



AMERICAN BANKER.  
Innovator of the Year 2012



# AUGMENTED

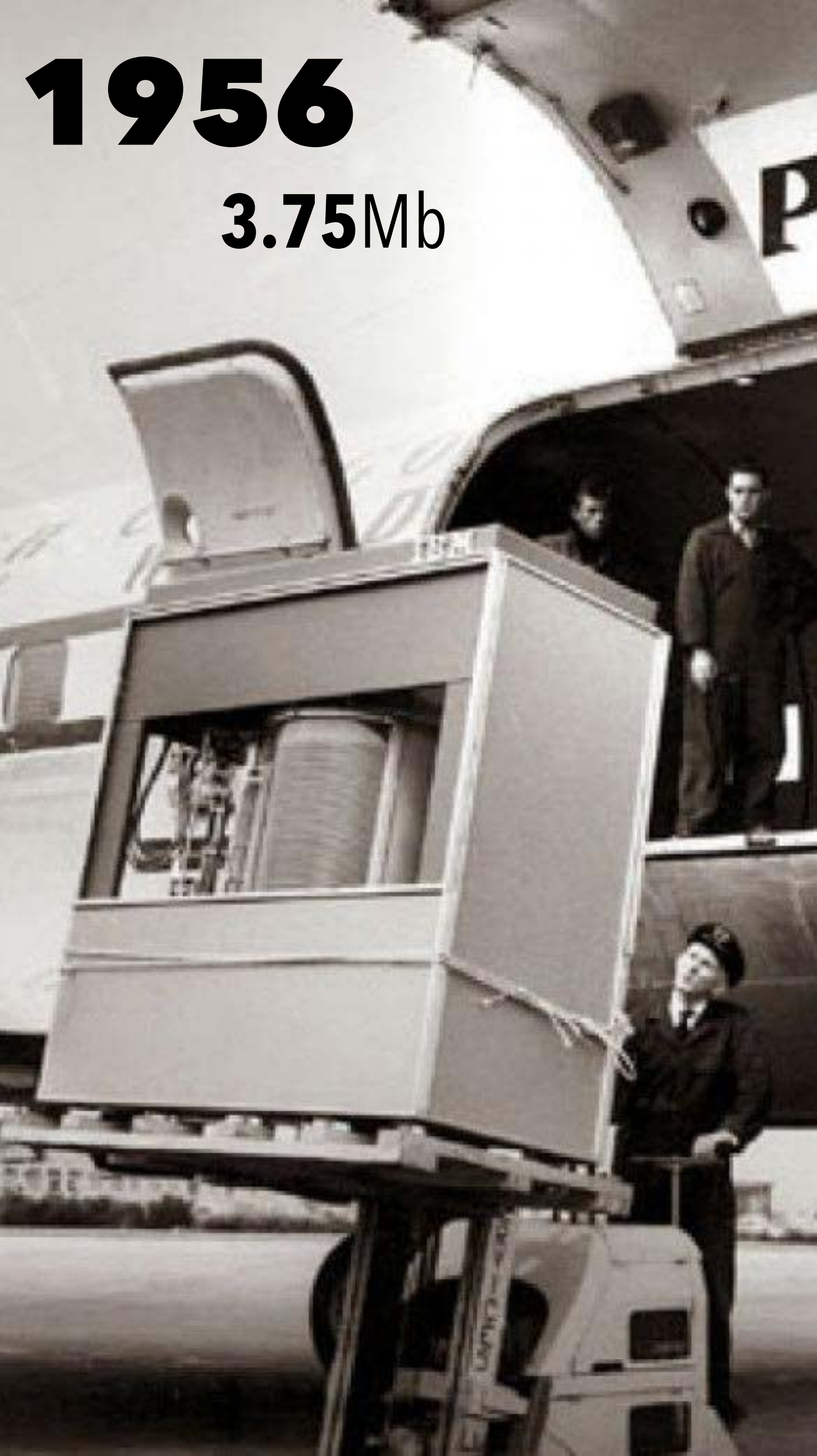
LIFE IN THE SMART LANE



MOORE'S LAW  
THE LAW THAT CHANGED EVERYTHING

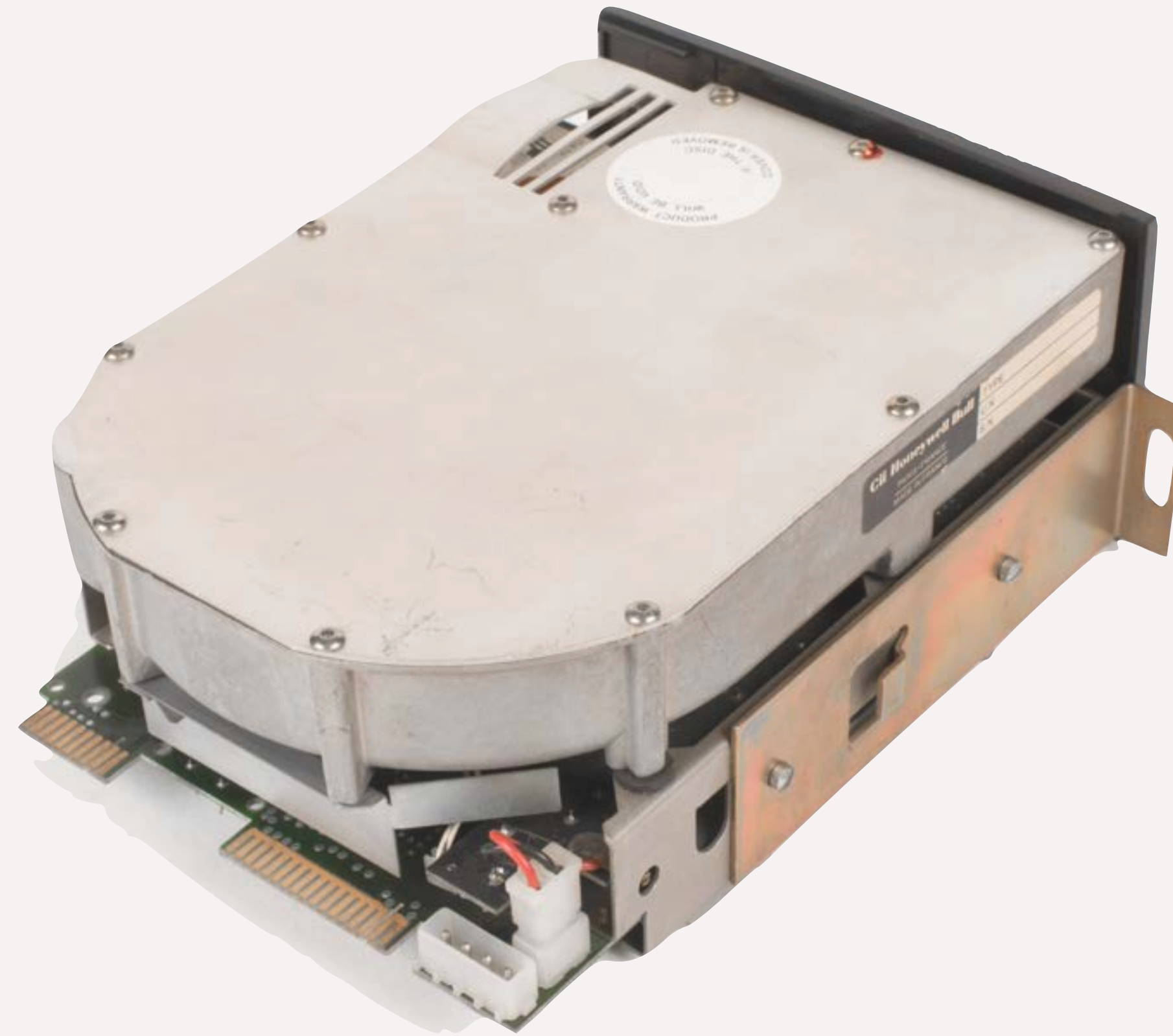
# 1956

3.75Mb



# 1990

5Mb



# 2015

512 Gb





YOUR *SMARTPHONE* IS 3 MILLION TIMES MORE POWERFUL  
THAN THE COMPUTER THAT ACCOMPLISHED THIS FEAT



EVERYTHING CAN BE EXPRESSED AS CODE TODAY

**EVEN BIOLOGY**



ENABLING BIOMIMICRY



ALREADY IMPROVING ON **HUMAN 1.0**



@HughHerr





**"Google's first Trillion  
dollar idea..."**

Ted Schilowitz



**21ST  
CENTURY  
FOX**



**"So Badass you can't  
believe it!"**

Thomas Tull



**LEGENDARY**

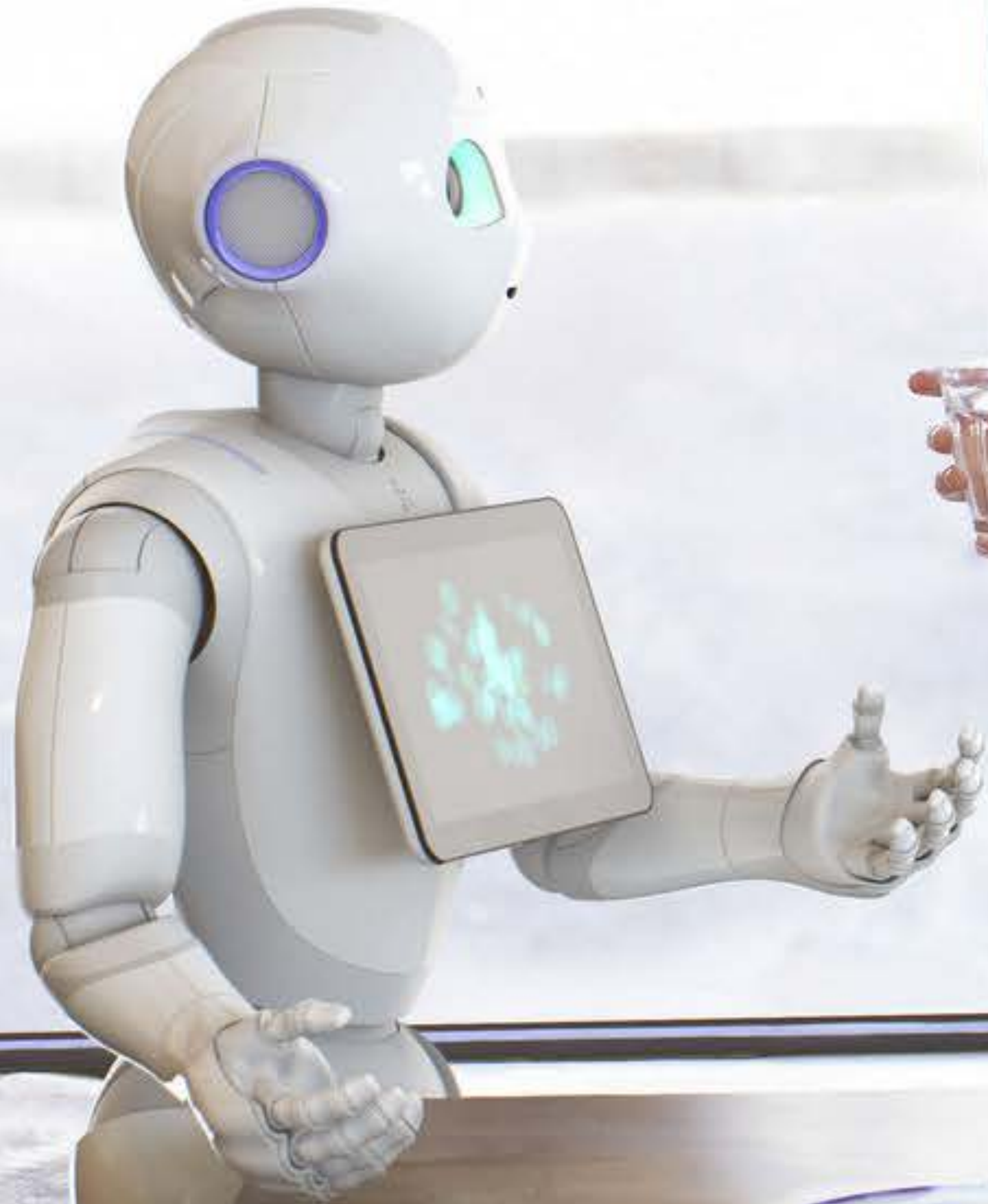
WE'VE BEEN WAITING FOR ROBOT AI FOR 60 YEARS

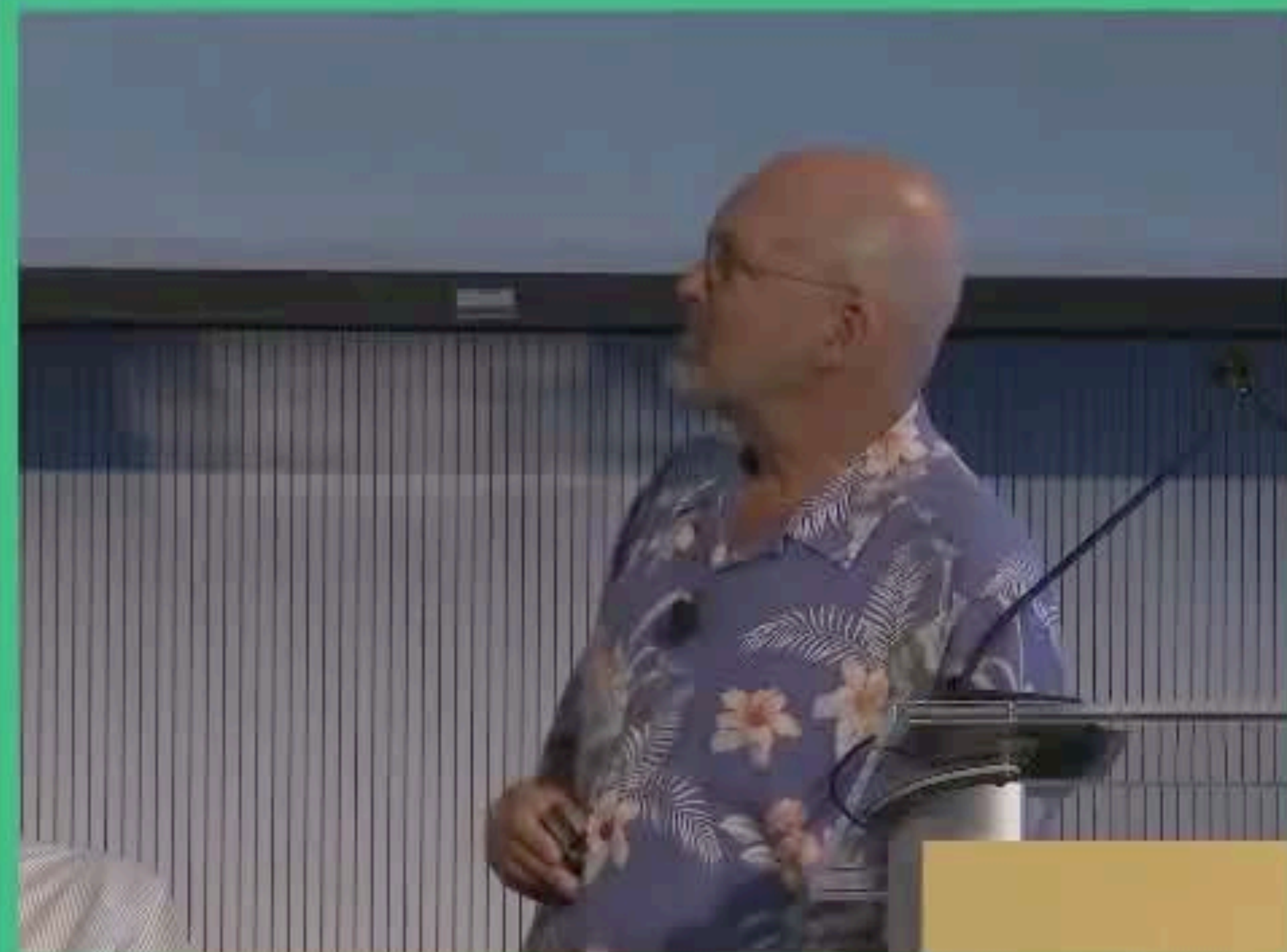


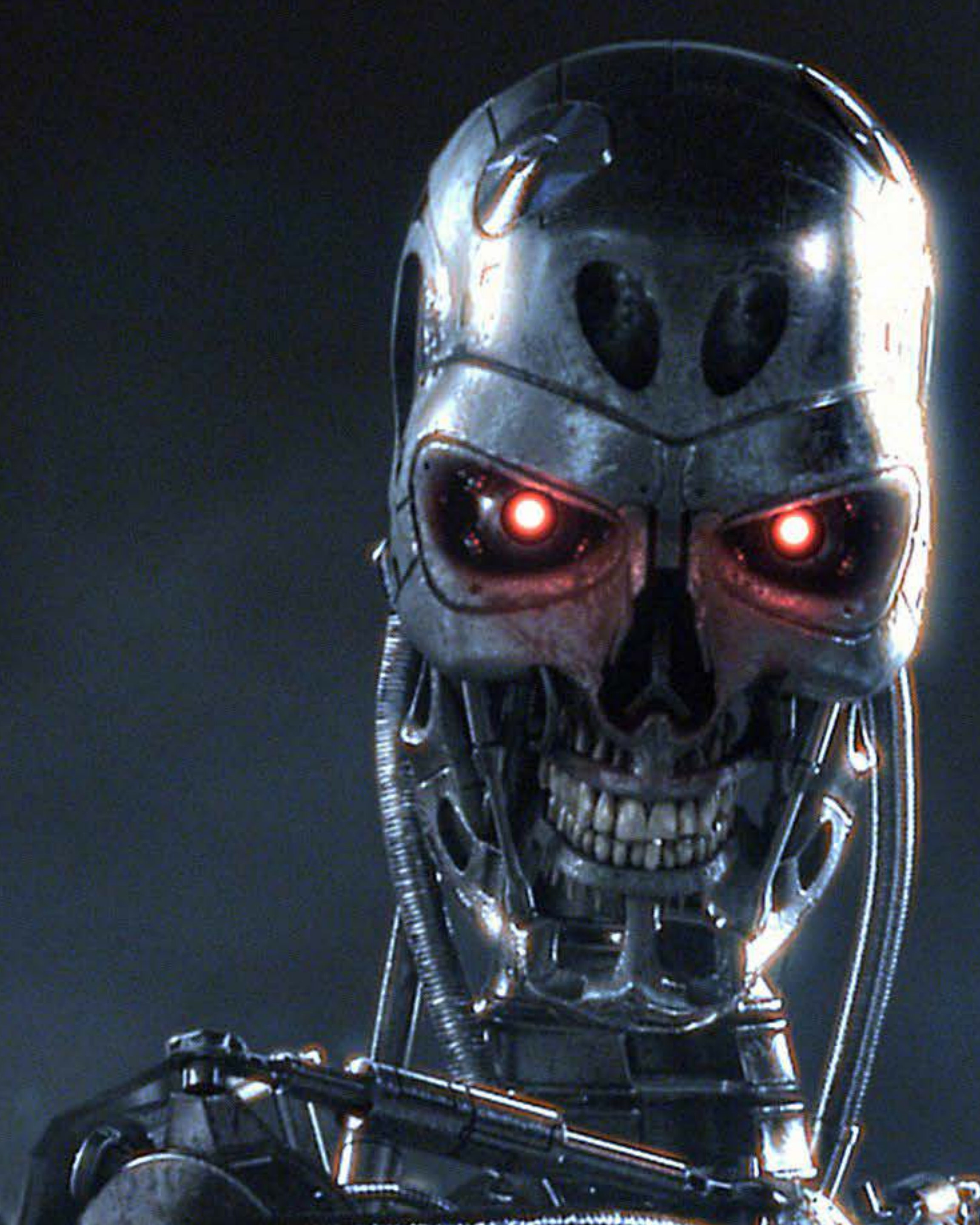


IS THIS IS ALL WE'VE GOT?

PEPPER







We should be very careful about artificial intelligence...  
[it is perhaps] our biggest existential threat.

With artificial intelligence,  
we are **summoning the demon**

*Elon Musk*

COULD WE FALL IN LOVE WITH OUR AIs?







AIS ARE BETTER AT **DIAGNOSING CANCER**



## Lidar

(Light detection and ranging)

## Radar

(Radar Sensor Net)

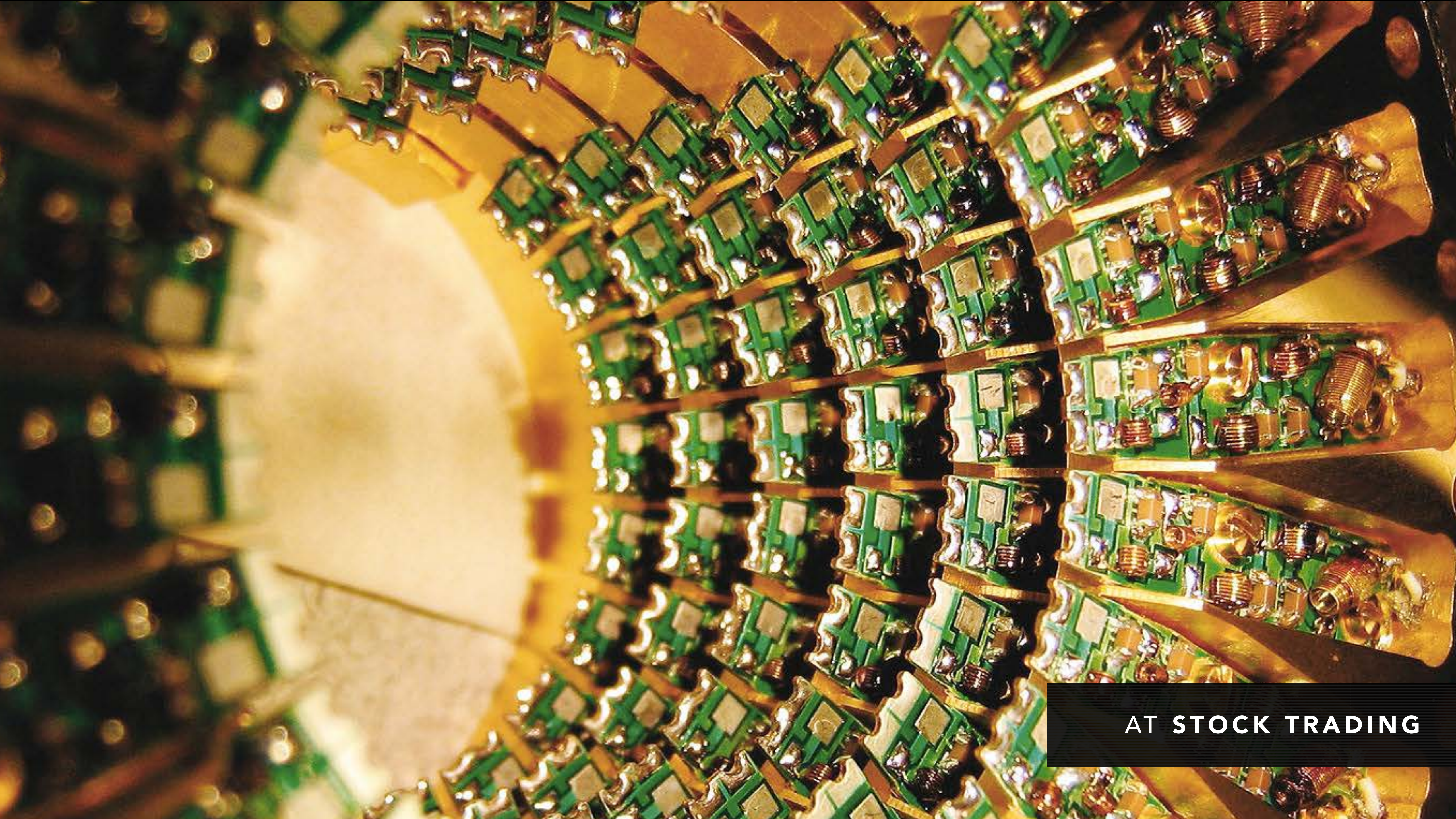
## Video Cameras

(Read signs, obstacle avoidance)

## Ultrasonics

(Detects nearby objects)

AT DRIVING CARS



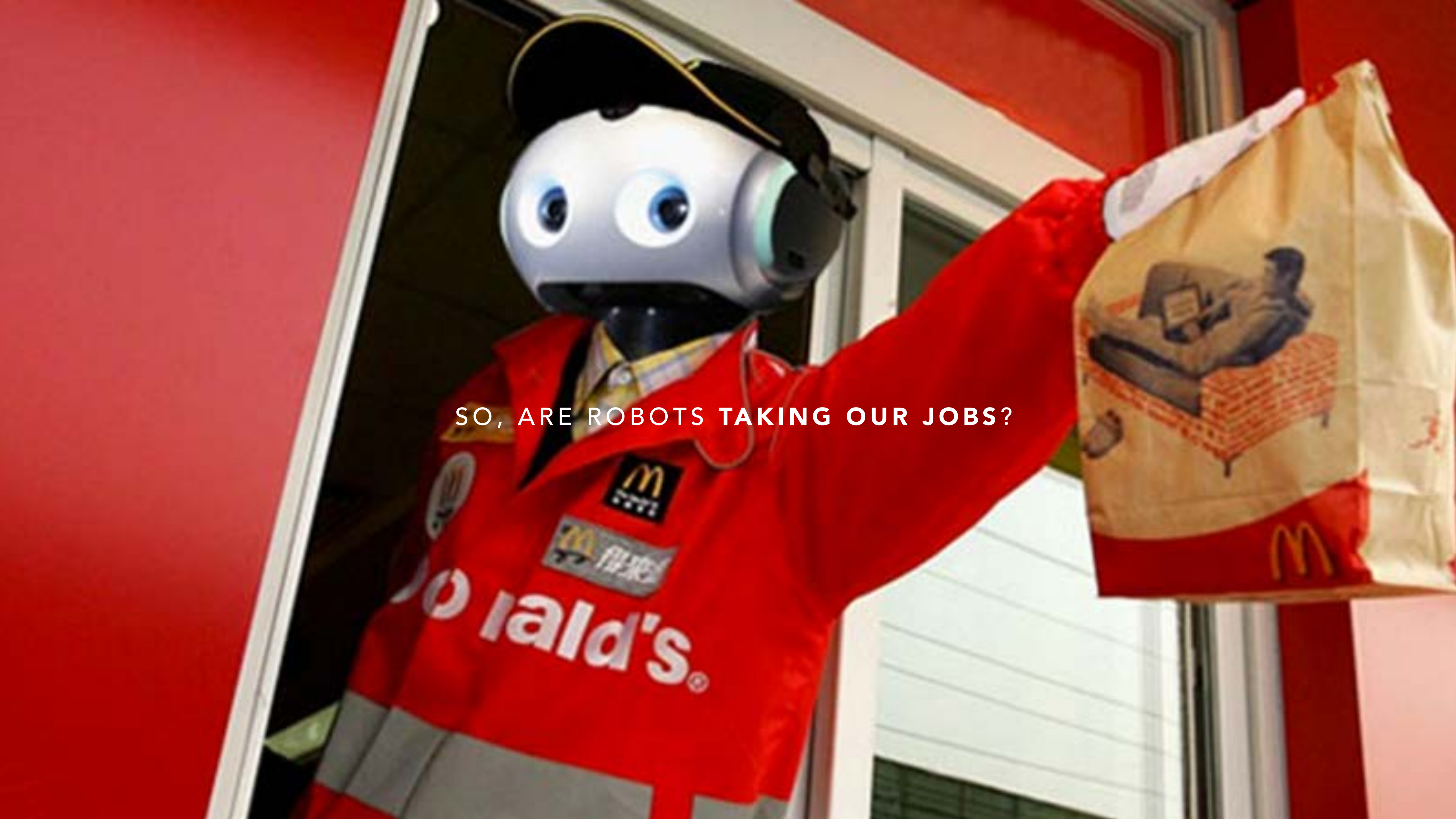
**AT STOCK TRADING**

Please smile to the camera



AND AT IDENTITY VERIFICATION





SO, ARE ROBOTS TAKING OUR JOBS?

o rald's®



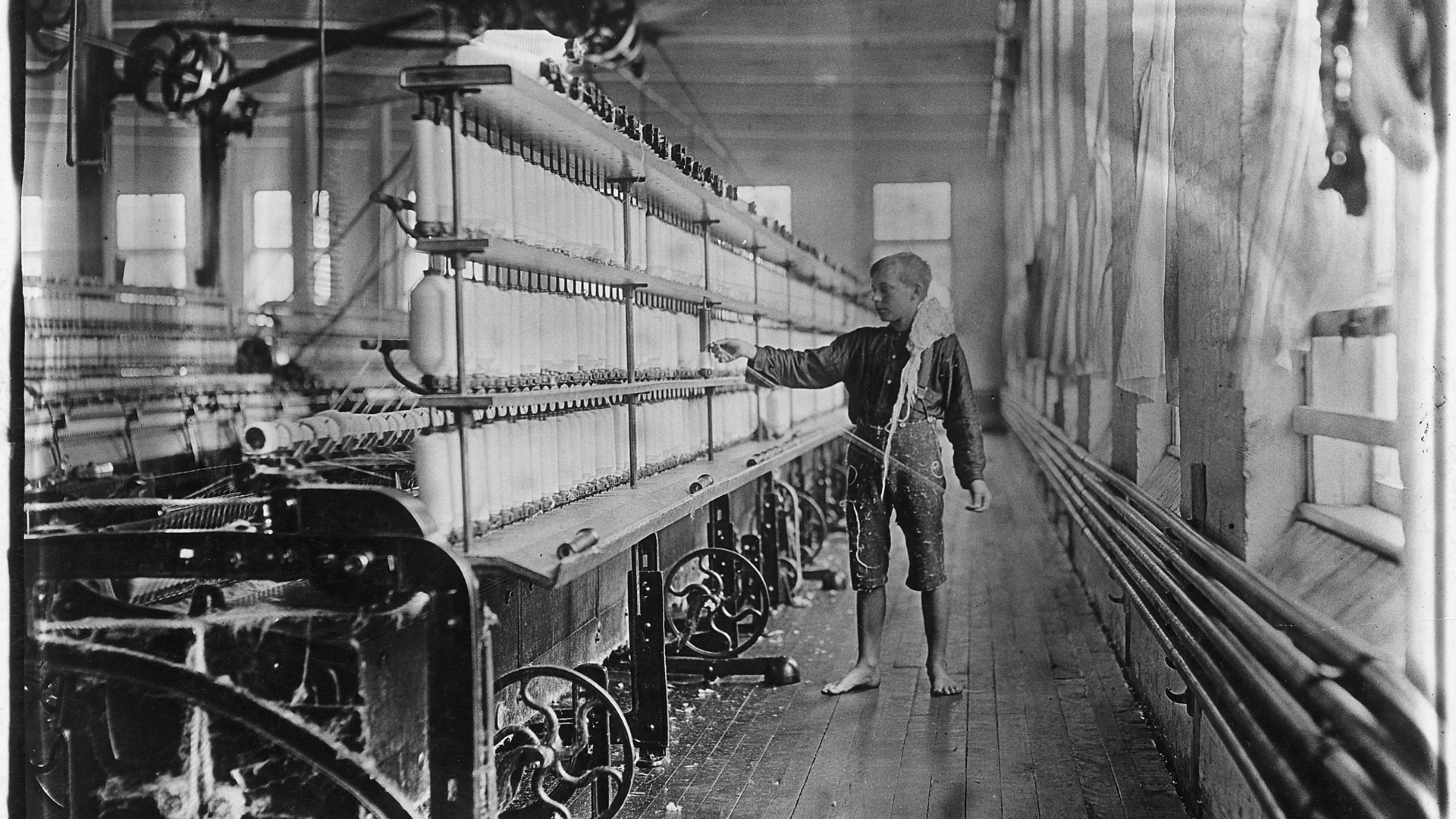
Industrial Age

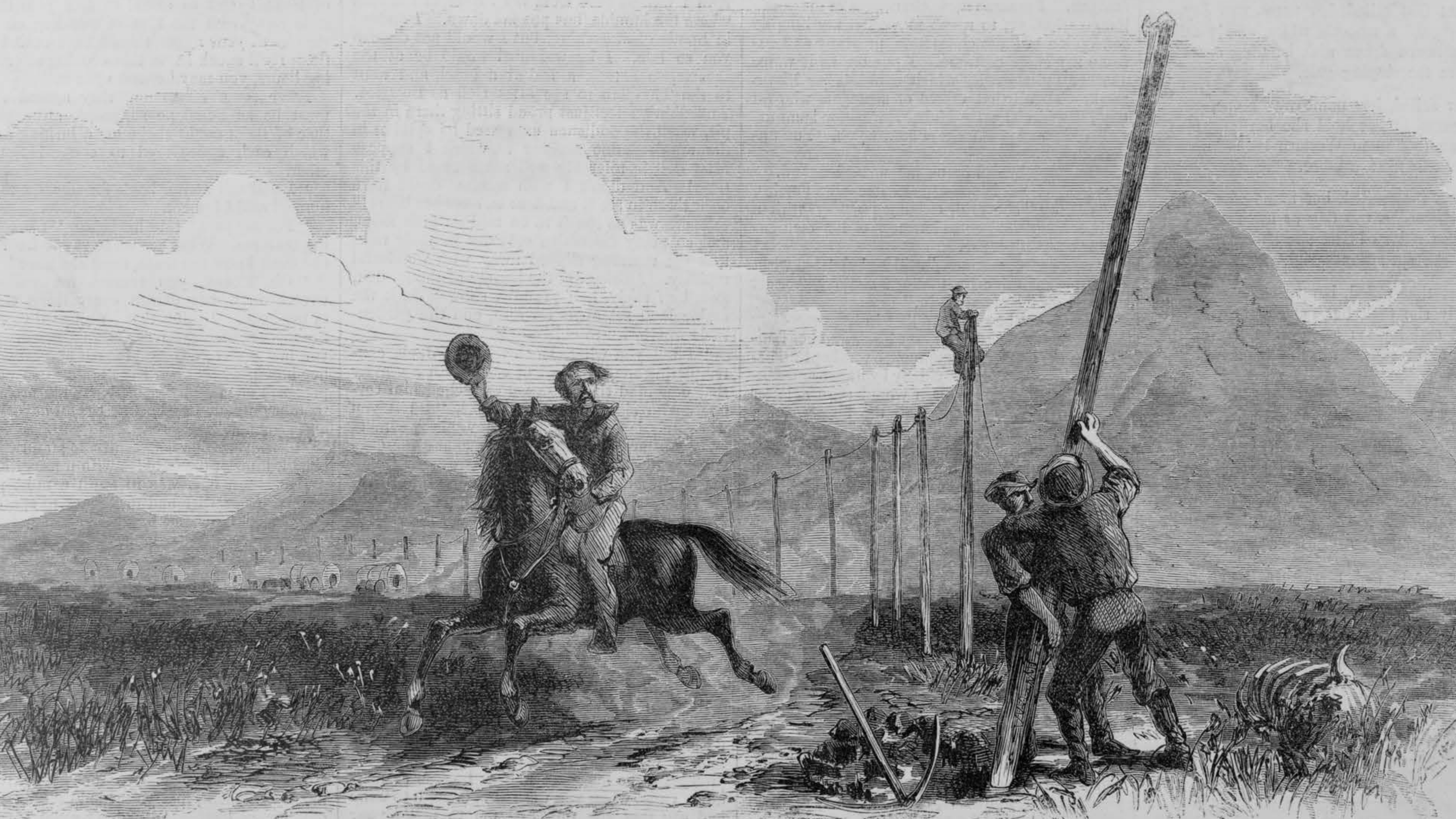


Space Age



Information Age













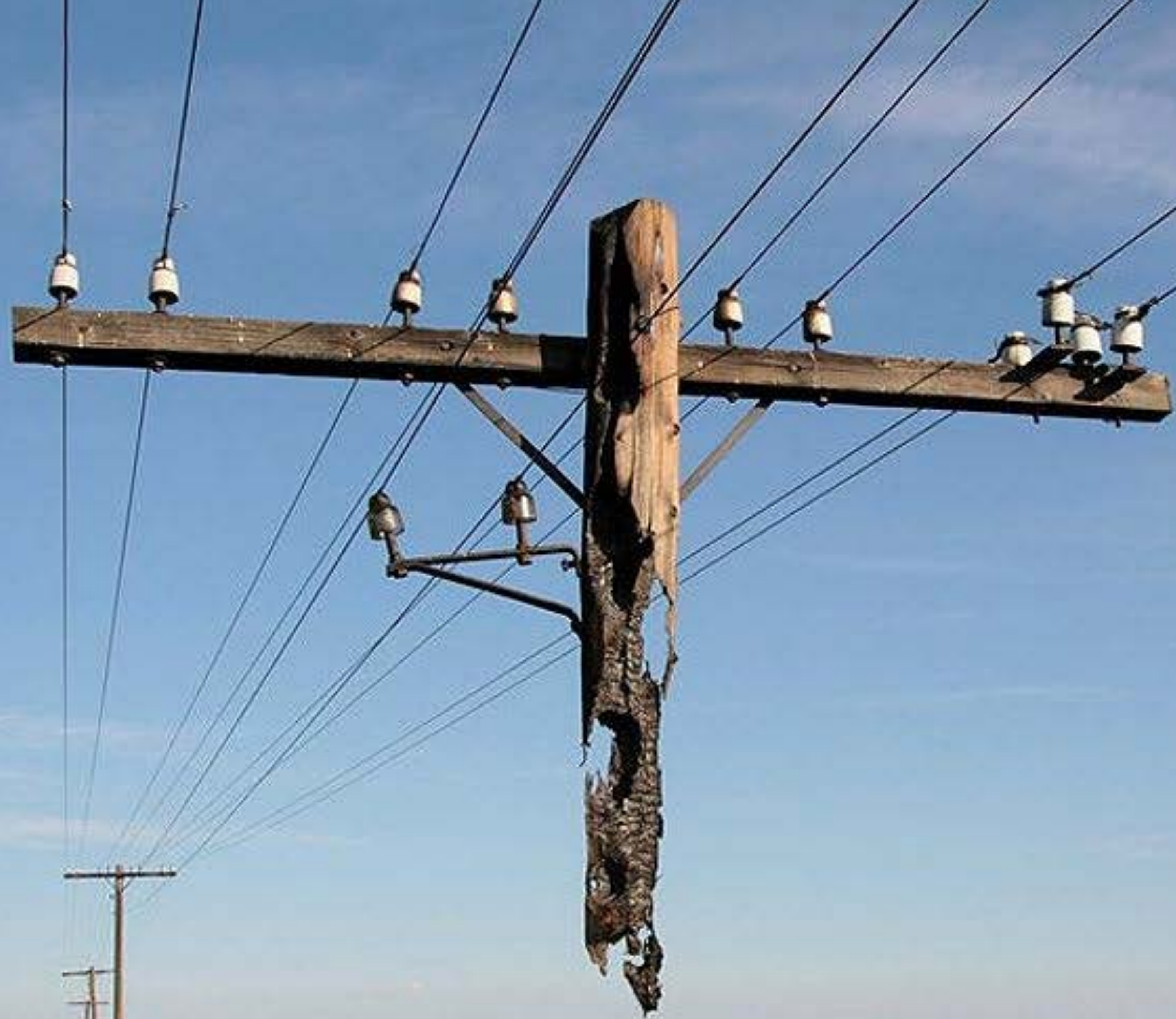


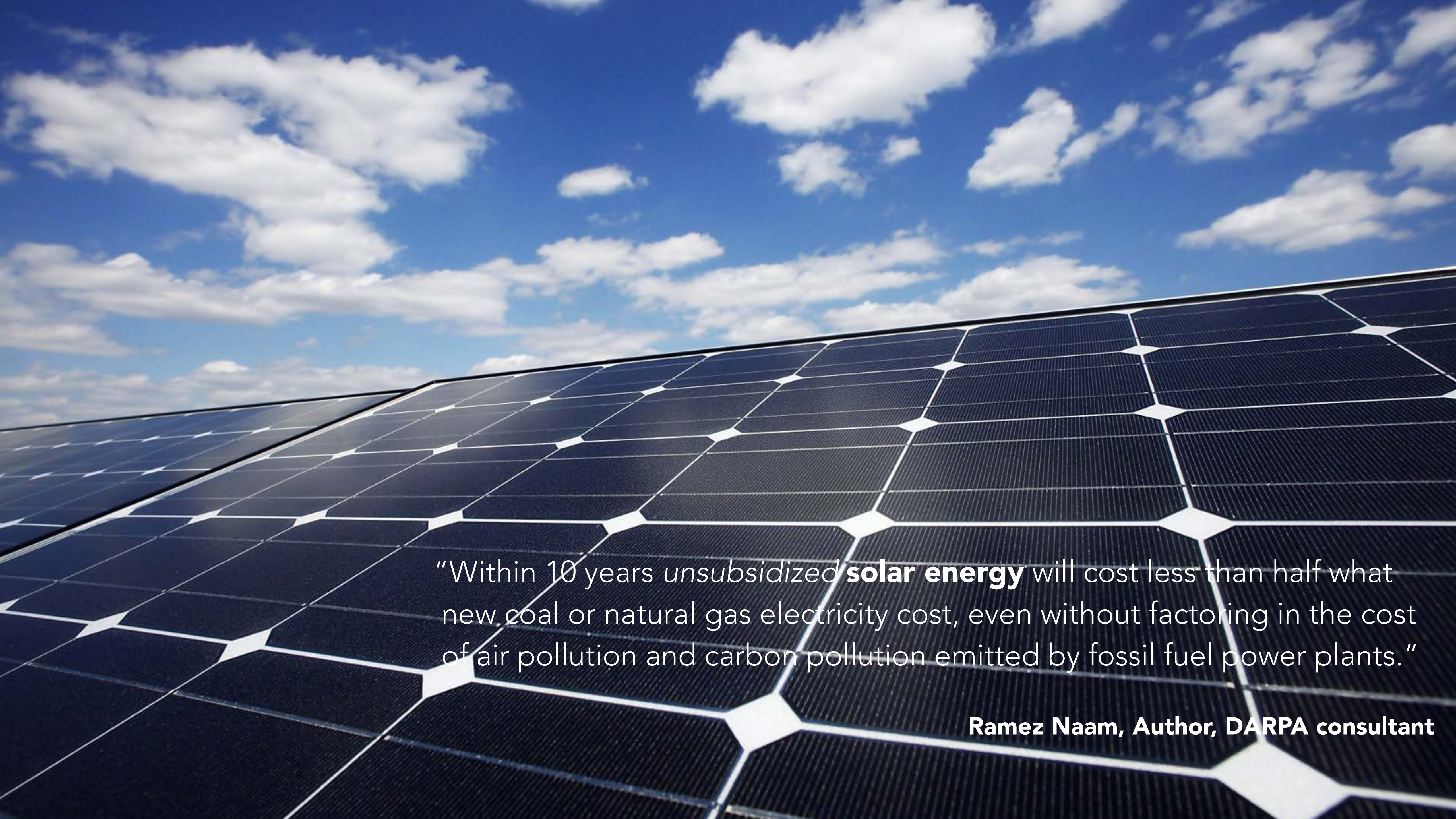
1  
30

The Hoover





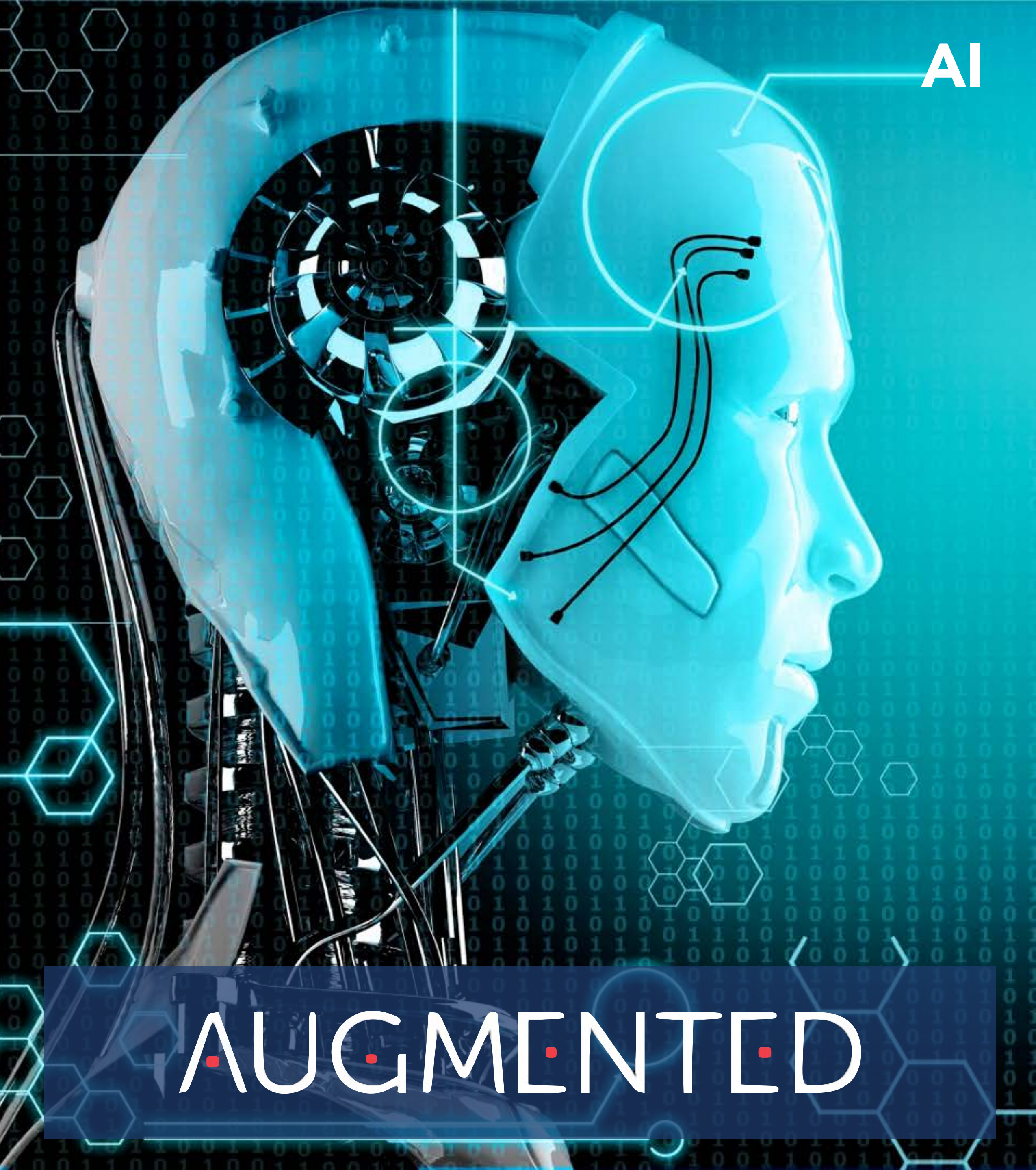




"Within 10 years *unsubsidized* **solar energy** will cost less than half what new coal or natural gas electricity cost, even without factoring in the cost of air pollution and carbon pollution emitted by fossil fuel power plants."

**Ramez Naam, Author, DARPA consultant**





AI

Experiences



Infrastructure



Metamaterials



AUGMENTED



Taxis fahren  
weiter!

FAIRER  
WETTBEWERB  
FÜR ALLE!

KEINE  
ABZOCKE

TAXI  
IST FÜR  
ALLE  
DA

KEIN  
VERLÄSSLICHE  
PREISE

FAIRER  
WETTBEWERB  
FÜR ALLE!

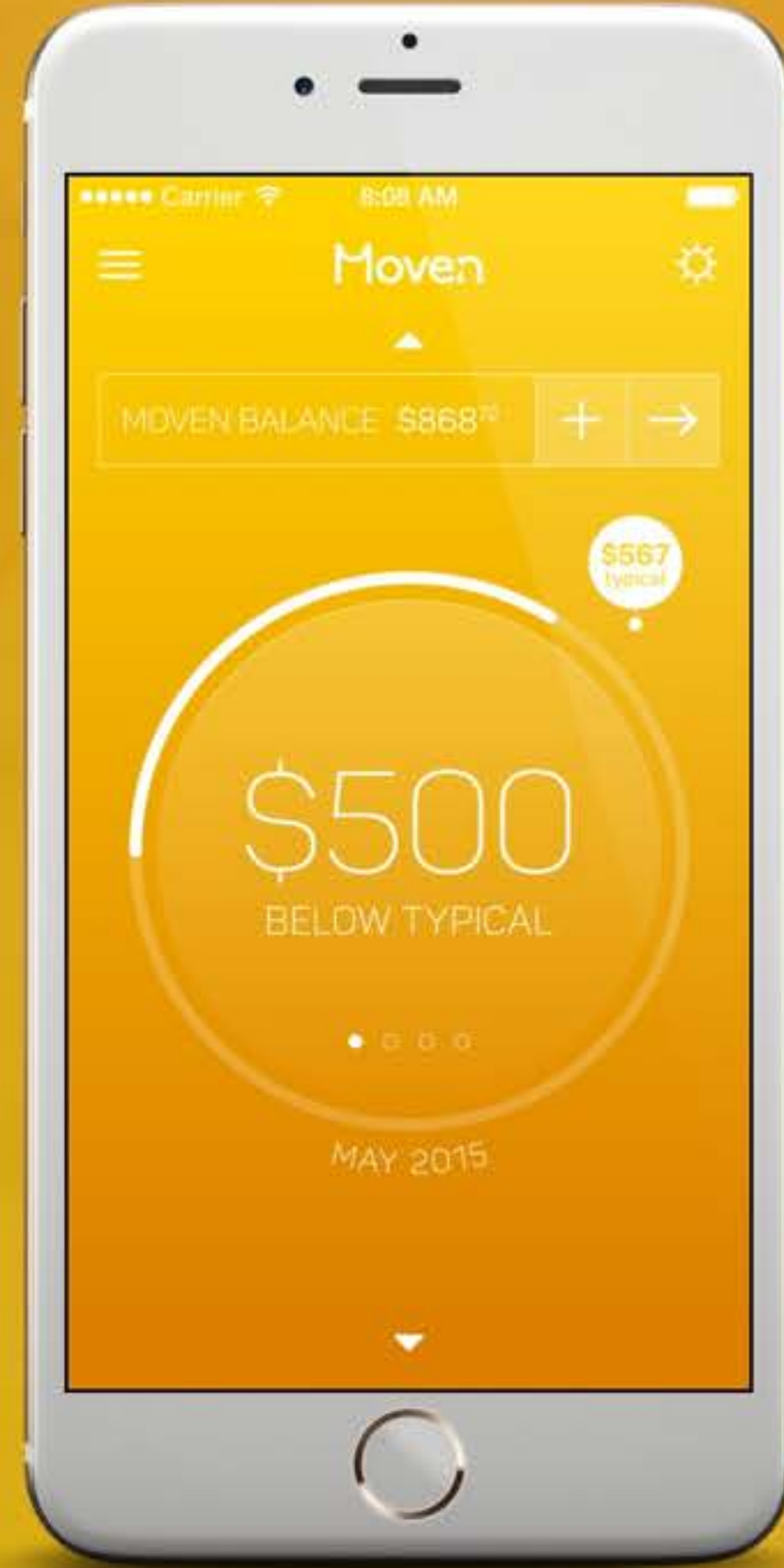
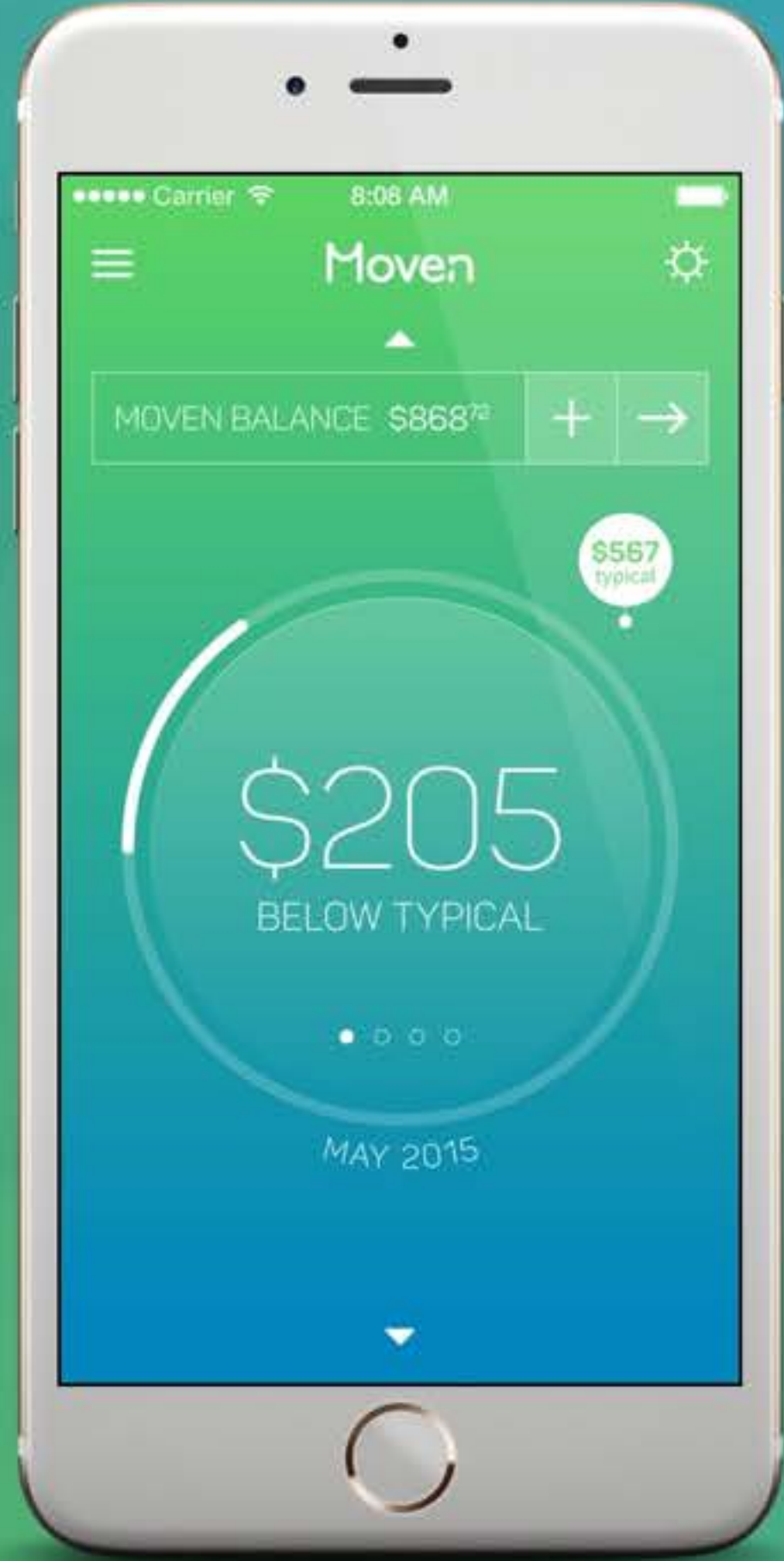


DIDN'T REDESIGN TAXIS, THEY REDESIGNED

# *THE JOURNEY*

EXPERIENCE





AS THE DAY-TO-DAY EXPERIENCE OF BANKING IS REDEFINED



# BANK TELLERS

THE TELEGRAPH OPERATORS OF THE 21ST CENTURY



**ADVICE WAS WHAT ALWAYS DIFFERENTIATED FINANCE**



Als will make **advice** in financial services disappear



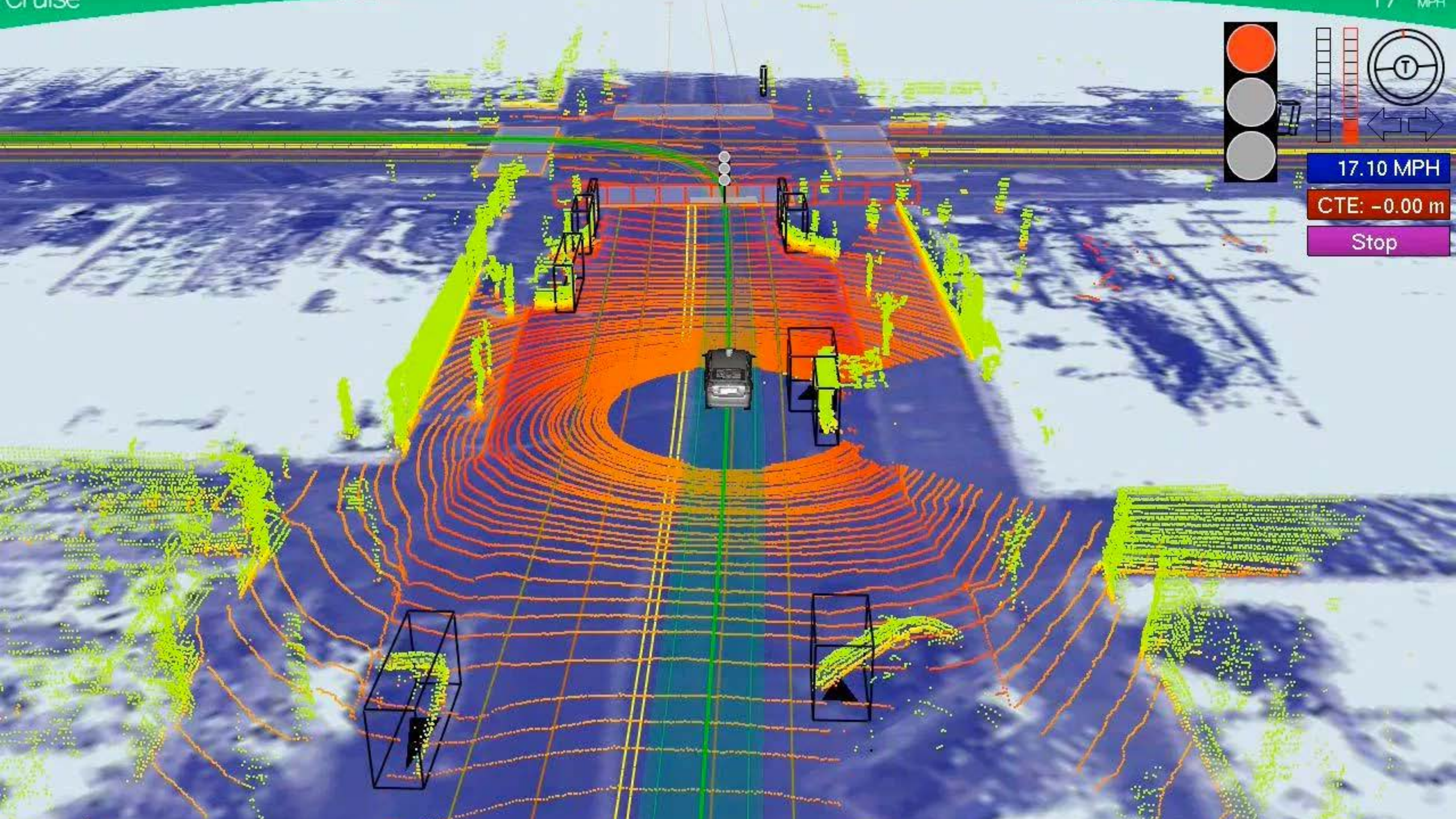
Tech helps us see ourselves in **better ways**







SENSORS WILL DRAMATICALLY CHANGE OUR VIEW OF THE WORLD



17.10 MPH

CTE: -0.00 m

Stop

HUMANS WILL TAKE

# 1 TRILLION PHOTOS IN 2015





data will change the way we relate to the world

5:45 30



ADVICE IS ALREADY BEING CONTEXTUALIZED



12:30 PM  
Lunch

Family Table    tomorrow

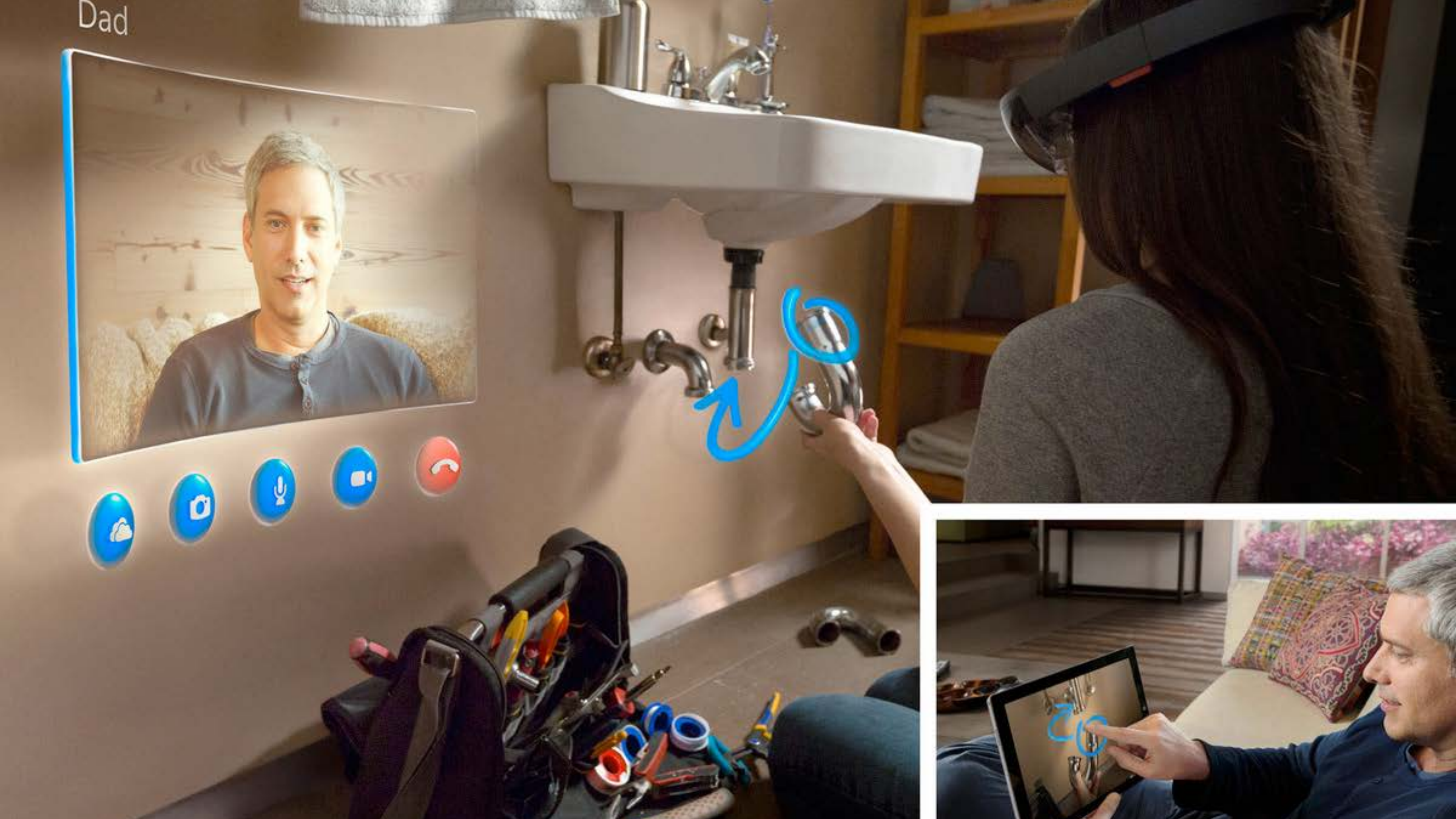
JFK  
✈️  
SFO

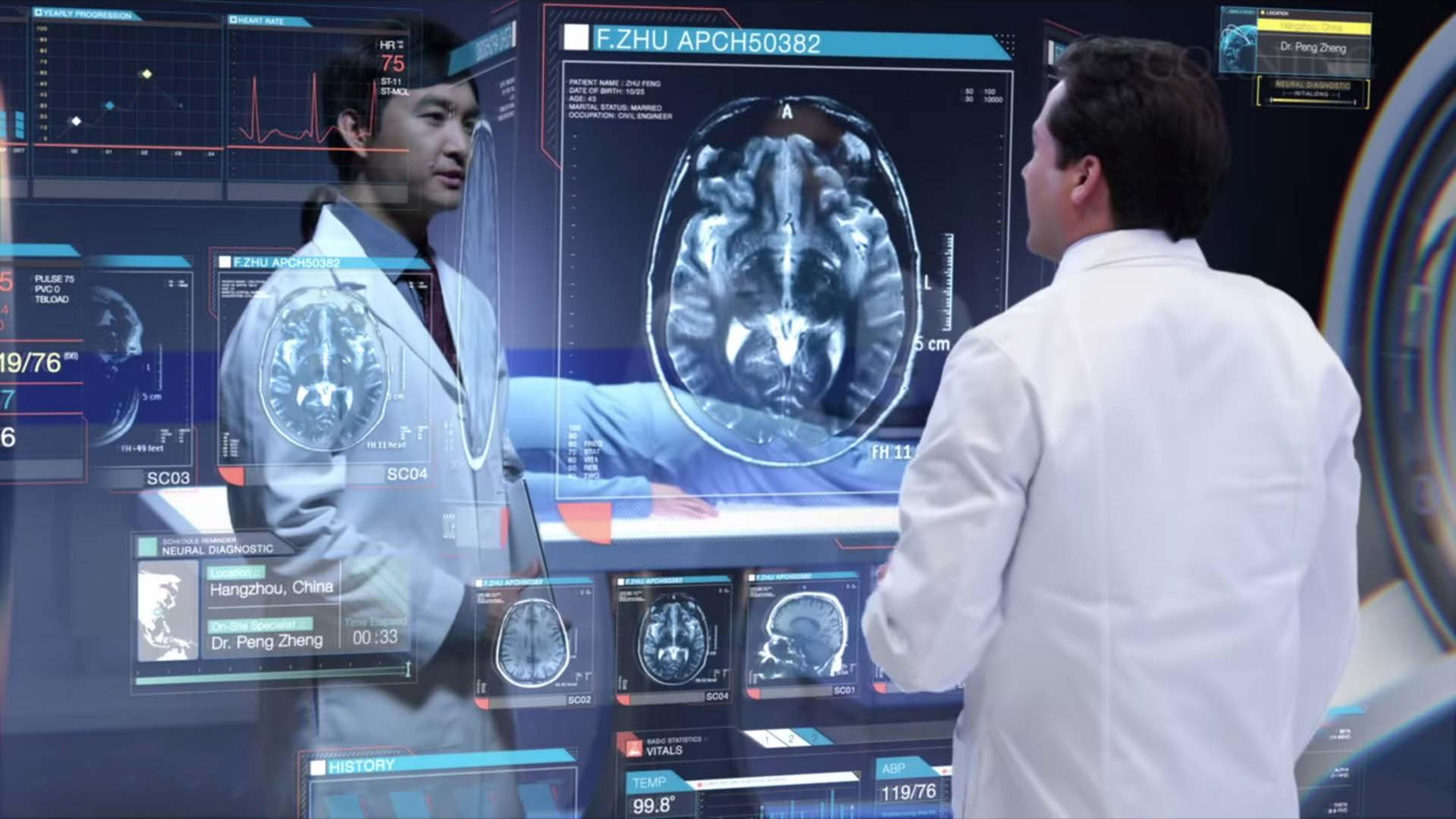
Virgin Airlines  
Flight 23  
10:31 AM  
On Time

tomorrow

● 80°  
● 60°  
● 30%

New York  
72°





F.ZHU APCH50382

PATIENT NAME : ZHU FENG  
DATE OF BIRTH: 10/25  
AGE: 43  
MARITAL STATUS: MARRIED  
OCCUPATION: CIVIL ENGINEER



50 100  
30 10000

5 cm

FH 11

HR =  
75  
ST-11  
ST-MCL

HEART RATE

YEARLY PROGRESSION



F.ZHU APCH50382



SC04

SC03

SCHEDULE REMINDER  
NEURAL DIAGNOSTIC

Location :  
Hangzhou, China

On-Site Specialist :  
Dr. Peng Zheng  
Time Elapsed  
00:33



SC02



SC04



SC01

HISTORY

BASIC STATISTICS  
VITALS

TEMP  
99.8°

ABP  
119/76

LOCATION

Hangzhou, China

Dr. Peng Zheng

NEURAL DIAGNOSTIC

INITIALIZING

5  
PULSE 75  
PVC 0  
TBLDAD  
19/76 (50)  
7  
6





BY 2020 **2 BILLION PEOPLE** WILL HAVE HAD THEIR 1ST BANKING EXPERIENCE

**ON A SMARTPHONE**

THE SAME NUMBER AS IS CONVENTIONALLY BANKED TODAY

# facebook

## AQUILA



The background of the image is a detailed, blue-toned photograph of a printed circuit board (PCB). The board is densely packed with various electronic components, including integrated circuits, capacitors, and resistors, connected by intricate traces. Overlaid on the right side of the image is a semi-transparent, glowing blue globe, which is partially obscured by a dark, curved shape that frames the text.

**40,000 globally**  
8,000 in the USA alone

source: Angellist, Innovate Finance, NextBank

There are more **#fintech** startups in the US than banks  
and more investment in **#fintech** than bank transformation



START

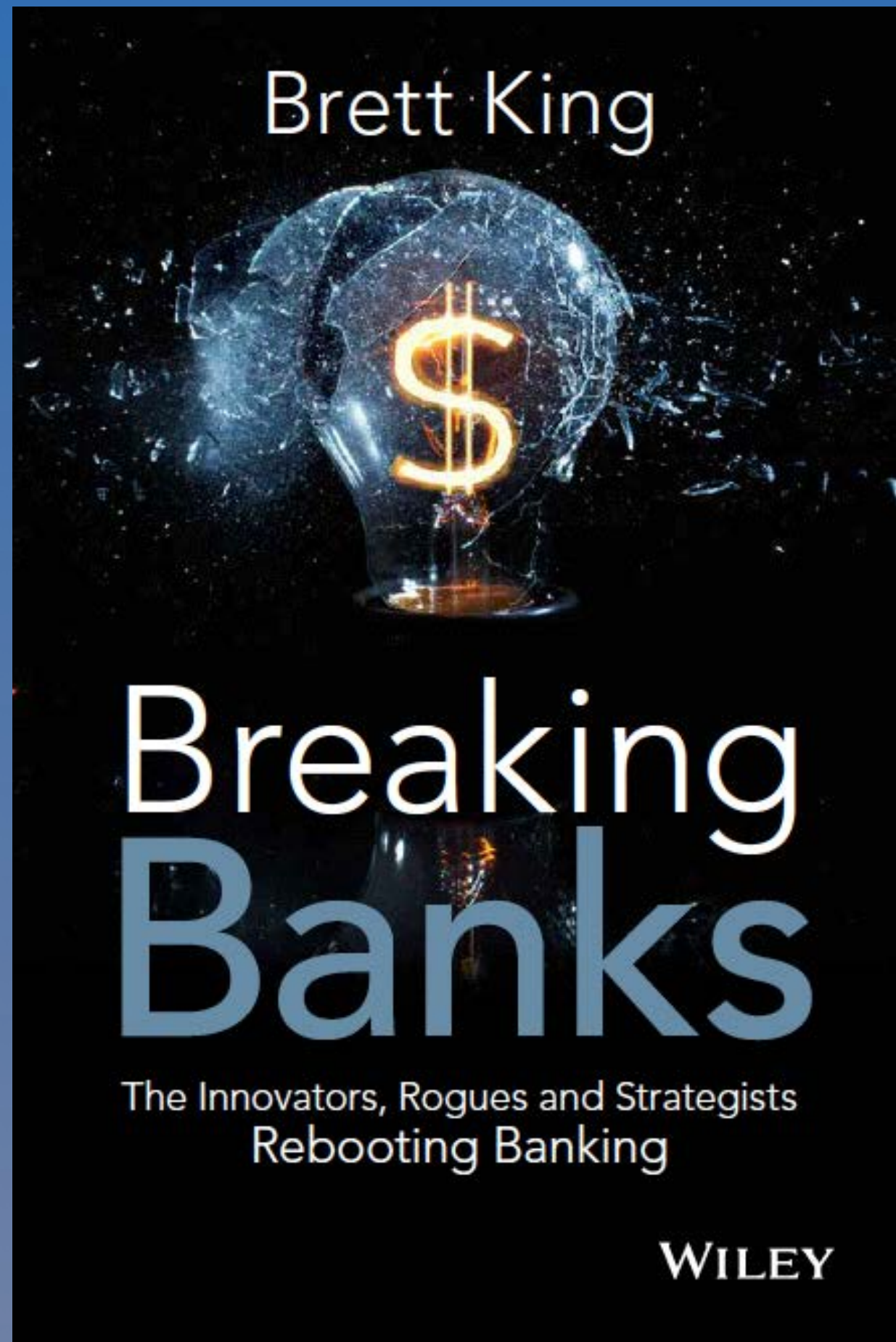
IN THE FUTURE YOU ARE EITHER A **DIGITAL BUSINESS**  
**OR A DEAD BUSINESS**

**amazon.com**® **Best Seller**  
UK, USA, Canada, Germany, Australia, France, Japan

WVNJ 1160  
**Radio Show**  
The #1 FinTech Radio Show in the world



72 countries  
1m Listeners



**BREAKING BANKS**

EPISODES RADIO SHOW GUESTS HOST BOOK **BK**

**LATEST EPISODE**

**NYC vs London – The Battle for FinTech Supremacy**

Which will reign in the battle for Fintech Supremacy? London, self-dubbed Fintech city, boasts that it employs more people in financial technologies than either New York or Silicon Valley. But New York has tripled the number of fintech investment deals in the last 3 years, quickly on the heels of Silicon Valley, and boasts proximity to a huge financial industry customer base. Brett King...

[Read more »](#)

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Thursday at 3pm Eastern Time on AM 1160 in New York and VoiceAmerica Business Channel

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