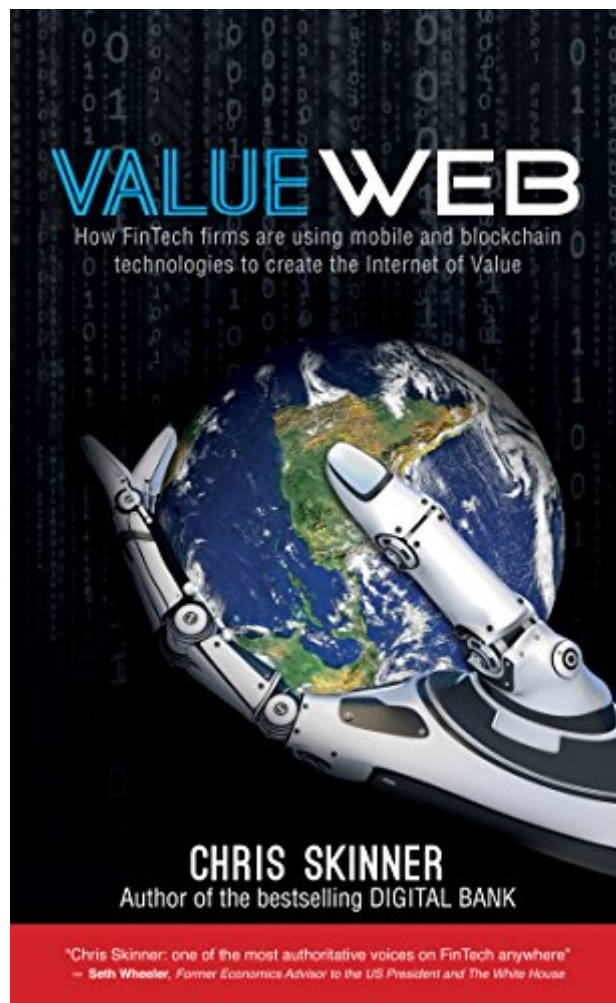


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# VALUEWEB: How Fintech Firms Are Using Bitcoin Blockchain And Mobile Technologies To Create The Internet Of Value



## Synopsis

The Internet of Things is all about machines trading with machines – your fridge orders groceries; your car, fuel; your television, entertainment; and so on. However, machines cannot trade with machines if it's expensive and slow. Would you really want your TV to order the next season of Games of Thrones, if the payment took ten days and cost \$25 or more? Unfortunately with the way the bank system works today, that is the problem we face today. As a result, we need an Internet of Value to work with the Internet of Things. The Internet of Value – or ValueWeb, for short – allows machines to trade with machines and people with people, anywhere on this planet in real-time and for free. Using a combination of technologies from mobile devices to bitcoin and the blockchain, fintech firms are building the ValueWeb. The question then is what does this mean for financial institutions, governments and citizens? This book provides the answers.

## Book Information

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## Customer Reviews

The world of commerce is changing quickly and in real time. The economy is global and more accessible than ever, with new digital technologies providing access to the masses. Skinner provides an excellent roadmap to the future of commerce in the digital age. ValueWeb is a must

read.

Books about the impact of technology on financial services often focus on the backwards thinking banker that refuses to heed what is in front of them. Chris has left this narrative long ago. In this book, Chris focuses on how a new web of value is being built by forward thinking individuals within financial services and fintech, how that will transform the industry, and our everyday lives.

Real-time mobile banking from anywhere anytime all too often meets legacy batch-based banking systems designed to support paper interactions with branches. The future will bring Internet of Things with your fridge ordering groceries and your car driving itself to the petrol station to refuel. Bankers rightly fear an Uber event where they are bypassed entirely or relegated to utilities by fast-moving fintech firms that take over the customer relationship and provide added services and earn significant profits that might have gone to banks. Chris has been in the midst of this change and knows the leading, and lagging, banks around the world and draws from their experiences, insights from fintech leaders, and his exceptionally well-informed views to provide fascinating insights of where this could go. Banks face big challenges, but he thinks (sometimes contrary to his anecdotes) that the biggest will survive. This is a great journey through the key topics, from technology to regulation and culture.

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