

Solving Real Financial Problems

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What innovation really means?.

Is it solving real problems or solving problems that don't exist?

When thinking about financial problems, its very easy to loose focus.

Case Study:

SMS money transfer system in Africa

Problem:

How to fastly ensure secure wide accessibility to banking services with underdeveloped infrastructure.

Solution:

Tecnology from the 90s with indestructible phones that anyone can have and a battery that lasts for days.

Example -> M-Pesa mobile phone-based money transfer service launched in 2007 by Vodafone and Safaricom in Kenya.

So, it's not about technology, we already know how to solve problems... it's about thinking what really needs to be solved, and from there create true value...

- We need easy access to standardized financial information so we can accurately model and value transactions;
- We need structured financial contracts so we can effectively hedge financial risks;

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