



## FINTECH ONE-ON-ONE PODCAST – BO BRUSTKERN & JON LEAR

Welcome to the Fintech One-on-One Podcast, this is Peter Renton, Chairman & Co-Founder of Fintech Nexus.

I've been doing this show since 2013 which makes this the longest-running one-on-one interview show in all of fintech, thank you for joining me on this journey. If you like this podcast, you should check out our sister shows, PitchIt, the Fintech Startups Podcast with Todd Anderson and Fintech Coffee Break with Isabelle Castro or you can listen to everything we produce by subscribing to the Fintech Nexus podcast channel.

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**Peter Renton:** Today on the show, we are doing something a little bit different. I am delighted to welcome my good friend and business partner, Bo Brustkern, been with him now for over ten years along with Jon Lear who is the President & Co-Founder of Fintech Meetup. So, what we're going to do in this show is delve deeply into the recent partnership that we announced between Fintech Nexus and Fintech Meetup, we're going to talk about what it means for the community, what it means for the fintech events space.

We're going to delve deeply into the Fintech Meetup event in 2024 happening in Vegas, March 3rd to 6<sup>th</sup>. We're also going to talk about the Fintech Nexus digital media business, why we decided to focus on digital media at this point in time and we're going to talk about what it all means and what's exciting about this for the fintech community. It was a fascinating discussion; hope you enjoy the show.

Welcome to the podcast, Bo and Jon!

**Jon Lear:** Great to be here, Peter.

**Bo Brustkern:** Thanks, Peter, it's good to be here.

**Peter:** Okay. Well, let's kick it off by giving a little background. Bo, a lot of people know your background so, Jon, let's start with you, just tell us some of the career highlights to date before you got to Fintech Meetup.

**Jon:** Sure. Peter, thank you for much for inviting me on. You know, I started my career back.....I was originally selling diapers and orange juice for Procter & Gamble (Peter laughs) so I was a Brand Manager back over in the UK and after about seven years I was looking for my next adventure. And I



came across this small, little payments company that did cross border global payments, that's 15/16 years ago and I loved it so much, I thought this whole thing was incredible, this combination of technology and payments.

So, I packed a bag, brought along my ticket, moved to the Holiday Inn in Chelsea and grew the Americas for the company which was called Earthport at that time and eventually we sold that business to Visa. And then I went to J.P. Morgan and manned the Partnership & investment Group for the fintech partnerships and the corporate investment bank so both from the fintech side and then on the financial institution side as well.

**Peter:** Interesting. When did you start at Fintech Meetup?

**Jon:** Yes. So, we started Fintech Meetup in 2021, just in the middle of the pandemic. So, my other fellow co-founders, Anil and Simran Aggarwal, they're both entrepreneurs in the fintech space but they also are very big event entrepreneurs as well so they started in 2020 ShopTalk and GroceryShop which is the biggest retail events and then Colin Foley, one of the co-founders and Ed Akenhead as well on the technology side. So, yeah, we started in 2021, we did two virtual shows which really kind of blew people away when they came to experience it and then we did our first in-person show in March of 2023.

**Peter:** Okay. So, did you know Anil and Simran before all this or how did you guys come together?

**Jon:** Yes. So, I met them at the first Money2020 and were blown away by what they'd kind of accomplished which was, you know, ten years ago and we'd always kept in touch, you know, they always really admired what they've done and how they approached building both teams and businesses. And, you know, it was one of those fortunate circumstances where I've always wanted to work with them, really admired the businesses that they've built and was also just really, really just incredibly inspired by everything that was happening in fintech. And, you know, that's why we launched Fintech Meetup which really was driven by what we saw as a big need to help find and give the industry new ways for everybody to connect, collaborate, partner, to come together to build all these different communities and that's exactly what we do at Fintech Meetup.

**Peter:** Right. We're going to dig into that in a little bit, but I want to switch over to Bo for a minute. So, Bo, why don't you just give us a 30-second background about yourself and what you do and some of your background.

**Bo:** Sure. I think our audience knows me pretty well, but just for those of you that don't, my name is Bo Brustkern, I'm CEO here at Fintech Nexus and I've been at the helm since 2017. I've been in financial services my entire career which goes back to 1995 and most of that, the early days was on the buy-side and then in 2006 started my entrepreneurial career which eventually led to this media business that you and I are running, Peter.



**Peter:** Yes, indeed, okay. So then, maybe let's talk about how this deal came together, we're going to talk about the components of the deal in a little bit but just talk about the genesis. How did the discussions start for partnering with Fintech Meetup here?

**Bo:** Yeah, so I'll take that one. It was really interesting to receive an inbound from someone on Jon's team asking about advertising for Fintech Meetup 2024 as they were getting ready to launch and because we own a bunch of properties that have, you know, great audience, one of which is Fintech Blueprint which reaches 170,000 fintech leaders around the world. The inbound ended up on my desk and I responded, and Jon and I ended up on the phone ostensibly to talk about marketing Fintech Meetup for spring in 2024 but quickly turned to what's the best way to serve this community and the overlapping communities that we have.

And I think we had quickly come to the conclusion that continuing to sort of anchor to large scale fintech-oriented events in every spring from here on out is probably not in the best interest of our community. And so, we quickly started talking about ways that we could partner, and it became much, much more interesting than just a simple sort of a media relationship that the conversation started with.

**Peter:** So, Jon, is that like from your perspective, you know, like Bo gave his kind of reading of the story, like what was the sort of origins from the Fintech Meetup side?

**Jon:** Yeah, you know, I think Bo is exactly right. You know, we thought it might be worth it, you both been doing from a leadership and industry perspective, you know, we've gone to many of your events and for us it can give us a very unique set of circumstances where, you know, Fintech Meetup has launched initially as a virtual event then we did our first in-person event. You know, we've got pretty big aspirations in the sense of where we're going to take Fintech Meetup because we think the opportunity is really big and it's really suited to the different way that we think about events and how we approach them.

Then as we got to talking with Bo and we really understood, you know, the media opportunity you were looking at and your plans for that, it just felt like there's a real complimentary opportunity here for us to really drive and focus on the in-person events in Fintech Meetup and how we think we're going to do that and for you to pivot towards the digital media business. So, it came together very nicely and, you know, ultimately, whenever you do a deal it's really the person that you're serving or the community you're serving and they're going to be best served as an outcome of that partnership with you. And I think that everybody is going to be absolutely delighted, both with Fintech Meetup and then all the great work and exciting initiatives that you have from a Fintech Nexus perspective.

**Peter:** Okay. Well, let's maybe talk about the deal itself, what does the partnership entail? Bo, why don't you give us your perspective on that.

**Bo:** Sure. What it really does is it allows each of us to focus on the things that we do best and what that means is that Fintech Nexus will part ways with its former relationship with its audience in terms of the large-scale events that we would hold on an annual basis. So, probably most well-known are the



USA conference that happens in New York in the May timeframe and the LatAm event that happens in Miami in the December timeframe, those are annual events, large scale events. And so, by vacating that as part of our business then Fintech Meetup can essentially assume that role and be the defining spring event for fintech that gathers our audience, our mutual audience now in the springtime so March 3rd to 6th will be the 2024 Fintech Meetup event in Las Vegas and attract both the LatAm audience and those that came to our big New York event.

On the other side of that then is well, we used to, as you know, Peter, we used to run all of these various efforts, we'd have these large-scale events but we're also growing the media business and we have these aspirations to build, you know, the data side and the online community side and all these things which is just a lot to do. And so, the partnership is really just a codified effort to say, Fintech Nexus is going to go and focus on this digital community and Fintech Meetup is going to focus on when that community gathers in person, what happens?

It's just as simple as that, it was a very simple transaction. I think the agreement was something like 15 pages in length which for lawyers is just, you know, stunningly short and it was very easy to put together because as Jon mentioned, this was really clearly in the best interest of our communities and therefore in the best interest of each party.

**Jon:** I agree with that, Bo. Just to have one other thing to that, I think what's becoming clear is that when I started off with fintech 10/15 years ago, probably like you guys, you know, there were a few categories of services and solutions where everybody would focus on an issue and you're acquiring with payments and, you know, we've mapped these out now and there's been this huge explosion, 130+ categories, and a lot of fragmentation.

And what we've seen is that people are really wanting to go to one or two big anchor events around the year, you know, Fintech Meetup's big event now for the spring and there will be other events towards the end of the year as well. But exactly what Bo said is, you know, we think having this one big fintech spring event, now the biggest this spring, that really serves the banking, fintech, lending, payments communities incredibly well, you know, it's the best place to go, that in-person event to kick off your whole year. So, if you want to build pipelines from a sales perspective, meet investors, create new partnership opportunities you will have to do that at Fintech Meetup in person.

**Peter:** So then, Bo, I just want to be explicit here and so what does this arrangement mean for previous Fintech Nexus attendees and sponsors and those that have even signed up already for our 2024 event which we had announced a couple of months ago?

**Bo:** So, what we've tried to do is create a very smooth transition for anyone who has committed to our 2024 event to transfer that commitment to the Fintech Meetup 2024 event. And, so far, that has worked really well because for the most part our sponsors and attendees have said, well, this is great, like this frees up budget for me, I can now deploy, instead of trying to do both, you know, Fintech Meetup and Fintech Nexus and sort of, you know, above this quite busy counter we've consolidated that one step for them and it's simply an invitation.



You know, look, you've sponsored us, you've committed to us in some cases to be a big part of our next year's event, we have this new opportunity for you to be a big part of this other event and some of our sponsors were not going to sponsor Fintech Meetup and now are. And some of our sponsors have said, look, this was the only spot in the counter that we could attend so we we're going to go ahead and cancel that, fine, you know, those things do happen. And for the most part, a lot of our sponsors are just saying, this is great, because I was feeling ahead of the bulk and now I can just concentrate on one.

So, it is very case by case, we are inviting our sponsors and attendees to transfer their sponsorships and tickets to Fintech Meetup. At the same time, obviously, we're opening up this new discussion, new for some of them to say like Fintech Nexus is year-round news and analysis and community gathering and we are still a very valid way to get in front of the people that you want to be in front of year-round and you want to punctuate that in the springtime. March 3rd is your date, show up in Las Vegas and come to Fintech Meetup so that you can gather and really engage in that meeting-centric format. So, I don't know if that was the detail you were looking for, Peter, but it's working, I mean, our community is quite pleased with what we've done.

**Peter:** Okay. And so, Jon, I want to actually delve a little bit into the 2024 event now. I went to the 2023 event and was blown away, I mean, I think the Meetings Program that you had there was without question the biggest and most comprehensive and, you know, I think there was like a thousand tables of meeting tables.

**Jon:** That's right.

**Peter:** We felt like we as Fintech Nexus had done a good job on doing a meetings program inside our event, you guys took it to the next level and I think that was.....when I came back after that event I said to Bo, well, these guys are really, really, really good. And so, anyway, I want you to talk about the meetings component but talk about the other components of the 2024 event.

**Jon:** Yeah, definitely. And, Peter, I've got some news on the Meetings Program, but I'll come to that in a second which it's something that will blow everybody away. You know, with what we saw at Fintech Meetup we really asked ourselves the question, you know, and you looked to the events landscape what became clear to us is that, as I said earlier, the industry changed to much. It's a lot of fragmentation, so much investments, so much activity happening, just a huge explosion of solutions and services, but what became really clear to us is that many events, I'm not talking about your event, but many events in the industry were perhaps pretty specialized but they haven't really kept up with how the industry has changed and evolved and that for us was a big opportunity.

So, you know, when we really stepped back and we say why do people go to events, ultimately, we believe it's all about connections, creating opportunities, having meetings, you know, getting in front of people and that can take many, many different forms. That can be a one-on-one meeting as part of the Meetings Program, it could be actually going to a content session and networking with your peers, you



know, the whole host of different ways to do that so we really looked at them. We said, look, how are events currently serving the marketplace and the industry and then what is the role for us in launching things like Meetup and really what the heart of Fintech Meetup is three things.

The first is we have an incredible Meetings Program as you referenced so in the last Fintech Meetup we scheduled 30,000 meetings on site over a thousand tables and the energy in the room is just mind-blowing, it's incredible. Firstly, when you say that you're going to do 30,000 meetings over two days, people look at you like you're completely nuts, that's never going to work, it's going to be a logistical nightmare.

**Peter:** I got to admit, I thought it was going to be a logistical nightmare when I went in and I thought it wasn't at all, it was incredibly smooth.

**Jon:** Yeah, yeah. I mean, I think somebody said it was organized chaos but without the chaos, you know, it just worked incredibly well. And the reason why it works really well is firstly, we don't use off-the-shelf platforms in technology. So, this platform has been built from scratch by some of the world's best engineers with supporting guidance and insight from people who have been in fintech, banking and payments for 15/20+ years so it's the combination of amazing technology and industry domain expertise so that works really well.

The second thing is that it's not just about giving somebody an app, it's actually about a whole program that we put around it so about four weeks before the event, we get people to start creating their profiles, they can go in and select who they would like to meet with, we then share a bunch of questions for everybody and people can opt in, but, you know, everything is done on a very, very structured basis. And the reason that we do that is that what we're trying to do here is to catalyze and mobilize the whole fintech industry and the only way you can do that is if everybody is using the same technology platform, doing the same steps at exactly the same time so we will reach out a lot to make sure you're doing the right things, but the results are truly incredible and amazing.

So, things we've made up in 2024, we'll schedule something like 50,000+ meetings on-site, 1,500 tables and it will absolutely be incredible. You know, we always ask people after they've done the meetings program, can you rate the meetings, were they valuable, were they not valuable or did you not like them and 92% of respondents said that the meetings they had were valuable and 4% were not sure and the balance were not.

But, you know, this is all about what we're trying to do is just get the whole industry together, so the first thing is just this incredible mind-blowing Meetings Program. The second thing is that we'll have our own Fintech Meetup agenda, speakers, content. 175+ speakers, you know, we've really taken a back-to-basics approach, kind of these five tracks and we're really, really excited about that, and we're also thrilled that Fintech Nexus is going to be one of our media partners at the event.

And then the third thing is we also have things that we call Table Talks and Table Talks are peer group-moderated discussions. So, let's say, for example, you've got a group of credit unions chief



executives together, what happens is that they come together, and they actually talk amongst themselves around a particular topic, but it's moderated by that individual community. So, for us, that's another form of content but it's just actually peer group-generated content so that's the third thing.

And then, finally, the one thing that we're super excited about is the launch of what we call Co-Located Events, we think this is the next big unlock for event. So, you know, when you go to events, let's say you've got 5,000 people there, you may have 3,000 at the event, you might have 2,000 outside the event and typically, a lot of event organizers don't want you as a sponsor or an exhibitor or an organizing company, they don't want you to do anything at their events, they want to keep you within their walls and their confines. We actually have a very, very different view and it's another way that we're going to disrupt the fintech events space.

We want people to come to Fintech Meetup and to create their own event and co-locate them alongside Fintech Meetup but then what we do is we're actually going to give you capability and the power to invite people to the event, to list it, to munch the whole RSVP process and importantly, to give the whole community visibility over everything that's happening right across the whole ecosystem about what Fintech Meetup is, March 3rd to March 6th.

We think this is going to be absolutely incredible, again, uses common workflows, common technology and, you know, there's no more going into a Google Sheet just helps somewhere in the way when trying to figure out where the latest parties, product announcements and launches, you're just going to Google through the Fintech Meetup platform, so we're really, really excited about that.

**Peter:** Yeah, it's going to be a very exciting event and, you know, I know that you were at the ARIA last year and the meetings were in two rooms, and it was a little bit awkward, but now like it's at Venetian, right, in one massive, massive convention hall.

**Jon:** Yeah, that's right, Peter. You know, the ARIA is a great venue, it's beautiful, it's a great way to do in your first in-person event, we've always moved from year one at the ARIA to year two at the Venetian and we're excited about the Venetian because everything is on one single level. So, you've got the Exhibit Hall, you've got the Meetings Program, Table Talks, everything's on one level content and our objective is to make the Fintech Meetup Exhibit Hall the busiest exhibit hall in fintech. One of the ways that we're going to do that is if you've got the Exhibit Hall here, you've got 45,000/50,000 meetings happening right next to it, that's going to create a lot of busyness and so, you know, all of the sponsors and exhibitors they're really, really excited about that, and we can't wait for them to see it.

**Peter:** Right. So, Bo, just turning back to you and talking about this transition that Fintech Nexus is on with the Fintech Nexus sponsors, you know, we've obviously had with that our own large Exhibit Hall for many, many years, how are we transitioning those sponsors into the Fintech Meetup event in March?

**Bo:** Well, actually, one thing that's important to know is that during the negotiations, if you will, the partnership negotiations, Jon and I and Caroline spent a lot of time talking about the mechanics of how



this was all going to go down because it's one thing for us to consider this a success if we reach an agreement that's looks, you know, economically favorable to both sides and, you know, we've got some give and take but what happens if it falls flat? And some of the things we considered were okay, what do we do with the LatAm community, what do we do with our hosted banking and other FI communities, we're hosting investors to come to our events.

And what do we do with our people, some of these teammates of ours, as you know, Peter, have been with us for a long time and are very valuable and have these strong relationships. So, we found really positive solutions to all of these what could be stumbling blocks. One of those was that Sumit Pal and Mike Michalalkis and a couple of our other teammates, most notably those two senior business managers have moved over to Fintech Meetup, and they did so the weekend immediately following the deal and that's really helpful for our clients.

It's really helpful for our whole community to see that, you know, this wasn't a takeout acquisition, this wasn't Fintech Meetup swiping us out of the niche, it was a true partnership and we have come together in a way that is of service to our community. So, if you were served by Sumit at Fintech Nexus, you're now served by Sumit at Fintech Meetup, he knows exactly the inventory that you were looking at and he's mapped it with the help of Caroline to exactly the inventory they have at Fintech Meetup.

Not only that, but the day after the signing of our agreement, both Mike and Sumit flew out to Las Vegas for a site visit, so they've walked the floor, they know exactly where Booth 42 sits. So, these are all just really impactful, but one might thing small details, they're very helpful for our community. Caroline established a LatAm pavilion for our Latin American sponsors and exhibitors and all these things were created so that we could create this new transition between our clients and the new home of Fintech Meetup for their in-person event base.

**Peter:** Right, right. So, Jon, I want to just talk about Fintech Meetup, the company, for a minute because I know you're part of the Hyve Group run by Mark Shashoua, one of the most experienced guys probably in all events and someone that Bo and I actually know quite well from just dealing in the industry over the years but tell us a little bit about sort of how you fit within the broader Hyve Group.

**Jon:** Yeah, definitely. You're absolutely right, Peter, about Mark, his industry experience and knowledge, it's really incredible particularly given that his father started what is now Hyve as well. You know, when we started Fintech Meetup back in 2021, we had a plan to and still have plans to grow the business very, very aggressively, you know, our aspiration is we want to be number one fintech event in the US and after that, potentially, other geographies as well.

So, we've got really big ambitions and, you know, again, it was a very interesting set of circumstances that came together when Anil and Mark had done in a lot of business over the last decade and we looked at it and we said, actually, there's an opportunity here to acquire Fintech Meetup so we're part of the Hyve Group. Hyve is one of the biggest events companies in the world, runs about 100 events





around the world and the strategy is very simple, we will have the best market-leading events in every geography in which we operate and compete, so Fintech Meetup is one of those in the US.

Our other events include Shoptalk, it's the number one retail event, GroceryShop, we just launched Shoptalk in Europe as well and there's just so many other different segments such as BETT which is a big education show. You know, what's great for us being part of Hyve is we're an incredibly small entrepreneurial business within the Hyve organization, Hyve has about 1,200 people that meets up 2025.

But what it means is that we are able to access all of the balance sheet, all of the investment capacity and appetite to really grow the business and, you know, we all have big goals, ambitions for that and Mark's really supported with making it happen.

**Peter:** Alright. So, Bo, before we close I really want to have you dig into the Fintech Nexus digital offerings. As part of our motivation for doing this deal was we've been talking about this since really the middle of the pandemic for the digital offerings, it's such a huge opportunity. So, tell us a bit about what we have there.

**Bo:** Sure thing. Let's go back to the pandemic, I won't spend long there but one of the things that we learned in the pandemic was that while our distribution model became illegal, we couldn't legally gather people together physically in 2020, our purpose was still the same, our mission was still the same. In fact, we were needed more than ever in times of chaos, in times of rapid change, we've continued today.

So, back then, the rapid change was well, we've got to get all these people onboard, digital wallets, we've got to distribute, you know, billions of dollars to small businesses and individuals through various different programs, those were the big challenges, the big changes of the day. The big challenges and changes are ongoing, there is no end to the amount of opportunity and disruption that is happening in fintech and all of us on this podcast are fully aware of that opportunity.

So, when you and I, Peter, were talking about this, our perspective, I won't speak for you because I want to hear your thoughts on this as well, but I'll say my perspective was, we're going to focus on a distribution model that really works for us and that is going to be a primarily digital distribution model. We will still have small, intimate, call them events but they'll be gatherings, we won't have the large-scale events anymore, what we will then focus on is the same stuff we've been doing for ten years which is news, analysis and community.

And in the background, since forever, we've been building this news site which is now quite robust and really something and when people now go to [fintechnexus.com](http://fintechnexus.com) they're not faced with events site that has little oh yeah, I can believe the news over here, they're faced with a new site which has....how many articles have we published over the years, tens of thousands.

**Peter:** I looked the other day, I've written 2,900 myself, I don't know what the total is, it's (cross talking)



**Bo:** Multiples of that for the whole team. So, you know, obviously content forward which is near and dear to our hearts and there's analysis which we really leveled up in a huge way when we partnered with Lex Sokolin earlier this year, he is the Founder of Fintech Blueprint. So, now Fintech Blueprint is a part of our family as leading analysis on fintech and now the audience, the community is 200,000+ industry leaders, that's a giant audience. If we're going to serve that audience or that community effectively, we really owe it to them to focus on a few, doing a few things well, instant news, it's the analysis and it's the gathering of those individuals according to their needs.

I'll just dive deeper into that for a moment and say that not all 200,000 need the same thing and we believe we have a core community at the center that needs something different than the next layer out and the next layer out and the next layer out. So, what we're doing with this large community is inviting people into the center and inviting people to engage in different products and services that we are continuing to create and we're creating them, as I said, primarily in the digital format. So, exciting times and we have a lot of creativity to unleash on this problem.

**Peter:** Indeed, we do. So, in closing, Jon, I want to hear from you first, what are you most excited about when it comes to this new partnership?

**Jon:** You know, I think, as I said earlier, it's one of these great partnerships that's come together through great opportunity, great circumstance. You know, we're going to have a great media relationship and partner with, we're going to be doing a lot of stuff together on the digital side. I think what really excites me is getting the Fintech Nexus sponsors, exhibitors, attendees. Let's get them to experience Fintech Meetup in March at the Venetian, I think they're going to love it, I think they're going to be blow away.

And, you know, ultimately, I think there's a lot of future opportunities for both Fintech Nexus, for Fintech Meetup and ultimately, you know, we both exist to serve the fintech, banking, payments, lending communities and provided we keep doing that and we keep wiring them with great events, great digital content and great digital media, you know, people are going to continue to come back and love what we do. So, that's why we're here and that's what excites me and inspires me.

**Peter:** Okay. Bo?

**Bo:** Yeah. I'm in very much the same as what Jon just mentioned. I love the ability to focus and to serve our community with a lot of creativity in this digital channel so we can create a lot of new ways to engage our audience that are agile and responsive to their needs. And so, just having that ability and not being distracted by the large scale events which do take a mountain of effort so allowing Jon and his team to say like look, we're going to take that part and we're going to crush it. That makes me really happy because then I can say, okay, Peter, let's go build this stuff over here, a variety year-round in this other domain which I think is what they deserve. How about you, Peter?



**Peter:** Well, for me, okay. It's interesting, I was reflecting on this just over the weekend. I got into fintech in 2010 when I started a blog that was writing about peer-to-peer lending and that sort of grew, got a following and then people said we should have a conference so I kind of fell into the conference business. But I'd started a digital media company focused on fintech without really realizing it and I'm really excited to get back to that.

Now, as much as I have enjoyed doing these events, we've done 11 US events, we've done some China events, Latin America, UK, I think we've done like nine or ten in the UK, as you pointed out, they're a huge amount of work. It's hard to do much else, particularly, I was heavily involved in, you know, all of the content aspects of putting of these events and to now be able to just focus on digital media again, I feel like, in some ways, a weight has been lifted and I'm more excited about fintech than I've ever been before. I think now we have a chance to really build the leading digital media brand in fintech and Fintech Meetup will be our partner on the large-scale events side.

Okay. Well, with that, I will say thank you very much, Jon, for joining us today and thank you, Bo, appreciate your time today, gentlemen.

**Jon:** Thanks so much, Peter.

**Bo:** Thanks, Peter.

**Peter:** I hope you enjoyed the show, thank you so much for listening. Please go ahead and give the show a review on the podcast platform of your choice and go tell your friends and colleagues about it.

Anyway, on that note, I will sign off. I very much appreciate your listening and I'll catch you next time. Bye.

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