

Disruption fueled by Cloud

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Why Disruption?

Unbundling of a Bank Pave *SparkFund WiseBanyan everplans Propellr III PERSONAL CAPITAL Polly Portfolio motifinvesting Stockpile wealthfront SpankleBit 4 44 EVEN Aspiration Betterment Financial Education nerdwallel ADF AssetAvenue loanlogics est finance sindeo (FUNDTHATFLIP Account Scimmary / * Buying a house? (h) Landed LendingHome Go **((()** Figtree INSIKT Estimate how much you may be able O lenda (3) blooom SELFLENDER Forgot Password/Username? **Get Prequalified** CoverHound Sign Va Navi or Take a Tour AVANT Upstart CREDIT earnest TUITION.IO LendUp E/evate Credit O Karma Banking Made Easy Going to College Home Lending Sometrage and OPORTUN College AVE PROSPER 7ebit Moven Everyday Checking ■SnapCheck Bank wherever life takes you Open a new checking account 🌖 bread. digit managing your spending. Wells Fargo makes it easy for you to manage your, PayNear Me everyday banking. covestor Remitly chime Go To Banking Made Fasy thumzap #"RUSHCARD lendio Deyonic Make saving money JUVO FUNDBOX () uphold LendingRobot varo **EMBROKER** Automatically save with a Ma CaFi Way2Save® Savings account SimplyInsured BOOST able O BOND STREET coverwallet WB21 for us all **P2B**investor @ GUSTO Sinsureon BEHALF BROKE fundera Lumity JUSTWORKS, GUARD S) Get Started with Manage Payroll and Checking Namely * Wave zuora Captain401 CAN CAPITAL flint nextinsurance **Kabbage** TRANSACTIS C2FO ZENEFITS Dealstruck R ((mobeam)) Shares CREDIBLY **OBlueVine** Mozido

digitization has only accelerated the pace in the <u>TV, Cable & Broadcast</u> industry





digitization has only accelerated the pace in the <u>Hospitality</u> industry











digitization has only accelerated the pace in <u>every</u> industry!

STORAGE



BUS TRAVEL



MUSIC



FINANCIAL AGGREGATOR



SMARTPHONES















Isn't that risky?



- + ELASTIC CAPACITY
- + NO CAPEX
- + PAY AS YOU GO
- + AVAILABLE ON-DEMAND

= NO RISKS



Use the right tool for the job

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AWS supports your journey

AWS is a proven platform



























AWS 3 layers approach

Digital vision

Digital platform

Execution

Cloud unleashes the innovation…lets you be more agile, get more ideas from all organization and lower cost of failure

There's Never Been A Better Time





DREAM IN EXABYTES

AMAZON WEB SERVICES

REWARD A RISK V

BUILDON

Time to launch:

-months

minutes