

BEST PRACTICE DAYS 2023

WANDEL ALS BESCHLEUNIGUNGSFAKTOR

Runter vom Bremspedal!

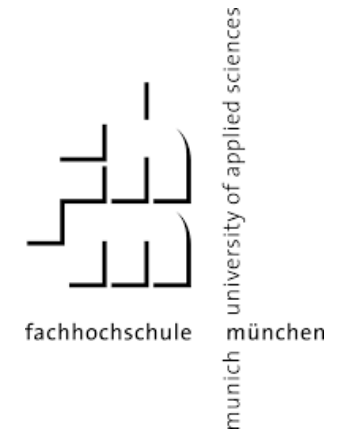
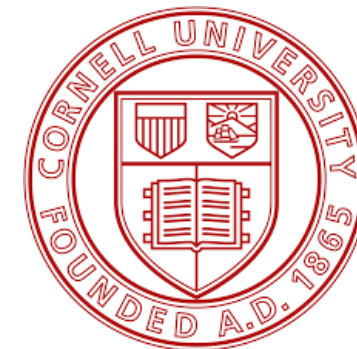
**12. & 13.
September 2023**





VIDEOGAMES SIND DAS NÄCHSTE FINTECH

There was a Life before banking....

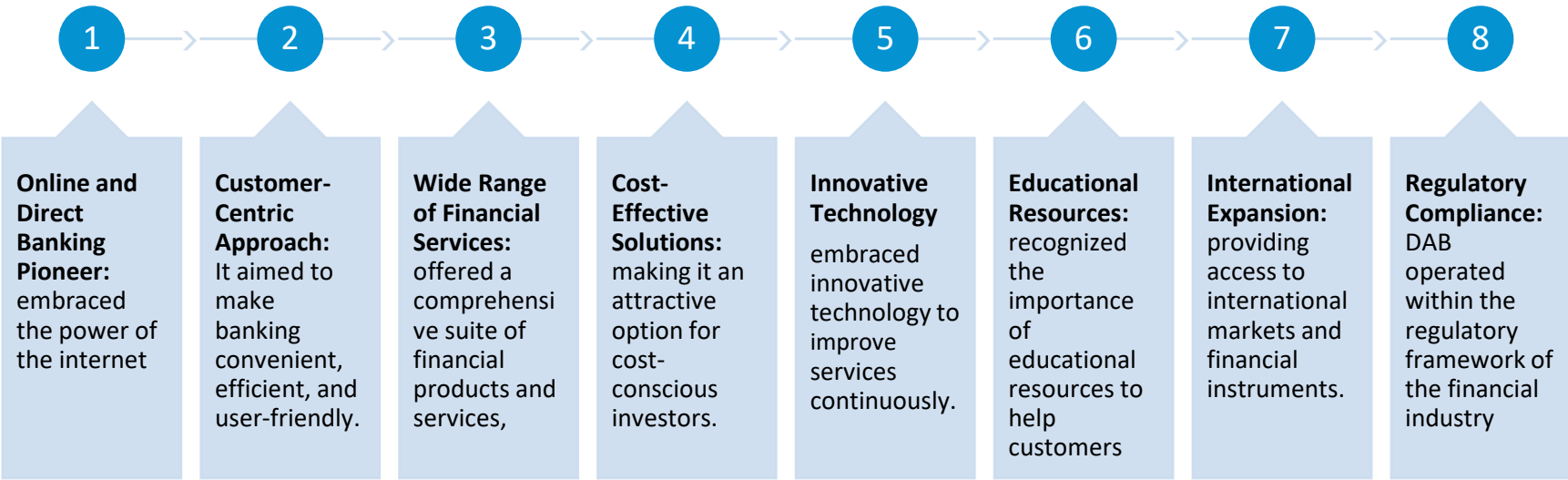




Die Direkt Anlage Bank



DAB Bank can be characterized as a forward-thinking and customer-focused financial institution that leveraged technology to provide a wide range of banking and investment services. It left a significant impact on the banking industry, paving the way for the digital transformation of banking services in Germany and beyond.



With the support of:





Über uns

Konto

Karte

Dispo

SEPA

Brokertain

60 Seconds

Das Konto für den digitalen Lebensstil

Banking is fun not fear: 24/7, online und mobile, „pay und play“ in Echtzeit, günstige Fidor Smart Prepaid MasterCard, Sparprodukte, Peer-2-Peer Kredite, Crowdfunding, Edelmetalle, Fremdwährungen - alles in einem Konto ohne Kontoführungsgebühren - jetzt mit Gehaltsbonus. Bei wichtigen Finanzentscheidungen hilft Ihnen die Fidor Community: Das ist Social Banking!

Einfach, klick & klar ➔

Gehalts-Bonus

Fidor Smart Girokonto



Gold, Silber & Co. handeln

In Edelmetalle investieren

ab **1,-€**

Nachrichtenbox

Für digitale Bank-Dokumente u.v.m.

Brokertain

Das Echtgeld Börsenspiel

fidor
BANK

“Der digitale Lebensstil gibt uns eine enorme Veränderung und die Chance auf ein besseres Banking”

// #CEOWOW
BETIMING BOONER

“Fidor Bank was indeed a pioneering and innovative player in the FinTech and banking industry”



Community Banking: introduced the concept of "community banking," which allowed customers to interact with each other and share financial insights and advice within the bank's platform.



API Banking: early adopter of open banking principles and provided an open API (Application Programming Interface) that allowed third-party developers to build financial applications and services on top of the bank's platform.



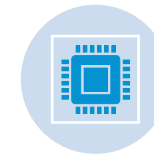
Cryptocurrency Integration: integrated with cryptocurrency exchanges and allowed customers to buy, sell, and hold cryptocurrencies within their accounts.



Digital Onboarding: streamlined the account opening process by offering digital onboarding, reducing the need for physical paperwork and in-person visits to a branch.



Customer-Centric Approach: actively engaging with its user community, listening to feedback, and tailoring its services to meet customer needs and preferences.



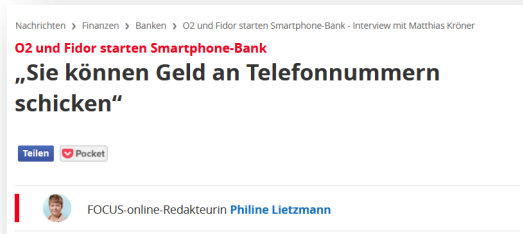
Partnerships: partnerships with FinTech startups, technology companies, and other financial institutions to enhance its offerings. Resulting innovative financial products and services.



Mobile Banking: provided a mobile banking app that allowed customers to manage their accounts, make payments, and access financial services on the go.



Focus on Innovation: commitment to innovation and its willingness to explore emerging technologies and business models contributed to its reputation as an innovative financial institution.



With the support of:



FinTechs + Financial Institutions are tied to regulatory complexity, compliance costs, cybersecurity risks, and the inherent complexities of the financial sector.

- **Regulatory Restrictions and Compliance**
- **Regulator Scrutiny**
- **National Regulations**
- **Cost Intensive**
- **Complexity**
- **Not Achieving Maximum Reach**
- **Cybersecurity Risks**
- **Legacy Systems**
- **Customer Trust**

And: Bank customers show only low willingness to pay for all that...



...while more than 3 bn Players love their Video Games.

Engagement and Entertainment:

inherently engaging, entertaining, capturing the attention of players for extended periods.

Skill Development:

Games require players to develop a range of skills, such as problem-solving, strategic thinking, teamwork, and creativity.

Community and Social Interaction:

Multiplayer games facilitate social interaction and the formation of online communities

Gamification:

The use of game elements, such as points, rewards, and achievements, has been applied in various industries, including FinTech, to enhance user engagement and motivation.

Personalization:

Video games often provide a highly personalized experience, tailoring challenges and rewards to individual player preferences.

Technology Integration:

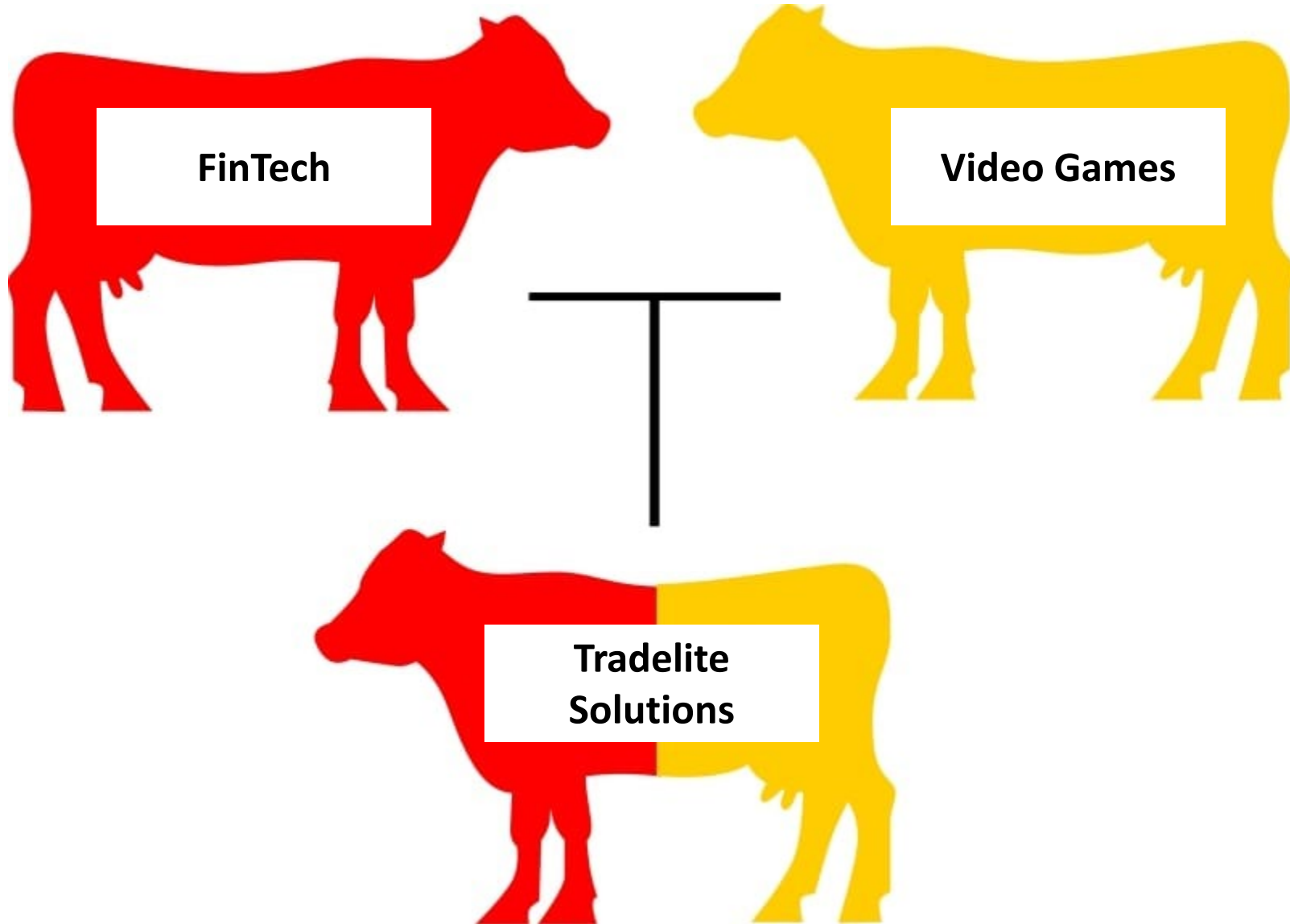
Video games leverage cutting-edge technology, which aligns with the tech-focused approach

Data Analytics:

Video games collect and analyze player data to improve gameplay and user experiences.

Innovation and Iteration:

Both video games and FinTech are known for their culture of innovation and continuous improvement.



Global financial inequality is fueled by financial illiteracy and financial exclusion

Financial Illiteracy

2/3

adults lack financial knowledge and skill.

Financial Exclusion



providers rely on **insufficient data** to determine product-customer fit.

including in developed economies...!





Combat financial inequality with financial education games & data



Inspired by one of UN Sustainable Development Goals to reduce inequality,



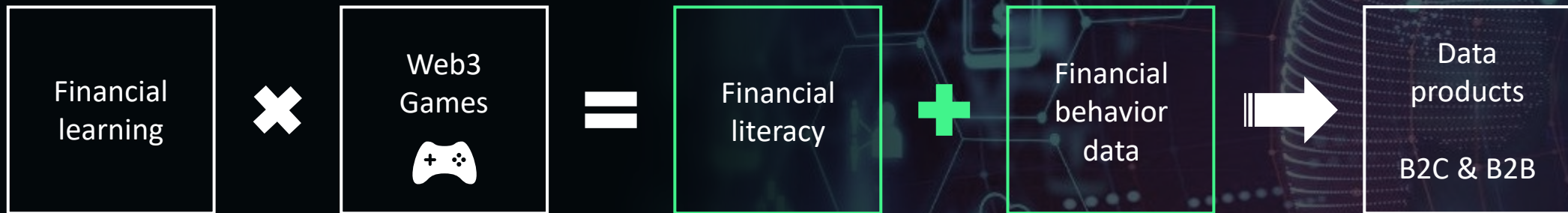
Our mission to leverage web3 gaming and AI technologies to create financial education that empowers individuals with financial literacy while promoting inclusivity.



Our vision is to utilize the financial behavior data from gaming to create impact and contribute to a more financially equitable world.



Generate **financial literacy** and powerful **financial behavior data** with games



Data generation

Data analytics

AI & ML



Tradelite Games Platform

Base platform

Basic features

Advanced features

Premium features

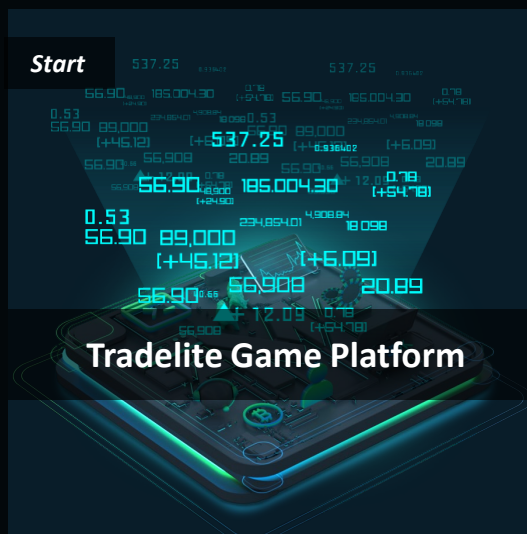
White label front-end applications	Quest Management	Challenge Management	Academy Management	Underlyings Data Management	Order & Payment Management	Analytics & Reporting	Rewards Management	User Management
Basic mobiles	Quests	1x2	Lessons	Data factory	Payment gateway	BI Dashboard	Bonus	Customer Engagement
Basic web app	Events	1x2 Pro	Lessons Pro	Data controller	In-app purchase	Risk Mgmt	Levels	Notifications
Mobile widgets	Leaderboard	Jackpot	Webinar	Digital tokens	Order mgmt	Reporting	Badges	Storyline
Web widgets	P2P Social Mgmt	Battles	News		Accounting	Data Tracking	Marketing Administration	Campaigns
		Battles Pro	News Pro					
		Cards	Quizzes					
		Cards Pro	Quizzes Pro					

Modular investment learning, challenges, gaming and user engagement features enable easy and rapid creation of unique, innovative and highly customer-engaging product and services

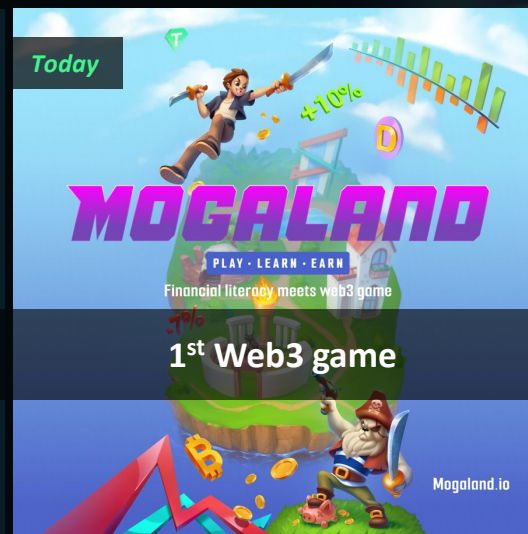


A 1st financial education web3 game that will generate data for creating unique analytics products

Data generation

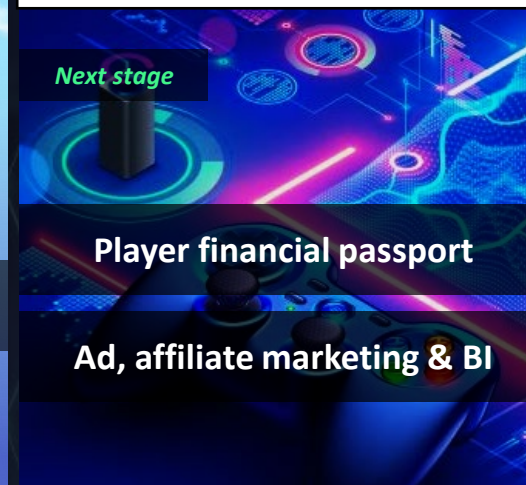


Connects real & live financial data with game mechanics.



Financial literacy education web3 game to generate data.

Data analytics



Game-based financial data analytics for empowering consumers & providers.

AI & ML



Predictive matchmaking tool for financial services and financial education.




U	UKOIL	+3,42%
21	N1215	-0,11%
C	CL1	+3,52%
8	EUR/USD	-0,25%

MOGALAND

WHERE FINANCIAL FREEDOM IS BUILD ON FUN

MOGALAND STORY



Mogaland is a unique gaming realm set in an enchanting archipelago. Players engage in arcade mini-games to build real financial knowledge and skills. Player's main goal is to maximize the collective financial literacy and make Mogaland the financially smartest place in the universe.

Embark on an adventure to unlock, save, and trade adorable gears and pets that enhance your abilities to defend Mogaland from the greedy Captain Bearbossa.

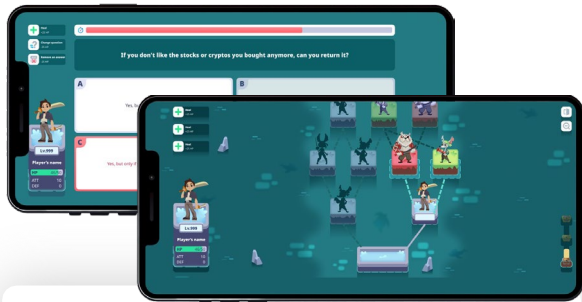
Make friends, share wisdom and contribute learning content as you immerse yourself in a quest of collective empowerment united in the pursuit of financial freedom.



Mini Games

ALPHA Live on
both app stores

Mogaland unveils immersive mini-games with real-time financial data for ultimate fun!



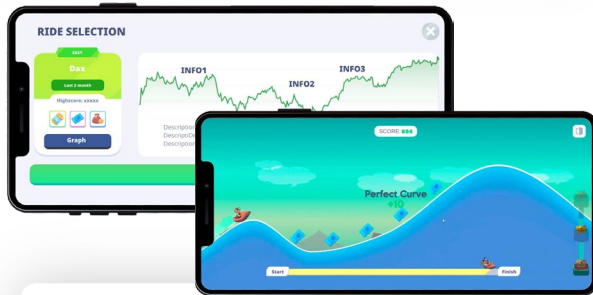
Treasure Cave Quiz Game



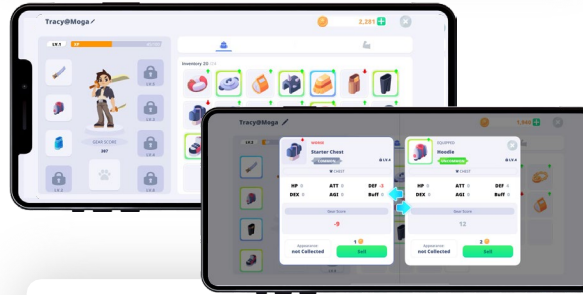
Live Financial Market Tournament



Ecosystem Buildings



Real Price Data Chart Rider



Gear, Appearance
Customization and Trading

Financial education topics:

These are the topics players will encounter in our game and in the community:

- Basic finance: budgeting, saving, borrowing, spending, insurance, etc.
- Investment: trading, stocks, crypto, ETFs, asset management decision making, etc.
- Fintech: BNPL, blockchain, etc.



ECOSYSTEM - CREATORS

Empower financial education content creators with brand visibility, user acquisition & revenues and more.

- Who are the creators?

Selected Partner

Events, influencers, e-learning providers, and financial advisors.

Indie/Startup Creator

Teachers, indie or startup financial educators, players.

Financial Institution

Banks, trading apps, CEXs, DEXs, funds, etc.

Onboarded 6 Selected Partners giving us a direct reach to +4 million users:

CFTE Centre for Finance, Technology and Entrepreneurship

30PLUS DIE SCHULE DER MÄRKTE

CRYPTO EDUCATION

02 04 SINGAPORE FINTECH FESTIVAL



TOKENOMY

“An invest in education pays the best interest.”

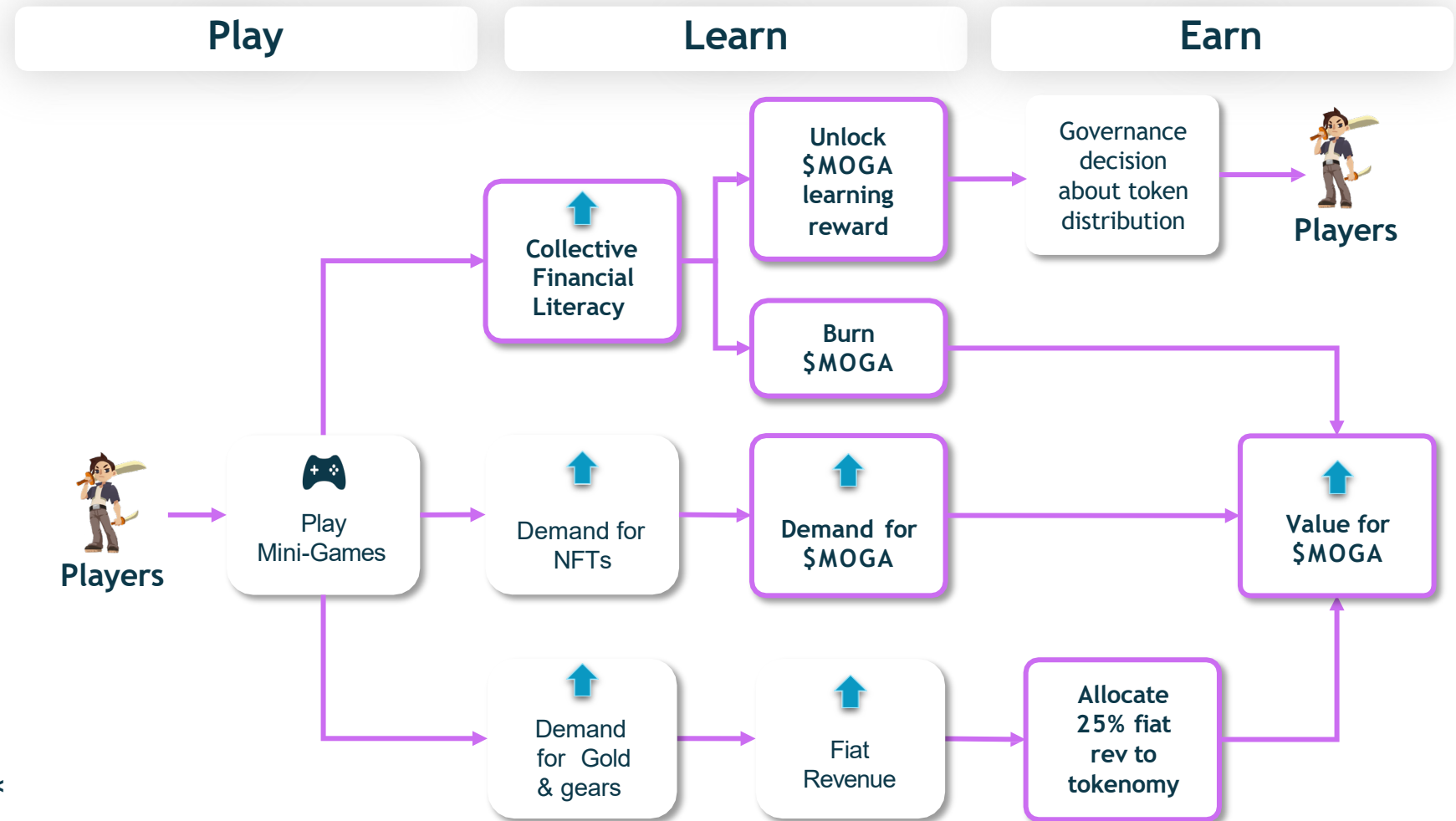
- Benjamin Franklin

Tokenomy highlights:

No play-to-earn: Rewards are unlocked and earned based on learning effort and skills.

Staking to relieve self-pression: Reward tokens are combined with staking mechanisms that create long-term value gain for players.

>>[Click to view full economics paper](#)<<



DATA GOLD MINE

100% unique financial behavioral data that will unlock financial inclusion and reduce financial inequality.

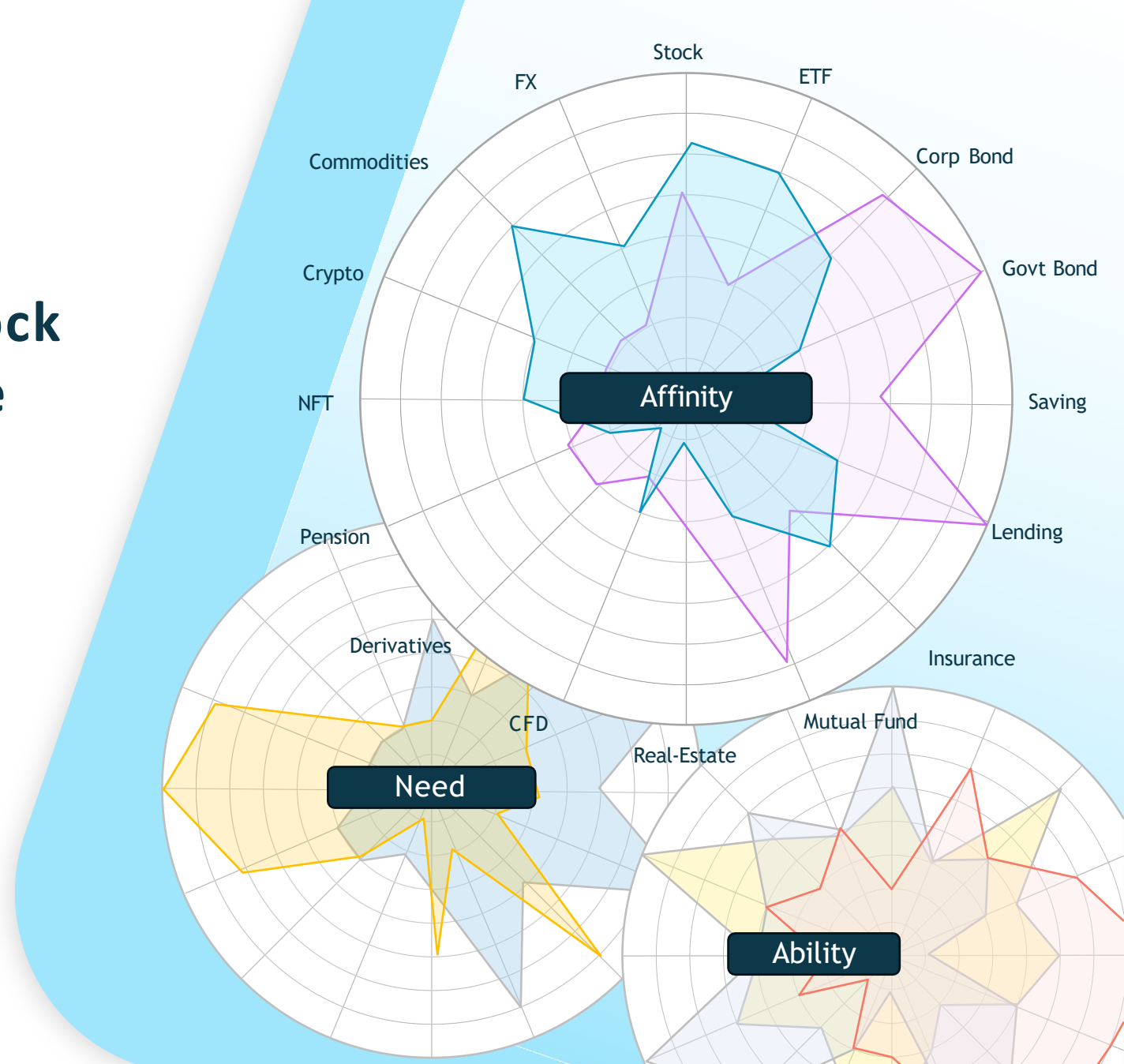
Benefits for people

AI/ML-driven hyper-personalization and adaptive gameplays

“Financial Passport”

Benefits for institutions

Analytics & insights for improving KPIs



Tradelite a FinTech?

Tradelite Solutions' focus on harvesting behavioral financial data and creating financial identities for all users/players aligns with the broader trends in the FinTech industry. Tradelite initiative demonstrates several key aspects of a FinTech innovation.

Financial Inclusion: Providing financial services to unbanked or underbanked individuals is a critical goal for FinTech companies. By leveraging behavioral financial data, Tradelite Solutions aims to extend financial services to individuals who may have limited or no access to traditional banking.

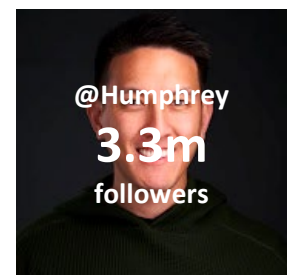
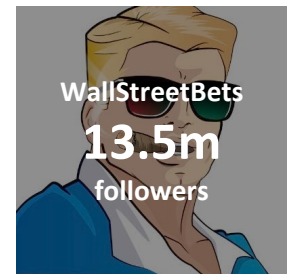
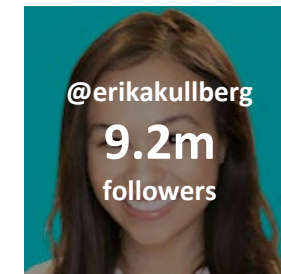
Alternative Data: Traditional banks often rely on traditional credit scoring methods, which may exclude individuals with no credit history. Harvesting behavioral financial data allows FinTechs to assess creditworthiness using alternative data sources, making it easier for unbanked individuals to access financial services.

Digital Transformation: The collection and analysis of behavioral financial data are emblematic of the digital transformation in the financial industry. FinTechs leverage technology to capture and process data efficiently, offering a seamless and user-friendly experience.

Personalization: Creating financial IDs based on behavioral data enables personalized financial solutions. FinTechs can tailor their offerings to individual users' needs and preferences, increasing the relevance and effectiveness of financial services.

Ecosystem Development: Initiatives like creating financial IDs contribute to the growth of financial ecosystems. As more users gain access to financial services, it can stimulate economic development and improve financial literacy.

The rapid rise of “Finfluencers”
globally shows the market’s strong demand.



Thank you.

Website

www.mogaland.io

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