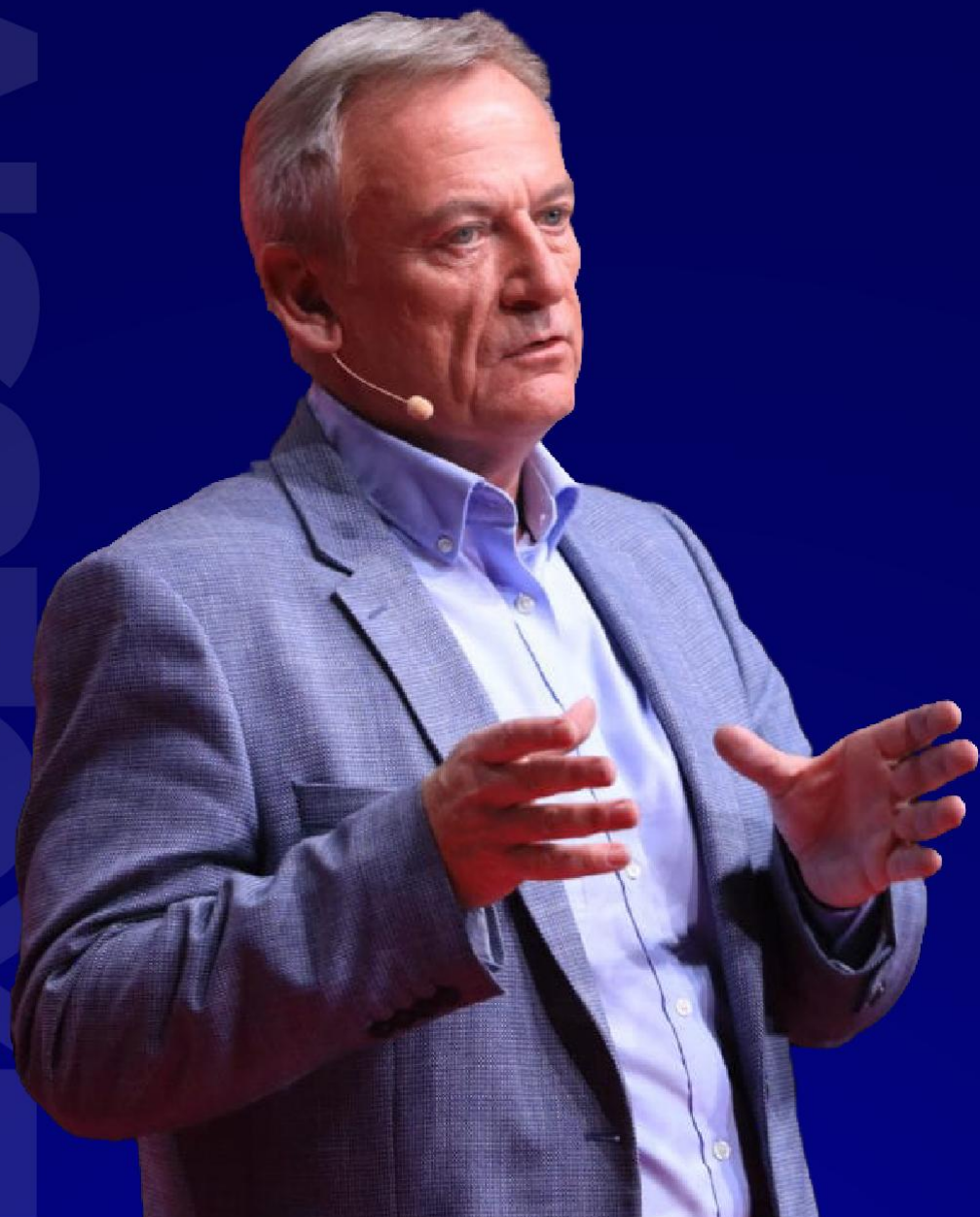
ailleron 

Ailleron
**Innovation
Forum
2025**

Special Guest



Chris Skinner



Chris Skinner

Fintech's Most
Influential Figure

Source: <https://www.mlvp.io/features/chris-skinner-fintechs-most-influential-thought-leader>





**“The future
belongs to
those who
design it”**

**H.H. Sheikh Mohammed bin
Rashid Al Maktoum, the ruler of
Dubai**



POLITICAL
FACTORS

ECONOMIC
FACTORS

SOCIAL
FACTORS

TECHNOLOGICAL
FACTORS

P

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S

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ANALYSIS

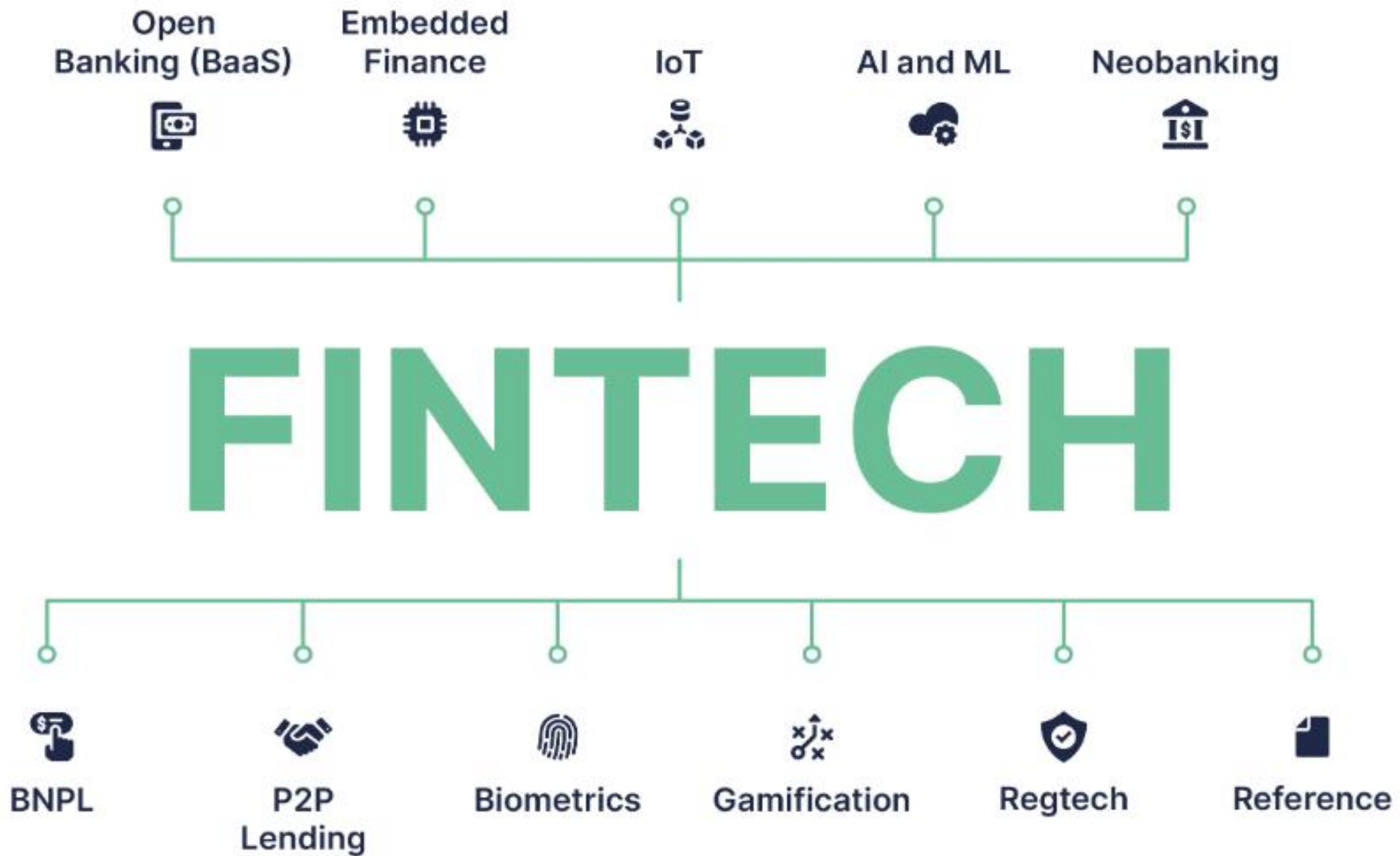


SCM STRATEGY PLAN MANAGE
Procurement Process DISTRIBUTION RESOURCES Logistics
SUPPLY CHAIN PLANNING
Assets DELIVER PLANNING PROCESS-LED PRODUCT MANUFACTURER BUSINESS PLAN STRATEGIC SYSTEM
PARTNER LIFECYCLE NETWORK DELIVERY Activites STRATEGY
DISTRIBUTE MANAGEMENT











NuBank

NeoBank

CHIME

NEOBANK

Nubank

revolut

RE260T

REVUGLT

CHIMO

NuBank

n26
BANQUE

CHIMO

VARO



OCTOBER 2016

\$9.2 billion

400 people

SEPTEMBER 2019

\$35 billion

2,000 people

MARCH 2025

\$91 billion
8,500 people

OCTOBER 2018

\$20 billion

1,000 people

MARCH 2023

\$50 billion

7,000 people

stripe

\$80 billion
125,000 people



\$57 billion
60,000 people



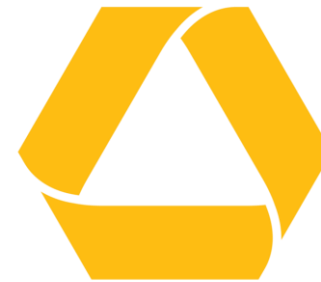
MARCH 2025

\$91 billion
8,500 people

\$42 billion
90,000 people



\$27 billion
37,000 people



COMMERZBANK

stripe

teenagers

In the 2020's



**ETH is worth
\$250 billion**



ethereum

**Meet Kaede Takenaka, the 10-year-old
CEO of Thai blockchain startup KIDLetCoin**





 deblock

belvo.

 DolarApp

 decoda health

 shares

due


marco

intryc

 Puzzle

 Fuse




 sardine

Revolut


apron.

 arva

 pledge


 tryp



 paradime.io

 Finstride

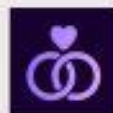
Nativ

 noloco

 venn

COVU

Cardamon



liveflow

screenloop

Startup Mafias are everywhere

From PayPal to Alibaba, from the US to India, from fintech to retail to crypto – all major players have amassed global cross-industry networks of hyper-successful alumni with their own startups

Next-Level Growth

Alumni mafia **strengthens the brand** expanding its industry influence beyond the business itself through shared values and personal networks

Location: Europe Asia US LATAM

startups worldwide

180+ mafias worldwide
10+ startups per mafia
20M raised on average



* Only startups with alumni founders are considered further

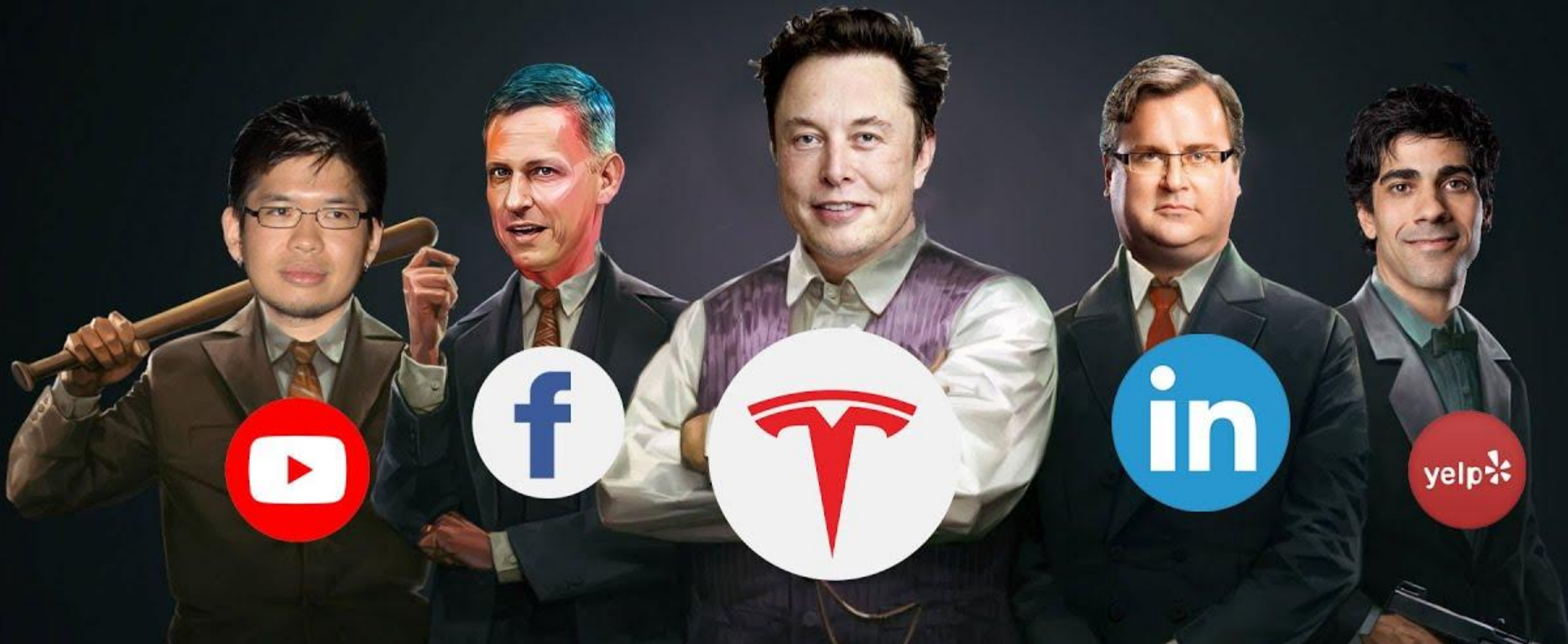
Sources: Dealroom, Crunchbase, LinkedIn, proprietary research

The image features the PayPal logo centered on a dark blue background. The logo consists of the word "PayPal" in a white, bold, sans-serif font. Behind the text is a large, faint, light blue outline of the letter "P", which is the primary symbol of the PayPal brand.

PayPal



PayPal Mafia



Steve Chen
46 years old
c\$500 million
worth

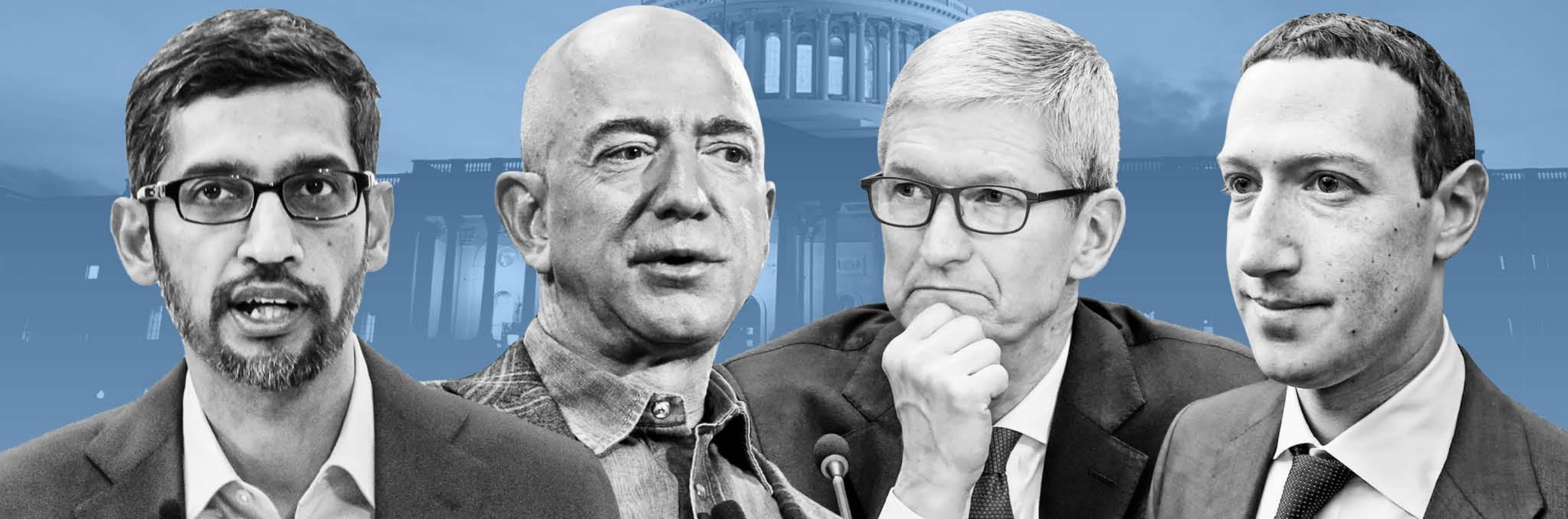
Peter Thiel
57 years old
\$16.2 billion worth

Elon Musk
53 years old
\$486 billion worth

Reid Hoffman
57 years old
\$2.4 billion worth

Jeremy Stoppelman
47 years old
c\$100 million worth

Figures as of December 2024



A group of tech executives, including Mark Zuckerberg, Jeff Bezos, and Satya Nadella, are shown at a formal event. Mark Zuckerberg is on the left, wearing a dark suit and red tie. In the center is a woman in a white blazer. To her right is Jeff Bezos, also in a dark suit and red tie. Further right is Satya Nadella, wearing glasses and a dark suit, looking at a smartphone. On the far right is another man in a dark suit. The background is slightly blurred, showing other people in formal attire.

Mark Zuckerberg
(\$206.7bn).
Facebook / Meta CEO

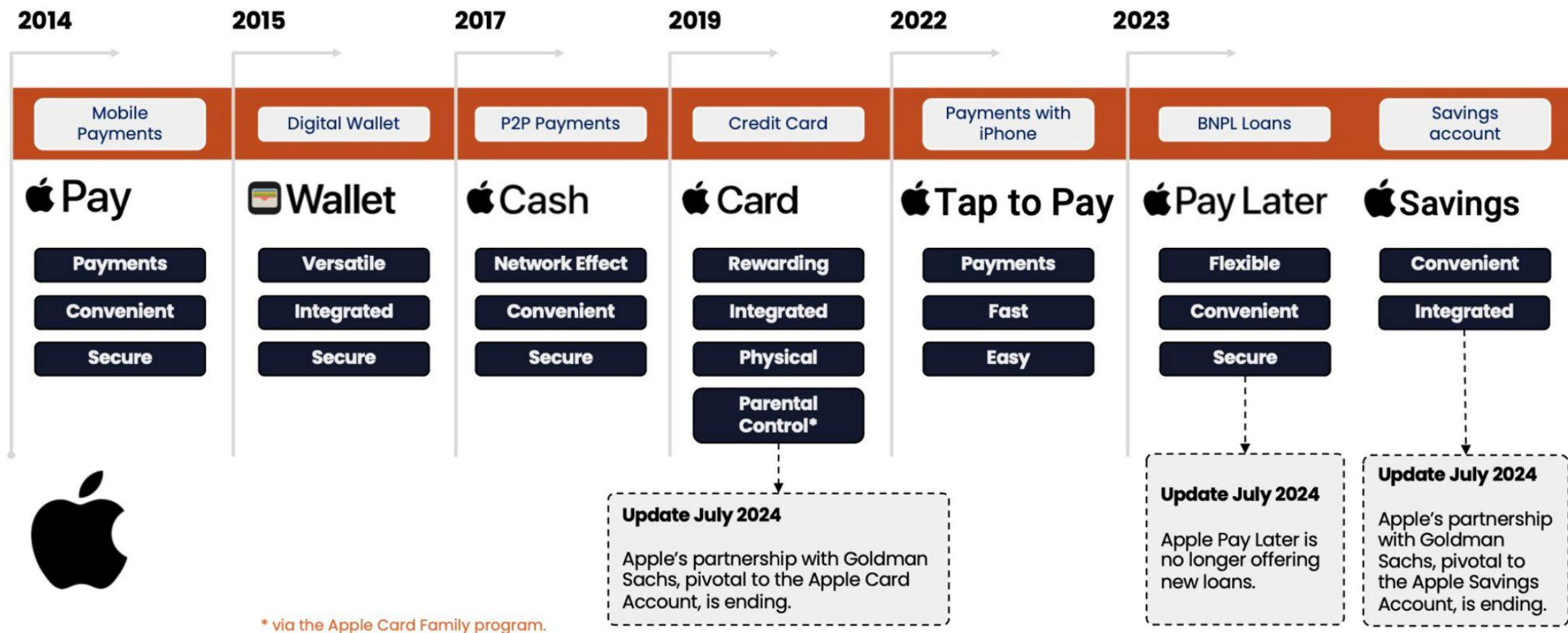
Jeff Bezos (\$210.8bn),
co-founder of Amazon

Satya Nadella
(\$1.4bn)
Microsoft CEO

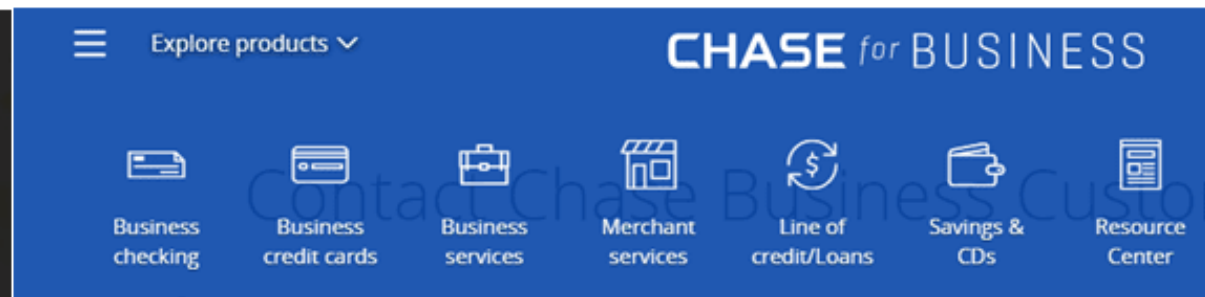
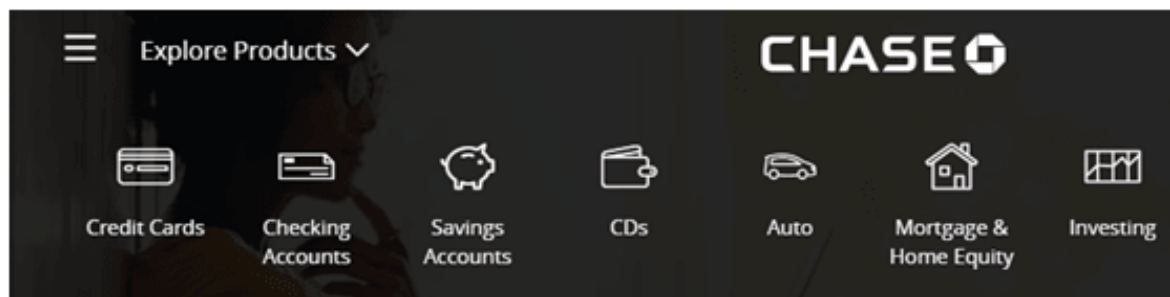
Figures as of December 2024

Apple's Financial Products

Timeline of Apple's Financial Products and Key Features



All the ways Amazon is unbundling the bank



Credit cards



Checking accounts (incl. prepaid cards)



Insurance



Business credit cards



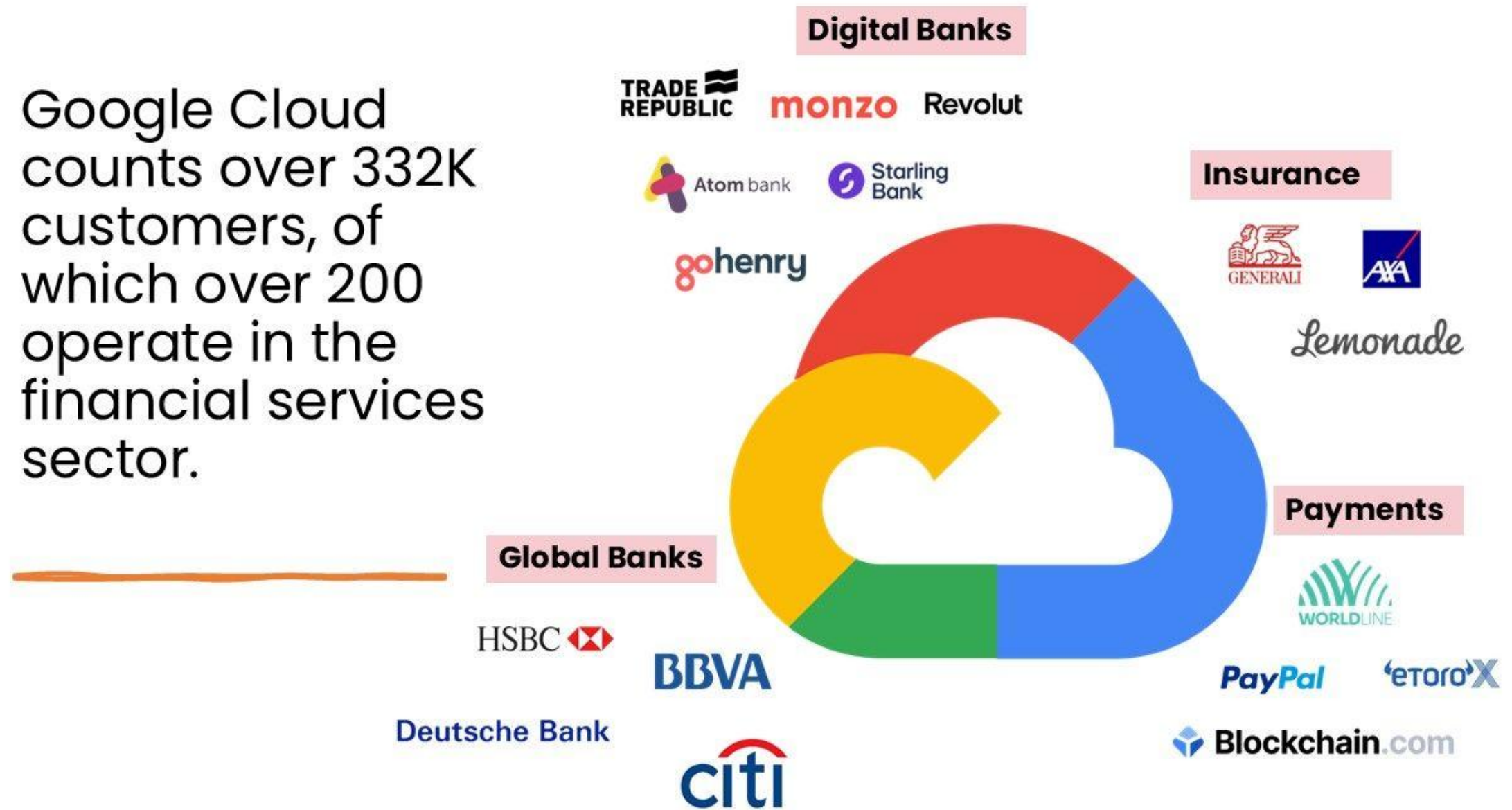
Line of credit/loans



Merchant services (incl. payment solutions)



Google Cloud counts over 332K customers, of which over 200 operate in the financial services sector.



Wallet Wars

[PLAY]

[LEADERBOARD]

Mobile wallet wars? They haven't even begun ...



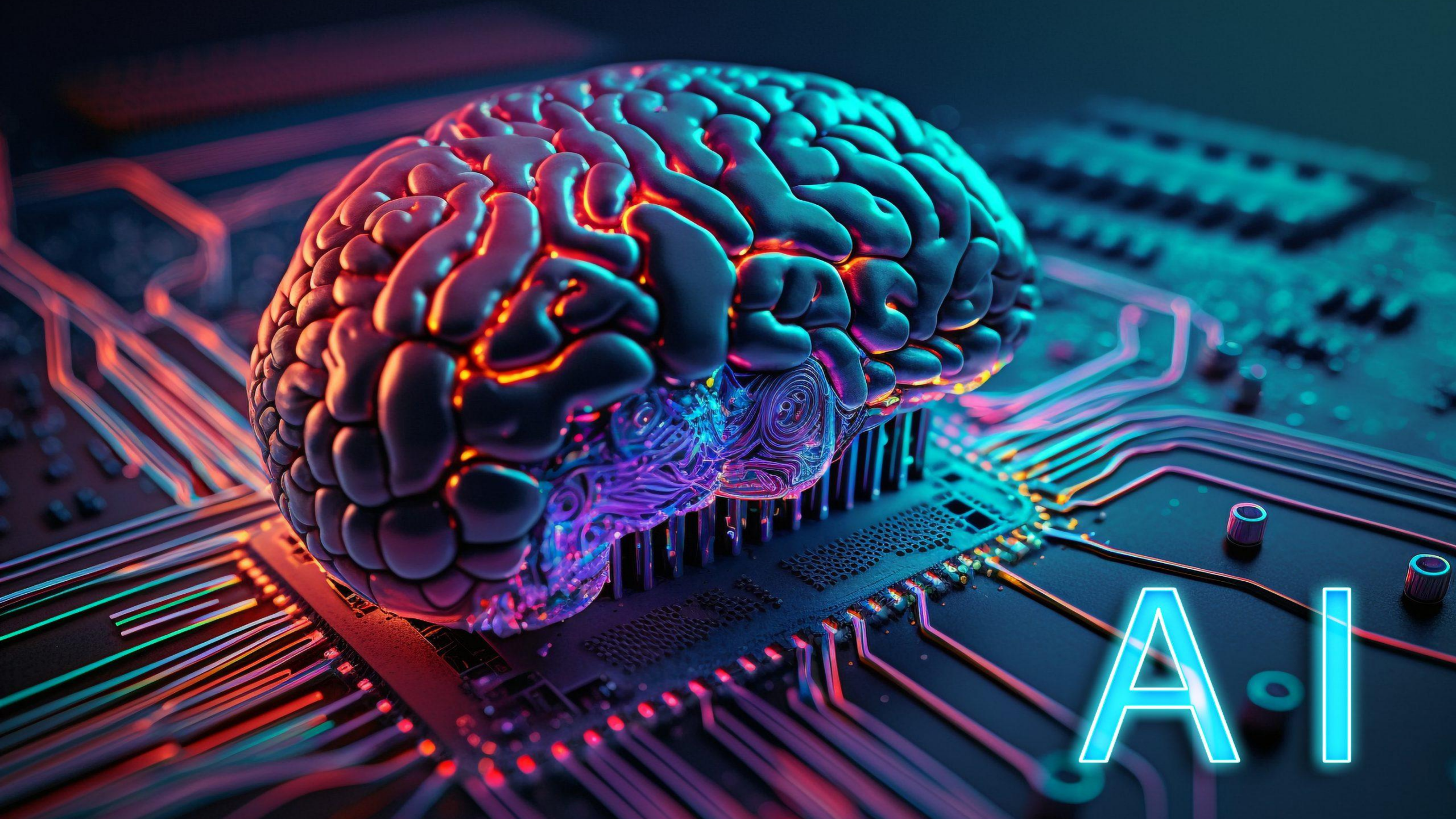
December 14, 2015 by Chris Skinner 0 Comments

Share

-  Facebook
-  Twitter
-  Email
-  WhatsApp
-  LinkedIn
-  Messenger







AI

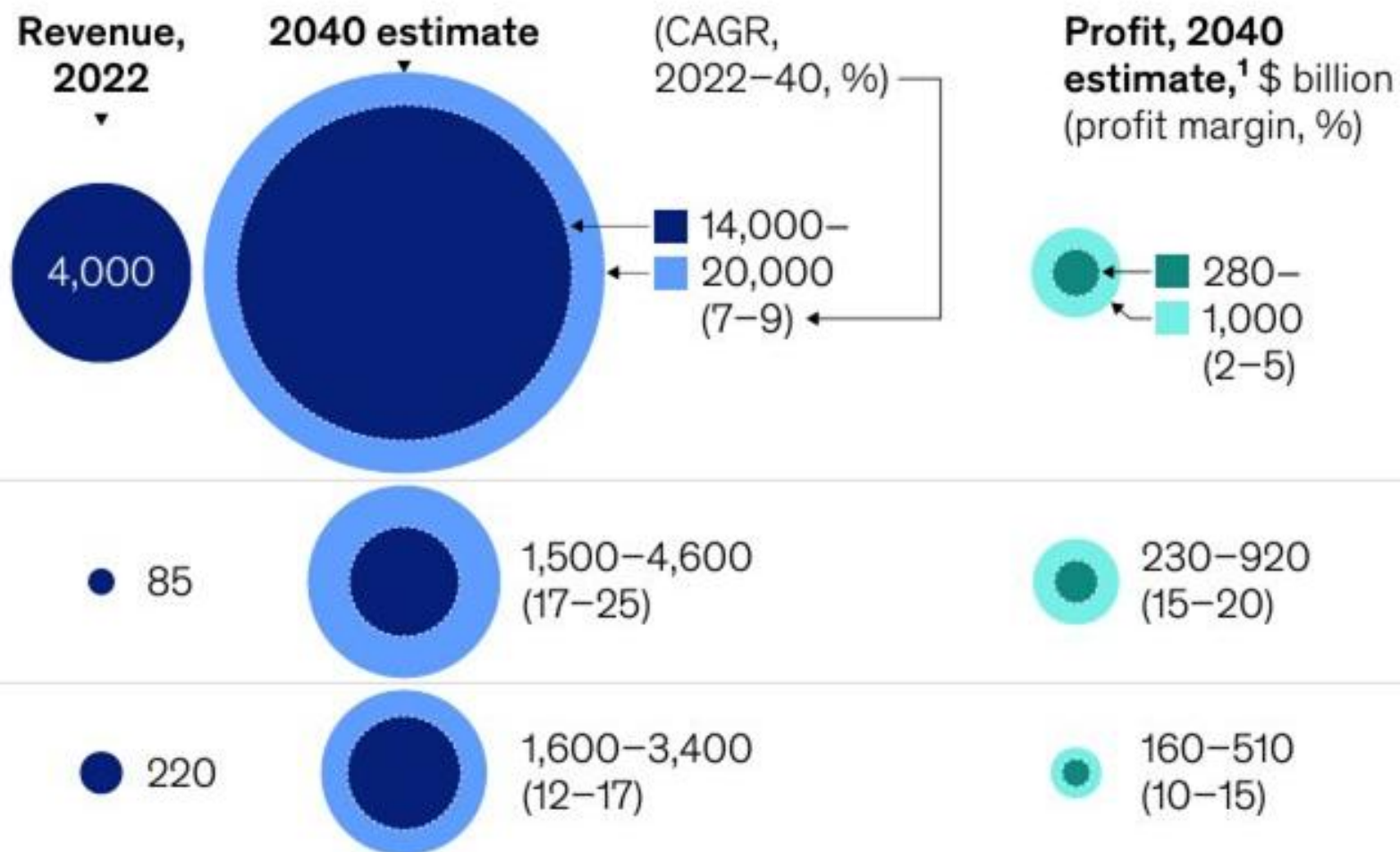
The 18 potential arenas of tomorrow could generate \$29 trillion to \$48 trillion in revenues and \$2 trillion to \$6 trillion in profits.

18 potential arenas
of tomorrow, by 2040
revenue estimate, \$ billion

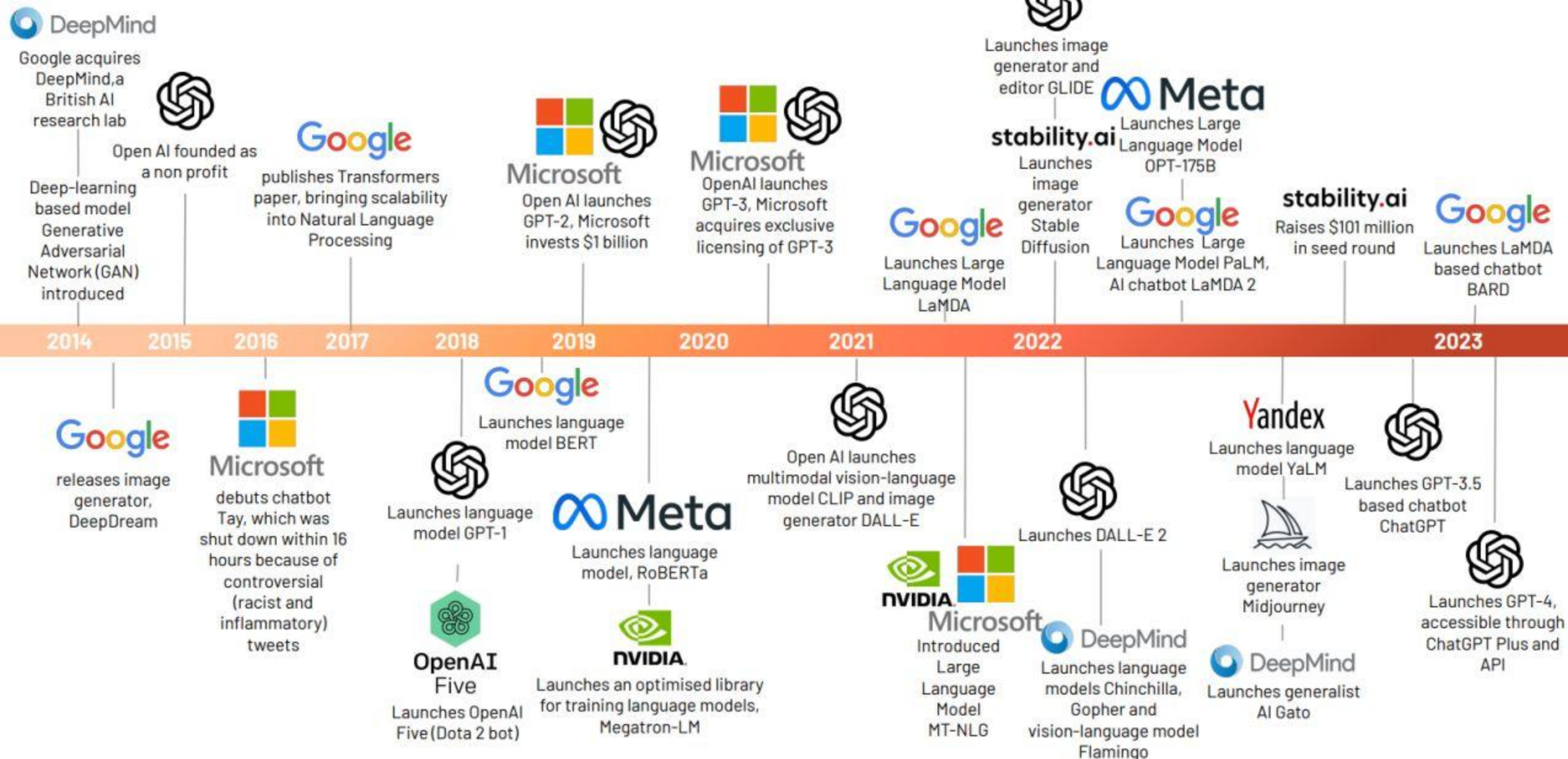
E-commerce

AI software and services

Cloud services



The current breakthrough is the culmination of a decade of development (and setbacks)



JPMorgan software does in seconds what took lawyers 360,000 hours

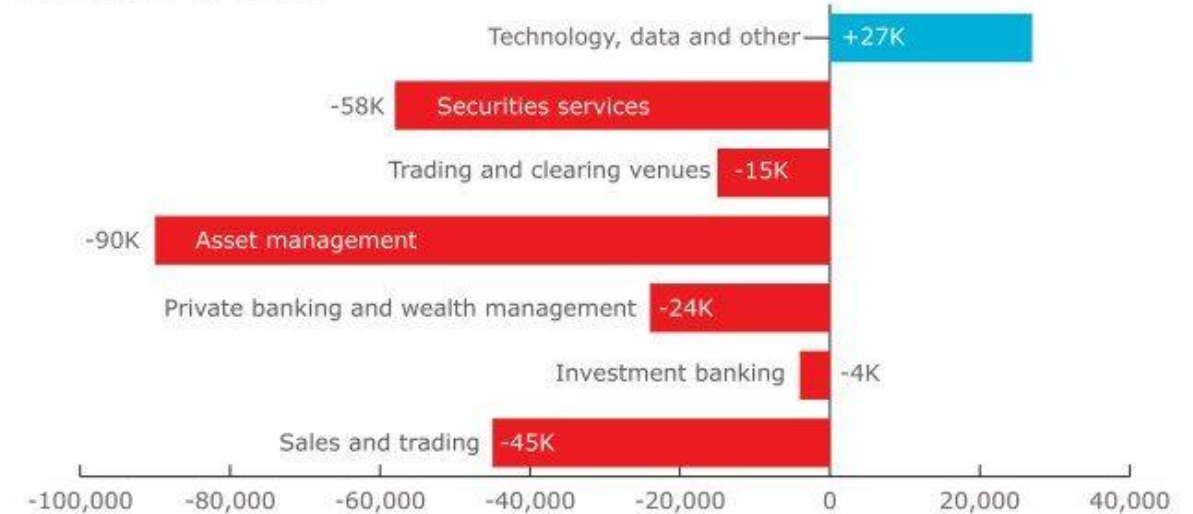
A new era of automation is now in overdrive as cheap computing power converges with fears of losing customers to startups

Hugh Son • Tuesday 28 February 2017 11:51 GMT • [0](#) Comments



Emptying the Street

The use of artificial intelligence will kill jobs in the capital markets industry, except for tech jobs. Here is what might happen to the workforce by 2025



Source: Opimas



OpenAI



ChatGPT

— The key people who made OpenAI happen



Sam Altman
CEO, OpenAI
Former president



Greg Brockman
President and Co-founder



Ilya Sutskever
Co-founder and Chief
Scientist of OpenAI



Wojciech Zaremba
Co-founder OpenAI



OpenAI, headed by former Y Combinator President Sam Altman, is **the epitome of American tech entrepreneurship**.

Y Combinator, probably the only successful startup accelerator at scale globally, with portfolio companies Airbnb, Coinbase, DoorDash, Dropbox, Reddit, Stripe and Twitch.

Early backers of OpenAI includes key members of the famous **"PayPal Mafia"**; while key executives at the **refreshed Microsoft** supported the startup **strategically and financially**.

The **role of Microsoft** is also significant, which we will discuss in detail in the next section of the report.

Early backers



Jessica Livingston
Y Combinator



Peter Thiel
Palantir, Founders Fund



Reid Hoffman
LinkedIn



Elon Musk
Tesla, SpaceX, Twitter

"The PayPal Mafia"



Satya Nadella

- CEO (2014 - Present)
- Shifted resources from Microsoft internal initiatives to support OpenAI development



Kevin Scott

- CTO Microsoft (2017-Present)
- Conceived OpenAI partnership
- Took charge of Microsoft's AI strategy in 2020



The Independent · 6h

Google AI solves 10-year problem in two days



Mirror

'Mind-blowing' AI co-scientist tested by UK university completes 7 years' work in 2 days



SPEED OF

CHANGE

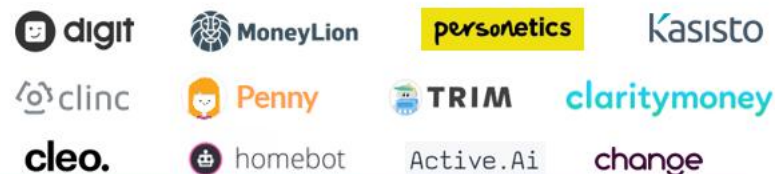


THE AI IN FINTECH MARKET MAP

CREDIT SCORING / DIRECT LENDING



ASSISTANTS / PERSONAL FINANCE



REGULATORY, COMPLIANCE, & FRAUD DETECTION



GENERAL PURPOSE / PREDICTIVE ANALYTICS



BUSINESS FINANCE & EXPENSE REPORTING



QUANTITATIVE & ASSET MANAGEMENT



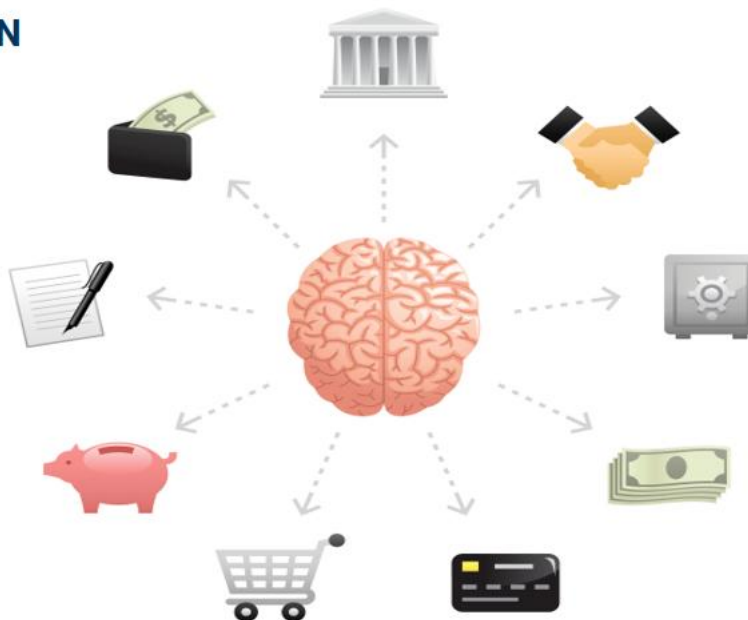
INSURANCE



MARKET RESEARCH / SENTIMENT ANALYSIS



DEBT COLLECTION



**EARLY
DAYS**







ΥΠΟΓΡΑΦΗ ΚΑΤΟΧΥΥ Ι SIGNATURE BOI TTIO TAIME.

Түрөс
Р

Υομπο Κοινητη
ΕΑΝ.ΙΓΡC

HELLAS

Αν: Ανωτατοίμοσι 'Υλέρμπειο
Α19927419



ΣΥΜΠΟΤΗΤΕ
WICK

Chief waiter
JOHN

НаббчаДх

San of Լոսկոմիւ

Oleño MI

Dafs of Brèñ

ΠΟΛΙΤΕΥΤΗΣ

AKABATHPIA

Δριτορεῖ σι προβολὺ πῖφοι
ADJ.

ΕΛΛΗΝΙΚΗ / Hellenic

GRC

Αγερσε:

03 FEB 18

Аузы бугаи

19 DEC 24

ATHINA

17 DEC 24

Αρνούσιον εχρίνυ:

As upo of issues

Keefe

[illegible]

A19327419<1740411M5402026<<<<<<<<04



**Author,
Commentator,
Commercial
Strategist,
Futurist,
Father,
Husband and
Weirdo.**

How can you
prove you are
you?





"ON THE INTERNET, NOBODY KNOWS YOU'RE A DOG."

You can use 4o to generate fake receipts.

There are too many real world verification flows that rely on “real images” as proof. That era is over.



10:05 AM - Mar 29, 2025 - 1.5M Views



ChatGPT 4o >



Add some scratches and a small dent to the rear bumper

Image created



I hereby certify that

is the owner of new make spirit Cask No.

The above cask was filled on _____ with new make spirit and
will mature in our warehouse in the historic City of Glasgow.


Signed Liam Hughes
CEO
Glasgow Distillery

Signed Lachlan McIntyre
Head Distiller
Glasgow Distillery



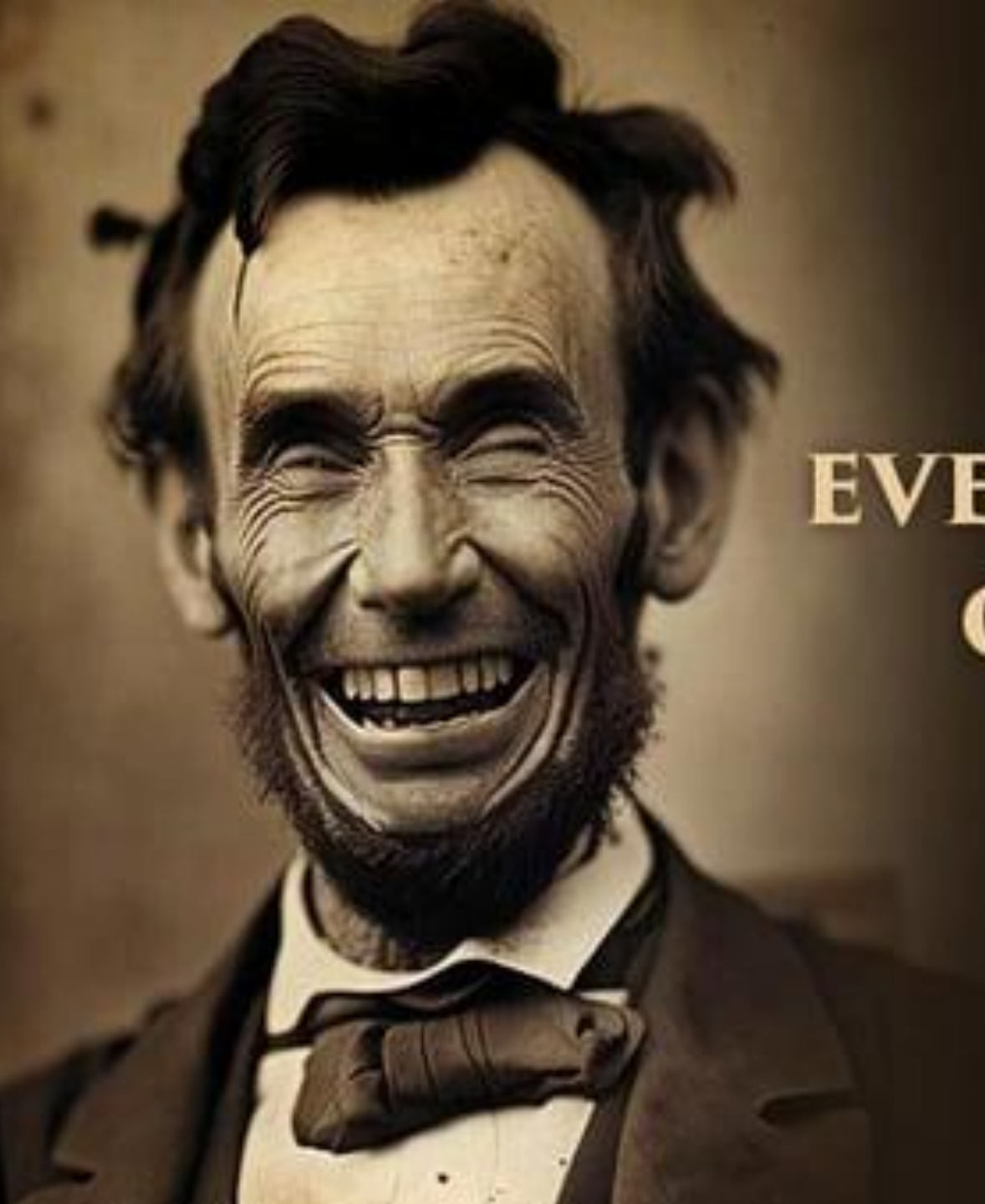
234 West George St., Glasgow, Scotland G2 4QY
www.glasgowdistillery.com



 The Independent · 3h

Robots race against humans for first time in Chinese half-marathon





**“DON’T BELIEVE
EVERYTHING YOU SEE
ON THE INTERNET.”**

~ ABE LINCOLN



**“We’re smart enough to invent AI,
dumb enough to need it, and so
stupid we can’t figure out if we
did the right thing.”**

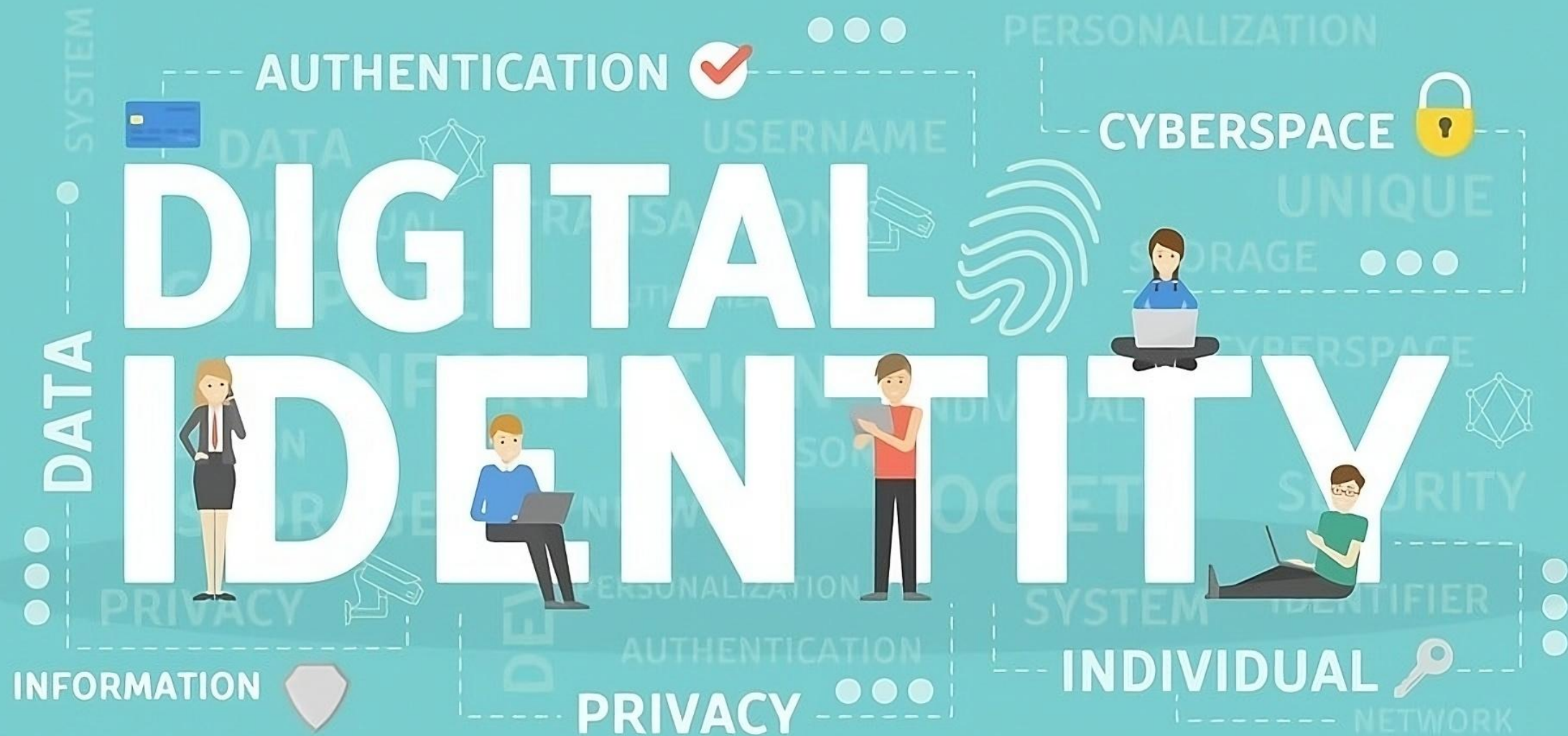
Jerry Seinfeld

AI Brad Pitt dupes French woman out of €830,000











“I can’t in good conscience allow the U.S. government to destroy privacy, internet freedom and basic liberties for people around the world with this massive surveillance machine they’re secretly building.”

Edward Snowden





Money does not
exist.

We invented it.





[Home](#) / [ValueWeb](#)

Repeat after me: Bitcoin Bad, Blockchain Good



May 15, 2015 [by](#) Chris Skinner [7 Comments](#)

[Home](#) / [Grid](#)

Will Donald Trump be the Crypto President?

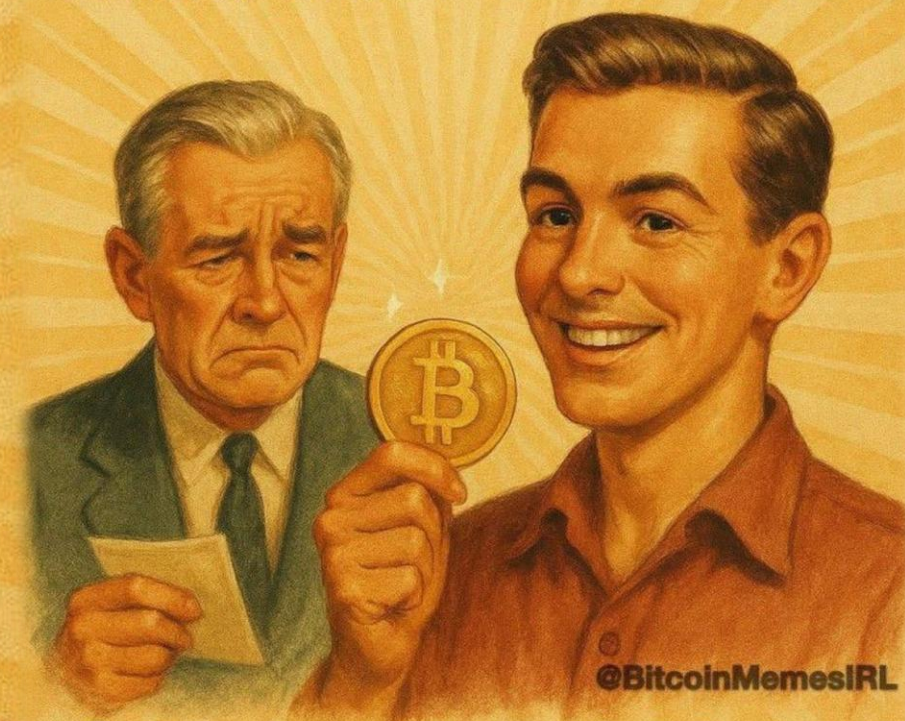
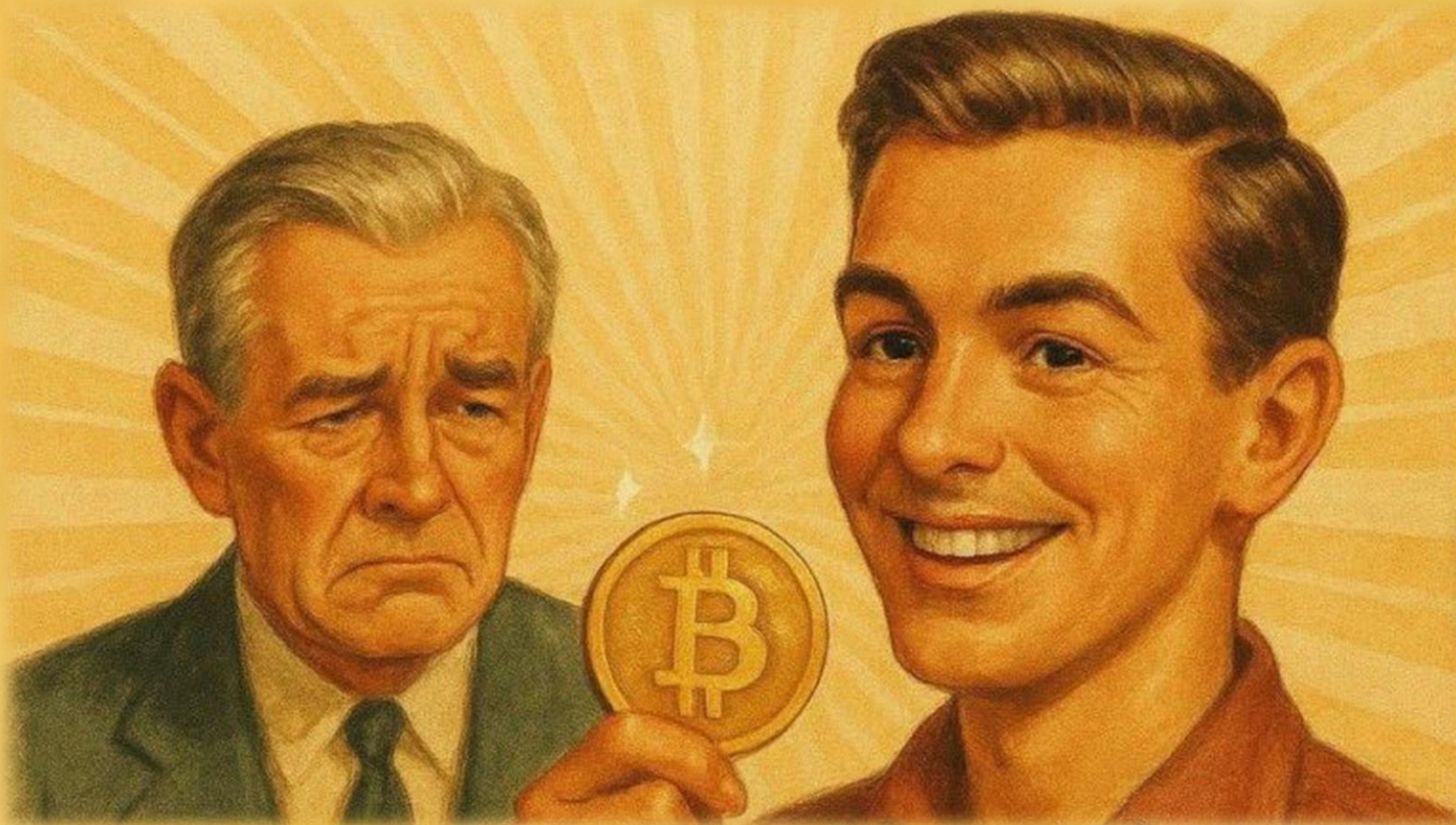


July 31, 2024 [by](#) Chris Skinner [0 Comments](#)



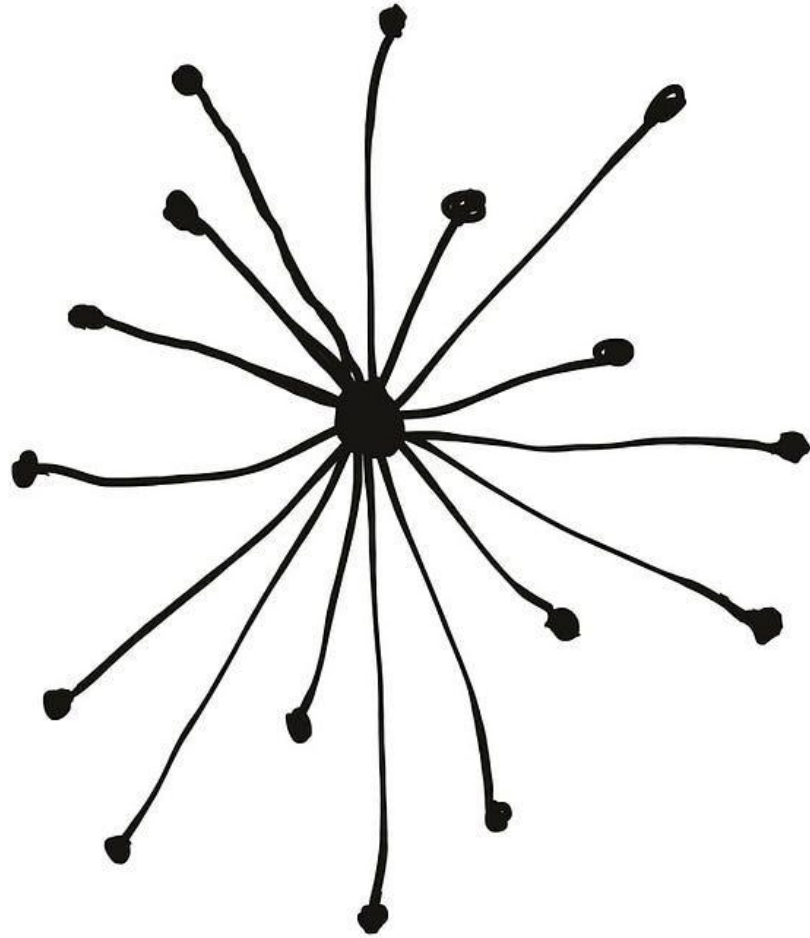


If I have to pay a boomer
10x what he paid for
his house...

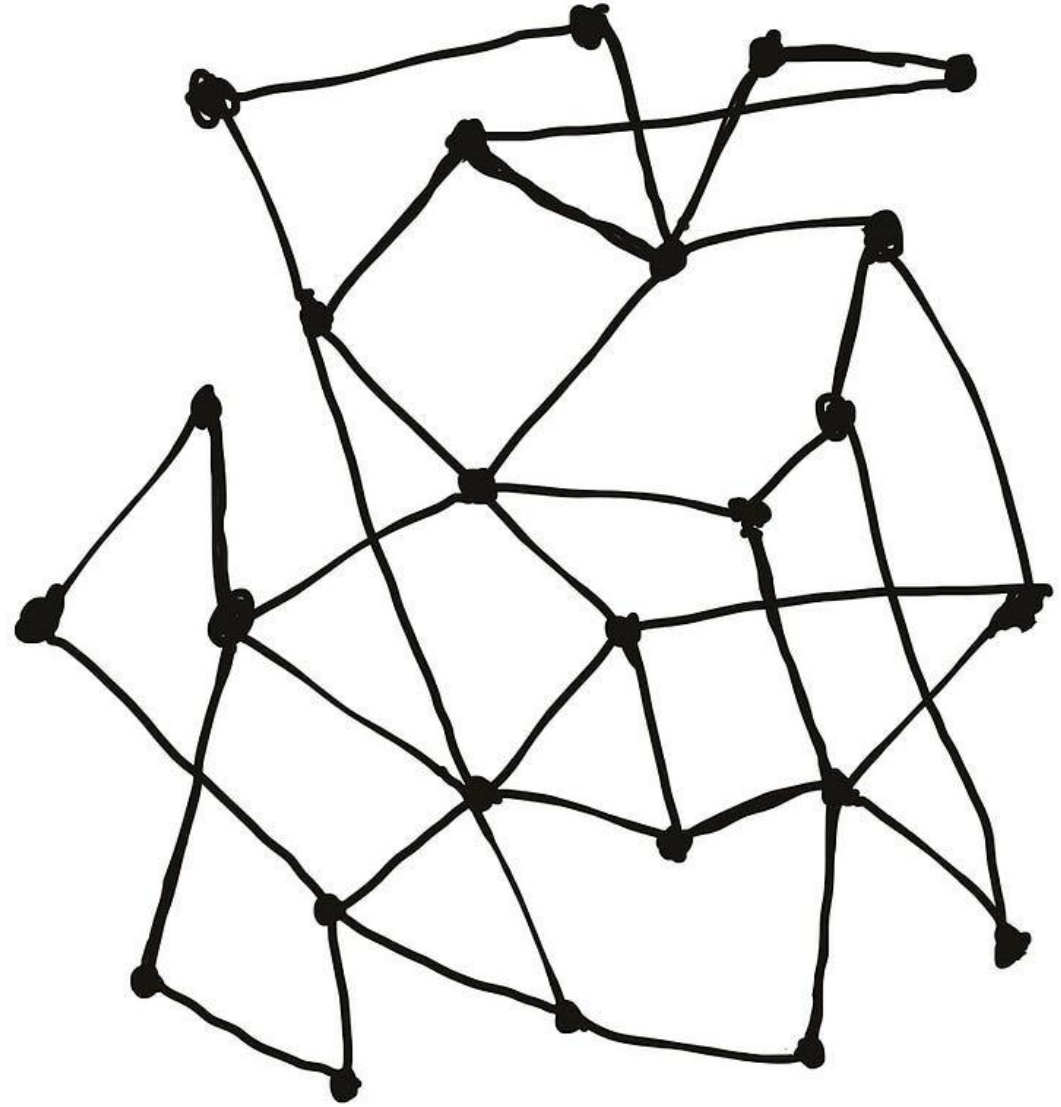


he can pay me 1000x
what I paid for my bitcoin.





CENTRALISED



DECENTRALISED

When Money Starts Thinking for You

"Money needs to be governed, but not necessarily by the government..."

Chris Skinner

Commentator, CEO of The Finanser and best-selling author



Hosted by:
Pål Krogdahl & Ville Sointu

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 YouTube

Listen On
 Anchor

Listen on
 Google Podcasts

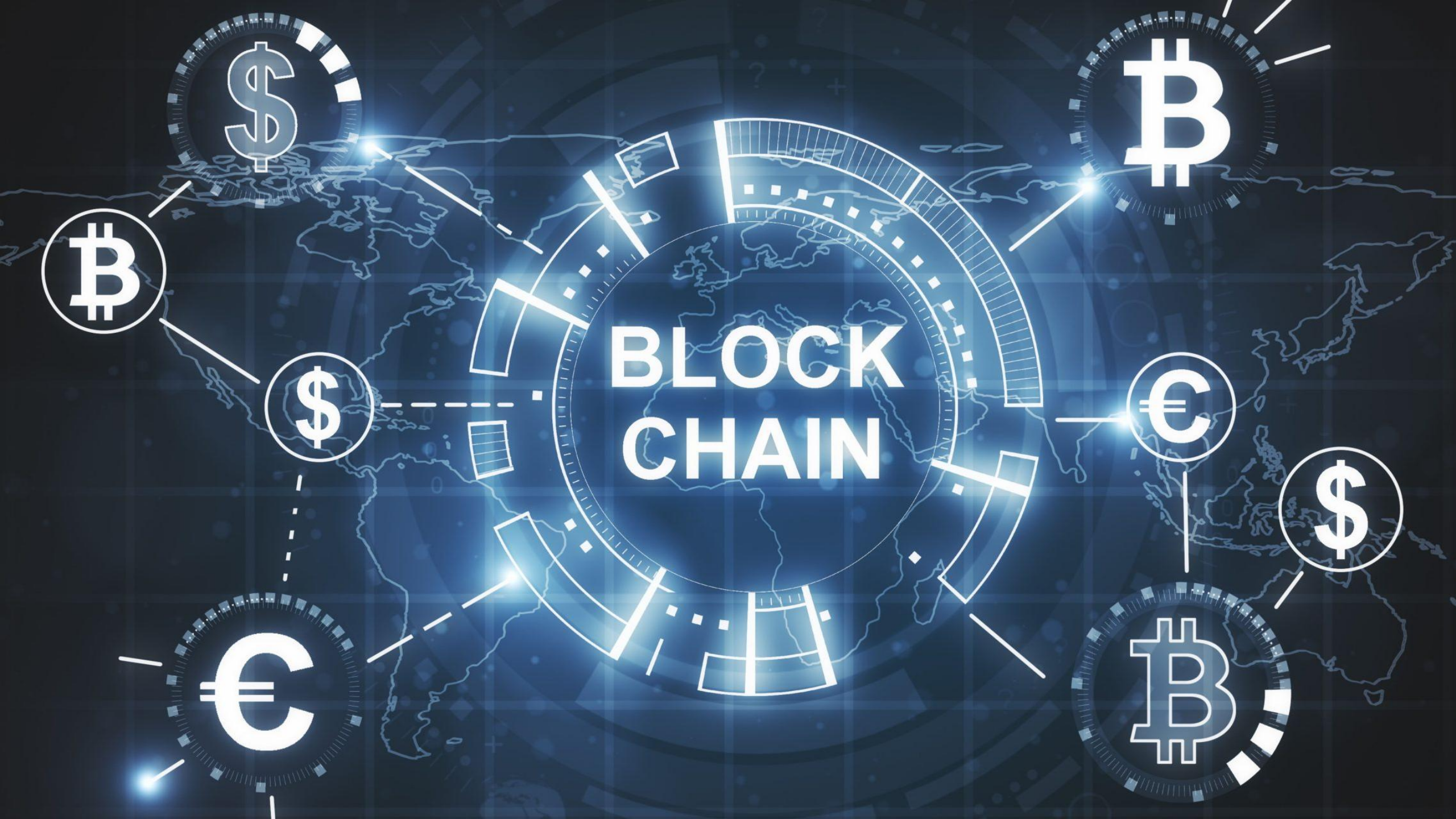
Listen on
 Apple Podcasts

Listen on
 Spotify

Listen On
 Breaker



S10:E02



“Cryptocurrencies are everything you don't understand about money, combined with everything you don't understand about computers.”

John Oliver







2025



2050



Lloyds Bank in The Broadway, Dorset, becomes funeral home

3 HRS AGO

[BUSINESS](#)

[PLANNING AND DEVELOPMENT](#)

[DORSET](#)



Iconic bank building restored and reopened as local funeral home *(Image: Supplied)*



Full Security For Your Home

Verisure UK - Home Alarm Systems







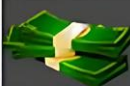


**EXPLORE.
DISCOVER.
CREATE.**


Your world. Your imagination.





 0

 0/3

 03:19



Coffee guy

9

Lady LJH

 Public



Joining conversation with
Coffee guy

Coffee guy

Hi

What would you like ?

Lady LJH

Coffee please?

Type message here...



SECOND LIFE

BANK

BANK BANK

GINKK

Ginko Bank

GINKO BANK

GINKO

GINKO

BANK

BANK

GINKO BANK

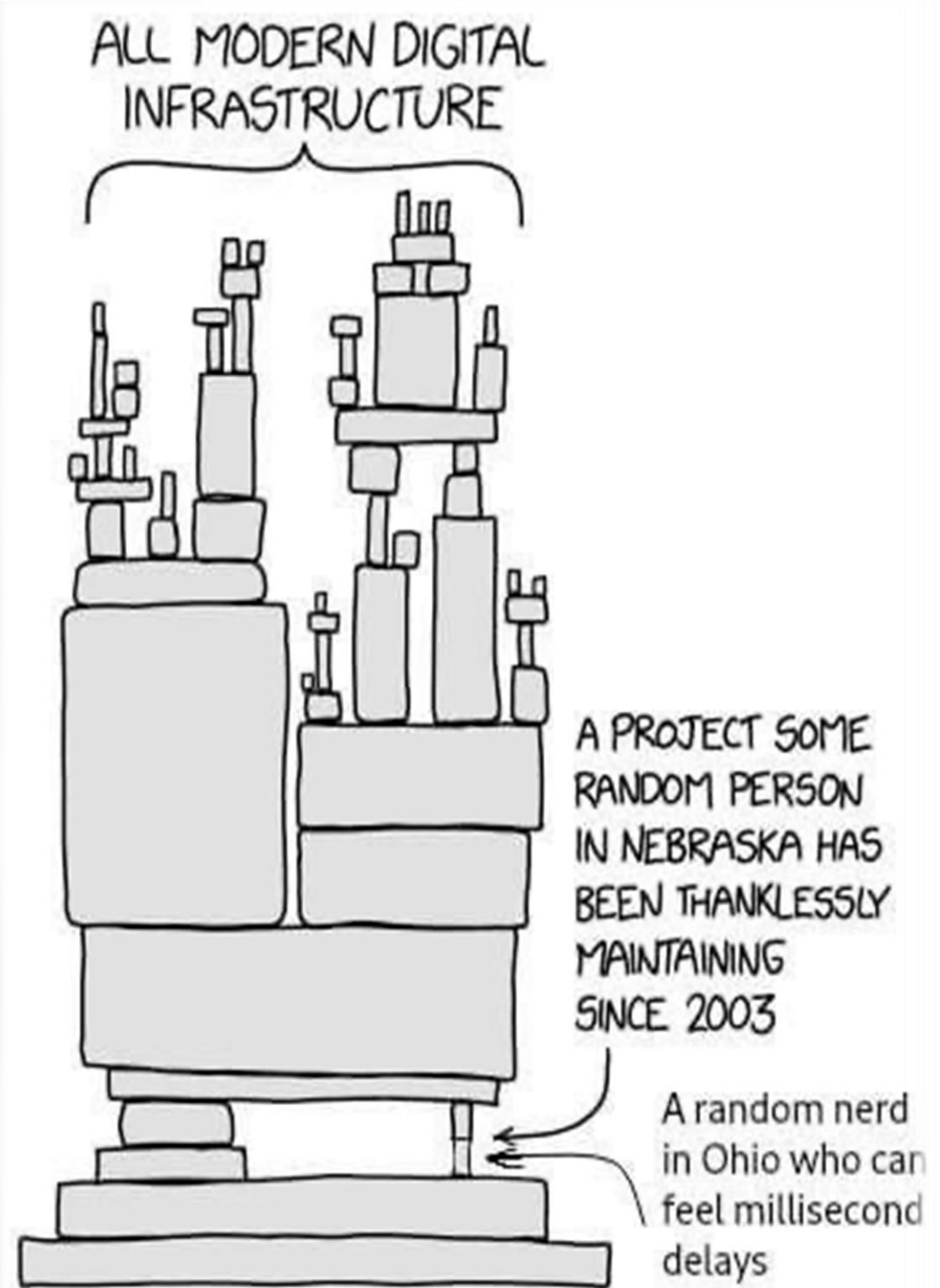
GINKK BOK

ONKO

GINKO







WHAT
TO DO



BACK OFFICE



MIDDLE OFFICE





FRONT OFFICE

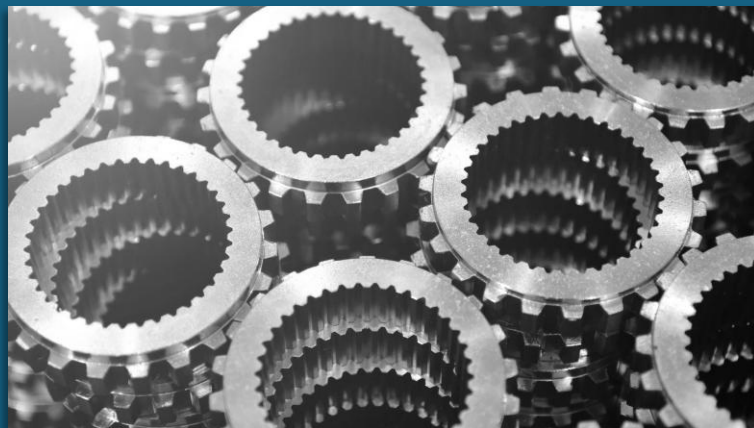
BACK OFFICE

Manufacturing
product focused
upon innovation



MIDDLE OFFICE

Processing
transactions focused
upon quality

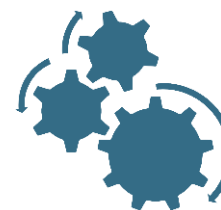


FRONT OFFICE

Retailing
experiences focused
upon intimacy



Product



Process



People

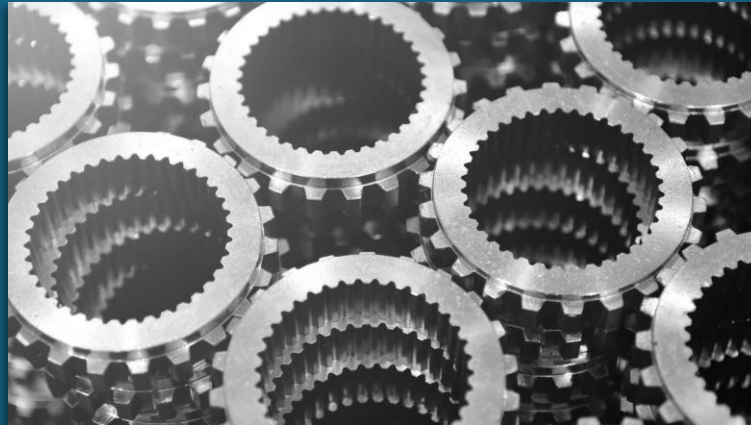
BACK OFFICE

Manufacturing
product focused
upon innovation



MIDDLE OFFICE

Processing
transactions focused
upon quality



FRONT OFFICE

Retailing
experiences focused
upon intimacy



Product



Platform



People

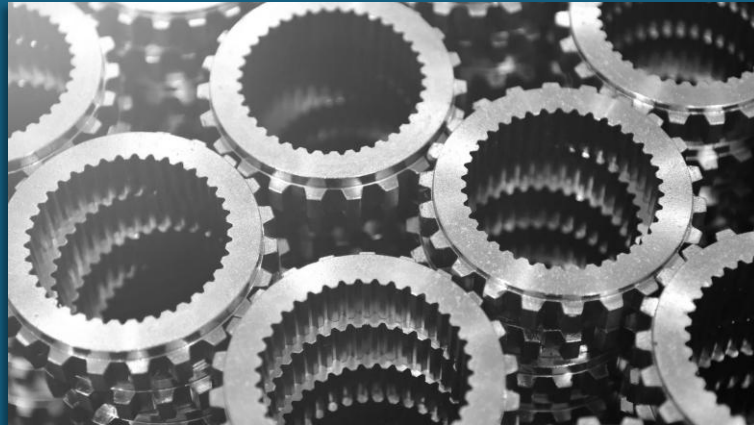
BACK OFFICE

Manufacturing
product focused
upon innovation



MIDDLE OFFICE

Processing
transactions focused
upon quality



FRONT OFFICE

Retailing
experiences focused
upon intimacy



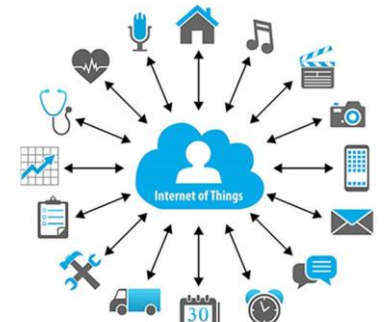
Product



Platform

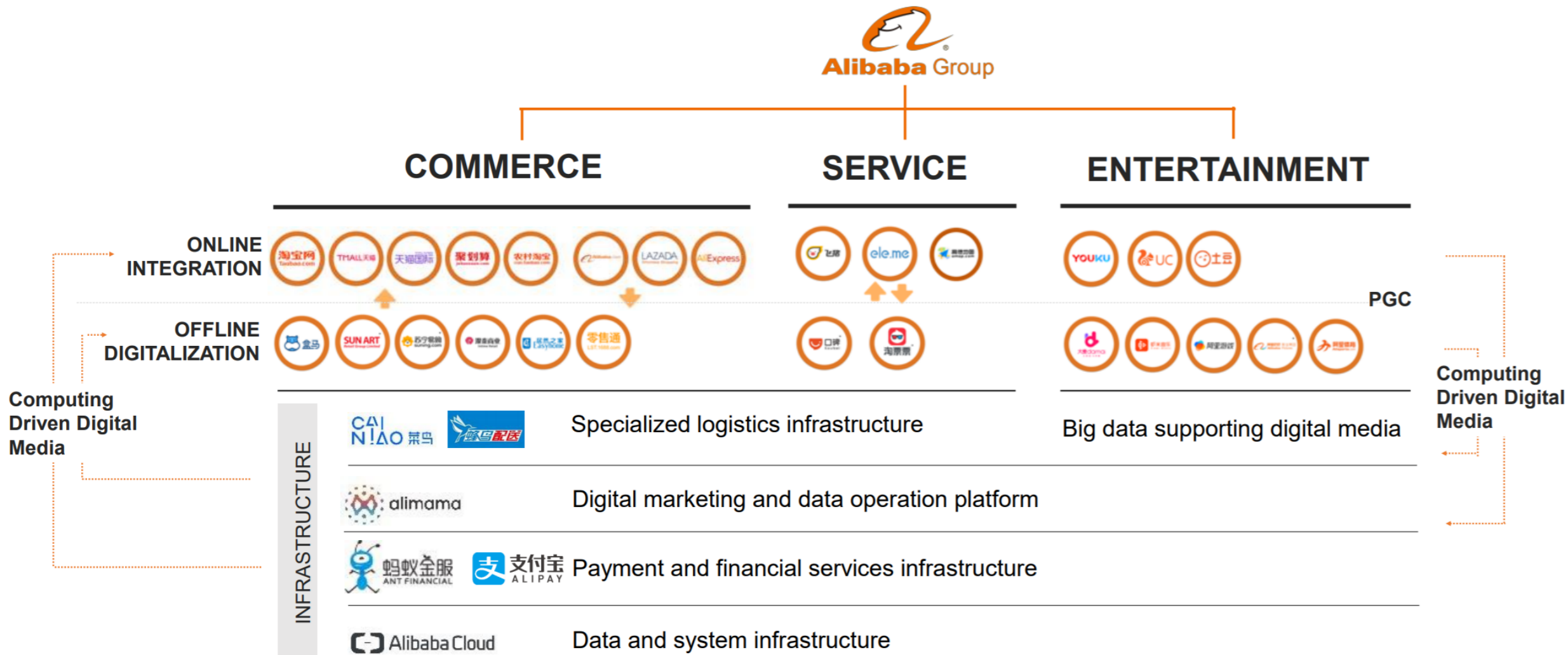


Experience



Alibaba Ecosystem

Make It Easy to Do Business Anywhere





**YOU CAN'T BE
SMART WITH
DUMB DATA**



S M A R



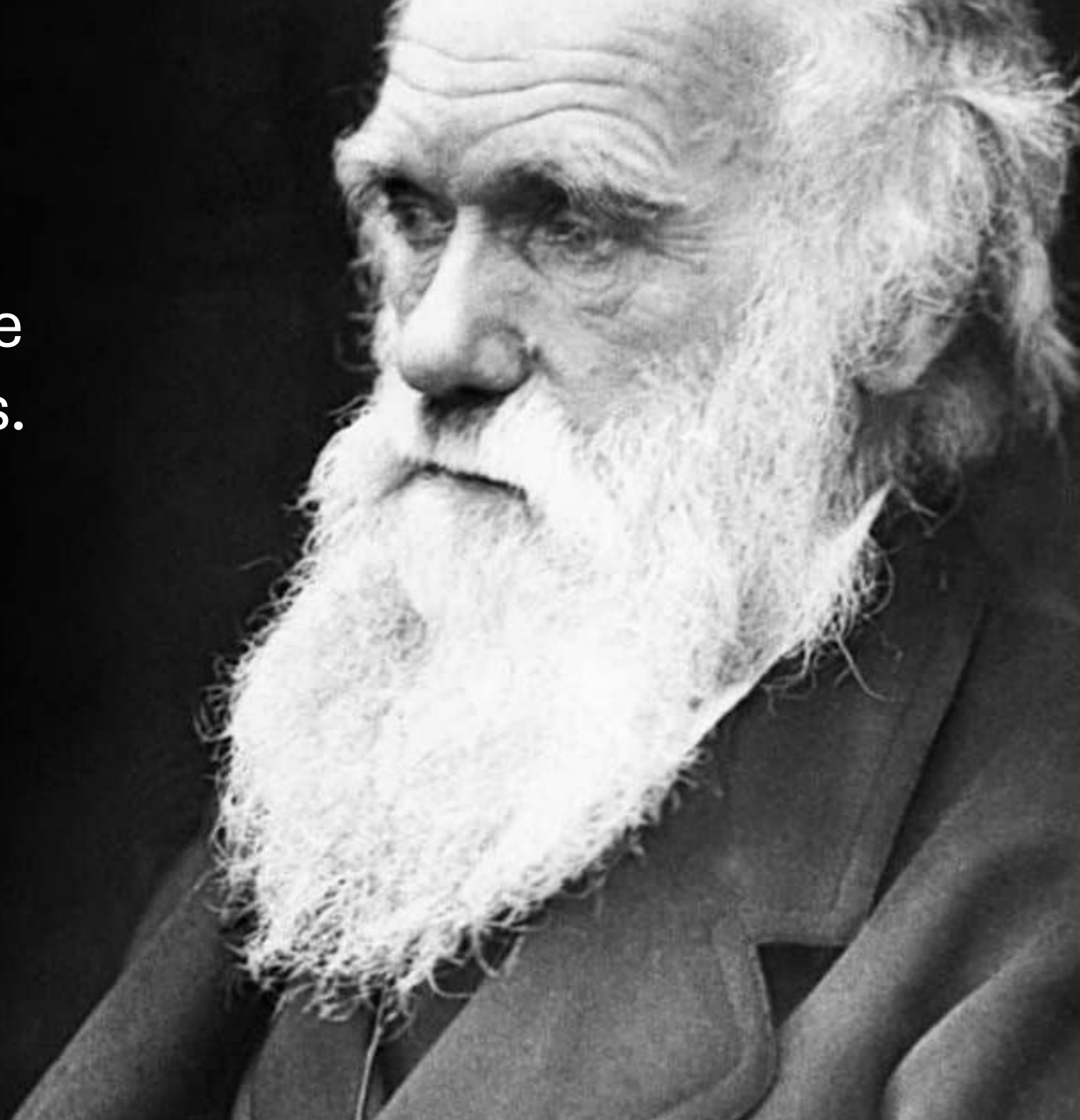


The Only Constant is

C H A N G E

“It is not the strongest of the species that survives; nor the most intelligent that survives. It is the one that is **most adaptable to change.**”

Charles Darwin





Think different.™









Ailleron
**Innovation
Forum
2025**

Thank You!