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## **Disruption is normally seen as being bad news for incumbents. This is not necessarily the case.**

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The previous edition of Financial IT provided a comprehensive overview of Blockchain. This edition of Financial IT, whose publication coincides with the Sibos conference taking place in Geneva on 26-29 September, covers the other main source of disruption for financial services executives. If that other source could be summarised in one word, that word would be: FinTechs.