

# Bank of The Future

William McGee – Village Bank

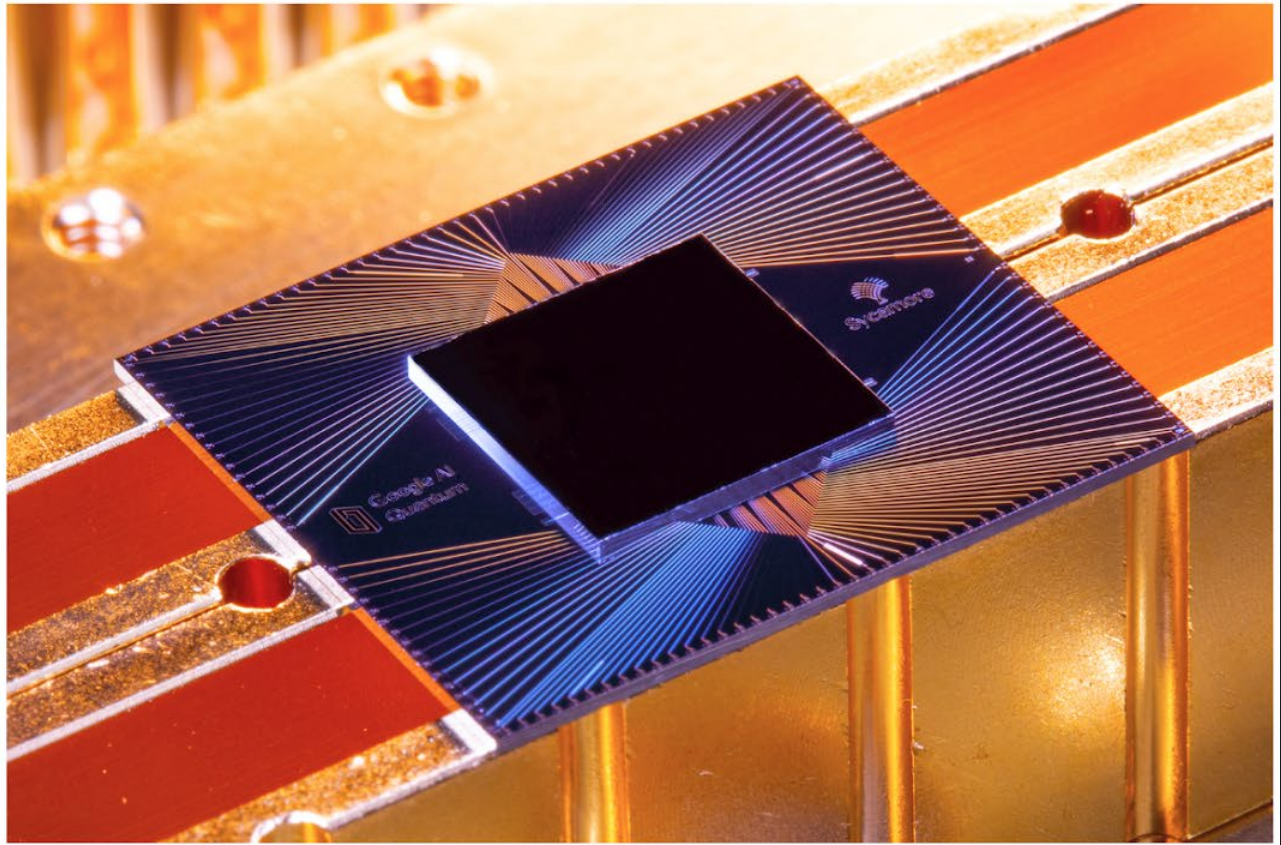
# What is Fintech?

- ◇ Paypal
- ◇ Robinhood
- ◇ IBM
- ◇ Mobile Banking

# Quantum Computing



# Sycamore Processor



# Quantum Computing Future Uses

- ◇ Pricing Derivatives
- ◇ Portfolio Optimization
- ◇ Cybersecurity?

What does  
this mean for  
Village?



# Artificial Intelligence

- Created in the 1950s
- Estimated to generate \$1 trillion annually
- Will save banks money



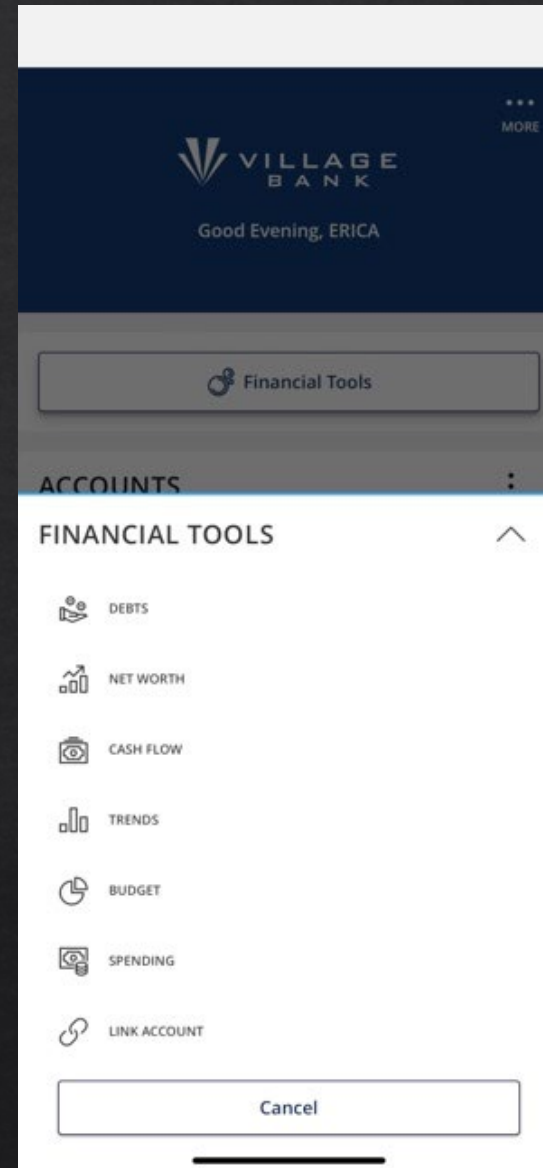
# 6 Technologies of the Future

- ◇ Machine Learning
- ◇ Deep Learning
- ◇ AI Powered Robotic Automation
- ◇ Natural Language Process & Automation
- ◇ Computer Vision



# AI at Village Bank

- ◇ Currently, the use of AI for customer assistance
- ◇ In the future
  - ◇ Fraud Prevention
  - ◇ Loan Applications
  - ◇ Money Transfers
  - ◇ Financial Advice
  - ◇ Credit Score Monitoring
  - ◇ Financial Planning



# Cloud Computing

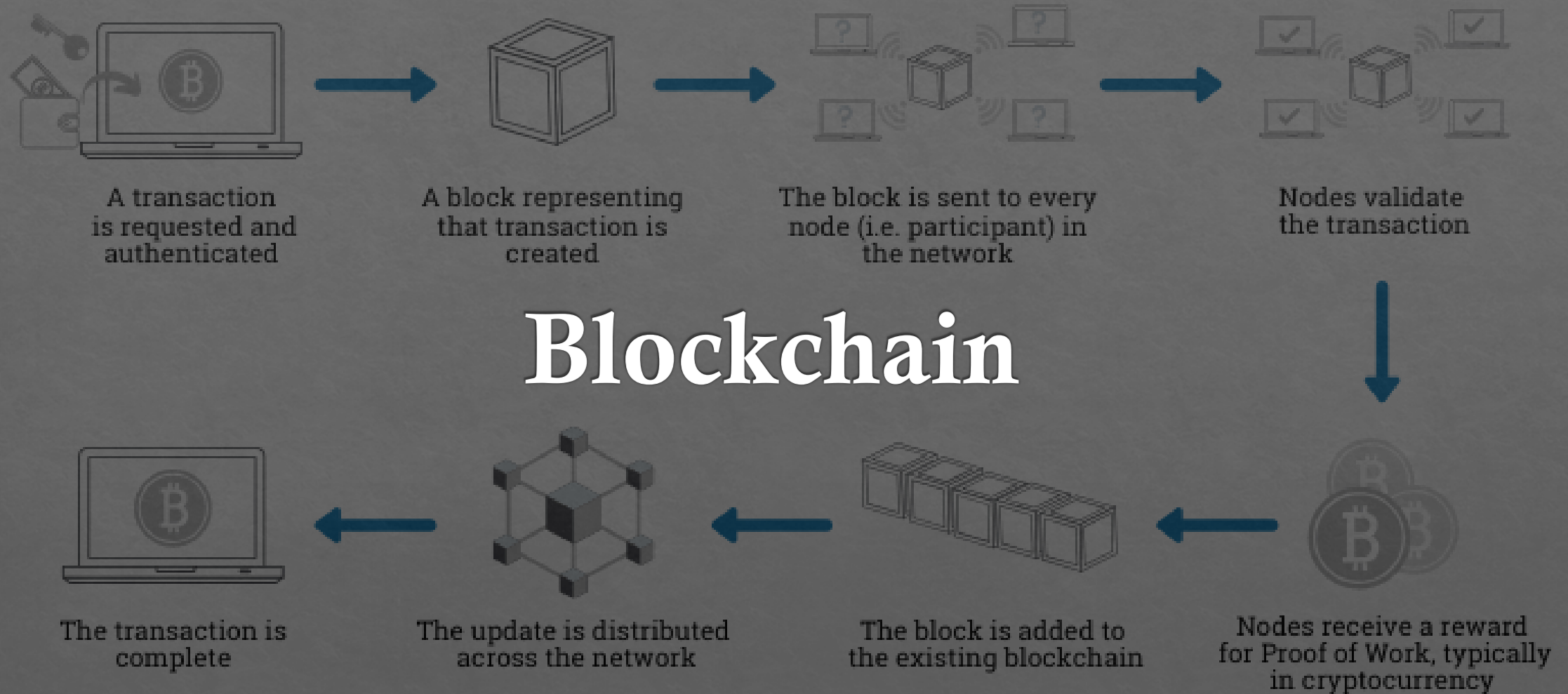




## How can village adapt?

- ◇ Server rooms
- ◇ Fraud detection
- ◇ Mobile banking

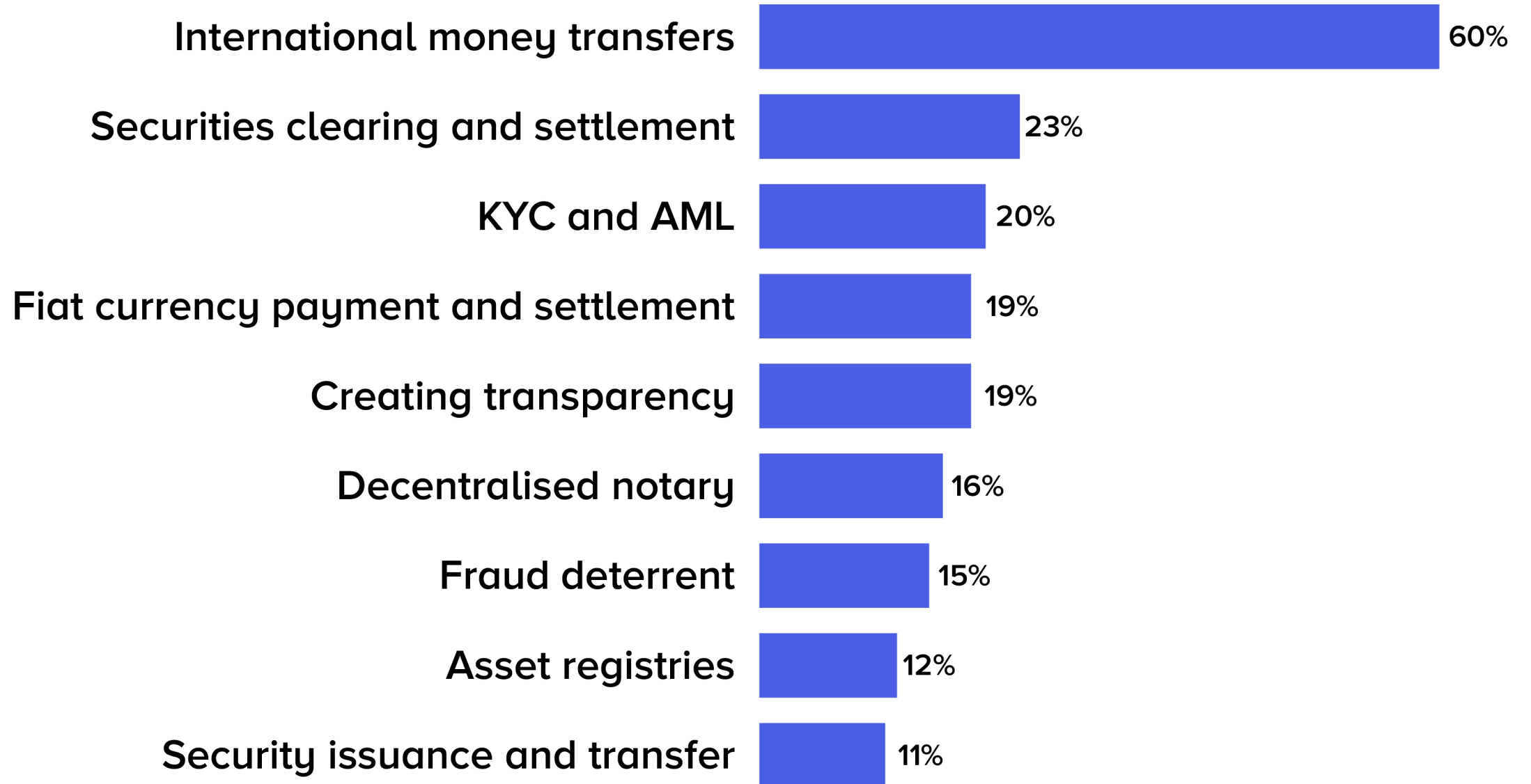
# How does a transaction get into the blockchain?



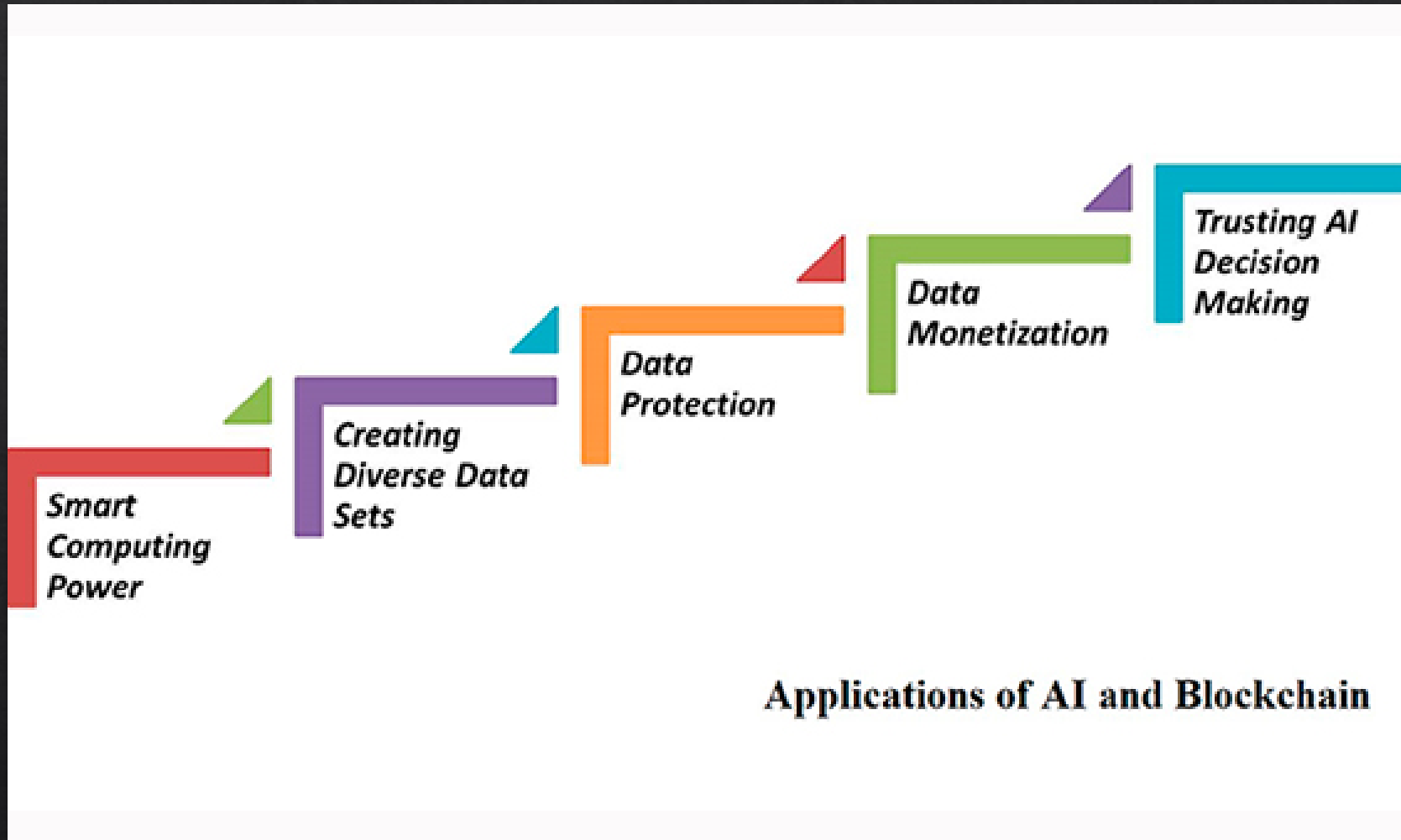
# Where is it being used?

- ◇ The government
- ◇ Cryptocurrency
- ◇ Healthcare

# Top Bank Initial Use Cases For Blockchain



# Blockchain + AI

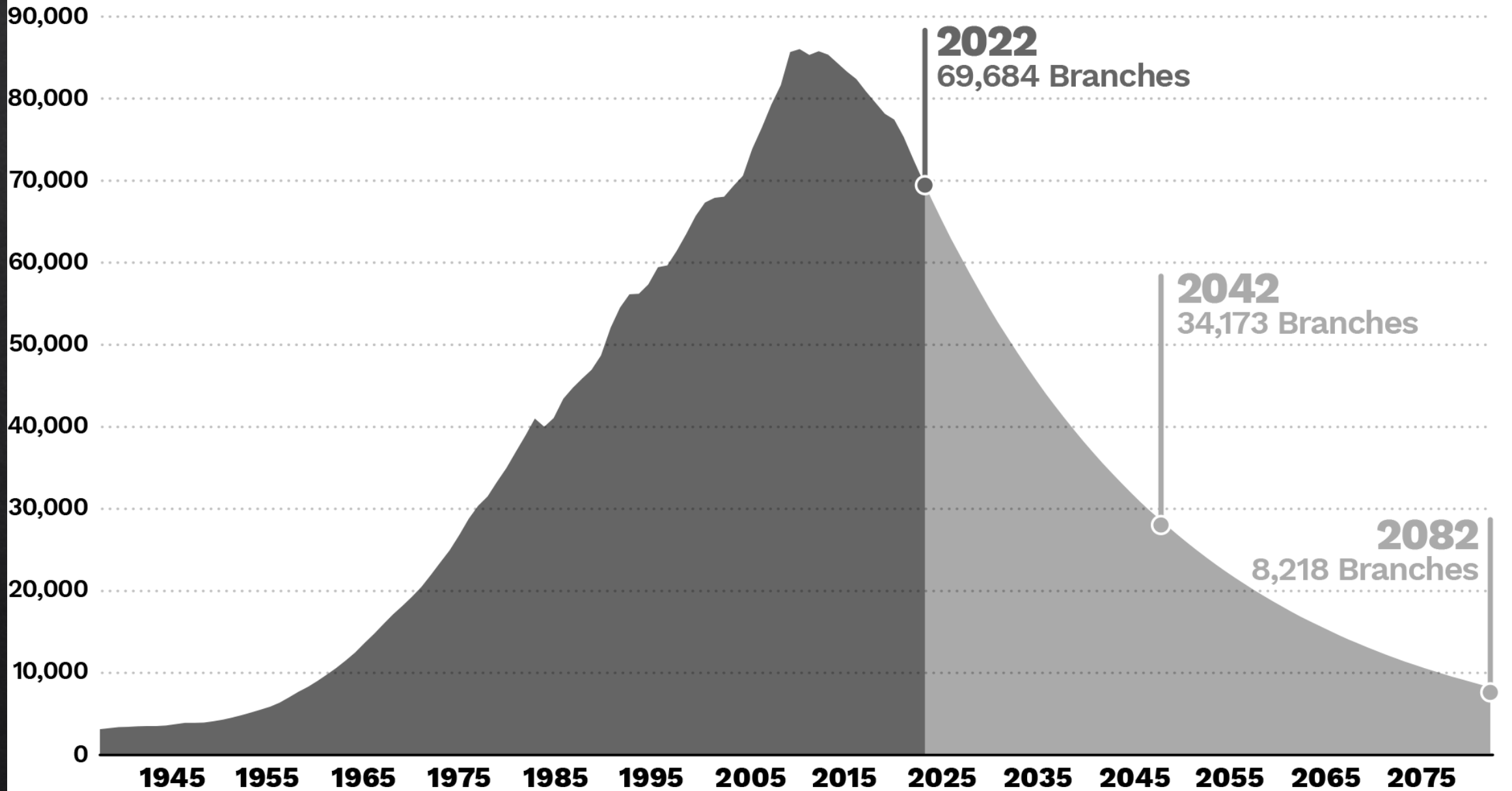


# Bank Branches





■ ACTUAL ■ PROJECTED



## Village Branches



# Future Branches

- ◆ Café Branches
- ◆ Humanoid Branches
- ◆ Champion Branches
- ◆ Satellite Branches
- ◆ Micro Branches



# Not Everything Can Change

- Traditional banking experience is still wanted by many



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# Declining Careers in Banking

- ◇ Branches
  - ◇ Relationship Banker
  - ◇ Tellers

# Future Careers in Banking

- ◇ Blockchain Architect
- ◇ Cybersecurity Specialist
- ◇ Robot Programmer
- ◇ Credit Analyst
- ◇ Process Modeler Expert



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Questions?