

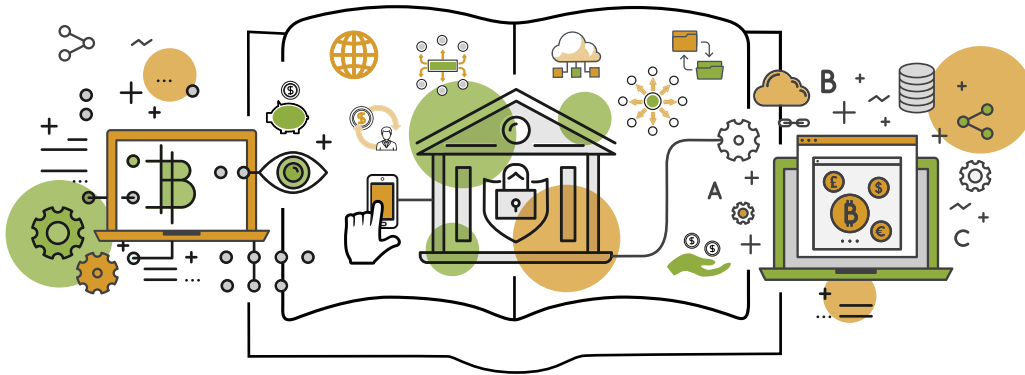
The background is a teal-to-blue gradient with numerous out-of-focus light circles (bokeh) in warm tones like yellow, orange, and pink. Several large, semi-transparent Bitcoin symbols (a white 'B' with two vertical bars) are scattered across the image. A trail of small white squares leads from the top center towards the bottom left.

THE DISRUPTIVE TECHNOLOGY DICTIONARY

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5 Financial Technology Terms You
Can't Afford to Ignore



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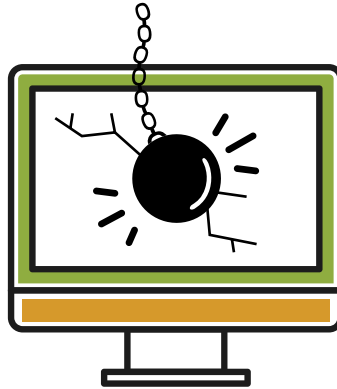


5 Financial Technology Terms You Can't Afford to Ignore

The financial services industry is going through a period of intense disruption and incredibly rapid change that's transforming the face of global business and customer experience. Staying on top of the language of this new financial frontier is an essential first step in recruiting the right people to help your company not just survive, but thrive through this change.

The Terms:

- ① Disruptive Technology ② FinTech
- ③ Cryptocurrency ④ Bitcoin ⑤ Blockchain



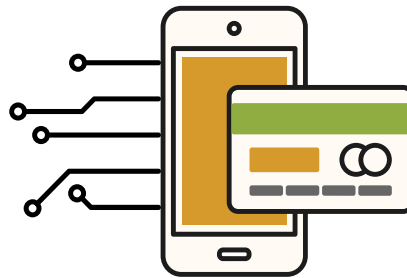
Disruptive Technology

/dis'rəptiv/ /tek'näləjē/

A technology or product that completely shakes up an industry by displacing existing technology. These technologies are advances that force companies and industries to change and adapt or risk becoming irrelevant. Past examples include the telephone, the personal computer, email and cell phones.

Fintech, Cryptocurrency, Bitcoin, and Blockchain are all examples of current disruptive technologies.

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Fintech

/'fin,tek/

An abbreviation for financial technology, this catch-all phrase refers to any innovation that harnesses the power of mobile technology, big data, and advanced analytics to drive change in the financial sector.

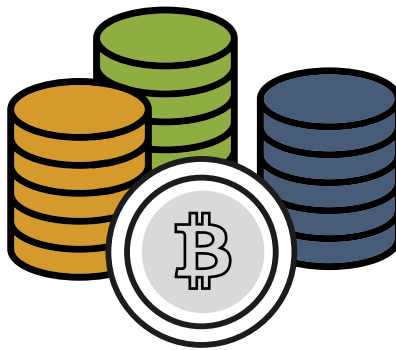
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Cryptocurrency

'kriptō,kərənsē

In the same way that a nickel, dime, or quarter is also a coin, cryptocurrency is a category for any form of digital currency. Bitcoin, Ethereum, Ripple, and Litecoin are all examples of cryptocurrency. Cryptocurrency operates outside any government or traditional banking system and is exchanged using encrypted electronic transfers, making counterfeiting very difficult.



Bitcoin

'bit,koin

The very first cryptocurrency, Bitcoin was introduced in 2008 and has become one of the most commonly used cryptocurrencies. It is anonymous, easy to instantly transfer, has minimal transaction fees, and is already accepted by a number of organizations including Microsoft, WordPress.com, Whole Foods, and Subway restaurants.



Blockchain

'bläk,CHān

An open source, peer-to-peer technology that records all cryptocurrency transactions on the equivalent of a giant global spreadsheet. There is no spreadsheet “owner” and each time a new batch of transactions is encrypted by the network, it gets added to an unalterable online ledger (or chain) as a block.

While Blockchain technology was initially developed for Bitcoin, it has many more applications, including:

- Payment and money transfers with an almost instant flow between payers and payees
- Cybersecurity with reduced risk of hacking
- Cloud storage that greatly reduces the risk of compromised data



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Businesses that don't want to be left in the digital dust need to ensure they have staff with the right FinTech experience and expertise to manage the change being driven by these game-changing technologies.

Partnering with Ian Martin gives your company access to an extensive network of FinTech professionals and invaluable insight into how best to attract and retain these coveted candidates.

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**Connect with one of our hiring consultants to
get a FinTech recruitment strategy that's
tailored to your specific business needs by:**

CALLING - 1.800.567.9675

EMAILING - RECRUIT@IANMARTIN.COM