

CHRIS SKINNER

Author and Commentator on
the Future of Financial Services
and Financial Technology

One of the most authoritative voices
on fintech anywhere in the world



CHRIS SKINNER

his expertise

Chris is an **award-winning** speaker and one of the **best respected commentators on global Fintech** and one of the **most authoritative and influential voices** on the future of the financial services sector of anyone in the world. He describes himself as a strategist, communicator, entrepreneur, innovator & provocateur.

He is also a **best-selling author**, with his 18th book being launched this year: ***Intelligent Money***, discusses the implications of Generative Finance as Artificial Intelligence takes over the world.

Chris has recently been added to ***The Mad 33 List*** for Inspirational change and transformation leaders – making a difference – making the future a reality. He is a non-executive director of **11:FS** and **WP Communications** and also on the advisory boards of many FinTech and financial firms, including **WebAccountPlus**. Chris Skinner is a visiting lecturer with **Cambridge University**.

He has been voted

“one of the most influential people in banking” by The Financial Brand

“a FinTech Titan” by **Next Bank**

“one of the Top 5 most influential people” on **Bank Info Security’s** list of information security leaders

“one of the Top 40 most influential people in financial technology” by the **Wall Street Journal’s Financial News**

“one of the fintech leaders you need to follow” by **Deluxe Labs, City AM, and Jax Finance**



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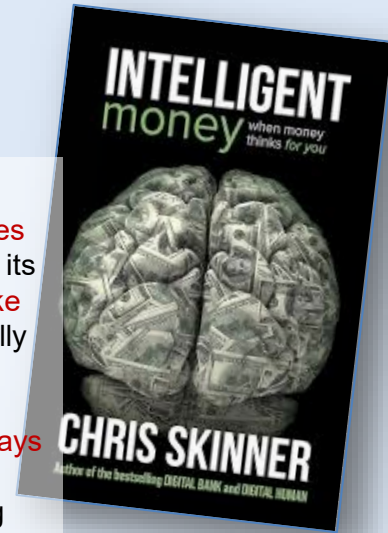
Intelligent Money - Book

Intelligent Money: When Money Thinks For You:

Why should we care about money of the future? This book explains and shows that, by 2030, **as money becomes digital, it will revolutionise everything**. Digital money will make money **more personal**, **individualise** currency and its usage, **secure** it, enable it to **automatically grow** to **meet our personal goals**, **manage risk** automatically and **make life simpler** and easier for us all. The most critical aspect of this book is **how money becomes intelligent** ... digitally ... and artificially.

For over ten years, **liberterians have said that Bitcoin will be the currency of planet Earth**. Chris Skinner has always **argued that you cannot have money without government**. **Who is right?** For over ten years, libertarians have accused people like Chris of being a Statist - someone who support national government states in implementing law - and saying he is wrong. What they didn't ask is: **who is the government? Is the government the State or the network?** This issue has been at the heart of a debate for over ten years, and may finally be coming to some resolution thanks to the collapse of FTX, Celsius, ThreeArrows, Terra-Luna and many other cryptocurrency market trading platforms in the last years.

The core of this argument is, what is the future of money? Is it decentralised or centralised. Is it **DeFi** - decentralised finance - or **CeFi** - centralised finance? This book argues that it's **HyFi** or, in other words, hybrid finance. The future of money requires regulatory oversight but can operate in a decentralised form. Why? Because if you lose all of your money to a decentralised exchange, platform or currency, there needs to be a way to get it back..



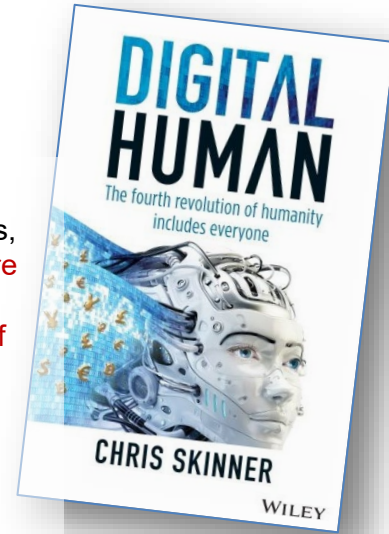
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Digital Human - book

Digital Human: In this fourth age of humanity, we have turned ourselves into **Digital Humans**. Technology is changing the way we talk, trade and transact. We are now interfacing with technology whenever we do business, make friends, and go about our lives. This book explores the way in which **human and business relationships are changing in the digital age**, and provides **clear lessons** in how to evolved existing businesses to be digital businesses relating to their digital human customers. Specifically, Digital Human explores what the **fourth age of humanity means** for business, banking, society and government.

The themes explored include how bitcoin and the network are altering and challenging government and control mechanisms; the rise of global digital giants, and how the Chinese giants are far more imaginative than their American counterparts; the rise of the most fundamental innovations being notable in Sub-Saharan Africa, the Philippines and other emerging markets, and how these markets will educate those of Europe and America over time; and the challenge to govern a globalized world when we live in nation states.

The book concludes with **the world's first in-depth English case study of Ant Financial and Alipay**, the largest payments processing company on Earth. The company has **a stated ambition** of bringing onboard all of those people excluded from financial services today. That's two-thirds of the world's population, around 4.5 billion people. This is the core of the change we are seeing in the Digital Human age: that everyone can be included in a network thanks to low-cost mobile coverage. As a result, **everyone on the planet can not only talk, trade and transact digitally, but they can be raised out of poverty through inclusion.**



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his other books

Digital Bank: For many years, banks controlled the entire customer relationship with a very personalized one-on-one interaction between customers and their banker at branches. As technology developed, banks started providing services through remote channels that are many and not very personalized.

Becoming a digital bank, according to author Chris Skinner, means taking back the very personalized one-on-one relationship with the customer through digitization. The delivery method is mobile, rather than physical branches, the new method designed to provide functionality to the customer at their point of need and organized around each customer's data.

"Digitization has meant banking is no longer about banking money but banking data and keeping data secure. The bank of the future will connect intimately via mobile to the customer 24/7. It will not only be proactive, but predictive of customer needs and provide a connection not just to a payment or to money, but to a financial lifestyle."



ValueWeb is a sequel to *Digital Bank*, talks about why banks have to change. It talks about the Internet of Things - machines trading with machines. Yet machines cannot trade with each other if it's expensive and slow. We need an Internet of Value (or ValueWeb for short) to work with the Internet of Things.

To allow machines to trade with machines and people with people, anywhere on this planet in real-time and for free. Using a combination of technologies from mobile devices and the bitcoin blockchain, fintech firms are building the ValueWeb. What does this mean for financial institutions, governments and citizens? This book shows how mobile technologies combine with cryptocurrencies to create a real-time, almost free value exchange system. Fintech is taking the opportunity to reinvent everything and banks are having to respond. The overwhelming response has been to leverage the by-product of cryptocurrencies, the blockchain, to reinvent the bank.

CHRIS SKINNER

key facts

Currently ...

- Chief Executive – [The Finanser Ltd](#)
- Commentator & [Professional speaker / moderator](#) on Financial Services
- Non-Executive Director – [11:FS](#)
- Global Ambassador for [Innovate Finance](#)
- Chairman – [Nordic Finance Innovation](#)
- Chairman – [Financial Services Club](#)
- Author, *Intelligent Money*, *Digital Human*, *Digital Bank*, *ValueWeb*

Formerly ...

- Ran a consultancy [Balatro Ltd](#)
- Vice President with [Unisys](#)
- Other corporate roles with [NCR](#) and [Wang](#)
- Gained a BSc in Management Sciences from Loughborough University and studied for the ACII at City, University of London,

Flies from [Warsaw / London](#)

Speaks to audiences around the world, addressing conferences, client forums and management meetings



Sample speaking topics:

Intelligent Money: our future is where money thinks for us.:

The decentralised smart companies of the future

The past, present and future of banking, finance and technology:

Doing Digital – Lessons from Leaders

How banking and fintech improves society and the planet

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what people say

"Chris Skinner is simply *one of the most brilliant minds in banking.*"

The Financial Brand

"Chris *knows how to entertain and educate* at the same time ... I am constantly *in awe of the amount of content he produces* at a consistent quality through his blog."

Author, Futurist, Co-Founder of **Moven**

"It's not easy to moderate a 90 minute discussion on risk and follow it up with one on regulation. As for your presentation ... well ... that was a *REAL eye-opener.*"

Vice President, **Deutsche Bank**

"Your *moderation style really helped bring the best out of the panellists ... I think the moderation role is underrated by some people – it can be the difference between a great session and an average one.*"

Senior Conference Producer, **Incisive Media**

Chris has a sharp eye for industry trends and cuts through a lot of noise with actionable insights

Kim Fournais CEO and founder, **Saxo Bank**



Useful links for Chris Skinner:

- TIB Speaker Web Page >> [Go to Webpage](#)
- TIB Speaker Profile >> [Download PDF](#)
- TIB Video Channel >> [Watch Videos](#)

thought-provoking ▪ lively ▪ entertaining



Andrew Vine
CEO
The Insight Bureau
Appointed Agency

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