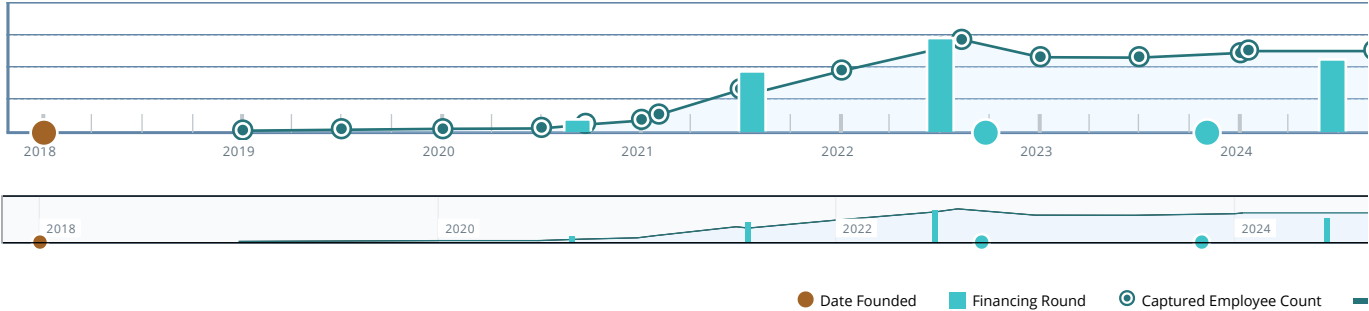


PitchBook Profile - Zilch (Financial Software)



General Information

Description
Operator of a direct-to-consumer ad-subsidized payments network intended to offer customers flexible payment solutions for online and in-store transactions. The company's virtual credit card has zero interest rate links it to the current account and automatically splits the purchase into multiple payments, enabling users to buy the goods and pay anywhere for anything.

Most Recent Financing Status (as of 14-Nov-2024)
The company raised GBP 50 million of debt financing on October 28, 2024. The total deal will allow to support £10 billion in annual commerce and maintain its rapid growth trajectory. Previously, the company raised GBP 100 million of debt financing on June 19, 2024. Earlier to that, the company raised an undisclosed amount of venture funding in a deal led by eBay Ventures on October 31, 2023, putting the company's post-valuation at GBP 1.65 billion. Lotus Capital Ventures also participated in the round.

Website	www.zilch.com	Ownership Status	Privately Held (backing)
Entity Types	Private Company Acquirer	Financing Status	Venture Capital-Backed
Also Known As	Zilch	Year Founded	2018
Legal Name	Zilch Technology Limited	Universes	Debt Financed Venture Capital
Registration Number	11488502	Employees	300
Business Status	Generating Revenue		View Employee History

Industries, Verticals & Keywords

Primary Industry	Verticals	Keywords
Financial Software	FinTech SaaS	bnpl and credit consumer credit consumer lending credit & banking credit and banking credit facility financial services mobile payment online credit lending payments process technology +1 more
Other Industries		
Other Financial Services		

Appears in PitchBook Analyst Market Map

Q1 2025 E-commerce Enablement 2 622 Companies Eric Bellomo	Q1 2025 - Retail Fintech - VC Ecosystem 2 205 Companies Rudy Yang	Q4 2024 E-commerce Enablement 2 541 Companies	Q4 2024 E-commerce Enablement 2 541 Companies
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Contact Information

Primary Contact

Serge Belamant
Co-Founder & Non-Executive Chairman
serge@payzilch.com
Business: +44 (0)20 3405 9775



Primary Office

111 Buckingham Palace Road
London SW1W 0SR
England, United Kingdom
Phone: +44 (0)20 3405 9775

Alternate Offices

1111 Brickell Avenue
Suite 1870
Miami, FL 33131
United States

Financials

Data Feedback

Registration Number 11488502




Income Statement Thousands, EUR	2023	2024	TTM Mar 2024	Balance Sheet Thousands, EUR	2023	2024	TTM Mar 2024
Total Revenue	34 753	66 149	66 149	Total Assets	117 499	139 238	139 238
Revenue % Growth	173,87%	90,23%	90,23%	Total Debt	0	0	0
Gross Profit	20 162	49 079	49 079	Total Liabilities	44 015	77 022	77 022
Gross Margin	58,02%	74,19%	74,19%	Total Equity	73 483	62 216	62 216
EBITDA	(76 892)	(47 011)	(47 011)	View Balance Sheet			
Net Income Available to Common Sto...	(83 052)	(57 954)	(57 954)				

View Income Statement

Financial amounts in thousands, EUR
Stock Price is in EUR
Last Updated: 02-Apr-2025

Similar Companies

#	Name	Competitor ⓘ	Financing Status	HQ Location	Primary Industry	Year Founded	Last Financing Date/Type	Last Financing Amount
1	Klarna	Yes	Venture Capital-...	Stockholm, Swed...	Financial Software	2005	2024/IPO	
2	Zopa	No	Venture Capital-...	London, United K...	Consumer Finance	2005	2025/Debt	93,72M €

#	Name	Competitor 📄	Financing Status	HQ Location	Primary Industry	Year Founded	Last Financing Date/Type	Last Financing Amount
3	 Revolut	No	Venture Capital-...	London, United K...	Financial Software	2015	2025/2ndary - Pri...	
4	 Scalapay	No	Venture Capital-...	Milan, Italy	Financial Software	2019	2024/Debt	
5	 Monzo Bank	No	Venture Capital-...	London, United K...	Financial Software	2015	2024/Series I	579,93M €






View All Similar Companies

Explore Competitive Landscape

Comparisons

 Add to List  Download   Full Screen

Autosaved: Today at 4:54 PM

	 Zilch (Financial Software)	 Klarna ×	 Zopa ×	 Revolut
Description	Operator of a direct-to-consumer ad-subsidized payments network intended to offer customers flexible payment solutions for online and in-store transactions.	Developer of an online payment platform designed to facilitate cashless settlements through installments.	Developer of a peer-to-peer lending platform designed to furnish consumer loans easily.	Developer of foreign exchange and money-transferring applications designed for customers and businesses
Primary Industry	Financial Software	Financial Software	Consumer Finance	Financial Software
HQ Location	London, United Kingdom	Stockholm, Sweden	London, United Kingdom	London, United Kingdom
Employees	300 As of 2024	5 000 As of 2025	900 As of 2025	10 133 As of 2025
Total Raised	470,91M €	3,34B €	1,05B €	1,74B €
Post Valuation	1,90B € 31-Oct-2023	11,60B € 20-Jan-2025	1,09B € 08-Sep-2023	41,29B € 16-Aug-2024
Last Financing Details	59,89M € Debt - General 28-Oct-2024	Undisclosed Amount IPO 13-Nov-2024	93,72M € Debt - General 14-May-2025	Undisclosed Amount Secondary Transaction - Private 05-Jan-2025
	 Edit Data Points			

Patents

2

Total Patents Families

4

Total Documents Applications and Grants

2

Active

1

Pending

0

Expiring in next 12 mo

1

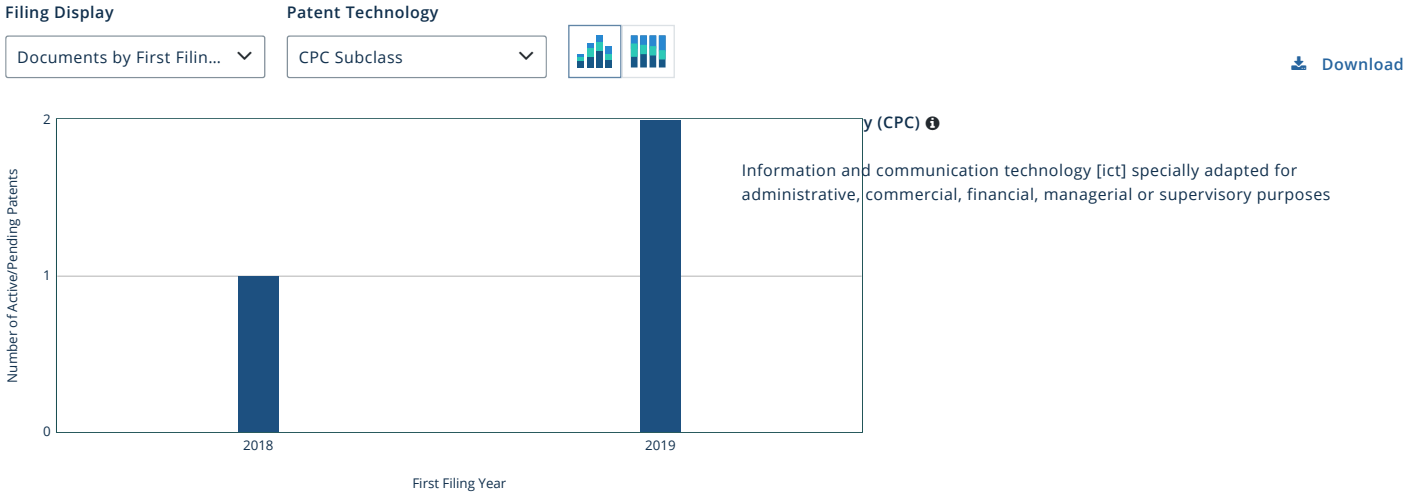
Inactive

Top Patent Technology (CPC codes) ⓘ : Information and communication technology [ict] specially adapted for administrative, commercial, financial, managerial or supervisory purposes

Portfolio Breakdown ⓘ

Technology Citations

This chart only shows active and pending patent documents. Each of the company's patent documents is represented once by its earliest filing date and its representative technology classification.



Recent Patent Activity

Publication ID	Patent Title	Status	Most Recent Legal Date	Family ID	Technology (CPC)	Citations	Independent Claims
US-20210125155-A1	System for facilitating payments	Active	11-Dec-2024	68769075	G06Q20/405	8	2
US-12182774-B2	System for facilitating payments	Active	11-Dec-2024	68769075	G06Q20/027	10	2
US-20220012746-A1	Real Time financial product selection	Inactive	23-Jul-2024	65024585	G06Q20/4097	0	2
EP-3884452-A1	Real Time financial product selection	Pending	21-Feb-2024	65024585	G06Q20/4097	0	2

[View All Patents](#)

Signals

Unique Website Visitors ⓘ

35,2K trailing 7 day average as of 01-Mar-2025



Referring Domains ⓘ

522 total as of 10-May-2025



[View All Signals](#)

VC Exit Predictor

Leverage PitchBook's algorithmic insights to compare investment opportunities and forecast the exit trajectories of venture-backed companies.

[Methodology](#)

Opportunity Score

Percentile comparison of the expected return on investment for Zilch (Financial Software) compared to other venture-backed companies. Calculated using Exit Type probabilities, the company's stage, and PitchBook's historical returns data.

85 / 100

0 25 50 75 100

Out of 65 720 companies with Opportunity Score

Exit Type

Evaluates VC-backed companies' likelihood of a successful exit for investors, and the most likely exit type. Generated by a machine learning algorithm, leveraging Market Positioning, Company Performance Indicators, Active Investors, and Deal Activity. The algorithm does not consider additional factors that may be relevant to a company's exit chances and should not be used as a replacement for investment due diligence.



- Success: 97% Probability
- IPO: 78% Probability
- M&A: 19% Probability
- No Exit: 3% Probability

[View All VC Exit Predictor Data](#)

Team (15)

Current Team (13) Former Team (2)

Name	Title	Board Seats	Office	Contact
Philip Belamant	Co-Founder, Chief Executive Officer &...	1	London, United Kingdom	Phone Email LinkedIn Company
Albert Periu	Chief Executive Officer, USA	1	Miami, FL	Phone Email LinkedIn Company
Hugh Courtney	Chief Financial Officer		London, United Kingdom	Phone Email LinkedIn Company
Rakesh Harji	Chief Operating Officer	1	London, United Kingdom	Phone Email LinkedIn Company
Sean Hederman	Chief Technology Officer		London, United Kingdom	Phone Email LinkedIn Company
Andreas Andreou	Chief Revenue Officer		London, United Kingdom	Phone Email LinkedIn Company
Desmond McNamara	Chief Risk Officer		London, United Kingdom	Phone Email LinkedIn Company
Joe Zender	Chief Product Officer and Member of ...		London, United Kingdom	Phone Email LinkedIn Company
Sean O'Connor	Co-Founder & Executive Director		London, United Kingdom	Phone Email LinkedIn Company
Ryan Mendy	Chief Communications Officer		London, United Kingdom	Phone Email LinkedIn Company

Prev

1

2

Next

Show 10 Results

Board Members & Observers (4)

Current Board Members (4)

Name	Title	Representing	Role	Since	Contact
Mark Wilson	Board Member	Self	Board Member		Phone Email LinkedIn Company
Pavel Chernyshov	Non-Executive Director & Audit...	Self	Non-Executive Director & Audit...	Sep 2021	Phone Email LinkedIn Company
Philip Belamant	Co-Founder, Chief Executive Of...	Zilch (Financial Software)	Co-Founder, Chief Executive Of...	Jul 2018	Phone Email LinkedIn Company
Serge Belamant	Co-Founder & Non-Executive C...	Zilch (Financial Software)	Co-Founder & Non-Executive C...	Jul 2018	Phone Email LinkedIn Company

Deal History (8)

Show

All Deals

Expand deals by default

#	Deal Type	Date	Amount	Raised to Date ⓘ	Pre-Val	Post-Val	Status	Stage	Investor	Deal Synopsis
8	Debt - General	28-Oct-2024	59,89M €	470,91M €			Completed	Generatin...		The company r...
7	Debt - General	19-Jun-2024	117,76M €	411,02M €			Completed	Generatin...		The company r...
6	Later Stage VC	31-Oct-2023		293,26M €		1,90B €	Completed	Generatin...	2	The company r...
5	Later Stage VC		23,04M €	293,26M €			Completed	Generatin...		The company r...

#	Deal Type	Date	Amount	Raised to Date ⓘ	Pre-Val	Post-Val	Status	Stage	Investor	Deal Synopsis
4	Accelerator/Incu...	22-Sep-2022		270,23M €			Completed	Generatin...	1	The company j...
3	Later Stage VC (...)	30-Jun-2022	154,48M €	270,23M €	1,52B €	1,68B €	Completed	Generatin...	7	The company r...
2	Early Stage VC (S...	22-Jul-2021	98,96M €	115,75M €	408,55M €	507,51M €	Completed	Generatin...	5	The company r...
1	Early Stage VC	03-Sep-2020	16,78M €	16,78M €	32,77M €	49,55M €	Completed	Generatin...	2	The company r...

Show 10 Results ▾

[†] Indicates an add-on
^E Estimated

View Detailed Deal Information

Cap Table History (as of 30-Jun-2022)

Stock	# Of Shares Authorized	Par Value	Original Issue Price	Liquidation	Liquidation Pref. Multiple	Conversion Price	% Owned
Ordinary	105 142	0,001166 €	1 469,27 €	1 469,27 €		1 469,27 €	9,22%
Ordinary	201 803	0,001166 €	490,39 €	490,39 €		490,39 €	17,70%
Ordinary	88 423	0,001166 €	80,48 €	80,48 €		80,48 €	7,76%
Ordinary	25 733	0,001166 €	47,59 €	47,59 €		47,59 €	2,26%
Ordinary	9 722	0,001166 €	41,99 €	41,99 €		41,99 €	0,85%
Ordinary	158 316	0,001166 €	55,98 €	55,98 €		55,98 €	13,89%

Show 10 Results ▾

Series Terms for: Ordinary (as of 30-Jun-2022)

Participating vs. Non-participating:	Participating	Board Voting Rights:	Yes
Dividend Rights:	Yes	General Voting Rights:	Yes

Investors (14)

Active Investors (14)

Name	Investor Type	Holding	Investor Since	Board	Related Deals
Lotus Capital Ventures	Venture Capital	Minority	Oct 2023		#6. Later Stage VC: Oct 2023, New Investor
Tech Nation Group	Accelerator/Incubator		Sep 2022		#4. Accelerator/Incubator: Sep 2022, New Investor
Chaos Ventures (New York)	Venture Capital	Minority	Jun 2022		#3. Later Stage VC (Series C): Jun 2022, 154,48M € , N...
eBay Ventures	Corporate Venture Capi...	Minority	Jun 2022		#3. Later Stage VC (Series C): Jun 2022, 154,48M € , N... #6. Later Stage VC: Oct 2023, Follow-on
Limited Ventures	Venture Capital	Minority	Jun 2022		#3. Later Stage VC (Series C): Jun 2022, 154,48M € , N...
Provider Investment	Venture Capital	Minority	Jun 2022		#3. Later Stage VC (Series C): Jun 2022, 154,48M € , N...
Ventura Capital	Venture Capital	Minority	Jun 2022		#3. Later Stage VC (Series C): Jun 2022, 154,48M € , N...
YLD (Sweden)	Venture Capital	Minority	Jun 2022		#3. Later Stage VC (Series C): Jun 2022, 154,48M € , N...
dmg ventures	Corporate Venture Capi...	Minority	Jul 2021		#2. Early Stage VC (Series B): Jul 2021, 98,96M € , Ne...
M&F Fund	Venture Capital	Minority	Jul 2021		#2. Early Stage VC (Series B): Jul 2021, 98,96M € , Ne...

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Show 10 Results

Ownership (1) (as of 31-Mar-2024)

Name	Current Shares	Share Type	% of Total Shares	Shareholder Type
Zilch Holdings Limited	1 150 089	Ordinary	100,00%	Company

Lenders on Deals (2)

Name	Lender Type	Debt Provided	Related Deal(s)
Deutsche Bank	Commercial Bank	Bonds (117,76M €) Bonds (45,68M €)	#7. Debt - General: Jun 2024, Completed #8. Debt - General: Oct 2024, Completed
The Goldman Sachs Group	Investment Bank	Term Loan	#2. Early Stage VC (Series B): Jul 2021, Completed

Service Providers

Service on a Deal (4)

Service Provider Name	Service Provided	Service To	Deal Date	Deal #	Comments
The Growth Stage	Advisor: General	Zilch (Financial Software)	30-Jun-2022	3	

Service Provider Name	Service Provided	Service To	Deal Date	Deal #	Comments
DLA Piper	Legal Advisor	Zilch (Financial Software)	22-Jul-2021	2	
Latham & Watkins	Legal Advisor	The Goldman Sachs Group	22-Jul-2021	2	
Umbra Capital Partners	Advisor: General	Zilch (Financial Software)	22-Jul-2021	2	

Lead Partners on Deals (2)

Investors (1) Service Providers (1)

Name	All Deals	Title	Representing	Deals	Contact
Simon Nixon	6	Angel Investor	Simon Nixon	#2. Early Stage VC (Series B): Jul 2021, 98,96M ...	   

Investments | Buy Side (1)

Company Name	Deal Date	Deal Type	Deal Size	Co-Investors	Company Stage	Industry	Lead Partner
NepFin	11-Aug-2021	Merger/Acquisition			Generating Revenue	Specialized Finance	Philip Belamant  

[†] Indicates an Add-On

^E Estimated

^x Investor Exited Deal

Affiliates

Subsidiaries (1)

Name	Industry	Location	Year Founded
Zilch Finance 1	Other Financial Services	London, United Kingdom	2020

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My Fields allow you to add your own data like status, tags, or meeting notes for any entity and access them in your searches and lists.

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