

# Welcome to FinTech@Brown



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# 1. Leadership Team Introductions



# Team Introductions



**Jaclyn Christina**

President

Applied Math-Biology '25

Incoming Investment  
Banking Analyst @  
Barclays



**Eric Kim**

Co-Vice President

Computer  
Science-Economics '26

Prev. Private Equity  
Summer Analyst



**Max Boyang**

Co-Vice President

Applied Math-Econ &  
Philosophy '27

Prev. Venture Capital  
Summer Analyst

# Team Introductions



**Jason Pien**

Head of Tech

Computer Engineering '25

SWE @ Ernst & Young

RTL Chip Design Engineer



**Grace Yang**

Co-Head of Curriculum

APMA-Econ '27

CS0190 TA

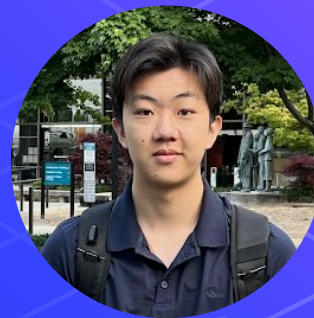


**Russell Chiu**

Co-Head of Curriculum

CS-Econ '27

Incoming PE summer  
analyst Riverside Company



**Joshua Xu**

Treasurer

APMA-Econ '26

# Team Introductions



**Ethan Lin**

Co-Head of Outreach  
Economics '26



**Aiden Moon**

Co-Head of Outreach  
CS-Econ & IAPA '27



# Head of Communications Opening!!

- ◻ Weekly Emails / Club Updates
- ◻ Instagram Posts
  - Important Events
  - Spotlights
  - Curriculum Updates

Apply Using the QR Code:



## 2. Club Logistics





# Club Logistics

- ⬡ Weekly Meetings
- ⬡ Tuesday, 7-8 pm
- ⬡ Room TBD
- ⬡ Communication is done through Slack & Listserv

Join our Slack Using Link or QR Code:

[https://join.slack.com/t/slack-z331226/shared\\_invite/zt-2qahv0kw6-mx0qVaRIKsFNDB4sRBvERQ](https://join.slack.com/t/slack-z331226/shared_invite/zt-2qahv0kw6-mx0qVaRIKsFNDB4sRBvERQ)



# Expectations

- ⬡ Good Communication
- ⬡ Frequent Attendance
  - Let an E-Board member know if you are unable to make a General Body Meeting
- ⬡ Engagement
- ⬡ Participation in at least 1 pitch per semester

# Application Process

## Pre-Submission:

- ⬡ QR Code to the application will be at the end of slide
- ⬡ Slides will be sent by email to those on the email list after the meeting

## Application:

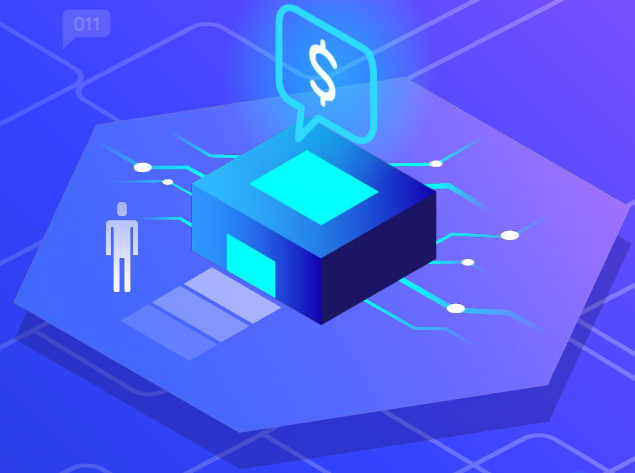
- ⬡ Questions gauging your past experience and interests (keep it concise!)
- ⬡ Application due Saturday, September 14th, @ 11:59 pm

## Post-Submission:

- ⬡ You will be notified if you are selected to join FinTech@Brown by Sunday, September 15th, @ 11:59 pm

### 3.

# What is FinTech?



# FinTech Overview

- ◊ Refers to the use of technology to provide financial services and products
  - Blockchain & Cryptocurrency
  - NFTs
  - Payments
  - Insurtech

# How Meetings Will Run:

- ⬡ Logistical Updates
- ⬡ Current Events
- ⬡ Education Module
- ⬡ Pitch → Buy or Sell
- ⬡ Group Discussion about Pitch
- ⬡ Vote

# 4. Committee Overviews





# PVPs

- Monitor activities across committees and create cross-committee interactions and activities
- Handle logistics and developing connections and partnerships with external parties
- Setting long-term club goals and engagement strategy

# Tech Committee

- ⬡ Maintain and update website every week
- ⬡ Assist curriculum team with any technical questions
  - Hardware + Software if possible
  - FPGA, SWE, etc
- ⬡ Stay up to date with weekly news in tech

# Treasury

- Reimbursements
  - Any purchases
  - Off-Campus Trip Funding
- Budget Process in the Spring
  - Gaining funds for the following academic year

# Outreach Committee

- ❖ Reach out to Finance, Tech firms through cold emails and alumni networking
- ❖ Plan On-Campus visits with Recruiters (networking events, information sessions, panel discussions)
- ❖ Plan Career-Oriented Trips to Boston, New York
- ❖ Meet with SAO, UFB, Brown Connect for hosting events, funding, and alumni connections

# Curriculum Committee

- Drive higher club member retention and attendance
- Build an engaging structure for bi-weekly meetings
- Spearhead weekly education modules
- Incorporate pseudo-investing into curriculum
- Define Fintech industry verticals for pitches
  - Digital payments, blockchain, security, disruptors

# 5. Current Events!



# Visa Pioneers New Payment Method

- ⬡ Visa is launching a pay-by-bank/Account-to-account (A2A) system allowing consumers to transfer money directly from their bank accounts to merchants, bypassing the need for credit cards
- ⬡ The service aims to offer enhanced security by eliminating the use of credit card details, reducing the risk of fraud
- ⬡ Lower transaction fees are expected, benefiting both merchants and consumers
- ⬡ It provides users with greater financial control, allowing for better budgeting and tracking of spending directly from their accounts
- ⬡ Caveats: Launch is mainly intended for Europe and the UK starting in 2025 and success of this system depends on consumer adoption, security measures, and its integration with current payment systems





# ‘Wall Street’s Trash Contains Buried Treasure’

↓	<b>Dow Jones</b>	-1.01%	↓	<b>S&amp;P 500</b>	-1.73%	↓	<b>Nasdaq</b>	-2.55%	↓	<b>Russell</b>	-1.91%	↑	<b>VIX</b>	+12.46%
	40,345.41	-410.34		5,408.42	-94.99		16,690.83	-436.83		2,091.41	-40.65		22.38	+2.48

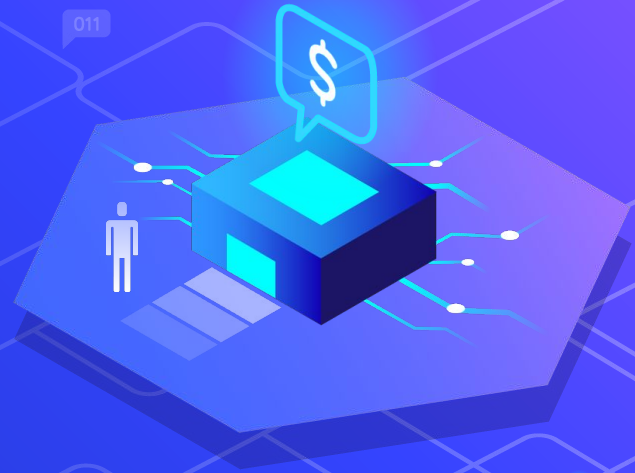
- Investors buying index-fund castoffs could have made 74 times their money since 1991 (NIXT)
- (Rob Arnott) A paper he wrote in 2005 with Jason Hsu and Philip Moore helped ignite the smart beta trend that now guides more than one trillion dollars in assets
- Deletions have been historically traded at a 26% discount to S&P in terms of PE ratio, while additions fetch an 83% premium
- S&P 100 up 3x 1991

# Arup Victim of a \$25M Deepfake Scam

- A worker in the HK office initially received phishing emails from the UK-based CFO, specifying the need for secret payments
- Got on a video call with the scammers and recognized the other people in attendance
- Sent 200M HK dollars (\$25M) to the scammers across 15 separate transactions
- Highlights the need for better KYC processes from banks
- Organizations need better payment security processes and playbooks to protect against sophisticated deepfake attacks

# 6. Questions?

Email us: [fintech@brown.edu](mailto:fintech@brown.edu)



# Thank You

We hope to see you back here  
next Tuesday @ 7 pm → ROOM  
TBD... watch for an email  
regarding room location.



# Important Forms



# Club Application Form



# Head of Communications Application





# Join Our Slack For Communications



# Current Events Presentation Sign-Up

This semester you all have the opportunity to sign up to present a brief, 2-5 min presentation on a current event within the FinTech space. We look forward to seeing your ideas!

If interested, please use the sign-up sheet below.

[https://docs.google.com/spreadsheets/d/1m-NogCf-6fvx0T2\\_ebGoMWNK01ucwwDfRlX0UNfW9hQ/edit?usp=sharing](https://docs.google.com/spreadsheets/d/1m-NogCf-6fvx0T2_ebGoMWNK01ucwwDfRlX0UNfW9hQ/edit?usp=sharing)

