

2021 FINTECH IRELAND MAPS

Line Up of Speakers, Panel Members & Hosts



Elaine Deehan
Ireland Country Manager

Laurence Marshall
Chief Operating Officer

Karen Cullen
Head of International Financial Services

Dermot Kennedy
General Manager, Ireland

Lorraine Kennedy
Marketing Manager

Byron Fry
Vice President, IFS, UK

Margaret Clancy
Commercial Director



Join our excellent speakers, panel members and hosts for the Release of the **updated Indigenous and inaugural International Fintech Ireland Maps**



**When: 1300-1430 (Irish/UK time)
Monday 15th March 2021**

FREE

<https://fintechireland.com/events.html>



Peter Oakes
Founder
Fintech Ireland

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USTechFin.com
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Peter O'Halloran
Ambassador
Fintech Ireland

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Agenda, Presenters & Audience

Twitter: @FintechIreland #FintechIreland
#FintechMaps

Agenda

1300-1305 (5 mins): Welcome (we will have stragglers joining a few minutes past the hour)

1305-1315 (10 mins): Department of Finance (Karen Cullen – <https://www.linkedin.com/in/karen-cullen-37b630137/>)

1315-1325 (10 mins): **Fintech Ireland Indigenous Map** (Peter Oakes - <https://www.linkedin.com/in/peteroakes/>)

1325-1345 (20 mins): **Indigenous Panel Discussion** (Peter Oakes & Panel)

- Moderator: Peter Oakes
- Panel Member: TransferMate (Margret Clancy <https://www.linkedin.com/in/margaret-clancy-691a51b0/>)
- Panel Member: UBO Service (Lorraine Kennedy <https://www.linkedin.com/in/lorraine-kennedy-b1367a147/>)

1345-1355 (10 mins): IDA Ireland (Byron Fry – <https://www.linkedin.com/in/byron-fry/>)

1355-1405 (10 mins): **Fintech Ireland International Map** (Peter O'Halloran - <https://www.linkedin.com/in/peterohalloran/>)

1405-1425 (20 mins): **International Panel Discussion** (Peter O'Halloran & Panel)

- Moderator: Peter O'Halloran
- Panel Member: Starling Bank (Elaine Deehan - <https://www.linkedin.com/in/elainedeehan/>)
- Panel Member: Equilend (Laurence Marshall - <https://www.linkedin.com/in/laurence-marshall-54727723/>)
- Panel Member: Remitly (Dermot Kennedy - <https://www.linkedin.com/in/dermot-kennedy-mba-5006394/>)

1425-1430 (5 mins) Fintech Ireland announcements/updates, last words, thank you to speakers, last words. **Proceedings to a closed**

Guest Presenters

Thank you!



- Karen Cullen, Head of International Financial Services, Risk & Compliance Unit, Department of Finance Ireland (Ireland for Finance)

- Laurence Marshall, Chief Operating Officer, EquiLend

- Elaine Deehan, Ireland Country Manager, Starling Bank

- Byron Fry, Vice President - International Financial Services, UK, IDA Ireland

- Lorraine Kennedy, Marketing Manager, UBO Service

- Dermot Kennedy, General Manager, Remitly Ireland

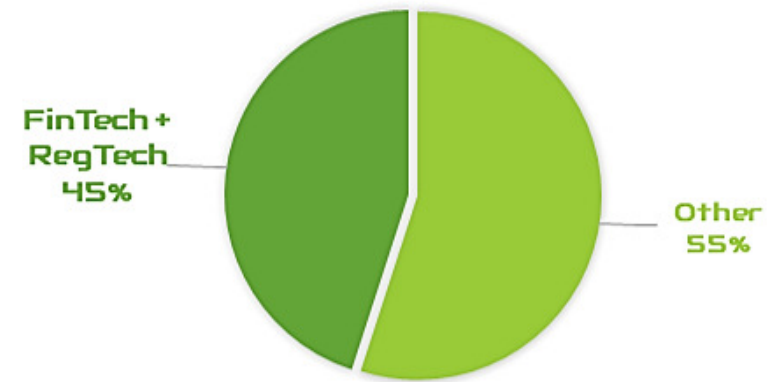
- Margaret Clancy, Commercial Director, TransferMate Global Payments



Today's Audience

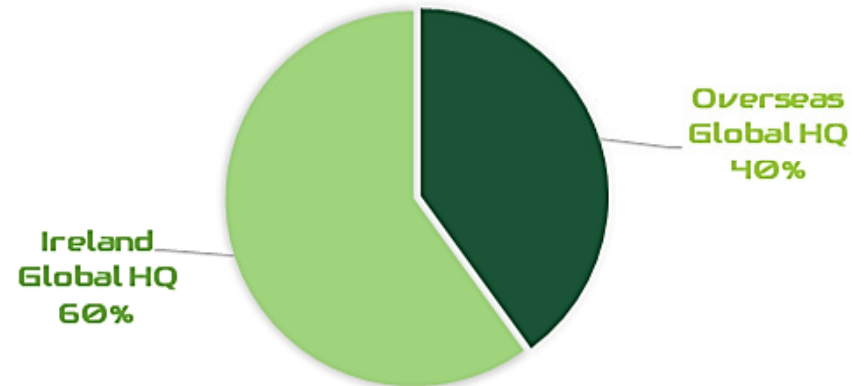
45% FinTech + RegTech / 55% Other

- Other = Financial Institutions, IT, Cloud Computing, Software, Government Agencies (including Embassies / Trade Agencies), Education, Healthcare, Professional Services Firms (Law, Accounting, Consulting, Recruitment, NEDs, Media, Tech Hubs, Standards Bodies)
 - Financial Institutions = Banks, Insurers, Asset/Fund Management & Brokers (where not in 'fintech')



Global HQ

- Ireland: 60%
- Overseas: 40%
 - USA – 36% of Overseas
 - UK – 34 % of Overseas
 - Australia – 5% of overseas
 - UAE, Belgium, Brazil, China, Cyprus, Germany, France, Indonesia, Italy, Nigeria, Pakistan, Russia, Taiwan, South Africa – 25% of Overseas




Source: Eventbrite Registration of 492 registered attendees

Connected to the Fintech Ecosystem Network



Tracking 400 'fintech' network companies
– names, executives, business type



5,660+ Twitter followers @FintechIreland

- 14,000+ total twitter followers across all fintech handles



260+ Fintech Ireland Surveys Received

- <https://fintechireland.com/fintech-survey.html>




150,000+ web visitors a year



1,900+ network subscribers to Fintech Ireland

- <https://fintechireland.com/get-involved.html>



95+ events (presentations at local & international events)



2,080+ LinkedIn Company Page Followers/ 1,670+ LinkedIn Group Members

- <https://www.linkedin.com/groups/8321352/>
- <https://www.linkedin.com/company/fintech-ireland>



9,500+ audience at events to date

Source: Fintech Ireland

Irish Financial Services – by the numbers



10,000+ firms providing *finserv* in Ireland and overseas regulated by the Central Bank



3rd largest exporter of *finserv* from the European Union



250 of the world's largest *finserv*, including

- 50% of the world's top 50 banks
- 75%+ of the top global 20 banks



€4.98 trillion total funds AUA (14,000+ funds administered; 7.9k funds domiciled. 1000 fund managers from 50+ countries have assets administered in Ireland)



45,000 people employed directly in international *finserv*

- **7,000 work in fintech.** Payments & Regtech = two largest fintech sectors.

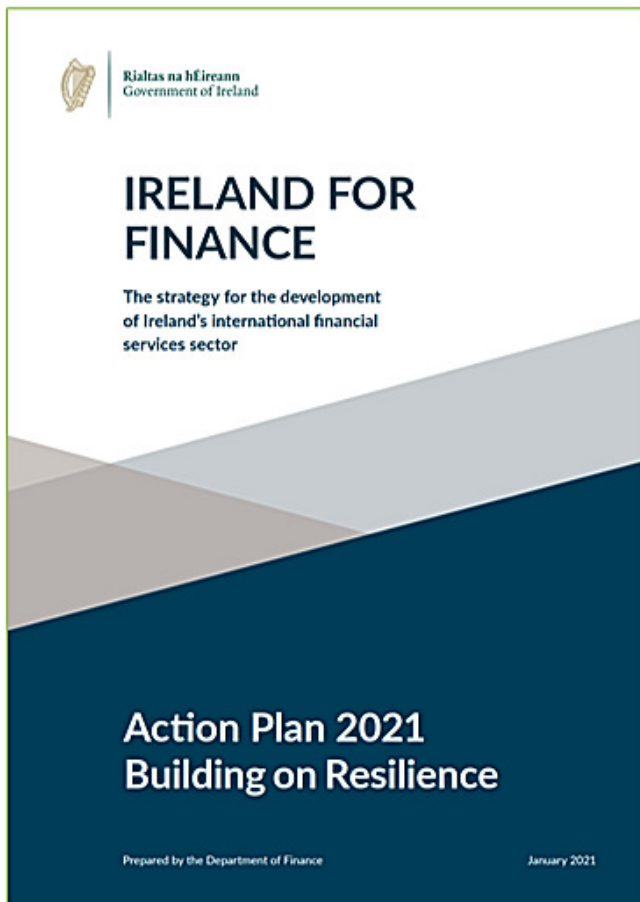
105,000+ technology sector employees



Source: Various including – Fintech Ireland, Central Bank of Ireland, Irish Funds Industry Association & IDA Ireland

Ireland For Finance

An Irish Government Initiative



"The 2021 Action Plan, drawn up in partnership with industry, sets out clearly how we intend to build on our strengths and successes in recent years in this dynamic and growing sector."

Minister for Finance & Public Expenditure and Reform, Paschal Donohoe TD (11/02/2021)

"This Action Plan brings vital new measures and continuity amidst the disruption of the pandemic as we look to realise the full potential of the sector and aid the national economic recovery"

Minister of State for Financial Services, Credit Unions, and Insurance Seán Fleming TD (11/02/2021)



IFS Ireland

An Irish Government Initiative

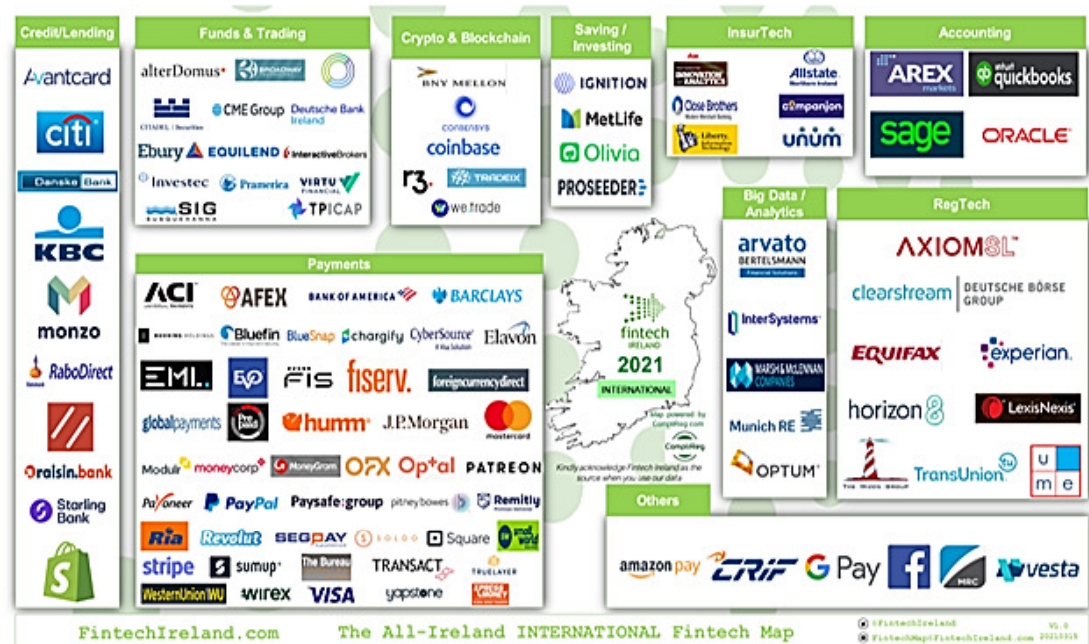
"FinTech Ireland are particularly active in the start-up scene, advancing Ireland's unique ability and leveraging its capacity to become and remain a global centre for FinTech."

- [page 40, Irish Government's IFS2020 Action Plan 2018](#)



Image © IFS Ireland

The Fintech Ireland Maps Indigenous (v4) & International (v1)



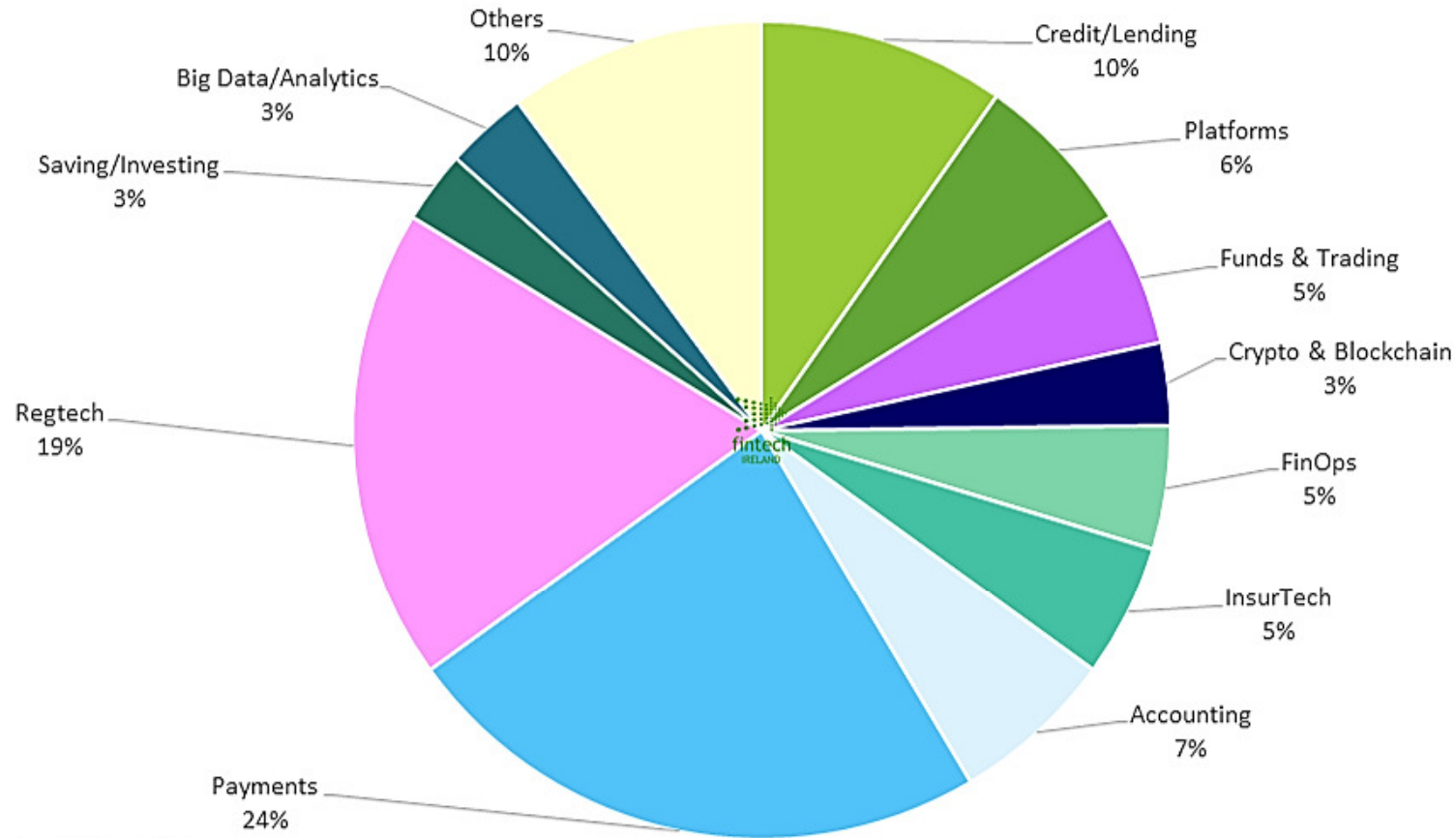
Source: Fintech Ireland, Peter Oakes & Peter O'Halloran

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Indigenous Fintech Fintech Ireland Map



Source: Fintech Ireland, Peter Oakes & Peter O'Halloran

Credit/Lending

Avantcard

citi

Danske Bank

KBC

monzo

RaboDirect

raisin.bank

Starling Bank

S

Funds & Trading

alterDomus*

BROADWAY TECHNOLOGY

CITADEL | Securities

CME Group

Deutsche Bank Ireland

Ebury

EQUILEND

InteractiveBrokers

Investec

Pramerica

VIRTU FINANCIAL

SIG SUBSQUERHANNA

TPICAP

Crypto & Blockchain

BNY MELLON

CONSENSYS

coinbase

r3.

TRADEX

we.trade

Saving / Investing

IGNITION

MetLife

Olivia

PROSEEDER

InsurTech

Acn

INNOVATION IN ANALYTICS

Close Brothers

Liberty. Insurance Technology

Allstate Northern Ireland

e2mpanjon

unum

Accounting

AREX markets

qb intuit quickbooks

sage

ORACLE

Payments

ACI UNIVERSAL PAYMENTS

AFEX

BANK OF AMERICA

BARCLAYS

BOOKING HOLDINGS

Bluefin The Leader in Payment Security

BlueSnap

chargify

CyberSource A Visa Solution

Elavon

EML.

EV

fis

fiserv.

foreigncurrencydirect

globalpayments

Pre Paid

hummm

J.P.Morgan

mastercard

Modulr

moneycorp

MoneyGram

OFX

Op+al

PATREON

PaYoneer

PayPal

Paysafe:group

pitneybowes

Remitly Promotes Delivered

Ria

Revolut

SEGPAY

SOLDO

Square

small world

stripe

sumup*

The Bureau

TRANSACT

TRUELAYER

WesternUnionWU

wirex

VISA

yapstone

XPRESS MONEY



Kindly acknowledge Fintech Ireland as the source when you use our data

Big Data / Analytics

arvato BERTELSMANN Financial Solutions

InterSystems

MARSH & MCLENNAN COMPANIES

Munich RE

OPTUM

RegTech

AXIOMSL™

clearstream | DEUTSCHE BÖRSE GROUP

EQUIFAX

experian.

horizon

LexisNexis

THE MIZEN GROUP

TransUnion.™

Ume

Others

amazon pay

CRIF

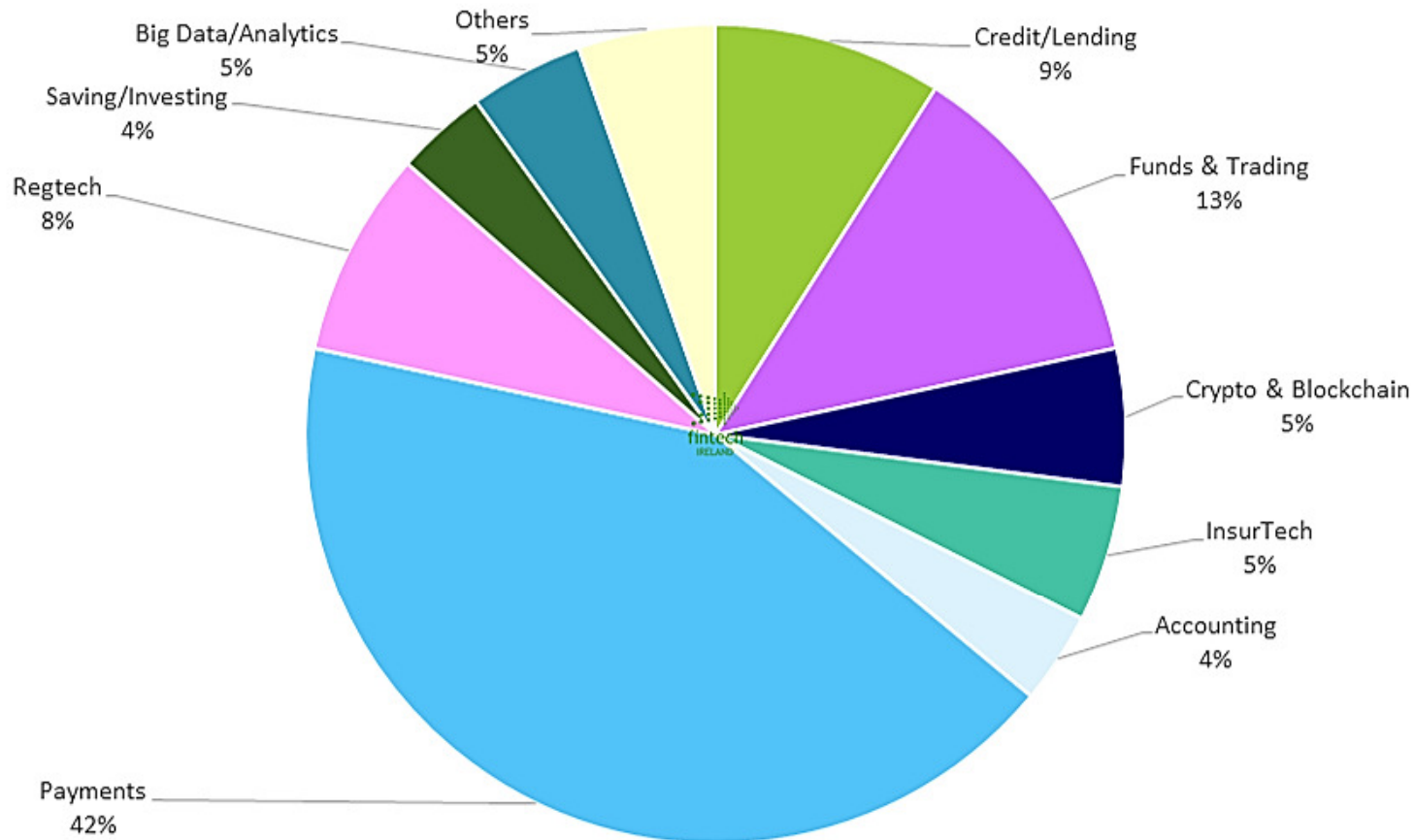
Pay

f

MRC

vesta

International Fintech Fintech Ireland Map



Source: Fintech Ireland, Peter Oakes & Peter O'Halloran


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Breakdown of Maps (1/2) Side by Side



Sector	 Indigenous Map 2021 v4 <i>B = + / R = - / Y = no change on previous year</i>	Indigenous Map 2020 v3	International Map 2021 v1.0
Credit / Lending	24	23	10
Platforms	16	13	n/a
Funds & Trading	13	12	14
Crypto & Blockchain	8	9	6
FinOps	12	11	n/a
InsurTech	13	12	6
Accounting	16	15	4
Payments	58	58	47
RegTech	46	39	9
Saving / Investing	7	6	4
Big Data / Analytics	8	7	5
Others	25	25	6
Total	246	230	111

Source: Fintech Ireland, Peter Oakes & Peter O'Halloran

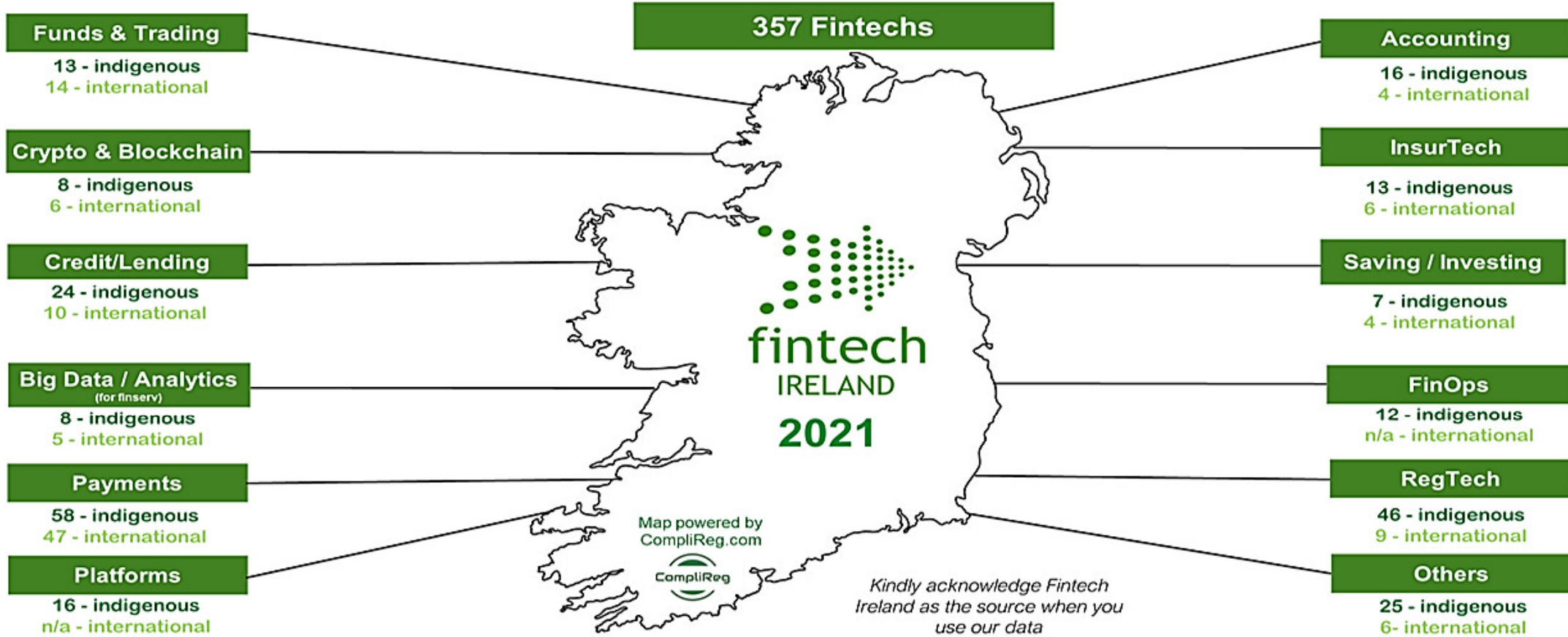
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Breakdown of Maps (2/2) Side by Side



The All-Ireland Fintech Map (Indigenous & International) March 2021



Emoney & Payment Services Firms Authorised in Ireland [V5 as at 15/03/2021]

Payment Services Directive

19 x APIs
3 x AISPs

17 x EMIs

Emoney Services Directive

2009



2013



2010



2015



2018



2019



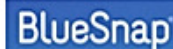
2020



2011



2017



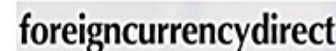
2015



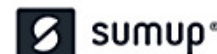
2017



2019



2020




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Fintech Authorisation Guides

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[FUNDRAISING](#) [CAREERS](#) [GET INVOLVED](#) [ABOUT](#) [FSOUBLIN](#) [CONSULTATIONS](#)



Our Peter Oakes has written comprehensive guides on Why Ireland For Fintech for:

- securing an Electronic Money Authorisation; and
- securing a Payment Institution Authorisation (which includes AISP and PISPs).

These guides have been downloaded 10,000+ times

Why Ireland for Fintech?

Ireland is fantastic place to obtain an e-money authorisation and a payment institution authorisation.

Comprehensive and free authorisation guides
<https://fintechireland.com/fintech-authorisations.html>

Fintech Ireland Survey / Census

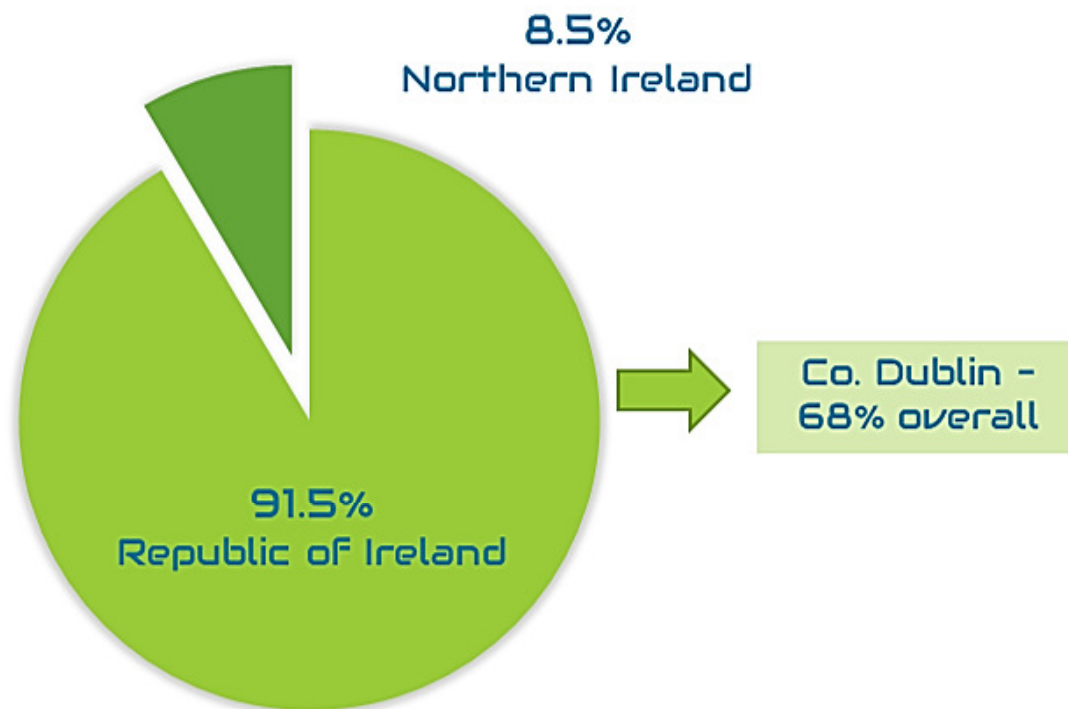
- We are conducting an ongoing Fintech Survey / Census
 - for all fintech firms on the **Island of Ireland**
 - 260+ responses
 - 24 questions straightforward questions
 - 60% response rate on Freeform Feedback
 - average time it takes to complete = 12 minutes



<https://fintechireland.com/fintech-survey.html>

Fintech Ireland Survey – Data (1/8) (sample of answers to some questions)

- **Indigenous Fintech:** in which part of Ireland are you located?



Fintech Ireland Survey – Data (2/8)

(sample of answers to some questions)

- What sector within Fintech does your company operate? (by response)
 - **# 1 Regtech**
 - **# 2 Payments**
 - **# 3 Others** – *there's a demand to create a 'Trade Finance' subsector on the Fintech Ireland Map!*
 - **# 4 Insurance**
 - **Blockchain, Banking & Crypto Assets towards the bottom**
- ***NB: Response to this question is broadly inline with our Fintech Ireland Maps***

Fintech Ireland Survey – Data (3/8)

(sample of answers to some questions)

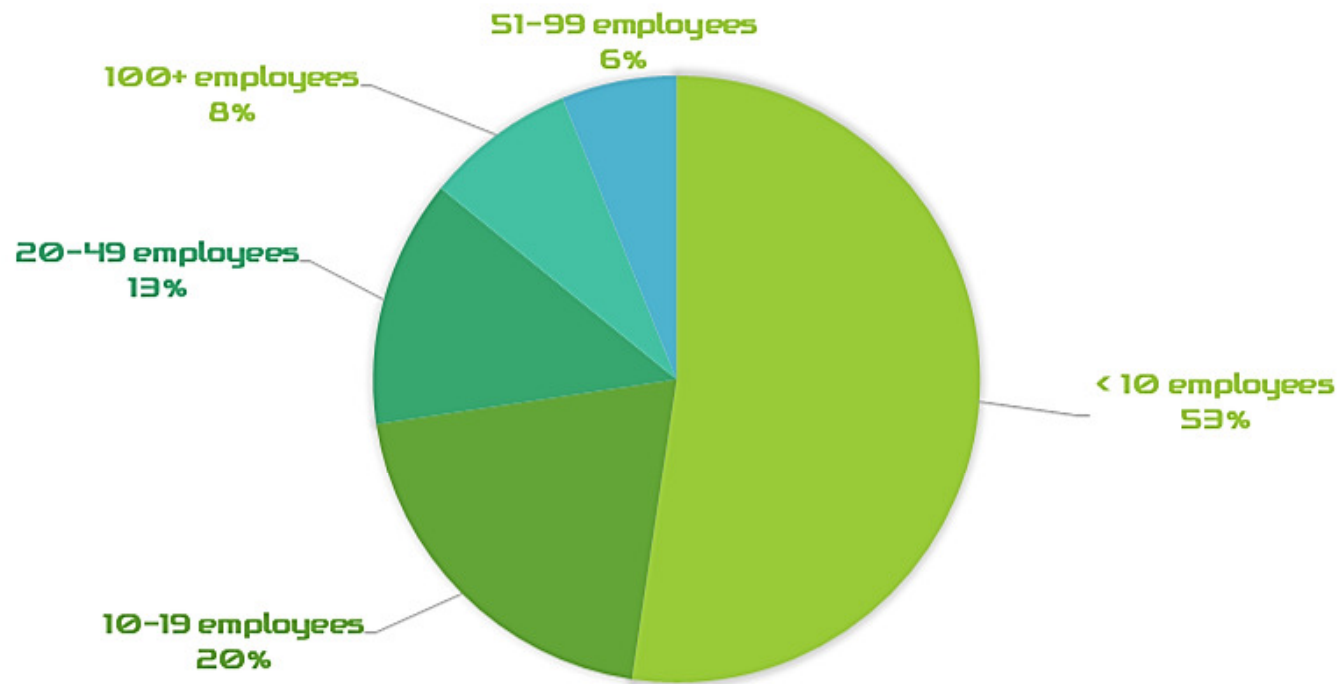
- Is your company expecting to hire in the next 12-18 months?
 - **95% = YES** (say ALL respondents from July 2020 – March 2021)
- **Note: On 22 June 2020 CIPD Ireland reported that only a fifth of the businesses it surveyed said that they planned to take on more staff in 2020: Source <https://www.rte.ie/news/business/2020/0622/1148821-fewer-firms-planning-to-hire-staff-or-raise-pay/>*



Fintech Ireland Survey – Data (4/8)

(sample of answers to some questions)

- How many employees does your company have?
[Indigenous Fintech Only – RoI & NI]



Fintech Ireland Survey – Data (5/8)

(sample of answers to some questions)

- Gender - Board & Management Levels*
- Revenue - last year, this year, next year*
- Investment Raised?*
- Investment Required?*
- Is Ireland an easy place to raise investment?
- Would you like Fintech Ireland to connect you to investors?
 - **60% = YES**

Strongly Agree - 6%
Agree - 20%

Neither Agree or Disagree - 48%

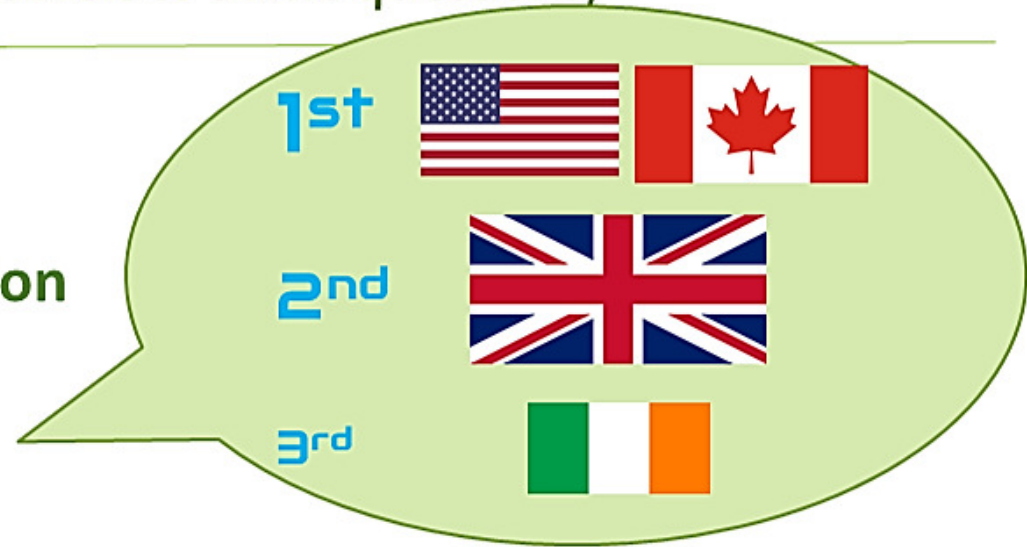
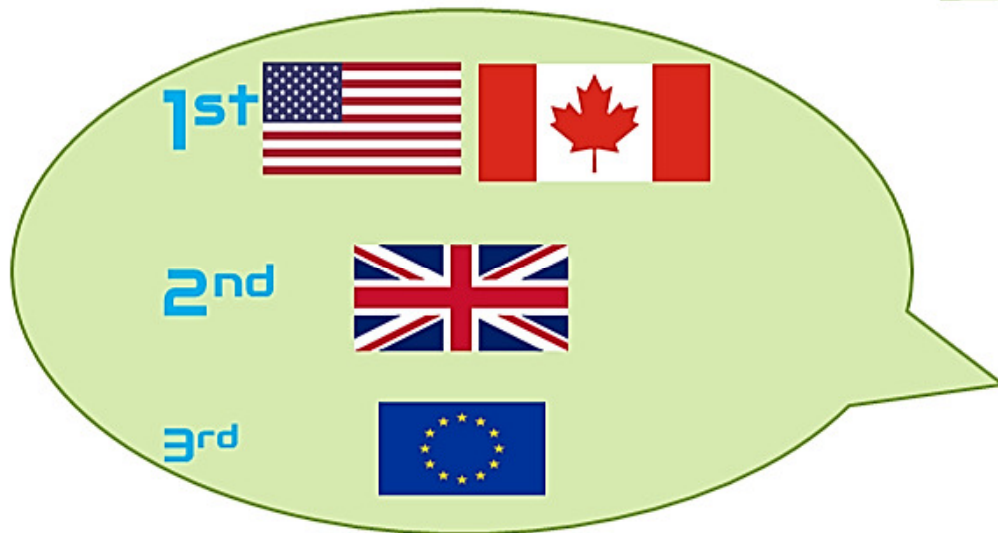
Disagree - 21%
Strongly Disagree - 5%

* = *Topics for other webinars. Contact us if you spot a topic on which you wish to contribute!*

Fintech Ireland Survey – Data (6/8)

(sample of answers to some questions)

- Top 3 Priority Regions for **Expansion** for Indigenous Irish Fintech (of 9 regions)



- Top 3 Priority Regions for **Overseas Expansion** for Indigenous Irish Fintech (of 8 overseas regions)

Fintech Ireland Survey – Data (7/8)

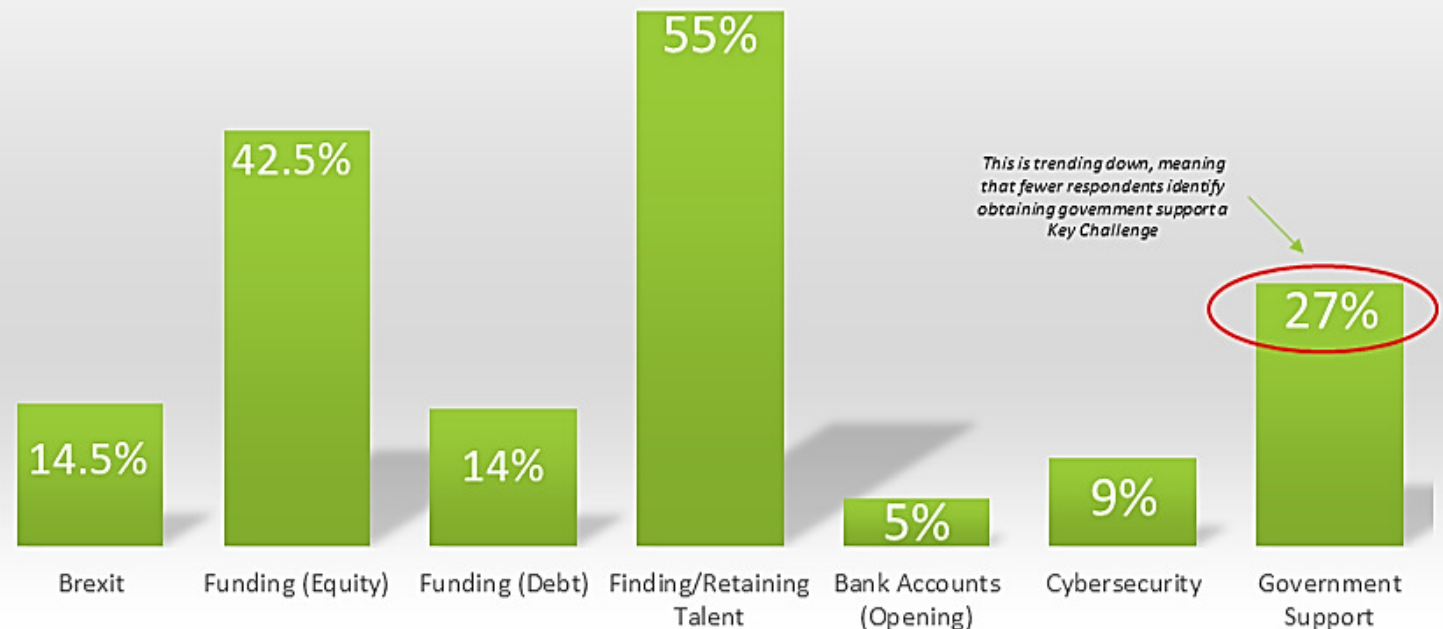
(sample of answers to some questions)

Key Challenges Indigenous Fintech

How to Read Chart.

14.5% of respondents identified Brexit as a Key Challenge

27% of respondents identified Government Support as a Key Challenge

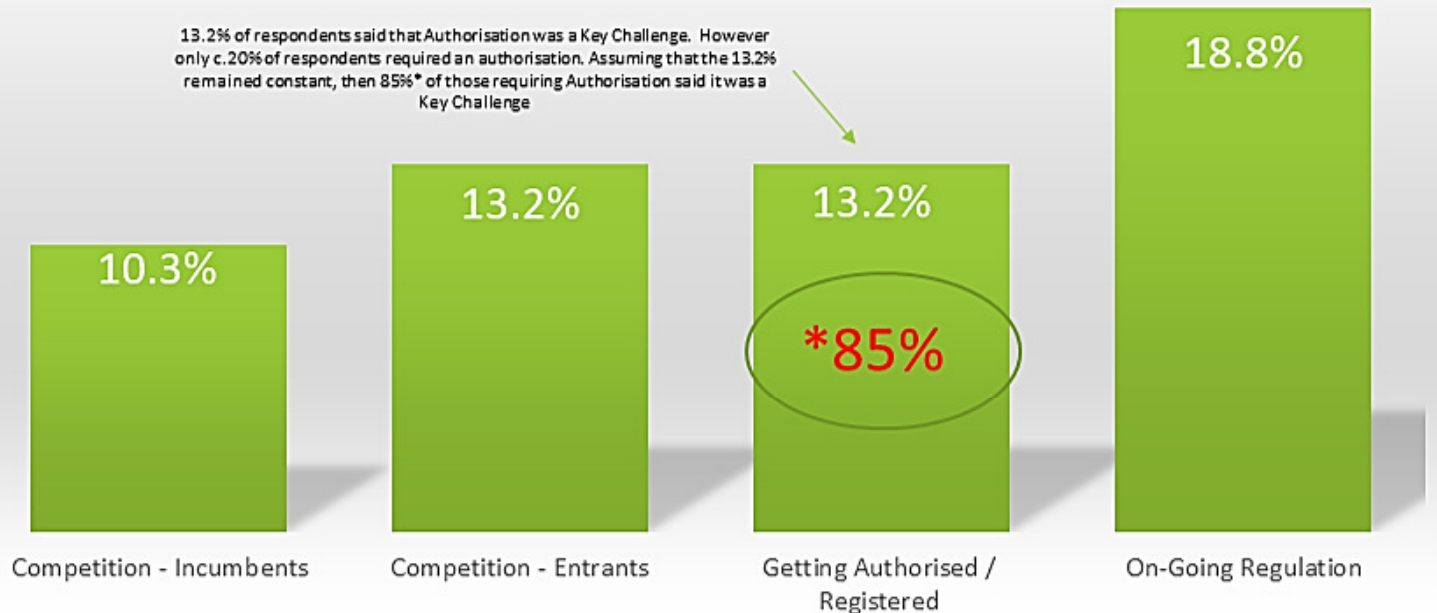


Fintech Ireland Survey – Data (8/8)

(sample of answers to some questions)

Key Challenges Indigenous Fintech

13.2% of respondents said that Authorisation was a Key Challenge. However only c.20% of respondents required an authorisation. Assuming that the 13.2% remained constant, then 85%* of those requiring Authorisation said it was a Key Challenge



How to Read Chart.

18.8% of respondents identified On-Going Regulation as a Key Challenge

Fintech Ireland Upcoming Events

- Central Bank of Ireland – Innovation Hub
 - Thursday 25th March
- Fintech Bridge – Ireland and New Jersey
 - Wednesday 14th April



<https://fintechireland.com/events.html>

Last Words & Thank You



Peter O'Halloran
Ambassador
Fintech Ireland

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Hosts



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Twitter: @FintechIreland #FintechIreland #FintechMaps

Peter Oakes, Founder of Fintech Ireland & Fintech UK, recognised Leading Fintech Consultant: Chambers & Partners 2021

Peter Oakes, who has vast international regulatory experience as a former director of the Central Bank of Ireland.

Clients say:

- *Peter is high-profile, he has very strong governance capabilities and is very good for a regulated FinTech company*
- *his area of expertise is in licensed applications with the Central Bank. He can explain what is required in black and white from the regulator but also what is left unsaid*
- *Peter would be my first port of call for any FinTech looking to obtain an e-money licence*
- *Peter's reputation really helps; he's top of the list of local Dublin-based regulatory consultants*




Peter Oakes

FintechIreland.com
FintechUK.com
CompliReg.com



<https://bit.ly/38ecPig>



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Presenter – Peter Oakes



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<p>Strategic Consultant Finserv, Fintech & Regulation, Kerman & Co (UK) https://www.kermanco.com/</p>	<p>Founder, CompliReg, Fintech Consultancy www.CompliReg.com</p>	<p>Founder, Fintech Ireland www.fintechireland.com</p>
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International Central Banking & Regulatory Experience



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Director of Enforcement & AML/CFT
Supervision (Senior Management
Committee)



ASIC

Australian Securities & Investments Commission

Senior Officer, Legal Division &
Registrar, Federal Tribunal



مؤسستة النقد العربي السعودي
Saudi Arabian Monetary Authority

Saudi Arabian Monetary Authority

(Consultant) Advisor to Deputy
Governor of Banking Supervision
(Supervision/Enforcement)

*Organisations went
through transformational
change.*

*All now focussed on
innovation, fintech and
digital transformation.*



(FSA) Enforcement Lawyer





Peter O'Halloran, Vice President & General Manager, Global Digital Commerce, Fiserv & Fintech Ireland Ambassador



Peter O'Halloran joined Fiserv (formerly First Data) in September 2013 as Director & General Manager, eCommerce, EMEA. Since 2017, Peter is Vice President & General Manager, Global Digital Commerce. Peter is also Non-Executive Director for First Data PolCard, Fintech Ireland Ambassador, Non-Executive Director for Payzone Ireland and Managing Director of Gestion Consultancy.

Current roles



Peter is a seasoned payments professional with a long heritage in the Fintech industry. Peter sat on the European Advisory Board of the Merchant Risk council from 2017 – 2020 and he worked at Realex Payments from 2011 to 2013. Prior to that he worked at AIB Merchant Services from 2010 - 2011, co-founded Branded Payment Solutions in 2008 and prior to that worked at Alphyra Group from 2005 to 2008.

Previous roles













Peter O'Halloran, Vice President & General Manager, Global Digital Commerce, Fiserv & Fintech Ireland Ambassador



Media Publications

 <p>Fintech Magazine - March 2021 Edition Smart Cities - P71-77</p>  <p>Understanding and preparing for the impact of PSD2 - Whitepaper - 2019</p>	 <p>Global Banking & Finance Review - Digital Enablement - February 2021</p>  <p>The future of retail commerce - June 2018</p>	 <p>Electronic Payments International - Black Friday 2020 Analysis</p>  <p>Launch of First Data Local Payments at Money 2020 Europe - 2017</p>	 <p>The Rise of Digital Commerce - February 7th 2020</p>  <p>Brexit and the future of European Fintech - 2016</p>
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 Fiserv Email: peter.ohalloran@fiserv.com
 Gestion Consultancy Email: pohalloran@gestionconsultancy.com

Linkedin: <https://www.linkedin.com/in/peterohalloran/>

Fintech Ireland International Network – US, UK and Northern Ireland



Fintech UK
www.FintechUK.com

"for UK Fintech companies & overseas Fintech businesses wishing to establish operations in the UK from overseas"



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• Fintech Ireland

Web: <https://FintechUK.com>

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US-FinTech.com

Welcome to US FinTech & US TechFin
Supporting Fintech (FinTech) in USA and abroad | Working with international friends, peers & groups in FinTech & iFintech.
Through our network in the UK and internationally we aim to inform the community of relevant information, news, insights and events that will empower you along your fintech journey.
See our New Partners in the UK: www.FintechUK.com and Ireland: www.FintechNI.com



"We support indigenous US FinTech growing in the US and scaling globally. US-FinTech.com, through its partnership with international fintech groups, assists overseas fintech companies find a home in the US"

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"an extension of the work of the all-island of Ireland Fintech Ireland network to promote and showcase Northern Irish fintech"



Web: <https://FintechNI.com>

Twitter: @NIFintech

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Get in Touch



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	<p>https://ie.linkedin.com/in/peteroakes https://www.linkedin.com/in/peterohalloran/ https://www.linkedin.com/groups/8321352/ https://www.linkedin.com/company/fintech-ireland/</p>
	<p>https://twitter.com/fintechireland/ https://twitter.com/Fintech_HQ/ https://www.twitter/p_ohalloran https://twitter.com/oakeslaw</p>
	<p>https://FintechIreland.com https://FintechUK.com https://PeterOakes.com</p>