FINTECH

Empowered Customers Have Given Rise to a New Era, and Disruptors are Responding

The pervasive adoption of digital technology for financial transactions has spawned new markets within the financial services industry. Through ultra-fast connectivity and improved security, financial services companies can gain strategic advantage in the marketplace by scaling according to demand, variances, compliance requirements, and economic fluctuations.

The Akamai Difference for FinTech

- Attract a new wave of customers through reliable access to P2P currency exchanges, digital wallets, and mobile payments

- High-performance web and mobile experiences can increase conversion rates and improve ad click-through rates for digital lenders, robo advisors, and video banking providers

- Provide optimized web performance for account opening, customer service, and online transactions by routing traffic around public Internet bottlenecks

- Improve availability by defending against Denial-of-Service attacks, event-driven and seasonal demand spikes, and rerouting around natural disasters

Ripe for Disruption

Mergers and acquisitions resulting from the financial crisis of 2008 have created complicated back-end systems, antiquated infrastructures, and made innovation challenging. The crisis also created a systemic lack of trust in institutions, services, practices and transactions. The regulatory environment is driving increased spending on regulation, leaving little budget for technological innovations. This low rate of innovation makes the financial services industry ripe for disruption.

FinTech companies have seen the opportunity defined by the increasing migration of finance to digital formats and are capitalizing on consumers' increasingly digital lifestyles, weak attachment to traditional financial institutions, and strong affinities to social networks. With a strategy centered on customer acquisition, FinTechs understand the importance of security and performance — especially for consumer-facing applications. Speed and availability are critical to promoting new customer acquisitions as it can increase the conversion rate of their online visitors. And security has never been more important — consumers expect it, but institutions demand it.

Leading Banks and Financial Institutions Trust Akamai

- 9 of the top 10 FinTech firms

- 7 of the top 10 global banks

- 9 of the top 10 global asset managers

- 27 of the top 30 U.S. banks

- Top firms in cards & payments, financial information, brokerage, and forex

Akamai's Solutions for FinTech Customers Are Designed to Help Them:

- Securely scale to the cloud

- Protect brand reputation

- Increase customer acquisition

- Reduce customer churn

The Digital Advantages — Simplicity and Agility

To counter the size and strength of large financial companies, smaller companies have gained tremendous in-roads in traditional sectors. An example of this is in the financial markets, where new exchanges are being funded to negate the speed and performance of large investment banks and high-frequency trading platforms through open-source technology in the routing and wiring space. The development of digital currency has created interrelated markets in digital signatures, digital contracts, digital certificates for physical assets, and more. The advantages of digital models over brick-and-mortar companies are cost savings, ease of connectivity, adaptability to state and federal regulations, and interoperability. Small companies can leverage Akamai's highly distributed network to accelerate content and drastically reduce latency. By accounting for built-in gaps in security, Akamai's robust risk mitigation system can increase confidence when dealing with alternative currencies.

As of 05/16

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Improve Performance While Reaching into New Markets

Case Study: A global leader in client relationship management (CRM) and reporting software had an important client in the Asia-Pacific region experiencing sub-par performance when accessing its CRM suite.

To respond to the customer's needs, the company implemented Akamai's Web and Mobile Performance solutions and now delivers its application 6-7 times faster, on average, to users across the Asia-Pacific region and up to twice as fast to users in Europe. It has also realized the benefits of not needing to build out additional infrastructure as well as a 96% customer retention rate attributed to the performance increases.

> "With Akamai, we can clearly make a case for providing an unparalleled user experience around the globe.
>
> — **CEO,** Global CRM Software Company

Akamai's Cloud Security Solutions

- **Kona:** Designed to reduce the risk of downtime, data theft, and website defacement.
- **Prolexic:** Provides DDoS protection service for the entire data center.
- **Client Reputation:** Designed to stop malicious clients before they can attack
- **Bot Manager:** Provides visibility into the amount of bot traffic accessing your site
- **Fast DNS:** Provides cloud-based DNS for improved performance, availability, and resiliency against DDoS attacks

Akamai's Web and Mobile Performance Solutions

- **Ion:** Faster websites and application performance on any device
- **Cloudlets:** Provides business logic to easily solve complex development and operations tasks

Learn more about Akamai's capabilities for financial services at **akamai.com/finserv**

Akamai FASTER FORWARD

As the global leader in Content Delivery Network (CDN) services, Akamai makes the Internet fast, reliable and secure for its customers. The company's advanced web performance, mobile performance, cloud security and media delivery solutions are revolutionizing how businesses optimize consumer, enterprise and entertainment experiences for any device, anywhere. To learn how Akamai solutions and its team of Internet experts are helping businesses move faster forward, please visit www.akamai.com or blogs.akamai.com, and follow @Akamai on Twitter.

Akamai is headquartered in Cambridge, Massachusetts in the United States with operations in more than 57 offices around the world. Our services and renowned customer care are designed to enable businesses to provide an unparalleled Internet experience for their customers worldwide. Addresses, phone numbers, and contact information for all locations are listed on www.akamai.com/locations.