CRYSTAL BALL: Finovate Fall 2012 showcases the future

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By John Ginovsky

Based on the presentations at the Finovate Fall 2012 conference last week in New York City, personal financial management, investment tools, and small business technology are the hot technology trends now.

While mobile and security applications continue to undergird the list of 64 startup presentations, the focus tended toward explicit ways to make money rather than just avoid losses. The list of "best of show," in which the audience rated the companies on the basis of demonstration quality and potential impact of the specific innovation presented, gives an indication of the prevailing mood:

· Credit Sesame-a financial dashboard with "financial fitness indicators" with which customers can analyze and adjust their financial situation.

· LearnVest-enhancements to the company's Money Center, where members can track their spending, paired with customer financial plans from the company's team of certified financial planners.

· MoneyDesktop-a seamless personal financial management solution for the online banking and mobile channels.

· PayTap-online bill payments in any payment method, through social media, and direct to the billing company.

· eToro-inventor of "social investing," in which investors can network with other investors and copy their trading activity online.

· Dashlane-mobile apps allow consumers to login, register, and check out on any website without having to type on the mobile keyboard.

· Dynamics-producer of fully programmable magnetic stripes for use in next-generation payment cards.

· ShopKeep POS-cloud-based point-of-sale platform for running a store from an iPad.

Next week's Tech Topics will have a full wrapup of the Finovate Fall conference.

http://finovate.com/2012/09/finovatefall-2012-best-of-show-winners.html

About the Author

John Ginovsky is contributing editor of ABA Banking Journal and editor of the publication's TechTopics e-newsletter. For more than two decades he has written about the commercial banking industry. In particular, he's specialized in the technological side of banking and how it relates to the actual business of banking. He previously was senior editor for Community Banker magazine (which merged with ABA Banking Journal) and was a staff writer for ABA's Bankers News. You can email him at jginovsky@sbpub.com

[This article was posted on
September 18, 2012, on the website of ABA Banking Journal, www.ababj.com.]