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**Breaking Banks Fintech**  
Thursday at 12 Noon Pacific  
**January 23rd 2014: A Penny Saved ,in a bank, is a Penny Earned?**

An axiom of banking is that access to the financial system is universally beneficial. Once people have bank accounts, they begin to save and their long term financial health improves. But the current financial situation in the US has changed customer's outlooks on what is beneficial and beyond their means, and the financial crisis and has created a more permanent crisis of confidence in the financial industry. Meanwhile, developing nations have struggled to increase overall access to banking for their working poor, and found huge infrastructure barriers. But today, technology, particular

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### Featured Guests



#### Kosta Peric

Kosta Peric is a technologist, whose interests lie at the point of fusion between technology, finance and innovation. Currently deputy director, Financial Services for the Poor, at the Bill & Melinda Gates Foundation, Kosta is also the author of "The Castle And The Sandbox", a book explaining how to foster innovation in established companies (Amazon link - <http://goo.gl/UGCYfx>). He was the co-founder and leader of Innoribe, the SWIFT initiative to enable collaborative innovation in the financial industry. At SWIFT, he was the chief architect of SWIFTNet, the backbone worldwide secure network currently connecting 8,000 banks and 1,000 corporations, and se

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#### Jennifer Tescher

Jennifer Tescher is the President & CEO of the Center for Financial Services Innovation (CFSI), the nation's authority on consumer financial health.

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