

혁신 Innovation

❖ Innovation is the catalyst to growth.

❖ Joseph Schumpeter, Industries must incessantly revolutionize the economic structure from within, that is innovate with better or more effective processes and products, such as the connection from the craft shop to factory.”

❖ “Creative destruction is the essential fact about capitalism.”

혁신 Innovation



맨하탄 53th st & 7th ave



맨하탄 53th st & 6th ave

뉴욕에서 본 Innovation : Sky Garage



뉴욕에서 본 금융분야의 혁신 **Innovation**

❖ 은행업계 : Banking 2.0, Simple Bank

❖ 증권업계 : Blackstone의 House Rental Project

❖ 보험업계 : Cat Bond, 대재난 채권

❖ 증권업계 : NYS의 In-State Private Equity

은행업계에서의 혁신사례(Banking 2.0)

New Slogans in the Banking

◆ We were started out of frustration with Banks.

◆ We're not fans of unnecessary fees here.
We does not profit from fees.

◆ Banking built for the modern age.

◆ All your finances, in your pocket or on the web,
whenever you need it.

◆ Ready to replace your bank?
Get the smarter way to save and spend.

Simple Bank

이전 로고



현재 로고



Who founded Simple?



Shamir Karkal

(CFO & Co-Founder)

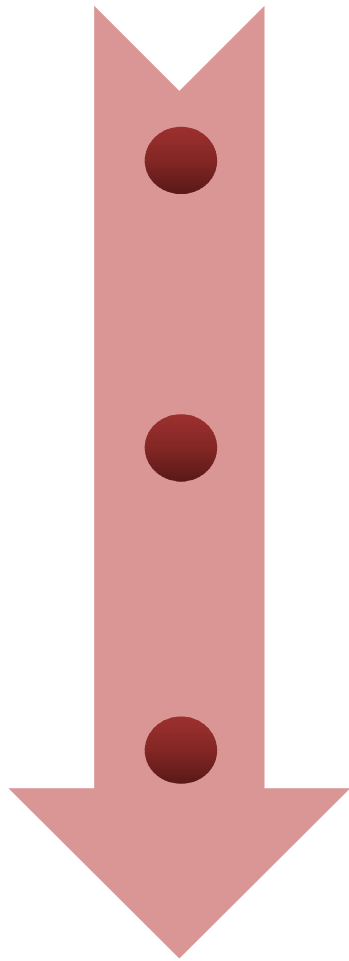
- McKinsey 컨설팅사에서 금융부문 컨설팅
- 카네기멜론 컴퓨터공학 학사, MBA

Josh Reich

(CEO & Co-Founder)

- 금융 마케팅 분석 및 금융공학 전문가
- 호주 멜버른 대 수학 및 통계학 학사, 카네기멜론 MBA

Simple Bank since 2009



- 2009. 7월 Bank Simple 사명으로 설립
(Josh Reich, Shamir Karkal, Alex Payne)
- 2010. 8월 290만불 자금펀딩 (Series A)
- 2011. 8월 1천만불 자금펀딩 (Series B)
- 2011. 11월 제한적인 Beta 테스트 실시 (친지들을 대상)
- 2012. 7월 은행고객 모집 개시
- 2014. 2월 스페인 BBVA, Simple을 M&A (1.17억불)
(심플은행은 이를 the Next Chapter로 명명)

Simple as of Now

◆ 2009년 설립, 2012.7월 Beta 테스트 이후 은행업을 시작
→ 2년째 접어든 신생은행

◆ 펀딩자금 : 1,810만불 수준 (2014.6월말 기준)

	2013.1월	2013. 7월	2014. 6월
고객 수(명)	20,000	40,000	114,000
금융거래 규모 (\$)	0.2 Billion	1 Billion	1.7 Billion

Business Philosophy

**User
Convenience**

**User –
Focus
Innovation**

- We're not fans of unnecessary fees here at Simple

**No or
Minimum
Fees**

- Ready to replace your bank?
Get the smarter way to save
and spend!

**Smart
Budgeting
Interface**

특징 1. Direct Digital - Only

Branchless banks

Allpoint사와의 파트너십

- 전세계에 55,000여개 / 미국내에 43,000여개 ATM 네트워크를 구축

Web & Smartphone-based

- 언제나 어디서나 금융거래가 가능

새로운 수익모델 구현

- 수수료 수입을 최소화 / 부담을 전가하지 않음

Bancorp 은행과의 파트너십

- FDIC 보험적용을 받는 Bancorp은행과 파트너십

Branchless banks



The Simple Visa® Card – It all starts here, and is connected to an FDIC-insured account, for your security. Spending on your debit card is quickly reflected in your account, and you'll get push notifications, too.

Allpoint사와의 파트너십

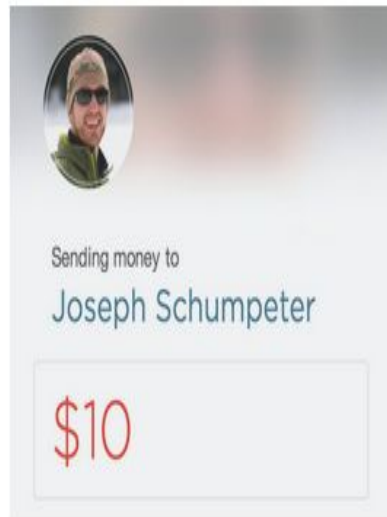


ATMs – Over 55,000 surcharge-free ATMs—the most in the nation—with Allpoint®. Find the closest one with our iPhone and Android apps. [Find an ATM near you.](#)

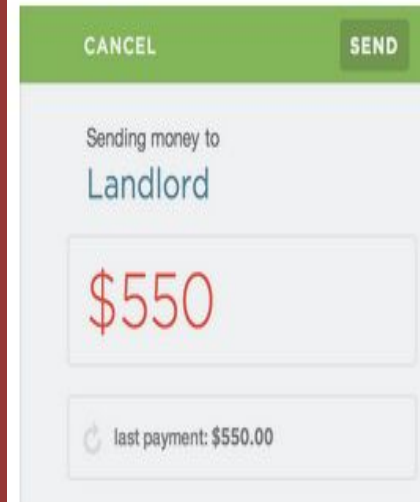
Web & Smartphone-based



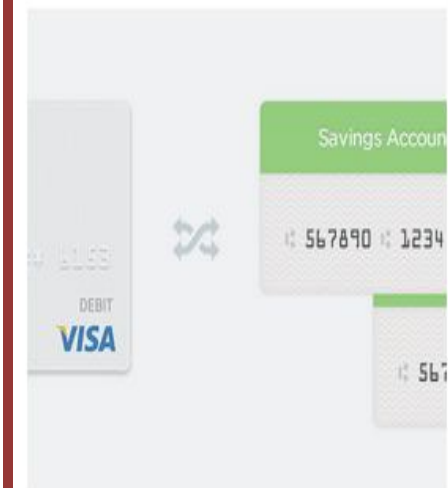
Photo Check Deposit - Hate putting on pants? We got you. Deposit a check from your couch with Photo Check Deposit.



Simple Instant - Moving money between Simple customers is easy and free!



Pay Bills - Pay bills, rent, subscriptions, and more. Set them up to automatically reoccur, or send on-demand.



External Transfers - Transfer funds for free via ACH, between Simple and any account you own at participating US financial institutions.

수수료 부담 최소화

Schedule of Fees

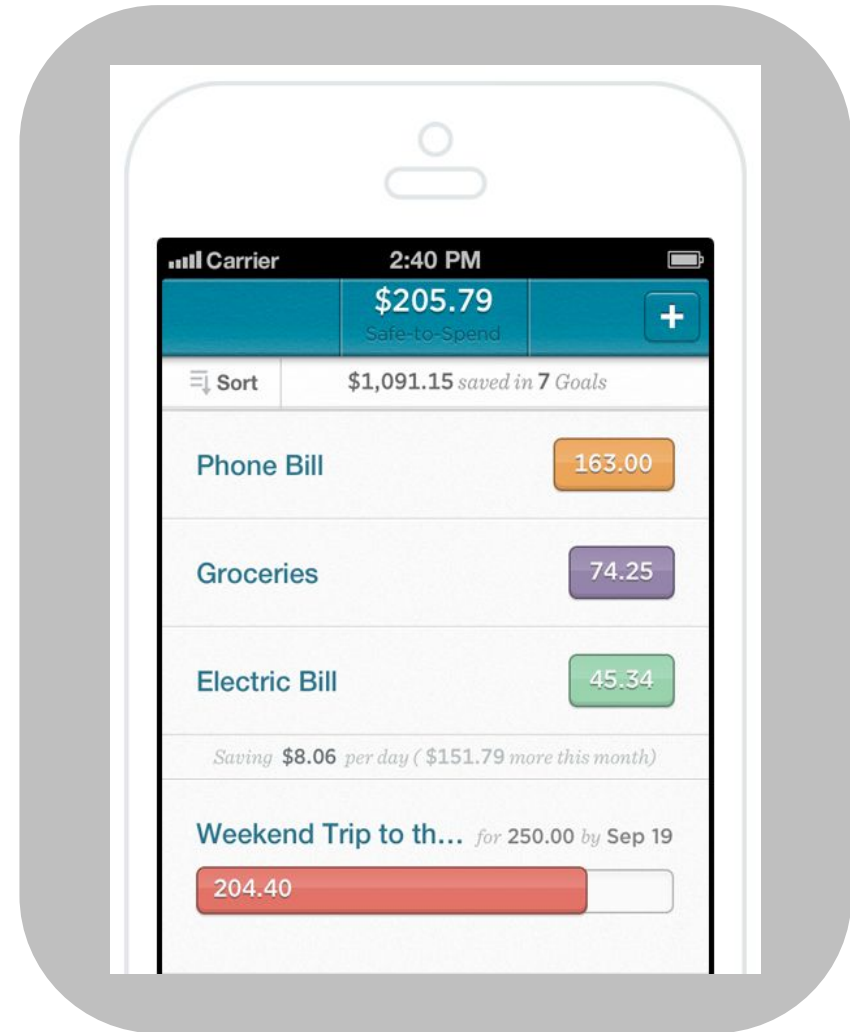
Item	Fee (in US Dollars)
Minimum Balance	No minimum balance requirement.
Monthly Account Maintenance	No charge
Account Activation	No charge
Overdraft Fee	No charge
Return Item Fee	No charge
Deposit Item Return	No charge
Monthly Statement Paper Copy Fee— <i>This option is turned off by default; statements can be downloaded or viewed online for free.</i>	\$5 per month
Over the Counter Cash Withdrawal— <i>You can take your card to any bank branch and ask for a cash advance of up to \$5,000 at the counter. This is withdrawing cash from your account, and is useful for getting cash in excess of the \$500 24-hour ATM limit.</i>	\$1 per transaction
Funds Transfer Fee— <i>This is electronically moving money between Simple and another financial account you own. (ACH)</i>	Incoming: No charge Outgoing: No charge
Inactivity Fee— <i>No account activity for more than 180 days (about six months).</i>	\$5 per month
Account Closing Fee	No charge
Debit Card Transaction (Domestic)	No charge
Debit Card Transaction (International)— <i>This refers to what the bank will charge you to make international transactions. The card association (Visa) charges an International Service Assessment (ISA) fee of up to 1% of the transaction amount, in order to cover the costs of converting currency and using foreign ATM and Card Networks. (EFT S/C SVC CHG INTRNL TRAN)</i>	No charge
Card Replacement Fee	\$2
Expedited Card Delivery Fee	\$16 per delivery
Expedited Delivery	\$50 per delivery

ATM Surcharge (Domestic ATMs)	Allpoint ATMs: No terminal surcharge All other ATMs: Terminal surcharge set by terminal owner
International ATM Cash Withdrawal Fee—(EFT S/C SVC CHG ATM WITHDRAWAL)	\$2 per withdrawal plus any terminal fees and conversion fees assessed
Treasurers Check— <i>A treasurer's (cashier's) check can be ordered by request. These checks are backed by and sent directly from the bank. This is separate from the Send Money service that Simple offers, which is free to customers.</i>	\$8 per check
Legal Processing Fee— <i>This fee is applied in the case the bank has to handle legal proceedings brought against your account.</i>	\$100
Writ Processing Fee— <i>In the case of a legal judgement involving the funds in your account, this covers the bank's costs.</i>	\$175
Research fee	No charge
Faxing Fee— <i>Again, in the case of legal action, this fee covers the cost of faxing documents on your behalf.</i>	\$5 flat fee

특징2. Smart Banking - Goal

목표(Goals) 기능

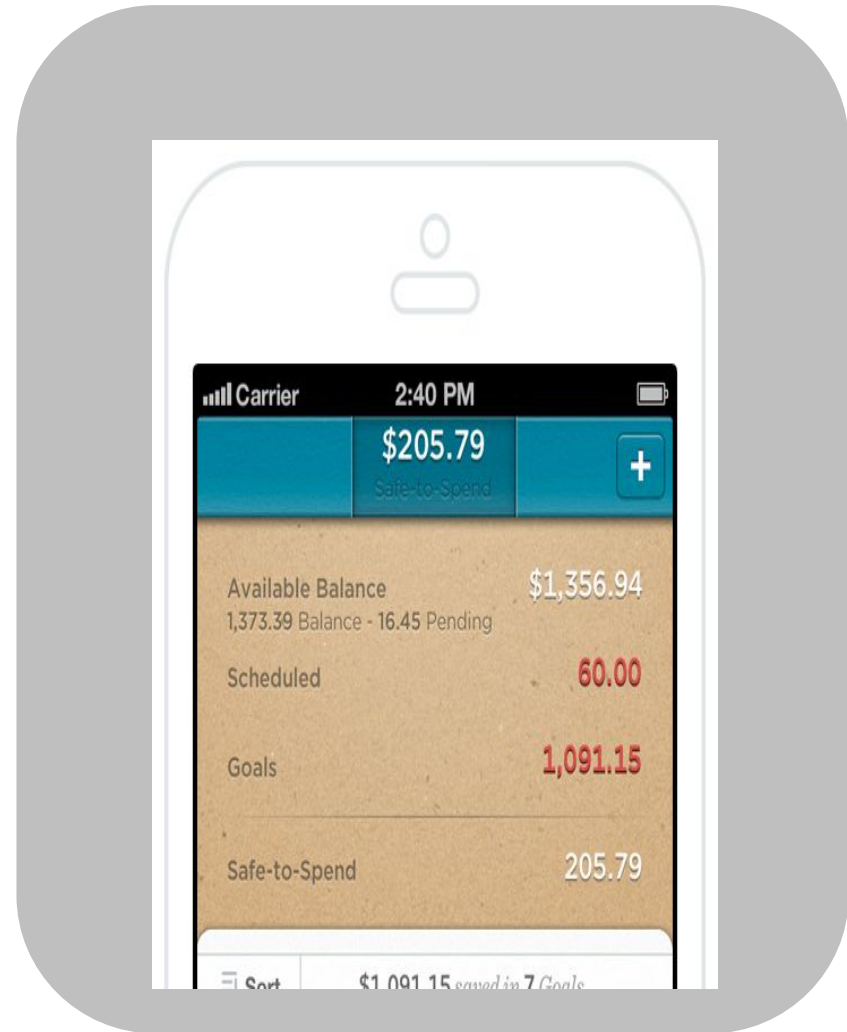
매월 정기적으로 발생하는 비용, 인생의 목표를 위해 조금씩 모아가는 저축금액 등 미리 산정할 수 있는 비용 발생소요를 기재해 두는 기능



특징2. Smart Banking - Safe-to-Spend

Safe-to-Spend 기능

목표기능에 기재한 예상소요
나 임박한 지불소요 등을 공제
하고 실제 사용가능금액
(available balance)을 보여줌 →
사실상 오늘 현재 사용가능한
금액을 보여줌 (고객지향적인
개인맞춤형 금고역할 수행)



특징2. Smart Banking - Interactive Spending Report

Your financial data can tell a story.



CATEGORY

CATEGORY		WEEKLY
Income	100%	1,101.16
Home	31%	340.50
Food & Drink	14%	152.91
Financial	11%	126.95
Transportation	11%	119.33
Utilities	9%	101.70
Travel	7%	75.07
Education	5%	56.49
Personal	4%	44.56
Health & Medical	2%	23.29

SPENDING REPORT

\$4,154.44

total spent

\$692.41
per month



\$359.20
this month

\$27.15
per day



\$41.12
today

UPDATES
AS YOU
SEARCH

search transactions

JULY 9TH - 7:22PM

Irish Table

Dinner in Cannon Beach with #tom

\$41.12

RESTAURANTS

\$33.62 base + \$7.50 (22%) tip

JULY 8TH - 8:42PM

New Seasons Market

\$21.39

GROCERIES

JULY 7TH - 8:42PM

Fred Meyer

\$9.03

GROCERIES

JULY 6TH - 4:34AM

Sallie Mae

\$116.13

STUDENT
LOANS

JULY 5TH - 7:37PM

Thai Ginger

Takeout for #gamenight!

\$9.95

RESTAURANTS

\$8.95 base + \$1.00 (11%) tip

특징2. Smart Banking - Customer Relations Team

Supporting you with speed and kindness

Get support from a real person, fast.

Customer service isn't an afterthought, it's at the core of everything we do.

Urgent question? Call us and we'll pick up. Don't need an immediate answer? Message us and we'll get back to you, usually in a couple of hours.

No script, no phone menus—just real people helping you.



Call Us

Real people, no phone menus

or

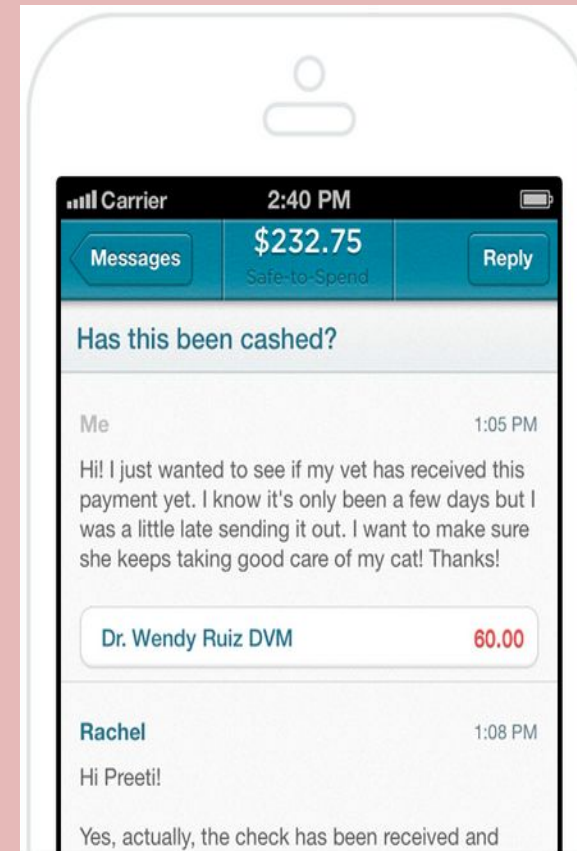


Mobile Chat Support

Get help wherever you are

Meet our Customer Relations team.

We hired them because we believe that good service comes from knowledgeable, compassionate people who are empowered to solve your problems. These guys would probably be pretty mad if we made them read from scripts or try to sell you additional products. So we won't.



Simple Bank 효과

- 거래시간의 단축

	Then	Now
From Simple	4 Business Days	1 Business Days
Into Simple	5 Business Days	3 Business Days

- 거래규모의 증가

	2013.1월	2013. 7월	2014. 6월
고객 수(명)	20,000	40,000	114,000
금융거래 규모 (\$)	0.2 Billion	1 Billion	1.7 Billion

Simple Bank 한계

■ 영업기술적 측면

- 신용카드, brokerage account, CDs, mortgages, loans은 미제공,
- 중소기업 등 비즈니스 계좌 미제공,
- 미국 외의 타국에서의 영업은 현재 불가,
- 공동계좌 개설 불가 등을 보완할 필요

■ 영업전략적 측면

- 14.2월 BBVA의 합병으로 자금은 확충하였으나, 향후 사업전망 및 수익모델에 대한 신뢰를 확실히 구축 못함

Simple Bank 시사점

I. 수수료를 최소화한 채로 성장세를 구가하는 심플은행의 사례는 예대마진의 축소로 부담을 느끼고 있는 우리 금융계에게 영업 전략상 새로운 시각변화를 요구

- 수수료 발굴에만 우선순위를 둘 것이 아니라, 디지털화를 통하여 새로운 고객창출을 유도하는 전략을 고민해야 함

II. 지점 증설을 통한 전통적 개념의 규모의 경제에서 벗어나서 스마트화를 통하여 소프트웨어 기반의 규모의 경제를 추구하는 노력을 벤치마킹할 필요

Simple Bank 시사점

III. 스마트폰이 필수품이 되어가는 금융환경에서 심플은행의 Goal, Safe-to-Spend와 같은 고객지향적 재무분석기능의 적극 도입을 검토할 필요

- 앱을 통한 디지털화로 합리적인 금융행태를 원하는 소비자들의 요구에 은행권이 선제적으로 부응해 가야 함

IV. BBVA가 심플은행 인수를 통해 미국 금융업에 정착하는 사례에서 보듯이, 해외 금융시장 진출에 관심있는 우리 금융업계도 디지털 은행을 통한 대외진출 방안의 장단점을 고민해 볼 필요

- 심플은행이 보여준 혁신노력을 한국형 금융혁신으로 재정립해가는 금융권의 노력이 필요

감사합니다.