



IoT in Financial Services

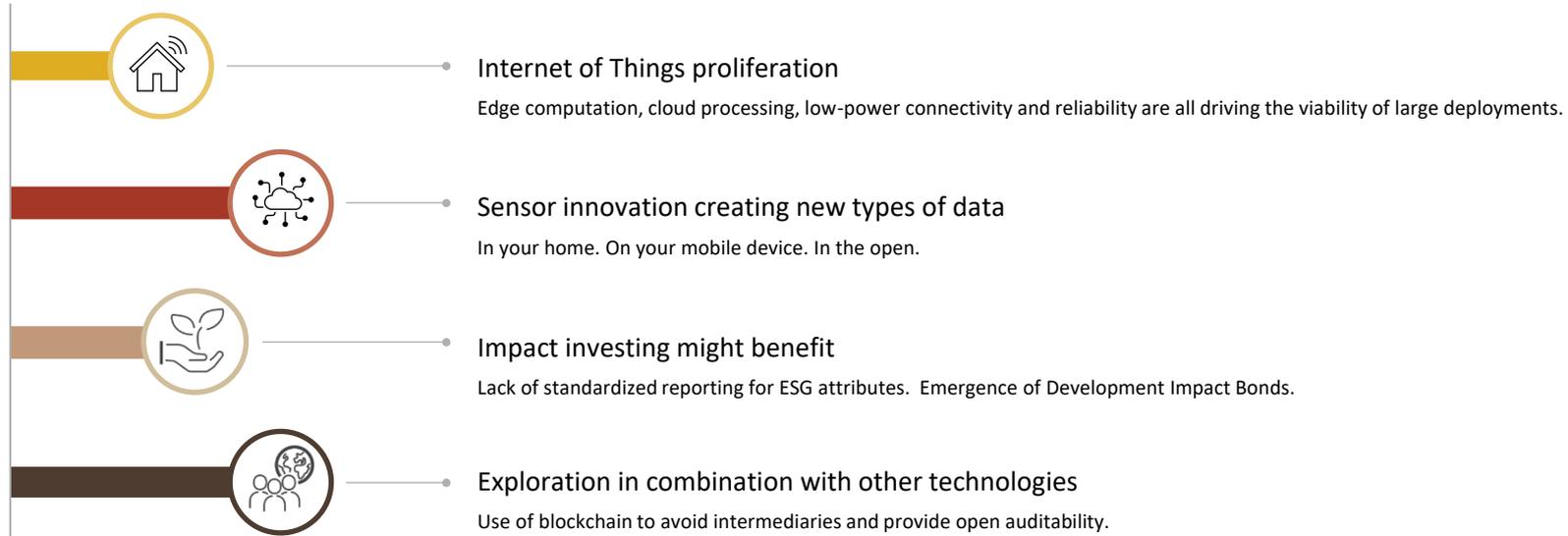
A practical example of the role of the Internet of Things in Product creation

Sam Chadwick
Head of UBS Emerging Tech

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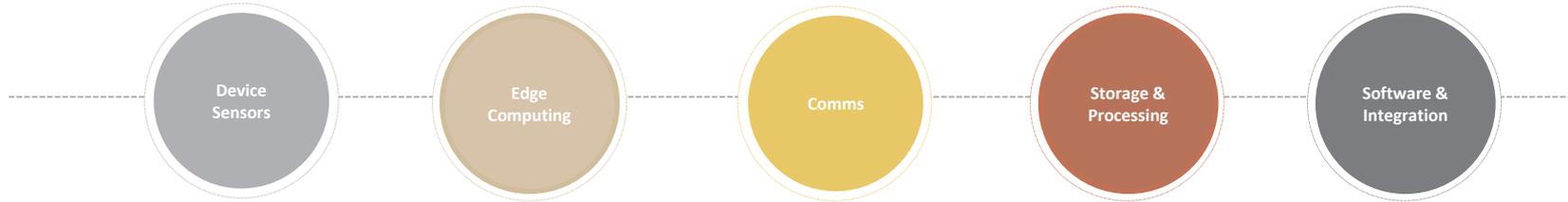


IoT Opportunity Drivers for Financial Services



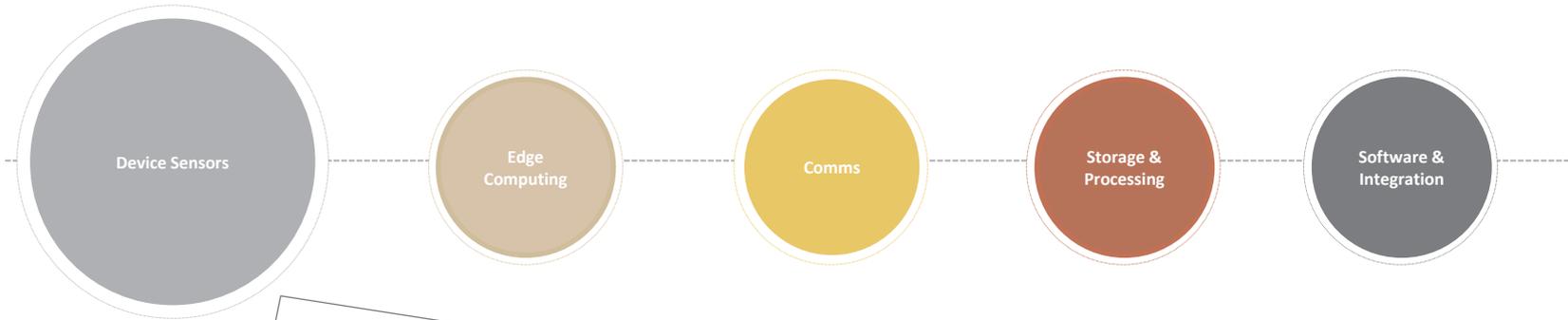
Simplified IoT Value Chain

By 2030, we expect 10+ IoT devices per human.



Simplified IoT Value Chain

But the exponential impact comes from sensor capabilities.



Microphone and camera



Accelerometer, gyroscope, GPS and magnetometer



Proximity sensor, barometer, ambient light sensor, fingerprint sensor, heart rate monitor, NFC, LiDAR, ambient white balance, face ID scanner, temperature

SRVisit: The user's progress in their daily travel routine.
SRKeyboardMetrics: The configuration of a device's keyboard and its usage patterns.
SRDeviceUsageReport: The frequency and relative duration that the user uses their device, particular apps or websites.

Sustainability and impact

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Why we get involved

Driving change in the world needs leadership. As one of the world's largest wealth managers, we have a responsibility to take a leading role in shaping a positive future. We're developing new financial products that have positive impact on the environment and society. With partners and clients we're constantly innovating in the field of philanthropy. And we're continuously establishing new standards of doing business sustainably.

What we do



Reshape finance

Innovative financing can be good for society, good for the environment, and give good returns. In fact, we think they all go hand in hand.

[> Innovative financing](#)



Pioneer in philanthropy

We know how to make measurable, scalable and lasting impact.

[> Partnering for good](#)



Support communities

We encourage employees to put their valuable skills to use for entrepreneurship and education.

[> Making a community impact](#)



Manage our actions

We challenge ourselves and our peers to raise the bar, work in sync with each other, and be open about the impact our actions have on society and the environment.

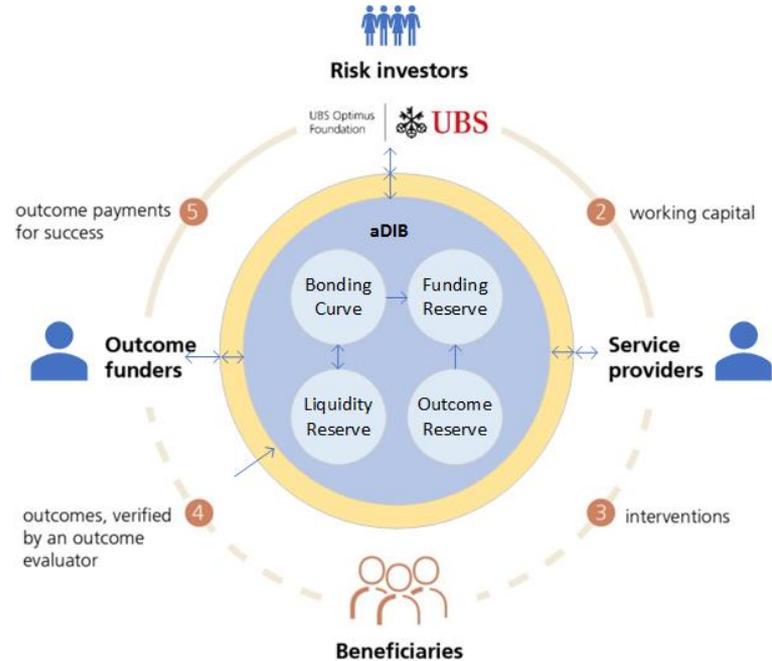
[> Leading by example](#)

Development Impact Bonds

The Experiment Brief

- Bond token issuance on a distributed ledger
- Bond token settlement based on project success / failure

- Algorithmic generation of token bid / ask values based on IoT-device sensor data



Development Impact Bonds

In practice

- Everything non-technical incl. parents briefing
- COVID-19!
- Education device distribution
- Augmentation of the test scores with sensor data
- Learnings about bonding curve development



Future Considerations

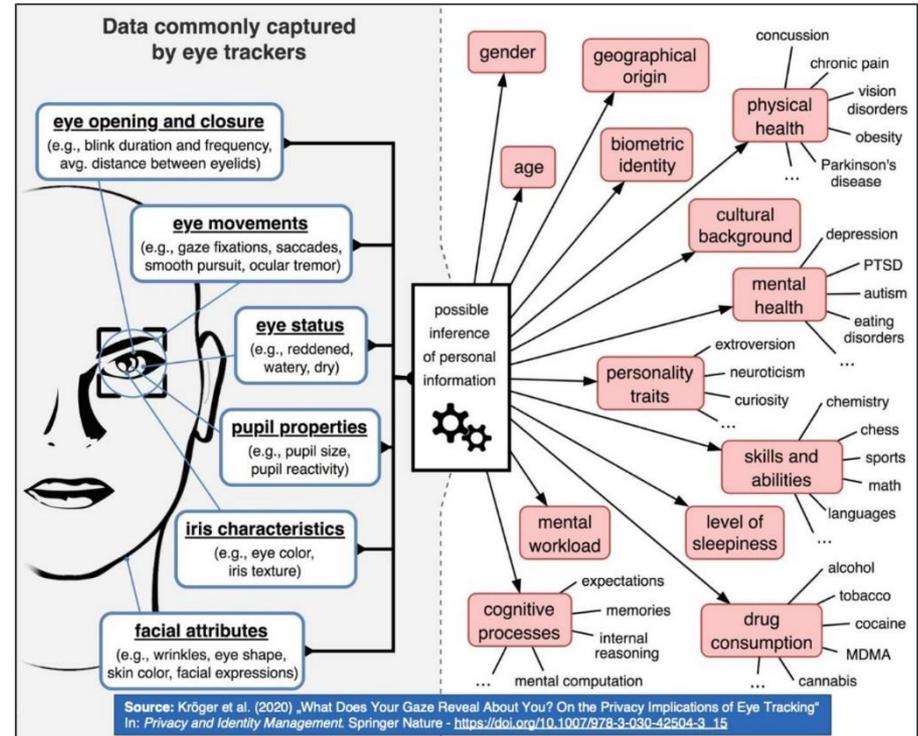
Sensor development

Opportunities

- An explosion of sensor types and data combinations
- Financial products influenced primarily by alternative data
- Automated market-making
- Measurable impact for philanthropy / impact investments

Risks

- Data concentrations
- Communications dependencies
- Bonding Curve resiliency
- Data privacy
- IT Security



UBS Optimus Foundation – how we work

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Better giving. Better results.

It's important to know that the solutions we're investing in are actually making a difference. We know that the only way to do this is to engage in strategic philanthropy – philanthropy guided by six key principles.



Scalable

We're backing solutions that show the potential to go big. And we're driving these solutions forward with social finance, government buy-in and advocacy.



Collaborative

Partnering is vital for effective philanthropy. Philanthropists need to pool resources toward a common goal, and we need to bring the best of the private and public sector together.



Smart risk-taking

By working with standout partners on the frontline, we are venturing to support breakthrough solutions with powerful outcomes for the communities affected.



Evidence-based outcomes

Through robust impact evaluations and research – often together with leading academic institutions – funding can get to where it needs to go for the best outcomes.



Investment-based approach

We hold out for the 5% of programs that have the right business model, evidence, partnerships and leadership to be successful – maximizing impactful results.



Sustainable

Solutions we support must help strengthen local entities and infrastructure, while making sustainable changes to policy and practice. They need a clearly defined exit strategy.

Q&A

Kontakt

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