



New Tech Order: Digital Currencies, Platforms, and  
Technologies Shaping Financial Services  
@ Trust Management Network

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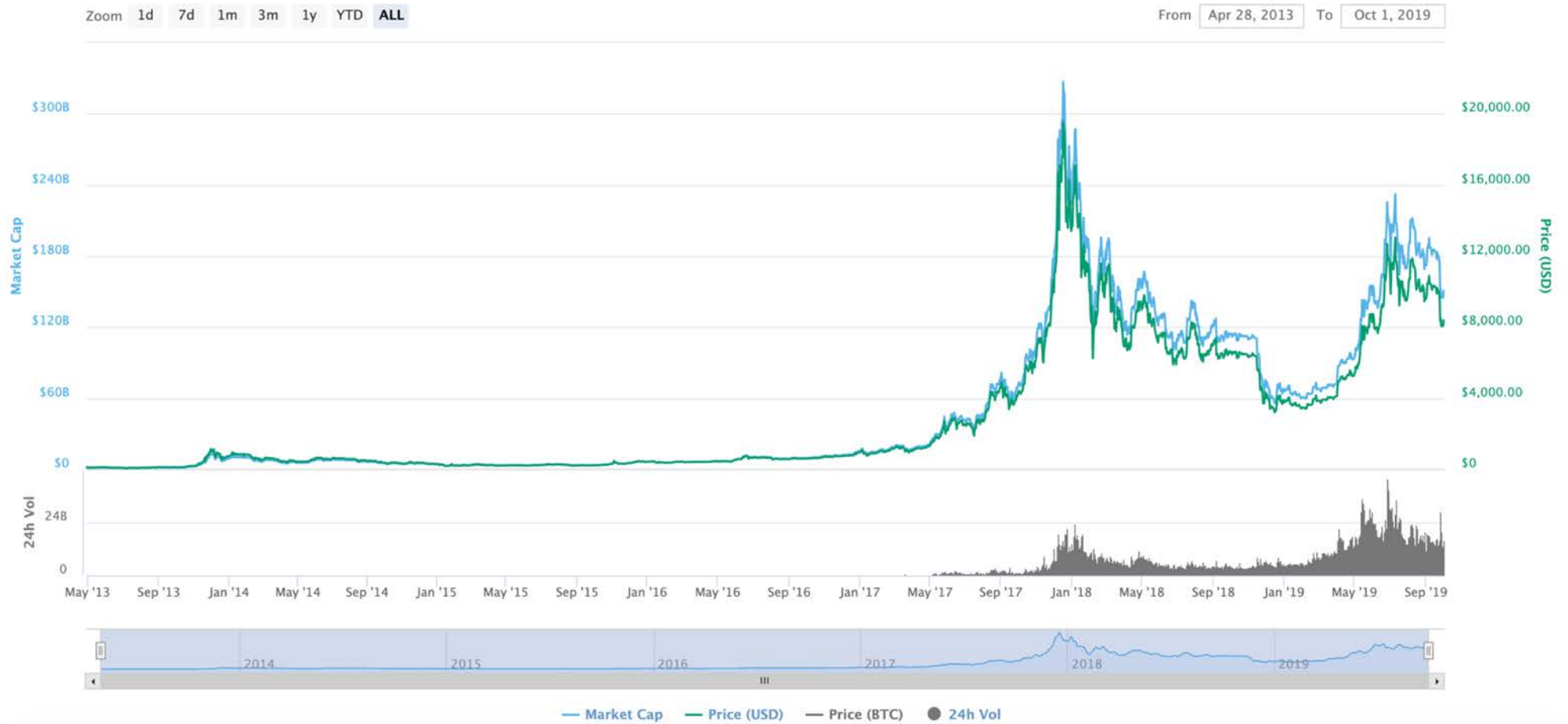
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October 10, 2019  
Austin, TX

- Virtual currency
  - A type of unregulated, digital money, which is issued and usually controlled by its developers, and used and accepted among the members of a specific virtual community
  - U.S. Department of Treasury states that although a digital currency operates just like a traditional currency, it does not have the same attributes
- Digital currency
  - A payment method which exists only in electronic form and is not tangible
  - Digital currency can be transferred between entities or users with the help of technology like computers, smartphones and the internet
- Cryptocurrency
  - Use of cryptographic protocol to create, manage, and operate a currency

- What is blockchain?
- Public vs. private?
- What are the benefits? Downsides?
- How is it deployed?
- Who is using it?
- What is the relationship between blockchain and digital currencies?
- Is blockchain regulated?

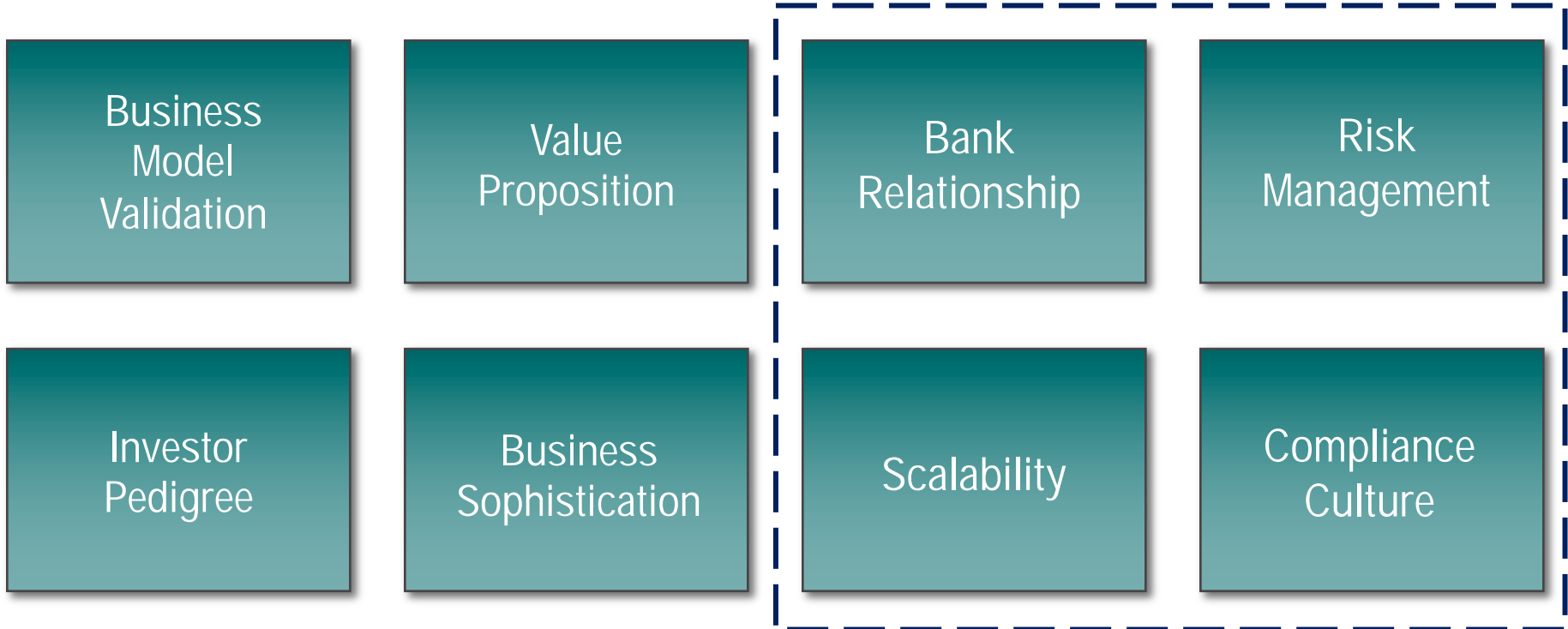
# Bitcoin price: 2013 to current



# Bitcoin price: 1 year October 2018 - 2019

## Bitcoin Charts





- Significant investments continue to be poured into digital financial services
- Community-focused on early stage development
- Add-ons into social media for payments functionality
- App seen as primary, web is secondary
- Generational impact on growing up digital
- Entry point into broader financial services is through non-bank entities
- Regulation catching up to tech, except regulation through enforcement
- Global perspective, not US-centric