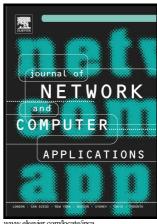
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A Survey on FinTech

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Abstract

As a new term in the financial industry, FinTech has become a popular term that describes novel technologies adopted by the financial service institutions. This term

describes no of vectoriologies decipoed by the intention but the intention of the

covers a large scope of techniques, from data security to financial service deliveries.

An accurate and up-to-date awareness of FinTech has an urgent demand for both

academics and professionals. This work aims to produce a survey of FinTech by

collecting and reviewing contemporary achievements, by which a theoretical data-

driven FinTech framework is proposed. Five technical aspects are summarized and

involved, which include security and privacy, data techniques, hardware and infras-

tructure, applications and management, and service models. The main findings of

this work are fundamentals of forming active FinTech solutions.

Key words: FinTech, cloud computing, cyber security, big data, financial

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