THE FUTURE OF FINANCE

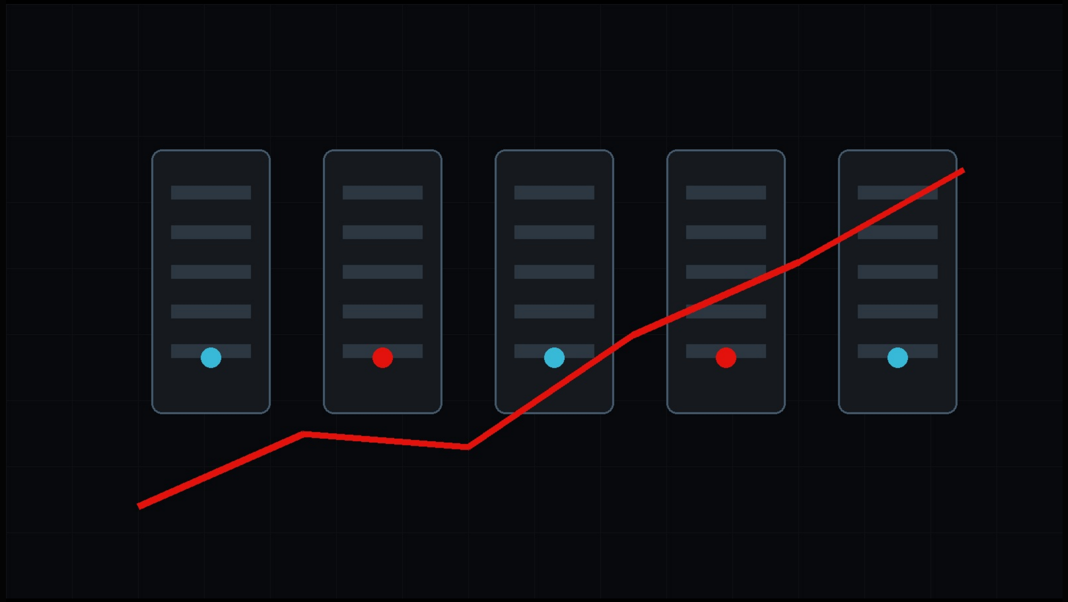
The branch was never the point. The future of finance is code.

Finance is moving from branch-and-vault to mobile, embedded, API-driven, AI-enabled and real-time. The institutions that win are learning to think like technology companies.

The bank branch was never the point. The future of finance is code - and it's being written by everyone but the banks.

THE LONG VIEW MATTERS.

Pre-2006 work included RBC, TD, CIBC, BMO, Canada Trust, Hudson Valley Federal Credit Union, credit-union leagues across North America, Yorkton Securities, ScotiaMcLeod, GBC Asset Management, KPMG and professional finance organizations.



DECADES INSIDE THE CHANGE.

1990s-05
E-FINANCE
Online banking, wealth, governance, credit unions and digital customers.

2006-12
HIGH-VELOCITY BANKING
Mobile banking, just-in-time business banking and post-crisis innovation.

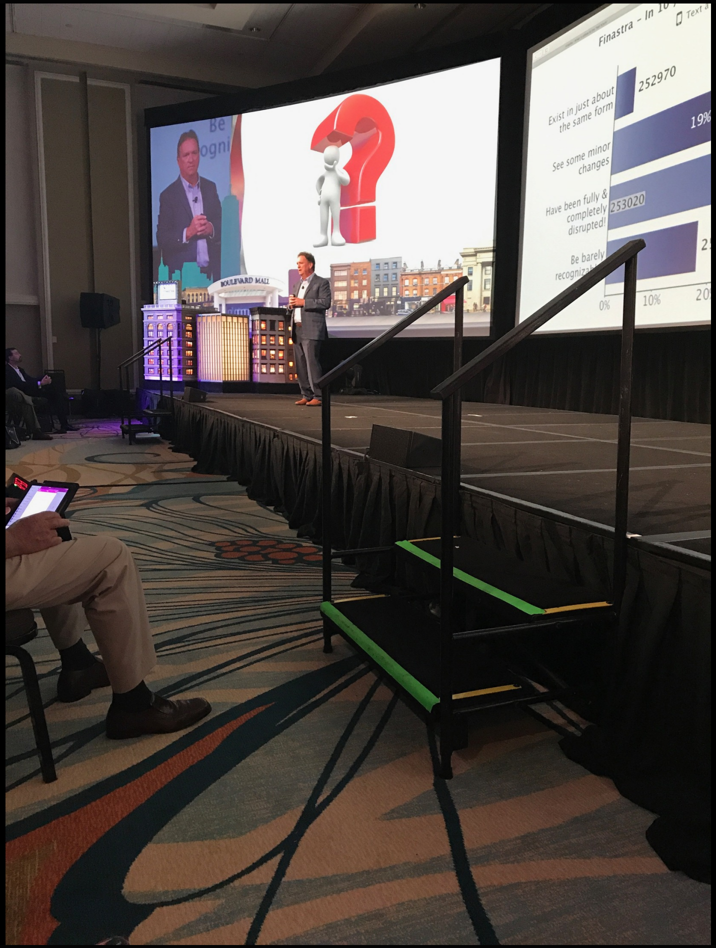
2013-18
FINTECH + CASHLESS
Smartphones become wallets; fintechs and platforms invade banking.

2019-24
APIs + AI
Open banking, data, automation, digital wealth and platform finance.

2025+
COGNITIVE FINANCE
AI agents, quantum risk, embedded finance and machine-speed decisions.

THE FUTURE IS A LEADERSHIP ISSUE.

The advantage is not simply knowing what is changing. It is recognizing which assumptions have expired, building the ability to experiment, and moving fast enough to matter.



Think big. Start small. Learn fast. Scale what works.

ONE SECTOR. MULTIPLE WAYS INTO THE FUTURE.

01
THE FUTURE OF FINANCIAL SERVICES
Mobile, AI, fintech, APIs and the digital customer.

02
BANKING AT THE SPEED OF AI
From automation to cognitive finance.

03
EVERYBODY BECOMES A BANK
Embedded finance and category blur.

04
THE FUTURE OF MONEY
Cashless behaviour, wallets, payments and new rails.

05
THE FUTURE OF WEALTH
Generational transfer, digital advice and changing trust.

06
GOVERNANCE AT THE SPEED OF FINANCE
Risk, controls and decision latency in a machine-speed world.

WHAT IS CHANGING FASTEST?

01
AI + COGNITIVE FINANCE
Automation moves from back office to decision support and autonomous workflows.

02
FINTECH VANGUARD
Startups win by solving one customer problem with obsessive focus.

03
OPEN BANKING + APIs
Finance becomes a platform others can build upon.

04
CASHLESS + EMBEDDED
Payments disappear into phones, apps, vehicles and commerce flows.

05
WEALTH REINVENTION
Robo-advice, transparency and generational wealth transfer reshape advice.

06
RISK ACCELERATION
AI fraud, cyber risk and quantum computing challenge legacy controls.

AI + COGNITIVE FINANCE

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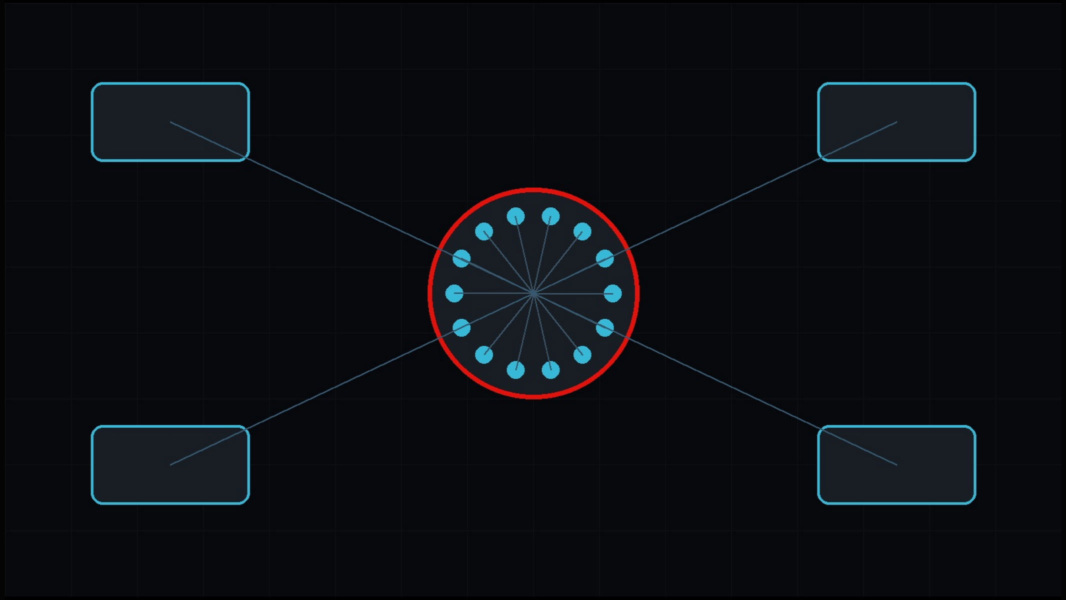
The strategic issue is not the technology alone. It is the business-model, workforce, customer and leadership implications that follow.



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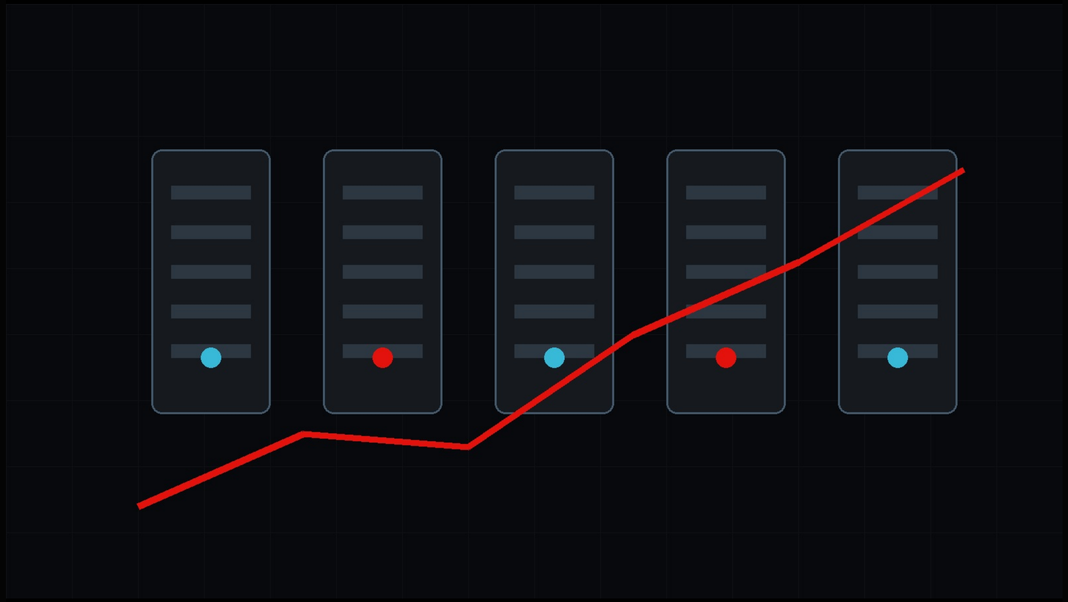

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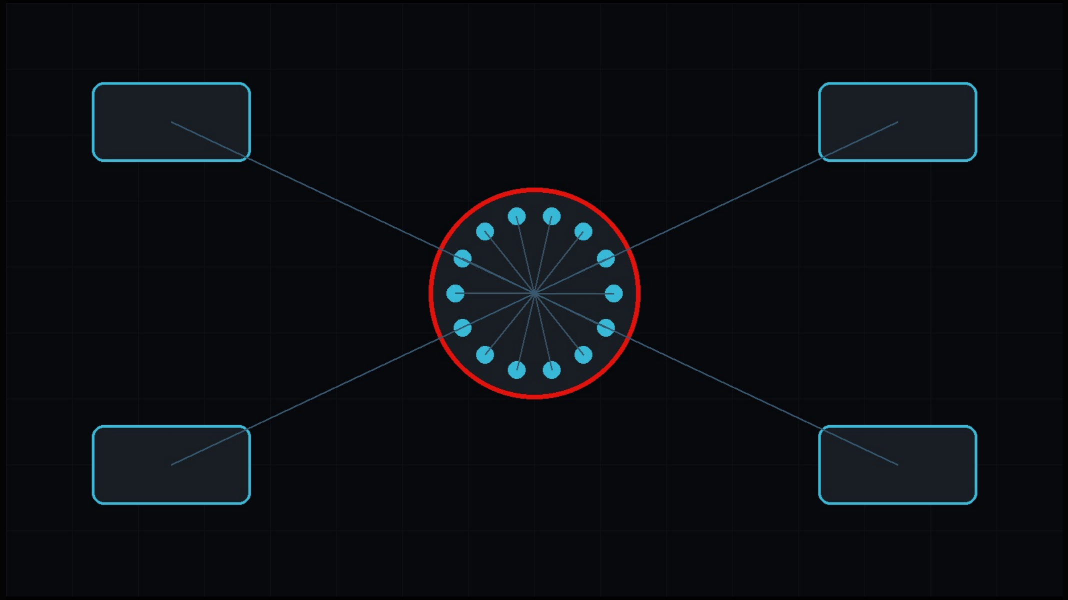

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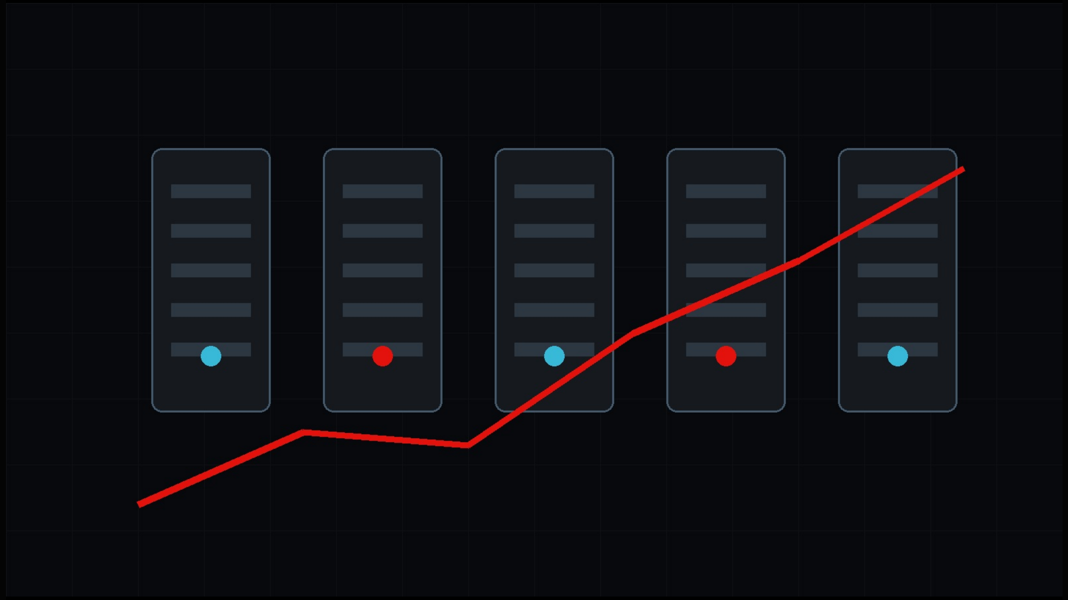

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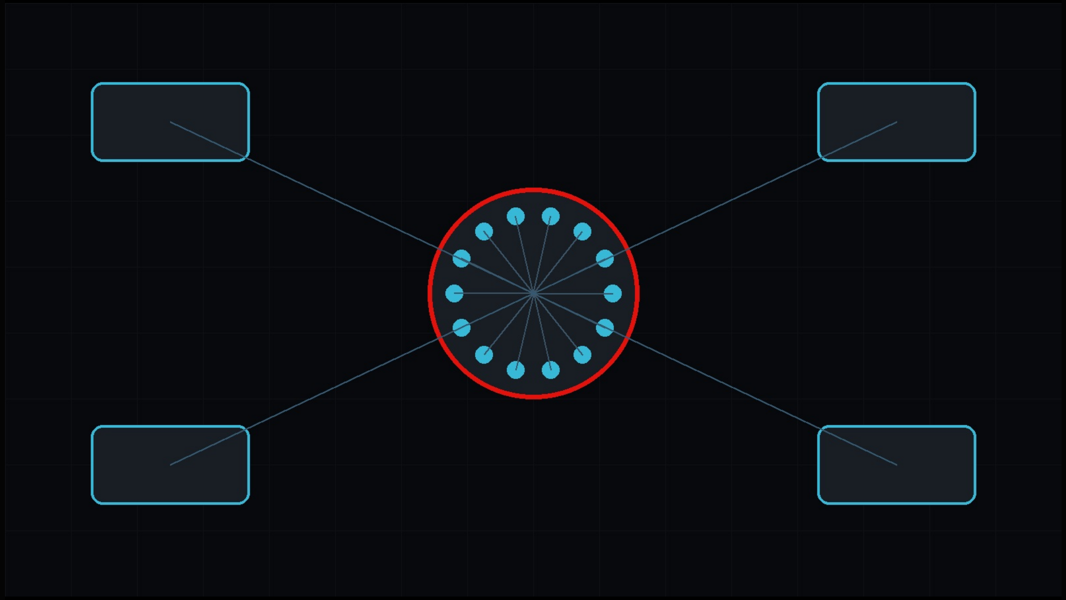

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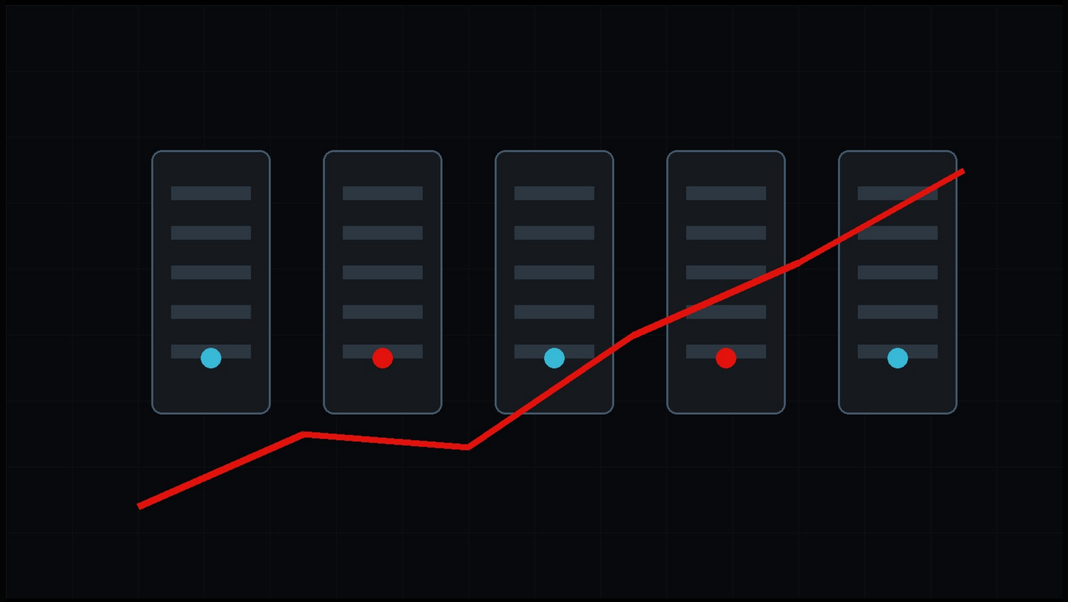
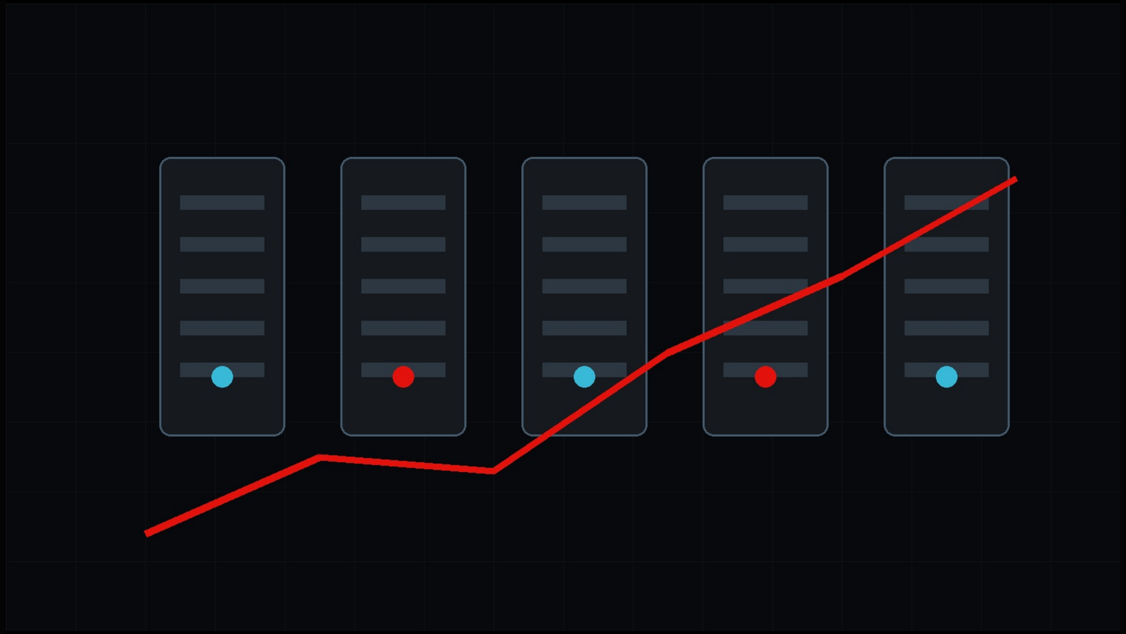


Finastra

Global banking technology and business-model disruption.

Credit Union Leadership

Board and executive strategy on demographics, technology and member expectations.



Banking Scorecard

Mobile, smartphone payments and non-bank competitors - calls that became mainstream.

ACROSS THE ECOSYSTEM.

Scotiabank • RBC • BMO • TD Bank • CIBC World Markets • Wells Fargo • Enterprise Bank • Deltec Bank • Fidelity Bank • American Community Bankers Association • Allegacy Credit Union • Texas Credit Union League • Credit Union Direct • T. Rowe Price • E*Trade • AEA Investors • VISA • American Express • Discover Financial Services • Elavon • Finastra • KPMG • Deloitte • EY • CPAmerica

25-50+ HOURS OF CUSTOM RESEARCH.

Client calls. Industry research. Event objectives. Trend analysis. Current developments. No two keynotes are the same because no two audiences face the same future.

LISTEN → RESEARCH → MAP THE TRENDS → BUILD THE STORY → CONNECT THE ROOM → LEAVE A PLAYBOOK

WHAT DOES YOUR LEADERSHIP TEAM NEED TO UNDERSTAND NEXT?

You do not need a finished brief. Tell Jim who is in the room, what is changing fastest around them, and what decisions are becoming harder.

Direct access to Jim • Exploratory Zoom or phone call • Deep customization • Practical event planning

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