

# FINTECH INNOVATORS

## Rising Stars **2022**

Young, innovative FinTech & InsurTech startups  
from Germany, Austria and Switzerland  
that are conquering the market in 2022

# Premium Partners who support the Report & Community

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with which they support our FinTech & InsurTech ecosystem.***

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with which our partners support our FinTech & InsurTech ecosystem.***



# What's New & How To Enjoy This Report

## FinTech Rising Stars, 2<sup>nd</sup> Annual Edition

**Dr. Florian Kandler, Publisher & Editor In Chief**

Who are the young and rising stars of our FinTech and InsurTech communities in Germany, Switzerland, and Austria? Who entered the market this year? What successes did those young companies achieve since their launch? What are their innovations, USPs, and plans for 2023? Which technologies and business models are trending? The founders of 100+ FinTech and InsurTech startups share information in this report, some of which has never been published before. Let me give you a quick overview of how to read this report, what we did differently compared to last year, and what you can expect on the following 200+ pages of this Report.

### HOW TO READ THIS REPORT

Let me start with some practical tips that will help you understand the information in the **Quick Facts** and **Contact** boxes on the Startup Feature Pages:

- **Founded:** The year in which the company was founded. Example: "20" means 2020.
- **Launch:** The month and year in which the product was launched to the market. Example: "1/21" means January of 2021.
- **Phase:** 3 = Fully launched product. 2 = First paying pilot/beta customers/users. 1 = First non-paying test customers/users.
- **Funding:** The total amount of money invested to date. In tiers - possible answers: 0, <100k, <500k, <1m, <3m, <10m, 10m+, or "don't want to say".
- **M. Owner** = Majority Ownership, i.e. who is today's largest shareholder group: F = The founders/management team. C = An established company or company-builder. I = financial investors.
- **Revenue '22** = Total revenue in 2022. In tiers - possible answers: 0, <100k, <500k, <1m, <3m, <10m, 10m+, or "n/a" meaning not available because the startup did not want to say.
- **Revenue '23** = Estimated total revenue next year. In tiers, same categories as Revenue '22.
- **Founders:** Names of the founders
- **Managers:** Names of people who are in management positions in the company but are not part of the founders team

### ABOUT THE REPORT & DATA

All data in FinTech Rising Stars Report has been **delivered and confirmed by the founders** or management of the companies. This makes this Report one of the most accurate, unique and up-to-date data sources available to our community each year. You will find **previously undisclosed details** about successes and plans of the companies.

Rising Stars does not want to be another academic report, neither do we aim to rank startups. Instead, we invite all founders of young FinTech and InsurTech companies in Germany, Switzerland, and Austria to be included in the report for free. We do a lot of research, ask our community partners to share the call to participate, and rely on the wonderful spirit of founders who recommend other founders. Together we aim to celebrate the unicorns of tomorrow who are currently growing in Germany, Switzerland, and Austria.

### INCEPTION OF THIS REPORT

We have developed this Report together with investors, accelerators, advisors, corporates, and founders of our community. Our goals are two-fold: 1) to give our community a **valuable annual resource** of data, trends, insights, and inspiration, and 2) to **help the young companies** (a.k.a. "Rising Stars") in the report to be discovered and gain broader public awareness. For they are shaping the future of this industry!



### NEW: NOW IN ENGLISH

Thanks to the overwhelmingly positive feedback on last year's FinTech Rising Stars Report and the many requests from outside the German-speaking community we decided to start publishing the Rising Stars Report in English from this point forward. This makes the report more inclusive of non-German-speaking founders, as well as readers abroad.

### NEW: SWITZERLAND

We also opened the report to Swiss companies to join the Report. Thanks to the many recommendations, partnerships, and general support from the Swiss community. We worked hard to invite and involve as many FinTech Rising Stars from the Hellenic Confederation as possible. Grüezi and welcome!

### CRITERIA TO PARTICIPATE

Rising Stars focusses on FinTech and InsurTech startups that have launched in the past five years. Any young FinTech or InsurTech is invited to join that has launched their product in 2017 or later and has their headquarters in Germany, Switzerland or Austria. We also include corporate startups, and companies where the majority shareholders are investors, company builders or corporates. This makes Rising Stars a great overview of the whole ecosystem.

The very youngest startups and their founders are closest to our hearts. This is why you will find these companies that have launched in 2022 on the very first pages of this report.

**Missing a startup?** Let us know and we will invite them for the Rising Stars Report next year. [Click here to nominate.](#)

### EXPERT ARTICLES

On the next 4 pages some of our community partners share **valuable insights and tips** with our community. I want to extend a big thank-you to all our partners and supporters who make this report possible. Thanks also to all the amazing founders, community members, partners, supporters, and contributors. We would not be able to complete this big annual project without your help!

And to you, dear reader: I wish you exciting times reading about the Rising Stars 2022!

Sincerely yours,

**Florian Kandler**  
**Publisher & Editor In Chief | FinTech Innovators**  
florian@fintech-i.com

## 4 Lessons Learned in Founding Fintech Start-ups

**Guest article by Stefan Schmitt, CEO INNO INVEST**

The German-speaking fintech ecosystem holds considerable potential: multi-billions in assets under management, millions of customers and thousands of cooperation opportunities in the B2B sector. However, as a start-up entrepreneur, you also face fundamental challenges when founding and scaling a fintech:

### (1) ENTERING ENTREPRENEURSHIP

Successful fintechs do not have to be unprecedented or disruptive. In fact, a fintech can also achieve great impact by rethinking what already exists or making it smart and simple. The challenge is to develop a viable business model from a good idea and have the will to expand it. Fintech managers have to be tireless: you need to work on the idea and generate customer demand at the same time. Therefore, company founders cannot only cover technical or professional aspects. Rather, the entrepreneurial mindset must also include marketing and sales.

Another important aspect is the choice of the appropriate corporate form. New partners, a possible sale or an increase in capital should already be considered at the time of foundation.

**My personal tip:** Find a trusted lawyer and notary public to accompany the company formation and solve important legal issues in the further course. In addition, shareholders should go through the so-called status determination procedure for social security liability in order to check their legal status.

### (2) BUSINESS MODEL

Potential investors will quite quickly ask you: Fintech with or without BaFin license? Regardless of whether you build a Fintech in *payment*, *InsureTech*, *PropTech*, *Robo Advisory*, *social trading*, *crowdfunding* or *virtual currencies/tokens*, regulatory issues, approval procedures as well as regulations on compliance, anti-financial crime or money laundering, but also the German Securities Trading Act or Insurance Act immediately play a major role. Additionally, anyone who acquires a stake in a BaFin-

licensed company must go through the mandatory owner control procedure once a certain stake is reached. This is an intensive process that gets down to the nitty-gritty. All shareholding relationships and structures as well as private financial circumstances may have to be disclosed.

**My personal tip:** Already at the start, one should self-critically reflect whether (a) sufficient expertise and resources are available for compliance as well as other regulatory requirements, (b) the time-to-market is relevant and (c) international scaling is intended. Therefore, fintech founders should consider if outsourcing these issues to a liability umbrella makes sense. Especially since applying for an own license may take up to 1.5 years and is very costly.

### (3) SERVICE PROVIDERS AND PARTNERS

Due to high regulation and complex IT, start-ups in the finance and insurance sector generally do not have it easy. Because of this, initial enthusiasm when founding a company might be damped quickly. Especially those that hold their own BaFin license have a hard time - everything has to be approved by the auditor. Every year. This can quickly lead to unexpected problems and costs. However, today's founders no longer have to build a time-consuming technical infrastructure from scratch - because other fintechs have already done that. This allows founders to secure time-to-market, as development times can be significantly shortened by working with specialized service providers.

**My personal tip:** The right choice of a law firm specializing in civil, regulatory and compliance law and a suitable auditor can bring significant benefits. In addition, intellectual property rights should be examined and



claimed at an early stage. Last but not least, the selection of a potential fintech, brokerage or wealthtech-as-a-service partner must also be well considered. Modern and technically leading liability umbrellas can lay the foundation for growth and success in a cost-saving manner.

### (4) GROWTH AND SCALING

Every fintech must grow through demand in order not to disappear from the market after a short time. Ideally, VC or PE investors bear the losses until the necessary product maturity and/or break-even are reached. Until that point, building a new company is a massive undertaking. All founders should ask themselves: What does growth mean and how is growth generated? Sales often play an even more important role than marketing, since marketing initially only generates high costs, while sales generate real income.

**My personal tip:** Time-to-market is enormously important. If you have an outstanding idea but spend ages programming and postponing market entry, you quickly run the risk of being overtaken by competitors. Therefore, a thorough DIY vs. outsourcing consideration should be conducted for all areas of the value chain. The selection of a suitable cooperation partner in the areas of fintech, brokerage or wealthtech-as-a-service as well as a suitable liability umbrella represent important strategic advantages. At the same time, strategic partnerships help in the search for investors and ensure a more respected reputation. In addition, existing resources can thus be directed to sales and marketing in order to generate growth.

### CONCLUSION

Depending on the business model, different legal requirements must be met. If the business model exceeds the conditions for regulatory exemption, there are two options: Applying for one's own license or joining a liability umbrella as a contractually bound intermediary. In 90% of all cases the latter is the better alternative.

### ABOUT INNO INVEST

INNO INVEST was founded as a BaFin-regulated securities institute offering traditional asset management for private and business clients. Today, INNO INVEST is setting new standards in investment as a fintech and robo advisor. In addition, INNO INVEST offers a **liability umbrella** and, as a **fintech for fintechs**, an in-house wealthtech platform for fintech, brokerage and compliance-as-a-service solutions.

**Stefan Schmitt**  
CEO Fintech INNO INVEST



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# Internationalization to Singapore – use the power of the ecosystem

*Guest article by Claudia Marcusson, FinTech Expert & Mentor at German Accelerator*

It's time to take your business ideas beyond Germany's borders.

Your first step toward internationalization is to decide on a suitable market. Should you expand to the United States or to Asia? It all depends on your goals. If Asian markets are a good fit, you might want to take a look at Singapore's FinTech market as an example. In this article, FinTech expert Claudia Marcusson explains why making good use of the local ecosystem is profitable for your startup.

Claudia is a seasoned FinTech industry expert who has lived and worked in Singapore for over seven years. She is a university lecturer on FinTech, Entrepreneurship & Innovation and Sustainability and also the CEO of crowd-investment platform Wattify in Germany. Working as a mentor for German Accelerator, Claudia has helped German startup founders on their way to expanding into new Asian markets since 2020.

## RICH POTENTIAL FOR FOUNDERS IN SINGAPORE

Singapore is undoubtedly a central hub for the international FinTech industry. In 2021, the city-state defended its position as a global top 5 ecosystem for FinTech. "Singapore is a rather small country by area and by population," explained Marcusson. "Therefore, the government focuses on specific sectors like financial services and it incentivizes international companies to settle in Singapore. They also established multiple programs to boost startups in the financial sector."

Despite being a small country surrounded by giants, Singapore has rapidly developed into one of Southeast Asia's most modern countries in the past few decades. "Singapore plays in a different league than other Southeast Asian markets," mentioned Marcusson. "Its geographical position makes it a gateway to other markets in the region."

Another great opportunity for German entrepreneurs is Singapore's Sandbox programs.

The Sandbox programs are testing grounds for startups before putting out their products into the market. Especially AI companies with complex and data-sensitive technologies benefit from this program. From algorithmic trading to risk assessment and AI chatbots, the application of artificial intelligence has become an essential part of the financial sector.

"It can be beneficial if you join the right program," said Marcusson. "Try to consult with someone familiar within the market to see if such a program suits your business needs."

## NAVIGATING COMMON PITFALLS FOR GERMAN FOUNDERS

Of course, every coin has two sides, Singapore – though known to be generally advantageous for startups – comes with some common pitfalls for German entrepreneurs.

First, don't make the mistake of only networking with other foreigners.

"If you want to do business, step out of your expat bubble," Marcusson mentioned. "If you want to do business in an Asian market, you have to understand different cultures. Only make your decision to expand when you can really commit to it, because doing business beyond your comfort zone requires you to learn and be open-minded."

That includes adapting to the local communication style, for example.



"The level of digitalization is very different from Germany," said Marcusson. "For example, chat applications like WhatsApp are the way to communicate in Singapore also for doing business."

Digital payments are increasing in Singapore, which allows startups to come up with new business ideas such as virtual banks, business models around digital assets, or short-term financing such as Buy Now, Pay Later (BNPL). Following these new business models is an increase in demand for RegTech, InsurTech, Big Data, and AI.

"Asian manners are one of the first things you should learn before you expand here," mentioned Marcusson. "Even minor details can make a big difference. For example, when exchanging business cards, you should always give and receive business cards with both hands. Study the other person's card carefully before putting it respectfully aside to appreciate the person you are speaking to."

Navigating such common pitfalls can be a difficult task. However, you don't have to go through this alone. With the help of local experts and a quality network, your startup team can quickly learn and understand Singaporean business culture.

"I never lose; I either win, or I learn," said Marcusson quoting Nelson Mandela. "And it is what all startups working with me can confirm."

## CONCLUSION

Singapore is undeniably a dynamic market for FinTech startups, especially those looking for an international expansion into Asia. Do your research, and when in doubt, ask for help from a local partner.

Programs like German Accelerator not only help you discover and access a new market like Singapore but also offer access to the wider innovation ecosystem and extensive knowledge of the local business landscape."

**Claudia Marcusson**  
**FinTech Expert &**  
**Mentor at German Accelerator**

[www.germanaccelerator.com](http://www.germanaccelerator.com)

# Media & Community Partners of FinTech Rising Stars



# THE NEW STARS

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**THE NEW STARS** are FinTech and InsurTech Startups from Germany, Switzerland and Austria that are **brand new to the market since 2022**. You will discover many new companies, technologies and innovations. Enjoy exploring these exciting new companies, their founders, successes and goals for the future!



QUICK FACTS



KIPRION is a specialized cryptocurrency custody provider for institutional investors.

Which industry or target market are your products/services for?

Institutional Investors.

What is the innovation of your product/service?

KIPRION achieves superior security by combining Multi-Party Computation (MPC) and offline, airgapped security devices.

What else is special about your product/service?

KIPRION can deliver crypto custody instantly "as-a-Service", but also offers self-hosted custody or on-premise solutions.

Which countries/regions are you currently active/available in?

KIPRION is based in Austria and the platform will be available globally.

Which countries/regions are you planning to expand to the next 2 to 3 years?

MiCAR will enable us to expand to all countries in Europe in the next 2 to 3 years.

Which licenses, certifications, etc. does your product/company have (for which countries)?

Kiprion GmbH is a registered Virtual Asset Service Provider (VASP) under regulatory supervision of the Austrian Financial Markets Authority (FMA) for AML purposes and complies with the Money Laundering, Terrorist Financing and Transfer for Funds regulation.



What was the biggest success or milestone you achieved in the past 12 months?

KIPRION has achieved the regulatory registration from the FMA in July 2022.

Who/what are you looking for in the coming 12 months that could accelerate your success?

If you want to enable your company to support Digital Assets, get in touch! We can help you to manage your own and your clients' Digital Assets.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

The key milestones are first go-live in the next months, and then reaching at least double-digit-million Assets-under-Custody within 12-18 months.

CONTACT

Address:	Kiprion GmbH Seitenstettengasse 5/37 A-1010 Vienna
Founders:	KIPRION Founding Team
Managers:	Jonas Jünger, Managing Director
Website:	www.kiprion.com



QUICK FACTS

22	11/22	1	<100k	F	0	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Fintico is an Embedded Lending Marketplace. We connect merchants and banks to offer online shoppers the best brands and interest rates to finance their purchase.

Which industry or target market are your products/services for?

We target merchants and banks directly (B2B) and online shoppers indirectly (B2B2C).

What is the innovation of your product/service?

Our Embedded Lending Marketplace enables consumers to choose the best way to finance their purchase - with the best banks, best interest rates, and best user experience.

What else is special about your product/service?

Banks love our marketplace as we offer a simple way to scale their embedded lending products. Merchants love it as we significantly increase acceptance rates through our multi-lender approach

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

At least Austria and Switzerland.

What was the biggest success or milestone you achieved in the past 12 months?

A key milestone for us was winning our first bank partner in May. We meanwhile won a second bank and have a strong pipeline of further banks who are interested in joining our marketplace.



What other growth traction have you achieved in the past 12 months?

We have won a double-digit number of merchants who would love to start with us. There is a true market need for better embedded lending solutions compared to the ones available today.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We would love to find investors who are equally enthusiastic about making embedded lending much better than it is today!

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Our next most important milestone will be to launch our product with our first banks and a first merchant. This will provide the basis for seed funding, growth (more merchants, more banks) as well as integrating a broad offering of embedded lending products (BNPL, loans, credit cards...) in the coming 12 to 18 months.

CONTACT

Address:	Fintico GmbH Gorch-Fock-Wall 1a D-20354 Hamburg
Founders:	Jan Lettow, Dr. Michael Heuer
Managers:	n/a
Website:	www.fintico.de



QUICK FACTS



Research quickly and conveniently stocks with in-depth fundamental data and ratios.

Which industry or target market are your products/services for?

Our product aims at the B2C market to everyone who is interested in the financial market, especially in stocks, ETFs, indices, and cryptos.

What is the innovation of your product/service?

Finqube.io is a new cutting-edge financial platform for researching and analyzing stocks, ETFs, and indices. This will push stock picking possibilities to the next level and an incredible experience to discover the stock market.

We analyze stocks for their value, growth, profitability, and financial health. Our iScore rating model will reflect in which area a company has its strengths and areas of weaknesses. Our primary focus is to support our users in their investment decisions by offering them remarkable tools and features for underlying comparisons.

Finqube.io simplifies financial data for everyone.

What else is special about your product/service?

All tools and features on our financial platform will be accessible globally to everyone for an absolutely affordable price.

Which important strategic/corporate partner(ship)s were you able to secure so far?

We are part of the AWS Activate Program.

Which countries/regions are you currently active/available in?

Finqube.io will be accessible globally.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Our financial platform finqube.io will be accessible globally from the beginning. Our focus will be the data coverage of stock exchanges.

Which licenses, certifications, etc. does your product/company have (for which countries)?

At the current stage, no licenses or certifications are required.



What was the biggest success or milestone you achieved in the past 12 months?

After having only a prototype in Google-Sheets it's amazing to see that something can work out if you believe in it and work very hard on it. With the relocation to Berlin, together with an amazing developer, we have designed and implemented everything from scratch in just a few months.

What other growth traction have you achieved in the past 12 months?

From the first prototype to the current development stage, I have never lost the belief in myself as well on the idea behind the financial platform. The entire project and its execution is funded by my own financial savings. I am very happy and proud to have Ahsan on my side, an excellent and amazing developer who is supporting the project by implementing the ideas into production.

Who/what are you looking for in the coming 12 months that could accelerate your success?

With several cooperations and collaborations, we want to increase the visibility of finqube.io as a well-known financial platform for stocks and ETFs. To realize many ideas also in the future, we might step into funding rounds or look for a strategic partnership.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

For the next year, our goal is to attract 10,000+ subscribers globally. This will allow us to provide continuously more tools and features to our users and community.

CONTACT

Address: Finqube GmbH  
Kolonnenstr. 8  
D-10827 Berlin

Founders: Nico Hamann

Managers: n/a

Website: www.finqube.de



## QUICK FACTS

21	11/22	2	<3M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

**AQUATY makes Venture Capital accessible by helping Founders and Investors to raise/invest equity 10x faster through a digital and decentral solution.**

### Which industry or target market are your products/services for?

B2C: Entrepreneurs, Angel Investors, VC/Industry Experts; B2B: Family Offices, CVCs, VCs.

### What is the innovation of your product/service?

We reduce the time for founders to raise equity investments by 10x by offering a software to fulfil critical VC tasks: setup of pitch, data room, term sheet, investor pooling and reaching the right private investors fast. We enable investors to access the VC asset class digitally and to build a portfolio on a deal-by-deal basis. Besides proven deal flow and a traceable expert due diligence for each deal, investors receive fungible equity tokens on the blockchain (regulatory proof) after signing. VC and industry experts can contribute to the quality of investments by providing their experience in return for carry participations.

### What else is special about your product/service?

Founders can use a single software to create all fundraising materials, receive capital and connect with stakeholders after closing. Investors can build

a VC portfolio digitally that's diversified and self-directed by investing via tradable securities for each venture (€20.000 minimum ticket) - allowing for lower entry barriers and higher asset liquidity.

### Which notable (pilot) customers have you been able to win so far?

Investors: Ex-DAX C-Levels, Ex-Mittelstand CFOs, Multiple top-tier Mgmt. Consultants; Ventures: MARA Solutions GmbH, TokenForge GmbH, Bike Hub GmbH.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

We secured a long-term partnership with z.e.b. (pan-European consultancy in the FSI sector) to strategically accelerate growth and market integration.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

Gebundener Anlagevermittler according to BaFin Regulation.

Photo (c): provided by company



### Which countries/regions are you currently active/available in?

Germany as base, Investor clients from DACH.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

EU, UK, Switzerland.

### What was the biggest success or milestone you achieved in the past 12 months?

We successfully raised a pre-seed round 6 months after incorporation and scaled to a team of 12 FTEs. With our new model for early stage venture capital we already transacted an investment volume of nearly €900k from 17 business angels across 5 startups - all settled on our blockchain backend and before our software frontend launch.

### What other growth traction have you achieved in the past 12 months?

We signed a cooperation agreement becoming the software provider for a newly launched venture capital fund (In association with the European Space Agency - ESA).

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking for strategic distribution partnerships, to accelerate our market penetration.

This could be in various ways, e.g. with private banks, asset managers and/or stock exchanges.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Scaling beyond early adopters: After proving our model and technology successfully we're focused on growth in Germany and Europe.

## CONTACT

Address:	AQUATY GmbH Hafenweg 8 D-48155 Münster
Founders:	Sebastian Otutuama, Robert Jegg, Sebastian Hanhues
Managers:	n/a
Website:	www.aquaty.vc

## QUICK FACTS

22	10/22	2	<3M	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*We offer a Crypto Hedge Fund Manager & Tracker Solution for the international market.*

**Which industry or target market are your products/services for?**

Crypto & Equity Funds, Venture Capitals, Banks.

**What is the innovation of your product/service?**

With our automated portfolio tracking solution, we reduce the administrative burden for crypto hedge funds in the areas of portfolio valuation, reporting, accounting and management, and help crypto hedge funds comply with new regulatory reporting requirements through software support.

**What else is special about your product/service?**

We attach great importance to security, confidentiality and quality. As a first step, we will be certified according to ISO 27001.

**Which notable (pilot) customers have you been able to win so far?**

Venionaire Tigris Web3 - Crypto Fund.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Blockpit AG, Node Venture.

**Which countries/regions are you currently active/available in?**

Europe and USA.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Europe and USA.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

We are currently in the process of preparing for ISO 27001 certification.

**What was the biggest success or milestone you achieved in the past 12 months?**

Two months after the company's founding, we were able to win Blockpit AG as a strategic investor and partner.

**What other growth traction have you achieved in the past 12 months?**

We managed to build a revenue stream after nine months with a first pilot customer.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

We will conduct our official product launch for the international market in February 2023 and aim to achieve ISO 27001 certification by the end of the second quarter. By the end of the year 2023, we aim to increase our institutional customers base by 100.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Currently, we are in a growth phase and are looking for backend and frontend developers and employees in sales and business development.

## CONTACT

**Address:** 3Folio GmbH  
Ernst-Melchior-Gasse 24  
A-1020 Vienna

**Founders:** Michael Schönguber,  
Peter Lehner

**Managers:** n/a

**Website:** www.3folio.finance

# AXOVISION

Finance, Asset Management, Wealth Management

AXOVISION

## QUICK FACTS

20	10/22	2	<1M	F	<500k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

AXOVISION is a FinTech, specialized in quant-driven Asset Management.

### Which industry or target market are your products/services for?

Quant-driven Asset Managers, Family Offices, Hedge Funds.

### What is the innovation of your product/service?

We´re delivering state-of-the-art infrastructure for quant-driven investment managers. Due to a clearly structured workflow, our infrastructure solution helps quants to add value right away.

With this solution, quants can focus on what their best at - developing models. We take care of the rest.

### What else is special about your product/service?

We are a professional quant-driven investment manager and leverage this infrastructure on a daily basis.

### Which notable (pilot) customers have you been able to win so far?

A big hedge fund.

### Which countries/regions are you currently active/available in?

EMEA.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

AMER.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

License for Investment broking, Investment advice, Contract broking and Portfolio management (WpIG).



### Which notable awards, prizes or competitions have you won so far?

None, because we´re currently focusing on our pilot customers and playing it low-key.

### What was the biggest success or milestone you achieved in the past 12 months?

Launching two publicly tradable funds and acquiring € 15 Mn. Assets under Management.

### What other growth traction have you achieved in the past 12 months?

€100.000 ARR.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We´re looking for venture capital and further pilot customers to tailor-made our infrastructure solution to their needs.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We will close our Seed Funding Round, finish the beta phase and go to market with our infrastructure solution.

## CONTACT

Address:	AXOVISION GmbH Walderseestr. 7 D-30163 Hannover
Founders:	Thomas Kutschera, Jan Wessling, Christoph Peter
Managers:	n/a
Website:	www.axovision.com

QUICK FACTS

22

FOUNDED

9/22

LAUNCH

1

PHASE

0

FUNDING

F

M. OWNER

0

REVENUE '22

<500k

REVENUE '23

We combine payment with financial education for young people between the ages of 12 and 25, so that they can learn how to become financially independent. In doing so, we work together with traditional banks and offer their young customers a co-branded solution tailored to their needs and wishes.

Which industry or target market are your products/services for?

GenZ, young people, banks.

What is the innovation of your product/service?

The clear USP is the cooperation with traditional banks and the direct integration of an educational platform with direct knowledge transfer and gamification aspects.

This gives us the advantage over our competitors that the marketing costs are significantly lower, as the partnered banks promote the product themselves and customers do not have to change banks.

With the directly integrated education platform, users can learn everything they need to consume and build wealth consciously, regardless of their background or circumstances. The short form videos and the quizzes to consolidate the learned knowledge make learning much easier and are even stimulated by the gamification aspects.

Which important strategic/corporate partner(ship)s were you able to secure so far?

In the technical area, we are part of the Microsoft Startup Programme and also in the Google Startup Programme. We also have a partnership with Zukunftscampus in the area of financial education. This gives us a strong partner who stands by us when we have questions and opens up its network to us.

Which countries/regions are you currently active/available in?

Germany, Austria, Switzerland.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe.

What was the biggest success or milestone you achieved in the past 12 months?

Our biggest milestone so far was getting a team of 10 people together to launch the company with an official incorporation and release the first version of our product this september.

What other growth traction have you achieved in the past 12 months?

The growth of our organically built social media channels has increased from 100 followers to over 5,000 followers in the last few months.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

In the next 12-18 months, we want to significantly improve the app's functionality add more payment features and expand into neighbouring German countries with our education platform to offer even more young people the opportunity to lead a self-determined life and acquire financial knowledge.

Who/what are you looking for in the coming 12 months that could accelerate your success?

In particular, we are looking for investors for a financing round in the next 12 months. Furthermore, the team around the video production of the educational platform, as well as technical development, is to be expanded.

CONTACT

Address: GoMoBie Finance GmbH  
Wiesenstr. 11a  
D-95463 Bindlach

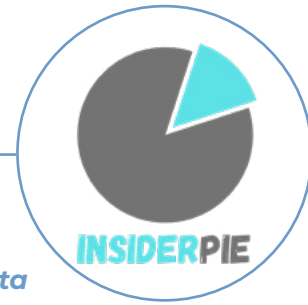
Founders: Moritz Beier,  
Benjamin Schliebener,  
Pedro Versteegen

Managers: n/a

Website: www.getmobie.de

# InsiderPie

Personal Finance, Stock Market, Sustainable Finance, Education, Data Analytics, SaaS



## QUICK FACTS

22	9/22	3	n/a	F	<100k	<100k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*InsiderPie is a digital advisor that supports individuals throughout their entire investment journey.*

### Which industry or target market are your products/services for?

B2C: Individual investors, students;  
B2B: Banks, brokers, stock exchanges, family offices.

application thus supports inexperienced investors holistically - from brainstorming to investment decisions.

### What is the innovation of your product/service?

InsiderPie tracks and analyzes transactions by professionals on the capital market and presents the findings in a highly visualized web application. Our homegrown algorithm, which we are constantly optimizing through the use of machine learning, shows the potential of any share at a glance.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

Boerse Stuttgart GmbH, dpa-AFX  
Wirtschaftsnachrichten GmbH.

### What else is special about your product/service?

In addition, we track sustainable and ESG-weighted funds and include their transactions in our analysis. This allows our users to include elements of sustainable investing in their personal strategy.

We built InsiderPie with less experienced investors in mind. Difficult technical terms from the world of finance are explained easily and clearly. Our digital

### Which countries/regions are you currently active/available in?

Germany, Austria, Switzerland.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

USA, Great Britain.



### Which notable awards, prizes or competitions have you won so far?

Finalists Business Plan Competition Northern Bavaria 2022, Winner of Business Plan Competition Nuremberg Institute of Technology 2020/21, INVEST Zuschuss für Wagniskapital 2022.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

A strategic business angel or VC would be a perfect match for us. Their financial investment and the support of their network can bring InsiderPie to the next level.

### What was the biggest success or milestone you achieved in the past 12 months?

We have developed our core application and successfully tested it on potential users.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

After the market entry we want to reach as many customers as possible who will love our software. We are also looking to find motivated team members to accelerate our growth and implement additional features.

## CONTACT

Address: InsiderPie UG  
(haftungsbeschränkt)  
Frauenweiherstraße 15  
D-91058 Erlangen

Founders: Pierre Andreä, Jakob Fahr,  
Dominik Straußberger

Managers: n/a

Website: [www.insiderpie.de](http://www.insiderpie.de)

# QUICK FACTS

21

FOUNDED

9/22

LAUNCH

3

PHASE

<3M

FUNDING

F

M. OWNER

<500k

REVENUE '22

n/a

REVENUE '23

**WATTIFY is an energy asset-tokenization platform for crowd-investments to enable the fractional “yield ownership” of solar parks and other renewable energy assets.**

**Which industry or target market are your products/services for?**

B2C: clients with a medium to long term investment horizon who want to profit from green investments.

**What is the innovation of your product/service?**

Wattify is a blockchain-based fully banking compliant crowd investment platform which offers retail investors access to renewable energy projects via so-called electronic crypto securities regulated by BaFin.

**What else is special about your product/service?**

Investors can choose the projects themselves according to their individual risk profile and achieve a broad diversification of their portfolio with a high degree of flexibility and security. The securities are fully transferable and in future also tradeable on a secondary exchange.

**Which notable (pilot) customers have you been able to win so far?**

STEAG Solar Energy Solutions GmbH (SENS GmbH).

**Which countries/regions are you currently active/available in?**

DACH Region (Germany, Austria, Zwitterland).

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Europe.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

BaFin licensed crypto securities in full compliance with the German electronic security law (eWPG); ISO 270001 Certification applied.

**Which notable awards, prizes or competitions have you won so far?**

Singapore Fintech Festival 2021; Finopitch Tokyo 2022.

**What was the biggest success or milestone you achieved in the past 12 months?**

Building up a quite impressive pipeline of exciting solarpark projects and of course the successful launch of the Wattify App with the very first crypto security emission.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

We plan to launch more projects from the pipeline, building up a stable B2C customer base, develop a B2B2C business model and onboard further issuers with a diverse portfolio of assets e.g. windparks or other green investment projects.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Through our network, we like to work closely together with Banks, Asset Managers & financial intermediaries with a sustainability focus to offer clients access to a completely new asset class via our platform as a whitelable SaaS.

# CONTACT

Address: Wattify GmbH  
Liebengrabenweg 1  
D-92224 Amberg

Founders: Martin Stoussavljewitsch,  
Michael Stoussavljewitsch,  
André Kremer

Managers: Claudia Marcusson

Website: [www.wattify.app](http://www.wattify.app)

Truly

Climate Tech, Carbon Accounting, Machine Learning, SaaS, B2B, ESG, Sustainability

truly

## QUICK FACTS

21

FOUNDED

9/22

LAUNCH

1

PHASE

<100k

FUNDING

F

M. OWNER

<100k

REVENUE '22

<500k

REVENUE '23

**Carbon management platform helping companies calculate, track and share their emission data (Scope 1, 2, 3, Life Cycle Assessments, etc) with suppliers, buyers and investors.**

### **Which industry or target market are your products/services for?**

B2B: manufacturing, transportation, energy, asset management, banking.

### **What is the innovation of your product/service?**

Truly's platform brings 2 distinct features to the market, which currently lacks the ability to harness cost-effective sustainability progress.

Firstly, it guides you through the most up-to-date carbon accounting guidelines to automate a full internal view of emissions and report generation.

Secondly, our data sharing platform redesigns how you interact with your value chain to exchange consistent and comparable Scope 3 emission data. No more manual reports and clunky spreadsheets.

### **What else is special about your product/service?**

We are the one-stop shop for both emission tracking and reporting - the basis for a sound sustainability strategy. We focus on Scope 3

emissions, where 70-80% of average company emissions come from, but also where most companies struggle to track. We automate processes including data importation, calculation, reporting and more.

### **Which important strategic/corporate partner(ship)s were you able to secure so far?**

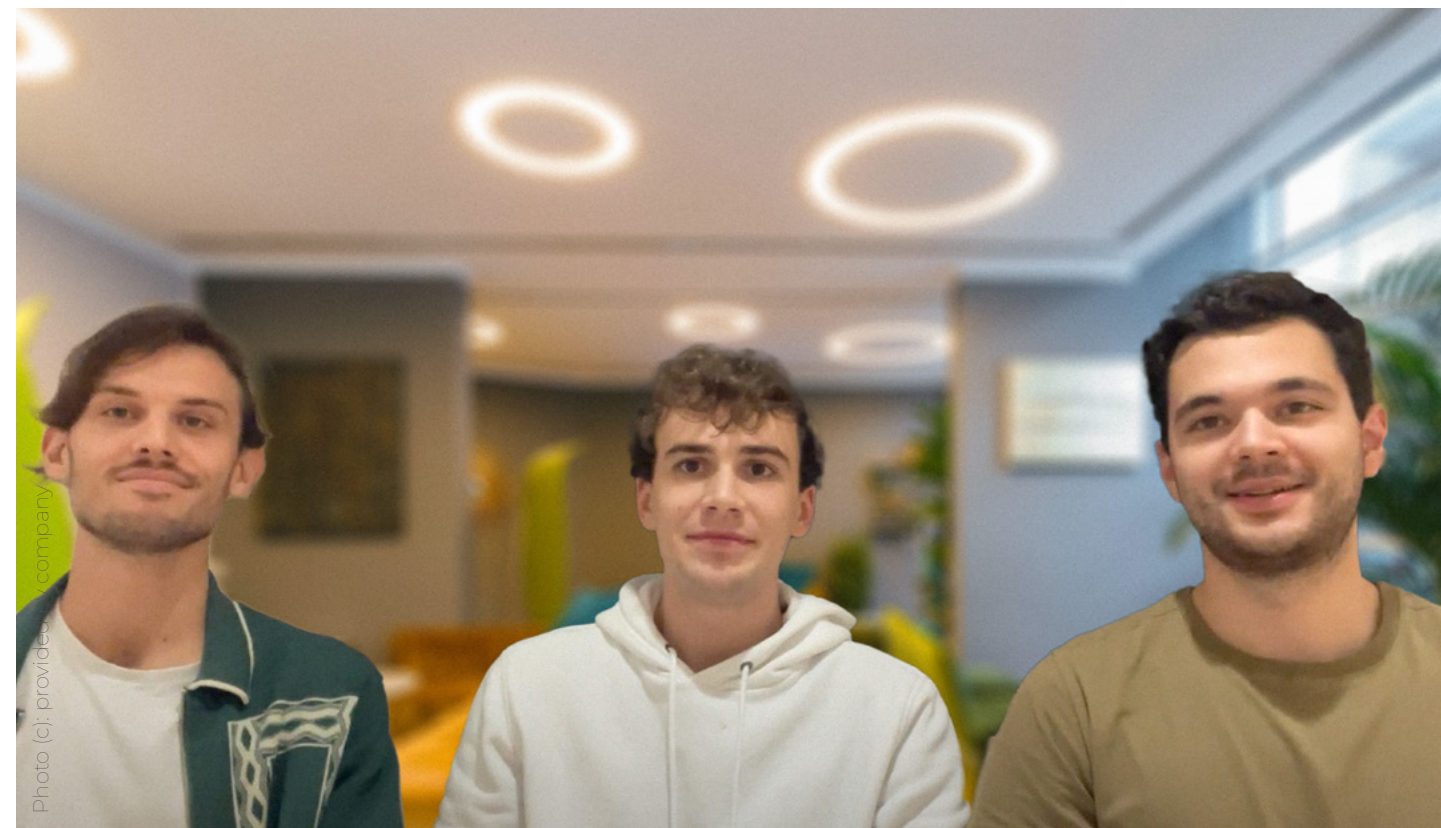
National Bank of Liechtenstein, F10 FinTech Incubator, Venture Kick, Startup@HSG, Bluelion Accelerator, ClimatePartner.

### **Which countries/regions are you currently active/available in?**

Europe.

### **Which countries/regions are you planning to expand to the next 2 to 3 years?**

Worldwide.



### **What was the biggest success or milestone you achieved in the past 12 months?**

We have received monetary and strategic support from 4 organisations who believed in our team and vision. We have our initial product and first client as of September 2022.

### **Who/what are you looking for in the coming 12 months that could accelerate your success?**

If you want to support us through your network, can think of people who would also love this product, want to support us financially, or help us scale, we are happy to talk!

### **What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

1. Finalise partnership with a financial institution (offering Truly as a solution for clients to analyse their carbon footprint for green loans).
2. Product with full functionality, focusing on Scope 3 emissions.
3. Raise pre-seed round from angels and corporate investors.

## CONTACT

**Address:** Truly  
Rosenbergstr. 51  
CH-9000 St Gallen

**Founders:** Bora Guden,  
Moritz von Contzen

**Managers:** n/a

**Website:** [www.truly.ch](http://www.truly.ch)



QUICK FACTS

21	9/22	2	<3M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Create your invoice in less than a minute and get paid within 24h.

Which industry or target market are your products/services for?

Freelancers, Creators, Digital natives, Agencies, Start-ups, Scale-ups.

What is the innovation of your product/service?

For freelancers & creators, Moojo innovates by transforming existing financial products to match their needs and delivers them directly on their mobile phone: Instant payment, business and health insurance, overdraft facilities, loans and more

For Business & Agencies, Moojo is an easy way to set-up, onboard and pay freelancers and creators globally.

Moojo's platform naturally connects both sides of the coin and aims to redefine what it means to engage in the new way of work.

What else is special about your product/service?

We aim to redefine financial products for the purpose of freelancers & creators. Our research revealed that many would have loved the option to opt-out, quickly and without much hassle. That doesn't sound like insurance. So we built it together with our partners from Hiscox - an insurance you can cancel every month - just like Spotify or Netflix.

And another benefit: You only have to verify your identity once. After that, all your services across the board are available.

Which important strategic/corporate partner(ship)s were you able to secure so far?

For our instant payment capabilities, we are happy to partner with aifinyo. For the next-gen insurance we are happy to partner with Hiscox. Both clearly leading players in their respective fields.



Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe (France, UK, Spain, Poland, etc.)

Which licenses, certifications, etc. does your product/company have (for which countries)?

All necessary intermediation licenses for the relevant financial products on the platform.

What was the biggest success or milestone you achieved in the past 12 months?

We secured our financing and insurance partners, hired and scaled an outstanding team, built the entire MVP and have now launched. Insurance is coming very soon.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Scale by 10x from our existing customer base, secure the next round of financing and enter at least one new European market.

CONTACT

Address: Moojo  
Str. der Pariser Kommune 12  
D-10243 Berlin

Founders: Utena Treves, Christian  
Engnath, Amir Djouadi

Managers: n/a

Website: www.getmoojo.com

QUICK FACTS

19

FOUNDED

9/22

LAUNCH

2

PHASE

<500k

FUNDING

F

M. OWNER

<100k

REVENUE '22

<500k

REVENUE '23

Digitalization of bank signatories management.

Which industry or target market are your products/services for?

Corporates and Banks.

What is the innovation of your product/service?

Delega's tool harnesses the most modern and secure Cloud technology by creating a bank agnostic single source of truth in the form of a list of current authorized signatories. Delega has an established and easy communication protocol with banks to solve the matter on a full end to end basis; with a workflow engine /logic that allows corporate and banks to collaborate and exchange information within the same environment.

What else is special about your product/service?

Delega has created a working group composed of different TIER 1 International Banks and Major International Corporates. By collaborating with expert industry users on both side , we have designed a product that finally works for everyone.

Which important strategic/corporate partner(ship)s were you able to secure so far?

5 large international corporations and 2 large international banks have co-created the solution with Delega in collaborative partnership . The application has gone live together with the same corporates and Banks. Moreover Delega has closed a commercial partnership with TIS a large treasury ERP provider.

Which countries/regions are you currently active/available in?

EMEA.

Which countries/regions are you planning to expand to the next 2 to 3 years?

APAC, US.

Which licenses, certifications, etc. does your product/company have (for which countries)?

SOC2 and now obtaining ISO27001.

What was the biggest success or milestone you achieved in the past 12 months?

Created a fast growing community of treasury experts from large corporates and TIER 1 banks. This cooperative approach led us to our launch in September 2022 with real life uses case and extremely satisfied users.

What other growth traction have you achieved in the past 12 months?

Partnership with TIS ( one of the largest TMS provider) , Invited into F10 Fintech Program, Partnership with European Association Corporate Treasurer , Part of Microsoft start-up HUB.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We have opened our financing round to scale up the company at the fastest pace possible, therefore we are open to connect to investor with a passion for innovative solution in the B2B space.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Enlarge the Delega working group community and doubling the number of banks and corporate collaborating between each other using Delega.

CONTACT

Address: Delega Treasury AG  
Chamerstrasse 162  
CH-6300 Zug

Founders: Riccardo Balsamo, Rob Lunn,  
Petr Gybas

Managers: n/a

Website: www.delega-banks.com



# Enzo

InsurTech, Homeowners Insurance, Smart Home, IoT, AI, MGA, Embedded Insurance



## QUICK FACTS

21	8/22	2	<3M	F	<100k	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Enzo is offering a modern and smart homeowners insurance people will love.

### Which industry or target market are your products/services for?

Homeowners, Landlords, Property Management Companies, Condominium Associations.

### What is the innovation of your product/service?

With Enzo, we are building the smartest and most innovative homeowners insurance in Europe.

Unlike traditional insurers, we don't just react to damages that happen, but proactively strive to prevent them from happening. If it can't be prevented, we at least want to detect it at an early stage and fix it immediately, so that a small problem doesn't turn into a big one.

Through this approach, we help our customers to keep their own homes in the best condition and save money.

### What else is special about your product/service?

In addition to the classic insurance policy, which ensures our customers full coverage in case of damage, our customers receive a Smart Home Monitoring Kit. With this small and easy-to-use IoT device, we can significantly reduce the biggest problem of building insurance - tap water damage.

### Which countries/regions are you currently active/available in?

Germany.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Within Europe.



### What was the biggest success or milestone you achieved in the past 12 months?

In less than 9 months we founded the company, closed the first funding round, built a team of 15 people, built a homeowners insurance MGA, launched our first insurance product, generated the first euro in revenue and released a mobile app for iOS and android.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

Crazy-smart people who share our belief that nothing is impossible and are on fire to join us on our mission to change the insurance industry for the better.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We will hit the first million euros in annual premium income.

## CONTACT

Address:	Enzo Kurfürsten-Anlage 60 D-69115 Heidelberg
Founders:	Marvin Follmann
Managers:	n/a
Website:	www.heyenzo.com

FOMA

FOMA

Platform Eco System, Financial Services, Debt Collections, Credit Management, Digital Customer Journey, Smart Analytics, Data Driven

## QUICK FACTS

22

FOUNDED

7/22

LAUNCH

3

PHASE

<100k

FUNDING

F

M. OWNER

<100k

REVENUE '22

<1M

REVENUE '23

**FOMA, a platform Eco-system, provides a vast array of digital B2B services for small and medium sized businesses (SME's) with faster and less expensive debt collection and insolvency services, including credit checks and digital credit insurances to prevent future defaults.**

### Which industry or target market are your products/services for?

B2B, SME incl. micro companies, banks and insurances.

### What is the innovation of your product/service?

FOMA is transforming a traditional B2B business into a digital one and mitigates future default risks by creating packages, ecosystems and product suites along the entire debt collection services value chain. Our Hybrid model, which includes our technology & product strategy, focuses on: a) · Generating new market and customer access by transferring existing and optimized technologies to new products; b) Improving competitive positions through profitability-oriented product portfolio optimizations.

### What else is special about your product/service?

By using advanced technology, AI and data science, we are the first who can offer a customer journey tailored exclusively to SMEs, from registration,

onboarding claims, E2E collection & added value services and reporting etc., all done digitally and using our platform as one medium.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

adorsys, bedirect and Crebita.

### Which countries/regions are you currently active/available in?

Germany.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

DACH region, then other countries bordering Germany.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

Debt collection licence for Germany.



### What was the biggest success or milestone you achieved in the past 12 months?

FOMA developed and launched a fully functional digital receivables management platform within six months of our inception. Our platform uses state of the art cloud based technology which is customer-centric and fully combines with Advanced Analytics. By the end of October, we will offer on our marketplace our premium partner, Crebita's digital credit insurance, followed by other premium partners.

### What other growth traction have you achieved in the past 12 months?

We have been successful in securing four premium value-added partners, even though our business concept was still in the development phase and these partners will be onboarded in October & November.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Our focus is on rapid expansion of our digital self-service customer platform and onboarding 1000 new customers, full marketplace readiness and the addition of 3-4 premium value partners. We plan to

develop 1-2 new products with our customers and will begin developing interfaces to our distribution partners by November.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

As part of our journey, we are keen for motivated colleagues to join FOMA and assist our small and medium sized customers (SME's) to reduce future potential default risks.

## CONTACT

**Address:** FOMA Gesellschaft für Forderungsmanagement mbH  
Eiffestr. 76  
D-20357 Hamburg

**Founders:** Stephan Schuller, Lars Helm

**Managers:** n/a

**Website:** [www.foma-gmbh.de](http://www.foma-gmbh.de)

# QUICK FACTS



*Spiritory is the first trading platform for blue-chip spirits, wine and sparkling wine in order to democratize investing and trading of this asset class.*

## Which industry or target market are your products/services for?

Epicureans, Collectors, Retail-Investors, Spirits and Wine Shops, Spirits and Wine Brands, Distributors.

## What is the innovation of your product/service?

Spiritory is the first trading and investment platform for rare and high demand spirits, wine and sparkling wine. Our platform works like a stock market, but instead of stocks being traded, actual bottles going to be traded.

At Spiritory we democratize trading and investing into blue-chip spirits, wine and sparkling wine. Our smart technology, provides unparalleled access into this asset class at the true market price with users from all over the planet. Users will have full transparency about other bid prices, ask prices as well as to historic sales data, thousands of decisive key performance data points and A.I. backed security. We have build a state of the art SaaS-platform, using our self-developed stock market technology. We are a cloud-native platform trying to leverage trachnology and transparency.

## What else is special about your product/service?

Rare whisky is the best investment class of the last decade nobody is aware of. With 582% return in 10 years, rare whisky is outpacing any other asset class like stocks, real estate, watches or gold.

## Which countries/regions are you currently active/available in?

Germany.

## Which countries/regions are you planning to expand to the next 2 to 3 years?

European Union, UK and Asia.

## Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a



## What was the biggest success or milestone you achieved in the past 12 months?

We have successfully developed and launched our platform.

## Who/what are you looking for in the coming 12 months that could accelerate your success?

n/a

## What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Building a solid user- and database while scaling our technology. Closing our first investment round.

# CONTACT

Address:	Spiritory GmbH Alramstr. 15 D-81371 Munich
Founders:	Tilo Saurin (COO), Jan Hofmayer (CTO)
Managers:	n/a
Website:	www.spiritory.com



QUICK FACTS

21	7/22	1	<100k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

We connect all your financial accounts and crypto wallets to give you the one and only overview you need, additionally, we enable mobile payments in an easy, cheap and interoperable way – for everyone on every platform.

Which industry or target market are your products/services for?

B2C: Digital natives with online friends, crypto enthusiasts and traders / B2B: e-commerce businesses focused on social media, social media influencers, associations active on social media

What is the innovation of your product/service?

By connecting all your bank accounts and crypto wallets, you get the clean and simple overview you've always needed. Choose between more than 1500 banks and over 40 crypto providers that you can connect to the keycount app.

You are able to manage all your finances from one app and also make direct instant payments from every connected account. Since you can connected the keycount app to your social profiles (e.g. Instagram) it has never been more convenient to transfer money to friends or pay online.

For businesses this offers a unique customer relationship which is integrated with social media, low transaction fees and higher profit margins per product.

What else is special about your product/service?

Security and data protection are one of our top concerns. We use the latest technology to ensure bank level security and will never use or sell your personal data.

Which important strategic/corporate partner(ships) were you able to secure so far?

Aiia, Vezgo, Genify, Comply Cube, Google for Startups.

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Germany.



Which notable awards, prizes or competitions have you won so far?

Winner of the 2021 Winterthur Startup Award.

What was the biggest success or milestone you achieved in the past 12 months?

We launched the first version of the keycount app in July 2022 connecting 1500 banks and over 40 crypto providers.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking for businesses and associations who want to leverage their social media presence and partner with us to bring easy and convenient payments to their costumers or members.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We will go live with the full payment functionality and enable users to instantly send money to all their social media contacts.

CONTACT

Address: keycount GmbH  
Rauchackeerstr. 37  
CH-8102 Oberengstringen

Founders: Arman Öztürk, Tobias  
Holenstein, Almedin Zenkic,  
Luca Mayer, Domenik Duhanaj

Managers: n/a

Website: www.key-count.com



# Iknaio Cryptoasset Analytics

blockchain, cryptoasset, cryptocurrencies, data analytics, crypto forensics, KYT, fraud prevention

## QUICK FACTS



Cryptoasset analytics solution for everyone to help making cryptocurrencies more secure.

Which industry or target market are your products/services for?

Banks, law enforcement agencies, lawyers, tax advisors, security companies.

What is the innovation of your product/service?

Our service highly automates cryptoasset analysis processes and helps users with quick accurate results.

What else is special about your product/service?

Cryptoasset analytics on every desk, highly automatized with full data sovereignty, algorithmic transparency, and a scalable server infrastructure hosted in Europe.

Which notable (pilot) customers have you been able to win so far?

Ministries in Austria and Germany.

Which important strategic/corporate partner(ship)s were you able to secure so far?

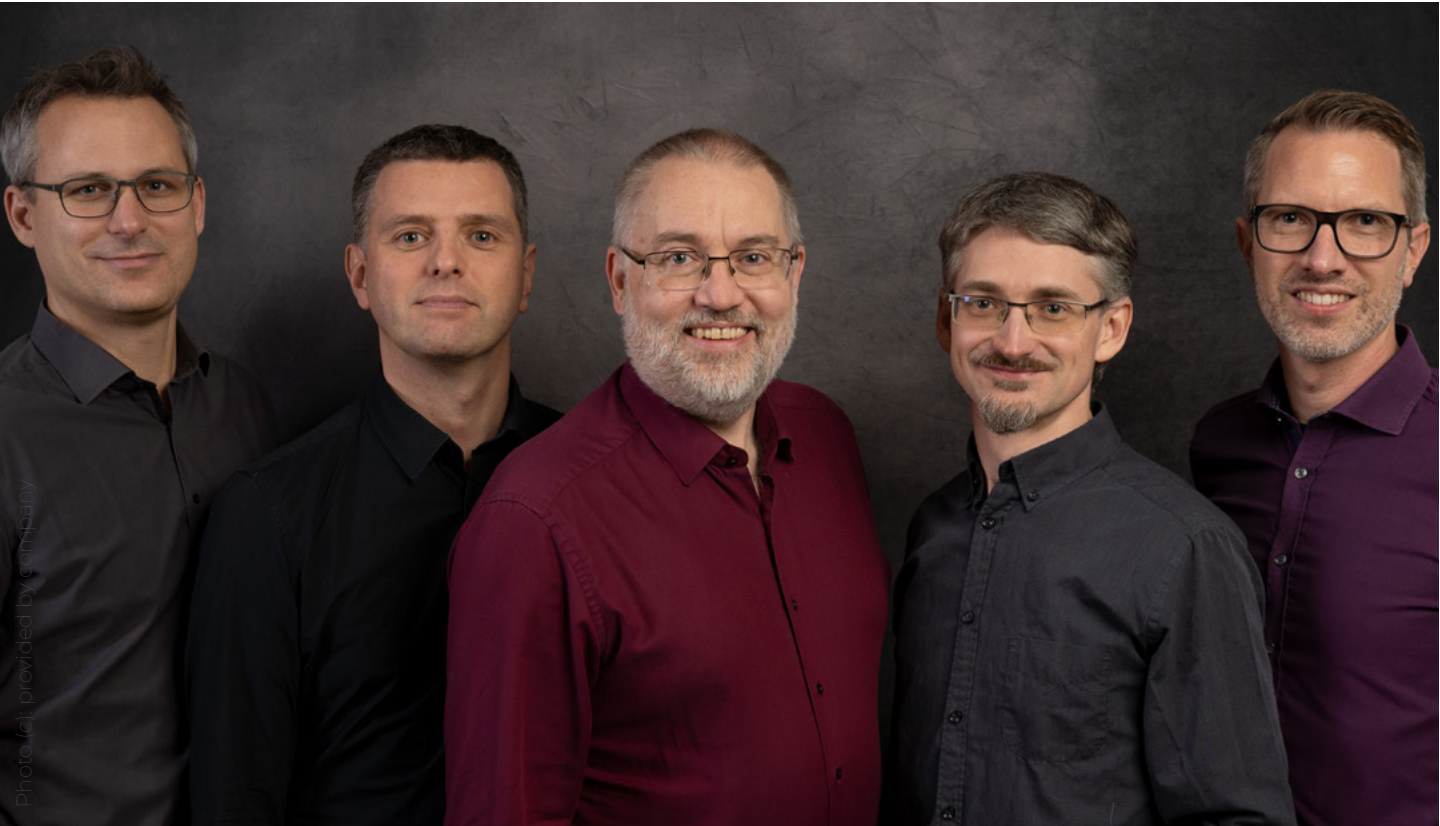
CFLW Cyber Strategies / Complexity Science Hub Vienna / Wirtschaftsagentur Wien.

Which countries/regions are you currently active/available in?

Europe.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Asia and USA.



Which notable awards, prizes or competitions have you won so far?

Innovation funding program.

What was the biggest success or milestone you achieved in the past 12 months?

Before our official rollout in July 2022, we have been able to win the first governmental customers in Austria and Germany.

What other growth traction have you achieved in the past 12 months?

We established a network of more than 5 valuable partner in different areas.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

The goal is to become a leading cryptoasset analytics provider in Europe. Furthermore, to provide next features, such as the integration of additional cryptocurrencies and smart contracts, in order to be able to analyze complex financial

products based on cryptoassets (keyword "decentralized finance").

Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking for individuals and companies in the crypto space, that follow our vision to help making cryptocurrencies more secure.

## CONTACT

Address:	Iknaio Cryptoasset Analytics GmbH Obstgartenweg 6 A-1220 Vienna
Founders:	Dr. Bernhard Haslhofer, DI Karl Zettl, Dr. Ross King, DI Rainer Stütz and DI Matthias Rella
Managers:	n/a
Website:	www.ikna.io



# CURE Finance

Open Banking, Vertical Banking, Embedded Banking

## QUICK FACTS

20	6/22	3	<10M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

CURE is an holistic online-banking platform tailor-made for the financial needs of med. professionals.

**Which industry or target market are your products/services for?**

Medical institutions, Physicians, Dentists, Practice Owners.

**What is the innovation of your product/service?**

We differentiate by our focus. CURE is the first open banking provider with a vertical focus on healthcare. Our banking platform specifically takes care of the financial needs of medical practice owners. Next to an overview across all running bank accounts, cards and loans, CURE automatically categorizes all transactions so that customers see their daily revenues and costs. CURE also shows a liquidity and tax forecast and uses machine learning algorithms to analyze transactions to give recommendations for better financial management. The platform soon offers APIs to procurement, factoring and payroll. Covering all financial aspects of medical institutions CURE positions itself between banks and practice management systems.

**What else is special about your product/service?**

CURE is easily accessible with an existing bank account using PSD2. It is seen as a data-driven upgrade to the current banking infrastructure to gain better insights about the financial situation of medical institutions. With that it comes as the virtual Practice Manager and perfect partner for the busy life of physicians and dentists.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Sana, ETL.

**Which countries/regions are you currently active/available in?**

Germany.



**Which countries/regions are you planning to expand to the next 2 to 3 years?**

AT, CH.

**What was the biggest success or milestone you achieved in the past 12 months?**

We serve medical practice owners and use data to save them valuable time and money. Many SME practices already use CURE to simplify banking and gain better financial insights.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

We love to partner with vertical leaders in healthtech, medtech and finance who believe in strong partnerships jointly delivering values to medical professionals.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

We will be close with our customers and listen. We therefore focus on their daily business and build further functions and features that makes banking smarter.

## CONTACT

Address:	Cure Digital Finance GmbH Oranienburger Str. 69 D-10117 Berlin
Founders:	Martin Buhl, Stefan Weiss
Managers:	n/a
Website:	www.cure.finance



QUICK FACTS



Simply intelligent billing. Fynn is your billing software for incoming and outgoing invoices.

Which industry or target market are your products/services for?

B2B: Start Ups, Scale Ups, SMB with 20-500 employees.

What is the innovation of your product/service?

Fynn is your 360° billing OS for accounts payable and accounts receivable management that streamlines financial processes for everyone. We make the digital transformation to automated subscription billing a breeze. We provide support from invoice receipt and issue to payment processing. Coupled with our company cockpit you always have your company statistics in view.

What else is special about your product/service?

Automatic billing saves you 65% of the manual steps. In addition, we relieve your IT department with our no-code solutions and optimized processes. Since your data is as important to us as you are, your company data is stored exclusively in certified data centers in Germany and never leaves them. Everything is 100% Made in Germany.

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

DACH.



What was the biggest success or milestone you achieved in the past 12 months?

The launch of our full-fledged platform and generation of the first satisfied customers.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We want to increase the acceptance of the platform by expanding strategic partnerships. In addition, the product portfolio is to be expanded with the launch of further financial modules.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking for exciting early-stage investors and partners to help us move our product forward.

CONTACT

Address:	Fynn UG (haftungsbeschränkt) Barthelstr. 4 D-50823 Cologne
Founders:	Kevin Szymura, Giuliano Schindler
Managers:	n/a
Website:	www.fynn.eu

# finance, baby!

Education, Platform, Investment, Female Empowerment, Financial Knowledge



## QUICK FACTS

22	5/22	3	<500k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

### Financial Education designed for women's needs.

#### Which industry or target market are your products/services for?

Women in the DACH area facing financial challenges.

#### What is the innovation of your product/service?

Making financial education approachable as never before and accessible for every income class.

#### What else is special about your product/service?

Within finance, baby! you will find solutions for every financial challenge in your life. First, you will understand them and then, we offer to help you personally. Since our whole team is the target group, we understand your needs better than anyone else in the industry.

#### Which countries/regions are you currently active/available in?

Germany.

#### Which countries/regions are you planning to expand to the next 2 to 3 years?

Austria, Switzerland.

#### What was the biggest success or milestone you achieved in the past 12 months?

We founded our company, raised our first funding round and launched our finance, baby! app.



#### What other growth traction have you achieved in the past 12 months?

Over 5.000 active app users.

#### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We will raise our next funding round and launch an updated version of the app that contains features to help you conquer your everyday finances and financial goals. Also we will hire +10 new team members to ensure that finance, baby! customers have the highest quality content and product.

#### Who/what are you looking for in the coming 12 months that could accelerate your success?

We're looking forward to meet amazing Female Angel Investors and talents in marketing and product development that want to join our team.

## CONTACT

Address: finance, baby! GmbH  
Stotzstraße 8,  
D-70190 Stuttgart

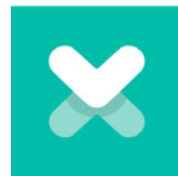
Founders: Denise Haverkamp, Teresa Wirth

Managers: n/a

Website: [www.financebaby.de](http://www.financebaby.de)

Taxefy

Tax declaration mobile app, cloud based, tax preparation, tax calculating,  
no-win-no-fee



## QUICK FACTS

21	4/22	3	<500k	F	<500k	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*An app that simplifies complex tax filing systems.*

### **Which industry or target market are your products/services for?**

At the moment for around 3 million employees in Austria. The vast majority of European countries have a common taxation system. To access this market, Taxefy could alter the in-hous developed tax algorithm and connect it to the respective Ministry of finance. Estimated EU tax refunding market is €112 billion p.a.

### **What is the innovation of your product/service?**

In Austria alone, more than 2 million employees waive their tax refund year after year due to lack of knowledge or fear of doing something wrong. Taxefy changes that once and for all. For the first time, Taxefy enables all employees to send their private tax returns to the tax office via app in less than 8 minutes without prior knowledge. Taxefy not only makes creating and sending the tax declaration child's play, but also gets the most out of it for the user with our intelligent tax algorithm - With Taxefy, users get almost twice as much as with the old, stressful and time-consuming ways. The best part: Users do not have to pay anything for our service. Taxefy has the no win no fee principle and only retains 10% of the repayment if the government approved it. In this way everybody can try out the

service risk-free in order to get their well-deserved tax refund in the utmost simplest way.

### **What else is special about your product/service?**

Unlike the government, Taxefy shows you in a playful way what you can claim for tax purposes from your everyday life for your tax declaration. Due to our intelligent question algorithm, we create added value for you and maximize your tax return - so why settle for less? By automatically reading out logs and tax files, we can show users the status of their tax return in real time.

### **Which important strategic/corporate partner(ship)s were you able to secure so far?**

Finanz.at operates Austria's largest web portal, where consumers can find information on topics such as taxes and finance, and thus has a strong presence and high reputation among its website visitors, which is used for advertising and marketing the Taxefy app.

### **Which countries/regions are you currently active/available in?**

Austria.



### **Which countries/regions are you planning to expand to the next 2 to 3 years?**

Our expansion strategy is to pitch our tents where the competition has not yet made it. As soon as we can demonstrate the desired success in Austria, we will select the strategically correct EU countries.

### **What was the biggest success or milestone you achieved in the past 12 months?**

Since our launch this year in April, we have already achieved over 50,000 downloads and successfully submitted over 10,000 tax cases with a total tax volume of over €7 million to the tax office - the feedback from our customers speaks for itself. We are also proud to announce the first major partners in Austria such as Finanz.at, with over 1 million website visitors on the subject of taxes every year.

### **Who/what are you looking for in the coming 12 months that could accelerate your success?**

We are currently offering 15% of Taxefy GmbH for a €2,000,000 investment that will help us open up the private tax market in Austria for the coming tax season. 1.8 million are to be used to achieve the 10% market capitalization. The rest should be used for 2 full stack developers so that our product development goes faster.

### **What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Next year is the first where we hit tax season. We know our numbers and are aiming for a market capitalization of 10% on the Austrian market, i.e. around 300,000 tax returns per year.

## CONTACT

Address: Taxefy GmbH  
Wiedner Hauptstr. 65  
A-1040 Vienna

Founders: Aleksej Sinicyn

Managers: n/a

Website: [www.taxefy.at](http://www.taxefy.at)

# QUICK FACTS

20

FOUNDED

3/22

LAUNCH

3

PHASE

<3M

FUNDING

F

M. OWNER

<100k

REVENUE '22

<100k

REVENUE '23

We offer seamless access to wealth management by combining payments and investing in just one simple solution.

**Which industry or target market are your products/services for?**

(Mass) affluent retail customers and retail banks.

**What is the innovation of your product/service?**

By combining wealth management with payments we enable our customers to top-up every payment they make and directly invest the resulting spare money in a professionally managed portfolio of ETFs and Index Funds. Additionally, we offer individual saving- and investment plans in which customers can pay-in or pay-out at any time as much as they want. Given our low all-in-fee and the opportunity to start investing with only CHF 1 we are Switzerland's most accessible investment app!

**What else is special about your product/service?**

Apart of our B2C case we also offer an open-banking platform which allows third party banks to integrate their services directly into Kaspar& our use our white-label solutions.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

We have won Basellandschaftliche Kantonalbank (BLKB) as further partner.

**Which countries/regions are you currently active/available in?**

Switzerland.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Germany and Austria.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

We are a FINMA regulated wealth manager (Switzerland's first FinTech with such a license).

**Which notable awards, prizes or competitions have you won so far?**

Venture Award (2022), f10 Program (2022), Venture Kick (2021), Startfeld Förderpreis (2021).

**What was the biggest success or milestone you achieved in the past 12 months?**

Within 12 months Kaspar& was not only able to become Switzerland's first FINMA regulated wealth management FinTech, but we also succeeded to raise CHF 2.1 million, go live and reach our first important customer goals.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Our major goal is to fuel our customer growth and improve the provided services within the areas of insurances, payments and pension products. Further, we are seeking to close our Seed Round within the next 12 months.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

We are looking for support within the area of marketing and sales as well as new investors which are willing to take Kaspar& to the next level.

# CONTACT

Address: Kasparund AG  
Lerchenfeldstr. 3  
CH-9014 St.Gallen

Founders: Dr. Jan-Philip Schade,  
Dr. Lukas Plachel, Lauro Böni,  
Sebastian Büchler

Managers: n/a

Website: [www.kasparund.ch](http://www.kasparund.ch)





QUICK FACTS



Fiat24 offers Swiss banking in the Metaverse, with our signature NFT identifying your account with us.

**Which industry or target market are your products/services for?**  
Crypto, web3 and DeFi.

**What is the innovation of your product/service?**  
We use an NFT to be your bank account with us, and offer cash accounts directly on the blockchain for immediate, real-time transactions.

**What else is special about your product/service?**  
We are one of only 3 Fintech License Holders in Switzerland, the only fully operational Web3 banking concept built entirely on blockchain and to use an NFT as a bank account.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**  
Huobi.

**Which countries/regions are you currently active/available in?**  
Switzerland and EU.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**  
Beyond EU into Asia.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**  
Swiss Fintech License.



**What was the biggest success or milestone you achieved in the past 12 months?**  
10K users, featured in Swiss Info (local newspaper), CVVC Top 50 Report and an award.

**What other growth traction have you achieved in the past 12 months?**  
Going from 0 to 10K users.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**  
Onboarded the first 100K users and be known as the only web3 bank with NFT, offering Swiss accounts globally.

CONTACT

Address: Fiat24 (SR Saphirstein AG)  
Bellerivestr. 245  
CH-8008 Zurich

Founders: n/a

Managers: n/a

Website: www.fiat24.com



# INNO FINANZ

Professional comprehensive advice for private customers, freelancers and companies, broker pool for financial investment advisors, financing advisors and financial advisors

## QUICK FACTS

21	2/22	3	0	F	<500k	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*INNO FINANZ is an innovative, modern, independent and holistic brokerage bank and sees us as a professional financial coach who selects exactly what supports their plans and goals with their customers from the variety of banking and insurance products.*

**Which industry or target market are your products/services for?**

B2B, B2C.

**What is the innovation of your product/service?**

In our opinion, good financial advice is also available without frills. Namely as a #brokerage bank!

Always independent, always objective, always fair, always understandable. We are like a bank, but without bankers. We too are of the opinion that overpriced banking products have no place in good financial planning. A high quality of advice, on the other hand, is the modern standard. Cutting-edge technology is a must for the new generation of advisors and brokers. Bad banks are usually only committed to making a profit. We, on the other hand, feel committed to our customers and to holistic, sustainable and social advice.

With our INNO FINANZ family, we have created an innovative high-level principle for private and corporate customers in order to be able to provide the best possible advice on current financial issues. Just modern banking as it should be.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

We have been able to win 3 large cooperation companies.

**Which countries/regions are you currently active/available in?**

Hessen, Nordrhein Westfalen, Baden-Württemberg.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Throughout Germany.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Permission according to paragraph 34 d GewO and paragraph 34 i GewO.



**What was the biggest success or milestone you achieved in the past 12 months?**

We have gained top executives with whom we can implement the INNO FINANZ concept.

**What other growth traction have you achieved in the past 12 months?**

We have won sales partners and customers and have gained notoriety in the print media and social media.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

A strategic investor for appcoding and marketing.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Significantly increase sales volume within the locations and open another 5 locations and generate reach.

## CONTACT

Address: INNO FINANZ GmbH  
Wilhelminenstr. 13  
D-64283 Darmstadt

Founders: Jaqueline Willig, Serkan Dizbay,  
Stefan Schmitt,  
Sarah Georgi (ex)

Managers: n/a

Website: [www.inno-finanzen.de](http://www.inno-finanzen.de)

# Splint Invest

Alternative Investments, Fractional Investing, Blockchain, Digital Assets,  
Retail Investors, Demokratization

## QUICK FACTS

21	2/22	3	<1M	F	<500k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*Splint Invest is the easiest way to invest in alternative assets, starting with only 50 EUR.*

### Which industry or target market are your products/services for?

B2C: retail investors, looking for possibilities to diversify their portfolio with alternative assets.

### What is the innovation of your product/service?

Splint Invest is a platform, where only pre-selected trusted suppliers are allowed to offer their investment-grade-assets to retail investors. We run a due diligence on every supplier and validate the valuation, existence, insurance, and storage of each asset. Additionally, we tokenize the asset and offer fractional investing and trading.

### Which countries/regions are you currently active/available in?

DACH.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe - Nordics, UK.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

We are a financial intermediary, member of VQF.

### What was the biggest success or milestone you achieved in the past 12 months?

Within a few months, we have onboarded over 5'000 retail investors, which are using our app monthly.



### What other growth traction have you achieved in the past 12 months?

We have onboarded 11 partners, offering attractive investment opportunities.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Over the next months, we want to grow the community to over 15'000 retail investors and offer investment opportunities in classic cars, as well as art.

## CONTACT

Address: MARK Investment Holding AG  
Unter Altstadt 30  
CH-6300 Zug

Founders: Dr. Aurelio Perucca,  
Dr. Alexander Bernauer,  
Mario von Bergen,  
Alex Hofmann, Robin Muster

Managers: n/a

Website: [www.splintinvest.com/en](http://www.splintinvest.com/en)

# Money Masters

eLearning, Gamification, Interactive, Finance, Investing, Social, Gaming, Corporate Finance, Economics, Modular, Accessibility, Data Analytics, and Web3



## QUICK FACTS

20	2/22	3	<3M	F	<500k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

At Money Masters we created a gamified financial education platform that makes it easy and fun to learn about money. In essence, "The Duolingo of Finance".

### Which industry or target market are your products/services for?

B2C: Age 20-35 (Young Professionals), US and EU.  
B2B2C: Banks, Trading Platforms, Brokers, Insurance Companies, Wealth Managers, Universities and Schools.

### What is the innovation of your product/service?

Learning finance might seem scary and daunting, but it doesn't have to be. With Money Masters, learning finance can be simple and fun. With the help of financial and education professionals, Money Masters built a gamified and interactive financial journey, that takes users from the basics of personal finance to more complex topics like investing and economics. In addition, the platform has financial games to bridge the gap between theory and practice. With a stock market competition, users get to put their knowledge to practice and compete against others for real-life rewards like Gift Cards from their favorite stores. In this way, Money Master users can Learn, Play and Earn.

### What else is special about your product/service?

Additionally, Money Masters offers a white-label solution, that banks and other financial institutions can use to educate their customers.

### Which countries/regions are you currently active/available in?

Worldwide with a few exceptions.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Latin America - With our Spanish version we hope to enter the Latin America market.



### What was the biggest success or milestone you achieved in the past 12 months?

We achieved 30,000 users in the first 7 months.  
Decreased Customer Acquisition cost to less than \$1.50.  
Closed Two partnerships with financial institutions and have a healthy pipeline of potential partners.  
Launched a Spanish Version.

### What other growth traction have you achieved in the past 12 months?

30,000 users, CAC \$1.50, Stickiness Ratio 30%, Two partnerships with financial institutions, over 100 players per tournament, and average engagement time of 10 minutes.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We will be raising in 2023 and we are looking for strategic partners to grow our business.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Lower our customer acquisition cost below \$1.  
Achieve 100,000 users.  
Launch subscriptions and get 1,000 subscribers.  
Close six partnerships with Financial institutions.

## CONTACT

Address:	Money Masters Rue Muzy 11 CH-1207 Geneva
Founders:	David Giron, Sandy Koifman, Toby Main
Managers:	Roy Dunlop
Website:	<a href="http://www.moneymasters.app">www.moneymasters.app</a>



# SQ Solutions

Blockchain, Asset Management, Crypto, DeFi

## QUICK FACTS

21	5/22	1	<100k	F	<500k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*SQ Solution’s product SQustody enables Asset Managers to trade with digital assets and to optimize their settlement processes making use of decentralized ledger technology and open-source components.*

**Which industry or target market are your products/services for?**

Financial service providers (banks, insurances, asset managers).

**What is the innovation of your product/service?**

SQustody is built on our own, new Blockchain platform QWICSchain, providing optimal integrability with legacy core applications and standard software at financial service providers, connecting these to public blockchain networks such as Ethereum.

**What else is special about your product/service?**

We are the first fintech startup to combine the use of Blockchain with legacy application modernization in financial services.

**Which notable (pilot) customers have you been able to win so far?**

Large German bank.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

IBM Business partnership.

**Which countries/regions are you currently active/available in?**

DACH.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

EU.



**Which licenses, certifications, etc. does your product/company have (for which countries)?**

IBM Business Partner/ISV for LinuxONE.

**Which notable awards, prizes or competitions have you won so far?**

Finalist Handelsblatt University Innovation Challenge.

**What was the biggest success or milestone you achieved in the past 12 months?**

We successfully acquired a big, long-running consulting project at a large German bank.

**What other growth traction have you achieved in the past 12 months?**

Grew from 2 to about 10 people in one year.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Successful sales collaborations with established players in the market.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Successful pilot implementation of SQustody at a paying customer.

## CONTACT

Address: SEITCO QWICS Solutions GmbH  
Platz der Einheit 2  
D-60327 Frankfurt am Main

Founders: Dennis Seifert,  
Prof. Dr. Philipp Brune

Managers: n/a

Website: [www.sq-solutions.de](http://www.sq-solutions.de)



## QUICK FACTS

20

FOUNDED

4/22

LAUNCH

1

PHASE

&lt;3M

FUNDING

F

M. OWNER

n/a

REVENUE '22

n/a

REVENUE '23

*SideCaps radically simplifies large-volume investments in listed small caps and acts as a central platform for block trading with a Xetra execution and provision of high-quality information.*

**Which industry or target market are your products/services for?**

All market participants in the listed small cap ecosystem: traditional buy-side and sell-side firms as well as "professional" private investors and boutique investment firms, research houses and issuers.

**What is the innovation of your product/service?**

SideCaps Pool consolidates liquidity from the widest range of market participants in a block pool format. User-controlled pre-trade transparency increases the probability of execution whilst controlling market impact. All trades are executed on Xetra with mid-point pricing.

**What else is special about your product/service?**

By providing a holistic, digital ecosystem for listed small caps, we bring all players together and offer a comprehensive platform for the targeted procurement of information as well as the efficient initiation and execution of large-volume transactions.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Deutsche Börse & CACEIS Bank.

**Which countries/regions are you currently active/available in?**

Europe, UK, US.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Regarding sales activities, we are already targeting international customers who invest in German and Austrian listed SMEs.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

We act as investment intermediary under a liability umbrella with an own Xetra membership.

**What was the biggest success or milestone you achieved in the past 12 months?**

We successfully launched our first product, the content platform "SideCaps Insights", entered our membership with Deutsche Börse Xetra trading and finalized the cooperation with CACEIS as our General Clearing Member. We integrated SideCaps via FIX in first Order and Execution Management Systems providers such as Bloomberg, started client onboarding for our block venue and added key roles to our team.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

By the end of the year, we will launch our block trading venue "SideCaps Pool" in cooperation with Xetra and make it accessible via our own web access or external order and execution management systems. For next year, we are planning a Series A financing round and the expansion of the reach and functionality of our platforms.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Since our solution gives retail investors access to professional block trading for the first time, we are working on integrating our product with a major online broker.

## CONTACT

**Address:** SideCaps GmbH  
Raboisen 38  
D-20095 Hamburg

**Founders:** Julius Krieg, Gerhard Weiß

**Managers:** Holger Nass, Chris Gregory

**Website:** [www.sidecaps.com](http://www.sidecaps.com)

# Denario

Open Banking, Payment Infrastructure, Automated Accounts Payable / Accounts Receivable, P2P Payments, B2B Network



## QUICK FACTS

21	1/22	3	<3M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

An integrated B2B payments experience that helps SMBs & Startups improve their cash flow.

### Which industry or target market are your products/services for?

SMEs & Startups, EU & UK

### What is the innovation of your product/service?

Denario has a single focus on the B2B payment experience for SMEs and can therefore achieve greater product depth compared to other solutions in the market that offer greater product breadth.

Denario compared to traditional banks - Denario is complementary to any bank account in the EU & UK. Bank ledger support bank operations such as processing payments and reporting point in time information. Banks are not built to handle Accounts Payable or Accounts Receivable data. Denario can work with traditional banks to offer integrated AP / AR workflows and payment handling.

Denario compared to accounting software - Denario is complementary to any accounting software in the EU & UK context. While accounting software allows users to manage AP / AR data, it does not handle payments directly. Denario can work with

accounting software to integrate rich payment methods and modalities that allow more flexibility in settling AP / AR records at the end of the accounting period.

Denario compared to other FinTechs - Denario goes very deep into every single payment product flow (AP / AR / reconciliation, invoicing, spend, subscription etc.) but is not touching adjacent solutions, such as banking, tax, payroll accounting etc. This allows Denario to position as an all-in-one payment platform that can co-exist and partner with other FinTechs.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

Yapily, Swan, others under NDA.

### Which countries/regions are you currently active/available in?

EU & UK.



### Which countries/regions are you planning to expand to the next 2 to 3 years?

United States.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

UK Payment Agent.

### What was the biggest success or milestone you achieved in the past 12 months?

We have successfully launched our automated payment workflows (AP & AR) and have worked closely with our customers and partners to create a unified payment experience for them.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We plan to release several payment methods and modalities within one unified experience for our customers and partners.

## CONTACT

Address:	Denario GmbH Gormannstraße 14 D-10119 Berlin
Founders:	Philipp Pohlmann
Managers:	Julian Kaljuvee, Simon Hast, Mario Arabov
Website:	www.denario.io

QUICK FACTS

22

FOUNDED

9/22

LAUNCH

1

PHASE

0

FUNDING

F

M. OWNER

n/a

REVENUE '22

<500k

REVENUE '23

Contract funding platform for freelancer and small agencies.

Which industry or target market are your products/services for?

Freelancer, small agencies, digital creatives.

What is the innovation of your product/service?

Our USP is contract funding with securitization. We are financing projects and contracts before the bill is written and helping freelancer and small agencies through hard times or to scale their business.

What else is special about your product/service?

n/a

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

DACH.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

We finished the MVP and we now have the first partnerships and pilot customers.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

n/a

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We will expand to europe step by step in the upcoming months/years.

CONTACT

Address: scalelance UG (i.G.)  
Homburger Landstr. 455  
D-60433 Frankfurt am Main

Founders: Sven Wittich, Gabriel Beslic

Managers: n/a

Website: www.scalelance.com/de





QUICK FACTS

21	3/22	3	<1M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Clanq is a mobile finance app, empowering parents to provide for their children by combining saving processes with cashback and sustainable investments.

Which industry or target market are your products/services for?

Families.

What is the innovation of your product/service?

Clanq is made for families to save up to 30% more through a unique combination of cashback, automated savings with family & friends, and sustainable investments.

What else is special about your product/service?

The only fintech entirely focused on the needs of families.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a



Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

We launched our MVP successfully eleven months after being founded.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

n/a

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Launch Clanq teenage banking and expand to other European countries.

CONTACT

Address: Clanq AG  
Zahnradstr. 22  
CH-8005 Zurich

Founders: Benedict von Hoffmann,  
Christina Hammer, Jakob Kaya

Managers: Oleksandr Roshchupkin

Website: www.clanq.de



# Coininformation

Crypto, Data Analytics, Artificial Intelligence, Machine Learning

## QUICK FACTS

21	4/22	1	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Coininformation is a curated information platform for cryptocurrencies.

**Which industry or target market are your products/services for?**

B2C: retail and professional investors, B2B: cryptocurrency exchanges, wealth managers, banks.

**What is the innovation of your product/service?**

The market for long-term crypto investors is underserved and most services offer technical analysis only. We make AI insights and expert knowledge understandable for non-technical users.

**What else is special about your product/service?**

Coininformation is a web platform that provides analyses for cryptocurrencies based on AI/ML, serving as a first stop for investors. Coininformation allows users to focus on fundamental value without wasting time looking at other irrelevant information. We collect, consolidate and curate information from various sources and make it consumable for the non-technical user. Through our due diligence, we add additional security for crypto investors to prevent them from investing in scams.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Unfortunately, we cannot disclose this yet.

**Which countries/regions are you currently active/available in?**

Worldwide, but with a special focus on Germany for the moment.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Countries with a high cryptocurrency adoption rate.

**Which notable awards, prizes or competitions have you won so far?**

We have successfully been accepted by the Google for Startups Cloud Program which provides us with 100.000 EUR in credits. Furthermore, we are supported by the Federal Ministry for Economic Affairs and Climate Action with the INVEST program.



**What was the biggest success or milestone you achieved in the past 12 months?**

Finding investors that believe in the vision of Coininformation. Additionally, we managed to acquire first partnerships that will help us to gain traction.

**What other growth traction have you achieved in the past 12 months?**

Besides receiving great feedback for our product, we were able to gain traction without any marketing budget spent. First revenues have been generated.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Upgrade the Coininformation platform from MVP state to the full solution. Gain traction and attract new customers.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

B2B partnerships that accelerate our traction and investors with a large network in the fintech space.

## CONTACT

Address: Coininformation GmbH  
Speditionsstr. 1  
D-40221 Düsseldorf

Founders: Benjamin Meyer,  
Maximilian Bezemer

Managers: n/a

Website: [www.coininformation.ai](http://www.coininformation.ai)

# QUICK FACTS

21	5/22	2	<500k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Digital bank targeting women, by offering personalised financial products.

**Which industry or target market are your products/services for?**

Women and their families.

**What is the innovation of your product/service?**

The first female focused digital bank, that offers personalised financial products dedicated to women at each stage of their lives.

**What else is special about your product/service?**

All-in-one app that offers banking, insurance, investment and financial literacy.

**Which notable (pilot) customers have you been able to win so far?**

3000 pre registrations.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

HBL Lenzburg and Mastercard.

**Which countries/regions are you currently active/available in?**

Switzerland.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

EU & Africa.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Open banking partnership with HBL Lenzburg and Mastercard.

**Which notable awards, prizes or competitions have you won so far?**

2021 >>venture>> Finalists.

**What was the biggest success or milestone you achieved in the past 12 months?**

Launching our 2 first products.

**What other growth traction have you achieved in the past 12 months?**

Having 3000 pre registration for our banking product.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Grow my customer base and getting our Finma licence.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

In October 2022 we are planing to launch our 3rd product the banking service.

# CONTACT

Address: Fea Money Switzerland GmbH  
Förllibuckstar. 10  
CH-8005 Zurich

Founders: Angelyne Larcher

Managers: n/a

Website: [www.feamoney.com](http://www.feamoney.com)

# wunderbon

Blockchain, Crypto, Loyalty, Open Banking, Green Finance



## QUICK FACTS

20	12/22	1	<500k	F	0	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

wunderbon provides technology for end-to-end encrypted value added services + anonymous crypto payments for every point of sale worldwide — while helping our planet.

### Which industry or target market are your products/services for?

wunderbon is a B2B2C platform targeting stationary retail and online merchants.

### What is the innovation of your product/service?

wunderbon combines loyalty, payment and value added services with end-to-end-encryption in just one App - our wunderbon meta wallet.

The user can pay with crypto, will receive special discounts, a detailed overview of spendings as well as additional product information like nutrition facts,

carbon footprint and a lot more to come.

### What else is special about your product/service?

We provide real End-to-end encryption and protect the data of users by making them to appear anonymous - while still enabling merchants to do analytics and optimize their business with the generated data.

### Which countries/regions are you currently active/available in?

Germany.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Austria and the Swiss Confederation.

### What was the biggest success or milestone you achieved in the past 12 months?

We finished the platform and providing it currently in BETA status to connect merchants / POS providers with their customers.

Currently, we are beginning to connect to potential customers to start a pilot with some of them.

### What other growth traction have you achieved in the past 12 months?

We have an early bird conversion rate of ~10 %.



### Who/what are you looking for in the coming 12 months that could accelerate your success?

We would love to get in contact with the biggest retailers in D-A-CH, looking especially for those who take care of their customers' privacy and those who would like to benefit from our GDPR-as-a-Service.

We are looking for seed funding and do still have some limited tickets left for potential investors.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

The next step is running one or more successful pilots followed by our official Go-to-Market and public availability.

We are preparing for collecting receipts from all available sources.

## CONTACT

Address: wunderbon Operation GmbH & Co. KG  
Lerchenweg 3  
D-40789 Monheim am Rhein

Founders: Tobias Holz, Benjamin Carl

Managers: Thomas Landgraf

Website: [www.wunderbon.io](http://www.wunderbon.io)



m ympact

Open Banking, Carbon Accounting, GreenTech, Climate Tech, Marketplace,  
Two-sided Platform, Data Analytics

QUICK FACTS



*m ympact is an app that automatically tracks the CO2 emissions of users purchases and connects them with sustainable alternatives in all life areas.*

**Which industry or target market are your products/services for?**

Students, Young Europeans between 20-35, Milenialls, GenZ.

**What is the innovation of your product/service?**

m ympact takes the carbon accounting of transactions beyond being a feature and builds a two-sided platform where by conscious customers which track their emissions across accounts are connected with companies that offer eco-friendly alternatives in all life areas. This approach allows m ympact to become the "one" app for personal sustainability.

**Which important strategic/corporate partner(ships) were you able to secure so far?**

Tink, Greenly.

**Which countries/regions are you currently active/available in?**

Germany.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Austria, Denmark, Netherlands, and more.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

n/a

**Which notable awards, prizes or competitions have you won so far?**

Singapore Fintech Festival, Finalist 2021, F10 Incubator, Investment & Best Pitch Award, 2021.



**What was the biggest success or milestone you achieved in the past 12 months?**

We launched our beta version in July 2022 and are preparing for the official launch in Q4/22.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Partnerships with sustainable companies, Investors for our seed-round, Go-to-market experts, Awesome new members to our team.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

We are planning our official launch for Q4/22 ad look to onboard the first 20k users within the next 6 months.

CONTACT

Address: m ympact AG  
Pfingstweidstr. 110  
CH-8005 Zürich

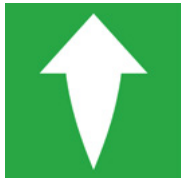
Founders: Christian Sutter,  
Vinzenz von Teufenstein

Managers: n/a

Website: www.m ympact.io

# LocalDonation

GovTech, FinTech, Crowdsourcing, Crowdfunding, Blockchain



## QUICK FACTS

21	3/22	1	0	F	0	<100k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

LocalDonation is a crowdfunding platform for local administrations where citizens can suggest crowdfunding campaigns.

**Which industry or target market are your products/services for?**

Governments, associations and citizens.

**What is the innovation of your product/service?**

On our platform no intermediary between the donors and the treasurers is needed to trust the money to, so 100% of the funds can go directly into the projects without any charge. Users directly able to see local suggestions and crowdfunding campaigns without the necessity to set the location manually and users are able to vote on suggestions.

**What else is special about your product/service?**

We want to enable crypto votings and donations on the long term for protection against manipulation and inflation.

**Which notable (pilot) customers have you been able to win so far?**

The christian church of Aachen is interested and the city of Stuttgart.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

n/a

**Which countries/regions are you currently active/available in?**

Cologne, Germany.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Everywhere in the world.



**Which notable awards, prizes or competitions have you won so far?**

Finalist at Digital Future Congress Frankfurt 2020, participated in Updatedeutschland in 2021, graduated from the Founder Institute in 2021.

**What was the biggest success or milestone you achieved in the past 12 months?**

We have incorporated a company, have developed the first product and achieved the first traction.

**What other growth traction have you achieved in the past 12 months?**

About 1000 visitors, about 200 returning visitors and about 40 sign ups.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Funds and voluntary software engineers.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Iteration of the moderation, onboarding of administrations, product improvements and scaling.

## CONTACT

Address: LocalPetition UG  
(haftungsbeschränkt)  
Am Nordpark 106  
D-50733 Cologne

Founders: Felix Scherf

Managers: n/a

Website: [www.localdonation.org](http://www.localdonation.org)

# SCHULDLOS

social startup, debt advisory, debt settlement platform, consumer protection

SCHULDLOS

## QUICK FACTS

21

FOUNDED

4/22

LAUNCH

2

PHASE

<100k

FUNDING

F

M. OWNER

<100k

REVENUE '22

<100k

REVENUE '23

*Effective debt settlement service for individuals.*

**Which industry or target market are your products/services for?**

Over-indebted individuals (6-7 Mio. in Germany).

**What is the innovation of your product/service?**

We guide consumers through the debt settlement process with digital tools. Consumers benefit from speed, increased probability of success, real-time optimization to the current case law and market situation, reduced effort and low cost. Debt relief becomes self-determined and transparent and users receive skills and tools for healthy financial behavior.

**What else is special about your product/service?**

Lean digital processes allow out consultants time for the individual and bespoke approaches.

**Which countries/regions are you currently active/available in?**

Germany.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Austria.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Company is licenced as debt advisory service in Germany.

**Which notable awards, prizes or competitions have you won so far?**

Start?Zuschuss! (Bavaria, 2022).



**What was the biggest success or milestone you achieved in the past 12 months?**

We successfully secured a garnishment protection over our first client's bank account in May 2022.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Cooperation partners in the banking, consumer credit and public debtor communities.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Our priorities are building visibility with our target group, with the goal of 100 customers by 2023, and further automating our backoffice processes, with a goal of 10.000 digital creditor transactions by 2023.

## CONTACT

Address: schuldlos GmbH  
Mohrstr. 14  
D-80939 Munich

Founders: Dr. David Hoeflmayr,  
Markus Libera

Managers: n/a

Website: www.schuldlos.de

# Harpocrates

SaaS, RegTech, FinTech, Regulation, Law, Compliance, Contract Understanding



## QUICK FACTS

20	6/22	1	<100k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

SaaS to transform laws and regulations into digital rules and contract understanding via AI/NLP.

Which industry or target market are your products/services for?

B2B, industry agnostic.

What is the innovation of your product/service?

SaaS to transform laws and regulations into digital rules and contract understanding via AI/NLP.

What else is special about your product/service?

First full-integrated and automated technology stack to transform laws and regulations into digital rules to ensure compliance and contract understanding.

Which notable (pilot) customers have you been able to win so far?

PPI.

Which countries/regions are you currently active/available in?

Globally.

Which countries/regions are you planning to expand to the next 2 to 3 years?

D/A/CH.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a

Which notable awards, prizes or competitions have you won so far?

StartUp Bootcamp Finalist 2020.

Photo (c): provided by company

What was the biggest success or milestone you achieved in the past 12 months?

Harpocrates bootstrapped the complete ideation, development and productisation of the SaaS product offered. With PoCs performed with customers we have successfully shown that the approach, solution shows the expected improvement in time and quality.

What other growth traction have you achieved in the past 12 months?

Main traction of Harpocrates over the last 12months is the development and sharpening of the product according to PoCs performed with our customers.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Harpocrates is looking for customers which we can support with our product and also get feedback for further improvement - be it in the field of compliance or contract understanding.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Harpocrates next step is to enter the market with paying customers.

## CONTACT

Address:	Harpocrates Solutions GmbH Garibaldstr. 40 D-13158 Berlin
Founders:	Jan Jensen, Martin Foerster
Managers:	n/a
Website:	www.harpocrates-corp.com



# QUICK FACTS



Gold savings account for banks.

Which industry or target market are your products/services for?

B2b2c product / target market = banks.

What is the innovation of your product/service?

An ideal solution & easy to use solution for bank customers. Wealth protection has never been as affordable or as convenient. Typical hurdles for bank customers, such as high fees for smaller gold units, safe storage, hidden fees and difficulties liquidating gold are a thing of the past. Goldie offers a simple solution, one price, 24/7 with just a few clicks. All from within the bank's own interface.

What else is special about your product/service?

Gold's negative reputation is neither justified nor relevant, as the EU and esp. Germany rely mostly on recycled sources with a minimal footprint. Goldie takes it a step further and aims for ZERO emission.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

DEU, AUT & US.

Which countries/regions are you planning to expand to the next 2 to 3 years?

ARE.



Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

Integrationsprojekte & us accelerator program.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

Sparrings partner in the gold industry.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Market entry us & are.

# CONTACT

Address:	Goldie Tech GmbH Warschauerstr. 60 D-10243 Berlin
Founders:	Patrick Zimmermann, Marcel Schilling, Amari Groß
Managers:	n/a
Website:	www.goldie-tech.com



QUICK FACTS



Cyber & Crypto Security.

Which industry or target market are your products/services for?

Lawyers, crypto exchanges, banks, insurance companies.

What is the innovation of your product/service?

We help lawyers gather evidence in crypto crimes. We combine open source intelligence with software-based information gathering from the darknet. Analytical and forensic methods are used. The aggregated information is summarized in a comprehensible and legally usable report. We help banks to comply with the applicable compliance guidelines for crypto transactions. We help companies to detect digital fraud.

Which important strategic/corporate partner(ships) were you able to secure so far?

Chainalysis partnership and cooperation with Lexis Nexis Risk Solutions is very important to us.

Which countries/regions are you currently active/available in?

DACH, Turkey and Dubai.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Germany, Switzerland, Italy, UK, Turkey.

Which licenses, certifications, etc. does your product/company have (for which countries)?

ISO 9001.

Which notable awards, prizes or competitions have you won so far?

We are nominated for the Leichtertermacher Award, Blockchain Award and EAward.

What was the biggest success or milestone you achieved in the past 12 months?

Within one year from 0 to 20 full-time employees from our own cash flow.  
Conclusion of contracts with the largest banks in German-speaking countries.

What other growth traction have you achieved in the past 12 months?

We have opened three offices in Austria and want to enter the German and Swiss market by 2023.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We want to further expand our position in the market and become the market leader in the fight against fraud and in the field of crypto crime. We also want to become the first point of contact for banks when it comes to crypto compliance.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Grow to 50 employees and to get more contracts with banks and insurance companies.

CONTACT

Address: Foreus Blockchain Analytics GmbH  
Seilergasse 6/8  
A-1010 Vienna

Founders: Stefan Embacher (CEO),  
Albert Sperl (COO),  
Georg Coester (CFO)

Managers: n/a

Website: www.foreus.at



# THE YOUNG STARS

02

**THE YOUNG STARS** are FinTech and InsurTech Startups from Germany, Switzerland and Austria that **entered the market in the years 2019-2021**. They are at least one year older than "The New Stars" (see previous chapter) and are also developing exciting brands and products. Enjoy browsing these pages!

# Sustainaccount

Climate risk, Physical risk, Transition risk, ESG data, Decarbonization pathways, TCFD reporting, Sustainable finance



## QUICK FACTS

21	12/21	3	<100k	F	<500k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*Sustainaccount develops climate intelligence solutions to empower real estate stakeholders with actionable climate and nature data for resilient and efficient buildings.*

**Which industry or target market are your products/services for?**

Real estate investors, project developers, portfolio managers.

**What is the innovation of your product/service?**

Sustainaccount offers state-of-the-art climate risk assessments and optimization pathways based on the latest scientific knowledge and Intergovernmental Panel on Climate Change (IPCC) reports.

We use data analytics and AI to analyze all relevant climate change risks taking into account the requirements of the EU Taxonomy and TCFD. We offer in-depth analysis of single buildings or high-level analysis of full portfolios.

**What else is special about your product/service?**

We offer API access and leverage a network of partners to source the best models and latest research.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Sustainaccount has developed strategic commercial partnerships with other service providers.

**Which countries/regions are you currently active/available in?**

Switzerland, Germany and other European countries.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

The whole Europe.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

n/a



**Which notable awards, prizes or competitions have you won so far?**

We got support by Innosuisse, and were selected to be part of the F10 incubator, the SEIF Impact Academy, the Singapore FinTech Festival Award and the GrowF accelerator.

**What was the biggest success or milestone you achieved in the past 12 months?**

Sustainaccount rolled out its climate risk software to more than 700 commercial and industrial properties.

**What other growth traction have you achieved in the past 12 months?**

We have grown organically with loyal customers in four European countries.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

We are looking for motivated sales and product development talent as well as experienced angel investors to support us in transforming real estate with climate intelligence.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

In the coming months, we will focus on scaling our growth and further developing our software product.

## CONTACT

Address: Sustainaccount AG  
Tramstrasse 8  
CH-8707 Uetikon am See

Founders: Dr. Christian Spindler,  
Chiara Rinaldi

Managers: n/a

Website: [www.sustainaccount.com](http://www.sustainaccount.com)

Tidely

SaaS solution, real-time financial management, Data Analytics, AI based decision support



## QUICK FACTS

21	2/21	3	<10M	F	<500k	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

### Liquidity Management & Steering in real-time for SMEs.

#### Which industry or target market are your products/services for?

B2B offering, SME clients, all industry segments.

#### What is the innovation of your product/service?

Tidely is the most intuitive and innovative platform for tactical financial management that empowers non-professionals to take sophisticated decisions at highest quality in real-time. We are the partners of trust for SMEs in a challenging market environment.

#### What else is special about your product/service?

We very much focus on the "How" to bring the complex theme "Active Financial Management" to SME decision makers to make it accessible to the broader group (99% of corporates), our core DNA implementation principles build upon the following three items: Being "intuitive", "individual" and "insightful". No company should in principle go insolvent due to gaps within liquidity management!

#### Which important strategic/corporate partner(ship)s were you able to secure so far?

Multiple Product & Software partners including Pliant, cashfox (abc finance group) - further partnerships in the pipeline.

#### Which countries/regions are you currently active/available in?

Germany & Austria, but we also have first clients in other countries in Europe.

#### Which countries/regions are you planning to expand to the next 2 to 3 years?

Several in Europe.

#### What was the biggest success or milestone you achieved in the past 12 months?

From a prototype version to a market ready product with a large three digit number of active paying customers. We were also able to attract clients



outside the PSD2 area to use Tidely. In addition several product & software partners are seeking contact to us in order to collaborate.

#### What other growth traction have you achieved in the past 12 months?

Having established multiple strategic partnerships with product & software companies to offer a broader set of services to our clients.

#### Who/what are you looking for in the coming 12 months that could accelerate your success?

Significantly Scaling-up and boosting the own internal team across all areas including Sales, Customer Success, Marketing, Product & Technology

#### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Significantly crossing the four digit number of active paying customers, offering additional services to actively manage and steer financials (incl. product solutions) and entering first international markets outside the home market. Our vision is

to position us as the trusted partner of choice of SMEs to manage the scarce resource of liquidity in a very challenging market environment. In a very disruptive macro economical environment expected in the next 2-3 years we want to contribute with our solution to protect as many companies as possible from becoming illiquid – that is our mission!

## CONTACT

Address: Tidely GmbH  
Neumarkterstr. 61  
D-81673 Munich

Founders: Niclas Storz, Jörg Haller,  
Archibald Sheran,  
Stefan Tuschen

Managers: Martin Eyl

Website: [www.tidely.com](http://www.tidely.com)



# Everon

Open Banking, Wealth Management, Specialized Investments, Hyper-personalized Portfolios

## QUICK FACTS

19	11/21	2	<10M	F	<500k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Digital Private Banking for affluent people.

Which industry or target market are your products/services for?

B2B2C: Financial planners, wealth managers (with a less digitalized approach). B2C: Affluent private clients, typically between 30 and 50.

What is the innovation of your product/service?

Everon democratizes access to Private Banking and haute investments by a radical client-led approach. Enabled by tech, Everon offers hyper-personalized premium financial services and exclusive investment opportunities to the affluent client segment.

What else is special about your product/service?

Hyper-personalization at scale. Enabling access. Consolidated all-in-one app.

Which important strategic/corporate partner(ship)s were you able to secure so far?

Hypothekarbank Lenzburg, Liberty Vorsorge.

Which countries/regions are you currently active/available in?

Switzerland.

Which countries/regions are you planning to expand to the next 2 to 3 years?

EU.

Which licenses, certifications, etc. does your product/company have (for which countries)?

Asset manager licence for Switzerland.



Which notable awards, prizes or competitions have you won so far?

BILANZ Best Swiss Wealth Manager 2021.

What was the biggest success or milestone you achieved in the past 12 months?

Closing of our Pre Seed Financing Round. Launch of our app to the public in November. Integration of 5 services in our app (Wealth Management, Vested Benefits, Pillar 3a, Private Markets, Bank Account & Metal Card).

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

Investors, banks willing to cooperate (e.g. custody), financial planners or wealth managers.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Triple our client and asset base.

## CONTACT

Address:	Everon AG Gartenstr. 17 CH-8002 Zurich
Founders:	Florian Rümmelein, Jonas Bächinger
Managers:	Brice Zanetti, Lilais Funk
Website:	www.everon.swiss



QUICK FACTS

21	1/21	2	0	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

We enable service providers and startups to collaborate with our flexible payment terms.

Which industry or target market are your products/services for?

Agency Owners and Founders.

What is the innovation of your product/service?

We enable service providers and startups to collaborate with our flexible payment terms. For that, we provide a marketplace and a unique contract generator for professional service agreements that enable founders to build their company and pay later with a repayments plan, revenue-share or even company shares.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany, Switzerland, Austria.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe, UK, USA.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

Launch of the contract generator with Swiss and EU law.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

Service Partners (IT, Marketing, etc.), Founders, Business Angels.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Partnership program to build a venture studio community.



CONTACT

Address: KAPSLY GmbH  
Sihlquai 131  
CH-8005 Zürich

Founders: n/a

Managers: n/a

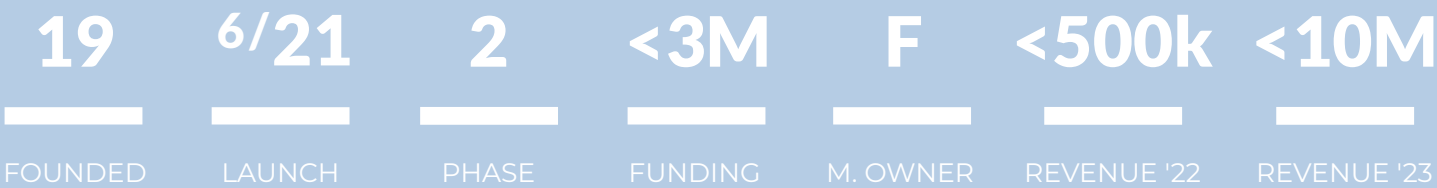
Website: www.kapsly.com

# NodeVenture

Blockchain, Segregated Wallet Infrastructure, Qualified Hybrid Custodian, Cybersecurity, On-Chain Transactions, Decentralized Finance, Air Wall Technology



## QUICK FACTS



*The NodeVenture Secure Wallet System offers institutions the most secure and most convenient way to participate in the decentralised financial market of the future.*

**Which industry or target market are your products/services for?**

Retail & Private Banks, Family Offices, Venture Capitalists, Exchanges, Investment Funds.

**What is the innovation of your product/service?**

The NodeVenture Secure Wallet System stores digital assets in a completely disconnected offline area, so called cold storage. With our patented data transfer technology users can access their assets via the NodeVenture WebApp at any time. The data exchange is fully automated, which eliminates human error. Our technology does not use a network protocol for data exchange and enables uninterrupted interaction with the user's private key. The user's wallets are surrounded by our air wall as an additional security layer. Outstanding security combined with excellent usability, 100% on-chain!

**What else is special about your product/service?**

We offer NodeVenture to institutional financial market participants as a white label solution. We act either as a qualified custodian or as a technical service provider.

**Which notable (pilot) customers have you been able to win so far?**

Under NDA.

**Which countries/regions are you currently active/available in?**

As a qualified custodian in Austria and as a technology provider globally.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Europe.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

TMIA is a ISO27001 certified custodian regulated in Austria. Our data storage devices are certified according to FIPS 140-2, Level 3 standard and our Austrian data centres are geo-redundant. All processes and partners are certified according to ISO 27001 and our IT operations are audited according to ISAE 3000 Type 1.



**Which notable awards, prizes or competitions have you won so far?**

We won the national competition of the #glaubandich-Challenge in the category "App-Solutions"(2021), the Austrian final of the Startup Worldcup in the category "Security & Big Data" (2021), the first place at the Austrian Blockchain Award in the category "Research" (2021), the Digital Venture Trophy (2020) and the LHoFT (2020).

**What was the biggest success or milestone you achieved in the past 12 months?**

GoLive with our NodeVenture ClosedBeta in August 2022. National Grant Program with FFG - Austrian Research Promotion Agency. First Venture Capital Investor in September 2022. Co-foundation of the Danube Blockchain Hub.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

We are looking for additional investors for the Seed round, new team members and financial market players seeking for the securest wallet solution.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Raising the Seed round and entering the central european market.

## CONTACT

Address:	TMIA GmbH Peter-Behrens-Platz 4 A-4020 Linz
Founders:	Cagdas Tasdemir, David Schnetzer
Managers:	Florian Glatt, Michael Walchshofer, Alexander Leitner, Ulas Tasdemir, Michael Kirchmair
Website:	www.tmia.at

# Aktionariat

Decentralized Finance, Crowdfundig, Crowdinvesting, Employee Participation, Stakeholder Capitalism, Blockchain

Aktionariat

## QUICK FACTS

20 02/21 3 <3M F <500k <3M  
FOUNDED LAUNCH PHASE FUNDING M. OWNER REVENUE '22 REVENUE '23

A toolset to create a market for SME shares, directly on their websites.

### Which industry or target market are your products/services for?

B2B: Start-ups, SMEs - B2C: Retails Investors.

### What is the innovation of your product/service?

The blockchain technology allows to transfer tokenized shares easily. We leverage this technology and the Swiss DLT-law to not only let the public invest in Private Equity but also to create automated markets for SME and start-up shares.

### What else is special about your product/service?

We use the Ethereum Blockchain and Layer 2 (Optimism).

### Which notable (pilot) customers have you been able to win so far?

wemakeit AG, DillySocks AG, BossInfo AG, Vidby AG.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

SDX, SICTIC.

### Which countries/regions are you currently active/available in?

Switzerland.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

EU and UK.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a



### Which notable awards, prizes or competitions have you won so far?

Start-up Days Bern 2022.

### What was the biggest success or milestone you achieved in the past 12 months?

We acquired more than 45 companies and created an ecosystem of more than 20 partners and 2000 investors. Also, we were able to raise more than 2.5 Mio in funds for Aktionariat AG.

### What other growth traction have you achieved in the past 12 months?

n/a

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We are aiming to onboard more and bigger investors and want to further increase our ecosystem.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We want to onboard 55 companies until the end of 2022 and expand internationally in the first semester of 2023.

## CONTACT

Address: Aktionariat AG  
Weinbergstr. 18  
CH-8703 Erlenbach

Founders: Luzius Meisser, Murat Ögat

Managers: n/a

Website: [www.aktionariat.com](http://www.aktionariat.com)



# QUICK FACTS

19	1/21	3	<3M	F	<1M	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

## Core Banking System

Which industry or target market are your products/services for?

Banks, Fintechs, EMIs

What is the innovation of your product/service?

Microservices and API first.

What else is special about your product/service?

n/a

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ships) were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany, Lithuania.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Austria, Switzerland.

Which licenses, certifications, etc. does your product/company have (for which countries)?

IDW PS 951.



Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

We are technology leader in the market of Core Banking Systems.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

Additional software architects.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

2-3 new customers.

# CONTACT

Address: innus GmbH  
Untermainanlage 7  
D-60329 Frankfurt am Main

Founders: Bernd Greitemeier, Markus Geiß, Mark van Veen, Markus Hofes (ex), Torsten Peukert (ex), Dr. Carsten Müller

Managers: n/a

Website: www.innus.de

# Friday Finance

Multi-banking, Cash Insights, Bill pay, Corporate Cards, Accounting Automation, Embedded Financing



## QUICK FACTS

21

FOUNDED

8/21

LAUNCH

3

PHASE

20M

FUNDING

F

M. OWNER

<1M

REVENUE '22

3M

REVENUE '23

Finance management that helps businesses save time and money.

### Which industry or target market are your products/services for?

Entrepreneurs, finance teams and CFOs at Startups and SMBs.

### What is the innovation of your product/service?

Airbank is a finance management platform that helps businesses save time and money, and make better financial decisions. Pay bills, create forecasts, streamline the month-end close and get financing - all from one place.

### What else is special about your product/service?

Airbank sits on top of your existing financial stack. We connect to more than 20,000 banks across Europe and allow our users to manage their finances without having to switch banks. This brings a huge convenience factor for customers. They do not have to update or maintain multiple systems, and our automation extends across multiple accounts. Bank accounts can be connected with just a few clicks, and the user gets a holistic view of their finances.

### Which notable (pilot) customers have you been able to win so far?

Park Hyatt, Häagen-Dazs, Remax, Folk, Pult, and many more.

### Which countries/regions are you currently active/available in?

Our product is available in the entire European Union and the UK.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

We will cover the US market, as well as deepening our footprint in Europe.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a

### Which notable awards, prizes or competitions have you won so far?

Fintech Germany Award; Most Innovative Fintech Competition.

### What was the biggest success or milestone you achieved in the past 12 months?

We've grown at a pace that matches the state-of-the-art of our product. It's quite rare for a B2B Fintech to grow from zero to 2,000 customers in less than one year.

### What other growth traction have you achieved in the past 12 months?

Our product suite is much more complete today and we help our customers automate more of the busywork.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We've lined up a number of partnerships and we're open to working with the best in the industry.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We're committed to continuously building out our platform and finding new ways to help our customers save time and money.

## CONTACT

Address: Airbank GmbH  
Chausseestraße 86  
D-10115 Berlin

Founders: Christopher Zemina,  
Patrick de Castro Neuhaus

Managers: Alexander Müller,  
Erick Petrucelli,  
Valerie Baar-Baarenfels

Website: [www.joinairbank.com](http://www.joinairbank.com)



# QUICK FACTS

20

FOUNDED

9/21

LAUNCH

2

PHASE

n/a

FUNDING

1

M. OWNER

n/a

REVENUE '22

n/a

REVENUE '23

Independent, end-to-end, Bluetooth based mobile payment solution.

## Which industry or target market are your products/services for?

Financial Institutions, Mobile Operators, Retailers, Shopping Centre, FinTechs.

## What is the innovation of your product/service?

A mobile payments system that completely digitalises the payment process and can be operated all over the world, independently and at very low cost.

## What else is special about your product/service?

"horizon" is a white label solution, payment method agnostic and an infrastructure that protects data and provides high safety for the users.

## Which notable (pilot) customers have you been able to win so far?

n/a

## Which important strategic/corporate partner(ship)s were you able to secure so far?

Visa, Qenta, World-Direct, PXP Financial, Be Shaping the Future.

## Which countries/regions are you currently active/available in?

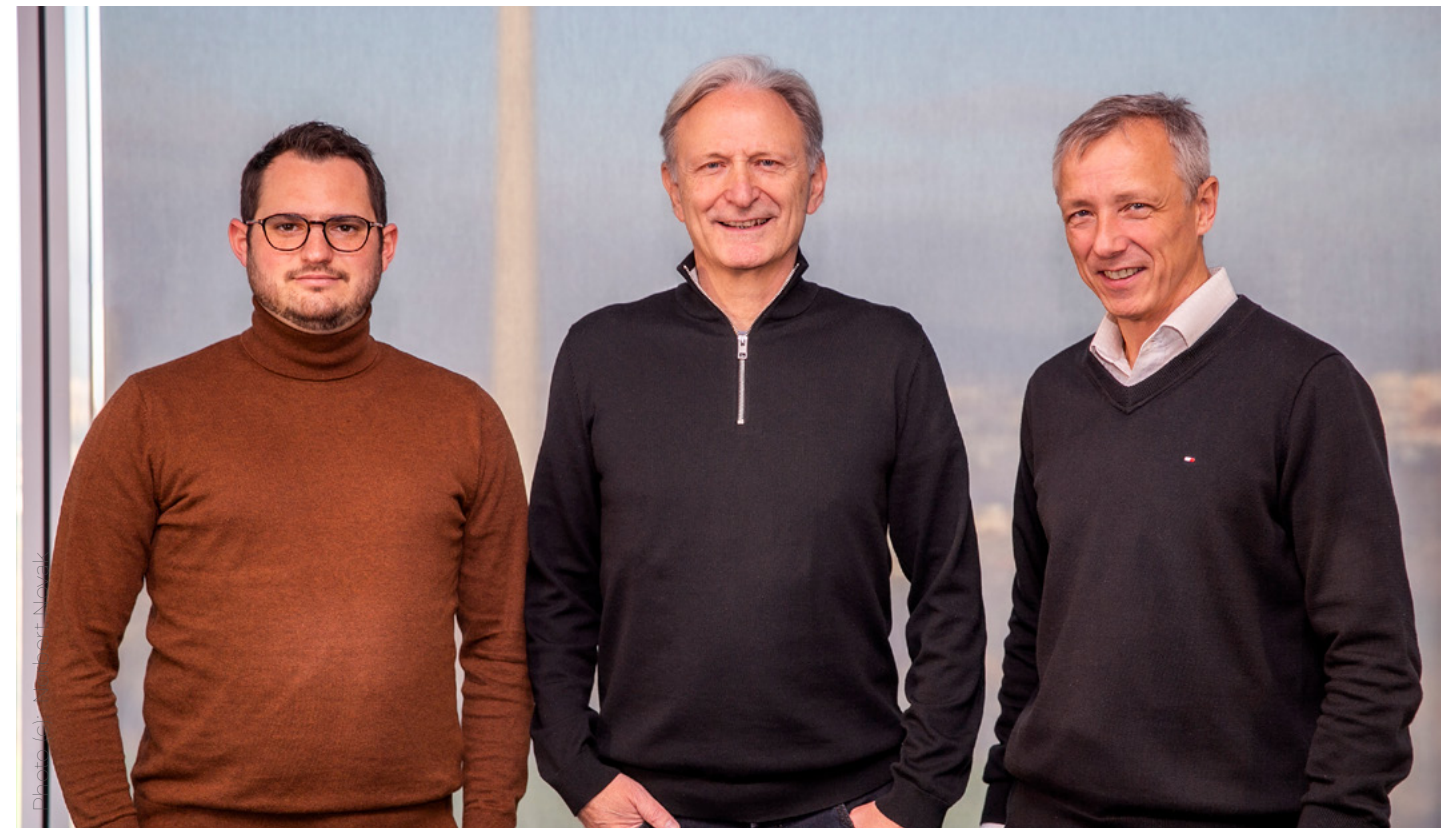
Africa, Europe, Middle East.

## Which countries/regions are you planning to expand to the next 2 to 3 years?

MENA, Africa, SEA.

## Which licenses, certifications, etc. does your product/company have (for which countries)?

The "horizon" payment initiation process has been filed for patent.



## What was the biggest success or milestone you achieved in the past 12 months?

Live roll-out at the unique Donauinselfest in Vienna, Austria, as the first mobile payment solution on the spot.

## What other growth traction have you achieved in the past 12 months?

We have acquired a great team of IT professionals and developers and have established a network of parnters that work for us locally in various geographies.

## Who/what are you looking for in the coming 12 months that could accelerate your success?

As a growing start-up company we are always looking for bright minds that could help us achieving our ambitious goals and we are reaching out for partners how will work for us locally to intensify our market reach.

## What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

To establish comprehensive partnerships in various strategic markets, enforce roll-out in several countries.

# CONTACT

Address: vipaso GmbH  
Leonard-Bernstein-Str. 10  
A-1220 Vienna

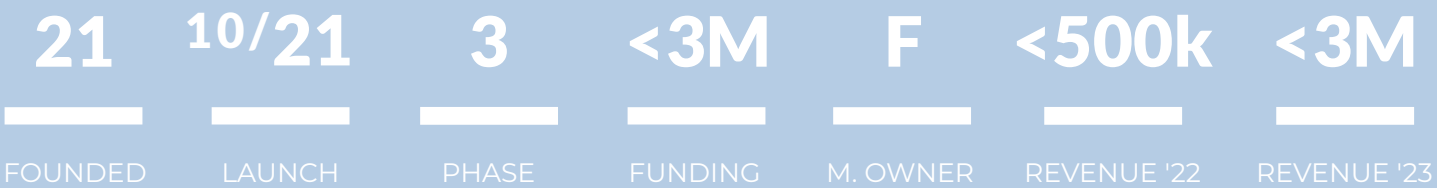
Founders: Peter Neubauer

Managers: Wolfgang Platz

Website: www.vipaso.io



QUICK FACTS



We offer female friendly financial products & content.

Which industry or target market are your products/services for?

B2C: women between 18 & 70 (students, mothers, career women, pensioners), B2B: banks, insurances, fintechs, insuretechs, asset managers, health insurers.

What is the innovation of your product/service?

We access an underserved and valuable target group: Women!

What else is special about your product/service?

We reach and inspire women with gendersmart design and content. We have built the biggest female finance community in Switzerland within five months.

Which notable (pilot) customers have you been able to win so far?

Total of 25'000 female finance community.

Which important strategic/corporate partner(ships) were you able to secure so far?

Allianz, Vontobel, Migrosbank, indépendant Asset Managers.

Which countries/regions are you currently active/available in?

Switzerland.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Germany, Austria.



Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a

Which notable awards, prizes or competitions have you won so far?

2022, Best of Swiss Web Award: 2 awards.

What was the biggest success or milestone you achieved in the past 12 months?

We have built the biggest female finance community in Switzerland within five months.

What other growth traction have you achieved in the past 12 months?

Community: over 25'000, AuM: over 4m.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We want to close our second financing round.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Expansion to the rest of the german speaking world (DACH, Germany, Austria).

CONTACT

Address: elleXX Universe AG  
Dufourstr. 181  
CH-8008 Zürich

Founders: Patrizia Laeri, Nadine Jürgensen, Simone Züger

Managers: n/a

Website: www.ellexx.com/de

spotixx

Anti-Financial Crime Analytics, SaaS

Spotixx

# QUICK FACTS

19

FOUNDED

1/21

LAUNCH

3

PHASE

0

FUNDING

F

M. OWNER

<3M

REVENUE '22

<10M

REVENUE '23

*Our solutions deliver fully automated development and roll-out of financial crime detection models, always up-to-date and individually optimized for our customers.*

**Which industry or target market are your products/services for?**

Banks, Payment Service Providers.

**What is the innovation of your product/service?**

We provide the smartest decision intelligence available on the market, to protect our customers' businesses and clients. spotixx customers benefit from our industry-wide footprint, through the known fraud cases identified in our whole client base, thus lowering vulnerability.

**What else is special about your product/service?**

spotixx can provide fast and thorough proof of value in anti-fraud and AML – within three weeks customers can see benefits. spotixx solutions can be easily implemented into existing IT infrastructures, saving time, resource and money.

**Which notable (pilot) customers have you been able to win so far?**

Multiple Tier 1 banks in Germany.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

We partner with Universities to stay ahead in the area of AI.

**Which countries/regions are you currently active/available in?**

Germany.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Austria, Switzerland.



**Which notable awards, prizes or competitions have you won so far?**

We compete over customers, not awards.

**What was the biggest success or milestone you achieved in the past 12 months?**

Staying cashflow positive and expanding our product portfolio to AML Analytics.

**What other growth traction have you achieved in the past 12 months?**

Grew the team from 10 to 20 full-time employees in 2022, all new hires being highly skilled anti-financial crime specialists.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Potentially taking on VC investment to accelerate growth.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Expanding to other German speaking countries.

# CONTACT

**Address:** spotixx GmbH  
Mainzer Landstr. 158  
D-60327 Frankfurt am Main

**Founders:** Patrick Tomo Töniges,  
Stefan Klaeser

**Managers:** Ruppert Jaeschke,  
Dr. Sönke Wienholdt,  
Nicholas Goodall

**Website:** [www.spotixx.com](http://www.spotixx.com)

## Divizend

*Investments, Wealth Management, Dividends, Cross-border Dividends, Taxes, Withholding Taxes, Withholding Tax Refunds, Digital Platforms, Cloud-based Platforms, Open Banking, API-first Approach, B2B, B2C, B2B2C*

# QUICK FACTS

20	12/21	3	<500k	F	<500k	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*Divizend is the leading international wealth-tax FinTech platform for the fastest way to reclaim foreign dividend withholding taxes.*

### **Which industry or target market are your products/services for?**

B2C: every private investor who owns foreign stocks, B2C: banks, private banks, tax advisors, wealth managers, family offices.

### **What is the innovation of your product/service?**

The Divizend Maximizer helps private and institutional investors to reclaim their taxes by automating the withholding tax refund process. Divizend is the first FinTech worldwide to work on digitizing such a service in a novel, user-friendly and price-competitive way. With our holistic approach verbalized by the claim "Find, Act, Maximize", Divizend's platform will be the central place for investors striving for high dividend earnings, as they will find only the most relevant insights, research, analytics and tax services there.

### **Which important strategic/corporate partner(ship)s were you able to secure so far?**

SIX, Google Cloud, Microsoft Azure, Synpulse, KPMG Luxembourg, BLKB, SGKB, VP Bank, LUXHUB.

### **Which countries/regions are you currently active/available in?**

Germany, Luxembourg, Switzerland, Austria.

### **Which countries/regions are you planning to expand to the next 2 to 3 years?**

Rest of Europe, Middle East, Singapore.

### **Which licenses, certifications, etc. does your product/company have (for which countries)?**

n/a

### **Which notable awards, prizes or competitions have you won so far?**

European Data Incubator (2020), EY Start-up Academy (2020), STARTPLATZ (2021), Münchner Businessplan Wettbewerb (2021), German Accelerator (2021, 2022), CATAPULT Kickstarter (2021), Fit 4 Start (2021), Start?Zuschuss! (2021), F10 Accelerator (2021).



### **What was the biggest success or milestone you achieved in the past 12 months?**

The publication of our platform for both private and institutional investors and thus the productive use of our unique infrastructure components and the start of our business activities after three years of development. Also the founding of our Luxembourg subsidiary, Divizend Luxembourg S.à r.l.

### **What other growth traction have you achieved in the past 12 months?**

Integration of 90% of the relevant German custodian banks into our internal API for securities aggregation, membership in the Swiss OpenWealth Association, b.Link certification, preparation of founding our Switzerland subsidiary.

### **Who/what are you looking for in the coming 12 months that could accelerate your success?**

Cooperation partners from the segments of banks, asset managers, family offices, tax advisors, auditors, etc.

### **What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

The next few months will consist of reinforcing our B2B business in Luxembourg, expanding our B2C business to Switzerland and heavily expanding our platform with many features around investments, dividends and taxes under the project name "Actor".

# CONTACT

**Address:** Divizend GmbH  
Nymphenburger Str. 10  
D-80335 München

**Founders:** Thomas Rappold, Julian Nalenz

**Managers:** Jonas Tamimi, Christian Schlienkamp, Justin Meszaros, Simon Thobe, Yves Elomo

**Website:** [www.divizend.com](http://www.divizend.com)

# Findustrial

Digital ecosystem, digital platform, Equipment-as-a-Service, Pay-per-Use, flexible financing, IoT, machine financing



## QUICK FACTS

20	1/21	3	<3M	F	<500k	>1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*Findustrial builds a digital ecosystem to enable usage-based and future-oriented business models for manufacturers, providing the Findustrial platform to manage the transition to Equipment-as-a-Service business models and offer the optimal solution for flexible financing of machinery and equipment.*

### Which industry or target market are your products/services for?

The focused industries are: Automotive, Supplier, Construction Machinery, Medical, Renewable Energy. Target countries are the DACH region, USA and UK.

### What is the innovation of your product/service?

Development of the entire Findustrial platform with the functions (Pay-per-Use Leasing and Service calculator, Educate platform, interface to the financing network, automatic billing, project management of the PPU projects) in-house with an own developer team. Independent development of the IoT data connection of the assets with external support for the Edge Device.

### What else is special about your product/service?

The platform offers stakeholders transparent and structured pay-per-use solutions through an automated financing process for industrial projects. The machines are globally networked and secured with an IoT data infrastructure. Data and

usage-based financing enables the machine to be used optimally and reused or recycled as needed. The data involved in the machine and the secure handling of this data plays a decisive role. Via blockchain technology, we guarantee trustworthy and secure data management.

Findustrial's all-in concept creates a win-win situation for all parties involved in a machine financing project.

### Which notable (pilot) customers have you been able to win so far?

Rubblemaster, Coboworx, Trumpf, Primatech, Inocon, Hurco.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

Strategic partnerships with Tributech GmbH, Servitize, ACP Digital Holding GmbH, ISM Lachner (Michael Lachner), P2S Management Consulting.

### Which countries/regions are you currently active/available in?

Austria, Germany, Switzerland.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Target markets are USA and UK.

### Which notable awards, prizes or competitions have you won so far?

Asset Finance Connect Winner 2021, German Innovation Award 2021

### What was the biggest success or milestone you achieved in the past 12 months?

In a further financing round in October 2021, we were able to raise a seven-digit amount for Findustrial. The more than successfully completed financing round is an absolute milestone for Findustrial and for the further development of the company. With the fresh money, we want to focus on internationalization, the development of new markets and the further development of the pay-per-use platform.

### What other growth traction have you achieved in the past 12 months?

First successful lighthouse projects in certain sectors; more than 15 employees.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Onboarding of 20 financing partners and development of the pay-per-use solutions in the core regions (Austria, Germany, Switzerland, US, Great Britain). Establishment of a partner ecosystem to further expand the network effect of the platform. Achievement of more than 1 million sales from successful PPU projects, OEM subscriptions and EaaS consulting.

## CONTACT

Address: Findustrial  
Gahberggasse 9  
A-4861 Schörfling am Attersee

Founders: Günter Hehenfelder,  
Martin Gruber

Managers: n/a

Website: [www.findustrial.io](http://www.findustrial.io)

# Mezzalite

brokerage, financing, real estate debt, mezzanine capital

Mezzalite

## QUICK FACTS

20

FOUNDED

4/21

LAUNCH

3

PHASE

<500k

FUNDING

F

M. OWNER

<1M

REVENUE '22

<3M

REVENUE '23

*The digital broker for real estate debt.*

### Which industry or target market are your products/services for?

Real estate developers, funds, family offices, semi-professional investors, institutional investors.

### What is the innovation of your product/service?

Mezzalite is a digital broker for real estate debt. We bring real estate developers and investors together: Faster. More convenient. With lower transaction time and cost.

### What else is special about your product/service?

As a tech-enabled service provider for real estate debt transactions, we take care of (1) deal origination (e.g., pre-screening and reviewing of projects, standardization of project information), (2) deal management (e.g., assuring a smooth and efficient process for everyone involved), (3) deal closing (e.g., standardized contracts, due diligence, digital signing procedures), and (4) reporting (easy tracking of projects for borrowers and investors).

### Which notable (pilot) customers have you been able to win so far?

A broad range of real estate developers are working with us - from smaller regional to very large international players. On the investor side, we serve a multitude of investors ranging from semi-professional investors to large institutional players.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

We have closed several cooperations with renowned players in the market such as banks, investment advisors or auditing companies in Austria and Germany.

### Which countries/regions are you currently active/available in?

Germany, Austria, Switzerland.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Benelux.

### What was the biggest success or milestone you achieved in the past 12 months?

We have developed a profitable B2B business model and our revenues have doubled five quarters in a row. We opened up an additional office in Zurich.

### What other growth traction have you achieved in the past 12 months?

We have a rate of 100% returning customers. There is extremely high demand for our product even without any marketing or PR.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We are going to release a significantly enlarged and enhanced platform that makes handling investment deals even easier. A Mezzalite office in Germany will be opened and we will also handle more complex portfolio deals with institutional investors.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We are always looking for strong strategic partners joining our network in the field of real estate development, debt financing and banking.

## CONTACT

Address: Mezzalite GmbH  
Schellinggasse 1/1  
A-1010 Vienna

Founders: Georg Stampfl,  
Michael Rohrmair, Kurt Praszl,  
Marc Clapasson

Managers: n/a

Website: [www.mezzalite.com](http://www.mezzalite.com)





QUICK FACTS

20	6/21	3	10M+	n/a	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

The Sustainability-as-a-Service solution from ecolytiq enables banks and other financial services providers to empower their customers with knowledge and climate engagement tools, helping them reduce the impact of their lifestyle habits on the environment.

Which industry or target market are your products/services for?

Banks, Financial Service Providers, Fintechs, Payment Providers.

What is the innovation of your product/service?

The ecolytiq software calculates personal environmental impacts, such as CO2 values, on the basis of payment transactions. Furthermore, the ecolytiq software empowers bank customers to meaningfully engage with the topic of climate change by helping them understand why consumption habits have an impact on our planet. The ecolytiq solution incentivises consumers to change their behaviour towards more sustainable lifestyle and purchasing habits, which helps them reduce their impact in the long term. Carbon-neutrality can be achieved by donations to Gold Standard-certified organizations.

What else is special about your product/service?

ecolytiq uses the Open Payment Standard methodology, released by the Open Sustainability

Registry. We have adopted the Open Standard's methodologies, as it utilizes the newest in scientific research and machine learning to transform payment data into country-specific and personalized environmental footprints.

Which notable (pilot) customers have you been able to win so far?

Tomorrow, Rabobank, Tatra banka, Green Got.

Which important strategic/corporate partner(ship)s were you able to secure so far?

Visa, Worldline, Tink.

Which countries/regions are you currently active/available in?

Germany, Netherlands, France, Slovakia, UK, United States.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Other European countries and the US.



Which licenses, certifications, etc. does your product/company have (for which countries)?

ISO 27000, PCI, Visa Ready.

Which notable awards, prizes or competitions have you won so far?

2022 PayTech Awards, Category "Rising PayTech Star" / Highly commended for David Lais (co-founder and MD at ecolytiq).

What was the biggest success or milestone you achieved in the past 12 months?

Our Dutch customer Rabobank has successfully launched their Carhbon Insights feature powered by ecolytiq, helping the bank increase climate awareness among consumers. Furthermore, Slovak Tatra banka launched their green banking feature for their online banking brand Blue Planet - provided by ecolytiq. We have also successfully closed our investment round, raising €13.5 million from Visa, the auditing and consulting firm PwC Germany through a fund managed by Segenia Capital, VCM Global Asset Management and btov.

What other growth traction have you achieved in the past 12 months?

We have successfully closed strategic partnerships with exceet Card Group, Snowdrop Solutions and TapiX by Dateio.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

The next milestone will be the further development of our product and the expansion into international markets so that we can empower as many consumers as possible to make a conscious use of their money and live everyday climate action worldwide.

CONTACT

Address:	ecolytiq GmbH Geusenstr. 8 D-10317 Berlin
Founders:	David Lais, Ulrich Pietsch, Friedrich Hubel, Dr. Mirko Kämpf
Managers:	n/a
Website:	www.ecolytiq.com



QUICK FACTS

17	11/21	3	<3M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

CAPTIQ offers digital loans exclusively for regulated professionals up to € 250,000.

Which industry or target market are your products/services for?

Financing is provided for doctors, dentists, veterinarians, pharmacists, psychotherapists, architects, consulting engineers, lawyers & notaries, certified public accountants, tax consultants & notaries.

What is the innovation of your product/service?

CAPTIQ has completely digitalised the credit process in order to provide chamber professionals with business loans in the shortest possible time. Through the sophisticated risk analysis algorithm, the ability to disburse the application is assessed in a few days. As a rule, the loan amount is disbursed within two to five working days.

What else is special about your product/service?

Through our fully digitalised process, we are able to serve an underserved customer segment with loans at the best conditions and without providing collateral, even for amounts as low as €10,000. Submitting documents via the dashboard created especially for financial advisors is done in a matter of minutes. In addition to legal forms that prepare balance sheets (e.g. limited liability companies), non-accounting legal forms typical of the chamber professions (e.g. freelancers) are also served according to need.

Which important strategic/corporate partner(ship)s were you able to secure so far?

BCA AG, MLP AG.

Which countries/regions are you currently active/available in?

Germany.

Photo (c): provided by company



Which licenses, certifications, etc. does your product/company have (for which countries)?

§ 34c GewO (Germany).

What was the biggest success or milestone you achieved in the past 12 months?

Already at the time of the product launch, CAPTIQ won MLP, one of the leading German financial service providers, as its first sales partner for the use of the credit platform.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

Contacts with other major broker pools.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

CAPTIQ dashboard is established in the daily business of financial advisors throughout Germany.

CONTACT

Address:	CAPTIQ GmbH Neue Mainzer Str. 66-68, D-60311 Frankfurt am Main
Founders:	Soraya Braun, Lorenz Beimler
Managers:	n/a
Website:	www.captiq.com



QUICK FACTS



Up-market acquisition platform for profitable startups.

Which industry or target market are your products/services for?

Two-sided platform with sellers (business owners and founders) of profitable internet startups on the one side, and buyers (sophisticated acquirers) of cash flow businesses on the other side.

What is the innovation of your product/service?

Open marketplace, anonymous business listings, direct negotiations between business owners and acquirers, no broker fees - just subscriptions.

What else is special about your product/service?

We go up market with our free and anonymous startup acquisition marketplace. A profitable internet business must generate a minimum of \$100K in revenue annually to list on our marketplace. Our buy-side of strategic investors, private equity firms, search funds and family offices value quality over quantity. A seller can find these acquirer profiles on the platform and decide whether to list or not based on the criteria of the buyers. It's totally free for business owners and founders to list and sell. We support minority, majority and full acquisitions. Our business model

charges buyers a subscription to contact sellers of listed businesses.

Which notable (pilot) customers have you been able to win so far?

Well-known PE firms and search funds.

Which important strategic/corporate partner(ship)s were you able to secure so far?

Perks programme partners and soon an acquisition financing partner.

Which countries/regions are you currently active/available in?

Every country with an open internet connectivity.

Which countries/regions are you planning to expand to the next 2 to 3 years?

China.

Which licenses, certifications, etc. does your product/company have (for which countries)?

We manage to operate unregulated by help from our lawyers at Hogan Lovells.



Which notable awards, prizes or competitions have you won so far?

Product Hunt's Fintech of the Year 2021 finals (Top 4 alongside Carta, AngelList and Monarch).

What was the biggest success or milestone you achieved in the past 12 months?

Growing a marketplace from zero to thousands of buyers and sellers without spending a single dollar on marketing.

What other growth traction have you achieved in the past 12 months?

We have managed to amass nearly \$100M worth of listed businesses on the sell-side of the marketplace and twice that in buying power as indicated by verified acquirers.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Growth on all fronts and cylinders, including more marketplace liquidity from increased deal flow.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Growth interns.

CONTACT

Address:	BitsForDigits Luisenstr. 53 D-10119 Berlin
Founders:	Laurits Just, Jan-Philipp Peters
Managers:	n/a
Website:	www.bitsfordigits.com

# Thorwallet DEX

DeFi, DEX, Wallet



## QUICK FACTS

21	12/21	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*The only non-custodial wallet to swap native crypto assets across chains and earn passive income on them.*

*Which industry or target market are your products/services for?*

Everybody.

*Which notable (pilot) customers have you been able to win so far?*

n/a

*What is the innovation of your product/service?*

THORwallet DEX, powered by THORChain, allows users to swap native layer 1 coins across different blockchains with no intermediary. Non-custodial. Pure DeFi.

*Which important strategic/corporate partner(ships) were you able to secure so far?*

n/a

*Which countries/regions are you currently active/available in?*

Almost everywhere.

*What else is special about your product/service?*

True cross-chain DEX.

*Which countries/regions are you planning to expand to the next 2 to 3 years?*

n/a

*Which notable awards, prizes or competitions have you won so far?*

Startup Worldcup Winner Dubai 2022.

*What was the biggest success or milestone you achieved in the past 12 months?*

30k Downloads + \$100m in Volume. Winning the Startup World Cup in Dubai 2022.

*What other growth traction have you achieved in the past 12 months?*

n/a

*Who/what are you looking for in the coming 12 months that could accelerate your success?*

n/a



*What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?*

Become the leading DeFi infrastructure in the Space and grow further in user, volume and functionality. More on [analytics.thorwallet.org](https://analytics.thorwallet.org)

## CONTACT

Address: DeFi Suisse AG  
Wolleraustr 41a  
CH-8807 Freienbach (SZ)

Founders: Marcel Harmann

Managers: n/a

Website: [www.thorwallet.org](https://www.thorwallet.org)

# SimplyTokenized

Alternative financing, Blockchain, Tokenization, Sales platform, Community-Engagement, Investor-Portal, Sustainable Finance, Crypto, Crowdfunding, Crowdfunding, NFT, Token

## QUICK FACTS

20	10/21	3	<500k	F	<1M	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*SimplyTokenized acts as a SaaS company and with our ST-platform (white label) you get a tool to include, build, expand and tie your own ecosystem even more closely to the company and furthermore you get a tool to generate your own token products, start, implement, and manage financing.*

### Which industry or target market are your products/services for?

All industries, B2B: entrepreneurs: (CFO, managing directors, etc.), banks, museums, Sports companies, technology companies, property developers, real estate companies, artists etc.

### What is the innovation of your product/service?

The SimplyTokenized platform caters to all industries and offers entrepreneurs a complete one-stop funding and community engagement tool.

From the ongoing interaction with your own ecosystem and the expansion of potential new community members, to the planning, creation, implementation, management and security of token products or campaigns, we have simplified and combined all processes on our platform.

In this way, we give companies the opportunity to "simply" set up their own financing platform or investment portal and their own community portal without external service providers.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

### Which countries/regions are you currently active/available in?

DACH Region.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

DACH Region, Schweiz, Tschechien, Slowenien, Ungarn, Italien.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

Trade license for IT services.



### What was the biggest success or milestone you achieved in the past 12 months?

For us, the biggest success in the last 12 months has been our development and growth.

We are overjoyed that we have already been able to successfully implement a number of projects or financing together, that we have more and more platform users, that we are gaining more and more cooperation partners and that our team is constantly expanding.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

On the one hand, our focus is on product optimization, we want to keep improving the user-friendliness of our platform and constantly add new functions requested by customers.

On the other hand, we would like to open up new markets in the DACH region and thus realize even more financing and projects.

## CONTACT

Address: SimplyTokenized GmbH  
Ungargasse 37  
A-1030 Vienna

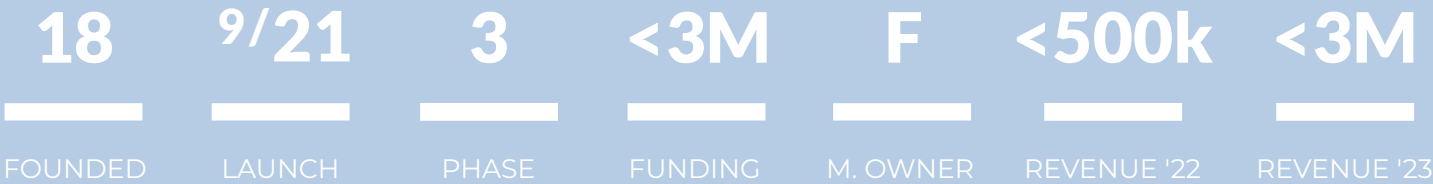
Founders: Paul Pöltner

Managers: n/a

Website: [www.simplytokenized.com](http://www.simplytokenized.com)



QUICK FACTS



Reinventing global stationary retail, with the mobile sales and payment solution for everyone with a mobile device, managing their business swiftly and intuitively at any given location or time.

Which industry or target market are your products/services for?

Every retailer / person with a mobile device needing to sell and accept (card)payments.

What is the innovation of your product/service?

Converging Point-of-Sales and Payment seamlessly into one experience, one onboarding, one contract - reducing complexity, costs and overheads.

What else is special about your product/service?

The seamless integration between all our products allows a retailer to grow with ease under one contract and one intuitive experience. One source of truth will be offered - real time, across all product, inventory, transactional & customer data.

Enabling retailers to move beyond their restrictive 4 walls - swift, simple and affordable. Managing and operating their business anytime and anywhere.

Which notable (pilot) customers have you been able to win so far?

We unfortunately can't disclose.

Which important strategic/corporate partner(ship)s were you able to secure so far?

We unfortunately can't disclose.

Which countries/regions are you currently active/available in?

CH / DE.

Which countries/regions are you planning to expand to the next 2 to 3 years?

DACH - and rest of EU, we are planning the current expansion with our partners.

Which notable awards, prizes or competitions have you won so far?

Won - BV4 Startup Bootcamp in 2021 / final 10 winners at Venture Leaders Fintech 2022.

What was the biggest success or milestone you achieved in the past 12 months?

Launch GENIE as a first mover, converging POS and PAY into one device and experience, after decades of product disconnection and expensive complexity.

What other growth traction have you achieved in the past 12 months?

We have managed to win key (marketing) partners in accelerating our GTM within their extensive network of potential ZEMP customers. We are stoked to see first results in Q4.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking for smart money to help us accelerate our BYOD GTM strategy, next to more happy customers who support our product development excellence.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

8k+ happy customers and grow our team without jeopardizing our agility and ability to react swift and efficient.



CONTACT

Address: Zemp Business Solutions AG  
Fluhmattstrasse 7  
CH-6037 Root

Founders: Oliver Zemp, Arinda Huber,  
András Hámori,  
Balazs Kesmarki, Vimal Rai

Managers: Mergim Krasniqi

Website: www.zemp.io

# inVenture Capital

Venture Capital, Private Equity, Tokenization, Investment Platform, Alternative Investments

INVENTURE  
CAPITAL

## QUICK FACTS

21	9/21	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Through tokenization and a self-developed investment platform, we provide retail investors with access to venture capital funds.

Which industry or target market are your products/services for?

Retail investors, private investors.

What is the innovation of your product/service?

We allow private investors to indirectly invest in renowned venture capital funds alongside the very wealthy and institutional investors - at minimum of €1,000. Our product is specifically designed for private investors who already have some experience with investing and are looking for exciting opportunities in alternative asset classes.

What else is special about your product/service?

Our investment products have real impact. In contrast to investments in stocks where capital only flows from one investor to another, the invested capital on our platform flows to the startups and, therefore, accelerates innovation.

Which notable (pilot) customers have you been able to win so far?

n/a

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Austria and Switzerland.

Which licenses, certifications, etc. does your product/company have (for which countries)?

We are a tied agent providing investment brokerage services according to § 2 (2) Nr. 3 WpIG.



Which notable awards, prizes or competitions have you won so far?

We've received several scholarships like the IBB start-up subsidy and the EXIST start-up grant, which is financed by the German Federal Ministry for Economic Affairs and Energy.

What was the biggest success or milestone you achieved in the past 12 months?

In less than 12 months, we've launched our investment platform, collected more than €1m from private investors, and committed to 4 venture capital funds. On top of it all, we've built a great team of VC enthusiasts.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Our plan is to further develop our platform and establish it as a central point of contact for venture capital investors. We are constantly working on providing the best products for our customer base.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We'd like to further increase our traction with strategic partnerships.

## CONTACT

Address: inVenture Capital iVC GmbH  
Wegedornstr. 32  
D-12524 Berlin

Founders: Lennard Fischer,  
Alexander Lübcke,  
Samuel Gassauer

Managers: n/a

Website: www.inventure.de

# Sophia

Insurance App, Price Comparison, Insurance Manager, Digital Insurance Broker



## QUICK FACTS

19	6/21	3	<500k	F	<500k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

The insurance app Sophia takes care of your insurance situation so you don't have to.

**Which industry or target market are your products/services for?**

B2C: Students, Young Families, Digital Natives.

**What is the innovation of your product/service?**

Sophia is the first insurance app that automatically organises and continuously optimises the best insurance situation for its customers with the help of smart algorithms. Sophia insures customers in the best possible way to suit their individual life situation. With her, customers can find the insurance they actually need. Sophia manages your insurance contracts, reminds you when you can optimise them, analyses your insurance needs and gives you an overview of your insurance situation and that of your loved ones. If a user needs to report a damage, our customer support is available via chat, phone or email.

**Which notable (pilot) customers have you been able to win so far?**

n/a

**Which countries/regions are you currently active/available in?**

Austria.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Germany, Switzerland.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Insurance Broker Licence for Austria.



**What was the biggest success or milestone you achieved in the past 12 months?**

We managed to get 7-10% month-over-month growth of registered users with a very small marketing budget. In addition, we received € 100,000 in public funding from the Steirische Wirtschaftsförderungsgesellschaft (SFG).

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

With the completion of our first round of investment, we plan to invest more in marketing to accelerate our user growth. The digital insurance advice and the processes that are currently carried out in the back office will be automated even more to be able to scale much stronger. With Sophia we want to become the number one contact for insurance inquiries. First in Austria, then in Germany and Switzerland.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

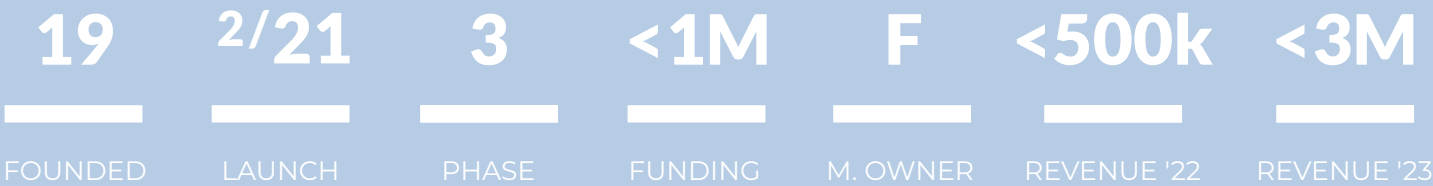
Business Angels, Early Stage VCs, Mentors and Employees who want to shake up the boring insurance industry together with us.

## CONTACT

Address:	AIHPOS GmbH Einspinnergasse 1/9 A-8010 Graz
Founders:	Sebastian Peischl, Petra Fröschl-Zückert, Karl Haas
Managers:	n/a
Website:	www.hi-sophia.at



QUICK FACTS



The Cynos Platform is an enterprise no-code SaaS-platform to digitize complex compliance and risk management processes.

Which industry or target market are your products/services for?

Financial institutions of any size (banks, insurance companies, independent asset managers, family offices, wealthTechs etc.).

What is the innovation of your product/service?

Our Cynos Platform enables financial institutions to digitize their compliance and risk management in an encompassing manner. Our modules range from client onboarding, client lifecycle management, internal control system to corporate housekeeping – all in one application. We continuously expand our offering.

What else is special about your product/service?

We do not believe in one-size fits all. Due to the no-code-technology our Legal- and IT-experts tailor the modules to the needs of our customers fast and cost-efficiently.

Which notable (pilot) customers have you been able to win so far?

Without mentioning any names: our existing clients range from well-known securities dealers, family offices to mid- and small-sized wealth and asset managers.

Which important strategic/corporate partner(ship)s were you able to secure so far?

We have a close partnership with our joint venture partner Inventify AG and are open for further strategic partnerships provided they bring a true added value to our customers.

Which countries/regions are you currently active/available in?

Switzerland.



Which countries/regions are you planning to expand to the next 2 to 3 years?

EU countries.

Which licenses, certifications, etc. does your product/company have (for which countries)?

We do only work with highly certified cloud and software partners.

What was the biggest success or milestone you achieved in the past 12 months?

We completed a SaaS-set-up compliant for banks.

What other growth traction have you achieved in the past 12 months?

We onboarded additional key customers to our Cynos Platform and successfully expanded into the Swiss enterprise segment.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Cynos is looking for strong business partners in Switzerland and in the EU.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Entering the market for Swiss banks and launching our modules for selected markets in the EU.

CONTACT

Address: Cynos AG  
Seestr. 17/19  
CH-8002 Zurich

Founders: Claude Ehrensperger,  
Florian Patscheider,  
Inventify AG

Managers: n/a

Website: www.cynos.ch



QUICK FACTS

18	4/21	3	0	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Millio is the first full-fledged app for your banking in Salesforce. Intuitive. Efficient. Secure.

Which industry or target market are your products/services for?

Because manual processes in accounting occur across all industries, millio targets SMBs in Germany and Austria that rely on Salesforce as their CRM/ERP system.

What is the innovation of your product/service?

millio integrates the business banking processes natively into the Salesforce system and helps small and medium sized businesses to automate their banking and invoicing processes in the fastest and easiest way.

What else is special about your product/service?

n/a

Which notable (pilot) customers have you been able to win so far?

AMX Germany GmbH, Unabhängige Flugbegleiter Organisation (UFO) e.V. and many more.

Which important strategic/corporate partner(ships) were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany and Austria.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Western Europe (GB, Spain, France, Italy).

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

We grew a great partner network with other certified Salesforce partners in Germany and Austria.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

n/a



Photo (c): provided by company

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We want to provide millio in further European countries.

CONTACT

Address: cloudworx GmbH  
Rupert-Mayer-Str. 44,  
Building 64.07a  
D-81379 Munich

Founders: Timo Müller

Managers: n/a

Website: www.millio.com

QUICK FACTS

19 11/21 3 <500k F <100k <3M

FOUNDED LAUNCH PHASE FUNDING M. OWNER REVENUE '22 REVENUE '23

We are an investment research platform that simplifies the analysis of securities and the tracking of multiple portfolios using quantitative methods.

Which industry or target market are your products/services for?

B2C: For everyone, B2B: Asset managers, hedge funds, fintech.

What is the innovation of your product/service?

We have several USPs, for one we have data not available to normal retail investors such as ESG data, we will soon offer real time news and we also simplify analysis by not only preparing data but also analyzing it quantitatively.

What else is special about your product/service?

That it's easy to use and we implement user feedback and new features extremely quickly. The good thing about Bavest is that you can not only track portfolios, do research or get annual reports, but that all other platforms become unnecessary and you only need bavest.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

We work closely with the Munich Stock Exchange and gettex respectively.

Which countries/regions are you currently active/available in?

We are available virtually worldwide, but are currently focusing on Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

US and UK.

What was the biggest success or milestone you achieved in the past 12 months?

On the one hand, we have reached the 10k user mark and they are still very active, on the other hand, our financing round that we recently closed.

What other growth traction have you achieved in the past 12 months?

25% growth rate in the number of users. And through continuous improvement, we were able to almost quintuple the percentage of daily active users.

Who/what are you looking for in the coming 12 months that could accelerate your success?

On the one hand, of course, investors, on the other hand, investment firms such as asset managers with whom we can cooperate and "Bavestians" who change with us the research habits of retail investors.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

That we will have our first B2B customers, we will close our seed round and have 100,000 users on the platform.

CONTACT

Address: Bavest Technologies GmbH  
Ludwig-Erhard-Allee 10  
D-76131 Karlsruhe

Founders: Pedram Babaei, Ramtin Babaei,  
William Todt

Managers: n/a

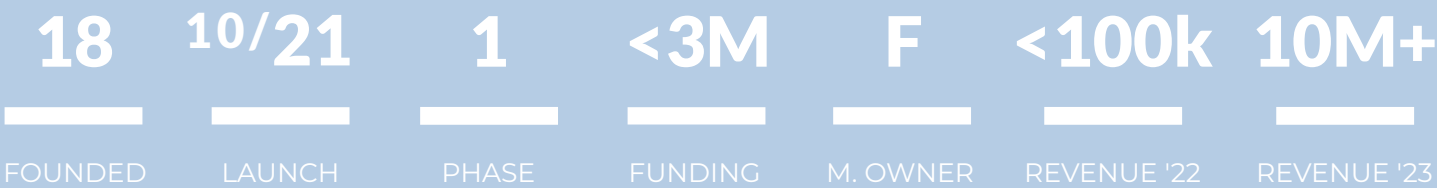
Website: www.bavest.co



Photo (c) provided by company



QUICK FACTS



Digital capital markets platform for the structuring, issuance, and servicing of complex financial products.

Which industry or target market are your products/services for?

Banks, Asset Manager, Real Estate Companies, Lending Platforms, Asset Servicers.

What is the innovation of your product/service?

Cadeia's USP is twofold. First, it is currently the only platform in the market that offers a hybrid execution setup, allowing clients to issue, service, and settle a financial instrument in the traditional way, just like in fully digital form, using Distributed Ledger Technology (DLT) as execution environment. Second, Cadeia's offering is currently unique, as it provides the only platform that covers the whole product lifecycle of various financial instrument types (ABS, bonds, etc.) - from collaborative deal negotiation and subsequent product structuring, over product issuance and servicing (incl. rule-based cash flow distribution), to continuous reporting and final redemption. These two USPs make Cadeia the flexible and modular one-stop-shop that capital markets stakeholders have long been waiting for.

Which notable (pilot) customers have you been able to win so far?

Bank Frick.

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

USA, UK and Singapore.

What was the biggest success or milestone you achieved in the past 12 months?

Cadeia executed the first fully blockchain-based corporate loan securitization globally.

Who/what are you looking for in the coming 12 months that could accelerate your success?

In the coming 12 months, we are looking for new pilot clients and partners that are interested in venturing into new services together with us (e.g. loan syndication, loan origination and servicing). Moreover, we are searching for bond issuers and originators interested in securitizing their assets - either in a traditional way (enhanced through our process automation solutions) or fully digital, executed in a blockchain environment of choice.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

The most important milestones on the business side will be the transformation of existing LOIs with clients into contracts with recurring revenues and the finalization of outstanding agreements with potential partners that will complement our services offering (exchanges, asset servicers, custodians, etc.). On the tech side, the addition of further platform functionalities for improved usability as well as the implementation of new blockchains as trusted execution environments will be of major importance.



CONTACT

Address:	Cadeia GmbH Oranienburger St. 26 D-10117 Berlin
Founders:	Patrick Hartl, Rolf Steffens, Leonhard Fehr, Constantin Ketz, Ferdinand von Kirch
Managers:	Dr. Marco Schmitz (CTO)
Website:	www.cadeia.co



QUICK FACTS



FinList is a loan software that provides process optimization and structuring help to professionals in the real estate industry looking for lenders before they request financing.

Which industry or target market are your products/services for?

Project developers, builders, (institutional) investors, debt advisories and funds with capital requirements of EUR 3 million or more in debt capital or EUR 1 million in mezzanine in Germany and Austria. At least five projects per year should be purchased or two project developments per year should be aimed for.

What is the innovation of your product/service?

We are the only self-service tool that allows borrowers to know what each and every matching lender needs to read/hear, to get a high probability of financing before they even request financing.

What else is special about your product/service?

We operate on a commission-free basis and do not front-load our borrowers' projects to our lender database.

Which notable (pilot) customers have you been able to win so far?

Copro GmbH, BWFD, BBF Projektentwicklung.

Which important strategic/corporate partner(ship)s were you able to secure so far?

ThinkImmo so that our borrowers can generate purchase profiles in order to then receive suitable offers from the entire market for the commercial market. And Strategis AG, so that our borrowers can find end investors in real time for their projects to be financed.

Which countries/regions are you currently active/available in?

DE/ AT.

Which licenses, certifications, etc. does your product/company have (for which countries)?

34c in DE, wordmark in Europe.



Which notable awards, prizes or competitions have you won so far?

We did not really took part in that, because we wanted first to earn money.

What was the biggest success or milestone you achieved in the past 12 months?

We have built over 100 customers.

What other growth traction have you achieved in the past 12 months?

Our customers have settled around 1.2 billion of around 3.6 billion in capital requirements with our Software.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Other customers of course and investors to expand.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Expansion.

CONTACT

Address:	FinList GmbH Wilhelm-Külz-Str. 25 D-16540 Hohen Neuendorf
Founders:	Florian Hollm
Managers:	n/a
Website:	www.finlist.de



QUICK FACTS

19	5/20	3	n/a	F	<500k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*zmartup: unique crowdfinancing-mix for startups (even early stage), innovative companies and SMEs, but we are more than just a platform.*

**Which industry or target market are your products/services for?**

Founders, Early-Stage StartUps, young- innovative-sustainable Companies, ScaleUps, SMEs, Real Estate Companies and more.

**What is the innovation of your product/service?**

zmartup not only bundles the different crowdfinancing types, but also enables the unique crowdfinancing mix to be used in one campaign, like in a modular system that separates or combines the types, which has never existed before in this way. Furthermore, we also solve important technical and business requirements, which are always in context.

**What else is special about your product/service?**

In addition, the service of the zmartup platform also includes start-up advice, connecting with the funding landscape and with experts from various areas.

**Which notable (pilot) customers have you been able to win so far?**

Rebirth, Aniveri, Kilobaser, Lellis, reha buddy, PetAid, Pixel4vibes and more.

**Which important strategic/corporate partner(ships) were you able to secure so far?**

Taten-Bank (RLB), Stadt Graz, AULA.Space, AULA.Ventures, MINTED, RECROWD, CONDA, go2market, DH, CIC, CAP & CD

**Which countries/regions are you currently active/available in?**

Austria, Germany, Switzerland, Slovenia, Croatia.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

EU.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

AUT (EU), AltFG, GewO, KMG, ECSP.

**Which notable awards, prizes or competitions have you won so far?**

n/a

**What was the biggest success or milestone you achieved in the past 12 months?**

The successful establishment after the pandemic, as well as the remarkable acceptance and increasing demand by the CROWD.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Partners & Investors, which zmartup even faster and want to bring them more successfully to their goals.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

As the next milestone, we are aiming for the growth of zmartup, as well as the expansion of the technical and implementation of new solutions (EU).



CONTACT

Address: zmartup GmbH  
Frikusweg 2  
A-8141 Premstätten

Founders: Patrick Üllen

Managers: Nejc Rodosek,  
Jacqueline Karner

Website: www.zmartup.com

## QUICK FACTS

19

FOUNDED

6/20

LAUNCH

3

PHASE

&lt;500k

FUNDING

F

M. OWNER

&lt;500k

REVENUE '22

&lt;1M

REVENUE '23

warrify makes purchase data accessible and useful for everyone starting with turning the receipt into a digital marketing channel.

**Which industry or target market are your products/services for?**

Retailers, banks, retail tech providers.

**What is the innovation of your product/service?**

warrify turns the paper receipt into a digital marketing channel for retailers.

**What else is special about your product/service?**

By unlocking the purchase data from the Point of Sale we are creating a new world of open retail allowing use cases way beyond the interactive receipt.

**Which notable (pilot) customers have you been able to win so far?**

Globus Baumärkte, porta Möbel, A1 Telekom Austria, Christ Juweliere and many more.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Covering the majority of Point of Sale Software Providers in DACH.

**Which countries/regions are you currently active/available in?**

DACH.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Global.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

n/a



**Which notable awards, prizes or competitions have you won so far?**

n/a

**What was the biggest success or milestone you achieved in the past 12 months?**

We won one of the top 5 retailers of every industry as partner retailer.

**What other growth traction have you achieved in the past 12 months?**

n/a

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Partners that want to build the future of retail based on purchase data together.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

warrify will validate the vision of a world of open retail.

## CONTACT

Address: warrify smart product assistance GmbH  
Martinstraße 25  
A-3400 Klosterneuburg

Founders: Enzo Duit, Simon Hasenauer, Matthias Pichler

Managers: n/a

Website: [www.warrify.com](http://www.warrify.com)



# QUICK FACTS



A platform that enables you to create and control your own conditional payment method.

**Which industry or target market are your products/services for?**

Loyalty industry, Large corporations, tourism organisation, sports clubs, festivals, cities, governments, game studios, banks, marketing.

**What is the innovation of your product/service?**

The ecoo platform makes the blockchain technology usable for the common person and enables a customer to create and control their own payment method.

**What else is special about your product/service?**

SaaS or enterprise model, quick setup, free full feature trial version, no transaction fees.

**Which notable (pilot) customers have you been able to win so far?**

Gemeinde Wetzikon, Gemeinde Erlenbach, CSS Versicherung, WeAdvance, Klimatag.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Smoolis for cloud-based website builder and eCommerce platform, Lunchcheck for expending acceptance point network, edenred for city coins, "great place to work" for promoting corporate coins.

**Which countries/regions are you currently active/available in?**

Global.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

We are already global.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Self regulated organisation (CH).

**Which notable awards, prizes or competitions have you won so far?**

Best of swiss app competition.

**What was the biggest success or milestone you achieved in the past 12 months?**

We are excited about the launch of our SaaS platform which allows the common person to create their own coin ecosystem.

**What other growth traction have you achieved in the past 12 months?**

3 big enterprise customers in contract negotiations (value >1mio CHF/contract).

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Partner with brand recognition to reassure big name customers.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

We aim to keep our customers happy and to have secured funding through round B.



# CONTACT

Address:	ecoo AG Dammstr. 16 CH-6300, Zug
Founders:	Marc van Nuffel, Alessandro De Carli, Raffaele Carmine, Roman Schnider
Managers:	n/a
Website:	www.ecoo.ch

finway

Spend Management, Travel Expense Management, Budget Control, Invoice Management, Accounting Automation, Company Debit Cards



# QUICK FACTS

20	11/20	3	<3M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*finway enables SMBs to shape simple and flawless finance processes by which finance departments can deliver real-time insights and become the backbone of the organization supporting each department to strive for success.*

## Which industry or target market are your products/services for?

Small and medium sized businesses in Germany and Europe.

## What is the innovation of your product/service?

finway combines all relevant components of the accounts payable side of accounting on an easy-to-understand and highly customizable platform that helps companies digitize and automate their spend processes, enabling them to act faster and more effectively & have better data at hand.

## What else is special about your product/service?

With finway, finance departments can process all their invoices and receipts up to 5x faster and more conveniently. This saves them costs and gives them full transparency and control over all expenses and budgets in the company. Intelligent

approval workflows and smart payment methods are seamlessly integrated into the platform, enabling a smoother and hassle-free overall process from budgeting and purchasing to payment and preparatory accounting.

## Which notable (pilot) customers have you been able to win so far?

MILES Mobility, HR Works, Recup, Pitch, Frische Brise.

## Which countries/regions are you currently active/available in?

Germany, Austria.

## Which countries/regions are you planning to expand to the next 2 to 3 years?

More countries across Europe.



## What was the biggest success or milestone you achieved in the past 12 months?

The number of our employees has more than doubled since last year and we recently moved to a large new office in the center of Munich. In addition, many exciting features have been added to our software, such as a comprehensive solution for travel expense management and liquidity management - and we have also launched our mobile apps and support payments with Google pay & Apple pay as well.

## What other growth traction have you achieved in the past 12 months?

We've achieved an increase in monthly processed invoices through our software of more than 1200%!

## Who/what are you looking for in the coming 12 months that could accelerate your success?

We want to connect with other fintech/insuretech companies, craft partnerships, offer our solution & exchange ideas on how to further shape the future of corporate finance.

## What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

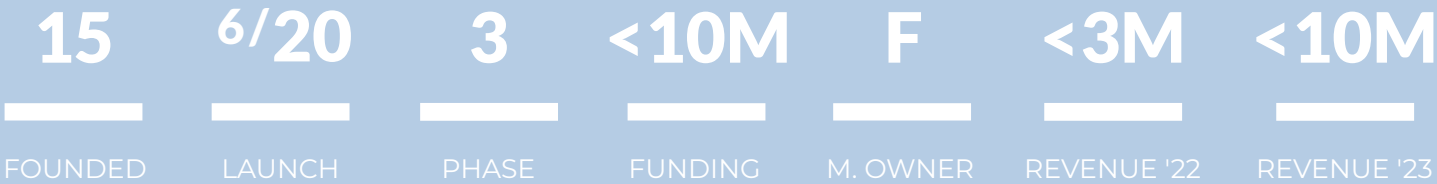
Grow to +100 employees, gather the international finway family for an unforgettable offsite get-together, launch more valuable features for our tool & further increase brand awareness of finway.

# CONTACT

Address:	finway GmbH Josef-Hunger-Weg 16 D-82061 Neuried
Founders:	Jennifer Dussileck, Csaba Krümmer, Philipp Rieger
Managers:	Christian Weisbrodt
Website:	<a href="http://www.finway.de">www.finway.de</a>



QUICK FACTS



Accounts Receivable Automation & Credit Management.

Which industry or target market are your products/services for?

Enterprise Companies within Automotive, Chemicals, Industry, Heavy Equipment etc. in Europe.

What is the innovation of your product/service?

Most companies waste resources to collect their receivables, manage them efficiently and make good decisions. Bilendo is a cloud software that helps your company to save these resources. With Bilendo, you map all accounts receivable processes on a central platform and enable transparent and automated communication and internal collaboration. This enables you to accelerate incoming payments, control receivables risks and ensure a scalable growth.

What else is special about your product/service?

The great overriding argument that we can always bring forward is that companies save resources with Bilendo. In general, accounts receivable processes are very complex and cost employees a lot of

time and money (personnel, time and money = resources). In addition, capital tied up in the claims process is a burden on companies' liquidity.

So it's about improving all of these processes and the associated communication (internal and external). And that is exactly what Bilendo does.

Accounts receivable processes are very complex and therefore laborious. Many steps have to be handled manually, so they are error-prone and time-consuming, making them anything but efficient.

Which important strategic/corporate partner(ship)s were you able to secure so far?

Commerzbank, Porsche Informatik, Creditreform.

Which countries/regions are you currently active/available in?

DACH.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe.

Which notable awards, prizes or competitions have you won so far?

Fintech of the Year award (with our previous product in 2017).

What was the biggest success or milestone you achieved in the past 12 months?

Signing a €3.6m contract with Porsche Holding Salzburg for rolling out Bilendo into a global market with over 10.000 users and €15bn revenue AND in addition signing more DAX companies such as MAN Truck & Bus, Continental and Auto1.

What other growth traction have you achieved in the past 12 months?

Customers: Porsche Holding, Continental, Auto1, MAN.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Finding more enterprise companies that have a modern approach to finance operations and help them build sustainable growth from a financial and credit risk perspective.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Increasing ARR run rate to €4m.



Photo (c) provided by company

CONTACT

Address:	Bilendo GmbH Sendlingerstr. 27 D-80331 Munich
Founders:	Florian Kappert, Jakob Beyer, Markus Haggenmiller
Managers:	n/a
Website:	www.bilendo.de



QUICK FACTS

19	4/20	3	10M+	F	<10M	10M+
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Quickest Tax Declaration in Germany.

Which industry or target market are your products/services for?

German Tax Payers.

What is the innovation of your product/service?

We make Tax Declarations accessible to everyone!.

What else is special about your product/service?

n/a

Which notable (pilot) customers have you been able to win so far?

Bild, Mcfit, Smava, Finanzcheck, Express, Mopo.

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

n/a

Which licenses, certifications, etc. does your product/company have (for which countries)?

TÜV Zertifikat.

Which notable awards, prizes or competitions have you won so far?

n/a



What was the biggest success or milestone you achieved in the past 12 months?

Closing a 25M Series A Round.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

n/a

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Offer our product to even more tax payers.

CONTACT

Address: ExpressGroup GmbH  
Am Sandtorkai 73  
D-20457 Hamburg

Founders: Max Lambsdorff, Konstantin Loebner, Andreas Santoro, Mehdi Afridi, Dennis Konrad

Managers: n/a

Website: www.expresssteuer.com

## XCARE+KITCHEN

customer oriented, cross-platform protection, future-oriented and extensive in-app applications, artificial intelligence technology, digital insurance

# QUICK FACTS

20	6/20	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

**XCARE+KITCHEN is an innovative 10-year guarantee on the entire kitchen, including all electrical appliances, regardless of manufacturer or price.**

### Which industry or target market are your products/services for?

Kitchen retailer, kitchen manufacturer, kitchen associations, electrical appliances manufacturer, commercial agent in the kitchen industry.

### What is the innovation of your product/service?

Simple, digital, fast - that characterizes our philosophy and our product "XCARE+KITCHEN", with which kitchen manufacturers and kitchen retailer issue a hitherto unknown 10-year guarantee on the entire kitchen including all electrical appliances. Independent of manufacturer and price. We offer the kitchen retailer the possibility of clear, successful differentiation from the competition. For the customer this means: a smart insurance solution with simple, digital and fast communication and claims processes.

### What else is special about your product/service?

With its specially developed platform, XCARE+KITCHEN offers the kitchen retailer a unique customer loyalty tool.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

i.a. GEDK, Küche & Co., Der Kreis.

### Which countries/regions are you currently active/available in?

Germany, Netherlands.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Selected european countries.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

Registered trademark, insurance underwriter.



### What was the biggest success or milestone you achieved in the past 12 months?

In the past 12 months we have taken successful steps towards network cooperations and signed important contracts that provide access to most kitchen retailers in Germany and beyond. With regard to the digitalization of our service and claims processes, we are now professionally positioned and expect the completion of our app shortly.

### What other growth traction have you achieved in the past 12 months?

Fully digital integration through the softwares used by the kitchen resellers by one click booking of the XCARE+KITCHEN packet.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Over the next 12-18 months we want to noticeably increase the potential for sales of our guarantee solution in Germany and in other countries. The launched app will successfully complement our product as further added value for the kitchen retailer and the end customer.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

Launch of the ai based IoT platform and app, which enables the users to use a fulfilled system, beginning with many shopping adventures, up to manage any damages, live chats with resellers, reduce your co2 footprint and many more.

# CONTACT

Address: Garantiemax GmbH  
Arndtstr. 2  
D-32052 Herford

Founders: David Finkler, Marcel Scholle

Managers: Jennifer Uekermann, Tim Haas

Website: [www.garantiemax.de](http://www.garantiemax.de)



# Adam

Reporting, Planning, Controlling, Financial Forecasting, Budgeting, Performance Management

## QUICK FACTS

18	3/20	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Adam is the Financial Controlling Platform for Startups and SME with ambitions!

**Which industry or target market are your products/services for?**

Startups, SME of all industries (< 50 employees).

**What is the innovation of your product/service?**

Adam enables SME to run a professional financial controlling without the need of having advanced knowledge or own resources within their teams. The Financial Controlling Platform automates all data driven processes such as Reporting, Planning and Analysis. On top of that the Adam Sparringspartners help customers in personal sessions with deeper financial controlling knowledge and experience to develop an effective and professional financial controlling.

**Which notable (pilot) customers have you been able to win so far?**

Austria: Basenbox | Germany: Bendesk.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

Integration partners: lexoffice, sevDesk, domonda.

**Which countries/regions are you currently active/available in?**

Germany, Austria, Luxembourg.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Europe.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

4 paid plans with different feature sets starting at 19 EUR p.m.



**Which notable awards, prizes or competitions have you won so far?**

n/a

**What was the biggest success or milestone you achieved in the past 12 months?**

On the product side we launch our entirely new integrated profit- and cashflow planning module. Customers now have the opportunity to plan profit and cashflow automated and hand in hand.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Still enable our customers to thrive based on a successful financial controlling, substantially grow our ecosystem and at least tripple the number of companies we support in building a professional financial controlling.

## CONTACT

Address: Acquedus Business Services GmbH  
Wiedner Hauptstr. 76/2/DG  
A-1040 Vienna

Founders: Bernhard Frühlinger,  
Christoph Haselmann,  
Christian Löw

Managers: n/a

Website: [www.meetadam.io](http://www.meetadam.io)



QUICK FACTS

18	1/20	2	<10M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

We simplify the claims management process in health insurance for end-users and insurance companies.

Which industry or target market are your products/services for?

Insurance companies and Healthcare providers like doctors, therapists, pharmacies, e-commerce platforms, tele-health services etc.

What is the innovation of your product/service?

We simplify the claims management process for end-users. The claims management process is still considered to be one of the largest pain points in the user journey. We help insurance companies in removing friction for end-users while giving insurance companies access to fully digitized claims data - including metadata.

As an end-user: Imagine that your medical claim (from a doctor visit, pharmacy purchase, etc.) appears automatically in your insurance app, and costs are collected automatically from your bank account. You don't need to worry about paying bills, triggering reimbursement processes, or checking whether the money has arrived in your bank account.

As an insurance company: Imagine you have real-time transparency on all potential claims that

might be triggered for reimbursement and that you have all the data points structured in a digitized format for your claims processing and product development. Insurance companies can learn which providers are most frequently used and enter partnerships with contractual discounts.

What else is special about your product/service?

We operate at the intersection of Finance & Insurance. Until now, incumbents are operating in their specific silos. E.g. Payment Service Providers are focussing on payments only and Insurance Providers (or IT vendors for white-label apps) are focussing on claims apps.

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Switzerland, Austria and one large European market.

Which licenses, certifications, etc. does your product/company have (for which countries)?

ISO27001.

What was the biggest success or milestone you achieved in the past 12 months?

We helped >40.000 privately insured people manage their health claims worth EUR >30mn.

We are integrating with a pharmacy platform serving >4,000 stationary pharmacies.

What other growth traction have you achieved in the past 12 months?

We have signed contracts with several large platforms to support doctor offices, therapists and e-commerce stores that will be integrated over the next couple of months.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Healthcare providers integrating our payment solution.

Insurance companies leveraging our digital claims data.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We want to integrate our payment solution with healthcare providers from different categories including doctors, therapists, pharmacies, etc. We feed insurance companies with structured claims data.

CONTACT

Address: hi.health GmbH  
Mariahilfer Str. 117/23  
A-1060 Wien

Founders: Fredrik Debong

Managers: Gabriella May Formosa

Website: www.hi.health





aXedras

Business Network, Gold, Blockchain, DLT, Precious Metals, Digital Transformation, Sustainability/ESG

QUICK FACTS

19	10/20	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Connecting and Digitalizing the Global Precious Metal Industry.

Which industry or target market are your products/services for?

B2B solution for precious metal industry: mines, recycling companies, forwarders, refiners, mints, vaults, banks, dealers, industry.

What is the innovation of your product/service?

Data standards support the bullion market on its digitalisation journey: our solution facilitates product integrity and transparency, whilst safeguarding the confidentiality of the market players involved.

What else is special about your product/service?

There is an increasing need for more transparency around provenance, responsible sourcing, interoperability, fulfilling ESG & CSR guidelines and digitalised B2B processes.

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

EMEA, South America.

Which countries/regions are you planning to expand to the next 2 to 3 years?

APAC, North America, Africa.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a



Which notable awards, prizes or competitions have you won so far?

Finalist Swiss FinTech Awards 2022..

What other growth traction have you achieved in the past 12 months?

Doubling the amount of people working for aXedras to more than 30 people.

What was the biggest success or milestone you achieved in the past 12 months?

aXedras has been mandated by the London Bullion Market Association and the World Gold Council to apply its solution, the Bullion Integrity Ledger, for a global pilot for their Gold Bar Integrity Programme. The solution was tested by 30+ global organizations of the precious metal industry."

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Connecting global players along the supply chain of gold using aXedras' software solution to digitalize their real-world shipments and business practices. Holistic supply chain traceability can only be achieved if all stakeholders join forces and push the digital transformation of their supply chains.

CONTACT

Address: aXedras AG  
Chamerstr. 174  
CH-6300 Zug

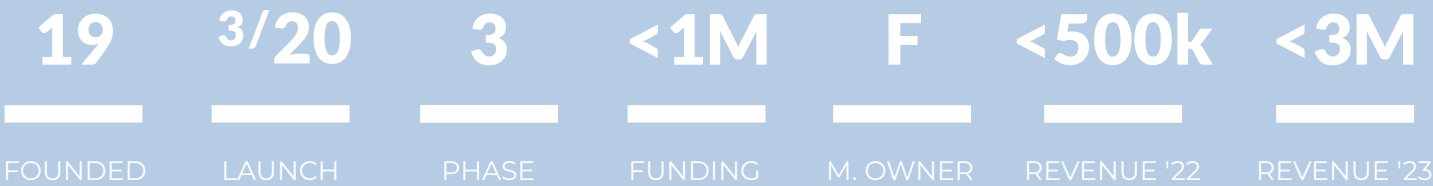
Founders: n/a

Managers: Urs Rösli, Iwan Lottenbach,  
Bernd Stöger

Website: www.axedras.com



QUICK FACTS



aisot is on a mission to transform asset management with artificial intelligence, allowing asset managers to automatically adapt to the changing needs and condition of the market.

Which industry or target market are your products/services for?

Asset and Wealth Managers, Equity and Crypto Funds (ETPs, ETFs, AMCs etc.)

What is the innovation of your product/service?

aisot is the only company in the space that does not only offer portfolio optimization products for equities but also for crypto assets. By providing products that allow minimizing the effects of volatility while maximizing performance, we help asset and wealth management professionals to find a soft landing in the digital asset investment space.

What else is special about your product/service?

AI products in asset management are still rare, very expensive and require a high level of in-house resources. aisot's products fundamentally change this. They provide access to cutting edge AI to all asset and wealth managers.

Which notable (pilot) customers have you been able to win so far?

Crypto Finance AG, UX Wealth, Lake Crypto.

Which important strategic/corporate partner(ship)s were you able to secure so far?

SIX bLink.

Which countries/regions are you currently active/available in?

Switzerland, Germany, Austria, United States.

Which countries/regions are you planning to expand to the next 2 to 3 years?

UK, Hong Kong.



Which licenses, certifications, etc. does your product/company have (for which countries)?

aisot is a technology provider, no licenses or certifications are required at this point.

Which notable awards, prizes or competitions have you won so far?

F10 Spring 2022 Accelerator Cohort, 2021 >>Venture>> award runner-up in the Finance and Insurance vertical, best fintech pitch at F10 demo day 2021, Swiss Fintech Award Finals 2021.

What was the biggest success or milestone you achieved in the past 12 months?

Launch of Equity and Crypto Portfolio Optimization products that outperform benchmarks and competitors.

What other growth traction have you achieved in the past 12 months?

Acquisition of key clients for both, equity and crypto products.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Launch of a fully AI-driven self-service platform for asset & wealth managers.

CONTACT

Address: Aisot Technologies AG  
Hohlstrasse 188  
CH-8004 Zurich

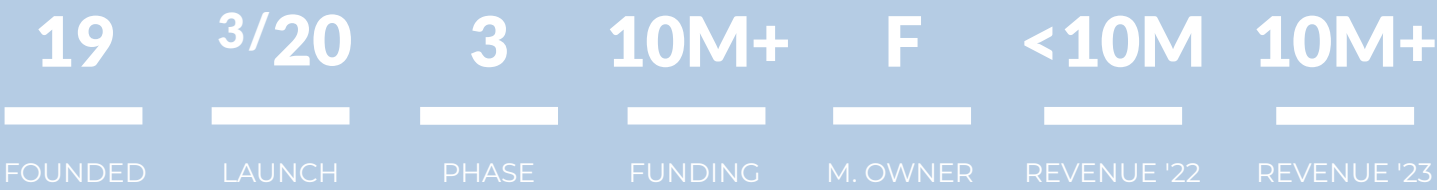
Founders: Stefan Klauser,  
Nino Antulov-Fantulin,  
Tian Guo

Managers: Roger Peyer

Website: www.aisot.ch



QUICK FACTS



All-in-one collections & recovery platform empowering in-house teams across all stages of debt.

Which industry or target market are your products/services for?

Banks, Financial Services (especially BNPLs & digital lenders), Utilities & Telcos.

What is the innovation of your product/service?

It provides a 360° solution to the credit recovery process in 2 distinctive ways:

- 1. Seamlessly covers the credit lifecycle from end to end.
- 2. Achieves better outcomes for all parties involved by focusing on the debtors.

Especially in today's volatile market, receeve helps businesses maintain customer relationships and manage their 'at-risk' financial relationships with minimal effort and IT support.

What else is special about your product/service?

We help companies analyze their customers' behaviour through predictive analytics, so they can humanize their credit recovery strategy.

Which notable (pilot) customers have you been able to win so far?

ABN AMRO, Netherlands' third largest bank has entered a pilot program with us.

Which important strategic/corporate partner(ship)s were you able to secure so far?

ABN Amro, Paylink Solutions, Billie, Grover.

Which countries/regions are you currently active/available in?

Europe, the United Kingdom, and the United States.

Which countries/regions are you planning to expand to the next 2 to 3 years?

The LatAm & Asia-Pacific regions.



Which licenses, certifications, etc. does your product/company have (for which countries)?

ISO 27001:2013 certification.

What was the biggest success or milestone you achieved in the past 12 months?

We raised \$4 million from ABN AMRO Ventures, bringing our total war chest to more than \$18M.

What other growth traction have you achieved in the past 12 months?

In the past 12 months, we increased the monthly processed claims by 127.75%, surpassing the €100M recovered via our platform.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking forward to hitting our 300% ARR increase for the third year in a row!

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Keeping up with our exponential growth YoY.

CONTACT

Address: receeve GmbH  
c/o BEEHIVE, Heidi-Kabel Platz 2  
D-20099 Hamburg

Founders: Paul Jozefak (CEO),  
Michael Backes (CTO)

Managers: Adriana Ellice-Flint, Peer Ziegler

Website: www.receeve.com



# Bitcoin Capital

Crypto, ETP, Active Management, Exchange Traded Product, White Labelling, Crypto Infrastructure, ETP Launch

## QUICK FACTS

20	7/20	3	<500k	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

As a pioneer in the launch of crypto Exchange Traded Products (ETP), Bitcoin Capital is ready to become your first point of contact for launching your own innovative crypto ETP.

Which industry or target market are your products/services for?

Retail, banks, family offices, asset manager, pension funds, corporates and other institutionals.

What is the innovation of your product/service?

Bitcoin Capital AG is a pioneer in launching actively managed crypto exchange traded products (ETP) and offers an extensive network to become your first point of contact for bringing your own innovative crypto ETP to market.

What else is special about your product/service?

Our team consists of leading experts from traditional finance but also from the crypto industry. This mix makes Bitcoin Capital not only unique but also enables the company to bridge the gap between the two worlds, offering investors attractive investment opportunities.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Switzerland, Liechtenstein, and the EU (except Cyprus, Hungary, and Iceland).

Which countries/regions are you planning to expand to the next 2 to 3 years?

Confidential.



Which licenses, certifications, etc. does your product/company have (for which countries)?

FMA approved base prospectus for Switzerland and EU.

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

Launching the world's first actively managed crypto ETP.

What other growth traction have you achieved in the past 12 months?

n/a

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Launch new innovative crypto ETPs and expand geographically to help more people access crypto.

## CONTACT

Address: Bitcoin Capital AG  
Gubelstrasse 24  
CH-6300 Zug

Founders: Ali Mizani Oskui

Managers: Marcel Niederberger,  
Olga Vögeli, Darko Novakovic

Website: www.bitcoincapital.com



QUICK FACTS

19	7/20	3	<500k	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

FiCAS is a Swiss-based asset manager that manages the world's first actively managed crypto exchange-traded product (ETP).

Which industry or target market are your products/services for?

Retail, institutional, and professional investors.

What is the innovation of your product/service?

In-depth knowledge of financial and crypto markets which enables active management of crypto ETPs.

What else is special about your product/service?

15 FiCAS Active Crypto ETP is the world's first actively managed Exchange Traded Product (ETP) with the top 15 cryptocurrencies as an underlying asset class.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Switzerland, Liechtenstein, and EU (except Cyprus, Hungary, and Iceland).

Which countries/regions are you planning to expand to the next 2 to 3 years?

Confidential.

Which licenses, certifications, etc. does your product/company have (for which countries)?

VQF licensed.

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

Managing the world's first actively managed crypto ETP.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

Partners looking for someone who can help them manage their crypto assets.



What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Building a great team of experienced crypto and finance experts.

CONTACT

Address: FiCAS AG  
Gubelstr. 24  
CH-6300 Zug

Founders: Ali Mizani Oskui

Managers: Marcel Niederberger,  
Olga Vögeli, Darko Novakovic

Website: www.ficas.com

# CryptoCaptain

Market Timing, Asset Selection, Sentiment Analysis, AI



## QUICK FACTS

20	9/20	3	<500k	F	<100k	<100k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*We are a quant shop, developing and running full-fledged portfolio-level investment strategies for the crypto market.*

### Which industry or target market are your products/services for?

B2C: retail & professional crypto investors; B2B: family offices, crypto funds, hedge funds, trading bot providers.

### What is the innovation of your product/service?

Thanks to our predictive data analytics methods and algorithms we can accurately predict price movements of cryptocurrencies. With our investment strategies investors can build a diversified crypto portfolio, which can consistently outperform Bitcoin.

### What else is special about your product/service?

A distinguishing feature of our investment strategies is a market sentiment indicator that we derive from opinion-leading online and social media using our own AI. Thanks to the market sentiment we can identify favorable and less favorable times to invest in the crypto market, which leads to more winning investments and much less drawdowns.

### Which notable (pilot) customers have you been able to win so far?

Athanor Capital Partners GmbH.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

We are closely working with Sanostro AG, running the SYGNAL.AI platform, which aggregates and distributes investment signals from leading quant shops, to acquire new business and retail customers.

### Which countries/regions are you currently active/available in?

Our signaling service is available worldwide at cryptocaptain.com. However, our B2B efforts are concentrated on the DACH region.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

While our retail signaling service is already available worldwide, we are aiming to increase our engagement in the European and North American



markets through strategic partnerships with signal aggregators, trading bot providers and crypto hedge funds.

### What was the biggest success or milestone you achieved in the past 12 months?

We developed a quantitative investment system that takes advantage of the crypto money cycle, i.e., money flowing from Bitcoin to large and then small cap altcoins, to identify coins, which can soon skyrocket.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking to connect with investors, (1) who are interested in the crypto market but hold off from investing in it due to the high volatility of cryptocurrencies or (2) who are not satisfied with the performance of their crypto portfolio. We are also looking to connect with business angels, who can help us grow our business.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Our main goal is to start our own crypto hedge

fund using a decentralized finance approach. On our journey to achieving this goal, we aim to win over family offices and established crypto funds, which at present pursue a passive and undiversified investment approach.

## CONTACT

Address: Klein Data Research UG  
(haftungsbeschränkt)  
Schöntaler Str. 43  
D-71522 Backnang

Founders: Dr. Achim Klein,  
Lyubomir Kirilov

Managers: n/a

Website: [www.cryptocaptain.com](http://www.cryptocaptain.com)



QUICK FACTS



AI-driven stock and stock market analytics.

Which industry or target market are your products/services for?

Private investors, Money managers, Family offices, Financial information services.

What is the innovation of your product/service?

Leeway uses a combination of Pattern Recognition and AI-driven Fundamental Analysis for medium to long-term stock selection.

What else is special about your product/service?

To our knowledge, we are the only provider of fundamental analysis through pattern recognition. This enables us to achieve an automated ranking for adaptive factor investing, which adjusts to the adapts to the state of the market. Our analyses are combined with the personal strategy. They reduce the time required, expand the universe under

consideration and improve the original strategy without limiting it.

Which important strategic/corporate partner(ship)s were you able to secure so far?

Smartbroker Holding AG, SRH AlsterResearch AG, Sharewise.

Which countries/regions are you currently active/available in?

D-A-CH.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Europe.

Which licenses, certifications, etc. does your product/company have (for which countries)?

BaFin-registered provider for Investment & Investment Strategy Recommendations.

What was the biggest success or milestone you achieved in the past 12 months?

We have entered cooperations with new partners like Smartbroker Holding AG and professionalized the Stock of the Week stock picking abonnement. The Stock of the Week has been the great winner of our products with +120 % performance since December 2021.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We intend to triple subscription numbers of the Stock of the Week within the next year.



CONTACT

Address: PWP Leeway UG (haftungsbeschränkt) Altensteinstraße 40 D-1495 Berlin

Founders: n/a

Managers: Lars Wißler

Website: www.leeway.tech

# QUICK FACTS

20	3/20	3	<500k	F	<500k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Liquidity planning for small and medium sized businesses.

## Which industry or target market are your products/services for?

Small and medium sized businesses, typically between 5 and 150 employees. Since the launch of our multibanking capabilities, we see an increasing demand from smaller company groups with an international presence.

## What is the innovation of your product/service?

With Tresio, we empower entrepreneurs to be their own cfo. Our software connects with the existing tool stack that companies already use (accounting, banking, subscription- and crm software) and translates complex financial figures into meaningful graphs and tables that everyone, even with a limited financial background, easily understands and, most importantly, can act on it.

## What else is special about your product/service?

Our solution supports the forecasting on entity- and holding-level, as well as in different currencies. With that, cfo's get a really powerful tool at hand that formerly only big (and expensive) treasury solutions were able to provide.

## Which notable (pilot) customers have you been able to win so far?

Belbo, Wildbiene + Partner, Capture Media.

## Which important strategic/corporate partner(ship)s were you able to secure so far?

Bexio, Run my Accounts, Smallinvoice.

## Which countries/regions are you currently active/available in?

For now we focus on Switzerland, but we also have customers in Germany, Austria, Portugal, Spain and the UK.

## Which countries/regions are you planning to expand to the next 2 to 3 years?

Rollout to other European countries, together with selected partners.



## Which notable awards, prizes or competitions have you won so far?

We are selected for this years Websummit ALPHA programme. Other than that, we try focus on building the business and spending time with our customers, not on awards.

## What was the biggest success or milestone you achieved in the past 12 months?

After our initial 2 years of bootstrapping and re-investing every revenue cent into building the product, we concluded our first funding round in June this years with strong investors who help us to further grow the business.

## What other growth traction have you achieved in the past 12 months?

Strong partnerships with some of the leading erp- and accounting solutions in Switzerland.

## Who/what are you looking for in the coming 12 months that could accelerate your success?

We are always looking for meaningful partnerships: innovative software solutions who want to offer their customers an additional service, but also banks and insurance companies who are looking to expand their ecosystem.

## What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Rolling out our services to other European countries - at the moment, we have a strong focus on our home market Switzerland.

# CONTACT

Address:	Tresio AG Baslerstr. 60 CH-8048 Zurich
Founders:	Tobias Angehrn, Roman Levchenko
Managers:	n/a
Website:	www.gettresio.com

# QUICK FACTS

19	3/20	2	<100k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

User-created betting markets on the blockchain.

**Which industry or target market are your products/services for?**

14 million online traders.

**What is the innovation of your product/service?**

The traders can create the markets they would like to bet on stocks, sports, politics, ... anything!

**What else is special about your product/service?**

DigiOptions provides liquidity to the newly created betting markets - using our self developed market making bot.

**Which notable (pilot) customers have you been able to win so far?**

We have mostly private traders as customers, being totally anonymous thanks to blockchain technology.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

We are offering services to provide liquidity to third party platforms.

**Which countries/regions are you currently active/available in?**

Worldwide, in general, but our terms exclude some countries due to local legal blockchain restrictions.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

We will be focusing on Germany, Europe, and the Far East.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

We're totally open and transparent. We underpin this by providing our software under open source. See the DigiOptions App at <https://github.com/digioptions/digioptions-app>

**Which notable awards, prizes or competitions have you won so far?**

DigiOptions at The Deep Learning Crowd Podcast. Celo Pathway Award for team DigiOptions. BLOCKROCKET accelerates DigiOptions. DigiOptions at FinTech Unicorn Battle Europe. DigiOptions successfully participated in EnCode Club. DigiOptions is a Finalist of the Future of Blockchain Competition.

**What was the biggest success or milestone you achieved in the past 12 months?**

In the last 12 month we proved that our technology is ready to be used: We launched on Ethereum, Thundercore, and Celo blockchains.

**What other growth traction have you achieved in the past 12 months?**

Enabling to use DigiOptions via credit card payments. Winner of Celo Pathway Award.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

We are looking for strategic partners to run new betting markets with us. E.g., news magazines could create markets on politics and we would get them running and provide liquidity.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

Over the next 12 months we will be scaling up - on-boarding users and creating great derivatives markets you won't find anywhere else!

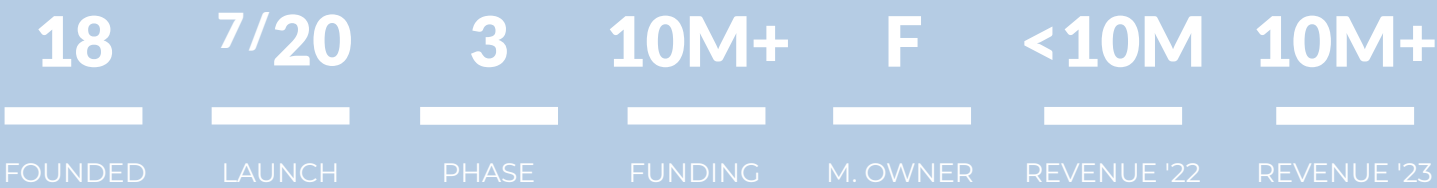
# CONTACT

Address:	DigiOptions GmbH Nogatstr. 42 D-12051 Berlin
Founders:	Dr. Holger Bartel (CEO) Ulf Bartel (CTO)
Managers:	n/a
Website:	<a href="http://www.digioptions.com">www.digioptions.com</a>





QUICK FACTS



*Hawk AI is a software platform that uses explainable AI to monitor financial transactions in real-time, delivering next generation anti-money laundering compliance and fraud prevention for financial institutions.*

*Which industry or target market are your products/services for?*

Financial Institutions including Banks, Payment Companies, Neobanks, Fintechs.

*What is the innovation of your product/service?*

Hawk AI's solution differentiates in three key areas. First, it combines AI with traditional rules-based systems to significantly improve transaction monitoring speed and accuracy. Secondly, the cloud-native platform powers greater efficiencies and provides pattern data pooling and sharing among Hawk AI's network of global financial institutions, creating a powerful network effect and ultimately enhancing effectiveness of anti-money laundering while being fully compliant to privacy laws and regulations. Third, we are a pioneer in Explainable AI (patent pending), making the use of AI and Machine Learning in AML Compliance and fraud prevention a reality.

*What else is special about your product/service?*

Our modern tech stack delivers cloud SaaS with military-grade security. This ensures we operate in real time and can process billions of transactions.

*Which notable (pilot) customers have you been able to win so far?*

North American Bancard, Banco do Brasil, Ratepay, Weavr, Moss.

*Which important strategic/corporate partner(ship)s were you able to secure so far?*

Visa, Diebold Nixdorf, Capco, Mambu, Tuum, Sumsu.

*Which countries/regions are you currently active/available in?*

Europe, North America, South America, APAC, MENA.

*Which countries/regions are you planning to expand to the next 2 to 3 years?*

APAC, LatAM.

*Which licenses, certifications, etc. does your product/company have (for which countries)?*

ISO 27001.



*Which notable awards, prizes or competitions have you won so far?*

RegTech100 2022, AIFinTech100 2022, Fintech Germany Award 2021.

*What was the biggest success or milestone you achieved in the past 12 months?*

Accelerated US expansion with the recent hire of an industry veteran as General Manager.

*What other growth traction have you achieved in the past 12 months?*

150% customer base growth year on year.

*Who/what are you looking for in the coming 12 months that could accelerate your success?*

Accelerate hiring across all departments as the company scales up. We anticipate more than 25 new roles will be open, most of which will be based in our Munich headquarters.

*What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?*

Next series of fundraising, launch of our fraud and AML product offering (FRAML).

CONTACT

Address: Hawk AI GmbH  
Friedenstraße 22B/i3  
D-81671 Munich

Founders: Tobias Schweiger, Wolfgang Berner

Managers: Georg Hauer

Website: [www.hawk.ai](http://www.hawk.ai)

QUICK FACTS

18

FOUNDED

1/19

LAUNCH

3

PHASE

<1M

FUNDING

F

M. OWNER

<1M

REVENUE '22

<10M

REVENUE '23

Flexvelop transformed business equipment leasing into an embedded payment-option to help b2b customers to always work worry-free with professional technology.

Which industry or target market are your products/services for?

B2B, small and medium sized companies, startups, founders.

What is the innovation of your product/service?

Flexvelop has built an own technology to enable instant equipment leasing right at the point of sale with a fully transparent and flexible set of innovative terms and conditions.

"Flexed" equipment is automatically insured, off balance sheet and can be purchased or returned at any time by the customer.

This enables a revolutionary world of worry-free and flexible business development.

What else is special about your product/service?

Returned equipment is getting refurbished and pushed back into the circular economy, contributing to a more sustainable use of business equipment.

Which notable (pilot) customers have you been able to win so far?

Expert, Notebooksbilliger.

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

DACH+.

Which notable awards, prizes or competitions have you won so far?

EY Startup Academy Award 2018, InnoFinTech Grant by City of Hamburg.

What was the biggest success or milestone you achieved in the past 12 months?

Flexvelop is still the first and only fully automated leasing company in the world.

What other growth traction have you achieved in the past 12 months?

Exceed € 1 m in our business equipment portfolio in Q1 2022.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Flexvelop welcomes new business partners of any size all over Germany.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Flexvelop will become a standardized payment option in online shops like Klarna, PayPal and VISA.



CONTACT

Address: Flexvelop GmbH  
Elbchaussee 267a  
D-22605 Hamburg

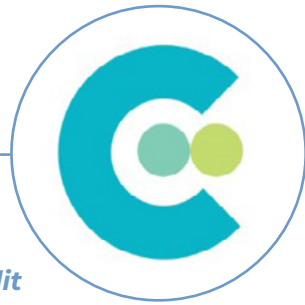
Founders: Dr. Hans-Christian Stockfisch,  
Dr. Ephraim Robbe

Managers: Marvin Nelle

Website: www.flexvelop.com

crebita

InsurTech, B2B-protection, SME, Bad debt protection, digital credit insurance, first-mover, credit insurance made simple



## QUICK FACTS

18	1/19	3	<3M	F	1M	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*crebita is a digital credit insurance solution for the protection of receivables against individual customers/risks at home and abroad with real-time decisions and immediate policy documentation.*

### **Which industry or target market are your products/services for?**

B2B, all companies with invoices on credit terms, big companies, SME, brokers, banks, associations, other platforms from the financial sector other start-ups.

### **What is the innovation of your product/service?**

crebita is the first mover in digital credit insurance solutions in Germany and Austria. Companies that were previously uninsured, as well as those that already have credit insurance, have a completely new, simple, fast and flexible option for selectively supplementing their accounts receivable management. Simple means, that after free registration in our portal, our user can secure claims against individual, commercial customers at home and abroad with real-time decisions and immediate contract execution in just a few minutes and with just a few questions. The application is very simple and easy to understand. Fast means, that the risk to be insured is immediately identified online in the application process and the desired insurance cover is checked in real time. If insurance

cover can be provided, our user receives an offer within a few seconds. If the insurance cover is concluded, the documented policy is available in his crebita account. That means that the user has insurance cover for all future deliveries and services for this individual customer. Flexible means, that the user can configure his insurance cover for an individual risk according to his needs in terms of duration, deductible and thus the amount of the premium. The contracts can be flexibly terminated, regardless of the originally agreed term. In addition, all contracts can be viewed and edited at any time in his own crebita account. Credit insurance made simple.

### **What else is special about your product/service?**

The premiums for our hedges can be adjusted quickly depending on economic developments. In difficult market situations, we can react promptly to increased risks. This applies just as much the other way round. We already work together with many cooperation partners.



### **Which notable (pilot) customers have you been able to win so far?**

To date, over 700 companies have registered with crebita.

### **Which countries/regions are you currently active/available in?**

Germany and Austria.

### **Which countries/regions are you planning to expand to the next 2 to 3 years?**

To other European countries such as the Netherlands, Belgium, France and Italy.

### **What was the biggest success or milestone you achieved in the past 12 months?**

In March 2022, 100 contracts were concluded in one month for the first time.

### **Who/what are you looking for in the coming 12 months that could accelerate your success?**

We are interested in investors with medium to long-term interests, as the digitalisation of the credit insurance industry is only just beginning and offers a great deal of business potential for the future.

### **What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

We want to expand into other European countries, optimise the existing products and launch a new related product initially in Germany.

## CONTACT

Address: crebita GmbH  
Am Kabellager 11  
D-51063 Cologne

Founders: Karsten Bahns, Dominik Menn

Managers: n/a

Website: [www.crebita.de](http://www.crebita.de)



# QUICK FACTS

16	9/19	3	<500k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*Fair and explainable company ratings based on AI.*

**Which industry or target market are your products/services for?**

We target big (mostly financial) companies with a large customer base: Banks, insurers and more.

**What is the innovation of your product/service?**

We create fair company ratings based on artificial intelligence.

**What else is special about your product/service?**

And we make it explainable. There is no black box with RealRate.

**Which notable (pilot) customers have you been able to win so far?**

Bayerische, Universa.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

We started a cooperation with a European banking consultancy firm. We will be starting a project with a German bank to rate private customers.

**Which countries/regions are you currently active/available in?**

Germany, Unites States.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

UK, Japan.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

We have developed our own award winning artificial intelligence software. And - being transparent - we published parts of it as open source: <https://github.com/realrate/Causing>

**Which notable awards, prizes or competitions have you won so far?**

RealRate was electect as one of the most promising German AI companies; winner of PyTorch AI hackathon; The Silicon Review: RealRate, the AI-based rating agency, is one of the year's most reputable companies; RealRate is part of the German Artificial Intelligence Landscape; winner of the Holland Fintech pitch event; RealRate got German Business Award by EU Business News.

**What was the biggest success or milestone you achieved in the past 12 months?**

We scaled up our financial strength ratings to more industries and countries, ready to revolutionize the ratings market: In 2022 we entered the US market and published ratings for the computers industry, real estate, food, petrol, pharma, construction.

**What other growth traction have you achieved in the past 12 months?**

We really scaled things up: in 2022 we published 600 company ratings compared to less than 100 one year before.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

We will be expanding our sales team in the US.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

We will be applying our unique explainable AI technology to create more exciting products: AI based investment advise, due diligence and mergers and acquisition services.

# CONTACT

Address:	RealRate GmbH Cecilienstr. 14 D-12307 Berlin
Founders:	Dr. Holger Bartel (CEO), Harald Bartel (COO), Karl Bartel (CTO)
Managers:	n/a
Website:	<a href="http://www.realrate.ai">www.realrate.ai</a>



# EVERGREEN

Asset Management, Fund Management, Sustainable Finance, Wealth Management, Investment Product, White-Label-Fund, Digital Asset Management

## QUICK FACTS

19	12/19	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

EVERGREEN is a sustainable asset manager with a fee-free digital wealth-management.

**Which industry or target market are your products/services for?**

Neo-Banks, Banks, Insurance Companies, Foundations, students, employees, people in general.

**What is the innovation of your product/service?**

EVERGREEN combines a sustainable wealth management platform and a highly scalable asset manager. Our EVERGREEN customers can invest in the EVERGREEN funds directly via our platform (robo-advisory), which means we have rapidly shortened the value chain.

Our funds can be distributed via our wealth management platform API, which is seamlessly integrated into any app or website.

Also as a fully sustainable asset manager, we offer white-label-fund-management.

**What else is special about your product/service?**

EVERGREEN is the first B Corp certified fund manager in Germany. Because a sustainable product must also come from a sustainable provider.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

As a licensed asset manager, we can set up funds according to individual requirements and manage them professionally. Customers can interact with their investments at any time via our digital asset management platform. The focus on sustainability and social responsibility always plays a central role.

**Which countries/regions are you currently active/available in?**

Germany and german speaking regions.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Not yet defined.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

EVERGREEN is a regulated financial services institution according to § 15 WpIG (Wertpapierinstitutsgesetz).



**Which notable awards, prizes or competitions have you won so far?**

We have received several awards. One award we really appreciate is being named the most popular robo-advisor in a public survey by Geldanlage-Digital.

**What was the biggest success or milestone you achieved in the past 12 months?**

The biggest successes of the last few months were, on the one hand, the takeover of customers from two insolvent competitors and, on the other hand, the go-live of the digital children's depot.

Both were strenuous tasks that were mastered together as a team and gave EVERGREEN a further push forward.

**What other growth traction have you achieved in the past 12 months?**

Another growth traction has been the go live of the Fund for the challenger bank Tomorrow.

The partnership with right. based on science, which enables us to base our climate-related investment decisions on a scientific foundation, is also important to us.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

The goal is further growth and positioning as Germany's sustainable asset manager. A major milestone on this path are the planned new launches of two sustainable funds and the further development of the digital platform.

## CONTACT

Address:	EVERGREEN Dittrichring 2 D-04109 Leipzig
Founders:	Iven Kurz
Managers:	n/a
Website:	www.evergreen.de



QUICK FACTS

19	5/19	3	<10M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

One-stop-shop for compliant onboarding in regulated industries.

Which industry or target market are your products/services for?

Finance Industry, Banks, Insurance, Pensioners, iGaming, Insurance Brokers, Regulated Industries.

What is the innovation of your product/service?

We deliver trust in the areas of identity verification, identity affirmation, compliance, contracting, eSignature, risk and payment out of one hand. And we deliver it in a way that is both evergreen, future proof and offers easily customizable but effectively instant plug & play capabilities to our clients.

A holistic approach and peace of mind – typified by our Quantum platform with 4 product segments. We prefer not work on partial component solutions but optimize the complete value chain challenge.

We are a universal gateway for almost any use case of turning prospects into new customers. We enable clients to adapt fast to changing market demands.

SignD approach is to (1) constantly update our processes, (2) highlight better client-specific solutions and (3) rapidly innovate based on market demand. This ever-adapting scope is unrivaled in

the industry and represents an evolution to a more 360 view of our clients' needs.

This approach produces faster, better and cost-efficient solutions – building on our core values of “Delivering real effectiveness over an efficiency-only focus”.

Our automated KYB and Qualified Electronic Signature services are game-changing innovations that receive massive demand also from outside our core regulated industries. Besides product superiority with QES and KYB, we are simply one of the most complete platforms available in the market, paired with a strong partnership approach that is highly valued by both our clients but also our vendors.

Which countries/regions are you currently active/available in?

Europe, Asia, Africa.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Americas, Oceania.



Which notable awards, prizes or competitions have you won so far?

RegTech100 2021, AIFintech100 2022, F10 Accelerator Zurich 2021, F10 Accelerator Isle of Man 2022.

What was the biggest success or milestone you achieved in the past 12 months?

Our identification system SmartIdent is becoming a game changer in the European RegTech environment by cutting down the time for full issuing and fully automating it. We have onboarded important financial institutions in the DACH area and beyond by innovating in the use cases of this product.

What other growth traction have you achieved in the past 12 months?

We are proud of cutting up to 92% of back-office work for customer support service with one of the major banks in the DACH region. Our QES is being used in internal and external process in major insurance and banking companies because of its automated issuing within 52 seconds.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Reaching out new markets, specifically in the Americas. We are working in the development of new RegTech innovations expecting to be launched in that period of time.

CONTACT

Address:	SignD Identity Lange Gasse 70 A-1080 Vienna
Founders:	Bernhard Reiterer
Managers:	n/a
Website:	www.signd.id



QUICK FACTS



epap transforms receipts into benefits for tracking your budget and even earning money.

Which industry or target market are your products/services for?

B2C: Anyone going shopping- especially young professionals; B2B: Retail, Food brands & manufacturers, market research institutes

What is the innovation of your product/service?

epap lets you organise all of your receipts from any shop and converts them into benefits like your personal budget planner down to product level or earning opportunities within paid market research.

What else is special about your product/service?

With epap you can not only save paper by receiving receipts digitally but also scan your paper receipts to let go of unnecessary folders full of paper work. Doing so the app gives you a complete overview of your earnings and spendings down to product level in your digital budget book. Furthermore, the budget tracker helps you stay within your monthly budget.

But with epap you not only save money but get to earn extra cash that you can pay out in real time and without minimum amount.

Which notable (pilot) customers have you been able to win so far?

Dr. Oetker, Veganz, Jean & Len, Quarantini.

Which countries/regions are you currently active/available in?

Germany, Austria, Switzerland.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Rollout in European Market.

Which notable awards, prizes or competitions have you won so far?

Startup Pitch Marktforschung.de & Consulting.de; Finalist ESOMAR YES Award 2022.



What was the biggest success or milestone you achieved in the past 12 months?

Our users generated receipts from over 100.000 stores, we initiated our cooperations with notable brands like Veganz and Dr. Oetker and belong to this year's finalists of the ESOMAR YES award - the biggest global research tech award.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Currently we are mainly looking for investors that are excited to scale up our app and research services with us. Besides that we are always looking for brands that we can support with our research services and people who want to transform their receipts into real benefits with epap.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We are aiming to grow the number of monthly added receipts within the epap app to >400.000, introduce gamification and referral and increase our revenue stream by helping brands understand their target groups better.

CONTACT

Address: epap GmbH  
Voßstr. 43  
D-30161 Hannover

Founders: Sebastian Berger, Jannis Dust,  
Fabian Groß, Gerd Trang

Managers: n/a

Website: www.epap.app



# Monkee

*Saving, Financial Management, Cashback, Save Now Buy Later, Sustainable Consumption, Financial Wellbeing*

## QUICK FACTS

18	8/19	3	<10M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*Monkee combines Personal Finance & Loyalty to help user achieve their goals and dreams without having to build-up debt - establishing Save Now Buy Later as the responsible alternative to Buy Now Pay Later.*

**Which industry or target market are your products/services for?**

B2C: We support people to save up for their goals in a gamified way and actively contribute money to their goals while consciously shopping the things they need.

B2B: We help retailers in the areas of travel & vacation, electronics, sports & leisure, home & living, mobility, daily necessities to connect with relevant consumers and to create positive touch points.

**What is the innovation of your product/service?**

Monkee combines Personal Finance & Loyalty to help users save money for what is important to them and at the same time connects retailers with relevant consumers based on savings- and purchasing behavior. This is a powerful win-win-situation: Our users can grow their savings by >10% annually by doing part of their purchases via Monkee partners. Personalized recommendations help retailers to attract and retain customers by backing a responsible purchasing option. This way Monkee aims to establish Save Now Buy Later as a responsible alternative to Buy Now Pay Later. At

Monkee we are convinced that consumer credit doesn't need to be the only option for consumers to fulfill their needs or dreams. We are offering a tool that empowers consumers to save and even rewards them for saving up for the things they really want. With the FutureBoost we offer our users an innovative, synthetic yield on their savings. While they buy things that they need or want at one of our more than 400 retail partners, they receive up to 20% of their money back as cash contribution to their account to let their savings grow.

**Which notable (pilot) customers have you been able to win so far?**

Over 400 retail partners - from Booking.com and Rebuy to REWE, Fressnapf and Lieferando. Soon we are going to launch our Smart Money Payment card with the aim to integrate also more locally relevant „local heroes“ into our FutureBoost system.

**Which countries/regions are you currently active/available in?**

Austria, Germany.



**Which countries/regions are you planning to expand to the next 2 to 3 years?**

South- & South-East Europe.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Monkee is a Certified Wealth Advisor. All banking-, PSD2-related process are covered under the legal umbrella of our banking partners.

**What was the biggest success or milestone you achieved in the past 12 months?**

Over the last 12 months Monkee showed double digit month-on-month growth, has been downloaded over 200k times, 20x the total amount saved from users and onboarded 400 new retail partners.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

Monkee is constantly looking for new retail partners (e-commerce and stationary retail) that want to attract and retain customers by backing a responsible purchasing option. We are also connecting with new investors want to be part of this new Save Now Buy Later trend.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

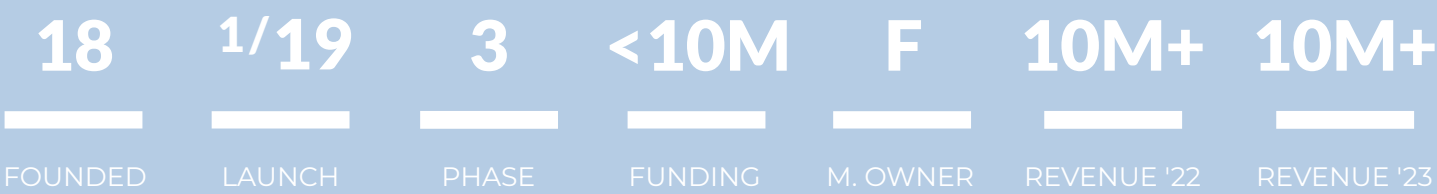
We are currently working with Visa and Qenta on the launch of our Smart Money Payment card to scale the FutureBoost model from ecommerce into stationary retail to further increase value for our users and retail partners.

## CONTACT

Address:	Monkee GmbH Gartenweg 30e A-6063 Rum
Founders:	Christian Schneider, Martin Granig, Jean-Yves Bitterlich
Managers:	Martin Zarfl, Marcel Adams
Website:	<a href="http://www.monkee.rocks">www.monkee.rocks</a>



QUICK FACTS



We help people make better money decisions.

Which industry or target market are your products/services for?

Retail, affluent, banks, insurers.

What is the innovation of your product/service?

We found the secret matching receipt to match client money needs with lenders.

What else is special about your product/service?

We developped our own financing solutions (e..g, mezzanine financing).

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ships) were you able to secure so far?

We work with the top 70 lenders in Switzerland.

Which countries/regions are you currently active/available in?

Switzerland. Everywhere.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Monaco, UK, Singapore, Luxembourg.

Which licenses, certifications, etc. does your product/company have (for which countries)?

FINMA insurance certification.



Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

Growth >10m CHF revenues.

What other growth traction have you achieved in the past 12 months?

4x.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Proptech firms and partners who want to expand mortgage financing programs to their clients.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Get higher on the EBITDA (>30%). Improve conversions. Increase employee staff excitement.

CONTACT

Address: Resolve  
Dianastr. 9  
CH-8002 Zurich

Founders: Yannis Eggert, Florian Bienfeld

Managers: Fabrice Lanz, Corentin Huard

Website: www.resolve.ch

# XVA Blockchain

Smart Derivative Contracts, Calculation Agent, XVA Analytics, Trade Repository Reporting, DeFi Central Counterparty, Regulatory, RegTech, Blockchain, Banking, Finance



## QUICK FACTS

17	1/19	3	<1M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

**We provide services in derivatives trading to banks and other financial institutions. We have identified use cases and re-thought them as applications operating on blockchain (distributed ledger) technology. The application of blockchain technology bears some specific advantages.**

### Which industry or target market are your products/services for?

Banks, capital management companies and insurance companies.

### What is the innovation of your product/service?

XVA Blockchain provides digital solutions for OTC trading with Smart Derivatives Contracts. We enable financial institutions to deploy and integrate innovative technology that disrupt traditional capital markets operations and deliver value through optimized capital usage and reduction of trade processing costs.

Digital technologies (Blockchain and Cloud computing) are used to provide robust cost-effective solutions for clients thus providing path to modernization and improved efficiency in OTC transactions. We deliver data enrichment services, delegated regulatory reporting, and risk analytics. XVA Blockchain acts as a calculation agent and can be recognized as a DeFi CCP (Central Counterparty).

### Which notable (pilot) customers have you been able to win so far?

BayernLB, Bethmann Bank, DZ Bank, UniCredit, Eurex Clearing, Helaba, Deutsche Börse Group, Pay One, DVB Bank, Crédit Agricole.

### Which important strategic/corporate partner(ship)s were you able to secure so far?

Partnership with DTCC (Depository Trust and Clearing Corporation).

### Which countries/regions are you currently active/available in?

DACH area, North America.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

London, Singapur, Tokio.



### Which licenses, certifications, etc. does your product/company have (for which countries)?

Our partners are DTCC (Depository Trust and Clearing Corporation), we have LEI certification and cooperation agreements with banks.

### Which notable awards, prizes or competitions have you won so far?

"Best Digital OTC Trading Solution 2022" by Wealth & Finance International.

### What was the biggest success or milestone you achieved in the past 12 months?

January 2022 response to BIS consultation and new entity XVA Blockchain Inc. at 80 Pine St, New York, NY 10005, USA. In March 2022 we received an ISDA membership.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We plan that our Smart Derivative Contracts will become the innovative solution without competition through the international roll-out and our existing US office. In the course of this, we also intend to obtain a US patent for our Smart

Derivative Contracts. In addition, we are currently in a new funding round.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking for international employees and contacts. In addition, we are looking for investors for our further international roll-out.

## CONTACT

Address: XVA Blockchain GmbH  
Rheinstraße 4E  
D-55116 Mainz

Founders: Thomas Schwiertz  
Poh Chuen Tan

Managers: N. Kaplan, A. Boos, D. Schnabel,  
F. Friedman, R. Crozier, E. Sau,  
N. Klaes, F. Schmitzfranz

Website: [www.xva-blockchain.com](http://www.xva-blockchain.com)

# CASHY

Asset-based short terms, asset-based loans, digital, digital pawn loans, asset-based bridge-loans



## QUICK FACTS

18	6/19	3	<10M	F	<10M	10M+
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

CASHY has the world´s first solution for digital pawn loans.

Which industry or target market are your products/services for?

B2B & B2C.

What is the innovation of your product/service?

CASHY has the world´s first solution for digital pawn loans.

What else is special about your product/service?

Loans for everyone with zero risk.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Austria.

Which licenses, certifications, etc. does your product/company have (for which countries)?

Germany (starting October 2023).



Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

2.2m funding.

What other growth traction have you achieved in the past 12 months?

15-20% loan book growth per month.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Series a funding.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Internationalization and launch Germany.

## CONTACT

Address: Cashy Gmbh  
Laudongasse 67/18  
A-1080 Wien

Founders: Patrick Scheucher, Florian Sulzer, Thomas Mang, Gregor Kleibl

Managers: Georg Perhofer (Head of IT), Patrick Rieser (Head of Product)

Website: www.cashy.at



# Smavesto

Robo-Advisor, Green Finance/ESG, ETF, Funds, self-learning algorithm

## QUICK FACTS

17	2/19	3	n/a	C	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

*Smavesto's AI-based Robo-Advisor technology, which was previously only available to large investors, responds automatically to developments on the market based on your investment criteria and goals.*

**Which industry or target market are your products/services for?**

B2B: insurance brokers, banks, Sparkassen, family office  
B2C: students, pensioners, worker, children.

**What is the innovation of your product/service?**

The heart of Smavesto is a self-learning algorithm that our partner GET Capital has been using successfully for years. The algorithm's systems analyse large volumes of online price data over time so as to produce estimates of current risks and opportunities on various capital markets.

Your ETF portfolio is regularly restructured and reinvested at least monthly and even more frequently in the case of opportunity and risk signals in a way, that's transparent and maximally tailored to your needs.

**What else is special about your product/service?**

It takes a lot of time to put together and monitor a balanced ETF and ETC (exchange-traded funds and commodities) portfolio. Smavesto simplifies the process and manages your investments on an ongoing basis. With Smavesto, you can choose to invest in line with strict MSCI ESG criteria. That

means Smavesto will choose investments for you that are environmentally, socially and ethically responsible.

**Which notable (pilot) customers have you been able to win so far?**

In addition to a large DAX group, we were able to win the Sparkasse Duisburg and Sparkasse Bremen as strong partners.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

We were able to win our parent company as a strategic partner. Not only from the financial perspective but also professionally we have a strong partner at our side.

**Which countries/regions are you currently active/available in?**

Germany.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

We are planning a European expansion of Smavesto.



**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Smavesto GmbH is a financial services institution and has received permission from BaFin for financial portfolio management in accordance with Section 15 WpIG and belongs to the German Compensatory Fund of Securities Trading Companies.

**Which notable awards, prizes or competitions have you won so far?**

Handelsblatt „Robo-Advisor Sehr gut“ 10/2022; WirtschaftsWoche „Robo-Advisor Sehr gut“ 12.05.2021; Focus Money „Sicher & Verlässlich im Netz – Bestnote“ Ausgabe 17/2022; extraETF „Beste Performance 2021“ 03/22.

**What was the biggest success or milestone you achieved in the past 12 months?**

We now manage 100 million euros assets under management and have been able to win a large insurance company from the DAX40 stock market index as a partner.

**What other growth traction have you achieved in the past 12 months?**

In addition to an outstanding product, we were able to build a strong team.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

After the successful launch of the “Junior Depot”, we are concentrating on further development and put another focus on our in-house Smavesto funds.

## CONTACT

Address:	Smavesto GmbH Universitätsallee 14 D-28359 Bremen
Founders:	Sparkasse Bremen AG
Managers:	Thomas Fürst, Dr. Sascha Otto, Dr. Dirk Rollenhagen
Website:	<a href="http://www.smavesto.de">www.smavesto.de</a>

QUICK FACTS

19

FOUNDED

9/19

LAUNCH

3

PHASE

<10M

FUNDING

F

M. OWNER

<10M

REVENUE '22

<10M

REVENUE '23

Credit and Emfinance Solutions for Banks and non-financial institutions.

Which industry or target market are your products/services for?

Banks, Fintechs & non-financial corporates.

What is the innovation of your product/service?

Advance ML & AI applied to non-traditional data to take better credit decisions.

What else is special about your product/service?

n/a

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

Germany and Italy.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Spain, France and Switzerland.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

Achieved to process over 6Bn transactions in the last 12 months.

What other growth traction have you achieved in the past 12 months?

n/a

Who/what are you looking for in the coming 12 months that could accelerate your success?

n/a

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Going to launch a couple of new European markets.



CONTACT

Address: Prestatech GmbH  
Kurfürstendamm 11  
D-10719 Berlin

Founders: n/a

Managers: n/a

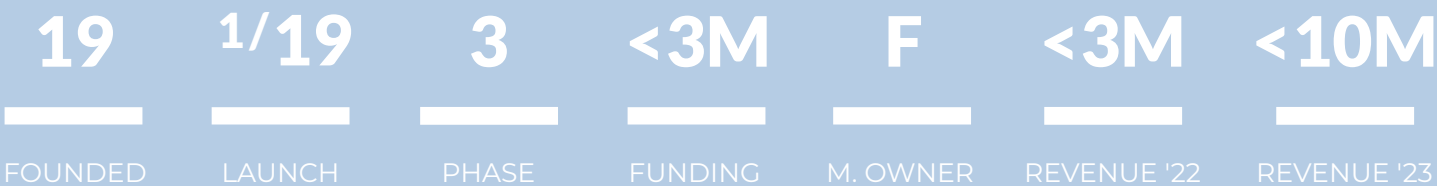
Website: www.prestatech.com

# KORE Technologies

Blockchain, Tokenization, Self sovereign Identities, digital authenticity certificates, NFTs, web3



## QUICK FACTS



*KORE creates digital representations in form of tokens for financial assets (digital assets), products (digital certificates) and persons (digital identities).*

### Which industry or target market are your products/services for?

Asset Managers & Banks when it comes to financial asset tokenization; Luxury Industry (digital certificates).

### What is the innovation of your product/service?

The KORE Solution is uniquely tailored to manage digital assets at scale:

\*One-stop shop solution: KORE generates efficiencies by providing multiple product components from one hand while integrating potential other relevant service partners. We are the "glue" in the system.

\*KORE operates hyper-secure infrastructure that is tailored to manage digital assets in Trusted Execution Environments. By closely intertwining both software and hardware, KORE achieves unparalleled efficiencies and security.

\*KORE is the only high- performance systems provider which allows to handle millions of transactions in an enterprise environment.

\*KORE uses abstraction layers and specific connectors to work agnostically and grant maximum flexibility.

### What else is special about your product/service?

KORE offers Blockchain as a Service with a 2nd layer blockchain that is fully Ethereum compatible. Our clients don't have to manage wallets/gasfees/ traffic congestion. We cover this all through our open source blockchain Dragonfly (Swiss DLT Law compliant, sustainable, certified, low cost, high throughput), which KORE operates together with its partners in Switzerland. Learn more on <https://dragonfly.kore-technologies.ch>

### Which notable (pilot) customers have you been able to win so far?

Under NDA.

### Which important strategic/corporate partner(ships) were you able to secure so far?

IBM, Green Datacenters, SWITCH, Phoenix Systems, CLST.



### Which countries/regions are you currently active/available in?

Global.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

We operate globally.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

ISO27001, ISAE3402.

### Which notable awards, prizes or competitions have you won so far?

Carla Bunger, our CEO was elected Swiss Digital Shaper 2021 & 2022.

### What was the biggest success or milestone you achieved in the past 12 months?

We helped 5 large scale clients to go live with their offering on an international level (including China).

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We will scale massively and allow another 10-12 clients to go live with their offering on a global level.

## CONTACT

Address: KORE Technologies  
Alpenstrasse 9  
CH-6300 Zug

Founders: Carla Bunger, Thomas Taroni,  
Michael Guzik (ex), Securosyst  
AG, Phoenix Technologies AG

Managers: Gregor Rohrer (CFO)

Website: [www.kore-technologies.ch](http://www.kore-technologies.ch)

QUICK FACTS



MotionsCloud is an inspectech/insurtech company that helps vehicle & property insurance companies, fleet managements companies and airlines to streamline & automate damage inspections using AI computer visions, AR and IoT technologies.

Which industry or target market are your products/services for?

Insurance claims departments - Claims service providers - Insurance technology providers - Mobility/fleet/car rental/car sharing operators - Airlines.

What is the innovation of your product/service?

We are unique because: We are leveraging IoT sensor data to automate damage notification and reduce fraudulent cases. We automate damage evaluation through computer vision & deep learning technologies. Our augmented reality mobile web based application for consumers. No app download, install and registration.

With our modules, we reduce time spent on the processing (<3hrs), cost spent on the processing (<75%) while providing great customer experiences.

What else is special about your product/service?

Our successes that we have achieved: Average saving of 1.5 working hours per case, €80 per case & user rating of 4.5/5 stars.

Which notable (pilot) customers have you been able to win so far?

We currently have: - 24 signed enterprise clients in 7 regions globally in the US, Germany, Switzerland, Austria, Italy, Romania and Southeast Asia including big names like Bosch, Generali, IMT Insurance, Net Insurance, Wuestenrot etc. - 8 signed partnerships with digital brokers and claims core system providers.

Which important strategic/corporate partner(ships) were you able to secure so far?

We have a hybrid revenue model, subscription model and pay per case per module. as charging a fee for each case that we process through one of the modules. Volume based revenue models are available as well.

Which countries/regions are you currently active/available in?

US, Germany, Switzerland, Austria, Italy, Romania and Southeast Asia.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Other European countries, South America, Africa and middle east regions.

What was the biggest success or milestone you achieved in the past 12 months?

We have signed 24 enterprise clients. We recently signed a partnership with Bosch and with this partnership we leverage IoT sensor data to automate damage notification and reduce fraudulent cases.

What other growth traction have you achieved in the past 12 months?

MotionsCloud is growing around 40%-50% year on year.

Who/what are you looking for in the coming 12 months that could accelerate your success?

In 12-18 months: MotionsCloud would extensively continue further expansion in the existing markets we are serving clients to double up our sales as well as with new technologies modules offering such as digital fraud detection module and telematics module.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

MotionsCloud is looking into continuation of expansion in Southeast Asia, Europe and beyond existing markets including South America, Africa and middle east regions.

CONTACT

Address:	MotionsCloud GmbH Atelierstr. 29 D-81671 Munich
Founders:	Lex Tan, Dr. Alexis Hanke, Pablo Vu, Sereyboth Van
Managers:	Brian Minh
Website:	www.motionscloud.com

# AAZZUR

middleware, front-end-as-a-service, unified API, neo banking, embedded insurance, embedded wealth, BaaS, BaaS, Platform as a service



## QUICK FACTS

17	1/19	3	<3M	F	<1M	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Embed smart financial products with our modular blocks. We built the tech stack so you don't have to.

### Which industry or target market are your products/services for?

Banks, fintech, challenger banking, embedded banking, consumer platforms, business platforms, startups and corporates.

### What is the innovation of your product/service?

We are not just another API supplier. We deliver to the interfaces and apps your customers already use. We are 10x cheaper and 4x faster than any alternative.

### What else is special about your product/service?

"AAZZUR is levelling the playing field for corporates and startups that want to launch or embed fintech into their digital propositions.

We're an embedded finance integrator on a mission to radically reduce the cost of entry and accelerate route to revenue for non-fintechs. We increase retention, increase engagement and decrease churn for our customers. We can also build a whole fintech as a service.

We've brought world-leading fintechs onto our platform, meaning non-fintechs can access our

compliance-ready, complete tech-stack with just one integration.

We enable any business to embed banking, wealth management, lending and more, so they can offer their customers world-class contextualised financial services, at the precise point where they need them."

### Which notable (pilot) customers have you been able to win so far?

web.com, Alior Bank, PZU.

### Which important strategic/corporate partner(s) were you able to secure so far?

Solarisbank, Railsr, Wise, Bsurance, Additiv, Channel Capital.

### Which countries/regions are you currently active/available in?

Europe.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

Southern Europe and potentially 2023 overseas.



### Which licenses, certifications, etc. does your product/company have (for which countries)?

PCI-DSS.

### Which notable awards, prizes or competitions have you won so far?

Selected 20 Most Innovative Companies, Invited to Money2020 (2022), techstars (2018), Money 2020 (2018/2019), RBL\_start (2018), F10 (2019/2020), plug&play (2020).

### What was the biggest success or milestone you achieved in the past 12 months?

We gained 3x more active clients with our largest customer being an international corporate.

### What other growth traction have you achieved in the past 12 months?

We have 2x the partners and 3x the customers.

### Who/what are you looking for in the coming 12 months that could accelerate your success?

Strategic partnerships and funding.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We will double or triple the size of the company, have our first international project, and we will add a new product category.

## CONTACT

Address: AAZZUR GmbH  
Leipziger Platz 15  
D-10117 Berlin

Founders: Philipp Buschmann (CEO),  
Martin Damaske (CFO)

Managers: Richard Unger (CTO),  
Laura Keturk  (Head of Product)

Website: [www.aazzur.com](http://www.aazzur.com)

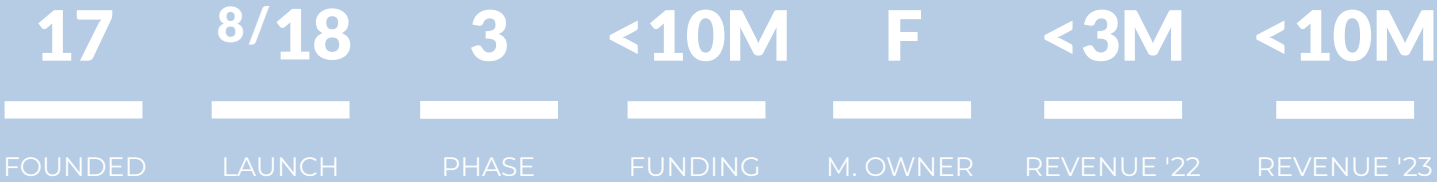
# THE ESTABLISHED

03

**THE ESTABLISHED** are FinTech and InsurTech Startups from Germany, Switzerland and Austria that **entered the market in 2017 or 2018**. They are more established than "The Young Stars" (previous chapter). You can read about their progress and plans for the coming years in this chapter. Enjoy!



QUICK FACTS



Embedded Insurance at the Point of Sale.

Which industry or target market are your products/services for?

E-Commerce, retail, telecommunication providers, sharing platforms, banks, fintechs, insurance carriers.

What is the innovation of your product/service?

We provide the best insurance solutions for any product or service and have coined the term “embedded insurance”. Our cloud-based insurance platform offers real time APIs and takes care of the entire insurance management process.

What else is special about your product/service?

The combination of our tech platform capabilities and the insurance service capabilities like match (= bringing together distribution and insurance partners) and MGA (= building and operating new and innovative insurance products).

Which important strategic/corporate partner(ship)s were you able to secure so far?

UNIQA Ventures, APIC Ventures (Signa), WAKAM.

Which countries/regions are you currently active/available in?

Germany, Austria, Netherlands, Belgium, France, Spain, Slovakia, Bulgaria.

Which countries/regions are you planning to expand to the next 2 to 3 years?

In the next 24-36 months, we plan to roll out in another geographic region (either the US or Asia), depending on possible new strategic partnerships.

Which licenses, certifications, etc. does your product/company have (for which countries)?

MGA & Insurance Agent (EU-wide).



Which notable awards, prizes or competitions have you won so far?

Insurtech 100 by Fintech Global (2022), Sønr Insurtech 50 (2021), DIA Top Insurtech (2022).

What was the biggest success or milestone you achieved in the past 12 months?

We have launched a fully embedded insurance solution in 3 different countries (NL, BE, FR) together with our partners Gearbooker and WAKAM, operating as a pan European MGA, registered under Dutch regulator AFM.

What other growth traction have you achieved in the past 12 months?

We doubled the active insurance contracts in 2021.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Continued growth of active insurance policies by 100%.

CONTACT

Address: bsurance GmbH  
Nordmanngasse 27/2/10  
A-1210 Vienna

Founders: Lorenz Gräff, Manfred Schmiedl,  
Andreas Struggl,  
Franz-Xaver Burner

Managers: Hermann Fried,  
Elisabeth Schremser

Website: www.bsurance.com

# Banking One

Machine Learning, Data Analytics, Customer Analytics, Sales Support



## QUICK FACTS

18	1/18	3	<100k	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Maximizing bank sales revenue by focusing on the most promising customers - Right Customer - Right Product - Right Moment.

Which industry or target market are your products/services for?

Banks.

What is the innovation of your product/service?

Banking One's unique approach is the analysis of a diverse pool of data from a wide variety of banking groups. This mixture of different customer behavior patterns enables the best forecast results and earnings potential EU.

What else is special about your product/service?

Through the meaningful evaluation from Banking One and the more likely reach the needs of the selected customers bank adviser in the appointment demonstrably higher completion rate in average 65%. Actually one bank was recently able to quadruple the commission result in the area of consumer loans.

Which notable (pilot) customers have you been able to win so far?

Volksbanken Raiffeisenbanken, Genossenschaftsbanken, Sparkassen, Spezialinstitute

Which important strategic/corporate partner(ship)s were you able to secure so far?

Partnerships with banking associations and cooperation partners.

Which countries/regions are you currently active/available in?

Germany, Austria.

Which countries/regions are you planning to expand to the next 2 to 3 years?

EU.



Which licenses, certifications, etc. does your product/company have (for which countries)?

Legal opinion on data protection e.g. from Ernst & Young, banking associations and individual banks.

What was the biggest success or milestone you achieved in the past 12 months?

Rollout to all Volksbanks in Austria. In addition, existing partnerships and customer relationships were further strengthened and developed to be future-proof. New customers and strategic partnerships were also won and added to our network.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

The focus is on expanding our service portfolio to include other unique features on the market. Exciting new use cases and completely new topics in banking are covered promptly. As a result, the number of our customers and sales revenue will continue to rise significantly.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Inside Sale & Customer Success Manager.

## CONTACT

Address: b1.ai GmbH  
Waidmarkt 11  
D-50676 Cologne

Founders: Arne Horn, Felix Amrhein

Managers: n/a

Website: www.banking-one.com



QUICK FACTS

17	4/18	3	77.9M	I	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Neodigital is a property and casualty insurer, concentrating on digitalisation of all processes.

Which industry or target market are your products/services for?

Private persons, insurance brokers, insurers.

What is the innovation of your product/service?

Neodigital was founded by Stephen Voss and Dirk Wittling in 2017 with the aim of making Neodigital the leading “insurance factory”. Thanks to a strong team with many years of experience in the insurance business, Neodigital has been able to develop into a digital insurance provider in a very short space of time. The efficient structure of Neodigital’s automated processes keeps the costs low and enables Neodigital to offer fair prices and procedural transparency for customers and agents. Neodigital does not send pages and pages of policy documents in the mail – thus benefiting the environment. Neodigital also offers its services and processes in a insurance-as-a-service-model to other partners.

What else is special about your product/service?

With market-leading digital processes and an individually configurable insurance toolkit, Neodigital offers the market an Insurance-as-a-Service model that is unmatched in terms of modularity and performance. As an insurer, Neodigital works with a high degree of automation in day-to-day operations and in claims processing. With their digital end-to-end communication, Neodigital is a pioneer in the market. Market participants can use Neodigital to quickly and easily develop their own completely digitalized insurance products and bring them to market immediately.

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Currently not planned.



Which licenses, certifications, etc. does your product/company have (for which countries)?

Approval of the German Federal Financial Supervisory Authority (BaFin), TÜV certification, various awards: <https://neodigital.de/auszeichnungen/>

Which notable awards, prizes or competitions have you won so far?

Various awards, such as Top 100 innovators award 2021 & 2022 (<https://neodigital.de/auszeichnungen/>).

What was the biggest success or milestone you achieved in the past 12 months?

In December 2021, Neodigital has extended its investor base by HUK-COBURG to include a renowned insurance company and plans to establish the joint venture „Neodigital Autoversicherung AG“ with HUK-COBURG. Furthermore, Neodigital and HDI Deutschland AG launched a joint venture and are developing a shared claims platform – HDI also became a further investor in Neodigital Versicherung AG.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Neodigital plans to enter the german motor insurance market under the cooperation with HUK-COBURG (Joint Venture: Neodigital Autoversicherung). The aim of the project is mapping complex fleet models agilely and efficiently in the future.

CONTACT

Address:	Neodigital Versicherung AG Untere Bliestr. 13-15 D-66538 Neunkirchen
Founders:	Stephen Voss, Dirk Wittling
Managers:	n/a
Website:	<a href="https://www.neodigital.de">www.neodigital.de</a>

## QUICK FACTS

18 11/18 2 <3M F <500k <500k

FOUNDED LAUNCH PHASE FUNDING M. OWNER REVENUE '22 REVENUE '23

**Our mission is to help women become financially independent, so we've built the finmarie app to guide women toward personalized saving and investing paths that fit their preferences, circumstances and goals.**

**Which industry or target market are your products/services for?**

B2C (working women between 28-48 years old), B2B (banks, insurance companies and midsize companies for partnerships).

**What is the innovation of your product/service?**

Our financial solutions are easy, trustworthy and transparent, because we focus on decision support, education, and a hybrid digital-human model of financial advisory.

**What else is special about your product/service?**

finmarie has created a digital financial coach and personal financial planner with gamified learning journeys. The combination of learning and online community helps women set and track their financial goals, and our users tell us that we have a "best in class onboarding," beautiful design and that we provide an experience that makes them "feel heard."

**Which countries/regions are you currently active/available in?**

Europe.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

Europe-Wide, North America.

**Which licenses, certifications, etc. does your product/company have (for which countries)?**

Supervisory authorities FinMarie GmbH has a licence as a financial investment broker pursuant to § 34f para. 1 sentence 1 No. 1 of the German Trade Regulation (Gewerbeordnung – GewO) and is registered in the register of financial investment brokers at the Chamber of Industry and Commerce (IHK). Licence holder FinMarie GmbH, financial investment intermediary (Finanzanlagenvermittler) Oskar Helene Park 17, 14195 Berlin, Germany Registration No.: D-F-107-H19P-55 Competent authority for the granting of licence according to § 34f GewO and supervisory authority: Berlin Chamber of Industry and Commerce (IHK), Fasanenstr. 85, 10623 Berlin, Germany Register Office of the Financial Investment Intermediary Register: Deutscher Industrie- und Handelskammertag e.V. Breite Straße 29, 10178 Berlin, Germany Information via phone: ++49 (0)30 20308-0 www.vermittlerregister.org Professional statutory regulations for financial investment intermediaries: § 34f para. 1 sentence 1 No. 1 GewO www.vermittlerregister.org



**Which notable awards, prizes or competitions have you won so far?**

2022 Berlin FinTech prize from the Berlin Finance Initiative, 2022 Kickstart Switzerland FinTech/ Insurance Vertical Award, 2022 Fintech Laureate Grant (50 K€) from the Luxembourg Ministry of Economics, 2019 Beautiful Software Award in the Naturally Diverse category.

**What was the biggest success or milestone you achieved in the past 12 months?**

In 2022, finmarie launched its Apple and Android apps, published a how-to book with Gabal Verlag focused on financial strength for women, won the Berlin FinTech prize from the Berlin Finance Initiative, as well as the Kickstart Switzerland FinTech/Insurance Vertical award and a 50 K€ fintech laureate grant from the Luxembourg Ministry of Economics.

**Who/what are you looking for in the coming 12 months that could accelerate your success?**

At the end of 2022, finmarie will seek capital for further expansion, as well as further partnerships with banks, insurance providers and financial technology companies to expand options and offers for our users.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

The team is working to raise capital to expand digital service, develop digital technology offers in saving and insurance, and extend business across more of Europe, including Switzerland, France and the BeNeLux region.

## CONTACT

**Address:** FinMarie GmbH  
Haus Cumberland,  
Kurfürstendamm 194  
D-10707 Berlin

**Founders:** Karolina Decker, Leitha Matz,  
Rica Klitzke

**Managers:** n/a

**Website:** www.finmarie.com



**bob zero**

"Buy now, pay later", 0 finance, bnpl, lending, fully integrated payment and financing solutions platform, int

QUICK FACTS

18	10/18	3	n/a	C	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

We provide customize «Buy Now, Pay Later» solutions as a service.

Which industry or target market are your products/services for?

Luxury, mobility, household, e-mobility (e-bikes), accessories, electronics, wellness, medicine, and others.

What is the innovation of your product/service?

Flexible BNPL payment solutions tailored to your needs with fast integration and 100% transparency.

What else is special about your product/service?

We provide a B2C marketplace (bobzero.ch), which shows all our 0-Finance partners and their products.

Which notable (pilot) customers have you been able to win so far?

Apple Corp.

Which important strategic/corporate partner(ship)s were you able to secure so far?

Breitling, IWC, PostFinance, Valora Group.

Which countries/regions are you currently active/available in?

Switzerland.

Which countries/regions are you planning to expand to the next 2 to 3 years?

Germany.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a



What was the biggest success or milestone you achieved in the past 12 months?

Over 200 partner shops have integrated our payment solution "bob zero" & successful launch of B2C-marketplace (bobzero.ch).

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Entry international market.

CONTACT

Address: bob Finance  
Hardturmstr. 161  
CH-8005 Zurich

Founders: Hilmar Scheel, Wolfgang Groeschel, Tim Ackermann, Martin Fischer

Managers: n/a

Website: www.bobzero.ch

QUICK FACTS

17

FOUNDED

1/18

LAUNCH

3

PHASE

10M+

FUNDING

F

M. OWNER

n/a

REVENUE '22

n/a

REVENUE '23

Real-time tax calculation and reporting for crypto assets.

Which industry or target market are your products/services for?

Crypto Traders, Corporates with Crypto on their balance sheets, Exchanges, Brokers, Custodians, Banks, Accountants, Tax Advisors, Government Authorities.

What is the innovation of your product/service?

Blockpit aggregates data from various centralized and decentralized sources such as exchanges, wallets or other crypto services in real-time. This data is auto-classified and standardized to mirror your complete trading history from day one. We then calculate your tax liability using country-specific, audited tax frameworks covering multiple jurisdictions within Europe and the US. Our solution is not just a standalone platform, but can also be integrated into existing FinTech services with ease.

Which important strategic/corporate partner(ship)s were you able to secure so far?

n/a

Which countries/regions are you currently active/available in?

AT, DE, CH, FR, ES, NL, US for Retail, Global for Enterprise.

Which countries/regions are you planning to expand to the next 2 to 3 years?

n/a

Which licenses, certifications, etc. does your product/company have (for which countries)?

Tax frameworks for AT, DE, CH, FR, ES, NL and US.

Which notable awards, prizes or competitions have you won so far?

n/a

What was the biggest success or milestone you achieved in the past 12 months?

We celebrated our 5th company birthday with a team of over 50 people inside the Danube Blockchain Hub, a competence center for blockchain technology AND our new office, which we co-established this year.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We are always looking for AAA talent with a passion for blockchain and crypto, especially in the area of software development, where we cover various software stacks due to the nature of our micro service architecture.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

In 2023 we expect the go-to-market of additional enterprise software products to combat the complexities of upcoming regulations like MiCAR, TFR and DAC8 and a steep increase in B2B revenue.

CONTACT

Address: Blockpit AG  
Peter-Behrens-Platz 4  
A-4020 Linz

Founders: Florian Wimmer, Gerd Karlhuber, Magnus Berchtold, Vladimir Tosovic

Managers: Thomas Buchsteiner, Max Bernt

Website: www.blockpit.io





QUICK FACTS

16

FOUNDED

4/17

LAUNCH

3

PHASE

23M+

FUNDING

F

M. OWNER

15M+

REVENUE '22

30M+

REVENUE '23

We ensure that tailor-made insurance solutions are directly integrated into the consumer behaviour of new generations.

Which industry or target market are your products/services for?

The most interesting sectors for hepster are retail, e-commerce, leasing, sharing, renting, telecommunications, banking, and brokers. Our typical verticals consist of (e-)bikes, new mobility, smart home, IoT, electronics, equipment, and pets, but we are generally very open to other sectors and verticals. Every company which needs tailor-made insurance products and a corresponding seamless technical integration of those is welcome by hepster. We are currently operating in the German, Austrian and France market but are eager to scale all over Europe.

What is the innovation of your product/service?

Our strength is our fully API-driven, cloud based & modular insurance solution – we can quickly build and deploy digital insurance products as per our partners requirements.

What else is special about your product/service?

Our agnostic insurance platform enables us to roll-out our existing diverse product portfolio to other countries quickly and efficiently. Our products already fulfill legal requirements EU-wide and all products share the same backend for customer support and claim settlement.

Which notable (pilot) customers have you been able to win so far?

Rebike Mobility, SMAFO, Sminno, BikeDiscount (among others).

Which important strategic/corporate partner(ship)s were you able to secure so far?

mein-dienstrad.de, Internetstores, Spektrum Versicherungsmanagement (among others).

Which countries/regions are you currently active/available in?

Germany, Austria, France.

Which countries/regions are you planning to expand to the next 2 to 3 years?

European-wide.

Which licenses, certifications, etc. does your product/company have (for which countries)?

Brand registration, European Agent License.

Which notable awards, prizes or competitions have you won so far?

TÜV Saarland (2020, 2022), Handelsblatt "Best E-Bike Insurer" (2021, 2022), Handelsblatt "Best Insurance Provider" (2021, 2022), Service Champion "Best E-Bike Insurer" (2020, 2021), Deutscher Fairness-Preis "Smartphone / Electronic Insurance" (2021)

What was the biggest success or milestone you achieved in the past 12 months?

With our entry into France (our third European market, we have proven that our business model is not only scalable across products and industries but also geographically.

What other growth traction have you achieved in the past 12 months?

2.x+ Growth.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Over the next months and years, we will enter various European markets with our existing and new B2B partners. With that, we will position ourselves at the top of the providers for embedded insurance in Europe in the medium term.

CONTACT

Address: MOINsure GmbH  
Campus Altkarlshof, Am  
Kreuzgraben 1a  
D-18146 Rostock

Founders: Christian Range,Alexander  
Hornung, Hanna Bachmann

Managers: Peter Schöning,  
Thomas Neumuth

Website: www.partner.hepster.com



Photo (c): provided by company



# EMIL Group

SaaS, No Code, Cloud native, B2B, Stand alone, Insurance Platform

## QUICK FACTS

16	4/17	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

The modular EMIL Insurance Suite helps insurance providers to manage existing portfolios more cost-effectively and to launch and validate new products more quickly.

**Which industry or target market are your products/services for?**

Insurance providers including insurances, insurance brokers, MGAs, insurtechs.

**What is the innovation of your product/service?**

The EMIL Insurance Suite is operated purely cloud-based as an independent system and thus represents a flexible, scalable state-of-the-art technology for the quick and easy configuration of product ideas of insurance providers.

**What else is special about your product/service?**

The EMIL Insurance Suite enables cost-effective operation, high speed and is easy to integrate. All standard processes of an insurer as well as templates for product configuration are predefined and provided. Adjustments and configurations can be carried out by specialist departments without IT support.

**Which notable (pilot) customers have you been able to win so far?**

Among others, Signal Iduna, Funk Gruppe, Continentale, BavariaDirekt, BGV and Württembergische Versicherung already use the EMIL Insurance Suite.

**Which important strategic/corporate partner(ship)s were you able to secure so far?**

EMIL works closely with consulting firms, integration partners, industry-specific networks such as BiPRO and GDV and has a large and active network of insurance carriers in the DACH network.

**Which countries/regions are you currently active/available in?**

The focus will remain on establishing EMIL in the DACH region.

**Which countries/regions are you planning to expand to the next 2 to 3 years?**

In the following years, the focus will remain on establishing the EMIL Group in the entire DACH region offering solutions within and adjacent to the insurance and finance industry.



**Which licenses, certifications, etc. does your product/company have (for which countries)?**

The EMIL Insurance Suite meets all legal and regulatory requirements for the DACH area (Germany, Switzerland, Austria) and is certified by TÜV Rheinland according to ISO/IEC 27001.

**Which notable awards, prizes or competitions have you won so far?**

EMIL was awarded the "Golden Bull" by Finanzen Verlag and the Innovation Award of the insurance industry and was a finalist in the Innovator Awards of InsureNXT 2022.

**What was the biggest success or milestone you achieved in the past 12 months?**

The successful go-live of EMIL Insurance Suite at Garantimax GmbH in less than three weeks showed how our software can revolutionize the work of insurance providers.

**What other growth traction have you achieved in the past 12 months?**

EMIL is proud of its implementation track record in the DACH region, as its software platform EMIL Insurance Suite has now been licensed by >15 enterprise customers.

**What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?**

In the following years, the focus will remain on establishing the EMIL Group in the entire DACH region offering solutions within and adjacent to the insurance and finance industry.

## CONTACT

Address:	EMIL Group GmbH Ackerstraße 29 D-10115 Berlin
Founders:	Bastian Knutzen, Chris Maslowski
Managers:	n/a
Website:	www.emil.de



QUICK FACTS

15	6/17	3	10M+	1	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

ottonova is the private health insurance for the mobile age, all in one app.

Which industry or target market are your products/services for?

B2B (e.g. insurance companies, insurance brokers) and B2C (e.g. digital natives, students).

What is the innovation of your product/service?

Private health insurance in one app.

What else is special about your product/service?

We think consistently from the customer's point of view and offer solutions for problems that he has not even perceived as such yet. Private health insurance made easy, everything in one app. Get healthy and stay healthy - with offers for prevention.

Which notable (pilot) customers have you been able to win so far?

n/a

Which important strategic/corporate partner(ship)s were you able to secure so far?

Among others: Check24, Getsafe.

Which countries/regions are you currently active/available in?

Germany.

Which countries/regions are you planning to expand to the next 2 to 3 years?

n/a

Which licenses, certifications, etc. does your product/company have (for which countries)?

BaFin license/Germany.

Which notable awards, prizes or competitions have you won so far?

KUBUS - highest NPS/highest customer satisfaction among private health insurers in 2022 (4th time in a row).

What was the biggest success or milestone you achieved in the past 12 months?

Closing of our Series F financing round with an equity increase of EUR 34 mn.

What other growth traction have you achieved in the past 12 months?

35,000 customers who trust us.

Who/what are you looking for in the coming 12 months that could accelerate your success?

Investors and B2B partners.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

We want to grow efficiently and improve our multiple award-winning services. What's more, we want to make our recently launched company health insurance a success.



Photo (c) provided by company

CONTACT

Address:	ottonova Holding AG Ottostraße 4 D-80333 Munich
Founders:	Dr. Roman Rittweger, Sebastian Scheerer, Frank Birzle (ex)
Managers:	B. Brühl, M. Betzwieser, J. Kannenberg, Ch. Koker
Website:	www.ottonova.de

# Selma Finance

Investing, Asset management, Financial advisor, Robo-advisor, Wealth management, Pension planning

## QUICK FACTS

16	7/17	3	10M+	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Selma is a digital financial assistant that takes care of your money.

### Which industry or target market are your products/services for?

People across all life situations: anybody who needs help with their finances and wants to invest their money for their future.

### What is the innovation of your product/service?

Selma is a financial advisor that everyone can use. The digital assistant creates individual investment plans and takes care of investments & pillar 3a pension money. Next to automated services, each Selma client has access to expert advice – by humans.

### What else is special about your product/service?

"The Selma service is vastly more affordable than banks, charges an all-in-one fee across investments and pillar 3a, and gets cheaper the more you invest. Selma Finance makes sure to allow everyone to understand what happens with their money. No lingo, no exclusivity due to difficult terms and hidden information.

The asset management is top-notch – apart from

regular rebalancing, Selma also actively manages risks for clients. By keeping tabs on over- and undervaluations on markets and changes in a client's life, like approaching retirement, salary changes, the start of a family or purchasing real estate, Selma makes sure clients always invest according to the risk they should take.

A Selma client can lean back and spend time on more interesting things than constantly thinking about their investments and pension money."

### Which important strategic/corporate partner(ship)s were you able to secure so far?

Migros Group (through an investment of their VC arm Sparrow Ventures), Saxo Bank (Switzerland) and VZ Vermögenszentrum as partner banks.

### Which countries/regions are you currently active/available in?

Switzerland.

### Which countries/regions are you planning to expand to the next 2 to 3 years?

DACH region, Nordics.

### Which licenses, certifications, etc. does your product/company have (for which countries)?

Selma is regulated as an independent Financial Advisor in Switzerland by PolyReg and is part of Finos.

### What was the biggest success or milestone you achieved in the past 12 months?

"The team doubled. With key hires in compliance, product management and advice, we have reached 29 team members.

The market situation has been difficult due to ongoing crises around the world, creating fear and panic on financial markets. Even throughout this time, Selma could grow in terms of clients and assets under management. We are very proud of our team and excited to have great clients!"

### Who/what are you looking for in the coming 12 months that could accelerate your success?

Selma is always looking for great talents who want to make a change in the financial industry. Currently, we focus on expanding the product and marketing team – skilled engineers and designers, and professionals with skills in scaling B2C companies would find significant roles at Selma.

### What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Selma is working on features that allow clients access to advice on their financial situation – directly from the app. Furthermore, we are starting to prepare for expansion to EU markets.

## CONTACT

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QUICK FACTS

17	3/17	3	0	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '22	REVENUE '23

Swiss E-Tax Statements as a Service / Tax Services.

Which industry or target market are your products/services for?

Banks, Robo Advisors, Family Offices, Wealth Managers, Tax Accountants & Lawyers.

What is the innovation of your product/service?

Our solution - the data refinery box - gathers unstructured & inconsistent financial data from various current & legacy sources and produces standardized clean data that can be used for our tax and wealth services or feed other downstream business cases.

What else is special about your product/service?

Next to our technical solutions, we offer deep financial knowledge, and accompany our clients during the whole service lifecycle. From business analysis to end user support. All our solutions can be offered as whitelabeled services.

Which notable (pilot) customers have you been able to win so far?

n/a

Which countries/regions are you currently active/available in?

Switzerland

Which countries/regions are you planning to expand to the next 2 to 3 years?

Austria, Germany, Liechtenstein.

Which licenses, certifications, etc. does your product/company have (for which countries)?

n/a



What was the biggest success or milestone you achieved in the past 12 months?

Establishment as an official provider for Swiss E-Tax statements with the national regulatory authority.

What other growth traction have you achieved in the past 12 months?

In 2022, we tripled the number of produced tax reports for our clients.

Who/what are you looking for in the coming 12 months that could accelerate your success?

We are looking to partner with financial application or services providers that want to offer our tax or data refinement services to their clients.

What will be the most important successes or milestones that you want to achieve in the coming 12-18 months?

Further expansion of our service portfolio and onboarding of additional B2B clients. We want to expand our offer and provide financial data services such as international tax reclaims to the B2C segment.

CONTACT

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# FinTech Innovators

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## **Imprint**

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