

## FinTech LatAm

Cover Page	Global Landscape	What Started this revolution?	Why is Fintech Leading? (1)	Why is Fintech leading? (2)	LatAm Startup Landscape	LaTam FinTech Info..
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# The rise of Fintech in LATAM

A top down approach to the Latin America Financial Startup landscape

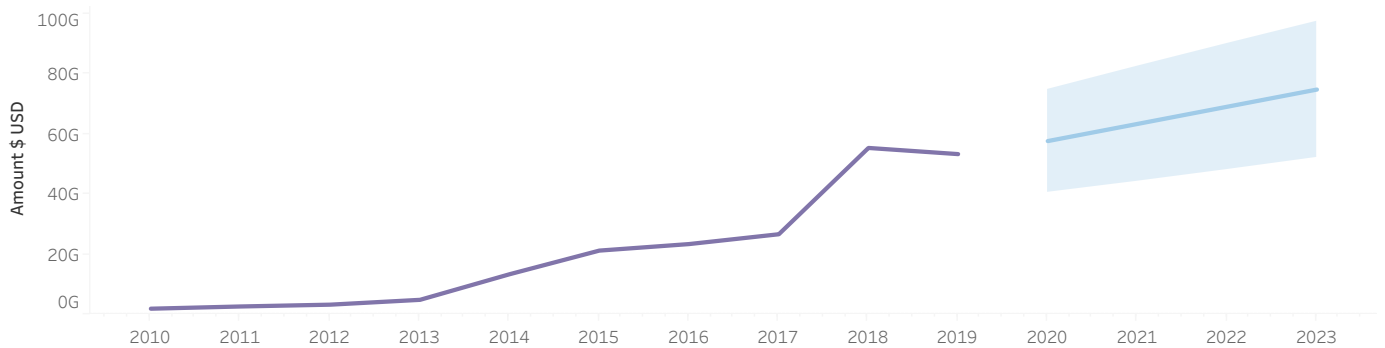
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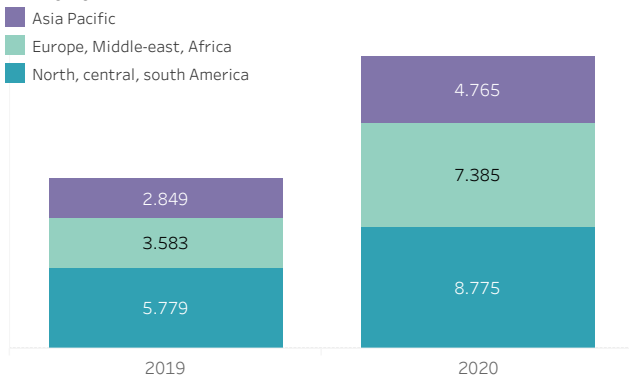
## Global *Trends* in FinTech

*Financial inclusion and Digitalization*

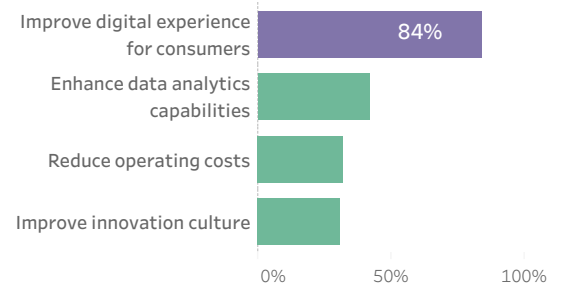
### Fintech Global VC activity



- There has been an increase of 71.3% in the number of startups in 2020



- Digitalization and automation is the top priority by business leaders worldwide



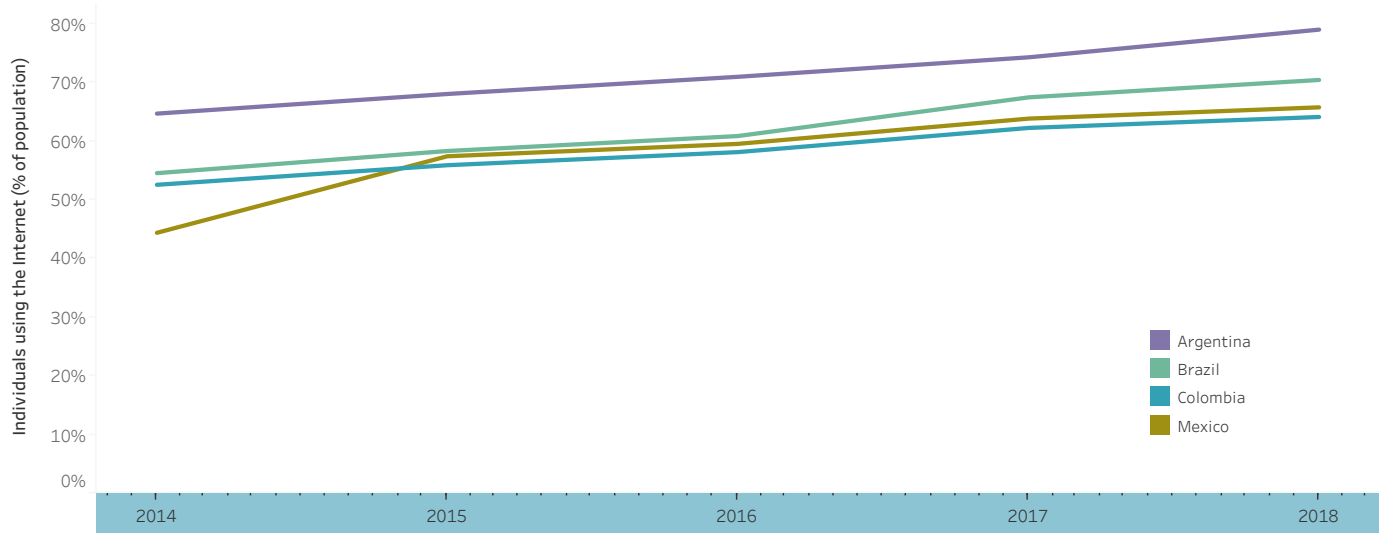
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## Key metric behind *Fintech* growth

*Internet and mobile device access have become more mainstream and accesible*

Internet usage



- One of the reasons why Latin America is becoming a "hot spot" for Fintech is the easier accesibility to internet and mobile devices, as well as an young population.
- People in Latin America tend to use crypto to protect their wealth. For example, [Argentina and Brazil](#) have suffered financial difficulties in recent years, rising inflation to the roof.
- Latin Americans transfer funds to family or friends in other countries via crypto, bitcoin or blockchain technology.

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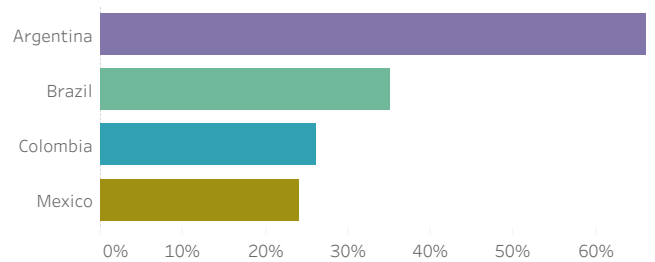
## What is *fueling* fintech growth in LatAm?

*Remittances and the 'unbanked'*

### Remittances

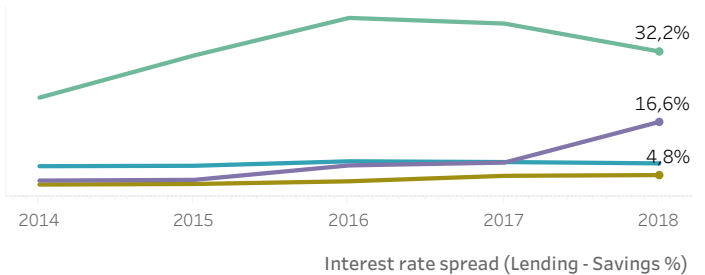


### Credit Card penetration



### Observations

- Remittances, fueling the Money Transfer and Crypto Fintechs.
- Still low CC penetration: NUBANKS targeting the unbanked

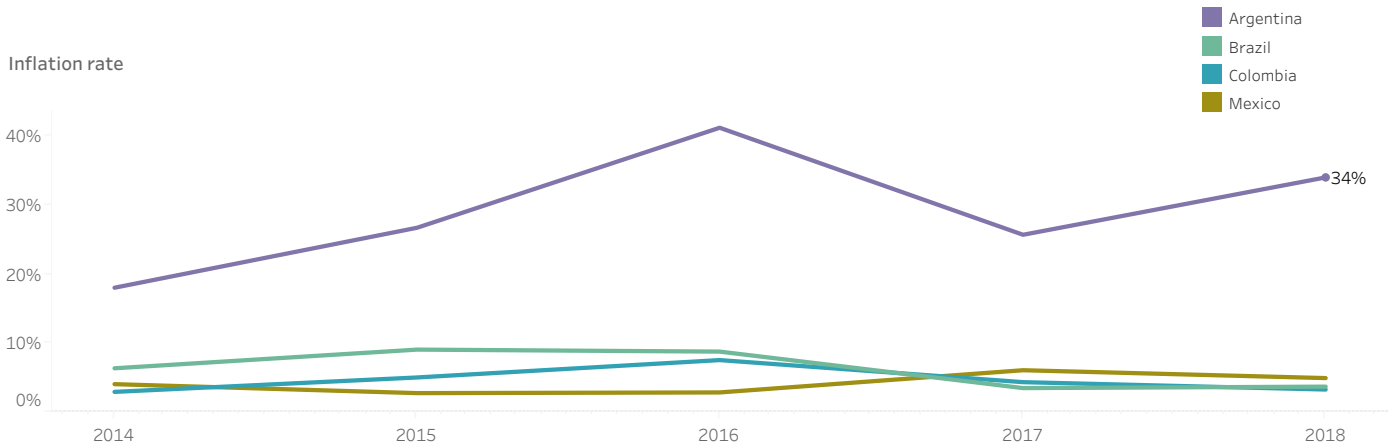


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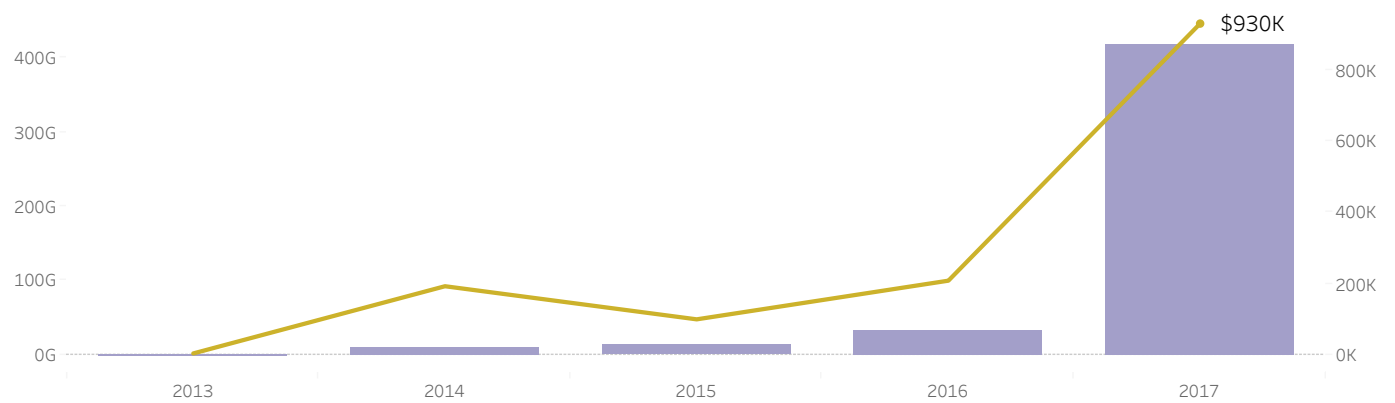
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## What is *fueling* fintech growth in LatAm?

*Inflation and safe havens assets*



### Bitcoin price and volume

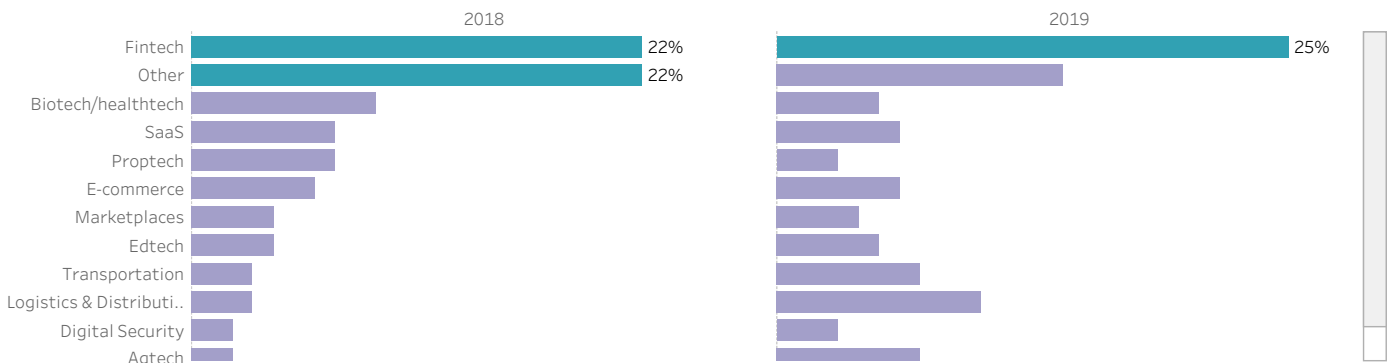


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## Where are the deals *happening*?

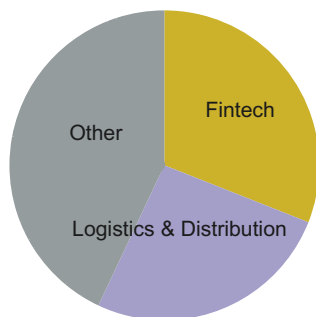
Number of deals



Share of dollars invested

Use slider to switch between 2018 and 2019 -->

2.018 YEAR



Fintech Top Performers:



- Fintech has positioned as the **TOP** start-up category in number of deals.
- Logistics & distribution number of deals have been relatively low, but the dollars invested **surpassed** rest of categories.

Logistics & distribution Top Performers:

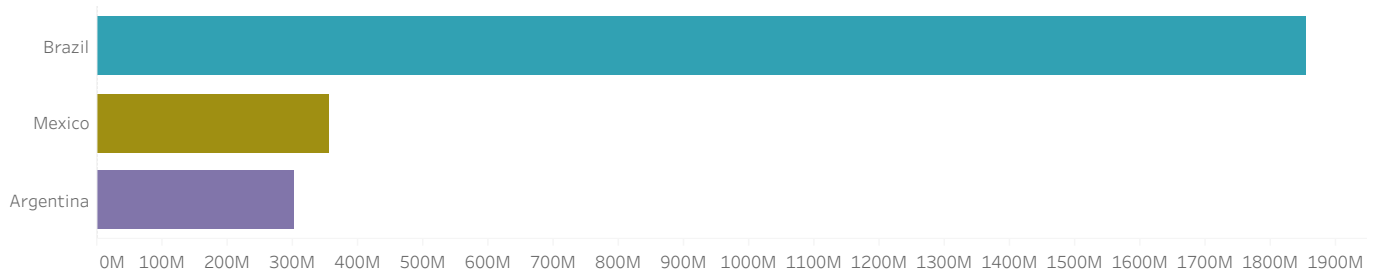


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## Which LaTam Countries are *leading*?

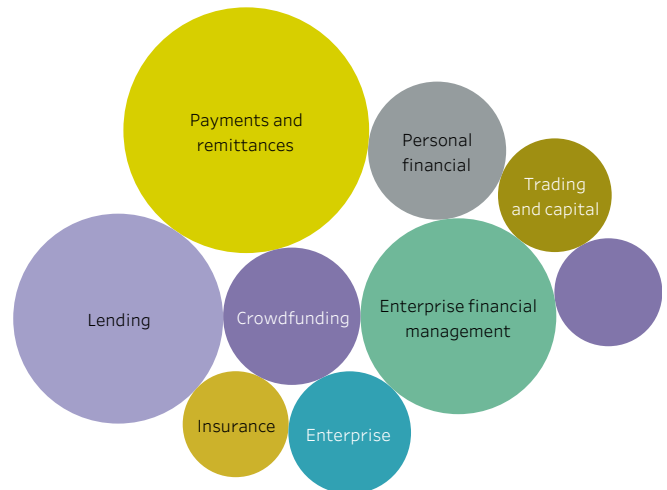
### Fintech Funding



### Latam Fintech start-ups ranking by funding

Nubank	Brazil	820.000.000
Quinto Andar	Brazil	335.000.000
Creditas	Brazil	314.000.000
Uala	Argentina	194.000.000
Clip	Mexico	160.000.000
Konfio	Mexico	143.000.000
Neon	Brazil	121.000.000
Loft	Brazil	88.000.000
GuiaBolso	Brazil	66.000.000
Technisys	Argentina	64.000.000
Credijusto	Mexico	53.000.000
WEEL	Brazil	44.500.000
Ripio	Argentina	44.400.000
ContaAzul	Brazil	37.000.000
Ebanx	Brazil	30.000.000

### Leading categories



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### Key Takeways:

- Fintechs are providing access to previously out-of-reach banking services, built explicitly for the specific and very different needs of customers in the Latin American market.
- **80% of the Latin American population** have zero relationship whatsoever with their bank and as a result, banks also have little to no information about them. This then leads to further exclusion from key services as individuals are unable to provide any official records of their financial history.
- Fintech's momentum is concentrated in remittances, crypto and lending apps which comprise around **50% of the market share**. There is still a big opportunity for financial management, literacy and B2B fintechs to explore and grow.
- It is expected that fintechs could take up to 30% of the **Mexican** banking market in the next decade while the **Brazilian** fintech sector will generate potential revenues of \$24 billion over the next ten years. The rest of countries in LaTam should follow this trends closely and take action.