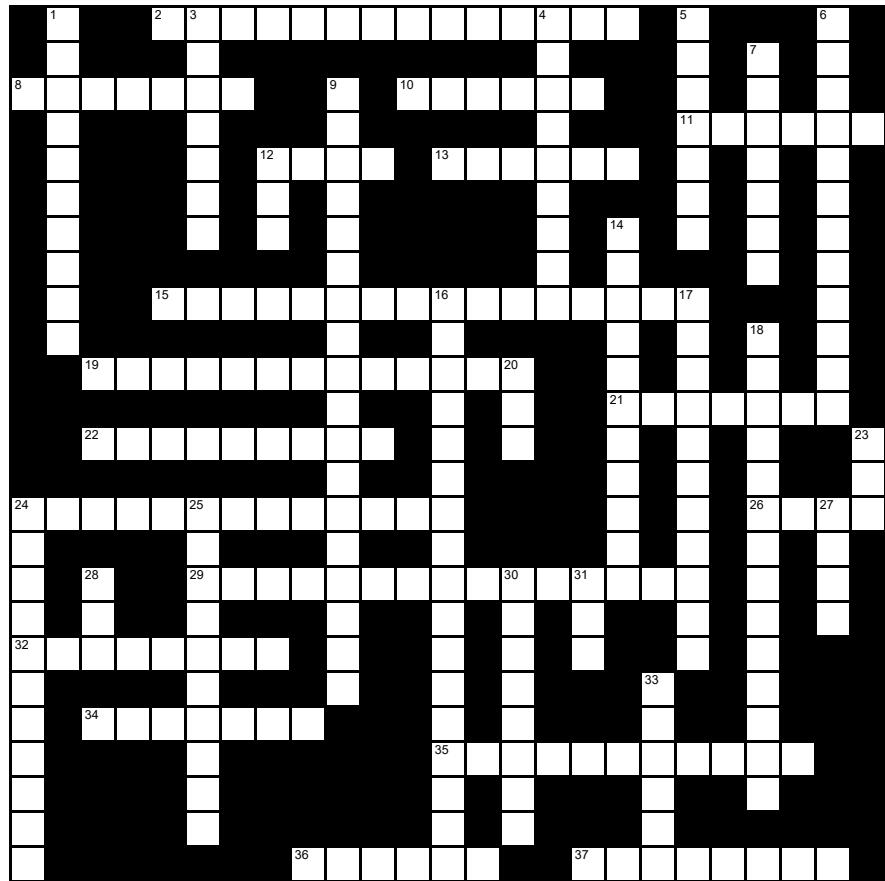




Across

- 2** A platform or service that protects and identifies fraud for an online or offline business. (7,7)
- 8** Structured and unstructured data that is too large or too complex to be processed by a traditional data management application (3,4)
- 10** The process where the block size limit on a blockchain is increased by removing digital signature data and moving it to the end of a transaction to free up capacity (abbr.). (6)
- 11** A cryptocurrency that keeps the consistent value of a currency issued by a country or government. (6)
- 12** A change to the way a blockchain's software rules define valid transactions, or blocks. (4)
- 13** A form of electronic funds transfer. (6)



- 15** The process whereby a business verifies the identity of the client. (4,4,8)
- 19** A set of security standards designed to protect card information during and after financial transactions. (3,10)
- 21** A financial institution licensed to receive deposits and make loans that operates solely online and through mobile apps. (7)
- 22** A form of market manipulation in which investors create artificial activity in the marketplace by simultaneously selling and buying the same cryptocurrencies . (4,5)
- 24** Financial transactions typically involving a very small amount of money. (13)
- 26** Acronym for the use of both public and private databases in order to identify whether an individual is who they claim to be, in order to minimise fraud. (4)
- 29** Software that allows people to send and receive money with ease. (3,8,4)
- 32** Any technology that has been created in response to a problem or opportunity in the real estate industry. (8)
- 34** A testing programme for new fintech business models that are not protected by existing regulations. (7)
- 35** A term that

references the practice of sharing financial information securely, and in a way in which the customer approves of. (4,7)

36 Cryptocurrency platform designed as an international payment system helping banks quickly move large amounts of money internationally. (6)

37 A cryptocurrency with a value of a fraction of a pence used by the Reddit community for fundraising and tipping. (8)

Down

1 An informational document that generally informs readers on the philosophy, objectives and technology of a project or initiative often provided before the launch of a new coin or token (10)

3 A category of cryptocurrencies that are an alternative to bitcoin. (7)

4 A list of

interested participants in an ICO, who registered their intent to take part or purchase in a sale. (5,4)

5 The use of information technology within the financial services industry to enhance compliance, reporting, and regulatory monitoring amongst others. (7)

6 The first block of data that is processed and validated to form a new blockchain. (7,5)

7 A digital currency created by Satoshi Nakamoto in 2009 (7)

9 A method that enables one party to provide evidence that a transaction or event happened without revealing private details of that transaction or event. (4,9,5)

12 Acronym for a vendor-neutral electronic communications protocol for international real-time exchange of securities transaction

information, which is useful to funds, investment managers, and firms. (3)

14 A scheme in which the development team (or short-term traders) hypes up a project without fundamental basis in order to drive up the price of the tokens temporarily and then sells their holdings immediately after launch to earn a profit. (4,3,4)

16 A process, encoded in software, by which computers in a network, called nodes, reach an agreement about a set of data. (9,8)

17 A new class of financial support system that helps provide financial assistance or investment management using computer algorithms and advanced software. (4-7)

18 A financial institution licensed to receive deposits and make loans that tend to be

digital only with no physical branches and organised around customer-centricity. (10,4)

20 Acronym for the criteria for measuring the sustainability and ethical impact of a company. (3)

23 Acronym for a Bitcoin lightweight clients which do not download and store the whole blockchain locally. (3)

24 The method of paying multiple recipients simultaneously through an online transaction. (4,7)

25 The practice of lending money to businesses or individuals using an online system that matches lenders with borrowers. (3,7)

27 A cryptocurrency that specialises in privacy, anonymity, and speed of transactions. (4)

28 Acronym for a blockchain-based company. (3)

30 An open source, decentralized



platform based
on blockchain
technology
created by
Vitalik Buterin
in 2013. (8)

- 31** Acronym for existing laws or procedures meant to reduce illegally obtained income. (3)
- 33** A process where transactions are verified and added to a blockchain. (6)