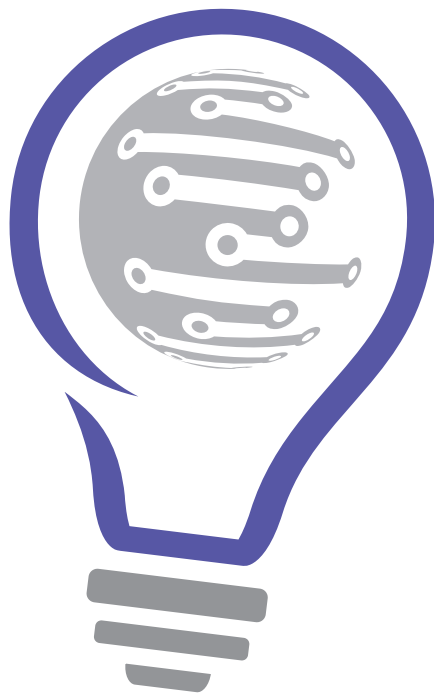




Fintech District

THE ITALIAN FINTECH GUIDE 2018



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IL SALONE DEI PAGAMENTI: A HUB OF COOPERATION BETWEEN BANKS AND FINTECH

Ever since its very first edition, the Salone dei Pagamenti (an initiative promoted by ABI - Italian Banking Association and organised by ABIServizi) was aware of the immense importance and unparalleled opportunity inherent in providing a space conducive to dialogue with the world of fintech. It knew it would be occupying a unique role on the Italian market and helping to bring together technological startups, banking companies, other relevant enterprise and potential investors. The Salone platform, which does not only consist of the actual event but also the network of extensive competence and knowledge serving users throughout the year via various channels of dialogue and information, is a landmark ecosystem for innovative firms dealing in the finance field and payment-services sector, but also for the universe of banking, financial and insurance companies who soon realised its huge potential as leverage for development.

The presence of a special section of the 2018 Salone called "Fintech Goes to Italy", which calls on all Fintech startups and the entire system of enterprise and experts forming a

mainspring for development, is the first outward sign of how the cooperation process between innovative companies can cease to be an isolated initiative and become the leitmotif of a whole industry. This is an open uninterrupted dialogue that encourages everyone to take a forward-looking approach to those development scenarios which are a natural horizon and means to drive growth for both banking companies and startups.

The aim of the Salone dei Pagamenti is to thoroughly explore all aspects of innovation. Companies involved in the payments sector now look to the Salone to become acquainted with the trends and major players of innovation and, again, it is at the Salone that startups meet to talk about new potential markets and challenges. Sights are not only fixed on Italian affairs, but there is a watchful eye on the international landscape too. This world-oriented slant emerges from the participation in the Salone 2018 of an interesting panel of startups, technological companies and speakers who boast experience gained in various sectors of the global market and this promises well for an internationalisation of the innovation process. From this point of view too, the dialogue between banks and fintech triggers virtuous growth patterns.

Innovative ideas emerging from the fintech world relate to both financial services and IT technology, represent solutions in terms of process and



product/service for banks and regard all sectors of banking and financial intermediation, including payment services (instant payment), loans (crowd-funding and peer-to-peer lending), virtual currency, advisory services (robo-advisor), decentralised transaction-validation technology (blockchain or DLT - distributed ledger technology), but also biometric identification systems and advanced instruments aimed at delivering more efficient and effective services (cloud computing to the usage of big data using artificial-intelligence technology).

Over the last few years, collaboration projects have been launched on several fronts between banking companies and fintech, laying new paths leading to development. A productive scheme that has given rise to some interesting solutions such as the creation of new methods to acquire and relate to customers, using increasingly smart accessible technology aimed at boosting customer experience exponentially and leaving behind for ever that communicative and client-proposal approach we could probably best term as “one size fits all”. It makes an innovative use of big data aimed at developing increasingly customised services able to meet customer requirements by coming up with proposals based on latent needs. As the Bank of Italy pointed out itself in its report entitled “*Survey on the usage of innovative technology as applied to financial services*” published at the end of last year, “Fintech involves all sectors of the banking-and-financial-service market, it changes its structure by introducing technological startups and provides a strategic reply to the companies already present on the market”. A tactical approach

which requires us to push back the boundaries.

Technological innovation is one of the main areas upon which competition in Europe is based and there have been some real steps forward in this sense. One step ahead has been the new investment plan for digital innovation currently being defined after Horizon 2020 and another is the definition of a tightly organised action plan by the European Commission in March 2018 which includes initiatives designed to spark innovation (such as the creation of Hub and Sandbox within which new Fintech developments can be explored) and cooperation initiatives between Authorities and market players (one example of this is the European Fintech Lab). The ECB is showing an active interest on this issue and the EBA has drawn up a detailed roadmap designed to implement some of the initiatives launched by the European Commission by 2019, taking further steps to recognise and promote best practices on key themes, such as those linked to cybersecurity and consumer protection.

Clearly, we still have a long way to go before we achieve seamlessly shared innovation, but harmonious collaboration schemes with all players involved are a solid base for collective growth that involves everyone: Institutions and Authorities, banking companies, other relevant enterprises, startups and fintech. This is a commitment which looks to the future of the Country, but in the meantime, we have a panoply of interesting paradigms and templates for development to be getting on with. Which we are proud to relate by using our system.



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Innovation key

Share your ideas on the future through the innovative **multidimensional system** of ABIServizi, designed to develop strong synergies within the banking and financial Italian market. **Connect yourself, with bancaforte.it - digital partner of the Salone dei Pagamenti**



FINTECH DISTRICT: THE GATEWAY TO THE ITALIAN FINTECH ECOSYSTEM



Fintech is a new and rapidly evolving sector including various forms of technology applied to finance, from platforms to blockchain and artificial intelligence. In this scenario not only are startups involved but also banks and other institutions which are often not taken into consideration. In this day and age, the world of finance is being invested by a real and irrepensible wave of innovation, or even more so radically accelerated by the collaboration between traditional operators and technologically orientated ones. The success of individual operators is now bound in an essential way to the competitiveness of the ecosystem and the Fintech District is born from this vision. Our goal is to contribute to the creation of the banking and financial industry of the future, triggering a co-creative process of new products and services in an evolved ecosystem involving the entire industry. The Fintech District is an open community whose aim is to become the referral point for the Italian Fintech thus generating added value through the promotion of collaborations, networking and open innovation, as well as bringing with it the aggregation of the main Italian Fintech operators

and the most important partners linked to the entrepreneurial and professional know-how of technology providers and investors. After just over a year since its coming-to-be, the Fintech District has decided to propose, together with the Salone dei Pagamenti, an event which aims to create a time for international analysis and comparison between Fintech, banks, incumbents and investors and can be seen as the main industry event in the whole of the Italian scene. "Fintech goes to Italy" is a thematic course entirely in English offering a number of sessions ranging from meetings to workshops. It is basically a space created specifically to bridge Italian realities and foreign markets. The internationalization of the Italian fintech ecosystem is one of our main objectives. The fact that our community is composed of over 80 members, of which one third are companies whose parent company is abroad and have entered Italy during the last three years, is already a clear sign of exactly how we want to position ourselves. The Fintech District was born as a gateway to the Italian Fintech reality for all international stakeholders interested in our ecosystem. The idea of suggesting an event like "Fintech goes to Italy", which is all in English and hosts international guests, has been nothing more than fulfilling the wish to reiterate the role we want to play in the panorama of the international Fintech sector. Although this is an isolated initiative our active participation in the Salone

dei Pagamenti is part of a program of continuous activities all focused towards the same objective and opening our eyes to what is going on beyond borders. In order to oversee the position of access point to the Italian market, we are developing collaborations with the most important Fintech hubs in Europe, such as B-Hive, INNsomnia and LHoFT to just name a few. Last July we also joined 'The Talent Route': the world's first Fintech independent accelerator network coming from all over Europe and Israel. Thanks to the relationships established with the 11 entities involved in the network, and not only with these, it has been possible to draw attention to 4 international acceleration calls in Italy, namely Nesta (UK), Innsomnia (Spain), BHive (Belgium) and Global Pitch Competition (Autriche). With the conviction that this is the path to be followed in order to contribute to our growth in the country's system, our aim in the coming months is to continue working in order to create cooperative projects which will allow us to face important markets such as the US and Asia. In confirming our role as a gateway to the Italian Fintech reality for all international stakeholders interested in our ecosystem, we are also engaged on other fronts and every day are working to build, expand and strengthen our community. In one year of life we have gone from 23 to 87 members and continue to grow. We are talking about young startups but also large companies. All of them, once they become part of the Fintech

District, are invited to contribute actively and dynamically, by proposing new activities and initiatives, making contributions for the development of knowledge and identifying potential evolutionary lines of the sector and news of the regulatory framework. In addition to internationalization, our main areas of intervention concern know-how, technology and capital. Regarding the first point, we start off from the idea that a good promotion of knowledge of what is going on can facilitate the identification of best practices for entrepreneurs and the adoption of new solutions by customers. For this purpose we organize sector workshops aimed at an open public as well as meeting opportunities to spread the culture of innovation. We have also created a mentorship program dedicated to new businesses and involving professional firms, consultancies and entrepreneurs with successful track records in the sector. Among our objectives is also that of identifying and promoting best-practices of technological integration between startups and incumbents through the creation of specific matchmaking programs aimed at presenting new solutions which meet specific industry needs. With regard to raising international capital from companies internalized in the sector, thus fueling the growth of our startups, we organize initiatives such as pitch days and international roadshows within the community and, by the end of the year, we aim at counting at least 100 members.

THE FINTECH DISTRICT AND THE SALONE DEI PAGAMENTI

The collaboration between us and the Salone dei Pagamenti was conceived from a common awareness that the Italian market is still, and has always been perceived as, a local scenario. This collaboration later resulted in the creation of the “Fintech goes to Italy” pathway. In both groups lay the desire to bring an already well-established national event out of our borders to make it known and we also shared the objective of showing that Italy has also something to say in the field of innovation and entrepreneurial fabric. This is why, in occasion of the Salone dei Pagamenti, we have proposed a path aimed at giving international exposure to the entire event, opening up participation and capturing the attention of foreign companies potentially interested in the Italian fintech ecosystem. “Fintech goes to Italy” also aims to offer Italian companies new opportunities to take a look at the European market.

In realizing developing this path, we started by wanting to give the opportunity to participants to pay attention to the most interesting topics and reason using a European mindset and not just a national one. In order to do so, we have created an agenda that involves the participation of players of international relevance who can put forward, to the participants in the Salone dei Pagamenti, a different point of view regarding the market. In creating the pathway “Fintech goes to Italy” we let ourselves be guided by the desire to create something new and unique in the Italian landscape, highlighting the role of the ecosystem and all the people that are part of it as well as underlining the importance

of where exactly they operate in the innovation sector. In constructing the schedule, we have selected themes we believe are of strategic importance for facilitating the growth of the Fintech sector in Italy and beyond. In “Fintech goes to Italy” we will discuss what role the ecosystem and the hubs working in it play and we will also discuss a topic we believe is crucial at the moment: the increasingly necessary dialogue between Fintech and the incumbent. During the meetings proposed during the three days of the Salone dei Pagamenti, we will explore, together with guests of international importance, the challenges and opportunities this sector presents, as well as discussing how venture capital can contribute to the growth of the national entrepreneurial ecosystem. English will be the official language of “Fintech goes to Italy” and of the Fintech District itself. It is our belief that in a global world, such as the one we live in today, if we want to know and seize the opportunities at stake it is strictly necessary to communicate in English. The risk, otherwise, is to be cut off, stay behind, be crushed by the changes that occur in the world of finance and not be updated on worldwide trends. This is something absolutely necessary for companies wanting to achieve success. We are aware that this choice can be seen both as courageous and unpopular, but we are also convinced that it is a decision that contributes in a massively important way to make the Italian Fintech ecosystem competitive internationally because it allows us to address an audience, both Italian and international, which speaks and reads in English and thinks in a global key thus not remaining closed between national borders.

Fintech District

The Gateway to the Italian Fintech Ecosystem



We create a community of startups



We provide match making opportunities



We organize workshops and events



We promote internationalization with innovation hubs




We offer corporate and startups services

Fintech District

 www.fintechdistrict.com

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 Copernico Isola for S32
(via Sasseti 32, Milano)

INNOVATION IN THE NEW FINANCIAL SERVICES ECOSYSTEM

Financial technology or fintech (a branch relating to the digitalisation and dematerialisation of financial services) is storming ahead and gaining credence in ever wider circles. Indeed, it is one of the most significant phenomena of the last few years as well as one of the most important factors for the future of financial, credit and insurance markets, not to mention the entire world economy.

An evolving global ecosystem, morphing competition, rapidly changing technological trends and a fluctuating economic landscape are all factors which have prompted financial-sector players to pursue new directions. Rethinking customer relationships and capitalising on information available have become key drivers for anyone wishing to seize the innovation opportunities present on the new market.

In the financial sector, an increasingly amount of attention is being paid to the new paradigm that looks beyond conventional business models and contemplates the possibility of turning a bank into a platform providing access to banking services in all possible guises - a hub which would serve not only for the exchange of money, but also for the transfer of information, services and value.

In view of this, it seems highly likely that banking will dramatically change

in the near future and become much closer to users' real requirements and actual needs.

In such circumstances, the value chain of financial services would no longer hinge upon a single entity, but would be built up via a process of add-ons, agreements and information exchanges between fintech banks and non-financial players.

Indeed, ever since the Fintech world arrived on the financial scene, many standard practices in the sector have undergone marked change. In many cases, these new developments have led to a massive shift in the way things work.

So, it would be fair to say that increasing openness and closer interconnection between the various players in the ecosystem can be an effective means to speed up sector growth.

On the basis of fintech evolution patterns in Italy and a survey involving about 140 different cases, it is safe to say that the main areas of interest relate to online-funding platforms as well as initiatives regarding payments, insurtech and loans. In this sense, one good example is the P2P lending platforms which put lenders and borrowers in contact with each other and serve, amongst other things, to increase lenders' chances of obtaining a loan and to allow investors to find new ways to expand their capital. Yet another interesting phenomenon is that of the invoice-trading platforms which allow businesses (especially SMEs) to sell their receivables to third parties. Last but not least, new credit-

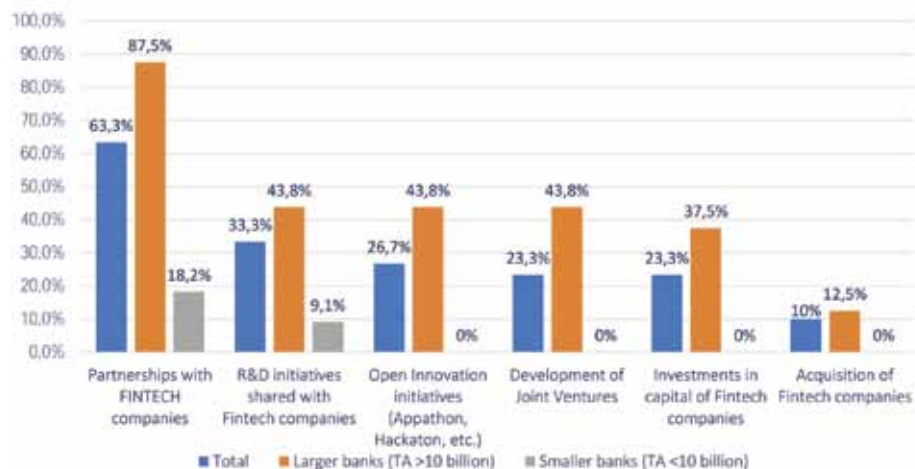
FIGURE 1



scoring solutions are being thought up which use data from various sources to assess an entity's creditworthiness. For such a future scenario, the development pathway for the 4.0 version of the financial sector must necessarily be underpinned by ongoing technological progress and IT is a key driver in this process. Indeed, IT will be required to undergo a major paradigm shift. On the one hand, it will have to deliver in terms of solidity and security to prevent its current achievements from being eroded, while, on the other hand, it will have to become faster and more agile so it can rise to the new challenges of the digital age with confidence, introducing innovative financial

services. One indication of what the future holds comes to us from the extent of the investments and IT costs shouldered by banks in Italy which are in excess of € 4.75 billion and still growing. A recent survey conducted by ABI Lab (figure 1) shows that for around 86% of the companies interviewed, the IT budget for 2018 was either the same or higher: 60% of respondents reported having an increased budget compared to the previous year, while in 27% of cases, the trend was stable. Innovation is heavily reliant on information and on our ability to gather, control and extract value from the huge knowledge base available. In

FIGURE 2



any case, it should be borne in mind that if we are to foster real banking innovation from a data-driven point of view, we must not confine ourselves to (big)-data governance issues or other matters relating to technological evolution. We must focus on the bigger picture and improved organisational set-ups, management models and necessary skills will play a large part in the process. Lastly, keeping tabs on our current areas of technology (such as blockchain and DLTs, artificial intelligence, open banking and robotic process automation) would appear to be of vital importance in this context. In all of this, Fintech is helping us to promote and cultivate new forms of technological innovation and ways of doing business which, in turn, is

generating a series of benefits and new opportunities for consumers, but also for the entire sector of banking and financial services in Europe. It is worth noting, at this point, that Italian banks are no strangers to the world of Fintech. On the contrary, initiatives aimed at creating partnerships with the outside world are ever on the rise. This trend was clear to see from the ABI Lab 2018 report showing to what extent banks prioritised investments into technology. Indeed, as regards developing new relations with companies from the financial sectors, startups and Fintech (figure 2), over 60% of the banks have already worked to create positive interaction and were aware of the enormous advantages involved. These

can take a variety of forms, including building up international relations and establishing business partnerships to zero in on major initiatives. Similarly analysing the strategies of Italian banks with regard to investments in Fintech and start-ups, we would like to highlight how the main banking groups have implemented different solutions - dedicated investment funds (both Italian and foreign), targeted investments directly in the capital of several start-ups and commercial partnerships. Furthermore, we would also like to stress how bent players are on accelerating the technological innovation process by using incubators to develop Fintech, international observatories to identify new initiatives and joint research-and-development activities. The banking sector proposes to support a competitive innovative single digital market, becoming an integral proactive part of a new well-structured ecosystem which boasts a wealth of openings in terms of relationships and business opportunities, but it knows it has to stay on top of all those factors that ensure protection and security for consumers, so that customer trust in the sector not only stays intact but grows. Therefore, it is necessary for the financial ecosystem to set new initiatives into motion which will help the sector to open up increasingly and it is contemplating the open-innovation paradigm with acute interest.

What is meant by “open” innovation is a whole new mindset and a different interaction mechanism between banks, fintech and stakeholders. It all revolves around entering into collaboration schemes which will unleash new opportunities, reveal new markets and unearth new solutions. This vision rests on a new network system in which a bank is seen to be one part of a wider, extremely powerful and interconnected ecosystem whereby information is shared and mutually acted upon with “third parties”. Therefore, the bank serves as the core of a new model around which various entities (fintechs, research centres, universities, accelerators and incubators) gravitate and each one contributes with its own particular characteristics to create a flourishing environment and to trigger a virtuous innovation cycle. In order to keep tabs on this immense complex and intricately structured environment, ABI Lab (as instructed by ABI, the Italian Banking Association) has set up a special task force which will be working in these three main directions:

- Sector-specific actions: identifying and promoting actions which will hasten technological innovation in the financial sector. This includes building up relations with national and international institutions (Ministry of Economy and Finance, EBA, EC and EBF)
- Relations with the ecosystem: setting up and empowering a discussion forum for all those involved

in the banking and fintech ecosystem; this includes entering into specific relations and agreements with trade associations, innovation hubs and accelerators

- Fintech Innovation Observatory: using an observatory to analyse and monitor the phenomenon and closely examining all the major innovative fintech thrusts coming from Italy and elsewhere.

The aim of the sector-specific actions implemented by the task force is to foster and hasten innovative processes, technological development and security in the Italian banking sector by stepping up analysis of Italian and worldwide regulations and legislation and promoting a carefully structured coordination process with Italian national and European institutions, the objective being to harmonise regulatory framework. With a view to achieving this aim, a survey has been launched which will ask banks to provide us with their opinion as to the positive and negative factors in the target legislation liable to either aid or hinder new services being actuated by Banks and Fintechs.

Setting up discussion tables and formalising cooperation agreements with the most important associations from the world of fintech will be the first steps taken to create a sound efficient ecosystem (as well as being practical, robust, harmonious and effective).

As regards the research activities conducted by the Fintech Innovation

Observatory, the participating banks indicated Lending, Payments and Wealthtech as areas to be prioritised and asked that specific in-depth investigations and competitive analysis be carried out.

Numerous fintech firms focus on these precise areas, offering services which have a greater innovative slant than the traditional ones available on the market. Therefore, it could prove extremely useful for the banks to find out about new opportunities arising from this upcoming scenario so they can develop suitable business models and increase and tailor their investments to hasten innovation.



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- TEMPO IN CODA
+ TEMPO PER TE
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SCARICA SUBITO LA NOSTRA APP SISALPAY:
SCATTA E PAGA IN POCHI SECONDI.
IL RISULTATO È PIÙ TEMPO PER LA TUA VITA.
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SCARICA L'APP!



SCATTA E PAGA



RICARICA VELOCE



ARCHIVIA RICEVUTA



**ALPHABETICAL
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AVENURE
Via Pioda 8
Lugano • Switzerland



Giulio Massucci
Ceo

AVENURE is an absolute privacy company offering global and multi-platform encrypted communications service with Peer-to-Peer voice calls, video calls, instant messaging, email services and, for a privacy without compromises, an ultra-secure smartphone with hardened CertainOS. All communications are encrypted with state-of-the-art end-to-end encryption, tested and verified by top experts. No one, not even AVENURE, knows the users encrypting keys, and no user data or call logs are traced or stored. Users can also independently verify the identity of their correspondents and the integrity of the communication channel. With headquarters based in Switzerland, and excellent cosmopolitan team, the company offers complete solutions for secure communication, in order to guarantee total confidentiality and absolute privacy.

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- ACTIVE SINCE
2016
- FUND RAISED
- NUMBER OF EMPLOYEES
6
- GEOGRAPHIES
GLOBAL

BACK TO WORK 24

BackToWork24
Via dell'Annunciata 21
Milano • Italy



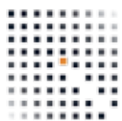
Fabio Bancalà
Ceo

BacktoWork24 is the first system in Italy that offers innovative solutions to favor the investment of financial resources and professional skills by managers and investors, in small companies and start-ups. The goal is to create a virtuous circle able to foster the flow of finance and know-how to the real economy. BackToWork24 provides all the following services: Club Deal, a Capital-raising instrument through co-investment for companies and high-potential start-ups; Equity Crowdfunding, online equity funding from private and institutional investors; Matching Deal, personalized path for companies looking for managerial skills and capital, and for Investors-managers looking for new investment opportunities; Advisory and Open Innovation.

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- ACTIVE SINCE
2012
- FUND RAISED
€ 550 K (SEED ROUND)
- NUMBER OF EMPLOYEES
33
- GEOGRAPHIES
1



BANKSEALER

Banksealer

Via Giovanni Durando 39
Milano • Italy



Alvise Biffi
Ceo

Banksealer is a Fintech company providing a semi-automatic decision system to timely identify frauds. Their algorithms use the most advanced machine learning techniques to indicate anomalous behaviours for each banking user with clearly readable explanations. It can be installed easily either as a stand alone application or as a plug-in tool, reinforcing existing antifraud programs and reducing the number of false positives. The main features are flexibility, adaptability and customization. The company is a spin-off of Politecnico di Milano. Their team is composed by Researchers, Software Engineers, experts in Cyber Security and Software Architects. The company has been a finalist at IT Security Rockstars, and at Fintech Lombardia Competition (2017), and the winner of the Digital 360 Awards in the Banking Category.

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- OTHERS

www.banksealer.com

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[banksealer](https://twitter.com/banksealer)

- ACTIVE SINCE
2016
- FUND RAISED
- NUMBER OF EMPLOYEES
8
- GEOGRAPHIES
1



Billte

Soodmattenstrasse 2, Adliswil
Zurich • Switzerland



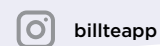
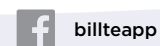
Andrea Girasole
Ceo

Billte serves as a bridge between companies and consumers for bill payments. Its mission is to digitalize paper invoices and to automate the billing chain for businesses. The firm focuses on the importance that clients pay for services on time, creating a tool that facilitates the management of delayed payments. Billte takes this weight off your shoulders and strengthens your relationship with consumers. It collects all your bills in one place. It organizes them into categories and reminds you to pay on time. Are you short on money this month? No problem! Billte enables you to forward bills to your parents, split them among friends, or get a credit. The Company has been chosen out of 250 worldwide companies to participate at the F10 P2 Accelerator Program.

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www.billte.ch

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- ACTIVE SINCE
2017
- FUND RAISED
CHF 450 K
- NUMBER OF EMPLOYEES
8
- GEOGRAPHIES
1, CH



Blender

Aviv Tower, 7 Jabotinsky St.
Ramat-Gan • Israel



Gal Aviv
Ceo

Blender is a global e-lending platform that provides cross-border lending services. Blender operates as a direct lender or as a cross-border marketplace. Blender aims to become vastly common global consumer lending channel, where people across the globe will be able to apply for a loan through one single mobile app. Other than its own activity, Blender also provides White Label Solutions to banks and financial institutions around the world seeking to upgrade their old fashion retail lending systems to new, efficient state-of-the-art systems. Blender is currently active in Italy, Israel and Baltics, and expanding to Asia and Latin America in the near future. In Europe, we operate under our recently acquired Electronic Money Institution License (the same license used by PayPal, AMEX, Facebook).

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- ACTIVE SINCE
2014
- FUND RAISED
\$ 21 M
- NUMBER OF EMPLOYEES
25
- GEOGRAPHIES
GLOBAL



BlockchainLab

Via Timavo 34
Milano • Italy



Giacomo Zucco
Ceo

Blockchain Lab is the place where the strongest community of blockchain experts is nurtured, hence providing enterprises with the skills to understand and use this technology. The project consists of construction of a center of excellence globally on blockchain technologies. The lenders of the project will get a complete and constantly updated mapping of all the most promising technologies, the most innovative startups and the most competent experts in this still young industry and difficult to monitor, and may also request confidential files and intelligence on everything that happens to internal universe blockchain, access to prototypes and experimental products and participate directly in venture investments in start-up.

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- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.blockchainlab.it
- [company/blockchainlabit](https://www.linkedin.com/company/blockchainlabit)
- [blockchainlabit](https://www.facebook.com/blockchainlabit)
-
- [blockchainlabit](https://twitter.com/blockchainlabit)

- ACTIVE SINCE
2015
- FUND RAISED
- NUMBER OF EMPLOYEES
10
- GEOGRAPHIES
I, CH



Ivan Pellegrini
Ceo

BorsadelCredito.it is the 1st peer to peer lending platform for SMEs. The platform has managed the credit requests of over 15 thousand companies in the first three years of life, and firms can find thousands of lenders willing to invest in the real economy on it; with a big plus: if the request is successful, the company gets the money in 3 days. The main advantage for lenders is having high returns, with minimums fees and risks, thanks to the extreme diversification applied, the careful and innovative selection of projects and the cover of a guarantee funds. Furthermore, the process is totally, paperless, transparent, rapid, without time constraints and the loan term is between 12 and 60 months.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.borsadelcredito.it
- [company/borsadelcredito-it](https://www.linkedin.com/company/borsadelcredito-it)
- [BorsadelCredito.it](https://www.facebook.com/BorsadelCredito.it)
-
- [BorsadelCredito](https://twitter.com/BorsadelCredito)

- ACTIVE SINCE
2013
- FUND RAISED
€ 4,5 M
- NUMBER OF EMPLOYEES
16
- GEOGRAPHIES
1



Francesco Nazari Fusetti
Ceo

CharityStars is a groundbreaking fundraising platform for nonprofit organizations that offers one destination for all - Auctions, Buy Now, Sweepstakes and Event/Gala Technology. It works with charities, influencers, brands and individuals. Their goal is to make giving fun and rewarding. Winners get the chance to live a dream, celebrities, brands and private donors support causes they are passionate about, and charities spend less time fundraising and more time creating positive change. The company has worked with + 1000 celebrities and brand partners such as Jessie J, Valentino Rossi, Andy Murray, James Blunt, Vivienne Westwood, Vanity Fair and Redbull, as well as +450 foundations such as Special Olympics, Save the Children, Make-A-Wish, WWF. To date, it has fundraised over \$9.5 million for charity.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.charitystars.com
- [company/charitystars](https://www.linkedin.com/company/charitystars)
- [/charitystars](https://www.facebook.com/charitystars)
- [charitystars](https://www.instagram.com/charitystars)
- [CharityStars](https://twitter.com/CharityStars)

- ACTIVE SINCE
2013
- FUND RAISED
\$ 3,9 M
- NUMBER OF EMPLOYEES
18
- GEOGRAPHIES
1, USA



Circle
White Collar Factory, 1 Old Street
London • UK



Jeremy Allaire
Ceo

Circle is on a mission to make it possible for everyone, everywhere to create and share value. We're building a new kind of consumer finance. Unlike existing systems that are closed and proprietary, we use open internet standards and protocols, including blockchain technology, to build our products. We've already made sending money around the world free and as easy as sending a text with Circle Pay. With Circle Trade, we're market makers for the top crypto currencies and offer OTC trading services. Now, we're expanding our offerings by building a cryptocurrency investment product to enable anyone to buy and sell Bitcoin, Ethereum and other crypto assets. What does that mean for the global economy? It's more open. More inclusive. And more empowering.

- BLOCKCHAIN & CRYPTO**
- LENDING**
- CHALLENGER BANKS & PFM**
- EQUITY CROWDFUNDING**
- REWARD & DONATION CROWDFUNDING**
- ASSET MANAGEMENT & RETAIL INVESTMENTS**
- PAYMENT SOLUTIONS**
- OPEN BANKING**
- SECURITY & COMPLIANCE**
- INSURTECH**
- TAX MANAGEMENT**
- FINTECH RESEARCH**
- OTHERS**

- www.circle.com/it
- [company/circle-internet-financial](https://www.linkedin.com/company/circle-internet-financial)
- [circle](https://www.facebook.com/circle)
- [circlepay](https://www.instagram.com/circlepay)
- [circlepay](https://twitter.com/circlepay)

- **ACTIVE SINCE**
2013
- **FUND RAISED**
\$ 246 M
- **NUMBER OF EMPLOYEES**
476
- **GEOGRAPHIES**
GLOBAL



Claidier
Largo Augusto 1
Milano • Italy



Francesco Bertani
Ceo

Claidier is the new insurance claims digital assistance that save 97% of costs. Claidier App offers to insured people a revolutionary user experience: Tap & Claim. It assists, writes and send the claims. It offers 1,600 tips in 140 claim scenarios for any claim, any policy, any insurance. The Web App ClaidierNET is an insurtech CRM as a service connected to the apps. It optimises the job of all the claim handlers: intermediaries, building managers, fleet managers, loss adjusters, city managers. It's GDPR and IDD compliant with web services for data exchange. Coming soon: policies mobile payment, smart OCR data updating, video and remote adjusting, customised policies quotations, voice claim.

- BLOCKCHAIN & CRYPTO**
- LENDING**
- CHALLENGER BANKS & PFM**
- EQUITY CROWDFUNDING**
- REWARD & DONATION CROWDFUNDING**
- ASSET MANAGEMENT & RETAIL INVESTMENTS**
- PAYMENT SOLUTIONS**
- OPEN BANKING**
- SECURITY & COMPLIANCE**
- INSURTECH**
- TAX MANAGEMENT**
- FINTECH RESEARCH**
- OTHERS**

- business.claidier.net, claidier.net
- [company/claidier](https://www.linkedin.com/company/claidier)
- [AppClaidier](https://www.facebook.com/AppClaidier)
- [app_claidier](https://www.instagram.com/app_claidier)
- [appclaidier](https://twitter.com/appclaidier)

- **ACTIVE SINCE**
2016
- **FUND RAISED**
€ 2,5 M
- **NUMBER OF EMPLOYEES**
12
- **GEOGRAPHIES**
1



Conio
405 Howard Street
San Francisco • USA



Vincenzo Di Nicola
Ceo

Founded in 2015 by Christian Miccoli and Vincenzo Di Nicola, Conio has developed the first Italian mobile e-wallet for bitcoin trading, based on one of the most innovative security technologies in the world. The Conio Bitcoin Wallet is designed for any type of user and allows to purchase, sell, hold, send and receive bitcoins directly on your smartphone. Users may access their “smart-wallet” via a mobile app designed and developed with the specific goal of simplifying a world that is often still too complicated for the general public. All it takes to start using the Conio Bitcoin Wallet is to download the app on your smartphone (available for Android and iOS). It immediately allows you to check the exchange value of the cryptocurrency and the content of your wallet.

- BLOCKCHAIN & CRYPTO**
- LENDING**
- CHALLENGER BANKS & PFM**
- EQUITY CROWDFUNDING**
- REWARD & DONATION CROWDFUNDING**
- ASSET MANAGEMENT & RETAIL INVESTMENTS**
- PAYMENT SOLUTIONS**
- OPEN BANKING**
- SECURITY & COMPLIANCE**
- INSURTECH**
- TAX MANAGEMENT**
- FINTECH RESEARCH**
- OTHERS**

www.conio.com

[company/conio](https://www.linkedin.com/company/conio)

ConioHQ

conio

conio

- **ACTIVE SINCE**
2015
- **FUND RAISED**
\$ 7 M
- **NUMBER OF EMPLOYEES**
15
- **GEOGRAPHIES**
I, USA



Conversate
Via Calabiana 6
Milano • Italy



Alessandro Vitale
Ceo

Conversate is an Artificial Intelligence platform to build powerful chatbots to enhance customer experience and engagement. Its innovative Natural Language Understanding platform powers high quality chatbots and natural language interfaces. The platform provides the best practices to develop, manage and scale advanced conversational interfaces. All resources are automatically versioned, giving transparency on what has been deployed in each environment and enabling rollbacks. With regression tests chatbot performance during development and improvement cycles are ensured. Conversate Platform generates large datasets from few examples, making it possible to use state of the art algorithms that are data hungry since the beginning of the project. The platform is available as Cloud SaaS, both multi-tenant and single-tenant, and On-Premises.

- BLOCKCHAIN & CRYPTO**
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- PAYMENT SOLUTIONS**
- OPEN BANKING**
- SECURITY & COMPLIANCE**
- INSURTECH**
- TAX MANAGEMENT**
- FINTECH RESEARCH**
- OTHERS**

www.conversate.eu

[company/conversate](https://www.linkedin.com/company/conversate)

conversate_eu

- **ACTIVE SINCE**
2016
- **FUND RAISED**
- **NUMBER OF EMPLOYEES**
10
- **GEOGRAPHIES**
I, UK



Coverholder

Centro Direzionale Milanofiori, Strada 4
Palazzo Q5 Assago
Milano • Italy



Feliciano Lombardi
Ceo

Coverholder is an Insurtech that aims to simplify, integrate and customize the insurance brokerage process. Founded by professionals with decades of experience in the underwriting (re) insurance sector and in the wholesale placing broker segment. Key element is the proprietary web platform that, through the optimization of the intermediary user experience, makes insurance subscription possible in a few simple steps for the benefit of insurers and brokers. Through an algorithms system and functions integrated, it has been possible to obtain efficiency, drastically reducing the time required for listing and issuing the policy. Services are designed to facilitate multi-channel integration and to allow insurance intermediaries a streamlined "end-to-end" management of the entire supply chain.

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- LENDING
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.coverholder.it

[company/coverholder](https://www.linkedin.com/company/coverholder)

[coverholder](https://www.facebook.com/coverholder)



[coverholder](https://twitter.com/coverholder)

• ACTIVE SINCE
2016

• FUND RAISED

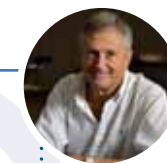
• NUMBER OF EMPLOYEES
10

• GEOGRAPHIES
I, UK



Credimi

Via Filippo Turati 29
Milano • Italy



Ignazio Rocco Di Torrepadula
Ceo

Credimi is a lending platform in Milan, Italy, dedicated to Italian companies of any size, which makes the financing of invoices quicker, simpler and more transparent than any other alternative available. Trade credits can be paid in advance online and cleared quickly, without sending documentation and without leaving the office. Credimi's funding creates additional resources for business growth, making the management of working capital faster, more effective and cheaper than traditional banks and factors. It was formed by a team of professionals with experience in finance, technology, risk management and business administration, as well as a group of equity investors, including some of entrepreneurs in Italy.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.credimi.com

[company/credimi-s.p.a.](https://www.linkedin.com/company/credimi-s.p.a)

[credimiPMI](https://www.facebook.com/credimiPMI)



[credimipmi](https://twitter.com/credimipmi)

• ACTIVE SINCE
2015

• FUND RAISED
€ 8 M

• NUMBER OF EMPLOYEES
35

• GEOGRAPHIES
I



Carlo Spagliardi
Ceo Italy

Credit Data Research (CDR) provides innovative tools for SMEs to enhance their access to finance, to benefit from better commercial terms by raising their credit profile and transparency, and to leverage greater access to export markets. They use their market-leading expertise and a unique combination of models to analyse a company's financial data and credit behaviour, offering credit assessments of superior accuracy and predictive reliability. CDR's Credit Passport and allied services support SMEs as they meet the challenges of an everchanging credit environment and as they move to access new sources of credit.

- BLOCKCHAIN & CRYPTO
- LENDING
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- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- creditdataresearch.com
- company/credit-data-research
- credit-data-research-italia
-
- Credit_Data_Res

- ACTIVE SINCE 2013
- FUND RAISED
- NUMBER OF EMPLOYEES UK 14, ITA 64
- GEOGRAPHIES I, UK, FR, DEU, ES



Loit Linnupõld
Ceo

Crowdestate is a real estate financing platform, which offers its members a variety of high-quality real estate investment opportunities. During 20+ years of investments and banking experience the company has met hundreds of clients who would prefer investing into real estate rather than in products pushed by their banks. Unfortunately lack of time, knowledge and financing opportunities become the key obstacle to reach their investment dreams. Starting in 2014, Crowdestate enables everyone to invest in real estate. The platform will create the access to investments that have never been available for ordinary people. The company is empowering a large number of individuals to pool their money and invest in a single real estate project.

- BLOCKCHAIN & CRYPTO
- LENDING
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- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- crowdestate.eu/home
- company/crowdestate-eu
- crowdestate
- crowdestate.eu
-

- ACTIVE SINCE 2014
- FUND RAISED
- NUMBER OF EMPLOYEES 8
- GEOGRAPHIES UK, I, EST, LV, LT, RUS, D



CrowdFundMe

Via Legnano 28
Milano • Italy



Tommaso Baldissera
Ceo

CrowdFundMe is a platform where anyone can invest alongside professional investors in innovative companies validated on the market, early stage startups or more mature ones. Authorized and regulated by CONSOB, the company's goal is to develop good business ideas and offer investors exciting new Italian companies to expand their investment portfolio. Investing in a startup or SME has never been so easy: select the project, analyze the business plan and invest directly from home. All the projects are accompanied by detailed business plans that show why investing, the achieved, the market of belonging and future strategies.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.crowdfundme.it

[company/crowdfundme-srl](https://www.linkedin.com/company/crowdfundme-srl)

[crowdfundme](https://www.facebook.com/crowdfundme)



[crowdfundmeit](https://twitter.com/crowdfundmeit)

- ACTIVE SINCE 2013
- FUND RAISED € 400 K
- NUMBER OF EMPLOYEES 6
- GEOGRAPHIES 1



DeRev

Via dei Mille 1
Napoli • Italy



Roberto Esposito
Ceo

DeRev is a company focused on digital strategies, crowdfunding and social media. As one of the leading sharing economy and audience engagement startups in Italy and Europe it works on big data, civic and institutional projects, culture and digital innovation, activism and politics, inspiring his vision to the digital social innovation. Included in 2013 among Digital Democracy Leaders by EU Parliament, listed in 2014 as the leading crowdfunding platform in Italy by Forbes, designated in 2016 by the EU Commission as one of the most influential sharing economy platforms fostering people' empowerment. With +6M followers on social media, DeRev was featured on 3500 articles by traditional and innovative media and stakeholders by different industries wanted the company to be part of their initiatives.

- BLOCKCHAIN & CRYPTO
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- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.derevworld.com, www.derev.com

[company/derev](https://www.linkedin.com/company/derev)

[about.DeRev](https://www.facebook.com/about.DeRev)

[derevofficial](https://www.instagram.com/derevofficial)

[derevofficial](https://twitter.com/derevofficial)

- ACTIVE SINCE 2012
- FUND RAISED € 1,55 M
- NUMBER OF EMPLOYEES 18
- GEOGRAPHIES EUROPE



dejamobile
4 Avenue de Cambridge
Hérouville-St-Clair • France



Housseem Assadi
Ceo

Dejamobile is a Fintech and software provider specialised in Mobile Transaction Services. It allows the implementation of proximity communications and security technologies for mobile services in: payment, transport ticketing, access control, gift cards, loyalty. Heart of its offer, ReadyToTap Payment, a mobile payment white-label solution based on HCE (Host Card Emulation) and tokenization technologies. Compliant with Cloud-Based Payments specifications from CB, Pure, Visa and MasterCard, it helps issuers build their own mobile wallet which allows in-store, online, in-app and P2P payments with the same user experience and the same level of security. It combines the most advanced technologies and innovations (NFC, HCE, QR Code, tokenisation, software security, biometric authentication, wearables).

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.dejamobile.com

[company/dejamobile](https://company.dejamobile)



dejamobile

- ACTIVE SINCE
2012
- FUND RAISED
€ 2.5 M
- NUMBER OF EMPLOYEES
40
- GEOGRAPHIES
EUROPE, MENA, S. ASIA



DEPOSIT SOLUTIONS

Deposit Solutions
Zirkusweg 1
Hamburg • Germany



Ermanno Ciarrocchi
Ceo

Deposit Solutions is the provider of the leading Open Banking platform for deposits connecting banks and depositors across Europe. It allows banks to offer attractive third party deposit products to their own customers through their existing accounts. As a result, banks looking for funding can gather deposits from new markets and client groups without having to set up and operate their own retail infrastructure, and depositors can access best-in-class deposit offers without having to open a new account at another bank. It has a long track record of successfully working with banks across Europe and has already mediated deposits in excess of 8B €. It employs a team of +200 highly qualified and motivated staff based in Hamburg, Berlin, London and Zurich and has local presences across Europe.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.deposit-solutions.com

company/deposit-solutions-gmbh



depositpioneers

- ACTIVE SINCE
2011
- FUND RAISED
\$ 150 M
- NUMBER OF EMPLOYEES
200 - 500
- GEOGRAPHIES
15+ COUNTRIES




Michael Zanon
Ceo

Diaman Tech develops technological solutions for the financial world to help it professional investors to streamline their investment decision process, reducing financial risks and discover new opportunities in the financial markets.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

 diamantech.net

 company/diaman-tech-s-r-l-

 exante.it



 softwareExante


- ACTIVE SINCE
2012
- FUND RAISED
€ 170 K
- NUMBER OF EMPLOYEES
4
- GEOGRAPHIES
EUROPE




Antonio Sorrentino
Ceo

Domec is a Collaborative FinTech that develops innovative technologies in payments and value added services arena. With DOME Tools™, a proprietary cloud platform, it helps its partners in digital transformation and payment innovation, through a unique and comprehensive offer of value added services. It drives its partners from engineering to launch, in the creation, management and distribution of Closed Loop, Gift Cards, Loyalty, Incentive Programs, Smart Couponing Campaigns, Instant Win Contests, Private Marketplaces, Pin Dispatching, Cashback Systems. With an own product, Beloo that deals with an advanced Card Linking System it is able to convey geo-localized loyalty programs, which creates new merchant engagements for the Bank, value for merchants, savings and great UX for end customers.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
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- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

 www.domecsolutions.com/it

 company/domec

 Domecsolutions



 domecsolutions

- ACTIVE SINCE
2014
- FUND RAISED
€ 2,3 M
- NUMBER OF EMPLOYEES
27
- GEOGRAPHIES
I, EUROPE



THE BEST
COLLABORATIVE
FINTECH
COMPANY

www.domecsolutions.com

Milano | Roma | Potenza | Valencia



EasyTax
ASSISTANT

Easy Tax Assistant


Via Agostino Bertani 6
Milano • Italy




Daniele Pace
Ceo


EasyTax allows you to investigate what and how many fees you pay, including the list of tax breaks to which you are entitled. You can acquire and save all your expenses in a secure cloud and you can check your tax thresholds and recover your documents at any time. Are you a worker? Pay taxes regularly without knowing what, why and how much? Would you like to have a tool to help you understand how to reduce the tax burden? Easy Tax Assistant is the App designed especially for you: a virtual assistant that helps you to better manage your tax system in a simple and intuitive way and allows you to optimize your tax savings.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
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- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

 www.easytaxassistant.it

 company/easytaxassistant

 easytaxassistant

 easytaxassistant



• ACTIVE SINCE
2017

• FUND RAISED

• NUMBER OF EMPLOYEES
6

• GEOGRAPHIES
1



Juan Lobato
Ceo

Ebury, the global finance specialist, is empowering businesses to trade smarter with the world. It works with +24000 businesses and organizations across Europe, North America, Asia, providing a greater and faster access to finance, helping them to manage currency risk and strategically plan their approach to overseas payments. Ebury has traded £12.5B in foreign exchange over the past 3 years. It can process transactions in +140 currencies – quickly and easily. Regulated as an Electronic Money Institution by the Financial Conduct Authority and backed by the most respected investors in new technologies, it is a trusted partner to clients worldwide. It is a member of TechCityUK's FutureFifty 2017 and the Deloitte UK Technology Fast 50 2017, which recognises the fastest growing UK based tech companies.

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- FINTECH RESEARCH
- OTHERS

www.ebury.com, www.ebury.it

[company/ebury](https://www.linkedin.com/company/ebury)



EburyUK

- ACTIVE SINCE
2009
- FUND RAISED
\$ 119,3 M
- NUMBER OF EMPLOYEES
730
- GEOGRAPHIES
GLOBAL



Andrea Crovetto
Ceo

Epic is the marketplace of the real economy specialised in minibonds, AIM listings and equity deals, private debt, club deals. Epic's fintech platform represents a bridge between small and medium enterprises (SMEs) and a selected audience made of qualified professional investors. The platform enables the connection, discussion and exchange of information, enhancing an ongoing dialogue between SMEs and investors. As a result, companies can find an alternative source of funding for their growth projects, while investors gain access to a new asset class to enhance their portfolios' yield.

- BLOCKCHAIN & CRYPTO
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- CHALLENGER BANKS & PFM
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- REWARD & DONATION CROWDFUNDING
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.epic.it

[company/epic-sim](https://www.linkedin.com/company/epic-sim)



EpicSIMNews

- ACTIVE SINCE
2014
- FUND RAISED
- NUMBER OF EMPLOYEES
13
- GEOGRAPHIES
I, F, UK, D, E, FIN, S, L



EU for SME Financing

Piazza velasca 5
Milano • Italy



Andrea Pinto
Ceo

EU for SME Financing, through the Syndicated Credit Pooling Platform, aims at redistributing wealth from the financial to the real market, as direct credit to European SMEs that, even if bankable, do not find adequate sources of financing through Banks. The Platform is the first “share to originate” model which does not aim at disintermediating the Banks but rather use them as information brokers, allowing other Institutional Investors to eventually substitute them in the financing. The Platform is the first alternative funding channel to traditional lending supported by and managed through the very same Banks. The Syndicated Credit Pooling Platform, connecting SMEs, Promoting Banks and Institutional Investors through a single instrument, is the first platform “many-three-many” or “M3M”.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.eu4smef.eu



- ACTIVE SINCE
2018
- FUND RAISED
- NUMBER OF EMPLOYEES
- GEOGRAPHIES
NOT YET



Euclidean

Via Laura Solera Mantegazza 7
Milano • Italy



Mario Bortoli
Ceo

Euclidean SIM SpA is a FinTech startup providing investment services, for final customers, extremely cost-competitive thanks to technological state-of-the-art solutions. The firm is a fully-fledged management company and offers investment services mainly through the Internet. The company is part of the wider Robo-Advisory trend, but different for an original marketing approach, and for the 50-years experience accumulated by his three founders. The cost for the final customer is extremely competitive thanks to cutting-edge technological solutions, a fluid organization and, above all, the elimination of intermediaries. Euclidean has been designed as a scalable investment and support Platform offering its products and services through several distribution channels:

- D2C and B2B
- human and digital
- direct and through partnerships.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
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- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.euclidean.com

[company/euclidean](https://www.linkedin.com/company/euclidean)

EuclideanSIM



EuclideanSIM

- ACTIVE SINCE
2015
- FUND RAISED
€ 6 M
- NUMBER OF EMPLOYEES
20
- GEOGRAPHIES
1



EuroPass
197 Rue de Bercy
Paris • France



Guillaume De Roquefeuil
Ceo

EuroPass is a digital solution, developed inside WeChat (1st Social Network in China with 1B users), committed to encouraging Chinese travelers to experience the charm of European cultures providing online tickets booking, original local experiences, exclusive VIP services among luxury brands all around Europe. It cooperates with various EU based companies, luxury brands and cities as strategic partners. As a digital communication agency and a Payment solution provider it creates certified WeChat accounts, define and set up marketing and communication strategy targeting Chinese FIT, offer online and "in-store" mob.payment solution (WeChat Pay, Alipay and all the mobile digital Chinese wallet) by handling all transactions to allow you to accept payments in Yuan while collecting the payment in €/£/CHF.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

europasschina.com/en

[company/europass---欧洲通/](https://www.linkedin.com/company/europass---%E6%A0%B7%E6%8E%9F%E6%87%8F/)

[EuroPass.Paris](https://www.facebook.com/EuroPass.Paris)



- ACTIVE SINCE
2016
- FUND RAISED
€ 2 M
- NUMBER OF EMPLOYEES
30
- GEOGRAPHIES
GLOBAL



Finscience
Foro Buonaparte 71
Milano • Italy



Fabrizio Milano d'Aragona
Ceo

Finscience is an innovative data-driven fintech company which enables the access to Alternative Data to enhance Asset Management and Financial Advisory, Investor Relations and Corporate Communication, Financial Analysis and Family Offices, ESG and CSR, Marketing and Sales actions. Through Artificial Intelligence proprietary algorithms, FinScience enables to: select strong and weak signals both regarding companies and specific topics helpful to financial decisions (long term alpha generation), build up alternative indexes (i.e. smart beta products) redefining the traditional taxonomy, elaborate Portfolio Management models and investment strategies on different financial assets leveraging both alternative and financial data.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

finscience.com/it

[company/finscience-com](https://www.linkedin.com/company/finscience-com)

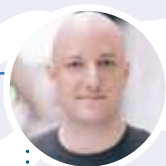


[finscienceAI](https://twitter.com/finscienceAI)

- ACTIVE SINCE
2017
- FUND RAISED
€ 1 M
- NUMBER OF EMPLOYEES
18
- GEOGRAPHIES
I



Freetrade
86-90 Paul Street
London • UK



Adams Dodds
Ceo

Freetrade is a brokerage application that offers free share dealing services. A long-standing problem for individual novice investors with ambitions of trading stocks and shares has always been the brokerage fees. This barrier to entry is significant, as it forces participants to take position sizes of £10,000+ to be able to effectively recoup the execution fees. The business model of Freetrade is genuinely free in that dividends are retained by the investor. Freetrade.io generates profits through Alpha subscription service that allows instant trades as opposed to trades being executed at the end of play at £10/month. Investors can also perform instant trades without an Alpha subscription for £1 each transaction. Additionally, it rolls in other services such as an ISA for £3 per month without an Alpha subscription.

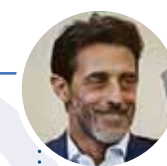
- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
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- PAYMENT SOLUTIONS
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- FINTECH RESEARCH
- OTHERS

- freetrade.io
- [company/freetrade](https://www.linkedin.com/company/freetrade)
- [getfreetrade](https://www.facebook.com/getfreetrade)
- [freetradeapp](https://www.instagram.com/freetradeapp)
- [freetrade](https://twitter.com/freetrade)

- ACTIVE SINCE 2016
- FUND RAISED £ 4.2 M
- NUMBER OF EMPLOYEES 26
- GEOGRAPHIES EUROPE



GaiaGo
Via Filippo Sassetti 32
Milano • Italy



Giorgio Meszely
Ceo

Founded in April 2018, the company is specialized on IoT solutions in the automotive market. With more than 15 million of kilometers registered monthly by black boxes it can support car dealerships, insurance companies, fleets and other players with a variety of personalized services: All in one solutions, Strategic Choice Advisory, Helpdesk and customer care solutions, Technical support, Mobile apps, System integration, Process Consulting. It's now developing a community sharing service, regarding residential car sharing and car sharing p2p. The platform will be able to suggest different mobility solution, instant and on demand insurance products to the end user, generating added value for stakeholders.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.gaiago.com/index.html
- [company/gaiago-s-r-l](https://www.linkedin.com/company/gaiago-s-r-l)
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-
-

- ACTIVE SINCE 2018
- FUND RAISED
- NUMBER OF EMPLOYEES 4
- GEOGRAPHIES I



Gimme5 (AcomeA)
Largo Donegani, 2, AcomeA SGR
Milano • Italy



Giovanni Brambilla
Ceo

Gimme5, the first Digital Moneybox in Italy gives everyone the opportunity to access an efficient investment and saving product. It tears down all asset management's barriers and provides the opportunity to save and invest for the future without giving up on hopes, dreams or needs. No hassles, no minimum threshold, no financial jargon. Different goals can be set and reached by saving and investing automatically without constrictions. The service stems from an initiative of AcomeA SGR: an asset management company independent of banking groups which has +50000 customers and around 1.7B€ assets under management. This segment is usually unserved by traditional banks given their cost structure and business model. Gimme5 counts +180000 downloads and +30000 active users with over 23M€ saved and invested.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
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- INSURTECH
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- FINTECH RESEARCH
- OTHERS

 5gimme5.acomea.it/g5

 [company/gimme5](https://www.linkedin.com/company/gimme5)

 [5gimme5](https://www.facebook.com/5gimme5)



 [gimme5app](https://twitter.com/gimme5app)

• ACTIVE SINCE
2015

• FUND RAISED

• NUMBER OF EMPLOYEES
12

• GEOGRAPHIES
I



GrowishPay
Via Filippo Sasseti 32
Milano • Italy





Claudio Cubito
Ceo

GrowishPay is the leading Italian social payment scaleup. We offer e-wallet based payment solutions for group payments, omni channel gift registry, close-loop payments, cash back and loyalty, via API, SDK and SaaS to sharing economy, retail, e-commerce, travel, schools, financial institutions and more allowing an easy, fast, hassle-free open banking integration. Create e-wallets, manage money, cash back, split payments, escrow, close-loop payment, enable social sharing and notifications. White label, ready-to-use, including customer support. PCI Compliant and Bank Grade Security. KYC, identification and anti-money laundering in accordance with EU regulations. No financial management at your expense. Advanced fraud prevention system. Payments by credit card, bank transfer, Sepa Direct Debit, P2P and also at stores. Omnichannel.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
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- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
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- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

 growishpay.com

 [company/growish](https://www.linkedin.com/company/growish)

 [growishapp](https://www.facebook.com/growishapp)



 [growishcom](https://twitter.com/growishcom)

• ACTIVE SINCE
2014

• FUND RAISED
€ 1.2 M

• NUMBER OF EMPLOYEES
10

• GEOGRAPHIES
I, UK



HiPay
Via Cosimo del Fante 4
Milano • Italy



Grégoire Bourdin
Ceo

HiPay is a global payment provider. We believe that payment goes beyond the processing of transactions. Thanks to a unique and flexible platform, we allow our merchants to get more value from their payment data, whatever the sales channel. We help our clients to optimize their conversion rate, increase their revenue and create unique purchasing experience.

- BLOCKCHAIN & CRYPTO
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- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- hipay.com/it
- [company/hipay](https://www.linkedin.com/company/hipay)
-
-
- [hipay](https://twitter.com/hipay)

- ACTIVE SINCE 2001
- FUND RAISED
- NUMBER OF EMPLOYEES 180
- GEOGRAPHIES GLOBAL



House4Crowd.it
Via Giuseppe Mengoni 4
Milano • Italy



Francesco Chechile
Ceo

House4crowd.it is a real estate equity crowdfunding platform that digitalizes real estate investments. It allows anyone to make investments starting from €500 in a property with higher market returns. Investors can build their own portfolio choosing among different types of property asset. They'll receive a yield from rental income after the deduction of operating costs and a yield from sale proceeds when the property is sold. Each property is valued by a 3rd party professional team supported by big data, location intelligence analysis to offer the best deal to investors. Investors have online private area to track how investments are performing. H4C does the hard work, sourcing properties, making all documental and technical due diligence, so that anyone can get the benefit of being a landlord.

- BLOCKCHAIN & CRYPTO
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- house4crowd.it
- [company/house4crowd](https://www.linkedin.com/company/house4crowd)
- [house4crowd.it](https://www.facebook.com/house4crowd.it)
-
- [house4crowdinfo](https://twitter.com/house4crowdinfo)

- ACTIVE SINCE 2018
- FUND RAISED
- NUMBER OF EMPLOYEES
- GEOGRAPHIES I

HOUSERS

Housers

Calle Alcalá 44, 6ª Planta
Madrid • Spain



Giovanni Buono
Ceo Italy

Housers is a crowdfunding platform that enable individuals to invest in real estate projects. Investors can receive the monthly income from rents and capital gains by the revaluation of the property. The bespoke platform is designed for people who want to be in control of their investments and see real returns. Once they sign up, users can receive information about opportunities, promotions and have access to the entire community (+100K users). The company studies all proposals and conducts comprehensive selection controls before offering their clients with just 1 out of 50 projects analyzed. Launched in 2015, the company is headquartered in Madrid, Spain.

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- PAYMENT SOLUTIONS
- OPEN BANKING
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- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.housers.com

[company/housers](https://www.linkedin.com/company/housers)

[HousersCOM](https://www.facebook.com/HousersCOM)

[housers_it](https://www.instagram.com/housers_it)

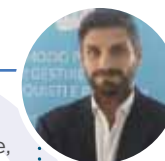
[housers_en](https://twitter.com/housers_en)

- ACTIVE SINCE
2015
- FUND RAISED
\$ 5.4 M
- NUMBER OF EMPLOYEES
61
- GEOGRAPHIES
I, E, P



Hype

Via C. Sella
Biella (BI) • Italy



Antonio Valitutti
General Manager

HYPE's history begins in 2014, within the Banca Sella Group as a new venture, designing a new concept of banking services, with the aim of simplifying the management of money in everyday life. HYPE, the first challenger bank of the Italian scene that sets a new way to manage money making it easier to control expenses, purchases and savings, all through a smartphone application, was launched in 2015 inaugurating a path of innovation and constant growth that lead HYPE to reach 100.000 active Customers in 2017 and 500.000 Customers in 2018, affirming as a leader in the increasingly promising fintech market.

- BLOCKCHAIN & CRYPTO
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.hype.it

[company/hypeapp](https://www.linkedin.com/company/hypeapp)

[Hype.MoneyIsJustaTool](https://www.facebook.com/Hype.MoneyIsJustaTool)

[hypeapp](https://www.instagram.com/hypeapp)

[hype_tw](https://twitter.com/hype_tw)

- ACTIVE SINCE
2014
- FUND RAISED
- NUMBER OF EMPLOYEES
30
- GEOGRAPHIES
I



Indigo
Via Torino 61,
Milano • Italy



Gianluca Maruzzella
Ceo

Indigo is an artificial intelligence platform that allows companies to automate communication with their users in chat. Using chatbot and machine learning, Indigo allows your business to communicate with customers in an immediate, personalized and efficient way. Companies will be able to: support customers, answering in chat to any request for assistance of users, automatically and in real time - wherever they are and at any time; simplify the user experience, allowing customers to ask and interact with products and services via chat as easily as texting a friend; get your audience's attention, starting private and personalized conversations with customers and automatically sending content of interest over time.

- BLOCKCHAIN & CRYPTO
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- ndg.ai
- [company/indigo-ai](https://www.linkedin.com/company/indigo-ai)
- [hello.ndg](https://www.facebook.com/hello.ndg)
-
-

- ACTIVE SINCE
2016
- FUND RAISED
€ 500 K
- NUMBER OF EMPLOYEES
9
- GEOGRAPHIES
1



Kellify
Via XII Ottobre 2/92
Genova • Italy



Francesco Magagnini
Ceo

Kellify is a venture-backed AI company using artificial intelligence to search for correlation between stakeholders' behaviours and their impact on everyday events to optimally pair market-moving information with asset prices. The company is focused on the challenge of extracting investment value from massively complex data. Kellify puts the power of AI into the hands of today's weightiest trading desk in the world delivering actionable game-changing insights on unconventional assets such as fine art, collectibles, wine, sport events, commodities, and property. Kellify is committed to the idea that Artificial Intelligence and Big Data can and should be used to better understand our oldest and most complex human systems including economic systems and unrelated markets.

- BLOCKCHAIN & CRYPTO
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.kellify.com
- [company/kellify](https://www.linkedin.com/company/kellify)
-
-
- KellifyAI

- ACTIVE SINCE
2017
- FUND RAISED
\$ 2,33 M
- NUMBER OF EMPLOYEES
12
- GEOGRAPHIES
GLOBAL



Alessandro Grande
Ceo

Kubique is a FinTech company who is reimagining b2b and collaboration between banks and companies through innovative digital services and platforms. Kubique's founders are managers and entrepreneurs with pluriennal experience in automotive, ICT and banking. At the heart of the vision is the belief that digital technologies enable a better flow of information, documents and payments, and that this is the key for creating faster, more seamless and more effective B2B services. The company's solutions include: LendingPlace, Data Analytics and Scenario Planning and Document Management Services and Systems; Kubox: the ultimate integration platform that consolidates companies' systems and our applications into one central hub, allowing the development of new Enterprise-level solutions.

- BLOCKCHAIN & CRYPTO
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- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

kubique.com

[company/kubique-spa](https://www.linkedin.com/company/kubique-spa)



[kubique_it](https://twitter.com/kubique_it)

- ACTIVE SINCE
2014
- FUND RAISED
- NUMBER OF EMPLOYEES
15
- GEOGRAPHIES
1



Sergio Zocchi
CEO Italy

Lendix is the 1st SME lending platform in France and continental Europe. It operates in France, Spain and Italy and before the end of the year in Germany and Netherlands. Lendix enables SMEs to borrow directly from individual and institutional lenders without going through banks. Lenders invest their savings usefully and profitably to facilitate the funding of the real economy whilst businesses find new, simple and effective sources of finance independently of banks. In 2017, Lendix is ranked in the KPMG and H2 Ventures Fintech100 for the second consecutive year and is backed amongst others by Partech Ventures, CNP Assurances, Matmut and Decaux Frères Investissements.

- BLOCKCHAIN & CRYPTO
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

it.lendix.com

[company/lendix-italia](https://www.linkedin.com/company/lendix-italia)

[lendix.it](https://www.facebook.com/lendix.it)



[lendix.it](https://twitter.com/lendix.it)

- ACTIVE SINCE
2014
- FUND RAISED
\$ 309.5 M
- NUMBER OF EMPLOYEES
98
- GEOGRAPHIES
I, F, E, D, NL



Lita.co
Via Filippo Sassetti 32
Milano • Italy



Eva Sadoun
Ceo

LITA.co is the first equity crowdfunding portal specializing in impact investing that brings together common and professional investors with companies that aim to generate a positive social and environmental impact, along with a financial return. LITA believes in investors' growing inclination to take extra-financial criteria into account in their investment choices, and the aim is to reconcile the needs of ethical investors with the financial needs of social entrepreneurs. The platform proposes an alternative to traditional investments, generally not very transparent with respect to the social and environmental consequences that they imply. By creating your account on the website, common and professional investors can invest in projects with a social and environmental impact starting from € 100!

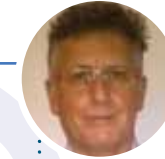
- BLOCKCHAIN & CRYPTO
- LENDING
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- it.lita.co
- [company/lita.co](https://www.linkedin.com/company/lita.co)
- [LITA.co_italy](https://www.facebook.com/LITA.co_italy)
- [lita.co_](https://www.instagram.com/lita.co_)
- [litaco_italy](https://twitter.com/litaco_italy)

- ACTIVE SINCE
2014
- FUND RAISED
€ 2.2 M
- NUMBER OF EMPLOYEES
30
- GEOGRAPHIES
I, F, B



Mailcoding
Via Emilia Ovest 698
Modena • Italy



Giorgio Tinti
Ceo

Mailcoding is your Digital Identity. It's a web-based service that gives you a personal and customizable code to connect your name, email address, phone number, social accounts, web sites, and so on. Mailcoding's mission is to simplify personal information exchange, helping people connections all over the world in a fast and unequivocal way. Stop misunderstanding exchanging personal informations between people that using different alphabet, stop need to change own business card and stop difficulties in collecting business cards during fairs and business meetings. Mailcoding, for the fintech business, aims to simplify the management of company customers' master data granting always up to date information under a secure and compliant environment with less effort for the company itself.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.mailcoding.com
- [company/mailcoding](https://www.linkedin.com/company/mailcoding)
- [mailcoding](https://www.facebook.com/mailcoding)
- [mailcoding](https://www.instagram.com/mailcoding)
- [mailcode](https://twitter.com/mailcode)

- ACTIVE SINCE
2015
- FUND RAISED
€ 250 K
- NUMBER OF EMPLOYEES
- GEOGRAPHIES
I

MAMACROWD

La piattaforma di equity crowdfunding di SiamoSoci

MamaCrowd

Via Timavo 34
Milano • Italy



Dario Giudici
Ceo

Mamacrowd is the first Italian equity crowdfunding platform for capital raise and is managed by SiamoSoci, a leading company in the matching between investors and the unlisted world. Thanks to Mamacrowd it is possible to invest completely online in innovative companies (SMEs and startups) preselected by a network of accelerators and incubators, expert partners, promising companies that already bill and innovative businesses validated by the market. Mamacrowd is the 1st Italian platform to have exceeded 10M of capital raised, 1st Italian platform with over 1M funded campaigns. In the first half of 2018 it collected more than the whole of 2017; About 90% is the success rate of the published campaigns.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

mamacrowd.com

[company/mamacrowd](https://www.linkedin.com/company/mamacrowd)

[mamacrowdcom](https://www.facebook.com/mamacrowdcom)

[mamacrowdcom](https://www.instagram.com/mamacrowdcom)

[mamacrowdcom](https://twitter.com/mamacrowdcom)

• ACTIVE SINCE
2016

• FUND RAISED

• NUMBER OF EMPLOYEES
11

• GEOGRAPHIES
1



MANGROVIA
BLOCKCHAIN SOLUTIONS

Mangrovia

Corso Venezia 54
Milano • Italy



Alfredo Giardina
Ceo

Mangrovia Blockchain Solutions is a software house specialising in applied cryptography technology, but that's not all. Apart from offering full-suite services spanning Consulting, Smart Contract development to Tokenization Models, we are currently growing very specific blockchain business units from the ground up. These range between a variety of industries, such as Energy, Fintech, Logistics, Supply Chain, Food Distribution, Crypto Gaming, and Art. Of the above, notable are the current efforts by our Fintech division on a trading platform that will aggregate the different marketplaces in the crypto industry. Some divisions have also gone on to become autonomous companies, namely, Energy (Prosume) and Crypto Gaming (Cyberdeck).

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

mangrovia.solutions

[company/mangroviasolutions/](https://www.linkedin.com/company/mangroviasolutions/)

• ACTIVE SINCE
2018

• FUND RAISED
€ 4,2 M

• NUMBER OF EMPLOYEES
25

• GEOGRAPHIES
EUROPE



MEDICI
PO Box 473944
Charlotte • USA



Aditya Khurjekar
Ceo

MEDICI is a Global research and advisory firm that support innovation and strategy departments of top Financial Institutions. MEDICI partners with FinTech startups by providing opportunities to showcase their leadership in emerging technologies or new experiences through their various media channels, their global incubator/accelerator partnerships, and their exclusive MEDICI Top 21 FinTech awards covering every region of the world. If you are a growing FinTech startup MEDICI will provide you just the right tools, positioning with the perfect audience, and contextual exposure in the FinTech ecosystem to amplify your company's message and showcase your product and proposition.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- gomedici.com
- [company/gomedici](https://www.linkedin.com/company/gomedici)
- [gomedici](https://www.facebook.com/gomedici)
-
- [goMEDICI](https://twitter.com/goMEDICI)

- ACTIVE SINCE 2013
- FUND RAISED \$ 1.8 M
- NUMBER OF EMPLOYEES 50
- GEOGRAPHIES GLOBAL



modefinance
Area Science Park, Padriciano 99
Trieste • Italy



Mattia Cipriani
Ceo

modefinance is a Fintech Rating Agency, certified by ESMA, specialized in developing digital solutions for risk assessment and management. Thanks to its Data Science and AI-based MORE methodology (Multi Objective Rating Evaluation), modefinance provides accurate and transparent credit risk analyses of any company or financial institution worldwide. modefinance technology solutions allow users to easy and deeper access all the public financial data and information, and are provided with a powerful array of risk analysis tools for the automation of evaluation procedures. The company counts key market players across different countries among its clients, including insurance companies, banks, corporates, holdings as well as institutions.

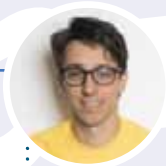
- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.modefinance.com
- [company/modefinance](https://www.linkedin.com/company/modefinance)
- [modefinance](https://www.facebook.com/modefinance)
-
- [modeFinance](https://twitter.com/modeFinance)

- ACTIVE SINCE 2009
- FUND RAISED € 1.4 M
- NUMBER OF EMPLOYEES 21
- GEOGRAPHIES GLOBAL



MoneyFarm
90-92 Pentonville Road
London • UK



Giovanni Daprà
Ceo

Moneyfarm is a digital wealth manager that provides a unique combination of simple investment advice and discretionary management to help people grow their wealth over time. Launched in 2011 and headquartered in the UK, it simplifies investments and offers advice on diversified portfolios to deliver sustainable growth through a range of asset classes. Operating through an online platform, its approach to investment combines human empathy, financial expertise with the efficiency of technology to deliver cost-effective advice and investment solutions to every user. Regulated by the FCA, it is a fast growth company with +30000 active investors and is well backed having secured close to £60M in capital. The company led by Paolo Galvani and Giovanni Daprà, counts 90 qualified background professionals.

- BLOCKCHAIN & CRYPTO
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- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.moneyfarm.com

[company/moneyfarm](https://www.linkedin.com/company/moneyfarm)

[moneyfarm](https://www.facebook.com/moneyfarm)

[moneyfarm](https://www.instagram.com/moneyfarm)

[MoneyFarmUK](https://twitter.com/MoneyFarmUK)

- ACTIVE SINCE
2011
- FUND RAISED
\$ 82.9 M
- NUMBER OF EMPLOYEES
90
- GEOGRAPHIES
I, UK



MONEYMOUR

Moneymour
Via Angelo della Pergola 7
Milano • Italy



Giacomo De Lorenzo
Ceo

Moneymour is a payment method providing instant loans for online purchases: when choosing to pay through Moneymour, the customer can buy now and pay later. The credit decision is traditionally manual almost exclusively based on the customer's credit history: this causes a slow process and imperfect results. Moneymour enriches traditional data by connecting to the customer's the bank account and social accounts, and the algorithm takes a more informed decision in a few seconds. This way they are helping customers demonstrate their creditworthiness even if they don't have a credit history, doing so with an innovative user experience.

- BLOCKCHAIN & CRYPTO
- LENDING
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- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.moneymour.com

[company/moneymour](https://www.linkedin.com/company/moneymour)

[moneymour](https://www.facebook.com/moneymour)

[moneymour](https://www.instagram.com/moneymour)

[moneymour_com](https://twitter.com/moneymour_com)

- ACTIVE SINCE
2018
- FUND RAISED
- NUMBER OF EMPLOYEES
18
- GEOGRAPHIES
I



Motusquo
 Parco tecnologico ComoNext,
 Via Cavour 2
 Lomazzo (CO) • Italy



Giorgio Martelli
 Ceo

MotusQuo is a p2p lending platform that connects lenders with borrowers cutting out intermediaries, creating a fair market and money for all. A highly automated, fast and easy to use platform and APP, where investors can create a profile and find investment opportunities. Are you looking for a loan? With Motusquo you can get it from real people: no banks or intermediaries. From 1.000 to 25.000 euros: always advantageous rates for a fast and transparent credit, tailor-made for you. Invest with MotusQuo and grow your savings, competitive returns and low risk are ensured. Manage your investments in total freedom, completely online and with competitive commissions. On MotusQuo you are always the one who choose.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
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- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.motusquo.it/index.php

[company/motusquo](https://www.linkedin.com/company/motusquo)

[motusquo](https://www.facebook.com/motusquo)



[hashtag/motusquo](https://twitter.com/hashtag/motusquo)

- ACTIVE SINCE 2014
- FUND RAISED € 900 K
- NUMBER OF EMPLOYEES 7
- GEOGRAPHIES 1



My Credit Service
 Via Trezzo 34
 Venezia • Italy



Enzo Sisti
 Ceo

MyCreditService is a fintech that has developed the first invoice management solution, it allows companies to manage the entire working capital cycle, from factoring to collection. The platform integrates advanced functions of risk analysis, with credit management tools, an invoice trading marketplace with AI based credit valuation, up to the management of a series of actions aimed at improving credit collection. The platform provides the integration with the company schedule, allows a control panel to be launched, where the status of the company receivables is displayed with the risk profile based on rating classes, a complete view of the credit picture and an updated company rating through a proprietary dynamic rating algorithm. The companies can sell their credit using the integrated marketplace.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

mycreditservice.com

[company/credit-service-s-r-l](https://www.linkedin.com/company/credit-service-s-r-l)



- ACTIVE SINCE 2014
- FUND RAISED € 500 K
- NUMBER OF EMPLOYEES 4
- GEOGRAPHIES 1



MyGDI
B.go della Salnitrrara 8
Parma • Italy



MyPass
Via San Francesco da Paola 18
Torino • Italy



Duilio Borettini
Founder & Ceo

MyGDI® is a digital safe. With MyGDI® you can create, defend and enhance the Global Digital Identity (personal data, financial and/or commercial informations) of a private or legal entity. MyGDI® is built on a top-level technology and allows easy interoperability via API. The built-in machine learning system and the software's artificial intelligence capabilities can enrich the data of every Global Digital Identity. MyGDI® aims to assist private or legal entities through the professional advice given by an identity officer, whose role is to facilitate the creation and enhancement of every Global Digital Identity. MyGDI® is one of the three key elements of a bigger, sophisticated software architecture, along with the On-boarding and Maintenance Platform and the Digital Rights Management Database.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
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- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS



Guia Paganini
Ceo

MyPass is an Italian company, founded in 2014, which deals with the development of new technologies for access and payment at museums, car parks, water parks, ski slopes, spas, cinemas and many other places. Is the most advanced interoperable solution of identification, access, and payment on the market. It lets you jump the line in different circumstances. MyPass uses an innovative proprietary technology that allows the user to directly access the entrance gates of the approved structures and avoid going to the cash desk to buy the ticket. The MyPass technology, in absence of access gates, allows payments to be made directly to the service delivery point, guaranteeing the best price provided by the operator.

- BLOCKCHAIN & CRYPTO
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- OPEN BANKING
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- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.mygdi.it

[company/mygdi](https://www.linkedin.com/company/mygdi)

[mygdi](https://www.facebook.com/mygdi)



• ACTIVE SINCE
2016

• FUND RAISED

• NUMBER OF EMPLOYEES
4

• GEOGRAPHIES
1

www.mypass.cc

[company/mypass-srl](https://www.linkedin.com/company/mypass-srl)

[MyPassApp](https://www.facebook.com/MyPassApp)

[mypass_app/](https://www.instagram.com/mypass_app/)

[MyPass_](https://twitter.com/MyPass_)

• ACTIVE SINCE
2014

• FUND RAISED

• NUMBER OF EMPLOYEES
10

• GEOGRAPHIES
1

N26

N26
Klosterstr 62
Berlin • Germany



Valentin Stalf
Ceo

N26 is The Mobile Bank. N26 has redesigned banking to make it simple, fast and contemporary. Valentin Stalf and Maximilian Tayenthal founded the company in 2013 and launched the initial product in early 2015. Thanks to its fully digital business model, N26 operates on a much lower cost base with lean organisational structures, without IT legacies and without an expensive branch network. N26 passes on these cost benefits to its customers. N26 partners with the most innovative fintech and traditional financial companies to offer its customers best-in-class products such as TransferWise (foreign exchange), Raisin (savings), Clark and Allianz (insurance), auxmoney (credit) and others.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
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- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

n26.com/it

[company/n26](https://www.linkedin.com/company/n26)

N26IT

n26

n26

- ACTIVE SINCE
2013
- FUND RAISED
\$ 212.8 M
- NUMBER OF EMPLOYEES
250 - 500
- GEOGRAPHIES
EUROPE

NEUTRINO

Neutrino
Plostad Marshal Tito 35/2-1
Kumanovo • Republic of Macedonia



Giancarlo Russo
Ceo

Neutrino provides in-depth and flexible investigative solutions to the world's most crypto-savvy experts within leading financial services companies and law enforcement agencies. "XFlow nSight" has special features to support your compliance procedures by assessing the AML risk of your crypto-financial assets. For law enforcement investigations, it provides advanced, unique features for criminal investigations and intelligence gathering. Using proprietary technologies Neutrino develops solutions for monitoring, analyzing, tracking cryptocurrency flows across multiple blockchains, providing actionable insight on the whole ecosystem. Founded in 2016 by a team of cyber security specialists with 30+ years of experience in the field of technology exploitation and intelligence gathering.

- BLOCKCHAIN & CRYPTO
- LENDING
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- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.neutrino.nu

[company/neutrino-s.r.l](https://www.linkedin.com/company/neutrino-s.r.l)

- ACTIVE SINCE
2016
- FUND RAISED
- NUMBER OF EMPLOYEES
10
- GEOGRAPHIES
GLOBAL



Nike Group
Via Savona 70
Milano • Italy



Carlo Giaj Levrà
Ceo

NIKE is a consulting company, specialized in design of internal control system for financial institutions and in supporting the update of internal processes to cope with external regulations. As a RegTech Company, transforming Internal Governance systems is the craft. Over the last 20 years it helped his customers within the banking, insurance, financial, large corporate sectors. NIKE designs new models and tools for governance, biz. and control functions, harnessing the potential of the most innovative technologies. They work using a modular and flexible customer approach with data, professional services and technology, with 3 dedicated Biz. lines. Regulatory Services, Consulting & Solutions, Security & Innovation can merge their regulatory, functional and technological skills to satisfy clients.

- BLOCKCHAIN & CRYPTO
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- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

nikegroup.it/it

[company/nike-group-regtech](https://www.linkedin.com/company/nike-group-regtech)

NIKEGROUPITALY



NIKEconsulting

• ACTIVE SINCE
1995

• FUND RAISED

• NUMBER OF EMPLOYEES
165

• GEOGRAPHIES
I



Opentech
Viale Luigi Schiavonetti 286
Roma • Italy



Stefano Andreani
Ceo

Opentech is a PCI DSS certified company specialized in providing mobile banking and mobile payment solutions for major European banks. Thanks to a multidisciplinary team of designers and engineers with deep knowledge on the banking & payment industry, the company helps Banks to accelerate the digitalization of their offering. OpenPay (www.openpay.biz), the wallet services platform developed and supplied by Opentech, is one of the most complete on the market. The solution includes both a Wallet server accessible via API, with 99.9% guaranteed availability SLA and 24x7 support, and Wallet apps for iOS and Android.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.opentech.it

[company/opentech-com](https://www.linkedin.com/company/opentech-com)

OpentechENG



• ACTIVE SINCE
2003

• FUND RAISED

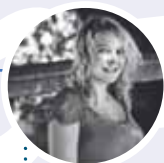
• NUMBER OF EMPLOYEES
33

• GEOGRAPHIES
I, A, CH



Oval Money

Flat G 88 Philbeach Gardens, Earls Court
London • UK



Benedetta Arese Lucini
Ceo

Oval is the first solution that allows the digital natives of the on-demand economy, to finally get some sense of their finances, and become money wise. Oval's vision is to create a simple financial solution for everyone, that speaks to the new generation of workers, with flexible income, variable expenses and limited access to financial products. At Oval they are committed to financial inclusion, education and fairness, and therefore they help tracking of everyday expenses, and encourage savings based on personal life habits. Oval partners provide bank-level security with unlimited guarantee on the savings account, no hidden fees and full control over privacy. Oval was launched in 2016, and is based in London, UK and Turin, Italy. Learn more at www.ovalmoney.com

- BLOCKCHAIN & CRYPTO
- LENDING
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- EQUITY CROWDFUNDING
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- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.ovalmoney.com/it

[company/ovalmoney](https://www.linkedin.com/company/ovalmoney)

[ovalmoney](https://www.facebook.com/ovalmoney)

[ovalmoney](https://www.instagram.com/ovalmoney)

[ovalmoney](https://twitter.com/ovalmoney)

- ACTIVE SINCE 2016
- FUND RAISED \$ 2.7 M
- NUMBER OF EMPLOYEES 39
- GEOGRAPHIES GB, I



Plick

Viale Regina Margherita 30
Milano • Italy



Donato Vadruccio
Ceo

Plick is an innovative service for payments developed by PayDo to revolutionize the user experience of European Banks customers, enabling them to pay everyone without the need of new apps or accounts, it can also be used as a substitute for the check. The service is offered to all the Banks and the Payment Institutions within the SEPA area, to be easily integrated into their online and Mobile Banking platforms. Plick allows business and private transactions only knowing the addressee's email or mobile number. With Plick you can agree with the payee a payment extension, guaranteeing now a future and irrevocable collection date. Plick assures the simplification of the payment user experience and the centrality of the bank account, without disintermediating the bank.

- BLOCKCHAIN & CRYPTO
- LENDING
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- OPEN BANKING
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- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.plick.eu

[company/plicksrl](https://www.linkedin.com/company/plicksrl)

[officialplick](https://www.facebook.com/officialplick)

[plick_eu](https://twitter.com/plick_eu)






- ACTIVE SINCE 2017
- FUND RAISED
- NUMBER OF EMPLOYEES 5
- GEOGRAPHIES EUROPE



Christian Nothacker
Ceo

PrestaCap is an online lender specialized in invoice financing and business loans for SMEs in Italy and Germany. Through its proprietary platform, SMEs have direct access to capital of professional and institutional investors in a fast and convenient way. The company is the first truly pan-European lender for SMEs. Thanks to the fund-to-peer model, investors can easily access a newly established and rapidly asset class while achieving solid geographic and sectorial diversification. PrestaCap is not a bank, it is a far simpler and efficient solution allowing investors to lend directly to SMEs meaning lower fees and better terms for both. It is an operator regulated by the FCA in the United Kingdom and the CSSF in Luxembourg as well as being a financial operator recognized by CONSOB in Italy.

- BLOCKCHAIN & CRYPTO
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- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

-  prestacap.com/it
-  [company/prestacap](https://www.linkedin.com/company/prestacap)
-  [prestacapIT](https://www.facebook.com/prestacapIT)
- 
-  [PrestaCap](https://twitter.com/PrestaCap)

- ACTIVE SINCE
2015
- FUND RAISED
- NUMBER OF EMPLOYEES
22
- GEOGRAPHIES
I, D



Daniele Loro
Ceo

Prestiamoci is the first community of loans between people born in Italy for the Italian market, which allows its members to make investments and obtain loans at a favorable rate, to achieve common passions and projects. Prestiamoci is a network of people who know each other and lend money, bringing the bank back to its original role as a safe. The company guarantees the service to those trustworthy people who want to make their own life projects and to those quality small businesses that want to grow. Prestiamoci's goal is to promote as much as possible the exchange of money between individuals, without the intermediation of banks or other lenders. This feature allows Prestiamoci to distribute to the Lenders and Applicants the income that would be for the Bank.

- BLOCKCHAIN & CRYPTO
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- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

-  www.prestiamoci.it
-  [company/prestiamoci](https://www.linkedin.com/company/prestiamoci)
-  [Prestiamoci](https://www.facebook.com/Prestiamoci)
- 
-  [prestiamoci](https://twitter.com/prestiamoci)

- ACTIVE SINCE
2009
- FUND RAISED
€ 7,1 M
- NUMBER OF EMPLOYEES
10
- GEOGRAPHIES
I



Marco Vicinanza
Ceo

Rationis is a highly specialized boutique with a strong technological vocation who offers both advisory services and innovative application solutions to financial institutions looking for an innovative and effective answer to their needs in terms of construction and monitoring of financial portfolios. Rationis is born attracting and coagulating around itself professionals and academics with long experience and significant reputation on the issues of financial portfolios management, and risk management, with the common objective of giving an innovative and effective response to problems and critical issues of financial institutions. Rationis is therefore aimed at all financial operators such as banks, asset management companies, pension funds, insurance companies, and asset managers.

- BLOCKCHAIN & CRYPTO
- LENDING
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- FINTECH RESEARCH
- OTHERS

rationis-tech.com

[company/rationis-srl](https://www.linkedin.com/company/rationis-srl)



- ACTIVE SINCE
2017
- FUND RAISED
- NUMBER OF EMPLOYEES
2
- GEOGRAPHIES
1



Nik Storonsky
Ceo

Revolut launched in July 2015 with a punchy mission: to turn the financial banking sector on its head. With Revolut, users can set up an app-based current account in 60 seconds, spend abroad in over 150 currencies with no fees, hold and exchange 25 currencies in-app and send free domestic and international money transfers with the real exchange rate. Since July 2015, London-based Revolut has signed up over 2.5 million customers across Europe, processed more than 150 million transactions and has a total transaction volume of over \$22 billion to date. Revolut has raised a total of \$336m from some of the most notable investors including DST Global, Index Ventures, Balderton Capital and Ribbit Capital.

- BLOCKCHAIN & CRYPTO
- LENDING
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- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.revolut.com/it

[company/revolut](https://www.linkedin.com/company/revolut)

[RevolutItalia](https://www.facebook.com/RevolutItalia)

[revolutapp](https://www.instagram.com/revolutapp)

[RevolutApp](https://twitter.com/RevolutApp)

- ACTIVE SINCE
2015
- FUND RAISED
\$ 336.4 M
- NUMBER OF EMPLOYEES
480
- GEOGRAPHIES
GLOBAL



Risk App
Via Martiri della Libertà 19
Conselve (PD) • Italy



Federico Carturan
Ceo

RiskAPP is the leading technology provider owning the all-in-one risk management platform for the insurance industry. Conceived to support and improve underwriting, claims, sales and technical decisions, RiskAPP offers risk data and analytics, consultation and develops software to assess business risks. The RiskAPP's solution highlights the risks of SMEs and provides the opportunities to mitigate or transfer the risks to the insurance industry. Its proprietary algorithm computes the risk profile based on many data sources, simulates the economic losses caused by named risks and compares the results to identify industry's best practices. The company has been chosen by the leader insurer and re-insurer and serves the development banks on a global level.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.riskapp.it
- [company/riskapp](https://www.linkedin.com/company/riskapp)
- [riskapplications](https://www.facebook.com/riskapplications)
- [riskapplications](https://www.instagram.com/riskapplications)
- [riskapp_it](https://twitter.com/riskapp_it)

- ACTIVE SINCE 2015
- FUND RAISED
- NUMBER OF EMPLOYEES 6
- GEOGRAPHIES GLOBAL



Salary Fits
Level39, One Canada Square
Canary Wharf
London • UK



Délber Lage
Ceo

SalaryFits is focused on empowering individuals through their salaries. By leveraging the existing relationship that employees have with their employers, it allows different ranges of providers to offer fairer financial products to employees if compared to the ones available in the market. It connects the product offerings from financial institutions to consumers through the payroll of companies, providing real-time employees' information (basic profile data, salaries, employment status...) as well as allowing financial providers to collect payments/ instalments directly from the salaries. Its cloud-based platform currently manages products that improves the financial well-being of 5M families every month, manages + \$22B worth contracts, and offers products from +70 financial institutions globally.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.salaryfits.com/it
- [company/salaryfits](https://www.linkedin.com/company/salaryfits)
- [SalaryFits](https://www.facebook.com/SalaryFits)
-
- [Salaryfits](https://twitter.com/Salaryfits)

- ACTIVE SINCE MARCH 2016
- FUND RAISED € 1.25 M
- NUMBER OF EMPLOYEES 50 - 100
- GEOGRAPHIES BR, MX, GB, IN, PT, I



Gabriele Littera
Ceo

Sardex is an integrated circuit based on multilateral netting of credits and payments, designed to facilitate economic relations between economic entities operating in a given territory, Sardinia. Sardex.net is a new way of rethinking the local economy: interconnected, collaborative, supported by group strength and mutual trust. Within the circuit, the companies finance each other at zero interest, the wealth remains on the island and local productions are preferred. Goods tourism is limited and sustainable development models are encouraged. Companies taking part in this additional market, finance each other interest-free by using digital credit for their payments with the value of an euro (1 SRD=1 EURO) that may be spent inside Sardex.net.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.sardex.net

[company/sardexnet/](https://company.sardexnet/)

sardex.net

[sardexnet](https://sardex.net)

[sardexnet](https://sardex.net)

- ACTIVE SINCE
2009
- FUND RAISED
€ 3 M
- NUMBER OF EMPLOYEES
70
- GEOGRAPHIES
1



Alberto Dalmaso
Ceo

Satispay is a smart payment platform that enables individuals to pay in affiliated stores (online and offline), exchange money with friends and set aside small amounts of money. Businesses can accept payment from customers by integrating their in-store payment application to their smartphone, tablet, and PC systems. The company also offers e-commerce plugins and customized links for online stores to receive payments. Satispay has also integrated with PagoPA for the payment of fines, taxes, stamps and health tickets, which can be made directly from the Services section within the app, where it is also already possible to top-up phone credit with Italy's main operators.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.satispay.com/it

[company/satispay](https://company.satispay)

satispay

satispay

satispay

- ACTIVE SINCE
2013
- FUND RAISED
\$ 50.8 M
- NUMBER OF EMPLOYEES
80
- GEOGRAPHIES
1



Slim Pay
12 rue Godot de Mauroy
Paris • France



Jerome Traisnel
Ceo

SlimPay, a Payroll Subscription Specialist, offers a recurring-payments platform that allows businesses of all sizes to reduce their dropout rate and get paid faster with direct debit. It manages SEPA direct debit in 34 countries in Europe. In addition to processing recurring payments, it offers a state-of-the-art smart screening algorithm to prevent fraud and reduce risk to merchants, as well as credit card processing and electronic signature service. SlimPay serves +2000 customers, including both large companies such as EDF and SFR, International Organizational Funds such as UNICEF, brands such as Mondadori and Bridgestone, and startups such as Deezer, TripAdvisor, Younited Credit and Wekiwi. The company has +65 direct debit specialists in 6 countries (France, Germany, UK, NL, Spain, Italy).

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.slimpay.com/it

[company/slimpay](https://www.linkedin.com/company/slimpay)

SlimPay



SlimPay

- ACTIVE SINCE
2010
- FUND RAISED
€ 15 M
- NUMBER OF EMPLOYEES
70+
- GEOGRAPHIES
EUROPE



SMARTIKA
Via Filippo Sasseti 32
Milano • Italy



Rosy Alaia
Ceo

Smartika (www.smartika.it) is the most important social lending service in Italy in terms of loans, applicants and active lenders. Smartika is authorized and supervised by the Bank of Italy as a payment institution. Consistent with the principles underlying Social Lending, through Smartika Borrowers and Lenders are put in touch and can interact with the sole mediation of the web platform, without the need of traditional intermediaries. This makes possible advantages for both: lower average interest for Borrowers and higher average interest for Lenders.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.smartika.it/it

[company/smartika-spa](https://www.linkedin.com/company/smartika-spa)

Smartika.it



Smartika_it

- ACTIVE SINCE
2012
- FUND RAISED
- NUMBER OF EMPLOYEES
- GEOGRAPHIES
I



Soisy
Via Filippo Sasseti 32
Milano • Italy



Pietro Cesati
Ceo & Co-Founder

Soisy is an Italian Payment Institution offering instalment payments at point of sale (POS). Its technological solution perfectly suits ecommerce and online payment gateways, because they offer them lending online application that is: *easy to integrate via plugin or API, *mobile responsive, *minimal with max 2 mins to yes/no. Loans are financed in a marketplace by private investors. This results in lower interest rate for buyers and in good returns for investors. They have grown 5x in the last year, which means +20% month on month or + 500% on previous year. Specialties: Payments, fintech, e-commerce solutions, buy now pay later, investments, peer-to-peer lending.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.soisy.it/ecommerce

[company/soisy/](https://company.soisy/)

soisy.it

soisy.it



- ACTIVE SINCE 2015
- FUND RAISED € 2.181 M
- NUMBER OF EMPLOYEES 17
- GEOGRAPHIES 1



SplittyPay
Via dei Prati 38
Vergiate (VA) • Italy



Alberto Porzio
Ceo

Very often groups of people purchase online goods or services that cannot be divided, in these cases only one person pays in advance for the others, using a single payment tool. The buyers need an easy way to perform group purchases splitting the total amount in multiple transactions. Splitty Pay is an alternative payment platform that perfectly fits the needs of group reservations and purchases. Its tool aims to reduce cart abandonment rate, offering the customer to share the total amount in equal or customized shares and pay with more credit/debit cards. The hope is also to protect some friendships from money discussions.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.splittypay.com

company/splitty-pay

SplittyPay



- ACTIVE SINCE 2015
- FUND RAISED € 210 K
- NUMBER OF EMPLOYEES 5
- GEOGRAPHIES 1



Spreadoff
56 Leaman Street
London • UK



Davide Guarnieri
Ceo

Spreadoff is an innovative SAS platform for P2P currency exchange targeting international travellers. By using its system, the company can bypass banks, slash costs and provide a better user experience. An innovative way of exchanging currency around the world, with no costs of exchange. All you need to travel at your fingertips; a tool to pay and transfer money in a fast and easy way. Spreadoff connects demand and supply of currency exchange offering zero spread cost to its users. It's easy, it's safe, it's immediate - no banks needed! Engage, exchange, enjoy your trip.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.spreadoff.com

[company/spreadoff](https://www.linkedin.com/company/spreadoff)

[spreadoff](https://www.facebook.com/spreadoff)



- ACTIVE SINCE
2016
- FUND RAISED
- NUMBER OF EMPLOYEES
4
- GEOGRAPHIES
I, GB



Square Life
Landsstrasse 33
Rigell • Germany



Oliver Ohl
Ceo

Squarelife is a young company that emerged in 2013 from Finterlife - a former insurer of Finter Bank Zurich. As a result, Squarelife's strategic focus is to take over and manage runoff assets. Since the end of 2015, Squarelife has been writing new business, which gives it a further strategic orientation. Squarelife develops innovative, flexible and cost-effective insurance solutions for partners in the European Economic Area. In order to guarantee the highest possible collateral and avoid complexity, they generally waive interest rate guarantees. Squarelife is aware of its responsibility to its customers and society and therefore places very high demands on its products and processes. This also applies to the selection of business partners. Therefore, any kind of sales pre-financing is waived.

- BLOCKCHAIN & CRYPTO
- LENDING
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- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.squarelife.li

[company/squarelife-lebensversicherungs-ag/](https://www.linkedin.com/company/squarelife-lebensversicherungs-ag/)



- ACTIVE SINCE
2013
- FUND RAISED
- NUMBER OF EMPLOYEES
6
- GEOGRAPHIES
EUROPE



Stamplay
727-729 High Road
London • UK



Giuliano Iacobelli
Ceo

Stamplay is a low code platform that enables organizations to build high value business process spanning multiple cloud services. The platform provides enterprise integration, process automation, and a citizen experience, enabling business users and IT to collaborate in order to build, operate and roll out automations. Stamplay is the development platform for an API connected world. Its technology drastically reduce the development, deployment and management effort. Services provided are a visual engine for rules and integrations to create the server-side business logic of the app, and tools and a reliable cloud infrastructure to model and manage users and data.

- BLOCKCHAIN & CRYPTO
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- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- stamplay.com
- [company/stamplay](https://www.linkedin.com/company/stamplay)
- [stamplay](https://www.facebook.com/stamplay)
- [stamplay](https://www.instagram.com/stamplay)
- [stamplay](https://twitter.com/stamplay)

- ACTIVE SINCE 2012
- FUND RAISED \$ 777.6 K
- NUMBER OF EMPLOYEES 10
- GEOGRAPHIES GLOBAL



Swascan
Via Roma 55, Cassina De Pecchi
Milano • Italy



Riccardo Paglia
Ceo

Swascan is the first Italian CyberSecurity platform completely in Cloud, SaaS and Pay for Use. Our services allow to identify, analyze and solve all the vulnerabilities related to websites, web applications, networks (any device associated to an IP address) and source code. Our services ensure the technologic assessment required by GDPR and lead companies towards legislative compliance. Swascan's four main services are Vulnerability Assessment, Network Scan, Code Review, GDPR Self-Assessment. All the key products aim to test and verify the weaknesses of third-parties applications, preventing data-loss, and analyze the quality standards of company's network security, its compliance, internal policies and procedures, overall quality and the security of source code.

- BLOCKCHAIN & CRYPTO
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- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.swascan.com
- [company/swascan](https://www.linkedin.com/company/swascan)
- [Swascan](https://www.facebook.com/Swascan)
- [swascan](https://www.instagram.com/swascan)
- [swascan](https://twitter.com/swascan)

- ACTIVE SINCE 2016
- FUND RAISED € 600 K
- NUMBER OF EMPLOYEES 8
- GEOGRAPHIES 1



Talos
Via Magliotto 2
Savona • Italy



Luca Verderame
Ceo

Talos srls is an innovative startup, born in early 2016, which operates in the field of cybersecurity and has been recognized as Spin Off of the University of Genoa. Talos aims at providing high-tech solutions for security issues related to mobile and consumer business environments, through automated tools for assessing the security risks of mobile apps and specialized security consulting services. The flagship product of Talos is APPROVER, an automatic toolkit for in-depth, fully automatic security analysis of mobile applications. APPROVER automatically detects, evaluates and provides comprehensive reports on the security risks posed by the mobile applications. APPROVER combines state-of-the-art automated security analysis techniques with advanced risk analysis methodologies.

- BLOCKCHAIN & CRYPTO
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- CHALLENGER BANKS & PFM
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- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.talos-sec.com

[company/talos-s-r-l-s-](https://www.linkedin.com/company/talos-s-r-l-s/)

talossec



talos_security

- ACTIVE SINCE
2016
- FUND RAISED
- NUMBER OF EMPLOYEES
4
- GEOGRAPHIES
1



Tax Man App
Via Nomentana 481
Roma • Italy



Alessandro Chirchiglia
CEO (Co-Founder)

TaxMan is a mobile app for italian freelance workers, which includes invoicing, tax calculation and tax filings. Do you have a VAT number? With Taxman you can save invoices, compute taxes, discover deductions and prepare the tax declaration. Keep track of all tax deadlines. The Tax Calculation section gives you an immediate and extremely accurate estimate of the tax due, so you will always know in real time what the net result of your business is. Not sure how to invoice an entry or record an expense? Do you have any other doubts? No fear. With TaxMan you will have an accountant in chat within the app. Just access the "Support" section and report your problem to receive an answer within a few hours.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.taxmanapp.it

[company/tax-man-app](https://www.linkedin.com/company/tax-man-app/)

TaxManApp

taxman_app

TaxMan_App

- ACTIVE SINCE
2017
- FUND RAISED
- NUMBER OF EMPLOYEES
10
- GEOGRAPHIES
1



Silvano Salandin
Ceo

The Social Lender is a peer-to-peer lending business platform that allows applicants to obtain funding from private and institutional investors, in order to support growth and development of their business and their projects, and where lenders can invest in security actively intervening in the Royal Economy. The Social Lender is a platform for direct crowdfunding, lending crowdfunding and also P2P lending, which aims to support the growth and development of SMEs, startups or even micro businesses by raising capital from private, professional, non-professional and institutional investors. The platform is a tool for access to credit and funding for businesses, in a transparent, rapid and free of bureaucracy way. It's also a source of diversification of the investment portfolio to increase savings by investing in the real economy.

- BLOCKCHAIN & CRYPTO
- LENDING
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- EQUITY CROWDFUNDING
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- ASSET MANAGEMENT & RETAIL INVESTMENTS
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- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS



Daniele Pregolato
Ceo

Tinkl.it offers a simple tool to companies and professionals providing them the possibility to accept bitcoin as payment for their services. Because Tinkl.it customers will never own bitcoin and, the conversion into Euro will be entirely processed by us in cooperation with the Crypto Exchange platform The Rock Trading srl, our customers will not incur in complicated fiscal issues to explain. Our customers will receive exactly the amount in euro invoiced without fees and no charge-back problems and costs. Accepting bitcoin payments will provide you a new business opportunity and a great marketing tool without risks.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
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- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- www.thesociallender.it
- [company/the-social-lender](https://www.linkedin.com/company/the-social-lender)
- [thesociallender](https://www.facebook.com/thesociallender)
- [thesociallender](https://www.instagram.com/thesociallender)
- [thesociallender](https://twitter.com/thesociallender)

- ACTIVE SINCE 2017
- FUND RAISED € 32 K
- NUMBER OF EMPLOYEES 5
- GEOGRAPHIES 1

- tinkl.it
- [company/tinkl.it](https://www.linkedin.com/company/tinkl.it)
- [tinklitaly](https://www.facebook.com/tinklitaly)
- [tinkl.it](https://www.instagram.com/tinkl.it)
- [tinkl_it](https://twitter.com/tinkl_it)

- ACTIVE SINCE 2018
- FUND RAISED
- NUMBER OF EMPLOYEES
- GEOGRAPHIES 1



Two Hundred Crowd
Via Filippo Sassetti 32
Milano • Italy



Matteo Masserdotti
Ceo

Two Hundred (formerly Tip Ventures) is a financial technology company that manages an Equity Crowdfunding Platform (200crowd.com). Investors, both retail and professional, can access to easy investing in private companies, shall they be Startup or SME's. Two Hundred offers innovative services to Startups and Investors. The company aims to provide a unique professional approach, offering tailor made advising to startups and investment services for investors. With Two Hundred companies have a fully committed team of people working along with you, providing the best solution to get the attention of investors. Investing through Two Hundred is accessible to everybody, starting at 500 €.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- 200crowd.com/V2
- company/200-crowd
- 200Crowd
- 200crowd
- 200crowd

- ACTIVE SINCE
2013
- FUND RAISED
€ 300 K
- NUMBER OF EMPLOYEES
13
- GEOGRAPHIES
1



Utego
Via Eleuterio Pagliano 35
Milano • Italy



Stefano Musso
Ceo

Utego is an innovative start-up developing a free digital application for users, contributing to increase the transparency of financial market and the bargaining power of consumers. It's advantageous for FI that, facing a business dispersion due to the FinTech revolution, will operate more dynamically and economically on the digital financial market, re-establish an equal, transparent and trustful relationship with the customers. It offers a financial aggregation service through which users will sum in one all the web based financial positions owned in different Institutions/Banks. Users will access to a new wider market place, improve their financial knowledge in the dedicated educational area and, sum their needs together in a very innovative auction tool, so to increase their bargaining power.

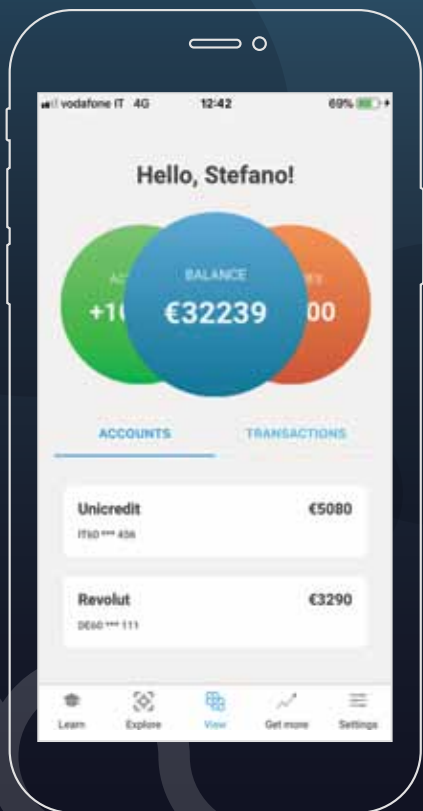
- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

- utego.it/en
- company/utego
-
-
-

- ACTIVE SINCE
2018
- FUND RAISED
- NUMBER OF EMPLOYEES
10
- GEOGRAPHIES
1



Your money power



Are you juggling different current accounts or choosing the best deals?

Discover utego.it and join our friends list to stay up to date on our launch!

Are you a company waiting to touch base with our market place and auction tool or to test your API/PSD2 compliancy?

Contact us writing to utego@utego.it



VIRTUAL B

Virtual B
Via San Gregorio 40
Milano • Italy



Serena Torielli
Ceo

Virtual B SpA is a financial technology company operating in B2B2C and focused on digital investments and wealth management. The company can provide all the core activities involved in digital investing, from financial communication to financial engagement and financial technology solutions. Its direct experience in B2C represents a source of real data and a live demo for business clients. Virtual B is a pioneer of Fintech in Italy, with a strong focus on innovation and the most disruptive technologies. The company was founded in 2010 by an experienced team with a strong background in the financial industry. In 2011 the company launched AdviseOnly, the first robo-advisor in Europe.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
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- PAYMENT SOLUTIONS
- OPEN BANKING
- SECURITY & COMPLIANCE
- INSURTECH
- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

www.virtualb.it

[company/virtualb](https://www.linkedin.com/company/virtualb)



• ACTIVE SINCE
2010

• FUND RAISED

• NUMBER OF EMPLOYEES
13






• GEOGRAPHIES
1



Giacomo Bertoldi
Ceo

It allows you to raise money and balance the capital needed for your business project, up to 5M €. Born to innovate the real estate economies thanks to Crowdfunding, for product innovation, environmental sustainability, investments in real estate and the simplification of the financial system. It offers an elegant solution to raise funds, manage rapidly all the bureaucratic processes related to the collection of financial resources, making available to sponsors a very effective marketing tool. With Walliance you can create high quality investment proposals thanks to the campaigns that guarantee you a presentation and excellent visibility to your projects.

- BLOCKCHAIN & CRYPTO
- LENDING
- CHALLENGER BANKS & PFM
- EQUITY CROWDFUNDING
- REWARD & DONATION CROWDFUNDING
- ASSET MANAGEMENT & RETAIL INVESTMENTS
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- INSURTECH
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- ACTIVE SINCE
2016
- FUND RAISED
€ 880 K
- NUMBER OF EMPLOYEES
11
- GEOGRAPHIES
1



Giulio Massucci
Ceo

WAVENURE combines AI and quantitative methods to investment decision making, it's the high added value partner for anyone who wants to optimize investment decisions, offer a better advice, enrich its model of service and enhance its business or invest its assets and savings reducing risks and improving returns. It offers various AI-based decision-making services and tools: portfolio management, short-medium to long-term trading strategies, robo-analysis, predictions. The offer is divided into services, solutions and APIs, differentiated according to the needs of different users: Asset Managers, Advisors, Investment Firms, Retail Online Brokers, Traders, Individual Investors, to whom provides AI fueled investment fund and a personal AI Investment Coach through a simple, online, engaging experience.

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- TAX MANAGEMENT
- FINTECH RESEARCH
- OTHERS

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- ACTIVE SINCE
2016
- FUND RAISED
- NUMBER OF EMPLOYEES
10
- GEOGRAPHIES
GLOBAL



Matteo Tarroni
Ceo

WorkinvoicE is the first Italian web-based marketplace dedicated to the trading of commercial receivables. This revolutionary platform connects SMEs with qualified investors with a P2P approach, bringing a transparent and efficient short-term funding solution to the Italian market. In the last decade, due to the reduction in lending activity of the Italian banks and to the increasing needs of working capital, the SMEs are thirsty of alternative sources of financing. With its solution, in just a few clicks, the SMEs can access the marketplace and turn their receivables into cash within just a few hours. The advantages compared to factoring are the possibility to access the market on a need basis, the absence of obligations or guarantee, the speed of 100% online procedures.

- BLOCKCHAIN & CRYPTO
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- OTHERS



Frank Jan Risseeuw
Ceo

Built with the principals of PSD2, Yolt is the smart thinking money app that enables you to sync your accounts together, see your spending clearly and do more with your money. Yolt challenges the status quo of money management. Staying on top of your money shouldn't be a bore. With a fresh approach and smart insights to 'yolt' you into action, Yolt is about being smart with your money, so you can make the most of life. With the App you can Sync your accounts in one view, see your spending clearly and do more with easy budgeting, international money transfers and energy comparison. Yolt is empowering people to change the way they think about money.

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- OTHERS

 www.workinvoicE.it

 company/workinvoicE

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- ACTIVE SINCE 2013
- FUND RAISED € 1.6 M
- NUMBER OF EMPLOYEES 20
- GEOGRAPHIES 1

 www.yolt.com

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- ACTIVE SINCE 2016
- FUND RAISED
- NUMBER OF EMPLOYEES 57
- GEOGRAPHIES EUROPE



Fintech District

The new platform to connect Banks
and Third Parties through APIs
in compliance with PSD2



INTEROPERABILITY



SECURE OPEN BANKING



COLLABORATIVE INITIATIVES



Fabrick represents the evolution of open banking in which banks, fintech and other solution providers in the financial system meet to collaborate and develop new services and business models.

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