

francefintech

**R:EVOLUTION**



May 3rd 2016

## ! Welcome!

We are delighted to have you with us today, on what is promised to be a groundbreaking afternoon for Fintech in France. We have designed this booklet for you to take a glance at the french Fintech landscape and navigate throughout the Fintech journey we are presenting you today.

France took center stage as the companies and individuals building, disrupting and challenging the ways consumers and businesses, invest, spend and borrow money expand at an international level. With more than 500 attendees, including more than 150 CEOs, Fintech R:Evolution is a major gathering event in the french Fintech scene. A huge thanks to those who believed in this project!

“ You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete.

- R. Buckminster Fuller -

Thank you!

Deloitte.

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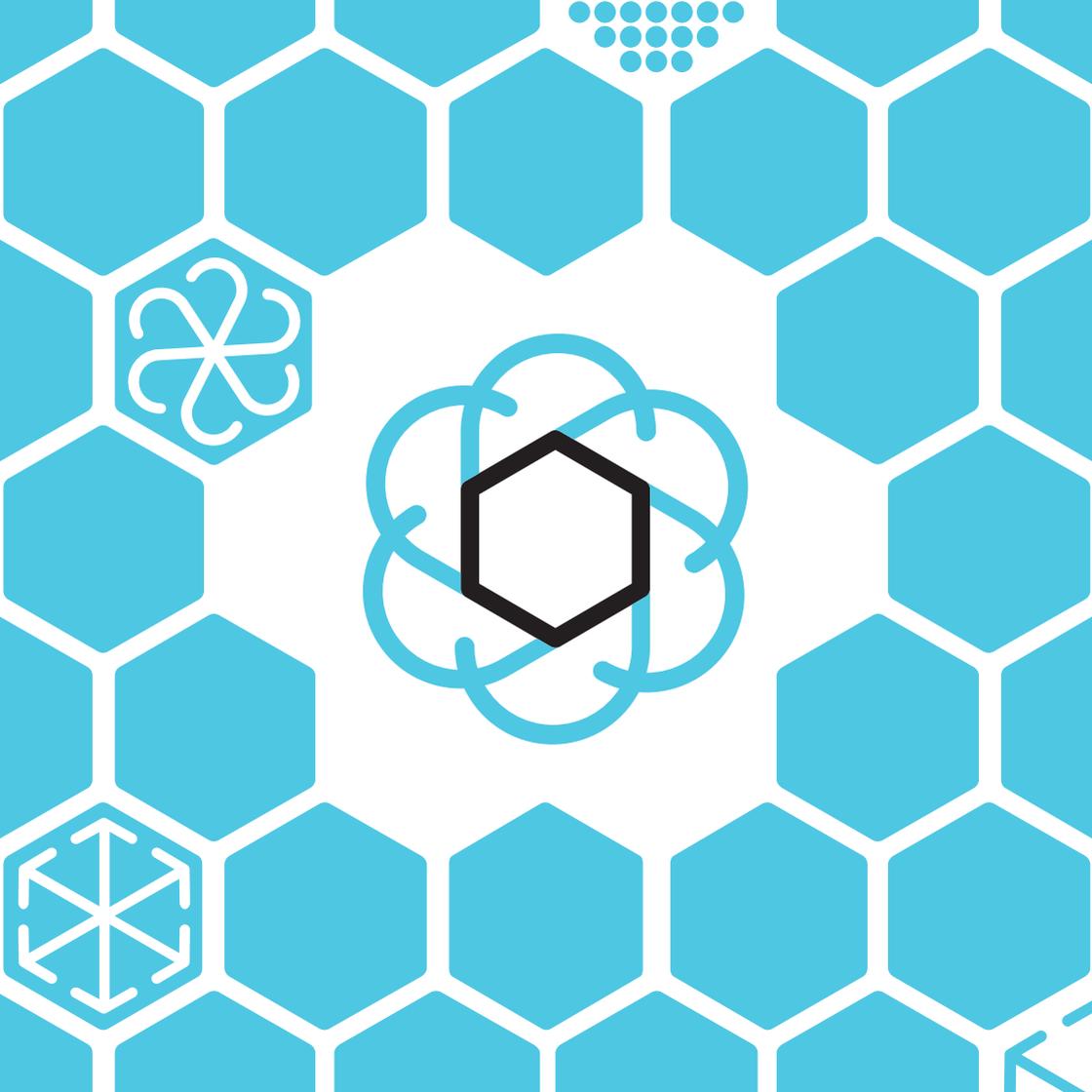
FRENCHWEB.FR  
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1001  
STARTUPS

L'AGEFI

waddyness  
Le magazine des startups fran aises

CCI PARIS  
PARIS ILE-DE-FRANCE



## France Fintech launches its first annual event

France Fintech is a non-profit organization, created in June 2015 by French Fintech entrepreneurs to defend their common interests. We represent the French Fintech sector beyond the media, investors, public authorities and the regulators. Today, we gather more than 60 Fintech companies.

One of our main missions is to promote the Fintech sector in France and enhance the visibility of french Fintech start-ups at an international level. We went, along with our players, to major events like Finovate and Money2020. On May 3rd, we are pushing the boundaries even further.

Fintech R:Evolution aims at demonstrating how the financial services sector is evolving. It will define what is innovative within Fintech and what the future holds for all stakeholders.

## What can you expect from Fintech R:Evolution?

### **Building an international competitive network**

Influential Fintech speakers, every major stakeholder from the Fintech environment and the most innovative Fintech will be attending. In total, more than 500 attendees are expected this day.

### **Focus on a French innovative ecosystem**

Fintech R:Evolution engages precisely what is innovative within the French economy. From regulatory questions to key success factors and relationships between Fintechs and French officials, the conference will enable you to have a precise overview of the French fintech field.

### **France Fintech, a worldwide key player thanks to you**

Fintech R:Evolution is not just a conference, it's an assembly who put their heads together and define what French Fintechs will

achieve at an international level. Fintech R:Evolution will enable intimate networking sessions from the most inspiring Fintechs which can give you a valuable amount of new ideas and contacts in just one afternoon.



## Conference

2 pm - 7 pm Conference Hall

## | Preface

*For Darwin, it was clear and indisputable that all life on earth had evolved from lowly origins. Behaviour, morphology and physiology had all been shaped by the force of natural selection. Fintech companies appeared, willing to change the status quo and setting the pace for a new finance, a more transparent and consumer-centric one. Will those Fintech companies thrive and naturally become the new players in the finance field? Will GAFA enter the battlefield and win the race? Will blockchain disrupt entire industries?*

*At France Fintech, we believe we will create a lasting Fintech landscape worldwide. Today, over 40% are ready to use Fintech services and nearly 15% have already done so. We believe there is room for new models based on usage and technology.*

**Alain Clot,**  
Chairman France Fintech



## Fintech: Hype or in depth-change?

2:15 pm

If you listen to the buzz surrounding today's tech market, fintech is the hot area to invest in. Global investment in fintech companies totaled US\$19.1 billion in 2015, with US \$13.8 billion invested into VC-backed fintech companies, a 106 percent jump compared to 2014. There are 19 fintech Unicorn companies globally, 14 of them provide technologies and services falling into either payments or lending. However, in a market this new and disruptive, it's still difficult to get investment experts with real track-record of investing in that field. Two major investment partners will help us navigate in that fascinating new investment universe :

- Sean Park, CEO Anthemis Group
- Philippe Collombel, Managing Partner Partech Ventures
- Anna Irrera, journalist at Dow Jones News - Moderator

## Q&A about the launch of Oxford Fintech course

2:35 pm

Over the last year, we have seen Fintech courses and lectures started at different universities around the world. For instance, MIT launched a graduate course on Fintech, Wharton launched a series of Fintech lectures, Hong Kong University launched a Fintech course, Vlerick Business School launched a 3-week Fintech bootcamp, and many other ones...

Oxford Said Business School has now also launched a series of Fintech lectures, on the Oxford campus.

- Huy Nguyen Trieu , Fintech Resident Expert Oxford
- Sophie Viger, Director Web@cademie

## Start-up Weekend Fintech R:Evolution Award Ceremony

2:45 pm

Startup Weekend is about inspiring entrepreneurs through the world by a concrete experience of creating a startup in 54 hours : from a simple idea (on Friday night) to a viable startup project (on Sunday night). In other words: inspire passions, reveal talents, and create success stories. In the Fintech landscape for instance, Kantox was born during Startup Weekend Barcelona 2011.

Startup Weekend is a community of 195k+ alumni who attended to 2900+ events in 150 countries (That's more than Starbucks!). It is powered by Google for Entrepreneurs and the Techstars accelerator. As a kick-off to the conference, we launched a start-up weekend, to reveal the latest ideas and innovation within the Fintech field. A panel of experts selected the three most

innovative projects.

- Damien Gromier, Techstars Facilitator & Paris Community Leader



## The success story of Lending Club told from the Inside

*3 pm*

Founded in 2006 by Renaud Laplanche, Lending Club's mission is to transform the banking system to make credit more affordable and investing more rewarding. With that mission in mind, the company facilitated over \$16 billion in loans as of date.

After a bumpy start, the company raised US\$12MM from Canvas Ventures (formerly Morgenthaler Ventures) as a Series B, and experienced a stellar growth since then. After other rounds of private financing, Lending Club made a very successful IPO on NYSE in December 2014, raising US\$1Bn. The IPO being 20 times oversubscribed.

How can you create a highly successful fintech venture in less than a decade, despite the 2008 financial crisis and the highly

regulated burden imposed by the SEC?

- John Donovan, first employee and ex-COO of Lending Club
- Anna Irrera, journalist at Dow Jones News

## Is a bankless world possible?

*3:20 pm*

Historical actors have seen new entrants in the financial services' field being able to rapidly expand and gain market shares. Yet, what if the threat came from elsewhere? Are we witnessing GAFA (Google, Apple, Facebook and Amazon) entering the battle as well and slowly creating a digital, new-of-a-kind banking system?

Online communication tools should dynamite intermediation and some proof of that has already been made: Google Wallet, Apple Pay, Amazon is offering credit to SMEs and Facebook is

already enabling payment through Messenger. Will this constraint banks to call into question their business models?

- Marie Claire Capobianco, Director of retail banking at BNP Paribas
- Nick Leeder, Director of Google France
- Laurent Solly, Director of Facebook France

## Are we heading towards a cashless society?

*3:40 pm*

"Cash has too many benefits to disappear," said YourCash CEO, Jenny Campbell. "Cash is not likely to die out any time soon," said the Bank of England. Cash is still the most popular method of payment in the US, said Cardtronics. Cash will die within a decade, said The Co-Op.

It looks as if there are very different views on where we are heading for in the payment industry over the next 5 to 10 years. Are we really heading towards a cashless society?

- Niklas Ardivissson, Researcher at Stockholm's KTH Royal Institute of Technology
- Leda Glyptis, Director at Sapient Global Markets
- Hugo Frey Jensen, Governor of the Danish National Bank

## Keynote by François Villeroy de Galhau, Governor at Banque de France

*4:30 pm*

The financial stability review report issued in April 2016 has zoomed on digital finance. If digital finance enables innovation it also needs to be monitored to ensure global financial stability. It is therefore very important to ensure a high level of protection for consumers while enabling a european level playing field in order to create european champions.

- François Villeroy de Galhau, Governor at Banque de France

## Fintech seen by politicians

*4:50 pm*

Fintech has largely been adopted by consumers in the US, in the UK and elsewhere. Its development in France is more recent and its adoption by French consumers less further advanced.

As it is often the case in France, regulators and politicians play a key role in the development of those Fintech companies within the country. Therefore, as we are standing one year from the presidential campaigns, it seemed right to hear representatives from the two major political parties.

- Gilles Babinet, Digital European Champion
- Valérie Rabault, Budget rapporteur, Deputy PS
- Bruno Lemaire, Deputy Les Républicains
- Olivier Goy, Board member at France Fintech
- Benoit Bazzocchi, Board member at France Fintech

## Big time for Data

5:30 pm

Financial services have been revolutioned by the computational arms race of the last twenty-plus years, as technologies such as big data analytics, expert systems, neural networks, evolutionary algorithms, machine learning and more have allowed computers to crunch much more varied, diverse, and deep data sets than ever before. Where do we draw the line on data protection for consumers?

- Damien Bancal, White Hacker, journalist and expert in cybersecurity
- Alain Bensoussan, Lawyer expert in new technologies
- Nozha Boujeema, Advisor to the Chairman and CEO of Inria in Big Data
- Stéphane Dubois, CEO Xignite (Moderator)

## What really lies behind the blockchain?

5:50 pm

Few areas of Finance drew as much attention as Bitcoin 3 years ago. More recently, the interest for Bitcoin decreased and the overall attention refocused more specifically on bitcoin's underlying technology: the "Blockchain". Specialists will tell you its a breakthrough technology. Thanks to the double entry book keeping, it looks as if one does not have to rely anymore on a trusted third party to make a transaction.

We've seen hype before in the Bitcoin, thinking it could replace the US dollar as the new worldwide currency and it has not yet succeeded in becoming a genuine consumer phenomenon. We'll discuss what is really blockchain during that panel.

And obviously be able to determine whether it's a game changing technology. Or a fad.

- Ashley Taylor, Cultural Implementation Strategist at Consensusys
- Peter Todd, Bitcoin and Blockchain developer
- Lory Kehoe, Consultant in the Blockchain industry, Deloitte Ireland

## **Destructive innovation within Finance**

*6:15 pm*

- Keynote by Luc Ferry, Philosopher, Writer, Former Minister of Education

## **Final closing remarks**

*6:35 pm*

- Emmanuel Macron, Minister of Economy, Industry and Digital Affairs

 **Fintech Experience**  
All Afternoon Network Hall



Jacques d'Estais, Deputy Chief Operating Officer of the BNP Paribas Group and Head of International Financial Services "I'm delighted to

see a number of the Bank's businesses working hand-in-hand with young startups. In our drive to invent the bank of tomorrow we can rely on the considerable resources of the BNP Paribas Group but we are also determined to make use of the skills of other players who are keen to improve the customer journey."

With offices in Paris, San Francisco & Shanghai, its prospective vision and extensive experience in understanding the digital economy, L'Atelier BNP Paribas is strategically placed to help the BNP Paribas Group and its clients enable their digital transformation. Part of the BNP Paribas Group for more than 35 years, L'Atelier BNP Paribas is unique by its open architecture approach that extends beyond the banking sector, and its presence in three major geographical areas that are key beds for innovation : Europe, North America and Asia. Drawing on its prospective vision

and experience, L'Atelier BNP Paribas actively promotes public debate (website, newsletter, radio, TV) and help the BNP Paribas Group and its clients navigate through their digital transformation. As part of its open innovation approach, L'Atelier BNP Paribas recently created the Lab which brings together disruptive innovators, corporates, resources and support networks to accelerate the speed of innovation.

- In February 2016, BNP Paribas opened its first Fintech & Insurtech accelerator programme. Eight FinTech and InsurTech startups have just embarked on an innovation accelerator programme run by L'Atelier BNP Paribas. Each startup will be working for four months in tandem with one of the BNP Paribas Group's businesses to develop co-innovations that will open up new business opportunities and help create new products and services for the Bank's customers.
- In January 2016, BNP Paribas launched The French Retail Banking Fintech Innovation Hub where specialist Relationship

Managers will provide startups with tailored banking solutions, drawing on the expertise of specialist Relationship Managers working in close contact with the Fintech ecosystem.

- Since December 2015, Bank of the West's Commercial Banking Group is partnering with L'Atelier BNP Paribas US to run an innovation initiative called FinLab that will embed BOTW in Silicon Valley's idea ecosystem and help the bank work with Fintech startups.

## Fintech Experience





## Pitches

2 PM - 5 PM First floor



In 2015, Fintech achieved \$12.5B of worldwide investments by VC's. In France, it was \$71M. This gap only shows the potential magnitude on

the Fintech revolution that could happen in France.

Financial services incumbents have seen their margin melt for the last 10 years: many financial crisis increasing regulation burden, more and more demanding and digital consumers, and technology innovations shifting the economic equation of the traditional business models. These technology innovations, from mobile payment to machine learning through blockchain, also gave birth to new financial actors: the Fintech.

The Fintech revolution can be seen in many ways: for the traditional incumbents, it could be a threat or an opportunity to enhance their business, and for the GAFAM like actors, it's a way to complete their value proposition and extend their hegemony. In the end, we should see the Fintech revolution as an

opportunity for the customers to access valuable financial services and products at a reasonable price and through a simple and smooth customer experience.

As a global leader of professional services, Deloitte's purpose is to create value with and among all the actors of the financial ecosystem through synergies. Synergies can only happen when we know each other. This is why we partnered with FranceFintech to organize the Fintech R:Evolution event. It is fully dedicated to this purpose: one afternoon of start-ups pitches for us to experience tomorrow's new financial services.

## **Pitch list** Presented by Mac Lesggy



### **1. Payments** 2 pm **First Floor**

Fizen / Heoh / HiPay / LemonWay / Limonetik / Slimpay / Treezor

### **2. Crowdfunding** 3 pm **First Floor**

Alternativa / Go Beyond Investing / Mipise

### **3. Data provisioning** 3:30 pm **First Floor**

Alphametry / AstonIT Finance / Customer Matrix / Finance Active / Lingua Custodia

--- **Break** 4 pm to 4:30pm ---

### **4. Data provisioning** 4:30 pm **First Floor**

InfoTrie / Invivoo Software / Nanceo / ScaledRisk

### **5. Lending & Financing** 5 pm **First Floor**

Bolden / Budget Insight / Credit.fr / Lendopolis / Linxo / Meilleurtaux.com / Pandat / Prexem

## Asset / Wealth Management

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Asset Management is ready to be revolutionised thanks to new players like Advize, Fundshop, Upsideo, WeSave and Yomoni.

Those Fintech companies, also known as robo-advisors, put the client at the center of the user experience and create a new path for the asset & wealth management industry.

Retail investors and IFAs can now access online efficient and intuitive tools to make better investment decisions.

advize

CRÉATEUR

DE L'ÉPARGNE COPILOTÉE



**Launched in 2012 Advize is the 1st French Fin-tech for wealth & investments (robo-advisor) focused on Assurance Vie. Advize's mission is to make wealth management services available online in an efficient and affordable way**

**with a truly innovative user experience:**

Our intuitive profiling process enables our clients to define their financial goals and receive a proposition of an efficient allocation that can directly be invested.

Every Friday each Client receives La Meteo de votre Epargne®, an easy to read personalized report to confirm their investments are on the right track.

When a portfolio rebalancing is required an individualized Alert is issued explaining the problem, the solution and our Clients can execute the corresponding trades in just 3 clics.

With Advize managing wealth online has become as easy as

@Advize\_FR

e-commerce or travel booking.

Advize is powered by our proprietary full-stack platform MaSentinelle® which is designed to manage all investment schemes, using securities or mutual funds, with the choice of Advisors and made available in white label to assist traditional actors in digitalizing their business and making it MiF2 compliant.

Founding member of FranceFintech and labelled by Pole Finance Innovation Advize is at the cutting edge of the French Fintech scene.

- **B2C**
- **B2B2C**
- **Created in: 2011**
- **Launched in: 2012**
- **Funds Raised: €3,5M**
- **@n\_marchandise**



@Fundshop1



**Fundshop is a saving management solution. This Fintech is specialised in the development, integration and expansion of web processes. This society has an open architecture with referenced products. It is a unique solution which brings service and advise over the current saving.**

The flexible architecture of this solution gives the access to a multi-channel distribution (online banks/ offline web and CPM) and the whole investing filed (insurance, PEA, trading accounts, funds and ETFs). Main functions covered are: asset allocations, funds selection and ETF, risk profile, reporting, the aggregation and regulation of accounts.

This robo-advisor is also made available to distributors of saving products in white label.

- BtoC
- BtoB
- Created in: 2011
- Launched in: 2011
- @ldetilly
- Leonard.detilly@fundshop.fr



@Upsideo



**Upsideo is the result from a long-term collaboration between 5 entrepreneurs: Alex, Pascal, Alexandre and Franck who bring together their expertise in the distribution of financial products. Together, they launch**

**Upsideo after the creation of two other ones. Both were specialised in the Wealth Management's advice-based business. Upsideo is defined as a unique financial software publisher thanks to its innovative software: NAVEO.**

The added value is reached from this expertise of the front-to-back process, this knowledge about regulations and its negative impacts over productivity. The last one springs from the digital character of Upsideo which is more adaptable in regards to operational processes. Financial products purposed by Upsideo have been used and validated by Upsideo's team. This society is positioning on three competences: digitalisation of

jobs/process, user experience and independent/interactive modules.

Upsideo aims to expand in France and globally their experience into compliance, conformity and digitalization in 2016.

- **B2B**
- **Created in: 2013**
- **Launched in: 2013**
- **Funds raised: NC**
- **axel.rason@finaveo.fr**



**WeSave is an upscale digital platform for managing savings founded on an unprecedented alliance between asset management experts and financial planners on the one hand and a team of engineers and data scientists on the other. In 2014, WeSave was rewarded as a digital technology champion at the Global Innovation Competition.**

Our service rests on 3 foundational principles :

- An upscale savings service handled by dedicated advisors
- Conviction-based management from a team of expert asset managers
- Improved savings through digital technology, independence, and transparency

At WeSave.fr, the platform is customer centric; management is fully personalised and adapted to individual needs. The financial marketing strategy is reimagined: rather than being focused exclusively on returns, it is organised around concrete objectives

and savings goals. In its strategic plan, called "Ambition 2020" WeSave.fr aims to become a key player in the management and distribution of savings online, with 20,000 members and an average holding of €50,000. To achieve this goal, WeSave.fr intends, in the near term, to broaden its range of products and services dedicated to savings. In 2017, the company will reinforce its financial planning aspect, consolidating assets and offering broader advisory coverage. Convinced by the innovative positioning of this new offering, Amundi, the European leader in the Asset management field, decided to invest alongside WeSave.fr and become a minority shareholder of the company.

- **B2C/B2B**
- **Location : Paris**
- **Created in : 2012**
- **Launched in : 2016**
- **Funds Raised : NC**
- **jonathan@wesave.fr**



@Yomoni\_fr



**Yomoni is a portfolio management start-up licensed by the AMF. Our company offers a simple solution, innovative and made-platform to manage savings' users. According to several criteria, we guide clients as they**

**chose their fiscal package (life insurance, PEA or custody-account) as their risk's profiles (10 available). Our clients open their account online in just 10 minutes, then Yomoni manages their portfolio.**

Yomoni is the first 100% online portfolio management start-up in France. We are transparent because within our offer, we include underlying and insurer fees. This in total costs only 1,6% a year, the cheapest fee over the portfolio management market. More than just fees and transparency, our clients require our services because we have an intuitive, accessible platform and an highly expertise from our financial analysts. With €1000, everyone can

open an account.

Our objective is: to become the national champion in the investment of French households.

- **B2C**
- **Created in : January 2015**
- **Launched in : September 2015**
- **Funds raised : 3,5M€**
- **@masadsyed**
- **mourtaza@yomoni.fr**

## Banking / PFM

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Imagine a world where every company and individual have efficient and intuitive tools to manage their finances. Imagine what the impact could be on the global economy, and the social well-being.

Banking accounts and PFMs allow an easy cash management. These companies offer a bank account in just 10 minutes or a solution to manage your money in an easier way.

# Bankin'

@bankin |



Founded in 2009, Bankin' is a Fintech developing a mobile solution to aggregate all of one's bank accounts in a single interface and gain in depth understanding of their finances. Today, Bankin' is the global mobile leader and the technological reference in regard with banking data management and aggregation.

Today Bankin' counts more than 1M of users, more than 2M aggregated banking accounts on a day and is connected with over 350 banks.

The society aims the reinforcement of the French leadership in France and in Europe.

- B2C
- B2B
- Created in: 2009
- Launched in: 2011
- Funds raised: NC
- @joanlive
- [contact@bankin.com](mailto:contact@bankin.com)



@BudgetInsight



**Budget Insight is an AIS (Account Information Service) that allows its clients to connect their applications to the bank of their users. Budget Insight also offers a PFM solution (Personal Finance Management App) for**

**banks and insurance companies.**

Today Budget Insight serves their banking data to more than tens of thousands companies and dozens of thousands of customers via the Budgea API connected to 40 different financial apps. Budgea API also collects the invoices and automatically links them with the right transactions. Directly online, banking data is given in real time, after multiple checkings and coherency processes.

- The client follows at any time the situation of its connections and the number of banking accounts connected to his platform.

- Thanks to its innovative solution, Budget Insight attracts many banks and insurance companies such as SwissLife which just signed a partnership with the dynamic Fintech in order to develop a new offer for Wealth Management using Budgea API.

- **B2B**
- **B2C**
- **Created in: 2012**
- **Launched in: 2012**
- **Funds raised:**
- **romain.bignon@budget-insight.com**



@CompteNickel



**The Nickel Account counts 1,150 French newsagents.**

Clients buy a "Nickel box" including a MasterCard and a user's guide for only €20 – This includes the annual subscription fee for services. Clients then go up to an interactive terminal in the shop and scan their personal ID Card. Data is extracted, verified and displayed on the screen to create the customer file. The newsagent then physically checks the customer's ID, activates the payment card on the electronic payment terminal and links it to the customer file. This automatically generates a printed IBAN. Five minutes after entering the shop people have an activated Mastercard, an IBAN and access to home and mobile banking services. The only restriction is that customers can't spend more than they've got. There are no overdrafts and no cheques.

Since February 2014, 225,000 people have opened their account since then. The target for 2016 is to reach 2,300 Newsagents and 500,000 customers.

- **B2C**
- **Created in: 2012**
- **Launched in: 2014**
- **Funds raised in: €34M**
- **@hugueslebret**
- **mc@compte-nickel.fr**



@Evollis\_Leasing |



**Evollis is a pioneer on the custom economic market. This Fintech sells a global solution of servicing offers of capital goods for individuals (high-tech products, photo material, cycle..)**

The Evollis'servicing is leaning over:

- A transactional platform dedicated to operational rent, including a LOA/LLD leasing channel and the management of financial and economic flows. Our platform is deployed in SaaS mode in the merchant ecosystem retailers.

- The conception and management offers are associated with a rent funding and a service (assurance, scalability..)

- Development axes in 2016-2017

- Deploy the Evollis platform in five European countries.

- **B2B2C**
- **Created in: 2011**
- **Launched in: 2012**
- **Funds raised:: NC**
- **xavier.pinse@evollis.com**



@fizen.fr



**FIZEN was created by account experts and entrepreneur simplifying entrepreneur's relation towards its accounting management enhancing it with new adding-value services.**

Today, the FIZEN platform is a Business Financial Manager (BFM) which automatizes the accounting management of SMEs, generating data accounts from their banking accounts, bills, cash-box payments or the follow of their mileage allowances by geo-tracking (from a mobile application). We aim to become the first robo-advisor for SMEs bringing them personalized advises according to economic, financial and psychological criteria. FIZEN is available under Saas online and under application mobile (IOS, Android). Today, FIZEN reaches a data base to more than 3000 subscribers and positions itself as a major FINTECH player at the core of the digital transformation with regard to small entrepreneurs' relation with their banks and accounts ex-

perts. This society aims more and more innovation to become the first "robo-advisor" solution for SMEs on the market

Thanks to its last fund raising, FIZEN will speed up its growth and pursue this massive investment into innovation.

- **B2B**
- **Created in: 2014**
- **Launched in: 2014**
- **Funds raised: €2.5M**
- **xdelabarriere@fizen.fr**



@Linxo |



**Linxo is the only Personal Financial Management (PFM) tool that allows you to get a clear view of your financial life and to forecast your budget. Linxo is making your bank accounts smarter and easier to access with an all-in-**

**one mobile app right at your fingertips. We provide a Smart, Simple and Secure way to manage your money :**

- Smart as Linxo created an exclusive algorithm that allows you to forecast your budget so that you would never again overdraw your budget. Alerting is also turned intelligent by notifying you only for unusual expenses or when specific revenues are arriving in your bank accounts. Without you even having to open your mobile application.

- Simple as all is made perfectly clear for you : understand every bit of expenses, know how much you save each month, effortless.

- Secure as Linxo technology and processes have been reviewed and adopted by several banks. Linxo helps anyone's money make sense without any effort and has convinced more than 850 000 users (and counting) in France.

The breakthrough technology created by Linxo has been pioneered by major online banks like Boursorama or Fortuneo (and more to come). Linxo makes managing your financial life as simple as opening a mobile application.

For the next years, we will soon rise above 1 million users and expand internationally. Moreover, Linxo is preparing new disruptions on the market to boldly go where no PFM has gone before.

- B2B and B2C
- Created in : 2010
- Funds raised : 3.2 €M
- @vanhaetsdaele
- bruno@linxo.com



**Meilleurtaux.com was created as a pure web-based mortgage loan comparison site. Since then Meilleurtaux.com has evolved into the leading web + mobile-focused information, comparison and brokerage site for retail lending and related personal financial services in France. Products include mortgage, consumer and SME loans ; debt consolidation ; mortgage protection, homeowner and car insurance, as well as current account, card, and savings account comparisons. Services are provided on the web, through a telephone platform or through 230 franchised branches in France.**

Meilleurtaux.com is the most visited website in France for retail loan enquiries with over 23 million visits in 2015, 90% of traffic being free search, resulting in over 500.000 annual loan applications through the web. Meilleurtaux.com has achieved in 2015 a mortgage loan production around 7.2 billion € and a market

share of total loan production in France around 3,6%. This corresponds to the financing of 72.000 new clients, and 30.000 new borrowers have bought Meilleurtaux mortgage protection insurance. Revenues have increased by more than 50% in 2015.

In 2016-2017, meilleurtaux.com intends to add more contents, more services and products (insurance, savings & investments), more branches, so as to expand its footprint as the leading reference comparison site and intermediary on the French market. International expansion has also been initiated with Morocco and will continue.

- **B2C/B2B**
- **Created in: 1999**
- **Launched in: 2013**
- **Funds raised: Beneficial**
- **hhatt@meilleurtaux.com**



@MicrocredGroup



**Microcred Group operates innovative banks and financial institutions across Africa and Asia.**

Microcred launches Baobab in Africa. Baobab is a free bank account available for small savings and providing future access to instant nano loans. The account is opened on the street in 5 minutes (full KYC) with a tablet.

Deposits and withdrawals are available in a large agent network across the country. Deposits and withdrawals are free of charge, and the account has no management fees.

The business model is based on the freemium model: a large number of customers use the account for basic needs. Power users will pay management fees to unlock certain features. Other services come at a price, such as instant loans or bill payment.

The offer targets underserved clients in emerging market excluded de facto formal financial services.

- **B2C**
- **Created in: 2007**
- **Launched in: 2015**
- **Funds raised: € 50.7M**
- **[aventura@microcred.org](mailto:aventura@microcred.org)**

## Corporate Solutions

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Inherently in B2B, Fintech companies like Aston iTrade Finance, Créancio, Finance Active, Finexkap, Lingua Custodia, Nanceo, Pandat and The Assets help SMEs to fund the economy.

Through their platforms they enhance the potential of those SME's which can focus on their economic development and continue to expand globally.



**The 1st B2B valuation platform for trade receivables. Aston iTrade Finance, is the B2B online platform awarded Fintech of the year 2015 in France and enter the top 100 European Fintech in 2016. Our goal: get more cash and more short term funding for corporates thanks to trade receivables valuation.**

Global, we are the only one to cover both order to cash and suppliers receivables optimisation thanks to 3 online modules:

- DSO optimisation with automatic dunind
- Credit risk and Credit Insurance management
- Better funding thanks to factoring and reverse factoring partners

Open, we collaborate for credit insurance and funding with the institutional top leaders. More than that, thanks to Big Data we

offer real time credit scoring both on sellers and buyers. Our 2016 target is to open offices in core Europe. We already realise 50% of our business outside France. In 2015 we reach more than a billion euro of trade receivables turnover. Thanks to our platform corporates reduce their DSO of 5 days as soon as their 1st year. Corporates have cover €250M with credit insurers through our platform and get more than 30M euros funding in one month on december 2015 through factors partners.

- **B2B**
- **Created in: 2011**
- **Launched in: 2011**
- **Funds raised: €3M**
- **@amaurydelalance**
- **a.delalance@astonitf.com**



**Créancio helps small businesses secure steady cash-flows through innovative of the invoice assignments. SMEs upload outstanding invoices online and receive immediate payment. Créancio also leverages technology to deliver lightning-fast credit decisions (24H approval process). As a true partner to SMEs, Créancio differs from traditional factoring and banking services with:**

- Flexibility: Créancio allows for great maneuverability of the funding program, with collaborative assistance and a transparent fee structure
- Confidentiality: Créancio usually does not notify final clients of the invoices assignments, a must in factoring for SMEs that ensures minimal interference in day-to-day management
- Independence: Créancio is provided by professionals independent of the banking system through an innovative securitiza-

tion structure Créancio was initiated by Groupe GTI, a structured finance expert with over €2bn in AUM, intending to adapt this powerful alternative solution usually reserved to corporations.

- **B2B**
- **Created in : 2015**
- **Launched in : 2015**
- **Funds Raised: 7M€**



**A Fintech company created in 2000, Finance Active develops high-quality solutions to optimize debt and financial risk management: foreign exchange, investment, financial forecasting and guarantees.**

With over 10,000 users worldwide, Finance Active paves the way for digital transformation in financial departments of companies, local public authorities and financial institutions. Permanently connected to financial markets, our solutions provide a dynamic and centralized view that simplifies transaction management.

Our innovative, user-focused approach allows us to develop agile and collaborative software to maximize financial performance and enhance operational efficiency.

Our mission: provide high-quality data to financial teams to allow

them more room for manoeuvre in operational and financial decision-making.

Turnover: 17m€ / Monitored positions: 200bn€ / 140 employees / 1 R&D team in Paris.

- **B2B**
- **Created in: 2000**
- **Launched in: 2000**
- **Funds raised: NC**
- **[jdescourtieux@financeactive.com/](mailto:jdescourtieux@financeactive.com/)**
- **[pchatard@financeactive.com](mailto:pchatard@financeactive.com)**



@Finexkap



**Finexkap is the leading working capital financing web-platform in France. It was created in 2012 by two serial Fintech entrepreneurs, Cédric Teissier and Arthur de Catheu, previously co-founders and general managers of Palico, the first marketplace for private equity funds and investors and currently the global leader in the space with 17,000+ users in 70+ countries.**

**17,000+ users in 70+ countries.**

The service is simple, easy to use, and transparent – with just a few clicks, companies can sell their receivables without the traditional constraints attached to invoice financing. Refinancing is provided through a securitisation vehicle that is managed by Finexkap Asset Management, a wholly owned subsidiary that is licensed by the French Autorité des Marchés Financiers as an alternative investment fund manager (License No. GP-14000044).

Since the launch in January 2015, 3,000+ companies have registered as sellers and €25M+ have been unlocked for SMEs, with a monthly grow rate of 35%.

- **B2B**
- **Created in: 2012**
- **Launched in: 2015**
- **Funds raised: 12M €**
- **@echotraffic**
- **ct@finexkap.com**



@KyribaFrance |



**Kyriba Corporation (Kyriba) is the global leader in Cloud Treasury and Finance Solutions. We allow Financial Directions to be in control of all their financial flows thanks to a unique integration of Cash management, Payments en Supply Chain Finance, on a single Cloud platform. Kyriba was founded in 2000 and pioneered the concept of a pure internet-based solution for Treasury Management.**

The Kyriba solution is the result of fifteen years of development work, with over \$60 million of product investment, to ensure that our platform is the best and the most secured available in the marketplace today, and continues to quickly evolve and improve. As of today, Kyriba's unique solution is underpinned by a Multi-Tenant SaaS Architecture allowing native synergies between Cash management, Payments and Working Capital.

Kyriba is a US-French company, with its Corporate headquarters based in San Diego, California, and its Product Development in Paris. Other operational offices are located in London, New York, Rio de Janeiro, Dubai, Singapore, Hong Kong, Shanghai, and Tokyo. Kyriba has over 450 employees worldwide, consisting of sales, technical support, development, marketing and administrative. Led by its CEO Jean-Luc Robert, Kyriba has grown to the point where it now has over 1,200 customers and over 45,000 users across the globe. In 2015, its Supply Chain Finance solution received the Finance Innovation label.

- **B2B**
- **Created in: 2000**
- **Launched in: 2000**
- **Funds raised: NC**
- **[jlrobert@kyriba.com](mailto:jlrobert@kyriba.com)**



**Many teams within financial institutions or finance departments are multi lingual and end up translating themselves urgent or very technical documents because an externalised translation would require too much time**

**or rework. Lingua Custodia was founded in 2011 by two Finance professionals to reduce this source of inefficiency and is proposing a fully customised automated translation solution which can learn each teams' language and therefore reduce by at least 70% the time spent for in house translations by finance professionals. The solution relies on Natural Language Processing and Machine Learning to propose the best translation for each team.**

Lingua Custodia is today the only company that applies Machine Learning to financial translations and can pride itself of having clients among major investment houses, securities services

companies, the financial divisions of major corporations and also translation agencies.

Following its recent successful fund raising, Lingua Custodia plans to expand internationally in 2016-2017.

- **B2B**
- **Created in: 2011**
- **Launch in: 2014**
- **Funds raised: 1 M€**
- **@olivierdebeugny**
- **olivier.debeugny@linguacustodia.com**



@nanceo finance



**Nanceo is originally a name created in a restaurant in Nancy. This society gathers financial experts and technological developers to enhance a funding solution based on a digital strategy. With Leasa, its API, Nanceo gives**

**an access over the funding market to all partners.**

This Fintech is a marketplace for equipment suppliers and services, insurers and brokers. Leasa is an algorithm permitting a simple, intuitive and low-cost funding sale process. Nanceo achieved a turnover of €45M and deals with more than 5,000 sale/purchase bills in 2015. This society aims to double their bills rates within 2016 by spending only 5 minutes for a funding ask and not many hours. We aim to expand Leasa into European countries too.

- B2B
- Created in: 2015
- Launched in: 2015
- [michel.constant@nanceo.fr](mailto:michel.constant@nanceo.fr)

**pandat**

@MllePandat



**Pandat is an independent broker specialised in investment and funding for legal persons. Pandat has the idea to create a digital platform, in 2009 after the crisis, giving access to the best conditions for associations, investors and officials on saving investments and banking funding. The society is positioning itself as a trustworthy intermediary between legal persons and banking or insurers sponsors.**

Using these 7 years of existence, Pandat is today the number one broker on cash management investments. Pandat counts today 2500 clients, overcomes the €4M end-period stocks in 2016 thanks to the 80's banking sponsors panels in France. Pandat, always having an open ear to clients, purposes today a wide range of investment solutions but as well funding for societies thanks to a huge network and its overview on the market.

Pandat aims double its end-period stocks reaching €8M and overall from 15 to 30 collaborators by the end of the year 2016.

- **B2B**
- **Created in: 2009**
- **Launched in: 2001**
- **Raised funds: 0**
- **@David\_Pandat**
- **david.guyot@pandat.fr**



**Nicolas Voisin came up with the idea in 2013, with one particular aim: help startups to achieve their “pivot”. Very soon, the potential of the company proved to be much larger. From now on, large companies, SMEs and innovative companies can sell, buy, borrow or lend their resources.**

As often, the principle seems obvious: in many organisations, a number of assets are underutilized. These companies are missing out on unexplored wealth. The Assets allows them to be part of a new dynamic, helping them to put these assets back on the market!

Today, theassets.co displays more than 150,000 tangible and intangible assets: patents, inventions, softwares, databases... The subscription is free and users can contact each other

directly – there are no commissions on transactions.

The company aims to develop a Business Intelligence service and to expand globally.

- **B2B**
- **Created in: 2013**
- **Launched in: 2015**
- **Funds raised: €3.1M**
- **@nicolasvoisin**
- **nvoisin@theassets.co**

## Crowdfunding

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More than 2 billions french consumers have participated in a crowdfunding project. France set the pace for a massive adoption of this alternative finance.

Europe may turn into a single digital market, where possibilities could be infinite for those Fintech companies.



**Alternativa is at the heart of the ecosystem of direct financing of SME by individuals since 2007. Alternativa helps first class entrepreneurs who manage SME and startups raise financing from a wide community of individuals and provides a "first stage listing" of their company.**

Alternativa effectively runs an official exchange (a MTF) with market rules specially designed for SME and less liquid assets, approved by the French regulator, the AMF. This exchange provides visibility, security and a framework for liquidity for both the issuer and the investor.

Alternativa is very much involved in the Blockchain technology and is working with other Fintech players to help establish a new standard. Meanwhile, Alternativa Market as a member of Euroclear, offers a very competitive service and price level access in a comfortable and safe manner to the central depository

system, for SME equity or debt instrument registration. This has been pursued in order to offer a smooth, seamless integration between SME financing and investors enabling them to use their usual bank and savings accounts.

Alternativa will soon launch an SME Convertible Bond list on its exchange to help promote what is likely to become a major product for SME financing from individuals and importantly, to facilitate the subscription from individuals PEA-PME (a tax efficient saving account dedicated for SME investments)

- **B2C**
- **B2B**
- **B2B2C**
- **Created in: 2007**
- **€40M of equity raised for 50 SME**
- **@PhilDardier**
- **philippe.dardier@alternativa.fr**



CapSens is web agency, specialized in fintech and crowdfunding platforms. Created in 2013 by Nicolas DABBAGHIAN and François DESROZIERES, co-founders of SPEAR (a crowd-lending platform for social and environmental projects),

CapSens has launched more than 30 platforms for entrepreneurs, banks, insurance companies and other businesses in just three years.

Thanks to CapSens, our clients benefit from our expertise in the crowdfunding industry and we are able to create very quickly tailored platforms according to their needs.

Today, more than 15 experts from the RoR (Ruby on Rails) technology mixed with the SCRUM methodology can quickly and happily provide crowdfunding platforms, fintech proof of concepts, mobile apps or other digital tools in order to innovate and

offer new services to the financial ecosystem.

- B2B
- Created in: 2013
- Launched in: 2013
- Funds Raised: €200K
- @fdesroziers
- francois@capsens.eu



**Eos Venture is the first broker to be licensed for the crowdfunding by ACPR, the French prudential authority**

This license guarantees that investments are under the most secure conditions and gives us the status of an Investment Service Provider (ISP).

You can create your own crowdfunding portal while benefiting from our expertise in the technical, financial and operational area.

- B2C
- Created in: 2012
- Launched in: 2015
- Funds raised: € 1.7M
- [info@eosventure.com](mailto:info@eosventure.com)

# GO BEYOND

@gobeyondinvest



**Go Beyond Investing enables individuals to access early stage investing as an asset class through its unique platform, portfolio tools, training and expert angels from the community. It operates in Europe and the US.**

Go Beyond Investing is the only FinTech company in this space that has proven that small and large investors can make returns; that has a comprehensive Learning while Investing program and enables members on its platform to become certified Deal Leaders and access compensation opportunities.

Go Beyond Investing will tripler revenues and reach operational break even.

- B2C
- Created in: 2013
- Launched in: 2013
- Funds raised: €2.6M
- @GoBeyondBA
- [brigitte.baumann@go-beyond.biz](mailto:brigitte.baumann@go-beyond.biz)



Mipise is a white label crowdfunding platform and a crowdsourcing solution created on March 2013. This society is the market leader in a number of client platforms (60).

This Fintech registered a 30% increase in monthly sales since the beginning of the year, has a capital of €320 k, has registered already 55,000 users and has obtained a 79% average success rate of campaigns.

Mipise original sold in white label and thanks to its software base preserving everyone's customization capabilities, its KYC strategy, its industrial solution with an integrated payment solution, its shorter development cycles, its high scalability and its ease of use, Mipise is a growing market with high potential

Mipise wants to be the first fundraiser, solidifying the structure, offering Blockchain and positioning itself in Europe within

2016/2017.

- B2B
- Created in : 2013
- @IvanovskyM
- michel.ivanovsky@mipise.com



**SmartAngels.fr is the leading crowdfunding platform in France for direct investments in the capital of start-ups and growth SMEs by individual and professional investors. As a pioneer of direct investment in non-listed companies, SmartAngels counts 20,000 registered members having invested 20 million € in 38 companies since 2012.**

Benoît Bazzocchi, chairman and founder of SmartAngels. SmartAngels has been approved as a Crowdfunding Investor Adviser (CIP) by the French Financial Markets Authority (AMF) since February 2015. This capital marketplace positioning is attracting more and more professional investors, funds and institutional players. A significant step has been reached with the launch in April 2015 of the first crowdfunding investment fund by SmartAngels and the French arm of global insurance Allianz, and in January 2016 with a flagship partnership with the online

bank Fortuneo. SmartAngels has recently announced a partnership with BNP Paribas Securities Services, BNP Paribas Group's asset services division, that will leverage blockchain technology to enable private companies to issue securities, making it easier for startups and small businesses to access financing. SmartAngels will further enhance the professionalism of the crowdfunding sector and will accelerate its transition to becoming an efficient capital market for private companies.

- **B2B**
- **B2C**
- **Created in: 2009**
- **Launched in: 2012**
- **Funds raised: €1M**
- **@benoitbazzocchi**
- **benoit.bazzocchi@smartangels.fr**



@ululefr

**Ulule.com is the first European crowdfunding platform permitting the funding of creative, innovative or supportive projects thanks to the users' participation. Individuals, associations or societies file their projects, describing the budget to reach, a fixed duration and those non-financial counterparties in return for the websurfers' support.**

If the objective is reached, the project manager would receive the funds, realise his project and reward supporters thanks to counterparties. If the objective is not reached, web surfers who financed the project are reimbursed without fees.

More than 12 465 projects have been funded, representing €50,9M of collected funding of over 1M members in 175 countries.

- B2C
- Created in: 2010
- Launched in: 2010
- Funds raising: €0
- @aburgot
- arnaud@ulule.com

## Insurance

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Startups are reinventing the way the insurance industry works. Several incumbents are planning to disrupt the industry by leveraging technological capabilities.

Use of disruptive technologies like big data, Internet of Things (IoT), mobility, social network and blockchain are gaining momentum and Insurtech firms are looking for a scope to capitalize it.



@fluo



**Fluo is the first insurance advisor engine; it provides advices on insurance to buy based on the needs and the guarantees already owned by users.**

For instance while buying travel insurance, Fluo analyses insurances included within her/his bank's card and will advice on the additional guarantees needed to enjoy the most comprehensive coverage while saving money.

Currently Fluo covers travel, ski and theft insurance as well as extended warranties for devices and goods. Fluo's engine can be used by travel agencies, insurers, banks and merchants through it API. In BtoB Fluo helps its partners to improve customer satisfaction while increase insurances sales. Fluo can be downloaded as a mobile app on Appstore and Google Play.

- B2C
- B2B
- Created in: 2013
- Launched in: 2015
- Funds raised: €0.9M
- [jehan.decastet@fluo.com](mailto:jehan.decastet@fluo.com)



@MerciHenri |



**MerciHenri.com is the 2016 new brand of LeCompareteurAssurance.com, originally launched in 2011. But who is Henri? Henri is an online insurance aggregator – historical activity – but wants to become more than**

**a plain insurance comparator: MerciHenri.com is a trusted third-party for all insurers and consumers. He offers to get several estimates, free of obligations, but a lot of services to get insurance easier. Henri is simple, intuitive, objective and enable an easy comparison between insurances, or easy information.**

Henri works side by side with the user because he is 100% independent. He purposes to clients the nearest addresses, its prices and its guarantees thanks to its geo-tracking in France. Henri is the only one offering a wide range of criteria making it understandable for the client who is not deceived by his insurance.

Henri is also an advisor because he takes in accounts the user's profile. Thanks to that user's centric strategy, Henri is supported by three VC's (Aurinvest Capital, Generis Capital and Finorpa) and knows an impressive growth (5th at Deloitte Technology Fast 50 in 2015). Henri collects a lot of data about insurers and consumers and works hard to let the data do the talking...

MerciHenri.com it is 96% of satisfied users, 3M users, a panel of more than 80 insurance companies compared, and the best price insurer guaranteed. Thanks who? Thank you Henri!

- **B2C**
- **Created in: 2010**
- **Launched in: 2011**
- **Funds raised: NC**
- **@christophetri**
- **christophe.triquet@groupe-pixeo.com**

## Lending

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The French market numbers an impressive number of firms officially registered as “Intermédiaire en Financement Participatif (IFP)”, the legal status of accredited crowdlenders.

After favorable regulations were issued in October 2014, many entrepreneurs rushed to join the crowdfunding fray, most of them with the intention to launch a crowdlending platform targeting small and medium enterprises (SME) as borrowers. Since then, the French crowdlending market has grown at a nice 100+% per annum. France Fintech gathers the most promising platforms within the sector.



@Bolden\_fr



**Bolden is an online lending marketplace providing fast and flexible financing to businesses and attractive yields to investors.**

We specialize in short and medium term development and working capital loans to prime SMEs that are established and profitable. Loan applications are processed within 48 hours thanks to our proprietary credit rating methodology which allows for high selectivity and limited risk-taking.

Bolden uses technology to simplify lending. In 2015 we launched a unique automated and diversified investment solution for our lenders.

- B2C
- B2B2C
- Created in: 2014
- Launched in: 2015
- Funds Raised: €0.5M
- @TristanGrue
- tristan@bolden.fr



@Creditfr

**Crédit.fr is one of the major lending platform to SME. Supported by Truffle Capital and Geoffroy Roux Bezieux who invested 3,9M€ into this Start-up, Crédit.fr offers up to 4 years old companies to lend from private individuals or other companies, purposing advantageous conditions towards borrowers and attractive fees to lenders**

The platform was created for one year and has already reached 400 lenders and 50 projects, collecting more than 2M€. A sourcing process, a strict selection over projects thanks to complex algorithms, a profusion of highly technological tools, and experienced analysts enable this high return (7%) over its lenders' community.

Crédit.fr will finance 200 projects and collect 14M€ in 2016. Crédit.fr is for every lender who wish the best return on their sav-

ings. Crédit.fr has a high commercial strength selling its saving service, diversification and cash flow to Advisors Wealth Management.

- B2B
- B2C
- Created in : 2014
- Funds raised : 3.9M€
- @thomasdebourayne
- tdebourayne@crédit.fr



@lendix |



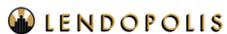
**Olivier Goy created Lendix with the ambition to revolutionize the outdated banking system and secure a better deal for SMEs and investors. Lendix is an online marketplace for business loans, enabling investors to**

**lend money directly to small and medium sized enterprises. Lendix aims to create a more efficient, transparent and customer-friendly alternative to the traditional banking system and offers creditworthy SMEs lower interest rates and better returns for its investors. Lendix operates fully online with no branch infrastructure and uses technology to lower costs and deliver a seamless experience.**

Lendix is the leading and the most active loan platform in France with more than 85 SMEs funded for €20M. For SMEs, Lendix is a very secure deal: once the project has been confirmed, the community of professional and individual lenders guaranteed the

funding. For investors, it's the guaranteed that the interests of the management team are aligned with theirs. The management of Lendix lend on all projects automatically. Lendix aims to achieve more than €50M of loans on its platform over the next 12 months on the 3 markets France, Spain and Italy.

- **B2B / B2C**
- **Created in: September 2014**
- **Launched in: April 2015**
- **Funds Raised: €19M**
- **@oliviergoy**
- **goy@lendix.com**



@Lendopolis/@Kissbankers/@HelloMerci\_FR



**KissKissBankBank is the crowdfunding platform devoted to global creation and innovation. Our mission: favouring independent creators worldwide thanks to funds raising from donators keeping 100% copyright to creators.**

**KissKissBankBank is an optimistic grower: "free your creativity!". On April 2013, KissKissBankBank Technologies launches its second plat-form: hellomerci, the first direct collaborative lending plat-form (zero interest) between individuals for private and professional projects. "Lend to those who wish you well".**

KissKissBankBank launched LENDOPOLIS on October 2014: the lending platform gainful to French's SMEs in partnership with Les Echos and "Le Conseil supérieur de l'Ordre des experts-comptables". Proposing a solution for all types of projects, KissKissBankBank Technologies is the only Fintech in the world to em-

body the collaborative economy's spectrum. KissKissBankBank was created by Omblin le Lasseur, Vincent Ricordeau and Adrien Aumont on September 2008.

"We are going to improve the LENDOPOLIS and hellomerci's teams in France staying competitive over the extra-dynamic crowdlending market. We will project as well to launch another plat-form offering to users to become young French Fintech's shareholders" Vincent Ricordeau, co-founder and CEO of KissKissBankBank Technologies.

- **B2C**
- **Created in: 2009**
- **Launched in: 2009**
- **Funds raised : 5.3M€**
- **@vincentricordeau**
- **vincent.ricordeau@kisskissbankbank.com**



@PREXEMcom

**The Banking monopoly to help French SME had become a mere memory on October 2014. This year, we created Prexem with in mind the ambition to reinvent the funding for SMEs and enabling private individuals to return on their savings (between 5% and 10% interest rate per year) lending directly to local societies. Prexem is a B2B2C. For lenders, this platform is totally free. Fees are provided exclusively from the success of our societies. Prexem is a trustworthy third-party for investors and societies.**

Launched on may 2015, Prexem received €70M of funding from SMEs and never failed to pay back borrowers. The projects' selection adopts a "quantamental" strategy (quantitative and fundamental) which allows a mix of human analysis and algorithm, hence selection of the greatest projects. Our algorithm was developed with the help of l'Ecole Polytechnique and our exclusive

pension protection fund protecting the investment of borrowers and lenders. Prexem is the only intermediate participative platform labelled by Finance Innovation

We aim, in the mid-term, to open our services to officials and reach €100M of funding.

- **B2B2C**
- **Created in: 2014**
- **Launched in: 2015**
- **Funds raised: NC**
- **@ValeryGiard**
- **valery.giard@prexem.com**

**younited** credit.

@younitedcredit



**Younited Crédit (formerly Prêt d'Union) is an online platform lending platform enabling investors (individuals or legal entities) to directly finance French household consumer credits.**

Registered in October 2009, Younited Credit has been authorized as a Credit Institution by the French Prudential Supervision and Resolution Authority since September 2011.

This dual authorization of Younited.com is "passportable" throughout the European Union and makes it the one-and-only player in Europe to have this full banking-license.

A leader in France and Continental Europe, Younited.com has already granted 630M€ in loans in less than 4 years of operations. Younited.com will launch in Italy end of Q1 2016 and the Span-

ish launch will follow. As a reminder, Younited Credit has already granted 320M€ in loans in less than 5 years of operations.

- **B2B / B2C**
- **Created in: 2009**
- **Launched in: 2011**
- **Funds raised: 49M€**
- **charles.egly@younited-credit.fr**

## Payments / Currency

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By exchanging physical constraints for digital limitations, mobile payments and wallets enable consumers to use cards, currencies and identities far beyond what a physical wallet could carry.

France Fintech represents the key players in this digital payment industry.



@EasyTransac |



EasyTransac is an online payment application platform, subject to very strict safety standards. MoviDone and Lemon Way, our partners of EasyTransac, are PCI DSS certified, providing you with a service at the cutting edge of safety. We offer our customers different kinds of payment solution by credits cards: mobile electronic payment terminal on smartphone, payment API & Plugin, Point of Sales Solutions etc.

The EasyTransac Back Office is an essential management tool which: Check your operations in real time, Simplify your operations in real time, Manage your business with ease and the Cash is directly conveyed from your management interface  
EasyTransac reaches already +9 500 clients and aims to expand globally within 2016.

- B2B
- Created in: 2015
- Launched in: 2015
- Funds raised: NC
- @slamarche67
- olivier@easytransac.com



@hipay |



**HiPay is a payment establishment. this Fintech guides e-merchants, market places and digital magazine publishers developing their society thanks to innovative payment services offering data, mobility, international expansion and fighting against fraud.**

HiPay offers to its merchants an efficient time-to-market so clients can analysis the user experience, its fidelity and its online buying behaviour. Payment solutions from HiPay are licensed by two European payment establishment and digital cash society enabling this Fintech to guide clients over a wide range of offers.

In 2015, HiPay signed more than 100 new clients including : Auchan, Ba&sh, Devred, MylittleParis, Nature et Découvertes, Oclio, Pharmasimple, ProvateSportshop. HiPay can guide retailers of every nationality outside their national market thanks to its 50%

transactions flow initiated globally.

HiPay for sees a major growth in 2016 and will expand globally.

- **B2B**
- **Created in: 2013**
- **Launched in: 2013**
- **Funds raised:**
- **@gdemontessus**
- **gdemontessus@hipay.com**



@Heoh\_ |



Heoh was founded by Ghislain d'Alañon and Antoine Vaccaro, Heoh is positioning as the first online multi-channel donation platform. At the beginning of 2016, Heoh launched its first solution : The GoodTransaction which is

**an innovative function installed on POS terminals without fees for the retailer as well as a crowdfunding platform.**

Soon, Heoh will launch other services purposing online donations or the contact-less donations. Heoh will deploy its GoodTransaction's solution in France, launching many different channels like the GoodCard enabling individuals to donate personally. In 2017, as many foreign shareholders are interested by this solution, Heoh will extend its activities globally.

- B2B
- B2C
- Created in : 2011
- Launched in : 2012
- Funds raised : 3,9M€
- @gdalancon
- gdalancon@heoh.net

# kantox

Tomorrow's FX today

@kantox



**Kantox is a B2B multinational fintech company offering FX management solutions. We believe that the financial industry, known for its opacity and lack of innovation, needs a radical change. We believe it is time to re-define the industry, adopting more transparent, efficient and fair models. In the end, it is all about the value we bring to your clients. We provide foreign currency products like Spots, Forwards, International payments and Orders in a very transparent, convenient and cost-effective way online.**

We also develop solutions for clients who want to monitor FX risk, set-up hedging policies and automate transactions through our API, or process massive international payments. We generate significant savings, efficiency and productivity with full transparency. Our more than 1,800 clients have already exchanged over 3 billion US Dollars in 20 countries. Kantox is headquartered in

London, with offices also in Barcelona (Spain), pending future expansion during 2016-2017. It is authorised by the Financial Conduct Authority (Nr. FRN 580343).

- **B2B**
- **Created in: 2011**
- **Launched in: 2011**
- **Funds Raised: 20M \$**
- **@pgelis**
- **philippe.gelis@kantox.com**



@LedgerHQ



**Ledger is French startup providing Trusted hardware solutions for decentralized security models. The company designs and commercializes new devices for Blockchain-based applications security. Based on Paris, Vierzon**

**and San Francisco, Ledger is a team of 16 people with strong expertise in smart card and crypto, dedicated to secure the digital future.**

Ledger is the future Bitcoin / Blockchain company that has raised funds in France, and a hardware wallet market leader. Its flagship product, the ledger wallet, is a smartcard cryptocurrency wallet, sold in 100+ countries to 6000+ customers, Ledger is now releasing the Ledger Blue, a personal touch screen device for Blockchain-based apps, validating and signing any sensitive data transfer, any kind of process that needs strong

authentication (FIDO), data integrity and privacy.

- **B2B/ B2C**
- **Created in: 2014**
- **Launched in: 2015**
- **Funds raised: € 2M**
- **@EricLarch**
- **eric@ledger.fr**



@LemonWay |



**An independent, regulated Payment Institution working for the new economy: Lemon Way is a Payment Institution dedicated to FinTechs, CrowdFunding platforms and e-commerce marketplaces looking for pay-**

**ment processing, wallet management and third-party payment in a KYC/AML-regulated framework. Over 400 European companies use its service, generating a yearly cash flow of €190 million (2015).**

The #1 French FinTech company: since its launch, Lemon Way has enjoyed positive word-of-mouth between start-ups. The result: 1.6m customer accounts opened in two years and a turnover of €4m that has quadrupled in 2015.

An independent Financial Institution: there are no banks or investment funds among its shareholders and Lemon Way has been self-financing since it was created in 2007, making it the

only independent player in its market. Lemon Way is approved by the French regulator and is licensed to operate in 30 European countries. The company employs 60 people based in London, Paris and Dakar, and plans to recruit 40 more people in 2016.

Lemon Way is on track to open 3m customer accounts through 770 partners, triple its cash flow (€600m) and turnover (€10m) in 2016. Its african subsidiary, Lemon Way Africa, aims to open 2m mobile accounts.

- **B2B en Europe**
- **B2C en Afrique**
- **Created in: 2007**
- **Launched in: 2012**
- **Funds Raised: €1.3M**
- **@D\_Guermonprez**
- **dguermonprez@lemonway.fr**



@limonetik



**Limonetik is a key expert of international payment methods aggregation and marketplace payment solution, technically bringing together all required elements like KYC/B, compliance. Delivering a “one stop” shopping payment solution (PaaS) that quickly connects all kinds of online and offline payment methods to e-Merchants, PSPs and acquirers, the company simplifies and streamlines the complex payments arena offering a fully-integrated solution with single MI feed.**

As an end to end solution it covers all steps of payment phases from customisation of responsive payment pages to collect and reconciliation.

One of our competences is our marketing approach, which adds value to and galvanizes payment (conditional displays, discounts, gift points, couponing, loyalty, etc.) for a real enriched

and multi-channel customer experience.

Recently, Limonetik signed a contract with UATP, the airline-owned payment network, to provide a solution that simplifies the acceptance of alternative payment methods through a seamless integration in the reservation, payment, and back office systems. Limonetik integrated new international means of payment such as Boleto (Brazil) and was selected by Business France for its FrenchTech Russia.

- **B2B**
- **Created in: 2008**
- **Launched in: 2010**
- **Funds raised: 11M€**
- **@xstofe**
- **Christophe.bourbier@limonetik.com**



@applydia |



Lydia is the leading mobile payment app in France. With over 1,000 new users joining every day and 350,000 users in total, Lydia is clearly becoming ubiquitous among French millennials. Lydia offers its users with a single,

secure and intuitive interface to perform all types of transactions in a frictionless way. Exchanging money between friends, paying in a store, online or a professional on the go, is equally available from the sleek Lydia mobile app.

Lydia is internationally renowned for being a top innovator in the mobile payment sector. Lydia apps were the first interpersonal payment solutions available for AppleWatch and Slack worldwide. Lydia has been named one of the 100 hottest European startups by *Wired* in September 2015.

Lydia will debut international operations in UK, Germany and

Spain in Q3 2016.

- B2C
- Created in: 2011
- Launched in: 2013
- Funds raised: € 4.2M
- @ChicheCyril
- [contact@lydia-app.com](mailto:contact@lydia-app.com)



@PayTopCom



**PayTop is an establishment of payment licensed by the ACPR and proprietary of its technology. This Fintech purposes the most innovative, simple, ready to use, low-cost and available 24 hours, 365 days mobile and on-line offer. PayTop initiated the money transfer for a "single fee" (128 countries and more than 100,000 newsagents), exchange and the home delivery of currencies.**

The society launched also the first multi-currencies card with 3 exchangeable currencies on a single card in \$, £ and € (prepaid card MasterCard, payments and withdrawals in 210 countries) in France at the end of 2014.

PayTop is the online banks and tour operators' main partner thanks to its 85, 000 clients registered. PayTop won The Red Herring 100 Europe Winner in 2014, its card was designated the

best universal or banking B to C prepaid program 2014 by the banking profession and received the most innovative card's price amongst "prepaid cards" category within innovative cards award 2014.

PayTop aims to launch an innovative account, to offer corporate services, to expand its services in Europe and to raise a fund-raising opened for new investors, enhancing the society's development.

- **B2B2C**
- **B2C**
- **Created in: 2012**
- **Launched in: 2012**
- **Funds raised: €8.3M**
- **DBoucherpaytop**
- **david.boucher@paytop.com**



@Sлимпay |



**SlimPay offers a Smart Recurring Payments platform that allows companies of all size to reduce churn and get paid faster with Direct Debit. SlimPay handles SEPA Direct Debit in 34 countries in Europe**

On top of recurring payments processing, SlimPay provides a state-of-the-art intelligent screening algorithm to prevent fraud and lower risk for merchants, as well as credit card processing and electronic signature service.

SlimPay serves 2,000+ clients ranging from large enterprises like EDF or SFR, consumer brands like Nespresso to internet pure players and startups like Deezer or TripAdvisor.

SlimPay staff counts 65 Direct Debit specialists spread in 6 countries (France, Germany, UK, The Netherlands, Spain and Italy).

- B2B
- Created in: 2009
- Launched in: 2012
- Funds raised: € 15M
- [jerome@slimpay.com](mailto:jerome@slimpay.com)



Smile&Pay was stemmed from a simple vision: the bank card is the French's favourite payment method. However, many professionals still don't accept card present payments from their customers. Indeed for most

of the small entrepreneurs, banks' traditional solutions are too complex to adopt (fixed costs, long-term commitment, too complicated to launch ...).

With Smile&Pay, thanks to an handheld secure card reader and a smartphone application, small merchants can offer their customer quick and secure card acceptance, thus increasing their sales level and convenience in their business. Subscription to the solution is made anywhere, anytime through on-line registration : start accepting card payment within 48 hours.

Smile&Pay targets 600,000 french small businesses.

Smile&Pay raised 980,000 € thanks to Truffle Capital.

- B2B
- Created in: 2014
- Launched in: 2015
- Funds raised: €0.98M
- [mlemouel@smileandpay.com](mailto:mlemouel@smileandpay.com)



@TreezorPayments |



**Launched in December 2015, Treezor is certified by the ACPR and one of the principal members of the MasterCard® scheme. As an e-money issuer and a payment institution, Treezor is a white label solution for payment**

**cards, e-wallet, marketplaces, crowdfunding and collaborative consumption platforms. With over 50 million euros transactions processed through its solution, Treezor is an expert in payments and risk management. More information on [www.treezor.com](http://www.treezor.com)**

Treezor recently obtained its agreement to operate in Europe and brings a full payment service for companies with needs in acquisition, segregated accounts and payouts. The company developed its own payment platform and has a very strong expertise in card program management.

Treezor aims to double the volume of flow managed on its platform and become a leading player on the French payment market.

- **B2B**
- **Created in: 2014**
- **Launched in: 2015**
- **Funds raised: NC**
- **[gregoire@treezor.com](mailto:gregoire@treezor.com)**

## Risk Management / Analytics

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Algorithm-based innovations have fueled the growth of Fintech companies across Europe. Those innovative companies are harnessing the value of machine learning, data analytics to improve internal processes and customer facing propositions.



**Alphametry is the premier investment research community for market professionals. We enable asset managers and vetted analysts to efficiently engage and collaborate worldwide. Via a modern and simple web-**

**based application, research consumers get personalised content feeds and real-time usage analytics, enhancing producers discoverability. A innovative, contextual messenger enables asset managers to access top analysts directly and instantly.**

Alphametry helps the investment management industry by creating and strengthening professionals connections. We make research easier to use, open up new sources of expertise for asset managers, and generate more business possibilities for analysts. Our marketplace covers 35000 stocks, ETFs and futures traded on 45 equity exchanges worldwide.

Alphametry wants to accelerate his product distribution in Europe and further expand its investment community globally with setting up branches in New York and Hong Kong.

- **B2B**
- **Created in: 2014**
- **Launched in: 2015**
- **Funds Raised: 350,000€**
- **@fbouland**
- **fabrice.bouland@alphametry.com**



**CustomerMatrix offers a market-leading Cognitive Computing platform that connects the dots between you, your organization and customers without adding costly new data infrastructure. The CustomerMatrix Cognitive Computing platform helps companies capture hidden revenue opportunities in real-time, by recommending specific actions for customer-facing employees and placing its recommendations in their existing workflows, ranked by impact value.**

CustomerMatrix is headquartered in New York City with its R&D center in Paris, France and operations in Asia centered in Hong Kong. It has a growing list of Global 2000 customers including global banks such as HSBC, and BNP Paribas, insurers such as Allianz, as well as some of the world's most distinguished business brands such as Schneider Electric, Wolters Kluwer and Nexans. CustomerMatrix is a founding member of the Cognitive

Computing Consortium with IBM-Watson.

In 2016, Customer Matrix goes further into its expansion, employing on march experienced technology executives like Dave Den Bleyker, Pierre Goyeneix and Tim Klaver. They will lead the efforts in their regions to deliver cognitive computing to our customers' innovation and digital transformation programs," Guy Mounier added. On April 5, Customer Matrix announced their joint commitment to establishing a global cognitive computing community of expertise.

- **B2B**
- **Created in: 2013**
- **Launched in: 2013**
- **Funds raised: \$10.5M in B series in Jan, 2016**
- **gmounier@customermatrix.com**
- **CEO and co-founder**
- **gander@customermatrix.com**
- **CTO and co-founder**
- **pgoyeneix@customermatrix.com**    **GM EMEA**



@earlymetrics |



**Early Metrics is one of the most innovative companies on the market. Launched in France in May 2014, is the first rating agency for startups and innovative SMEs that aims at measuring their potential. Analysing startups**

**free of charge, Early Metrics has been well-received by founders and CEOs.**

On the client side, Early Metrics provides an insightful investigation into the viability of a potential investment opportunity / partner, and provides access to validated and proven opportunities. Some credentials : Visa, HSBC, Orange, Accenture alongside private and institutional investors.

Already 500 companies have been analysed and rated with some interesting proves of the relevancy of the model. With an international outlook, the company is eager to grow and expand

its activities; already present in London, EarlyMetrics will open new offices in Germany or Israel by the end of 2016.

Become the industry leader in the Rating of startups and SMEs, globally.

- **B2B**
- **Created in: 2014**
- **Launched in: 2015**
- **Funds Raised: NC**
- **@Antoine\_Bschr**
- **antoine@earlymetrics.com**



@InfoTrie |



**InfoTrie is a Big Data, Financial Engineering and News Analytics company funded in Singapore, and with strong French roots. Our engines read millions of sources and transform unstructured data for financial assets or business topics into insightful dahboards or time series. We provide low latency and cost efficient access to information, and build cutting edge predictive analytics.**

The FinSentS news analytic engine is available as Software as a Service (SaaS), on a subscription basis through our web site, our smartphones/tablets applications, or via dedicated widgets. It can also be deployed on premises and tailored to the client needs as well as embeded as a white labeled solution on any platform or application.

FinSentS has over 5K+ users, 15+ clients in the Hedge Funds / Asset Manager space. 10s of millions tickers are downloaded

through our data vendors partners Quandl, DataStreamX, Dow Jones and Tullet Prebon.

InfoTrie's strong team of data scientists allows us to have a unique positioning in the Fintech scene as data provider and low latency information portal.

Our focus for 2016-2017 is on multi-lingual content, Portfolio management (Robo Advisory) and international development.

- **B2B/B2C**
- **Created in: 2012**
- **Launched in: 2013**
- **Funds raised : 500k USD**
- **@fedege**
- **frederic.georjon@infotrie.com**



@invivoo



**Edited by INVIVOO Software, XComponent is a unified platform to facilitate, accelerate and secure the creation and maintenance of real-time, distributed, microservices-based applications dedicated to finance. XComponent**

**can be split into 2 parts that can be used independently: XComponent Studio and Application Control Center (AC2). Based on this technology, we provide the backbone XComponent Trading Solutions dedicated to e-trading and e-commerce cross-asset in finance.**

Thanks to its excellent knowledge of financial markets, Invivoo has demonstrated the unique benefits of its XComponent Platform to help the major financial players improve the agility of their information system. Thus, our platform is in production within several projects at Crédit Agricole CIB since 2013, and we have signed in March 2016 an exclusive partnership with Kepler Cheu-

vreux to implement the backbone XComponent Trading Solutions within the European broker to the benefit of its customers.

We expect a lot from our excellent customer feedback to grow amongst other major financial players.

- **B2B**
- **Created in: 2009**
- **Launched in: 2013**
- **Funds raised: 1.2millions €**
- **@XGuillaumeMorel**
- **Guillaume.morel@invivoo.com**



**Scaled Risk expands, contributes and improves many Hbase components. Scaled Risk is a pioneer in Big Data and leads the “Enterprization” strategy of Hadoop positioning Big Data at the core financial and digital innova-**

**tion. Scaled Risk supplies to financial institutions a range of financial software including risk management, market monitoring and the detection of fraud with high capacities of data processing on a large-scale in real time.**

Scaled Risk provides solutions to financial institutions, funding and investment banks, stock markets, clearing houses, asset managers, wealth managers and insurers & banks retails. Clients subscribe annually into the SaaS platform or on the client website.

The Scaled Risk solutions were tested and deployed by many

big European banks and place markets. Scaled Risk is supported by Finance Innovation and BPI and was identified by Forrester amongst the most innovative Risk Managements solutions. Scaled Risk wishes signing its first references and open an office in London in 2016-2017.

- **B2B**
- **Created in: 2012**
- **Launched in: 2012**
- **Funds raised: 1.9 €M**
- **@HerveBonazzi**
- **herve.bonazzi@scaledrisk.com**

# Thank you!

**Deloitte.**

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**Spin**  
interactive

**MANGOPAY**

**swapcard**