

THE FINTECH

250

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2017

# The CB Insights Fintech 250

The Fintech 250 is a list created by CB Insights recognizing the 250 top private companies changing the face of financial services around the world. From insurance to blockchain to lending to wealth management to regtech, and more; the list is comprised of companies in sectors from across the fintech spectrum and across markets

## How The Fintech 250 Companies Were Selected

It is a purely data-driven/algorithmic process that uses CB Insights data. We've gathered this data via our machine learning technology (dubbed [The Cruncher](#)) as well as via several thousand direct submissions from firms and individual professionals using [The Editor](#).

The [Company Mosaic](#) page walks through the factors considered in the algorithm in some detail but at a high level, it considers several factors including:

Momentum – Considers non-traditional signals including news mentions, sentiment, jobs data/hiring, social media, web traffic and usage, partnerships, and more.

Market – Quantifies the health of the sector and industry the company is involved in, including funding, deals, exit activity, and hiring.

Money – Assesses financial signals including funding recency and total raised.

Investor quality – Weighs the quality of the investors participating in deals to the company, judging investors based on exits, returns, and portfolio quality.



## 51Xinyongka

u51.com

U51.com, also known as 51Xinyongka, is a credit card and online financial services mobile app that helps users manage their credit card bills, invest in wealth management products, apply for online loans and provide other personal credit-based financial services.



## 55 Capital

55capitalpartners.com

LVH is a holding company that is focused on coupling leading financial research with an open architecture technology platform to help a broad set of investors use ETFs in optimal ways. The company provides research, investment solutions, and software services as part of its offering. 55 Capital, its flagship business, is an investment manager delivering dynamically managed global portfolios using ETFs.



## Acorns

acorns.com

Acorns is a financial services company focused on facilitating micro investing by enabling the investment of aggregated sub-dollar amounts in fractional shares with high frequency and allowing people to save and invest their money. The Acorns app, which leverages a proprietary brokerage and advisory engine, rounds-up credit and debit card purchases to the nearest dollar, then automatically collects and invests that spare change into a portfolio of index funds offered by money managers Blackrock, Vanguard and PIMCO.



## Activehours

activehours.com

Activehours was born from the simple idea that no one should have to wait weeks to get the pay that they've already earned. Activehours is selling a service that lets customers get paid for the hours they work, without charging any interest on the payments that clients receive. Users simply take a picture of their time sheet and specify how much money they would like to get paid from their earnings up to that point in the pay cycle.



## Addepar

addepar.com

Addepar is a financial operating system that aims to bring common sense and ethical, data-driven investing to the financial world. Addepar gives advisors and their clients a clearer financial picture at every level, all in one place and handles all types of assets denominated in any currency. With customizable reporting, financial advisors can visualize and communicate relevant information to anyone who needs it.

adyen

## Adyen

adyen.com

Adyen provides an internet payment system for international merchants. The company helps merchants accept payments from consumers and the company focuses on maximizing payment conversion and excellent reporting. Adyen supports relevant payment methods across Europe, USA, Asia and Latin America and continues to expand.



## Affirm

affirm.com

Affirm is a next-generation consumer finance company providing shoppers with instant point-of-sale financing for online purchases. Started by PayPal co-founder Max Levchin, Affirm's data-driven approach looks beyond a standard credit score to reach broader consumer populations. Affirm's transparent financing solutions empower shoppers to buy now and pay later in monthly installments and at reasonable interest rates. These features help to improve sales conversions, boost basket sizes, and increase customer happiness.



## Airwallex

airwallex.com

Airwallex is a cross-border payment processor that facilitates international money transfers through a combination of payment collection, foreign exchange and local payment distribution. Supported by high profile investors including Tencent, Sequoia and Mastercard, Airwallex brings extensive experience in the Asia Pacific region to the global multi-currency market.



## Algomi

algomi.com

Algomi is a fixed income technology provider offering a bond information network that enables all market participants to securely and intelligently leverage data to make valuable trading connections.



## AlphaSense

alpha-sense.com

AlphaSense provides a search engine for knowledge professionals. The company's mission is to curate and semantically index the world's investment and market research content, including the vast high-value content sets that traditional web search engines cannot reach. Its users can rapidly search and discover key data points, and track impactful new information with intelligent alerts. AlphaSense's clients include many of the world's largest investment and advisory firms, global banks, law firms and corporations. The AlphaSense subscription service helps clients become dramatically more productive, and gain an information edge by discovering critical data points and trends that others miss.



## AngelList

angel.co

AngelList is a platform for startups providing a network connecting startup investors and entrepreneurs.



## Ant Financial Services Group

alipay.com

Ant Financial Services Group is focused on serving small and micro enterprises as well as consumers. With the vision of "to turn trust into wealth," it is dedicated to building an open ecosystem of Internet thinking and technologies while working with other financial institutions to support the future financial needs of society. Businesses operated by Ant Financial Services Group include Alipay, Alipay Wallet, Yu'e Bao, Zhao Cai Bao, Ant Credit and MYbank (under formation).



## Artivist Holdings

artivist.co

Artivist is a new way to invest in private funds, including private equity, hedge funds and venture capital. The company is upgrading the entire process for investors and fund managers alike. Its technical, financial, and operational expertise powers a seamless experience for individual investors and a scalable point of access for financial advisors and fund managers. Artivist delivers institutional grade manager selection, featuring only funds that meet the highest standards. With its online investing platform the company eliminates pre-digital era inefficiencies, allowing for higher quality interactions and ultimately better relationships between investors and funds.



## Atom Bank

atombank.co.uk

Atom Bank is a mobile-only bank that allows customers to open accounts using a mobile application, giving them access to their financial information and the ability to take advantage of a range of tools.



## Assembly Payments

assemblypayments.com

Assembly Payments, fka PromisePay, provides online marketplaces and businesses with the tools to exceed growth potential, while helping customers safely buy and sell the things they love, want and need. Assembly Payments targets new digital commerce platforms, such as online marketplaces, where the risk of fraud or disagreement is higher than more traditional online commerce.



## AutoGravity

autogravity.com

AutoGravity specializes in the way people buy and finance cars. Harnessing the power of the smartphone, AutoGravity technology provides a new level of convenience and speed to the car shopping and financing process. AutoGravity partners with top banks and financial services companies to give car buyers direct control over their car financing options while connecting them to a nationwide network of trusted car dealerships. Available on iOS, Android and Web, AutoGravity empowers car buyers with up to four binding offers in minutes.



## Auxmoney

auxmoney.com

Auxmoney is a peer-to-peer loan marketplace that allows private consumers to borrow from private investors for personal loans between €1k and €25k.



## Avalara

avalara.com

Avalara helps businesses of all sizes achieve compliance with transactional taxes, including sales and use, VAT, excise, communications, and other tax types. The company delivers automated, cloud-based solutions that are designed to be fast, accurate, and easy to use. Avalara's platform helps customers manage complicated and burdensome tax compliance obligations imposed by state, local, and other taxing authorities throughout the world. Avalara offers more than 550 pre-built connectors into accounting, ERP, ecommerce and other business applications, making the integration of tax and compliance solutions easy for customers.



## AvidXchange

avidxchange.com

AvidXchange is a SaaS technology vendor automating invoice processing, AvidXchange works with suppliers to electronically send and receive all invoices through the AvidBill Network. Standard integration to accounting systems speeds adoption and simplifies setup.

AvidInvoice reduces operating costs and improves productivity in a company's accounts payable department. Specialized services and analytics for energy, metered utilities and telecom services provide increased visibility into hidden costs to increase savings and productivity.



## Axoni

axoni.com

Schvey, dba Axoni, helps banks and other firms create blockchain software for the capital markets. The company also operates TradeBlock, which provides visibility into digital currency markets with data tools and proprietary research.



## Behalf

behalf.com

Behalf is an alternative financing provider, specializing in working capital credit for small business customers. The company's solution, driven by data and technology, enables merchants to offer instant point of sale financing for up to \$50,000. By solving for the availability of credit, Behalf increases sales and improves cash flow for both merchants and their customers. Behalf stands as a key partner and champion of small business growth in America.



## Beijing LaKala Billing Services

lakala.com

Lakala (拉卡拉) is an offline third-party payment service provider.. It caters to well-known convenience stores, supermarkets, shopping malls, and community groceries. It also offers services for credit card repayment and utility payment transactions. Customers can conduct various financial functions such as payment, repayment, recharging, and transfer-at-home thus reducing the pressure of traffic on bank counters. Lakala was launched in 2005 and is based in Beijing, China.



## Better Mortgage

better.com

Avex Funding, dba Better Mortgage, is a direct mortgage lender dedicated to reengineering the home finance process from the ground up to make it simple, fast, and transparent. By giving customers access to home loan products that meet their needs and arming them with tools and support, Better empowers Americans to achieve their financial goals.



## Betterment

betterment.com

Betterment is a goal-based online investment company delivering smart, personalized financial advice paired with low fees and a superb customer experience. Launched in 2010, Betterment's sophisticated platform eliminates the typical complexities and time commitment of the traditional investment account, freeing up time for other important things in life. Behavioral guardrails built into the account help users make savvy, rational decisions with their finances.





## Billtrust

billtrust.com

Billtrust accelerates cash flow by automating invoice delivery, invoice payment, and cash application. Companies can improve operational efficiency throughout the invoice-to-cash process with electronic invoicing and payments in a flexible, cloud-based solution. Finance executives and AR specialists love and recommend Billtrust payment cycle management solutions for the remarkable cost savings, ease-of-use, and improved customer satisfaction rates.



## BIMA

bimamobile.com

Bima is the leader in mobile-delivered insurance in emerging markets. Launched in late 2010, Bima currently reaches seven million people across eight countries in Africa, Asia, and Latin America, including Ghana, Senegal, Tanzania, Mauritius, Bangladesh, Sri Lanka, Indonesia, and Honduras. Bima partners with mobile operators and insurance companies, connecting the two to provide insurance including life, health and accident cover via mobile phone. Bima also provides both parties with product development expertise, a dedicated distribution force, efficient customer service with rapid claims payment, and a seamless mobile insurance platform.



## bitFlyer

bitflyer.jp

bitFlyer is a Japan-based bitcoin exchange. The exchange aspires to recapture the market position vacated by Mt. Gox.



## BitPesa

bitpesa.co

BitPesa is a digital currency payments platform that accepts bitcoin payments and exchanges the bitcoin for local currencies, which it then deposits into bank accounts or mobile money wallets.



## Blend

[blend.com](http://blend.com)

Blend is a Silicon Valley technology company transforming the multi-trillion dollar home mortgage industry. Blend's technology delivers speed and efficiency to lenders, so they can serve the modern borrower and safely navigate the industry's changing rules and regulations.



## Blockstack Labs

[blockstack.org](http://blockstack.org)

Blockstack Labs, formerly OneName, is dedicated to building a new decentralized internet - one that remains open, neutral, and free. The company develops and scales the open-source Blockstack software alongside other members of the Blockstack community.



## Blockstream

[blockstream.com](http://blockstream.com)

Blockstream was founded to develop new ways to accelerate innovation in crypto currencies, open assets and smart contracts.



## BlueVine

[bluevine.com](http://bluevine.com)

BlueVine provides flexible working capital to small and medium-sized businesses, giving them quick access to funds needed to purchase inventory, cover expenses or expand operations. BlueVine pioneered the first fully online, cloud-based platform for invoice factoring, which enabled rapid advances on outstanding invoices. The Company also offers Flex Credit, an on-demand revolving business credit line of up to \$100,000.



## bonify

bonify.de

Forteil, dba bonify, provides a platform that allows people to monitor their personal credit score, as well as to view and manage their finances and achieve individualized credit offers – adapted to their personal credit score. Users can compare credit offers from different partner banks or mobile, gas and electricity charges. The bonify platform lets users check and supervise relevant data, offers tools and personalized recommendations to optimize their financial situation.



## Branch International

branch.co

Branch is a new way to access credit over a smartphone in emerging markets. The company's mission is to deliver world-class financial services to the mobile generation.



## Brave Software

brave.com

Brave Software is a new start-up that is building a fast, open source, privacy-focused browser that blocks invasive ads and trackers. Brave aims to reset the online ad ecosystem with faster and safer browsing, as well as Bitcoin micropayments and opt-in anonymous ads to share revenue with users and to support publishers. The Brave solution is a win-win for everyone who has a stake in the open Web and who is weary of giving up privacy and revenue to the ad-tech intermediaries.



## Bright Health

brighthealthplan.com

Bright Health delivers a smarter, more connected healthcare experience. The company's exclusive partnerships with health systems, affordable health insurance plans, and simple, friendly approach to technology are reshaping how people and physicians achieve better health together.



## C2FO

c2fo.com

C2FO, formerly Pollenware, is a global market for working capital and risk-free profit. The C2FO market is a working capital exchange that allows companies to optimize working capital positions in a live marketplace. Companies across the globe use C2FO to increase their gross and net profit while simultaneously producing vital Early Cash Flow Delivery (ECFD) to their supply chain. C2FO is Collaborative Cash Flow Optimization.



## Cadre

cadre.com

RealCadre Company, dba Cadre, is a technology-enabled investment platform that connects qualified individuals and institutions to fully vetted, compelling real estate investment opportunities. Unlike a traditional fund or REIT model, Cadre offers increased investment-level transparency and discretion, lower fees, and a more flexible commitment structure. Cadre employs a rigorous approach to sourcing, underwriting, and ultimately investing in attractive opportunities. The company assumes ongoing oversight and asset management responsibilities on behalf of its investors.



## Canopy Tax

canopytax.com

Canopy Tax, previously known as Beanstalk, is a simple, SaaS-based tax platform that gives small businesses and their advisers a single place to manage their tax compliance – completely online, in an elegant online dashboard.



## Capital Float

capitalfloat.com

Zen Lefin operates Capital Float, an online platform that provides working capital finance to SMEs. Capital Float works with underserved small businesses via a technology-led loan origination and credit underwriting platform. It provides short-term loans to SMEs that can be used to purchase inventory, service new orders or optimise cash cycles. Borrowers can apply online in a short time, select desired repayment terms and receive funds in their bank accounts in seven days. The firm caters to SMEs across a variety of sectors, including manufacturing, services and e-commerce.



## Captable.io

captable.io

Long-Term Stock Exchange, dba Captable, makes it easy to input your company's capitalization data into its platform. The result is a graphical representation of your cap table and a simple to navigate dashboard. Easily track subsequent issuance of stock, options, warrants, and financing events, including convertible notes and Y Combinator's SAFE. Captable.io highlights all stock transactions that have not yet been verified by the stockholder. It's a convenient and powerful feature for eliminating errors and avoiding mismatched expectations. Easily invite people to review and verify their details. Know that your cap table is 100% accurate.



## Circle Internet Financial

circle.com

Circle Internet Financial is a privately held digital currency company based in Boston and with international operations headquartered in Dublin, Ireland. Circle's forthcoming products will include online services for both consumers and merchants seeking to adopt and use Bitcoin and digital currency for payments and money transfers.



## Chain

chain.com

Chain helps developers build apps by providing streamlined access to the blockchain via its Chain Nodes and API. One of its focuses is on linking blockchain data in real-time. By compiling and indexing blockchain data, other developers can "build bitcoin apps, not block chain infrastructure." The company also operates Albumatic, a group photo sharing app, which allows friends to join albums and add photos if nearby.



## CircleUp

circleup.com

CircleUp is a San Francisco-based startup that has built an online crowdfunding platform to allow consumer product companies to raise money from accredited investors. CircleUp allows retail-oriented companies and potential investors to evaluate each other via their platform and then acts as a broker-dealer to allow the funding transactions to take place via the site.



## Clarity Money

claritymoney.com

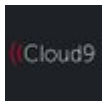
Clarity Money makes a personal finance app that aims to help users lower their monthly bills and improve their financial health along the way. Clarity Money uses machine learning and AI to identify actions users can take to reduce spending or lower their costs. After downloading the app and linking up checking and credit card accounts, the app provides suggestions for subscriptions they can cancel, bills they can potentially negotiate lower, and refinancing options that might be available to them.



## ClearTax

cleartax.in

ClearSharp Technology operates ClearTax, an online platform for tax filing. ClearTax aims to simplify the process of filing taxes online easier. The users need to upload the form onto the website and then the software automatically pulls out relevant data, so users don't have to manually key in any numbers or information, and prepares tax forms for each user.



## Cloud9 Technologies

c9tec.com

Cloud9 Technologies is a cloud communications service provider that delivers high performance voice and collaboration services designed for the unique needs of institutional customers. The company delivers its services from the cloud using software applications that leverages the Internet and advanced WebRTC technologies.



## Clover Health

cloverhealth.com

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

coinbase

## Coinbase

coinbase.com

Coinbase is a bitcoin wallet and platform where merchants and consumers can transact with the new digital currency bitcoin.

coins.ph

## Coins.ph

coins.ph

Coins.ph makes money transfer frictionless and accessible to everyone through the use of mobile devices and Blockchain technology. The company's mobile wallet empowers consumers and small businesses by giving them direct access to world class financial services.

Comply  
Advantage

## ComplyAdvantage

complyadvantage.com

ComplyAdvantage helps firms make intelligent choices when complying with regulations relating to sanctions, money laundering (AML), terrorist financing (CFT), bribery and corruption. Its unique proprietary database of individuals, organizations and associated entities provides dynamic real-time insight into financial crime risks. ComplyAdvantage uses artificial intelligence, machine learning and big data analytics combined with a tailored risk-based approach to help firms not only to manage their compliance and risk obligations but to prevent the occurrence of financial crime.



## Credit Benchmark

creditbenchmark.com

Credit Benchmark is an independent source of aggregated financial intelligence, representing the street's perspective on credit risk in publicly and privately held firms. We pool credit risk estimates from the world's largest banks, enabling them to view their own estimates in the context of a robust industry consensus, where interests are aligned. The Credit Benchmark platform offers full coverage of the entities that matter to banks, extending beyond sovereigns, banks and rated corporates into funds, emerging markets and the large unrated universe. The company currently produces estimates for probability of default (PD) and loss given default (LGD), which are critical metrics for risk management and the financial markets more broadly.



## Credit Karma

creditkarma.com

Credit Karma is a personal finance company that's focused on helping everyone make financial progress. Whether they're interested in getting a better deal on a loan, looking for ways to save, or simply monitoring their credit, we offer a range of tools and personalized recommendations designed to help them make the most of their money. Its business model is unique in that no matter what new products or services introduced, the company is committed to providing a service that's always free.



## Creditas

creditas.com.br

Creditas is a digital lending platform focused on secured lending. The company is tackling the high borrowing cost problem of the Brazilian population by reinventing the secured lending experience using technology and data as efficiency drivers. Creditas funds customer loans both through investors and financial institutions, in a win-win partnership that provides efficiency for the entire industry. Core products include a version of home equity and auto loans, in which the borrowers offer their residences or vehicles as a collateral for a first-lien lending product.



## CreditEase

creditease.cn

CreditEase was founded in 2006 and is headquartered in Beijing. With its continuous efforts in the past decade on idea, pattern and technology innovations, CreditEase has built a strong service network nationwide, in 251 cities (Hong Kong included) and 93 rural areas, which provides comprehensive and customized inclusive finance and wealth management services to fast-growing, mass affluent and high-net worth investors by use of Fintech innovations such as big data, finance cloud, internet of things and so on.



## CreditMantri

creditmantri.com

CreditMantri provides management services to lenders and borrowers. It was created to help consumers take charge of their credit health and to help them make better borrowing decisions. The company aims to empower consumers know their credit potential and benefit from this knowledge. On the website, customers can access their credit scores, learn how they can improve their credit health, resolve past issues, reduce current borrowing costs and in the process discover products best matched to their credit profile. It provides provides borrowers better control over their credit health through a concerted customer focused proposition – one that educates and hand-holds the customer to create or improve their credit scores and eventually discover relevant lender products.





## Cross River Bank

[crossriverbank.com](http://crossriverbank.com)

Cross River Bank is a Fort Lee, NJ-based community bank. Cross River partners with marketplace-lender platforms in the U.S. to allow consumers and small businesses to obtain loans at better terms than through traditional channels, and offers several global payment solutions, such as MasterCard Send, that facilitate transfers to new payment providers.



## Crowdcube

[crowdcube.com](http://crowdcube.com)

Crowdcube is an investment platform for funding start-ups and business expansion by crowdfunding for equity, giving entrepreneurs a platform to connect with people and raise venture capital. By attracting investors who invest smaller amounts of money into a person, company, product, or idea, users can bypass the traditional ways of raising venture finance.



## CurrencyCloud

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

Currencycloud is a cloud-based solution for international payments. The company has packaged its global payments infrastructure — finding exchange rates, transferring funds between two end points and meeting local compliance at both ends — by way of flexible, developer-friendly APIs. Its APIs are used by hundreds of digital and payment companies to build products that allow businesses to pay money to each other around the world; or to enable payouts to individuals.



## CurrencyFair

[currencyfair.com](http://currencyfair.com)

CurrencyFair solves the pain experienced by anyone that needs to send money abroad. The company hosts a person-to-person marketplace where customers can negotiate their own exchange rates with other customers going the other direction. This innovative platform cuts out the bank margins and saves around 90% of the total cost of sending money internationally.



## Cyence

cyence.net

Cyence empowers the insurance industry to understand the impact of cyber risk in the context of dollars and probabilities. Cyence's unique approach combines economic/risk modeling, cybersecurity and big data analytics to create an economic cyber risk modeling platform. Cyence's platform and analytics are leveraged by leaders across the insurance industry to help understand and manage cyber risk, as well as to roll out new transformative insurance products.



## Dadao Financial

ddjf.com.cn

Dadao Financial is a Shenzhen-based real estate platform that provides financing services for people involved in second-hand property transactions. Its products include Jiaoyibao, a real estate insurance product guaranteeing the safety of assets during transactions, and Jishidai, which provides fast mortgage loans for as little as in three days.



## Deposit Solutions

deposit-solutions.com

Deposit Solutions, founded in 2011, is a fintech company operating the first open architecture platform for retail savings deposits in Europe. The company's proprietary technology allows banks seeking retail funding to list their savings offers on an open architecture platform. Other banks on the platform can market those offers directly to their own clients who can use them without having to open a new account at another bank. In addition, Deposit Solutions operates its own retail brand ZINSPILLOT which markets select deposit offers of its partners directly to savers.



## DianRong

dianrong.com

DianRong is a peer-to-peer (P2P) loan and financial services platform for small and medium enterprises in China.



## Digit

digit.co

Digit aims to help people save money without having to think about it. Digit is like a digital piggybank. It connects to a user's checking account, analyzes the user's spending habits and income history, and uses an algorithm to automatically set aside small amounts of money—usually between \$1 and \$150—at times when the user is least likely to miss it.



## Digital Asset Holdings

digitalasset.com

Digital Asset Holdings is a technology company that provides tools that use distributed ledgers to track and settle both digital and mainstream financial assets in a cryptographically secure environment, where counterparty risk is minimized, and settlement times are drastically reduced.



## Digital Reasoning Systems

digitalreasoning.com

Digital Reasoning is a global leader in using artificial intelligence to understand human communications. Its cognitive computing platform, Synthesys, automates key tasks and uncovers transformative insights across vast amounts of human communications for many of the world's most elite companies, organizations, and agencies. The technology has been proven to find critical risks and valuable revenue-generating opportunities, delivering rapid and large return on investment in the most complex big data and analytical environments. Digital Reasoning is headquartered in Nashville, Tennessee, and has offices in Washington, D.C., New York, and London.



## Droit Fintech

droitfintech.com

Droit Fintech is a client-focused, financial technology firm focused on providing enterprise solutions for OTC derivative trading processes. The company provides clients with robust, enterprise infrastructure facilitating compliant and optimal trading of derivatives across asset classes, regulators, CCP's and execution platforms.



## Earnest

earnest.com

Earnest is a technology company using data science, smarter design, and exceptional service to rebuild financial services. Founded in 2013 on the belief that financially responsible people deserve better options and access to credit, Earnest's lending products are built for a new generation seeking to reach life's milestones. The company's mission is to democratize access to high-quality financial services.



## Easynvest

easynvest.com.br

Easynvest is a Brazilian online broker, offering an online simulator to users. With more than 150,000 active users, over R\$10 billion in assets under custody, and leadership in the distribution of Tesouro Direto (government bonds), it is the fastest-growing company in its segment and has a leading position in the development of technology and innovations in financial services in Brazil. On Easynvest's platform, self-directed individuals can evaluate, compare and invest in a wide range of financial instruments, including public securities, private securities and mutual funds, as well as trade in equities, options and futures.



## Ebury

ebury.com

Ebury provides small and mid-sized businesses with solutions to make and receive payments in foreign currencies, enjoy competitive exchange rates, use emerging-market currencies, hedge currency risk and benefit from liquidity. They can also access short-term finance, and make transactions in more than 100 currencies.



## Ellevest

ellevest.com

Ellevest Financial, dba Ellevest, a federally registered investment adviser, offers a digital investment platform that is reimagining investing for women with a practical, goals-based approach. Ellevest gives women the tools they need to take financial control: a straightforward, full-picture investment plan that reflects real life. Ellevest does not guarantee investment performance. All investing entails risk, including the possible loss of principal, and there is no assurance that the investment will provide positive performance over any period of time.



## Embroker

embroker.com

Embroker is a cloud-based risk and insurance management platform that uses the company's own software, data and predictive analytics to help businesses buy all types of commercial insurance.



## eShares

esharesinc.com

eShares was formed to help private companies, as well as investors and employees, move beyond paper records for their shares and options. It does this by transferring their paper stock certificates into electronic shares, which should help all involved keep track of their shares and how much they are worth.

## Even

### Even Responsible Finance

even.com

Even, formerly Yett, is building a new type of bank: one purposefully designed to help people living with the realities of 21st century poverty. A bank that automatically manages their customers' finances. Pays their bills. Balances their budget. Saves and invests. And at the tip of the iceberg, gives each and every customer a weekly paycheck of purely disposable income.



### EverCompliant

evercompliant.com

EverCompliant specializes in transaction laundering detection and prevention. The company's flagship product, MerchantView, is a dedicated solution designed from its core to detect and prevent transaction laundering. MerchantView applies proprietary cyber intelligence technology to identify unknown and hidden merchants funneling transactions through seemingly legitimate storefront websites. Its accuracy, transparency, and ability to uncover hidden ecommerce networks and merchants sets it apart from other competing platforms.



## Ezetap Mobile Solutions

ezetap.com

Ezetap is an India-based payments processor that is making it possible for any merchant in the developing world to accept any form of payment — credit, debit, mobile wallet, etc. — through a simple, interoperable point. Now anyone with a smartphone, regardless of location, can accept payment, empowering everyone in the developing world to be financially included.



## Factom

factom.com

Factom is a blockchain as-a-service (BaaS) technology company that secures data via decentralization. Its products safeguard the most critical government, commercial, and non-profit systems.

*fenargo:-*

## Fenargo

fenargo.com

Fenargo is a provider of enterprise Client Lifecycle Management platform solutions designed to help financial institutions to manage the end-to-end regulatory onboarding process - from onboarding, to management of client and counterparty data and regulatory compliance with existing and emerging regulations.



## Fenqile

fenqile.com

Qianhai Juzi Information Technology operates Fenqile and Juzilicai, a micro-loan site that allows Chinese users to borrow small sums of money to buy things. Fenqile allows users, primarily college students, to buy electronics they otherwise couldn't afford via short- and long-term payment plans. The site has partnered with some of China's largest ecommerce players, and allows users to pick up products like iPads and smartphones without paying the full price up front.



figo  
figo.io

figo is a banking service provider that makes it easy for businesses to integrated banking functions into their platforms.



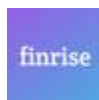
Financelt  
financelt.io

CommunityLend, dba Financelt, is a cloud-based platform that makes it easy for businesses to offer powerful financing options to their customers from any device. The company provides financing solutions that traditionally were only available to big box retailers through a safe and secure platform. The Financelt model is based on fairness, transparency, and ease-of-use, with no hidden fees or backdated interest charges, with interest rates lower than most credit cards. Since launching in 2011, Financelt has signed up over 3,800 retail, vehicle, home improvement and healthcare businesses who have processed more than \$825 million in loans in Canada and the United States.



FinancialForce.com  
financialforce.com

FinancialForce.com delivers ERP at Customer Speed. Built on the Salesforce1 Platform, FinancialForce ERP equips customer-centric businesses with a unified cloud platform and all the applications necessary to grow both the top and bottom line. Its Financial Management, Human Capital Management (HCM), Professional Services Automation (PSA), and Supply Chain Management (SCM) apps allow businesses to increase the speed in which they operate and be more responsive along every touch point of a customer's journey.



Finrise  
finrise.com

Finrise is simplifying the way patients pay for out-of-pocket healthcare services. Through Finrise, patients get their out-of-pocket bills paid on loan terms that they understand, directly in the doctor's office.



## Flywire

flywire.com

Flywire provides a cloud-based platform and support services for large, cross-border payments and receivables. The company connects all the entities involved to make these payments faster, easier to track, and more cost-efficient for both the payer and receiver. The Flywire platform gives any business or institution accepting international payments access to discounted FX rates, total transparency and easy reconciliation with a tailored payment experience. End-customers can pay online, in local currency, via their preferred method. The solution can manage international payments from start to end with 24/7 tracking for both payer and receiver.



## freee

freee.co.jp

freee, formerly C-FO, is an automated online accounting software developed for SMBs. It syncs with bank accounts and credit card accounts and automatically categorizes income and spending through text analysis. All users have to do to generate financial statements is to review how freee has categorized items and click to approve. Because freee is a jargon-free product and can automate bookkeeping, any SMBs can keep books effortlessly.



## Folio

folio-sec.com

FOLIO is applying technology to the field of asset management. The company not only offers an algorithm-based service, which acts as an automated money manager for lower fees and less initial capital than traditional services, but also provides an easy-to use thematic investing platform where users can select investment opportunities from a variety of trends and technologies.



## Fundbox

fundbox.com

Fundbox is a Fintech company with a mission to help small businesses grow and achieve their full potential. The company leverages deep data analytics enabling businesses to accelerate cash flow against their outstanding invoices. The Fundbox risk engine taps into numerous data signals within its network to assess customers and invoices for risk automatically and instantly, allowing small businesses to choose which invoices to clear with a single click.





## Funding Circle

[fundingcircle.com](https://fundingcircle.com)

Funding Circle is a marketplace lender exclusively focused on small business. The company helps accredited and institutional investors lend money to great American small businesses looking for finance to grow their business, create new jobs and ultimately accelerate economic growth. By combining cutting edge technology with industry-leading risk management models, Funding Circle provides small businesses with access to fast, fair and transparent finance and investors with the opportunity to access attractive returns through an online marketplace.



## Funding Societies

[fundingsocieties.com](https://fundingsocieties.com)

Funding Societies, which operates as Modalku in Indonesia, is a peer-to-peer (P2P) lending platform for small-medium enterprises (SME).



## Futu5

[futu5.com](https://futu5.com)

Futu5.com focuses on providing online stock trading services for companies listed in Hong Kong and the U.S.



## GoCardless

[gocardless.com](https://gocardless.com)

GoCardless focuses on making Direct Debit payments simpler and more efficient. The company is growing fast and now handles £2 billion worth of transactions for tens of thousands of businesses across the UK and Europe, including large organizations such as Box.com, Thomas Cook and the Guardian. The long-term aim of GoCardless is to build a global bank-to-bank payment network, enabling everyone from individuals to multinational corporations to get paid quickly, easily and reliably - anywhere in the world.



## GoFundMe

[gofundme.com](http://gofundme.com)

GoFundMe is the world's largest social fundraising platform. Over 40 million people are part of the GoFundMe donor community, raising billions of dollars to solve problems and address needs. With the January 2017 acquisition of CrowdRise, the leading online fundraising platform for charities and nonprofits, GoFundMe is expanding to all areas of online giving. By making fundraising simple, fast, and effective, GoFundMe gives everyone the power to change their world.



## GreenSky

[greenskycredit.com](http://greenskycredit.com)

GreenSky operates in the consumer finance marketplace, specializing in the home improvement, retail, and healthcare industries. Utilizing the GreenSky brand, GS works with federally insured, federal and state chartered financial institutions who provide loans to customers of the merchants across all 50 states. GS services the funding participants' portfolios through an exceptional loan servicing organization, which is SSAE 16 Type II compliant.



## GuiaBolso

[guiabolso.com.br](http://guiabolso.com.br)

GuiaBolso is a Personal Financial Management platform that automates the process of budgeting and control for Brazilian consumers, while helping them choose better financial products from a curated selection of partners. Utilizing proprietary technology unique to Brazil, the company has experienced explosive user growth and received extensive press coverage for its market-leading iPhone and Android apps.



## Guideline

[guideline.com](http://guideline.com)

Guideline is an all-inclusive 401(k) technology designed for growing businesses. Guideline handles all plan administration for their customers, including set up, participant enrollment and education, recordkeeping, investment management, compliance, and reporting. Instead of the asset-based fee model predominant in the industry, Guideline is the first full-service 401(k) with straightforward pricing of one flat fee per participant.



## Gusto

[gusto.com](https://gusto.com)

Gusto's mission is to create a world where work empowers a better life. By making the most complicated business tasks simple and personal, Gusto is reimagining payroll, benefits and HR for modern companies. Gusto serves over 40,000 companies nationwide and has offices in San Francisco and Denver.



## Habito

[habito.com](https://habito.com)

Hey Habito, dba Habito, is a digital mortgages startup that aims to help users apply for mortgages and avoid overpaying through its platform, which makes use of chatbot interfaces and machine learning designed to make the process more efficient. The platform offers access to more than 10,000 mortgage products from a range of more than 60 lenders.



## hibob

[hibob.com](https://hibob.com)

hibob is a cloud-based system that integrates human resources, benefits, pension, auto enrollment, and data in one secure online data storage platform. The Company's platform improves the workflow of managing and engaging employees, saving hours of administration. hibob has offices in Tel Aviv and London.



## IceKredit

[icekredit.com](https://icekredit.com)

IceKredit is a fintech company catering to small and medium-sized enterprises. Its solutions include an SME Credit Evaluation System, an Individual Credit Assessment System, and an Anti-fraud Engine.



## IEX Group

[iextrading.com](http://iextrading.com)

IEX is the first equity trading venue owned exclusively by a consortium of buy-side investors, including mutual funds, hedge funds, and family offices. Dedicated to institutionalizing fairness in the markets, IEX will provide a more balanced marketplace via simplified market structure design and cutting-edge technology. IEX offers a fair-access platform to any qualified broker dealer. IEX is driven by a team of cross-industry experts with backgrounds spanning market venues, electronic trading, and broker-dealers.



## Indifi Technologies

[indifi.com](http://indifi.com)

Indifi Technologies operates an online platform connecting small businesses with formal lending institutions. Indifi develops segment-specific credit algorithms to enable credit to small businesses, and manages the full loan lifecycle on behalf of lenders.



## Indiegogo

[indiegogo.com](http://indiegogo.com)

Indiegogo empowers people around the world to fund what matters to them. As a global crowdfunding platform, campaigns have launched from almost every country around the world with millions of dollars being distributed every week due to contributions made by the Indiegogo community. At its core, Indiegogo is an open platform dedicated to democratizing the way people raise funds for any project - creative, entrepreneurial or cause-related.



## iyzico

[iyzico.com](http://iyzico.com)

iyzico, formerly iyzi Payments, provides easy and secure payment system management platforms for eCommerce companies of all sizes and industries. iyziconnect offers a routing module that enables payment transactions to Turkey via one interface: a payment bridge to Turkey for payment service providers and international merchants.



## iZettle

izettle.com

iZettle, the social payments company, creates services for person-to-person and business-to-consumer commerce. iZettle's products offer an easy way for micro and nano-merchants to accept card payments where they have previously not been able to due to prohibitively high charges from incumbent providers. iZettle's service includes a free iPhone or iPad app and a mini chip-card reader that lets anyone make or take payments anytime, anywhere.



## JD Finance

JD Finance (京东金融) provides a range of financial services and products to consumers, startups, SMEs and other businesses in China.



## Juvo

juvo.com

Juvo empowers mobile operators to deepen their relationships with subscribers and provide access to life-changing financial services. The company reimagines the prepaid experience, increasing user purchasing power and creating loyal, long-term subscribers.



## Juzhen Financials

Juzhen Financials develops clearing and settlement solutions based on distributed ledger technology.



## Kabbage

kabbage.com

Kabbage, headquartered in Atlanta, has pioneered the first financial services data and technology platform to provide fully automated funding to small businesses 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. Through its Karrot brand, Kabbage offers simple consumer loans through its automated platform.



## Kakao Pay

kakao.com/kakaopay

Kakao (KOSDAQ: 035720) is a global mobile lifestyle platform company. Its Kakao Pay unit is a mobile payments service.

Kasisto

## Kasisto

kasisto.com

Kasisto was founded in 2013 with the vision of helping consumers in everyday customer interactions through intelligent conversations on any device. Kasisto's conversational platform offers enterprises a comprehensive technology stack including speech recognition, natural language understanding and generation, and artificial intelligence reasoning. As an SRI International spin-off, Kasisto leverages decades of research and development in artificial intelligence. Currently, Kasisto is enabling financial institutions to add virtual assistants and bots to their mobile and tablet offerings. With an emphasis on great user experience, Kasisto's virtual assistants are made easy to implement, customize and maintain.



## Kensho Technologies

kensho.com

Kensho is empowering financial institutions with technology that brings transparency to markets. Kensho is pioneering real-time statistical computing systems and scalable analytics architectures-the next generation of improvements to the global financial system. Kensho harnesses massively-parallel statistical computing, user-friendly visual interfaces and breakthroughs in unstructured data engineering and predictive analytics to create the next-generation analytics platform for investment professionals. Addressing the most significant challenges surrounding investment analysis on Wall Street today-achieving speed, scale, and automation of previously human-intensive knowledge work-Kensho's intelligent computer systems are capable of answering complex financial questions posed in plain English, and in real-time.



## Kickstarter

[kickstarter.com](https://kickstarter.com)

Kickstarter is an American public-benefit corporation based in Brooklyn, New York, that maintains a global crowdfunding platform focused on creativity. The company's stated mission is to "help bring creative projects to life".



## Klarna

[klarna.com](https://klarna.com)

Klarna offers safe and easy-to-use payment solutions to e-stores with the ambition to make e-commerce safer, simpler, and more fun. At the core of Klarna's services is the concept of after delivery payment, which lets buyers receive ordered goods before any payment is due. 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.



## Kreditech

[kreditech.com](https://kreditech.com)

Kreditech Group's mission is to improve financial freedom for the underbanked with the use of technology. Combining non-traditional data sources and machine learning, the company is aiming to provide access to better credit and a higher convenience for digital banking services. The product offerings include consumer loans, a digital wallet and a personal finance manager designed to help customers manage their credit score and plan their spending. Kreditech also offers a Lending as a Service model, allowing partners to integrate Kreditech's credit products via an API into their own platform and services.



## Kyriba

[kyriba.com](https://kyriba.com)

Kyriba is the global leader in cloud-based Proactive Treasury Management. CFOs, treasurers and finance leaders rely on Kyriba to optimize their cash, manage their risk, and work their capital. The company's secure and scalable SaaS treasury, bank connectivity, risk management and supply chain finance solutions enable some of the world's largest and most respected organizations to drive corporate growth, obtain critical financial insights, minimize fraud, and ensure compliance.



## Ladder

[ladderlife.com](http://ladderlife.com)

Ladder is the smart, modern way to insure your life. Founded in 2015, Ladder's first-of-its-kind, digital life insurance product is designed around serving today's financially savvy consumer, and architecting a way to structure the risk securely and in real time.



## Lemonade

[lemonade.com](http://lemonade.com)

Lemonade Insurance Company is a licensed insurance carrier, offering homeowners and renters insurance powered by artificial intelligence and behavioral economics. By replacing brokers and bureaucracy with bots and machine learning, Lemonade promises zero paperwork and instant everything. And as a Certified B-Corp, where underwriting profits go to nonprofits, Lemonade is remaking insurance as a social good, rather than a necessary evil.



## LendingHome

[lendinghome.com](http://lendinghome.com)

LendingHome combines the very best technology, consumer experience, data analysis, and private investment platform to provide real estate loans that are fast, flexible, and competitively priced. The company makes it possible for everyone from the small common investor up to the large institutional fund to invest in real estate securities that have attractive yields and are easy to understand.



## Lendingkart

[lendingkart.com](http://lendingkart.com)

Lendingkart is an online financing company dedicated to helping small and medium enterprises (SMEs) with working capital needs. The company has a robust in-house technology platform based on big data analytics and machine learning algorithm to evaluate client's business. Lendingkart also uses thousands of traditional and alternative variables to assess creditworthiness of borrowers. Once the evaluation is completed, the loan amount is disbursed to the deserving borrower within 72 hours from the time of application. Lendingkart aims at bringing ease of financial assistance, so that SMEs can focus on building their business instead of worrying about gaps in their cash flows.





## LendInvest

[lendinvest.com](http://lendinvest.com)

LendInvest is an online marketplace lender for property lending and investing. The LendInvest platform allows investors to circumvent the banks and lend direct to borrowers; and invest in similar debt instruments and offerings.



## LendUp

[lendup.com](http://lendup.com)

LendUp's mission is to provide anyone with a path to better financial health. Through its proprietary software, it designs safe, transparent products that expand access, lower costs, and provide credit building opportunities for the 56% of Americans who currently have limited options within the traditional banking system because of low credit scores and income volatility.



## LevelUp

[thelevelup.com](http://thelevelup.com)

LevelUp, owned and operated by SCVNGR, helps merchants own the shift to mobile by powering mobile-payment optimized loyalty programs, enabling their customers pay for their purchase and accrue/redeem rewards with a single scan or tap. LevelUp's analytics platform helps merchants better understand their customers and deliver the right campaigns to the right customers to drive revenue and increase customer happiness.



## Lu.com

[lu.com](http://lu.com)

Shanghai Lujiazui International Financial Asset Exchange Co., dba Lu.com (previously known as Lufax), operates two online lending platforms. Lu.com was launched in March 2012 and provides financing and lending services for small and medium enterprises and individual clients.



## M-DAQ

m-daq.com

M-DAQ provides a platform to price and trade any exchange-traded products in more than one currency by blending 'executable' FX rates into equities and futures products. Its ecosystem is embedded within the traditional Securities Exchanges, combining the Foreign Exchange Interbank OTC product with Exchange-traded instruments to allow investors and fund managers to buy/sell/track/take profit of any foreign currency denominated securities in the local currency of their portfolio.



## MarketInvoice

marketinvoice.com

MarketInvoice is a peer-to-peer invoice finance platform. Businesses can choose between having an open funding line against their outstanding invoices (MarketInvoice Pro) or decide which invoices (Select) they want to finance, unlocking tied-up cash in as little as 24 hours at competitive rates. It offers fast, flexible funding for growing businesses to hire more staff, launch new products, and pay their suppliers.



## Magento Commerce

magento.com

Magento Commerce is a provider of cloud commerce innovation to merchants and brands across B2C and B2B industries. In addition to its flagship open source digital commerce platform, Magento Commerce boasts a strong portfolio of cloud-based omni-channel solutions empowering merchants to successfully integrate digital and physical shopping experiences. Magento Commerce is supported by a vast global network of solution and technology partners, a highly active global developer community and the largest eCommerce marketplace for extensions available for download on the Magento Marketplace.



## Marqeta

marqeta.com

Founded in 2010, Marqeta has re-engineered how payment cards, virtual cards and mobile authorization products should be developed and deployed. The Marqeta Platform, built from the ground up with no legacy infrastructure, provides the world's first fully documented, open API issuer processor platform. Companies can build, issue and deploy innovative payment, finance and commerce solutions with enormous control over what, where, and how purchases are authorized. Adopters of The Marqeta Platform include leading financial services, e-commerce, retail, and social media brands. Engineered in California, The Marqeta Platform integrates with Visa, MasterCard and Discover and makes it easier than ever to make payments, receive payments, reward customers and create more efficient business processes.



## Merlon Intelligence

merlonintelligence.co

Merlon Intelligence services financial institutions, helping to cut down on risk and aims to put a stop to money laundering. The Merlon Intelligence platform flags and ranks risky transactions for banks.



## MetroMile

metromile.com

MetroMile aims to unlock and make use of the world's driving data, delivering new services that save drivers time and money. The MetroMile technology platform combines new hardware, software, and cloud-based infrastructure to enable the company to access, analyze, and manage driving data at a massive scale. The company's first offering, per-mile car insurance, charges based on actual miles driven so that drivers that drive less, pay less. MetroMile believes in rewarding the millions of people who consciously choose to drive less for the positive impact on the environment and the livability of communities.



## MobiKwik

mobikwik.com

One MobiKwik Systems (MobiKwik) is an India-based mobile wallet with over 15 Million users and 25,000 merchants (retailers). It's as simple to use as a physical wallet and enables users to transact on both online and offline platforms in a flash. Do recharges, bill payments, shopping and money transfer in the blink of an eye.



## MoMo

momo.vn

MoMo, operated by M\_Service, is an e-wallet application on mobile phones and can be replaced for cash in some types of payments such as money transfer, game topup, mobile topup, bill payment anytime, anywhere. The platform is a safe, simple, convenient and low cost method of payment.



## MoneyFarm

moneyfarm.com

MoneyFarm, founded in Milan in 2011, operates as an online personal banker, which recommends users a free portfolio of investments based on profile and goals. The company's technology allows them to create a unique profile based on a customer's investment target and risk propensity. A team of experts continuously monitors the investment state and provides recommendations, if needed, to rebalance portfolio according to market trends.



## Moneytree

moneytree.jp

Moneytree is an intelligent assistant for money. Simply register financial accounts once to access all money related data on demand.



## Monzo

monzo.com

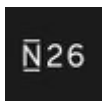
Monzo, formerly Mondo, is building a digital current account designed for smartphones with no physical locations.



## Mynt

mynt.xyz

Mynt aims to address financial inclusion through mobile money, micro-loans and technology. Its five key services include payments, remittance, loans, business solutions and platforms.



## N26

n26.com

N26 (Number26) is Europe's modern bank, geared especially towards the needs of smartphone users. N26 Group is comprised of NUMBER26 and its fully owned subsidiary N26 Bank, which has a full German banking license. Opening a new bank account takes only eight minutes and can be done directly from a smartphone.



## Namely

namely.com

Namely is a cloud-based management platform that enables organizations to build teams, retain top performers and optimize business performance. The solution features 360 degree performance reviews, HRIS, team charting, messaging and reporting.



## Nav

nav.com

Nav, formerly Creditera, helps small business owners access the financing they need to grow and effectively manage their business. They do this giving business owners tools to take control over their credit profile – offering both personal and business credit data and insights for free. With the goal of empowering business owners with better transparency into their credit lives, the site includes easy-to-read personal and business credit reports, contextual advice and monitoring all in one spot. It also provides tools that help members build business credit and a marketplace that makes it easy for them to use credit to create the business of their dreams.



## Neighborly

neighborly.com

Neighborly is a Community Investment Marketplace. By providing better ways for people to invest directly in the places and civic projects they care about, the company creates new options for communities to approach civic capital formation. Neighborly is democratizing the \$3.8T municipal securities market, fostering a healthier relationship between global banks and the nation's places.



## NerdWallet

nerdwallet.com

NerdWallet is focused on helping people lead better lives through financial education and empowerment. When it comes to credit cards, insurance, loans or expenses like hospital costs, consumers make almost all their decisions in the dark. NerdWallet is changing that by building accessible online tools and providing research and experts that can't be found anywhere else, all to balance consumer finance in favor of the consumer.



## New York Shipping Exchange

nyshex.com

The New York Shipping Exchange (NYSHEX) is an electronic trading platform that will directly facilitate improved efficiency in the international container shipping market. NYSHEX will provide importers and exporters with a fair and competitive market to purchase freight futures directly from carriers and NVOCCs. NYSHEX will also provide carriers with an efficient sales channel that enables service differentiation and fixes future volume and revenue per trade lane, which is necessary to ensure freight demand is met in the most efficient manner.

next

## Next Insurance

next-insurance.com

Next Insurance's mission is to transform the insurance experience for small businesses, giving them a process that's online, transparent, fast and complete.



## Nongfenqi

nongfenqi.com

Nongfenqi provides installment payment services to large farming groups and collaborative communes on their agricultural equipment purchases. The company has provided services to 20,000 clients so far, it said.



## Nubank

nubank.com.br

Nubank is a technology-driven financial services startup. With a team of high-performing engineers, decision scientists, designers, and analysts, Nubank works to redefine the standard in financial services in Brazil by offering a "no-fee" credit card that is managed only through a mobile app. Nubank is committed to fighting complexity and empowering Brazilians to take control of their finances.



## Numerai

numer.ai

Numerai manages an institutional grade long/short global equity strategy for the investors in its hedge fund. The company transforms and regularizes financial data into machine learning problems for our global community of data scientists.



## Nutmeg

nutmeg.com

Nutmeg is an investing service, regulated by the FSA, that offers a straightforward, transparent way of making savings and investments work intelligently towards real-life goals. Its mission is to democratize financial management, offering a "third way" for those who neither want to pick stocks themselves or pay an advisor to invest for them.



## One97 Communications

one97.com

One97 Communications is a mobile internet company. Paytm, One97's flagship brand, is a digital goods and mobile commerce platform. Paytm is also a payment solutions provider to eCommerce merchants using its RBI-approved semi-closed wallet. One97 also invests in early stage mobile companies through the One97 Mobility Fund (OMF). Headquartered in New Delhi, One97 is more than 4,500 people strong with regional offices in Mumbai, Bengaluru, Pune, Chennai, and Kolkata with a global presence in Africa, Europe, Middle East, and Southeast Asia.



## Onfido

onfido.com

Onfido helps businesses work out who they can trust in a digital world. Specializing in identity verification, Onfido uses machine learning to validate a person's identity document and compare it with their facial biometrics. The identity can then be checked against international credit bureaus and watchlists.



## OpenFin

openfin.co

OpenFin is a desktop operating layer that enables rapid and secure deployment, native experience and workspace interoperability. The world's largest banks and trading platforms use OpenFin to deploy desktop applications both in-house, and to their buy-side and sell-side customers.



## OpenGamma

opengamma.com

OpenGamma develops an open platform for analytics and risk management for the financial services industry. The company's flagship technology product, the OpenGamma Platform, is designed to allow financial services firms to unify calculation of analytics across the traditional trading and risk management boundaries.



## Oportun

oportun.com

Oportun, formerly Progress Financial, is a financial services company serving the needs of the Hispanic market. The company's mission is to help customers build credit in the United States and gain access to better lives and mainstream financial services. Under the name Progreso Financiero, the company offers unsecured credit to under-banked Hispanic families that lack FICO scores, credit histories, and traditional banking relationships.





## Orchard Platform

[orchardplatform.com](http://orchardplatform.com)

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. Founded in New York City in 2013, 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.



## Paga

[mypaga.com](http://mypaga.com)

Pagatech is a provider of mobile money transfer solutions in Nigeria. Its mission is to transform lives by delivering innovative and universal access to financial services across Africa. The platform allows users with mobile phones to transact electronically by turning the mobile phone into an electronic wallet. Its customers are able to use Paga to send cash, purchase airtime credit, pay bills and retailers, and more. Supporting all types of mobile phones, it also enables customers to transact over the internet via its mobile application. It was launched in April 2009.



## Oscar Health Insurance Co.

[hioscar.com](http://hioscar.com)

Oscar Health Insurance Co. is a health-insurance provider that aims to offer unlimited telemedicine consultations and free generic medications to its members.



## Parasut

[parasut.com](http://parasut.com)

Parasut is a Cloud-based management application that began operations in 2013 with the mission of supporting small and medium-sized enterprises in more efficient management and growth. Parasut organizes basic financial information for entrepreneurs providing many services to support businesses to be managed more efficiently, such as online billing, collecting and tracking income along with expenses.



## Paymax

fenqi.im

Paymax gives low-wage workers a way to buy mobile phones and laptops in installments.



## PayNearMe

paynearme.com

PayNearMe, formerly Kwedit, is a cash transaction network that enables consumers to pay rent, repay loans, buy tickets, make online purchases and much more with cash. Consumers can make payments 24/7 at one of the participating 7-Eleven and ACE Cash Express stores across the United States.



## Payoneer

payoneer.com

Payoneer is a provider of global mass payout services that accelerates growth for its customers by improving the way they make payouts to more than 200 countries in over 50 currencies worldwide. Payoneer's complete solution provides a simple, secure, compliant and cost-effective way for companies of all sizes to offer cost-saving payout options, including prepaid debit cards, deposits to local banks worldwide, international wire transfers, mobile payments, local e-wallets and local-currency paper checks. Payoneer serves thousands of companies and millions of payees around the world.



## Paystack

paystack.com

Paystack lets Nigerian businesses accept online payments via credit card, debit card, money transfer, and mobile money through its websites or mobile apps.



## Paytm Payment Bank

Paytm Payment Bank, the payments bank business of Paytm, is building a new business model in the banking industry, focused on bringing financial services to hundreds of millions of unserved or underserved Indians.

PEERIQ

## PeerIQ

peeriq.com

PeerIQ is a financial information services company that provides institutional investors with tools for analyzing, accessing, and managing risk in the peer-to-peer lending market. PeerIQ's analytics platform aggregates industry data from leading P2P platforms and offers sophisticated credit analytics and independent benchmarks to enhance efficiency and increase liquidity across this emerging asset class.



## PeerStreet

peerstreet.com

PeerStreet is a platform for investing in real estate backed loans. Founded by real estate attorney, Brew Johnson and former Google executive, Brett Crosby, PeerStreet allows investors to easily invest in high-yield real estate loans that were historically difficult to access. PeerStreet's platform is secure and intuitive with an easy-to-use interface and a wealth of information and tools for every level of investor.



## Perfios

perfios.com

Perfios is a Bangalore, India-based company that offers a personal finance software solution that helps banks, NBFCs, and fintech companies in the aggregation and analysis of financial data such as bank statements and business financials, to help generate a credit report for digital lenders and shorten their turnaround time to decide on an application.



## Personal Capital

personalcapital.com

Personal Capital, formerly SaveCorp Financial, is a next-generation financial advisor, aiming to give individuals with complex financial lives a better way to manage their financial lives. Personal Capital offers a digital wealth management service that combines a free financial dashboard to gather and analyze financial data, with a financial advisor to help manage investments.

PING++

## Ping++

pingxx.com

Ping++ is a Chinese integrated payment firm. The company offers an integrated payment SDK and a comprehensive payment solution for developers. Ping++ integrates the major third-party payment channels (WeChat payment, AliPay, Union Pay, etc) into one set of unified API, and provides service from channel application to order/data management.



## Plaid Technologies

plaid.com

Plaid is the technology company modernizing banking infrastructure to connect consumers, their bank accounts, and third-party applications for the secure exchange of data. Founded in 2012, Plaid set out to create a toolkit that encourages an inclusive and competitive ecosystem that drives innovation while protecting consumers' financial data. Today, thousands of companies use Plaid's suite of APIs and data analytics products to build applications that enable millions of consumers and businesses to lead healthier financial lives.



## Point Digital Finance

point.com

Point creates new ways to buy, sell, and own property. Its first product allows homeowners to do something they couldn't do before - sell a fraction of their home.



## Polychain Capital

[polychain.capital](http://polychain.capital)

Polychain Capital is a hedge fund that specializes in the trading of blockchain-based assets.



## Ppdai

[ppdai.com](http://ppdai.com)

Shanghai Paipaidai Finance Information Service. is the operator of PPDai.com, China's first social lending site. Launched in 2007, PPDai is focused on bringing peer to peer lending to the mainland by tapping in on what will be the world's most populous internet user base. While the credit rating system in China is lacking, social pressure is extremely powerful. By leveraging social networking, PPDai has created an online community that aims to bring borrowers and lenders together and aims to provide them with a secure and efficient platform for conducting loans.

PROPEL

## Propel

[joinpropel.com](http://joinpropel.com)

Propel is a Brooklyn, NY-based developer of software to help food stamp recipients manage their benefits. Propel provides a free app, called Fresh EBT, which allows EBT cardholders to manage their benefits, plan their shopping trips, save money on groceries, and connect to other essential resources.



## Property Partner

[propertypartner.co](http://propertypartner.co)

Property Partner enables people to invest as much or as little as they like in individual residential properties. It currently lists properties in London and the South-East of England.



## Prospa

prospa.com

Prospa provides unsecured business loans to Australian small businesses and is Australian owned. The company's smart technology and online application process provides a fast and easy way to access small business loans.



## Qapital Insight

qapital.com

Qapital offers a personal finance app that encourages users to save for things they aspire for (like a vacation, wedding, or down payment on a home) by making behavior changes to achieve results. The app allows users to set a goal and accumulate savings triggered by everyday behaviors, such as grabbing a morning coffee or ordering take-out. It employs IFTTT (If This Then That) technology, allowing users save money by using their favorite apps, such as posting a photo to Instagram or reaching a target on Fitbit.



## QFPay

qfpay.com

QFPay (QPOS) founded in March 2012 is a Chinese company that offers a mobile payments solution that uses a card reader that allows merchants receive payments using the reader and a mobile phone.



## Qingsongchou

qingsongchou.com

Qingsongchou, which means to raise money easily, provides a platform that allows users to share fundraising projects, mostly in local agricultural products, personal projects and charity to friend circles via the WeChat app. Qingsongchou is a social networking crowdfunding platform.



## Quantopian

quantopian.com

Quantopian is a browser-based algorithmic trading platform with the power of cutting-edge data science. The platform combines the flexibility to instantly integrate any data with the simplicity to get started developing in minutes. Quantopian makes the full potential of quantitative trading available to investors by giving them access to the power of data science. Quantopian gives people access to the tools, capabilities and community they need to create and optimize their own trading algorithms in an open and transparent environment, and then put those algorithms to work in the live market. Quantopian is also an engaged community where people can discuss concepts, processes and performance and learn from peers and experts.



## Quovo

quovo.com

Quovo is a data platform providing insights and connectivity for millions of financial accounts across thousands of institutions. With a robust suite of APIs, modular applications, and enterprise solutions, Quovo helps deepen relationships by better connecting users to their clients' financial lives.



## Qudian

qd.qufenqi.com

Kuaile Shidai, dba Qudian, but formerly known as Qufenqi, is an electronics retailer from China that lets buyers pay in monthly installments. Qudian focuses on smartphones, laptops, and other consumer electronics. The business model is tailored for students and young white collar workers. Customers can choose their own down payment and the number of months over which they will make regular installments to pay for an item, up to a maximum of two years. The final price and monthly required payments are transparently shown right on the product page.



## Raisin

raisin.com

Raisin is an online marketplace for deposit products of partner banks in the European Economic Area. Operating under the brands WeltSparen and Raisin, the company gives customers the possibility to open deposits at attractive interest rates across Europe free of charge, without dealing with varying, complex account opening procedures in foreign languages or physical presence in the country. The Raisin platform is available across Europe in English and localized platforms exist for Germany, France, Spain, and Austria.



## RealtyShares

realtyshares.com

RealtyShares is an online marketplace for real estate investing that gives accredited investors the ability to purchase shares in private real estate investments for as little as \$5,000. The company screens each investment and offers a range of opportunities including both loans secured by single family homes and equity investments in residential and commercial assets.



## Red Dot Payment

reddotpayment.com

Red Dot Payment is a Singapore-based online payment processing company with a focus on Southeast Asia. The company offers a suite of products. It has a payment gateway that doesn't require coding skills on the merchant's part, an invoicing tool, a promotions platform, and a service that turns social media pages into stores.



## Reorg Research

reorg-research.com

Reorg Research is an industry-prominent provider of financial news, commentary and analysis on issues affecting the distressed debt, event-driven and leveraged finance markets. Its mission is to provide independent, insightful and timely market intelligence and analysis to subscribers so they can make better business and investment decisions. The company provides real-time access to financial information that drives investment decisions and market perspectives. From there, Reorg Research has built a dedicated editorial team of journalists, former lawyers and investment bankers to leverage our proprietary technology to provide a comprehensive view of the situations that our subscribers care about. Its subscribers include hedge funds, law firms, investment managers and investment banks across the U.S. and Europe.



## Revolut

revolut.com

Revolut is a personal money cloud, cutting hidden banking fees to zero. It allows users to exchange currencies at perfect interbank rates, send money through social networks and spend with a multi-currency card everywhere MasterCard is accepted. All this is done at the touch of a button, in a mobile application. The company's goal is to completely remove all hidden banking costs.





## Ripple

ripple.com

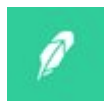
Ripple is an Internet protocol that interconnects all the world's disparate financial systems to power the secure transfer of funds in any currency in real time - it enables an Internet of Value (IoV). As settlement infrastructure, Ripple transforms and enhances today's financial systems. Ripple unlocks assets and provides access to payment systems for everyone, empowering the world to move value like information moves today.



## Riskalyze

riskalyze.com

Riskalyze empowers investment advisors to capture a quantitative measurement of client risk tolerance, and use that data to win new clients, capture and meet expectations and quantify suitability. Riskalyze provides its technology to licensed investment advisors in the United States, who use it to capture risk tolerance and quantify suitability for their clients.



## Robinhood

robinhood.com

Robinhood is a financial services platform making America's financial system open to everyone. Robinhood's easy-to-use platform lets users invest in U.S. stocks and ETFs, commission-free, and Robinhood Gold, its paid service for active investors, supports margin and extended hours trading. The fastest-growing brokerage ever, Robinhood counts over two million users and billions in transactions. The company is headquartered in Palo Alto, California, and backed by DST Global, Index Ventures, NEA, Ribbit Capital, Thrive Capital, and others.



## Rong360

rong360.com

Rong360 provides small loan searches and recommendation features to individuals and micro enterprises. Loan providers on the platform include Chinese state-owned banks, private banks, foreign banks, small-loan companies and other financial institutions.



## Roofstock

roofstock.com

Roofstock is an online marketplace and community created exclusively for investing in leased single-family rental homes that generate cash flow day one. Created by investors for investors, Roofstock provides research, analytics and insights to evaluate and purchase independently certified properties at prices that reflect both market and property conditions. From viewing the homes and their diligence documents to analyzing potential returns and selecting one of our certified local property managers, Roofstock's mission is to make real estate investing stock market simple.



## Roostify

roostify.com

Roostify has developed a web and mobile service that benefits agents, lenders and homebuyers. Roostify lets loan officers and borrowers seamlessly share and track critical information in the mortgage application and closing process. The company's secure interface improves client responsiveness and reduces cycles for loan officers, while giving buyers visibility into every step of their loan and home closing, prevents delays in the overall contract-to-closing process.



## Seedrs

seedrs.com

Seedrs is an online platform for investing in the equity of startups and other growth companies and has been named the most active investor in private companies in the UK. It allows all types of investors to invest as little or as much as they like in businesses they believe in and share in their success. And it allows ambitious businesses in all sectors to raise capital and build community through an efficient, online process.

Seedrs headquarters is in London, and have offices in Lisbon, Amsterdam, Berlin and New York. They are currently open to investors and entrepreneurs based anywhere in Europe, and investors outside Europe which have a prior connection to businesses raising on Seedrs.



## Shenzhen Kingdee Suishou Technology

feidee.com

Shenzhen Kingdee Suishou Technology is the mobile finance software subsidiary of Chinese enterprise management software developer Kingdee International Software Group. Kingdee Suishou Technology's core products include mobile personal finance app Suishou Ji, and mobile credit card management app Kaniu Credit Card Manager.



## Signifyd

signifyd.com

Signifyd, a provider of Guaranteed Fraud Protection, combines machine learning with human expertise and a 100% financial guarantee against fraud to eliminate online payment fraud for more than 5,000 e-commerce companies.



## Silverfin

getsilverfin.com

Silverfin offers a connected accounting platform to help businesses stay on top of their financial data. Silverfin's platform plugs into popular accounting software and other financial data sources to help finance departments, accountancy firms and consultants, such as external tax specialists, get much better real-time visibility of a company's financial data.



## simplesurance

simplesurance-group.com

simplesurance is an eCommerce provider for product insurances, enabling customers to buy products online and purchase corresponding insurance coverage at the checkout. The company's solutions enable cross-selling of product insurances directly at the point of sale in eCommerce, and integrates into the checkout process of online shops to offer a one-click experience for customers. simplesurance features a plug & play solution for all popular shop-systems, an integrated conversion rate optimizing algorithm, an automated paperless user experience, easy integration via REST API or JS API, and more.



## SirionLabs

sirionlabs.com

SirionLabs is transforming the world of supplier governance with its enterprise supplier management platform – Sirion. Sirion helps businesses simplify the management of key suppliers and lower the cost of governance by delivering critical intelligence on demand and automating the full spectrum of contracts, performance tracking, invoice processing, risk, relationship alignment, and consumption on a single, integrated platform. Organizations deploy its product to create a single system of record for strategic suppliers, standardize processes, consolidate legacy systems and drive meaningful comparisons in performance between diverse suppliers, functions, and regions.



## Smava

smava.de

Smava operates an online marketplace for person-to-person lending. Borrowers can obtain cheap online credit at smava.de as a clever alternative to a bank loan with investors financing these loans directly. Since its launch in 2007, more than 15,000 investors and 6,000 borrowers have done business with each other through the smava.de credit market, with loans totalling around EUR 55 million in value.



## SoFi

sofi.com

SoFi is a new kind of finance company taking a radical approach to lending and wealth management. From unprecedented products and tools to faster service and open conversations, SoFi is all about helping its members get ahead and find success. Whether they're looking to buy a home, save money on student loans, ascend in their careers, or invest in the future, the SoFi community works to empower our members to accomplish the goals they set and achieve financial greatness as a result.



## SocietyOne

societyone.com.au

SocietyOne is Australia's Peer-to-Peer technology platform where high credit quality borrowers can connect directly with sophisticated investors to get a better deal. The SocietyOne ClearMatch platform reduces the cost of originating and managing a consumer or small business loan portfolio. SocietyOne is able to share this operating cost advantage with borrowers and investors.



## Socure

socure.com

Socure is building an identity proofing solution to defend users from social identity theft and fraud. Socure's Social Biometrics solution detects fraudulent users on websites and mobile applications using advanced machine learning algorithms.



## solarisBank

solarisbank.de

solarisBank considers itself a technology company with a German banking license, aiming to empower pioneers in finance. The solarisBank platform offers API-accessible banking services enabling digital companies to create custom solutions for their unique financial and business needs. solarisBank is currently live and serving partners in six European countries including Germany, the Netherlands, Austria, the United Kingdom, Belgium and Greece.



## Street Contxt

streetcontxt.com

Street Contxt is a knowledge platform that enables sell side brokerages, independent research firms, and institutional investors to efficiently distribute and manage all forms of content and analysis, including formal research, macro commentary, and content distributed from the sales and trading desk. Using proprietary, smart data technology, and machine learning, the Street Contxt platform helps capital market participants build relationships and never miss information that they care about by matching the right people with the right content and resources in order to eliminate overload, increase performance, improve engagement and collaborations, and increase cost-effectiveness.



## Stash Invest

stashinvest.com

Collective Returns, dba Stash Invest, a mobile app offering users a way to invest, based on goals, interests and beliefs. Stash helps people start investing with as little as \$5, gain investing confidence gradually, and build smart financial habits for the long-term.



## Stripe

stripe.com

Stripe is an online-payment system company that gives online merchants the ability to accept credit card payments. The company lets users build custom forms and makes sure all sensitive data is safe and secure.



## Symphony

symphony.com

Symphony Communication Services, LLC, formerly Perzo, is an open-source, secure communication and workflow platform that aims to improve workplace productivity and connects users to their community. Leading financial institutions have invested in Symphony to develop a scalable, cloud-based and highly secure collaboration platform that will address the enterprise and compliance requirements for the financial services industry.



## Tala

tala.co

Tala, formerly InVenture, is a mobile technology and data science company that is working to change the way credit scoring and financial services work around the world. Through its mobile app, the company gathers more than 10,000 discrete data points per customer to build a unique financial identity and deliver instant credit.



## Tally Technologies

meettally.com

Tally helps consumers manage and optimize how credit card bills are paid. After downloading Tally's free mobile app, users add credit cards to their account. Tally determines if the user is being overcharged on APR and if the user is eligible for a lower APR using a Tally Credit Line. Tally then uses that credit line to pay the user's cards each month. The app keeps track of all balances and due dates so users always pay the optimal amount on-time. As a result, users are protected from inflated APRs and avoid late fees. Tally payments are also optimized to avoid obscure penalties and take advantage of perks like grace periods.



## THEO

theo.blue

Money Design is an investment management business and investment advisory and agency business, as well as a first-class financial instruments business. The company's THEO allows customers to open an account with a minimum deposit of 100,000 yen and allocates the funds to a portfolio of ETFs based on a user's answers to questions.



## Tiger Brokers

tigerbrokers.com

Xiangshang Rongke Technology Development, dba Tiger Brokers, provides brokerage services for Chinese investors wanting to invest in overseas securities, particularly stocks listed on the U.S. and Hong Kong exchanges.



## Tink

tinkapp.com

Tink is a free private finance app that helps users keep track of money. Tink provides an overview of finances through automatically categorizing and analyzing income and expenses. The app also lets users open a savings account with an interest rate, switch to a better mortgage deal and collect all of your bank accounts in one place.



## Token

token.io

Token is a technology company headquartered in San Francisco with offices in London. Token's open banking platform helps banks quickly and cost effectively meet the PSD2 compliance requirements before the deadline, and generate new revenue. Further, it raises security and reduces fraud and disintermediation. Token supports the same API across all banks. Banks that use Token will have access to the most third-parties' applications. This in turn means greater revenue for those banks.



## Tradecraft

tradecraft.com

Tradecraft is a flexible business commerce platform to digitally connect companies through cloud-based, collaborative accounts payable and procurement automation. Companies can buy, sell, and tailor B2B solutions to meet their needs.

TRADEIT

## Trading Ticket

trade.it

Trade It is a financial technology company focusing on providing next generation retail investor tools and services to a growing network of mobile app companies, publishers and advertisers. Trade It offers a set of APIs and SDKs that enable users to place securities orders on any app, ad unit or on any publisher's site with their existing brokerage account.



## TransferWise

transferwise.com

TransferWise is a money transfer service using a peer-to-peer model to get best rates for consumers and help customers move money from one place to another in a secure, fast and convenient way at a low cost. All TransferWise exchanges operate at the real mid-market exchange rates that traditional, big banks get on the interbank market.



## TravelBank

travelbank.com

Travelator, dba Travelbank, is a modern, smarter expense app for businesses. The company works like a familiar expense system, but supercharged to be both smarter and simpler.



## Trov

trov.com

Trov provides people with an insurance platform to protect just the things that are important to them (such as a laptop, camera or a bicycle), for the time they need it, without the involvement of an insurance agent or committing to a long contract.





## TrueAccord

trueaccord.com

One True Holding, dba TrueAccord, is an automated debt recovery platform that bridges the gap between the creditor and those in debt. TrueAccord works with small and large businesses to recover the billions of dollars in lost revenue and works with those in debt to create flexible payments solutions. TrueAccord has developed a fully automated system that uses behavioral analytics, machine learning and a humanistic approach to help transform the historical antiquated debt recovery industry.



## Trulioo

trulioo.com

Trulioo is a global ID verification company that provides advanced analytics from traditional and cyber data sources to instantly verify identities online. The company's mission is to solve global problems associated with verifying identities online by powering fraud prevention and compliance systems for hundreds of clients worldwide in an effort to increase trust and safety online. Trulioo's bank-grade identity verification product, GlobalGateway, enables businesses to perform instant identity verification for 4 billion people in over 60 countries via more than 200 data sources..



## Trumid

trumid.com

Trumid is a US-based electronic bond trading platform that can effectively increase the liquidity and transparency of corporate bonds. Its Deep Relationships across the credit trading community allow TruMid to attract a critical mass of the most relevant counterparties, creating a pool of Real Liquidity with Open Access for all users. TruMid is an all-to-all platform; both buy-side and sell-side users can transact directly with one another, anonymously, with TruMid as an independent and impartial intermediary. Pricing and execution are transparent, and all information is completely confidential and secure. Its trading protocols let all participants interact dynamically, to find the true mid-point of security pricing, and to trade efficiently at that price.



## Tyro Payments

tyro.com

Tyro Payments is an independent EFTPOS provider in Australia competing with the major retail banks, advocating and voicing the interests of the small business community. Tyro is a unique Australian business; a banking institution with a deep technology DNA. Tyro holds a banking authority to acquire credit and debit card transactions and does not take money on deposit.



## Upgrade

Upgrade.com

Upgrade is an online lending platform that combines personal loans with free credit monitoring, helping users secure more affordable credit in the long run.



## VATBox

vatbox.com

VATBox is a global cloud-based technology company focused on simplifying the laborious VAT recovery process through intelligent knowledge-based automation. VATBox gives businesses full visibility, full international compliance and data integrity. Using intelligent automation and keeping all data entirely in the cloud, VATBox gives full control of VAT spending, making the VAT recovery accurate, productive and increases returns.



## Veem

veem.com

Veem, formerly Align Commerce, is a next generation Payment Service Provider (PSP) for global commerce. The company enables businesses and payment platforms to send and receive payments in local currency via a simple, frictionless and inexpensive manner by using the block chain as a new settlement rail.



## Verato

verato.com

Verato, formerly Araxid, is a software-as-a-service provider, is emerging as the global leader in trusted transactions that enable businesses to restore confidence in their electronic interchange with employees, customers, and business partners. Verato offers a comprehensive platform for trusted supply chains, identities, transactions, and the reduction of risk associated with insider threats and data integrity.



## Viva Republica

toss.im

Toss, created by Viva Republica, is a financial services app specializing in online payments.



## Wave

waveapps.com

Wave delivers cloud software to small- and micro-businesses around the world, helping manage a business owner's financial life, and allowing their businesses to grow and thrive. By integrating financial services directly into the Wave platform, the company provides small business owners access to payments, lending, payroll and other financial solutions right in their everyday financial management software. With full 360 degree visibility on the finances of the business, Wave identifies perfect fit financial solutions exactly at the point of need for the small business owner, and removes the complexity and confusion of managing cashflow and coordinating a myriad of financial relationships.



## Wealthfront

wealthfront.com

Wealthfront is an SEC-registered, software-based financial advisor, providing 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. The company's service manages a personalized online investment account that is fully diversified and periodically rebalanced - all with a low minimum balance of \$5,000. Wealthfront supports the following types of accounts: Individual, joint, and trust taxable accounts; Traditional, Roth, SEP retirement accounts (IRAs); and 401(k) rollover accounts.

WEALTHNAVI

## WealthNavi

wealthnavi.com

WealthNavi offers a cloud-based asset management and robo-advisory service that helps middle-income people better locate diversified investments internationally.



## Wealthsimple

wealthsimple.com

Wealthsimple is a technology-driven investment manager that is changing the way Canadians invest. The company's goal is to make smart, simple, low-fee investing accessible to those who desire this approach regardless of net worth or financial knowledge.

WeCASH 闪银

## WeCASH

wecash.net

WeCASH (闪银) is a China-based big data credit assessment startup. The company helps analyze Chinese customers' credit. Customers sign up for the app, provide information to the company and within 15 minutes, receive a credit evaluation. WeCASH is able to quickly provide extensive credit assessments and build predictive models for customers' credit risk.



## Weidai

weidai.com.cn

Ruituo Technology is the operator of Weidai.com.cn, an internet financial services platform specializing in automobile mortgage-backed loans. Ruituo has established offline service centers in Zhejiang, Jiangsu, Shanghai, Jiangxi, and Anhui.



## WeLab

welab.co

WeLab is an internet finance company. The company is transforming traditional credit services by creating seamless online and mobile lending experiences for the Asian market. WeLab's sophisticated credit risk management tools leverage the latest internet technologies and big data analytics.



## WorldCover

worldcovr.com

WorldCover is a US-based insurance technology company that uses a peer-to-peer model to provide farmers in developing worlds with crop insurance against natural disasters and provides investors with diversified returns from the non-traditional financial markets.



## WorldRemit

worldremit.com

WorldRemit is a global online money transfer business. Migrants and expats from 35 countries can make online payments to families and friends in over 100 destinations. The company offers a wide range of options to send and receive payments. Senders can make payments online, through smartphones or tablets, by debit or credit card, or via bank transfer. Recipients can get paid via bank deposit, direct transfers to mobile wallets, cash pickup or delivery, or airtime top-up for their mobile phones.



## Xapo

xapo.com

Xapo combines the convenience of an everyday Wallet with the security of a cold-storage Vault. The company's experienced financial services and security experts are dedicated to building the best products to manage all bitcoin needs. The Xapo Vault offers fully insured storage for long term savings, while the Xapo Wallet gives easy, immediate access for day-to-day purchases.



## Xiaoyusan Insurance

xiaoyusan.com

Xiaoyusan Insurance uses big data to partnering up with professional Chinese insurance companies. The company offers an online outlet selling insurances platform specially designed for certain groups of people. It aims at becoming the leading platform for offering insurance discounts, so as to help the clients avoid the frequent insurance problems such as difficulty in finding the suitable insurance, high cost for insurance, and lack of transparency in the purchasing process, etc.



## Xignite

xignite.com

Xignite provides cloud-based financial market data APIs to allow emerging companies and established enterprises to deliver real-time and reference market data to their digital assets, such as websites and mobile apps. Clients include more than 1,000 financial services, media and software companies including fintech firms, such as Betterment, FutureAdvisor, Motif Investing, Personal Capital, Robinhood, StockTwits, Wealthfront and Yodlee, financial institutions, exchanges and market data vendors.



## Xishan Information Technology

datebao.com

Xishan Information Technology operates Datebao.com, a discount insurance e-tailer, providing high value insurance products.



## YapStone

yapstone.com

YapStone is a global provider of web and mobile payment technology solutions, offering a platform that powers electronic payments for international online and mobile marketplaces, including HomeAway and VRBO, as well as for targeted, large vertical markets, including apartment and vacation rentals, HOA communities, self-storage and non-profits. YapStone develops tailored payment solutions to address partner needs and in doing so, processes over \$14B in payments volume annually.



## Yoco

yoco.co.za

Yoco is a mobile payments provider, offering a secure mobile card reader, a simple point of sale app, and a powerful business portal.



## YongQianBao

yongqianbao.daixiaomi.com

YongQianBao is an online payday loan platform.



## Yuanbaopu

yuanbaopu.com

Yuanbaopu is a comprehensive financial services platform that focuses on solving the financing problems of small and medium-sized eCommerce companies in China. Unlike peer-to-peer lending, the platform builds a bridge between banks and emerging eCommerce groups using big data technology, which helps the groups obtain better financial services and more capital support.



## Zeitgold

zeitgold.com

Zeitgold frees small businesses from paperwork. By combining experts and artificial intelligence, the company offers an end-to-end solution for managing the financials of cafes, restaurants, small retailers, and craftsmen. Zeitgold empowers the owners to get bookkeeping, payroll, invoice payment, collections and coordination with the tax advisor done in less than 10 minutes per day on their smartphones, saving around 10 hours per week.



## ZestFinance

zestfinance.com

ZestFinance applies its credit-decisioning technology platform to help lenders increase revenues, reduce risk and ensure compliance. In 2017, the company launched the Zest Automated Machine Learning platform (ZAML), which analyzes vast amounts of non-traditional credit data to increase approval rates and reduce the risk of credit decisions, particularly for thin-file and no-file borrowers.



## ZestMoney

[zestmoney.in](http://zestmoney.in)

ZestMoney is a technology platform that enables e-commerce companies to provide credit-on-checkout to their consumers. It uses Artificial Intelligence (AI) to take the risk out of lending to the “new-to-credit”, enabling millions of Indian consumers to shop online.



## Zhong An Insurance

[zhongan.com](http://zhongan.com)

Zhong An Insurance (众安精选) is a Shanghai-based Internet insurance company.



## Zoona

[ilovezoona.com](http://ilovezoona.com)

Zoona is an African mobile payments company with a passion for helping businesses grow. Zoona uses technology to provide financial services to underserved and financially excluded communities across Africa.



## Zooz

[ZOOZ.COM](http://ZOOZ.COM)

Zooz provides a payments platform designed to help merchants maximize their payments performance. It offers the flexibility to connect with multiple financial institutions, integrate acquirers, e-wallets, alternative payment methods, fraud management and other third-party services, and intelligently route transactions through the entire payment process. Zooz consolidates and analyzes all payment data to provide valuable information to merchants, enabling them to personalize customer experiences online and in-store. It is the partner of choice for any business seeking to extend reach, reduce decline rates, increase revenues, maintain strong customer relationships and meet the challenges of the dynamic global market.





## Zopa

zopa.com

Zopa rewards people who are good with their money by bypassing banks to deliver better rates directly to both borrowers and savers. Zopa's charges are low, simple and transparent and it does not charge borrowers for repaying loans early. Since Zopa was founded in 2005 it has arranged more than £455 million in peer-to-peer loans and has been voted 'Most Trusted Personal Loan Provider' in the Moneywise Customer Awards for the past four years. Zopa has also won Best Customer Service and Personal Loan Provider of the Year at the 2014 Moneyfacts awards. Zopa is the number one peer-to-peer finance company in the UK and a founding member of the Peer-to-Peer Finance Association.



## Zuora

zuora.com

Zuora is a SaaS company and the world's foremost evangelist of the Subscription Economy. Zuora's subscription relationship management platform helps enable businesses in any industry to launch or shift products to subscription, implement new pay-as-you-go pricing and packaging models, gain new insights into subscriber behavior, open new revenue streams, and disrupt market segments to gain competitive advantage. Zuora serves more than 800 companies around the world in every industry including Box, Komatsu, Rogers, Schneider Electric, Toshiba, Xplornet and Zendesk. The Subscription Economy Index (SEI) demonstrates that SEI companies are growing revenues approximately nine times faster than the S&P 500. Headquartered in Silicon Valley, Zuora also operates offices in Atlanta, Boston, Denver, San Francisco, London, Paris, Beijing, Sydney and Tokyo.