

2018 FINTECH100

Leading Global Fintech Innovators



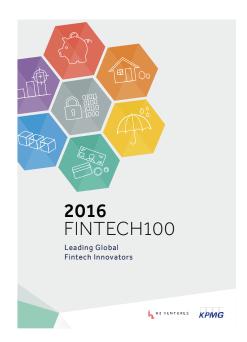




2017 Fintech100 Report



2016 Fintech100 Report



2015 Fintech100 Report



2014 Fintech100 Report

About the List

The Fintech100 is a collaborative effort between H2 Ventures and KPMG. In its fifth year, the Fintech100 uncovers and evaluates the most innovative Fintech companies globally. The Fintech100 comprises a 'Top 50' and an 'Emerging 50' and highlights those companies globally that are taking advantage of technology and driving disruption within the financial services industry. A judging panel comprised of senior partners from H2 Ventures and KPMG has decided the final composition of the Fintech100 list.

H2 Ventures

H2 Ventures is a global thought leader in fintech venture capital investment. Founded by brothers Ben and Toby Heap, and based in Sydney, Australia, it invests alongside entrepreneurs and other investors in early stage fintech ventures. H2 Ventures is the manager of the H2 Accelerator – Australia's only dedicated fintech accelerator – and operates out of Sydney's dynamic Startup Hub.

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KPMG Global Fintech

The financial services industry is transforming with the emergence of innovative, new products, channels and business models. This wave of disruption is primarily driven by evolving customer expectations, digitalisation, as well as continued regulatory and cost pressures. KPMG is passionate about supporting our clients to successfully navigate this change, mitigating the threats and capitalising on the opportunities. KPMG's Global Fintech practice comprises of partners and staff in 45 fintech hubs around the world, working closely with financial institutions and fintech companies, to help them understand the signals of change, identify the growth opportunities and to develop and execute on their strategic plans.

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Dear Reader,

H2 Ventures and KPMG are excited to present the fifth annual 'Fintech100' report which compiles a list of the year's best fintech innovators from around the world.

The Fintech100 highlights truly innovative companies, creating products and services at the juncture of technology and financial services who are seeking to disrupt the existing processes and products that dominate the marketplace, with fintech companies from 36 countries featuring in this year's list.

The Fintech100 is divided into two sublists: (1) the 'Top 50' established fintech firms around the globe, which are ranked based on innovation, capital raising activity, size and country; and (2) the 'Emerging 50' firms, which are newer companies that are at the forefront of innovative technologies and practices.

We've selected the companies in the Fintech100 following extensive global research and analysis based on data across a range of dimensions.

Including the core five factors noted below:

- 1. Average annual capital raised
- 2. Rate of recent capital raising
- 3. Geographic diversity
- 4. Sectoral diversity
- X-factor: degree of product, service and business model innovation (a subjective measure that is applied only with respect to companies appearing on the Emerging list)

These selection criteria are the key metrics used to calculate the rankings of companies in the Fintech100.

The Fintech100 in 2018 includes:

- 18 countries from the UK and EMEA (Europe, the Middle East and Africa),
- 11 countries from Asia Pacific (including Australia and New Zealand), and
- 7 countries from the Americas (North and South America).

As in last year's report, China represents five of the Top 10 fintech companies in 2018. This follows the trend from previous years, as Chinese incumbents continue to scale with a heavy emphasis on payments and insurance.

The sectoral breakup of the Fintech100 is as follows:

- 34 payments and transactions companies,
- 21 lending companies,
- 14 wealth companies
- 12 insurance companies,
- 10 neo-banks,
- 5 "multi" companies (who play across sectors with multiple offerings),
- 5 "other" companies (including regtech and data analytics innovators who don't fit into traditional categories).

Whilst payments and lending companies dominate the 2018 list, we also note the rise in the number of 'neo-banks', particularly across the UK and Europe. This year's list reveals a significant jump in venture capital backing of fintech companies. The companies on the 2018 List have raised over US\$52B in venture capital (almost double last year's figure) and almost \$28B of capital in the last 12 months (a 366% increase).

We congratulate the Top 10 companies in the Fintech100 for 2018:

- **1. Ant Financial** is the world's largest third-party payments platform
- JD Finance is a digital technology company, dedicated to providing digital, online and offline all-scenario services around three key points

 data, user and connectivity, using emerging technologies such as big data, Al, cloud computing, blockchain and IoT.
- **3. Grab** uses data and technology to improve everything from transportation to payments across a region of more than 620 million people
- 4. Du Xiaoman Financial provides short-term loan and investment services
- 5. SoFi offers a range of lending and wealth management services catering primarily to early-stage professionals
- 6. Oscar Health seeks to radically transform health insurance through technology
- 7. **Nubank** is a Brazilian neo-bank that has issued over 5 million credit cards and 2.5 million digital payment accounts
- 8. Robinhood is a stock brokerage that allows customers to buy and sell U.S listed stocks and EFTs with zero commission
- 9. Atom Bank is the UK's first purely digital retail bank
- **10. Lufax** is an online financial asset trading company and uses big data to analyse risk

You can read all about these companies, and many others, in the following pages.

We encourage you to visit www.h2.vc/f100 to find out more.

Yours faithfully

Ben Heap Founding Partner **H2 Ventures**

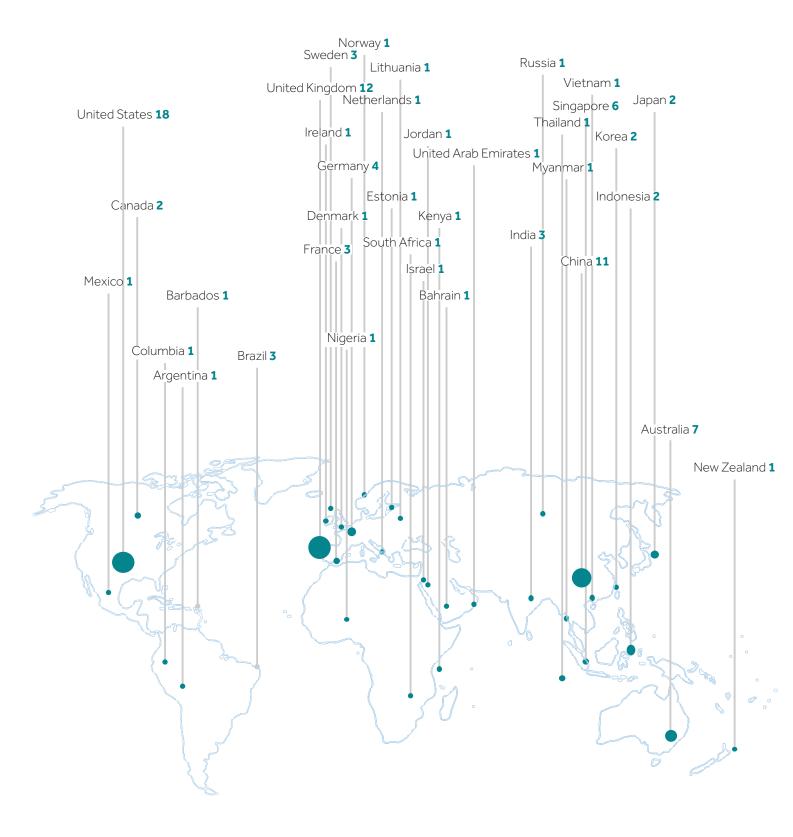




lan Pollari Partner & Co-Lead Global Fintech practice **KPMG**



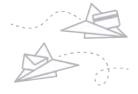
Around the World



Sectorial Breakup



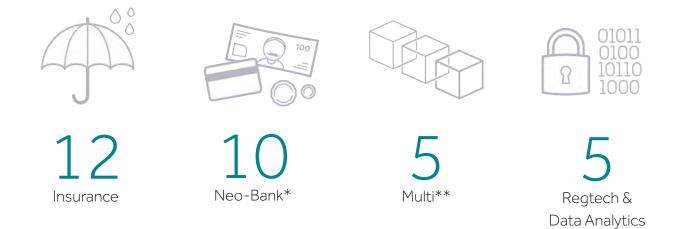




21 Lending & Credit







* **Neo-Banks** within a broader category known as Challenger Banks, are digital natives either without, or with a recently granted banking license. They have digital as the only or predominant channel for engaging with customers and challenge either the products, the user experience or the business models of traditional banks and other financial services organisations.

**** Multi's** are diversified, digital financial firms providing a seamless range of compelling products and services to their fiercely loyal customers.

Key Highlights

O1 Aggregate capital raisings skyrocket

2018 has seen a surge in fintech capital investments.

The 'Top 50' companies have raised over US\$26B in the last year alone and over US\$50B in aggregate capital over their lifetimes. The 'Emerging 50' raised over US\$1B in the last year and almost US\$2B since founding.

02

Major funding rounds skyrocket and increased diversification of notable investors

26 companies on the Fintech100 have each raised at least US\$100M in the last twelve months alone (up from 12 last year). Notably the first four companies in the top 50 have all raised over US\$1B in the last 12 months; Ant Financial, JD Finance, Grab and Du Xiaomon Financial raised USD14.5B, US\$2B, US\$2B and US\$1.9B respectively. Significant Venture investors in Fintech companies include Sequoia Capital and SoftBank, together with strategic investors such as Alphabet (Google's Holding Company), BBVA and Tencent Holdings.

03 Chinese fintech giants exp

Chinese fintech giants expand their offerings

Four of this year's Fintech 100 top 10 companies, are Chinese fintech firm's. All spun out from Chinese retail, insurance and internet giants including Alibaba and JD.com. As these firm's user numbers continue to grow at a staggering rate, so do their product offerings. Earlier this year Ant Financial pinned additional funds to its Yu'e Bao platform to grow the company's consumer pool. And Tencent Holdings recently invested USD \$180M in Brazilian fintech Nubank. Of note in the wider region is Grab who earlier this year launched its fintech arm which will bring its group payments, rewards and loyalty, agent network and financial services under one umbrella.

04 Spotlight on Neo-Banks

In the first half of 2018 five investment rounds of over \$100M were made into UK and European neo-banks Revolut, Atom Bank, Nubank, N26 and Tandem. Without the weight of legacy technology, they have leapfrogged over traditional infrastructure and moved faster with product innovation and customer acquisition. Financial services incumbents also continue their move into digital-only offerings;

Marcus by Goldman Sachs recently launched in the UK after gaining over \$20B worth of deposits just 18 months after it's US launch.

05

Internet giants = fintech

Having dabbled in financial services for years, big tech groups, now more than ever, are deepening their activity in the sector. Amazon is providing payment services and loans to merchants on its platform, while Facebook recently secured an electronic money licence in Ireland. Alibaba, Baidu and Tencent have become dominant operators in China's \$5.5 trillion payments industry.

06 Spotlight on emerging markets

The Fintech100 includes a broad range of fintech companies from 36 different countries (up from 28 last year), with companies from Argentina, Bahrain, Colombia, Czech Republic, Indonesia, Jordan, Malaysia, Myanmar, United Arab Emirates, Vietnam and Thailand included for the first time. It is noteworthy that almost half of this year's companies were founded and continue to operate in emerging markets.

07

On-demand Insurtech business models

Disruption in the insurance space holds strong with 12 insurtech companies on this year's list. Transformational technology and changing consumer lifestyles are leading to usage-based, on-demand and peer-to-peer models that are reimagining the way insurance is both offered and consumed. Insurtechs like Lemonade and Metromile are using automation, data analytics, connected devices, and machine learning to build holistic policies for consumers that can be switched on and off on-demand.

08 Asia Pacific on the rise

37 companies from the region feature on the list are from Asia Pacific (up from 31 last year), including eight companies from Australia and New Zealand.

09 ICOs on the rise

This year, 12 companies on the list (11 from the emerging 50) raised capital via an Initial Coin Offering totalling \$729M. The majority of those are from Emerging markets including Lithuania, Russia, Thailand, Argentina and Barbados. For better or worse ICOs are proving to be an attractive and innovative alternative to traditional capital raising pathways.

10 Diversity is a powerful driver of innovation

We have seen an explosion of innovation over the past five years, across geographics and sectors. And we attribute much of this innovation to the diversity of experiences, and the inherent creativity, of the individuals that are founding so many of these companies. Over 200 founders are behind the companies on this year's list and close to 1,000 founders have been recognised over the past five years. These founders come from countries across the world; they have experiences across industries inside and outside financial services; but they all have ambition and vision. The Fintech 100 is about searching for hidden gems, the founders and companies that are changing the world.

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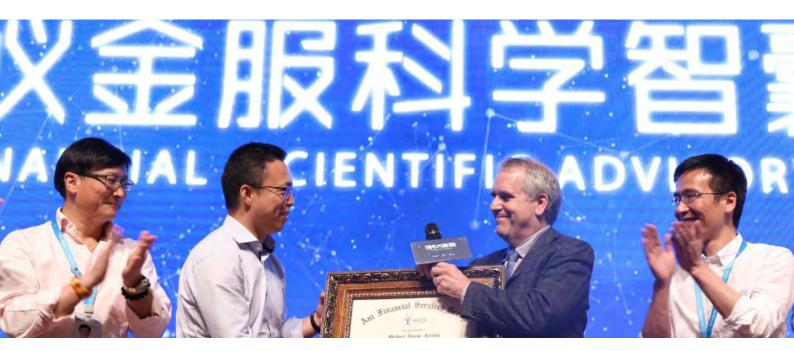
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presented in alphabetical order

01 Ant Financial





"[Eric, CEO] has shown a unique combination of idealism, optimism and professionalism. He dreams big, yet is down-to-earth. He keeps his eye on the future while making every day count," Jack Ma

Company Description

Ant Financial Services Group is dedicated to using technology to bring the world equal opportunities. Their technologies, including blockchain, artificial intelligence, sercurity, Internet of Things and computing, has helped Ant Financial and their ecosystem partners to serve the unbanked and underbanked.

By the end of March 2018, together with their JV partners, Ant Financial served 870 million users worldwide. Brands under Ant Financial include Alipay, Ant Fortune, Yu'e Bao, Zhima Credit, MYbank and Ant Financial Cloud.

Notable Investors

Temasek Holdings, GIC, China Investment Corp (CIC), CCB Trust, China Life, China Post Group, China Development Bank Capital, Primavera Capital Group, National Social Security Fund (NSSF)

At a Glance

Tagline Category Bring small and beautiful Multi changes to the world Ownership Located Private China Rank Last Year Year Founded 01 2004 Staff 11111 Key People Eric Jing Website antgroup.com

02 JD Finance





"We will not do anything harmful to our users, never and ever, though it can make money rapidly, which is our bottom line." – Shengqiang Chen

Company Description

JD Finance began operating as an independent company in October 2013. Positioned as a digital technology company serving financial institutions, JD Finance is dedicated to providing digital, online and offline allscenario servicesaround three key points - data, user and connectivity, by means of such emerging technologies as big data, Al, cloud computing, blockchain and IoT. By so doing, it is aimed to empower financial institutions to improve efficiency, reduce costs and increase income in the core value sections like scenario expansion, customer acquisition, operation, risk control, and R&D, and propel the industry to comprehensively stride into the digital finance era.

Notable investors:

CICC, BOCGI ,China Securities, CITIC Capital, Sequoia Capital China, China Harvest Investments and China Taiping Insurance.

Tagline	Category
Creating a Better Future with	Multi
Technology	Ownership
Located	Private
China	Rank Last Year
Year Founded	09
2013	Staff
Key People	11111
Shengqiang Chen	
Website	
jr.jd.com	

03 Grab





"Southeast Asia's digital economy is beginning to rapidly develop, and Grab is well positioned to be a partner and enabler in this transformation." - Anthony Tan

Company Description

Grab is one of the most frequently used offline-to-online (O2O) mobile platforms in Southeast Asia, evolving from a ride-hailing platform to an everyday super app that provides essential services to consumers in this region. commute.

Grab launched its proprietary digital payments platform, GrabPay, in 2016 to facilitate ride-hailing payments and has since expanded to enable peer-to-peer fund transfers, merchant transactions, insurance and microlending services.

Notable Investors

Toyota Motor Corporation, Vulcan Capital, Ping An Capital, Oppenheimer Funds, Macquarie Capital, Lightspeed Ventures Partners, All-Stars Investment, SoftBank

Tagline	Category
Go cashless. Pay seamlessly.	Multi
Located	Ownership
Singapore	Private
Year Founded	Rank Last Year
2012	New to the list
Key People	Staff
Anthony Tan	11111
Website	
grab.com	

04 Du Xiaoman Financial





"We believe that the application of AI technology in the financial sphere has already left the laboratory phase, and officially entered the standardised application phase." - Zhu Guang

Company Description

Du Xiaoman Financial, which earlier this year split off from it's parent Baidu, provides short-term loans and investment services.

As a financial technology company, Xiaoman Finance gives full play to Baidu's Al advantages and technical strength in the era of intelligent finance, and works with financial institution partners to provide more reliable financial services to more people.

Notable Investors

TPG, Carlyle Group

At a Glance

Tagline Xiaoxiao Finance Located China Year Founded 2015 Key People Zhu Guang Website jinrong.baidu.com Category Multi Ownership Private Rank Last Year New to the list Staff

05 SoFi





"The growth has been incredibly strong, the demand has been really positive, and I want to make sure that we are allocating our resources for the next wave of growth beyond 2018." - Anthony Noto

Company Description

Social Finance Inc. SoFi is an online finance company that provides lending products including student loan refinancing, mortgages, and personal loans. SoFi's unconventional approach to underwriting considers account merit, employment records and a series of other key factors, creating a more holistic way of serving their customers. Individual and institutional investors are also able to positively impact social groups and the broader community while also gaining attractive rates of return.

In June 2018, the company began offering customers a checking account and debit card under a new offering called SoFi Money.

Notable Investors

RPM Ventures, RSC Capital, SoftBank, Third Point Ventures, Silver Lake Partners, DCM Ventures

At a Glance

Tagline	Category
A finance company that can	Lending
help you get ahead	Ownership
Located	Private
United States	Rank Last Year
Year Founded	11
2011	Staff
Key People	T T T T T
Anthony Noto	
Website	
sofi.com	

16

06 Oscar Health





"Trying to change how the health care system in the US operates by starting an insurance company wasn't an idea that really anybody else had at that point." - Mario Schlosser

Company Description

Oscar, brainchild of US technology and healthcare experts, is transforming the current state of the US healthcare system. The company is applying big data and machine learning to reinvent preventative health care management and claims processing in an effort to increase transparency and reduce the cost of healthcare.

Known for offering individual cover under the Affordable Care Act, Oscar plans on getting into Medicare Advantage in 2020, a deviation from the current offerings in individual and employer insurance markets.

Notable Investors

Alphabet (Google Holding Company), Thrive Capital, General Catalyst Partners, Khosla Ventures, CapitalG, and Fidelity Investments, Founders Fund

Tagline	Category
Easy health insurance for you	Insurance
and your business.	Ownership
Located	Private
United States	Rank Last Year
Year Founded	04
2013	Staff
Key People	1 1 1 1 <u>1</u>
Mario Schlosser	
Joshua Kushner	
Website	
hioscar.com	

07 Nubank

MUbank



"Over 20 million people have applied for the card, there are active, engaged, customers that want to get everything from us." - David Vélez

Company Description

Nubank offers a mobile phone application that controls its own platinum Mastercard credit card, providing a seamless and simple spending experience. With 100% digital channels and reduced paperwork frictions, Nubank does not charge fees for it's card usage and can be used in more than 30 million channels across the world.

Over the last five years, Nubank has built a portfolio of 5 million customers for its no-fee credit card, while 2.5 million people have signed up for the company's digital bank account, launched a year ago. The company is positioned as one of the top 5 credit card issuers in Brazil and the largest challenger bank in the world outside Asia.

Notable Investors

Tencent Holdings, Fortress Investments, Goldman Sachs, Redpoint, Founders Fund, QED Investors, Sequoia Capital, Tiger Global Management, DST Global

Tagline	Category
You control your finances.	Neo-Bank
Located	Ownership
Brazil	Private
Year Founded	Rank Last Year
2013	12
Key People	Staff
David Vélez	11111
Website	
www.nubank.com.br	

08 Robinhood





"We have an ambitious long-term vision to become a full-service financial services company over the next couple of years." - Vlad Tenev

Company Description

Robinhood is a zero fee stock trading app that also offers ETFs, options and, as of February this year, cryptocurrency trading. They enable users with a zero commission model to transact US stocks and ETFs.

By slimming down the investment process and removing excessive brokerage costs, their users can easily access the financial markets. In May, Robinhood surpassed its rival E-Trade with 5 million brokerage accounts and \$150 billion in transaction volume.

Notable Investors

DST Global, Sequoia Capital, Iconiq Capital. Index Ventures, Tim Draper, Andreessen Horowitz, Snoop Dogg

At a Glance

Tagline Invest for Free Located United States Year Founded 2013 Key People Baiju Bhatt Vladimir Tenev Nate Rodland Website www.robinhood.com Category Wealth Ownership Private Rank Last Year 50 Staff L L L L

09 Atom Bank





"Banks are failing to manage the obsolescence of their current IT infrastructure. The adequate move for banks to reduce their ponderous cost structure is through partnerships with Fintech solutions." - Mark Mullen

Company Description

Atom Bank is the UK's first bank designed specifically for digital, offering a range of personal and business banking products including Digital Mortgages by Atom, four market-leading Fixed Saver accounts and secured Business Lending to SMEs.

The company, which has no physical branches, allows users to login using face and voice recognition and receive support from a 24/7 customer service team. By March of this year, Atom had taken US\$1.7 billion of deposits and loaned over US\$1.5 billion to SME businesses and homeowners in the UK.

Notable Investors

BBVA, Woodford Investment Management, Toscafund Asset Management

At a Glance

Tagline The future of banking, available today Located United Kingdom Year Founded 2014 Key People Anthony Thomson Mark Mullen Website www.atombank.co.uk Category Neo-Bank Ownership Private Rank Last Year 08 Staff

11111

10 Lufax

陆金所LU.com



"The development of big data and AI will lead to the emerging of many new product portfolios for clients to invest in diversified sectors." - Gregory Gibb

Company Description

Lufax is an Internet based lending and wealth management platform, originally set up by Ping An Group. Consumer lending remains a core part of its operations with a key focus on the use of big data and IT technologies to formulate advanced risk assessment models and implement risk control systems.

In September of this year they launched their first product in Singapore, a wealth management platform.

Notable Investors

CICC, CDH Investments, COFCO, Guotai Junan Securities, China Minsheng Bank, BlackPine Private Equity Partners

At a Glance

Tagline

Wealth management platform, investment and financing Located China Year Founded 2011 Key People Gregory Gibb James Zheng Website lu.com Category Lending Ownership Private Rank Last Year 06 Staff

1111

11 OneConnnect (PingAn Yizhangtong)





"OneConnect's 'Smart Insurance Cloud' aims to introduce artificial intelligence to the insurance industry, to help in achieving its smart transformation." -Ye Wangchun

Company Description

OneConnect Financial Technology focuses on providing solutions for small and medium-sized banks, increasing revenue, reducing cost and risk and boost competitiveness. OneConnect has built four service platforms based on Big Data, Blockchain, Financial Cloud, Intelligent Finance and other new technologies.

The four platforms - namely Direct Bank Cloud, Financial Cloud for small and micro enterprises, Interbank Asset Transaction and Personal Credit Investigation - aim to offer small and medium-sized banks one-stop comprehensive financial technology solutions. In mainland China, the company already serves 441 banks, 89 percent of the total.

At a Glance

Tagline Technology Makes Finance Easier Located China Year Founded 2015 Key People Ye Wangchun Website jryzt.com Category Other Ownership Private Rank Last Year New to the list Staff

Notable Investors

IDG Ventures, SBI Group

12 51 Credit Card





"We have transformed ourselves as a mere tool to a closed service loop." - Sun Haitao

Company Description

51 Credit Card operates an app that can intelligently manage credit card bills with one click helping users to better manage their own liabilities. It also provides wealth management products, online loan applications and other personal credit-based services in a holistic manner to better serve their customer base.

As of the end of 2017, it managed approximately 106.3 million credit cards, helping users complete a total of \$15.6 billion in repayment transactions. Registered users across all apps have reached 81 million.

Notable Investors

Yintai Group, Harvest Capital, Xinhu Zhongbao Co Ltd, Tiantu Capital, JD.com

Tagline	Category
Platform focused on providing	Wealth
social network application	Ownership
services.	Public
Located	Rank Last Year
China	27
Year Founded	Staff
2012	11111
Key People	
Sun Haitao	
Website	
u51.com	

13 Revolut





"The reality is that what we're trying to achieve is [to] build a 10x better financial services company that is 10x cheaper as well." - Nikolay Storonsky

Company Description

Revolut is a digital banking alternative that allows users to transfer and spend money in various currencies with no fees using prepaid cards and a mobile app. The app also lets users track their spending and invest in cryptocurrencies and other financial products.

With close to 2.8 million users, opening 7,000 new accounts per day, Revolut is processing \$3 billion in monthly volumes. Last month the company announced plans to expand into Asia via Japan, partnering with Tokyo-based e-commerce group Rakuten.

Notable Investors

DST Global, Sprints Capital, Ribbit Capital, Greyhound Capital, Index Ventures, Balderton Capital

Tagline	Category
Your digital banking alternative	Payments
Located	Ownership
United Kingdom	Private
Year Founded	Rank Last Year
2015	22
Key People	Staff
Nikolay Storonsky	11111
Website	
revolut.com	

14 Compass

COMPASS



"Real estate is the largest asset class in the world, and we are excited to bring Compass technology to international markets." - Ori Allon

Company Description

Compass is a real estate technology company with a powerful end-to-end platform that supports the entire buying and selling workflow. The platform uses Big Data and cutting edge algorithms to provide the most accurate pricing for homes and the most efficient route to selling at the highest price.

The company plans to be in each of the top U.S. cities by the end of the year and earlier this year made a move into the commercial real estate market.

Notable Investors

SoftBank Vision Fund, Qatar Investment Authority, IVP (Institutional Venture Partners), Fidelity Investments

At a Glance

Tagline	Category
Let us guide you home	Payments
Located	Ownership
United States	Private
Year Founded	Rank Last Year
2012	New to the list
Key People	Staff
Ori Allon, Robert Reffkin, Ugo	T T T T T
Di Girolamo	
Website	
compass.com	

15 Stripe





"A number of high-growth technology companies are expanding to the real world, they want to do that on Stripe." - Patrick Collison

Company Description

Stripe offers a means of accepting payments online and in mobile apps, utilising bank accounts from local and international cards. The company processes billions of dollars per annum, serving thousands of companies across a broad range of sizes.

By facilitating frictionless transactions, Stripe addresses a problem rooted in code and design, not finance. Its products have expanded to include credit cards, subscription-based billing and debit cards. In July this year, the company partnered with digital payments providers Alipay and WeChat Pay to enable merchants using its platform globally to accept payments from hundreds of millions of Chinese customers.

Notable Investors

Tiger Global Management, Thirve Capital, Sequoia Capital, Kleiner Perkins, DST Global

At a Glance

Tagline The new standard in online payments Located United States Year Founded 2011 Key People John Collison Patrick Collison Website stripe.com Category Payments Ownership Private Rank Last Year 17 Staff L L L L

16 Clover Health





"We are already seeing the extremely positive results that our technology is having on the lives of our members and are optimistic about how we can begin to impact health on a global scale." - Vivek Garipalli

Company Description

Clover Health is a data-driven health insurance startup focused on lowering costs and producing improved health outcomes. The company uses analytics and custom software to direct clinical staff to proactively fill in gaps in the care of elderly and low-income members.

Its technology has an 85 percent accuracy rate in identifying patients at risk of being admitted to hospital in the next 28 days - an unmatched level of precision. Currently, Clover services members of the U.S. Medicare Advantage Program, which has 18 million members in total.

Notable Investors

Greenoaks Capital, Refactor Capital, Nexus Venture Partners, DNA Capital, Wildcat Venture Partners, Sequoia Capital, First Round Capital

At a Glance

Tagline	Category
Medicare done differently	Insurance
Located	Ownership
United States	Private
Year Founded	Rank Last Year
2013	23
Key People	Staff
Vivek Garipalli	11111
Kris Gale	
Website	
cloverhealth.com	

17 Adyen





"The one thing that is most important is the ongoing innovation on our platform." - Sam Halse

Company Description

Adyen is an innovative player in the payments industry providing advanced solutions to both online and physical stores across the globe. The platform enables streamlined global payment transactions, improving customer experience, processes and ultimately enhancing business performance.

Mobile and Point-of-Sale avenues are available with over 187 transaction currencies and 250 payment methods. In 2017 alone, the company processed payment volumes of \$127 billion.

Notable Investors

IIndex Ventures, Felicis Ventures, Temasek Holdings, General Atlantic

At a Glance

Tagline Wherever people pay Located Netherlands Year Founded 2006 Key People Pieter van der Does Arnout Schuijff Sam Halse Website adyen.com Category Payments Ownership Public Rank Last Year 20 Staff L L L L

18 Policybazaar





"Over the years we have acquired a huge customer base with unique needs. This presents a challenge and an opportunity for us because sustaining momentum will be a critical factor for fuelling further growth." - Alok Bansal

Company Description

PolicyBazaar, initially founded as an information portal for learning about insurance, now operates India's leading digital insurance brand and a marketplace that aggregates and selects deals from across the industry.

PolicyBazaar now accounts for 25% of all life insurance policies being taken out in India and processes almost 300,000 transactions per month.

Notable Investors

SoftBank Vision Fund, Info Edge, Temasek Holdings, Wellington Management, Tiger Global Management

At a Glance

Tagline India's Best Insurance Destination Located India Year Founded 2008 Key People Alok Bansal Yashish Dahiya Website policybazaar.com Category Insurance Ownership Private Rank Last Year Did not rank in 2017 Staff L L L L

19 Klarna

Klarna.



"We are still moving at the speed of a fintech, but provide the trust and security of a bank. That makes us a super rare animal." - Sebastian Siemiatkowski

Company Description

Klarna is a leading European provider of e-commerce payment options which distinguishes payers from buyers. This allows buyers to pay for pre-ordered items upon or post receipt which can create a safer afterdelivery payment solution. Klarna is particularly effective in absorbing all credit and fraud risk for online stores, guaranteeing sellers that they will safely receive their transaction funds.

Having grown to 60 million users, the company recently announced that it is gearing up to launch a hybrid payments-credit card around the world, a move poised to transform the payments processor into a fully fledged digital bank.

Notable Investors

H&M Clothing Company, Permira, Creandum, VISA

At a Glance

TaglineMaking buying and sellingonline simple.LocatedSwedenYear Founded2005Key PeopleSebastian SiemiatkowskVictor JacobssonNiklas AdalberthWebsiteklarna.com

Category Payments Ownership Private Rank Last Year 14 Staff

20 ACORN Oaknorth Holdings





"My view is that a highly structured transaction is normally a bad one. If you build lots of bells and whistles – things such as ratchets or options – into an investment, that's generally bad." - Rishi Khosla

Company Description

OakNorth specializes in small-and-medium-enterprise lending using its data and technology platform, ACORN machine. The platform leverages process excellence, machine learning, and technology to drive data-driven decision making across the loan lifecycle to help automate banking services.

To date the company has lent over \$2.2 billion to UK businesses. The ACORN machine has been embedded with banking partners across multiple countries, enabling them to replicate OakNorth's success in the UK, in their own markets.

Notable Investors

Toscafund Asset Management, Coltrane Asset Management, Clermont Group

At a Glance

Tagline Debt finance to businesses. Located United Kingdom Year Founded 2015 Key People Joel Perlman Rishi Khosla Website oaknorth.com

Category Lending Ownership Private Rank Last Year New to the list Staff L L L L

21



Kreditech Holding



"By combining non-traditional data sources and machine learning, we provide better access to credit and a higher convenience for digital banking services." - Rene Griemens

Company Description

Kreditech Holdings, a scoring company specialising in micro and instalment loans, uses maching-learning to provide access to better credit for the underbanked. The business adopts big data, proprietary algorithms and automated workflows to acquire, identify and assist customers within minutes or even seconds.

Self-learning algorithms support the sophistication of technology to provide optimal customer service, minimise costs, improve accuracy and take on new customer data for continuous improvements.

Notable Investors

PayU, Rakuten, International Finance Corporation, J.C. Flowers & Co., Victoria Park Capital, Värde Partners, Kreos Capital, Global Founders Capital, Blumberg Capital

At a Glance

Tagline Category We're building better access Lending to credit through technology. Ownership Located Private Germany Rank Last Year Year Founded 07 2012 Staff 11111 Key People Alexander Muller Sebastian Diemer **Rene Griemens** Website kreditech.com

22 Monzo





"The internet lets you run these traditional businesses at a fraction of the cost." - Tom Blomfield

Company Description

Monzo is a digital bank focused on building the best current account in the world. The no-fee, mobile based solution eliminates physical branches, checks and much of the friction that is part of the traditional bank offering.

Originally introduced as a prepaid debit card account (named Mondo), the bank received its banking license in April last year. Their 700,000 users have already spent more than US\$26 million in over 130 countries since launch.

Notable Investors

Goodwater Capital, Thirve Capital, Stripe, Passion Capital, Orange Digital Ventures, Crankstart Foundation

At a Glance

Tagline The bank of future Located United Kingdom Year Founded 2015 Key People Jonas Huckestein Tom Blomfield Website monzo.com Category Neo-Bank Ownership Private Rank Last Year New to the list Staff L L L L

23 WeLab





"We sought to empower our customers with faster, cheaper and more convenient access to financial services. To do so, we created a mobile lending experiences which allows customers to obtain access to credit through a few simple taps on their personal mobile devices." - Simon Loong

Company Description

WeLab's mission is to innovate traditional credit services in order to better serve consumers with a cheaper, faster and more hassle-free way of borrowing money. The company's lending platforms are powered by WeDefend, the company's proprietary risk management technology, which combines machine learning, big data technologies, and unstructured data to deliver a streamlined risk management and customer experience.

The company acts as a platform for users to apply for credit using their mobile phones. Since founding, the company has grown to over 30 million customers in Hong Kong and mainland China.

Notable Investors

International Finance Corporation, Alibaba Entrepreneurs Fund, Credit Suisse, Khazanah Nasional, Lakestar, ING Group, Guangdong Technology Financial Group

Tagline	Category
We're decentralizing finance	Lending
Located	Ownership
China	Private
Year Founded	Rank Last Year
2013	36
Key People	Staff
Simon Loong	
Kelly Wong	
Frances Kang Tzu-ping	
Website	
welab.co	

24 Number26 (N26)





"We see this big opportunity of taking our business to 50 million — maybe 100 million — customers over the next five to 10 years." - Valentin Stalf

Company Description

N26 offers a mobile banking app, operating without a single physical branch, and doesn't charge fees on transactions. It has a number of products on it's platform including a basic current account, international money transfer, investment, overdraft, and cash withdrawal and deposit at stores.

Expanding into the U.K. in August of this year, the company expects to enter the U.S. market in the first quarter of 2019. With more than 1.5 million customers signed up to the platform they recently launced 'Spaces', a new feature allowing users to set aside money based on their personal preferences and needs, across all geographies.

Notable Investors

Tencent Holdings, Allianz X, Greyhound Capital, Horizon Ventures, Valar Ventures

At a Glance

Tagline The simplest way to bank Located Germany Year Founded 2013 Key People Maximilian Tayenthal Valentin Stalf Website number26.eu Category Neo-Bank Ownership Private Rank Last Year New to the list Staff

1111

25 WealthSimple

Wealthsimple



"If a bank has a client sitting in a mutual fund who's paying a 2 per cent fee, it's hard for that bank to cannibalize itself by introducing a digital advice offering that has a much lower fee. We don't have that problem - we can out-execute them." - Michael Katchen

Company Description

Wealthsimple is a rapidly growing online investment manager that allows simple, cost effective and accessible investing. Largely aimed at millenials, Wealthsimple offers personalized portfolios of diversified, low-fee, ETFs are created for each client, and automation technologies are utilised to manage and maintain them.

The company also offers an on-demand advice and help channel via phone, email or text under their 'Wealth Concierge' brand. Newly expanded to the U.S. and the U.K., the company now has over a billion dollars in assets under management.

Notable Investors

Impression Ventures, Power Financial Corporation

At a Glance

Tagline Investing on Autopilot Located Canada Year Founded 2014 Key People Michael Katchen Dave Nugent Website wealthsimple.com Category Wealth Ownership Private Rank Last Year 29 Staff L L L L

26 AfterPay Touch





"We have the ability to be an enduring player in the global retail scene and what is absolutely imperative is that we don't cut corners, and keep focused on the customer." - Anthony Eisen

Company Description

AfterPay provides simple instalment plans for online shopping users with an option to spread purchases across four equal instalments. Afterpay offers the option to view and manage payment schedules as well as pay in advance before deadlines. The company estimates that it now processes more than 10% of all physical online retailing in Australia.

Their move into the US in May this year has seen more than 800 retailer contracts signed and over 150,000 registered customers having transacted. In August they also announced their expansion into the UK with the aquisition of payments company ClearPay.

At a Glance

Tagline Shop Now. Pay Later. In 4 Simple Instalments. Located Australia Year Founded 2014 Key People Nick Molnar Anthony Eisen Website afterpay.com.au Category

Payments Ownership Public Rank Last Year 44 Staff L L L L

27 Dianrong





"Today, only 15% of micro and small businesses have adequate access to credit. This funding gap is particularly evident in large, complex supply chains where small businesses owners struggle to get the basic financing needed to operate." - Soul Htite

Company Description

Dianrong designs and customizes lending products and services with their sophisticated infrastructure, factoring in industry-specific data and insights. Online riskmanagement and operation tools are key components of the product and service offerings. These offerings include loan originations, investment products, and marketplace lending solutions.

Dianrong originates US\$500 million in monthly assets for 4 million retail lenders. Earlier this year the company announced that the next version of its supply chain finance solution will be made available on Corda, R3's blockchain platform for finance and business.

Notable Investors

Dalian Finance Industry Investment Group (DFIIG), Orix Asia Capital Ltd, CITIC Securities, AMTD Group

At a Glance

Tagline The New Finance. For borrowers. For lenders. For you. Located China Year Founded 2012 Key People Yuhang Guo Soul Htite Website dianrong.com Category Lending Ownership Private

Rank Last Year 31 Staff

28 VivaRepublica (Toss)





"Korea's online banking system is too complicated and inefficient. We created Toss to solve this problem by combining every financial service in a single app, focusing on making the customer experience as easy and frictionless as possible." - SG Lee

Company Description

Viva Republica, through its mobile appToss, provides the simplest P2P mobile payments platform in Korea. According to the company, their registered user base has doubled over the past year reaching eight million consumers, while the app is processing \$1.4 billion in transaction volume per month.

Adding to its success in P2P payments, the company has launched over 10 financials services to become a consumer mobile financial services platform. Toss partners with incumbent financial institutions and other fintech players to provide users with services that cover all facets of their financial lives.

Notable Investors

Sequoia Capital China, GIC, PayPal, Goodwater Capital, Bessemer Venture Capital, Altos Ventures

Tagline	Category
Mobile Finance As It Should	Payments
Be.	Ownership
Located	Private
Korea	Rank Last Year
Year Founded	35
2013	Staff
Key People	11111
Seung Geon Lee	
Website	
toss.im	

29 quoine





"Cryptocurrency markets need stability. Quoine's Liquid is paving the way to a less volatile future by improving liquidity within the cryptocurrency ecosystem." - Mike Kayamori

Company Description

QUOINE provides trading, exchange, and next-generation financial services powered by blockchain technology. It was the first global cryptocurrency exchange to be officially licensed by the Japan Financial Service Authority. Moreover, its existing trading platforms, Qryptos and Quoinex, are among the most advanced in the world.

Last month the company launched Liquid, a cryptocurrency one-stop trading portal, which will allow users to access a worldwide network of cryptocurrency exchanges. Liquid allows users to match trades across multiple transactions and cryptocurrencies. Currently QUOINE processes annual transactions worth over \$50 billion.

Notable Investors

Jafco Asia, 8 Decimal Capital *last round of funding was via ICO

At a Glance

Tagline Financial Services on the Blockchain Located Japan Year Founded 2014 Key People Mike Kayamori Mario Gomez-Lozada Website quoine.com Category Wealth Ownership Private Rank Last Year New to the list Staff

30 Kabbage





"Everyone knows that banks have been underserving small business customers, but our transformational moment came from asking why?" - Rob Frohwein

Company Description

Kabbage is an online lender who's vision is to dynamically deliver products that small businesses need to operate and stay connected to the data that drives the underwriting process for lines of credit.

The company recently announced that it has lent a total of US\$5 billion to its customers, including US\$1 billion that entrepreneurs have applied for on night and weekends - when traditional banks are closed. Emerging as an enabler of larger financial institutions, Kabbage recently announced a partnership with Canadian financial services giant Scotiabank that will allow clients in both Canada and Mexico to apply for small business loans of up to \$100,000.

Notable Investors

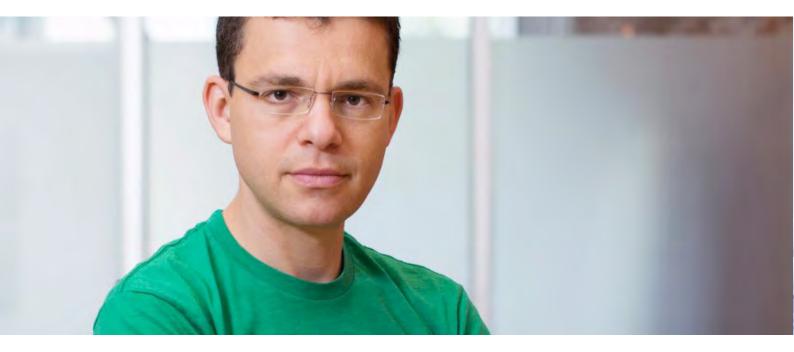
SoftBank, Reverence, Capital Partners, Yuan Capital, UPS Strategic Enterprise Fund, Thomvest Ventures, Scotiabank, Santander InnoVentures

At a Glance

Tagline Small Business Funding for the Real World Located United States Year Founded 2008 Key People Rob Frohwein Marc Gorlin Kathryn Petralia Website kabbage.com Category Lending Ownership Private Rank Last Year 10 Staff L L L L

31 Affirm





"The growth of the company has been excellent, funding is not winning, it means you're committing yourself to a higher outcome." - Max Levchin

Company Description

Affirm is an online lender who partners with brands and retailers to offer shoppers a simple, no-interest payment option on purchases of up to US\$1,000, with repayment terms ranging from 3-36 months. The company charges no hidden fees or compounding interest targeting younger customers and immigrants, groups who are traditionally underseved. Machine learning allows the company to extend credit to more creditworthy borrowers and more accurately and fairly price risk for customers and do it instantly at the point of sale.

The company already partners with over 1,200 merchants and has facilitated over 1.5 million loans.

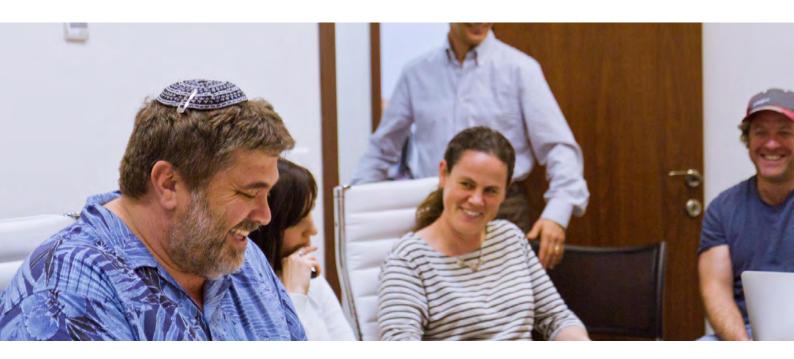
Notable Investors

GIC, Spark Capital, Ribbit Capital, Lightspeed Venture Capital, Khosla Ventures, Founders Fund

Tagline	Category
Pay over time, on your terms	Lending
Located	Ownership
United States	Private
Year Founded	Rank Last Year
2012	21
Key People	Staff
Max Levchin	11111
Website	
affirm.com	

32 OurCrowd





"With the most valuable companies in the world like Uber staying private for much longer, we're democratising early access to them. The minimums on venture capital funds are still \$3 million to \$5 million, which is out of reach for almost everybody." - John Medved

Company Description

OurCrowd provides an equity crowdfunding platform for accredited investors to access and invest in Israeli companies as well as other businesses from around the world. OurCrowd identifies opportunities, invests its own capital and creates a bridge between startups and an accredited pool of 10,000 international and domestic investors. They are currently backing 150 startups across the globe and have helped 20 startups successfully exit.

The company now has offices in seven countries and earlier this year hit a major milestone surpassing US\$1 billion in assets under management.

Notable Investors

Israel Seed Partners, Alta Berkley Venture Partners

Tagline	Category
A better way to invest in Israeli	Wealth
startups	Ownership
Located	Private
Israel	Rank Last Year
Year Founded	25
2012	Staff
Key People	
John Medved	
Steven Blumgart	
Website	
ourcrowd.com	

33 SolarisBank





"Last year was about investing in the platform and showing what we can do, this year, we want to grow volume categories above all." - Roland Folz

Company Description

One of the first technology companies in Europe to procure a German banking license, solarisBank operates as an API-accessible banking business. The company enables businesses to offer fully digital and fully compliant financial services to their end-customers.

Their suite of banking services include bank accounts, KYC services, algorithmic scoring, transactions and even payment cards. Supporting the growth of the digital economy is a key component of solarisBank's vision.

Notable Investors

BBVA, Visa, SBI Group, Lakestar, Arvato Financial Solutions, ABN AMRO Digital Impact Fund

At a Glance

Tagline Enabling your business to offer financial services Located Germany Year Founded 2016 Key People Andreas Bittner Marko Wenthin Roland Folz Website solarisbank.de Category Neo-Bank Ownership Private Rank Last Year 19 Staff

34 Future Finance

FUTURE · FINANCE



"It's important to understand why people go to Future Finance rather than banks. There's a significant opportunity to 'serve the underserved', not just students." - Olga Dolchenko

Company Description

Future Finance is Europe's leading student lender providing competitive tailored loans to that range in size and are designed to pay for everything from living expenses to tuition costs.

Funds are released within 24 hours. Since 2013 the company has lent over US\$85 million to students and expects to issue between US\$53-\$94 million in student loans just in 2018.

Notable Investors

KCK, S-Cubed Capital, Invus, Fenway Summer Ventures, Goldman Sachs

At a Glance

Tagline	Category
Helping students achieve	Lending
their dreams	Ownership
Located	Private
Ireland	Rank Last Year
Year Founded	39
2013	Staff
Key People	1111
Olga Dolchenko	
Website	
futurefinance.com	

35 Neyber

neyber



"We are building a digital experience for employees fit for the 21st century, where the best financial products sit alongside personalised content and tools." - Martin Ijaha

Company Description

Neyber creates partnerships with employers in order to provide employees with a range of financial management products, including salary-deducted loans and financial education. Since 2015 the company has lent over US\$90 million, to the employees of clients like UK Police Service, London City Airport, Anglian Water and NHS Trusts.

Last month Neyber partnered with robo-advisor Smarterly to launch investment portal SmarterCare for business loans which will offer an investment ISA to employees allowing them to invest directly from their salary at no cost to their employer.

Notable Investors

Goldman Sachs, Wadhawan Global Capital, Police Mutual

At a Glance

Tagline An Employee Benefit To Improve Financial Wellbeing Located United Kingdom Year Founded 2014 Key People Martin Ijaha Ezechi Britton Monica Kalia Website neyber.co.uk Category Wealth Ownership Private Rank Last Year Emerging Company Staff L L L L

36 ZhongAn





"Our purpose is to build user loyalty through better user experience." - Chen Jin

Company Description

ZhongAn is an online property insurance company, specialising in the use of big data to automate underwriting and claims processes, design and tailor products, and create precision marketing campaigns and risk management strategies.

The company is a joint venture between Alibaba Group Holding, Tencent Holdings and Ping An Insurance, and was the first company in China to receive an internet insurance license. It caters to a broad target market, across all economic groups.

Notable Investors SoftBank Vision Fund

At a Glance

Tagline Tailored Insurance Located China Year Founded 2013 Key People Chen Jin Xu Wei Jiang Xing Website zhongan.com Category Insurance Ownership Public Rank Last Year 02 Staff L L L L

37 TransferWise





"You need to offer a product that is 10 times better than the competition and you need to be doing this in a big market." - Taavet Hinrikus

Company Description

TransferWise is a money transfer service allowing private individuals and businesses to send money abroad without hidden charges. The company, which has been profitable since early 2017, moves more than US\$1B around the world each month through it's platform.

The company has partnerned with the likes of Monzo, N26 and Estonia's LHV which will see Transferwise power international payments for the challenger banks. Earlier this year the company also launched their borderless debit card in the UK with plans for a European roll out.

Notable Investors

Old Mutual Global Investors, IVP (Institutional Venture Partners), World Innovation Lab (WiL), Virgin Group, Sapphire Ventures, Baillie Gifford

At a Glance

TaglineBanks charge a lot foroverseas transfers. We don't.LocatedUnited KingdomYear Founded2010Key PeopleKristo KaarmanTaavet HirikusWebsitetransferwise.com

Category Payments Ownership Private Rank Last Year Did not rank in 2017 Staff

38 Pushpay





"In the long term, Pushpay is targeting over 50% of the medium and large church segments, an opportunity representing over US\$1 billion in annual revenue." - Chris Heaslip

Company Description

Pushpay provides engagement solutions that enable meaningfull connections and mobile commerce tools that facilitate fast, secure and easy non point of sale payments. Pushpay provides convenient, personalised and intuitive engagement and payment solutions to the faith sector, not-for-profit organisations and education providers. It's app is a world first allowing users to make a secure donation or payment in 10 seconds or less.

Notable Investors

Alliance Equities, Christopher & Banks Private Equity

Tagline	Category
Mobile Engagement Solutions	Payments
for Churches and Nonprofits	Ownership
Located	Public
New Zealand	Rank Last Year
Year Founded	42
2011	Staff
Key People	1 1 1 <u>1</u> 1
Chris Heaslip	
Eliot Crowther	
Website	
pushpay.com	

39 League Inc.





"We set out to build a platform that would empower people with their health every day and help them live happier lives. Along the road, we discovered the way to do that was to completely re-invent health benefits, making it the central portal through which employees access their health care." - Michael Serbinis

Company Description

League revolutionises health insurance into an innovative, digital solution by providing options to tailor health-related accounts on a streamlined mobile platform.

Their suite of apps is designed to reduce the total operating costs for companies to deliver benefits programs, the apps include a customizable digital wallet, behavioural-based health rewards and a marketplace where members can get deals on health and wellness products. League is currently licensed to operate in all 50 US states and plans to begin operations in the United Kingdom and European Union next year.

Notable Investors

Telus Ventures, Wittington Ventures, RBC Venture Partners, OMERS, Infinite Potential Group

Tagline	Category
Better Employee Benefits for	Insurance
Your Business	Ownership
Located	Private
Canada	Rank Last Year
Year Founded	41
2014	Staff
Key People	
Michael Serbinis	
Dan Leibu	
Todd Humphrey	
Dan Galperin	
Website	
league.com	

40 Circle





"If people can exchange value over the internet without a toll extracted for payments it's pretty dramatic, it'll make the web look like a cute experiment comparatively speaking in 10 to 15 years." - Jeremy Allaire

Company Description

Circle provides an application for users to take up payment tools for Bitcoin and other digital currency services. Working to revolutionise consumer finance for users (e.g. businesses and charities), Circle is deploying simple, free technology for storing and using money. Through Circle's mobile apps, people across the globe are able to transfer money, with greater easy and security as well as zero fees.

With products such as Circle Pay, Poloniex and Circle Trade already being adopted, Circle are also on the brink of releasing investment app Circle Invest in Europe after success in the US.

Notable Investors

Bitmain, Tusk Ventures, Pantera Capital, IDG Capital, General Catalyst, Digital Currency Group

At a Glance

Tagline	С
The New Shape of Money	Ρ
Located	С
United States	Ρ
Year Founded	R
2013	3
Key People	S
Jeremy Allaire	1
Sean Neville	
Website	
circle.com	

Category Payments Ownership Private Rank Last Year 30 Staff L L L L L

41 Lendingkart





"We have one of the best tech capabilities in the digital lending space by virtue of being an early mover." -Harshvardhan Lunia

Company Description

Lendingkart allows entrepreneurs to easily access working capital finance options, eliminating or reducing their concerns or worries about cash flow gaps. Big data analysis and technology tools create a more efficient and effective way of evaluating one's credit worthiness, subsequently offering other related services.

A potential client can have their credit risk profile evaluated and assessed, from their existing cash flows and business growth. Thereafter, a short term revolving credit line can be arranged as working capital. After a significant debt funding injection, the company is looking to expand it's reach to over 1,200 cities across India.

Notable Investors

Fullerton Financial Holdings, Darrin Capital Management, Saama Capital, Bertelsmann India Investments

Tagline	Category
Think Cash, Think Lendingkart	Lending
Group!	Ownership
Located	Private
India	Rank Last Year
Year Founded	33
2014	Staff
Key People	11111
Harshvardhan Lunia	
Mukul Sachan	
Website	
lendingkart.com	

42 Opendoor

Opendoor



"There are a finite number of homes, but if people are moving with more frequency, that increases the liquidity of the supply in the system." - Eric Wu

Company Description

Opendoor makes it possible to receive an offer on a home in just a few clicks, and sell in a matter of days, removing all of the headaches, uncertainties, and risks from the transaction.

Whether selling, buying, or trading a home, Opendoor dramatically simplifies the process and avoids customers being stuck waiting to sell their house before they can move or are forced to juggle two house payments. Currently operating in 10 markets, it plans to expand to over 50.

Notable Investors

Softbank Vision Fund, Lennar Corporation, General Atlantic, Access Technology Ventures, Khosla Ventures, Y Combinator

At a Glance

Tagline Get an offer on your home with the press of a button. Located United States Year Founded 2014 Key People Eric Wu Ian Wong Justin Ross Website opendoor.com Category

Payments Ownership Private Rank Last Year New to the list Staff

11111

43 Metromile





"We strive to provide the fastest and simplest claims experience for our customers, and we are successfully doing that by leveraging automation and artificial intelligence." - Dan Preston

Company Description

Metromile is revolutionizing car insurance through technology with its pay-per-mile insurance model. The company offers a device called the Metromile Pulse that plugs into a car to monitor its hours on the road. Based on this data, Metromile offers drivers tailored insurance plans.

Last July the company debuted Ava, an automated assistant that uses car sensor data to verify insurance claims on the spot. Using data derived from Pulse, Ava reconstructs the scene of the accident to establish what happened and can automatically approve payments in the matter of seconds.

Notable Investors

Tokio Marine, Holdings, Intact Financial Corporation, Section 32, Index Ventures, First Round Capital

At a Glance

Tagline Pay-Per-Mile Insurance Located United States Year Founded 2011 Key People Dan Preston David Friedberg Steve Pretre Website metromile.com Category Insurance Ownership Private Rank Last Year New to the list Staff L L L L

44

Folio





"Now we are going to offer advanced service on asset management, which gives customers an easy way of investing. We will revive this country with financial technology." - Shinichiro Kai

Company Description

Folio offers an online security brokerage service in Japan, specialising in thematic investing. With the mission to make investing barrier-free, Folio has built a securities brokerage platform from scratch.

The platform enables users to compile a diversified portfolio, managing their assets through a robo-advisor, but also by choosing themes depending on what they are interested in or want to support.

Notable Investors

Goldman Sachs, SMBC Venture Capital, Draper Nexus Ventures, Dentsu Ventures, DCM Ventures

At a Glance

Tagline A Next-Generation Investment Service Located Japan Year Founded 2015 Key People Shinichiro Kai Shunichi Kajiwara Hajime Hirono Website folio-sec.com Category Wealth Ownership Private Rank Last Year New to the list Staff L L L L 45 Lendix





"Lendix is a platform that allows SMEs to borrow outside the banking system directly from private and institutional investors, which was impossible before." - Olivier Goy

Company Description

Lendix assists private, professional and institutional investors in achieving attractive returns, and helps SMBs seek simple and efficient funding options beyond the traditional offers from banking institutions. Upon project approval and interest rate determination, a project is submitted to a platform for investors to access. The average time for financing completion is less than 10 days.

The company has also developed a tool called Iris, that they hope will become the biggest intelligence database for European companies.

Notable Investors

Idinvest, Allianz, CIR SpA, Partech Ventures, Weber Investissement, Zencap, Matmut, Decaux Freres Investissement

Tagline	Category
The #1 Lending Marketplace	Lending
in France	Ownership
Located	Private
France	Rank Last Year
Year Founded	45
2014	Staff
Key People	11111
Olivier Goy	
Website	
en.lendix.com	

46 GuiaBolso





"GuiaBolso is truly unique as a loved and growing consumer brand, that has leveraged its #1 finance app to launch Brazil's first credit marketplace with real-time online loan approvals." - Benjamin Gleason

Company Description

GuiaBolso empowers users in Brazil to better control and understand their financial health and well-being. With an approach towards automation, the company has adopted a solution to personal finance management which can assist customers on their path to financial freedom and improve their relationship with money.

Their app links customers bank accounts, creates transparency for banking transactions, builds and categorises goals and manages them on an automatic basis. Guiabolso's 3.5 million customers also have the option to alter, remove and grow their accounts to control cash expenditures.

Notable Investors

Carlos Curioni, e.Bricks Ventures, Valor Capital Group, Daniel Martins, Florian Otto, Kaszek Ventures, Ed Baker, Omidyar Network

At a Glance

Tagline You own your money Located Brazil Year Founded 2012 Key People Benjamin Gleason Thiago Alvarez Website guiabolso.com Category Lending Ownership Private Rank Last Year 48 Staff L L L L

47 Starling Bank





"The banking transformation has begun, we're enabling customers to pick and choose the applications and services they need and how they use them." - Anne Boden

Company Description

Starling Bank is a mobile-only bank offering personal, joint and business accounts. They are a fully licensed bank and in 2017 became the first mobile only bank to be granted approval from the PRA and FCA to offer customers financial products including loans, insurance, mortgages, ISAs and other investment products, all from within its app.

Earlier this year they inducted the first wave of fintech startups to its Marketplace, providing customers with in-app access to a cornucopia of third party insurers, pension providers, investment platforms and mortgage brokers. This year Starling has grown its user accounts by almost 500 percent to over 210,000.

At a Glance

Tagline	Category
See your money in a new way	Neo-Bank
Located	Ownership
United Kingdom	Private
Year Founded	Rank Last Year
2014	New to the list
Key People	Staff
Anne Boden	1 1 1 1 1
Website	
starlingbank.com	

Notable Investors

Harald McPike

48 Coinbase

coinbase



"I really want to see crypto be used by a billion people in the next five years." - Brian Armstrong

Company Description

Coinbase enables digital currency transactions between traders, consumers and merchants via an online platform. The company's mission is to create a globally accessible, open financial system. By allowing individual bitcoin wallets and enabling connected bank accounts, Coinbase ensures an improved buying and selling experience.

The platform also offers a range of payment processing options that can manage high traffic levels on the internet.

Notable Investors

Y Combinator, FundersClub, SV Angel, Union Square Ventures, Digital Currency Group, Andreessen Horowitz, Union Square Ventures, Reinventure Group

Tagline	Category
Buy and Sell Digital Currency	Payments
Located	Ownership
United States	Private
Year Founded	Rank Last Year
2012	40
Key People	Staff
Brian Armstrong	1 1 1 1 1 1
Fred Ehrsam	
Website	
coinbase.com	

49 Airwallex

Airwallex



"Our primary focus is really on solidifying the connections between APAC and the rest of the world, we scale as our customers scale." - Lucy Liu

Company Description

Airwallex facilitates cross-border transactions by offering secure payments facilities that allow customers to fix exchange rates for each transaction to reduce currency volatility.

The software also integrates with an invoice and payments system through an online web portal. Their US\$80M Series B raise in July of this year is the secondlargest funding round in Australian history.

Notable Investors

Tencent Holdings, Sequoia China, Square Peg Capital, MasterCard

At a Glance

Tagline Forex and International Payments, Re-Imagined Located Australia Year Founded 2015 Key People Lucy Yueting Liu Jack Zhang Jacob Dai Website airwallex.com Category Payments Ownership Private Rank Last Year Emerging Company Staff

50 Lemonade

Lemonade



"People regard insurance as a necessary evil rather than a social good. We found it a little bit odd because insurance is a fundamental social good." - Daniel Schreiber,

Company Description

Lemonade is a licensed insurance carrier which uses artificial intelligence and bots to minimize paperwork and speed up the claims process for renters and homeowners. Lemonade sold \$10 million in policies last year and offers them in 19 U.S. states and the district of Colombia.

Appealing to millienials the company has pioneered a "Giveback" feature whereby customers join cohorts, and if any premium remains after paying the cohort's claims, fees, and reinsurance, that money goes to a collectively designated charity.

Notable Investors

SoftBank, Tusk Ventures, Sequoia Capital Israel, General Catalyst, GV (formerly Google Ventures), XL Innovate

At a Glance

Tagline Protect The Stuff You Love Located United States Year Founded 2015 Key People Daniel Schreiber Shai Wininger Website Iemonade.com Category Insurance Ownership Private Rank Last Year

Did not rank in 2017 Staff





Agri Digital



"For farmers, the counterparty risks they take on can be reasonably extreme, so we're looking at ways to remove or mitigate that risk. We're coming at it from a problem-first space, rather than a tech-first space." - Emma Weston

Company Description

AgriDigital is an integrated commodity management solution for the global grains industry. They combine high-end technical and industry expertise with beautiful design and intuitive work flows to provide seamless solutions to complex commodity, logistical, risk and customer management issues.

Through applied blockchain technologies, distributed ledgers and smart contracts, AgriDigital provides real time payment to growers, increased efficiencies for brokers, flexible supply chain for buyers and financiers, and paddock to plate transparency for consumers.

Notable Investors Square Peg Capital

At a Glance

Tagline Transform the way you buy, sell and store grain. Located Australia Year Founded 2015 Key People Emma Weston Bob McKay Ben Reid Website agridigital.io

Category Payments Ownership Private Staff

11111



Anyfin





"All the consumer has to do to save a bunch of money is to snap a picture of the credit card bill or loan statement and we do the rest. Typically, we're able to cut the cost of financing by more than half." - Mikael Hussain

Company Description

Anyfin enables anyone to competitively refinance their existing loans. With a combination of AI, publicly available consumer data, and with additional information garnered through taking a photo of your existing loan statement, they give a more complete picture than just your credit score alone, which is the main data point used by most original lenders.

Anyfin pays off your old debt and issues a new loan with better terms. They earn money on the interest rate from the credits. Starting by helping borrowers lower their monthly costs, Anyfin's aim is to put a stop to shady business dealings often caused by high interest rates.

Notable Investors Northzone, Accel, Global Founders Capital

At a Glance

Tagline
Picture. A better loan.
Located
Sweden
Year Founded
2017
Key People
Mikael Hussain
Sven Perkmann
Filip Polhem

Website anyfin.com Category Lending Ownership Private Staff L L L L





Aqeed Technology



"Aqeed is the first digital insurance manager in the local market. We are creating our technology to cover various aspect of the insurance value chain." - Abi Nader

Company Description

Aqeed is an insurance technology company that aims to make insurance simple, transparent, and accessible. They are the first digital insurance platform in the region that allows customers to not only buy their insurance online but manage and service it as well.

Customers can now compare, customize and buy in less than 2 minutes.

Notable Investors

Equitrust - Choueiri Group Investment Fund

At a Glance

Tagline Insurance Made Simple Located United Arab Emirates Year Founded 2017 Key People Hadi Radwan Abi Nader Website aqeed.com Category Insurance Ownership Private Staff L L L L





Bankera



"It actually took us four years to achieve the level of IT and regulatory infrastructure we posses now. While developing bitcoin exchange spectrocoin.com we had to do a lot of vertical integration and begin offering bank-like solutions for our customers. It evolved from there." - Vytautas Karalevicius

Company Description

Bankera is developing a bank to be the bridge between the traditional world and the blockchain technology. Bankera will offer three core services: payments, loans and deposits and investment solutions such as exchange-traded funds, crypto-funds as well as roboadvisory solutions for wealth management.

With a high-skilled and dedicated team, innovative solutions and a strong foundation - Spectrocoin, a leading cryptocurrencey exchange and blockchain wallet, Bankera is working towards its goal of becoming a blockchain-based bank.

Notable Investors Last round of funding via an ICO

Tagline	Website
Banking for the blockchain	bankera.com
era.	Category
Located	Neo-Bank
Lithuania	Ownership
Year Founded	Private
2017	Staff
Key People	11111
Vytautas Karalevicius	





Blackmoon Financial Group



"At Blackmoon, our mission is to make innovative investments easily tradable for all. Our investors can get access to investment opportunities that were inaccessible in the past – from hedge funds and thematic portfolios to algorithmic trading in cryptocurrencies – in any currency." - Oleg Seydak

Company Description

Blackmoon is a technology platform that provides Marketplace Lending as a Service (MPLaaS) for balance sheet lenders. In August 2017 they launched the Blackmoon Crypto platform as a one-stop solution for asset managers to create and manage legally compliant tokenized funds.

From technology and infrastructure to legal framework and corporate structuring, the platform allows any experienced and approved investment manager to create a fund.

Notable Investors

ICO, Target Global, Flint Capital, A&NN Investments

Website
blackmoonfg.com
Category
Lending
Ownership
Private
Staff
11111





BlockFi Lending



"Our goal is to offer the most affordable and accessible lending product in the U.S. and beyond, our focus is on providing crypto investors the ability to do more with their investments, and this mindset will continue to drive our commitment to being the lowest cost provider." - "Flori Marquez

Company Description

Based in New York, BlockFi is a secured non-bank lender offering USD loans to cryptoasset owners who collateralize the loan with their cryptoassets. Their products bring additional liquidity to the blockchain asset sector and meet needs of both individuals and institutions holding blockchain assets.

BlockFi holds clients' Bitcoin and Ether with a registered custodian and issuing loans in USD to their bank accounts. They are currently lending in over 45 US states and will soon be expanding into international markets.

Notable Investors

Galaxy Investment Partners, ConsenSys Ventures

At a Glance

Tagline Loans backed by your cryptocurrency Located United States Year Founded 2017 Key People Zac Prince Flori Marquez Website blockfi.com Category Lending Ownership Private Staff





Brex



"We want to dominate corporate credit cards, we want every single company in the world, whenever they do businesses expenses, to do it on a Brex card."- Henrique Dubugras

Company Description

Brex is rebuilding B2B financial products, starting with a corporate credit card for technology companies.

Brex helps startups of all sizes to instantly get a credit card that has 20x higher limits, completely automates expense management, kills receipt tracking and magically integrates with accounting systems.

Notable Investors

Greenoaks Capital, DST Global, Y Combinator, Ribbit Capital, Peter Thiel, Greyhound Capital, Y Combinator

Tagline	Website
Corporate Cards for Startups	www.brex.com
Located	Category
United States	Payments
Year Founded	Ownership
2017	Private
Key People	Staff
Henrique Dubugras	11111
Pedro Franceschi	



cashaa

Cashaa



"Cashaa is bringing blockchain into the lives of everyday people. Most people aren't buying Bitcoin. I wanted to take the power and flexibility of Auxesis and create a model that would solve common problems." - Kumar Gaurav

Company Description

Cashaa is a next generation banking platform for the next billion. Cashaa is creating a better bank, challenging legacy banking by building an app and products with input from their community of users.

Their blockchain based platform enables its community to store, save, spend, recieve, borrow and get insured, with a simplified user experience in a legally compliant way.

Notable Investors

Celestial Holdings, 2F Capital Ltd (most recently an ICO)

At a Glance

Tagline Next generation banking platform. Located United Kingdom Year Founded 2016 Key People Celestine Vettical Felice Covelli Janina Lowisk Kumar Gaurav Website cashaa.com Category Neo-Bank Ownership Private Staff





Cellulant



"Actually, we didn't set out to do payments, we set out originally to sell music through mobile phones." -Bolaji Akinboro

Company Description

Cellulant is an award-winning mobile commerce company operating a one-stop payments ecosystem in Africa; connecting businesses and governents to increasingly mobile consumers. Cellulant now operates in 11 countries, with roughly 12% of Africa's mobile consumers now able to make payments using their services and products.

They are also building Agrikore, a blockchain based smart-contracting, payments marketplace system that ensures that everone in agriculture can do business in a trusted environment.

Notable Investors

The Rise Fund, Satya Capital, Endeavour Catalyst, Velocity Capital & Progression Africa

At a Glance

Tagline Life is Mobile Located Kenya Year Founded 2004 Key People Bolaji Akinboro Ken Njoroge Website cellulant.com Category Payments Ownership Private Staff L L L L







"There's an arms race going on to become the financial interface for this generation." - Barney Hussey-Yeo

Company Description

Cleo is an artificial intelligence startup that offers an intelligent assistant to help users to manage their finances.

With over 600,000 active users across the UK, US & Canada, their mission is to become the default interface for millenials interacting with and managing their money.

Notable Investors

Balderton Capital, LocalGlobe

At a Glance

Tagline Your Al pal, giving you a hand with your money. Located United Kingdom Year Founded 2015 Key People Aleksandra Wozniak Barnaby Hussey-Yeo

Website meetcleo.com Category Wealth Ownership Private Staff 11111





© Coya



"With our unique mix of insurance, tech and data science expertise, we are rethinking the insurance business model from scratch. We put the customer first in all that we do, while building up cutting-edge proprietary technology." - Andrew Shaw,

Company Description

Coya offers scalable protection at the point of need with an Al risk guardian and simple, transparent, and personalised insurance cover.

Users can become insured with only a few simple clicks. Coya will soon offer "micro-policies" that allow clients to insure individual objects for only a few days or even hours.

Notable Investors

Valar Ventures, La Famiglia, e.ventures

At a Glance

Tagline	Website
Join the future of Insurance	coya.com
Located	Category
Germany	Insurance
Year Founded	Ownership
2016	Private
Key People	Staff
Andrew Shaw	1111
Peter Hagen	
Sebastian Villarroel	

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CRYPTERIUM

Crypterium



"What Crypterium will do is make that whole process seamless and give an opportunity for a consumer to actually use their cryptocurrency to pay for everyday items." - Marc O'Brien

Company Description

Crypterium is developing a mobile app that allows instant payments in cryptocurrencey using existing payment infrastructure such as NFC or QR codes.

It allows users to issue a virtual card, bind it to their crypto account, link it to Apple Pay, Samsung Pay or Android Pay, and pay with crypto by simply using a smartphone.

Notable Investors

Last round of funding via an ICO

At a Glance

Tagline Pay with crypto anywhere in the world Located Estonia Year Founded 2017 Key People Austin Kimm Gleb Markov Marc O'Brien Steven Polyak Vladimir Gorbunov Website crypterium.com Category Payments Ownership Private Staff



DAYLI Financial Group

DAYLI Financial Group



"Based on technologies, data, and the grit that we call the 'DAYLI spirit', it has been DAYLI Financial Group's mission since the establishment to provide digital financial services that can enrich customers' daily lives." - Sean Shin,

Company Description

The largest Fintech company in Korea, DAYLI aims to provide financial services that enrich the customers' daily lives through proprietary technology and service capabilities in artificial intelligence and blockchain, roboadvisors, financial platforms and cryptocurrency.

The company is working on creating an ecosystem called ICON that will allow government departments, universities, hospitals, securities, banks and any private company to interact without third-party networks that charge transaction fees or delay the process.

Notable Investors

SBI Group

Tagline	Website
Finance to enrich everyday	daylifg.com
life.	Category
Located	Wealth
Korea	Ownership
Year Founded	Private
2015	Staff
Key People	1 1111
Sean Seunghyun Shin	
Kevin Kangmin Park	





Dreams



"The more we grow, the demand of our users increases on different types of services and offers. Our ambition is to always meet that demand and make it as good as possible." - Henrik Rosvall

Company Description

Dreams is a neo-bank that makes saving, spending and lending money easy, engaging and social.

With a focus on user experience and behavioral science, users in Norway and Sweden have now saved over US\$100M with Dreams.

Notable Investors Martin Randel

At a Glance

Tagline Save to your dreams Located Sweden Year Founded 2013 Key People Henrik Rosvall Joel Broms Brosjo Johan Hemminger Johan Stahle Website getdreams.com Category Wealth Ownership Private Staff L L L L





Funding Societies



"It took 30 months to achieve our first S\$100 million and six months for our second S\$100 million. But the industry is still nascent. We'd continue to focus on serving SMEs' and investors' needs." - Kelvin Teo

Company Description

Funding Societies is an online platform that connects investors with small businesses that need funds, solving the financial inclusion issue by making credit-worthy SMEs bankable.

Currently operating in South East Asia they are the first P2P platform to receive operating licenses from regulators in Singapore, Indonesia and Malaysia. This year they completed a US\$25M Series B round lead by SoftBank, the largest raised by a P2P lending platform in Southeast Asia.

Notable Investors

Softbank Ventures Korea, Sequoia Capital India, Qualgro VC, Line Corporation, Golden Gate Ventures

At a Glance

Tagline Peer-to-Peer Financing & Investments Located Singapore Year Founded 2015 Key People Iwan Kurniawan Kelvin Teo Reynold Wijaya

Website

fundingsocieties.com Category Lending Ownership Private Staff L L L L





Geru



"We saw that the most interesting thing was to create a platform that would allow users to do the entire operation on their own, through the site, with quick answers on credit applications." - Sandro Reiss

Company Description

Geru is a marketplace lender offering personal unsecured term loans for prime and near prime borrowerers through a fast, simple and transparent online experience.

Brazil's first fully digital payroll loan product, Geru developed its own credit score model using conventional and alternative data. In March this year, the company introduced payroll loans, under which employers discount instalments from pay checks, in a partnership with French bank BNP Pariba's Cetelem consumer credit unit.

Notable Investors

Chromo Invest

Tagline	Website
The smart way to get a loan.	geru.com.br
Located	Category
Brazil	Lending
Year Founded	Ownership
2013	Private
Key People	Staff
Sandro Reiss	11111
Tomas Correa	
Karin Thies	





InstaReM



"The World Bank has acknowledged us as the most competitive remittance platforms in a number of Asian corridors. We already account for 14% of the \$2-billion Australia-India corridor, where we started our remittance service." - Prajit Nanu

Company Description

InstaReM provides fast, secure and cost-effective digital cross-border money transfer services to individuals and businesses. InstaReM has created a unique payment mesh in Asia, which is being leveraged by individuals and corporates.

The company also offers a configurable, multi-featured platform MassPay that helps corporates and SME users to manage and control their high-volume remittances to multiple beneficiaries in multiple currencies via a seamless process, enabling them to reduce cross-border money transfer costs by up to 80%.

Notable Investors

Silicon Valley Bank, GSR Ventures, Vertex Ventures, SBI-FMO Fund, Global Founders Capital

At a Glance

Tagline
Send & Save
Located
Singapore
Year Founded
2014
Key People
Michael Bermingham
Prajit Nanu

Website instarem.com Category Payments Ownership Private Staff L L L L





Konfio



"We believe in the power of entrepreneurship and are committed to help more business owners across the country achieve their dreams." - David Arana

Company Description

Konfio is an online lending platform that helps microbusinesses in Latin America who don't have access to credit to obtain affordable loans. Their proprietary algorithm processes thousands of data points to measure creditworthiness and approves loans in realtime, allowing each applicant to save two months on average.

Their mission is to boost the regional economy with productive loans for young promising businesses who need it the most.

Notable Investors

Vostok Emerging Finance, Quona Capital, QED Investors, Kaszek Ventures, Jaguar Ventures

At a Glance

Tagline A new financial service experience for SMEs. Located Mexico Year Founded 2013 Key People David Arana Francisco Padilla Website konfio.mx Category Lending Ownership Private Staff L L L L









"Our goal is to become the preferred digital credit card for millennials in Southeast Asia." - Akshay Garg

Company Description

Operated by fintech company FinAccel, Kredivo functions like a digital credit card, enabling consumers without a credit card to shop online on credit and pay later in instalments.

Kredivo has built a modern API to let retailers give their customers innovative financing options. They now have over half a million approved users, have credit scored nearly two million e-commerce consumers, and is available at over 200 merchants.

Notable Investors

SquarePeg Capital, Openspace Ventures, MDI Ventures, Jungle Ventures, GMO Venture Partners

At a Glance

Tagline	Website
Buy Now, Pay Later	kredivo.com
Located	Category
Indonesia	Payments
Year Founded	Ownership
2016	Private
Key People	Staff
Akshay Garg	11111



KyberNetwork





"With Kyber we aim to connect between ERC-20 tokens and use cases, so tokens can be seamlessly used for payments, as collateral for lending, investing in funds and so on." - Loi Luu

Company Description

KyberNetwork is a new system which allows the exchange and conversion of digital assets. The system provides rich payment APIs and a new contract wallet that allow anyone to seamlessly receive payments from any token. Users can also mitigate the risks of price fluctuations in the cryptocurrency world with their derivative trading.

Kyber's on-chain liquidity protocol allows decentralized token swaps to be integrated into any application, enabling value exchange to be performed seamlessly between all parties in the ecosystem.

Notable Investors ICO, 8 Decimal Capital

Tagline	Website
Enabling Atomic Token Swaps,	kyber.network
Everywhere	Category
Located	Payments
Singapore	Ownership
Year Founded	Private
2017	Staff
Key People	11111
Loi Luu	
Victor Tran	
Yaron Velner	



Liwwa



"liwwa is a marketplace lending platform that provides funding to small and medium businesses in Jordan. Our mission is to support job and income growth in the region. " - Ahmed Moor

Company Description

Liwwa Inc is the first peer-to-peer lending platform in the MENA region, connecting small and medium businesses who need capital with fixed-income investors.

The company's peer-to-peer lease-to-own model addresses the capital access and interest-free investor return opportunities. Liwwa conducts in-house reviews of a small business's creditability and enables them to pay a monthly fee to investors. Since 2015, Liwwa has enabled businesses to raise more than US\$8M through over 220 loans.

Notable Investors Silicon Badia, FMO, DASH Ventures

At a Glance

Tagline	Website
Lend to Small Businesses	liwwa.com
Located	Category
Jordan	Wealth
Year Founded	Ownership
2013	Private
Key People	Staff
Ahmed Moor	1111
Samer Atiani	

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Look Who's Charging



"I was a business owner and I was frustrated that I didn't know more about the charges on the account statement, it's a problem the world over, not just in Australia." - Stuart Grover

Company Description

Look Who's Charging is a global first business that makes life easier for consumers, and saves banks a significant amount of money, by identifying who has charged their credit or debit card. More than 1.5 billion card transactions are not recognised by British and Australian consumers each year.

Look Who's Charging has solved this problem through its proprietary search engine which draws on hundreds of different data sources to provide rich merchant details for over 95 per cent of the 13.5 million transaction descriptions (per credit and debit card statements) in the Australian market.

Tagline	Website
Make transaction not	lookwhoscharging.com.au
recognised a thing of the past.	Category
Located	Other
Australia	Ownership
Year Founded	Private
2016	Staff
Key People	11111
Stuart Grover	
David Washbrook	
Nicole Grover	



МоМо





"Our customers can use a lot of services, such as paying bills like electricity, water or cable, buying movie tickets or shopping online." - Pham Thanh Duc

Company Description

Momo offers a mobile, electronic wallet and payment application for iOS and Android devices. Its products help customers in Vietnam make nationwide cash transfers, pay more than 100 types of bills, recharge mobile phone accounts, settle personal loans, and purchase services such as software license and online game cards, airline and movie tickets, etc. The company's payment system partners with 24 domestic banks and foreign payment networks, including JCB, MasterCard, and Visa.

They are both the largest and the fastest-growing of Vietnams's payment providers with over 8 million customers and a growth rate of 15% in monthly transaction volume and user base.

Notable Investors

Standard Chartered Bank, Goldman Sachs

At a Glance

Tagline
Mobile Money
Located
Vietnam
Year Founded
2013
Key People
Pham Thanh Duc

Website www.momo.vn Category Payments Ownership Private Staff L L L L





Nod



"Our hope is that by reducing the cost and time associated with producing great advice, independent advisory firms will be able to provide great advice to more clients." - Joel Robbie

Company Description

Nod is a natural language artificial intelligence platform helping busineses in the financial advice and accounting industries to transform how they serve clients. Their software platform makes it easy for clients to connect with their advisers from wherever they are, and produces compliant documents for financial advisers and accountants in real-time to help them get advice to their clients as efficiently as possible, delighting them along the way.

Nod has also built some innovative adviser-side technology including an automated fact-find process and an AI engine that produces compliant statement of advice documents.

At a Glance

Tagline	Website
Advice about money from an	nod.money
expert on-demand.	Category
Located	Other
Australia	Ownership
Year Founded	Private
2015	Staff
Key People	11111
Joel Robbie	

Notable Investors

H2 Ventures





Omise



"All the great companies in the world, they always changed and pivoted their business models." - Jun Hasegawa

Company Description

Omise is Thailand's leading online payment enabler offering a wide range of processing solutions for any business need. Being the only PCI 3.0 compliant startup in Thailand, allows Omise to tokenize cards for one-click payments and ongoing subscriptions bringing greater simplicity and ease to the existing process, which can be convoluted and frustrating.

They offer a set of APIs and developer resources that can allow new merchants to be online and accepting payment within 24 hours.

Notable Investors

ICO, SBI Asset Management, SMDV, SBI Asset Management, Golden Gate Ventures, Ascend Venture Group

Tagline	Website
Payment Gateway for Asia	www.omise.co
Located	Category
Thailand	Payments
Year Founded	Ownership
2013	Private
Key People	Staff
Ezra Don Harinsut	I I I I I
Jun Hasegawa	





Payr



"We learned so much from all our prototyping, user testing, sprinting and polling that we already have tons of features we didn't even think of in the beginning." - Espen Grimstad

Company Description

Payr is building innovative banking sevices for consumers and businesses. Their first product is a payment service making it easier to pay bills for people in the Nordics.

Their next generation payment platform empowers consumers to pay invoices in flexible and smart ways. Customers can pay any invoice using bank account, debit or credit card or digital wallets, saving them time and money. Payr also improves invoice payments by providing truly independent price and quality comparison, enabling simpler and fast switching to providers that offer greater value to their customers. To service providers we greatly reduce the cost per acquisition on customer referrals. To invoice issuers we eliminate the invoicing costs.

At a Glance

Tagline	Website
A simple app for bill payment	payr.no
Located	Category
Norway	Payments
Year Founded	Ownership
2016	Private
Key People	Staff
Espen Grimstad	T T T T T

Notable Investors DNB





PaySense



"The consumer lending market in India is ripe for disruption and we are well equipped us to focus on this huge, untapped market potential." - Prashanth Ranganathan

Company Description

PaySense is a consumer lending platform that gives users credit in a customised manner. PaySense EMI, their personalised line of credit, is similar to a personal loan and can be used to make instant purchases, whether online or offline, through affordable EMI plans.

The upper limit of credit disbursed is Rs 2 lakh, which will soon be increased to rs 5 lakh.

Notable Investors

PayU, Nexus Venture Partners, Jungle Ventures

At a Glance

Tagline

Easily get a personal loan of up to Rs.2 Lakhs within minutes. Located India Year Founded 2015 Key People Prashanth Ranganathan Sayli Karanjkar Website gopaysense.com Category Lending Ownership Private Staff





PayTabs



If you think back to why cryptocurrency launched, it is because of the massive collapse in 2011... [It aimed] to make sure currencies and money is protected everywhere." - Abdulaziz Al Jouf

Company Description

PayTabs has established itself as a leading global payments provider. An innovative economy payment processing and fraud prevention company built to provide buyers and sellers an advanced technology to pay and get paid.

It's focus is on assisting small and medium businesses to make simple and secure transactions online.

Notable Investors

Saudi Aramco Entrepreneurship Ventures

Tagline	Website
Accept Payments Online	paytabs.com
Located	Category
Bahrain	Payments
Year Founded	Ownership
2014	Private
Key People	Staff
Abdulaziz Fahad Al Jouf	11111



pleo

Pleo



"You need a totally different approach than in the software business. In fintech, you need to have a finished, viable product when you launch." - Jeppe Rindom

Company Description

Pleo offers a simple, seamless spending solution for employees. Admins can easily delegate payment cards to their employees while being able to set individual limits on each card. Employees can capture receipts on the fly using their phone, then software matches receipts with expenses automatically. The entire company's spending can be tracked in real time and all expenses can easily be synced with the company's accounting software.

With over 1500 companies having adopted Pleo they will soon expand their services from the UK and Denmark into other European countries.

At a Glance

Tagline	Website
Say goodbye to expense	pleo.io
reports	Category
Located	Payments
Denmark	Ownership
Year Founded	Private
2015	Staff
Key People	1111
Jeppe Rindom	
Niccolo Perra	

Notable Investors Kinnevik, Seedcamp, Creandum









"The technology is why tokens are different than traditional ownership shares, they are programmable and you can code them to do certain things to improve your business." - Trevor Koverko

Company Description

Polymath Network (Polymath) is a decentralized protocol that makes it easier to raise capital and create security tokens. The Polymath ST-20 standard embeds regulatory requirements into the tokens themselves, restricting trading to verified participants only.

The protocol simplifies the complex technical challenges of creating a security token and aims to bring the multitrillion dollar financial securities market to the blockchain.

Notable Investors

Last round of funding via an ICO

At a Glance

Tagline
The Future of Securities
Located
Barbados
Year Founded
2017
Key People
Chris Housser
Trevor Koverko





Plussimple (+Simple)



"Boosted by the rise of artificial intelligence technologies, we now want to make it the most advanced robot-broker in the world with the rise of its machine learning technology." - Eric Mignot.

Company Description

+Simple is an insurance Robo-Broker for freelancers, small and medium businesses. Answer 5-10 questions and their technology will generate a tailor-made and competitive insurance package which can include 5-10 products in one single policy.

Customers can sign and pay for their policies within minutes on a seamless e-commerce interface. +Simple also manages their clients claims.

Notable Investors

Idinvest Partners, OneRagtime, Anthemis Group

Tagline	Website
Insurance for all your business	plussimple.fr
activity.	Category
Located	Insurance
France	Ownership
Year Founded	Private
2015	Staff
Key People	11111
Eric Mignot	
Anthony Jouannau	
Salah Hamida	





Power Ledger



"Tech like the blockchain will be deployed in these areas sooner than any other part of the world, and Australia is in the position to be a fantastic testbed and a market leader," - Dr. Jemma Green

Company Description

The Power Ledger is bringing P2P solar energy trading blockchain technology to the world. Their platform allows renewable energy asset owners to decide who they want to sell their surplus energy to and at what price. Using blockchain technology they provide a transparent, auditable and automated market trading and clearing mechanism for the benefit of producers and consumers.

Their technology enables the sale of surplus renewable energy generated at residential and commercial developments (including multi-unit/multi-tenanted) and at homes and businesses connected to existing electricity distribution networks, or within micro-grids.

Notable Investors Last round of funding via an ICO

At a Glance

Tagline Energy, reimagined. Located Australia Year Founded 2016 Key People Dave Martin Dr. Jemma Green Jenni Conroy John Bulich Website powerledger.io Category Payments Ownership Private Staff





Pundi X



"A few years down the road we see a world where people own their own identities and data, where everyone understands the concept and economics of digital property."- Zac Cheah

Company Description

Pundi X empowers blockchain developers and token holders to transact cryptocurrency and services at any physical store in the world.

The world's first comprehensive offline cryptocurrency sales solutions, Pundi X aims to become cryptocurrencey's largest offline sales network.

Notable Investors

Last round of funding via an ICO

At a Glance

Tagline Making cryptocurrency accessible to everyone Located Indonesia Year Founded 2017 Key People Constantin Papadimitriou Danny Lim Pitt Huang Zi Bin (Zac) Cheah Website pundix.com Category Payments Ownership Private Staff L L L L



quantexa

Quantexa



"As a tech start-up, we are challenging the status quo to change the mindset of a fast-moving market. This takes sheer dedication and patience to truly achieve what you set out to do." - Vishal Marria

Company Description

Quantexa enables companies and institutions to make better decisions from their data. Their revolutionary technology is based on the latest developments in big data software and uses real-time entity resolution with network analytics and AI to knit together vast and disparate data sets and derive actionable intelligence.

It is led by a team of experts with a collective experience of over a century in advanced analytics and data focused solutions.

Notable Investors

Dawn Capital, HSBC, Albion Capital Group

At a Glance

Tagline Connecting data. Empowering decisions. Located United Kingdom Year Founded 2016 Key People Vishal Marria Imam Hoque Website quantexa.com Category Other Ownership Private Staff L L L L





Recordsure



"Recordsure unlocks powerful insights from customer conversations, helping firms mitigate risk, reduce compliance costs and improve the customer experience" - Joanne Smith

Company Description

Recordsure is an innovative analytics and automation platform which uses bespoke AI technology to unleash revolutionary business intelligence from companies, professional interactions including telephony, face-toface meetings and written documentation.

Recordsure's background is in the world of finance, where there are strict regulations in place requiring firms to be able to evidence that they have been selling to customers in a compliant manner. Recordsure was created to solve two problems faced in meeting these rules.

At a Glance

Tagline Meitculous Detail. Unprecedented Scale. Located United Kingdom Year Founded 2012 Key People Joanne Smith Website recordsure.com Category Other Ownership Private Staff L I I I I





Ripio Credit Network



"Two things that are amazing about [ICO] technology are that, first, it's truly global and allows [startups] to capitalize a project from a global community. And, second, it also solves a huge issue in the region, which is liquidity." - Sebastian Serrano

Company Description

Ripio, formerly known as Bitpagos, is a financial payments company that provides electronic payment solutions for businesses in Latin America. It offers a range of financial services for the emerging markets using the blockchain technology to make a more accessible financial system.

The company helps merchants process international transactions with credit cards or bitcoins for a fraction of the cost, as well as helping consumers buy bitcoins instantly with cash. In 2016 it launched Ripio Credit Network, a now global peer-to-peer credit network based on co-signed smart contracts and blockchain technology.

Notable Investors

ICO, Digital Finance Group, Fenbushi Capital, Draper Associates, Boost VC

At a Glance

Tagline Buy bitcoins easily. Located Argentina Year Founded 2013 Key People Luciana Gruszeczka Mugur Marculescu Sebastian Serrano Website ripiocredit.network Category Payments Ownership Private Staff L L L L



Shift Technology

Shift Technology



"By focusing on the specific requirements of the insurance industry, we have been able to build a unique platform that helps the industry fight fraud more efficiently." - Jeremy Jawish

Company Description

Shift Technology provides insurance and e-commerce companies with an innovative SaaS solution to improve and scale fraud detection. The analyses performed by Shift are fast and thorough, quantative and qualitative.

Its efficient algorithms are tailored to reproduce fraud handlers' deductive reasoning, making investigations quicker and easier than ever.

Notable Investors

General Catalyst, Accel, Iris Capital, Elaia Partners

At a Glance

Tagline Fight fraud with Al Located France Year Founded 2014 Key People David Durrleman Eric Sibony Jeremy Jawish Website shift-technology.com Category Other Ownership Private Staff L L L L





Singlife



"The user-friendly interface smartly converses with customers, allowing them to understand their life insurance coverage in as little steps as possible." - Walter de Oude

Company Description

Singapore Life is an independent life insurance company and is the first local independent insurer to be licensed by the Monetary Authority of Singapore since 1970.

Singapore Life features robust digital robo-underwriting and identity verification capabilities that dynamically expedite the application and approval process. The purchase journey is intuitive and secure, can be done without assitance.

Notable Investors

Impact Capital Holdings, IPGL, Caber Partners

Tagline	Website
Good value life insurance that	singlife.com
you actually need	Category
Located	Insurance
Singapore	Ownership
Year Founded	Private
2014	Staff
Key People	1 1 1 1 1
Walter de Oude	
Ray Ferguson	





Tala



"Tala's innovation is our use of alternative data and mobile technology to understand and reach the underserved." - Shivani Siroya

Company Description

Tala provides a credit scoring and reporting platform to financial services institutions in emerging countries. Traditional credit doesn't work in emerging markets; mobile does. Tala's technologies are unlocking trillions of dollars in purchasing power in the world's fastest growing economies. Through their mobile app and unique channel, they gather an average of 10,000 discrete data points per user to provide personalized offers and deliver real-time credit.

Tala has now delivered over 6 million loans to nearly 1.3 million customers totalling more than \$300 million.

Notable Investors

Revolution Growth, Thomvest Ventures, Ribbit Capital, Lowercase Capital, IVP, Female Founders Fund

Tagline	Website
Giving credit where it's due	tala.co
Located	Category
United States	Other
Year Founded	Ownership
2011	Private
Key People	Staff
Shivani Siroya	11111





Tally Technologies



"When we started Tally, we wanted to bring a similar value to a broader range of people who are dealing with the most widespread financial issue today: credit card debt. Robo advice for the 99%." - Jason Brown

Company Description

Tally wants to automate their customers financial lives, starting with credit cards. It is the first app to unbundle the credit card, putting power back into the hands of consumers. Tally analyses users' financial profiles to determine a way to pay down a consumer's credit card debt and then takes action based on this information. Tally also has its own underwriting and financing models, which allow it to pass on savings.

Earlier this year the company launched Tally Advisor its first in-app, robo-advisor enterprise. The feature helps users come up with a specific date for when they will be debt-free and adjusts if and when users encounter financial setbacks or have increased cash flow.

Notable Investors

Kleiner Perkins, Sway Ventures, Shasta Ventures, Cowboy Ventures

At a Glance

Tagline Overcome credit card debt Located United States Year Founded 2015 Key People Jason Brown Jasper Platz Website meettally.com Category Payments Ownership Private Staff **1 1 1 1 1**



"Whether used online or offline, TenX aims to make cryptocurrency spendable anytime, anywhere across the globe." - Julian Hosp

Company Description

TenX aims to let you send and spend crypto money anywhere, anytime. Their cryptocurrency payment platform achieves this via the TenX mobile wallet, debit card bank account, ATM access and more. The wallet can be loaded with a variety of different cryptocurrencies, including Bitcoin, Ethereum and Dash. Available as an Android, iOS, and web app, the wallet supports TenX's principle of always-on user access.

The company allows users to spend at over 42 million points of acceptance online and offline, in almost 200 countries around the world.

Notable Investors ICO, Chain Capital

Tagline	Website
Spend your cryptocurrencies	tenx.tech
anytime, anywhere.	Category
Located	Payments
Singapore	Ownership
Year Founded	Private
2015	Staff
Key People	11111
Dr. Julian Hosp	
Toby Hoenisch	
Paul Kitti	
Michael Sperk	





ThislsMe



"Imagine your bank account being drained until nothing is left, think of the effect that can have on you and your family. Even if you don't lose money by being hacked, you lose your privacy and put those closest to you at risk." - David Thomas

Company Description

ThisIsMe brings trust into transactions through proprietary, true identification technology. Their platform enables businesses to reduce fraud, automate KYC checks, improve on-boarding and increase revenue while providing an on-demand, seamless customer experience.

ThisIsMe holds the record for the fastest FICA verification at three minutes. The company uses an array of tech that includes artificial intelligence, bio-metrics, machine learning and tamper detection.

At a Glance

Tagline
Verifying Identities On-Line
Located
South Africa
Year Founded
2013
Key People
David Thomas
Juan Furmie
Nadeem Shahid

Website thisisme.com Category Other Ownership Private Staff





Tide



"Tide is a next generation banking service which exists to make it easier for people who run SMEs to do less banking and get back to doing more of what they love doing instead." - George Bevis

Company Description

Tide is the UK's only mobile-first banking service exclusively targeting small and medium enterprise customers. Tide's unique selling point is that it provides a less expensive and faster service to smaller businesses who lack the staffing to run the accounting and admin sides of their busineseses efficiently. Since launching in 2017, Tide has acquired nearly 40,000 small business customers and surpassed 1B pounds of transactions in March of this year.

Notable Investors

Augmentum Fintech, Passion Capital, Creandum, Anthemis Group, LocalGlobe

Tagline	Website
Business banking re-	tide.co
designed.	Category
Located	Wealth
United Kingdom	Ownership
Year Founded	Private
2015	Staff
Key People	1111
George Bevis	









"There will be dozens of companies from mainland China that will IPO in Hong Kong and the US, which is a great opportunity for Tiger Brokers." - Wu Tianhua

Company Description

Tiger Brokers is an online brokerage that allows Chinese investors at home and abroad, to trade stocks in the U.S, Hong Kong and mainland China market via the stock connect scheme between Hong Kong and mainland stock exchanges. It offers lower financing costs and commission fees to attract investors. It also has an online community for investors to share information and trading experience.

33 months after its launch, the accumulated trading volume of its mobile app reached \$150 billion. Earlier this year the company became an official strategic partner of NASDAQ data to distribute its US stock market data to the Chinese online world.

Notable Investors

Prospect Avenue Capital, Orient Hontai Capital, Oceanpine Capital, CreditEase Fintech Investment Fund

Tagline	Website
Get ready to invest for real.	itiger.com
Located	Category
China	Wealth
Year Founded	Ownership
2014	Private
Key People	Staff
Wu Tianhua	11111



TPAGA,

Tpaga



"We became the first mobile wallet in Latin America that allows the unbanked to pay for petrol from their cell phone." - Andres Gutierrez

Company Description

Tpaga is a mobile wallet for the unbanked. It allows consumers in Latin America to store money via cash kiosk and then use it to pay for utility bills, cell phone topups, groceries and even gas station merchants.

Earlier this year they became the first mobile wallet in Latin America to allow consumers to pay for groceries without having a bank account, and now allow unbanked businesses to start receiving payment without a POS system.

Notable Investors

Y Combinator, Toro Ventures, Hack VC, Greyhound Capital, Green Visor Capital

Tagline	Website
Pay your bills from your mobile	tpaga.co
phone in seconds	Category
Located	Payments
Colombia	Ownership
Year Founded	Private
2015	Staff
Key People	11111
Andres Gutierrez,	
Juan Salcedo,	
Sebastian Ortiz	





Trade Ledger



"We build a digital journey for our customer's customer – for the bank's customer. Having that view of an end-to-end digital journey gives us a completely different scope and perspective on what the platform should look like." - Martin McCann

Company Description

Trade Ledger is the world's first business lending platform that transforms digital data from business supply chains in real time, allowing banks to assess and regularly update credit and default risk of businesses they lend to. Currently this is only done on a one-off or infrequent bases on a very small sample of invoices, and not on any other trade documents.

The Trade Ledger platform will finally give banks more advanced network and data analysis technology than global technology companies, in a lending segment that has long suffered from a lack of technological innovation.

At a Glance

Tagline End to End Lending Automation Located Australia Year Founded 2016 Key People Martin McCann Matthias Born Website tradeledger.io Category Lending Ownership Private Staff L L L L L





Varo Money



"We're looking at how we can lower the cost of banking, particularly for people who have volatile cash flows."- Colin Walsh

Company Description

Varo Money, is a financial technology company and mobile banking business that helps customers cover their expenses, pay their bills, and build their wealth over time. Working with Bancorp Bank, the company offers FDIC-insured bank accounts with no monthly maintenance fees and no ATM withdrawal fees for money withdrawn at more than 55,000 Allpoint ATMs.

In September of this year the company announced that is had been granted a preliminary approval of its application for a national bank charter by the Office of the Controller of the Currency which would make it the first all-mobile national bank in the US, pending the OCC's final approval.

Notable Investors

Warburg Pincus, The Rise Fund, Manatt Venture Fund

At a Glance

Tagline Fee Free, the Only Way to Bank Located United States Year Founded 2015 Key People Colin Walsh Kolya Klymenko

Website varomoney.com Category Neo-Bank Ownership Private Staff L L L L





Wallet.ng



"Wallet exists to improve the quality of your life, through payment instruments that connects you globally, saving you costs when you make local transactions, responding to you immediately you need us." - John Oke

Company Description

Wallet.ng is a digital wallet/payments product that allows users to make payments, transfer funds, pay bills and withdraw from ATMs - all using their phone number. With over 5,000 users they are primarily targeting students, entrepreneurs, young professionals and expats.

Last month alone they processed N234 million across just 17,000 transactions and have seen an average of 78% month-on-month growth in transaction volume and value since January 2018.

Notable Investors

Microtraction

At a Glance

Tagline Send Money, Receive Money and make payments using a phone number Located Nigeria Year Founded 2016 Key People John Oke

Website wallet.ng Category Wealth Ownership Private Staff **1 1 1 1 1**





Wave Money



"We see ourselves as very complementary to the banks. We are not going to offer the full range of services banks are offering. We offer only the basic financial services to avoid waste of time and make money transfers easier for customers' convenience." - Brad Jones

Company Description

Wave Money, a joint venture between Telenor, FMI, Yoma Bank and Singapore Exchange list Yoma Strategic Holdings and operates as a mobile financial services provider.

Wave Money is a financial service platform targeting the unbanked population in Myanmar. It is the first company to be regulated under the Mobile Financial Services Regulation and to secure a licence from the Central Bank of Myanmar.

Notable Investors

Yoma Strategic Holdings

Tagline	Website
Easy and instant money	wavemoney.com.mm
transfer	Category
Located	Payments
Myanmar	Ownership
Year Founded	Private
2015	Staff
Key People	11111
Brad Jones	



WeBank





"We don't think of ourselves as running a traditional bank. WeBank is an internet platform through and through, but one with a banking licence." - Gu Min

Company Description

WeBank is a private commercial bank with an online focus that utilizes facial recognition security software.

WeBank offers small loans and investment products through their online platforms. It was the first online-only bank approved by Chinese regulators.

Notable Investors

Tencent Holdings

At a Glance

Tagline TenCent's bank Located China Year Founded 2014 Key People Gu Min Gary Fang Li Nanging Website webank.com Category Neo-Bank Ownership Private Staff L L L L

