

FinTech Innovators

Rising Stars **2023**

Young, innovative FinTech & InsurTech startups from Germany, Austria, and Switzerland that are conquering the market in 2023.

The 3rd Annual Edition: How To Read And What To Expect In This Year's Report

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 2024? Which technologies and business models are trending? The founders of almost 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 and what you can expect on the following almost 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 '23** = Total revenue in 2023. 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 '24** = Estimated total revenue next year. In tiers, same categories as Revenue '24.
- **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

The data featured in the FinTech Rising Stars Report has been meticulously gathered and **confirmed directly by the founders** or management of these remarkable companies. As a result, this report stands out as one of the most reliable, distinctive, and current sources of information available to our community each year. Within its pages, you'll uncover **previously undisclosed insights** into the achievements and future plans of these companies.

Rising Stars has no intention of becoming just another academic report, nor do we seek to rank startups. Instead, we extend an open invitation to all founders of emerging FinTech and InsurTech companies in Germany, Switzerland, and Austria to be featured in our report, free of charge. We invest significant effort in conducting research, enlisting the support of our community partners to spread the word, and counting on the invaluable network of founders who recommend their peers. Together, our goal is to shine a spotlight on the promising unicorns of tomorrow, currently thriving in Germany, Switzerland, and Austria.

INCEPTION OF THIS REPORT

We have collaborated with investors, accelerators, advisors, corporates, and our community's founders to craft this Report. Our objectives are twofold: 1) to furnish our community with a **valuable annual resource**

replete with data, trends, insights, and inspiration, and 2) to facilitate the discovery and **wider recognition of the young companies**, affectionately known as "Rising Stars," featured in the Report. These Rising Stars are the architects of the industry's future - let's celebrate them!

WHY IN ENGLISH

Owing to the overwhelmingly positive feedback we received in the last years and numerous requests from those outside the German-speaking community, we have made the decision to publish the Rising Stars Report in English. This makes the report more accessible to non-German-speaking founders and readers worldwide.

PARTICIPATION CRITERIA

Rising Stars focuses on FinTech and InsurTech startups that have been launched in the past five years. We invite any young FinTech or InsurTech company that launched its product in 2018 or later and has its headquarters in Germany, Switzerland, or Austria. Corporate startups, as well as companies where the majority shareholders are investors, company builders, or corporates, are also included. This makes Rising Stars a comprehensive overview of the entire ecosystem.

Our special affection lies with the very youngest startups and their founders. That's why you'll find companies that launched in 2023 featured prominently in the early pages

of this report. Take a look - I'm sure you'll discover a few that you did not know yet!

Missing a startup? Let us know, and we'll extend an invitation to them for the Rising Stars Report next year. [Click here to nominate.](#)

SUPPORT FOR THE REPORT

I'd like to express my heartfelt gratitude to all our partners and supporters who make this report possible.

My very special thanks this year go to INNO INVEST and their CEO Stefan Schmitt. Stefan is a finTech founder himself (see pages 70/71 and 94/95). And he also supports this Report as a sponsor and contributor of an expert article (see pages 4/5). Thanks also to all the amazing founders, community members, partners, supporters, and contributors. This substantial annual project wouldn't be achievable without all your invaluable help!

And to you, dear reader: I wish you exciting times reading about the Rising Stars 2023!

Sincerely yours,

Florian Kandler
Publisher & Editor In Chief | FinTech Innovators
florian@fintech-i.com | Connect with me [on LinkedIn](#)

Bootstrapping vs. Venture Capital

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

Making the right decisions on funding methods is essential for fintech founders. If you make the wrong choice, your fintech could be doomed from the start. Currently, the market for fintechs is difficult. So is the market for venture capital. Missing funding rounds, down-rounds, and venture capitalists pulling out are the order of the day. The consequences: Hardly any new foundings, mass layoffs and a conspicuous number of insolvencies. Is the fintech industry still attractive enough for investors?

More and more fintechs are not making it into the profit zone. In addition, there is a lack of lucrative exit opportunities (e.g. IPO) for investors. The new risk measure of the capital market is different today than it was a few years ago. That's why VC funds themselves hardly get any new venture capital from their own clients. So how can you as a fintech founder attract and retain potential investors in the long term?

CHOOSING A FUNDING METHOD BY THE NATURE OF YOUR FINTECH

Bootstrapping is rarely heard of in the context of fintech financing. It is more known for slow and organic growth, which is in contrast with what external investors are looking for: fast growth through maximum scaling.

In this context, bootstrapping is a more sustainable method. Here, fintechs can usually even do without external financing. The business idea is grounded on the founders' savings and the cash flow generated. The great advantage being the preservation of financial independence and control, since no shares have to be given to external investors. Bootstrapping also enables the implementation of a long-term vision, as there is no need to give in to short-term return expectations of investors. The clear disadvantage being that since customers must first be acquired and sales must be built up, there is a lack of visibility in the beginning and rather small steps can be taken.

Bootstrapping can therefore be chosen by fintechs that focus on the B2B finance industry or on niche-specific fintech services. This is because a small or very specific audience is addressed here, which in turn requires

lower initial investments (especially marketing costs). In addition, products with recurring commission income can be offered. Specialized fintechs offering software-as-a-service (SaaS) models can also start with limited initial investments and bootstrapping-friendly revenue streams. B2C fintechs with rather lower capital requirements and without extensive physical infrastructure could be peer-to-peer lending platforms or robo-advisor platforms.

Since fintechs are usually denied access to traditional sources of capital like bank loans, venture capital is very popular as an alternative source of risk capital. However, VC funds demand high company shares for high-risk fintech engagements and must also be granted extensive information, control and co-determination rights. Also, since new fintechs lack years of experience and annual financial statements, a customer base has to be built first and internal structures have to be formed and stabilized, investing in a fintech is very risky.

Having to take risks into account, VC financing usually entails unexpected and underestimated disadvantages for the founders. In early-stage financing, only small investment amounts are offered and share packages above the blocking minority are demanded, which is tantamount to a far-reaching loss of control.

Simultaneously, founders are confronted with high return expectations. This increases pressure and the risk of management decisions that are not necessarily in the best interests of the company. Not without reason, industry insiders predict that by mid-2024, more than 50% of fintechs will have already disappeared from the market again.



For this reason, VCs are looking for "fund returners": Fintechs that perform so successfully that the risks taken by the VC fund in other projects are mitigated and the "burnt" investment capital with bankrupt fintechs is more than repaid.

GET RICH OR DIE TRYIN' - MAKE YOUR FINTECH A FUND-RETURNER, NOT A UNICORN

So the question is, how likely are founders to get a VC-funded fintech up and running without investors pulling the plug first? Because the truth is, most fintechs don't catch on. Most go out of business. So the trick is to get the fintech into the black. So here's my advice:

1. According to Prof. Dueck: "Work underground as long as you can." Work on your fintech until VCs want to have it on their own.
2. Don't start a fintech with less than 100.000€ seed capital, better 250.000€ from friends&family.
3. Your fintech should include B2B solutions and not focus exclusively on B2C.
4. Initially, focus on sales and customer acquisition.
5. Build positive cash flow quickly and become a fund returner.
6. Achieve a positive net profit from the 3rd year on.

7. If you can fund it, fund as much as you can!

8. The better you bootstrapped, the more VC money you get and the fewer shares you have to give away.

Good luck.

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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Web: inno-haftungsdach.de
Mail: s.schmitt@inno-invest.de

THE NEW STARS

01

THE NEW STARS are FinTech and InsurTech Startups from Germany, Switzerland and Austria that are **brand new to the market since 2023**. You will discover many new companies, technologies and innovations. Enjoy exploring these exciting new companies, their founders, successes and goals for the future!



EnverX

Sustainable Finance, Blockchain, Crowdfunding, Green Finance/ESG, Price discovery, Data Analytics, Risk Management

QUICK FACTS



Multi-Commodity early stage financing, trading and escrow management fintech solution.

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

Project developers (carbon, renewables, energy, mining, etc); Institutional investors (asset managers, funds, professional traders, corporates); individual investors; governments.

What is the innovation of your product/service?

Financial Monitoring, Reporting & Verification (fMRV) For Early-Stage Project Investments.

What else is special about your product/service?

EnverX stands out with its innovative approach to multi-commodity financing, trading, and financial MRV, offering a comprehensive and transparent platform that empowers sustainable projects and fosters positive environmental impact.

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

Project developers, Professional Traders, Corporate Investors

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

EnverX has established vital partnerships with key players such as DLA Piper for legal support, StormHarbour, Climate Finance Asia, and KraneShares for sales and investor relationships, Earthood for auditing, and OpenForests for project monitoring and digital MRV.

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

Asia, Central & South America, Africa, Europe, US.

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

Asia, Africa, UAE, Americas.

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

Escrow- via regulated third party in the UK.



Photo (c): provided by company

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

German Acceleration, Google Acceleration.

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

EnverX has achieved significant milestones, including the successful completion of its MVP, listing of the first removal carbon projects, establishment as a pioneering force in the industry, forging strategic partnerships, and setting the stage for transformative innovation in sustainable financing and trading.

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

In the next 12 months, EnverX is actively seeking strategic investors, visionary project developers, key industry partners, and regulatory collaborations to amplify our journey toward redefining sustainable financing, trading, and financial transparency.

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

In the coming 12 months, EnverX aims to achieve

critical milestones such as facilitating the first successful trades on our platform, securing project financing for impactful initiatives, launching escrow services as a SaaS model, onboarding the first 50 users, and expanding our global network of partners to accelerate the transition towards sustainable and transparent financing and trading.

CONTACT

Address: EnverX
Rathochstraße 32a
D-81247 Munich

Founders: Bela Gulacsi

Managers: n/a

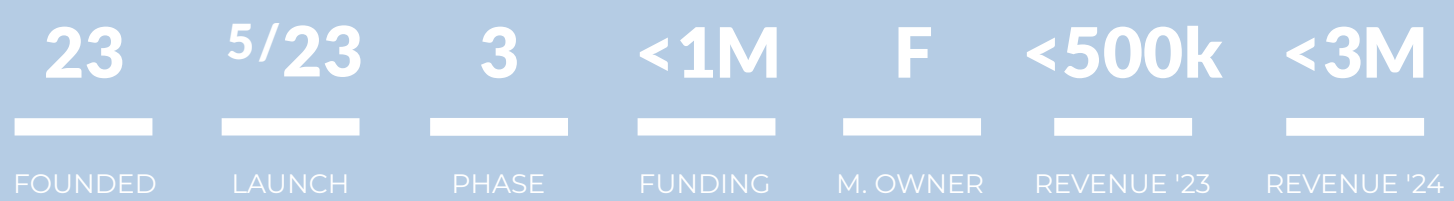
Website: www.enverx.com



Debtist

Receivable Management, Debt Collection

QUICK FACTS



Empowering customers on B2B SaaS platform with our end-to-end embedded debt collection solutions, unlocking new revenue streams for software companies and unmatched cashflow recoveries and increasing retention rates für SMBs.

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

SMBs in the DACH Region and Overseas companies launching in DACH.

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

DACH.

What is the innovation of your product/service?

Debtist is the first company offering a fully embedded debt collection solution for B2B SaaS companies bringing SMBs the most streamlined collections experience in their day-to-day software suite.

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

Across Europe.

What else is special about your product/service?

Beside the transparent, efficient and cost free benefits, we also offer Monthly Management Reports for easier liquidity planning.

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

Onboarded over 20 companies from different industries, helping them collect and create repayment plans for over 1mn € in overdue receivables.



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

We just launched in May this year, almost doubled customers and revenue on a monthly basis and are currently rolling out our embedded solution with two leading european softwares companies bringing our offering directly to more than 50000 SMBs.

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

At Debtist we want to Partner with more accounts receivable management Softwares, helping them accelerate their ARPU while also increase their product offering to their customers.

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

Fully embed and roll-out our solution to over 1000 Customers to help them recover overdue receivables more efficient.

CONTACT

Address: Debtist
Mittelberg 9
D-67098 Bad Dürkheim

Founders: Tony Zabel, Matteo Benedetti,
Brandon Baumgarten

Managers: n/a

Website: www.debtist.de



AmPLY

Financial Operation System, Data Analytics, Financial Administration, Financial Analytics, CFO Stack

QUICK FACTS

23	6/23	2	<500k	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

AmPLY is a holistic financial operations platform, providing companies with one place to manage all their financial needs - so they can focus on growing their business.

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

Small and medium-sized businesses (SMBs).

What is the innovation of your product/service?

AmPLY is consolidating the financial stack for SMBs into one seamless solution. Our holistic financial operations platform is underpinned by a machine learning engine that enriches customers' individual transaction data with financial and non-financial data points. AmPLY combines intuitive, flexible workspaces with powerful, bottom up business insights. Our vision is for AmPLY to be the single-source of truth for its customers and the financial command & control center for their business.

What else is special about your product/service?

AmPLY works for a wide range of companies: from small companies with just a few employees to larger firms with international teams and hundreds of people. Our adaptable user interface allows our customers to only use the workspaces and see the insights that matter to them.

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?

France and the Netherlands.

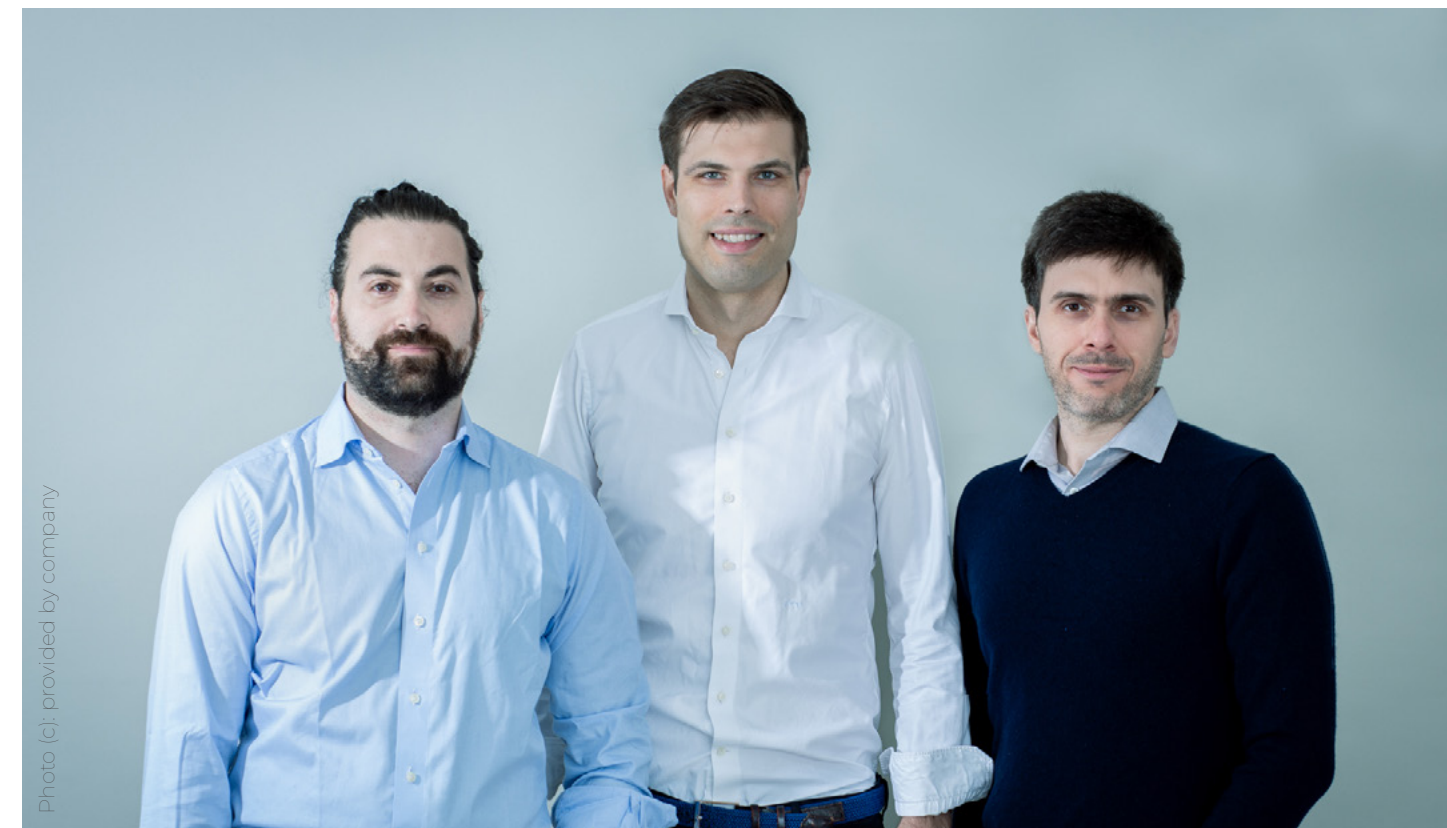


Photo (c): provided by company

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

Led by a team with prior founding, international finance, and fintech development experience, AmPLY's time to market was less than 5 months.

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

For us, it's all about bringing more value to more customers, meaning that we will continue to build out our platform and help companies save time and money with AmPLY.

CONTACT

Address:	AmPLY Jägerstraße 32 D-10117 Berlin
Founders:	Johannes von Gottberg, Ben Vinograd, Efrem Moraes
Managers:	n/a
Website:	www.getamply.io

Tapline

Digital lender, Intelligence, Prediction, Revenue based finance, Fundraising, Finance, Lending, Subscription finance



QUICK FACTS

21	2/23	3	10M+	F	n/a	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Tapline is a digital financier of SaaS (Software as a Service) companies.

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

SaaS (Software as a Service) companies with B2B/ B2C business models.

What is the innovation of your product/service?

Tapline is an intelligent finance platform enabling SaaS (Software as a Service) Co's to predict future cash flows and raise instant, non-dilutive capital by trading their subscriptions as needed. It's a fast, efficient way to accelerate growth, optimize cash flow or extend runway.

What else is special about your product/service?

Imaging having the ability to fundraise for your SaaS Co in 48 hours, dilution free and even month over month if need be? Thats Tapline! We've built a digital finance trading platform with smart data, empowering founders to quickly fund their businesses and track their key financial metrics.

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

Germany, Czech Republic and Poland.

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

CEE.

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

Investment fund and legal license to operate in Czech Republic and Poland.

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

We raised >\$32Mio in debt and equity from prestigious institutional VC's and Hedge Funds.



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

100% user acquisition, 100% retention rates, No defaults or delinquencies, established key partnerships, market expansion to Czech Republic and Poland, increased revenue growth over 100%.

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

Partnerships with accounting, subscription, risk management and credit management software providers as well as Neobanks.

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

Financing portfolio of +250 SaaS Co's, automated and intelligent product enhancement as well as expansion into two further EU countries.

CONTACT

Address: Tapline
Jägerstraße 32
D-10117 Berlin

Founders: Dean Hastie, Dmitrij Miller,
Peter Grouev

Managers: n/a

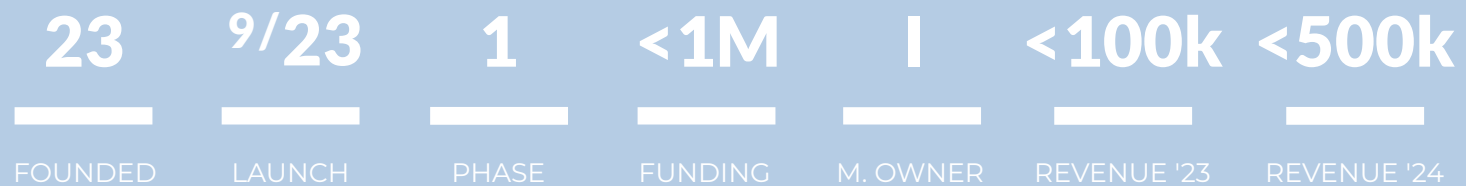
Website: www.tapline.io

Cyberion

Cyber Insurance, Cyber Security



QUICK FACTS



Cyberion provides active cyber insurance to SMBs in Switzerland.

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

We protect small and medium sized business in Switzerland. We work with broker, insurance intermediaries and affinity partners.

What is the innovation of your product/service?

Cyberion specializes in providing active cyber protection and insurance to small and medium businesses in Switzerland. Our mission is to help businesses protect themselves against cyber threats and minimize the impact of cyber incidents through a comprehensive suite of cyber insurance and active cyber defense solutions, including insurance coverage.

What else is special about your product/service?

We make cyber insurance and cyber risk management simple and fit for the needs of SMBs, so that their business is robust, resilient, and protected in the cyber space.

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

We have the financial support from WeBuild Ventures and Fusion Partners. We work with an insurance company who is carrying the product for us.

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?

We would like to expand in Europe in the DACH region.



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

We are launching our comprehensive cyber protection offering!

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

We are looking to fundraise for our seed round to close Q1 2024. We are also looking for distribution partners who would like to provide our solution to their clients.

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

We want to protect as many businesses as possible and be their number one partner for all cyber protection needs, from assessment, prevention measures to respond and recovery support.

CONTACT

Address: Cyberion SA
Rue de Lausanne 35A
CH-1110 Morges

Founders: Isabelle Kuksin

Managers: n/a

Website: www.cyberion.ch



bob Finance

Payment solution, buy now, pay later, 0 finance, all in one, payment provider

QUICK FACTS

18	10/18	3	n/a	C	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

bob pay: all-in-one payment solution.

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

Industries with typically high margins and an average basket size of 2000 CHF or more).

What is the innovation of your product/service?

All-in-one: purchase by invoice & 0% financing combined in one product. Online shops or brick and mortar merchants only have to implement one solution to offer both payment methods. In addition, we provide further services (e.g. reports) to the merchants..

What else is special about your product/service?

We offer a white label solution and share our marketing expertise to attract new customer segments and to increase the average basket size for our partners. .

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

Breitling, Apple, MyBikePlan.ch.

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

Valora, GLKB, AXA, PostFinance.

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?

None.



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

Market share of 6% in consumer loans.

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

Number of BNPL partners is growing by +50% p.a.

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

Unfortunately, we can't share this.

CONTACT

Address: bob Finance
Hardturmstrasse 161
CH-8005 Zurich

Founders: Hilmar Scheel,
Wolfgang Gröschel

Managers: Tim Ackermann, Martin Fischer

Website: www.bob.ch

SaveStrike

Online-Shopping, Saving, SNBL, Price Comparison, Cashback



QUICK FACTS

22	8/23	3	<3M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

SaveStrike is a fintech startup that enables wise spending with the help of Save Now Buy Later (SNBL).

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

B2B: Onlineshops ; B2C: Millennials, GenZ.

What is the innovation of your product/service?

Save products from every online shop into one App, either on the Desktop with our Browser Extension or mobile in our App.

What else is special about your product/service?

Organize your online shopping with SaveStrike, create groups of your favorite products, create saving goals and receive Cashback from our Partnershops.

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

Swan , Yapily.

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?

France, Italy and Spain.

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

Launched the App and Browser Extension and received a lot of traction and very good feedback from our users! SaveStrike also has more than 130 Partnershops including Dyson, Fielmann and Under Armour.



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

Developing the best user-experience possible for our users and merchants.

CONTACT

Address:
SaveStrike
Greifswalder Str. 226
D-10405 Berlin

Founders:
Konrad Krappen,
Anton Engelhardt,
Jan Wedemeyer

Managers: n/a

Website: www.savestrike.de



Immotege

Meta Lending Marketplace

QUICK FACTS



Meta-Finance Marketplace.

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

B2B: 57.000 german mortgage brokers.

What is the innovation of your product/service?

Combines the lending offers of all relevant other lending marketplaces in one meta marketplace.

What else is special about your product/service?

Additional CRM and marketing functions.

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?

German market is big enough to get unicorn in only 4 years.

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

Germany: §34c,d,i,f GewO.

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

In the last 12 months, we were able to win 600 financing brokers as partners and thus got our purchasing community up and running with probably the best purchasing conditions on the market even before our meta-financing portal was fully functional.

Photo (c): provided by company



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

Gain more financing brokers and business angels / VC.

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

Completion of our meta-finance portal, acquisition of a VC and then aggressive growth, because we have already done the necessary preparatory work.

CONTACT

Address: Immotege GmbH
Mollenbachstraße 19
D-71229 Leonberg

Founders: Philipp Scharpf

Managers: n/a

Website: www.immotege.de



CURE

Open Banking, Open Finance, Health Finance, B2B SaaS, Doctors

QUICK FACTS

23	8/23	3	<500k	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Finance Management for Medical Institutions.

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

Medical institutions, practice owners, banks.

What is the innovation of your product/service?

CURE is an intelligent Finance Manager for medical institutions. Its multi-banking platform structures relevant financial information and automates administrative tasks in practices. It gives ML based recommendations how to improve and allows doctors to control cashflow, tax and payments and med. staff. to better manage accounting, medical procurement and billing with patients. CURE follows an holistic approach that enables practice owners to better manage all financial processes in med. institutions.

What else is special about your product/service?

CURE also offers a vertical white-label solution to banks and financial service providers that leverages their products and services towards their health

clients with a smart software layer on top of its banking infrastructure.

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

We just started and will announce first partners in Q4/2023.

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?

CURE was able to attract clients from dental, general and veterinary medicine as well as acquired several large partners to activate future growth.

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

Seed round in 2023.

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

We plan to activate our first white-label banking integration within the next 12 months.

CONTACT

Address: Cure Vertical Finance
Monbijouplatz 2
D-10178 Berlin

Founders: Martin Buhl

Managers: Johannes Rehbehn,
Dominik Keller

Website: www.cure.finance

Pile

Neo Treasurer

Pile

QUICK FACTS

22

FOUNDED

1/23

LAUNCH

3

PHASE

<3M

FUNDING

F

M. OWNER

n/a

REVENUE '23

n/a

REVENUE '24

Pile - the first Neo Treasurer for Europe offers treasury products for high growth startups to make most of their money, keep it safe and diversify across multiple banking solutions.

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

Startups especially early stage pre-seed until Series C.

What is the innovation of your product/service?

With pile Startups can de-risk, manage, and earn on their venture capital through a fully digital platform, regardless of their financial expertise.

What else is special about your product/service?

With pile startups can manage their money smarter, reduce risks, and make it last longer.

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

Across Europe.

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

France and Spain.

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

Pile does not have a license but partners with Swan for the banking services.

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

Leave the closed beta phase and offer pile to everyone interested.

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

Venture Capital and talented employees.



Photo (c): Caroline Pitzke

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

Product market fit.

CONTACT

Address: Pile Capital
Große Hamburger Str. 17
D-10115 Berlin

Founders: Jessica Holzbach, Balazs Deme

Managers: n/a

Website: www.pile.capital



Finstep

GenZ, Personal Finance, Financial Literacy, Financial Education, Banking Interfaces

QUICK FACTS

22	5/23	1	<1M	n/a	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

We empower GenZ to take control of their finances through financial education and personal finance features.

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

Teenagers, families.

What is the innovation of your product/service?

We manage to get young people excited about financial topics without sacrificing content quality or credibility and create financial product offerings that are actually tailored to the target group.

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?

France, Spain.

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

Successfully launching the Education Module in Early Access, growing the community organically and receiving feedback that users feel more confident with finance and their future challenges through our content.

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

We have succeeded in attracting several hundred users to develop the MVP with us, collaborated with non-profits and schools.

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

Our purpose is to make financial literacy accessible. Whoever helps to spread financial literacy is helping our mission.



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

Connecting the dots between our main areas financial education content and personal finance features with real life value. We want to create a product experience in the financial industry that is actually enjoyable and motivating.

CONTACT

Address: Finstep Solutions GmbH
Fuhlbüttler Str. 29
D-22305 Hamburg

Founders: Christian Binder

Managers: n/a

Website: www.finstep.de



QUICK FACTS

23	2/23	2	0	F	<100k	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Liquidity planning for SME.

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

B2B, Small and medium enterprises, Startups.

What is the innovation of your product/service?

Easy to use liquidity planning by drag & drop - not with complicated spreadsheets.

What else is special about your product/service?

Automation & Integration by finban allows you to focus on the essentials: Analysis and decision making.

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

DACH, but main focus Germany.

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

DACH, North America

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

Nominated for FinTech Germany Award.

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

We launched a whole range of features with a small team and no funding.

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

We need more support & input in marketing and sales.



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

Add more paying customers, add more Integrations, add new regions like North America.

CONTACT

Address: finban GmbH
Käthe-Niederkirchner-Straße 22
D-10407 Berlin

Founders: Marcus Smolarek

Managers: n/a

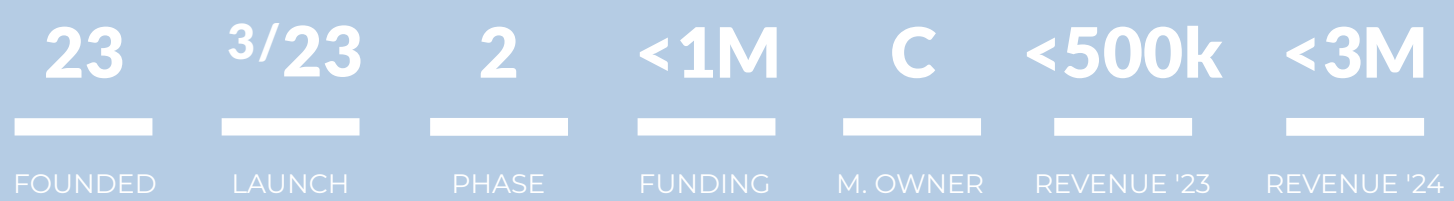
Website: www.finban.io



Beteiligungs Börse

SaaS, Platform, Alternative Assets, Equity, Investments, Corporate Finance

QUICK FACTS



The hybrid platform for direct investments in non-listed SMEs.

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

SMEs, Growth Companies, Investors, M&A Consultants.

What is the innovation of your product/service?

First hybrid platform for direct investments in non-listed SMEs.

What else is special about your product/service?

We set the new standard for digital, cost-efficient and professionally supported equity transactions. There is still personal support from experienced advisors, but combined with innovative tools. This gives investors quality-checked access to investments in medium-sized and growth companies.

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

Hamburger Stock Exchange, Pinsent Masons LLP, Canei AG.

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 beyond DACH.

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

Business registration as Financial Platform in Germany.



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

Successful seed funding; partnering with Hamburg Stock Exchange (minority shareholder).

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

Great team, Great product, Great cooperations.

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

Implementation of AI in process; accelerated growth in people and sales.

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

Fully operational product, operational breakeven, Series-A financing round.

CONTACT

Address: BB Beteiligungs Börse
Deutschland GmbH
Trostbrücke 1
D-20457 Hamburg

Founders: Matthias Wittenburg,
Holger Kruse

Managers: Holger Reinhardt, Birgit Hass,
Manuel Bode

Website: www.beteiligungsboerse.eu

7Assets

wealth management, fintech, personal finance, asset management



QUICK FACTS

21

FOUNDED

1/23

LAUNCH

2

PHASE

<100k

FUNDING

F

M. OWNER

<100k

REVENUE '23

<500k

REVENUE '24

As digital wealth management platform, we accompany you on your financial journey, from trainee to experienced investor. With us by your side, managing your finances will not only be stress-free, but also effortless and efficient.

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

B2B and B2C. B2B: woman in finance, investment advisors, precious metal consultants, public institutions, family offices, asset managers, financial consultants/advisors, banks. B2C: Students, trainees, employees, families, real estate investors, self-employed, FinFluencers, business angels, privateers.

What is the innovation of your product/service?

Forget your Excel lists and budgeting apps. With 7Assets you have a holistic wealth management and are always in control of your finances. No more limiting yourself to individual products or asset classes, and no more being tied to additional services or products. Our AI simplifies complex processes for you and helps you make more informed financial decisions.

What else is special about your product/service?

7Assets offers automated, technology/AI-based wealth management. This wealth management saves time, money, and effort by providing a clear,

digital view of assets and supporting it with various smart tools in each asset category. 7Assets saves time, takes away stress, thus more money for the important things in life.

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

KVK VermögensKonzepte eG.

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

Sessions-Invest.

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?

We want to cover the rest of the EU and step food into the US market.



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

During the beta phase we received enormous positive feedback and discovered and sharpened many more facets of our platform. As a result, we have been able to guide some users to a better financial situation and even to self-employment. We have also been able to establish great partnerships in the field of financial education, as it is very important to us to do something in this area as well.

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

We were able to expand our strategic network in 5 additional asset classes so that we have sufficient insight to understand customer requirements and market changes well at all times.

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

In the next 12 months, we want to get even more traction. We want to implement many more asset classes and expand the functions in the B2B area so that the value chain is also further optimized for this area. We are also continuing to build out our own AI to make life even more stress-free for our users.

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

We'd love to find more B2B partnerships to provide a better experience to them and also their customers. We also search for investors to enable us to grow faster.

CONTACT

Address: 7Assets GmbH
Karlstrasse 47
D-68307 Mannheim

Founders: Robin Kretzschmar

Managers: n/a

Website: www.7assets.app

THE YOUNG STARS

02

THE YOUNG STARS are FinTech and InsurTech Startups from Germany, Switzerland and Austria that **entered the market in the years 2020-2022**. 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!



Harpocrates

Compliance, FinTech, RegTech, AI, Contract understanding

QUICK FACTS

20	6/22	1	<100k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Compliance as a Service.

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

Industry agnostic.

What is the innovation of your product/service?

Highly automated compliance as a Service.

What else is special about your product/service?

Compliance as a Service.

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

DACH, Australia.

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

UK.

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

Several successful PoCs.

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

Product launch, first customers.

Photo (c): provided by company



CONTACT

Address: Harpocrates Solutions GmbH
Garibaldistrasse 40
D-13158 Berlin

Founders: Jan Jensen, Martin Foerster

Managers: n/a

Website: www.harpocrates-corp.com

cleverpaid

lending, banking, analytics

cleverpaid

QUICK FACTS

22

FOUNDED

9/22

LAUNCH

2

PHASE

0

FUNDING

F

M. OWNER

<100k

REVENUE '23

<500k

REVENUE '24

cleverpaid is the first company to prefinance orders in logistics, even before the invoice.

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

B2B market in logistics and transportation.

What is the innovation of your product/service?

cleverpaid is the only company which is prefinancing orders in logistics even before the invoice. Together with a payment ecosystem, cleverpaid is a everything from a single source provider.

What else is special about your product/service?

With its intuitive and automated approach, cleverpaid is one of the fastest and easiest financing providers.

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?

Most of the EU countries.

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

We have a pool of pilotcompanies and we prefinanced orders and invoices.

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

We are always keen to meet people with interesting financing options.



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

We want to release the full product and we want also to conquer new countries.

CONTACT

Address: scalelance
Homburger Landstr. 455
D-60433 Frankfurt

Founders: Sven Wittich, Gabriel Beslic,
Lukas Weking

Managers: n/a

Website: www.cleverpaid.com

QUICK FACTS

21

FOUNDED

9/22

LAUNCH

2

PHASE

<3M

FUNDING

F

M. OWNER

n/a

REVENUE '23

n/a

REVENUE '24

With instant onboarding and streamlined invoicing you easily handle your entire external workforce in one compliant place.

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

All companies working with freelancers and external talent, start-ups, scale-ups, agencies, small to medium-sized enterprises.

streamlined invoicing: moojo eliminates manual invoicing hassles, time-sheet juggling, and payment confusion. Say goodbye to compliance worries and expenses: moojo automatically reflects your requirements, providing you with peace of mind through custom built-in compliance.

What is the innovation of your product/service?

For freelancers & creators, moojo innovates by transforming existing financial products to match their needs to achieve financial freedom. We deliver them directly on their mobile phone. For Businesses, moojo is the easiest way to integrate freelancers into your team and projects. moojo naturally connects both sides and aims to redefine what it means to engage and work with freelancers.

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?

France, UK, Netherlands

What else is special about your product/service?

Enjoy easy and smooth collaborations from day one. Every time, all the time: Don't let managing freelancers get in the way of doing the actual work. Make yourself and your freelancers happy with

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 successfully built our fully functional B2B SaaS tool and connected it with the app for freelancers to deliver a fully-fledged two-sided platform.

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

Continue to scale our B2B SaaS tool and secure the next round of financing for future growth.

CONTACT

Address: moojo
Str. d. Pariser Kommune 12-16
D-10243 Berlin

Founders: Utena Treves, Christian Engnath

Managers: Stefan Lenhof, Jacek Kosciesza

Website: www.getmoojo.com

Finqube

Financial Platform, Stocks & ETFs, Data Analytics, SaaS



QUICK FACTS

22	11/22	3	0	F	<100k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Experience a whole new way to discover the stock market with our powerful stock analysis, research and stock screening tools!

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

Financial enthusiast, stock market geeks, long-term investor.

What is the innovation of your product/service?

Finqube.io is a cutting-edge financial platform designed for screening, researching, and analyzing stocks, ETFs, and indices. Our comprehensive analysis evaluates stocks based on their Value, Growth, Profitability, Financial Health, and Quality, empowering users with insights into a company's strengths and weaknesses through our iScore rating model. With a suite of powerful tools and features, we aim to facilitate better investment decisions by enabling users to compare stocks and discover a company's intrinsic value. Finqube.io simplifies financial data for everyone.

What else is special about your product/service?

Finqube.io offers access to over 50+ exchanges and a vast selection of 40k+ stocks. Our platform provides the finest stock analyzer and research

tools, allowing users to thoroughly examine the financial data of any company. Complemented by our Fair Value tool, we provide a comprehensive toolset, making us the Swiss Army knife of financial platforms.

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

All tools and features on finqube.io are accessible globally.

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

Our primary focus will be on the DACH region, as well as the US market.

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

After a successful beta launch in March 2023 and our first paid subscribers in Q2/2023, Finqube has been selected to join the 'AWS Startup Loft Accelerator Program' for the September 2023 Cohort. This represents a tremendous opportunity for us to be part of a program designed specifically



for startups, providing valuable tech resources, guidance, and a supportive community of peers.

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

Finqube is gearing up to launch a fundraising round in the upcoming year. Consequently, we are actively seeking potential seed capital and investors who share our vision to revolutionize the financial data landscape. Our journey has only just begun as we strive to become a leading financial platform and data vendor.

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

Our goal for the upcoming year is to attract over 10,000 subscribers worldwide and to scale our platform. This expansion will enable us to consistently deliver additional tools and features to our valued users and community.

CONTACT

Address: Finqube GmbH
Kolonnenstr. 8
D-10827 Berlin

Founders: Nico Hamann

Managers: n/a

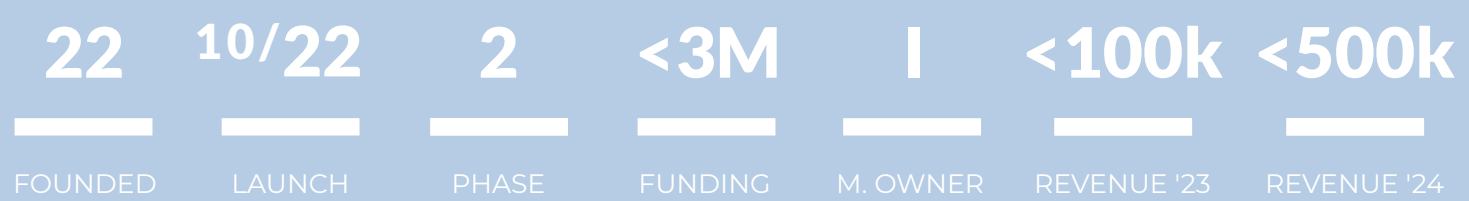
Website: www.finqube.io

3Folio

Crypto, Portfolio Tracking, Blockchain, Accounting, Reporting, Data Analytics



QUICK FACTS



We deliver an intelligent crypto tracking, accounting and reporting solution tailored to the needs of professional investors.

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

Professional Investors, Crypto Funds, Family Offices, Tax Advisors.

What is the innovation of your product/service?

We are one of the first in Europe to develop a crypto tracking, accounting, and reporting solution tailored to the needs of crypto hedge funds, family offices, and enterprise clients. Our goal is to significantly reduce the administrative effort and to connect the traditional financial world and the crypto space.

What else is special about your product/service?

To get the most out of our product, we also combine a variety of existing services to create innovative business applications.

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

The Crypto Fund "Tigris Web3".

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

Blockpit AG as a strategic partner and investor.

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?

Europa, Asia



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

Working with our first Crypto Fund client has shown us that we have managed to create a platform architecture that allows us to quickly scale and integrate new blockchains and services that are needed by our target group.

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

For the next growth phase, we want to expand our core team. Therefore, we would like to inspire experienced sales managers and software developers for a career in the crypto industry.

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

Help 100 more professional clients with our Crypto Co-pilot to prepare their crypto assets and transactions in a way that they can be easily processed by their tax advisors.

CONTACT

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

Founders: Michael Schöngruber,
Peter Lehner

Managers: n/a

Website: www.3folio.finance



Klarpay

Digital Payments, Neo Bank, Transactional Banking, Corporate Accounts, Digital Banking, Payment Processing, Cross-border Payments

QUICK FACTS



Klarpay provides Swiss multi-currency accounts, global payment acceptance and disbursement for digital businesses.

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

Our products and services are designed for the B2B sector, with a focus on catering to Affiliate Networks, Marketplaces, Affiliates, Marketers, Content Creators, Online Merchants, as well as Fintechs and PSPs.

What is the innovation of your product/service?

At Klarpay, we focus exclusively on online platforms and corporates. That means we facilitate cross-border payments for the digital economy. Klarpay's operational focus and technical interfaces are designed for modern, technically savvy businesses. We help digital businesses scale globally with Swiss corporate accounts, multi-currency IBAN accounts in 16+ currencies, settlements in 80+ currencies, API automation, mass payouts and corporate Visa cards.

What else is special about your product/service?

Our product/service stands out with its extensive currency reach, empowering businesses to scale globally.

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

Our collaboration with payabl. evolved organically as our product offerings and services complement one another. By combining our robust transactional and settlement banking capabilities with payabl.'s innovative acquiring and alternative payment solutions, we are confident that this partnership will deliver substantial value to our clients. Our clients are our top priority, and they'll gain a lot from the great solutions this partnership offers.

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

We are active in Switzerland. However, we are able to accept customers worldwide on a reverse solicitation basis. The forbidden and restricted countries can be found on the Klarpay website.

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

Klarpay is authorised and regulated by the Swiss Financial Market Supervisory Authority (FINMA)



under the Swiss Federal Banking Act, Article 1b. The company is also a Principal Member of the VISA network and holds Level 1 Payment Card Industry Data Security Standard (PCI DSS) certification.

launching innovative products for online businesses. This strategy aims to enhance our capabilities, stay ahead of industry trends, and ensure sustained growth and leadership in the online business landscape.

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

During 2023, we've been shortlisted for "PayTech Start-up of the Year"; by FinTech Futures Banking Tech Awards and "Banking Tech of the Year"; by Europe FinTech Awards.

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

Klarpay achieved profitability in its first operational year. Despite the challenging economic conditions in the fintech industry and global markets, Klarpay has established a solid foundation and reached monthly profitability only six months from launch in August 2022 and sustained this until the end of the year to close with an overall substantial annual profit.

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

Our key goals for the next 12-18 months include expanding our team to meet rising demand and

CONTACT

Address: Klarpay AG
Industriestrasse 24
CH-6300 Zug

Founders: Mihkel Vitsur, Martynas Bieliauskas, Christos Alatzidis

Managers: Markus Emödi, Jeff-Richard Angehrn, Marc Evans

Website: www.klarpay.ch



QUICK FACTS

23	5/22	2	n/a	C	n/a	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Our solutions help to measure the behavioral biases of individual investors and suggest an optimal investment strategy that is a good fit for their physiology and financial circumstances.

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

Our solution is a good fit for wealth and asset managers with sophisticated investment strategies.

What is the innovation of your product/service?

Yainvest is a Swiss-based digital subsidiary established by BhFS gmbh. Created in 2007, BhFS Behavioural Finance Solutions is a spin-off company of St. Gallen and Zurich universities. BhFS is renowned for its research and development in Applied Behavioural Finance Technology Solutions, with its methods have become the standard in Swiss Wealth Management.

What else is special about your product/service?

We currently evolve products to apply Machine Learning techniques to investor positions and transaction analysis to identify biases from data. Our products enable compliance with UK FCA Consumer Duty rules to serve retail investors applying behavioral finance for their best interest. We also help to do advanced measures of individuals' ESG preferences and risk

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

In the process to win, but we in touch with all the major WM banks.

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

Creative Dock, a venture building studio, ESG focused media esgnews.com and one of the Ministries in Saudi Arabia.

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

US, UK, Switzerland, Germany, Austria, UAE, KSA.

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

Proper US entry and HK/SG.

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

Yainvest has been selected as the TOP 10 finalists in the Finance and Insurance stream among 300



Photo (c): provided by company

participants at perhaps the most recognized Swiss early-stage competition Venture CH.

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

With partial trial activation of our personal connections, we made 45 sales pitches from during 2022 and 2023, acquired our two first SaaS clients in the UK and Saudi Arabia, and delivered the APIs with a front-end.

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

From Zero to MVP, stellar advisors and developers, industry recognition across the oceans.

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

Mid-size WM/AM with their own sophisticated strategy seeking behavioural finance-based digital solutions, portfolio management and core banking platforms seeing behavioural finance-based expertise to differentiate, enterprise client (a big bank or consulting company) interested to co-create ML -based extension, we call it "Behavioral coach".

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

Auquire 3 more paying clients, integrate into the key portfolio management and core banking platforms, enterprise client (a sponsor) to complete build ML -based extension, we call it "Behavioral coach".

CONTACT

Address: Yainvest
15a Grabenstrasse
CH-6340 Baar

Founders: Yulia Myronova,
Enrico De Giorgi

Managers: n/a

Website: www.yainvest.ch

Vinlivt

Open Banking, Open Wealth, Insurance, Finance, Sales Plattform, SaaS Solution, CRM



QUICK FACTS

21	8/22	3	<1M	F	<500k	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Empowering financial advisors/distributors to stay connected with their customer base, retain their client base, attract new clients and massively increase sales by democratizing financial home/app for the financial industry.

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

Insurance broker, financial advisors, wealth manager, banks, insurance.

What is the innovation of your product/service?

The one and only 360° financial home for financial distributors.

What else is special about your product/service?

Identify insurance gaps and streamlining many rusted sales processes. Seamless portfolio transfers via API connection to Broker-Pools. New customer insights, analytics and financial reports for next level consulting. GDPR compliant messenger specialized on financial consulting.

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?

More than 40 financial distributors in germany using our business solutions.

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

We're winning new clients week by week.



Photo (b) provided by

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

Onboarding more large insurance distributors as well as broker pools and CRM-Systems.

CONTACT

Address: Vinlivt GmbH
Rofanstraße 8
D-81825 Munich

Founders: Uwe Lätsch, Dariusz Borowski

Managers: n/a

Website: www.vinlivt.de

QUICK FACTS



A B2B software for financing renewable energy projects through tokenized green loans.

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

Renewables project developers, financial institutions, private debt/equity funds, etc.

What is the innovation of your product/service?

We have created a standardized workflow that uses Blockchain, AI, and IoT to reduce cost, improve transparency, and maximize composability of debt securities that fund renewables.

What else is special about your product/service?

While we are a software provider we also bring deal-flow (renewables projects) and institutional investors to the platform from the get-go.

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

Norwegian government backed renewables developer.

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

Switzerland, Norway, Germany, Liechtenstein.

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

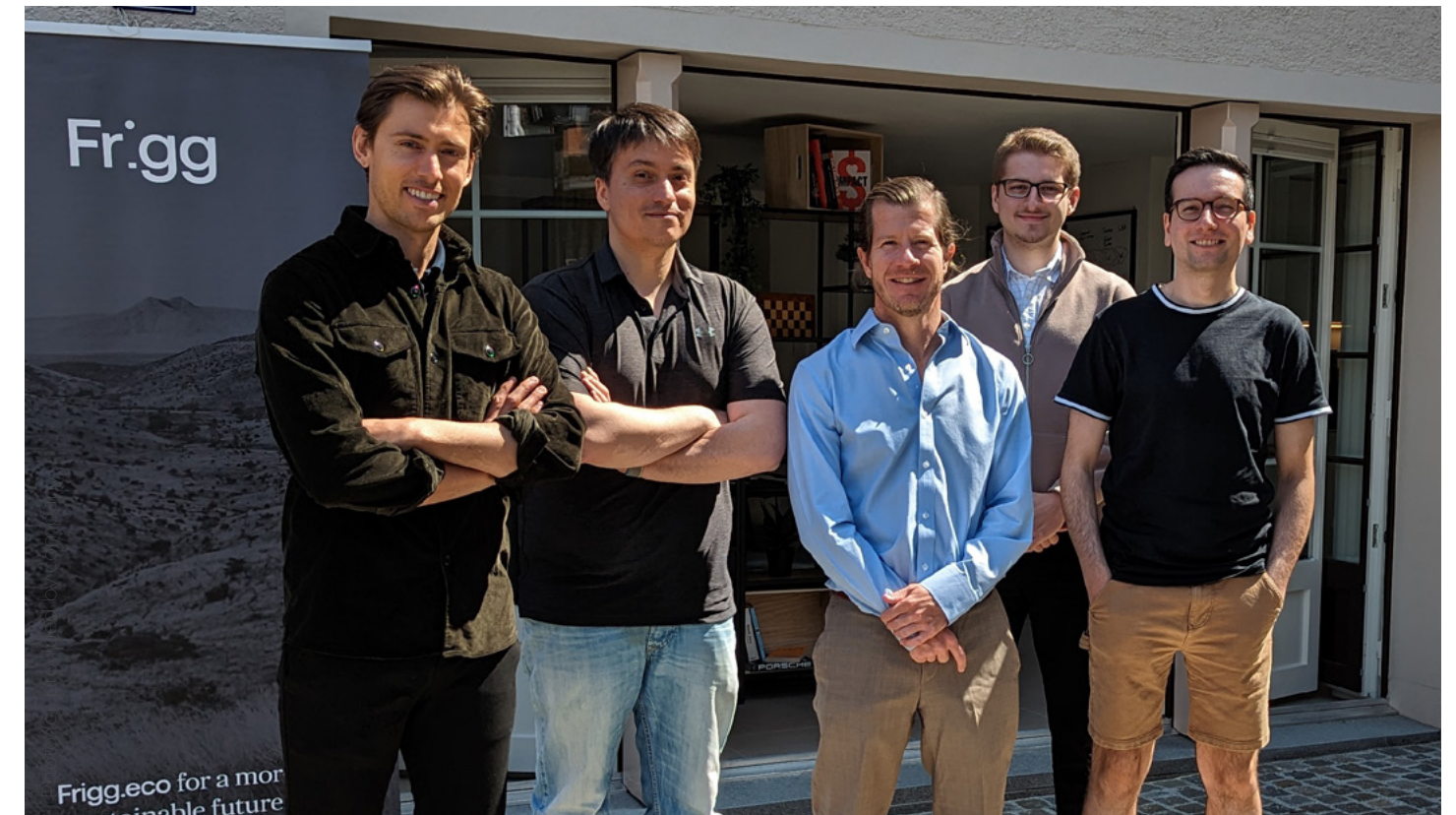
Europe, Africa, and North America.

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

>>venture>> 2023, Julius Baer Web3.0 acceleration program 2023, FinTech UZH Blockchain Center Best Paper Award 2022, Oxford University acceleration program 2021

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

Winner of several FinTech competitions, most notably the premier >>venture>> competition in Switzerland.



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

Established partnerships with 2 leading financial institutions in Switzerland and several project developers across the globe.

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

We are currently seeking blue-chip renewables project that require debt (re)financing and/or institutional investors that have an interest in digital green loans (tokenization) tied to renewables projects.

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

Onboard at least 1 medium-scale project developer and 1 institutional investor to the platform.

CONTACT

Address: Frigg.eco AG
Dorfstrasse 13
CH-6300 Zug

Founders: Philip Berntsen, Markus Leippold, Francesco Leonetti

Managers: Adam Straight, Tommy Back

Website: www.frigg.eco



bling

FinTech, EduTech, Family-FinTech, Family-Platform, Family-Banking, Payment

QUICK FACTS

21

FOUNDED

6/22

LAUNCH

3

PHASE

<10M

FUNDING

F

M. OWNER

<3M

REVENUE '23

<10M

REVENUE '24

Bling is Europe's first Family FinTech. Founded in 2021 as a pocket money app, Bling strengthens the financial literacy of children, young people and families. Tens of thousands of families are using the Bling app. For many children, it is their first independent payment experience.

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

B2C, Families.

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

Germany.

What is the innovation of your product/service?

Bling is the daily financial companion for tens of thousands of families in Germany. With the Bling card, children and young people can pay independently - and the accompanying Bling app makes everyday life easier for the whole family. In the app for children, Bling provides financial tips, savings goals, and many other functions and content, teaching financial literacy. The Bling card and app grow with the age of the children. Depending on the age of the children, parents can decide for themselves how much trust and freedom is appropriate. In addition, families can invest with a savings tree at Bling - a long-term investment for children - sustainably from 1 euro.

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

DACH, Europe.

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

Bling, Europe's first Family-FinTech from Berlin, raised millions in its seed funding round just six months after launch. The lead investors are Peak and La Famiglia, both known from earlier investments in consumer and fintech companies.



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

Just one year after the product launch, we already have tens of thousands of families using Bling.

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

Expanding Bling from a pocket-money app to a comprehensive financial platform for families.

CONTACT

Address: bling
Urbanstr. 71
D-10967 Berlin

Founders: Nils Feigenwinter,
Leon Stephan

Managers: n/a

Website: www.bling.de

FiPME

Trading, Gaming, Compliance, RegTech, Marketplace, Price Comparison



QUICK FACTS

21 **1/22** **2** **<500k** **F** **<100k** **<500k**
FOUNDED LAUNCH PHASE FUNDING M. OWNER REVENUE '23 REVENUE '24

FiPME is the first inGame item exchange with built-in KYC, price finding at its best and ISIN number issuance for items, which is approved by PolyReg.

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

Gamer, Publisher, Developer, Collectors, Traders, Esportler, people who aim to earn money by working in virtual gaming worlds.

What is the innovation of your product/service?

FiPME is a 2-way exchange place, plus we have built a shop-layout user interface on top of the realtime exchange prices, for an enhanced user experience. Best price execution for market participants and low commissions is the DNA of our solution. AML, KYC, reporting will set a new standard in gaming. Bringing an already existing grey market into a compliant solution, while building the bridge to the financial markets is FiPME's mission.

What else is special about your product/service?

Give game publishers and studios inside information of the unknown secondary market.

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

Active in Switzerland, available world-wide.

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

MENA, US.

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

PolyReg (Switzerland), Allowance (Isle of Man).

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

Getting an allowance by the authorities for a business which is new to them, to be able to go live compliantly. (PolyReg Certification, Sandbox FiNMA).



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

Support by people who share the same view that inGame items represent the same value as real world items. Origin: Private, Game Producers, Game Publisher, Traders, Investors, Ambassadors, Financial Institutions.

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

List items of an "old school" game from a major publisher with automatic transfer. 100k + customers. Cashflow break even.

CONTACT

Address: Cow Level AG
Blegistrasse 1
CH-6343 Rotkreuz

Founders: Boris Obodda, Stefan Kämper

Managers: Alexandru Turkonje

Website: www.cowlevel.ch



bunch

Operating System, Venture Capital, Private Equity, Angel Investing

QUICK FACTS

21	6/22	3	<10M	I	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Operating System to set up and manage investment entities.

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

B2B to fund investors.

What is the innovation of your product/service?

We build a platform to streamline processes to manage investment funds end-to-end.

What else is special about your product/service?

No one offers what we do in Europe.

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?

UK and Luxembourg.

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

Over the last 12 months we launched a fully-functioning fund admin software that automates large parts of previously manual work.

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 want to enter new markets and expand into new asset classes.



CONTACT

Address: bunch
Neue Schönhauser Straße 13
D-10178 Berlin

Founders: Levent Altunel

Managers: n/a

Website: www.bunch.capital



Exaloan

Credit Scoring, Digital Lending, Sustainable Finance, ESG Scoring

QUICK FACTS



Exaloan is a financial technology provider in digital lending and credit analytics operating a global B2B marketplace enabling institutional investors to invest in digital loans.

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

Institutional Investors, Asset Managers, Loan Originators, Banks, Auditors.

What is the innovation of your product/service?

Exaloan offers cutting-edge investment tools, sophisticated risk analytics, comprehensive portfolio reporting and – most importantly – global real-time credit scoring models. With a fully digitized dataset of more than 80 million individual loan records and its proprietary Machine Learning/ Artificial Intelligence Credit Scoring Algorithms, Exaloan leverages the latest technology to connect institutional capital with the digital lending ecosystem.

What else is special about your product/service?

Exaloan digitizes refinancing processes for lenders. As independent analytics service and validator, Exaloan provides a fully digital infrastructure with standardized risk assessment of each single loan through its Loansweeper™ platform. Exaloan uses

Big Data and Machine Learning to deliver relevant real time credit scoring, portfolio as well as ESG analytics and reporting for institutional investors, banks, and loan originators.

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

Family Offices, Alternative Investment Funds, and P2P Lenders. Transaction details under NDA.

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

Exaloan cooperates with UI Enlyte, a Universal Investment company, forming a strategic partnership linking their platforms for digital lending and digital assets. Loans and partial loan receivables can be traded in real time via the blockchain, creating a secondary market for digital lending.

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

Europe incl. UK & CH, USA, Southeast Asia.



Photo (c): provided by company

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

Exaloan was selected for participation in various accelerator programs like the German Accelerator (twice: 2020 Singapore & 2022 New York) and the Fintech Legal Labs Accelerator by Ashurst (2023 London).

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

Exaloan has processed >8.5bn USD in loan origination volume and gathered >80m individual loan records on our database. Its credit scoring models consistently reduce losses due to default for Exaloan's clients by ~80% compared to the market.

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

Exaloan plans to scale the loan volume managed by institutional investors on its Loansweeper platform to >100 million in Assets under Strategy (AuS) over the next 12 months.

CONTACT

Address: Exaloan AG
Moselstraße 27
D-60329 Frankfurt am Main

Founders: Luca Frignani, Andreas Höfner,
Tom Oliver Schorling,
Gregory Wheeler

Managers: Romy Ritter, Luca Frignani

Website: www.exaloan.com



Vermögensheld

Holistic Financial Advice, Financial Education, Financial Tools, Budget Advice, Assets Balance Advice, Risk Advice, Insurance Advice

QUICK FACTS



We offer independent financial advice and financial education in a game app as an affordable subscription model!

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

Our product is ideal for career starters and young professionals, but anyone of any age can benefit.

What is the innovation of your product/service?

We are the first to offer independent financial advice at a fixed price, from €1 per month. Currently, there is only fee-based advice, which is too expensive (~€180/hour), and commission-based advice, which is not independent.

What else is special about your product/service?

Our consulting is based on a newly developed concept, which is consistent across all financial areas. We integrate financial education for more effective advice in the form of an app game. In this way, we help to improve the user's finances in the long term and motivate them to stick with it and

achieve their own goals. We are the only ones with many financial tools and help make better decisions in the long run.

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

DACH (German)/ Europe.

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

Netherlands, Great Britain

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

FinTech Newcomer 2022 (Payment & Banking).



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

Launch of the fully functional beta with a scalable backend in the cloud and data connection to BAFIN-certified suppliers.

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

Integration of the payment model into the app and generation of the first revenues.

CONTACT

Address: consdev GmbH
Ziegelhofring 28
D-61118 Bad Vilbel

Founders: Daniel Walther,
Christian Landgrebe

Managers: n/a

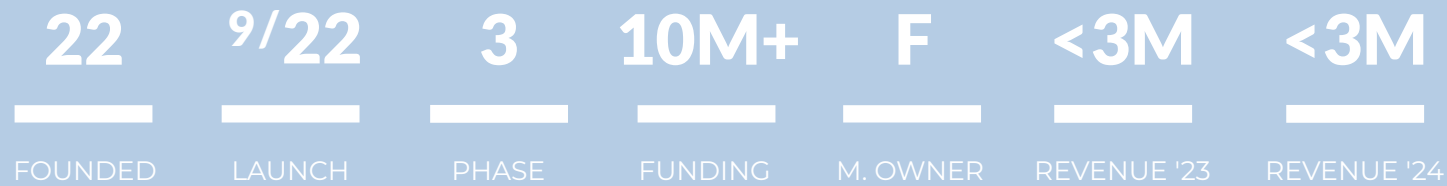
Website: www.vermoegensheld.de



DGTAL

Software as a Service, Artificial Intelligence, Unstructured Data Visibility, Claims Audit, Portfolio Management

QUICK FACTS



Shaping the future of claims audit and portfolio management with AI.

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

Insurance companies & brokers, Reinsurance companies, Auditors.

What is the innovation of your product/service?

Over the past years, DGTAL has worked on AI solutions focusing on insurance. By combining the latest AI with proprietary language models built for insurance, DGTAL's software can read and understand the context of insurance-related documents, almost like a human. Supported by machine learning, the company's software has been trained with millions of documents, creating the first semantic database for insurance, which represents the foundation for DRILLER, DGTAL's AI insurance search engine.

What else is special about your product/service?

We are the first to combine both structured and unstructured documents into one single data pool,

with minimal integration effort. Then we apply OCR combined with insurance focused proprietary models to make the text machine-readable, understandable, and fit for automated processing. DRILLER digs into the complete claims' portfolio, allowing the C-suite to get unmatched clarity on risk, reserves, capital, and claims strategy to make data driven decisions.

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

The EU and UK.

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

More markets within the EU.

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

"Insurance Products of the Year 2022" for both



DRILLER and HUSTON, InsurTech100 list for DGTAL in 2022, Finance Monthly Magazine's Global Awards 2022, 'Insurance Innovation Company of the Year 2022'.

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

The company has signed up a revenue stream of close to €1M, has delivered eight client projects in health and motor insurance and has processed around 1M claims files. We have also ran a number of pilots with clients that helped us finetune our offering and nail the right approach.

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

Scaling up and further developing our product DRILLER to facilitate better overview and conclusions, and to go deeper in the data, becoming more razor sharp in getting specific info from specific document types.

CONTACT

Address: DGTAL GmbH
Hohe Bleichen 8
D-20345 Hamburg

Founders: Arndt Gossmann,
Florian Herzog, Dirk Sebald

Managers: Vanda Giannara, Richard Hundt,
Joanna Aquilina

Website: www.dgtal.io

Foreus

Crypto Forensics, IT-forensics, Forensic Investigations



QUICK FACTS

21

FOUNDED

1/22

LAUNCH

3

PHASE

<1M

FUNDING

1

M. OWNER

<3M

REVENUE '23

<10M

REVENUE '24

Forensic Investigations in Case of Fraud.

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

Lawyers, Prosecutors, Auditors, Privat Banks.

What is the innovation of your product/service?

Big Data Analysis to visualization of criminal activities.

What else is special about your product/service?

Foreus is unique because of our quick response in customer communication. No matter what time, no matter what day, we are always on hand.

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

Foreus is unique because of our quick response in customer communication. No matter what time, no matter what day, we are always on hand.

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

Pallas Capital AG (Investor).

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

Austria, Germany, Switzerland, FL.

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)?

ISO 9001.



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

Leichtermacher Award WKO.

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

Grew to 25 employees.

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

Sales growth about 30%.

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

More Lawyers as customer.

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

Grow to 40 employees and get over 600 Legal Offices as a Customer.

CONTACT

Address: Foreus Intelligence GmbH
Beckgasse 32
A-1130 Vienna

Founders: Stefan Embacher

Managers: Simon Degenkolb,
Danijela Babic, Ricardo Hager,
Philipp Bockelmann

Website: www.foreus.at



INNO FINANZ

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

QUICK FACTS



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 countries/regions are you currently active/available in?

Germany.

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

Only in germany.

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

§ 34 d GewO, § 34 i GewO.

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

Despite the slump in construction financing, we ended our financial year with a great profit and gained many new customers and cooperation partners.



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

We are looking for 5 people who dare to build a profitable site and manage staff.

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

We want to open 5 more profitable branches..

CONTACT

Address: INNO FINANZ GmbH
Wilhelminenstraße 13
D-64283 Darmstadt

Founders: Jaqueline Willig, Stefan Schmitt,
Serkan Dizbay

Managers: n/a

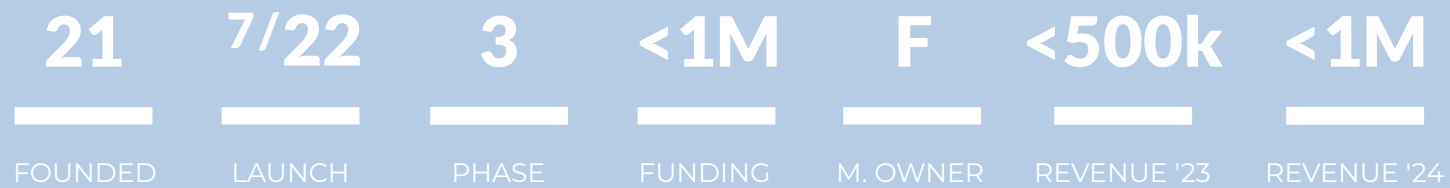
Website: www.inno-finanz.de



Iknaio

Data Analytics, AML, Cryptoasset, Blockchain

QUICK FACTS



Iknaio Cryptoasset Analytics offers a data analytics platform for law enforcement, security companies, and payment industries to combat cybercrime/crypto fraud and increase cryptocurrency security.

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

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

What is the innovation of your product/service?

Automized data analytics.

What else is special about your product/service?

Cryptoasset analytics on every desk, highly automized 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?

Ministry of justice in Bavaria.

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

CFLW Cyber Strategies / Complexity Science Hub Vienna / Wirtschaftsagentur Wien / Seedfinancing – Deep Tech of the BMAW and the BMK, respectively, handled by AWS.

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

Worldwide.

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

Europe / Asia.

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

Austrian Blockchain Award for the best startup / German Startup Cup - Fintech: Second place.



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

Since our inception in July 2022, we have achieved the milestone of serving over 1 000 customers, including nearly 10 institutional clients, including authorities and law enforcement agencies in Europe and Asia.

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

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

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").

CONTACT

Address: Iknaio Cryptoasset Analytics GmbH
Obstgartenweg 6
A-1220 Vienna

Founders: Dr. Bernhard Haslhofer, DI Karl Zettl, Dr. Ross King, DI Rainer Stütz, DI Matthias Rella

Managers: n/a

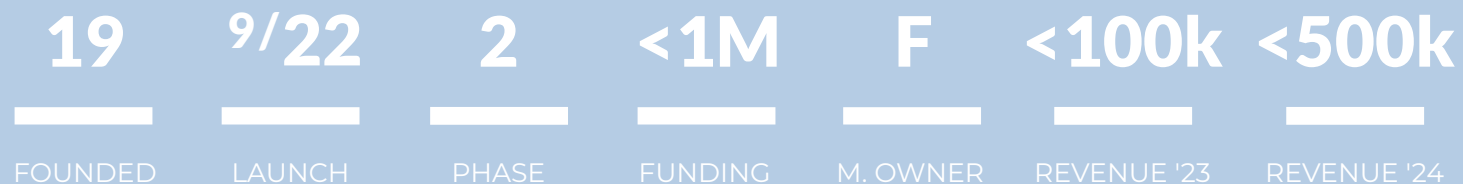
Website: www.ikna.io



Delega

Cloud Based/ SAAS B2B tool

QUICK FACTS



Digitalization of bank signatory management for corporate.

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

Large and mid sized corporations.

What is the innovation of your product/service?

The very first workflow engine for corporates to collaborate with their banks.

What else is special about your product/service?

We believe that industry problems need industry solutions: that's why Delega is harnessing the power of co-creation to build a solution that works for all parties. Since February 2020, Delega has brought together a selection of multinational banks and large corporates in a single working group with the mission of defining a common objective and creating well-established operational standards. Delega – as the fintech – has the role of 'honest broker' between corporates and banks.

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

4 Large Multinationals (names under NDA).

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

Commercial Partnership with TIS (Large Treasury System provider).

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

Global reach.

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

USA.

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

SOC2 and ISO27001 (coming in a few weeks).



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

Top 10 company part of the 2023 Fintech Swiss National team (by Venturelab).

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

Live with large multinational corporates and large international banks.
Signed contract and first invoices collected.
Large pipeline of interested corporates.

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

Raised additional 300K CHF and and being selected as part of the 2023 Fintech Swiss National team (by Venturelab).

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

Complete our current funding round (300 out 800K CHF have been closed).

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

Double the number of clients.

CONTACT

Address: Delega Treasury AG
Chamerstrasse 172
CH-6300 Zug

Founders: Riccardo Balsamo

Managers: n/a

Website: www.delega-banks.com

VALUNIQ Investment Solutions

investment advisory, asset management, broker



QUICK FACTS

21

FOUNDED

2/22

LAUNCH

3

PHASE

n/a

FUNDING

F

M. OWNER

n/a

REVENUE '23

n/a

REVENUE '24

Investment advice and asset management.

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

Private and corporate customers, investment advisors.

What is the innovation of your product/service?

Fully digitalized, investor-friendly wealth-building advice for our customers. Digital consulting and billing processes with documentation for advisors.

What else is special about your product/service?

Liability umbrella solution with a fair pricing model for investment advisors.

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

INNO INVEST | Innovative Investment Solutions GmbH.

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?

For now only Germany.

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

Successful fundraising of initial customer funds and integration of VALUNIQ AG's advisors.

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

Increase in Asset under Management by 18%.



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

We are specifically looking for competitors in the financial services industry who want to utilize our digital solutions in asset management and investment advisory for their clients. By doing so, they can save themselves the development of their own digital solution and can use our advisory platform for their client services at a fair cost-benefit ratio under the liability umbrella we employ.

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

Achieve an Asset under Management of 15 million EUR in customer funds.

CONTACT

Address: ValunIQ Investment Solutions GmbH
Christoph-Sturm-Straße 20
D-91161 Hilpoltstein

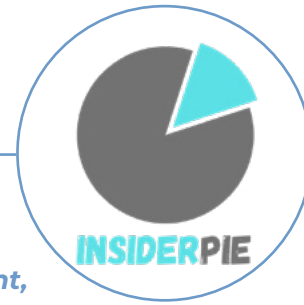
Founders: Andreas Holub, Jörg Kintzel, Thomas Kretter

Managers: Markus Kintzel

Website: www.valunIQ-investmentsolutions.de

InsiderPie

AI, Data Analytics, Investing, Stock Market, Portfolio Management, Financial Education



QUICK FACTS



InsiderPie analyzes stock market disclosures from around the world, allowing everyone to benefit from insider knowledge in their personal investment portfolio.

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

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

What is the innovation of your product/service?

InsiderPie tracks and analyzes transactions by professionals in the worldwide stock markets and visualizes the findings in an easy-to-use web application. Our AI has learned from millions of historical datapoints, allowing our homegrown rating algorithm to consistently outperform the market.

What else is special about your product/service?

In addition, we track sustainable and ESG-weighted funds and use data from company disclosures and nonprofits, enabling our users to include elements of sustainable investing in their personal strategy. We built InsiderPie with less experienced investors in mind. Difficult technical phrases from the world of finance are explained in simple terms. Our digital application thus supports inexperienced investors

holistically - from brainstorming to investment decisions.

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

Boerse Stuttgart GmbH, dpa-AFX
Wirtschaftsnachrichten GmbH, Google for Startups.

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?

United States, United Kingdom.

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 2023.



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

This year, we launched our first B2B partnership with a bank. We continue adding more features to make our app the most useful it can be for the widest range of users.

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

We're looking for a strategic business angel or VC to join our pre-seed funding round. Their financial investment and the support of their network can bring InsiderPie to the next level!

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

We will continue adding more data sources to our analysis, including new ESG disclosure data. We're also in talks with a number of other banks to explore opportunities for cooperation. Additionally, we're looking for talented and motivated people to join our company and help us accelerate growth and maximize customer satisfaction.

CONTACT

Address: InsiderPie GmbH
Kleestraße 21-23
D-90461 Nürnberg

Founders: Pierre Andreaä, Jakob Fahr,
Dominik Straußberger

Managers: n/a

Website: www.insiderpie.de

Fiat24

neo bank, crypto, off-ramp, blockchain, web3, dapp



QUICK FACTS

18	3/22	3	<10M	1	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Using the Arbitrum (Ethereum Layer 2) network, Fiat24 lets you transfer money instantly, unlocking new ways to pay, get paid and convert your money. No need to download any app, Fiat24 is an decentralised app (dApp) and can be accessed in any browser or your favourite crypto wallet.

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

Crypto natives.

What is the innovation of your product/service?

We offer cash accounts and payment services to clients, leveraging blockchain technology as a new means in which to book client ledgers, a pioneering way to replace outdated legacy systems and radically improve such core aspects as human error, manipulation, efficiency and manpower. A multi-award winning company, Fiat24 has received recognition from several fintech institutions such as Qorus Accenture Banking Innovations.

What else is special about your product/service?

With the Fiat24 platform, we have designed a totally different technical architecture. Each client holds a unique NFT (Non-fungible Token) to represent their identity and access their cash accounts through this NFT, completely abandoning the traditional username and password, without compromising client data and security. We fulfill all of the

same AML requirements as traditional financial institutions, with a compliance infrastructure and process which has been audited by BDO Switzerland.

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

Global customers.

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

Arbitrum Foundation.

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

EEA and Switzerland.

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

South East Asia.



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

Fintech License (Switzerland, FINMA).

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

Qorus Accenture Banking Innovation Award.

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

Visa and Apple Pay, combined payment service connected to a public blockchain (Arbitrum).

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

More top tier investors, onboarded more clients, got Visa and Apple Pay.

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

Tokenomics.

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

Offering our clients (from around the world) access to a Swiss IBAN.

CONTACT

Address: SR Saphirstein AG
Bellerivestrasse 245
CH-8008 Zurich

Founders: Yang Lan, Haoning Zhang,
Nico Buechel

Managers: n/a

Website: www.fiat24.com

FOMA

FOMA

Debt Collection, Insolvency Management, Digital Platform, Eco-System, Big Data, Analytics & AI

QUICK FACTS

22

FOUNDED

9/22

LAUNCH

3

PHASE

<100k

FUNDING

F

M. OWNER

<100k

REVENUE '23

<500k

REVENUE '24

FOMA, a platform Eco-system that offers SME's lacking the staff to effectively manage their credit and admin functions a digital, cost-effective & faster access to debt collection, along with a range of added value services, such as credit checks & insurances, cybersecurity to prevent future risks.

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

SMEs, micro companies, insurances, banks.

What is the innovation of your product/service?

FOMA is transforming a traditional B2B business into the digital landscape, with a strong focus on reshaping the debt collection and insolvency management sector to meet the the specific needs of SMEs incl. Micro companies. We employ advanced technology, data-driven decision-making, and self-service to construct an all-encompassing platform that streamlines the customer journey through radical digitalization. Our cloud-based system seamlessly integrates advanced analytics and AI.

What else is special about your product/service?

Our unique Added Value Marketplace, specifically designed to benefit our target customers, with a strong focus on helping them prevent future defaults through best-practice and specially designed value-added services and products.

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

FYRST (Deutsche Bank), Telekom (TechBoost), Boabab, Crebita, BeDirect, adorsys.

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?

Our most significant achievement was the successful MVP launch at the end of the previous year, which was quickly followed by one or two rounds of customer-focused improvements. Following to the launch, we not only secured our initial customers but also established added value partnerships for our FOMA Marketplace. This collaboration includes partners offering services such as digital credit insurance, cybersecurity risk coverage, marketing &and risk data for our SME customers.

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

We successfully established FOMA as an Embedded Servicing Partner and secured distribution partnerships with FYRST (Deutsche Bank) and Telekom (Techboost). We have also convinced 2-3 more significant partners to join us in adopting the innovative FOMA platform, along with many SME customers who will follow soon.

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, our primary focus will be on the continuous development of our digitally driven self-service platform and enhancing our AI technology to make collaboration with our customers even more seamless.

CONTACT

Address: FOMA Gesellschaft für Forderungsmanagement mbH
Eiffestr. 76
D-20537 Hamburg

Founders: Stephan Schuller, Lars Helm

Managers: n/a

Website: www.foma-gmbh.de

AQ Forensics

Cryptocurrency, Investigations, Digital Asset, Tracking Blockchain, Analysis, Transaction, Tracing, Anti-Money Laundering (AML)



QUICK FACTS

23	8/21	3	0	F	n/a	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

We offer professional support in investigating digital crimes and incidents related to cryptocurrencies or in verifying the source of funds for cryptocurrency withdrawals to a bank account.

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

Our primary target markets are: 1. Law Enforcement Agencies 2. Financial Institutions 3. Government Regulatory Bodies 4. Cybersecurity Firms 5. Legal Firms 6. Compliance Departments in Corporations 7. Cryptocurrency Exchanges 8. Investigative Agencies 9. General Consumers (B2C).

What is the innovation of your product/service?

The innovation of our blockchain forensics company, with years of experience in this field, an international network, and a track record of over 600 cases investigated, lies in our unparalleled expertise in the realm of cryptocurrency and blockchain investigations. Our unique selling point (USP) is the depth of our experience, which allows us to uncover novel techniques and insights in the ever-evolving landscape of digital assets and cryptocurrencies. Our secret sauce is our ability to combine extensive knowledge with a global network, enabling us to provide cutting-edge solutions for our clients. This combination of experience, international reach, and a proven track record sets us apart from our

competition, making us the trusted choice for tackling complex blockchain-related challenges.

What else is special about your product/service?

What sets our blockchain forensics company apart is our commitment to staying at the forefront of industry developments. We continually invest in research and development, ensuring that our methodologies and tools remain cutting-edge and adaptable to emerging blockchain technologies and threats. Additionally, our dedication to client success is exceptional, as we tailor our services to meet the unique needs of each case, offering a personalized and results-driven approach. Our transparency, integrity, and a strong emphasis on confidentiality further distinguish us in the field, providing clients with a level of trust and assurance that is second to none.

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

In general, we operate globally, but an increasing number of our customers are from the EU.



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

Italy, Spain, Germany, Great Britain.

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

Our biggest milestone in the past 12 months was the successful collaboration with government agencies from over 13 countries within and outside the EU, serving our clients effectively in complex blockchain investigations. Through this collaborative effort, we were able to secure several hundred thousand euros for our clients.

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

Experienced blockchain analysts and investigators. Experts in cryptocurrency compliance and regulations. Partnerships with law enforcement agencies and government bodies. Collaboration opportunities with cybersecurity and legal firms. Innovative blockchain technology solutions for forensic analysis.

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

In the coming 12-18 months, our key milestones include expanding our team with new hires, extending our presence into additional countries, and further enhancing collaboration with international specialists in both the public and private sectors.

CONTACT

Address: A | Q Forensics GmbH
Roith 6
A-5145 Neukirchen

Founders: Albert Quehenberger

Managers: Julia Quehenberger

Website: www.aq-forensics.com

SDCC

Smart Derivative Contract Clearing, OTC Derivative



QUICK FACTS

18	7/21	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Smart Derivative Contract Clearing (SDCC) is the world's first DeFi clearing house, offering B2B data reporting for brokerage, asset management, and custody.

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

Banks and other financial institutions.

What is the innovation of your product/service?

Unlike traditional OTC derivatives, SDCs introduce intra-day settlement of cashflows and margin. This reduces Initial Margin and regulatory capital requirements to near zero, offering significant cost savings. SDCs have a deterministic termination mechanism. This automatic termination embedded within the smart contract replaces counterparty default with an option, streamlining the process and reducing inefficiencies. The SDC isn't a mere concept. It a product of over 3 years of meticulous development, ready to redefine the OTC derivative landscape.

What else is special about your product/service?

Key Benefits are: - Drastic reduction in collateralized OTC derivative transaction inefficiencies. A modern solution to counterparty defaults, ensuring smoother and more secure trades.

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

DZ Bank, BayernLB.

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

Our partners are DTCC (Depository Trust and Clearing Corporation) and your infrastructure providers for reference and market data. Further we are ISDA member.

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

Germany, USA, UK.

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

Singapur, Tokyo.



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

"Best Digital Valuation Solution Provider for 2023" by Wealth and Finance International FinTech Awards; "Best Digital OTC Trading Solution 2022" by Wealth and Finance International FinTech Awards.

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

We have founded a UK entity. Further acquired new customers and we were a sponsor of the ISDA AGM. We also held a webinar entitled "Digital Innovation in Financial Regulation and Smart Derivative Contracts."

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

To build momentum we will initially focus on 20 counterparties trading up to 100 SDCs in a regulatory Sandbox. Enable unrestricted trading of the Smart Derivative Contract on the SDCC platform, ensuring trades are conducted in regions with regulatory approval and robust trade support.

CONTACT

Address: Smart Derivative Contract Clearing
Rheinstraße 4E
D-55116 Mainz

Founders: Thomas Schwiertz

Managers: F. Friedma, P. Whitehead, J. Schmidt, R. Crozier, D. Schnabel, M. Rohde

Website: www.xva-blockchain.com

Bendesk

Bendesk

Company benefits and perks, Benefit portal for HR and employees to use, Flexible Benefit Budgets, total rewards concept

QUICK FACTS

23

FOUNDED

8/21

LAUNCH

2

PHASE

n/a

FUNDING

F

M. OWNER

<100k

REVENUE '23

<1M

REVENUE '24

Bendesk is a benefit expert managing and delivering best-in-class benefit experience for companies and their employees.

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

Companies from or operating in Germany, seeking to become more competitive in the battle for the talents on the job market, or retaining those already working in their respective companies.

What is the innovation of your product/service?

Bendesk is a benefit expert managing and delivering best-in-class benefit experiences for companies and their employees. Bendesk achieves this through its class-leading strategic and operational approach, anchored deeply in its application, that allows offering top-notch benefit programs powered by interactive support and guidance for the companies' leadership, their HR teams, and their employees as recipients of the benefits. Bendesk enables companies to offer flexible, well-rounded benefit programs employees can use to maximize the value derived while also taking advantage of the month-to-month flexibility for some or the long-term value of other benefits available in the more than 25 benefits in the Bendesk Portfolio.

What else is special about your product/service?

Strategic consultations for companies, beforehand as well as throughout the partnership to ensure the long-term achievement of strategic goals targeted by offering company benefits. This on-demand service is powered by in-house research as well as the decade-long experience of our specialists for the areas company strategy in the HR and compensation segment, insurance and benefits.

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

GlasfaserPlus, Sumup.

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

Insurance broker in Germany.

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

Successfully secured our inaugural cohort of paying customers in Q1 2023, signaling strong market fit. Unveiling our enhanced product V2.0 this August 2023, showcasing our commitment to innovation and user feedback. Achieved a 2X surge in high-intent leads in 2023 compared to the same period in 2022, demonstrating our accelerated growth trajectory.

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

Building a portfolio of owned benefits and a path to add to those even further, build and established a set lead generation operation.

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

Our mission over the next 12-18 months is to not just grow, but to redefine the standards in the company benefits market. With the following focused objectives, Bendesk is on the trajectory to become

the go-to SaaS solution for businesses seeking to provide unparalleled benefits to their teams. - Amplify our user base growth to achieve mid-4 digit monthly user additions; - Onboard 100+ new paying customers, ensuring a deeper penetration into our target market segment; - Successfully launch V3 and V4 of our Bendesk application, further solidifying our position as an innovative leader.

CONTACT

Address: Bendesk GmbH i.G.
Rurstraße 42
D-50935 Cologne

Founders: Achim Trude, Britta Willms,
Philipp Freese

Managers: n/a

Website: www.bendesk.de



TokenForge

Crowdfunding, Crowdfunding, Tokenization, Regulatory Compliance (eWpG, GeSact, MiCa), Web3 Services, Blockchain, DLT, Green Finance

QUICK FACTS



Tokenforge is leading provider of ready-to-use, white-label market infrastructure enabling seamless issuance and management of compliant crypto securities for financial institutions.

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

Family Offices, Banks, Asset manager, Financial Service Provider, Custodians, Brokers, Investment Platforms, Crowdfunding Platforms, Banking Service Provider.

What is the innovation of your product/service?

Tokenforge's platform streamlines EWG-compliant financial asset transactions, eliminating the need for banks or brokers. Our intuitive Tokenforge Regulated Markets Suite and integrated services facilitate seamless, direct transactions between sellers and buyers using distributed ledger technologies.

What else is special about your product/service?

We are pioneering a de-facto token standard for compliant asset tokenization. Our track record includes the very first eWpG offering for Chartered Investment and the first public security token offering under eWpG for GreenRock Energy. Additionally, our all-in-one white-label software

solution offers fully customizable Web3 Experiences through the versatile microservices of the Tokenforge Suite.

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

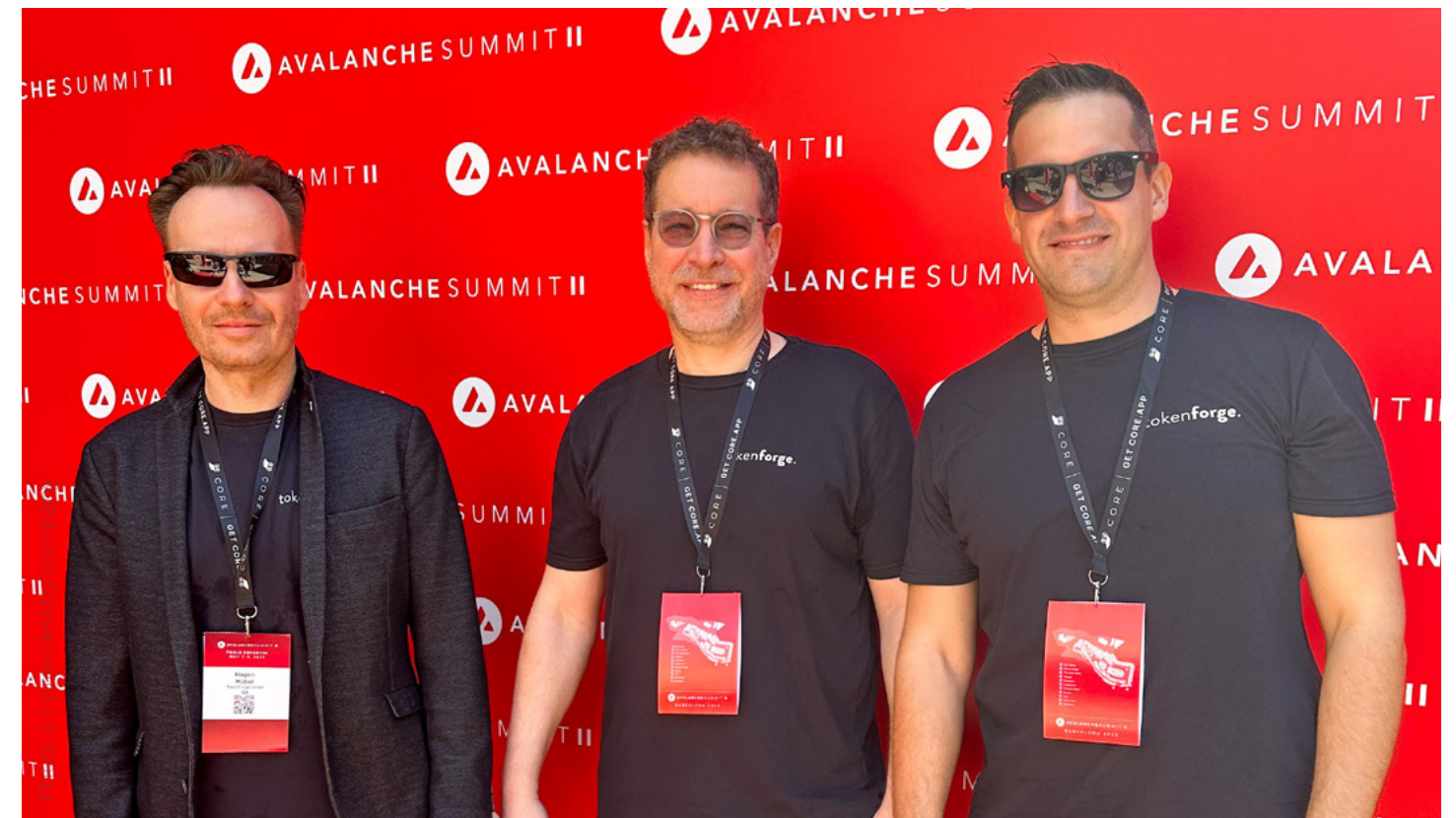
Aquila Capital Holding GmbH (Schweiz), Tangany (Germany), Chartered Investment (Germany), Cryptoport GmbH (Germany), WengFineArt/ArtXX AG (Schweiz) E-Sec (Germany), GreenRock.Energy (Austria), Vountain GmbH (Germany), HYGH GmbH (Schweiz), Arvato Systems GmbH (Germany), Twelvebytwelve GmbH (Germany), Volksbank Mittelhessen eG (Germany).

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

DACH+LI+LUX

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?

Since 2021, we've pioneered asset tokenization across 10+ asset classes, serving 20+ corporates, fintechs, and financial institutions. With a focus on Electronic Crypto-Securities Registrars, we now provide cutting-edge technology to 20% of the active market.

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

We actively seek strategic partnerships, including venture builders, venture partners, and infrastructure players, to collaboratively build innovative Web3 ventures. Furthermore, we are open to forging general partnerships with financial services institutions and players to explore new product opportunities and leverage our cutting-edge token standard and technical solutions.

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, our primary milestones are to transform our banking-grade infrastructure into a versatile SaaS platform, enabling us to rapidly

expand our client base. Additionally, we eagerly anticipate the deployment of new (joint) ventures on our continually evolving technical financial market infrastructure.

CONTACT

Address: TokenForge GmbH
Mühlenstraße 8 a
D-14167 Berlin

Founders: Moritz Stumpf, Markus Kluge,
Hagen Huebel

Managers: n/a

Website: www.token-forge.io



Aledius

Wealth Management, Digital Portfoliomangement, Signaling, Data Analytics, Big Data, Quantitative Trading

QUICK FACTS



Aledius is a German owner-managed asset manager and hedge fund specialist.

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

Aledius is a German owner-managed asset manager and hedge fund specialist that specializes in mathematically and macroeconomically driven investments in public securities, foreign exchange, and commodity markets for wealthy individuals and institutional investors.

What is the innovation of your product/service?

Aledius aims to generate a positive excess return compared to the global overall market. Aledius follows an exclusively quantitative top-down approach that combines artificial intelligence, machine learning, and technical analysis with sentiment and news analysis. In other words, Aledius first analyzes the overall market, then various sectors, and finally individual securities. The focus is on achieving long-term excess returns ("alpha") by continuously minimizing the risk taken. Our model uses three central inputs - price, volume, and volatility - to determine the likely daily trading range for each publicly traded asset class. To do this, Aledius analyzes historical and current

price and market information using statistical and quantitative approaches as well as predictive methods to identify anomalies and opportunities. Aledius' core competence is its proprietary algorithmic approach. Aledius uses numerous, including alternative, data sources of various origins and subject them to a variety of its own analytical methodologies, which unfold their potential in the proprietary "EUS.Quant" strategy.

The outstanding feature of this investment strategy lies in the extensive data-based risk management. This is intended to limit significant loss risks without reducing long-term profit opportunities.

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?

Switzerland, Luxembourg.



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

Aledius Invest UG (limited liability) (BaFin No. 80175907), a 100% subsidiary of Aledius GmbH, acts as a tied agent within the meaning of § 3 para. 2 WpIG (German Securities Trading Act) exclusively on behalf of and under the liability umbrella of Innovative Investment Solutions GmbH (www.inno-haftungsdach.de), located at Wilhelminenstraße 13, 64283 Darmstadt, Germany, as an investment intermediary. Innovative Investment Solutions GmbH is an independent securities institution and holds the necessary permits from the Federal Financial Supervisory Authority (BaFin) in accordance with § 15 of the Securities Trading Act (WpIG).

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

In the particularly challenging capital market year of 2022, we were able to outperform significant benchmark markets such as the global market, the US market, and the US technology index by up to 14.89%, 16.57%, and 30.1%, respectively. The outstanding feature of this investment strategy lies in the extensive data-based risk management. This is aimed at limiting significant loss risks without diminishing long-term profit opportunities.

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

We aim to double our Assets under Management (AuM) by continuing to deliver absolute returns for our clients and consistently outperforming global markets.

CONTACT

Address: Aledius Invest
Mergenthalerallee 77
D-65760 Eschborn

Founders: Alexander Brehm,
Benedikt Sturm

Managers: n/a

Website: www.aledius.com



Promisioo

Trading, Selftrading, Brokerage, Onlinebroker

QUICK FACTS

21	1/21	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Selftrading Plattform.

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

We have developed an online broker platform for smart investors and stock market junkies. Especially for frequent traders our broker platform opens the professional access to Interactive Brokers - at particularly attractive prices for shares, ETFs, options, and many other securities.

What is the innovation of your product/service?

50 Cents per Trade and free order tools.

What else is special about your product/service?

Trading in over 130 stock exchanges, in up to 33 countries, in 23 currencies and for heavy-trader conditions.

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

Not allowed to disclose due to data protection laws.

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

Working with our strategic partner INNO INVEST allowed us to establish our state-of-the-art broker platform. Only INNO INVEST provides a license umbrella with an extraordinary cooperation with Interactive Brokers LLC.

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

We are available over our German Website promisioo.de in all EU-countries, but with focus on Germany and Austria..

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

We have already et our expansion goals.

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

License umbrella ("Haftungsdach") and thereby the WpIG-license according to Art. 3 para. 2 WpIG.



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

We have the most competitive prices for customers wanting to trade with Interactive Brokers..

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

Expanded our reach to professional traders due to extensive marketing efforts.

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

Expand our brand with professional traders and look for a strategic investor respective Venture Capital.

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

Reach more than 5000 clients.

CONTACT

Address: Promisioo Finance
Onlinebroker
Hüttenstr. 4
D-40223 Düsseldorf

Founders: Serkan Dizbay, Stefan Schmitt

Managers: n/a

Website: www.promisioo.de



prestatech

Lending, Credit rating, Open Banking

QUICK FACTS

19	9/19	3	<10M	F	<10M	<10M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Credit underwriting technology for banks and fintechs.

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

Banks and FinTechs.

What is the innovation of your product/service?

Unique data gathering and analysis capabilities in the credit space.

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

IntesaSanpaolo, Zalando, Aidexa and Prelios.

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

Italy, Germany, UK.

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

USA, Spain and France.

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

Launch of 2 new markets and a dedicated product in the automated tenant verification space.

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

Entering the USA with an important partner.



CONTACT

Address: prestatech
Saarbrücker Str. 36
D-10405 Berlin

Founders: Christian Nothacker

Managers: n/a

Website: www.prestatech.com

spotixx

AI, Anti-Money Laundering, Anti-Fraud

Spotixx

QUICK FACTS



We 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?

spotixx's AI solutions can be easily integrated with existing AML and Fraud screening tools, saving time, resource and money. We do not require a complex "rip and replace" IT project or large-scale software implementation.

What else is special about your product/service?

We can provide fast and thorough proof of value in Anti-Fraud and AML – within three weeks customers can see the benefits.

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

Tier 1 bank in Germany, Italy and Spain as well as two public banking organizations in Germany.

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

spotixx is partner to safeFBDC and EuroDaT. Our goal is to detect complex money laundering patterns on multi-bank data.

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

Germany, Spain, Italy.

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

Austria and Switzerland.



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

Growing our team from 12 to 34 people within 12 months.

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

We achieved exponential growth in revenue and profitability.

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

We are looking for partners who can help us grow our presence in Austria and Switzerland.

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

International expansion.

CONTACT

Address: spotixx GmbH
Mainzer Landstrasse 158
D-60327 Frankfurt am Main

Founders: Patrick Tomo Töniges,
Stefan Klaeser, Jörn Kleemann

Managers: Ruppert Jaeschke, Sönke
Wienholdt, Nicholas Goodall

Website: www.spotixx.com



Layer Finance (formerly Mezzalite)

deal sourcing, origination, real estate debt, real estate financing, mezzanine capital

QUICK FACTS



Layer Finance is a deal sourcing platform that provides professional investors with exclusive access to quality opportunities within the real estate and private asset market.

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

We serve various professional investors such as real estate funds, family offices, banks or large institutional players. On the capital seeker side, a broad range of developers - from smaller regional players to larger international players - are working with us.

What is the innovation of your product/service?

Layer Finance is a deal sourcing platform that provides professional investors with exclusive access to quality opportunities within the real estate and private asset market. We offer selected investors and partner tech supported project onboarding service to supercharge their deal pipeline.

What else is special about your product/service?

As a tech-enabled service provider we take care of (1) deal origination (prescreening and analysis of projects, standardized project information), (2) deal management (assuring smooth and efficient processes for everyone involved), (3) deal closing (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?

Large international investors, a multitude of banks as well as more than 180 real estate developers.

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

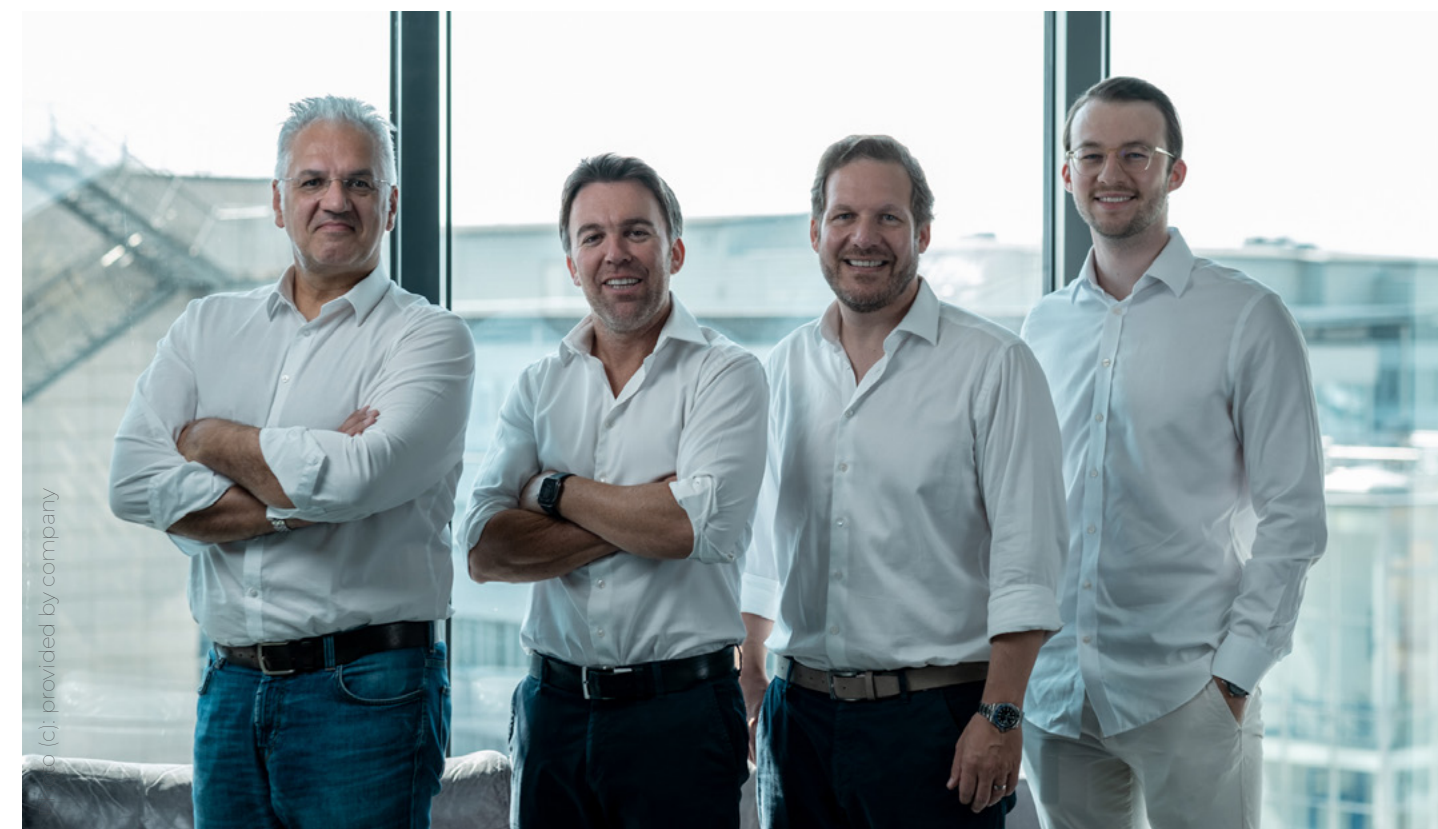
The projects are located in the DACH regions, investors are from whole Europe.

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

Nordics and UK.

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

We have successfully completed a funding round in 04/2023 despite challenging market environments. In September 2023 we launched our completely new platform. The average deal size on the



projects of our platform has increased 3.4 times. Also our business model has evolved. So it was time for a new brand name meeting the growing expectations of our clients as well as the expansion of our competencies: Mezzalite became Layer Finance.

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

We have 100% returning customers. The current challenges in the real estate market have even more spurred the interest of professional investors in professional onboarding and sourcing services. And so far, we haven't even done any marketing or PR for our services.

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

We are always looking for strategic partners joining our network in the field of real estate investment, debt financing, banking and real estate development.

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

With our new focus "Source. Connect. Close." and our completely new digital platform, we will take

investor productivity in deal sourcing to a new level. We will continuously extending the features of the platform within the next 12-18 months. We are very much looking forward to onboard some large and renowned investors from our waiting list to our platform. Additionally we are closing distribution partnerships with 3-4 selected partners from the DACH region.

CONTACT

Address: Layer Finance Holding GmbH
Wienerbergstraße 11, Turm B
6.Stock, A-1100 Vienna

Founders: Georg Stampfl, Michael Rohrmair, Kurt Praszl, Marc Clapasson

Managers: n/a

Website: www.layerfinance.com

Findustrial

Plattform for Pay-per-Use & Equipment-as-a-service, IoT-based financing

QUICK FACTS



Findustrial builds a digital ecosystem for manufacturers, streamlining the shift to Equipment-as-a-Service models and offering flexible machinery financing solutions.

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

We're diving into the dynamic worlds of Automotive, Construction Machinery, Medical, and Renewable Energy sectors. Our sights are set on thriving markets: the DACH region, USA and UK.

What is the innovation of your product/service?

With the Findustrial platform as your central administration system, we enable the implementation of pay-per-use solutions and flexible financing with world-wide financing partners.

What else is special about your product/service?

Think of Findustrial as your transparent gateway to pay-per-use industrial solutions. With globally connected IoT-powered machines, we champion data-driven financing that maximizes machine use and supports efficient reuse or recycling. And when it comes to data security? With Blockchain

we can ensure data stays secure and trustworthy. Furthermore we built a Team with years of knowledge in the industry sector which is happy to support all our customers wherever it can. Ultimately, with Findustrial, everyone wins in the machine financing arena.

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

Trumpf, Matsuura, RubbleMaster, GlenDimplex.

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?

UK & US.



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

The biggest milestone in the last 12 months was the investment and cooperation of PS Team as a strategic partner.

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

The cooperation with the well-named manufacturer Trumpf Austria.

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

The biggest milestone in the next 18 months will be to catch the Break-even.

CONTACT

Address: Findustrial GmbH
Gahberggasse 9
A-4861 Schörfling am Attersee

Founders: Martin Gruber,
Günter Hehenfelder

Managers: Matthias Ainz, Julius Klemkow,
Alexander Steiner

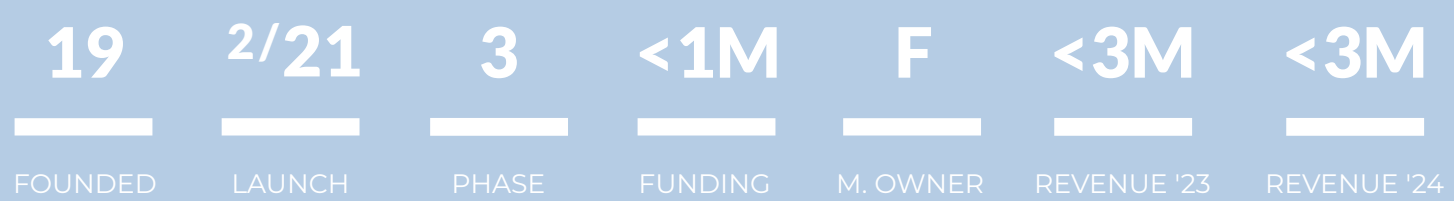
Website: www.findustrial.io



Cynos

KYC, KYB, ICS, AML, Onboarding & Lifecycle, Audit Cockpit, B2B, Open Banking, No-Code

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 and to integrate our smart tools into their existing infrastructure. Our modules range from client onboarding, client lifecycle management, audit cockpit with 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 flexibility of our technology in use, our Legal and IT experts are able to tailor the different modules or module combinations to the changing needs of our customeres fast and cost-efficiently.

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

Our existing clients range from well-known securities dealers, family offices to mid- and small-sized wealth and asset managers. Some reference clients are listed on our website.

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.



Photo (c): provided by company

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

We completed our first SaaS-set-up compliant for banks and entered successfully in the segment big financial companies.

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

We have worked on several very interesting onboarding projects with relevant market players and have launched an additional digital module - a very attractive and flexible Audit Cockpit.

Who/what are you looking for in the coming 12 months that would accelerate your path to 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?

Become a top 3 provider of digital compliance management solutions for financial institutions and to start entering successfully in selected foreign markets via strategic partnerships.

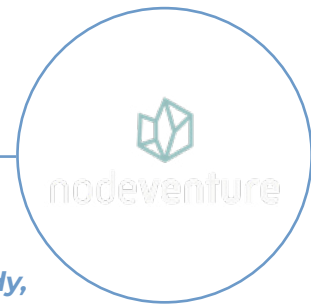
CONTACT

Address: Cynos AG
Seestrasse 17/19
CH-8002 Zurich

Founders: Claude Ehrensperger,
Florian Patscheider

Managers: Stefan Zumtaugwald,
Barbara Schreier

Website: www.cynos.ch



NodeVenture

Blockchain, wallet infrastructure, cybersecurity, web3, crypto custody, digital assets

QUICK FACTS



NodeVenture's wallets store digital assets for institutions in a unique and no-compromise way, combining offline security with online usability.

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

Retail & Private Banks, Investment Funds, Crypto Exchanges, Family Offices, Venture Capitalists, HNWIs, B2B, B2B2C.

What is the innovation of your product/service?

Our users' digital wallet keys are offline throughout their lifecycle, making them safe from cyber-attacks. Thanks to the patented data transfer technology, the Air Wall, our users can easily access their keys via our intuitive web app..

What else is special about your product/service?

NodeVenture is a qualified custodian regulated in Austria, offers multi-level approval processes for transaction releases, an easy-to-use WebApp and takes care of all compliance issues from KYC to AML.

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

Sparkasse Oberösterreich.

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, Liechtenstein, Luxembourg, Switzerland.

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

We are a licensed Virtual Assets Service Provider (VASP) in Austria, ISO27001 certified and ISAE 3000 Type 2 audited, our data transmission technology is patented worldwide.



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

The biggest success was the go-live of our custody service and a cooperation with a well-known retail bank in Upper Austria and its clients. Currently, no other institutional custodian offers wallets to retail customers in the EU.

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

We are looking for new clients, especially banks and are always open to new motivated people, ideally with experience and curiosity for the blockchain sector.

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

Intensifying the cooperation with our retail bank, acquiring new customers, expanding into the DACH region, which will be possible after the implementation of MiCA, and expanding the team in order to be able to manage the expansion with suitably qualified staff.

CONTACT

Address: TMIA GmbH
Peter-Behrens-Platz 4
A-4020 Linz

Founders: Cagdas Tasdemir,
David Schnetzer

Managers: n/a

Website: www.nodeventure.com



QUICK FACTS

22	12/21	3	<500k	F	<500k	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Europe's #1 startup acquisition marketplace for buying & selling profitable internet businesses.

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

Incumbents looking to acquire competitors, searchers looking to acquire a profitable business, private equity firms looking to acquire a target, etc.

What is the innovation of your product/service?

Digitalised M&A on a two-sided platform.

What else is special about your product/service?

We are Europe's first and biggest online marketplace for buying and selling small and medium-sized businesses.

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

Constellation Software.

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

Wefunder, Boopos, Uncapped, Escrow.com.

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

Worldwide.

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

Australia.

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

A dozen listed businesses sold year-to-date.



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

Educating buyers on the safety benefits of using our partner, Escrow.com, to execute acquisition deals.

CONTACT

Address: BitsForDigits
Luisenstrasse 53
D-10117 Berlin

Founders: Laurits Just, Jan-Philipp Peters

Managers: n/a

Website: www.bitsfordigits.com



QUICK FACTS

19	1/21	3	<3M	F	<1M	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Core Banking System.

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

Banks, FinTechs.

What is the innovation of your product/service?

Cloud native developed microservices.

What else is special about your product/service?

Technology- and Price-leadership.

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

DACH.

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

Acquisition of new customers. Functional extensions and connection of further third-party systems.

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

New partners for a joint market appearance.

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

Acquisition of new customers.



CONTACT

Address:
innus GmbH
Untermainanlage 7
D-60329 Frankfurt

Founders:
Bernd Greitemeier, Markus Geiß, Mark van Veen, Markus Hofes (ex), Torsten Peukert (ex), Carsten Müller

Managers: n/a

Website: www.innus.de

millio

Online banking, Salesforce

millio

QUICK FACTS

18

FOUNDED

4/21

LAUNCH

3

PHASE

0

FUNDING

F

M. OWNER

n/a

REVENUE '23

n/a

REVENUE '24

With millio, you can manage all your bank accounts and online banking activities directly from your familiar Salesforce interface and completely automate the manual tasks of your finance team.

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

B2B: Small and medium-sized enterprises or agencies with up to 500 employees in Germany or Austria.

What is the innovation of your product/service?

millio is completely Salesforce native and can be seamlessly and quickly integrated into the Salesforce CRM system. By merging online banking and CRM, financial processes such as payment reconciliation can be fully automated.

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

Our satisfied customers include AMX Germany, vibe moves you and the well.fair foundation (formerly the Neven Subotic Foundation). Real estate companies are also using our Salesforce App to keep track of their bank accounts and finances and to automate their financial processes.

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

Partnerships with other Salesforce Partners.

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?

France, Poland and the Netherlands.

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

We have reached the next milestone in user numbers (mid three-digit figures).



Photo (c): Max von Eicken

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

We have built a successful network in Germany and Austria and have convinced many Salesforce partners of our solution.

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

We are continuing to work on gaining more Salesforce partners in parallel with the expansion of availability in other European countries.

We want to add at least ten new Salesforce partners to our network and thus reach even more Salesforce users with millio.

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

Our goal is to have French bank account connectivity in Salesforce in the very near future, too.

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



We offer female friendly financial products & content.

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

B2B: banks, insurances, wealth managers, FinTechs, InsureTechs, health insurers; B2C: women of all ages that want to take care of their finances (students, mothers, career women, pensioners).

What is the innovation of your product/service?

We provide innovative and female-friendly financial and insurance products. We empower the S of ESG and create our own gold standard for female-friendly products. Thereby, we access a highly underserved and valuable target group!

What else is special about your product/service?

We have built the largest female finance community in Switzerland.

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

We have already built a community of 50,000 women.

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

Allianz, Vontobel, Migrosbank, Groupe Mutuel, wealth managers (independent).

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

Best of Swiss Web Awards in 2022, Swiss industry award for economic journalism in 2022.



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

ellexx established a new European crowd investing record for female founders by raising 1.43 million Swiss francs! 1'348 investors have placed their trust in our team, with 85 percent of the new ellexx co-owners being women.

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

Doubling of our community to 50'000, assets under management of over 10 million.

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

As a growing start-up company, we are always looking for sustainability conscious B2B partners who want to cooperate with us, as well as additional investors who share our vision and values.

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

We want to expand to the rest of the german speaking world (Germany, Austria).

CONTACT

Address: ellexx universe AG
Dufourstrasse 181
CH-8008 Zurich

Founders: Patrizia Laeri, Simone Züger, Nadine Jürgensen,

Managers: n/a

Website: www.ellex.com



Sustainaccount

Climate Risk, Climate Resilience, Physical Risk, Transition Risk, Adaptation Measures, ESG data, Decarbonization Pathways

QUICK FACTS

21	12/21	3	<100k	F	<500k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Sustainaccount offers climate intelligence solutions aimed at fostering the resilience of buildings and infrastructure to climate change.

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

Real estate investors, portfolio managers, project developers, insurances, corporates with global facilities.

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?

Our solution can be accessed as SaaS or API. We leverage a network of partners to source the most-suited climate models and the latest research.

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

We are active in central Europe.

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

The whole Europe and beyond.

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

Finalist at the Singapore Fintech Festival Award 2021, Runner-up Swiss Fintech Award 2023, Global Top 50 QBE AcceliCITY Resilience Solutions 2023.



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

Besides contributing to making thousands of buildings more resilient to climate change, we also won a tender with our consortium partners to support the Swiss National Centre for Climate Services in assessing the impacts of climate change.

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

We have substantially increased our customer base and developed multiple partnerships.

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

Partnerships with real estate solution providers

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

We target to expand in additional European countries and contribute to more climate resilient buildings.

CONTACT

Address: Sustainaccount AG
Tramstrasse 8
CH-8707 Uetikon am See

Founders: Christian Spindler,
Chiara Rinaldi

Managers: n/a

Website: www.sustainaccount.com

Divizend

Investments, Wealth Management, Dividends, Cross-border Dividends, Taxes, Withholding Taxes, Withholding Tax Refunds

QUICK FACTS

20	12/21	3	<500k	F	<500k	<3M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Divizend is the leading international wealth-tax FinTech platform for the fastest way to reclaim foreign withholding tax on dividends, including a unique portfolio-aggregation and management tool.

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

B2C: every private investor who owns foreign stocks (i.e. stocks from outside the country they are a tax resident of), B2C: banks, private banks, tax advisors, wealth managers, family offices

What is the innovation of your product/service?

With the Maximizer, Divizend helps private and institutional investors to reclaim their taxes by automating the reclaim process of foreign withholding tax. Divizend is the first FinTech worldwide that successfully digitized such a service in a novel, user-friendly and price-competitive way. Thanks to our holistic approach verbalized by the claim "Find, Act, Maximize", Divizend's platform is 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, not least driven by our Actor, a unique portfolio-aggregation tool.

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, Switzerland, Luxembourg, Austria, France, Portugal, Singapore, Hong Kong, Finland, Denmark, Sweden, Norway.

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

Rest of Europe, Middle East, South-East Asia, USA & Canada.

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), SLINGSHOT (2022), Cloud-Tech Innovator of the Year (2023), Accenture FinTech Innovation Lab Asia-Pacific (2023).

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

Successfully building a leading position in the market of withholding tax reclaims and establishing a pan-European company.

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

The establishment of several additional legal entities, like in Luxembourg, Switzerland, and South-East Asia, with more to come.

Who/what are you looking for in the coming 12 months that would accelerate your path to 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 months will consist of focusing heavily on the expansion and internationalization of our business, as well as further developing the Actor and establishing a similar strong market position for our portfolio-aggregation tool.

CONTACT

Address: Divizend
Nymphenburger Str. 10
D-80335 Munich

Founders: Thomas Rappold, Julian Nalenz

Managers: Simon Thobe, Yves Elomo

Website: www.divizend.com

Aktionariat

Blockchain, Crowdfunding, Startup Investing, Private Equity, RWA

Aktionariat

QUICK FACTS

20 FOUNDED
2/21 LAUNCH
3 PHASE
<10M FUNDING
F M. OWNER
<500k REVENUE '23
<3M REVENUE '24

A toolset to create a market for your shares, based on blockchain technology.

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

SMEs and startups.

What is the innovation of your product/service?

We built a toolset based on blockchain technology that allows our clients to create a market for their shares directly on the company's website, without any financial intermediaries.

What else is special about your product/service?

We use only open and permissionless blockchains. We have a drag-along mechanism in the smart contract and we also offer tools for employee participation, digital voting and a digital shareholder registry.

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

SDX, BX Swiss, Berner Kantonalbank, Hypothekbank Lenzburg.

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, UK.

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

We were able to exceed 70 clients.



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

Blockchain Legislation in the UK.

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

Internationalization of our product. Integration of banks as custody providers.

CONTACT

Address: Aktionariat AG
Weinbergstrasse 18
CH-8703 Erlenbach

Founders: Luzius Meisser, Murat Ögat

Managers: Nicola Plain, Murat Ögat,
Béla von Meréy

Website: www.aktionariat.com



zmartup

Crowdfinancing platform, crowdfunding, crowdinvesting, crowdlending, 1st mix, company builder, tech & business solutions

QUICK FACTS



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, helpsole, tretkraft,

reha buddy, PetAid, Pixel4vibes, richtigbauen, Chriativ, Higgins&Friends, Super Vibracia, Butter Be Kind, Meteora, viehworld, naturevest, holzquelle, CU World, DREHERtec, TPG Express, space4u, DLS, VAPO, byGloria, SIDO, K3, MPG and more.

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

Taten-Bank (RLB), Stadt Graz, AULA.Space & Ventures, minted, recrowd, conda, investnest, go2market, DA, DH, CIC, CAP & CD, CiWi, Tantum, Bernd Kopper UB, Valunig, Entrich Tec, buridans, blackautomation, fundingcrew, al-bit, AndreasE, SüdHUB & Wirtsch.Agentur Bgld, MatthiasD, Stefan v.R.,

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.

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.

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

Many new partners who share us in the DACH region and investors, we can now use a community of 56000 crowd investors as well as countless publishers.

Who/what are you looking for in the coming 12 months that would accelerate your path to 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: Jacqueline Karner

Website: www.zmartup.com



DigiOptions

Blockchain, DeFi, exchange, derivatives, betting

QUICK FACTS

19	3/20	2	<100k	F	<100k	<500k
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Decentralized betting markets on the blockchain.

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

Private traders, worldwide.

What is the innovation of your product/service?

The traders can create the markets they would like to bet on: stocks, sports, politics,... everything!

What else is special about your product/service?

We are part of the new decentralized finance world.

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

We have private customers only.

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

EU, America.

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

World-wide, depending on local regulation.

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

DigiOptions is not regulated by a financial authority.

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

Celo Pathway award, Fintech unicorn battle Europe, Future of Blockchain competition.



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

We adapted our technology to new blockchains: Ethereum, Thundercore, Celo.

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

We launched our new liquidity service for third-party decentralized platforms.

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

We will be fundraising to scale up user growth.

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

Partnering with a blockchain to ease on-boarding.

CONTACT

Address: DigiOptions GmbH
Cecilienstr. 14
D-12307 Berlin

Founders: Ulf Bartel, Holger Bartel

Managers: n/a

Website: www.digioptions.com

hi.health

Payment, Smart Payment Cards, Cashless Health Payments, Insurance Claims, Innovation Digital Health Expenses



QUICK FACTS



We offer cashless global payments for health-related expenses, providing a seamless and efficient claims process for insurance companies and their members.

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

Our products and services are primarily designed for the insurance industry, specifically targeting health insurance providers in both the travel and private medical insurance sectors.

insurance sectors. We offer on-demand card generation for immediate needs during trips, and our cards can be tailored to specific policy benefits and coverage limits. Our commitment to data security, compliance with regulations, and ongoing technological advancements further distinguish us as a forward-thinking solution in the realm of healthcare payment innovation.

What is the innovation of your product/service?

We offer a comprehensive solution that eliminates out-of-pocket expenses, streamlines claims, and enhances the user experience for members and insurers. This innovative approach ensures real-time transparency, structured claims data, and cost control, setting us apart as a transformative force in simplifying and revolutionizing healthcare payments within the insurance industry.

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

EU, UK & CH.

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

MENA & NA.

What else is special about your product/service?

In addition to our core features, our product stands out with its ability to adapt to various insurance structures, serving both travel and private medical

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

ISO27001:2013.



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

In the past 12 months, our biggest success has been successfully launching our pilot program with a prominent health insurance provider, demonstrating the effectiveness of our smart payment card solution in transforming the claims process and enhancing user experience.

regions, achieving significant user adoption and satisfaction rates, and further enhancing our platform with AI-driven automatic claims adjudication to streamline the claims process and maximize cost savings for both insurers and members.

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

In the next 12 months, we are actively seeking strategic collaborations with established insurance companies, particularly those specializing in travel and international private medical insurance (IPMI), to rapidly expand the adoption of our smart payment card solution.

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

In the coming 12-18 months, our key milestones include expanding our smart payment card solution to multiple insurance partners across different

CONTACT

Address: hi.health
Mariahilfer Straße 117/23
A-1060 Vienna

Founders: Sebastian Gruber

Managers: May Formosa, Alex Schrei

Website: www.hi.health



Adam

Budget-Planning, Controlling, Analytics

QUICK FACTS

18	3/20	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Adam was developed to automate your reporting and provide you with a sparring partner. Together you analyze, control, optimize and plan your business.

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

SME, Startups, all industries.

What is the innovation of your product/service?

Automated reporting of Financial Data with a unique process for integrated profit and cashflow planning.

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

We are technology partner of lexoffice and cooperate with sevDesk in Germany. In addition to that we already built an unique ecosystem of valuable partners (<https://meetadam.io/partner>).

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?

Switzerland and EU.

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

We launched a new module for a fully integrated profit and cashflow planning. This enables all our customers to plan the future and do a target/actual comparison based on their financial data.

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

We tripled our active customer base.



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

We will extend our possibilities to automate the process of planning. Beside that new integrations will be launched to connect more tools of your stack directly to Adam.

CONTACT

Address: Acquedus Business Services GmbH
Wiedner Hauptstraße 76
A-1040 Vienna

Founders: Christian Löw,
Bernhard Frühlinger,
Christoph Haselmann

Managers: n/a

Website: www.meetadam.io

House of Satoshi

Crypto



QUICK FACTS

20	1/20	3	<100k	F	<500k	<1M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Assisting individual investors in Bitcoin and other cryptocurrencies.

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

Private and professional Investors.

What is the innovation of your product/service?

We connect the digital crypto world with a physical experience.

What else is special about your product/service?

We have a network of physical stores and offer educational formats, ATMs, as well as digital crypto products.

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?

Europe.

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

Fully booked Workshops and high turnover at our Crypto ATMs.

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

Open more Stores in Switzerland.



CONTACT

Address: House of Satoshi
Langstrasse 136
CH-8004 Zurich

Founders: Rino Borini

Managers: n/a

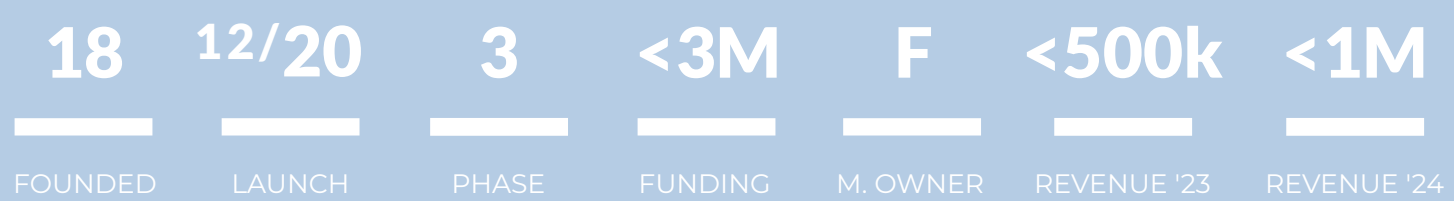
Website: www.house-of-satoshi.ch



ALLINDEX

Fintech, WealthTech, InsurTech, AI, machine learning, ESG, sustainable finance, data analytics

QUICK FACTS



A SaaS platform allowing investors and advisors to ideate and backtest their personalized investment strategies.

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

Wealth Management, Financial Advisors, Index Providers, Investment and Retail Banks, Financial Information Providers.

What is the innovation of your product/service?

It allows everyone to use the toolset which previously only large index providers and investment banks had.

What else is special about your product/service?

It leverages generative AI for new use cases like our thematic stock search engine and a conversational GPT-based investing chatbot.

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

Morningstar, second largest Swiss stock exchange, Columbia University.

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

North America, Europe, Asia.

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

Germany, Australia, Singapore.

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

Nasdaq Fintech contest.



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

Partnership with stock exchanges and index providers.

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

Won numerous awards, industry leading board members, global corporate partners.

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

Additional funding and new clients.

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

Winning further large customers.

CONTACT

Address: ALLINDEX AG
Nüscherstrasse 35
CH-8001 Zurich

Founders: n/a

Managers: n/a

Website: www.allindex.com



aXedras

Digital Transformation, Supply Chains, Precious Metals, Blockchain, DLT, Platform

QUICK FACTS

19	10/20	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Connecting and digitalizing the global precious metal industry.

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

Global precious metal industry: mining organizations, recycling organizations, refiners / mints, logistics (transport and vaulting), banks, dealers / traders and auditors.

What is the innovation of your product/service?

aXedras develops a secure, distributed ledger technology (DLT)-based platform to digitalize B2B processes along the value chain of precious metals: focusing on product and data integrity. As stakeholders along the global value-chain of precious metals have specialized in different core competencies, aXedras focuses equally on their diverse business requirements. Our product offering is designed modularly in order to satisfy these diverse requirements. In order to digitalise B2B processes, the Bullion Integrity Ledger™ enables its members to share information following this unified data standard and to record the outcomes of business transactions in an immutable and auditable manner. Ultimately, this leads to

documented products without compromising the confidentiality of the owners or the parties otherwise involved in the transactions.

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

Global Gold Bar Integrity (GBI) Pilot Programme co-launched by the London Bullion Market Association and the World Gold Council: <https://www.axedras.com/gbipilot>.

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

Several LBMA-certified refiners and vaults are using our software solution. Strategic investment by The World Gold Council.

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

Global.



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

aXedras won a global Request for Proposal (RfP) issued by a national mint to digitalize all activities along its supply chain: both upstream and downstream. Offering a blockchain/DLT-based solution was one of the selection criteria.

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

Expanding our customer base to North America and Africa.

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

aXedras is always interested in receiving unsolicited applications by software developers, who know how to work with Corda. More details can be found here: <https://www.axedras.com/career>.

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

Pursuing our DTM project (Digital Transformation for Mines), aXedras will significantly advance its existing solution by customizing it according to the specific needs of mining organizations and other suppliers of material to refiners.

CONTACT

Address: aXedras AG
Chamerstrasse 174
CH-6300 Zug

Founders: n/a

Managers: Urs Rösli, Iwan Lottenbach,
Tim Schläpfer,
Philipp Stockinger

Website: www.axedras.com



PSS CAPITAL

Data Analytics for Hedge Funds, AI Strategy Development, Crypto & Traditional Financial Markets

QUICK FACTS

21	1/20	3	n/a	F	<3M	<10M
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

AI Solutions for Financial Markets Service.

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

Institutional Investors, Banks, Asset & Wealth Manager.

What is the innovation of your product/service?

Our AI is a complex adaptive cutting edge financial strategy Matrix, designed for situations, where speed & efficiency matters. We help to maximize performance while minimizing risks.

What else is special about your product/service?

We believe in augmenting human intelligence, not replacing it. We combine the power of AI with the experience of financial experts, Hedge Fund Managers, engineers and scientists to create new opportunities.

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

Confidential Information.

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

Confidential Information.

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

International.

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

Regulated by the IFZA / DSO , Service Partner Private Bank with EU EMI License.

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

General Manager received the Appointment & Certificate as Strategy Manager in Private Banking (2023).



Photo (c): provided by company

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

The strategy providing for different Asset Managers with over 1 Million AUM.

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

We have achieved for our clients to maximize profits, minimize costs and streamline operations.

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

Our AI Solution is for asset managers, institutional investors, forward thinking organizations - who are seeing AI technologies as an opportunity to leap ahead of their competitors.

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

Our vision is to create a better & more sustainable future in the world of investments.

CONTACT

Address:	PSS CAPITAL A-Velden am Wörthersee
Founders:	Christian Berger
Managers:	Isabella Pfaffelmoser
Website:	n/a

aisot

Wealth Management, Asset Management, Personalized Portfolios

aisot

QUICK FACTS

19

FOUNDED

3/20

LAUNCH

3

PHASE

<3M

FUNDING

1

M. OWNER

<500k

REVENUE '23

<3M

REVENUE '24

aisot's proprietary AI platform allows Asset Managers to generate portfolios that can not only reflect customer preferences in stock and cryptocurrency markets at any given time but also optimize investment decisions through AI and issue them as fully automated financial products.

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

Asset managers, wealth advisors, fund managers, portfolio managers.

What is the innovation of your product/service?

aisot allows asset managers, financial advisors, and brokers to minimize risks and offer profitable, fully personalized products such as portfolios at an affordable price, even in highly volatile markets such as the crypto sector. aisot is the only company in the market that covers both traditional assets and cryptocurrencies.

What else is special about your product/service?

aisot enables asset managers and wealth advisors to generate portfolios that not only reflect customer preferences in stock and cryptocurrency markets at any given time but also optimize investment decisions through AI and issue them as fully automated financial products.

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

UX Wealth, Lake Crypto.

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

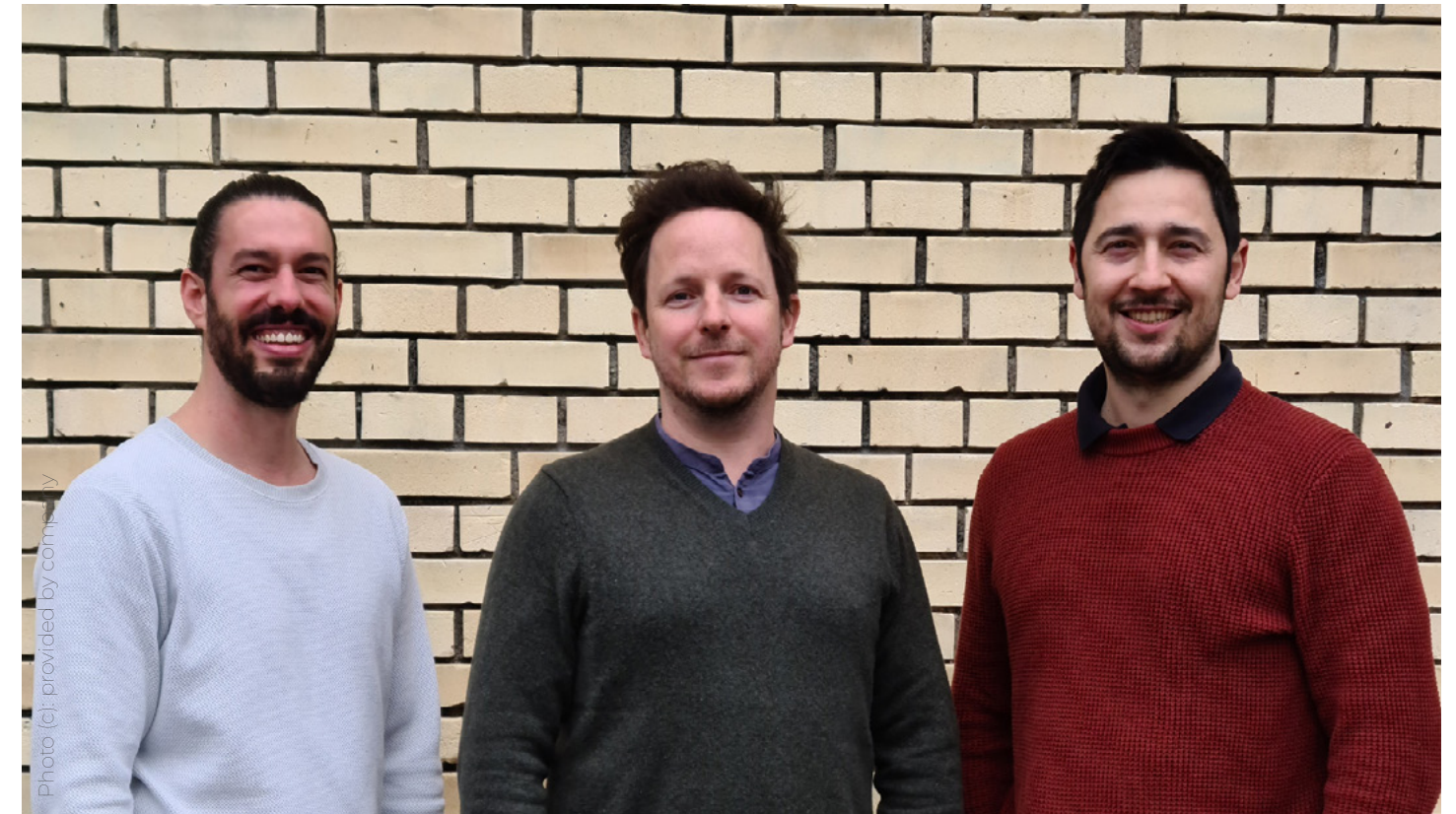
Switzerland, Germany, Austria, USA.

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

All of Europe, North America.

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

Swiss Fintech Awards, EU Fintech Awards, Wealth Tech 100 List, >>venture>> Award.



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

Since its inception, aisot has raised approximately CHF 2.3 million in capital. The latest financing round, a seed round, was completed in March this year, raising CHF 1.8 million. aisot primarily invests this capital in its growing team of AI engineers and financial specialists. In recent weeks, talents from Google, InvestCloud, and GenTwo have been recruited by the company. Additionally, Dr. Petter Kolm, a multi-award-winning professor of financial mathematics at New York University and former researcher at Goldman Sachs, committed to supporting the company operationally in the field of AI applications in asset management as a long-term advisor to aisot.

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

Launch of aisot Insights Platform in September 2023.

CONTACT

Address: Aisot Technologies
Hohlstrasse 188
CH-8004 Zurich

Founders: Stefan Klauser,
Nino Antulov-Fantulin

Managers: Roger Peyer, Lukas Sieber

Website: www.aisot.com

RealRate

Rating, AI



QUICK FACTS

16

FOUNDED

9/19

LAUNCH

3

PHASE

<500k

FUNDING

F

M. OWNER

<100k

REVENUE '23

<500k

REVENUE '24

Fair Company Ratings based on Artificial Intelligence.

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

RealRate is a B2B subscription service. Top-rated companies can subscribe for the rating seal, put it on the top of their website and thus build trust with their customers.

What is the innovation of your product/service?

We create fair company ratings based on artificial intelligence. No bias, no conflict of interest.

What else is special about your product/service?

We also make AI explainable, it's not a black box anymore.

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 have a strategic partnership with TCI - The Corporate Intelligence, serving banks with AI solutions.

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

Germany, USA.

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

Austria and eastern Europe.

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

Our rating is valid for one year. The rating will be updated each year.



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

Most promising German AI startup, PyTorch AI Hackathon, winner of Holland Fintech competition.

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

We entered the US market. Now we are covering more than 20 US industries with more than 2000 stock-listed companies.

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

We increased our social media followers by more than ten times.

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

Setting up a sales and marketing team.

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

We will be selling our unique data insights to investors. Supporting investor to identify the most promising companies in each industry.

CONTACT

Address: RealRate GmbH
Cecilienstr. 14
D-12307 Berlin

Founders: Holger Bartel, Harald Bartel

Managers: n/a

Website: www.realrate.ai

THE ESTABLISHED

03

THE ESTABLISHED are FinTech and InsurTech Startups from Germany, Switzerland and Austria that **entered the market in 2018 or 2019**. 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!



KORE

Blockchain, tokenization, digital product passports, 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?

Luxury brands, asset managers, banks.

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](https://dragonfly.kore-technologies.ch).

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

IBM, Green Datacenters, SWITCH, Phoenix Systems, Arpia, EON, ITAK.

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

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 Büniger, our CEO was elected as one of 100 Swiss Digital Shaper 3 years in a row (2021-2023).

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

Go live of 3 additional large scale clients with their offering on an global level (including China).

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

Scale the business. Bring more clients live.

CONTACT

Address: KORE Technologies AG
Alpenstrasse 9
CH-6300 Zug

Founders: Thomas Taroni, Michael Guzik,
Carla Büniger

Managers: Roque Caballero, Gregor Rohrer

Website: www.kore-technologies.ch



Monkee

Personal Finance, Saving, Cashback, Loyalty, Coupons, Payment, Save Now Buy Later

QUICK FACTS

18	8/19	3	<10M	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Monkee has the mission to help users achieve their (consumption) goals without debt and connects retailers with highly relevant consumers - establishing Save Now Buy Later as responsible alternative to Buy Now Pay Later and consumer credit.

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

B2C Market.

What is the innovation of your product/service?

Monkee represents an innovative convergence of Personal Finance and Loyalty, uniquely positioned to empower consumers in their spending and saving habits. By helping users save money for what truly matters to them, Monkee establishes a connection between retailers and consumers based on informed savings and purchasing behaviors. This creates a mutually beneficial situation, allowing users to grow their savings by over 10% annually through purchases with Monkee's retail partners. Our personalized recommendations enable retailers to attract and retain customers, all while promoting a responsible purchasing option. In a market dominated by the immediate gratification of "Buy Now, Pay Later," Monkee introduces "Save Now, Buy Later" as a mindful and responsible alternative. We believe that consumer credit should not be the sole path for fulfilling needs or dreams, and therefore offer a tool that not only facilitates saving

but actively rewards it. Our FutureBoost feature provides users with an innovative, synthetic yield on their savings, offering up to 20% cashback as a contribution to their account with purchases from over 450 retail partners. This not only encourages prudent financial behavior but lets their savings flourish, reflecting Monkee's commitment to financial wellness and consumer empowerment.

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

Over 450 retail partners.

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

Germany, Austria.

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

Austrian Retail Innovation Award, Payment Pioneer 2022, CASH Handelsmagazin Award (Payment, Pricing & Sales)



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

In the past 12 months, Monkee has achieved significant milestones including supporting over 200,000 users to save up for goals with a total value of over 220 million Euro and establishing collaborations with over 450 high-caliber retail partners in e-commerce and stationary retail. Additionally, the launch of the Smart Money Payment Card with Visa and Qenta marked a pivotal moment, scaling our business model from online to brick-and-mortar stores.

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

In the coming 12 months, we are keenly looking for investors to finance the growth of our community and retailer network, as well as retail collaborations to expand our FutureBoost ecosystem, particularly in the brick-and-mortar sector.

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

In the coming 12-18 months, we aim to reach significant milestones by growing to over half

a million users and launching a B2B product in collaboration with a company in the financial services industry. Additionally, we plan to expand our reach by entering another new market, further solidifying our presence in the industry.

CONTACT

Address: Monkee
Gartenweg 30e
A-6063 Rum

Founders: Jean-Yves Bitterlich, Christian Schneider, Martin Granig

Managers: Martin Zarfl, Marcel Adams, Martin Hammerschmid

Website: www.monkee.rocks



AAZZUR

embedded finance, middleware, front-end-as-a-service, unified API, neo banking, embedded insurance, embedded wealth, BaaS

QUICK FACTS

17	1/19	3	<3M	F	<1M	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

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 banks, e-commerce & 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 leveling 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 the 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.

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

Alior Bank, PZU, Bismarck Select, etc.

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

Solarisbank, Railsr, Wise, Bsurance, Additiv, Channel Capital, Swan, ETFmatic, Fourthline, Thinslices, Sikoia, etc.

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

Europe and UK.

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

Southern Europe and potentially 2024 overseas.

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

TechRound Fintech 50 (at place 26), Financial Times'



Photo (c): provided by company

Sifted Fintech "companies to watch" list, Accenture Fintech Innovation Lab (2023), 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 and proceeded to the next stages with some of the existing customers. We made it into the TechRound Fintech 50, at place 26, ahead of Mambo at place 27. We also made it onto the map of the Financial Times' Sifted Fintech "companies to watch" list. Also, we have been selected and successfully graduated from Accenture Fintech Innovation Lab London 2023.

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

We have 3x the partners and 3x the customers.

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

Strategic partnerships and funding to expand and onboard new clients.

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,
Martin Damaske

Managers: Richard Unger, Laura Keturke,
Matt Ball

Website: www.aazzur.com

EVERGREEN

Asset Management, Fund Management, Sustainable Finance, Wealth Management, Investment Product, White-Label-Fund

QUICK FACTS

19	12/19	3	<10M	I	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

EVERGREEN is a sustainable asset manager with digital wealth-management products and API.

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

FinTechs, 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 countries/regions are you currently active/available in?

Europe.

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 GeldanlageDigital.

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

One of the biggest successes in recent months has been the launch of two new mutual funds, both of which are Article 9 funds under the SFDR and have a measurable impact goal. We were also able to



increase the diversity in the offering of our holistic Emedded Asset Management solution and attract new API partners.

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

In the last 12 months, we have doubled our number of clients in asset management, as well as attracted several new API partners. In addition, we were able to offer a completely new feature with the "Vermögenswirksame Leistungen" product, which supports wealth accumulation.

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

For the near future, we plan to continuously develop the product in the embedded finance area. This includes offering further products in the retirement provision spectrum in order to be able to offer a holistic range.

CONTACT

Address: EVERGREEN
Dittrichring 2
D-04109 Leipzig

Founders: Iven Kurz

Managers: Elso Balsters

Website: www.evergreen.de

Smavesto

Robo-Advisor, AI, Investing

SMAVESTO
EINFACH ANLEGEN

QUICK FACTS

17

FOUNDED

2/19

LAUNCH

3

PHASE

n/a

FUNDING

C

M. OWNER

n/a

REVENUE '23

n/a

REVENUE '24

Investing with AI.

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

B2C (private investing) and B2B (cooperation with banks and financial advisors).

What is the innovation of your product/service?

Automated investing with artificial intelligence and low obstacles.

What else is special about your product/service?

Easy-to-understand and easy-to-use tool for customer without deep understanding of the financial markets.

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

Partnering with Sparkasse Bremen and Sparkasse Duisburg.

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?

None.

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

Smavesto has obtained a license for financial portfolio management under § 15 WpIG from the Federal Financial Supervisory Authority (BaFin) (BaFin ID 149280).



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

Handelsblatt 'Very Good' 2022, Wirtschaftswoche 'Very Good' 2023, 'Very Good Robo-Advisor for Minors' Focus Money 2023.

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

Junior Depot: an Asset management for underage children.

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

Permanent growth in B2C customers and assets-under-management (AuM) and B2B partners

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

Permanent growth in B2B partnerships.

CONTACT

Address: Smavesto GmbH
Universitätsallee 14
D-28359 Bremen

Founders: Sascha Otto, Dirk Rollenhagen

Managers: n/a

Website: www.smavesto.de



Teylor

Digital SME lending, Lending SaaS

QUICK FACTS

18	3/19	3	10M+	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Teylor digitizes credit processes to enable SMEs to get fast access to credit.

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

SMEs, banks, financial institutions, lenders, private debt investors.

platform to complement and integrate with their existing legacy processes and technologies or develop entirely new digital processes from scratch.

What is the innovation of your product/service?

Teylor addresses all stakeholders of the SME credit market on one platform: SMEs rely on Teylor for fast and convenient access to capital. Banks throughout Europe use Teylor's software modules to innovate their lending processes. Private Debt investors use Teylor to get access to SME credit as an asset class.

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

We work with leading consulting companies such as Sopra Steria, have an origination partner network of more than 250 financing partners, and work with leading financial institutions such as Barclays Corporate & Investment Bank or M&G Investments.

What else is special about your product/service?

Teylor automates the entire loan lifecycle to minimize manual work and speed up lending processes while reducing the cost of lending. We use our technology to distribute SME financings through the Teylor platform and we provide it to lenders as a Software-as-a-Service offering. Lenders can pick individual modules of Teylor's software

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

Mostly Germany, Switzerland, Austria.

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

Europe-wide.



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

Fintech Germany Award, 2022; Venture Leaders Award 2020.

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

Teylor closed a €275 million fundraising in 2023 and financed more than €3bn in SME loans since launch.

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

Teylor is continuously looking for talented individuals to join our sales team.

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

Teylor will expand internationally and become the leading European digital SME lending platform in the next 12-18 months.

CONTACT

Address: Teylor AG
Zwicky-Platz 3
CH-8304 Wallisellen

Founders: Patrick Stäuble

Managers: n/a

Website: www.teylor.com

Blockpit

Tax, Compliance, Blockchain, Crypto, Regulation, Data Analytics, Reporting

Blockpit

QUICK FACTS

17	1/18	3	10M+	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

Real-time tax calculation and reporting for crypto assets.

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

Crypto Traders, 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.

What else is special about your product/service?

Our extensive backend infrastructure serves as a backbone not just for our current products,

but enables us to quickly build new products tending to tax compliance and transaction analysis requirements (e.g. upcoming CARF/DAC8 regulation).

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

Germany, Austria, Switzerland, France, Spain, Netherlands, Belgium, UK & USA.

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

A lot.

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

None (not necessary).



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

EY FinTech Scaleup of the Year (2022).

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

Released Version 3.0 of our Blockpit App, which not only introduced a massive amount of new features, but enables scaling to tens of millions of users while retaining smooth performance.

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

Always looking for partners in the crypto space, especially so called CASPs (Crypto Asset Service Providers), whose users might have trouble doing their taxes.

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

That would be a business secret. ;)

CONTACT

Address: Blockpit AG
Peter-Behrens-Platz 4
A-4020 Linz

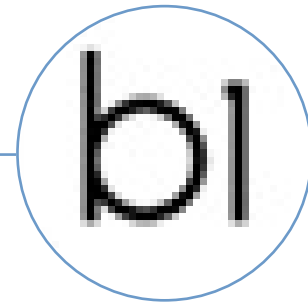
Founders: Florian Wimmer, Gerd
Karlhuber, Magnus Berchtold

Managers: Thomas Buchsteiner, Max Bernt

Website: www.blockpit.io

Banking One

Data Analytics



QUICK FACTS

18	1/18	3	n/a	F	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

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. The mixture of different customer behavior patterns enables the best forecast results and earnings potential 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 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. As it processes continuous streams of new data, its accuracy sharpens, making forecasts more specific. This increases the likelihood of sealing a deal during interactions. Banking One's AI pinpoints which customers are likely interested in specific products and services and when.

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?

UK.



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

Successful launch of a new product (KI-based customer segmentation).

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

Sales cooperation.

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

Expansion into the UK-Market.

CONTACT

Address: b1.ai GmbH
Waidmarkt 11
D-50676 Cologne

Founders: Arne Horn, Felix Amrhein

Managers: Ralf Laux

Website: www.banking-one.com

Resolve

Mortgage, Real Estate, Mortgage Financing, Financing Advice, Pension Planning, Real Estate Fiscalty, Primary Residence, Secondary Residence



QUICK FACTS



We help people make better money decisions.

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

Private clients, Real Estate Investors, Real Estate professionals, Family Offices, Private Banks, Independent Wealth Managers, UHNWI clients.

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 developed our own financing solutions (e.g, mezzanine financing).

Which important strategic/corporate partner(ship)s 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?

All over Switzerland.

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 (Switzerland).

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

56% growth, EBITDA and cashflow positive in a market 30% down.



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

Increase in B2B partnerships.

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

Strengthen our synergies with real estate professionals.

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

Maintain positive EBITDA, industrialize processes and win market shares.

CONTACT

Address: Resolve
Place de Saint-Gervais 1
CH-1201 Genève

Founders: Yannis Eggert, Florian Bienefelt

Managers: Romain Dequesne,
Corentin Huard

Website: www.resolve.ch



QUICK FACTS



finmarie helps women take control of their financial foundations with education, community and smart tools that help them to start saving, investing and insuring themselves.

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

working women, small- to medium-sized employers.

What is the innovation of your product/service?

Built by and for women, the team at finmarie create software and processes that connect business clients and individual customers to a best-in-class financial planning process that's affordable, digital, and customized to their needs and challenges.

What else is special about your product/service?

finmarie were independently rated by Vested Impact, Ltd as a "High Impact Company" (65/100 score) with direct positive impact on 5 UN Sustainable Development Goals. ESG is part of our values, demanded by our customers and is baked into how we develop our company and brand.

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

We've produced financial content for eBay, COOP, Siemens, SoundCloud, PayPal and many more.

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

Google for Startups, IBM, Smart Broker, Berlin Finance Initiative, Bundesministerium für Wirtschaft und Klimaschutz.

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

Available in EN/DE to customers across Europe.

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

Netherlands, Italy, France, UK, US.

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

After completing the IBM Hyper Protect Accelerator Program, the finmarie team launched our B2B SaaS platform in cooperation with IBM, including employee-wellness focused financial education, natural-language information search and financial self-discovery.



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

Registered with the Chamber of Commerce and Industry (IHK) in Berlin as an insurance broker with permission under § 34d (1) of the Trade, Commerce, and Industry Regulation Act. Insurance intermediary registration number: D-IH6I-12AGW-60.

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

To grow to 25 million in sales over the next five years, finmarie needs to address a broader international market and ensure that it realizes the maximum customer lifetime value for clients.

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

Although the company can currently serve clients EU-wide in investment and insurance, further localization and licensing will be needed to expand to the US and other global markets as well as to supplement the company's current robo-advisor with further self-built tooling, including a NLP interface to scale financial consulting services without increasing labor costs.

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

"Made In Berlin" FinTech Leaders Award 2022, 50k€ 2022 Laureate Prize from Catapult Kickstarter Program in Luxembourg, 2023 Honorable Mention Female Founders Award from AmCham Germany

CONTACT

Address: FinMarie GmbH
Kurfürstendamm 194
D-10707 Berlin

Founders: Karolina Decker, Rica Klitzke,
Leitha Matz

Managers: Cindy Mergener

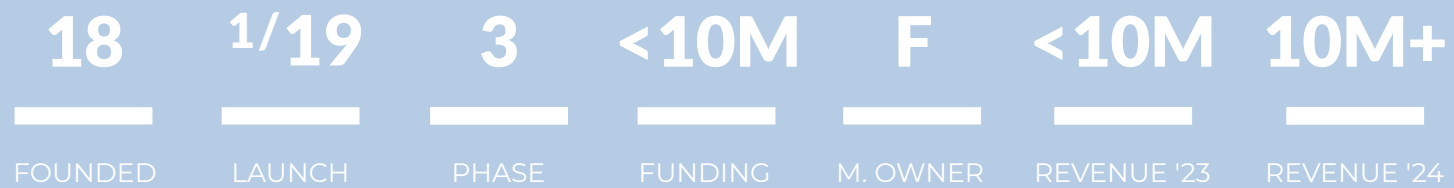
Website: www.finmarie.com



Flexvelop

renting, leasing, lending, funding, financing, flexing, equipment, hardware, daas, saas, haas

QUICK FACTS



We buy your business equipment. You grow your company. Worry-free.

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

b2b, sme, startups, corporates, vendors, online shops, manufacturers.

What is the innovation of your product/service?

As an embedded payment-solution right at the point of sale and online shop, b2b customers can "flex" new equipment easily, to rent it fully insured as long as its best for their business. Flexvelop has build an own technology and takes the financing risk itself, to offer the best solution for its customers. In contrast to traditional financing options, Flexvelop automatically manages each individual piece of equipment in an own contract, so customers can decide anytime, to buy or return any "flexed" equipment, easily. Thereby Flexvelop combines all the various benefits of leasing, lending and renting into one solid solution: the flex rent.

What else is special about your product/service?

Flexvelop's combination of flexible terms, intelligent conditions and automated processes radically and sustainably simplifies the way companies can finance their equipment. Free of outdated inventory systems or entrenched conventions, an entirely new business model has thus been created, based on genuine risk-taking, the latest technology and the fundamental principles of the "honorable merchant". Today, Flexvelop therefore offers real added value for companies of all sizes and helps you work with business equipment in an economically optimal and strategically flexible way. This enables carefree growth and a focus on your own core business - i.e. "Flexible Development"; in short: "Flexvelop"!

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

Notebooksbilliger, WMF, Jura, La Marzocco.



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.

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

Flexvelop has become "bankable" and now uses a scalable refinancing-structure.

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

Achieving 1m+ ARR.

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

Building custom white-label solutions for manufacturers.

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

Offering of additional servicing-contracts next to the "flexed" equipment

CONTACT

Address: Flexvelop
Elbchaussee 228
D-22605 Hamburg

Founders: Hans-Christian Stockfisch,
Ephraim Robbe, Marvin Nelle

Managers: n/a

Website: www.flexvelop.com



Neodigital

Insurtech, Digital Insurance, Insurance Factory, Insurance as a Service

QUICK FACTS

17	4/18	3	10M+	1	n/a	n/a
FOUNDED	LAUNCH	PHASE	FUNDING	M. OWNER	REVENUE '23	REVENUE '24

We offer Insurtech, Digital Insurance, Insurance Factory and Insurance as a Service.

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 – this benefiting the environment. Neodigital also offers its services and processes in an 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 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/>.



Photo (c): provided by company

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

Various awards, such as Top 100 innovators award 2021, 2022 & 2023 (<https://neodigital.de/auszeichnungen/>).

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

Neodigital Versicherung AG continues to expand the circle of business customers and B2B white label products. Süddeutsche Krankenversicherung a.G. (SDK) is now offering private liability insurance (PHV) under the brand "SDK NEVA" with the help of Neodigital's white label solution. Together with HDI, the development of a joint claims platform is started. The joint venture "MachDigital GmbH" is founded for this purpose. In addition to founding the joint company MachDigital, Neodigital also wins HDI as a further investor.

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

Neodigital wants to focus on the telematics-tariff and intends to launch other new products on the market.

CONTACT

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Untere Bliestr. 13-15
D-66538 Neunkirchen

Founders: Stephen Voss, Dirk Wittling

Managers: n/a

Website: www.neodigital.de



www.fintech-i.com/risingstars

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