In this talk we will answer the question - What is Fintech?

**Bio:** Shai Rubin has joined Citi on March 2012. Previous to joining Citi Shai held positions as Senior Program Manager at Microsoft and as Research Staff Member in IBM Research. Shai is a network security expert, although he does not practice security in his current role in Citi. Shai holds B.A. and M.A. degrees in Computer Sciences from the Israel Institute of Technology and Ph.D. in Computer Sciences from University of Wisconsin, Madison, USA.