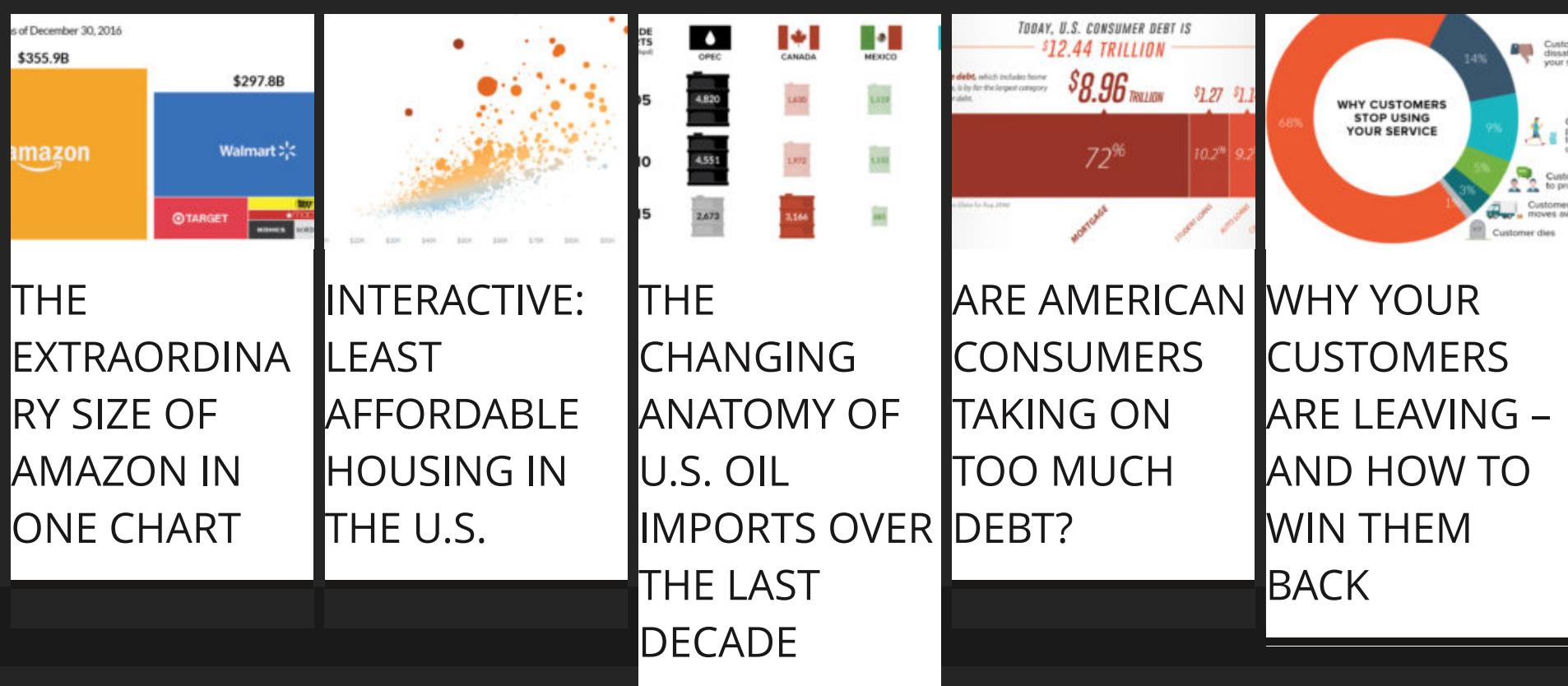
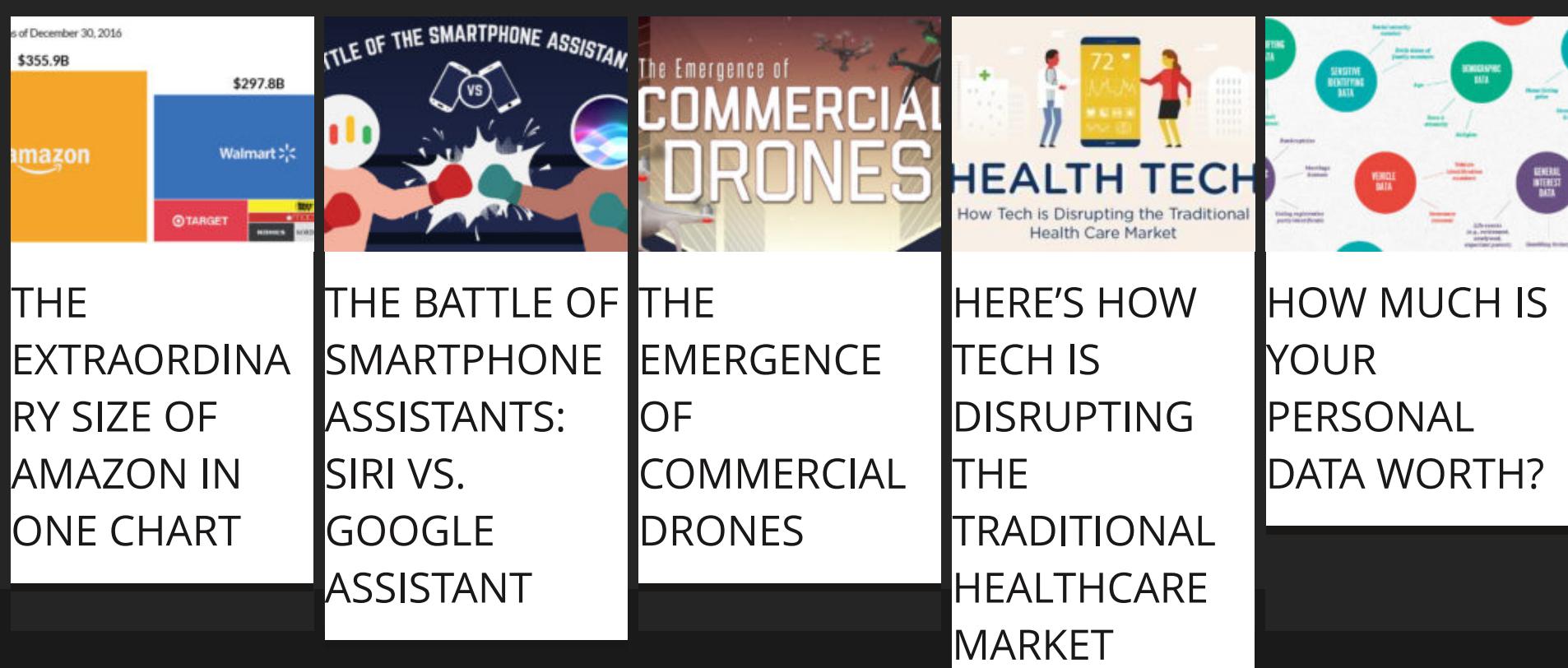


HOME

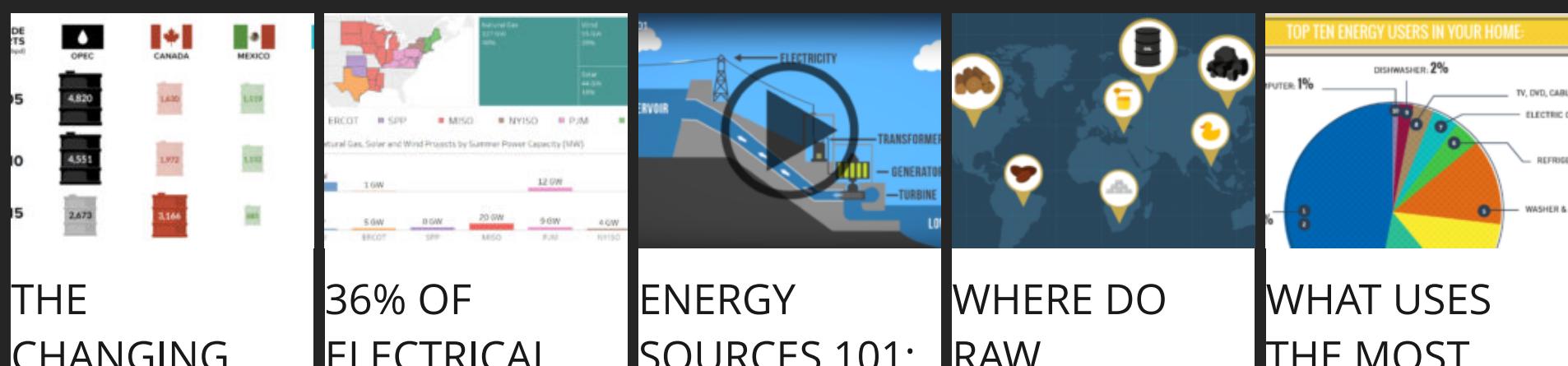
MARKETS

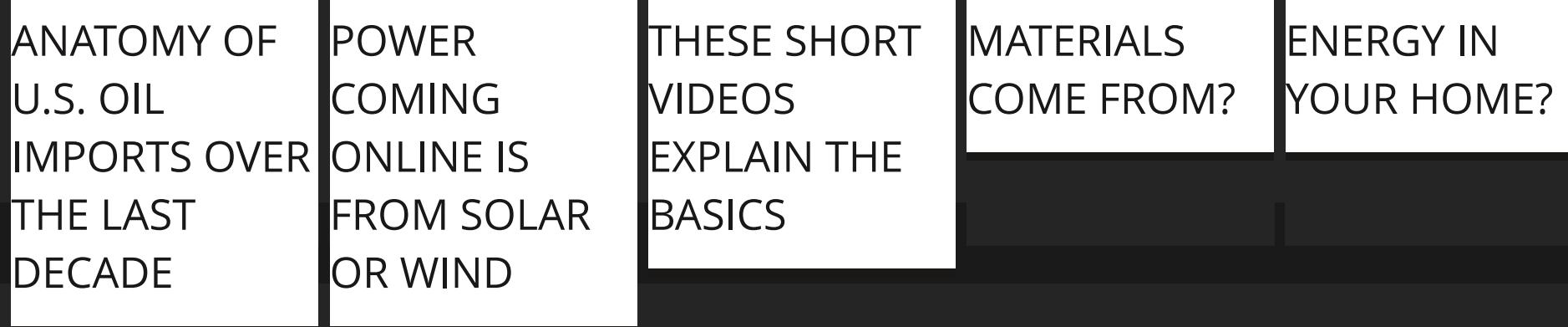


TECHNOLOGY

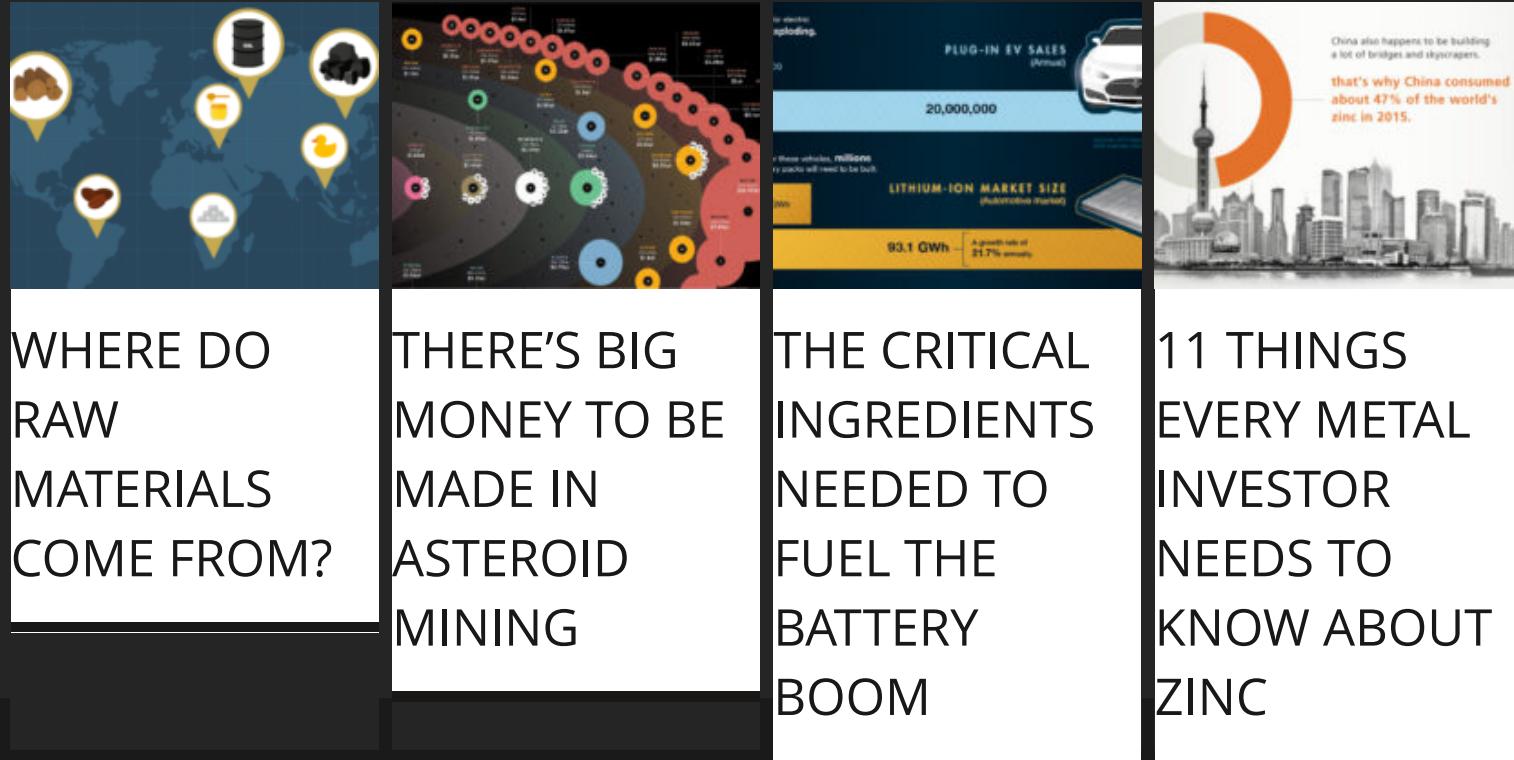


ENERGY





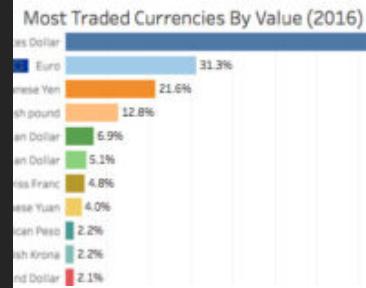
Gold
Silver
Copper
Platinum
Base Metals
Strategic Metals
Company Snapshots



GREEN



MONEY

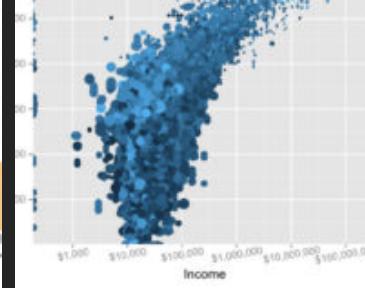


MOST TRADED CURRENCIES IN 2016 ARE AMERICAN CONSUMERS TAKING ON TOO MUCH DEBT?



CONSUMERS TAKING ON TOO MUCH DEBT?

75 YEARS OF HOW AMERICANS SPEND THEIR MONEY

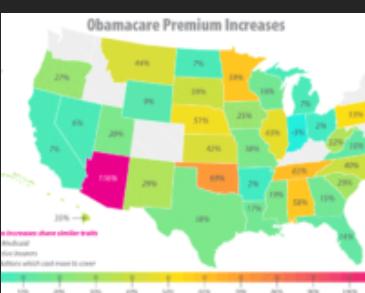
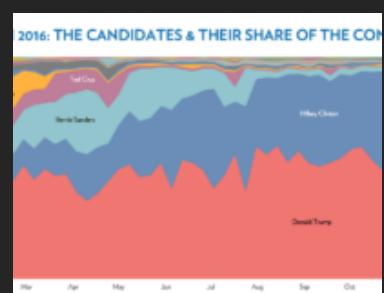


THE RELATIONSHIP BETWEEN INCOME AND WEALTH



THE STRIPE ECOSYSTEM IN ONE GIANT VISUALIZATION

POLITICS



THE YEAR IN NEWS 2016

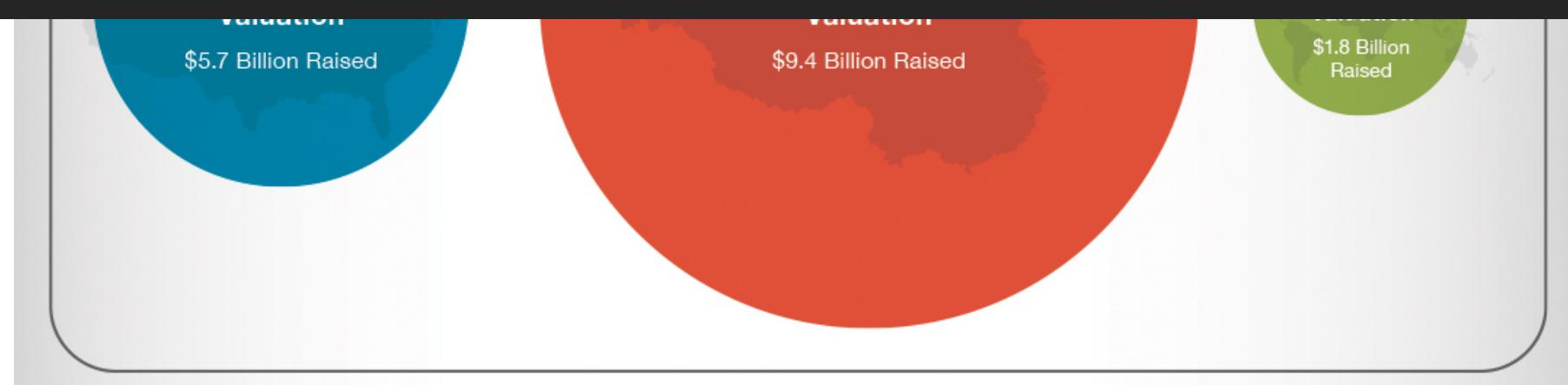
THE OBAMACARE DILEMMA IN ONE INFOGRAPHIC

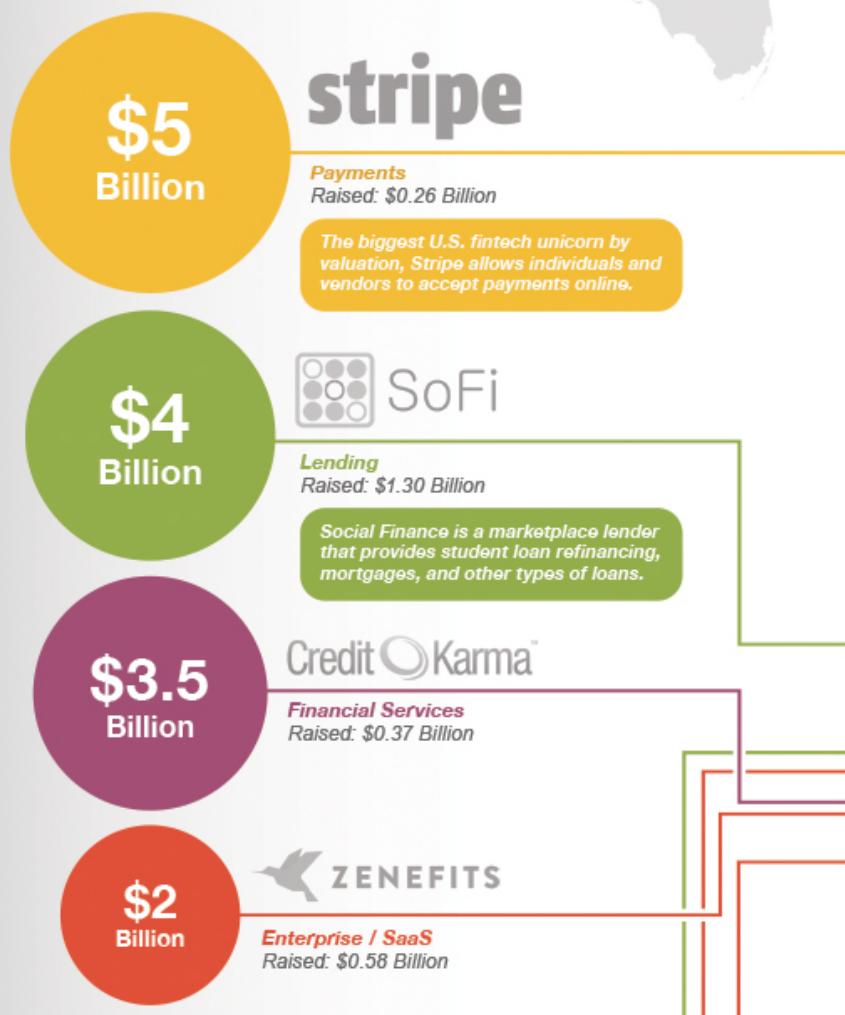
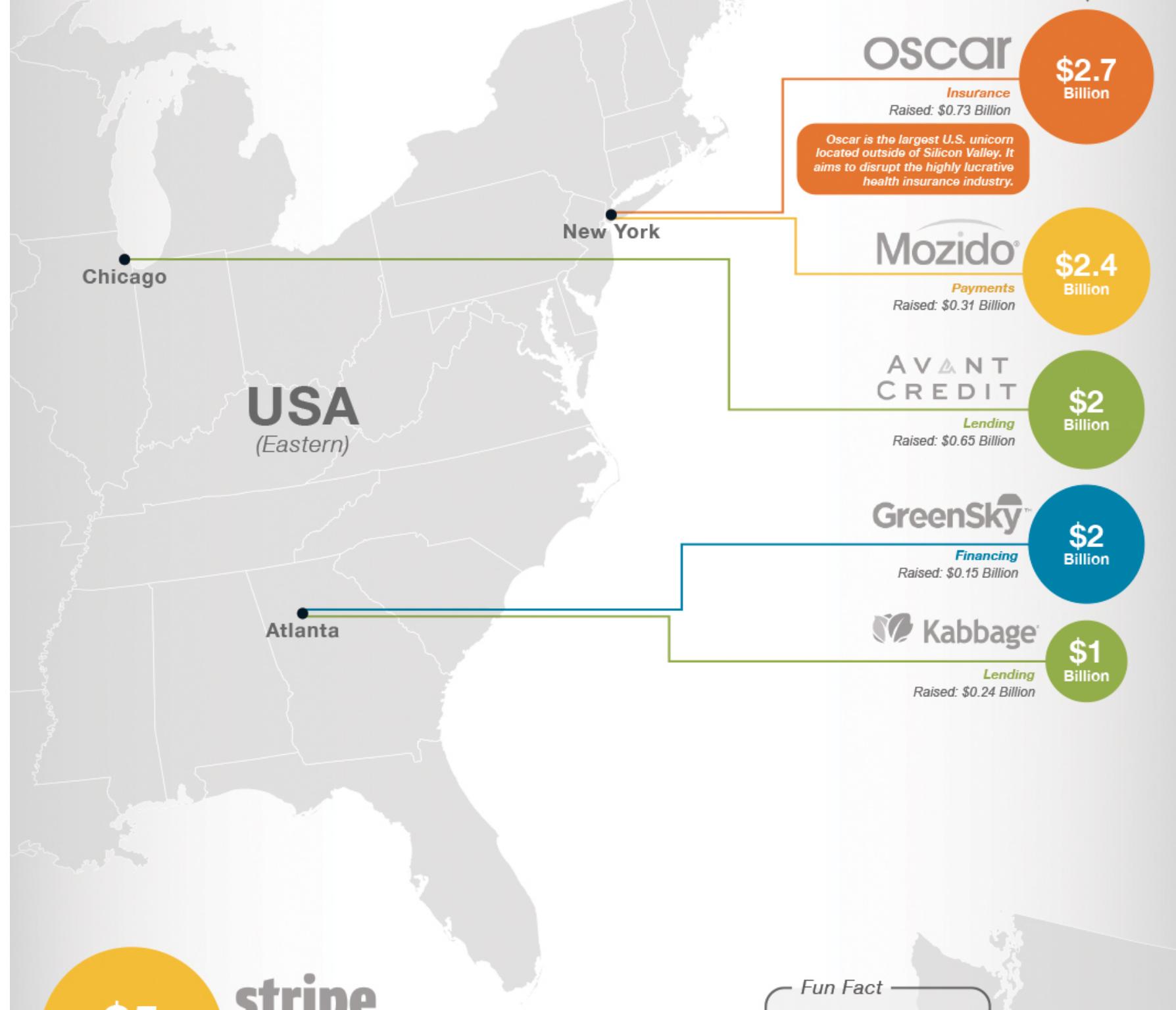
HOW MUCH GOVERNMENT DEBT RESTS UPON YOUR SHOULDERS?

HOW DID THE MEDIA AND POLLSTERS GET THE ELECTION SO WRONG?

AMERICA VOTES: 10 KEY CHARTS SHOW WHAT COULD HAPPEN TODAY

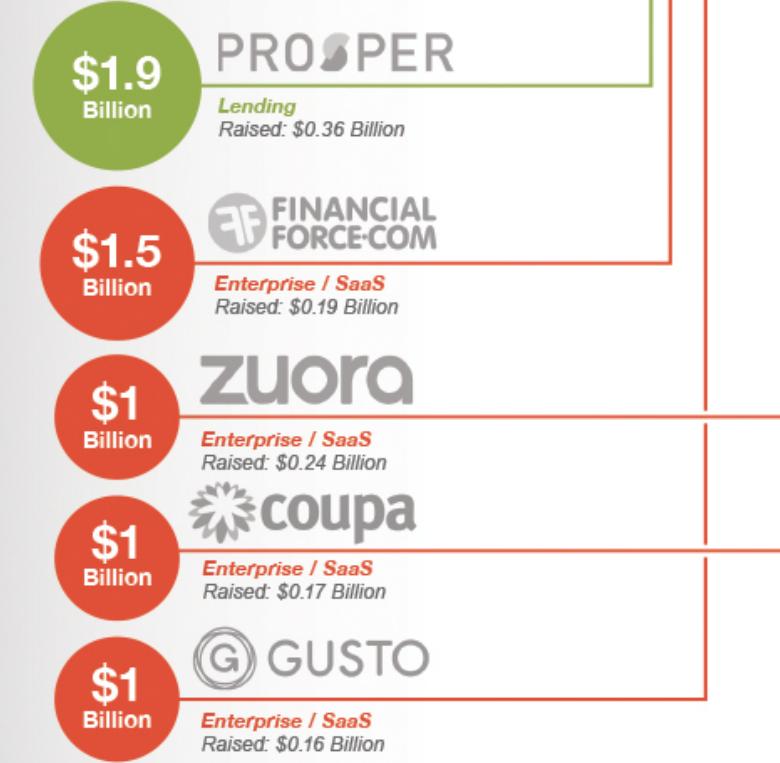
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Fun Fact
64%
of U.S. unicorns were
born in Silicon Valley.





San Francisco

San Mateo

USA
(Western)

PROSPER

\$1.9
Billion

Lending
Raised: \$0.36 Billion

FINANCIAL
FORCE-COM

\$1.5
Billion

Enterprise / SaaS
Raised: \$0.19 Billion

zuora

\$1
Billion

Enterprise / SaaS
Raised: \$0.24 Billion

coupa

\$1
Billion

Enterprise / SaaS
Raised: \$0.17 Billion

GUSTO

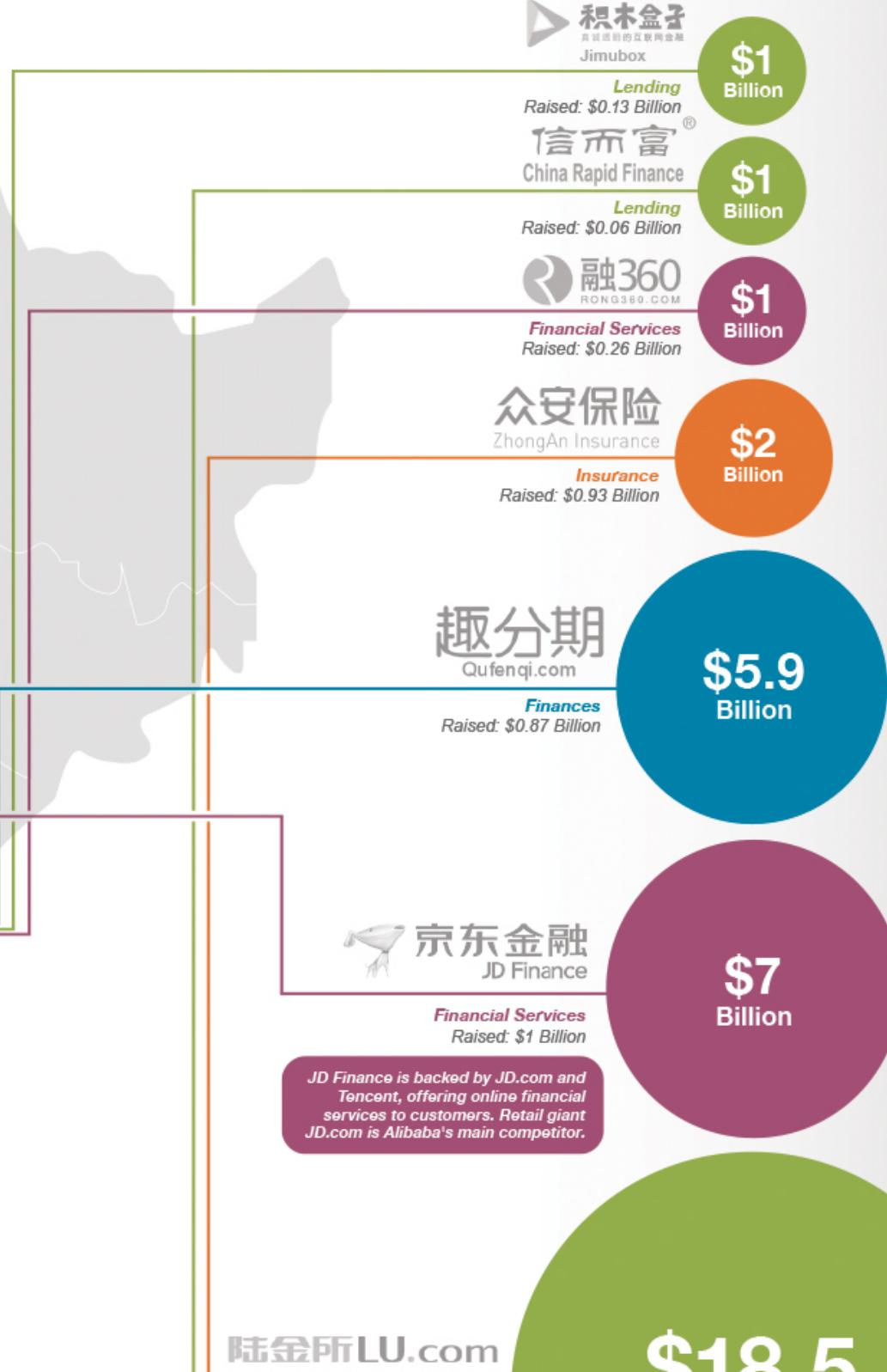
\$1
Billion

Enterprise / SaaS
Raised: \$0.16 Billion

China

Beijing

Chaoyang



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San Mateo

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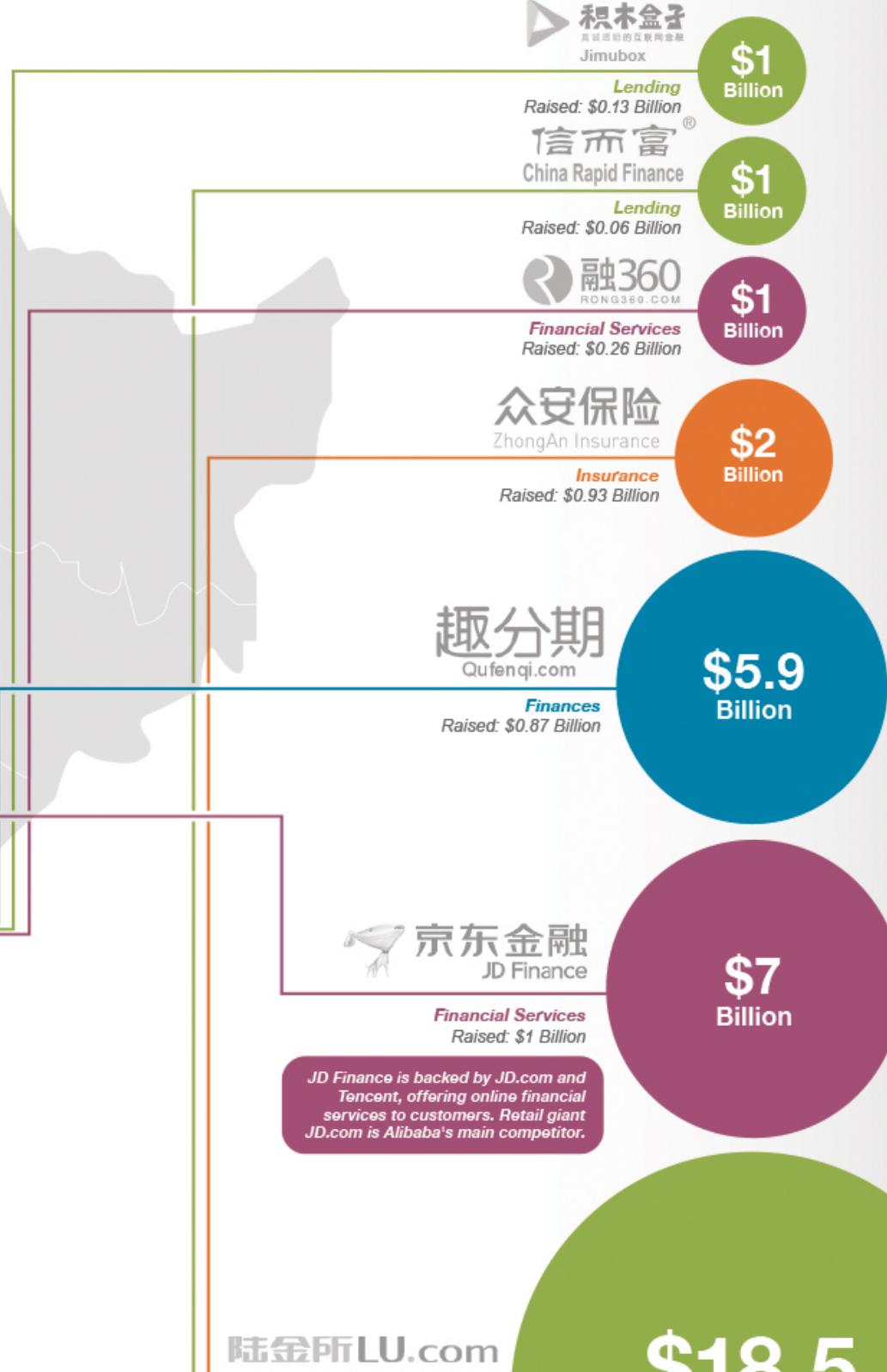
\$1
Billion

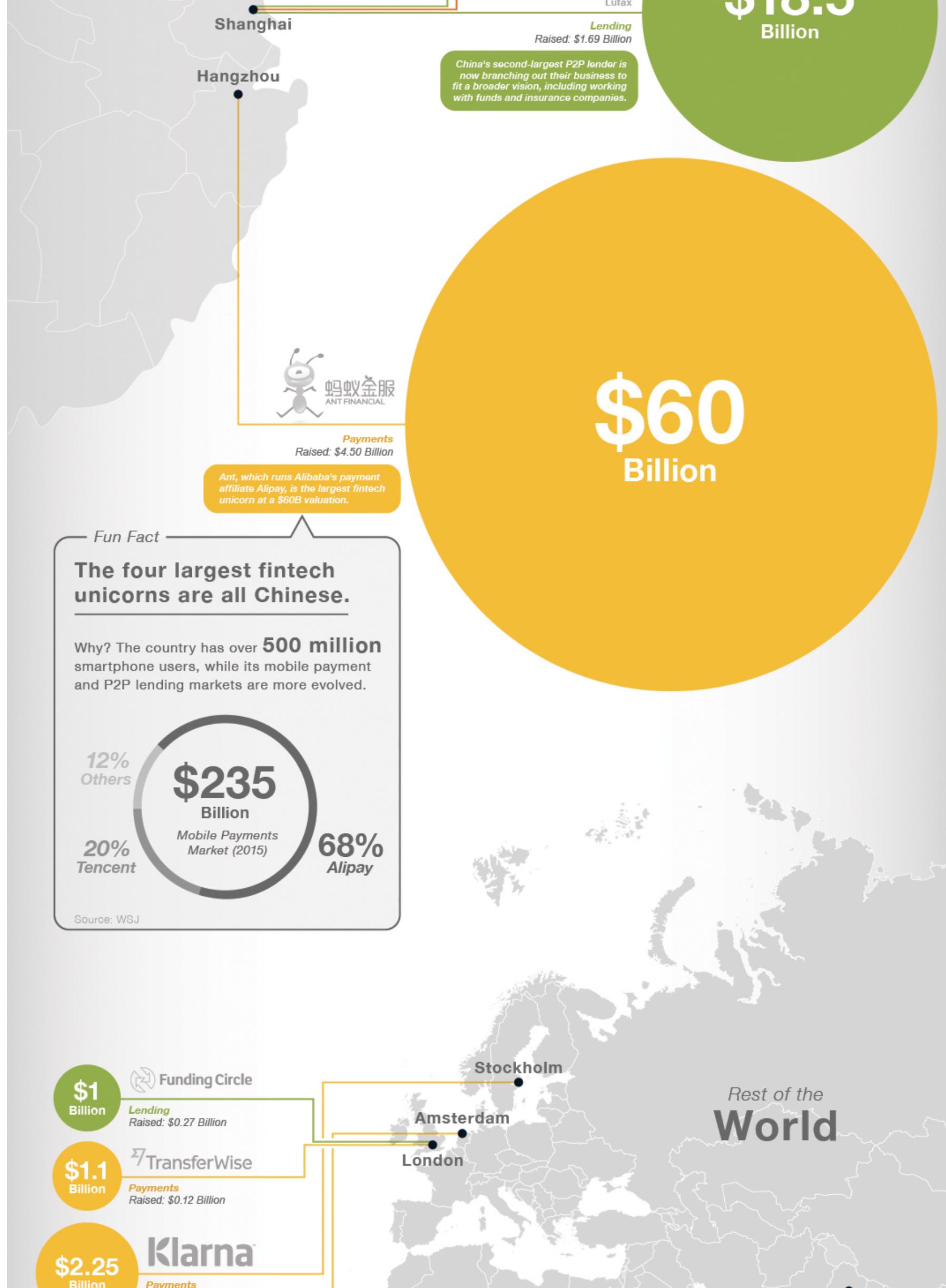
Enterprise / SaaS
Raised: \$0.16 Billion

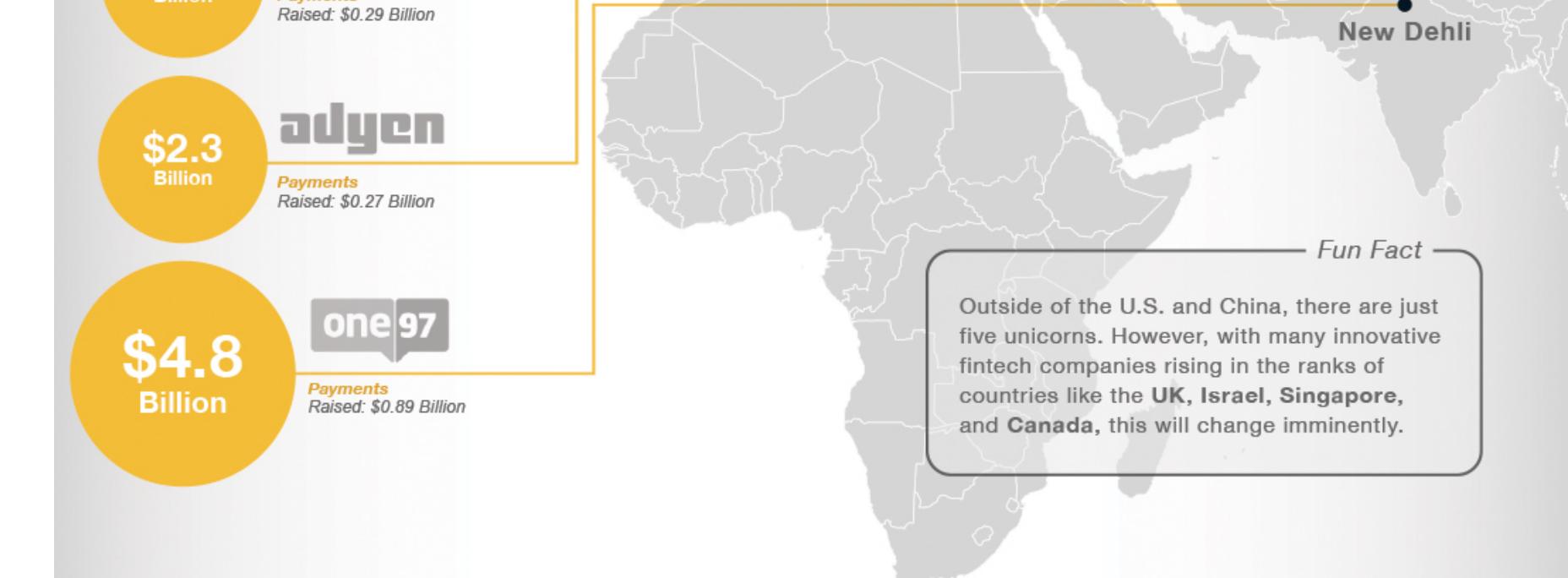
China

Beijing

Chaoyang

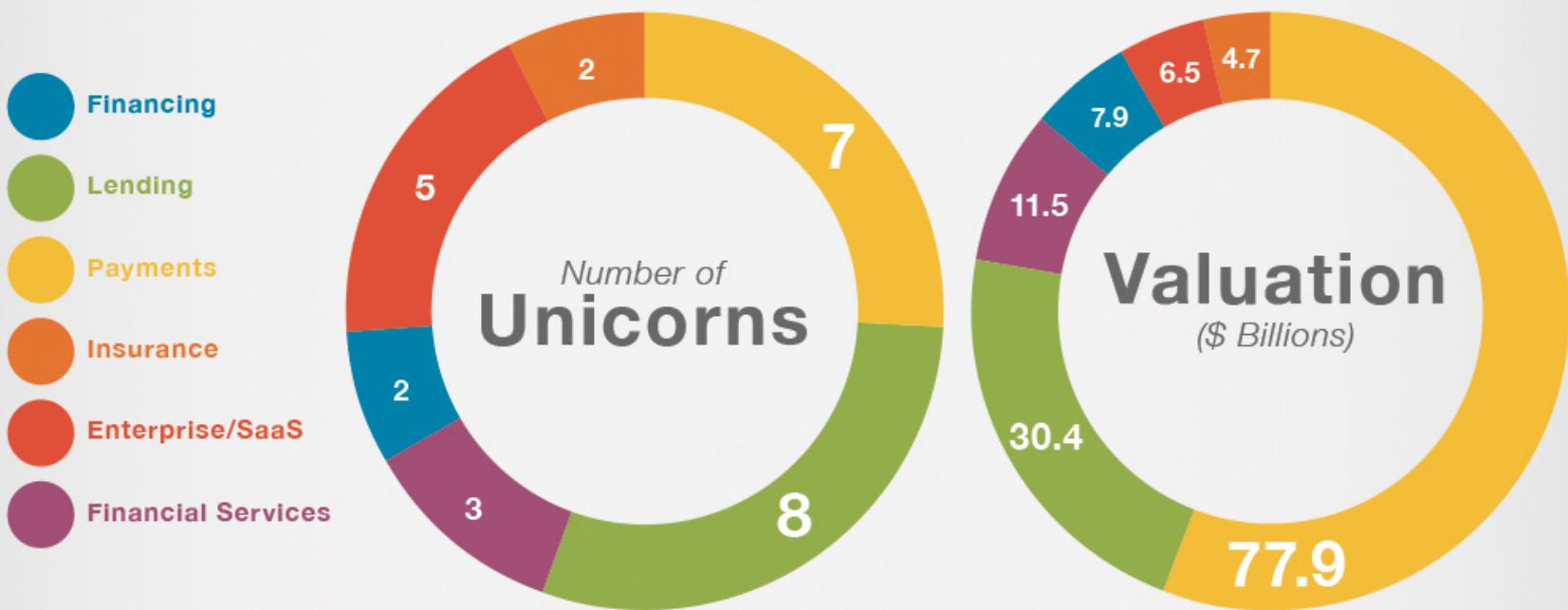






Unicorns by Sector

Payments and Lending are the two largest fintech markets so far. Though they are mature as far as fintech goes, they still have lots of room to grow as people adopt mobile payments and other new ways of doing business.



Notable Fintech Exits

While unicorn life is great, most founders and investors are looking for a "liquidity event". Here are some of the more notable ones:

Year	Target	Acquirer	Valuation
2002	PayPal	IPO	\$0.8 Billion
2014	PayPal	eBay	\$1.3 Billion
2014	LendingClub	IPO	\$9 Billion



\$0.9 Billion



\$9.1 Billion



\$2.9 Billion



\$2.2 Billion



\$5.5 Billion



\$1.3 Billion

2016 Market Caps

Three of the above targets are now public,
trading on stock exchanges:

Lending Club

\$2.1
Billion

Square

\$4.4
Billion

Paypal

**\$45
Billion**

Presented by

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come from Canada?





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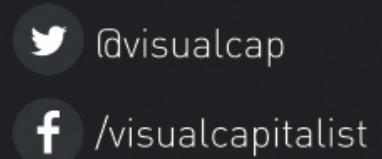
Glance Pay
MOBILE PAYMENT APP

Visual Capitalist is a new way to discover business opportunities and learn about investment trends.

Sources:

<http://www.businessinsider.com/fintech-unicorns-ranked-by-value-2016-7>

<http://www.crowdfundinsider.com/2016/09/89766-india-fintech-paytm-gets-60m-capital-injection-mediatek/>



The 27 Fintech Unicorns, and Where They Were Born

Everyone wants faster, cheaper, and more customized financial services – and since technology now makes this possible, the world is embracing the fintech revolution.

In 2015, investments in fintech nearly doubled to \$22.3 billion. And although there were 1,108 deals made, there are only 27 companies

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THE MONEY
PROJECT

that can call themselves unicorns – private companies valued at over \$1 billion or more.

LOCATING THE FINTECH UNICORNS

Today's infographic breaks down data on the 27 fintech unicorns, and it comes from [Glance Technologies](#), a Canadian-based payments company that [just IPO'd](#) on the Canadian Securities Exchange.

In total, the world's fintech unicorns add up to a total valuation of \$138.9 billion, and here's how that is distributed by geography:

Location	Unicorns	Total Value	Raised
United States	14	\$31.0B	\$5.7B
China	8	\$96.4B	\$9.4B
Rest of World	5	\$11.5B	\$1.8B
Total	27	\$138.9B	\$16.9B

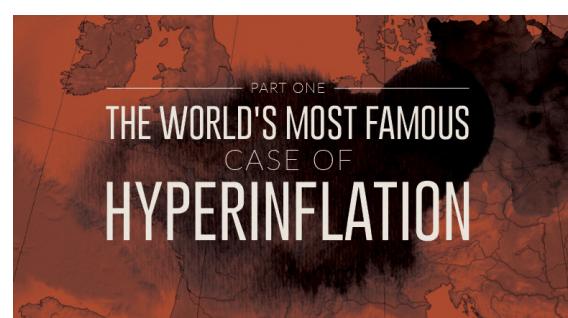
Amazingly, the 27 fintech unicorns have only been born in six countries: United States, China, Sweden, India, the Netherlands, and the UK.

The United States has more than half of all fintech unicorns (14), including nine in Silicon Valley. China has eight unicorns, while the UK has two. Sweden, India, and the Netherlands each have one.

While the U.S. can say it is home to more unicorns, the Chinese ones have far more value so far. The biggest four fintech unicorns worldwide were all born in China: Ant Financial (\$60 billion), Lufax (\$18.5 billion), JD Finance (\$7 billion), and Qufenqi (\$5.9 billion). This is because China has more than 500 million smartphone users, with a more evolved market for payments and P2P lending.

FINTECH UNICORNS BY SUB-SECTOR

Fintech is a broad net that encompasses everything from health insurance apps to robo-advisors. As a result, different sub-sectors



within fintech are maturer with more unicorns and success stories (payments, lending), while others do not have any unicorns yet (wealth management, blockchain).

Here are the 27 fintech unicorns, organized by sub-sector:

Sub-sector	Unicorns	Valuation	% of total
Payments	7	\$77.9B	56.1%
Lending	8	\$30.4B	21.9%
Financial Services	3	\$11.5B	8.3%
Consumer financing	2	\$7.9B	5.7%
Enterprise/SaaS	5	\$6.5B	4.7%
Insurance	2	\$4.7B	3.4%
	27	\$138.9B	100.0%

The biggest fintech startups are in payments and lending, which combine for nearly 80% of the value of all unicorns combined. Meanwhile, all other sub-sectors including insurance, enterprise/SaaS, financial services, and consumer financing add up to roughly 20%.

FUTURE UNICORNS

Will future fintech unicorns follow similar tracks to their predecessors?

The biggest success stories have come from payments and P2P lending, especially in China. Today, however, the Chinese payments market seems pretty hard to crack, with big dogs like Alibaba, JD.com, and Tencent all having their hands in the cookie jar. Recently, P2P lending has also been under scrutiny by regulators in China, and even U.S. lending champions such as Lending Club are having challenges as of late.

Perhaps the next fintech giant will come from somewhere outside of

the status quo.



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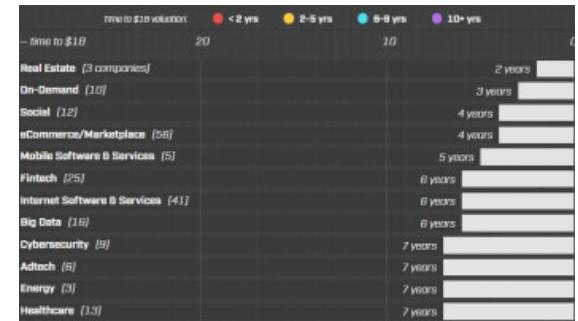

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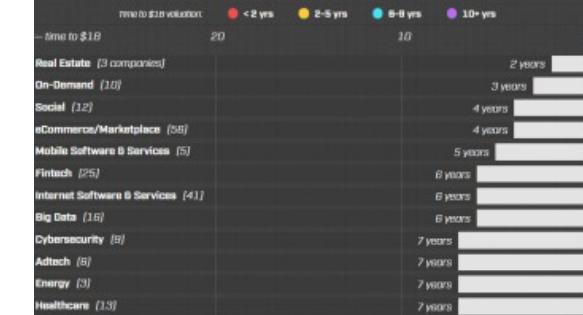
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JEFF DESJARDINS

Jeff Desjardins is a founder and editor of Visual Capitalist, a media website that creates and curates visual content on investing and business.

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THE MAJORITY OF THE WORLD'S POPULATION LIVES IN THIS CIRCLE

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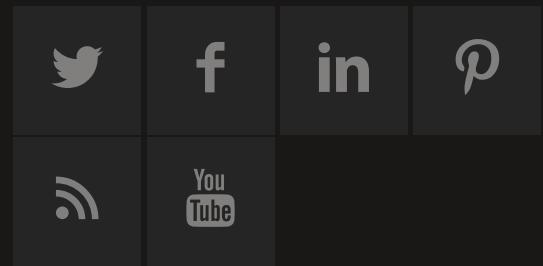
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