

'Fintech for breakfast' agenda: 19 September 2019

It has been a long summer. This is what we *missed!*

Crypto

1. **Cryptos/Switzerland: mountain pass –**
<https://www.ft.com/content/e4c8d7c4-a643-3196-ac4d-5712d162c2ba>
2. **China's digital currency could be a response to Libra -**
<https://dailyfintech.com/2019/08/16/chinas-digital-currency-could-be-a-response-to-libra/>
3. **When bitcoin bros talk hard news -**
<https://ftalphaville.ft.com/2019/09/06/1567775409000/When-bitcoin-bros-talk-hard-news/>
4. **The bitcoin price can finally be understood -**
<https://ftalphaville.ft.com/2019/08/29/1567091328000/The-bitcoin-price-can-finally-be-understood/>
5. **France says it won't allow Libra in Europe -**
<https://ftalphaville.ft.com/2019/09/12/1568281687000/France-says-it-won-t-allow-Libra-in-Europe/>
6. **The Woz and the crypto wonga -**
<https://ftalphaville.ft.com/2019/08/08/1565255623000/The-Woz-and-the-crypto-wonga/>

Neo- & open banking

1. **Digital challenger banks stockpile cash at record rate -**
<https://www.ft.com/content/f9bf5f16-bd6e-11e9-89e2-41e555e96722>
2. **Monzo starts offering loans to current account customers -**
<https://www.ft.com/content/f3b5f8a8-bf3c-11e9-b350-db00d509634e>
3. **Monzo: a serious risk of a bank breaking out -**
<https://ftalphaville.ft.com/2019/08/15/1565861580000/Monzo--a-serious-risk-of-a-bank-breaking-out/>
4. **Stripe launches credit card -** <https://www.finextra.com/newsarticle/34373/stripe-launches-credit-card>
5. **UK fintech Ipagoo bought out of administration -** <https://www.ft.com/content/572e4868-cb1d-11e9-a1f4-3669401ba76f>
6. **Revolut plans hiring spree in customer service and compliance -**
<https://www.ft.com/content/9f3fc002-cc92-11e9-99a4-b5ded7a7fe3f>
7. **Revolut's growing pains rumble on -**
<https://ftalphaville.ft.com/2019/07/18/1563455770000/Revolut-s-growing-pains-rumble-on/>
8. **Revolut bolsters senior team with banking executives -**
<https://www.ft.com/content/a85c2904-c586-11e9-a8e9-296ca66511c9>
9. **Revolut launches commission-free share trading -** <https://www.ft.com/content/a50349ae-b3ac-11e9-bec9-fdcab53d6959>
10. **German fintech N26 appeases regulators as it eyes future IPO -**
<https://www.ft.com/content/aa5cea62-b9ac-11e9-8a88-aa6628ac896c>
11. **Atom Bank raises £50m from investors including Neil Woodford -**
<https://www.ft.com/content/fb7aa748-ac4d-11e9-8030-530adfa879c2>

Blockchain

1. **New money-laundering rules change everything for cryptocurrency exchanges -**
<https://www.technologyreview.com/s/614164/new-money-laundering-rules-change-everything-for-cryptocurrency-exchanges/>

2. **Let's give a helping hand to Andrew Yang** - <https://ftalphaville.ft.com/2019/08/29/1567075907000/Let-s-give-a-helping-hand-to-Andrew-Yang/>
3. **Wall Street finds blockchain hard to tame after early euphoria** - <https://www.reuters.com/article/us-blockchain-finance-focus/wall-street-finds-blockchain-hard-to-tame-after-early-euphoria-idUSKCN1UB0YV>

Payments

1. **PayPal targets growing demand from India's 450m mobile users** - <https://www.ft.com/content/c154f96a-be3b-11e9-89e2-41e555e96722>
2. **US and China investors battle over Indian digital payments boom** - <https://www.ft.com/content/47e2208a-b2a6-11e9-8cb2-799a3a8cf37b>
3. **Apple/Goldman Sachs: pay pals** - <https://www.ft.com/content/30a9c2f0-bd5b-11e9-b350-db00d509634e>
4. **What the Apple Card gets right, and wrong** - <https://www.ft.com/content/aad5be8a-bce8-11e9-b350-db00d509634e>
5. **Klarna becomes most valuable EU fintech with \$5.5bn valuation** - <https://www.ft.com/content/3f16a05c-b828-11e9-8a88-aa6628ac896c>

AI

1. **AI investment in UK reaches record high** - <https://www.cityam.com/ai-investment-in-uk-reaches-record-high/>
2. **DeepMind co-founder's leave of absence signals transition** - <https://www.ft.com/content/45bb157a-c4f6-11e9-a8e9-296ca66511c9>
3. **Quants seek human touch in reboot of investing strategy** - <https://www.ft.com/content/0093dcd4-ad59-11e9-8030-530adfa879c2>
4. **How AI will change the way you manage your money** - <https://www.ft.com/content/37ca12d8-b90a-11e9-8a88-aa6628ac896c>

InsurTech

1. **InsurTech efforts and the customer- who is being served with tech?** - <https://dailyfintech.com/2019/09/12/insurtech-efforts-and-the-customer-who-is-being-served-with-tech/>
2. **Tragic tale fuels rush to get insured in China** - <https://www.ft.com/content/3bbf683e-a325-11e9-974c-ad1c6ab5efd1>

Further reading

1. **Most London fintechs not ready for a no-deal Brexit** - <https://www.fnlondon.com/articles/most-london-fintechs-not-ready-for-a-no-deal-brexite-20190912>
2. **China's fintech approach becomes clearer with its 3-year plan** - <https://www.ft.com/content/3b46158e-cd95-11e9-99a4-b5ded7a7fe3f>
3. **Innovation is more than amassing customers** - <https://www.ft.com/content/f86eb5da-ac75-11e9-8030-530adfa879c2>
4. **The painful path to curing Japan of its cash addiction** - <https://www.ft.com/content/fdbdb92c-a6ea-11e9-984c-fac8325aaa04>