

Transactions Trends

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Value Shift

- Distrust & OWS
  - Governments, Banks, Financial Institutions
- Design, Beauty, Ease of Use
  - Apple Aesthetic, UX skills, Customer Centric Design
- DIY & Do-ocracy
  - Artisanal, Crafters, Hackers, Makers
- Consumption Models
  - Collaborative, Sharing, “What’s mine is yours”
- Sustaining
  - Recycling, Reusing, Sharing, Community

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Trends

Currencies

Technologies

Economies

Communities



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Images: sevn floorsdown

Currencies

For Gaming

- WoW, Linden, Facebook

By Corporations

- Frequent Flyer, Rewards Points

Community Reinvestment

- Chilean Startup

Of Information

- Ratings, Recommendation, Influence

Encoded with Values

- Bitcoin, Ven

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Image: Todd Huffman

Bitcoin: Geeks & Gold Diggers

- Unintended Consequence, Digital Divide
- Sophisticated
  - 90%+ use online banking
  - 50%+ buy virtual goods
  - 33% mobile payments
- Shared Values
  - Decentralization (38%)
  - Independence (27%)
- Why?
  - 28% use idea or concept
  - 24% experimentation



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Image: Tama Leaver

Technologies







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Credit Card Innovations

NFC

Multiple cards in one

Single charge authorization

Pin-code confirmation

PayPal Account “Credit Card”

Crowdsourced Barclays Card

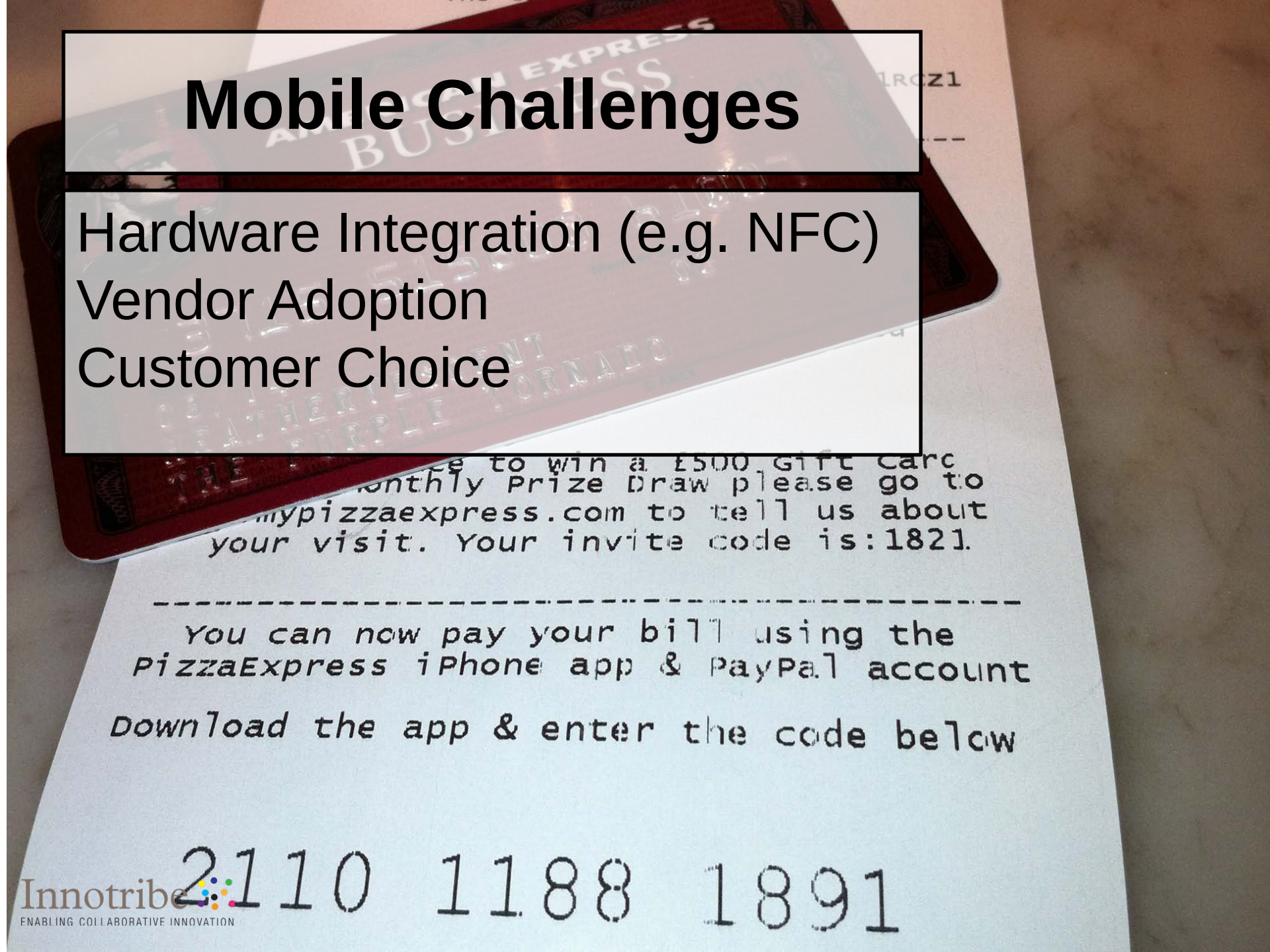
Cred: Movenbank

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Image: Robert Scoble

Mobile Challenges

Hardware Integration (e.g. NFC)
Vendor Adoption
Customer Choice



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Concerns

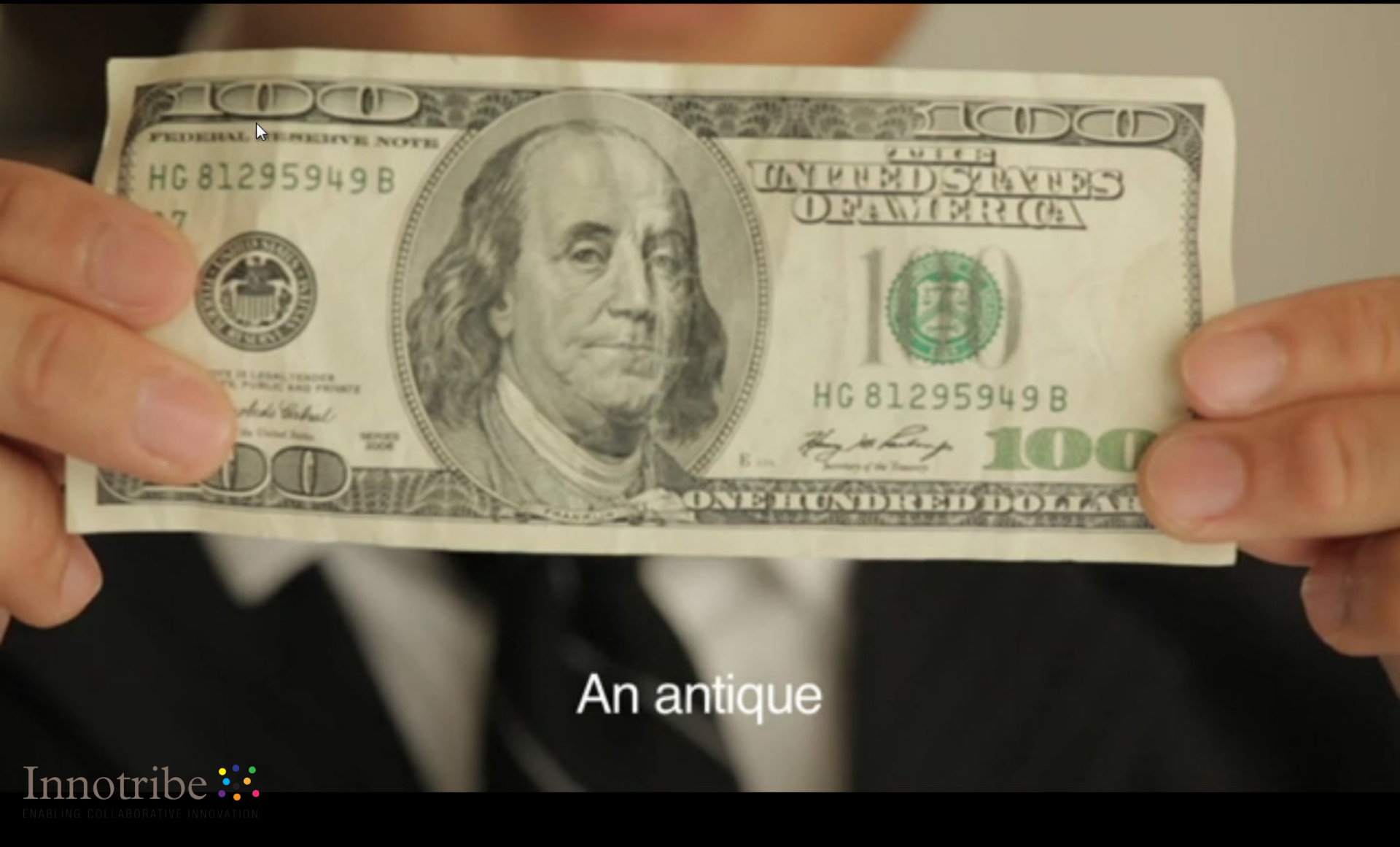
- Security
- Reliability
- Convenience
- Privacy

Flipside

- Small Businesses
- Reduce Costs
- Have trust
- Experiment

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Fly Me to the Moon



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The Ledbury
Welcome Back Jason
Pay By Mobile Wallet
Innotribe


SWIFT


The Ledbury
Welcome Back Claire
Select BlueOrbit Credits For Tip
Transfer

Additional Economies

- **Gift**: Parents, Pro-bono, Subway Violinist
- **Barter**: Trade & Exchange
- **Collaborative**: NeighborGoods, ZipCar
- **Favor**: “I owe you one” “Call in a favor”
- **Swap**: Produce, Clothing, Book
- **Reputation**: LinkedIn, Yelp
- **Data**: Information has Value

Technology can enable interoperability

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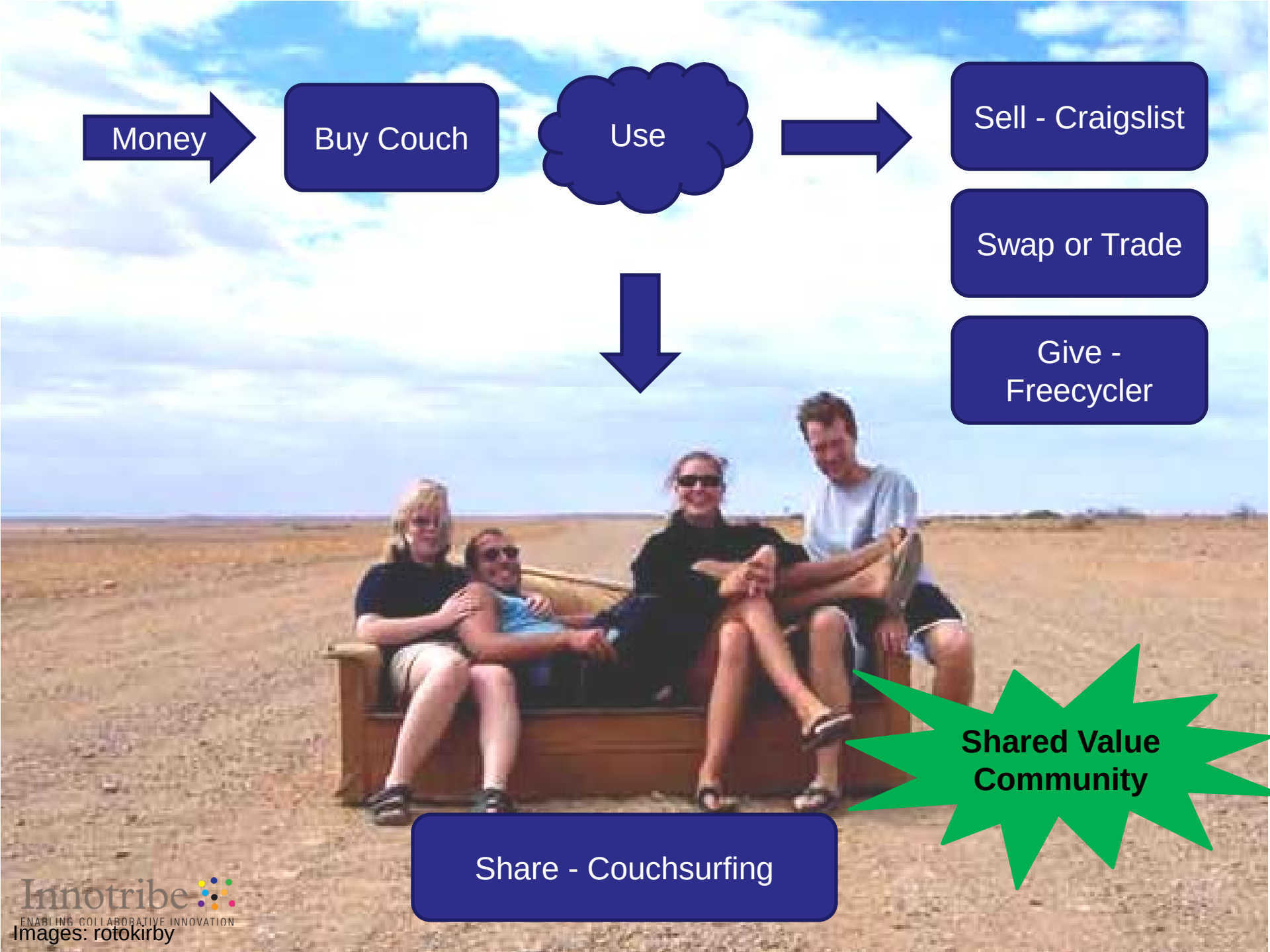
Images: quaziphoto

Non-Financial Transactions



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Images: rotokirby



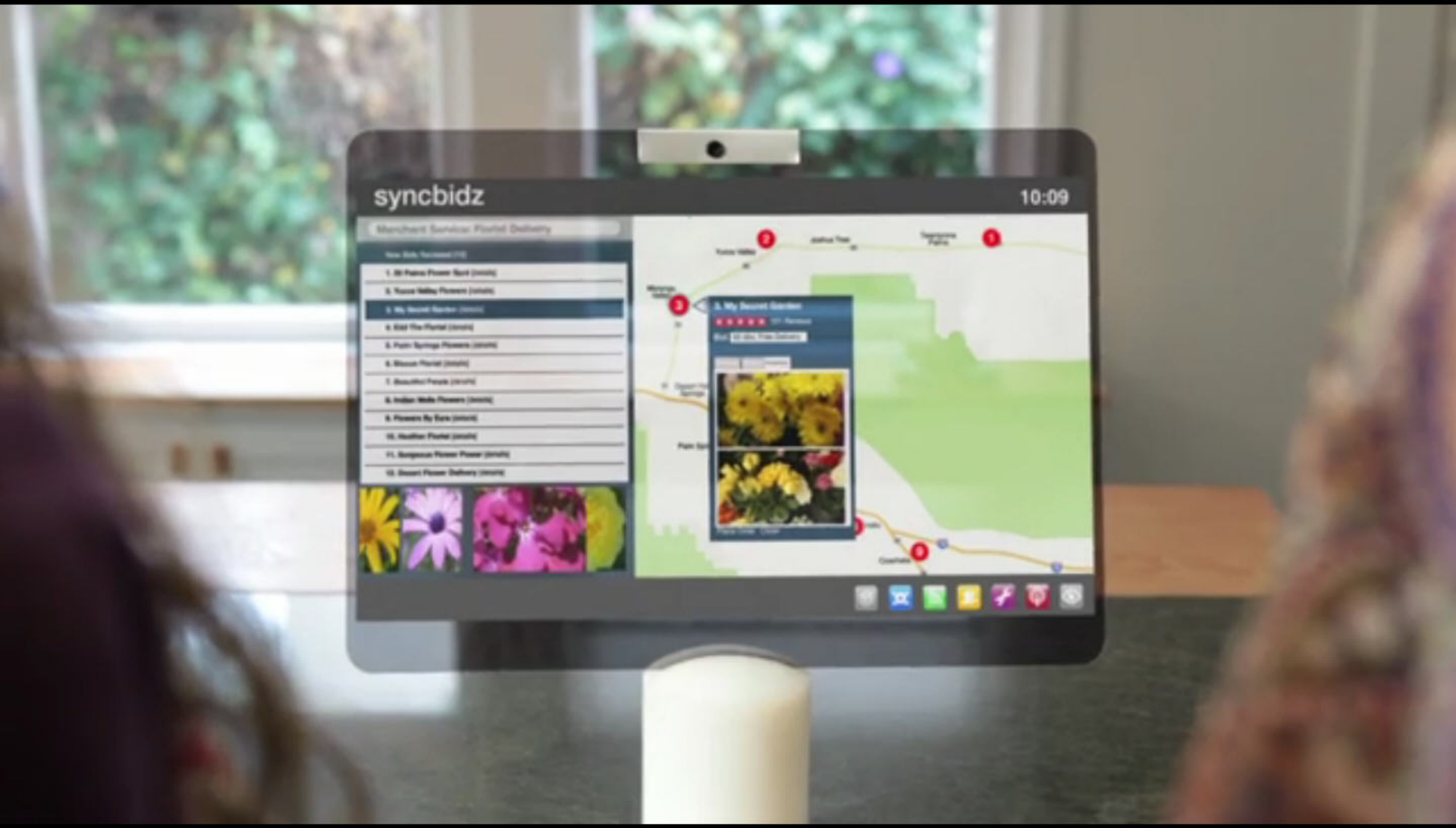
Images: rotokirby

Market Externalities

- Value-encoded currencies
- Reverse “Tax” System
  - Reward for Compliance
  - E.g. Carbon Currency



Flowers for Grandma



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Extend, Not Replace

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Images: Troy [illegible]

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Thank You



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