New banks for the buck

BANK	COUNTRY	NICHE
Alipay	China	Customers can transfer, or shop with, digital cash
楽 ® 天	Japan	Customers can transfer funds through Facebook and email alerts
!!!Lending Club	US	Peer-to-peer lender; set for IPO next year
smartypig*	US	Savers share goals through social network, so friends contribute to account
fidor	Germany	Savers get higher rates when thousands

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