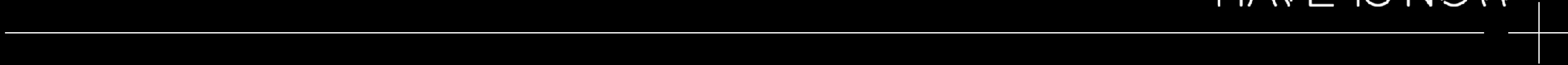


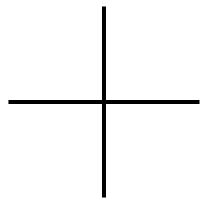
SEPTEMBER 2020

Emerging technology & business models in a COVID world

Tom Goodwin

ALL WE
HAVE IS NOW





Hello

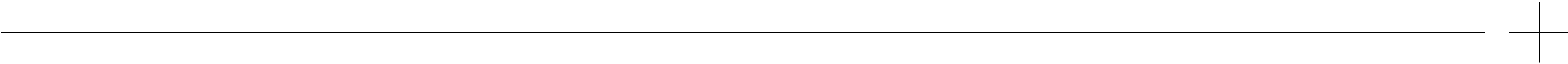
I try to make sense of a changing world.

Look with width, into the future, and at people.

I try to agitate companies into thinking & doing things differently.

ALL WE HAVE IS NOW

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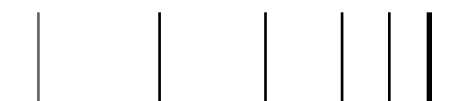
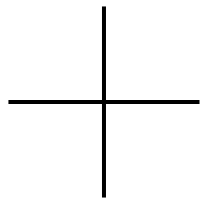


*“Uber, the world's largest taxi company, owns no vehicles.
Facebook, the world's most popular media owner, creates no content.
Alibaba, the most valuable retailer, has no inventory. And Airbnb, the world's largest accommodation provider, owns no real estate”*



What would your company look like if you set it up today?

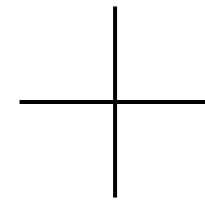




**For unprecedented
times, things are not that
unexpected**

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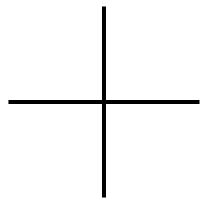
ALL WE HAVE IS NOW



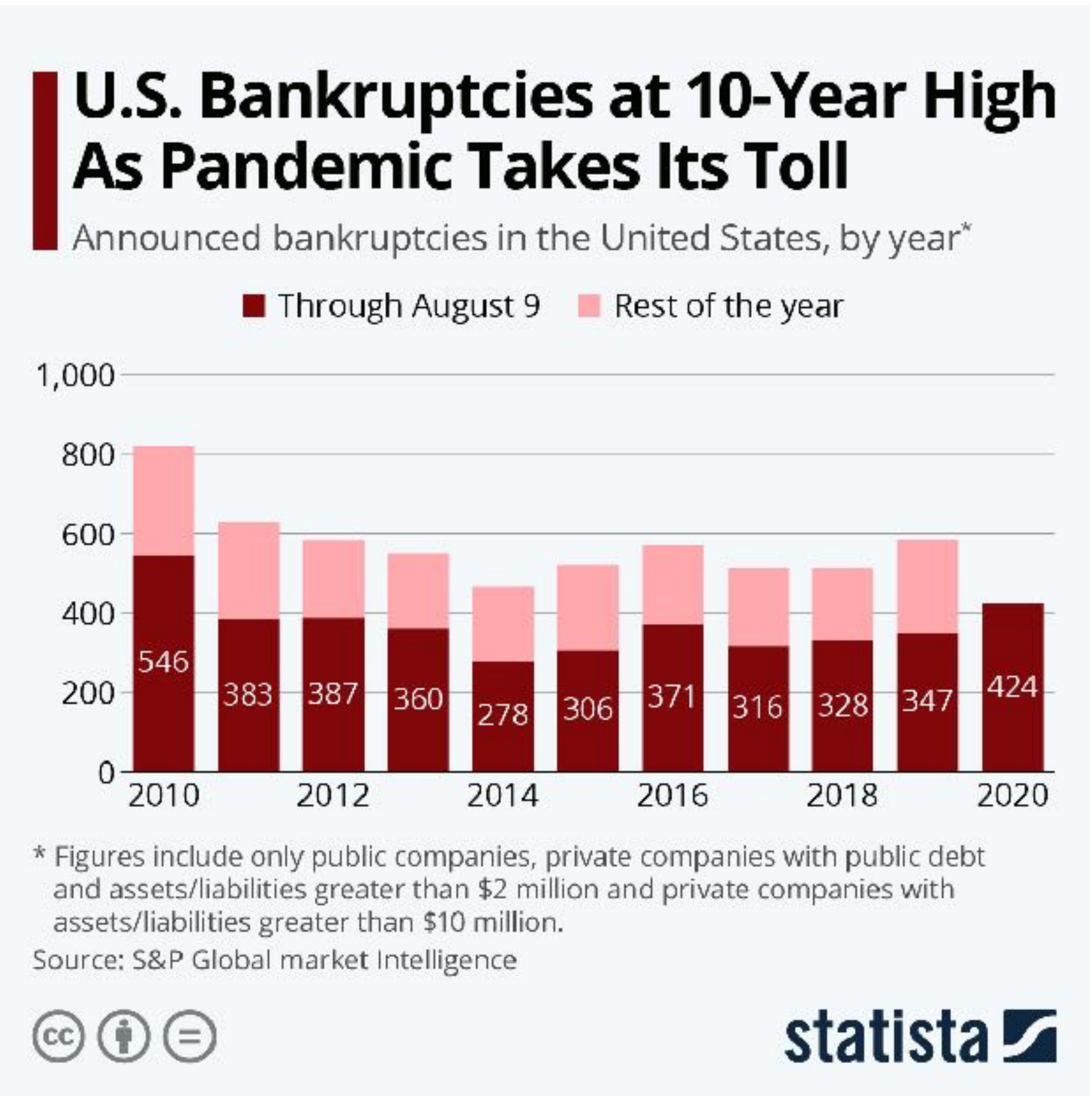
ECOMMERCE SALES **V.** DEPARTMENT STORE SALES



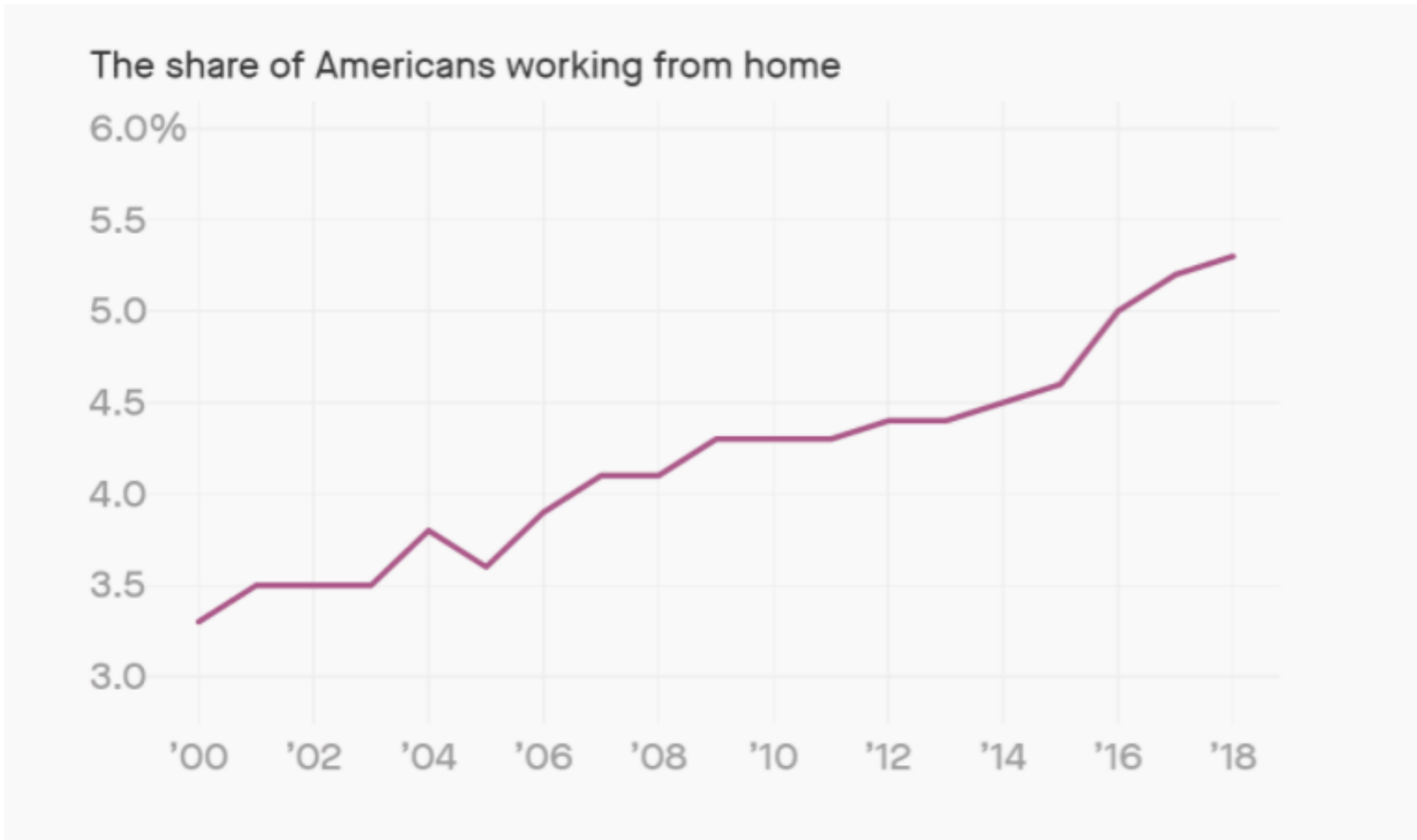
eCommerce? Who knew?



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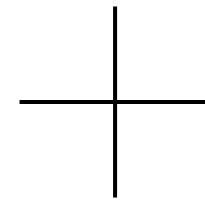


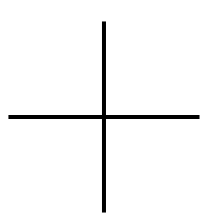
Retail bankruptcies



Working from home?

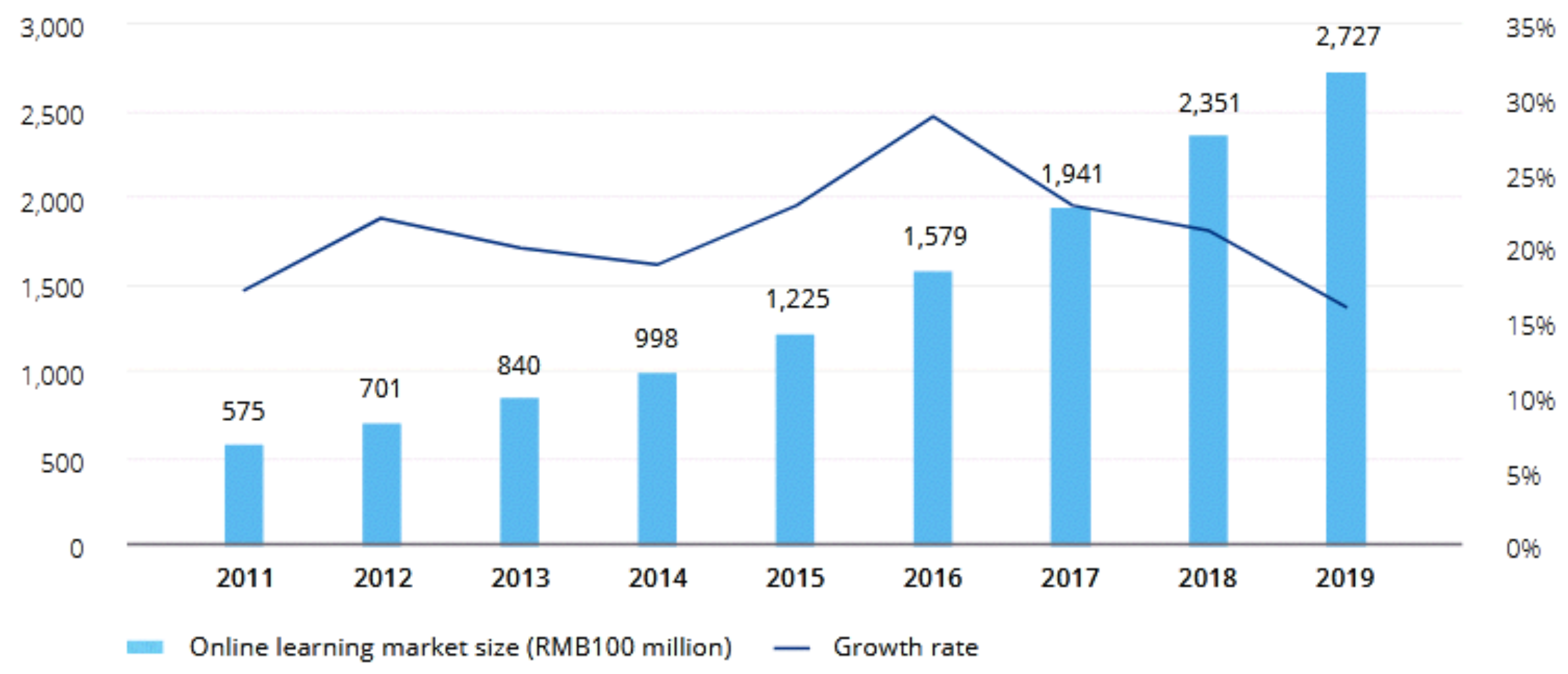
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Figure 9: Size and growth rate of China's online learning market (RMB100 million)

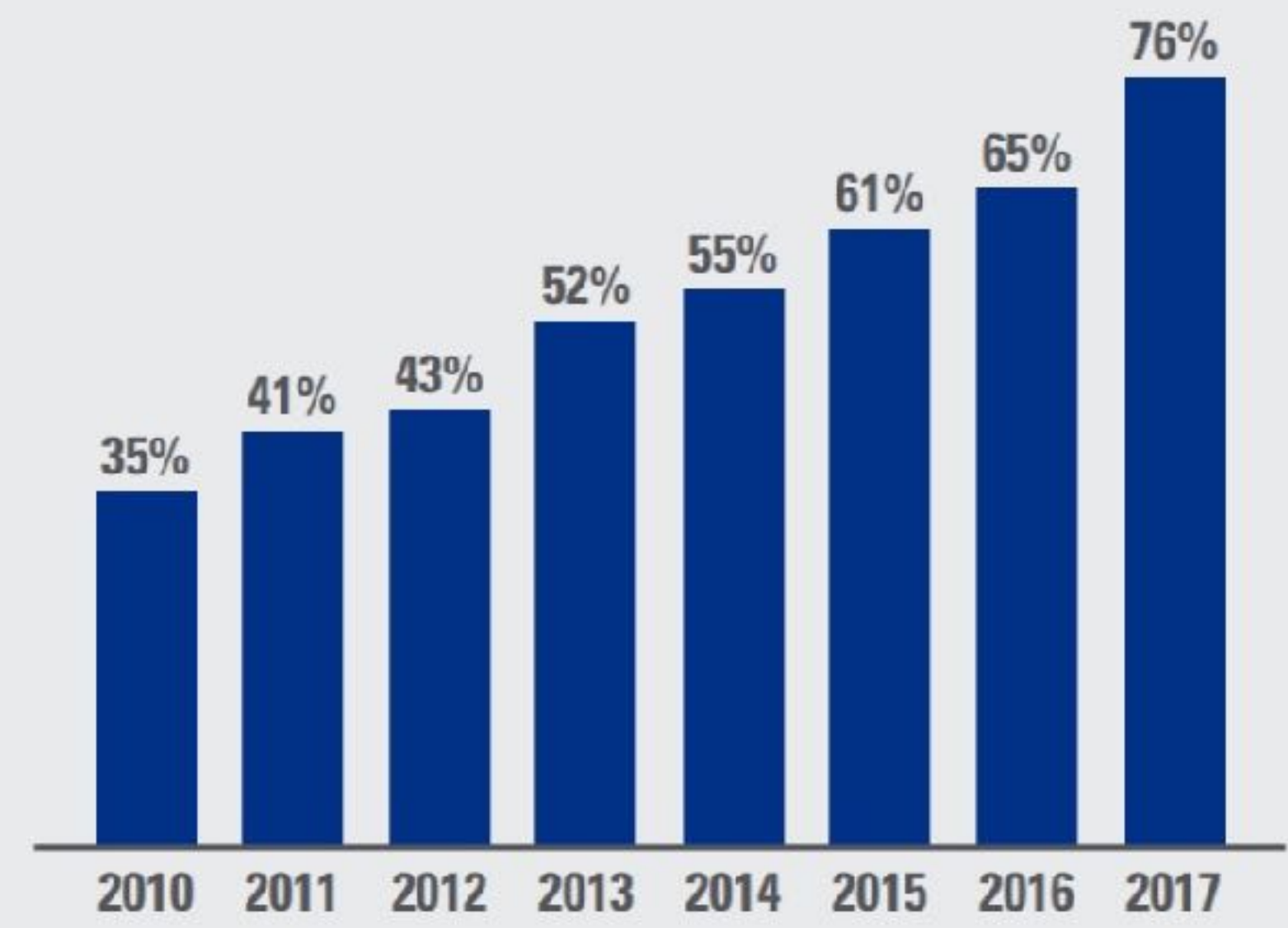


Source: iResearch

Online learning

Use of telehealth in hospitals has grown rapidly.

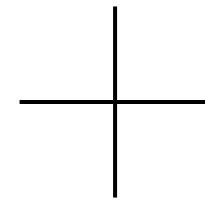
Percent of hospitals fully or partially implementing computerized telehealth system, 2010-2017

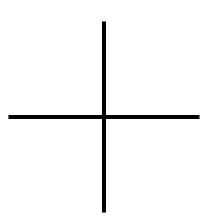


Source: 2011 to 2018 AHA Annual Survey IT Supplement

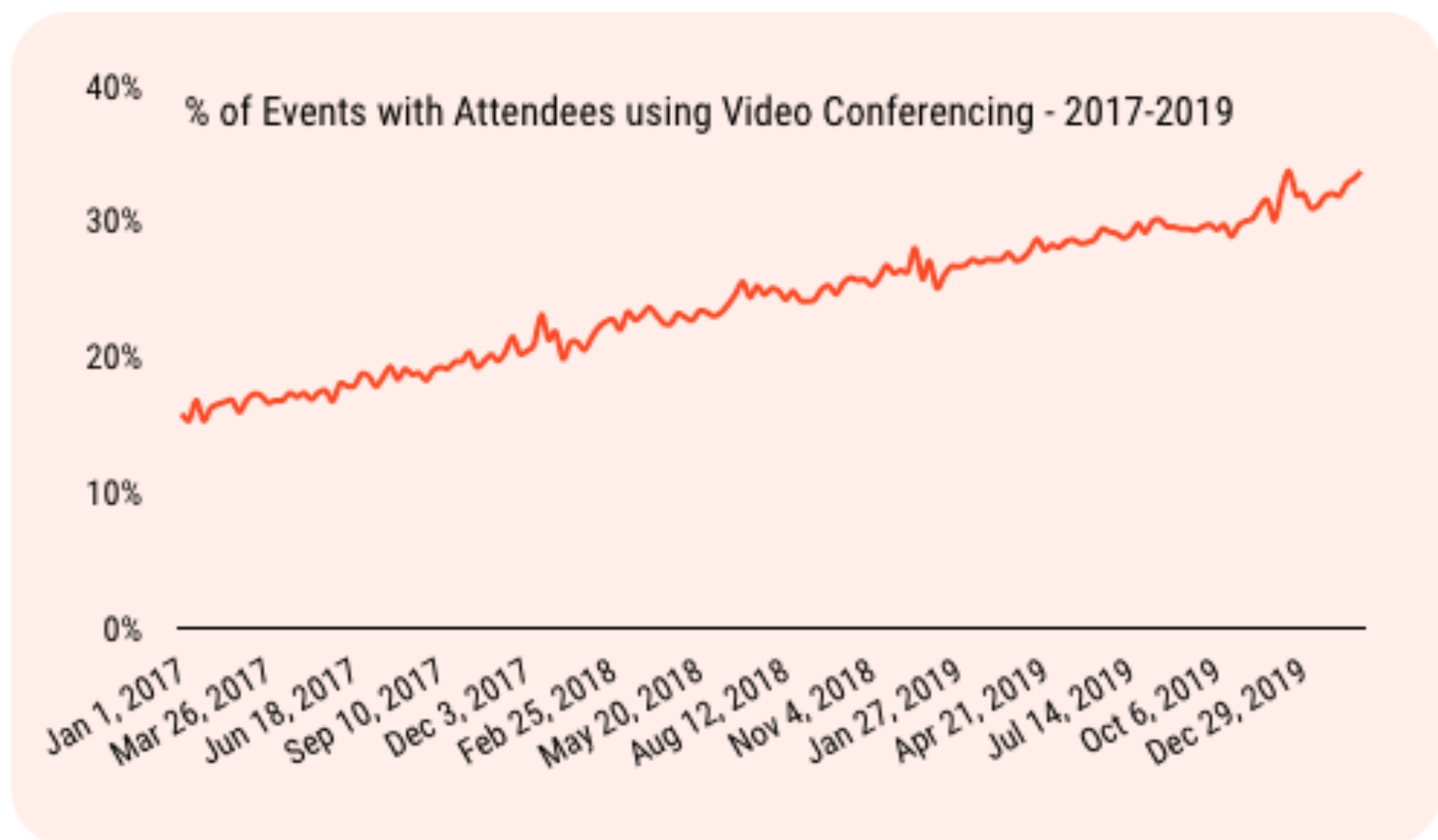
Telehealth?

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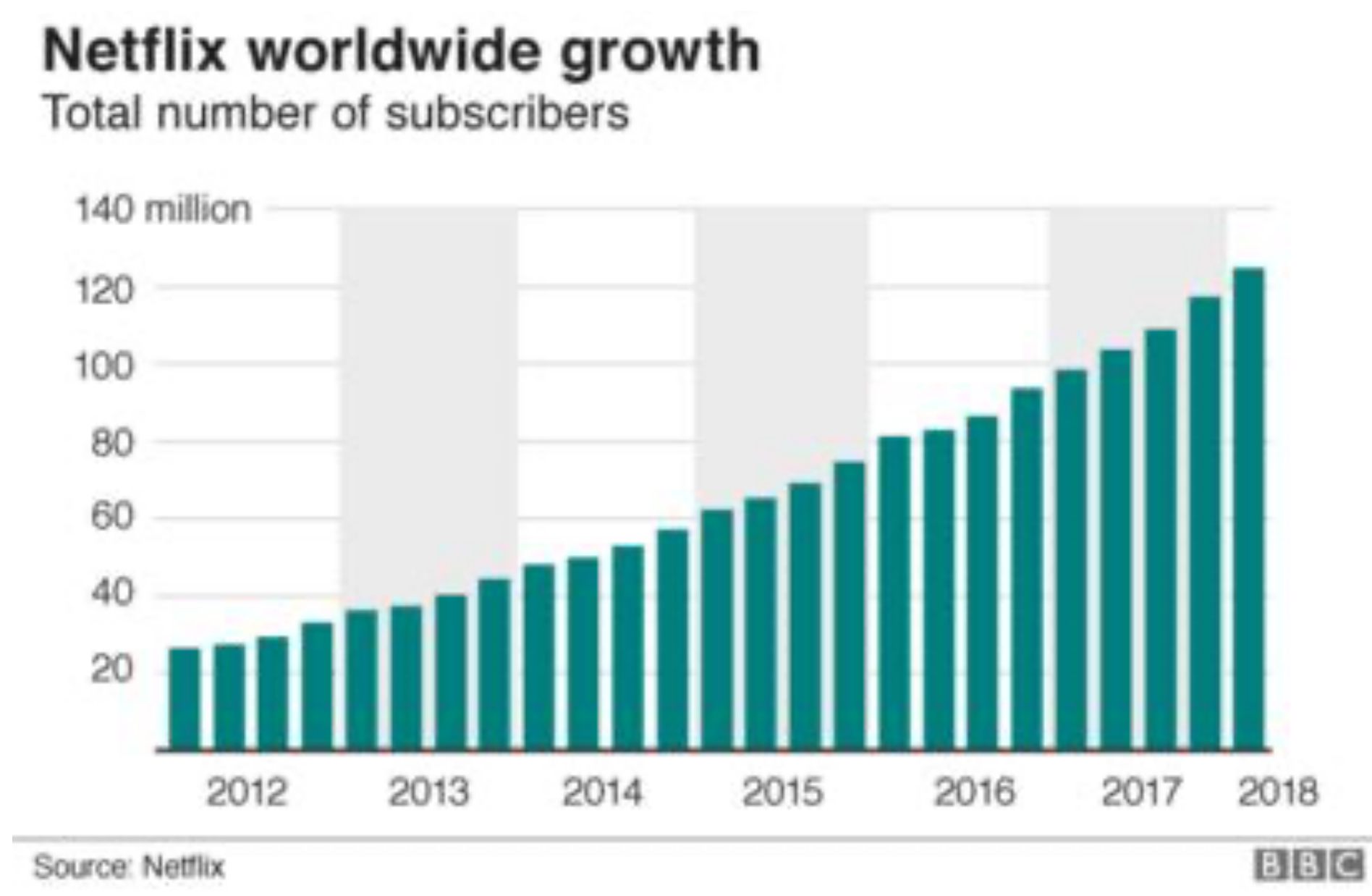




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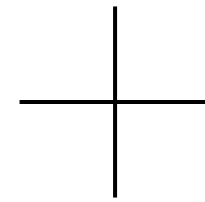


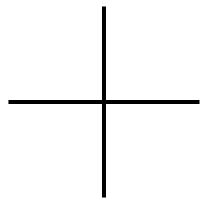
Online events?



Streaming entertainment?

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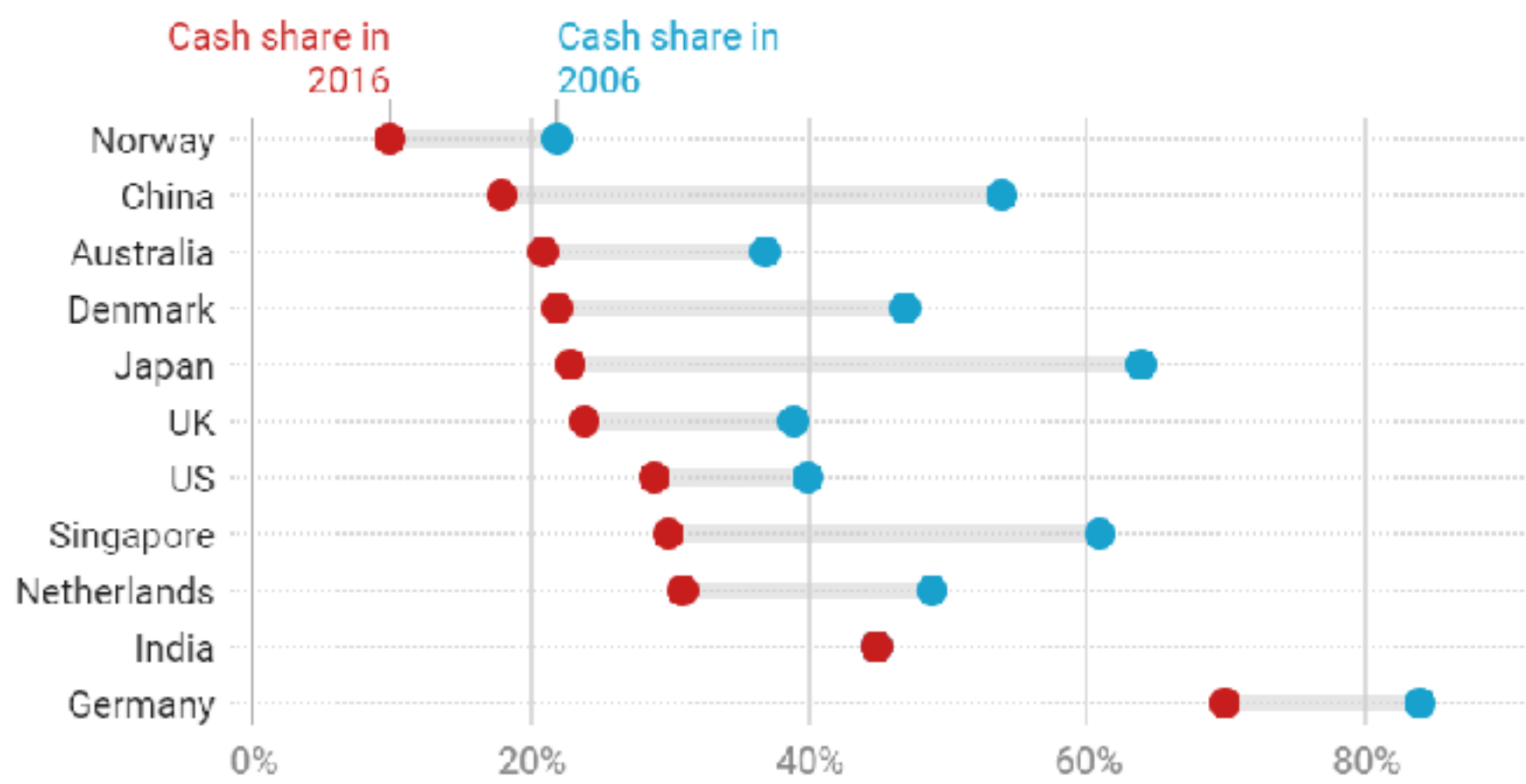




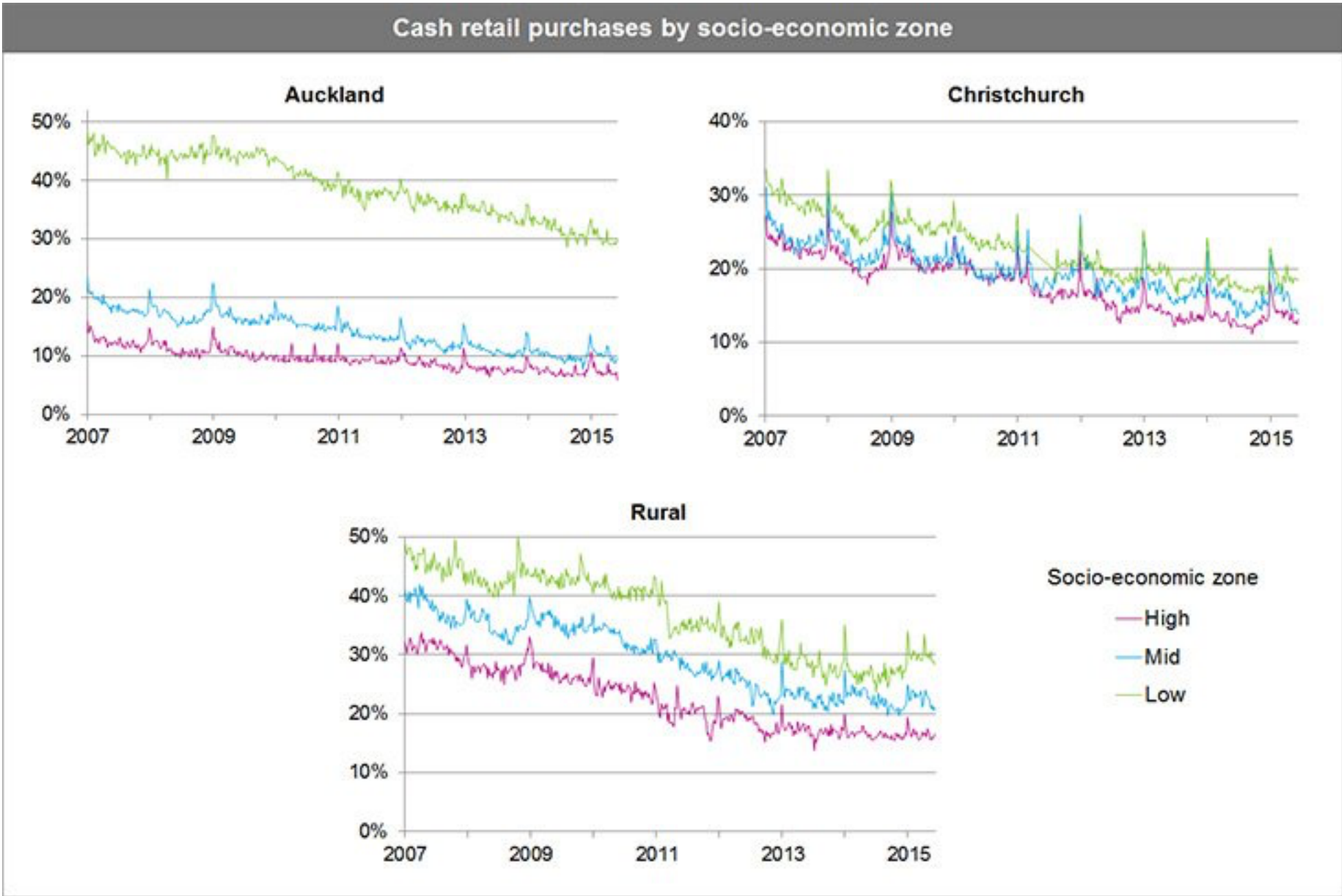
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The decline of cash

% of transactions (by value) in cash for selected countries*



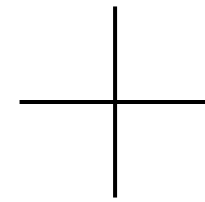
*According to IMF's CASHSHARE metric
Chart: MIT Technology Review • Source: [International Monetary Fund](#) • [Get the data](#)
• [Created with Datawrapper](#)



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Cash decline

In NZ



And yet

COVID-19 Update, April 13: Extremely long wait times if you call us

Our call centers have limited hours temporarily, and we're experiencing very high call volumes. Skip the wait by using chase.com and the Chase Mobile® app to do your everyday banking, like checking on transactions. For government stimulus payments, find up-to-date information and FAQs at chase.com/stimulus.

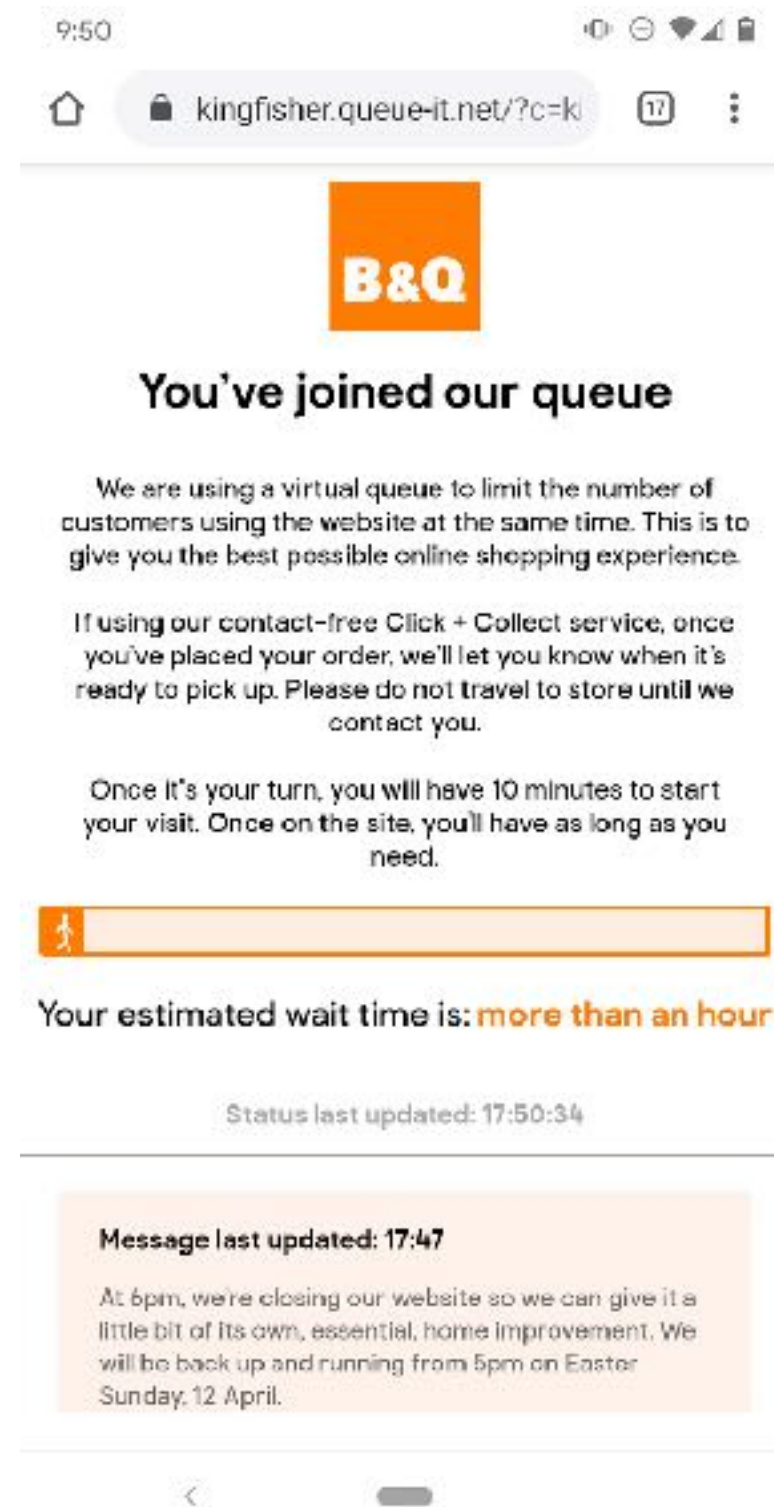
[Learn more about stimulus payments](#)

[Find A Store](#)

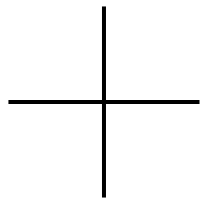
Burlington

Burlington stores are temporarily closed,
and our website's functionality is limited
due to the Coronavirus.

To learn more, [click here](#).



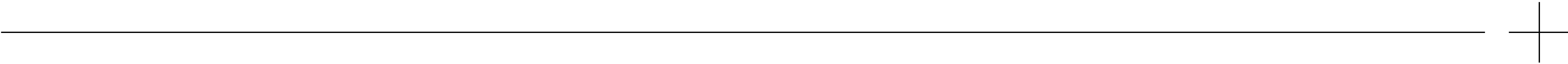
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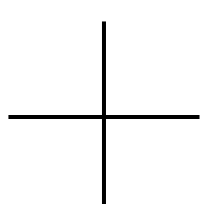


ALL WE HAVE IS NOW

In Retrospect..... We Got Distracted

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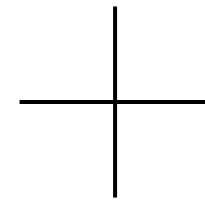


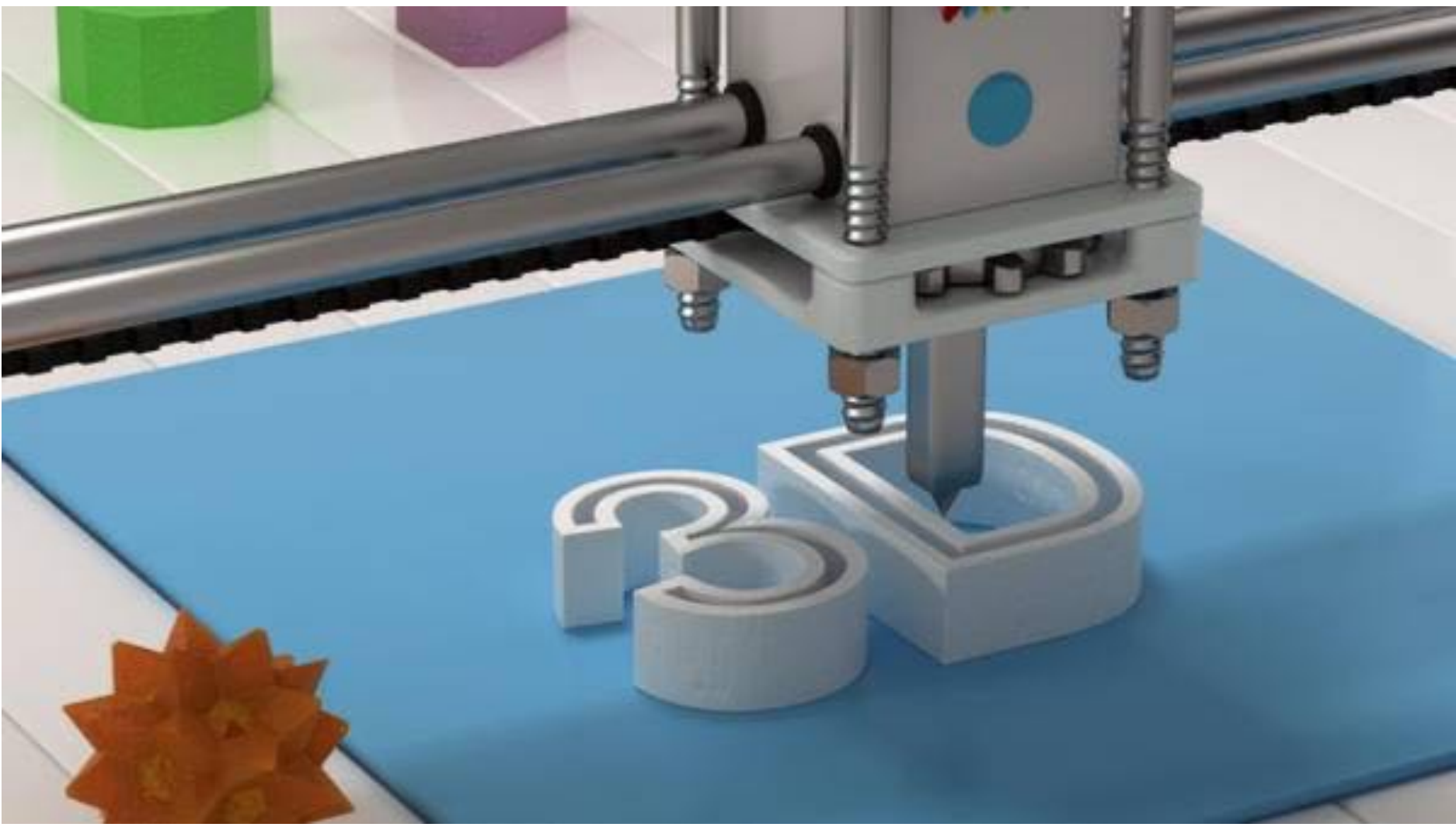


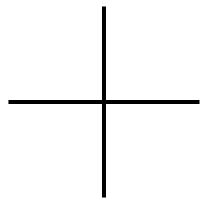
ALL WE HAVE IS NOW



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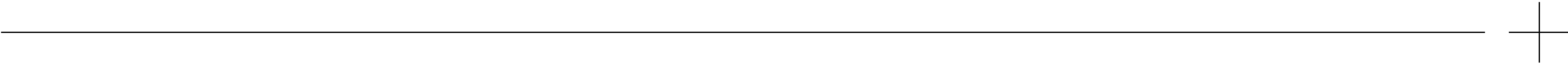




ALL WE HAVE IS NOW

We lost focus on the changes that matter

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Update Your Account



ending in 8952

Confirm Card

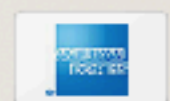
thomas goodwin

02/2024



Visa (2)

Ending in 8952, expires 02/24



Tom Goodwin's American Express

Ending in 2003, expires 07/24



MasterCard

Ending in 5691, expires 12/23



Visa

Ending in 3482, expires 12/23



Thomas Goodwin's Discover card

Ending in 9682, expires 12/21



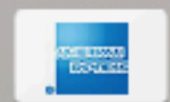
Thomas Goodwin's Visa

Ending in 0594



Chase Biz's Visa

Ending in 1527, expires 11/23



BUSINESS ACCOUNT

Ending in 1005, expires 12/24



Chase Rewards

Ending in 6506, expires 01/22

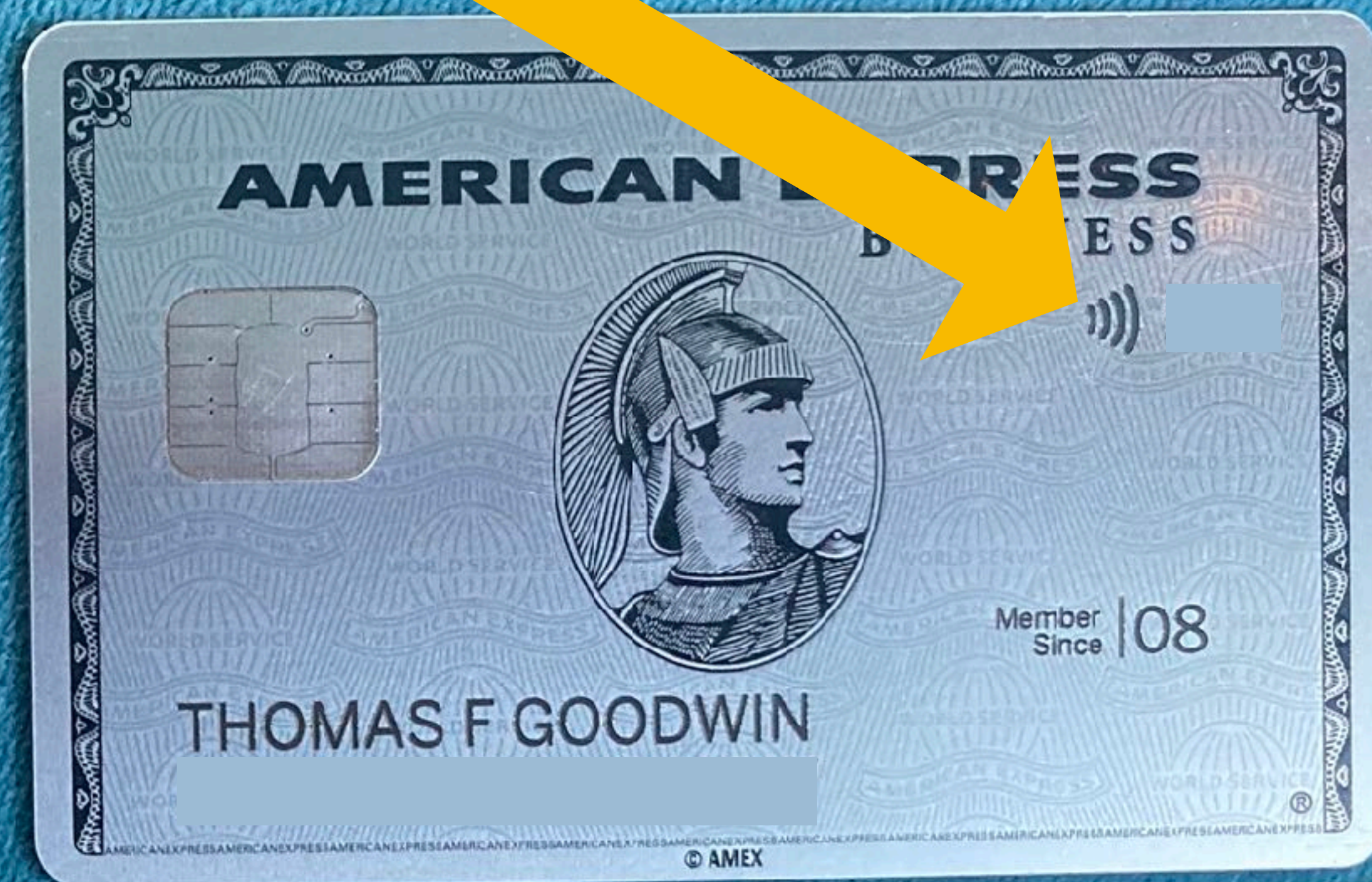


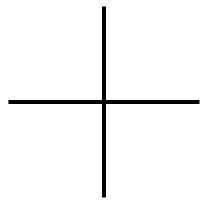
Thomas goodwin's American Express

Ending in 1100

Cancel

Update

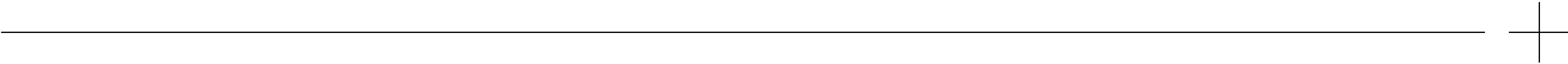


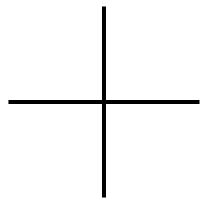


ALL WE HAVE IS NOW

“Your Complexity Is Not My Problem”

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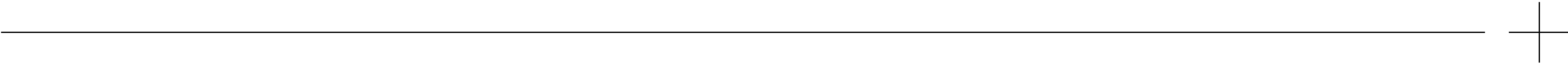


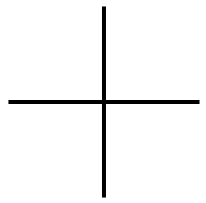


ALL WE HAVE IS NOW

There are 2 stages to any new Technology

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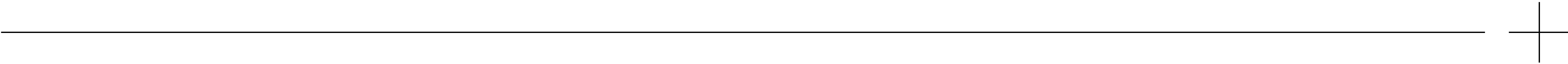


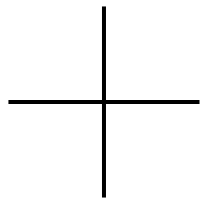


ALL WE HAVE IS NOW

1) *We* augment what we have

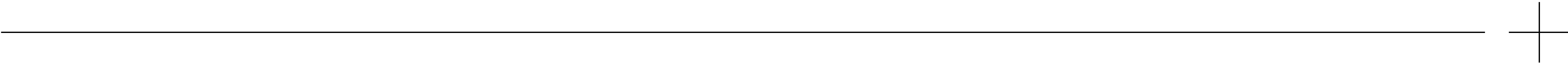
OCTOBER 2020

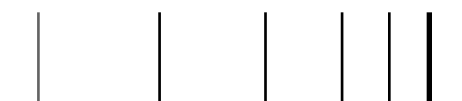
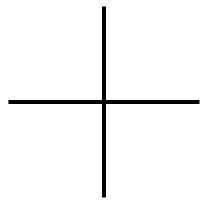




1) We augment what we have

2) We build what we should have





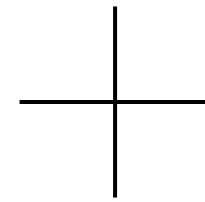
1) We augment what we have

Awkward messy interim

2) We build what we should have

OCTOBER 2020

ALL WE HAVE IS NOW



Format wars

OCTOBER 2020

THE CURRENT WAR

THE TALE OF AN EARLY TECH RIVALRY

DC

DIRECT CURRENT

The flow of electricity is in one direction only. The system operates at the same voltage level throughout and is not as efficient for high-voltage, long distance transmission.

Direct current runs through:

- Battery-Powered Devices
- Fuel and Solar Cells
- Light Emitting Diodes

"[TESLA'S] IDEAS ARE SPLENDID, BUT THEY ARE UTTERLY IMPRACTICAL."

- THOMAS EDISON

AC

ALTERNATING CURRENT

Electric charge periodically reverses direction and is transmitted to customers by a transformer that could handle much higher voltages.

Alternating current runs through:

- Car Motors
- Radio Signals
- Appliances

"IF EDISON HAD A NEEDLE TO FIND IN A HAYSTACK, HE WOULD PROCEED AT ONCE... UNTIL HE FOUND THE OBJECT OF HIS SEARCH. I WAS A SORRY WITNESS OF SUCH DOINGS, KNOWING THAT A LITTLE THEORY AND CALCULATION WOULD HAVE SAVED HIM 90 PERCENT OF HIS LABOR."

- NIKOLA TESLA

VS.

THOMAS EDISON **NIKOLA TESLA**

You would have never found two geniuses so spiteful of each other beyond turn-of-the-century inventors Nikola Tesla and Thomas Edison. They worked together—and hated each other. Let's compare their life, achievements, and embittered battles.

1847 BORN 1858

Milan, Ohio	BIRTHPLACE	Smiljan, Croatia
Wizard of Menlo Park	NICKNAME	Wizard of the West
Home schooled and self-taught	EDUCATION	Studied math, physics, and mechanics at The Polytechnic Institute at Graz
Mass communication and business	FORTE	Electromagnetism and electromechanical engineering
Trial and error	METHOD	Getting inspired and seeing the invention in his mind in detail before fully constructing it

DC (Direct Current) **WAR OF CURRENTS: ELECTRICAL TRANSMISSION IDEA** AC (Alternating Current)

Incandescent light bulb; phonograph; cement making technology; motion picture camera; DC motors and electric power	NOTABLE INVENTIONS	Tesla coil • resonant transformer circuit; radio transmitter; fluorescent light; AC motors and electric power generation system
1,093	NUMBER OF US PATENTS	112
0	NUMBER OF NOBEL PRIZES WON	0
1	NUMBER OF ELEPHANTS ELECTROCUTED	0

1931—Passed away peacefully in his New Jersey home, surrounded by friends and family

DEATH **1943**—Died lonely and in debt in Room 3327 at the New Yorker Hotel

EDISON FRIES AN ELEPHANT

In order to prove the dangers of Tesla's alternating current, Thomas Edison staged a highly publicized electrocution of the three-ton elephant known as "Topsy." She died instantly after being shocked with a 6,600-volt AC charge.

WAR OF CURRENTS OFFICIALLY SETTLED

In 2007, Con Edison ended 125 years of direct current electricity service that began when Thomas Edison opened his power station in 1882. It changed to only provide alternating current.

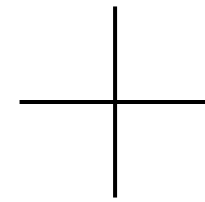
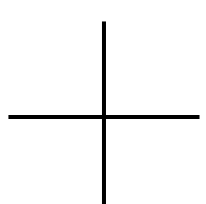
NOBEL PRIZE CONTROVERSY

In 1915, both Edison and Tesla were to receive Nobel Prizes for their strides in physics, but ultimately, neither won. It is rumored to have been caused by their animosity towards each other and refusal to share the coveted award.

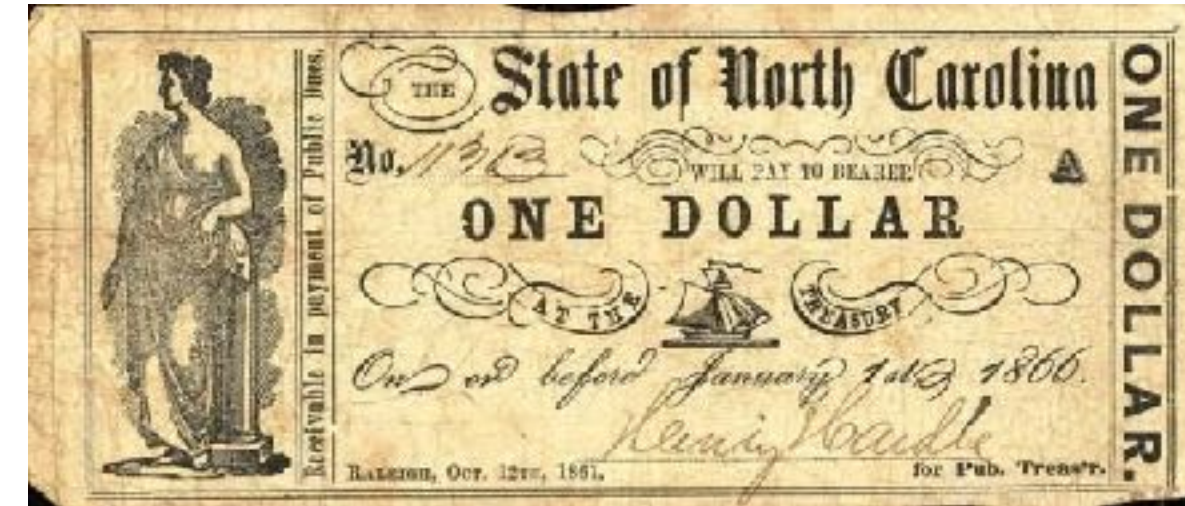
SOURCES: CHENEY, MARGARET, "TESLA: MAN OUT OF TIME" | UTM, ROBERT, "TESLA: MASTER OF LIGHTNING" | THOMASEDISON.COM | PBS.ORG | WEB.MIT.EDU | WIRED.COM

A COLLABORATION BETWEEN GOOD AND COLUMN FIVE

ALL WE HAVE IS NOW



Add to what we had before



venmo

PayPal

支付宝
ALIPAY

bitcoin



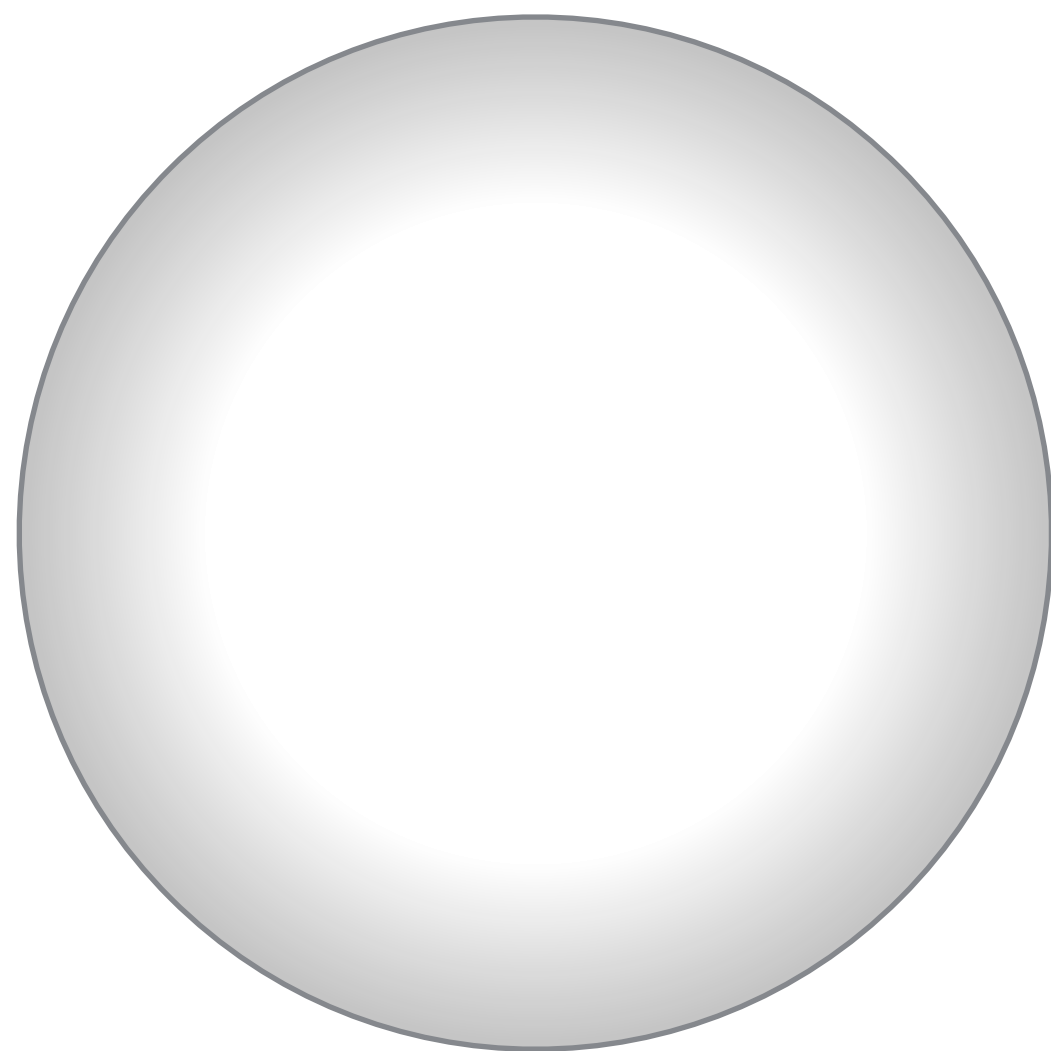
Fragmentation - Few winners



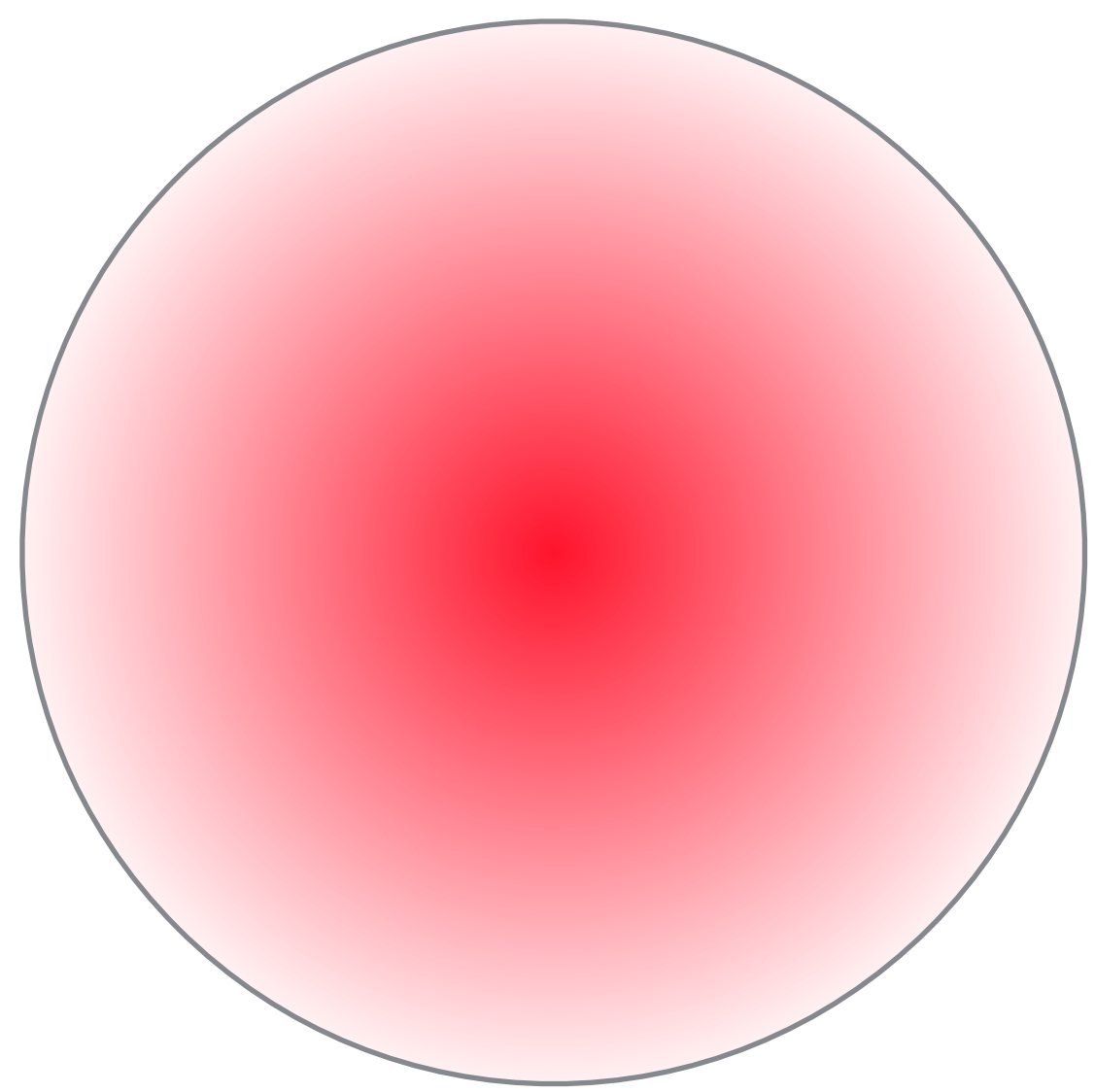
+ 3 Ways To Use “Digital”



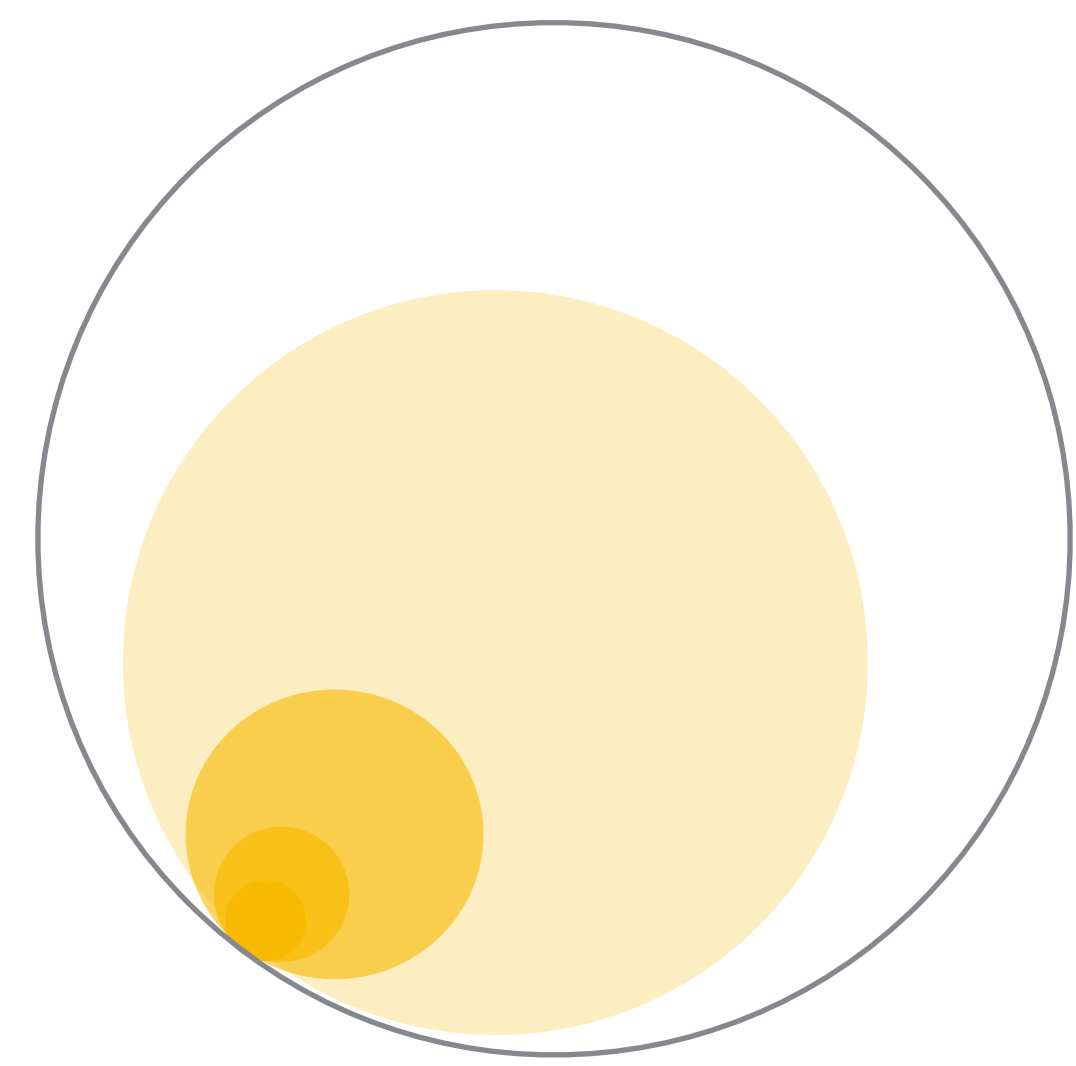
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Digitalization

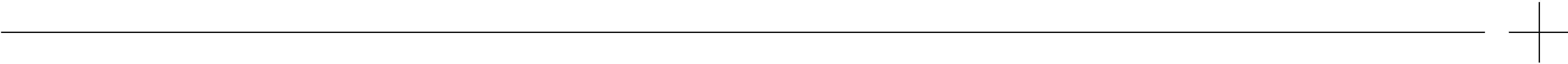


Digital Transformation



Digital Creation

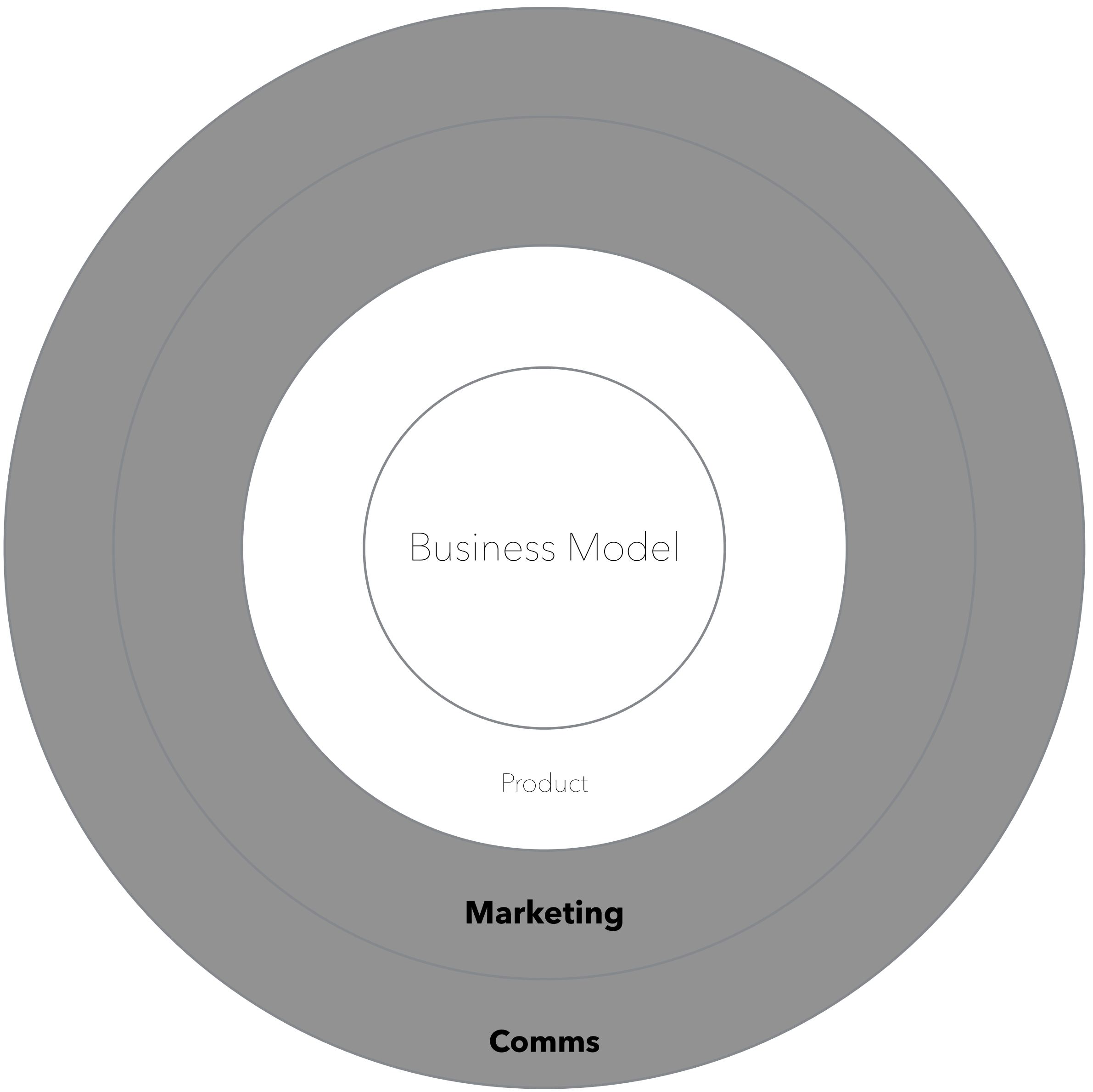
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+ Digitalization

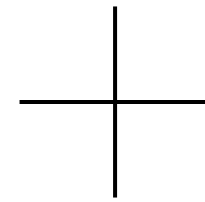


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Surface level
Quick
Easy / Cheap
Politically easy

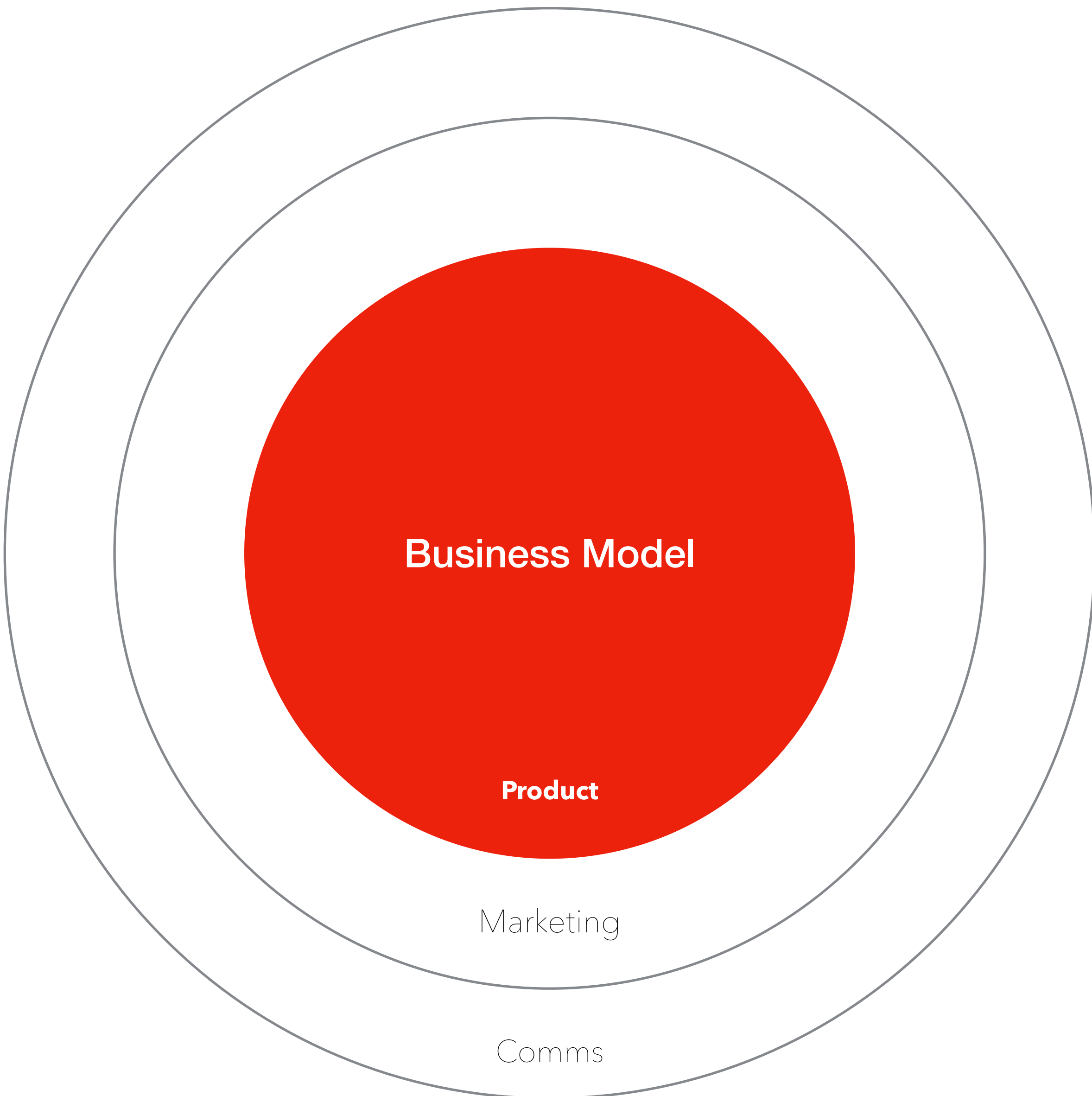


+ Digital Transformation

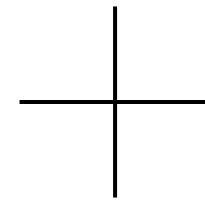


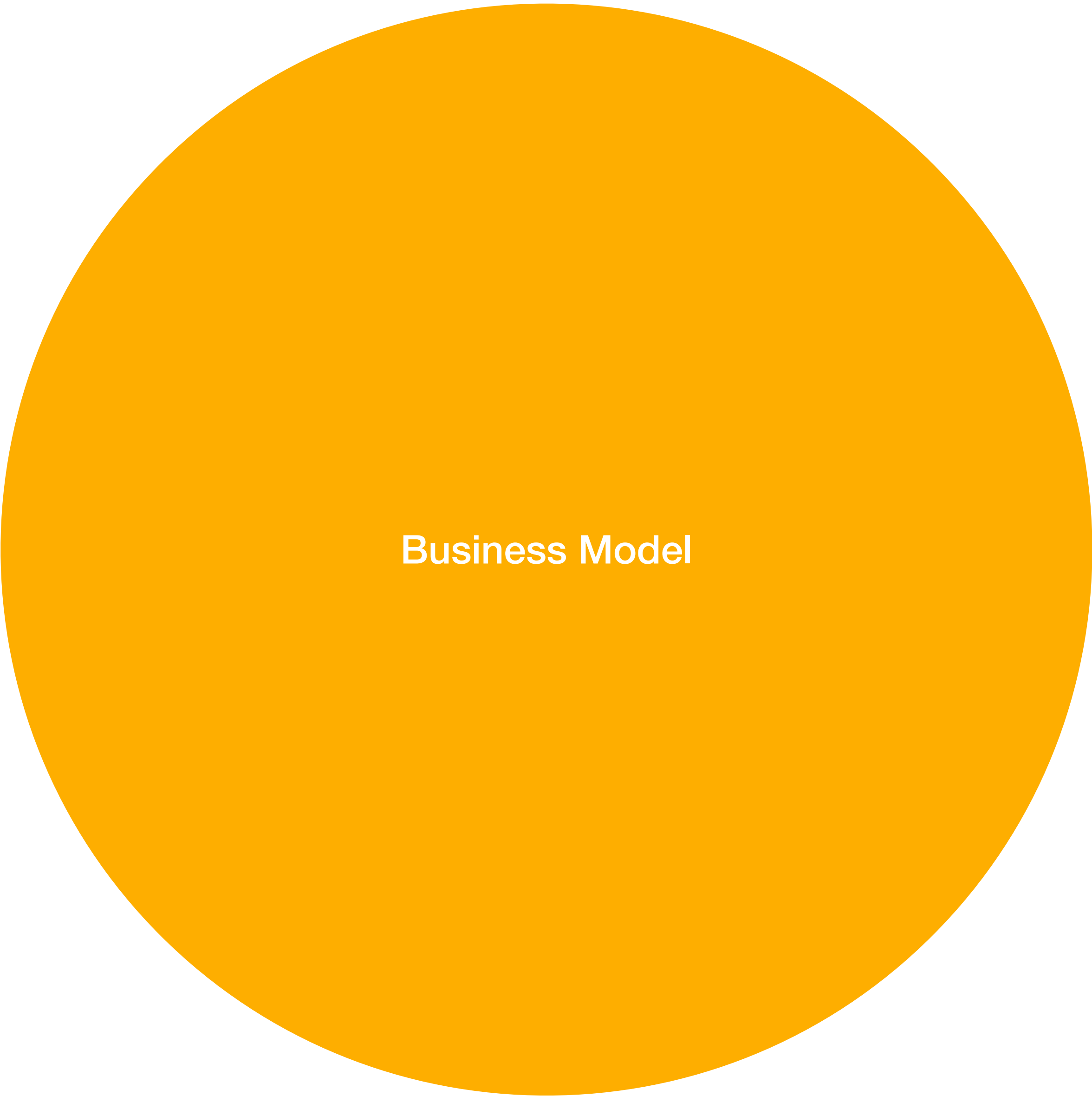
ALL WE HAVE IS NOW

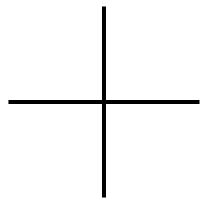
Risky
Slow
Expensive
Politically hard



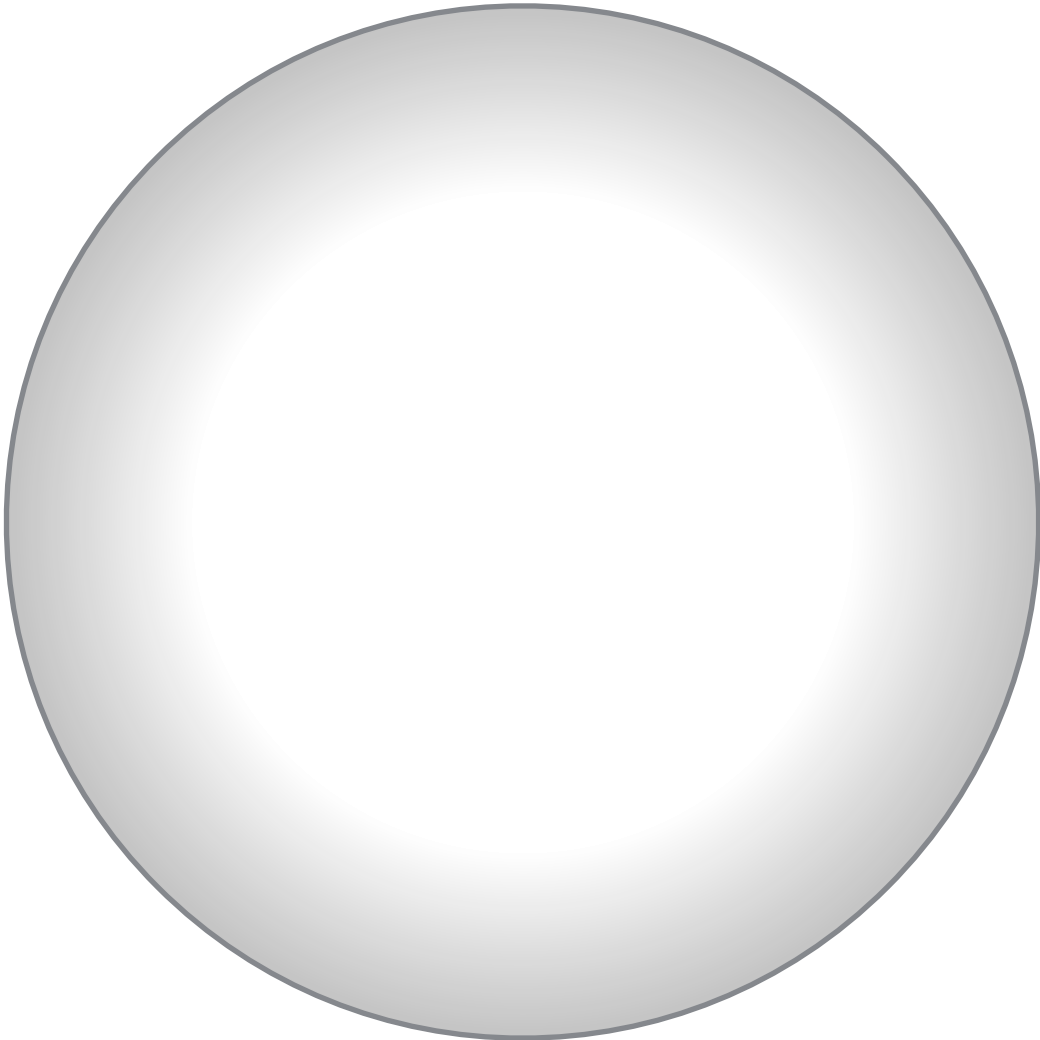
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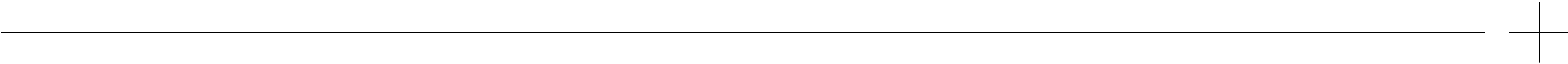


Digitalization



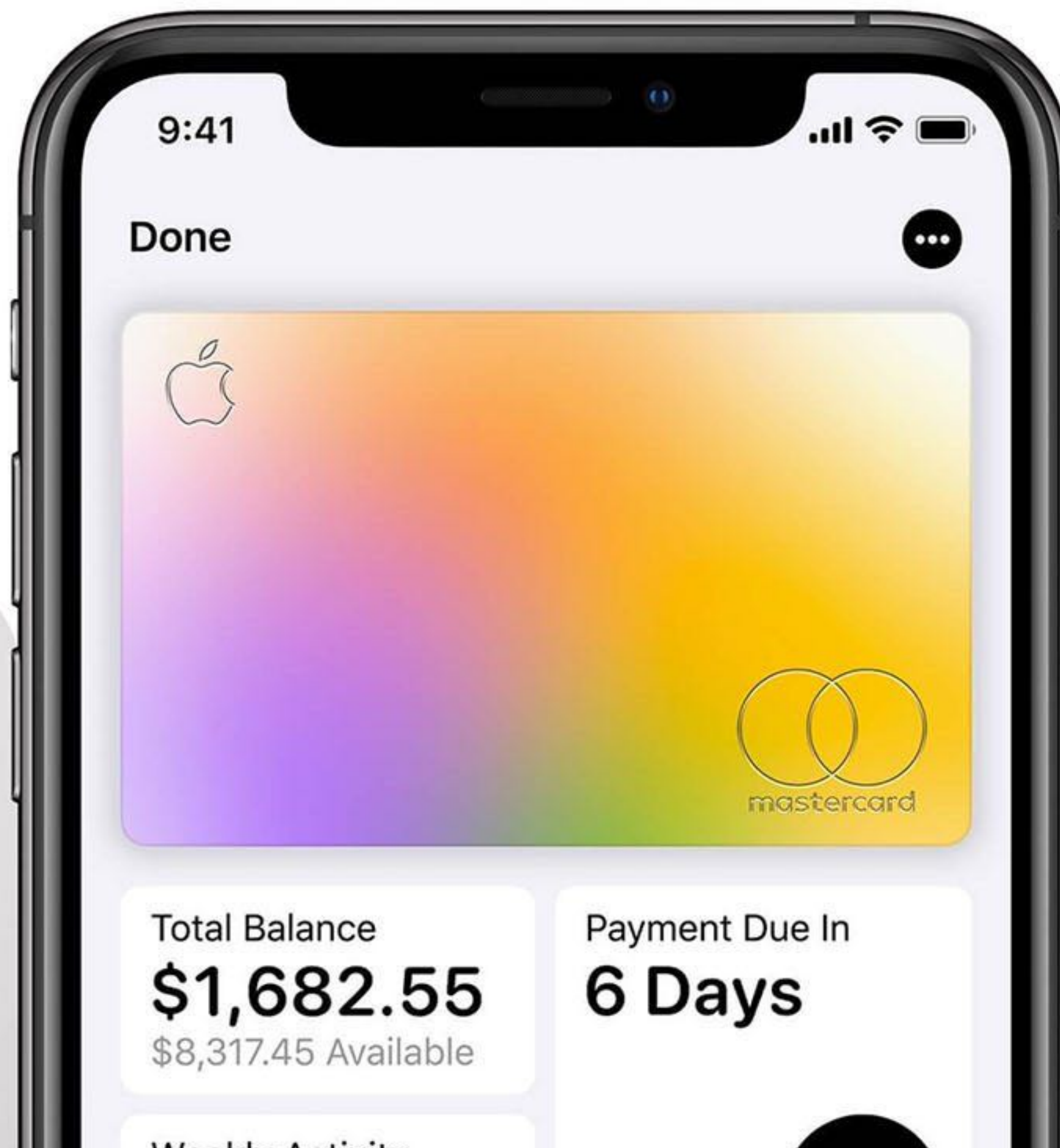
ALL WE HAVE IS NOW

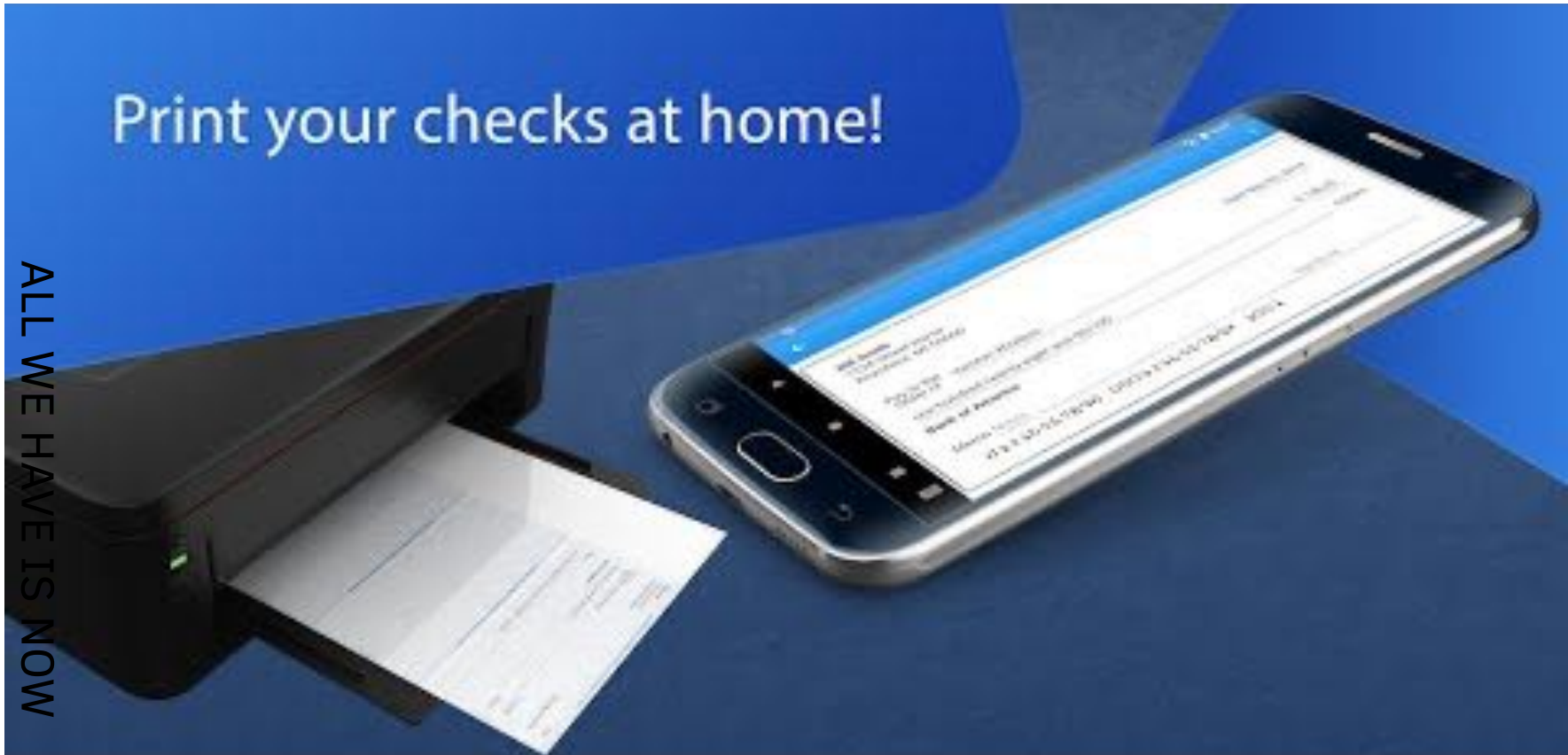
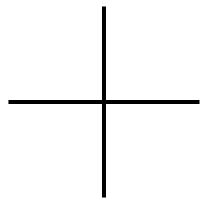
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eCheck

Total
\$0.00

\$

Charge Amount

\$

Tax Amount

Name on Check

Routing Number

Account Number

Check N

License ID

State

Phone Number

- Check Format -

Account Type:

Customer Email

Merchant Email

Clear

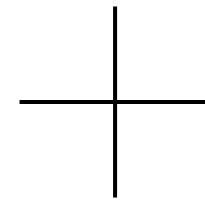
Process

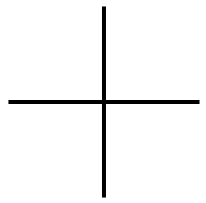
Picture this.

Deposit a check with a tap of your phone.



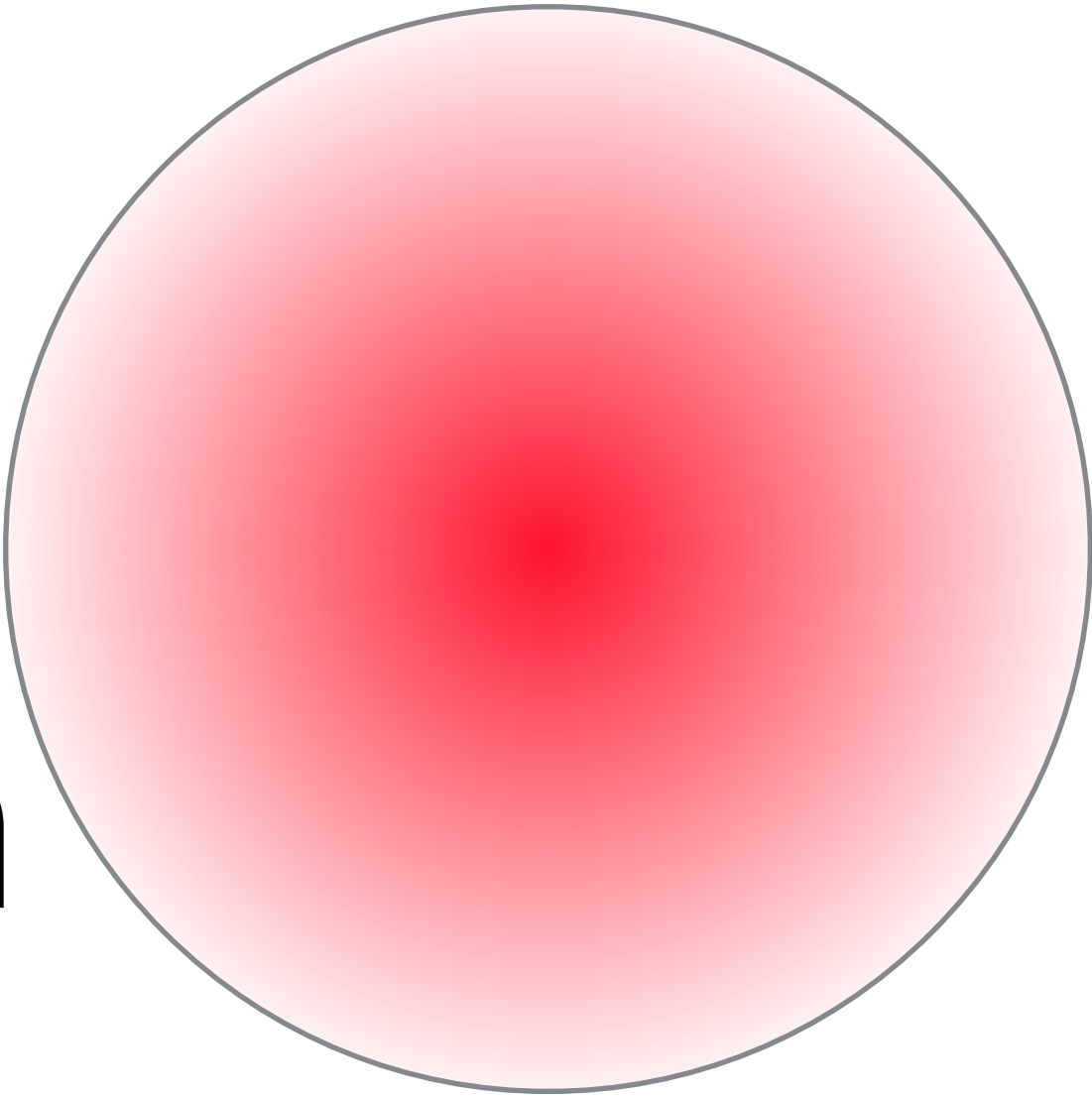
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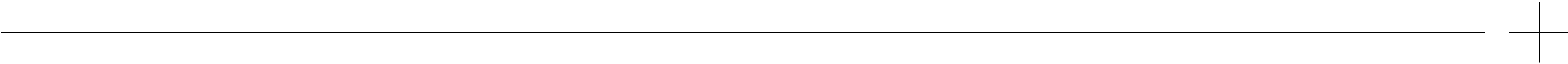


ALL WE HAVE IS NOW

Digital Transformation



OCTOBER 2020



what's next

WHERE. CANCEL ANYTIME.

FREE

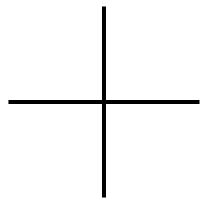
NETFLIX





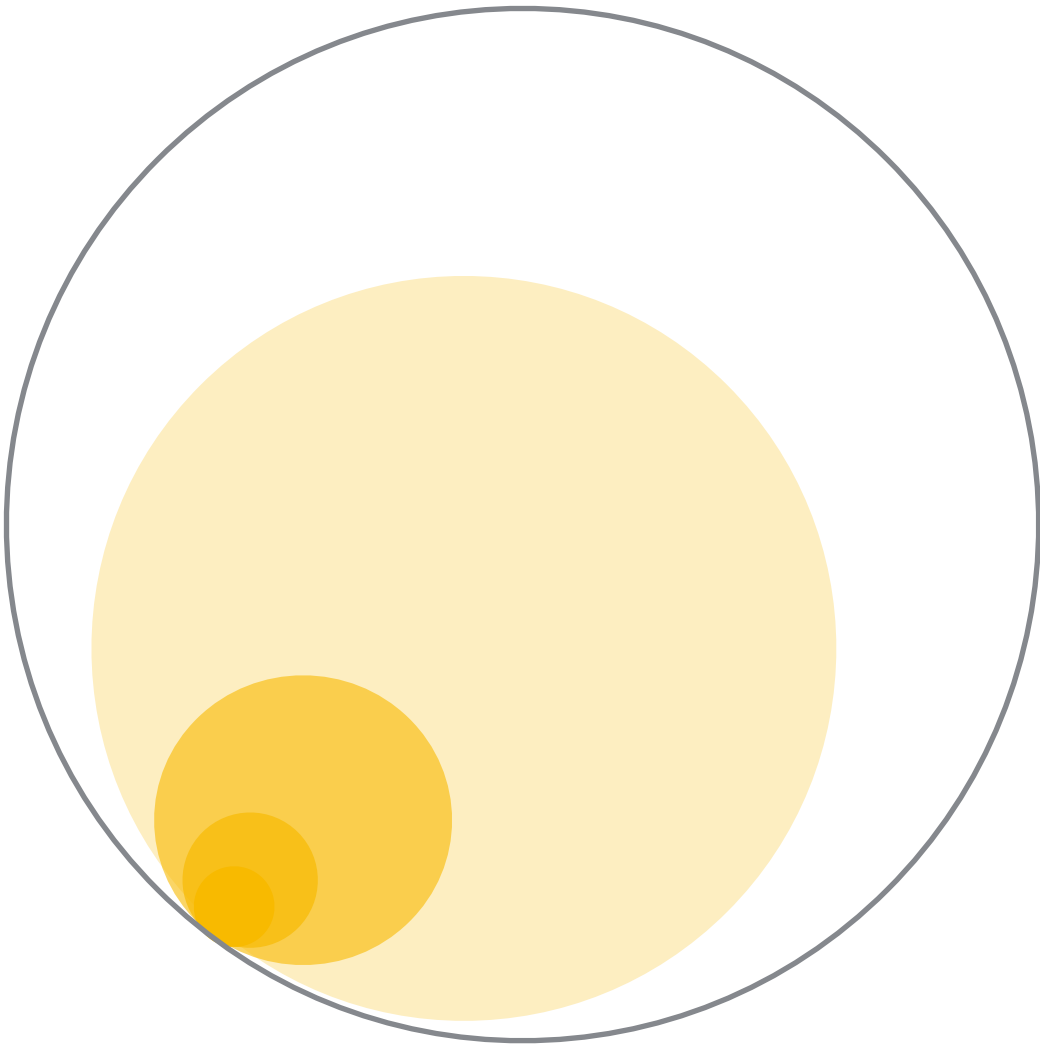
Microsoft



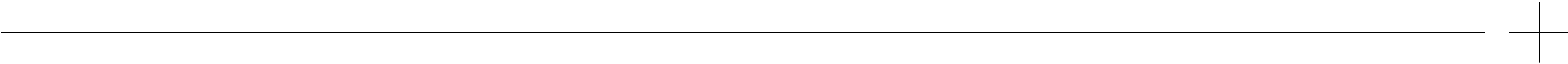


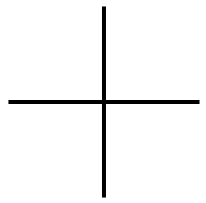
ALL WE HAVE IS NOW

Digital Creation



OCTOBER 2020

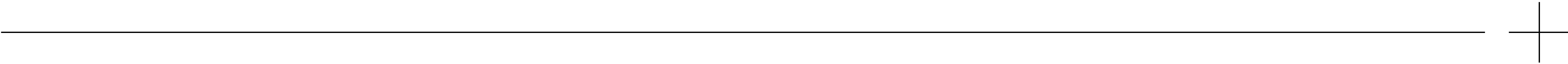


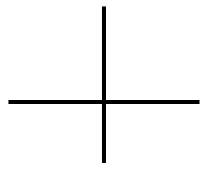


ALL WE HAVE IS NOW

**Building what you should have, with tech
at the core, and around new customer
expectations**

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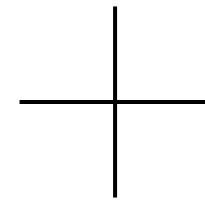
Investing for Everyone

Robinhood, a pioneer of commission-free investing, gives you more ways to make your money work harder.

Sign Up



Make investing fun and easy



[Shop directory](#) [Products](#) [Smooth payments](#)

Klarna.

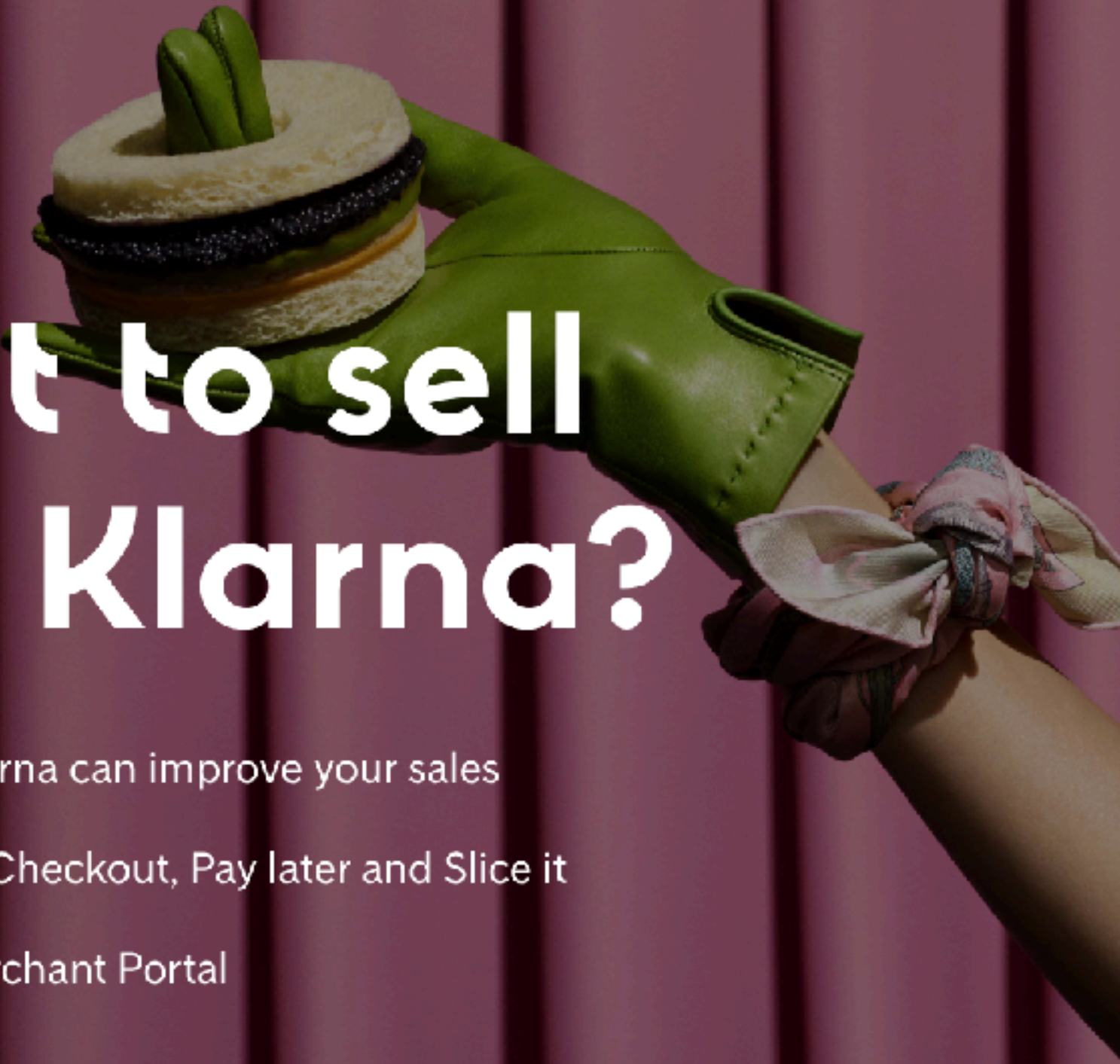
[On Personal / Go to Business](#) [Log in](#)

Are you a shopper?

- ✓ Manage all your purchases in one place
- ✓ Never miss a payment
- ✓ Find your favorite brands in the Shop Directory

See the Shop directory

Need help? Visit our [Customer Service](#) for FAQ's and live chat.



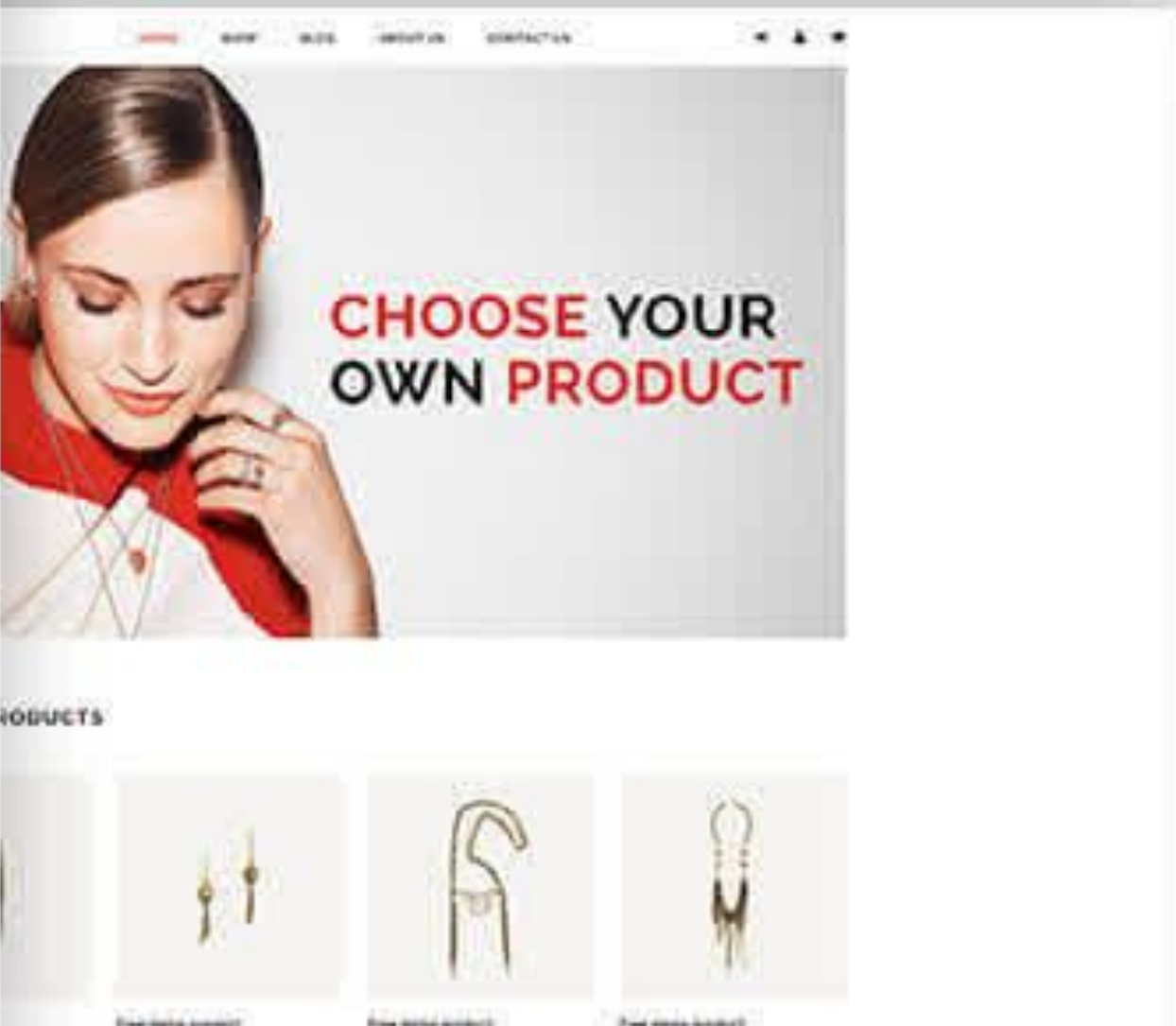
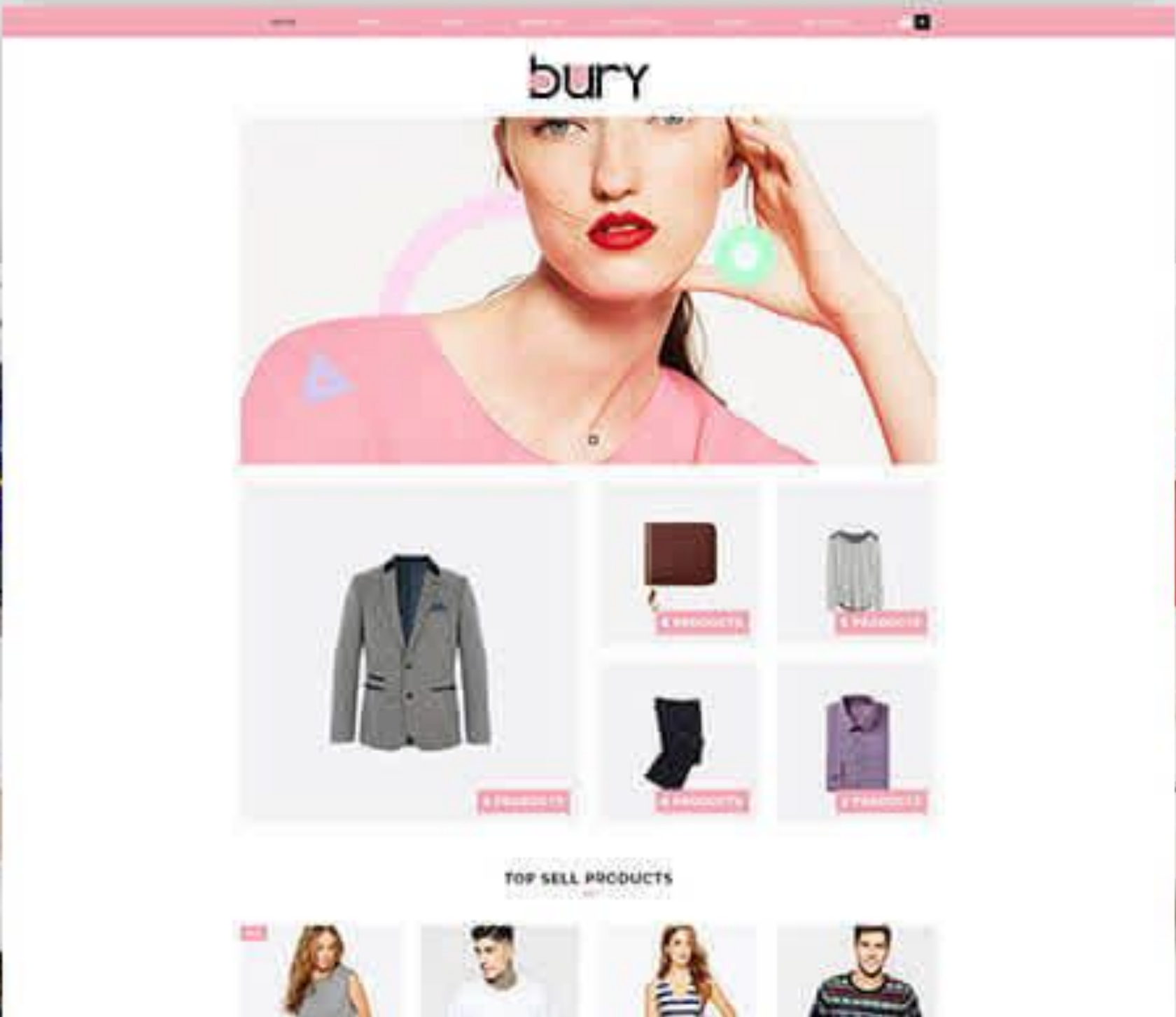
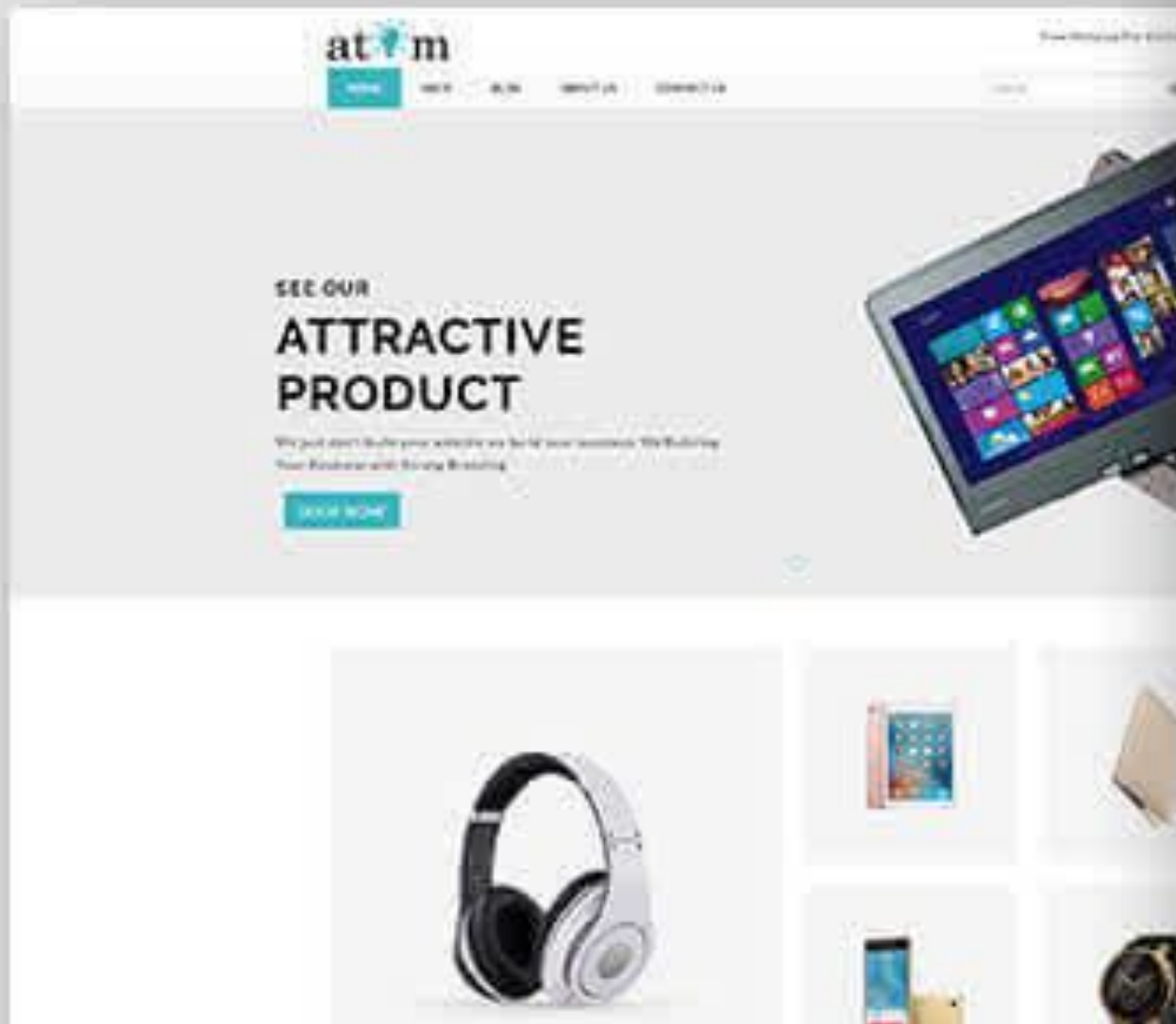
Want to sell with Klarna?

- ✓ Find out how Klarna can improve your sales
- ✓ Learn about the Checkout, Pay later and Slice it
- ✓ Log in to the Merchant Portal

Take me to Business

Need help? Visit [Merchant Support](#) FAQ's or to get in touch.

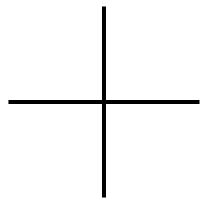
Challenge assumptions in payments



A platform for everyone

Provocations for the Future.

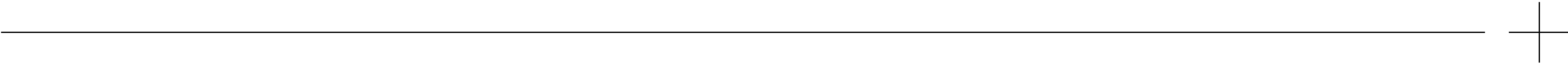




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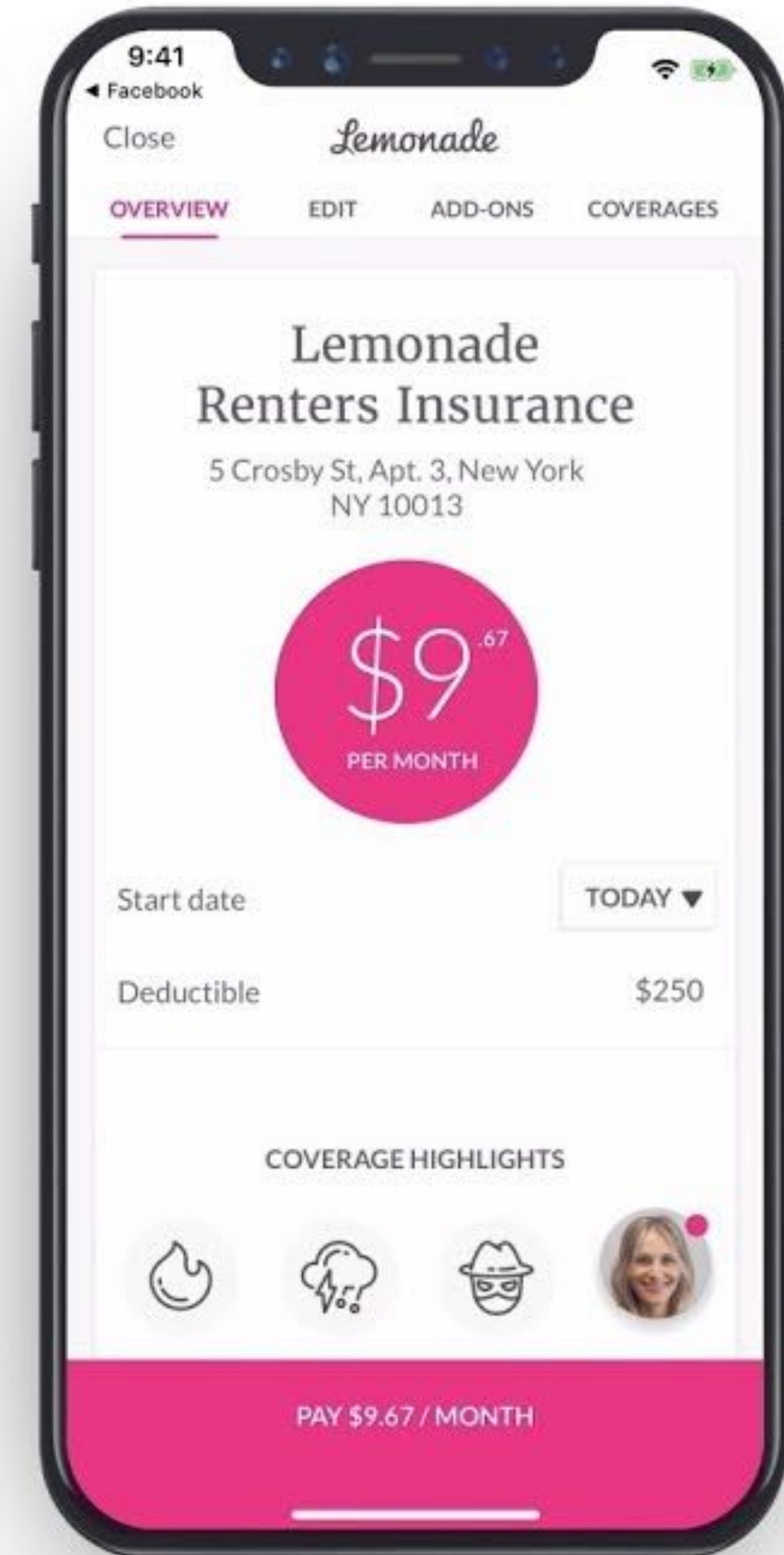
Challenge Assumptions

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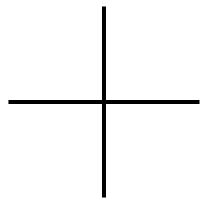


Lemonade

Get insurance in 90 seconds
with Lemonade's app



Easier claims?



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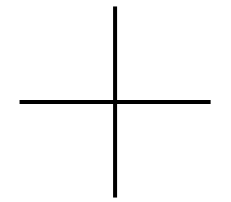


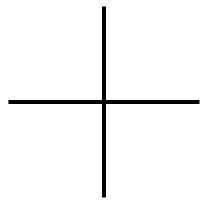
UBER

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Asymmetric competition

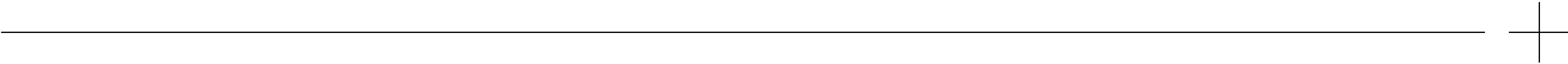




Customer Interface

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Ownership of the interface changed

TV

Music

News

Stuff

Money

Travel

World

NETFLIX



facebook

amazon



Klarna.

venmo

KAYAK

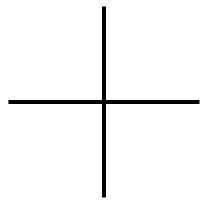


SONY



AIR NEW ZEALAND

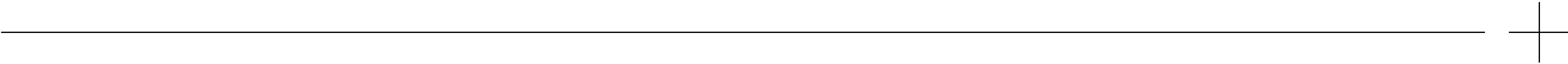


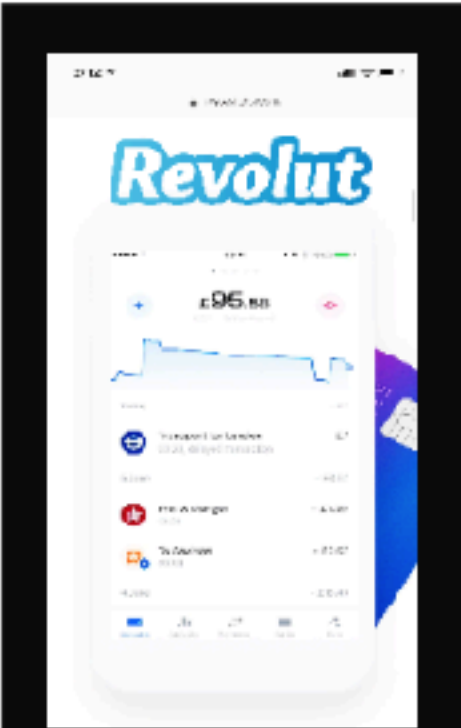


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Open Banking/ Integrations

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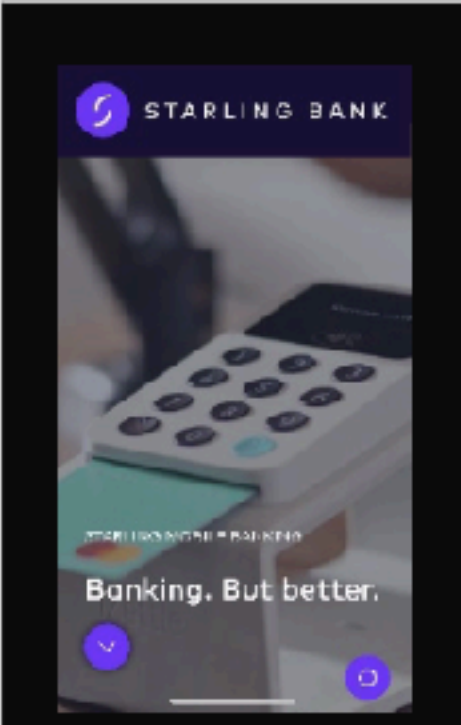
PARTNERS

- PensionBee
- bricklane.com
- ETFmatic
- ClauseMatch
- SIMPLE
- Trussle
- LENDING WORKS
- OPTIMAL PAYMENTS
- xero
- QIWI
- incomm



PARTNERS

- Barzahlen
- TransferWise
- CLARK
- vaamo
- auxmoney
- nutmeg
- optiipay
- LendingClub
- amazon
- robinhood
- FinanceFox
- Allianz
- mastercard
- MAMBU
- Raising



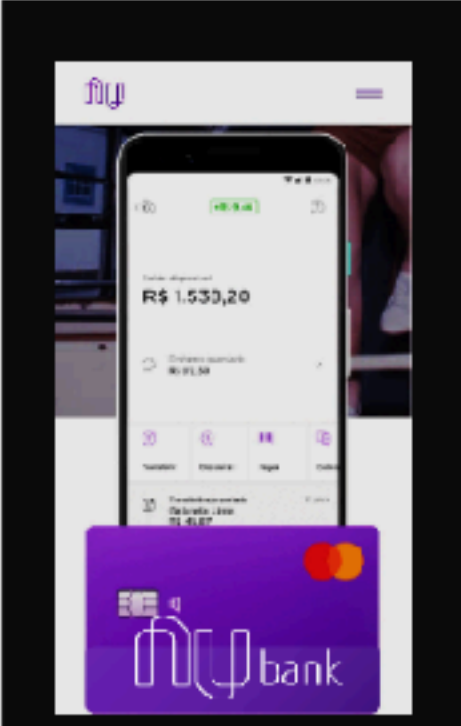
PARTNERS

- PensionBee
- YOLT
- Freeagent
- Bottomline
- yoyo
- HABITO
- Wealthsimple
- flux
- KASCO
- DirectLine Group
- funding exchange
- CreditLadder
- tribe
- GARMIN PAY
- UK Financial Capability Lab
- moneybox



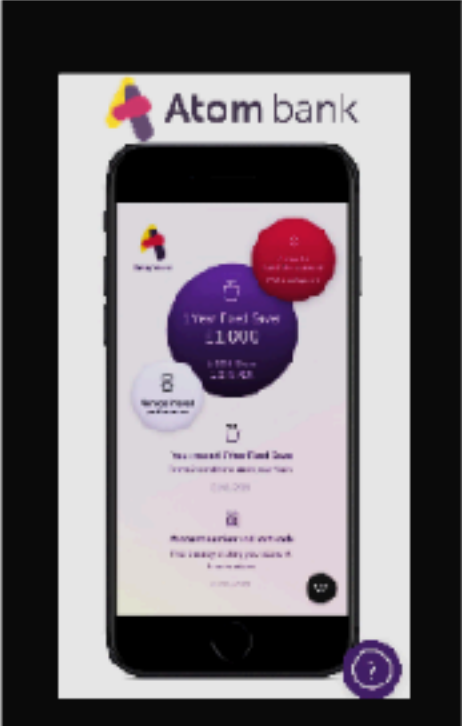
PARTNERS

- Jumia
- TransferWise
- Shawbrook Bank
- xero
- SuttonBank
- OakNorth
- flux
- Freeagent
- PayPoint
- moneybox



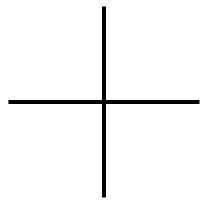
PARTNERS

- FORTINET
- Tencent 腾讯
- cognitect
- aws



PARTNERS

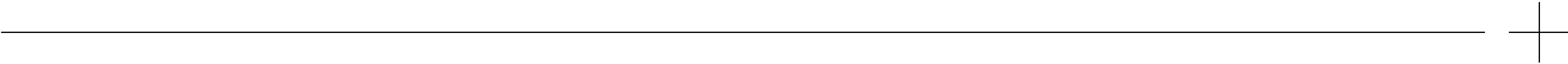
- Thought Machine
- trunarrative
- DEPOSIT SOLUTIONS
- appbot
- bacs

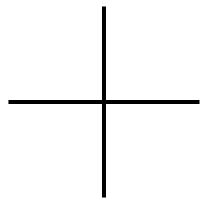


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Privacy Trading

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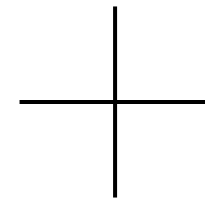


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Get active with Apple Watch Series 4.

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American Express
Me
Yesterday, 4:06 PM



Your Card for Melbourne

No images? [View this online](#)



Hello, ANA
MILICEVIC

Account ending: [REDACTED]



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live like a local when you visit Melbourne.

When you carry your American Express® Card abroad, we want you to feel
prepared so you can make the most of your experience.

Explore our curated guide below and learn more about where you
can use your Card.

[Explore our Melbourne guide](#)



Melbourne CBD

Buzzing nightlife with homey bars hidden along art covered laneways



The Hour Glass

A leading specialty luxury watch
boutique



Supernormal

Modern Asian restaurant in the
vibrant heart of Melbourne's CBD



Original & Authentic Aboriginal Art

Aboriginal Fine Art



Cumulus

Contemporary all-day dining with
a wine bar upstairs



Fitzroy-Carlton

Mecca for alternative musical entertainment and an array of hipster restaurants



St Kilda

Right by the seashore with lush gardens and parks all in front of an ocean view



Hotel Esplanade

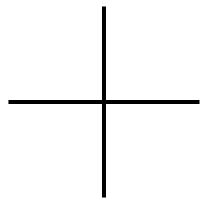
Iconic St Kilda pub with five levels
of music, food and fun!



Stokehouse Restaurant

Award winning food and wine,
world class architecture

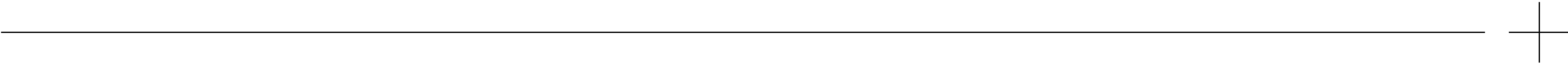


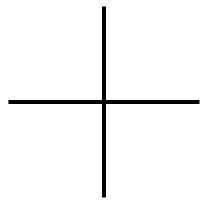


New Loyalty

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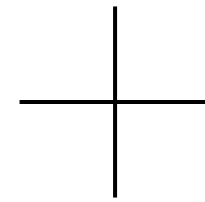
AMERICAN EXPRESS

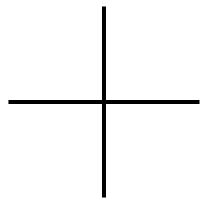


Credit Card Rewards



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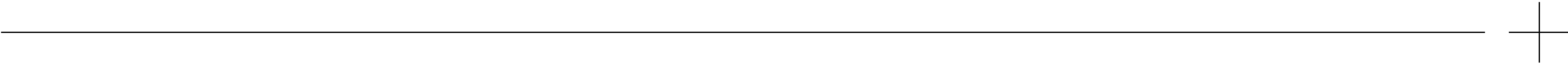


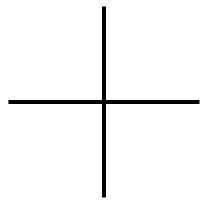


Elevated Roles

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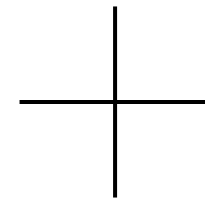
Happiness

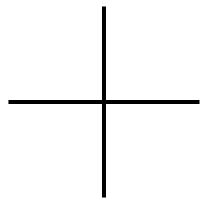
Sleep

A better life

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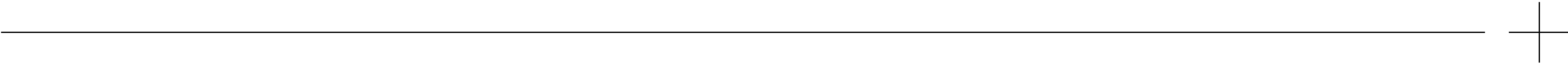


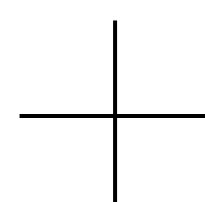


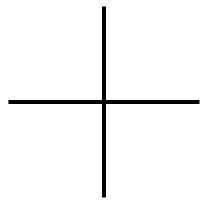
Democratization

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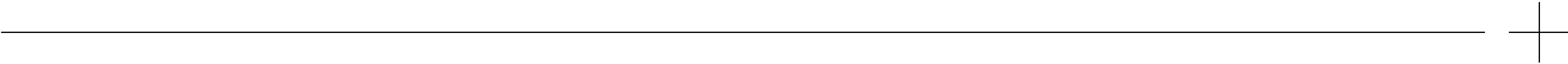




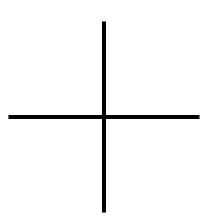
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A Shoppable World

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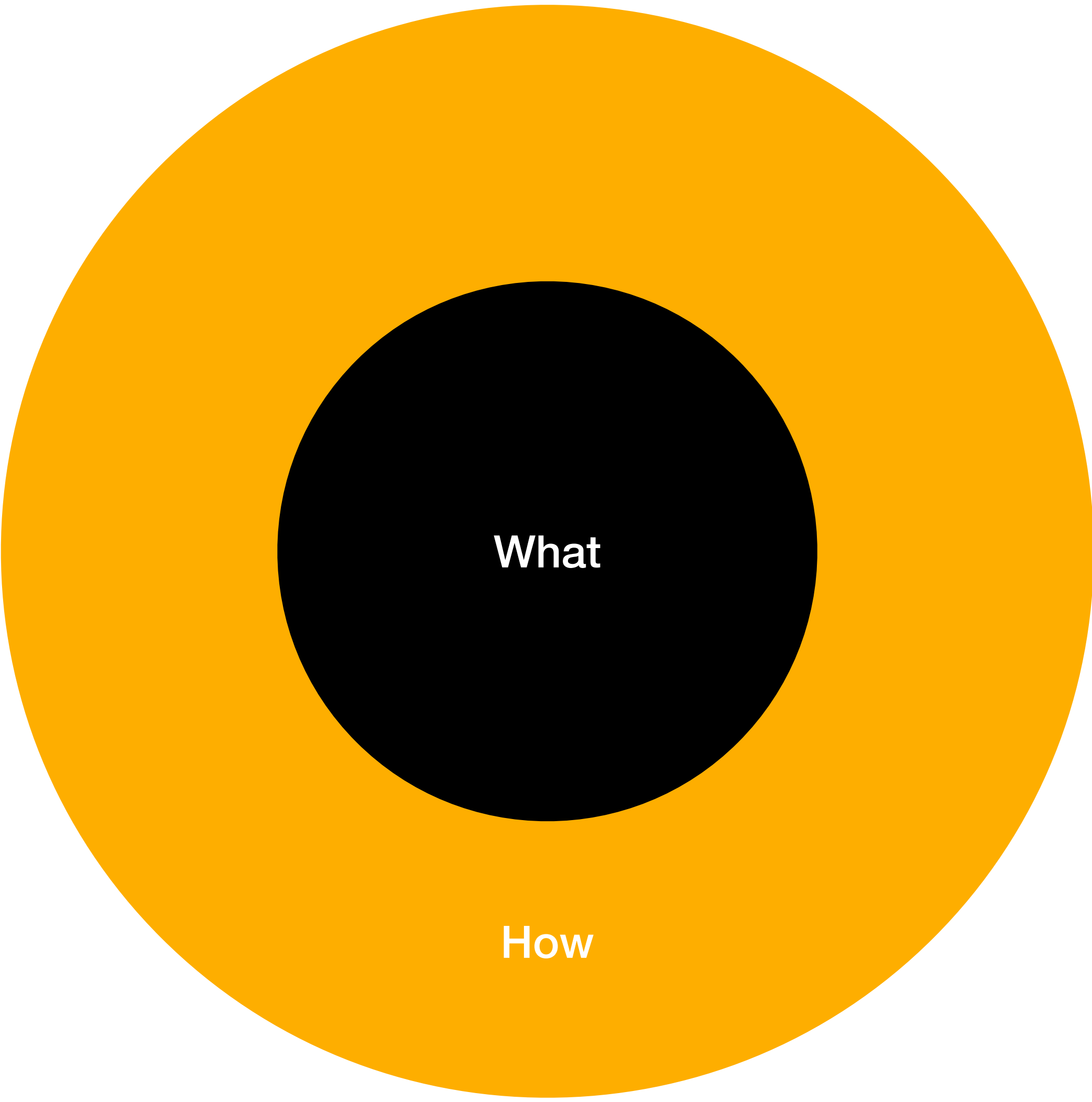


The What

Rethink the products and services you make?

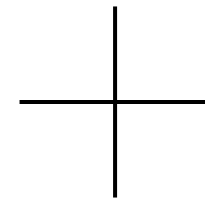
How do you serve evolved needs better?

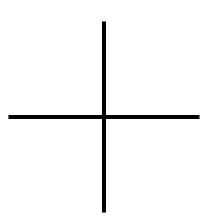
How do you come customer centric?



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The How

Rethink the way you work

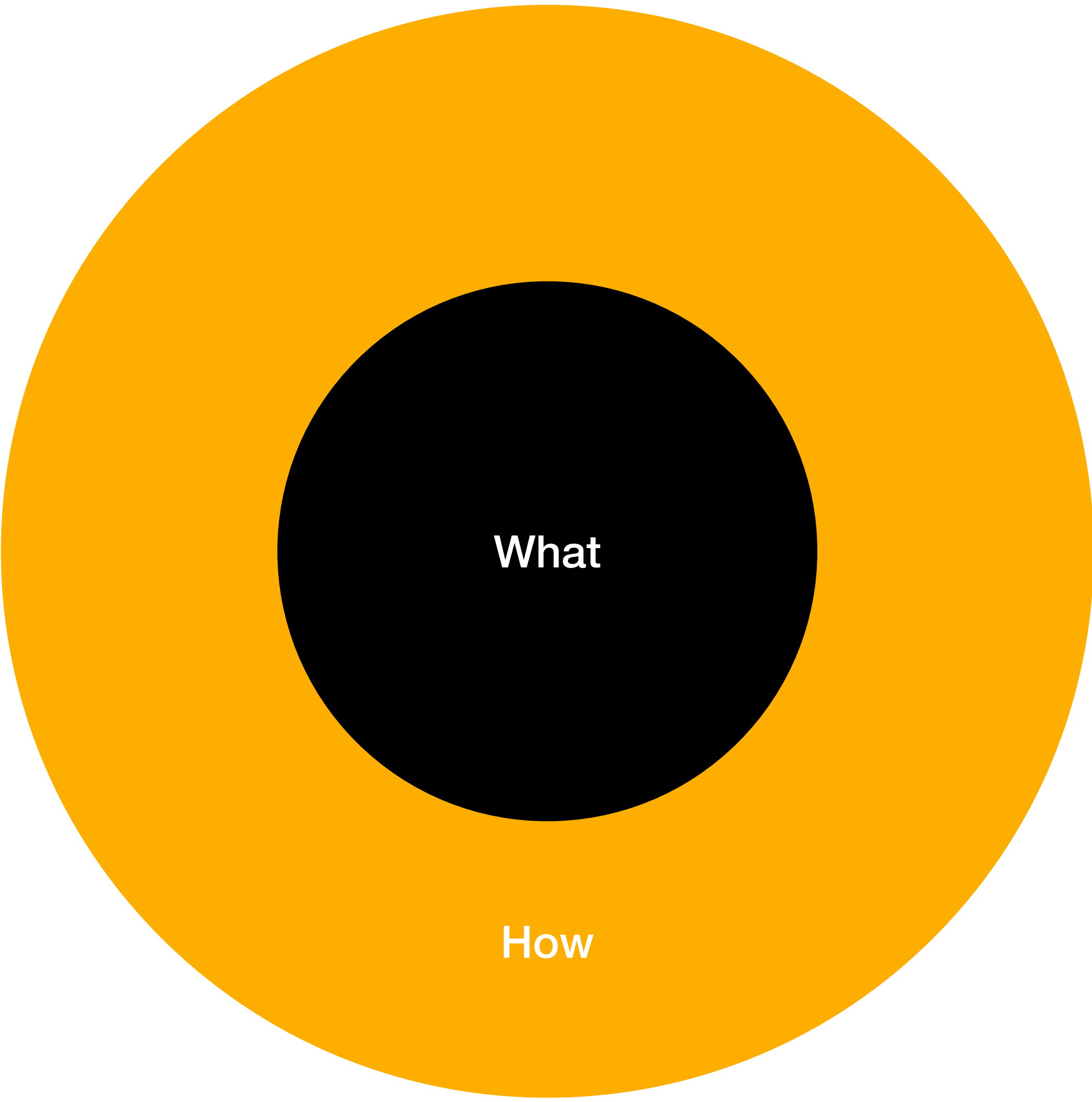
Job crafting / Recruitment

Diversity / Culture

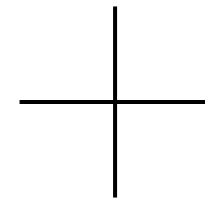
FTE's / Side gigs

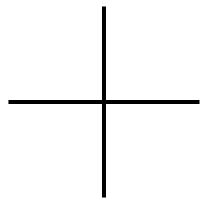
KPI's, Tech, Culture, Outputs, Leadership

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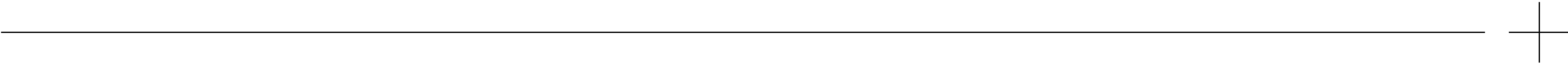




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**“When everything is uncertain,
anything is possible”**

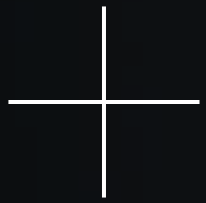
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Thank You





ALL ALL WE HAVE IS NOW SD



Tom Goodwin



tom@allwehaveisnow.co



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