



Close Encounters of the Fintech Kind

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[@DaveDeFazio](https://twitter.com/DaveDeFazio)

strategycorps 

UFO

UFO

Unidentified Fintech Object

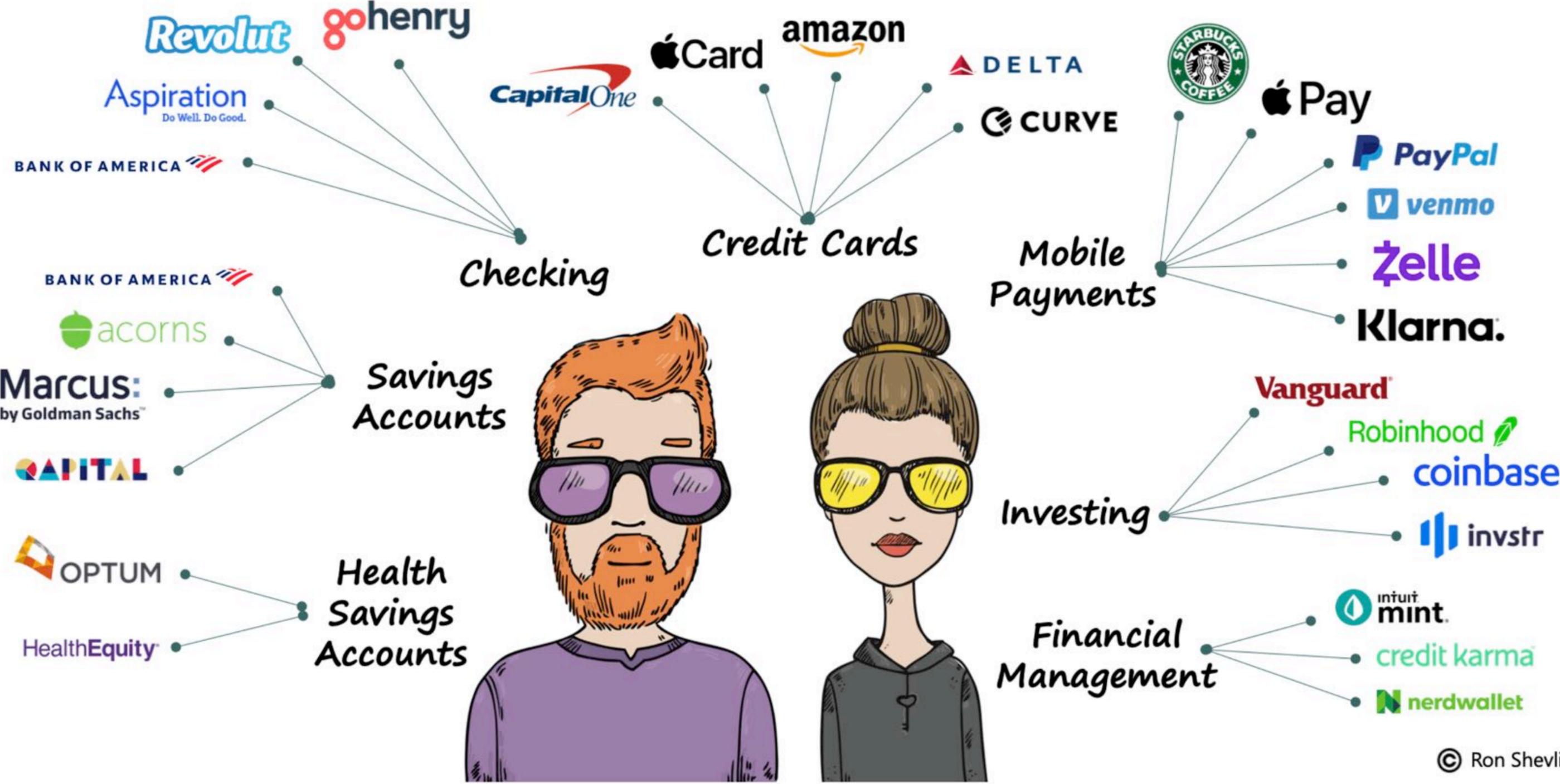
these "NFTs" - are they in the room
with us right now?



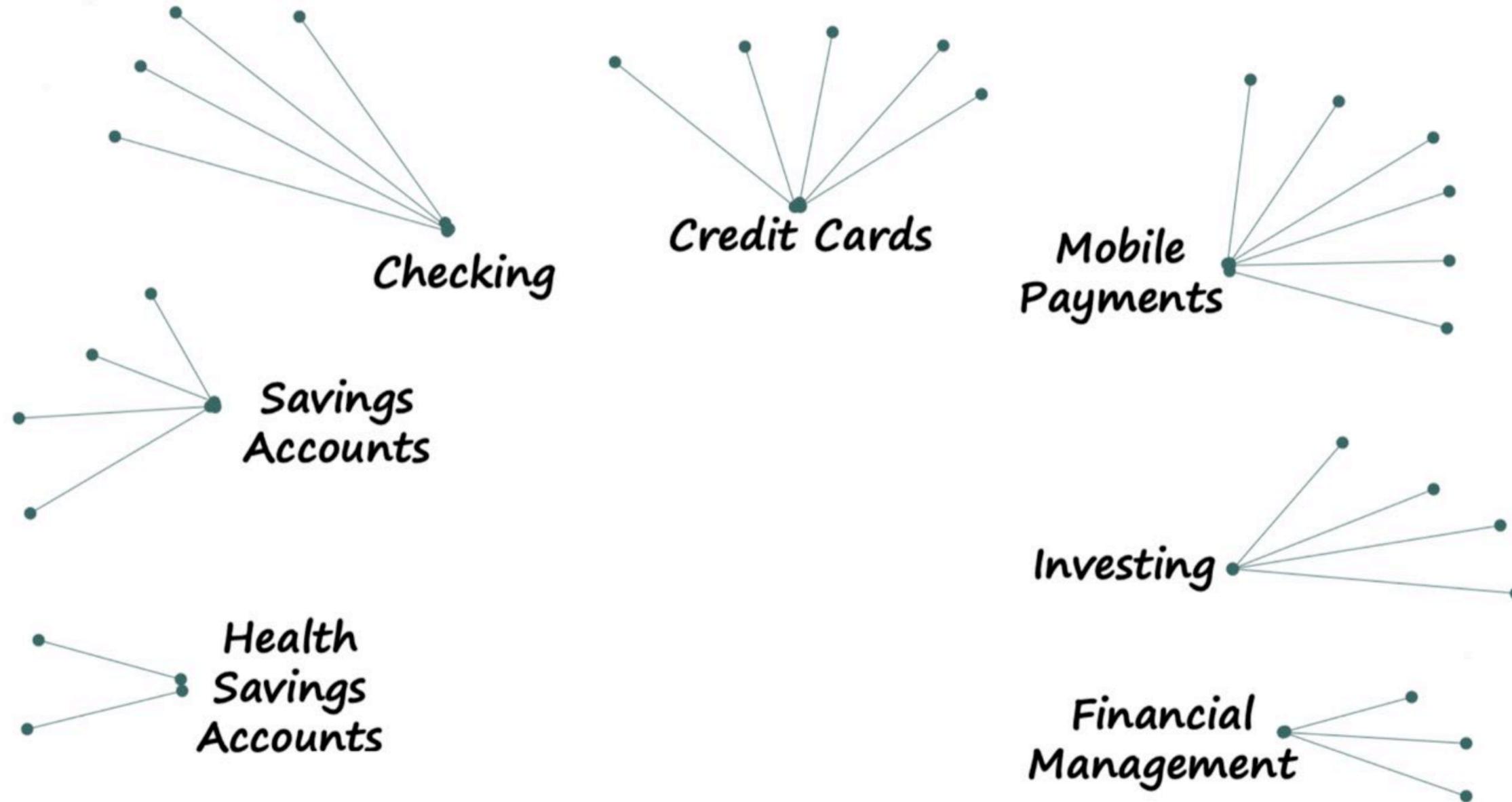


Close Encounters of the Fintech Kind

Americans' Shadow Financial Lives



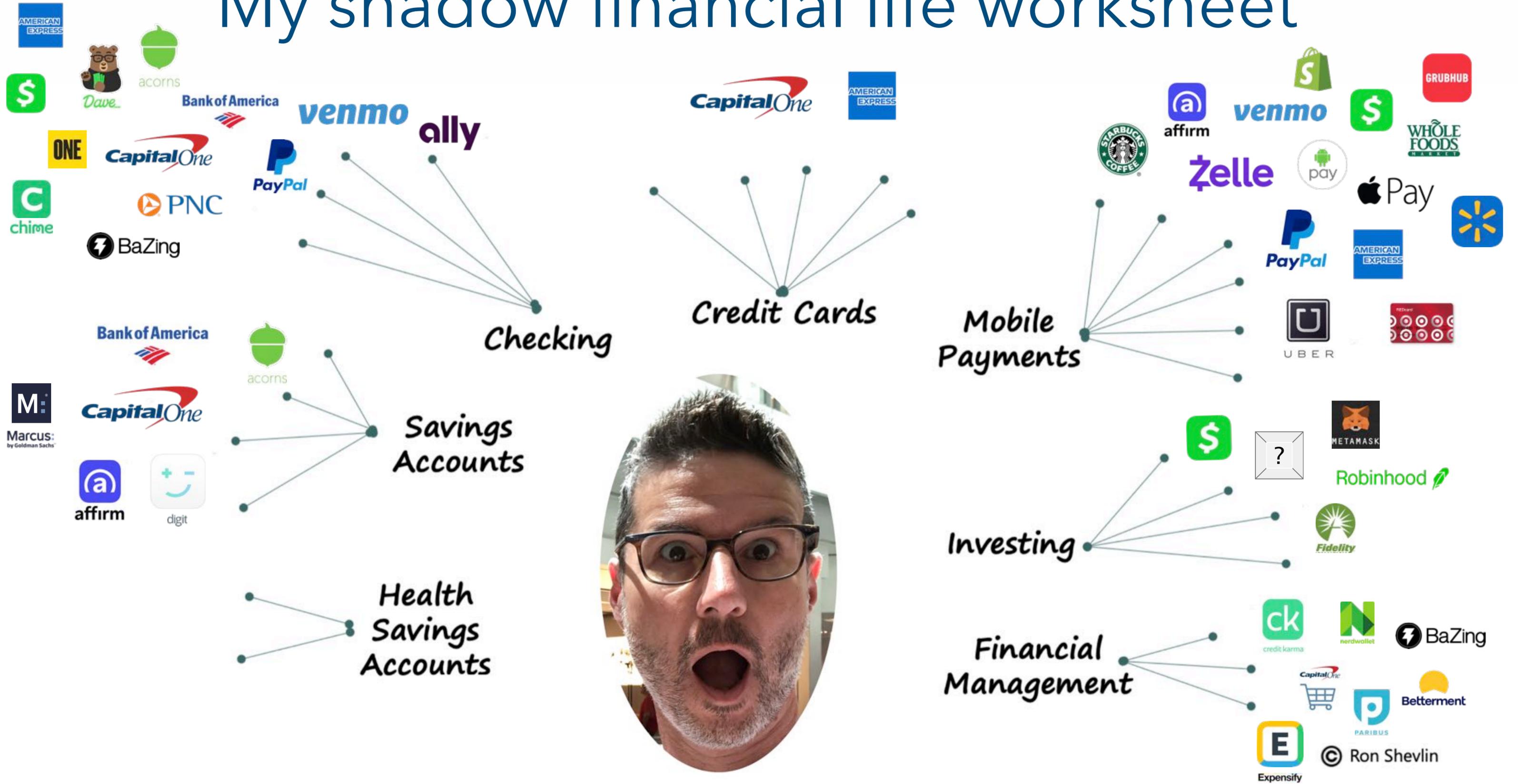
My shadow financial life worksheet



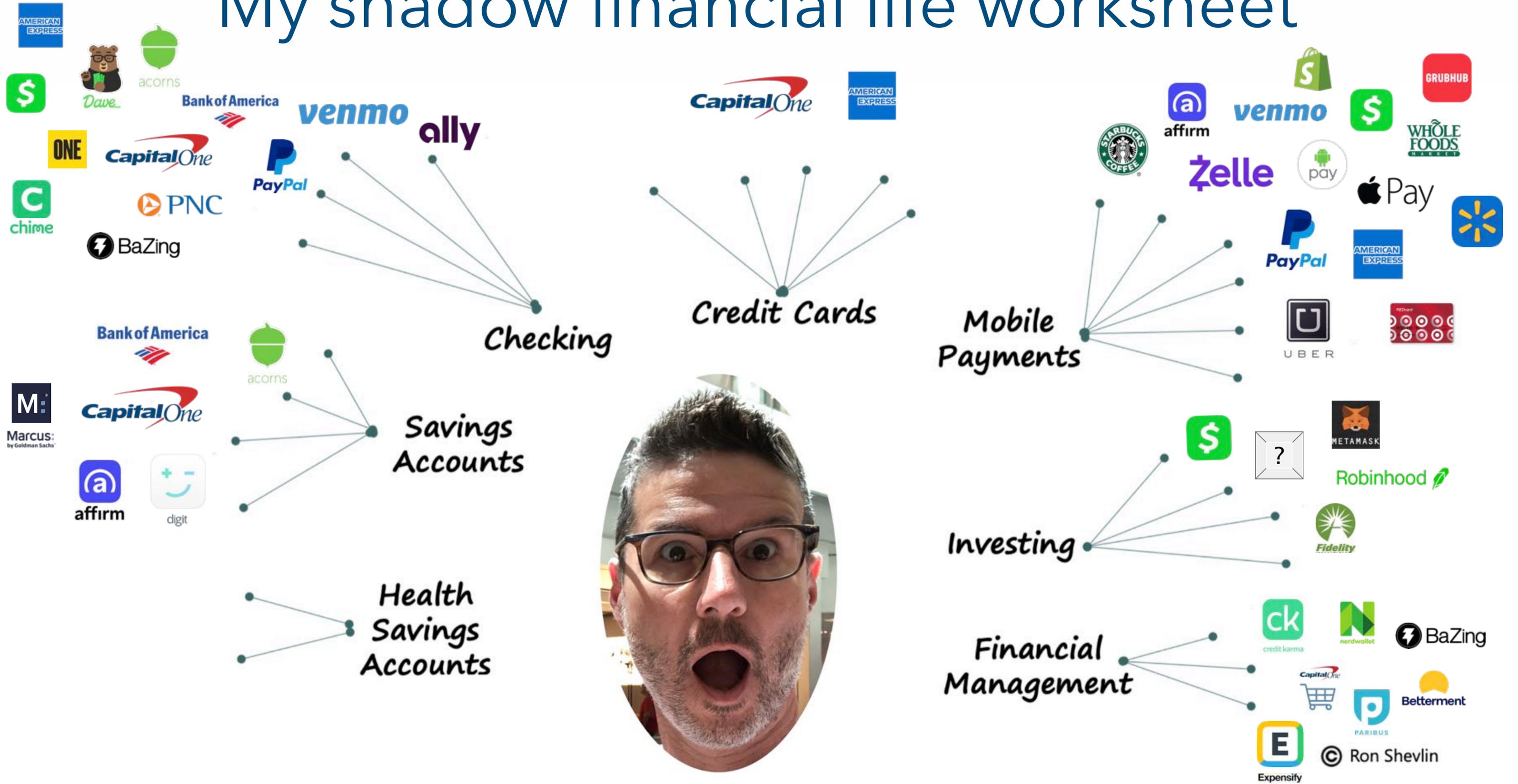
My shadow financial life worksheet



My shadow financial life worksheet



My shadow financial life worksheet







BLOCKBUSTER
NETFLIX

BLOCKBUSTER
NETFLIX



BLOCKBUSTER
NETFLIX



F#@!

Fees



Eliminating overdraft fees, read all about it.

Updated as of 07/27/2021

The response to our recent announcement about eliminating overdraft fees once and for all has been incredible. Doing right by you has always been our top priority, even when it means challenging the status quo.

Get the facts.

We'll provide you with more updates as they come in, always right here.

We're saying 'so long' to overdraft fees.

We reimbursed overdraft fees in early 2020, as a way to help during the pandemic. Now, they're gone for good. [What our leaders say about this decision](#)

We're scrubbing all traces of overdraft fees.

You may notice leftover "overdraft fee" information throughout ally.com or other communications. We're working on this, and plans are in motion to phase it out entirely.

Applies to all Ally Bank accounts and there's no catch.

We don't charge overdraft fees or fees for insufficient funds, ever. We're not going to increase any fees we do have or add new fees to offset this change. No requirements; no restrictions. No, really.

Overdrafts happen, we know that won't change.

If you do have an overdraft on your account, the only difference is that we don't charge you a fee. Keep in mind, if a check or ACH transaction is returned to a merchant or to your account at another financial institution, they may charge you a fee for the returned transaction.

We also provide a free (and completely optional) overdraft transfer service.

We'll move money from your linked savings or money market account, in increments of \$100, should you overdraft. Keep in mind, if you link an account for overdraft transfer service, those transfers count toward the limit of 6 withdrawals per statement cycle, but we're continuing to reimburse excessive transaction fees as well.





PNC

Low Cash ModeSM

Everyone can have a low cash moment.
We're here to help when you do.

Low Cash Mode is now available for all Virtual Wallet products.

[Open a PNC Virtual Wallet](#)

Say Goodbye to Surprise Overdraft Fees

We believe how you handle overdrafts should be in your control, not just your bank's.

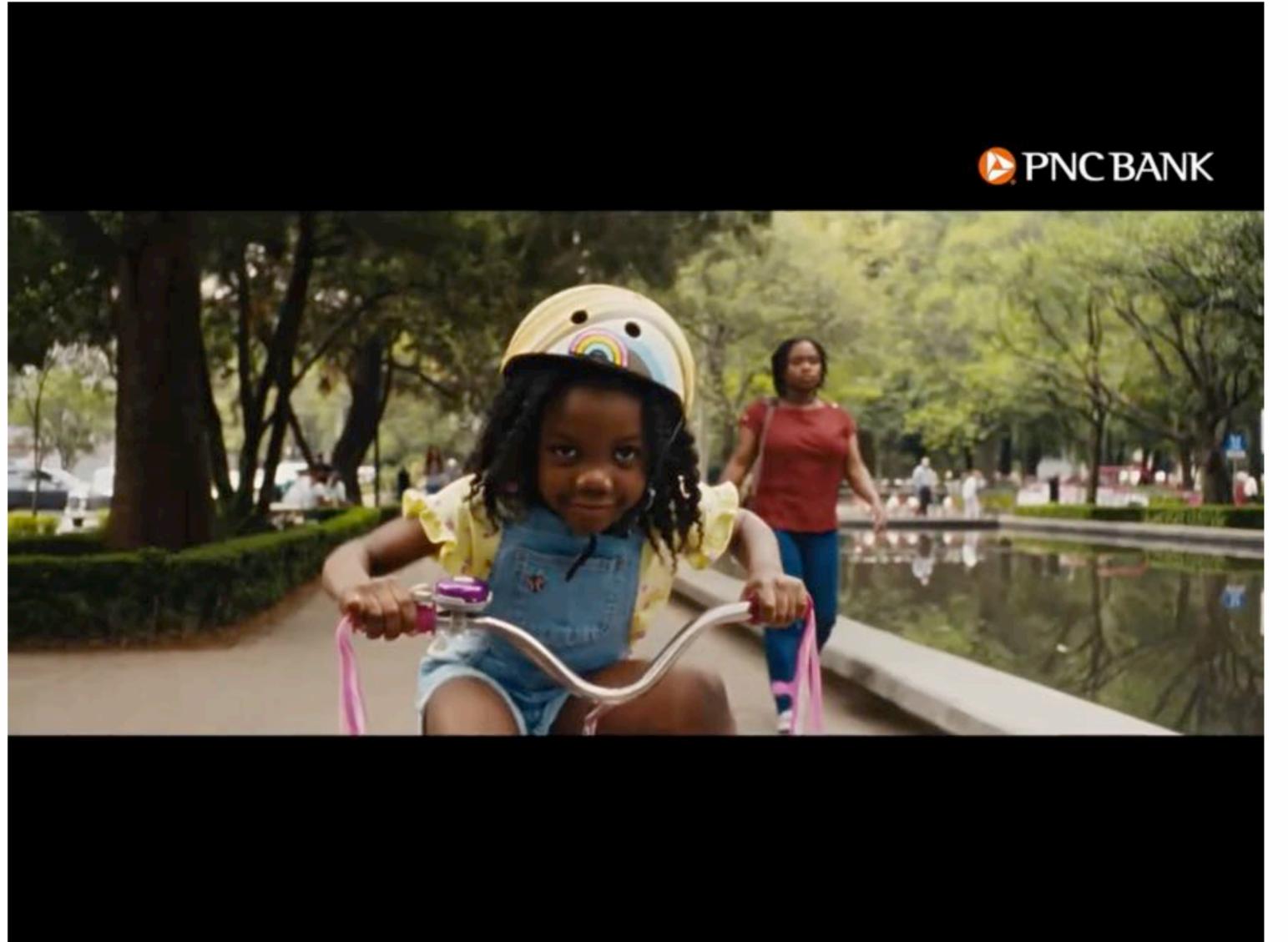
Many banks will charge you multiple overdraft fees a day. Others may promise no overdraft fees but will return all items leaving you with unpaid bills. Low Cash Mode gives you more control when your balance is low.

Wouldn't it be great if you could make payment decisions about your account?

- ✓ **\$0 non-sufficient funds fee**
- ✓ **Maximum one \$36 overdraft item fee per day**
- ✓ **Customized alerts** when your balance is low
- ✓ **24 hours minimum Extra Time** to bring your balance to at least zero^[1]

Built on patents-pending technology, Low Cash Mode comes with PNC's industry-leading Virtual Wallet[®] and is available through the PNC mobile app.^[2,3]









	OD Fee	max # per day	max \$ per day	Extended OD Fee	grace amount	grace period
	\$35	3	\$102		\$50	
	\$35	4	\$140		\$1	
	\$35	3	\$105			9 am next day
	\$34	4	\$136			
	\$36	4	\$144	\$36 - 8 days		
	\$36	6	\$216	\$36 - 7 days	\$5	
	\$36 - OD \$0 - NSF	1	\$36		\$5	24 hour
	\$35	3	\$105		\$10	
	\$35	1	\$35		\$5	next day grace

Source: as of October 2021 per bank websites

	OD Fee	max # per day	max \$ per day	Extended OD Fee	grace amount	grace period	2022 Changes
	\$35	3	\$102		\$50		\$0 for NSF; 1 day grace period; early direct deposit
	\$35	4	\$140		\$1		\$0 for NSF; reducing OD fee to \$10; \$0 OD transfer fee
	\$35	3	\$105			9 am next day	\$0 for NSF; early direct deposit
	\$34	4	\$136				eliminating all OD fees
	\$36	4	\$144	\$36 - 8 days			\$0 for NSF; \$50 grace amount; 24 hour grace period; smart alerts
	\$36	6	\$216	\$36 - 7 days	\$5		Truist one account with no OD fees; credit lines up to \$750; "alternative account" available with no OD Fees
	\$36 - OD \$0 - NSF	1	\$36		\$5	24 hour	already had low cash mode - alerts, grace periods, and transaction controls
	\$35	3	\$105		\$10		24 hour grace period; \$50 grace amount; balance alerts
	\$35	1	\$35		\$5	next day grace	eliminating all OD Fees; will approve overdrafts up to unspecified amount if you've deposited \$250 in 2 out of previous 3 months; already had early direct deposit

Source: as of October 2021 per bank websites

“The bigger shops are the ones waiving fees, because they can handle the loss of revenue, while the little ones cannot.”

Mike
Banking Industry Executive



Dove.com

Advances



chime

SpotMe



earnin

Cash Out



MoneyLion

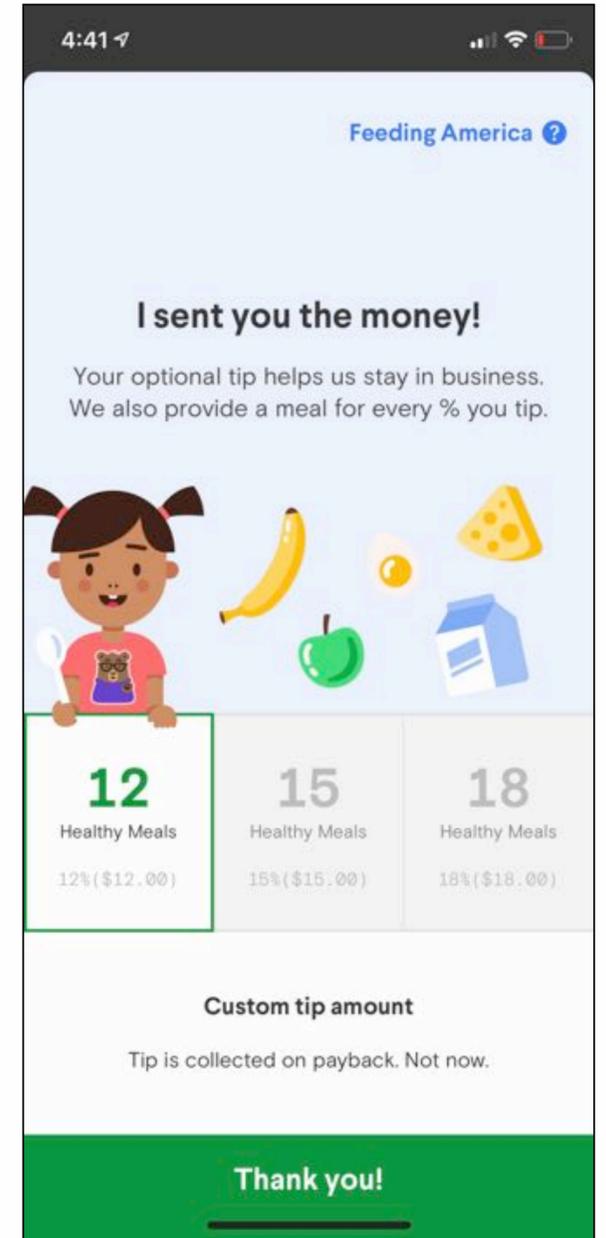
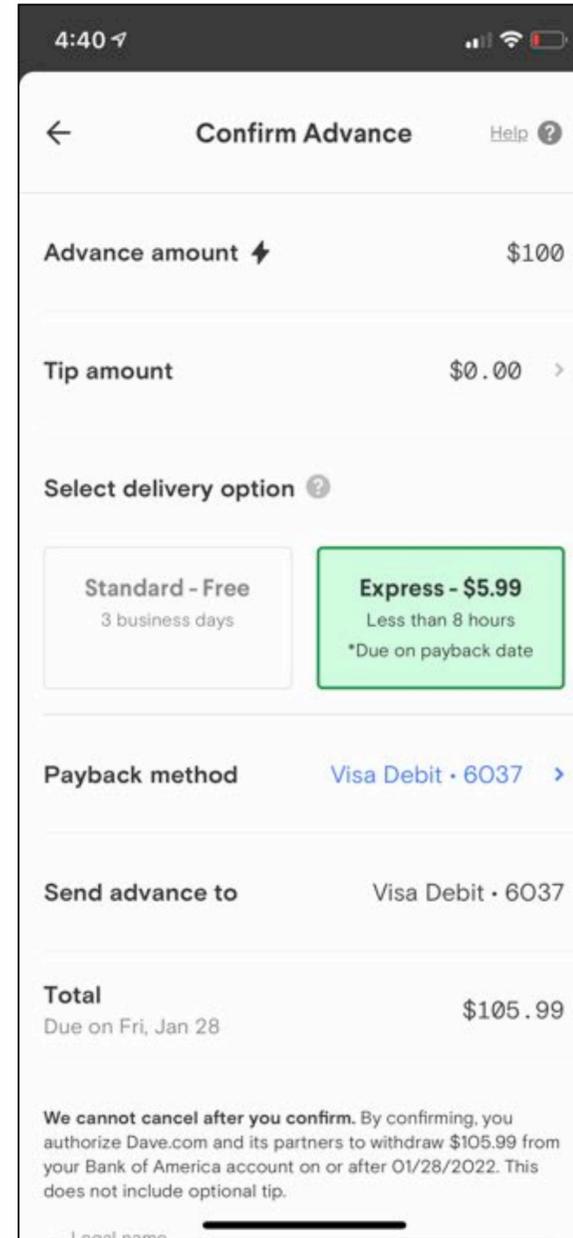
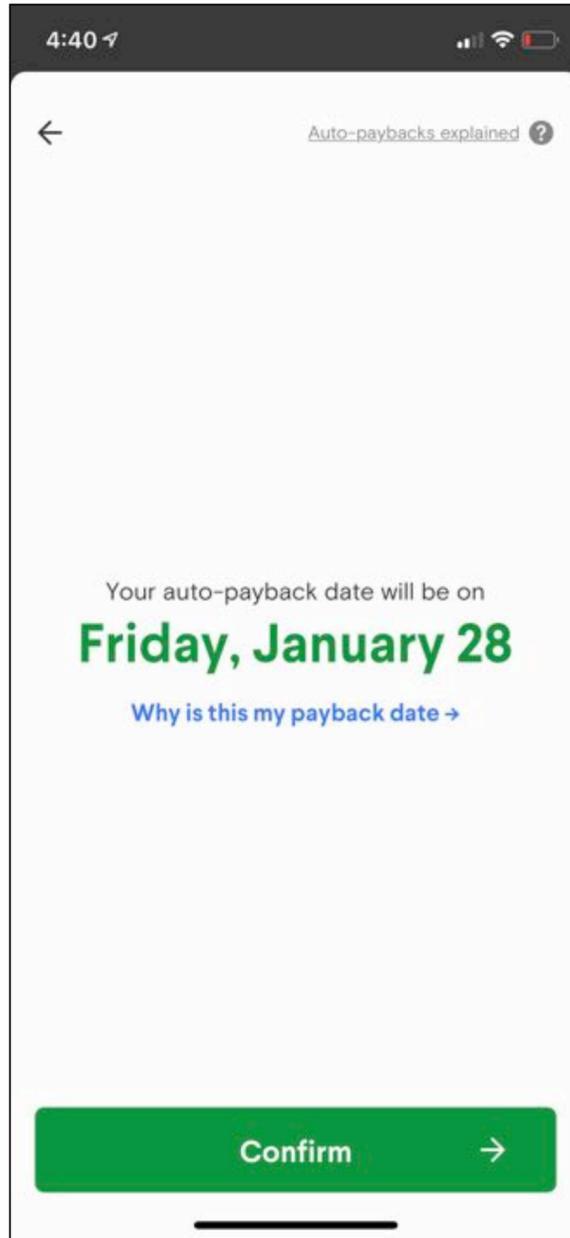
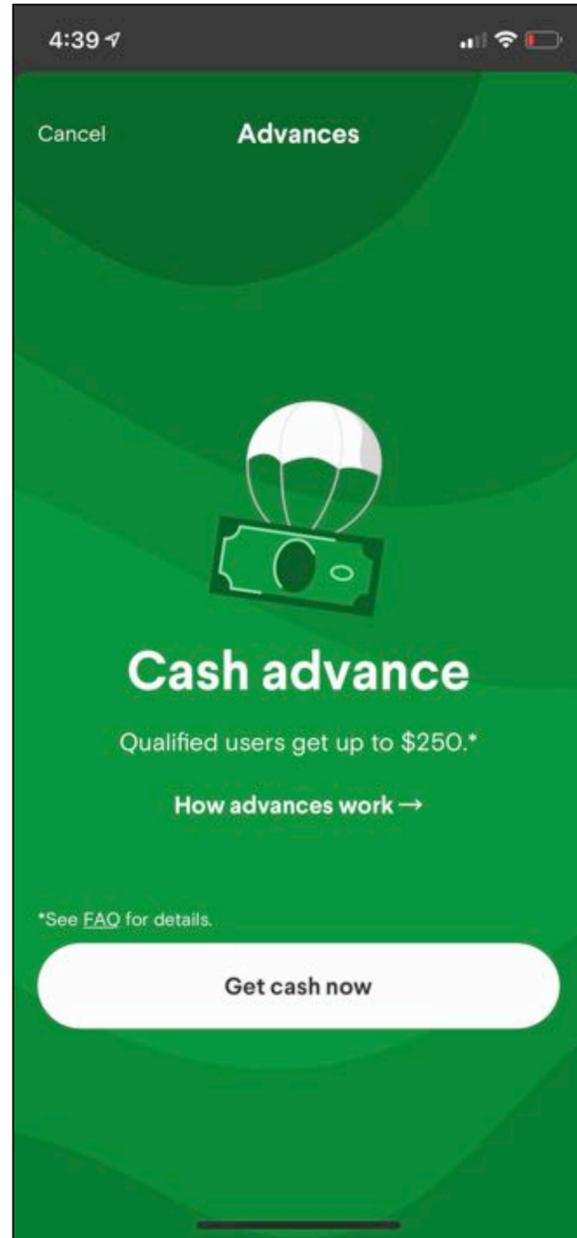
Instacash

early direct deposit
cash advances as alternative to OD fees



Dave.com

11 million





4:41 📶 🔋

Feeding America ?

I sent you the money!

Your optional tip helps us stay in business.
We also provide a meal for every % you tip.



25 Healthy Meals
25% (\$25.00)

0 25

Tip is collected on payback. Not now.

Thank you!

4:41 📶 🔋

Feeding America ?

I sent you the money!

Your optional tip helps us stay in business.
We also provide a meal for every % you tip.



12 Healthy Meals
12% (\$12.00)

0 25

Tip is collected on payback. Not now.

Thank you!

4:41 📶 🔋

Feeding America ?

I sent you the money!

Your optional tip helps us stay in business.
We also provide a meal for every % you tip.



1 Healthy Meal
1% (\$1.00)

0 25

Tip is collected on payback. Not now.

Thank you!

4:41 📶 🔋

Feeding America ?

I sent you the money!

Your optional tip helps us stay in business.
We also provide a meal for every % you tip.



0 Healthy Meals
0% (\$0.00)

0 25

Tip is collected on payback. Not now.

No tip





USEagle®
FEDERAL CREDIT UNION







 **Real Benefits** 
You Can Use Everyday



Mobile Phone Protection



24/7 Roadside Coverage



Shop Local, Save Local



Buyers Protection/Extended Warranty



ID Theft Aid



Health Savings

Also included: NO OVERDRAFT FEES!

Free access to over 30,000 CUAnytime® Network ATMs, Free Debit Card, Free CardHero®



\$6 per month



Super App



Marcus:
by Goldman Sachs™

hAzzeL

hAzzeL

Walmart 

From “Marcus by Goldman” to “Hazel by Walmart”?

Based on a recent trademark filing, looks like that is the case for the two Goldman partners, Omer Ismail and Dave Stark, who, in late February, revealed their surprise departures from Goldman’s nascent retail bank for the yet to be defined “fintech” venture from Walmart

Business

Walmart Files for Trademark for Fintech Unit: 'Hazel by Walmart'

- Filing with trademark office lists many potential services
- Walmart has shared few details on fintech venture thus far



Photographer: Patrick T. Fallon/Bloomberg

By [Matthew Boyle](#) and [Leslie Patton](#)

April 7, 2021, 5:13 PM CDT

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Walmart Inc.'s financial technology venture, still shrouded in

systems, may have a possible name: Hazel by Walmart

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Business

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Share this article



Walmart Inc.'s financial technology venture, still shrouded in

...systems, now has a possible name: Hazel by Walmart.

LIVE ON BLOOMBERG

Watch Live TV >

Listen to Live Radio >

edge

\$200 OFF

BUY NOW



Word Mark	HAZEL BY WALMART
Goods and Services	IC 036. US 100 101 102. G & S: Processing credit card, debit card, and prepaid card transactions via electronic communications networks for business purposes; Electronic and on-line credit card, debit card, and prepaid card payment processing services; Electronic funds transfer; Clearing and reconciling financial transactions; Providing a wide variety of payment and financial services, namely credit card payment processing services, issuing credit cards and lines of credit, electronic payment services involving electronic processing and subsequent transmission of bill payment data, bill payment services with guaranteed payment delivery, all conducted via a global communications network; Financial transaction services, namely, providing secure commercial transactions and payment options using a mobile device at a point of sale; Credit card and debit card transaction processing services; Reimbursement of funds for disputed items in the field of electronic payment purchases, namely, fraud reimbursement services in the field of electronic payment purchases; Providing purchase protection services for goods and services purchased by others via a global computer network and wireless networks, namely, fraud reimbursement services in the field of electronic payment purchases; Credit card transaction processing services; Credit services, namely, issuing credit cards in the nature of providing revolving credit account services; Bill payment services; Providing electronic mobile payment services for others, namely, bill payment services; Credit card payment processing services; Providing electronic processing of electronic funds transfer, ACH, credit card, debit card, electronic check and electronic, mobile and online payments; Electronic foreign exchange payment processing; Payment processing services, namely, providing virtual currency transaction processing services for others; Financial services; banking services; online bank services; financing services; providing loans; financial consulting; credit and financial consultation; Financial counseling services, namely, helping others build a better working relationship with their money; Providing an internet website portal in the field of financial transaction and payment processing services; Financial services, namely, credit repair and restoration; Financial information and advisory services; Financial advice and consultancy services; Financial portfolio analysis services; Financial research and information services; all of the foregoing excluding tax preparation service insurance services; and financial planning services
Mark Drawing Code	(0) UNKNOWN
Serial Number	90609709
Filing Date	March 29, 2021



Meng Chee

Walmart's Chief Product Officer

Since the advent of e-commerce, traditional retailers have tried various ways to take advantage of new shopping methods while keeping the in-store experience growing. Walmart, one of the world's largest retailers, always strives for a customer-first mindset. So the company has been working to deliver a broader omnichannel experience to customers.

We want our app to be more than just a shopping transaction.

Walmart 

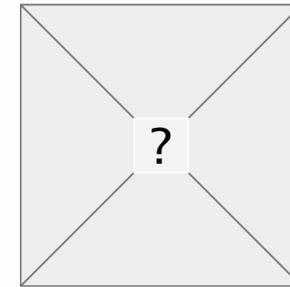
ONE

Walmart 



Robinhood 

Walmart 



 Ribbit Capital

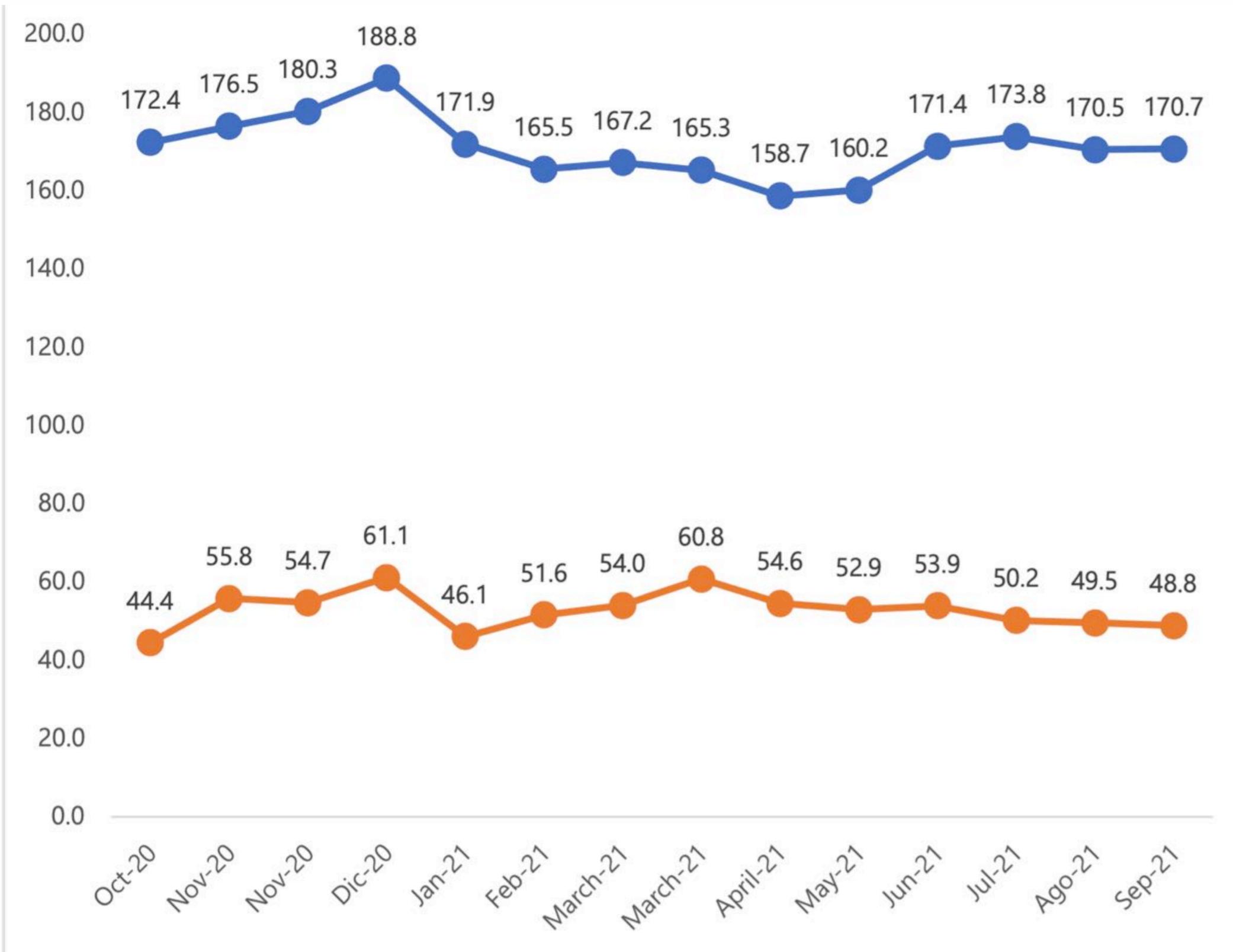

credit karma


affirm

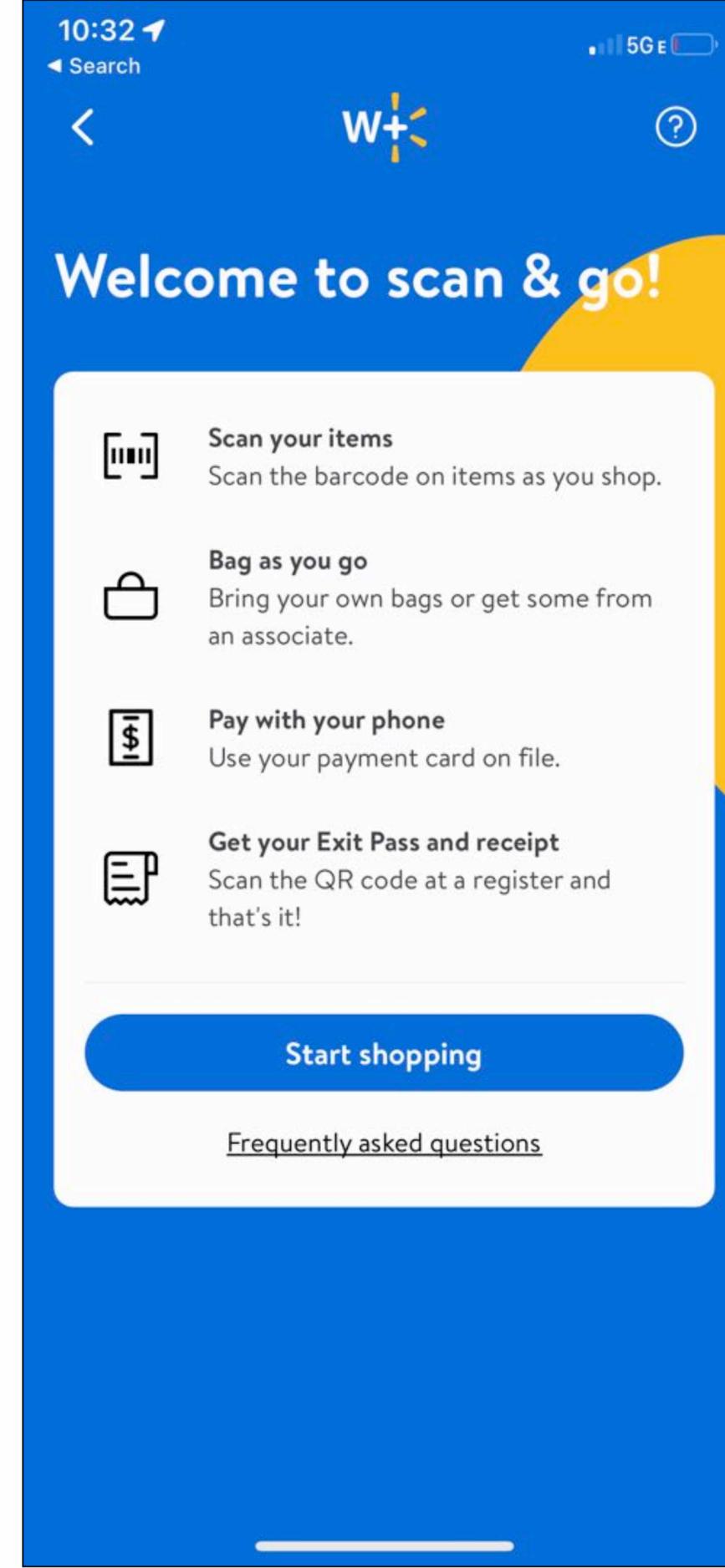
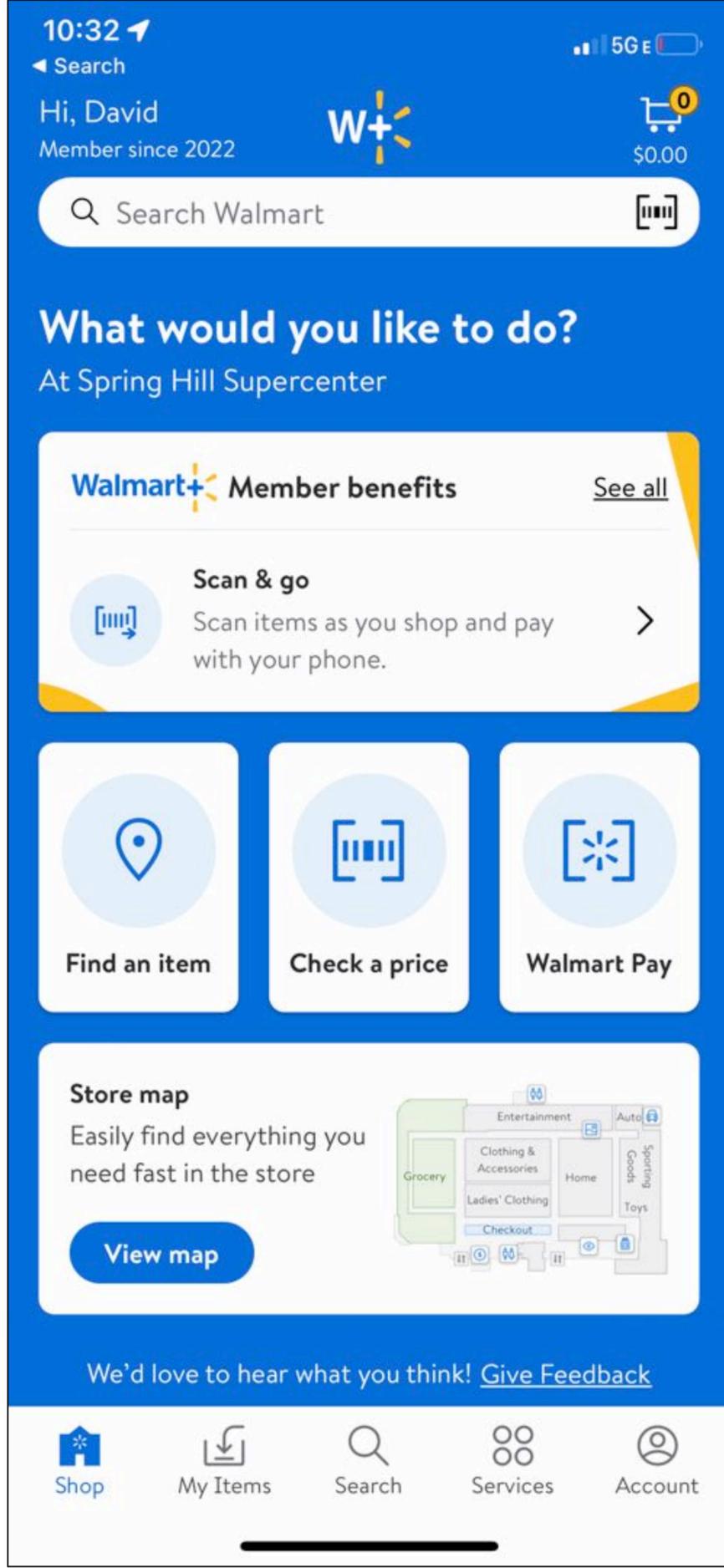

digit

Walmart+









7:49



Become a member
Scan items as you go & pay with your phone.



Walmart



Walmart



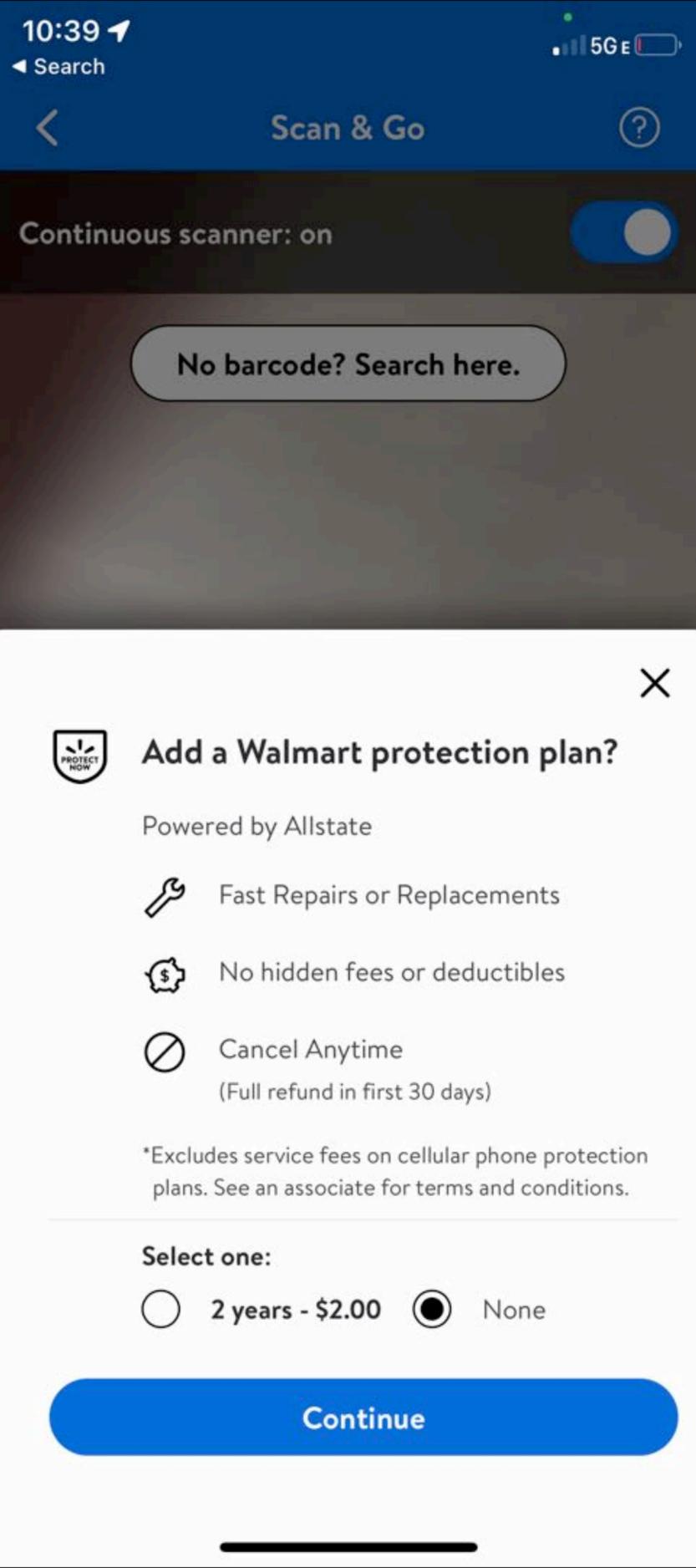
bodum[®]

KENYA
French Press

8 Cup Coffee Maker · 1.0l, 34 oz



www.bodum.com



10:39

Search

5G



Scan & Go



Continuous scanner: on



No barcode? Search here.



Add a Walmart protection plan?

Powered by Allstate

 Fast Repairs or Replacements

 No hidden fees or deductibles

 Cancel Anytime
(Full refund in first 30 days)

*Excludes service fees on cellular phone protection plans. See an associate for terms and conditions.

Select one:

2 years - \$2.00 None

Continue

A8

A9

Tea
Coffee
Pickles
Granola

Walmart+

Mobile scan & go

Just scan, pay, & be on your way!

Start your free trial at Walmartplus.com

\$5.98

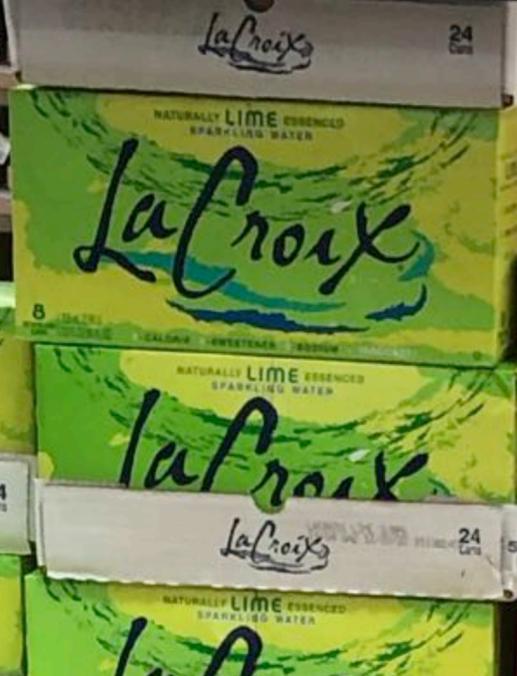
Everyday Low Price

50¢

Everyday Low Price \$8.48

Everyday Low Price \$8.48

A8



Walmart+ Mobile scan & go
Just scan, pay, & be on your way!
Start your free trial at Walmartplus.com

\$5⁹⁸

A8 A9
Tea
Coffee
Pickles
Granola

Low Price
50¢

Low Price
\$8.48
Low Price
\$8.48





Utz
Cheese Balls
Baked Cheddar
MADE WITH REAL CHEESE
NET WT 28 OZ (1 LB 12 OZ) (793.8g)
GLUTEN FREE

Nutrition Facts
Serving Size 1.5 oz (42g)
Servings Per Container 19
Amount Per Serving
Calories 120
% Daily Value
Total Fat 10g 20%
Total Crap 1.5g 30%
Total Sugar 1g 2%
Total Protein 2g 4%
Total Crap 1.5g 30%
Total Sugar 1g 2%
Total Protein 2g 4%
Total Crap 1.5g 30%
Total Sugar 1g 2%
Total Protein 2g 4%



bodum KENYA
French Press
8 Cup Coffee Maker - 1.0l, 34 oz

www.bodum.com

8:05



< 170

AD



Alicia cell >

remote for the car again

Ok. I'll swap it out when you get back

Mon, Feb 14, 5:47 PM



Big news! I got us a lifetime supply of cheese balls!

Delivered

You are a cheese ball





Ready to check out?

1. Go to self-checkout register.
2. Scan the QR code on the screen.
3. Confirm your payment method on your phone.

Continue

At a liquor store or fuel station? Having an issue?

[Transfer items and pay at register](#)

Stocking Team: 4am-1pm & 1pm-10pm - \$16.00



Earn 2% cash back in Walmart stores, every day.

Text **Start** to 22580 to apply.

Terms apply. For full Terms and Conditions and Privacy Policy, please visit capitalone/walmartcardterms. Standard messaging and data rates may apply. Message freq may vary. To opt out of text messaging reply STOP to 22580. Text HELP for more info. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



Touch-free checkout

Download the app and use Walmart Pay

Walmart Pay

Welcome to Walmart

Scan your items to get started

Look up item

Scan & Go



Exit Pass & Receipt

Language

Volume

Accessibility

I need help

0.00 lb

© e-d-001lb Max 30.00 min
0.2lb Nmax 3000 CCF# 19-023



W+ | Scan & Go

David, you're ready to pay

**Confirm payment
in the Walmart app**

Cancel transaction

Language

Volume

Accessibility

I need help

0.00 lb

© e-d-0.01lb Max 30.00 min
0.2lb Nmax 3000 CCR 19-023

NCR

OPEN POSITIONS
• Checkout Team: 6am-3pm & 2pm-11pm - \$14.00
• Digital Team: 5am-2pm & 1pm-10pm - \$16.00





All set - thanks for using scan & go!

Exit Pass

February 14, 2022 at 10:43 am

David DeFazio

Total \$28.79

2 items



TC# 9734 3396 0146 3216 9540

View eReceipt

Make the most of Walmart+

Save time and money with exclusive benefits like free shipping, no order min.

Explore W+ benefits

How was your scan & go experience?

Give feedback



Feb 14, 2022 purchase



TC# 9734-3396-0146-3216-9540

Start a return

Store purchase

Feb 14, 2022 purchase

Store address

Spring Hill Supercenter
4959 Main St, Spring Hill, TN 37174

2 items



Visa ending in 6037

Subtotal

\$26.42

Tax

\$2.37

Total

\$28.79

Wayne



Walmart

Neighborhood Market

24HR PAY AT THE PUMPA



Walmart 
Save money. Live better.

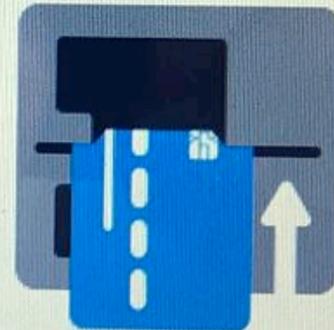
Walmart  Pay



Open the **Walmart app**
and scan this code to pay

W+ Members save 5¢ per gallon on fuel

Card or cash



Insert card or pre-pay
inside with a cashier

Gallons

15.444

Save 3¢
/gal

with

Walmart  Pay



Download the Walmart App today

Or with a Walmart Gift Card at the pump

Save 5¢
/gal

with

Walmart+ 



Join today at
walmart.com/plus



Buy Now, Pay Later



Klarna
Klarna Bank



Afterpay
Afterpay



Affirm
Affirm



Quadpay
QuadPay



Sezzle
Sezzle



Klarna
Klarna Bank



Afterpay
Afterpay



Affirm
Affirm



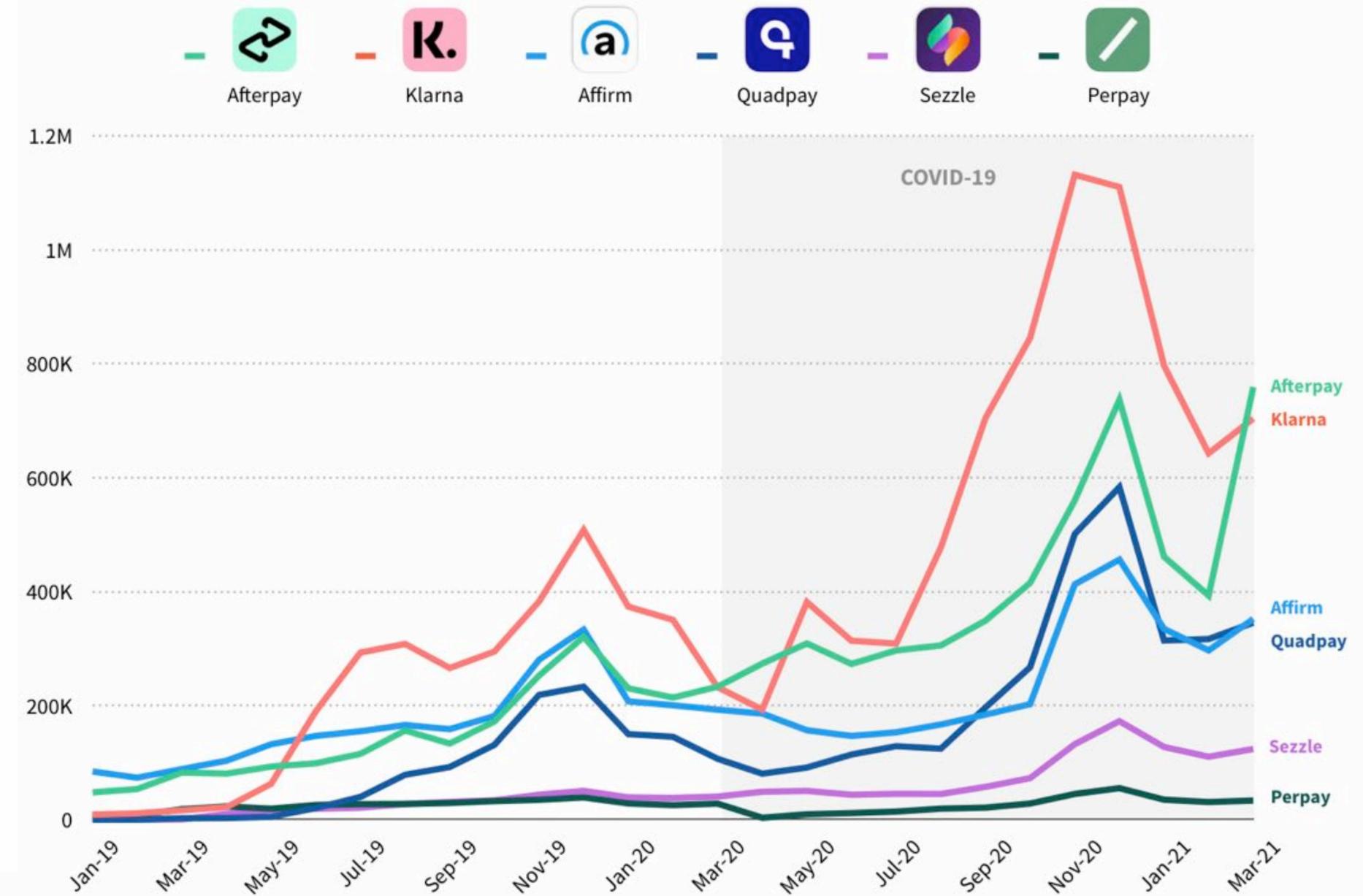
Quadpay
QuadPay



Sezzle
Sezzle

Klarna Surpassed 1 Million Installs During the 2020 Holidays

Monthly U.S. downloads for top payment solution apps





\$100 B

Which generations are using BNPL?

Age Group	Used BNPL 2019	Used BNPL 2021
Gen Z (21-25)	6%	36%
Gen Y (26-40)	17%	41%
Gen X (41-55)	9%	30%
Baby Boomers (56-75)	1%	18%
Total BNPL Purchases (\$ in billions)	\$20.3	\$99.4

Once upon a time...



 **oculus quest**



dji MAVIC AIR 2



 **PELOTON**



 **oculus quest**



 oculus quest



 PELOTON



dji MAVIC AIR 2



 oculus quest



dji MAVIC AIR 2





Peloton responds to backlash over holiday commercial, says it was 'misinterpreted'

Peloton said the commercial was intended to celebrate a "fitness and wellness journey."

Dec. 3, 2019, 7:33 AM CST / Updated Dec. 4, 2019, 11:51 AM CST / Source: TODAY

By **Scott Stump**

Cycling fitness brand Peloton has responded to the backlash over its new holiday commercial, saying the company is "disappointed in how some have misinterpreted" the 30-second spot.

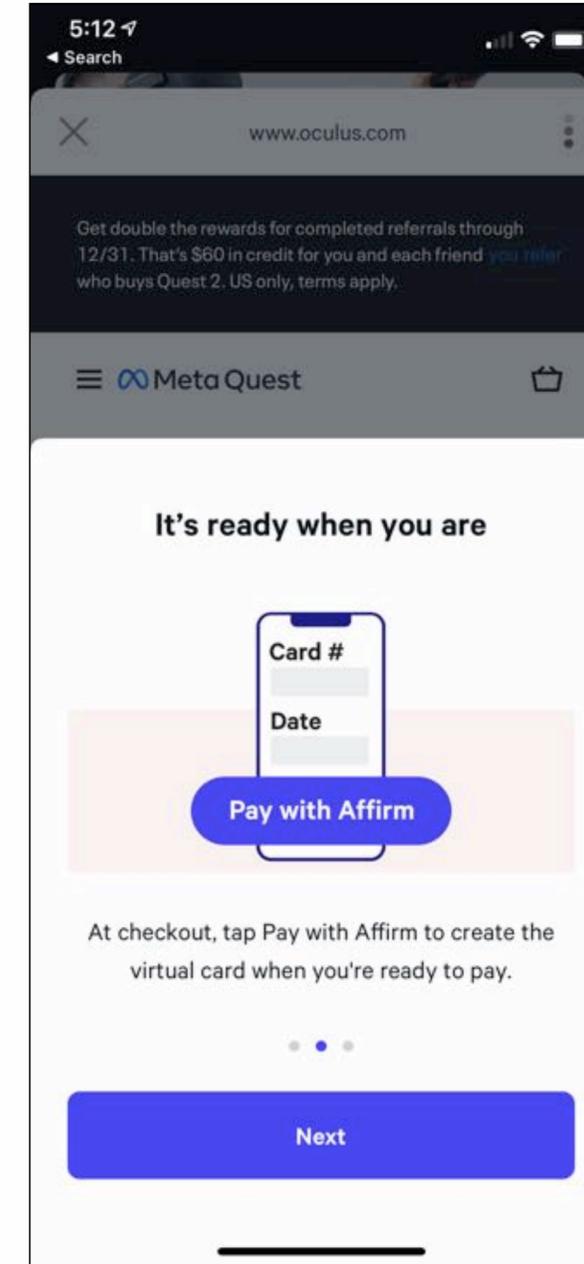
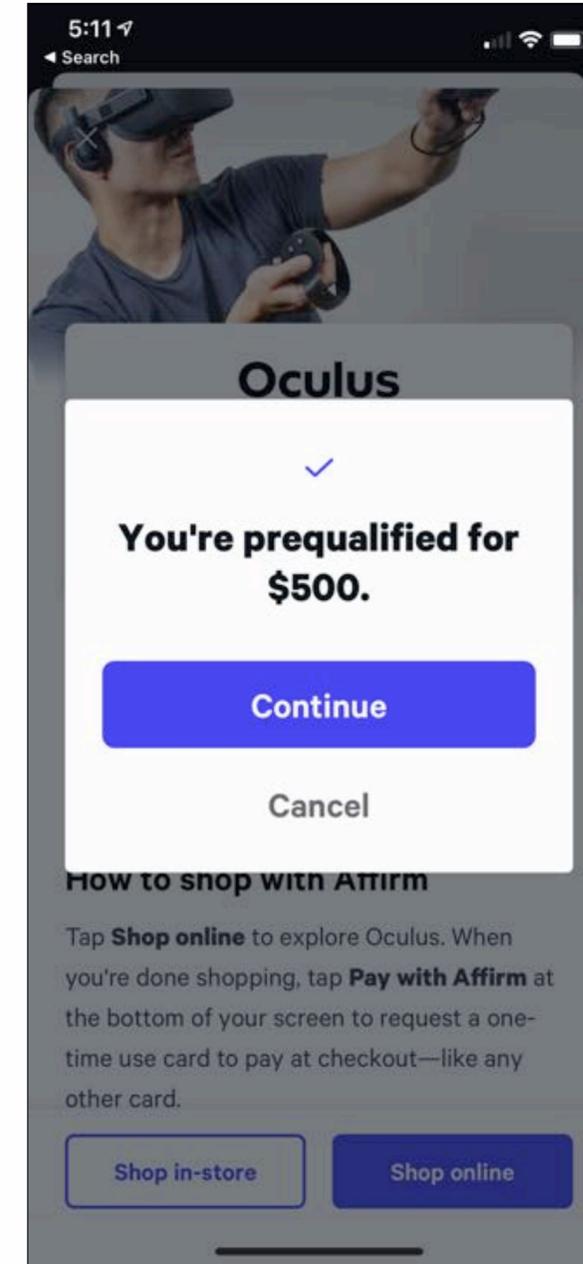
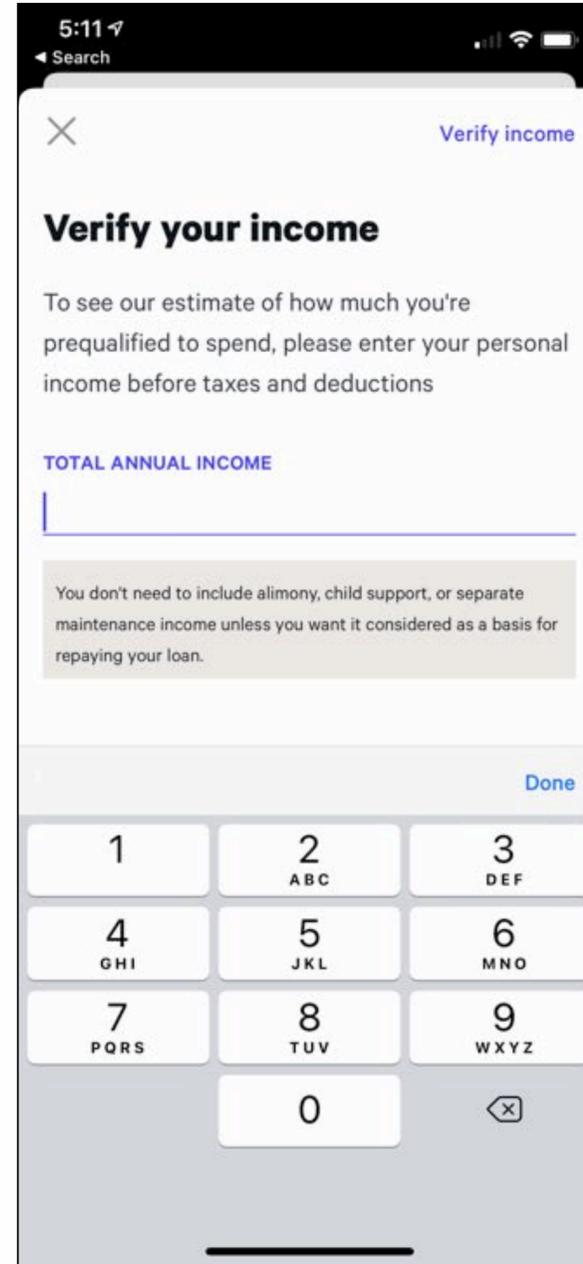
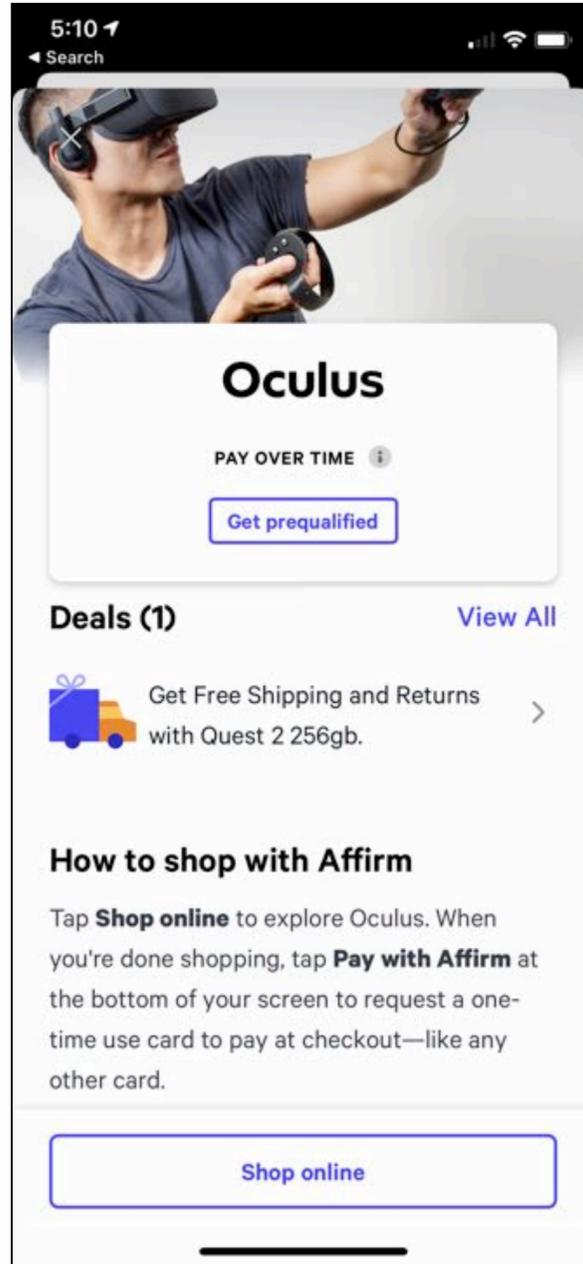
The ad, which shows a woman's yearlong fitness journey after her husband gives her one of its costly stationary bikes, was widely criticized on social media this week, including by some who said it sent a sexist message. The blowback was so fierce the company's stock price dropped by as much as 10%, [Bloomberg reported](#).

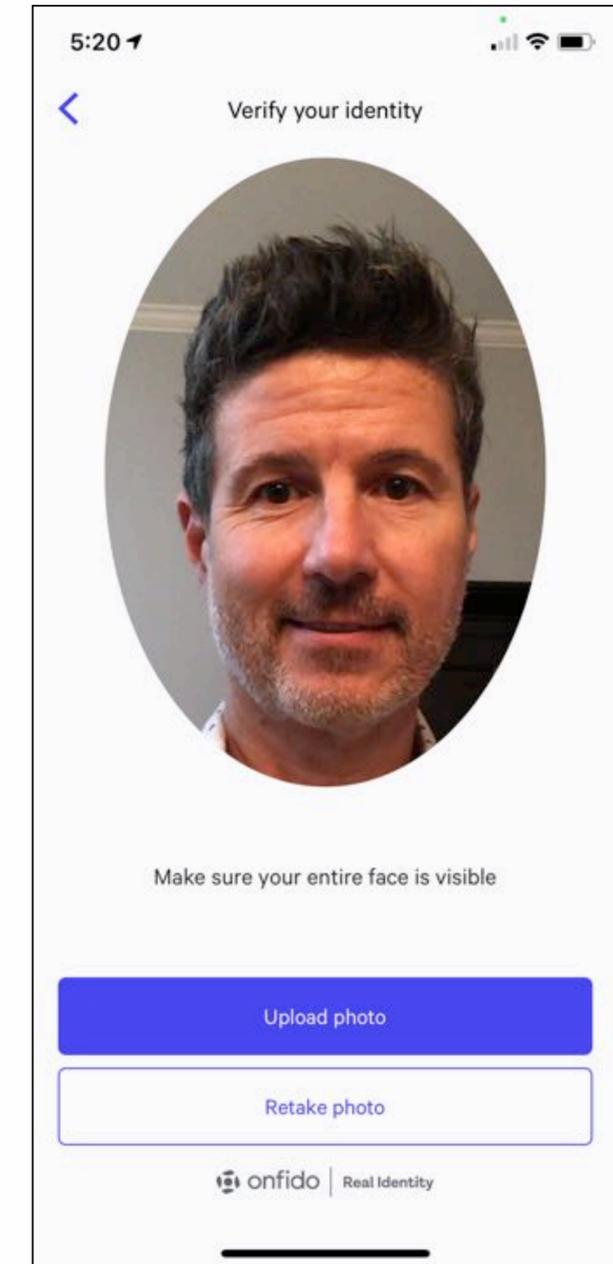
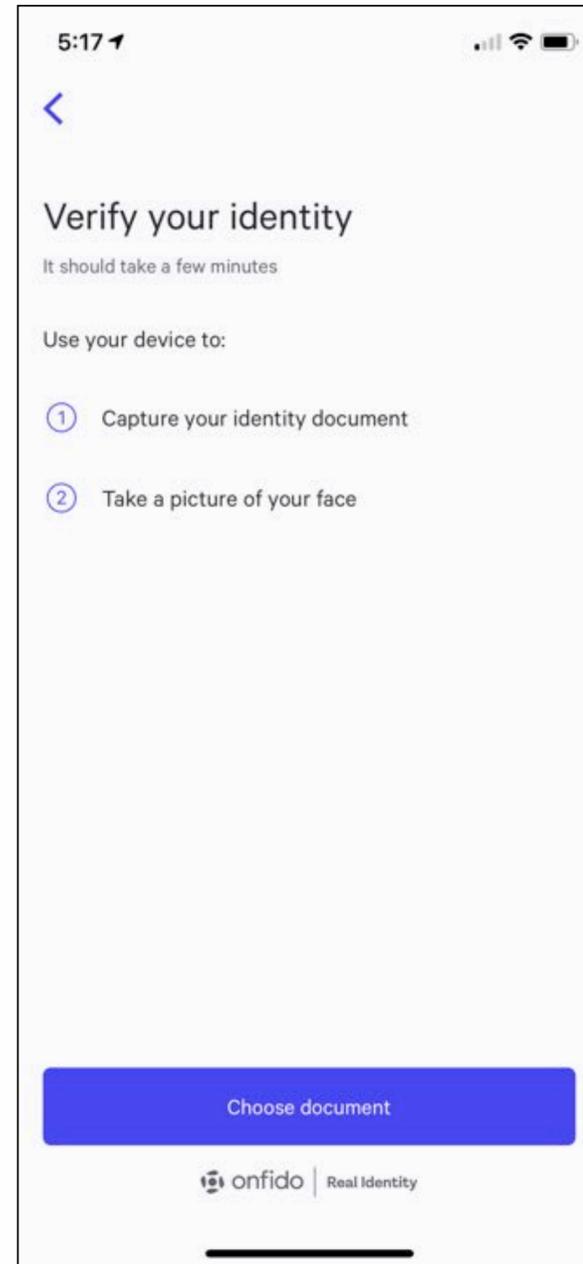
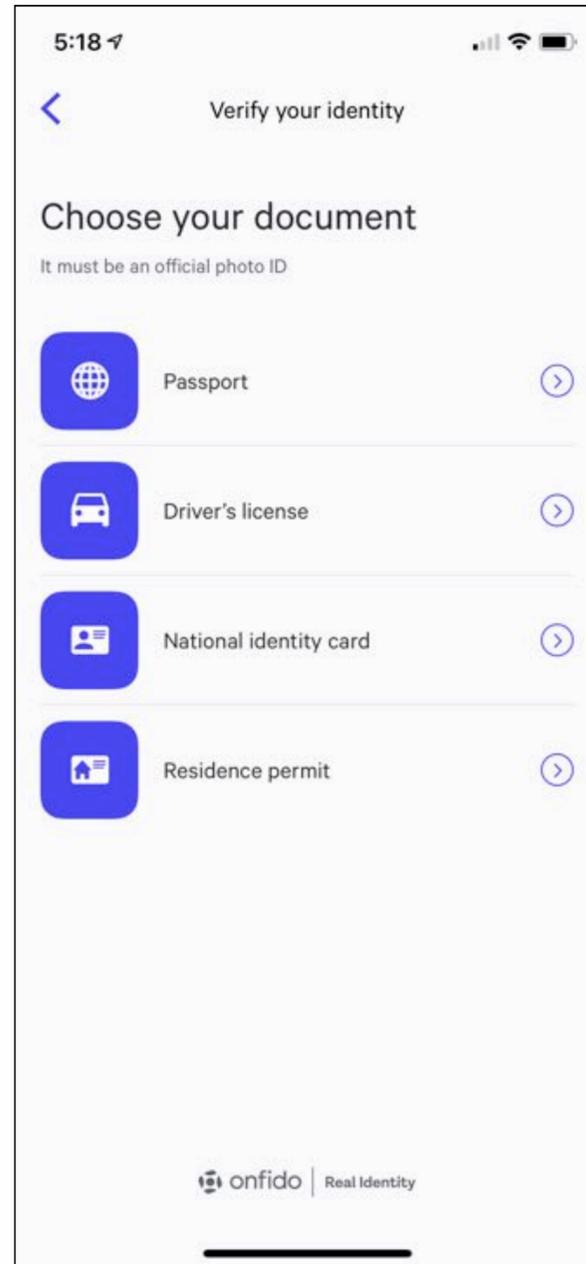
SUBSCRIBE

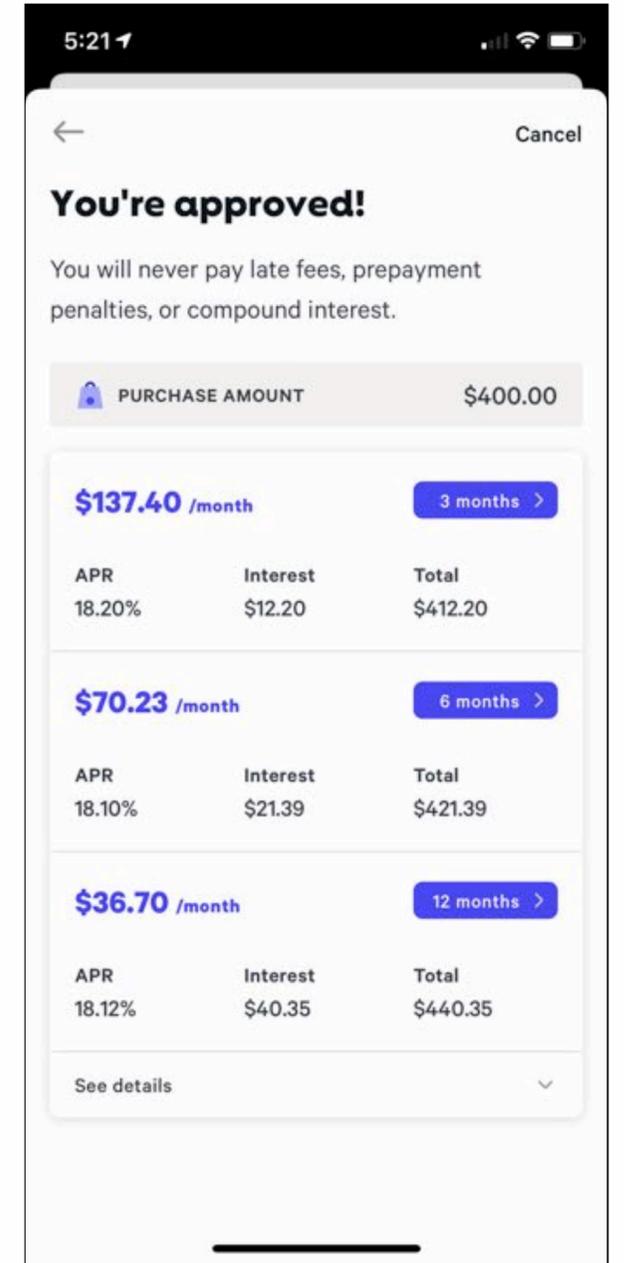
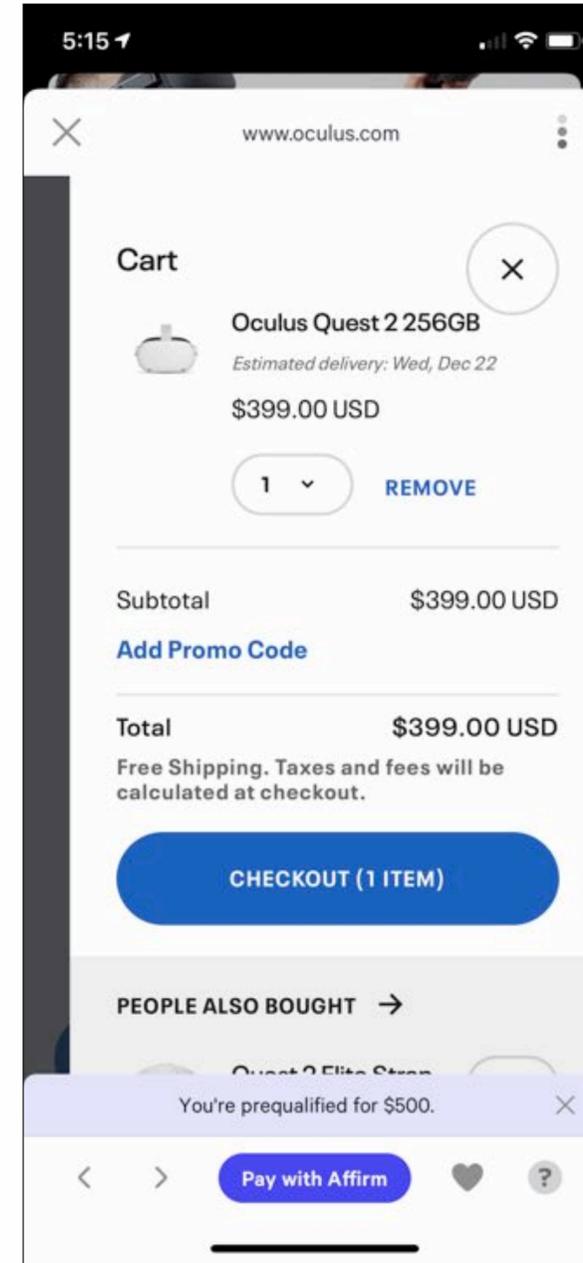
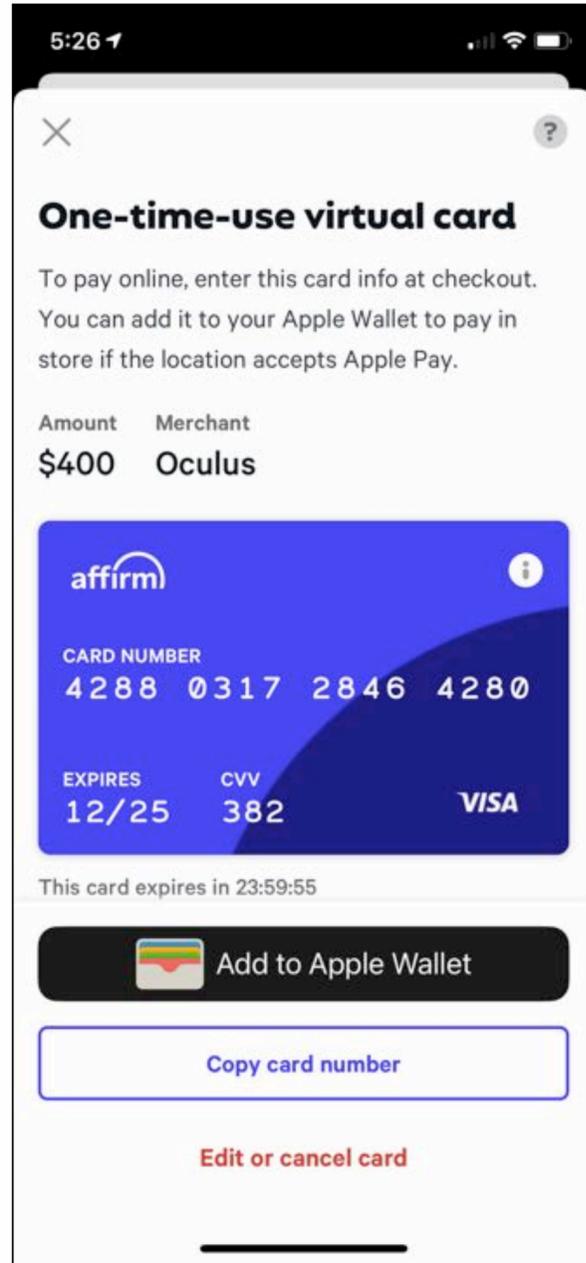
Buy Now, Pay for it Later



affirm









8:05

◀ Search



\$4,600
PREQUALIFIED TO SPEND

You're prequalified to pay over time!

Way to go! You'll be shopping in no time. This is the estimated amount you'll be able to spend with Affirm at top stores.

This estimate is good for 7 days. Payment options depend on purchase amount, and approval at checkout isn't guaranteed.

[View stores](#)

[Got it](#)

8:06

◀ Search

✕

Shop interest-free with a virtual card

Choose 4 interest-free payments every 2 weeks or monthly payments at stores you love below. Subject to eligibility.



Best Buy
Shop Premium LG TVs at Best Buy



The Home Depot
As low as 0% APR



Nordstrom
As low as 0% APR

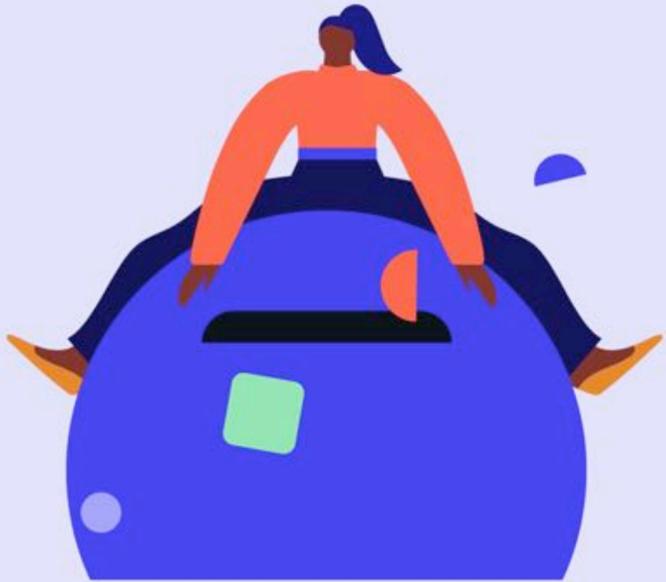
Nike

8:06

◀ Search

Saving is sweeter with 0.65% APY

Open your savings account in seconds to enjoy competitive interest with no fees.



[Sign up](#)

[Learn more](#)

[Home](#) [Shop](#) [Manage](#) [Save](#)

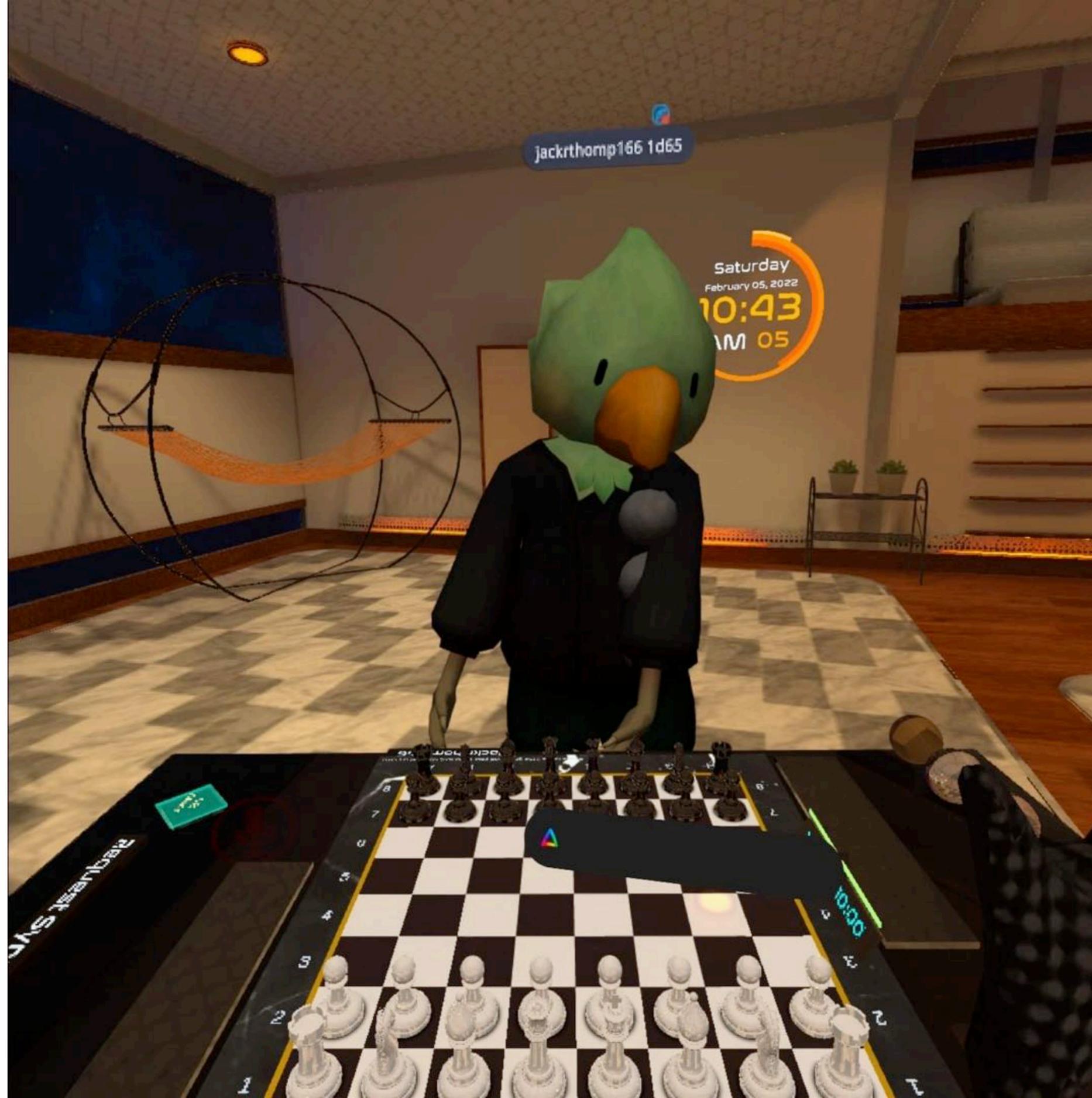
 **oculus**

QUEST 2

from FACEBOOK



If your idea of a story with a happy ending is a 53 year old guy crushing 12 year olds in VR chess rooms...







jackrthomp166 1d65

Saturday
February 05, 2022
10:53
AM 59



Trailblazer 2195 Won!

Turn Left

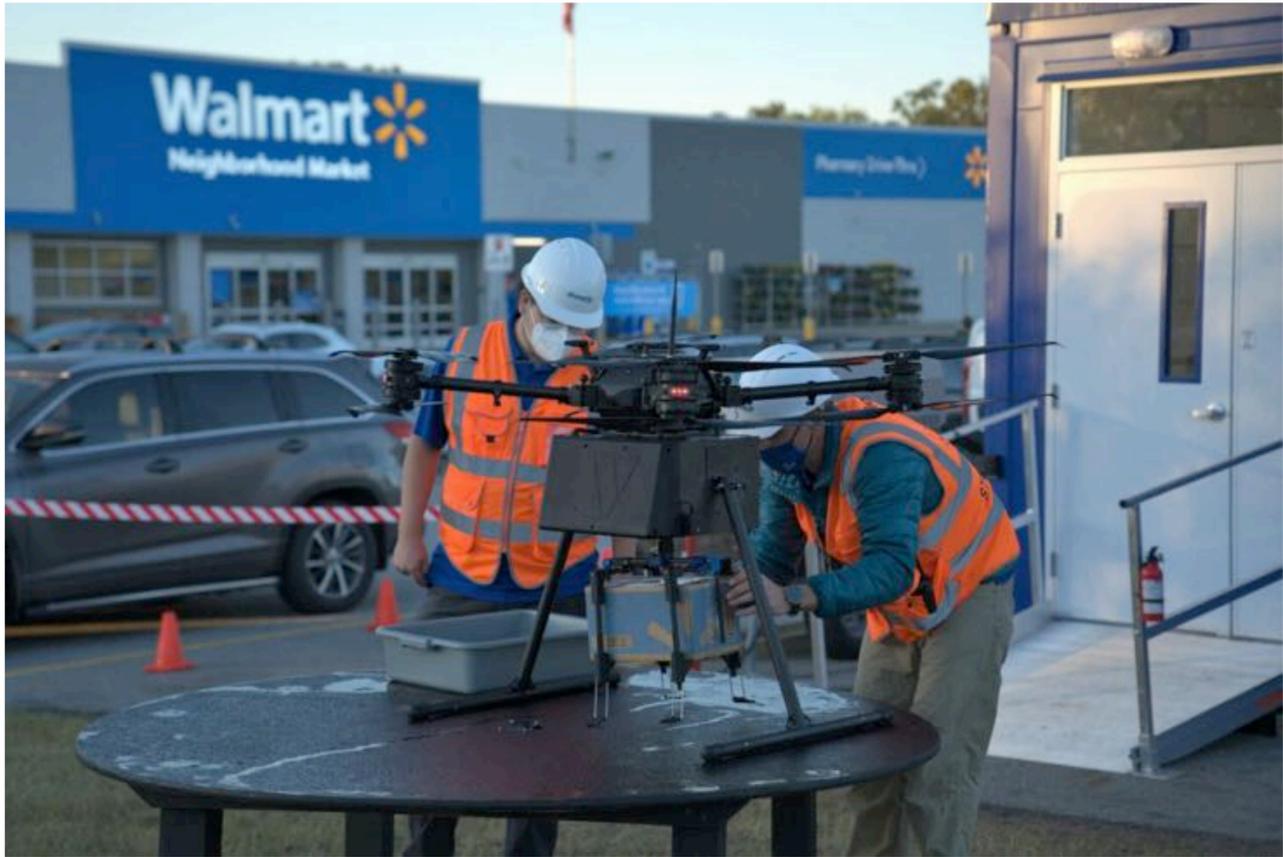
Item Placement needed

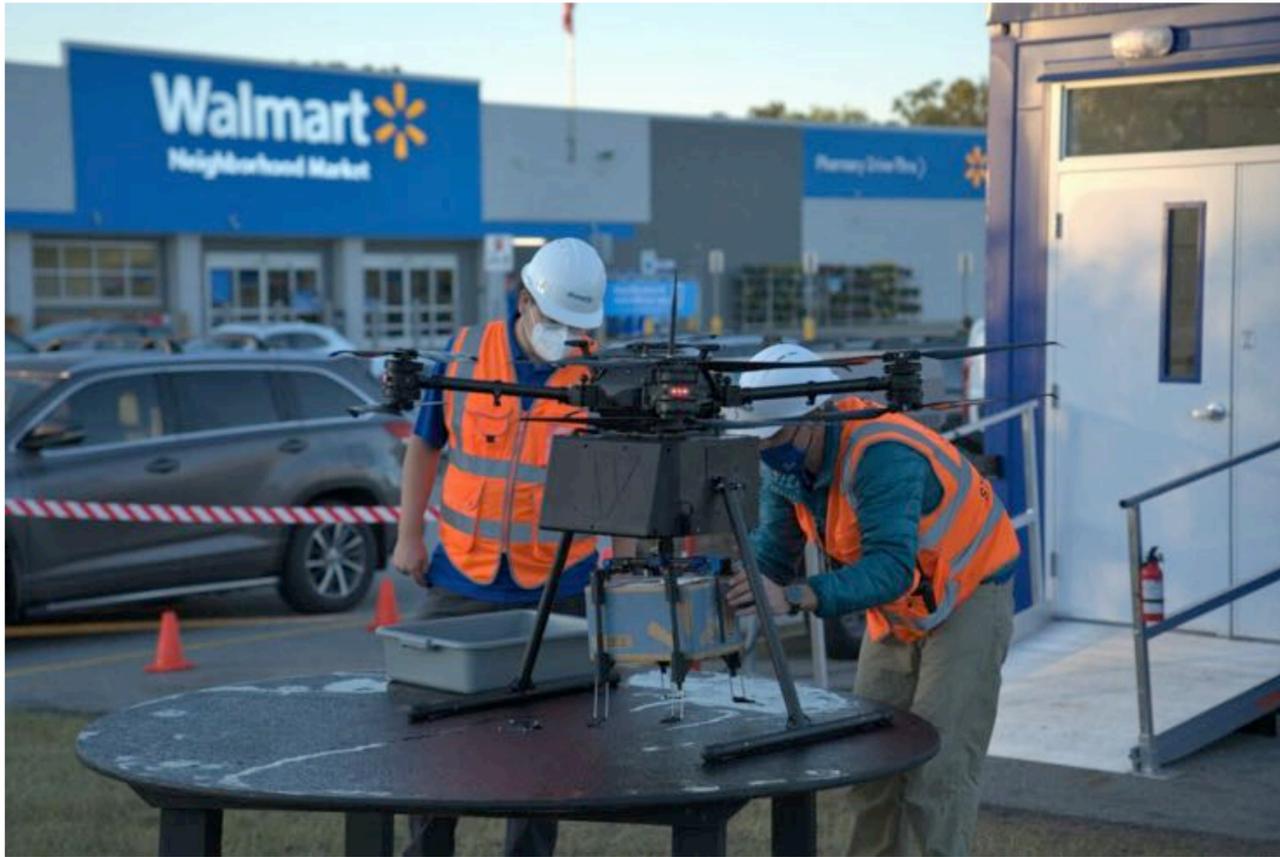
RE

Trailblazer
the game and your opponent, for starting, use

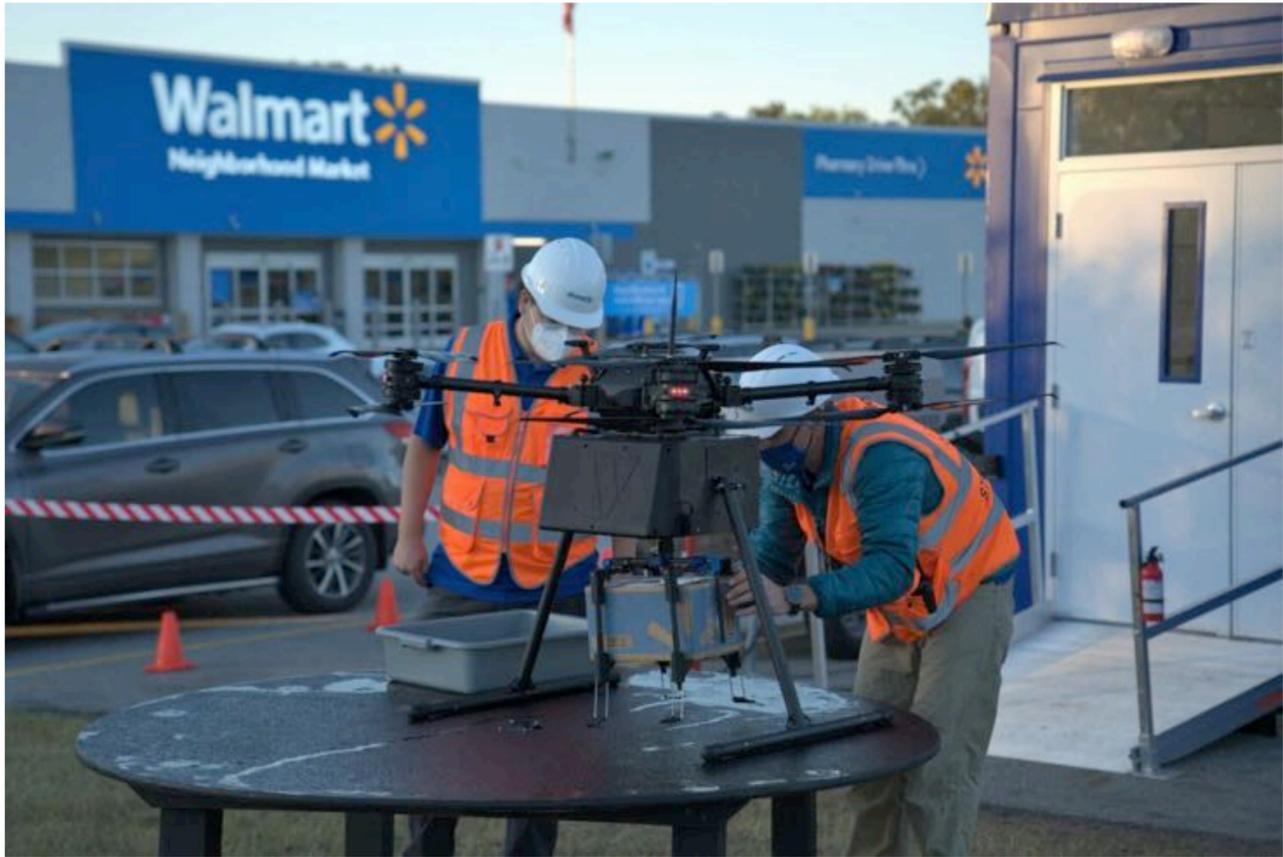
Big bank BNPL







dji MAVIC AIR 2





Buy Now, Pay Later with Plan It[®] by American Express[®]

Buy now, pay later with Plan It, an Amex Card feature that helps give you more control by letting you split up large purchases into monthly installments with a fixed fee.

By Megan Doyle | American Express *Credit Intel* Freelance Contributor
5 Min Read | October 1, 2021 in [Money](#)



> Content



At-A-Glance

- > Plan It by American Express helps Card Members buy what they need or want now with more control over how they pay.
- > Card Members can split large purchases into monthly installments with a fixed monthly fee.
- > New Blue Cash Everyday[®], Blue Cash Preferred[®], and Cash Magnet[®] Card Members can enjoy an introductory Plan It fee offer.



View order details

Order date	Dec 23, 2021
Order #	112-3667540-6603442
Order total	\$1,425.65 (1 item)

Shipment details

FREE Prime Delivery

Delivered
Delivery Estimate
Friday, December 24, 2021 by 10pm

	DJI Air 2S Fly More Combo - Drone with 3-Axis Gimbal Camera, 5.4K...	\$1,299.00
	Qty: 1	
	Sold By: Amazon.com Services LLC	

Track shipment >

Buy it again >

Tech support



6:45 ◀
◀ Search

Transaction Details
Card Ending - 38009

Merchandise & Supplies - Internet Purchase
AMAZON.COM*6Z0JD8Z23AMZN.COM/BILL WA
\$1,425.65
Dec 23, 2021

4,278 Hilton Honors Points

 Split It  Plan It  Receipts

Plan It®
Divide this transaction into monthly payments for a fixed monthly fee.
[Create a Plan](#)

Transaction Details
AMAZON.COM
410 TERRY AVE N
-
SEATTLE



6:45 📶 LTE 🔋

◀ Search

Cancel **Create a Plan** FAQ
Card Ending - 38009

Dec 23, 2021
AMAZON.COM*6Z0JD8Z23AMZN.CO \$1,425.65
M/BILL WA

Choose the plan that's best for you

●

24

monthly payments of
\$77.41

Monthly Plan Fee	\$18.00
Total Plan Fee	\$432.00

Total Cost	\$1,857.65
------------	------------

Continue



Thank you

Card Ending - 38009



You've created a plan with Plan It®.

Your account balances will be updated in
24-48 hours.

You can access this Plan in the
Statements tab.

We'll send you a confirmation email with all
of your plan details.

Your first payment of \$77.41 is due on Feb
15, 2022.

Done



3:48 ◀ Search

Plan Details [FAQ](#)
Card Ending - 38009

Remaining Balance
\$1,857.65
Active

0 of 24 Payments Made

Remaining Plan Fee	\$432.00
Remaining Principal	\$1,425.65
Remaining Balance	\$1,857.65

Monthly Plan Fee	\$18.00
Monthly Principal	\$59.41
Monthly Payment	\$77.41

Total Plan Fee	\$432.00
Plan Amount	\$1,425.65
Total Cost	\$1,857.65

Created Dec 31, 2021

Dec 23, 2021 AMAZON.COM*6Z0JD8Z23	\$1,425.65
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American Express

To: David DeFazio >

6:03 AM

You've completed a plan on your American Express Card

No images? [View in Browser](#)



Account ending in
38009

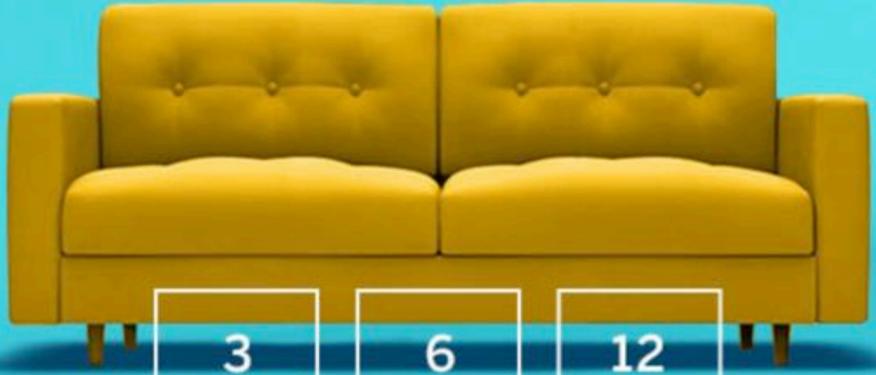


Hello, DAVID L DEFAZIO

[Log in](#)

 PLAN IT

WAY TO GO! YOUR PLAN IS NOW COMPLETE.



3
Payments

6
Payments

12
Payments

Congratulations! You've completed all of the payments for your plan on the following purchase.



Financial health

COMPETING WITH GOOGLE PLEX AND DIGITAL BANKS:

How Community-Based Financial
Institutions Can Regain Their Mojo



RON SHEVLIN | *Director of Research*
Cornerstone Advisors

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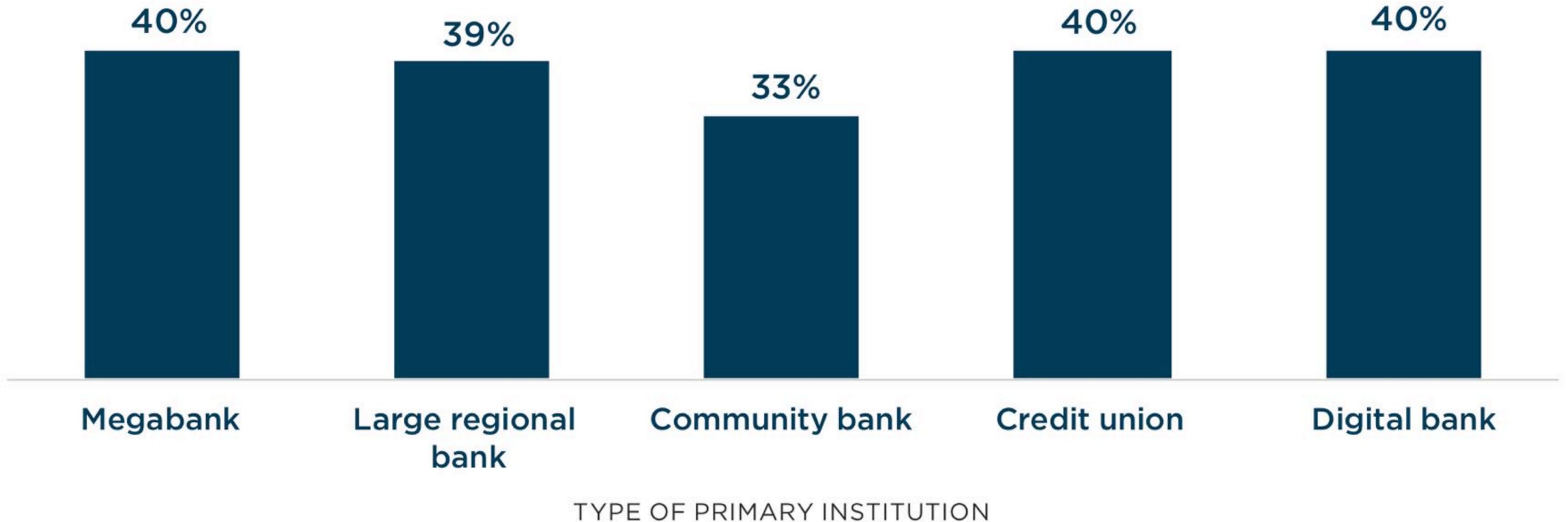
Password: stuff

Tell us about your financial health

	Gen Z	Gen Y	Gen X	Boomers	Seniors
Dire	9%	11%	11%	4%	5%
Struggling	35%	35%	34%	24%	18%
Managing	46%	46%	46%	56%	59%
Thriving	10%	8%	9%	15%	18%

To what extent does your primary bank help improve the performance and health of your financial life?

(% responding “somewhat” or “significantly” improves)



“An investment in knowledge
pays the best interest.”

- Ben Franklin



bright

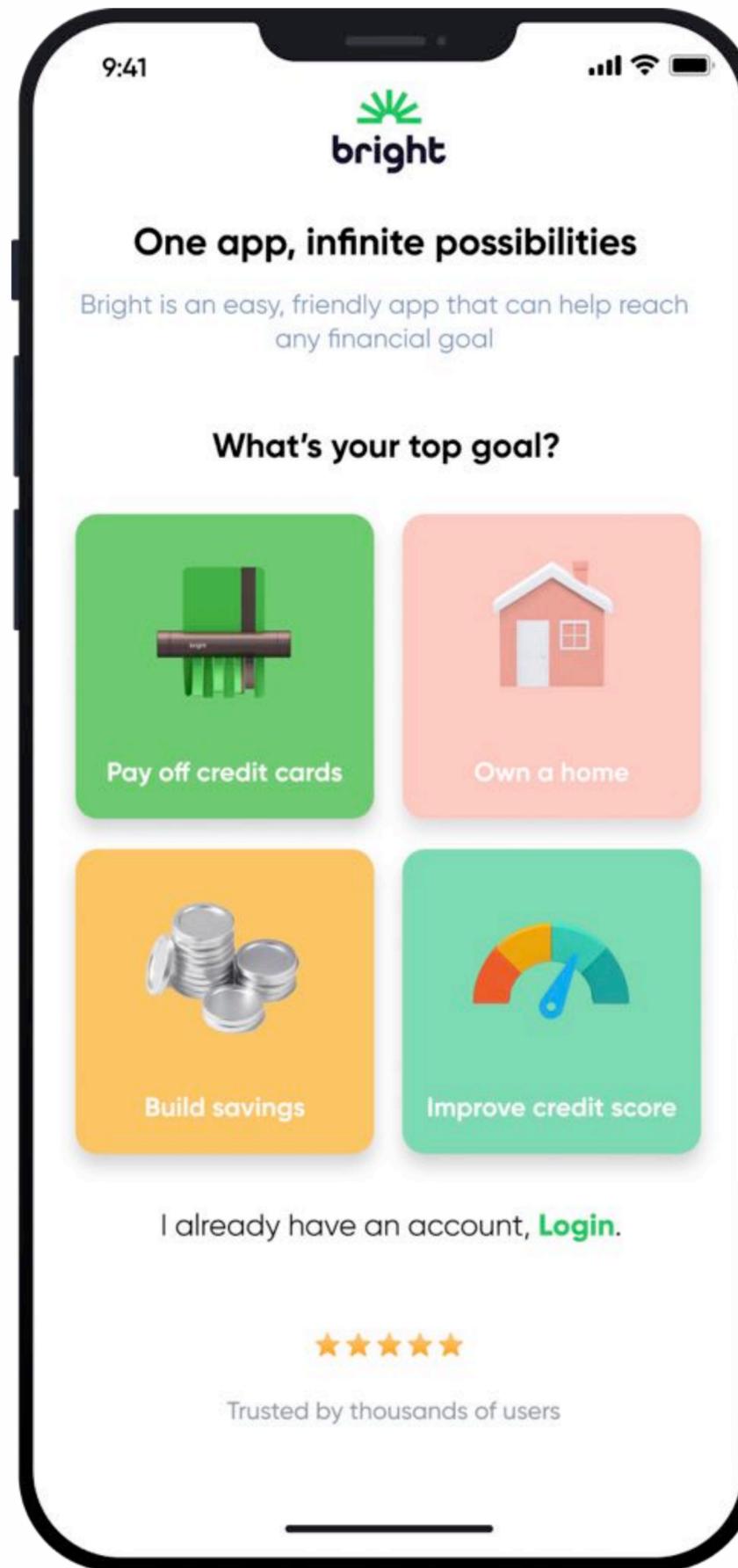


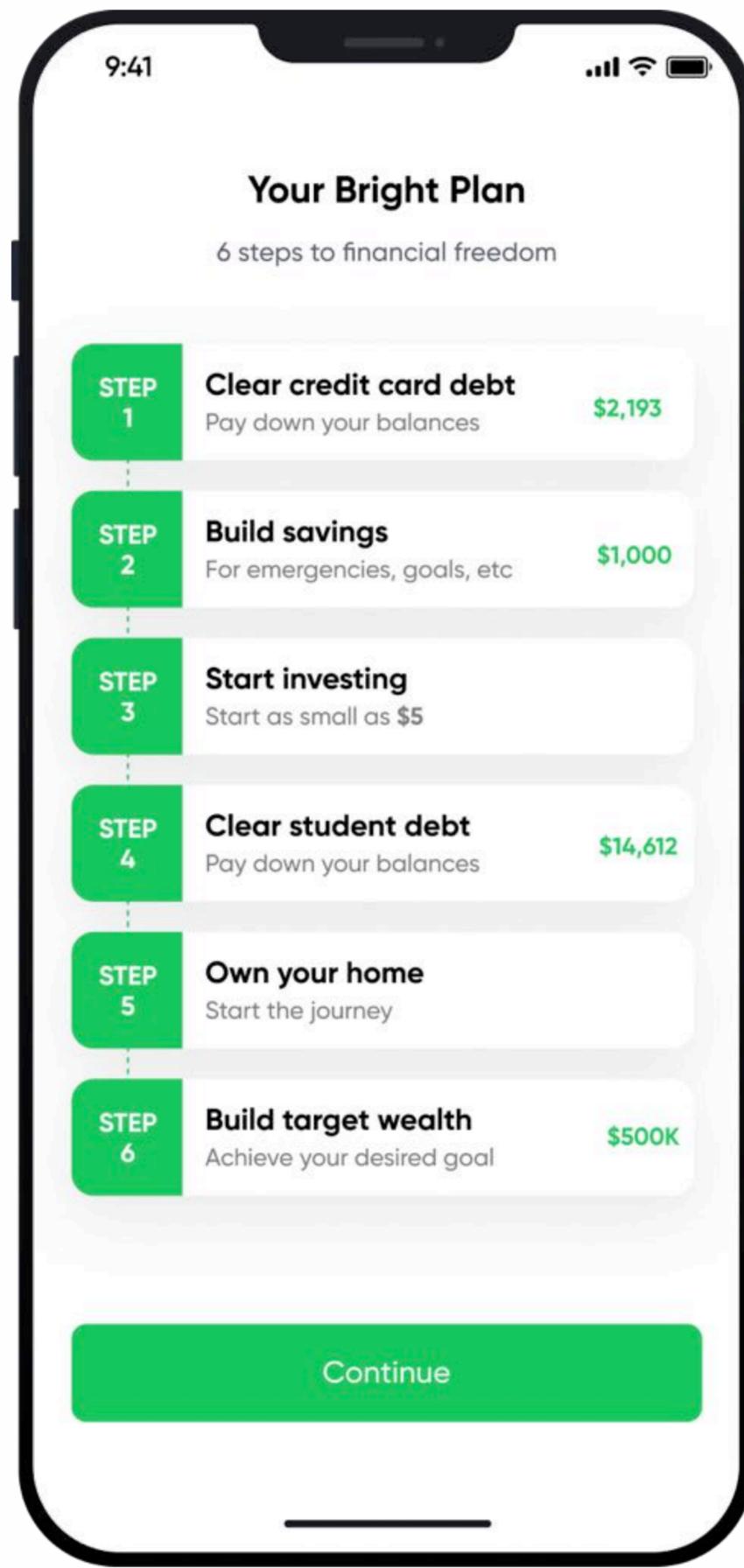
Our **Mission**

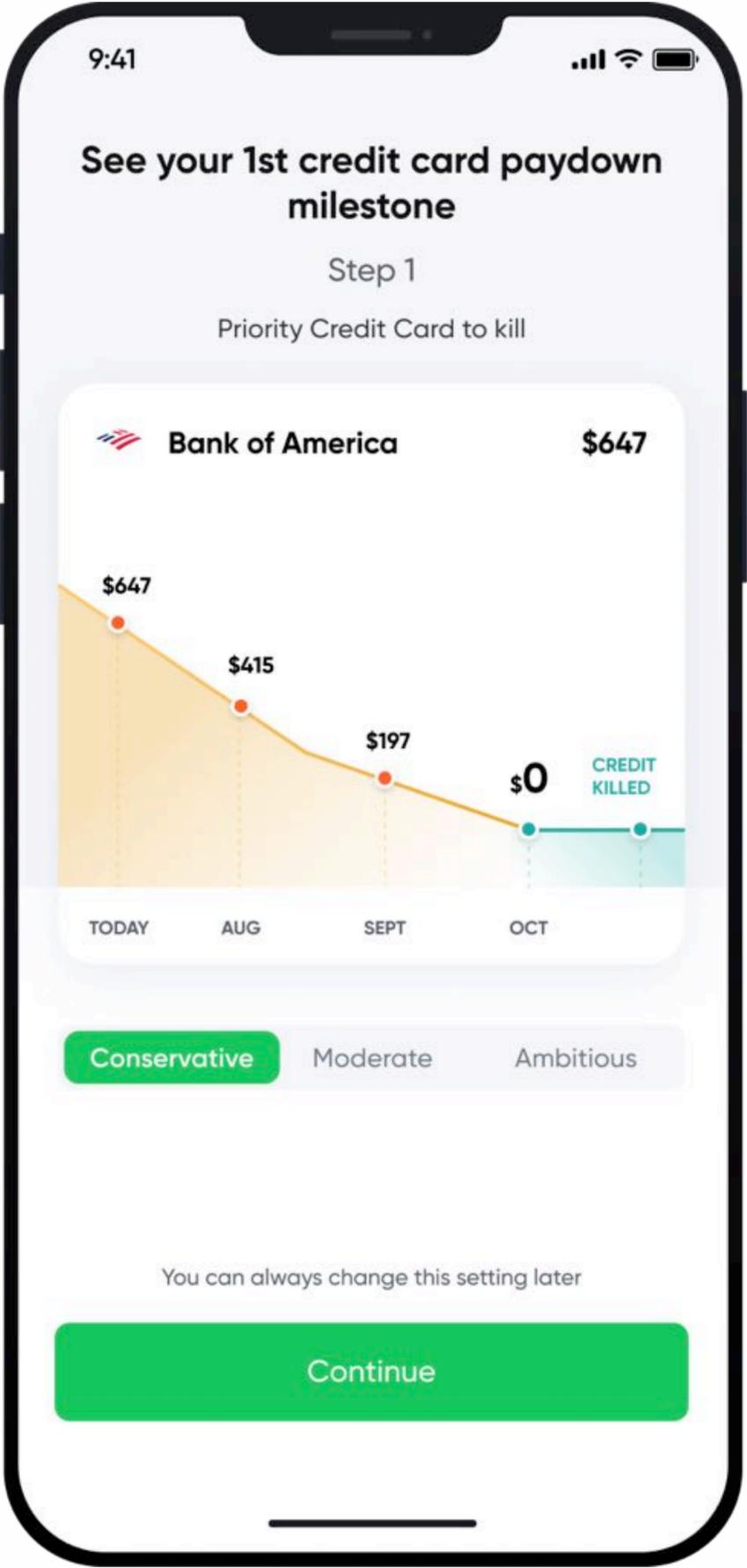
AI-driven financial planning for everyone.

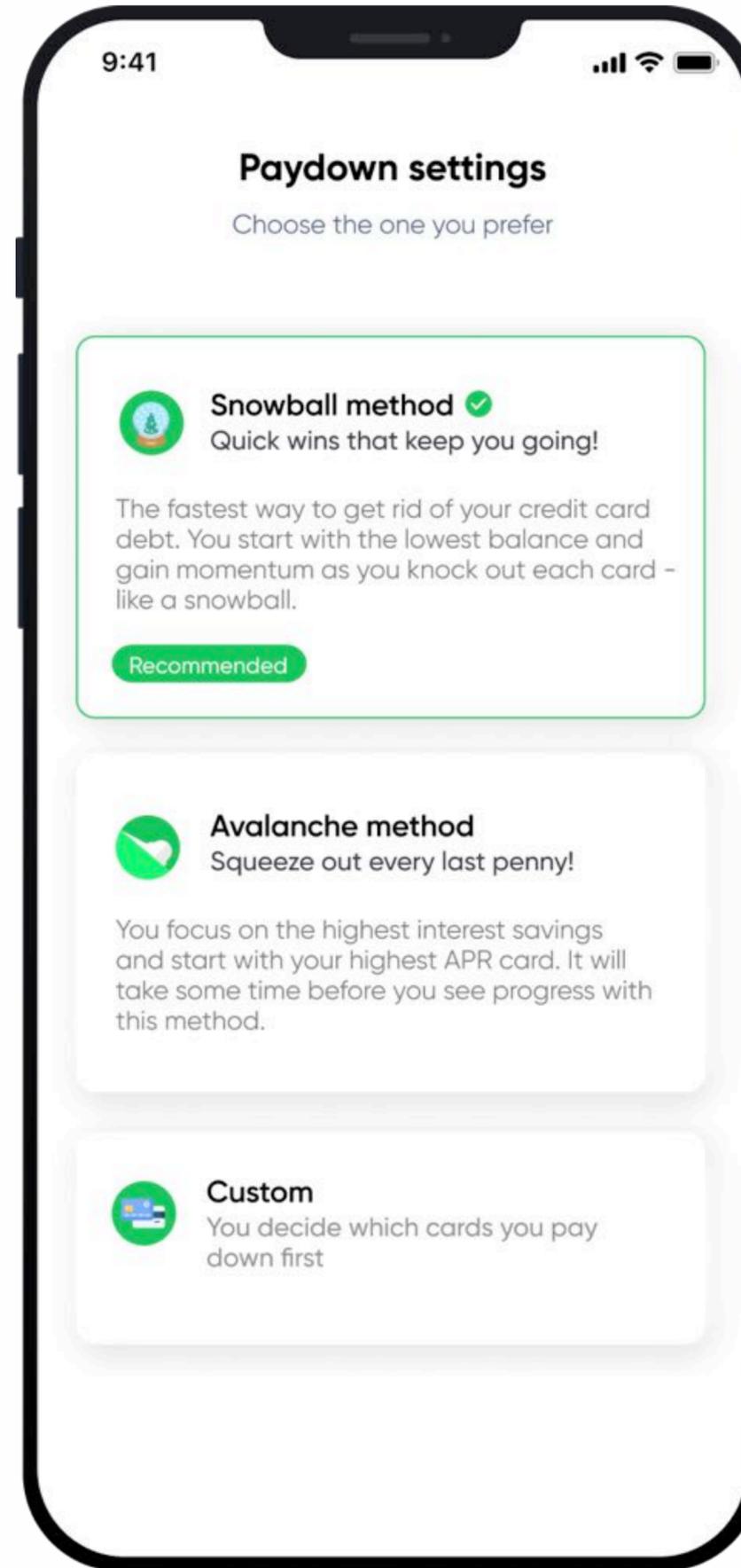
At Bright, we believe everyone should benefit from financial planning driven by world-class AI. The results can be life-changing.

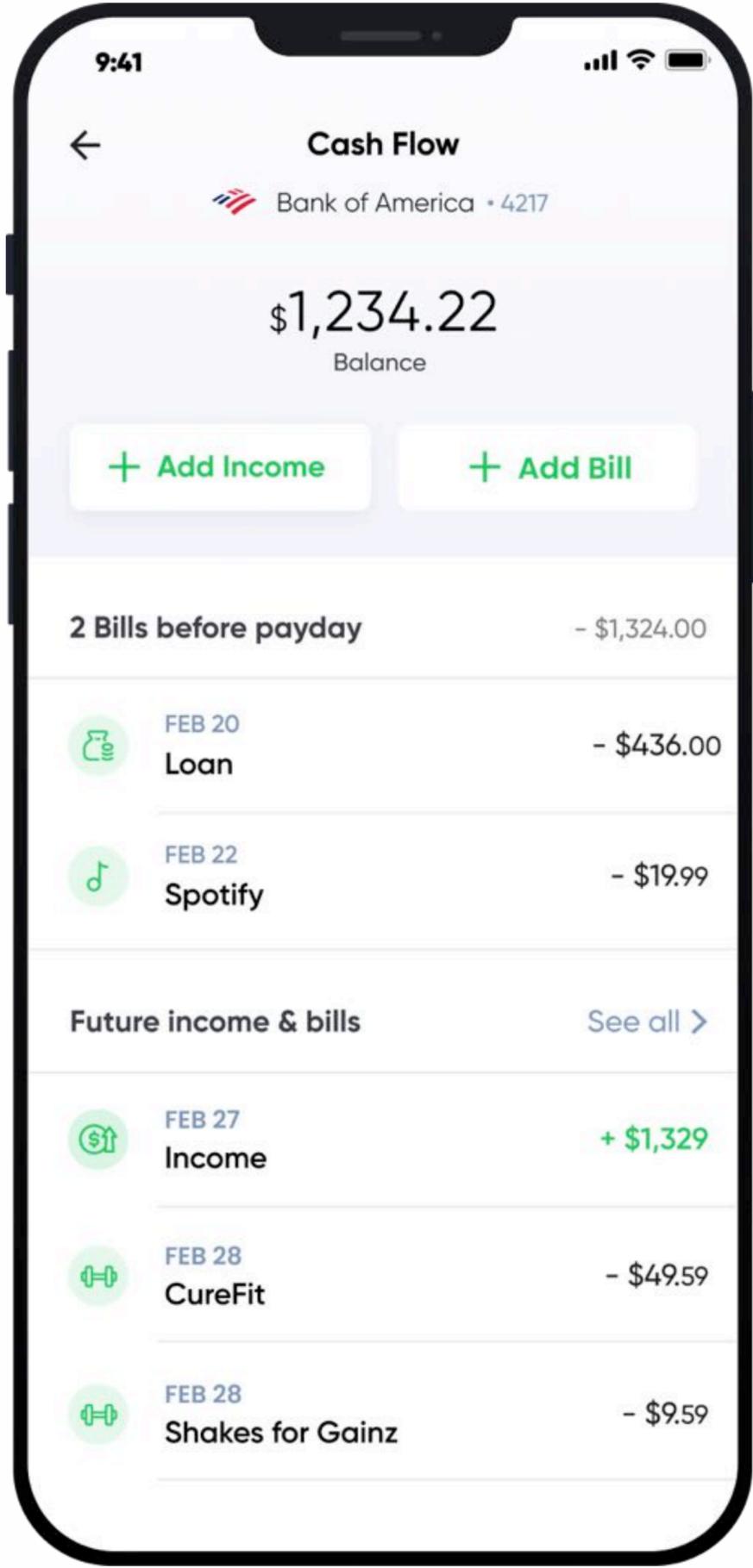


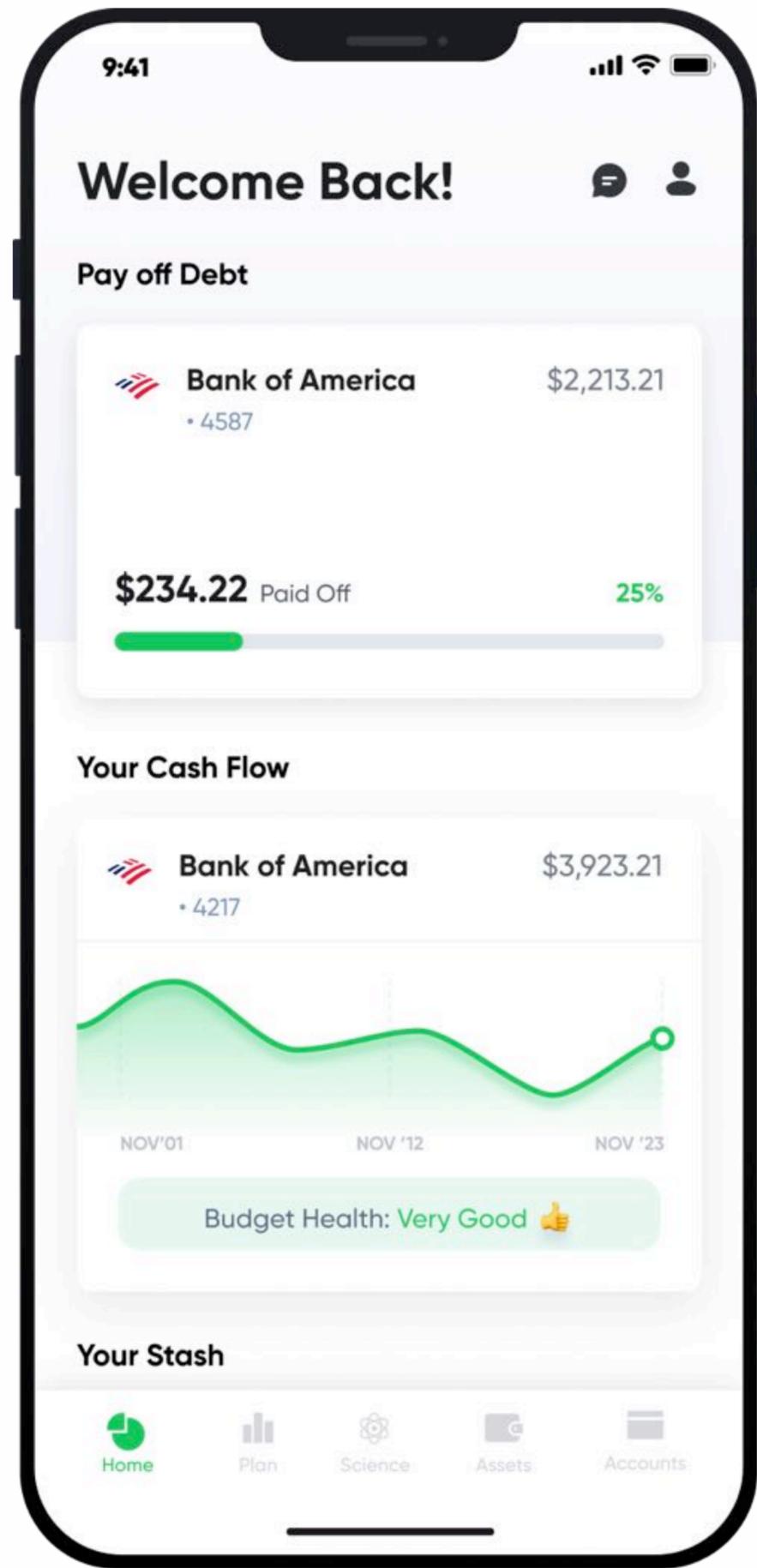
















100% of customers pay
subscription fee
\$7 - \$15 per month

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Cornerstone Advisors

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Close Encounters of the Fintech Kind

Friday, February 25, 2 p.m. ET

Join Dave DeFazio for all-new, live demonstrations of the hottest financial apps (such as Robinhood, Cash App, SoFi, and Affirm). We'll also explore research that explains the trends driving these digital innovations—including which mobile features matter most to each generation, from zoomers to boomers.

[Learn More](#)

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