

# Digital Currencies and Financial Inclusion: An Investor's Perspective on the System

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**flourish**

A Venture of The Omidyar Group

# Who We Are

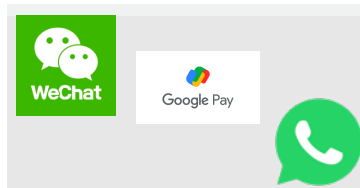
- Focused on advancing financial health and resiliency globally
- Overall goal to help build a fair financial system, with an impact mandate to drive change at the systems level
- Solely-backed by **Pierre and Pam Omidyar**, the founder of eBay
- **85%** of investment capital focused on **venture investments** and **15% in ecosystem building** (grants to advance knowledge, advocacy, and infrastructure)
- Investing in the US, Africa, Asia and Latin America

# Flourish's Principles That Underlie a Fair Financial System

- 1 | Financial services empower people to achieve their life goals.
- 2 | Business models are built on consumer trust and business trustworthiness
- 3 | People have meaningful control over how their financial data is collected and used.
- 4 | Financial infrastructure is open, low cost, and drives competitive markets.
- 5 | Digitally-native regulation protects consumers and promotes innovation.

# Digitization is Making Finance Intuitive and Invisible...

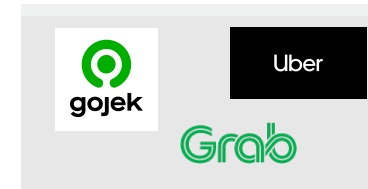
## Social Media



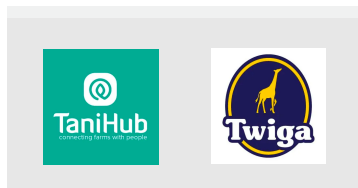
## E-commerce



## Mobility



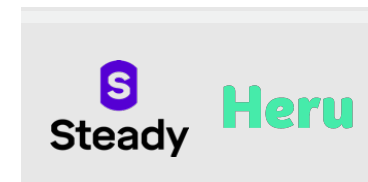
## Agriculture



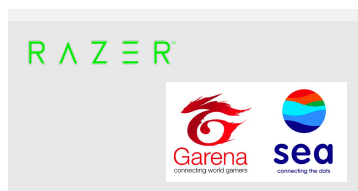
## Retail



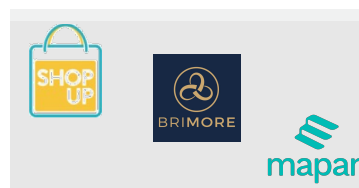
## Gig Economy



## Gaming



## Social Commerce



## Logistics



# ...Enabled by an API-Driven Rebuilding of the Necessary Financial Infrastructure

POS Plug-in Solutions

toffee

Qôala

metromile

zest

Data connectors

MX

PLAID

ENVESTNET  
YODLEE

TRUELAYER

Card issuer/processor

MARQETA

GALILEO

deserve

Banking as a Service

SYNAPSEFI

cambr

BBVA

fidor  
BANK

unit

Regulatory Compliance

alloy

onfido

hummingbird

Tookitaki



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