

Sep 30,  
2020



[website](#)

#### Most Recent Coverage:

[Olive](#), a Waterloo, Canada-based provider of a card-linking platform that enables its customers to accept round-up contributions as well as offer incentives such as cashback rewards, is in the process of raising capital, said Dave Beaton, founder and CEO. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

Olive is an issuer agnostic card-linking platform that integrates into an enterprise customer's user experience. Its goal is to encourage end users to make recurring financial contributions by rounding up their spare change.

#### CEO and founder:

Dave Beaton



#### Interesting Fact:

M&A is expected to become aggressive in open banking, the executive said. Its goal is to build a recurring revenue generating business and is focused on driving shareholder value and executing its plan right now, he said. But that said, Olive has already received some acquisition overtures from a few strategic players who are "kicking the can."

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Sep 25,  
2020



[website](#)

**Most Recent Coverage:**

[Finerio, a Mexico City-based open banking API provider, is prepping to aggressively raise its Series A round, said Nick Grassi, founder and COO.](#), a Mexico City-based open banking API provider, is prepping to aggressively raise its Series A round, said Nick Grassi, founder and COO. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Finerio is an open banking and personal finance management API. Its B2B product, Finerio Connect, allows companies to consult bank accounts with the authorization of users, via API, according to a company press release. Finerio white labels its platform to banks and financial institutions who market under their own brands.

**founder and COO:**

Nick Grassi



**Interesting Fact:**

Finerio is preparing to launch in Colombia and is also looking to enter other Latin American markets including: Brazil, Chile, Argentina, Ecuador, Peru and Argentina.


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Sep 01,  
2020



 [website](#)

**Most Recent Coverage:**

 **Sandbox Banking**, a Brooklyn, New York-based banking-as-a-service middleware provider, is raising capital now from existing investors, said Ravi Balasubramanian, co-founder and CEO.  
*(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Sandbox Banking offers a universal adapter that plugs into banking systems to easily connect to fintech applications, the CEO said.

**Investors:**

YCombinator, SixThirty, Fintech Sandbox and Startup Bootcamp

**CEO and founder:**

Ravi Balasubramanian



**Interesting Fact:**

Sandbox is also seeking strategic partnerships with fintechs, insurtechs and wealth managers, the CEO said. The company welcomes approaches for partnering. It has revenue sharing strategic partnerships with eight fintechs including nCino.

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Aug 18,  
2020



[website](#)

#### Most Recent Coverage:

[Yapily](#), a London-based company offering an open banking API to let enterprises connect to banks, is willing to entertain investor approaches for its upcoming Series B round, said Stefano Vaccino, CEO and founder. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

Yapily's API connects to each bank and financial institution's open API, providing its customers a way to make any payment from any account.

#### Investors:

Lakestar, HV Holtzbrinck Ventures, and LocalGlobe

#### CEO and founder:

Stefano Vaccino



#### Interesting Fact:

It started expanding across Europe in Q1 this year and will continue to grow its footprint in the UK, Germany, Italy, Spain, France and Ireland, the CEO said. It remains pragmatic for international growth and may look to enter Australia, Canada, Brazil and Mexico next year. Yapily may enter the US as part of its longer term plans.


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Jul 31,  
2020



 [website](#)

#### **Most Recent Coverage:**

 **KlariVis**, a Roanoke, Virginia-based provider of a cloud-based analytics platform for banks and credit unions, is building relationships with core technology providers and saw interest from large VC firms ahead of its \$2.5m seed raise announced July 1, CEO and founder Kim Snyder said. *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

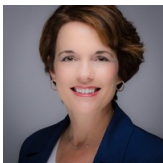
KlariVis's platform is used to build views used by those in different roles within a bank including both bank executives and frontline personnell.

#### **Investors:**

angels

#### **CEO and founder:**

Kimberly Snyder



#### **Interesting Fact:**

In response to COVID-19, KariVis moved to a remote workforce on Friday, March 13 and that is working well for us, the CEO said. We have also moved up our development roadmap that will assist our bank clients in navigating this crisis. This is exactly why they need a solution like KlariVis – so they can easily slice and dice their portfolios and quickly understand where their risks are so they can become proactive in reaching out to their customers. We will be rolling out these new visuals quickly to assist our current clients and we believe these items will underscore the need for our solution, the CEO said.


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Jul 28,  
2020



 [website](#)

**Most Recent Coverage:**

 **Canopy (SG)**, a Singapore-based financial data aggregation platform, is evaluating its next capital raise for US growth, Tanmai Sharma, CEO and founder. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Canopy's solution converts data in any file format, for any asset, in any currency including: PDF, Excel, data feeds and others for standardization to an API for itCanopy's solution converts data in any file format, for any asset, in any currency including: PDF, Excel, data feeds and others for standardization to an API for it

**Investors:**

Credit Suisse, Lionrock Capital, Dymon Asia Ventures and Seeds Capital

**CEO and founder:**

Tanmai Sharma



**Interesting Fact:**

Sharma was previously Managing Director (Credit Trading) at Deutsche Bank.

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Jul 22,  
2020



 [website](#)

**Most Recent Coverage:**

 **Cogni**, a New York-based digital banking platform, is in the midst of its Series A raise, said a company source. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Cogni's mobile banking app offers a simple account opening process and no hidden fees. Named after the word "cognitive," the company was founded with the goal to build a single banking platform that integrates both banking and lifestyles together and flexibility.

**Investors:**

The CXO Fund, Scott Minerd (Co-Founder, Chairman of Investments, and Global Chief Investment Officer of Guggenheim Partners), Hanwha Investment & Securities, Extol Capital, WorldQuant Ventures, Barclays, Gregg Kidd of Hard Yaka


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Jul 20,  
2020



 [website](#)

#### Most Recent Coverage:

 **Wallit**, a reward-based savings platform for families, is planning to raise its Series A round in the first half of 2021, said Mike Vien, CEO. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

Wallit is one app that links to all financial accounts and offers cash back for spending and saving. Vien, who has three in college and one in highschool, built the platform with parents in mind to incentivize the younger generation to save money while also offering rewards for financial wellness.

#### Investors:

BlueIO, Mendoza Ventures and BoxOne Ventures, with financing through a partnership with the Maine Technology Institute (MTI) and the Finance Authority of Maine (FAME).

#### CEO:

Mike Vien



#### Interesting Fact:

Wallit is likely to engage an investment banker at some point in the future, Vien said. It has relationships with a few, though no formal contracts are in place, he said. Vien would likely lean on his existing friendships when Wallit reaches the point of needing investment banker counsel, he added.

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Jul 15,  
2020



 [website](#)

**Most Recent Coverage:**

 [Railsbank](#), a London-based open banking platform, has just begun to provide its services in the US and expanded to Asia-Pacific in Q4 2019. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Railsbank is a global Banking as a Platform (BaaS) whose technology is used by banks, businesses and brands to offer fintech-related services.

**Investors:**

Moneta Capital, CreditEase, Clocktower Technology Ventures, Singapore Life, Visa, Global Brain and Firestart

**Interesting Fact:**

Verdon spent nearly 30 years in the finance industry and before that, an engineer in the manufacturing industry. There he said, he experienced firsthand the deep transformation within the manufacturing industry (for example, Toyota inventing Kanban cell manufacturing and JIT manufacturing etc). This has shaped how he looks at the financial services industry: product, product engineering, process engineering, qualitative techniques and end-to-end automation, he explained.

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Jul 08,  
2020



website

#### Most Recent Coverage:

**SOCASH**, a Singapore-based startup that has developed a mobile app enabling its users to withdraw cash from its network of merchants, is interested in raising more capital, said Hari Sivan, Co-founder and CEO. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

SOCASH will hopefully be “making a bet” on expanding into Japan towards the end of this year, Sivan said. SOCASH is also now running a pilot with a company in New England, he said.

#### Investors:

Glory Ltd., SC Ventures, Vertex Ventures

#### CEO:

Hari Sivan



#### Interesting Fact:

SOCASH's goal has been to scale up and eventually go for an IPO, but the company has also received interest from strategics about collaborating. A future relationship with a strategic partner could possibly eventually lead to an acquisition of SOCASH if it accelerated its growth and lessened its risk. If the company did pursue an IPO, a listing on an exchange in Hong Kong would probably be most likely, according to Sivan.


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Jun 26,  
2020



 [website](#)

#### **Most Recent Coverage:**

 **askRobin**, an Estonia-based startup that has created a lending marketplace serving Latin America, will likely begin looking for its next round after the summer--in early September or October, and it has already fielded interest from a number of prominent firms, *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

askRobin works with both consumers and lending partners. For those lending partners, it offers a prediction engine that looks at factors like occupation and loan size and provides a way to gauge the risk of default for a given type of loan for a given customer.

#### **CEO and founder:**

Rain Sepp



#### **Interesting Fact:**


The pandemic is having a significant impact on everyone involved in lending similar to what occurred during 2008-2009. Right now lenders are adjusting their scorecards and pulling back, they are waiting to see what the full impact will be on hard-hit segments like tourism/hospitality, CEO Rain Sepp told Fintech Horizons.

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Jun 12,  
2020



**Most Recent Coverage:**

 **Penta**, a Berlin, Germany-based commercially focused, challenger bank, sees M&A, especially at a bit later stage, as always an option to make rather large jumps instead of growing linearly, CEO Marko Wenthin said. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

a Berlin, Germany-based commercially focused, challenger bank

 [website](#)

**Investors:**

finleap and Holtzbrinck Ventures (HV), RTP Global, ABN AMRO, VR Ventures.

**CEO:**

Marko Wenthin

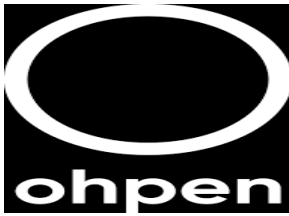


**Interesting Fact:**

As our customers are SMEs, the struggle for them due to the pandemic was and still is immense.. We launched a petition in order to pressure the German government to give out helicopter money and loans as fast as possible for those in need, Penta CEO Mark Wenthin told FHM.

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May 29,  
2020



[website](#)

**Most Recent Coverage:**

[Ohpen](#), the Amsterdam-based creator of a cloud-based banking platform, is actively seeking acquisitions and partnerships, said Angelique Schouten, Chief Commercial Officer. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Ohpen is a SaaS banking platform that runs entirely in the cloud. Its platform administers retail investment and savings accounts for banks and other financial institution.

**Investors:**

NPM Capital

**CEO:**

Matthisj Saler

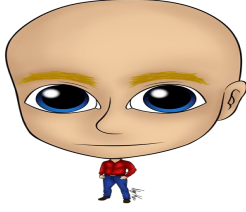


**Interesting Fact:**

COVID-19 is creating deal opportunities as certain early-stage fintechs struggle to grow or obtain funding, Chief Commercial Officer Angelique Schouten told Fintech Horizons.


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May 22,  
2020



 [website](#)

#### **Most Recent Coverage:**

 **LaunchFire**, an Ottawa, Ontario-based digital engagement agency, sees strong growth from financial institutions for LemonadeLXP, its game-based training platform and the potential exists to spin off the unit, said John Findlay, CEO and founding partner. *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

LemonadeLXP provides a game-based training platform for financial services organizations.

#### **Interesting Fact:**

Along with working “your fricking tail off,” empathy for the learner has been the key ingredient in the company's success, Findlay said. The platform also helps banks who are in the process of migrating customers to digital platforms. Digital onboarding rarely succeeds if employees are not knowledgeable about their own systems and compliance policies and if they lack a true sense of how those systems benefit customers, Findlay said.


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May 11,  
2020



 website

**Most Recent Coverage:**

 **Klar**, a Mexico City-based challenger bank, is likely to raise its Series A later this year, said Stefan Moller, CEO and co-founder. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Klar's target customers are medium income level 24 to 40 year olds who are underbanked, meaning, while they have a bank account, but it does not serve their needs, Moller noted.

**Advisors:**

Gunderson Dettmer

**Investors:**

Quona Capital, Santander Innoventures, aCrew Capital, FJ Labs, and Western Technology Investment

**CEO:**

Stefan Moller



**Interesting Fact:**

Klar's investor Quona Capital highlighted in a Medium post the company's huge addressable market, noting that in Mexico, 63% of adults are unbanked, only 25% of adults have a debit card, and 40% of those who do have one never use it, only 10% of Mexicans have a credit card, and only 6% use the internet to access their accounts.


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Apr 20,  
2020



 [website](#)

#### **Most Recent Coverage:**

 **Albo**, a Mexico-based challenger bank, will likely begin its Series B raise in 9 to 12 months, said Ángel Sahagún, CEO and founder. *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

Albo allows Mexican consumers to open a digital bank account with a prepaid card to receive, transfer, and spend their money.

#### **Investors:**

Valar Ventures, Mountain Nazca, Greyhound Capital, Omidyar Network and Flourish Ventures

#### **CEO and founder:**

Ángel Sahagún



#### **Interesting Fact:**

Albo's mobile application also allows users to pay their gas, electricity, and internet bills as well as make cell phone recharges, at no cost, according to the company.

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Apr 01,  
2020



 website

#### Most Recent Coverage:

 **Ubank**, a Mexico City-based startup that has built a white-label or co-branded mobile app that banks provide to their customers, is profitable, and can make decisions for the long term that are not focused on securing the next round or maximizing the company's short-term valuation. Perhaps in the future, it might be in a position where we want to raise venture capital, according to CEO Mijael Feldman. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

Ubank is a tool that lets people save automatically based on goals they create and rules they set for how to spend their money. The rules help people achieve their savings goals in small increments at a time. The company partners with financial institutions throughout Latin America that have digital platforms.

#### CEO:

Mijael Feldman



#### Interesting Fact:

Saving is one of the most difficult habits to form. The world around us is designed to make us spend, while the benefits of saving are only apparent over the long term, after much perseverance. That is why when we designed the app, we relied on biases people exhibit when making decisions, CEO Mijael Feldman said.


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Mar 25,  
2020



 [website](#)

#### Most Recent Coverage:

 **Concierge Technologies**, a diversified global holding company trading over the counter under the ticker symbol CNCG (OTCQB: CNCG), could seek partnerships as it prepares to rollout Marigold & Co. this summer, CEO Nicholas Gerber told this news service. Marigold & Co. is a Fintech platform with a debit card and app that features native tap-and-pay. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

Concierge Technologies was founded in 1996 and is headquartered in San Clemente, California. It is comprised of five operating units, including Denver-based Marigold & Co., the creator of debit card app, which recently became a subsidiary.


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Mar 18,  
2020



 [website](#)

#### **Most Recent Coverage:**

 **KlariVis**, a Roanoke, Virginia-based creator of a cloud-based analytics platform used by community banks and other FIs, is in the process of raising a round that should bring into profitability with the pipeline it has, CEO Kim Snyder said. *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

The biggest pain point banks have is the time and effort required to create reports. Bank employees spend considerable resources on producing reports for officers, customers, and regulators. At my bank, we were only \$900m in assets, but still had 6 to 7 people who spent 30% to 40% of their time writing reports manually.

#### **CEO and founder:**

Kimberly Snyder



#### **Interesting Fact:**

KlariVis was founded in February 2019 and launched commercially in January 2020. On March 9, the company announced that it already had six financial institutions using its analytics platform and more than 80 others that are evaluating the platform.


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Feb 03,  
2020

# MANTL

 [website](#)

## Most Recent Coverage:

 **MANTL**, a New York City-based banking software provider, will probably look next to raise a Series B round, although it is also growing rapidly which could lessen the need for one, said Mike Bosserman, MANTL's VP of Growth. *(Please click on the hyperlink above to read this article)*

## Brief Summary:

With MANTL, new customers can open an account in two minutes and 37 seconds compared to seven to eight minutes on average through their existing systems, Bosserman said. That additional time in onboarding can frustrate potential new customers. As a result, many banks lose those potential new customers during the onboarding process, he said.

## CTO and co-founder:

Benjamin Conant



Jan 30,  
2020



website

**Most Recent Coverage:**

**Narmi**, a New York City-based startup whose products are used by community banks and credit unions to create a more intuitive digital banking experience, is cash-flow positive and is interested in growing its partner network, co-founder Nikhil Lakhanpal said. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

The company has an open platform and views partnerships as critical to providing FIs with ways to connect to the greater ecosystem and in turn to improve customer engagement, the executive said.

**Investors:**

Contour Ventures, Picus Capital, Right Side Capital Management, TechStars and Fintech Sandbox

**Interesting Fact:**

Lakhanpal and co-founder Chris Griffin were both students at Georgetown from 2009 to 2013, where they also served in executive positions at Georgetown University Credit Union, the largest US student-run financial institution. That experience convinced them that smaller financial institutions lacked the tools they needed to make the digital banking experience more intuitive.


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Jan 29,  
2020



 [website](#)

**Most Recent Coverage:**

 **Payveris**, a Cromwell, Connecticut-based company which offers FIs a platform to move money digitally, is focused on raising capital through its credit union service organization (CUSO), a source told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Payveris helps to simplify a customers' infrastructure. The platform gives those customers control to build out the user experience they want, supports their existing payment rails as well as any payments rails that come online in the future.

**Investors:**

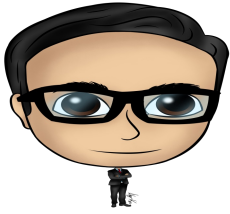
Mosaik Partners, Black Dragon Capital, Connecticut Innovations and Ironwood Capital.

**Interesting Fact:**

There could be a large universe of potential acquirers including large core processors, such as FIS, Fiserv, and Jack Henry as well as large payments companies, such as PayPal and Mastercard. The universe could also include card processors and non-bank technology companies, the source said.

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Jan 14,  
2020



**Most Recent Coverage:**

🔗 [The Fintech Association of Colombia](#), an interview with Erick Rincón Cárdenas (*Please click on the hyperlink above to read this article*)

**Brief Summary:**

an interview with Erick Rincón Cárdenas

🔗 [website](#)

**Interesting Fact:**

Colombia is the third-largest Fintech hub, behind Mexico (334 new Fintech companies) and Brazil (377 new companies). However, Colombia's Fintech ecosystem is already 1.5 times larger than Argentina (116 startups), 2 times larger than Chile (84 startups), 3 times larger than Peru (57 startups) and 5 times larger than Ecuador (34 startups).


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Dec 03,  
2019



 website

#### **Most Recent Coverage:**

 **Fidel**, a London-based company offering an API to link payment cards to applications, has its Series B round “in motion,” a company source told this news service. *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

Fidel offers two products: Transactions and Offers. With Transactions, customers can link direct-to-customer cards through its secure SDKs and easily surface real-time transaction data from Visa, Mastercard and Amex. With Offers, clients can from one place create and manage card-linked offers with a variety of retailers. Customers using Transactions include RBC, Avios and Klarna. Offers clients include Just Eat, Aer Lingus, and TopCashback.

#### **Investors:**

Nyca Partners, QED Investors, Citi Ventures, RBC Ventures, Commerce VC, Elefund, 500 Startups, Horizons Ventures and angel investors Cris Conde and Taavet Hinrikus

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Nov 22,  
2019



[? website](#)

**Most Recent Coverage:**

[? MX Technologies](#), a Lehi, Utah-based data platform for banks, credit unions and fintechs, is still taking meetings with potential investors, Ryan Caldwell, founder and CEO, told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

The company is able to take unstructured, uncleansed data and create meaning from it, said Caldwell. It is able to tell its customers more about their users, so they can provide a better experience and drive more business, he said.

**Investors:**

Battery Ventures, H.I.G. Growth Partners, Point72 Ventures, Sorenson Ventures, Pelion Venture Partners, Cross Creek Capital, Industry Ventures, Digital Garage, TTV Capital, National Bank of Canada and Washington Federal Bank.

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Oct 08,  
2019



#### Most Recent Coverage:

💡 **Minka**, a Bogota, Colombia-based startup whose technology provides the infrastructure for faster money-transfer, is likely interested in raising capital from US investors in the near future, CEO Domagoj Rozic said. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

a Bogota, Colombia-based startup whose technology provides the infrastructure for faster money-transfer

💡 [website](#)

#### Investors:

Crestone Venture Capital, angel investors

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Sep 26,  
2019



[? website](#)

**Most Recent Coverage:**

[? Baton Systems](#), a Fremont, California-based provider of bank-to-bank payments infrastructure modeled on blockchain technology, is interested in investor approaches now for its raise in 2021, said Andrés Choussy, president and COO. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Baton's distributed ledger-based technology enables its clients to securely move real assets sitting in real bank accounts in near real-time, according to the company. It has been deployed at three of the world's top ten global banks, as well as multiple exchanges and clearinghouses, the executive said.

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Sep 12,  
2019



**Most Recent Coverage:**

[? Fundary](#), a Mexico City-based crowdlending platform, plans to start looking for seed capital by the end of this year, Jaime Sanchez, the company's director of innovation, told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

a Mexico City-based crowdlending platform

[? website](#)

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Sep 11,  
2019



**Most Recent Coverage:**

💡 **InSpirAVE** , a New York City-based startup whose app helps people save for important purchases with the help of family and friends, looks for both investors and partners where there is “a meeting of the minds,” CEO and co-founder Om Kundu told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

a New York City-based startup whose app helps people save for important purchases with the help of family and friends

💡 [website](#)

**Interesting Fact:**

The ultimate aim of InSpirAVE is to help people change their spending habits, by allowing people to set realistic goals that they can achieve over time with the support of those closest to them, CEO Om Kundu told FHM.

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Sep 03,  
2019



**Most Recent Coverage:**

💡 **Finbox**, a Bogota, Colombia-based aggregator of credit and savings products for individuals and SMEs, has potential interest in raising outside funds after reaching key milestones, CEO Guillermo Guzman. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

a Bogota, Colombia-based aggregator of credit and savings products for individuals and SMEs

💡 [website](#)


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Jul 11,  
2019



 [website](#)

#### **Most Recent Coverage:**

 **Bankify**, a Helsinki, Finland-based startup that builds microservices for financial institutions (FIs), is in the midst of raising a bridge round and expects to raise an A round early next year, CEO and co-founder Antti Tarakkamäki told this news service. *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

Two of the company's popular microservices are group payments and micro-savings. The group payments microservice is popular with clubs, groups of friends and small organizations and contains a social component that is typically missing from other such services. Its micro-savings app uses gamification, which makes it fun for people to save. All of its offerings include some type of psychological component that rewards better financial habits, the CEO said.

#### **Interesting Fact:**


Tarakkamäki is a serial entrepreneur who started his first business when he was 17. Prior to Bankify, he was CFO at MeetingPackage.com, a Helsinki-based event space management startup. He received his master's degree in accounting and finance from The Helsinki School of Economics.

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Jul 02,  
2019



**Most Recent Coverage:**

 **Powwi**, a Bogota, Colombia-based company creating a mobile app that lets individuals and small businesses deposit money, pay bills, and send money, has interest in building partnerships to support expansion, said CEO Armanzo Armando Fonseca Sierra. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

a Bogota, Colombia-based company creating a mobile app that lets individuals and small businesses deposit money, pay bills, and send money

 [website](#)

**CEO:**

Armando Fonseca Sierra




Jun 19,  
2019



 [website](#)

**Most Recent Coverage:**

 **Credit Kudos** , a London-based challenger credit bureau, expects to raise a Series A round early next year, CEO and co-founder Freddy Kelly told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

The company uses consumer transaction data to build credit profiles and scoring for individuals, including for people with limited or no credit history.

**Interesting Fact:**

Kelly, who worked in Silicon Valley as a software engineer after graduating from the University of Manchester in 2013, moved back to the UK in 2015 only to experience problems getting access to affordable credit because of his limited credit history there. This unhappy experience as a “thin file” borrower was the impetus for starting Credit Kudos.


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Apr 30,  
2019



**Most Recent Coverage:**

 **Raytio**, an Auckland, New Zealand-based startup which is developing a platform where users can share verified financial profiles with financial institutions, insurance companies and other enterprise customers, is likely to decide on whether it will seek outside capital within 6 months, CEO and founder Cameron Beattie told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

an Auckland, New Zealand-based startup which is developing a platform where users can share verified financial profiles with financial institutions, insurance companies and other enterprise customers


 [website](#)

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Apr 05,  
2019



**Most Recent Coverage:**

 **BehavioSec**, a San Francisco-based behavioral biometrics company focused on fraud prevention, could raise its Series C round in about 12 months, CEO Neil Costigan told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

a San Francisco-based behavioral biometrics company focused on fraud prevention

 [website](#)


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Apr 01,  
2019



 [website](#)

#### **Most Recent Coverage:**

 **Fintel Labs**, the Sunnyvale, California-based creator of an AI platform as a service for banks and wealth management firms, is considering taking its first outside investment to capitalize on new growth opportunities, CEO Vik Ramesh and CTO Krish Gopalan told this news service in a joint interview *(Please click on the hyperlink above to read this article)*

#### **Brief Summary:**

The company's platform, Fintel Cloud, provides a suite of AI tools for financial institutions. These tools can be integrated into existing bank and wealth management apps with just a few lines of code, the executives said. Fintel also offers a variety of white label mobile apps, according to the company.

#### **Interesting Fact:**

Ramesh and Gopalan have been friends for more than 30 years. The two grew up only a block from each other in Chennai, India. They remained close friends as both execs went to college in the US. Ramesh attended Dartmouth, graduating with a degree in marketing. Gopalan matriculated at Stanford, graduating with a degree in management science and engineering.

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Mar 21,  
2019



[website](#)

**Most Recent Coverage:**

[Budgit](#), the Dallas-based creator of a financial wellness platform that banks can offer as a while-label add-on to account holders, will seek its first outside funding “soon,” CEO Ruben Izmailyan and COO Mark Bechhofer told this news service in a joint interview. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Budgit was founded in April 2016 and has been bootstrapped to date.

**Interesting Fact:**

Budgit began as a B2C budgeting app to help users save money towards important financial goals. While the heart of the company remains budgeting, it recently pivoted towards marketing its financial wellness platform directly to banks. A bank can add the Budgit platform to its online offering with just a few lines of code, Izmailyan said.


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Jan 10,  
2019



 [website](#)

**Most Recent Coverage:**

 **Cline** , an Ann Arbor, Michigan-based company offering a conversational AI platform for large enterprises, is likely to consider a capital raise in the second half of this year, a company source told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

Cline's app has been used by more than six million users, and allows account holders to use their voice to check their balances and spending history, transfer money, review transactions and receive spending advice.

**Interesting Fact:**

Cline is offering technology that is only two-to-three years old, and therefore provides a competitive advantage for its customers, the source said. Much of rest of the market is leveraging conversational AI that is "legacy in nature," the source said. The company puts a lot of effort into providing attractive solutions and "is not just putting lipstick on a pig," the source explained.

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Jan 07,  
2019



[? website](#)

**Most Recent Coverage:**

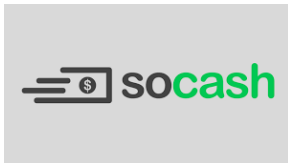
[? Payment Relationship Management](#), a Boston-based fintech company developing a software product for banks to manage their payments in addition to offering them consulting services, is now considering a strategic investment, CEO Peter Gordon told Fintech Horizons. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

The company is developing a SaaS-based platform, which includes an interactive user interface with reporting functionality. Features include visual representations of a bank's payment mix, analytics, and a tool that generates strategic recommendations.

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Nov 26,  
2018



website

#### Most Recent Coverage:

**soCash**, a Singapore-based startup that has developed a mobile app that lets users withdraw cash from its network of merchants, is likely to seek its Series B in February, CEO Hari Sivan told this news service. *(Please click on the hyperlink above to read this article)*

#### Brief Summary:

In Singapore, soCash has already created a peer-to-peer payment network that enables shops to disburse cash. The network is based on QR-codes and requires users to link the soCash app with their bank account. After completing this one-time step, a user can open their mobile app to choose a place to get cash.

#### CEO:

Hari Sivan



#### Interesting Fact:

The demand for convenient cash withdrawal is growing, but the distribution of cash through ATMs and other services is becoming more expensive, Sivan said, highlighting a \$7.00 ATM fee he recently encountered in Las Vegas.


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Nov 21,  
2018



 [website](#)

**Most Recent Coverage:**

 **TribeVest**, a Columbus, Ohio-based startup building an investment platform for small groups, is gearing up for a public launch in February, with decisions on raising capital to follow, CEO Travis Smith told this news service. *(Please click on the hyperlink above to read this article)*

**Brief Summary:**

TribeVest has developed a neutral, third-party platform where small groups can come together, form “tribes”, and save money toward a future investment goal.

**Interesting Fact:**

The company was founded in 2017 but the key moment that led to its formation took place twelve years ago when Smith and his four brothers went on a fishing trip. One night during the trip, the five brothers began talking about investing in real-estate and even forming a real-estate business together. However, they were young and hadn’t saved enough individually to buy real-estate, which requires large sums of upfront capital. That night, the brothers concluded that if they each set aside a manageable monthly contribution of \$500, they would soon reach their goal. To this day, Smith and his brothers still save and invest together.

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