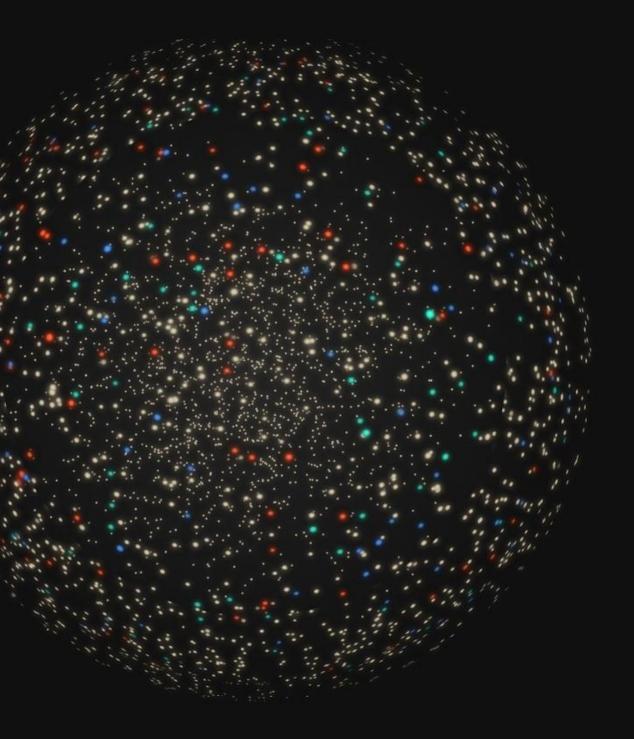
BECOMING A GLOBALLY RENOWNED FINTECH NATION

And how regulation can light the path.

Andrew Dentice

Hudson Gavin Martin



NEW ZEALAND IS A GLOBALLY RENOWNED FINTECH NATION

FINTECH IS FUNDAMENTAL

Xero Sharesies Dosh Emerge / Square One FNZ PushPay BlinkPay BlinkPay Hnry EasyCrypto Windcave Immersive

DID WE PEAK WITH EFTPOS?

POLICY AND REGULATION

Drives modern financial infrastructure

Lights a path for innovation

Attracts quality investment

Facilitates global connectedness

Hudson Gavin Martin

MODERN FINANCIAL INFRASTRUCTURE

Faster Payments (UK)

Pix (Brazil)

UPI + Aadhaar (India)

NPP + PayID + PayTo (Australia)

LIGHTING THE PATH FOR INNOVATION

E-money licensing

Regulatory sandboxes

US approach to crypto

ATTRACTING INVESTMENT (SINGAPORE)

\$4 billion (vs \$185 million)

FSTI Grant Scheme

Digital Asset Projects

Digital Bank Licenses

E-Payments / Sandbox / Digital ID / Green Fintech

THRIVING ACROSS BORDERS

A challenge at the heart of fintech

Open banking as a global opportunity

WHAT DO GLOBALLY RENOWNED FINTECH NATIONS DO, THAT WE CAN TOO?

WHAT WE'RE DOING ALREADY

Customer and Product Data Act

ESAS Access

FMA Sandbox Pilot

AML Review

COFR

WHAT WE NEED TO DO

- **Real Time Payments**
- **Digital Identity**
- (World Leading) Open Banking Regs and Standards
- **Crypto Recommendations**
- **Tailored Licensing**
- Expanded Sandbox
- **Regulatory Bridges**

OUR OTHER ADVANTAGES

"Test bed"

Simple legal system

Accessible regulators

Ease of doing business

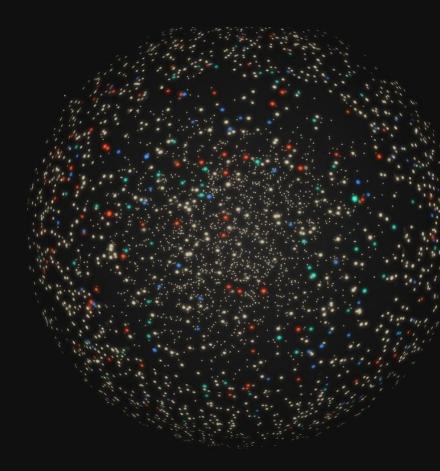
Stable international reputation

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HOW AMBITIOUS ARE WE?

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LET'S DO IT



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