



## VALUEWEB: How fintech firms are using bitcoin blockchain and mobile technologies to create the Internet of value

By Chris Skinner



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The Internet of Things is all about machines trading with machines – your fridge orders groceries; your car, fuel; your television, entertainment; and so on. However, machines cannot trade with machines if it's expensive and slow. Would you really want your TV to order the next season of Games of Thrones, if the payment took ten days and cost \$25 or more? Unfortunately with the way the bank system works today, that is the problem we face today. As a result, we need an Internet of Value to work with the Internet of Things. The Internet of Value — or ValueWeb, for short — allows machines to trade with machines and people with people, anywhere on this planet in real-time and for free. Using a combination of technologies from mobile devices to bitcoin and the blockchain, fintech firms are building the ValueWeb. The question then is what does this mean for financial institutions, governments and citizens? This book provides the answers.

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About the Author

**Chris Skinner** is best known as an independent commentator on the financial markets through the Finanser (www.thefinanser.com) and Chair of the European networking forum The Financial Services Club, which he founded in 2004. He is the author of *DigitalBank* and ten other books covering everything from European regulations in banking through the credit crisis to the future of banking, and is a regular commentator on BBC News, Sky News and Bloomberg about banking issues.

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