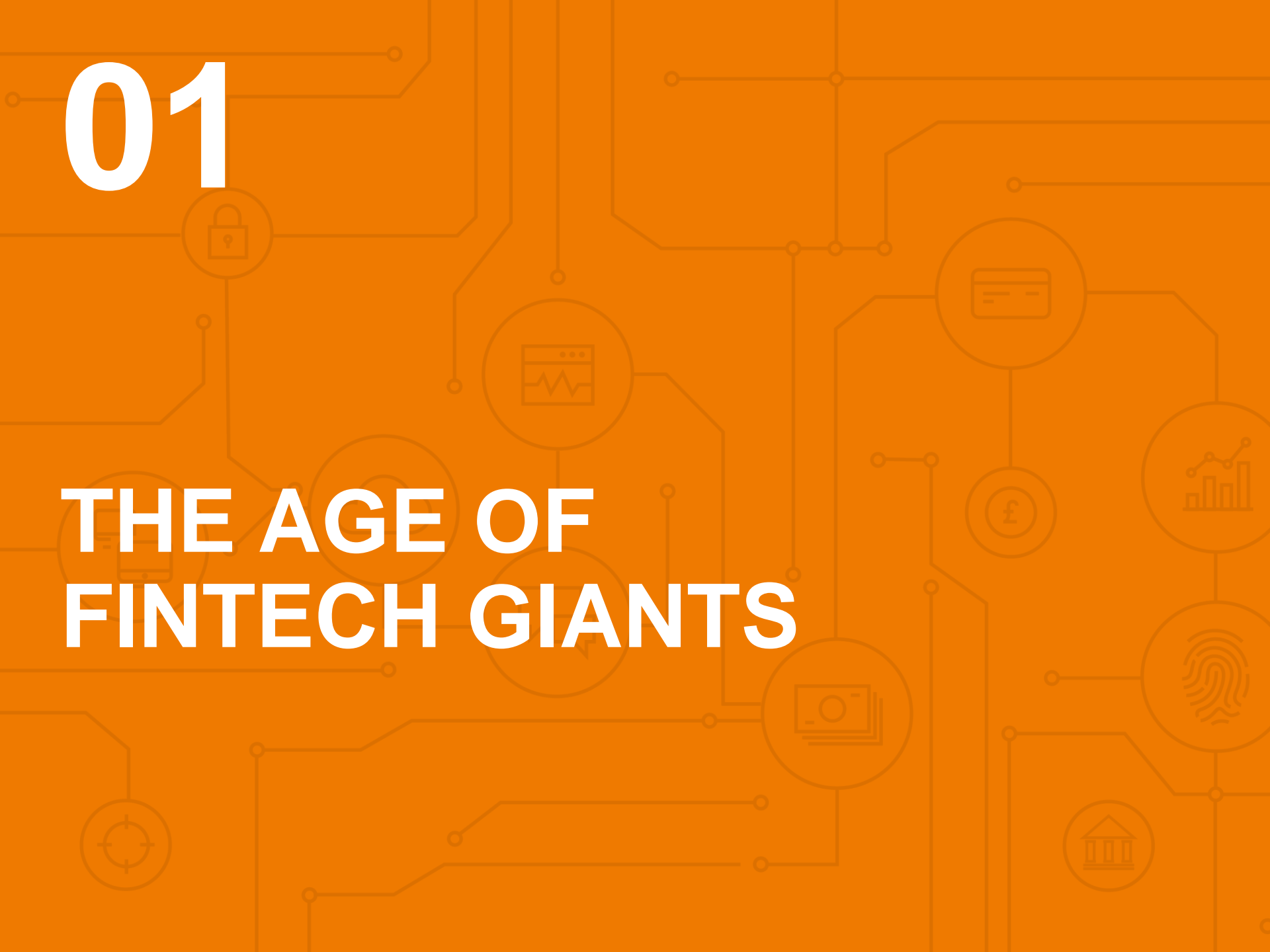


EPIC FINTECH PR WINS AND FAILS 2019

Daniel Lowther, Head of Fintech at CCgroup

01

THE AGE OF FINTECH GIANTS



FINTECH HAS GONE MAINSTREAM

monzo

Sign up now

Download on the App Store

GET IT ON Google Play

CURRENT ACCOUNT SWITCH GUARANTEE

Recommended Provider **Which?**

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The advertisement features a woman in a floral dress relaxing on a white lounge chair on a green lawn. A large, stylized red number '7' is positioned on the right side of the image. The Monzo logo, consisting of a colorful chevron and the word 'monzo', is centered. Below the logo is the text 'Sign up now' and two buttons for downloading the app on the App Store and Google Play. In the top right corner, there are two circular badges: one for 'CURRENT ACCOUNT SWITCH GUARANTEE' and another for 'Recommended Provider Which?'. At the bottom, there is a small line of legal text.

CONGESTION

FINTE
Glc
Annua



PAYMENTS PROCESSING & NETWORKS

stripe **Klarna** **toast** **Payoneer**
MARQETA **Razorpay** **TouchBlisto** **previse**
HANDLE **GOCARDLESS** **Upserve** **ezetap**
Hypur **拉卡拉** **YAPSTONE** **satisfay**
cellulant **flywire** **veem** **Pine Labs**
pingpong **iyzico** **ToneSpring**
paystack **YOCO** **LEMONWAY** **ty**

MOBILE WALLETS & REMITTANCES

TransferWise **蚂蚁金服** **BitGo** **CIRCLE**
workstream **one97** **Ledger** **ripple**
pago **PAYtm** **yellowpaper** **coins.ph**
ZONKA **Toss** **AIRWALLEX** **BitPesa**
Ubiikwik **mo** **LianLian Pay** **xapo**

RETAIL INVESTING & SECONDARY MARKETS

robinhood **coinbase** **TORO** **ETORO**
富途证券 **bitFlyer** **Neighbory** **CAPTABLE.IO**
carta **Redb** **BINANCE** **EQUIDATE** **老虎证券**

FINANCIAL SERVICES & AUTOMATION

ADDEPAR **UjiPath** **Alpaca**
riskalyze **WorkFusion** **Kasisto**

CAPITAL MARKETS & INSTITUTIONAL TRADING

Dataminr **TRIDEX** **ELEPHANT** **Q4**
TRUVALUE LABS **SFOX** **TRUMID** **iex**
CloudMargin **CAPITOLIS** **SYMPHONY** **NYSEX**
kantox **AXONI** **Cloud9** **70x**

CORE BANKING & INFRASTRUCTURE

PLAID **TRADEIT** **SYNAPSEFI** **inlino**
Quovo **tink** **leveris** **PINTEC**
openfin **cobase** **TRUCLAYER**
STRIPE **cross fiat** **meniga**

WEALTH MANAGEMENT

wealthfront **acorns** **bloom** **SIGFIG**
Betterment **STASH** **Human Interest** **WEALTHNAVI**
Wealthsimple **raisin.** **forball** **THEO**
PERSONAL CAPITAL **招财** **Guideline** **FOLIO**

PERSONAL FINANCE & SAVINGS

MoneyLion **Even** **scratch.** **dave**
nerdwallet **Bankin'** **PROPEL** **STOCARD**

DIGITAL BANKING

nu bank **N26** **BREX** **Gimi**
neon **Revolut** **chime** **GREENLIGHT**
uall **monzo** **Petal** **AFIT.L**

THE FINTECH
250
CBINSIGHTS

MORTGAGE LENDING

better **blend** **HABITO** **ROOSTIFY**

REAL ESTATE INVESTING

CADRE **PeerStreet** **hometao**
roofstock **LendingHome** **reonomy**
lendinvest **UNIHIT** **ALPHAFLOW**

REGULATORY & COMPLIANCE

onfido **sift science** **SIGNIFYD**
ComplyAdvantage **ferrogio** **FARTER**
clausumatch **CHAMALYSIS** **BIOCATCH**
BehavioSec **HARBOR** **BEHAVOX**

INSURANCE

Lemonade **OSCAR** **metromile** **Ladder**
Hippo **alan** **ROOT** **ETHOS**
SPRUCE **Clover** **digit** **Groundspeed**
Coalition **bright** **wefox** **BIMA**
NEXT **Collective Health** **Policygenius** **snipsheet**

PAYROLL & BENEFITS

GUSTO **Namely** **earnin** **SALARY FINANCE**
bob **JUSTWORKS.** **SmartHR**

CREDIT SCORE & ANALYTICS

credit karma **Nav** **NOVA** **KICKEREDIT**
ID FINANCE **Juwo** **lendstreet** **CreditMentor**
INDIALENDS **Wecash**

GENERAL LENDING & MARKETPLACES

LU.com **JUM** **LendKey** **progressa**
WeLab **lendio** **gofundme** **嘉德消费金融**
消费金融 **CircleUp** **TrueAccord**

POINT-OF-SALE & PERSONAL LENDING

Affirm **upgrade** **branch** **STALA**
Bread **brighte** **Prodigy** **fair**
RaiseMe **credits** **SoFi** **LendUp**
kiaah **zest** **commonbond**

BUSINESS LENDING & FINANCING

Kabbage **BlueVine** **TRADESHIFF** **C2FO**
behalf **FUNDBOX** **MARKETINVOICE** **funding**
CAPITAL FLOAT **prospa** **LENDINGKAPT** **FIRST CIRCLE**

ACCOUNTING & FINANCE

avidxchange **wave** **divvy** **kyriba**
invoice2go **ContaAzul** **silverfin** **Fin**
canopy **travelbank** **Bench** **billtrust**
Tipalti **ReceiptBank** **Bill.com**

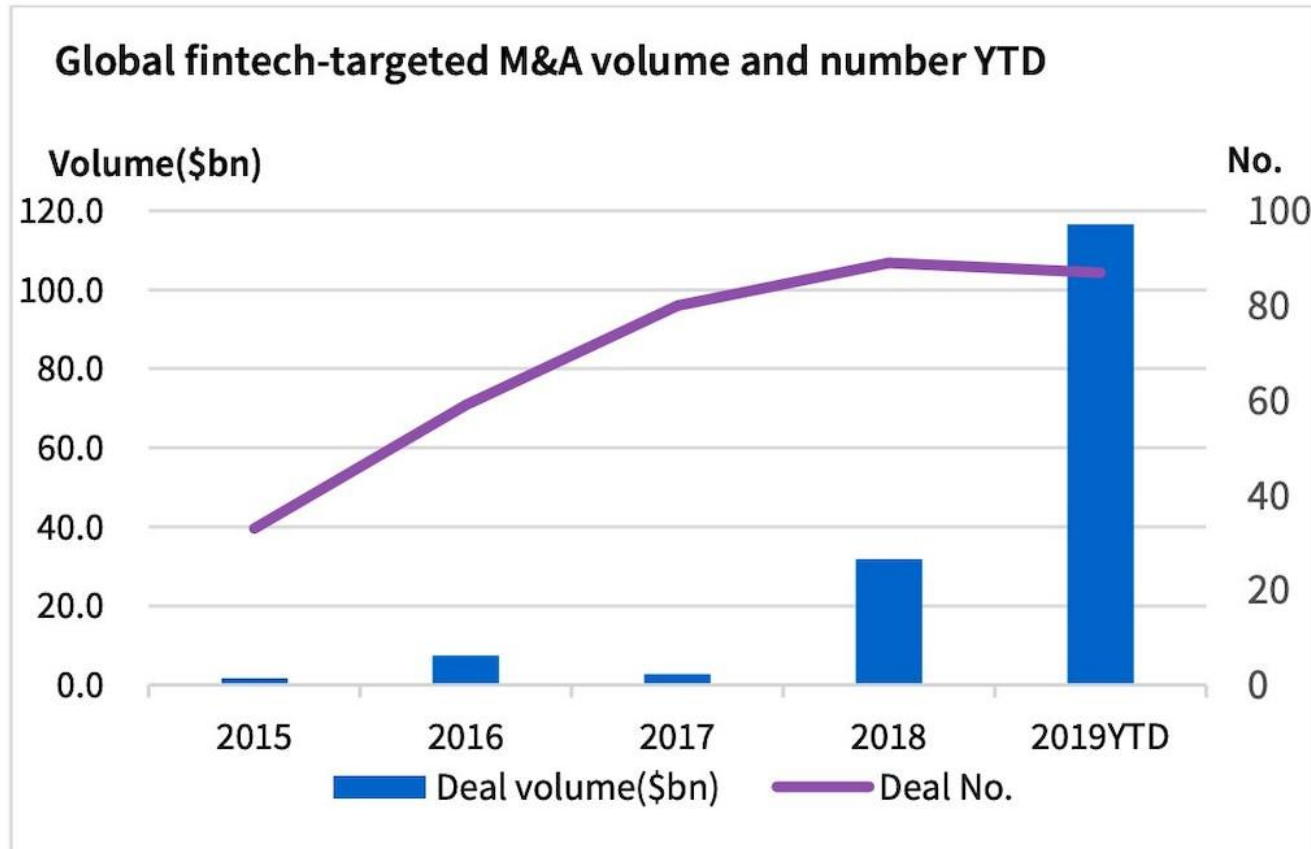
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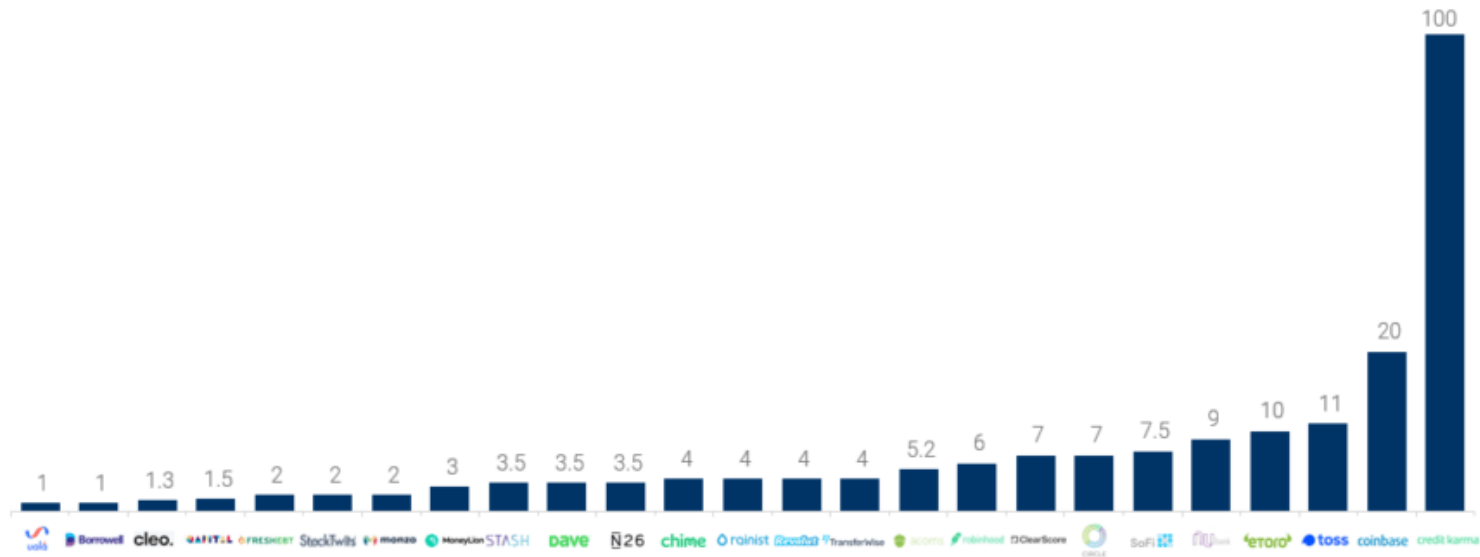
CONSOLIDATION



CONSUMER

Fintech startups with 1M+ customer accounts

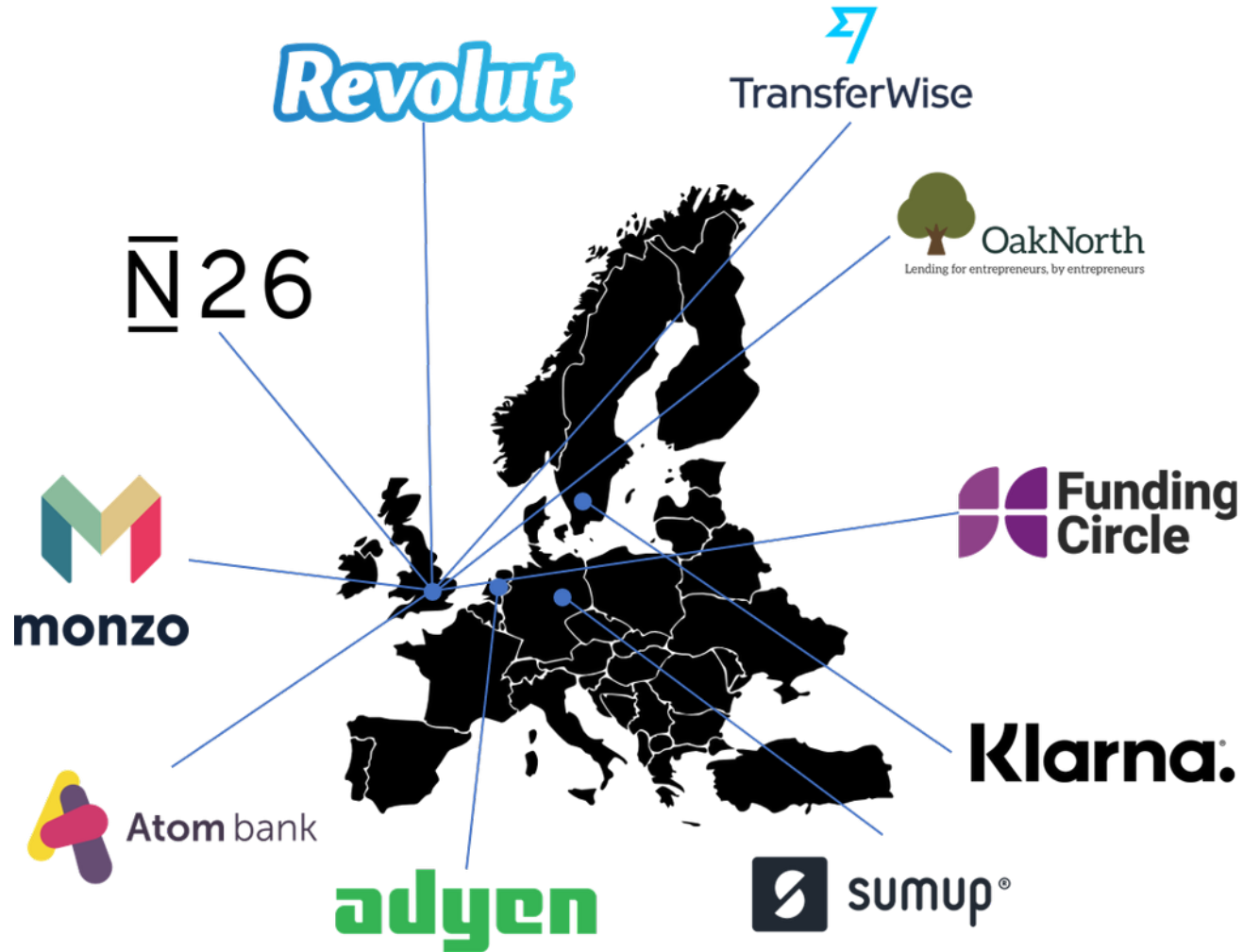
Since launch, these startups have added 200M+ combined accounts (M) (7/5/2019)



CBINSIGHTS

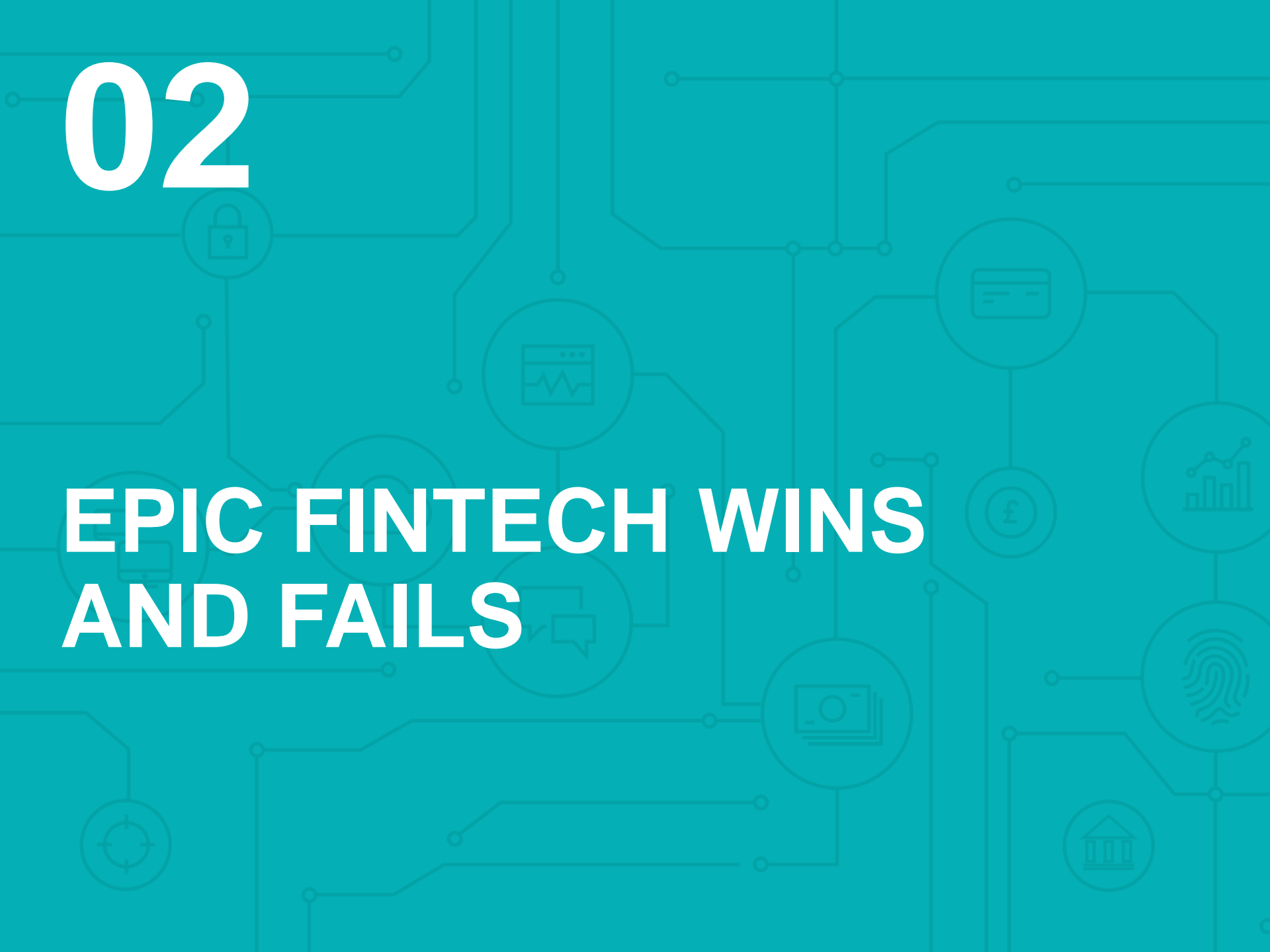
Note: Chart excludes startups in China and India that have mass scale in part due to larger population sizes
Sources: Company press releases and publications

AGE OF FINTECH GIANTS



02

EPIC FINTECH WINS AND FAILS



KLARNA/SNOOP DOGG



GO HYPE

Snoop Dogg proves it's possible to stay fit and high at the same time

By [David Levesley](#)
26 March 2019

Snoop wants to continue his ascension into rap tech superstardom with his partnership with Klarna. We took the opportunity to ask him how he manages to fit so many pursuits into his week. Warning: may contain weed



VIOLA BLACK/MOVE OVER



Is a £4 a month prepaid card enough to make Monzo 'move over?' Fintech Viola Black launches its app six months on from its fighting talk

- In January, Viola Black plastered up its message of: 'Move over, Monzo'
- While it went quiet after that, it now has an app you can download and use
- Despite comparing itself to the bank popular with millennials, it is a prepaid card
- This makes it work differently, with restrictions on how much you can spend
- Unlike most other fintech challengers, it doesn't let you spend money abroad for free and will charge you at ATMs both home and away



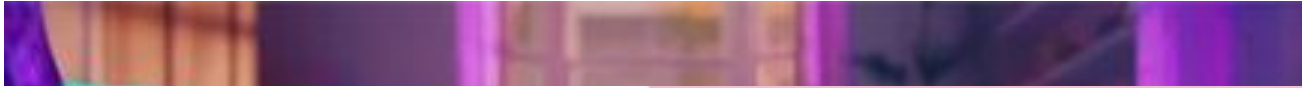
CURVE/TIME TRAVEL

WIRED Money

Mobile wallet Curve launches 'time travel' tool to let you 'shop in the past'

Curve's time travel feature lets you go back up to 14 days and change which card you used for a transaction

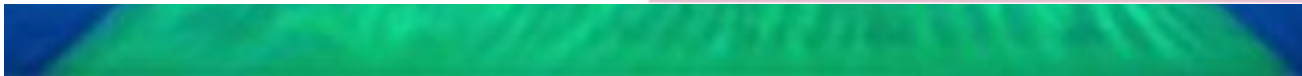
HALIFAX/MAKE IT HAPPEN



NEWS >

Monzo clashes with Halifax bank over 'embarrassing' app design likeness

By [John McCarthy](#) - 15 April 2019 11:57am



SOKIN/CROSS BORDER PAYMENTS



SOK

ONE

UNLIMI

Sokin Is Rev

LET'S ST

✓ Sokin: Home

<https://sokin.net> ▼

The World's First Monthly Subscription-based Remittance company! With **Sokin**, sending money has never been cheaper, faster and safer!

✓ Sokin launches remittance service - Finextra

<https://www.finextra.com> › [pressarticle](#) › [sokin-launches-remittance-service](#) ▼

25 Oct 2019 - Source: **Sokin**. **Sokin** the global cross-border payments firm is set to launch its transparent, secure and fast service remittance service which will ...

✓ Sokin | Crunchbase

<https://www.crunchbase.com> › [organization](#) › [sokin](#) ▼

One Monthly Fee, Unlimited Money Transfers. **Sokin** is the secure, fast, regulated subscription-based money transfer service that is revolutionizing the archaic ...

✓ Sokin | LinkedIn

<https://www.linkedin.com> › [company](#) › [sokin](#)

Learn about working at **Sokin**. Join LinkedIn today for free. See who you know at **Sokin**, leverage your professional network, and get hired.

✓ A radical plan to slash cross-border payment costs... with ...

<ftalphaville.ft.com> › [2019/10/03](#) › [A-radical-plan-to-slash-cross-border-pa...](#) ▼

6 Oct 2019 - Introducing **Sokin**, a “global cross-border payments firm” that wants to disrupt the \$689bn global remittances market when it launches in early ...



ERS REGISTER WITH US

payments are slow
hidden transaction fees

▲ transaction fees

+1.8%

TRIBE PAYMENTS/ UNIONPAY

China's UnionPay joins Europe credit card battle

UK fintech Tribe Payments is partnering with UnionPay as part of the Chinese giant's 'aggressive' push into Europe

Callum Burroughs Jun 3, 2019, 11:40 AM



Chinese credit card giant eyes up Europe

Katherine Griffiths, Banking Editor

June 4 2019, 12:01 am,
The Times

Asia China
Global politics Europe
Banking



Unionpay has issued billions of cards to Chinese customers but wants to break into Europe
JAMES MCCALLUM/HARROGHS-CITY

China's biggest issuer of debit and credit cards will challenge the dominance of Visa and Mastercard in Europe in a tie-up with a British financial technology start-up.

Unionpay, which has issued more than six billion cards in China, is linking up with the London-based Tribe Payments to offer its cards to European customers.

The venture will mean that banks could choose Unionpay as their credit card provider, giving them an alternative to Visa, Mastercard or American Express. Tribe will provide the technology to act as the conduit between Unionpay and banks and other partners.



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card issuer, is to start offering debit and credit cards in Europe for the first time as the Chinese state-controlled giant continues its [global expansion](#) to challenge Visa and Mastercard.

STRIPE/ SCA

Ecommerce groups sound alarm over EU security rules

Amazon, Stripe and Worldpay say anti-fraud measure could affect billions of dollars of online purchases



Stripe chief executive Patrick Collison said PSD2 is "going to have a huge negative effect on conversion rates". © Reuters

Tim Bradshaw and Nicholas Megaw in London JUNE 4 2019

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Retailers and payment processors including Amazon, Worldpay and Stripe are warning that billions of dollars of online purchases are at risk because of a lack of industry preparedness for new EU-wide security regulations.

REVOLUT/ VALENTINES DAY



THE NEW LIGHTWEIGHT MATTE LIPSTICK
BUILDABLE COLOUR. ALL DAY COMFORT.

DISCOVER NOW



Taxis Are Scary Places For Women - App Bosses Need To Recognise That



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The Enduring Relevance Of Little Women



Long Hours, Hard Work, Low Pay - Is It Any Wonder That Young Women Don't Wan...



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HOME | LIFE | IN THE NEWS

Can We All Agree That We Are Done With Patronizing Valentines Day Adverts?

Are you ok Hun?

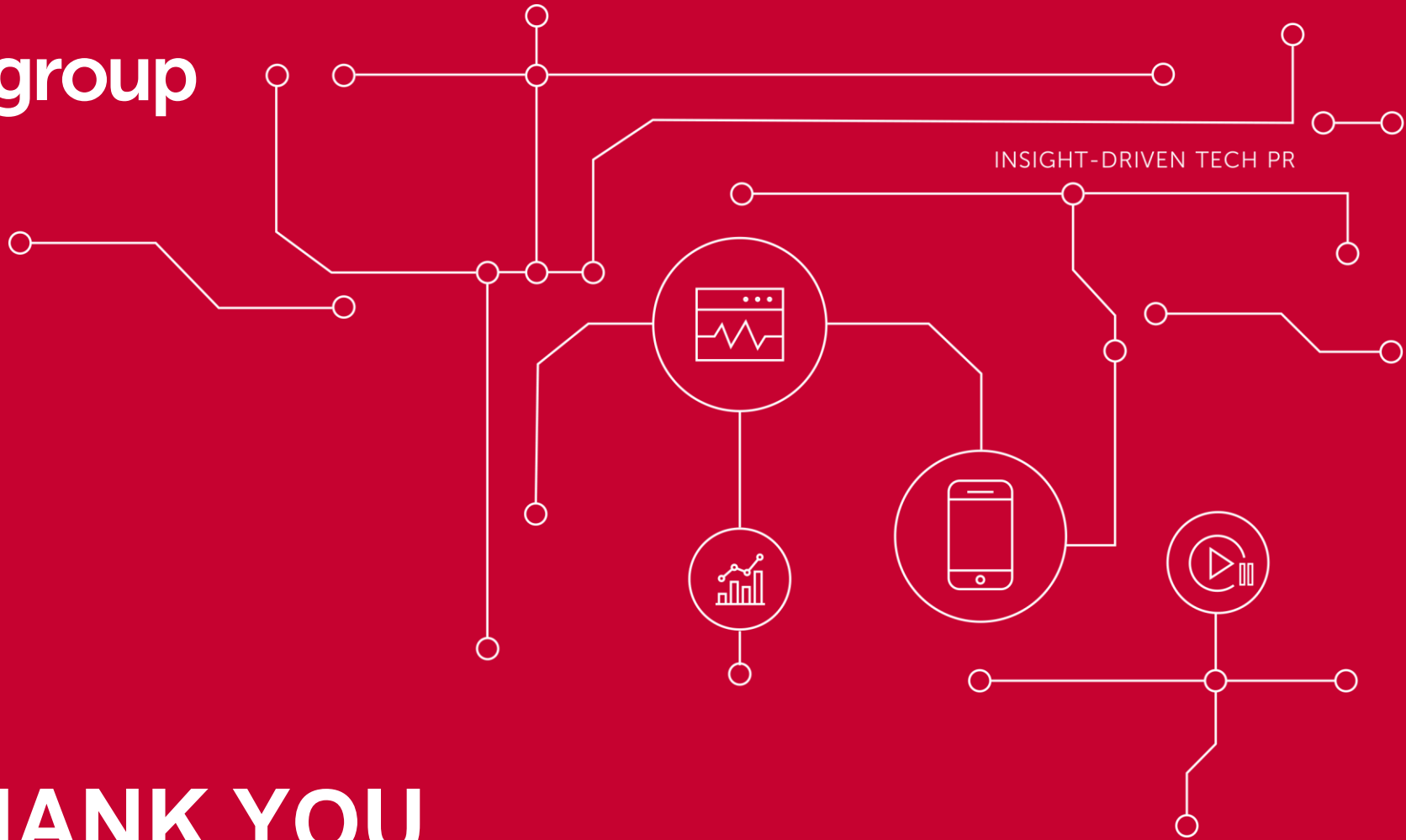


BUT WHAT'S THE BIGGEST FAIL?



CCgroup

INSIGHT-DRIVEN TECH PR



THANK YOU

Any questions?