

Fintech is the leveraging of new technologies to develop **new and better financial services** for businesses and end consumers.

The solutions created in the fintech space range from lending to saving, personal and institutional investment, equity financing, consumer banking, and more.

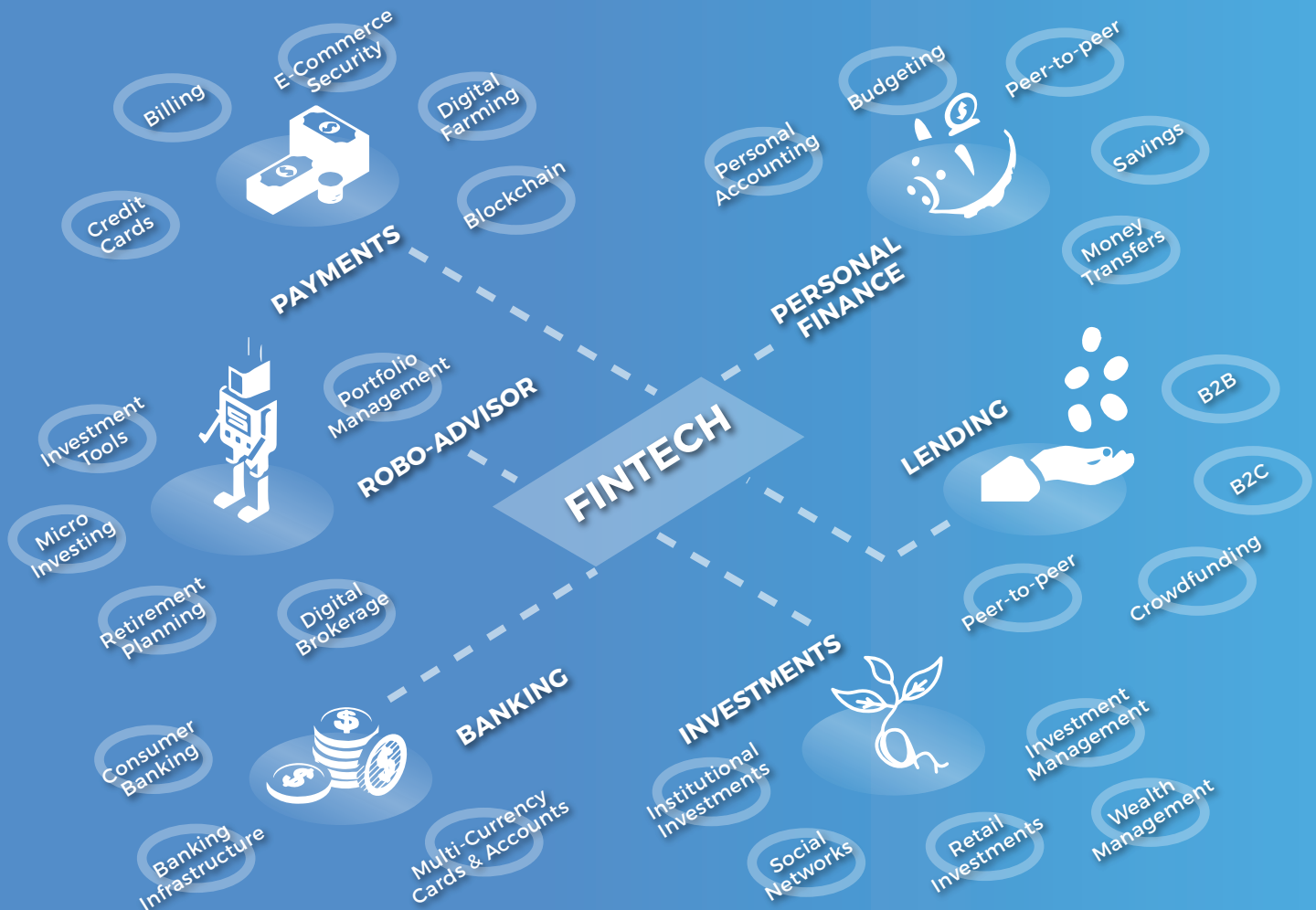
These new services offer the advantage of being **on-the-go**, **efficient**, easily **accessible** and **convenient**.



569 Fintech Scaleups in Europe*

\$13.8B Total Capital Raised*

MAP OF APPLIED FINTECH



*Own elaboration based on public data by Crunchbase and other sources. Data updated at 12/31/2017



FINTECH KEY TRENDS



AI

Customer support: Robo-advisors that can facilitate relationships with customers.
Predictive technologies: Use of big data in actuarial decision-making processes.
Robo-adviser: Increased use of machine learning technologies to manage investment portfolio.

INTERACTIVITY
& SPEED

Blockchain and Bitcoin: Eliminating the need of a central intermediary to do asset transfers. Potential for transaction times to be dramatically reduced.
RegTech: Manage regulatory obligations more efficiently and cost-effectively.
Open APIs (or Open Banking): Financial transparency due to the development of open APIs.



MOBILE

Mobile banking: Accessibility, management and movement of money.
Peer to peer: Transactions such as transfer or lending become immediate and on the go.
Savings and investments: Platforms and apps that allow you to save and invest easier, while cutting the costs for the end customer.

SEP SCALEUPS ON WATCH



BANKSEALER

Founded: 2016
Key-words: Security

Description

A fraud detection product that supports the analysis and the investigation of online banking fraud techniques.

BorsadelCredito.it

Founded: 2013
Key-words: Peer-to-peer lending

Description

A peer to peer lending platform for companies where they can find hundreds of lenders who have decided to invest in small businesses.



satispay

Founded: 2013
Key-words: Payments

Description

Satispay is a smart payment platform that enables individuals and merchants to send and receive payments.



Founded: 2015
Key-words: Payments

Description

A multi-user spending account that offers a simple and powerful way to delegate, control and track expenses among multiple users.

GROWISH
COLLECT&PAY

Founded: 2011
Key-words: Payments

Description

Online platform that enables individuals to raise money for personal causes from their social networks.



SettleMint

Founded: 2016
Key-words: Blockchain

Description

A suite of software development kits and developer tools that enable any software developer to build Blockchain based applications.

