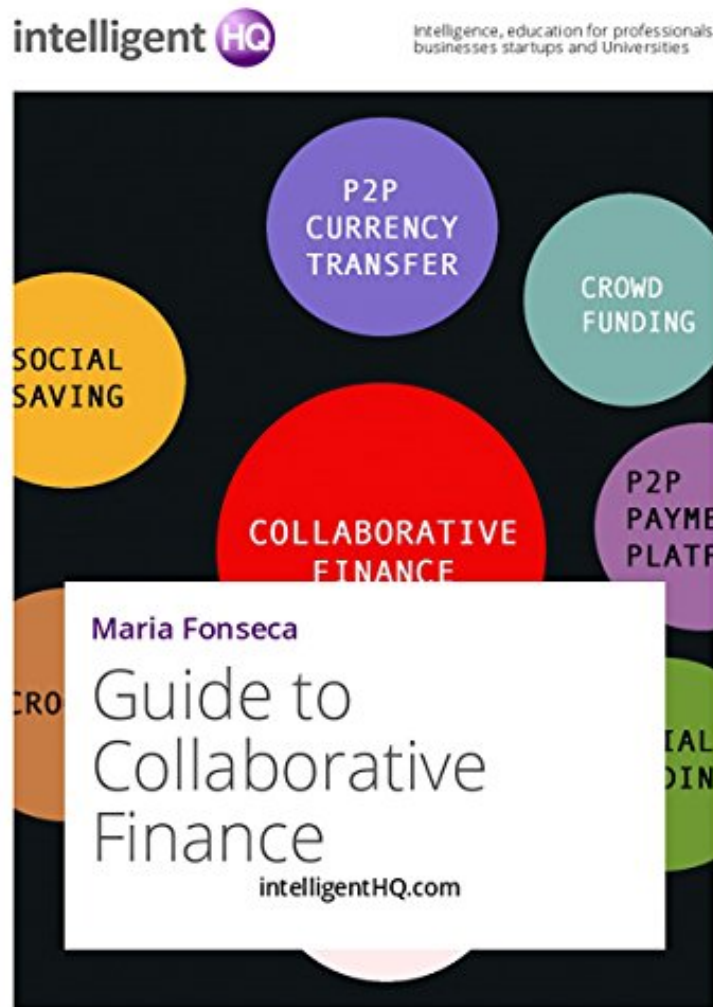


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Recently a lot of attention has been given to trying to understand how technology is enabling a whole new phenomenon of person-to-person and crowd-driven funding, lending, currency and investment services. These services, according to various experts, promise to decentralize and democratize the access to finance, money and banking. The umbrella term that is being increasingly used to name these operations is collaborative finance. Collaborative Finance is an umbrella term that assembles together various processes of money exchange happening right now that are

revolutionising finance.