



577 Fintech
Scaleups in Europe



\$12B Total
Capital Raised



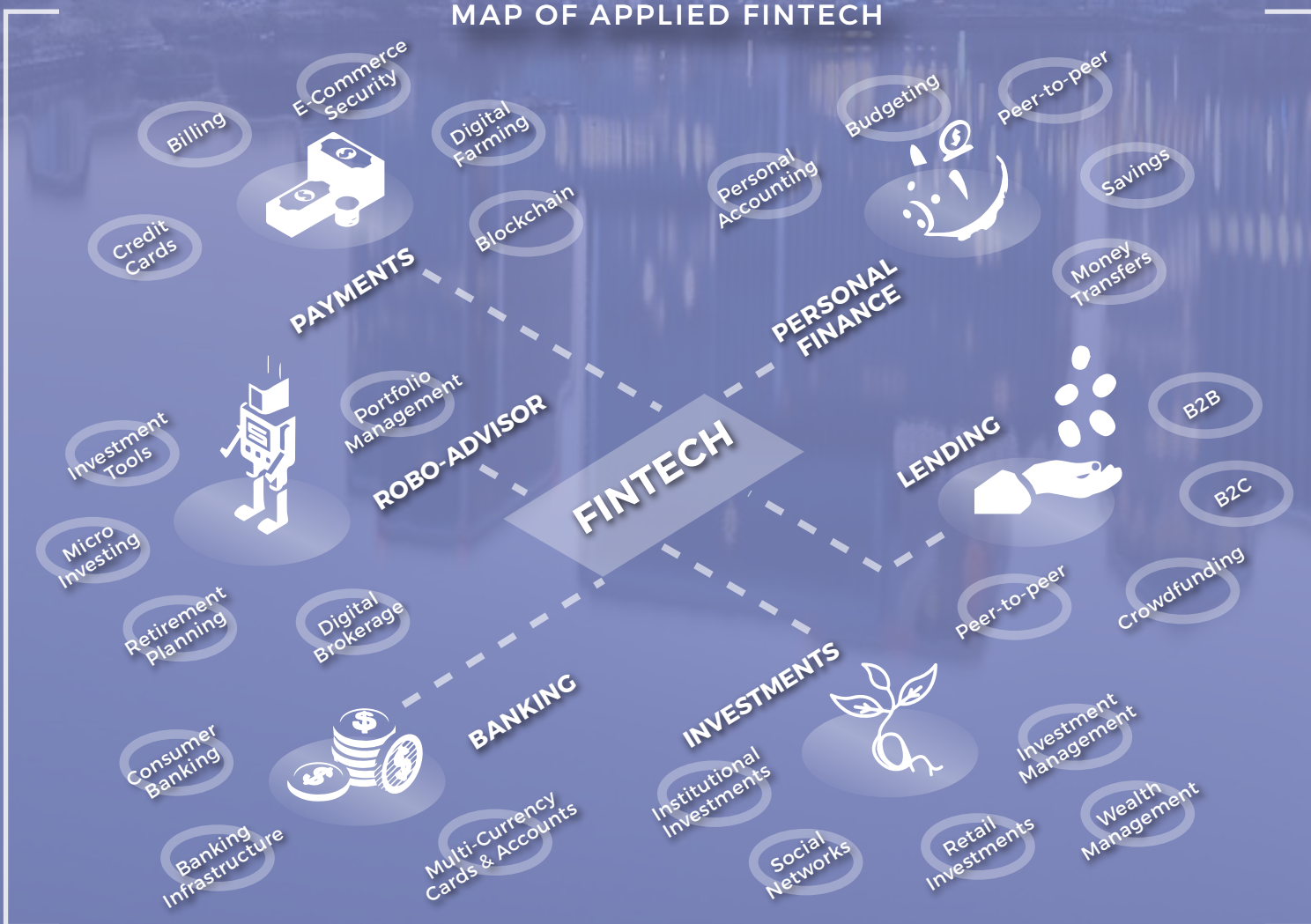
AMOUNT OF CAPITAL RAISED PER GEOGRAPHY*

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.

MAP OF APPLIED FINTECH



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



Founded: 2016
Country: United Kingdom

Description
APEXX acts as a Payments-as-a-Service platform combining acquirers, gateways, shopping carts, and alternative payment methods into a single integration.



**Cash Payment
Solutions**

Founded: 2011
Country: Germany

Description
Cash Payment Solutions GmbH automates the recurring invoices payment processes by offering a platform that autogenerates barcode-based payments transactions in order to offer a pay-on-site option as well as a refund-on-site option to customers.



Founded: 2013
Country: France

Description
CopSonic is a technology that allows communication and interaction between two devices through sound waves. The secure transfer is achieved through microphones and speakers.



Founded: 2015
Country: Italy

Description
Credimi is a lending platform dedicated to small- and medium-sized enterprises and to institutional investors. It was formed by a team of professionals with experience in finance, technology, risk management, and business administration.

CreditGate24

Founded: 2015
Country: Switzerland

Description
An innovative Swiss direct lending platform. They connect borrowers with private and institutional lenders, thereby creating win-win situations. Lenders and borrowers alike benefit from the efficient setup and low cost structure compared to traditional banks and loan providers.



EasyPaymentGateway

Founded: 2014
Country: United Kingdom

Description
Easy Payments Gateway consists of a platform that integrates all the online payment solutions and anti-fraud tools currently available.



Founded: 2015
Country: United Kingdom

Description
Enforced is a young, innovative company that uses technology to aid regulatory compliance. Their flagship product is EDB, which uses global regulatory enforcement data, related news and insights to help firms identify, manage and mitigate conduct risks.



Founded: 2015
Country: United Kingdom

Description
HUBX provides an out of the box solution for advisors to manage deals from origination to distribution. Suitable for: Brokers and Deal Introducers, Investment Syndicates, Wealth managers and Private Banks, Corporate Finance Advisors, Investment Banks, Stock Exchanges



Founded: 2009
Country: United Kingdom

Description
Semafone eliminates costly PCI programs with its innovative secure voice solution which enables contact centres to take payments over the phone without agents ever having to hear or see credit card details.



Founded: 2016
Country: Switzerland

Description
Sonect is a location based on-demand platform for cash withdrawal from neighbourhood stores or individuals. They are a team of payment industry experts, banking veterans, IT gurus, sales & marketing champions.



Founded: 2017
Country: Belgium

Description
Yields.io offers automated model monitoring and validation services, identifying issues in algorithms and turning them into actionable business insights.