

The Impact of Innovation on the Financial Services Industry

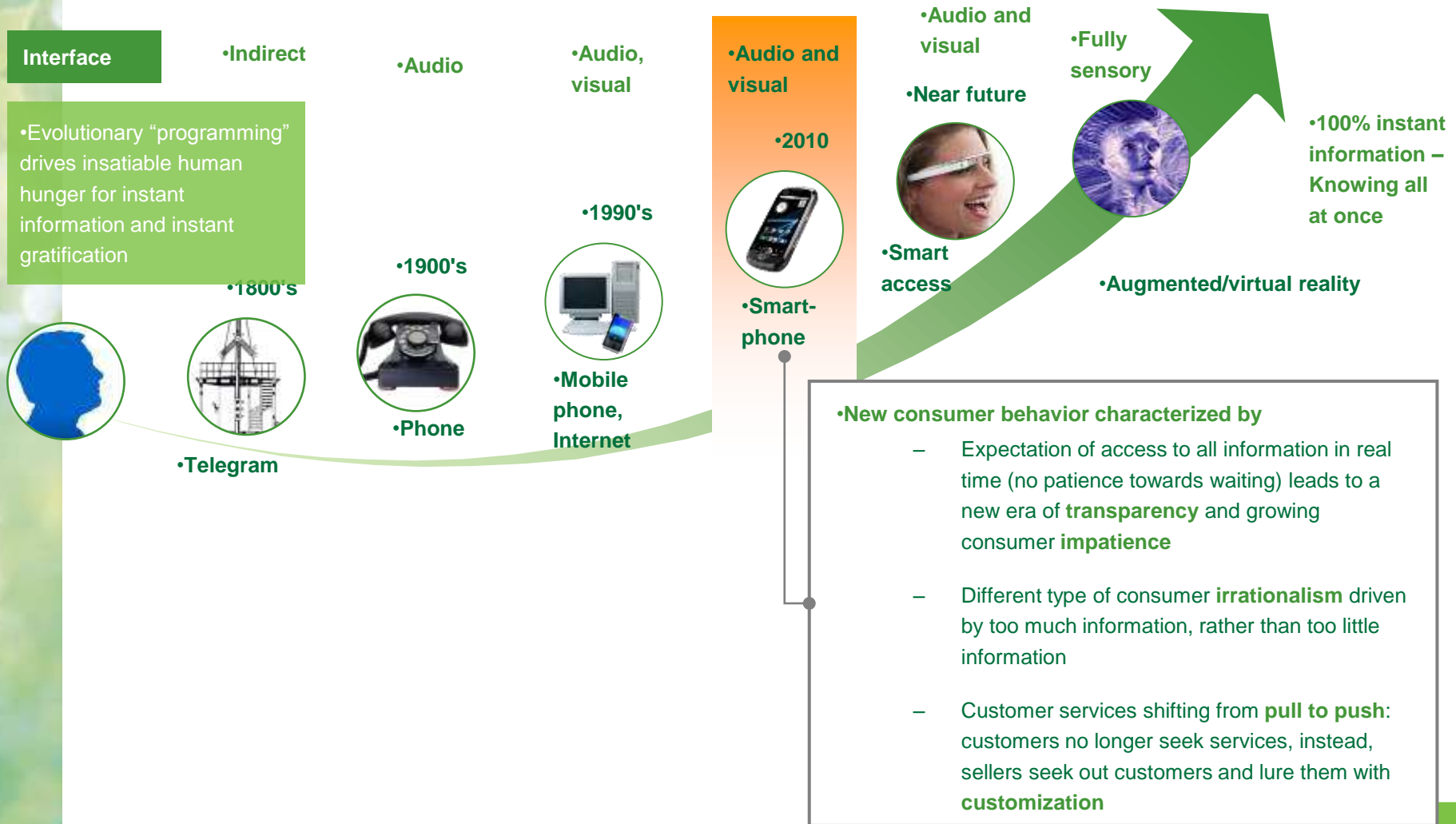
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The online revolution is reshaping consumer behavior worldwide



The Future of Brands

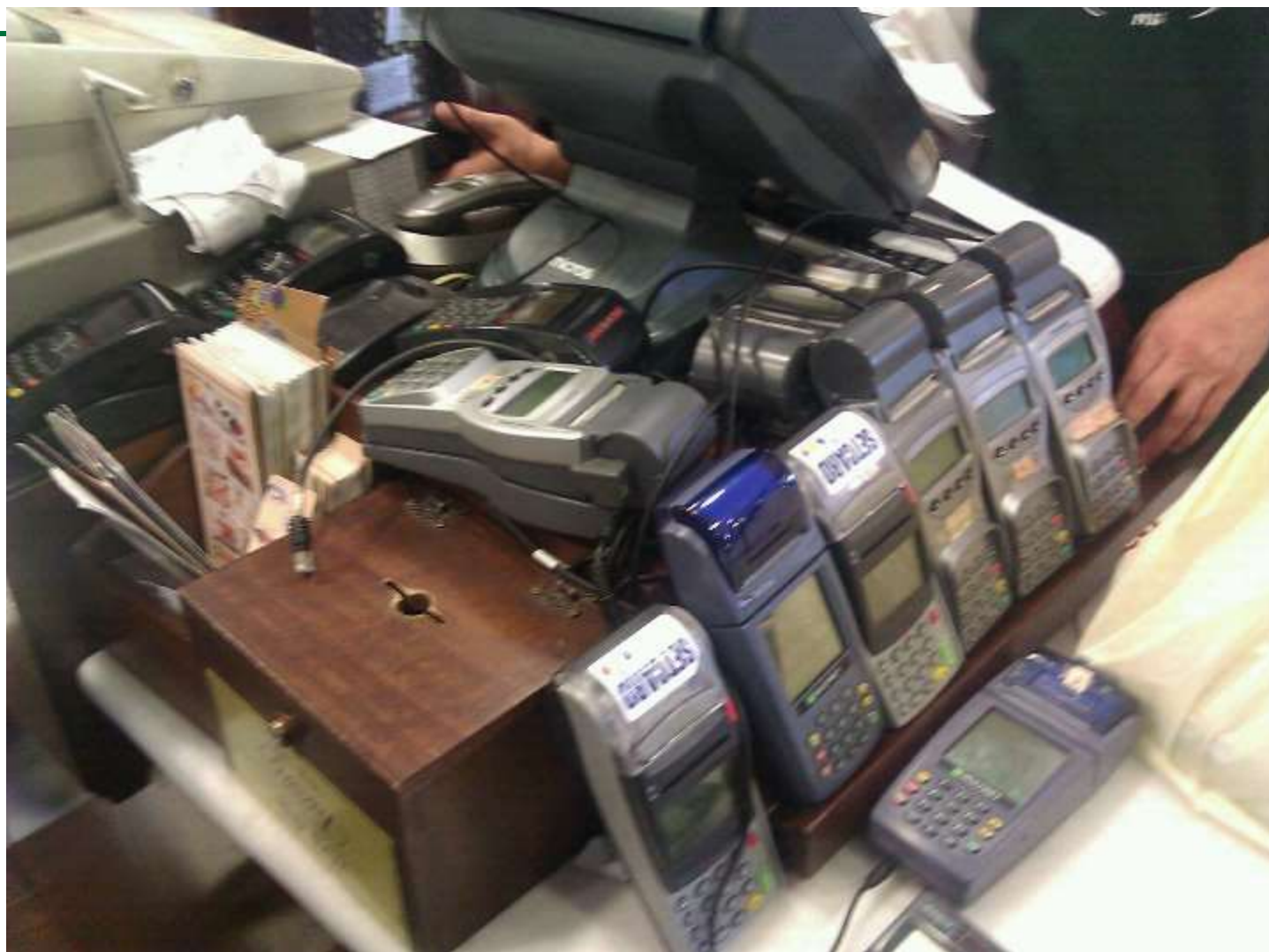


I trust my network more than I trust your brand...



So What Should We Do?





Mobile Commerce Drives Mobile Payments



Thank You!

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