

Contents

Preface

vii

Acknowledgments

ix

CHAPTER ONE

Overview of China's Fintech Industry

1

CHAPTER TWO

Digital Payment Systems

43

CHAPTER THREE

Peer-to-Peer Lending and Crowdfunding

66

CHAPTER FOUR

Online Consumer Credit, Online Supply Chain Finance,
and Internet Banks

106

CHAPTER FIVE

Online Investment and Insurance

132

CHAPTER SIX
Blockchain Finance and Virtual Currencies
161

CHAPTER SEVEN
Disruption of Traditional Banking
185

CHAPTER EIGHT
Risks of Fintech and Regulatory Technology
202

CHAPTER NINE
Credit Reporting and Key Financial Technologies
221

CHAPTER TEN
Outlook and Summing Up
252

Notes
259

Bibliography
283

Index
303