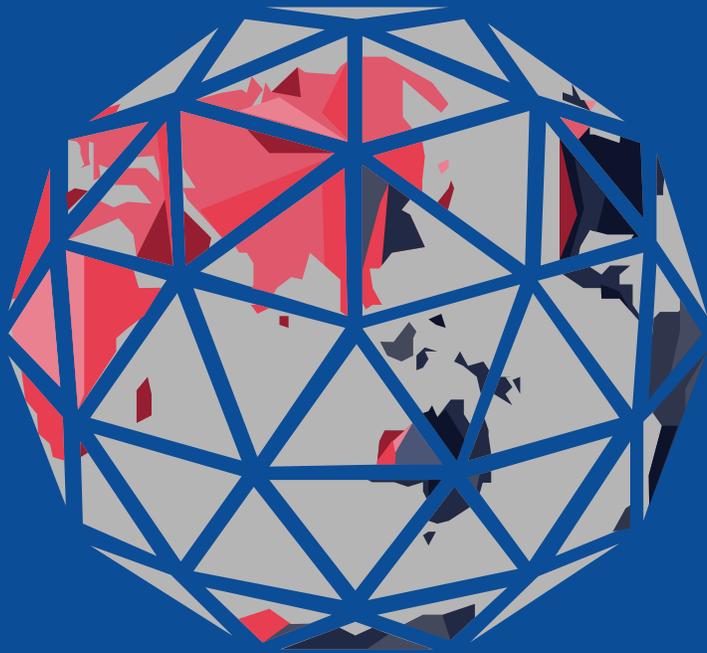


# FINTECH 100



Leading Global  
Fintech Innovators  
Report 2015



# Introduction

Dear Reader,

We are pleased to present the second annual 'Fintech 100', the best fintech innovators, this year from 19 countries around the world.

The Fintech 100 are those companies using technology to the best advantage and driving disruption within the financial services industry. These companies have a commitment to excellence, superior customer experience and a demonstrated ability to do one thing in a market better than everyone else.

The Fintech 100 includes the leading 50 fintech companies across the globe, and the most intriguing 50 'emerging stars' – exciting new fintechs with bold, disruptive and potentially game-changing ideas – expanding on the success of last year's list.

The Fintech 100 in 2015 includes:

- 40 companies from The Americas (40%),
- 20 companies from the EMEA (20%),
- 18 companies from the UK (18%),
- 12 Companies from Asia (12%), and
- 10 companies from Australia and New Zealand (10%).

Below is a map which looks at where the top fifty companies are placed worldwide. As you will see, within the top ten, two are from China. There is also a spread of companies working out of San Francisco, and some emerging areas such as London and Sydney are gaining more traction.



Through our report we have analysed a number of sectors within the financial industry, these sectors are; insurance, transactions, lending and wealth.

The Fintech 100 in 2015 includes:

- 25 payments and transactions companies (25%),
- 22 lending companies (22%),
- 14 wealth companies (14%), and
- 7 insurance companies (7%).

The data that was discovered through the report shows an interesting spread of Fintech is the combination of technology and financial services resulting in the disruption of the finance industry and this sector has seen substantial growth over recent years. Global fintech financing has risen seven-fold over the past three years to an estimated US\$20billion for 2015, a rise of 66% on the level of investment in 2014.

In an industry that will soon be irrevocably changed by the disruptive effect of innovation, the companies doing fintech best are those most likely to succeed. Already, some of the world's major financial centres are equally becoming known as centres for fintech innovation: London and New York, and more recently Sydney.

Fintech is clearly not to be ignored, and the next question one must ask: "who are the most innovating global fintech companies across the globe?"

We've selected the 'Fintech 100' following extensive global research and analysis based on data relating to five factors:

1. Total capital raised
2. Rate of capital raising
3. Geographic & sector diversity
4. Consumer & marketplace traction
5. X-factor: degree of product, service and business model innovation (a subjective measure that is applied only with respect to companies outside of the Top 50 on the list)

The above assessment criteria reflects the fact that venture capital invested is a relevant measure of innovation which in turn fuels enduring competitive advantage. Venture capitals seek this enduring competitive advantage over and above anything else.

The companies named in this report all take a well-deserved position as the 'leading 100'. Nonetheless, there are many other exciting and creative fintech companies around the world that are established and emerging. We hope that this report is just the start of the fintech future, and that the 'leading 100' innovators will soon become a register for all fintech companies.

The Top 10 companies in the Fintech 100 for 2015 are:

1. ZhongAn (China)
2. Oscar (USA)
3. Wealthfront (USA)
4. Qufenqi (China)
5. Funding Circle (UK)
6. Kreditech (Germany)
7. Avant (USA)
8. Atom Bank (UK)
9. Klarna (Sweden)
10. OurCrowd (Israel)

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

I encourage you to visit [www.fintechinnovators.com](http://www.fintechinnovators.com) to find out more.

Yours Faithfully,



Toby Heap  
Founding Partner  
H2 Ventures



Ian Pollari  
Partner, Financial Services  
KPMG



# The 100

#01	ZhongAn	#34	eToro	Fastacash
#02	Oscar	#35	LearnVest	Fidor Bank
#03	Wealthfront	#36	Sofi	Financelt
#04	Qufenqi	#37	SocietyOne	Friendsurance
#05	Funding Circle	#38	OnDeck	GoCardless
#06	Kreditech	#39	Wecash	GoHenry
#07	Avant	#40	FangDD	Meniga
#08	Atom	#41	VivaReal	Metamako
#09	Klarna	#42	Nutmeg	Moula
#10	OurCrowd	#43	Stockpile	MyMicroInvest
#11	Lufax	#44	Spotcap	Number26
#12	Robinhood	#45	Jimubox	Numoni
#13	Square	#46	TransferWise	Orchard Platform
#14	Motif Investing	#47	Rong360	Osper
#15	Xero	#48	21Inc	PayRange
#16	Stripe	#49	Coverfox	Personetics
#17	Collective Health	#50	AngelList	Plaid
#18	Credit Karma			PromisePay
#19	Adyen		Acorns	Property Partner
#20	Personal Capital		Avoka	Qumram
#21	SecureKey Technologies		Bankable	Renrendai
#22	Betterment		BioCatch	Revolut
#23	Kabbage		BLender	Ripple
#24	Lending Club		C2FO	Salary Finance
#25	Prosper		Cinnober Financial Technology	Simply Wall St
#26	Coinbase		Coinify	SlimPay
#27	iZettle		Colu	Stockspot
#28	Policybazaar		Credithood	SyndicateRoom
#29	Knip		Credorax	The Currency Cloud
#30	Affirm		ebankIT	Traity
#31	Circleup		Ebury	Trulioo
#32	IEX Group		Elliptic	Valuto
#33	Prospera		Equitise	Xignite
			Estimize	Yoyo Wallet

# About the List

The Fintech 100 is a collaborative effort between H2 Ventures and KPMG and analyses the fintech space globally. The report highlights those companies globally that are taking advantage of technology and driving disruption within the financial services industry. A judging panel comprised of H2 Ventures, KPMG and Matchi, the online fintech match-making platform, was used to decide on the final composition of the Fintech 100 list.

The benefits of being included on the list go beyond profile. This year, 10 of the top emerging fintech startups will be invited to attend a Fintech Summit in London to pitch their ideas to some of the world's leading financial institutions, venture capital funds and investors. In addition they will receive professional services support from KPMG, plus membership and discounted deal-success rates with Matchi.



### Symbols Explained

- How many staff work at the company
- How large is the business
- What level of social media and user engagement do they have?
- Is the company enabling existing financial services?
- Is the company disrupting financial services?
- Companies to watch in the coming years



# ZhongAn #01



*“ZhongAn Insurance was the first to get an auto insurance license from the Insurance Regulatory Commission and has the business scope to expand into compulsory traffic accident liability insurance, motor vehicle business insurance and insurance information services.”- Chen Jing, CEO*

## Company Description

ZhongAn is an innovative online property insurance company. They utilize big data technology to assist with product design, automatic underwriting, auto claims, precision marketing and risk management. Founded in 2013 in Shanghai, ZhongAn Insurance is the first company in China to be issued an internet (online) insurance license. The company is a joint venture between: Alibaba Group Holding (an e-commerce company), Tencent Holdings (an online gaming and social networking company) and Ping An Insurance. ZhongAn offers wide-range of online insurance services to the Chinese market, catering to all socio-economic groups, with a major focus on travel, accident and health.

## At a Glance

### Tag Line

Tailored Insurance

### Located

Shanghai, China

### Year Founded

2013

### Key People

Jack Ma, Co-Founder

Pony Ma, Co-Founder

Ma Mingzhe, Co-Founder

Chen Jing, CEO

### Website

<http://www.zhongan.com>

### Specialisation

Insurance

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Oscar #02



*“Oscar was created when we opened one of our own insurance bills, only to realize we could not make any sense of it.” - Josh Kushner, Co-founder & CEO*

## Company Description

The Oscar team is focused on utilizing technology to simplify the entire healthcare experience. A team of technology and healthcare experts looked at the current state of the US healthcare system, and were frustrated by the horrible consumer experience. In response, they decided to reinvent how healthcare is delivered. They are reinventing how to manage care, process medical claims, control healthcare costs, and provide transparency. With all the complexity hidden behind an easy experience for members. Oscar is making the healthcare system simple, smart and friendly.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Smart, simple health insurance.

### Located

New York, United States

### Year Founded

2013

### Key People

Joshua Kushner, Co-Founder & CEO

Kevin Nazemi, Co-Founder

Mario Schlosser, Co-Founder

### Website

<http://hioscar.com>

### Specialisation

Insurance

### Ownership

Private

# Wealthfront #03



*“We’re not very concerned about the large companies being able to keep pace, They simply can’t innovate and deliver features fast enough. Instead, we’re focused on defining a better way to invest for this generation.” - Adam Nash, CEO*

## Company Description

Wealthfront is an automated investment service which combines world-class financial expertise and leading edge technology to provide sophisticated investment management at prices that are affordable for everyone. Wealthfront makes it easy for anyone to get access to world-class, long-term investment management without the high fees or steep account minimums. Their mission is to provide access to the same high quality financial advice offered by major financial institutions and private wealth managers, like tax-loss harvesting, without the high account minimums or costs.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

The most tax-efficient, low-cost, hassle-free way to invest

### Located

Palo Alto, United States

### Year Founded

2011

### Key People

Adam Nash, President & CEO

Daniel Carroll, Founder &

Chief Strategy Officer

Andy Rachleff, Executive Chairman

### Website

<http://wealthfront.com/>

### Specialisation

Wealth

### Ownership

Private

# Qufenqi #04



趣分期  
Qufenqi.com

*“Beijing-based Qufenqi.com, recently completed US\$ 9–digit Series E funding round and will soon announce investors and specific funding amounts. We also rolled out a new product, “Quzu,” which allows users to pay their apartment rent in installments” - Min Luo, CEO*

## Company Description

Qufenqi is an electronics retailer that offers monthly installment payment solutions to the students and professionals in China. The company primarily offers smart phones, laptops and other consumer electronics online, allowing customers to choose their own down payment option and the time period for making regular monthly installments. Customers have to close the installments within two years of the purchase. The business model is tailored for students and young white collar workers, with the final price and monthly required payments shown transparently on the product page.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Helping students establish the right values in spending and credit

### Located

Beijing, China

### Year Founded

2014

### Key People

Min Luo, Co-Founder & CEO

Shuang, COO

### Website

<http://www.qufenqi.com/>

### Specialisation

Payments

### Ownership

Private

# Funding Circle #05



*“Our vision is to help millions of businesses across the world sidestep the outdated and inefficient banking system and borrow from investors.” - Samir Desai, Co-Founder & CEO*

## Company Description

Funding circle was created with one big idea; to revolutionise the outdated banking system and secure a better deal for everyone. Funding Circle is the world’s leading marketplace exclusively focused on small businesses, providing a platform where investors can browse businesses that Funding Circle has credit assessed and approved for lending. Once approved, businesses post their loan request on the Funding Circle marketplace. It is here that investors choose which type of business to lend to, and through an auction process, bid the amount of money they wish to lend, and the interest rate they want to earn.

## At a Glance

### Tag Line

Small Business loans in the UK

### Located

London, United Kingdom

### Year Founded

2010

### Key People

Samir Desai, Co-Founder & CEO

Christian Grobe, Co-Founder & COO

### Website

<https://www.fundingcircle.com/>

### Specialisation

Lending

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Kreditech #06



Kreditech

*“In three years, Alexander and I have built Kreditech into an industry leader tackling a serious mission in a very innovative way — and it works.” - Sebastian Diemer, Co-Founder*

## Company Description

Kreditech Group is a technology company that delivers a range of custom-tailored financial services with a focus on under banked consumers across the globe. Kreditech uses big data, proprietary algorithms and automated workflows to acquire, identify and underwrite customers within seconds. Automated processes combined with self-learning algorithms ensure fast and convenient customer service, minimizing cost and human error while continually improving by incorporating new customer data.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Digital Banking for Everyone

### Located

Hamburg, Germany

### Year Founded

2012

### Key People

Sebastian Diemer, Co-Founder

Alexander Graubner-Müller,

Co-Founder & CEO

### Website

<https://www.kreditech.com/>

### Specialisation

Retail banking

### Ownership

Private

# Avant #07



# AVANT

*“Avant is serving unmet demand on a global scale and providing millions of consumers with access to responsible credit in a clear and timely manner. We are proud of Avant’s tremendous growth over the last three years and continue to believe in the power of technology to innovate and improve the customer experience.” - Al Goldstein, CEO*

## Company Description

Avant is a fast-growing marketplace lending platform that is lowering the costs and barriers of borrowing for consumers. Through the use of big data and machine-learning algorithms, the company offers a unique and highly customized approach to streamlined credit options. At its core, Avant is a tech company that is dedicated to creating innovative and practical financial products for all consumers.

## At a Glance

### Tag Line

Know what you Borrow

### Located

Chicago, United States

### Year Founded

2012

### Key People

Al Goldstein, CEO

Paul Zhang, CTO

John Sun, CCO

### Website

[www.avant.com](http://www.avant.com)

### Specialisation

Lending

### Ownership

Private

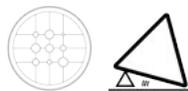
### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Atom #08



*"I think we have the potential to be as disruptive (as Uber). Absolutely. Why not?"*  
- Mark Mullen, CEO

## Company Description

Atom Bank is a new digital banking system, authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA). They offer an app-based experience, using leading technology. The digital world is constantly changing and Atom will be changing banking too. Atom Bank is based in the UK and doesn't have any branches, instead you can do all your banking on your phone, 24/7. Their aim is to breathe new life into banking.

## At a Glance

### Tag Line

We think it's time someone breathed new life into banking

### Located

Durham, United Kingdom

### Year Founded

2014

### Key People

Mark Mullen, CEO

David McCarthy, CFO

### Website

<https://www.atombank.co.uk/>

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Klarna #09



# Klarna™

*“We want to make it simple and safe to shop. We have done this for e-retailers for nearly ten years and now we are doing the same for individuals in the marketplace.”*

*- Sebastian Siemiatkowski, CEO*

## Company Description

Klarna is one of Europe’s leading providers of payment solutions for e-commerce. Klarna separates buying from paying by allowing buyers to pay for ordered goods after receiving them, providing them with a safe after delivery payment solution. At the same time, Klarna assumes all credit and fraud risk for e-stores so that sellers can rest assured that they will always receive their money. Klarna’s vision is to enable trust and to offer a frictionless buying experience to buyers and sellers across the world.

## At a Glance

### Tag Line

Simplifying buying

### Located

Columbus, Sweden

### Year Founded

2005

### Key People

Sebastian Siemiatkowski,

Co-founder & CEO

Victor Jacobsson, Co-Founder

Niklas Adalberth, Co-Founder

### Website

<https://www.klarna.com/>

### Specialisation

Payments

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Our Crowd #10



*“The firm has funded 80 technology companies, mostly in Israel, with \$170 million from approximately 1,500 investors putting up as little as \$10,000 apiece.” - Jon Medved, CEO*

## Company Description

OurCrowd is the world’s leading equity crowdfunding platform for accredited investors to invest in Israeli and global companies. Managed by a team of seasoned investment professionals and led by serial entrepreneur Jon Medved, OurCrowd vets and selects opportunities, invests its own capital and brings startups to its accredited membership of 10,000 global investors. OurCrowd provides post-investment support to its portfolio companies, assigning industry experts as mentors and taking board seats.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

A better way to invest in startups

### Located

Jerusalem, Israel

### Year Founded

2013

### Key People

Jon Medved, Founder & CEO

### Website

[www.ourcrowd.com](http://www.ourcrowd.com)

### Specialisation

Crowd funding

### Ownership

Private

# Lufax #11



陆金所 Lufax.com  
中国平安集团成员

*“Lufax is one of the largest peer-to-peer lenders in China. It connects individual investors with borrowers for loans of around \$10,000” - Wall Street Journal*

## Company Description

Shanghai Lujiazui International Financial Asset Exchange (“Lufax”) is an online marketplace for the origination and trading of financial assets. Lufax has grown into China’s largest internet finance company in less than four years. Lufax takes advantage of the latest big data and IT technologies, and leverages the most advanced risk assessment models and risk control systems.

### Staff

Undisclosed

### Size

\$\$\$ \$\$

### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Open marketplace for financial products

### Located

Shanghai, China

### Year Founded

2011

### Key People

Gregory Gibb, CEO & Chairman  
Peng Ye, General Manager

### Website

<http://www.lufax.com/>

### Specialisation

Lending

### Ownership

Private

# Robinhood #12



*"In ten years, people might think it's crazy we used to pay to trade stocks when all it takes is a few taps." - TechCrunch*

## Company Description

Robinhood is a new way to invest in the stock market. They believe that everyone should have access to the financial markets and are on a mission to inspire a new generation of investors. Robinhood is a stock brokerage that allows customers to buy and sell US stocks and ETFs with zero commission. They cut out the fat that makes other brokerages costly — hundreds of storefront locations and manual account management.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Commission-free, mobile-first  
stock brokerage

### Located

Palo Alto, United States

### Year Founded

2013

### Key People

Baiju Prafulkumar Bhatt, Co-Founder  
Vladimir Tenev, Co-Founder

### Website

<https://www.robinhood.com/>

### Specialisation

Wealth

### Ownership

Private

# Square #13



*“What looked novel a few years ago, now is commonplace, in large part because of payments company Square.” - Australian Financial Review*

## Company Description

Square helps anyone take care of their business. Their service supports your entire business, from a register in your pocket to reports on your laptop. Square’s register service is a full point of sale with tools for every part of running a business, from accepting credit cards and tracking sales and inventory to small-business financing. Customers also use Square Cash, the easiest way to send and receive money, and Square Order, a new way to pre-order food and drinks for pickup.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Now everyone can accept credit cards

### Located

San Francisco, United States

### Year Founded

2009

### Key People

Jack Dorsey, CEO & Chairman

### Website

<http://squareup.com/>

### Specialisation

Payments

### Ownership

Public

# Motif Investing #14



*“For those interested in active trading, Motif Investing offers a unique spin on the robo advisor space.” - Forbes*

## Company Description

Motif Investing is a concept-driven trading platform that allows you to act on your investing desires—whether it’s a hot trend like “robotics revolution,” a trading strategy like “buy the dip,” or an investment style like “Ivy League endowment.” They make it easy to act on these concepts by turning them into motifs—intelligently weighted baskets of up to 30 stocks or ETFs. Based in Silicon Valley they are changing the face of online investing. Their social platform is transparent and allows individuals and investment advisors to invest in stock and bond portfolios built around everyday ideas and broad economic trends, as well as creating brand-new motifs from scratch.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Step up to a new world of investing

### Located

San Francisco, United States

### Year Founded

2010

### Key People

Hardeep Walia, Founder & CEO

### Website

<https://www.motifinvesting.com/>

### Specialisation

Wealth

### Ownership

Private

# Xero #15



*“If you think what Facebook has done for people-to-people communications, enabling people to communicate globally, at Xero we are building a similar network where the add-ons and the network of bookkeepers and accountants all work together to help businesses.” - Rod Drury, CEO*

## Company Description

Xero is changing the game for small businesses with easy-to-use online accounting software. The cloud-based software connects people with the right numbers anytime, anywhere, on any device. For accountants and bookkeepers, Xero helps build a trusted relationship with small business clients through online collaboration. It includes a full accrual accounting system with a cashbook, automated daily bank feeds, invoicing, debtors, creditors, sales tax and reporting. Xero is designed to be the accounting engine for your small business, giving you real time access to your financial data and access for your accountant or bookkeeper for quicker, easier collaboration at any point.

## At a Glance

**Tag Line**

Beautiful accounting software

**Located**

Wellington, New Zealand

**Year Founded**

2006

**Key People**

Rod Drury, CEO

**Website**

www.xero.com

**Specialisation**

Other

**Ownership**

Public

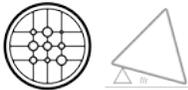
**Staff**



**Size**



**Enabler or Disruptor**



**User Engagement**



# Stripe #16



# stripe

*"It felt odd to begin with, but when it started getting product-market fit, it was the most obvious thing in the world." - John Collison, Co-founder*

## Company Description

Stripe provides a developer-friendly way to accept payments online and in mobile apps direct to your bank accounts from a range of local and international cards. Processing billions of dollars a year for thousands of companies of all sizes. The Stripe platform is designed for businesses of all sizes: from public launch to public company, and handles billions of dollars a year for forward-thinking businesses around the world. Stripe is built for developers, makers and creators. They believe that enabling frictionless transactions is a problem rooted in code and design, not finance. Their robust, clean Application Programming Interface lets users focus on building great products.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

The best way to accept payments

### Located

San Francisco, United States

### Year Founded

2010

### Key People

Patrick Collison, Co-Founder & CEO

John Collison, Co-Founder & CEO

### Website

<http://stripe.com>

### Specialisation

Payments

### Ownership

Private

# Collective Health #17



*"We're working to shift the focus of health insurance from profits to people." -Ali Diab, Co-founder*

## Company Description

Collective Health was founded to fix what was broken about the healthcare experience. They work as a technology company to improve health insurance by taking better care of their people; bringing together the best medical, pharmacy, dental and vision networks. Collective Health is combining intelligence, empathy and common sense to the health insurance experience.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Evolving your healthcare experience

### Located

San Mateo, United States

### Year Founded

2013

### Key People

Ali Diab, CEO

Rajaie Batniji, Chief Health Officer

### Website

<http://collectivehealth.com>

### Specialisation

Insurance

### Ownership

Private

# Credit Karma #18



*"See an error on your credit report? Credit Karma now makes it easy to dispute." - Forbes*

## Company Description

Credit Karma offers a new way to track your credit score and a unique way to benefit from it. For the first time you can get truly free credit scores and credit reports to consumers direct from the credit bureau, retrieved securely with no hidden fees or obligations. Based on your score, you gain access to attractive offers from companies that value your creditworthiness. The company started by providing free credit scores to members, and has grown into an essential platform to help Americans reach their financial goals.

## At a Glance

### Tag Line

Your Credit Scores Should Be Free

### Located

San Francisco, United States

### Year Founded

2007

### Key People

Ken Lin, CEO

### Website

<http://www.creditkarma.com>

### Specialisation

Other

### Ownership

Public

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Adyen #19



*“We see an enormous opportunity to enable merchants to offer a seamless mobile payment experience to their customers.” - Roelant Prins, CCO*

## Company Description

Adyen was founded to deliver innovation to the payment industry. They currently provide advanced payment solutions to more than 3,500 customers to accept payments from anywhere in the world with a single global platform. Their vision is to improve customer experience, streamline processes and ultimately increase revenue. Adyen enables businesses to process payments online, via mobile and at Point-of-Sale with over 250 payment methods and 187 transaction currencies.

## At a Glance

### Tag Line

Accepts payments globally

### Located

Amsterdam, Netherlands

### Year Founded

2006

### Key People

Pieter van der Does, Co-founder,

President & CEO

Arnout Schuijff, Co-founder & CTO

### Website

<http://www.adyen.com>

### Specialisation

Payments

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Personal Capital #20



## iii PERSONAL CAPITAL

*"We became the first digital wealth-management company offering state-of-the-art tools and an unbiased advisory service." - Bill Harris, Co-founder & CEO*

### Company Description

Personal Capital is the smart way for people to understand, manage and grow their net worth, with award-winning online tools providing total transparency into investment accounts. Certified Personal Capital advisors use information to provide accurate recommendations to clients, improving efficiency and supporting money management principles that lead to the best outcomes possible. A pioneer in digital financial advisory services, Personal Capital is backed by leading Silicon Valley venture capital firms and financial institutions. With nearly \$2 billion in assets under management, Personal Capital helps clients feel more confident about their financial future. The free app is available for iPhone, iPad and Android.

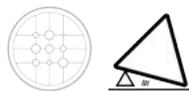
#### Staff



#### Size



#### Enabler or Disruptor



#### User Engagement



### At a Glance

#### Tag Line

Understand, manage, and grow your net worth.

#### Located

Redwood City, United States

#### Year Founded

2009

#### Key People

Bill Harris, CEO

Jay Shah, COO

Paul Bergholm, CFO

#### Website

[www.personalcapital.com](http://www.personalcapital.com)

#### Specialisation

Wealth

#### Ownership

Private

# SecureKey Technologies #21



*"As online fraud and security breaches increase, SecureKey Concierge is driving a new era of convenience, security and privacy." - Charles Walton, CEO*

## Company Description

SecureKey is a leading identity and authentication provider that simplifies consumer access to online services and applications. The privacy-enhancing SecureKey Concierge Service™ is a next generation identity and authentication network for conveniently connecting people to critical online services using a digital credential they already have and trust. SecureKey is headquartered in Toronto and the company is backed by a world-class group of venture and corporate investors that include strategic investments from Visa, MasterCard, Discover, Rogers Venture Partners and Intel Capital.

## At a Glance

### Tag Line

Building Trusted Identity Networks

### Located

Toronto, Canada

### Year Founded

2008

### Key People

Charles Walton, CEO

Greg Wolfond, Chairman

### Website

<http://securekey.com/about-securekey/>

### Specialisation

Security

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Betterment #22



*"We have built a service unlike any other, and it is a whole new way of thinking about investing" - Jon Stein, CEO*

## Company Description

Betterment is an automated investment service, helping people to better manage, protect, and grow their wealth through smarter technology. With more than 115,000 customers and over \$2.9 billion in assets under management, the service offers a globally diversified portfolio of ETFs, designed to help provide you with the best possible expected returns for retirement planning, building wealth, and other savings goals. Betterment also helps customers get on track for a comfortable retirement with RetireGuide™, a retirement planning tool that lets people know how much they should save and if they are investing correctly.

## At a Glance

### Tag Line

Investing Made Betterment

### Located

New York, United States

### Year Founded

2010

### Key People

Jon Stein, Co-Founder & CEO

### Website

<https://betterment.com/>

### Specialisation

Wealth

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Kabbage #23



*“Kabbage is disrupting this space by providing a painless way to help sellers access cash quickly.”*  
- TechCrunch

## Company Description

Kabbage is headquartered in Atlanta, and has pioneered the first financial services data and technology platform to provide fully automated funding to small business in minutes. Kabbage leverages data generated through business activity such as accounting data, online sales, shipping and dozens of other sources to understand performance and deliver fast, flexible funding in real time. In just a few years, Kabbage has become the number one online provider of working capital to small businesses in the United States and UK.

## At a Glance

### Tag Line

Fund Your Business. Today!

### Located

Atlanta, United States

### Year Founded

2008

### Key People

Rob Frohwein, Co-Founder & CEO

Marc Gorlin, Co-Founder

Kathryn Petralia, Co-Founder  
& Head of Operations

### Website

[www.kabbage.com](http://www.kabbage.com)

### Specialisation

Lending

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Lending Club #24



*“We’re a threat to the model, but we are not necessarily a threat to the bank, when we talk about transforming the banking industry, it’s a positive transformation for the consumer. But it could be a positive transformation for the bank.” - Renaud Laplanche, CEO*

## Company Description

Lending Club is the world’s largest online credit marketplace, facilitating personal loans, business loans, and financing for elective medical procedures and K-12 education and tutoring. Borrowers access lower interest rate loans through a fast and easy online or mobile interface. Investors provide the capital to enable many of the loans in exchange for earning interest. They operate fully online with no branch infrastructure, and use technology to lower cost and deliver an improved customer experience. Cost savings are passed onto borrowers in the form of lower rates and investors in the form of attractive returns. Lending Club is transforming the banking system into a frictionless, transparent and highly efficient online marketplace, helping people achieve their financial goals every day.

## At a Glance

### Tag Line

The leader in peer to peer lending

### Located

San Francisco, United States

### Year Founded

2006

### Key People

Renaud Laplanche, Founder & CEO

### Website

[www.lendingclub.com](http://www.lendingclub.com)

### Specialisation

Lending

### Ownership

Public

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Prosper #25



*"We believe Prosper is bringing much-needed innovation to financial services, and we applaud their efforts to build a product for consumers built on trust, transparency and excellent customer service." - Vic Pascucci III, the Head of Corporate Development at USAA*

## Company Description

Prosper is America's first peer-to-peer lending marketplace, with more than 2 million members and over \$5 billion in funded loans, connecting people who want to borrow money with those who want to invest. Prosper allows people to invest in each other in a way that is financially and socially rewarding. On Prosper, borrowers list loan requests between \$2,000 and \$35,000 and individual lenders invest as little as \$25 in each loan listing they select. Prosper handles the servicing of the loan on behalf of the matched borrowers and investors.

## At a Glance

### Tag Line

\$5 Billion Borrowed -  
250,000 People Empowered

### Located

San Francisco, United States

### Year Founded

2006

### Key People

Stephan Vermut, Executive Chairman

Aaron Vermut, CEO

### Website

<http://www.prosper.com>

### Specialisation

Lending

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Coinbase #26



coinbase

*"We continue to look at Coinbase as an infrastructure, providing programmatic access to buying and selling." - Adam White, Product Manager*

## Company Description

Coinbase is a bitcoin wallet and platform where merchants and consumers can transact with the new digital currency. They are making it easy for the average person and business to start buying and selling Bitcoin instantly by connecting their bank account. In addition, Coinbase provides a series of merchant tools that support some of the most highly trafficked sites on the internet. Coinbase processes the first \$1,000,000 of merchant orders for free, with a simple 1% fee after that. Combined with no chargebacks by nature in Bitcoin, this provides significant savings to merchants who are paying 3% plus to credit card fees.

## At a Glance

### Tag Line

Get Started With Bitcoin

### Located

San Francisco, United States

### Year Founded

2012

### Key People

Brian Armstrong, Co-Founder & CEO

Fred Eshram, Co-Founder

### Website

<https://www.coinbase.com>

### Specialisation

Currency and Forex

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# iZettle #27



# iZettle®

*“Since starting the company in 2011, we’ve tried to find the secret equation for growth.”*  
- Jacob de Geer, Co-founder

## Company Description

iZettle is a mobile payment solution that lets anyone accept credit cards with their smartphone or tablet. With iZettle, anyone selling anything face to face can use smartphones and tablets to accept credit card payments and manage their business – and for a fraction of the cost of traditional systems. iZettle works to help merchants start, run and improve their business using nothing but a free app with business analytics and insights, and a mobile card reader, that transforms smartphones and tablets into cash registers. The company offers everything from credit card readers to complete point of sale solutions and free sales overview tools.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Accept credit card payments with your  
iPhone, iPad or Android

### Located

London, United Kingdom

### Year Founded

2010

### Key People

Jacob De Geer, Founder & CEO  
Magnus Nilsson, Founder & COO

### Website

<http://www.izettle.com>

### Specialisation

Payments

### Ownership

Private

# Policybazaar #28



*“Today, people prefer Policybazaar for comparing policies, but a lot of customers feel that agents might be able to give better claims service. Our strategic focus is to change that.”*

*- Yashish Dahiya, Co-founder & CEO*

## Company Description

Policybazaar.com is India’s leading online insurance comparison portal that has earned trust and goodwill of over 5 million customers seeking both life and non-life insurance. Their vision is to empower the Indian consumers, help them compare policies, and make informed choices for their various insurance needs with accurate information based on insurance products. Policybazaar.com is specialized in making comparative analysis of the insurance products of various insurance policies based on price, quality and key benefits. They develop solutions leading to financial security and competitive returns.

## At a Glance

### Tag Line

Compare. Buy. Save.

### Located

Gurgaon, India

### Year Founded

2008

### Key People

Yashish Dahiya, Co-Founder & CEO

Alok Bansal, Co-founder, CFO & COO

### Website

<http://policybazaar.com>

### Specialisation

Insurance

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Knip #29



*“With just one click, they can open the entire insurance policy, so every important information is always at hand. Furthermore, our insurance consultants help users find the insurances that best fit their needs.” - Dennis Just, Co-founder*

## Company Description

Knip is a simple and transparent solution to insurance. It is an innovative digital insurance manager which provides users with an easy-to-understand overview and analysis of existing insurance policies, tariffs and services. The app is designed to automatically detect individual's insurance gaps and recommend essential insurance. Upon customer request, the Knip team also consults on all aspects related to personal insurance policies, this allows users to electronically change their tariffs, conclude new insurance contracts and terminate old ones.

## At a Glance

### Tag Line

Your digital Insurance Manager

### Located

Zurich, Switzerland

### Year Founded

2013

### Key People

Dennis Just, Co-Founder & Chairman

Christina Kehl, Co-Founder

### Website

<https://www.knip.ch>

### Specialisation

Insurance

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Affirm #30



*"We believe lending to bootcamp students is the single best way to help them invest in themselves, improve their quality of life, and become successful contributors to the new economy."*

- Max Levchin, Founder & CEO

## Company Description

Affirm uses modern technology to re-imagine and re-build core components of financial infrastructure from the ground up. Their focus is to improve the lives of everyday consumers with less expensive, more transparent financial products. They offer installment loans to consumers at the point of sale, enabling people to take out simple loans and turn any purchase into a few monthly payments. All the pricing through Affirm is adaptive based on data that prices marginal risk in real time and generates a risk score for every transaction, so every aspect of taking out the loan is completely transparent.

## At a Glance

### Tag Line

Pay over time, on your terms

### Located

San Francisco, United States

### Year Founded

2012

### Key People

Max Levchin, Founder & CEO

Jeff Kaditz, Founder

Nathan Gettings, Founder

### Website

<http://affirm.com>

### Specialisation

Lending

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# CircleUp #31



*“These investors can now access an asset class they’ve never reached, without needing to pick and choose the companies themselves.” - Rory Eakin, Co-founder & COO*

## Company Description

CircleUp is an online private company investment platform. They provide accredited investors free access to direct investments in high-growth consumer product and retail private companies that were previously difficult to identify and access. For retail and consumer product entrepreneurs, CircleUp offers an efficient way to access a network of sophisticated investors as well as value added partners. Typical investments on CircleUp are food, personal care, pet product, apparel or retail/restaurant companies with \$1-\$10 million in revenue who are looking to raise up \$2 million in growth equity. CircleUp offers an efficient way to access a network of sophisticated investors as well as value added partners.

## At a Glance

### Tag Line

Connecting Investors with  
Consumer Brands

### Located

San Francisco, United States

### Year Founded

2012

### Key People

Ryan Caldbeck, CEO  
Rory Eakin, Founder & COO

### Website

[www.circleup.com](http://www.circleup.com)

### Specialisation

Crowd Funding

### Ownership

Private

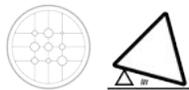
### Staff



### Size



### Enabler or Disruptor



### User Engagement



# IEX Group #32



*“IEX believes data and technology should be provided at a reasonable cost or no cost at all, we firmly believe that IEX can be an agent of change to address these issues, and many more, in pursuit of creating more efficient capital markets.” - Brad Katsuyama, Co-Founder & CEO*

## Company Description

IEX is a fair, simple and transparent market centre dedicated to investor protection, providing a more balanced marketplace via simplified market structure design and cutting-edge technology. IEX's core innovation is its network architecture, which mandates that all orders travel a combined 43 miles of fiber optic cable before reaching IEX's system. This distance neutralizes unfair advantages employed by some predatory trading strategies. IEX's technology stands in contrast to conventional business practice, whereby incumbent exchanges sell or lease the space closest to their core matching technology to satiate the high-speed trading community's need for speed. IEX also emphasizes simplicity to better serve traditional investors, by only supporting a focused set of 5 order types which serve investors' core trading needs.

## At a Glance

### Tag Line

Fair, Simple & Transparent

### Located

New York, United States

### Year Founded

2013

### Key People

Brad Katsuyama, Co-Founder & CEO

Claudia Crowley, Chief Regulatory Officer

Rob Park, CTO

### Website

<http://www.iextrading.com/>

### Specialisation

Other

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Prospa #33



*“It is just that they have never had the data insights to lend into this category.”*  
- Beau Bertoli, Joint CEO

## Company Description

Prospa is one of Australia’s leading online small business lender. They provide unsecured business loans and finance for small business. The Australian owned company can approve loans for under \$20k in less than a day, and their smart technology and online application process provide a fast and easy way to access small business loans. They offer a fast and flexible solution to working capital needs, allowing you to concentrate on your job of building your business. Prospa is changing the way small and medium businesses are funded.

## At a Glance

### Tag Line

Business Finance Made Easy.

### Located

Sydney, Australia

### Year Founded

2012

### Key People

Greg Moshal, Joint CEO

Beau Bertoli, Joint CEO

### Website

<http://prospa.com/>

### Specialisation

Lending

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# eToro #34



*“Those with less expertise may like to try a platform called eToro, which allows customers to copy “star traders” directly, and can make traders of even the least informed of punters.” - The Telegraph*

## Company Description

eToro is the world’s leading social investment network, with more than 4.5 million registered users in over 140 countries. eToro leads the social trading revolution through its community powered network, which enables every investor to see, follow and automatically copy the actions of other investors in real time. eToro’s mission is to revolutionize the way people access the financial markets and make their trading experience more social, simple, enjoyable and transparent. By harnessing the wisdom of the crowd, every member of eToro’s social trading network benefits from accelerated information exchange, knowledge sharing and the ability to quickly identify the best investment opportunities.

## At a Glance

### Tag Line

The World’s Largest Social Investment Network

### Located

London, United Kingdom

### Year Founded

2007

### Key People

Yoni Assia, Founder & CEO

Ronen Assia, Founder & Board Member

### Website

[www.etoro.com](http://www.etoro.com)

### Specialisation

Wealth

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# LearnVest #35



*“LearnVest is a prime example of the boom going on right now in the financial technology services space.” - TechCrunch*

## Company Description

LearnVest empowers everyone to take control of their personal finances. They provide expert advice and resources, and financial plans that fit your budget. Designed to help real people get a plan for their money, simply and affordably, they start with goals, finding a balance and taking action. Whether you want to budget better, save for big trips or maximize your investments, LearnVest is an award-winning subscription-based program designed to help people make progress on their money.

## At a Glance

### Tag Line

Simplify your money.

### Located

New York, United States

### Year Founded

2007

### Key People

Alexa von Tobel, Founder & CEO

John Gardner, Co-Founder & CFO

### Website

<http://www.learnvest.com>

### Specialisation

Wealth

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# SoFi #36



*"We think transparency is the main objective. For prospective students going in, schools show them how much it's going to cost, but I think they do a less good job as an industry showing how much they're likely to earn." - Dan Macklin, Co-founder*

## Company Description

SoFi is reinventing consumer finance for the better. They are a leader in marketplace lending, with over \$5 billion in loans issued to date. SoFi helps early stage professionals accelerate their success with student loan refinancing, mortgages, mortgage refinancing, and personal loans. Their non-traditional underwriting approach takes into account merit and employment history among other factors, therefore offering products that can't be found elsewhere. They offer individual and institutional investors the ability to create positive social impact on the communities they care about while earning compelling rates of return.

## At a Glance

### Tag Line

So the life of your loan isn't your life.

### Located

San Francisco, United States

### Year Founded

2011

### Key People

Mike Cagney, Co-Founder, CEO  
& Chairman

Dan Macklin, Co-Founder, VP of  
Community & Member Success

### Website

<http://www.sofi.com>

### Specialisation

Lending

### Ownership

Private

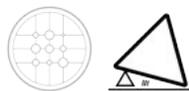
### Staff



### Size



### Enabler or Disruptor



### User Engagement



# SocietyOne #37



**SocietyOne**

*“As the pioneers of P2P lending in Australia, we believe the opportunity for marketplace lending is enormous. We have built a platform with the right technology, people, and strategic partners to support rapid growth.” - Matt Symons, Co-Founder & CEO*

## Company Description

SocietyOne is Australia’s leading Peer-to-Peer lending platform where investors connect with borrowers to get a better deal. They pioneered marketplace lending in Australia by connecting creditworthy borrowers directly with investors. SocietyOne removes the cost and complexity of the traditional lending process, bringing borrowers and investors a better experience and a better deal. Their mission is to offer highly competitive personal loan interest rates and commensurate returns for investors in this asset class. The SocietyOne technology platform reduces the cost of originating and managing consumer loans, enabling SocietyOne to share its operating cost advantage with both borrowers and investors to therefore get a better deal.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

People Powered Lending

### Located

Sydney, Australia

### Year Founded

2011

### Key People

Matt Symons, Co-founder & CEO

Greg Symons, Co-Founder

Andy Taylor, Co-Founder

### Website

<http://www.societyone.com.au>

### Specialisation

Lending

### Ownership

Private

# OnDeck #38



*“New York startup On Deck Capital hopes to appeal to these millions of businesses with a loan application process that takes minutes to complete and can be approved within a day.”*  
- Business Insider

## Company Description

OnDeck uses technology to make the borrowing process simple, fast and efficient for small businesses in the US, Canada and Australia. Launched in 2007, OnDeck connects Main Street businesses – such as restaurants, retailers and other service providers – directly to capital. The proprietary OnDeck technology platform uses data aggregation and electronic payment technology to analyze the financial health of small businesses, allowing them to access the capital they need to grow. To date, OnDeck has delivered over \$3 billion in capital to small businesses nationwide.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Small business loans, at your service

### Located

New York, United States

### Year Founded

2007

### Key People

Noah Breslow, CEO

James Hobson, COO

Howard Katzenberg, CFO

### Website

<https://www.ondeck.com/>

### Specialisation

Lending

### Ownership

Public

# Wecash #39



**Wecash 闪银 奇异**

*“By mining public mobile data from roughly 600 million mobile internet users, Wecash is able to quickly provide extensive credit assessments and build predictive models for customers’ credit risk.” - Bracing Spring, CEO*

## Company Description

Wecash is China’s first Internet credit assessment company that provides solutions for technology companies. The development of Wecash is currently the most advanced big data platform credit assessment, using machine learning algorithms to provide credit assessments in under fifteen minutes. Their singular commitment to eliminate information asymmetry with big data, provides faster, more accurate credit decisions. By relying on data mining analysis and machine learning technology, the information submitted by the applicant is used to identify and combine personal, social behavior and massive internet information on the personal credit score online.

### Staff

Undisclosed

### Size

\$\$\$ \$ \$

### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

The first online credit assessment platforms and solutions in China

### Located

Beijing, China

### Year Founded

2014

### Key People

Zhengchun Zhi (Bracing Spring), CEO

### Website

<http://www.wecash.net/>

### Specialisation

Other

### Ownership

Private

# FangDD #40



*“We are aiming to create an effective and trustable real estate service platform for brokerage companies, buyers, sellers (developers and second-hand apartment owners).” - FangDD*

## Company Description

FangDD offers an online platform through which home buyers and home sellers can directly connect to each other, working on a “pay-for-performance” business model. The goal is to provide accurate information about properties, services and transactions to create an open, cooperative, coexistent and mutually beneficial industrial pattern. In the first 6 months of 2015, more than US\$8b worth of real estate transactions took place using this platform. The company’s O2O internet real estate marketing platform is based on big data technology. It integrates online and offline property businesses and buyers on a single platform, allowing user friendly property transaction services. FangDD follows a business model of pay-for-performance, catering to customers across 50 cities in China, including Beijing, Shanghai and Shenzhen.

## At a Glance

### Tag Line

O2O Platform for Real Estate  
Powered by Agents

### Located

Shenzhen, China

### Year Founded

2011

### Key People

Yi Duan, CEO

Xi Zeng, COO

Jiacheng Li, Co-Founder & CTO

### Website

<http://www.fangdd.com>

### Specialisation

Payments

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# VivaReal #41



*“VivaReal is the largest real estate marketplace in Brazil, with over 2.5 million active listings in over 1,000 cities, and over 3 million unique visitors per month, 98% of whom are in Brazil.” - TechCrunch*

## Company Description

VivaReal is an online real estate portal that enables its users to sell, buy, rent or invest in residential and commercial properties throughout Brazil. VivaReal connects their clients to the property of their dreams. At any stage of your life, you can count on the VivaReal to connect you to thousands of estate agents and brokers. VivaReal offers more than 1.8 million listings of houses and apartments for rent and purchase. The portal is the leader in its segment, is present with local offices in 14 cities in Brazil and receives over 6 million monthly visits.

## At a Glance

### Tag Line

Your new home is here in VivaReal

### Located

São Paulo, Brazil

### Year Founded

2009

### Key People

Brian Requarth, Co-founder & CEO

Diego Simon, Co-Founder  
& VP of Business Development

### Website

<http://www.vivareal.com.br>

### Specialisation

Other

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Nutmeg #42



*“The online investment service that’s intelligent, straightforward & fair.”*  
- Nick Hungerford, Co-Founder & CEO

## Company Description

Nutmeg is an intelligent online investment management service that builds and manages professional portfolios tailored to customers’ real-life investment goals and aligned to their appetite for risk. Its highly experienced investment team invests money across a wide range of assets to spread risk and regularly adjusts customer portfolios to help keep them on track. Customers can start with as little as £1,000 (plus £50 per month contributions for portfolios less than £5,000) and pay an annual management fee of just 0.3%-1% including VAT, depending on the size of their investment.

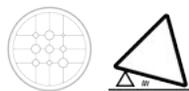
### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Intelligent investing made easy

### Located

London, United Kingdom

### Year Founded

2011

### Key People

Nick Hungerford, Co-Founder & CEO

Lee Cowles, Managing Director

Shaun Port, CIO

### Website

[www.nutmeg.com](http://www.nutmeg.com)

### Specialisation

Wealth

### Ownership

Private

# Stockpile #43



**STOCKPILE**

*“Stockpile will dramatically change the way we purchase and gift stock in this country... Stockpile has nailed it -- it’s a drop-dead easy user experience and affordable to all.”*

*- Ashton Kutcher, actor, entrepreneur and tech investor*

## Company Description

Stockpile is revolutionizing the investment world by making the purchase of stock as easy as buying a litre of milk. Stockpile Gift Cards, now available at major grocery stores and retailers in addition to financial institutions and online – can be redeemed for stock in your favourite companies. Buy them for yourself or gift them to friends and family of any age, with no account minimum. Founded in 2010 and headquartered in Palo Alto, Calif, Stockpile promotes financial inclusion, empowerment, and literacy by enabling access for all to the financial markets.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

The world’s first gift card for stocks

### Located

San Francisco, United States

### Year Founded

2010

### Key People

Avi Lele, Founder & CEO

Sanj Kulkarni, Co-Founder

Michael Feser, President & COO

### Website

<http://www.stockpile.com>

### Specialisation

Wealth

### Ownership

Private

# Spotcap #44



*“Australia has a very high penetration of online banking and we believe there is significant unmet demand for small business loans, we think a lot of the business we lend to will be banked but some will also be unbanked.” - Lachlan Heussler, Australian Managing Director*

## Company Description

Spotcap is an innovative multinational online lender for small and medium sized businesses. Spotcap provides small business loans from \$1,000 to \$250,000 for small business owners, enabling small business owners who have been operating for more than one year to grow their business by providing fast and flexible financing. The company has developed a sophisticated and dynamic decision process assessing the real-time performance of businesses to grant short term loans. Spotcap is headquartered in Berlin and is also operating in Spain, the Netherlands and Australia. The team - currently consists of 65 credit experts and through online, is expanding its operations geographically.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Business loans made easy

### Located

Berlin, Germany

### Year Founded

2014

### Key People

Toby Triebel, Co-founder & CEO  
Lachlan Heussler, Managing Director,  
Spotcap Australia

### Website

<https://www.spotcap.com.au>

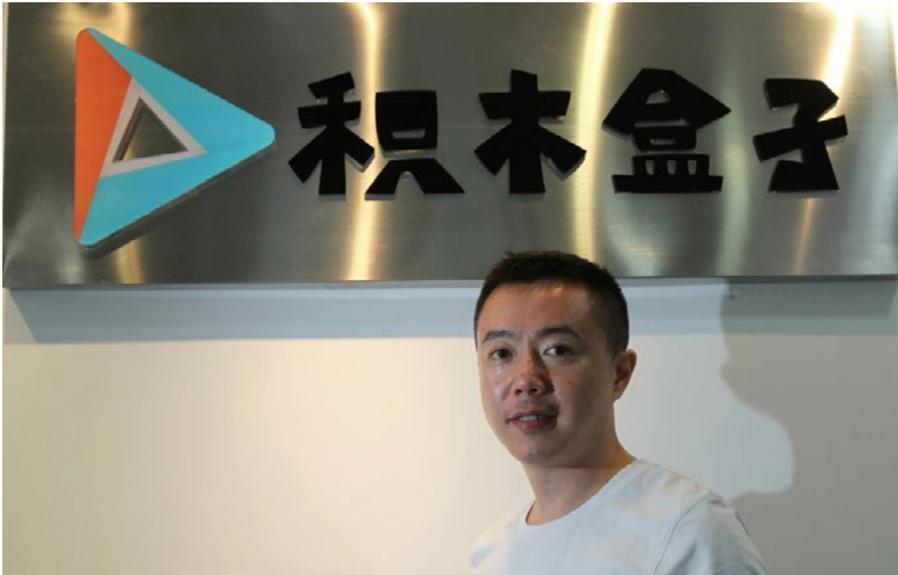
### Specialisation

Lending

### Ownership

Private

# Jimubox #45



*"We see huge demand from small businesses, what we do is to look into their risks and disclose selected information on our platform." - Jun Dong, Founder & CEO*

## Company Description

Jimubox is a Beijing-based marketplace lending platform that provides small and medium enterprise loans and individual consumption loans to under banked Chinese borrowers. Jimubox delivers safe and attractive investment opportunities to RMB investors through an innovative online marketplace which leverages transparency and technology to ensure investor safety.

## At a Glance

**Tag Line**

-

**Located**

Beijing, China

**Year Founded**

2013

**Key People**

Jun Dong, Founder & CEO

**Website**

<http://www.jimubox.com>

**Specialisation**

Lending

**Ownership**

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# TransferWise #46



*“TransferWise is looking to use the internet to spark a digital revolution in current financial services.” - Financial Times*

## Company Description

Transfer money abroad quickly and easily with low cost money transfers. TransferWise allows expats, foreign students and businesses to move and send money abroad at the lowest possible cost, using only real exchange rates and small fees. The firm’s pricing and operating model is a substantial departure from standard practice in the money transfer sector, providing customers with a lower-cost alternative to traditional means of moving money internationally.

## At a Glance

### Tag Line

The Clever New Way To Beat Bank Fees

### Located

London, United Kingdom

### Year Founded

2010

### Key People

Taavet Hinrikus, Co-founder & CEO

Kristo Käärmann, Co-Founder & CEO

### Website

<https://transferwise.com>

### Specialisation

Currency and Forex

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Rong360 #47



*“Rong360 has raised over RMB 1 billion in Series D funding, led by Jack Ma’s YF Capital and Sailing Capital. The new funds will be used for boosting the growth of the business, adding that more effort will be put into developing risk management products and mobile service.” - Ye Daqing, CEO*

## Company Description

Rong360 is China’s leading financial vertical search platform. They are committed to providing financial searches of financial products to consumers and small businesses, giving recommendation and application services, business scope cover loans, credit cards and financial management. Rong360 is free for the user, which provides convenient, cost-effective, secure financial information services, and is currently the most extensive coverage in Beijing, as well as the largest financial service users search platform.

## At a Glance

### Tag Line

Financial product research and recommendation to consumers and micro companies

### Located

Beijing, China

### Year Founded

2011

### Key People

Ye Daqing, Co-founder & CEO  
Lujia Yan, Co-founder, VP, Operations & Banking relationships  
Liucao Feng, Co-founder & VP, Product technology

### Website

<http://rong360.com>

### Specialisation

Lending

### Ownership

Private

### Staff



### Size

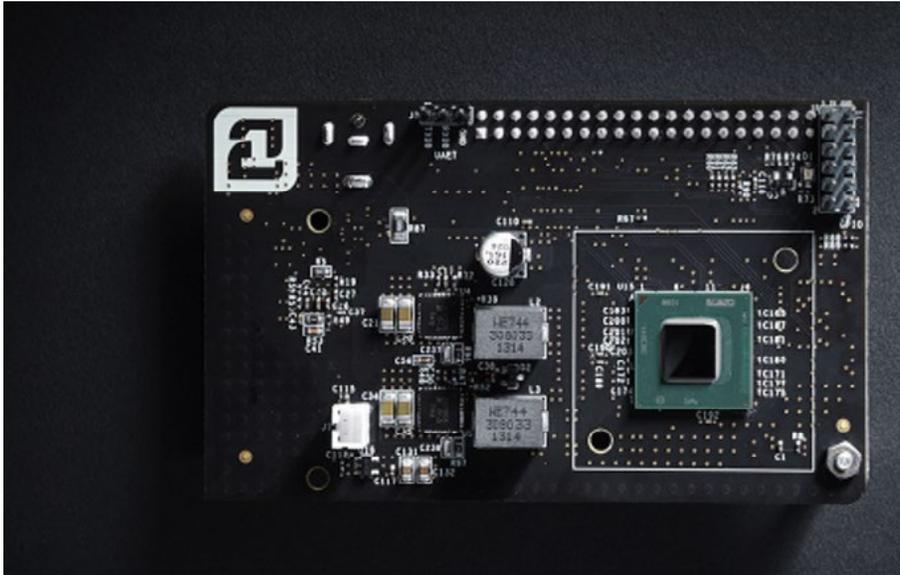


### Enabler or Disruptor



### User Engagement





*“The 21 Bitcoin Computer is the first computer with native hardware and software support for the Bitcoin protocol. It provides a constant stream of bitcoin and the software to make that bitcoin useful for buying and selling digital goods.” - 21inc*

## Company Description

The 21 Bitcoin Computer is the first computer with native hardware and software support for the Bitcoin protocol. That means; the hardware to mine a stream of small amounts of bitcoin for development purposes, and the software to make that bitcoin useful for buying and selling digital goods. Developers and bitcoin enthusiasts can use the 21 Bitcoin Computer to quickly create apps, services, and devices that can be rented or bought for bitcoin. The 21 Bitcoin Chip is an application specific integrated circuit (ASIC) specifically designed to mine in the background to provide a small stream of bitcoin to your computer as a system resource for software development purposes.

## At a Glance

### Tag Line

The Bitcoin Computer

### Located

San Francisco, United States

### Year Founded

2013

### Key People

Balaji S. Srinivasan, Co-Founder

Matthew Pauker, Co-Founder

### Website

<https://21.co>

### Specialisation

Currency and Forex

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Coverfox #49



*“Unlike other online insurance distributors who have an aggregator licence, we have a brokerage licence. This gives us the right to negotiate on behalf of the customer.” - Varun Dua, CEO & Founder*

## Company Description

Coverfox is an online insurance policy which creates a smarter way for people to buy and manage their Insurance. It offers products online for Indian customers across categories like Health, Car, Life, Travel and Home Insurance. Many insurance brands in India offer their products via Coverfox. Coverfox aspires to have impeccable research and a simple intuitive way to buy insurance, backed by technology, with their attitude of no spam, no cold calls and no nonsense.

## At a Glance

### Tag Line

Insurance, the easy way.  
Get Cover. Get Going.

### Located

Mumbai, India

### Year Founded

2013

### Key People

Devendra Rane, Founder & CTO  
Varun Dua, Founder & CEO

### Website

<https://www.coverfox.com>

### Specialisation

Insurance

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Angellist #50



*“Helping entrepreneurs turned angels use their expertise to fund new, world-changing startups is what Angellist is all about.” - Naval Ravikant, Founder*

## Company Description

Angellist is a platform for startups to raise money online, recruit and apply to incubators. They connect startups to angel investors whom they would not otherwise be able to find, and facilitate angel investment through features such as the formation of syndicates. Angellist startups connect to angel investors by creating a profile for their business on Angellist which will then show in the feeds of angel investors. Angel investors are also able to form syndicates, whereby they pledge money to mirror the investment backing of prominent angel investors.

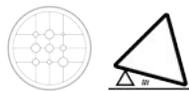
### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Where the world meets startups

### Located

San Francisco, United States

### Year Founded

2010

### Key People

Babak Nivi, Co-Founder

Naval Ravikant, Co-Founder

### Website

<http://angel.co>

### Specialisation

Crowd funding

### Ownership

Private



*“Designing an app to help people invest loose change was the easy part, The tough part was designing a platform.” - Jeff Cruttenden*

## Company Description

Acorns is a financial service, helping you to save and invest your money, enabling Australians to start early, invest often, and reach financial goals. Acorns helps you proactively invest. One key feature is round-ups; rounding up each of your transactions to the nearest dollar, and invest the change into a diversified portfolio. Acorns provides you with the option of choosing a portfolio that is in line with your investment goals and the amount of risk you’re comfortable taking.

## At a Glance

**Tag Line**  
Invest the Change

**Located**  
Newport Beach, United States

**Year Founded**  
2012

**Key People**  
Jeff Cruttenden, Co-Founder & Director  
Walter Cruttenden, Co-Founder & Director

**Website**  
<http://www.acorns.com/>

**Specialisation**  
Wealth

**Ownership**  
Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“The Avoka platform allows banks to go live with new products in weeks, rather than months, and make daily changes to continually minimize abandonment in their digital customer acquisition.” - Derek Corcoran, Chief Experience Officer*

## Company Description

Avoka software delivers frictionless digital sales and service transactions for financial institutions, government agencies, and many other industries where traditional “shopping cart” e-Commerce is not a good fit. For information intensive transactions such as loan applications, account openings, enrollment forms and insurance claims, Avoka creates a digital, mobile responsive experience that can be deployed in weeks, rather than the months of development required by traditional IT projects.

## At a Glance

### Tag Line

Frictionless Digital Sales and Service

### Located

Sydney, Australia

### Year Founded

2002

### Key People

Philip Copeland, CEO

### Website

[www.avoka.com](http://www.avoka.com)

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size

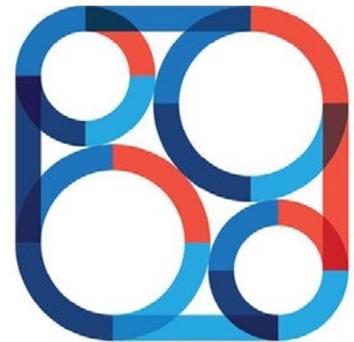


### Enabler or Disruptor



### User Engagement





*“Bankable’s aim is to displace payment inefficiencies for enterprises and consumers by solutions that are efficient, electronic, real-time, scalable and affordable.” - Avinash Agrawal, Product Strategy Manager at Bankable*

## Company Description

Bankable is a global architect of innovative payment solutions that provides “Banking as a Service”. Our core platform is available in white-label or via APIs, allowing dominant financial institutions and disruptive fintech players to develop bespoke payment solutions tailored to business needs. The Bankable platform enables a range of payment solutions including e-wallets, m-wallets, remittance services, P2P money transfers, light banking, virtual accounts, cash management, and virtual and plastic prepaid card programmes.

## At a Glance

### Tag Line

Banking as a Service

### Located

London, United Kingdom

### Year Founded

2010

### Key People

Eric Mouilleron, Founder & CEO

Jacques Jovignot, COO

### Website

<http://www.bnkbl.com/>

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





**BIOCATCH**  
Less Friction. Less Fraud.

*“BioCatch consistently works to stay ahead of the game in combating fraud.”*  
- Oren Kedem, VP of Products

## Company Description

BioCatch is a leading provider of Behavioral Biometric, Authentication and Malware Detection solutions for mobile and web applications. Available as a cloud-based solution, BioCatch proactively collects and analyzes more than 500 cognitive parameters to generate a unique user profile. Organizations use the platform to continuously authenticate users during their online sessions, protecting against cyber threats and fraudulent activity, such as account takeover and RAT-in-the-Browser (RitB).

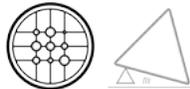
### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Less Friction. Less Fraud

### Located

Tel Aviv, Israel

### Year Founded

2011

### Key People

Ron Moritz, Interim CEO  
Avi Turgeman, Co-Founder & CTO  
Uri Rivner, Co-Founder  
& Head of Cyber Strategy

### Website

<http://www.biocatch.com/>

### Specialisation

Security

### Ownership

Private



*"We have grown accustomed to ordering food and clothes easily online, and there is no reason that the same should not be the case with everything having to do with money."*

- Dr. Gal Aviv, Founder & CEO

## Company Description

BLender provides a multi-national P2P lending service in countries with limited consumer credit information. BLender was founded in 2013 by a group of physicists and IT professionals with a wide range of backgrounds in algorithms, big data, and virtual intelligence of complex systems. BLender's lending services comprises of a proprietary credit rating system, Rating™, investment engine DirectMatch™, Safeguard Fund, and a robust secondary market ReBlend™. BLender strives to pioneer the multinational P2P lending arena and to build a bridge between lenders and borrowers across the globe.

## At a Glance

### Tag Line

Loans between people

### Located

Tel Aviv, Israel

### Year Founded

2013

### Key People

Dr. Gal Aviv, Founder & CEO

Boaz Aviv, CTO

### Website

<https://www.blender.co.il/>

### Specialisation

Lending

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“We bring together two sides who are willing to fund invoices early for a discount.”*  
 - John E. Kill, Senior VP & CFO

**Company Description**

C2FO, the world’s market for working capital and risk-free profit, is the only working capital exchange that allows companies to optimize their working capital positions in a live, bid/ask environment. Companies across the globe use C2FO to increase their gross and net profit while simultaneously producing working capital flows to their supply chain. C2FO stands for Collaborative Cash Flow Optimization.

**At a Glance**

**Tag Line**

The World’s market for Working Capital

**Located**

Shawnee Mission, United States

**Year Founded**

2008

**Key People**

Alexander C. Kemper, CEO & Chairman

John E. Kill, Senior VP & CFO

**Website**

<http://c2fo.com>

**Specialisation**

Lending

**Ownership**

Private

**Staff**



**Size**



**Enabler or Disruptor**



**User Engagement**



# Cinnober Financial Technology



*“But in the end it’s really about improving the functioning of financial markets and eliminating the repeated system failures that erode confidence.” - Veronica Augustsson, CEO*

## Company Description

Cinnober Financial Technology is a world-leading and independent supplier of trading and clearing technology. They serve market operators, clearinghouses, banks and brokers. Cinnober’s solutions are all based on the TRADExpress Platform. The portfolio of offerings includes price discovery and matching, real-time risk management, clearing and settlement, index calculation, data distribution and surveillance. Except for being adopted by leading market players, the system has also been chosen by the European Commission to develop a real-time risk margining and multi-asset client clearing system for banks.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Passion for change

### Located

Stockholm, Sweden

### Year Founded

1998

### Key People

Veronica Augustsson, CEO

### Website

<http://cinnober.com>

### Specialisation

Other

### Ownership

Private



*“Blockchain payments represent a new era of security on global transactions and it is only natural that Coinify implement new standards for compliance that covers this global mindset.”*

*- Christian Visti Larsen, CFO*

## Company Description

Coinify drives mainstream adoption of digital currencies, such as Bitcoin, for merchants and consumers. Merchants benefit from Coinify’s payment service, enabling free, instant settlements in a fraud-free and chargeback-free blockchain payment environment, giving consumers access to secure, one-click payments that reveal no sensitive information.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Online Payment with Bitcoin

### Located

Copenhagen, Denmark

### Year Founded

2014

### Key People

Mark Højgaard, CEO  
Christian Visti Larsen, CFO and Strategy  
Lasse Birk Olesen, CPO

### Website

<https://www.coinify.com/>

### Specialisation

Currency and Forex

### Ownership

Private



*“This is a bitcoin-secured platform that empowers millennials and baby boomers looking for new ways to access online purchase and experiences.” - Amos Meiri, Co-founder & CEO*

## Company Description

Colu is a blockchain technology platform for developers and enterprises providing a powerful toolbox for building customized blockchain based applications. From a mobile app that enables to store, send and receive digital assets just like texting to your contacts, to the Dashboard which is a control panel for managing digital assets, to the Engine that handles all things blockchain in the backend using our API and SDK.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Your Assets. Made Digital.

### Located

Tel Aviv, Israel

### Year Founded

2014

### Key People

David Ring, Co-Founder & VP of R&D

### Website

<https://www.colu.co/>

### Specialisation

Other

### Ownership

Private



*“We founded Credithood to be at the frontier of small business financing.” - Jack Elaad, Co-founder*

## Company Description

Credithood solves the biggest SMB problem - raising funds for growth. Through our platform, SMB raise funds from its repeat customer base in return for a discount on goods/services purchased during the term of the loan. Amount lent and not used for goods or services during the term of the loan, is repaid in cash at the end of the term. There is no paper work, no credit score, no external creditworthiness evaluation of the SMB. The whole transaction is based on the reputation of the SMB as perceived by its customer. They leverage the vote of confidence SMB received from its customers by collaborating with financial institutions like banks to top-up the amount raised from the customers by data-mining all the information gathered on SMB to create a new factor for its credit evaluation - “the Reputation Score” where the process is very easy and intuitive.

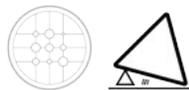
### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

A platform where SMB can raise funds based on their reputation

### Located

Tel Aviv, Israel

### Year Founded

2015

### Key People

Jack Elaad, Co-Founder

Maya Komerov, Co-Founder & CEO

Matan Barak, CTO

### Website

[www.credithood.com](http://www.credithood.com)

### Specialisation

Lending

### Ownership

Private



*“Through our winning blend of technology, banking licenses and unparalleled client services, Credorax is overcoming regulatory, cultural and technological obstacles worldwide.”*  
 - Benny Nachman, Co-Founder & CEO

## Company Description

An acquirer specifically focused on the e-commerce and m-commerce arenas, Credorax introduces an entirely new breed of acquiring - Smart Acquiring, to partners and online merchants. Credorax’s acquiring solutions are based on its core technology, ePower™, a next-generation payment processing platform. With services designed to be flexible, scalable and fully customized to individual needs, Credorax combines pioneering technology with a uniquely service-oriented approach for exceptional business results.

## At a Glance

### Tag Line

Unifying Regulations, Culture and Technology to Create True Global e-Commerce

### Located

Southborough, United States

### Year Founded

2007

### Key People

Benny Nachman, Founder & CEO

### Website

[www.credorax.com](http://www.credorax.com)

### Specialisation

Payments

### Ownership

Private

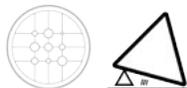
### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“We will be able to be present in a significant number of countries.” - João Lima Pinto, CEO*

## Company Description

An omnichannel banking product company, which provides the latest financial technology innovation. We create products focused on delivering your core banking to customers in a way they will enjoy and engage with, such as mobile banking apps, contact center solutions, banking kiosks, Facebook banking, commercial GPS, banking solutions for wearable technology and ultimately, solutions for augmented reality.

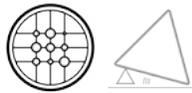
### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Innovation for banking channels

### Located

Porto, Portugal

### Year Founded

2014

### Key People

João Lima Pinto, CEO

Renato Oliveira, Director

Luísa Ribeiro, Director

### Website

[www.ebankit.com](http://www.ebankit.com)

### Specialisation

Retail banking

### Ownership

Private



Ebury

*“Technology and globalisation have changed the nature of business and, as a result, opportunities to trade internationally have significantly increased and are no longer reserved for large companies.” - Salvador Garcia, Co-CEO & Co-Founder*

**Company Description**

Ebury, the global finance specialist, is empowering businesses to trade smarter with the world, giving them the negotiating muscle to maximise profits and perform like major corporates. Ebury works with over 5,000 businesses and organisations across Europe, providing them with greater and faster access to finance, while helping them to manage currency risk and strategically plan their approach to overseas payments.

**At a Glance**

**Tag Line**

What Borders?

**Located**

London, United Kingdom

**Year Founded**

2009

**Key People**

Salvador Garcia, Co-Founder & Co-CEO

Juan Lobato, Co-Founder & Co-CEO

**Website**

<https://www.ebury.com>

**Specialisation**

Currency and Forex

**Ownership**

Private

**Staff**



**Size**



**Enabler or Disruptor**



**User Engagement**





*"[Elliptic] will be a huge benefit to Bitcoin-related businesses attempting to decrease risk factors."  
- The Telegraph*

## Company Description

Elliptic exists to make your bitcoin assets safer, more secure and easier to manage. Elliptic is a blockchain security and compliance company that was established in 2013 to capitalise on the potential of the blockchain technology and to help transfer the rigorous security and compliance standards of traditional finance to the world of digital currencies.

## At a Glance

### Tag Line

Elliptic brings safety and certainty to the blockchain

### Located

London, United Kingdom

### Year Founded

2013

### Key People

James Smith, CEO  
Tom Robinson, COO  
Yacoob Kurimbokus, CTO

### Website

[www.elliptic.co](http://www.elliptic.co)

### Specialisation

Other

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





## EQUITISE

*“We want the companies we crowdfund to have a safe, secure and transparent way of trading securities.” - Will Mahon-Heap, Co-Founder & New Zealand Manager*

### Company Description

Bringing investors and business owners together, the Equitise Investment Platform simplifies the investment marketplace. It removes traditional barriers to investing and sourcing capital by making the process quick, easy and safe. In doing so, we help businesses to grow and thrive. It's the modern way to raise capital. Entrepreneurs profile their plans and set a funding target, investors then commit money to their preferred opportunities and if funding targets are reached, shareholder agreements are signed.

#### Staff



#### Size



#### Enabler or Disruptor



#### User Engagement



### At a Glance

#### Tag Line

Capital from the crowd

#### Located

Sydney, Australia

#### Year Founded

2014

#### Key People

Chris Gilbert, Co-Founder/MD

Jonny Wilkinson, Co-Founder/ MD

Will Mahon-Heap, Co-Founder/

NZ Manager

Panche Gjorgjevski, Co-Founder/ CTO

#### Website

<http://equitise.co.nz/>

#### Specialisation

Crowd funding

#### Ownership

Private



*“The innovation of Estimize is that identity does not matter.” - Leigh Drogen, Founder & CEO*

## Company Description

Estimize is an open financial estimates platform which facilitates the aggregation of fundamental estimates from independent, buy-side, and sell-side analysts, along with those of private investors and students. By sourcing estimates from a diverse community of individuals, Estimize provides both a more accurate and more representative view of expectations compared to sell side only data sets which suffer from several severe biases.

## At a Glance

### Tag Line

Sample size matters

### Located

New York, United States

### Year Founded

2011

### Key People

Leigh Drogen, Founder & CEO

### Website

[www.estimize.com](http://www.estimize.com)

### Specialisation

Other

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“Everyone talks about the sharing economy but what people are not doing via these networks is sharing economics. They share videos and photos, but they are not sharing real economics such as money.” - Vince Tallent, Chairman & CEO*

## Company Description

Fastacash provides a global social payments platform which allows users to transfer value (money, airtime, other tokens of value, etc.) along with digital content (photos, videos, audio, messages, etc.) through social networks and messaging platforms. The company has developed a patent pending link generation technology that enables the value transfer with a secure link. As a technology enabler, Fastacash partners with companies and brands in the payments, remittance, consumer products, social and gaming industries to bring its technology to end users.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Changing the way the world makes payments.

### Located

Singapore, Singapore

### Year Founded

2012

### Key People

Vince Tallent, CEO & Chairman  
Peter Harkin, CFO

### Website

<http://fastacash.com>

### Specialisation

Payments

### Ownership

Private



*“Our account is more like a marketplace than a closed box current account, it is a social community with a banking licence, it is a peer-to-peer economy.” - Matthias Kröner, CEO*

## Company Description

Munich-based Fidor Bank is the first Web 2.0 bank in Germany, i.e. the first direct bank for the internet age of social networks. Fidor has made a deliberate choice in favour of social banking; a counter-model to conventional banking. Fidor TecS AG develops, implements and operates the digital banking platform fidorOS for Fidor Group and further white label partners. It employs about 50 people. Fidor TecS AG is a 100% subsidiary of Fidor Bank AG.

## At a Glance

### Tag Line

Quick, easy and fair

### Located

Munich, Germany

### Year Founded

2007

### Key People

Matthias Kröner, CEO

Michael Maier, COO

Steffen Seeger, CFO

### Website

[www.fidor.de](http://www.fidor.de)

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“The point-of-sale finance space is in desperate need of better solutions for merchants, and fairer, more transparent financing options for consumers.” - Michael Garrity, Co-founder & CEO*

## Company Description

Financeit is a free, cloud-based, point-of-sale financing platform. The company makes it easy for businesses to offer their customers affordable payment options from anywhere at anytime, and empower them to buy more of what they really want. Financeit is designed with both small to medium sized businesses and their customers in mind. Choosing Financeit means choosing a fair and transparent experience, from application to the close of every loan.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Grow your business today

### Located

Toronto, Canada

### Year Founded

2011

### Key People

Michael Garrity, Co-Founder & CEO

Casper Wong, Co-Founder & COO

Paul Sehr, Co-Founder & CTO

### Website

[www.financeit.io](http://www.financeit.io)

### Specialisation

Payments

### Ownership

Private

# Friendsurance



*“Friendsurance is a combination of friend and insurance. Originally the idea was to connect friends and family. But practice has shown that knowing each other in person is not crucial for our concept.” - Tim Kunde, Co-founder & Managing Director*

## Company Description

Friendsurance brings peer-to-peer finances to the insurance sector. It allows small groups of people to anonymously combine their premiums and if no claims are made, up to 40% of premiums will be returned to the clients. Insurance not only becomes cheaper for the consumer, but also provides a financial benefit for careful and fair behavior, which in turn reduces fraud and reduces the cost of claims for insurance companies.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

The P2P Insurance Concept

### Located

Berlin, Germany

### Year Founded

2010

### Key People

Tim Kunde, Co-Founder / MD

Janis Meyer-Plath, Co-Founder,

Head of Marketing & Sales

Sebastian Herfurth, Co-Founder/MD

### Website

<http://www.friendsurance.com/>

### Specialisation

Insurance

### Ownership

Private



**GOCARDLESS**

*“My belief is that one of the fundamental things that differs between fintech companies and the banks is design.” - Hiroki Takeuchi, CEO*

## Company Description

GoCardless provides a simple and cost-effective way to accept recurring payments. GoCardless has automated and abstracted away the complexities of Direct Debit to expose an interface so simple anyone can use it, yet powerful enough to serve the UK’s largest institutions. They count multi-national businesses on our client list alongside individual personal trainers, and allow both to save time and focus on their business. Their technology also allows for them to keep fees low compared to other payment methods, just 1% per transaction, capped at £2. Their vision is to create a global Direct Debit network, making it easy for anyone to collect Direct Debit payments from anywhere in the world. This will allow businesses to collect money quickly and efficiently in countries around the world.

## At a Glance

### Tag Line

Recurring payments made simple

### Located

London, United Kingdom

### Year Founded

2011

### Key People

Hiroki Takeuchi, CEO

### Website

<http://www.gocardless.com>

### Specialisation

Currency and Forex

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“goHenry helps solve one of the greatest problems facing parents and children today – how to enable children to spend safely in the increasingly cashless and digital world.”*

*- David Roche, Executive Chairman*

## Company Description

goHenry provides a Pre-paid Card and App with unique parental controls for young people aged 8 to 18. Each child gets their own goHenry debit card, and parents are able to set the rules and spending limits giving children the opportunity to gain independence in managing their money. Parents can easily set up automatic pocket money payments, set tasks to help their children earn extra money or make one-off money transfers straight to their child’s account, all in real time. It’s the smart solution for the younger generations to gain confidence with money.

## At a Glance

### Tag Line

At last an easy (and fun) way to pay pocket money and teach your kids good money habits

### Located

London, United Kingdom

### Year Founded

2012

### Key People

Alex Zivoder, CEO

Louise Hill, COO

### Website

<https://www.gohenry.co.uk>

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“It has been the goal of Meniga from the beginning to create solutions that help individuals and families around the world with their finances.” - Georg Lúðvíksson, Co-Founder & CEO*

## Company Description

Meniga is the European market leader of white-label Personal Finance Management (PFM) and next-generation online banking solutions. Meniga’s award winning solution helps multiple retail banks across the world create mutually beneficial digital relationships with their customers by dramatically improving their online and mobile banking user experience through innovative solutions designed to get people to think about and engage with their finances. Meniga believes in a consumer driven data ecosystem where digital engagement is translated into market intelligence and helps optimise spending by offering consumers highly targeted contextualised offers (PFM driven marketing).

## At a Glance

### Tag Line

Listening to 21st century banking

### Located

Reykjavík, Iceland

### Year Founded

2009

### Key People

Georg Ludviksson, Co-Founder & CEO

Asgeir Orn Asgeirsson,  
Co-Founder & CTO

### Website

<http://www.meniga.com/>

### Specialisation

Other

### Ownership

Private

### Staff



### Size

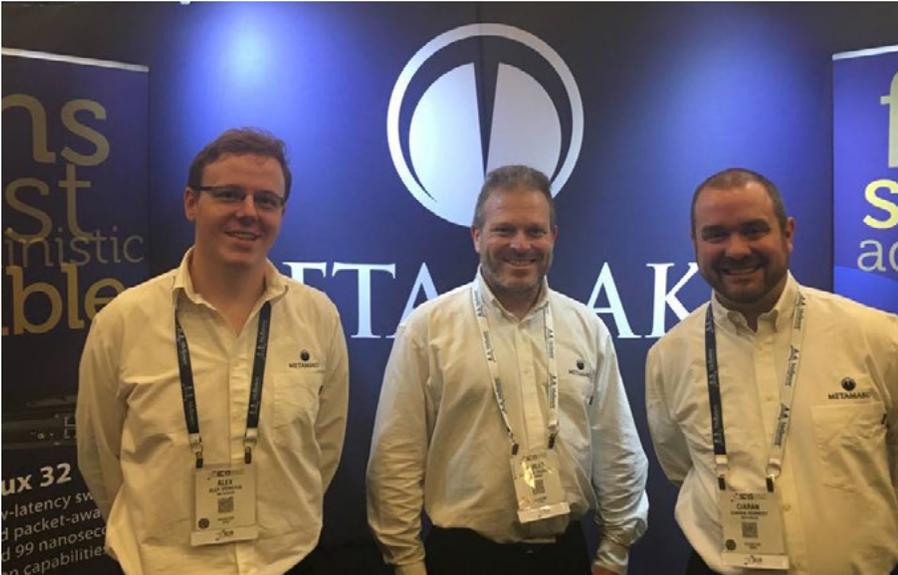


### Enabler or Disruptor



### User Engagement





*“They are a young company focused on leading the market through innovation and addressing real market issues. They have a typically Aussie, can-do attitude, which is incredibly refreshing.”*  
 - Alastair Richardson, Head of Business Development

## Company Description

Metamako is a cutting edge device company that specialises in solutions for latency sensitive businesses. They design and manufacture enterprise grade network devices with the goal of simplifying networks, reducing latency and increasing flexibility. Metamako’s industry leading products range from MetaConnect, a layer 1+ switch which can replicate data streams in 4 nanoseconds with undetectable jitter, to MetaApp, a hybrid switch with FPGA and x86 server technology allowing clients to bring their own business intelligence directly to the edge of the network without compromising performance.

## At a Glance

### Tag Line

Simplifying networks, reducing latency, increasing flexibility

### Located

Sydney, Australia

### Year Founded

2013

### Key People

David Snowdon, Founder & CTO

Charles Thomas, Founder & CTO

Scott Newham, Founder & Manager

### Website

[www.metamako.com](http://www.metamako.com)

### Specialisation

Other

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“The market will now have two [purely online] lending providers but that is really the key driver for us going beyond online.” - Aris Allegos, Co-founder & CEO*

## Company Description

Moula is one of Australia’s leading providers of unsecured business loans. Apply for a small business loan of up to \$100,000 with no hidden fees and no hassle. Moula is Australia’s only dedicated provider of working capital to small and medium businesses. They have developed a unique platform that will analyse business data, providing funding that is relevant and appropriate to help you grow.

## At a Glance

### Tag Line

Business Loans. Quick. Smart.

### Located

Melbourne, Australia

### Year Founded

2013

### Key People

Aris Allegos, CEO  
Andrew Watt, COO  
Piers Moller, CTO

### Website

<https://moula.com.au>

### Specialisation

Lending

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# MyMicroInvest



## MyMicroInvest

*“Crowdfunding is demonstrating its capacity to offer entrepreneurs with a real alternative source of funding and to provide individual investors the opportunity to participate to quality projects.”*

*- Olivier de Duve, Co-Founder & CEO*

### Company Description

MyMicroInvest is a “Venture Capital” investment platform which uses crowdfunding techniques to allow individuals to select and invest alongside professionals in European startups and SME’s. They enable individuals to invest €100 or more in innovative companies, which allows them to participate in successful ventures of their choice. MyMicroInvest has funded more than 40 SMEs on its platform for more than €12 million from a community of 30,000 investors.

### At a Glance

#### Tag Line

Invest alongside professionals

#### Located

Brussels, Belgium

#### Year Founded

2011

#### Key People

Olivier de Duve, Co-Founder & CEO

Charles-Albert de Raditzky, COO

José Zurstrassen, Chairman

#### Website

[www.mymicroinvest.com](http://www.mymicroinvest.com)

#### Specialisation

Crowd funding

#### Ownership

Private

#### Staff



#### Size



#### Enabler or Disruptor



#### User Engagement





*“The future of banking is the smartphone, not the bank branch. The young customers want full transparency, mobility and security.” - Valentin Staf, CEO*

## Company Description

Number26 builds the most modern bank account in Europe and is the first one that you can manage entirely on your smartphone. Since April 2015, Peter Thiel - Co-founder of PayPal and Valar Ventures are connected to Number26 as investors and support Number26 in achieving their vision. Additional early stage premium partners are Earlybird Venture Capital, Redalpine Venture Partners, Axel Springer AG and well-known visionaries in the Fintech area field who are part of this great vision to make Mobile Banking easy and customer-oriented.

## At a Glance

### Tag Line

Europe's most modern bank account

### Located

Berlin, Germany

### Year Founded

2013

### Key People

Valentin Staf, CEO

Maximilian Tayenthal, CFO

Christian Rebernik, CTO

### Website

<https://number26.eu/>

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“Our objective is not to be a bank, we just want migrant workers to be able to send small sums of money to their loved ones to improve the quality of their lives.” - Norma Sit, CEO*

## Company Description

Numoni was formed in Singapore to bring financial inclusion to the underbanked with its Cash-In Cash-Out solution. Numoni created and developed the user-friendly Cash-Transaction terminal – NUGEN – to empower the underbanked community with e-transactions. This simple self-service NUGEN terminal enables micro remittance, micro payment and micro loan. It allows the underbanked to use cash to Recharge their prepaid mobile airtime; vouchers; stored valued cards and wallets, remit prepaid mobile airtime and money, repay utilities bills; school fees; installment loans, release donations, receive micro-saving; donations and Retail vouchers.

## At a Glance

### Tag Line

When Global Digital Revolution  
Meets Local Money

### Located

Singapore, Singapore

### Year Founded

2012

### Key People

Norma Sit, CEO

### Website

[www.numoni.com](http://www.numoni.com)

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Orchard Platform



*“Every asset class needs a benchmark, and we’ve created the first one for the marketplace lending industry.” - Matt Burton, CEO*

## Company Description

Orchard Platform is a technology and infrastructure provider for marketplace lending. Orchard supports operational efficiencies to help institutional investors, investment managers and loan originators connect and transact. Orchard’s mission is to build the systems that will allow marketplace lending to efficiently grow into a global financial market. Orchard enables institutional investors and investment managers to allocate capital to marketplace lending, with best practices, manager identification, portfolio benchmarking and strategic access to supply. Orchard helps originators across multiple asset classes diversify their capital structure with marketplace lending distribution, and provides market insights, scalable infrastructure and reporting to enable originators to focus on making loans and giving borrowers more choices.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Powering Marketplace Lending

### Located

New York, United States

### Year Founded

2013

### Key People

Matt Burton, Co-founder & CEO

Jonathan Kelfer, Co-Founder & CTO

Angela Ceresnie, Co-Founder & CFO

### Website

<https://orchardplatform.com/>

### Specialisation

Lending

### Ownership

Private



*“There are lots of exciting fintech start-ups out there at the moment but none have gone head on with core banking like we have, We’re going after the heartland of banking.” - Alick Varma, Founder & CEO*

## Company Description

Osper is a mobile banking service that gives children as young as eight a safe way to learn to save by doing. The young person gets a debit card that their parent tops up weekly or monthly with their budget. The card can be used in shops, at cash machines and online. Both parent and child get an app that allows them to track spending on the card together. The experience helps young people to learn in the way that’s most natural - by doing. It changes the way that the kids and parents talk about money too. Osper wants to make family budgeting a shared experience - one that’s trusting and educational, and provides the life lessons that so many adults never had when they were young.

## At a Glance

### Tag Line

Reinventing banking for young people

### Located

London, United Kingdom

### Year Founded

2012

### Key People

Alick Varma, Founder & CEO

### Website

<http://osper.com>

### Specialisation

Payments

### Ownership

Private

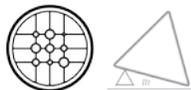
### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“We can bring payment to machines that would not have had any other connectivity.”*  
 - Paresh Patel, Founder & CEO

## Company Description

PayRange is the world’s simplest mobile payment solution for vending, parking, transit ticketing, laundry, amusement, and more. In under a minute, operators of legacy machines plug-in the PayRange BluKey, which is as easy as inserting a USB thumb drive. The machines – dating back 20 years old or more – can then accept payment via a smart phone app. The system expands reach of card payment, Apple Pay, and Android Pay to non-networked machines.

## At a Glance

### Tag Line

World’s simplest payment solution for machines.

### Located

Portland, United States

### Year Founded

2013

### Key People

Paresh Patel, Founder & CEO  
 Anna Nguyen, COO

### Website

<http://payrange.com>

### Specialisation

Payments

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“By building the most advanced predictive analytics available right into FIBI’s digital channels, we’re able to help their customers make better financial decisions across their banking and investment portfolios.” - David Sosna, CEO*

## Company Description

Personetics is a venture-backed company pioneering an innovative new category of digital consumer banking called Personalized Guidance. Their innovative solution enables banks around the world to deliver individual customer experiences across all digital channels that are simple, smart, useful and personally relevant. The Smart Assistant service not only accurately predicts customer needs and intentions, it enables banks to better focus on each customer’s individual self-interest, which in turn builds trust, improves customer loyalty, increases product usage and adoption, and lowers costs.

## At a Glance

### Tag Line

Taking digital banking personal

### Located

White Plains, United States

### Year Founded

2010

### Key People

David Sosna, Co-Founder & CEO

David Govrin, Co-Founder

& General Manager, Israel

Ido Ophir, VP. Product Management

### Website

[www.personetics.com](http://www.personetics.com)

### Specialisation

Other

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“Plaid makes it easy for developers to build financial applications.” - TechCrunch*

## Company Description

Plaid enables businesses to access financial-related data from their customers in a simple and secure way. We offer a range of products that help solve common business problems and provides improved customer experiences through modern payment solutions, rich financial data, and intelligent risk & identity tools. Our clients range from leading fintech companies to traditional banks and financial institutions.

## At a Glance

### Tag Line

Enable companies to deliver modern financial solutions

### Located

San Francisco, United States

### Year Founded

2012

### Key People

Zach Perret, CEO

### Website

<https://plaid.com>

### Specialisation

Retail banking

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“Taking actual payments is relatively straightforward, but marketplaces are not well-equipped in fraud management, end-user support and dispute resolution services.”*

- Simon Lee, Co-founder & CEO

## Company Description

PromisePay is a fully managed payments platform built just for online marketplaces. Up and running in a single day with no extra operational overheads or costs, PromisePay powers fast, flexible and frictionless payments so marketplaces can build platform trust, improve user experience, and drive revenue.

## At a Glance

### Tag Line

Fully managed payments for marketplaces

### Located

Melbourne, Australia

### Year Founded

2013

### Key People

Simon Lee, Co-Founder & CEO

Simon Jones, CTO

Darren McMurtrie,  
Chief Experience Officer

### Website

<https://promisepay.com/>

### Specialisation

Payments

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# Property Partner



*“Property Partner is transforming the way people invest in the residential property market. Our vision is to create a global stock exchange for residential property.” - Dan Gandesha, CEO*

## Company Description

Property Partner is a property crowdfunding platform which enables people to invest in residential property at the click of a button. Investors can buy shares in individual buy-to-let properties similar to the way they can invest in stocks. They can invest as little or as much as they like in an individual property. Once the property is fully crowdfunded, investors receive rental income in proportion to the number of shares they have. Property Partner finds the tenants and manages the property. Investors can exit their investment at any time through a secondary market on the Property Partner platform and/or after five years when the individual property is sold at market value. The vision for Property Partner is to create a global stock exchange for residential property.

## At a Glance

### Tag Line

Property crowdfunding platform

### Located

London, United Kingdom

### Year Founded

2014

### Key People

Dan Gandesha, CEO

Thomas Remmert, CTO

Nick Parr, CFO

### Website

<http://www.propertypartner.co>

### Specialisation

Crowd funding

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“Record it. Prove it. Replay it. Predict it. Marketing and Compliance will love it.” - Qumram*

## Company Description

Qumram provides a solution for session recording and replay of user interactions for web, social media and mobile channels to ensure regulatory compliance, detect online fraud and improve customer experience. Qumram seamlessly records all online information, transactions and engagements across all the digital channels; web, social media and mobile. It creates a single source of truth for all your online information and activities at any given point in time for legal and compliance benefits. It allows easy discovery of relevant recorded data, playback of user sessions and reproduces authentic information for better customer service and behavior insights. Customers gain insight across all digital activities. They analyze their customers experience and discover opportunities to boost banks and insurances conversion and increase their sales.

## At a Glance

### Tag Line

Leading Session Recording and Replay  
Company for compliant insights.

### Located

Zurich, Switzerland

### Year Founded

2011

### Key People

Patrick Barnert, CEO  
Simon Scheurer, CTO  
Simone Junod, CFO & HR

### Website

[www.qumram.com](http://www.qumram.com)

### Specialisation

Other

### Ownership

Private

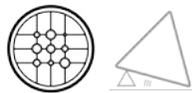
### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“As long as you had a good idea and dared to do so, it was not too difficult to make a success because of less competition.” - Yang Yifu, Co-founder*

## Company Description

Renrendai, founded in 2010, is one of the AAA personal financial information service platforms granted by Chinese authorities. Through five years' development, it has 2 million registered users. It is one of the most influential peer to peer lending service companies in China. It was in the “top 100 internet companies in China” in 2015.

### Staff

Undisclosed

### Size

\$\$\$ \$ \$

### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Define your own finance

### Located

Beijing, China

### Year Founded

2009

### Key People

Shishi Zhang, CEO

Yang Yifu, Co-Founder

### Website

www.renrendai.com

### Specialisation

Lending

### Ownership

Private



*“Revolut has an ambition to change the way money is transacted, sent and spent around the world.” - Nikolay Storonsky, Founder & CEO*

## Company Description

Revolut is the transparent global money app enabling the user to spend and send money globally at 0% commission with the best available exchange rates. Revolut launched in July 2015 to emphasize fairness and freedom in finance combined with a great user experience. Within the first 3 months the app had 47,000 active users who had transacted over \$100m with an average of \$1.3m transactions per day.

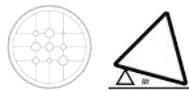
### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

The Global Money App

### Located

London, United Kingdom

### Year Founded

2014

### Key People

Nikolay Storonsky, Founder & CEO

Vlad Yatsenko, Co-Founder & CTO

### Website

[www.revolut.com](http://www.revolut.com)

### Specialisation

Currency and Forex

### Ownership

Private



*“The technology’s ready, It’s ready for adoption. Now it’s just a matter of scaling it up.”*  
 - Chris Larsen, CEO & Co-Founder

## Company Description

Ripple provides global financial settlement solutions to enable the world to exchange value like it already exchanges information – giving rise to an Internet of Value (IoV). Ripple solutions lower the total cost of settlement by enabling banks to transact directly, instantly and with certainty of settlement. Banks around the world are partnering with Ripple to improve their cross-border payment offerings, and to join the growing, global network of financial institutions and market makers laying the foundation for the Internet of Value.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Instant, certain, low-cost international payments

### Located

San Francisco, United States

### Year Founded

2012

### Key People

Chris Larsen, Co-Founder & CEO  
 Brad Garlinghouse, COO  
 Bret Allenbach, CFO

### Website

<https://ripple.com/>

### Specialisation

Payments

### Ownership

Private



## SALARY FINANCE

*“SalaryFinance is a ‘no-brainer’ solution for businesses that are keen to help their employees improve their financial health.” - Dan Cobley, Former head of Google UK and chairman of SalaryFinance*

### Company Description

SalaryFinance is a new employee benefit whose mission is to save UK workers £4bn per annum through lower interest repayments. SalaryFinance works with progressive employers to help their staff reduce their personal finance interest costs. Their platform allows employees to take out loans when they need it, with repayments collected from salary deductions. This repayment method substantially lowers risk/cost, the savings from which we pass on to employees. They focus on reducing the cost of existing borrowing, rather than encouraging more. On average, employees who use SalaryFinance, benefit from an equivalent 2-3% pay rise, through lower interest costs. There is minimal admin and no cost or liability for employers, making SalaryFinance a win-win product, for employers and their staff.

#### Staff



#### Size



#### Enabler or Disruptor



#### User Engagement



### At a Glance

#### Tag Line

Helping employees to improve their financial health.

#### Located

London, United Kingdom

#### Year Founded

2015

#### Key People

Asesh Sarkar, Co-Founder & CEO  
 Dan Cobley, Co-Founder and Chairman  
 Daniel Shakhani, Co-founder and Advisor

#### Website

[www.salaryfinance.com](http://www.salaryfinance.com)

#### Specialisation

Lending

#### Ownership

Private

# Simply Wall St



*"I launched the app after I realised how hard it was to start investing in shares myself."*  
- Al Bentley, Co-founder & CEO

## Company Description

Simply Wall Street visualizes stocks, portfolios and Exchange Traded Funds using infographics to help casual investors understand the stock market and become better investors. Having the ability to turn you into a better investor by helping you make non-emotional long term investment decisions on high quality stocks. Simply Wall Street evaluates every listed company and turns the data into beautiful and easy to understand infographics. In only a few minutes you can get a full understanding of the company's performance and see if it could be a good investment for you.

## At a Glance

### Tag Line

Discover the new visual way to invest.

### Located

Sydney, Australia

### Year Founded

2014

### Key People

Al Bentley, Co-Founder & CEO

Nick van den Berg, Co-Founder & COO

Jabin Bastian, CTO

### Website

<https://simplywall.st>

### Specialisation

Wealth

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“SlimPay is all about making recurring payments in Europe as easy and seamless as possible.”*  
- TechCrunch

## Company Description

SlimPay is a French Fintech startup founded in 2010. SlimPay provides a state-of-the-art platform to process SEPA Direct Debit payments in 34 countries in Europe. With 50 Direct Debit specialists, SlimPay is the European leader in Direct Debit fully compliant with EU regulation.

## At a Glance

### Tag Line

Your recurring payments gateway for SEPA Direct Debit and more...

### Located

Paris, France

### Year Founded

2010

### Key People

Jerome Traisnel CEO

### Website

[www.slimpay.com](http://www.slimpay.com)

### Specialisation

Payments

### Ownership

Private

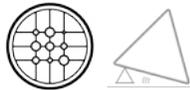
### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“It’s a digital business model that will make the heads of wealth at the big banks shudder.”  
- Australian Financial Review*

## Company Description

Stockspot helps clients invest in a professionally managed portfolio of global investments for a fraction of the fees charged by traditional financial advisers and fund managers. Clients answer a few questions about their financial situation and goals, the online engine then recommends an investment strategy based on their personal profile. Stockspot portfolios invest in low-fee Exchange Traded Funds across a range of asset classes that are constantly reviewed to ensure that clients have access to the best possible return and diversification opportunities. They monitor and optimise portfolios when markets move, and take care of financial reporting.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Australia’s fastest growing automated investment service

### Located

Sydney, Australia

### Year Founded

2013

### Key People

Chris Brycki, Founder & CEO

Larry Lee, CMO

Michelle Navaratne, Client Care

### Website

<https://www.stockspot.com.au/>

### Specialisation

Wealth

### Ownership

Private

# Syndicate Room



*“Equity crowdfunding can be beautiful, but it has to be sustainable. It has to work for investors.”*  
- Gonçalo de Vasconcelos, Co-Founder & CEO

## Company Description

SyndicateRoom is the only UK-based investor-led equity crowdfunding platform. SyndicateRoom allows its members to co-invest alongside experienced angel investors in highly sophisticated investment opportunities on the same economic terms as the lead investors (i.e. they are offered the same share class and price per share). SyndicateRoom was founded by Gonçalo de Vasconcelos and Tom Britton, and its own lead investors and advisers are UK Business Angel of the Year Peter Cowley and super-angel Jonathan Milner. SyndicateRoom is authorised and regulated by the Financial Conduct Authority.

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

Intelligent Equity Crowdfunding

### Located

Cambridge, United Kingdom

### Year Founded

2013

### Key People

Gonçalo de Vasconcelos,

Co-Founder & CEO

Tom Britton, Co-Founder & CTO

James Sore, CIO

### Website

<https://www.syndicatoroom.com/>

### Specialisation

Crowd funding

### Ownership

Private

# The Currency Cloud



*“Customers trust us with their money. They trust us to treat their funds securely, to deliver on time, to report accurately and to be transparent in all of our interactions.” - Mike Laven, CEO*

## Company Description

Launched in London, Currency Cloud is driving the transformation of the payments landscape to make international business and new markets accessible to everyone. With its developer friendly Payment Engine, businesses can build and automate their products, benefiting from real time wholesale rates and a fast, secure payment network. Everything is delivered by its next generation API.

## At a Glance

### Tag Line

A world where moving money is easy

### Located

London, United Kingdom

### Year Founded

2012

### Key People

Michael Laven, CEO

John Hammond, CCO

Todd Latham, CMO

### Website

[www.currencycloud.com](http://www.currencycloud.com)

### Specialisation

Currency and Forex

### Ownership

Private

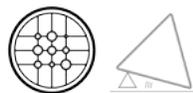
### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“What we have understood is that we cannot simply give ‘numbers’ to people. We have to appreciate people’s reputation in context.” - Juan Cartagena, CEO*

## Company Description

Traity measures people’s reputation based on their social media footprint, creating an accurate description of people, including traits such as creativity or perseverance using global 360 feedback, allowing people to trust each other on social networks and collaboration economy sites.

## At a Glance

### Tag Line

The Reputaion Standard

### Located

Mountain View, United States

### Year Founded

2012

### Key People

Juan Cartagena, Co-Founder & CEO

José Ignacio Fernández,

Co-Founder & CTO

Borja Martín, Co-Founder & CDO

### Website

<https://traity.com/>

### Specialisation

Security

### Ownership

Private

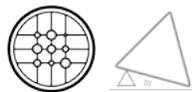
### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“We are committed to providing our clients with greater efficiency, effectiveness and agility by streamlining their AML/KYC process” - Jon Jones, President of Trulioo*

**Company Description**

Trulioo was founded in 2011 with a mission to solve global problems associated with verifying identities online. By building a framework of trust online and implementing comprehensive privacy practices that fuses both traditional and alternative identity data, we are a step closer to achieving full financial inclusion. Trulioo’s bank-grade identity verification product, GlobalGateway, enables businesses to perform frictionless identity verification for more than 3 billion people in over 40 countries via 145 data sources - the widest coverage in the market. GlobalGateway helps businesses comply with Anti-Money Laundering (AML) and Know Your Customer (KYC) identity verification needs, and provides a reliable and trustworthy way for businesses to evaluate new and existing users through one, single portal or API. Trulioo powers fraud and compliance systems for hundreds of clients worldwide in an effort to increase trust and safety online.

**At a Glance**

- Tag Line**  
Your Identity Portal to the World
- Located**  
Vancouver, Canada
- Year Founded**  
2011
- Key People**  
Stephen Ufford, Founder & CEO  
Anne Lawlor, CFO
- Website**  
[www.trulioo.com](http://www.trulioo.com)
- Specialisation**  
Security
- Ownership**  
Private

**Staff**



**Size**



**Enabler or Disruptor**



**User Engagement**





*“Valuto.com offers a total package solution for SMEs that until now has only been available to the big global bank’s corporate clients.” - Michał Czekalski - MoneyConf Belfast 2016*

## Company Description

Embracing cross-border banking, Valuto offers a multicurrency wallet for SMEs and sole traders, a centralized location to facilitate everything from foreign exchange to sending and receiving cross-border payments. The solution accesses the company’s network of bank accounts across Europe, enabling valuto.com customers to send and receive same day transfers at a fraction of the cost. The platform also leverages the company’s existing currency-exchange marketplace, which boasts over 360,000 registered users and facilitated over 2.5 billion Euro in exchanges in 2014. Additionally Valuto boasts an open API which enable seamless integration with numerous systems including SaaS accounting services, e-invoicing, B2B marketplaces and e-commerce platforms.

## At a Glance

### Tag Line

Borderless Banking

### Located

Poznan, Poland

### Year Founded

2009

### Key People

Lukasz Olek, Founder & Chief Product

Officer

Michał Czekalski, Founder & CEO

### Website

<https://valuto.com>

### Specialisation

Currency and Forex

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement





*“Fueled by the fintech explosion, our API call volumes have tripled in the past 18 months, Fintech startups, as well as large financial institutions, are more comfortable now with the use of the cloud, and especially APIs.” - Stephane Dubois, Co-Founder & CEO*

## Company Description

Named one of the ten coolest brands in banking, Xignite provides cloud-based financial market data APIs to help emerging companies and established enterprises deliver real-time and reference market data to their digital assets, such as websites and apps. Xignite’s clients include more than 1,000 financial services, media and software companies from disruptive fintech firms, such as Betterment, FutureAdvisor, Motif Investing, Personal Capital, Robinhood, StockTwits, Wealthfront and Yodlee, to leading financial institutions, exchanges and market data vendors including, NASDAQ OMX, SIX Financial Information and BMO.

## At a Glance

### Tag Line

The Market Data Cloud

### Located

San Mateo, United States

### Year Founded

2006

### Key People

Stephane Dubois, Co-Founder & CEO

Al Chang, CTO

Kerry Langstaff, CMO

### Website

[www.xignite.com](http://www.xignite.com)

### Specialisation

Other

### Ownership

Private

### Staff



### Size



### Enabler or Disruptor



### User Engagement



# YoYo Wallet



*“We are not just trying to solve a payment problem, what makes this work is the opportunity for retailers to increase loyalty and engagement with customers in a way that is not possible with payments made in cash or on a credit card.” - Alain Falys, Co-founder & CEO*

## Company Description

YoYo Wallet is more than just payment. YoYo makes payments easier, faster and more rewarding. When you pay with YoYo, you'll automatically collect points and stamps without the hassle of having to think about it. Instantly receive vouchers for rewards and in-app purchases and get digital receipts sent straight to your phone, no fuss. Looking for your next caffeine fix? Buy 12 coffees up front for the price of 10 (you were going to buy that next one anyway!).

### Staff



### Size



### Enabler or Disruptor



### User Engagement



## At a Glance

### Tag Line

More than just payment

### Located

London, United Kingdom

### Year Founded

2013

### Key People

Michael Rolph, Co-Founder & CRO

Alain Falys, Co-Founder & CEO

### Website

[www.yoyowallet.com](http://www.yoyowallet.com)

### Specialisation

Payments

### Ownership

Private

  
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