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Blockchain & Decentralized Finance Andrew Walker, 2022-10-07 Blockchain technology and the invention of smart contracts running on it have given rise to Decentralized Finance. At the time of its birth DeFi was seen as a response to the 2008 crisis and a hope to democratize finance. By eliminating the role of intermediaries and fluidifying property through tokenization, finance would become accessible to all. To overcome all the obstacles it faced—volatility, security issues, distrust, etc.—DeFi had to find original ways to develop by leveraging sociologically diverse communities of enthusiastic developers, users, and investors from all over the world. In particular, it has distinguished itself in the fields of communication, marketing, and community building through an original use of social networks and messaging tools. We have specifically emphasized these latter aspects based on our professional experience and interviews with experts working in the field. It appears that DeFi is potentially interesting for companies. Indeed, Blockchain technology is generalizable to many other areas of economic activity beyond finance. Moreover, the DeFi communities foreshadow the communities of entrepreneurs and users/consumers of the future Web3.0. DeFi is the manifestation of a new era of the Internet. Due to key elements of blockchain and smart contracts, the value of data could be wrested from the hands of Internet giants that control the ad market and be restituted to businesses and consumers. Through the direct relationship with the consumer, this technology is becoming a powerful tool for optimizing business operations, reducing costs, and creating value. Businesses will have to reconsider their relationship with their customers in a spirit of community and direct interaction with them, which blockchain allows, i.e., through remuneration of the user/customer. However, if blockchain technology is mature, its use is still too amateurish. In this context, it is crucial to rely on recognized professionals because a hasty implementation can lead to serious risks for the reputational and financial integrity of companies. Experts we have interviewed have emphasized this key issue. On the one hand, a business with significant capital can invest heavily in Web3.0 and can develop its own blockchain solutions to stay ahead of its competitors. On the other hand, a small business cannot do the same. With less technical and financial capital, the small business is currently only able to implement technologies that are not very advanced and whose utilization carries risks. But the situation may change rapidly in the future. Get this book and you will learn more on blockchain and decentralized finance.

Fintech Wars James da Costa, 2024-10-03 Fintech touches every part of our lives, from cashless economies to crypto and even our climate. This book draws back the curtain on this fascinating world full of friction, failure, and fortune. *Fintech Wars* delves into one of the world's most lucrative and fast-growing sectors. Witness the bold strategies, groundbreaking innovations, and relentless drive that propelled fintech unicorns like PayPal, Nubank, and Monzo to transform the world. Featuring interviews with generational founders including Reid Hoffman, LinkedIn, Nigel Morris, Capital One, and Martha Lane Fox. Lastminute.com's narrators of this book have built companies that represent over one trillion dollars in market capitalization. As the founder of a digital bank, James da Costa is a fintech insider. He draws upon his network and first-hand experiences to offer a fascinating look into

the intricacies and motivations behind building billion dollar disruptors Step into the fascinating unpredictable and inspiring world of fintech

The Master Guide to Controllers' Best Practices Elaine Stattler,Joyce Anne Gabel,2020-06-10 The essential guide for today s savvy controllers Today s controllers are in leadership roles that put them in the unique position to see across all aspects of the operations they support The Master Guide to Controllers Best Practices Second Edition has been revised and updated to provide controllers with the information they need to successfully monitor their organizations internal control environments and offer direction and consultation on internal control issues In addition the authors include guidance to help controllers carryout their responsibilities to ensure that all financial accounts are reviewed for reasonableness and are reconciled to supporting transactions as well as performing asset verification Comprehensive in scope the book contains the best practices for controllers and Reveals how to set the right tone within an organization and foster an ethical climate Includes information on risk management internal controls and fraud prevention Highlights the IT security controls with the key components of successful governance Examines the crucial role of the controller in corporate compliance and much more The Master Guide to Controllers Best Practices should be on the bookshelf of every controller who wants to ensure the well being of their organization In addition to their traditional financial role today s controllers no matter how large or small their organization are increasingly occupying top leadership positions The revised and updated Second Edition of The Master Guide to Controllers Best Practices provides an essential resource for becoming better skilled in such areas as strategic planning budgeting risk management and business intelligence Drawing on the most recent research on the topic informative case studies and tips from finance professionals the book highlights the most important challenges controllers will face Written for both new and seasoned controllers the Guide offers a wide range of effective tools that can be used to improve the skills of strategic planning budgeting forecasting and risk management The book also contains a resource for selecting the right employees who have the technical knowledge analytical expertise and strong people skills that will support the controller s role within an organization To advance overall corporate performance the authors reveal how to successfully align strategy risk management and performance management In addition the Guide explains what it takes to stay ahead of emerging issues such as healthcare regulations revenue recognition globalization and workforce mobility As controllers adapt to their new leadership roles and assume more complex responsibilities The Master Guide to Controllers Best Practices offers an authoritative guide to the tools practices and ideas controllers need to excel in their profession

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Global Fintech

Revolution Lerong Lu,2024-09-23 Lerong Lu examines the biggest change in modern financial industry the Fintech financial technology revolution that denotes the close interaction between the financial services industry and latest information technologies such as big data cloud computing blockchain and artificial intelligence The three areas of banking institutions online lending marketplaces and money and payment systems are explored to assess how financial innovations affect the traditional financial industry what kinds of regulatory challenges arise and how global policymakers react to such challenges

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