

COVID-19 CHALLENGES

# THE FINTECH SOLUTIONS LIST



# COVID-19 IS A GLOBAL CHALLENGE TO THE ECONOMY

FINTECHS CAN BE PART OF THE SOLUTION IN THIS TIME OF CRISIS

As well as the terrible humanitarian and health crisis brought by Covid-19 outbreak, the impact on the economy is unmeasurable. In Europe, the financial sector is now part of the solution.

Countless support measures – destined both for people and companies – are being distributed through banks. Nevertheless, a huge gap still exists between the digital journeys of various financial service providers. This is one of the reasons why fintech solutions are **more useful than ever**. As such, Portugal Fintech gathered this list and invites every reader to take the most out of it by:

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Getting to know the existing solutions that are detailed in this document.

2 .

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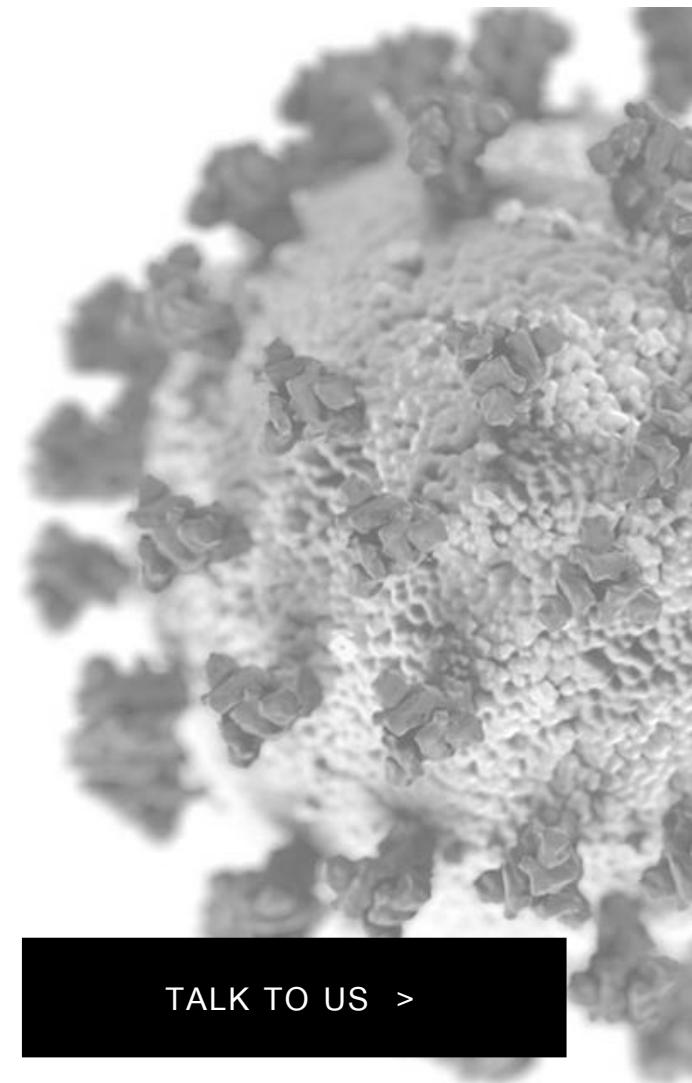
Select the ones that interest you and ask Portugal Fintech for a matchmaking meeting.

3 .

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Tell us about the hardships you are having in the digital space and let us help you.

[TALK TO US >](#)



# FINTECHS' DIVERSE RANGE OF SOLUTIONS ARE A DIRECT ROUTE TOWARDS INNOVATION

PAYMENTS & MONEY TRANSFERS



switch.

Revolut



Ebury  
What borders?



ALTERNATIVE FINANCING

Student FINANCE

LENDING & CREDIT



PPL



BIG DATA & AI

CAPITAL MARKETS & WEALTH MANAGEMENT

nBanks  
exit()



PERSONAL FINANCE

REAL ESTATE & PROPTech



BLOCKCHAIN & CRYPTO

INSURTECH



REGTECH & CYBERSECURITY

## THROUGHOUT MULTIPLE USE-CASES, INCLUDING YOURS

AUTOMATION, AI & ML	DIGITIZATION/ E-COMMERCE	ADDITIONAL FEATURES	DISTRIBUTION CHANNEL	BLOCKCHAIN & CRYPTO	OTHER USE CASES
<a href="#">CLEVERLY</a>	<a href="#">CONTRACTIZE</a>	<a href="#">ALFREDO AI</a>	<a href="#">BLAUA</a>	<a href="#">BETPROTOCOL</a>	<a href="#">APRES</a>
<a href="#">DRIVIT</a>	<a href="#">EASYPAY</a>	<a href="#">BETPROTOCOL</a>	<a href="#">COVERFLEX</a>	<a href="#">CHAINSMITHS</a>	<a href="#">BLAUA</a>
<a href="#">GOODFIN</a>	<a href="#">FINIAM</a>	<a href="#">DRIVIT</a>	<a href="#">DOUTOR FINANÇAS</a>	<a href="#">IMPACT MARKET</a>	<a href="#">COVERFLEX</a>
<a href="#">FUELSAVE</a>	<a href="#">GOODFIN</a>	<a href="#">FUELSAVE</a>	<a href="#">HISONIA</a>		<a href="#">DOUTOR FINANÇAS</a>
HABIT ANALYTICS	<a href="#">GOFACT</a>	<a href="#">HABIT ANALYTICS</a>	<a href="#">LOVYS</a>		<a href="#">EBURY</a>
<a href="#">HAPI</a>	<a href="#">INVOICEEXPRESS</a>	<a href="#">HAPI</a>			<a href="#">EXITO</a>
<a href="#">LIFIN</a>	<a href="#">KEEP WARRANTY</a>	<a href="#">NBANKS</a>			<a href="#">FINIAM</a>
<a href="#">LOQR</a>	<a href="#">KOOLI</a>	<a href="#">PARCELAJÁ</a>			<a href="#">FYDE</a>
<a href="#">VISOR AI</a>	<a href="#">LOQR</a>	<a href="#">PRAZO.PT</a>			<a href="#">GOPARTY</a>
	<a href="#">LOVYS</a>	<a href="#">SAVIT</a>			<a href="#">IMPACT MARKET</a>
	<a href="#">M-ESKUDO</a>	<a href="#">SALARY FITS</a>			<a href="#">KOOLI</a>
	<a href="#">PAYMENTWALL</a>	<a href="#">TINK</a>			<a href="#">PPL</a>
	<a href="#">SWITCH PAYMENTS</a>	<a href="#">UTOPIA-ON</a>			<a href="#">PROBELY</a>
					<a href="#">REVOLUT</a>
					<a href="#">STUDENT FINANCE<sup>4</sup></a>



## ALFREDO AI

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Alfredo AI combines the power of Machine Learning and Big Data to enhance real estate stakeholders' portfolios. Alfredo's product consists of an online platform for the financial sector which enables a better access to information and risk management.



## HOW CAN ALFREDO HELP

**Secure and fully digital appraisal platform:** Real estate markets are showing symptoms of volatility and Alfredo AI can bring together banks and real estate appraisers with a digital platform to perform residential real estate valuations.

**Securing realtor credibility:** By using Alfredo's platform to generate credibility to clients, realtors will also increase sales and generate demand by advertising that they practice "real" pricing to their clients.

**Accurately valuating portfolios:** Banks and financial institutions typically hold a real estate-heavy portfolio and, with an inevitable decrease in real estate demand in the coming times, their portfolios will need to be reevaluated.



## APRES

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Apres accelerates AI development by making every model decision explainable. Apres also helps teams generate, analyze and understand model data from training to production.

### HOW CAN APRES HELP

**Reduce impact on AI models:** COVID-19 will disrupt the data that informs the performance of risk and fraud models. The Apres solution can help minimize the impact that the crisis will have on data and AI models by isolating COVID-related disruptions.

**AI models explainability in dynamic environments:** Apres's AI explainability solution helps companies understand AI models as well as reduce false positives and increase model accuracy within dynamic environments.



## B E T P R O T O C O L

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BetProtocol enables anyone in the world to create gaming platforms in minutes. No coding required. Thanks to BetProtocol's blockchain technology, these platforms are secure, scalable and regulatory compliant.

### HOW CAN BETPROTOCOL HELP

BetProtocol can help entrepreneurs diversify their current operations and expand to the gaming business. Innovators and developers can create gaming platforms in minutes without coding requirements, including social and real money gaming platforms, such as Casinos, Esports and Sports betting.

**Cryptocurrency integration:** Betprotocol enables the acceptance of cryptocurrency payments into the gaming platforms.

**Taking care of regulatory requirements:** Betprotocol handles compliance and security, enabling developers to focus on the content and form of their gaming apps.



## BLAUA

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Blaua builds chatbots for the automation of client communications in the real estate sector.

### HOW CAN BLAUA HELP

**Bringing digital assistance to customers:** Blaua develops chatbots for the real estate sector and so it also has the capacity of building chatbots for banks and insurers looking to provide digital assistance to customers.

**Bring effective marketing campaigns to the picture:** Any company looking to digitize its marketing campaign can use Blaua's chatbots to automate lead routing and nurturing.



## CHAINSITHS

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Blaua builds chatbots for the automation of client communications in the real estate sector.

## HOW CAN CHAINSMITHS HELP

**Feasibility and Due Diligence:** Chainsmiths provides consulting services to assess the feasibility of different blockchain projects and helps companies figure out if and where blockchain can be useful for their business.

**Bitcoin facilitation services:** Chainsmiths also creates solutions for institutions to be their own bitcoin custodian.

**Trainings, bootcamps and keynotes:** Previously Chainsmiths has developed workshops, technical and non-technical trainings and keynotes as well as organized a few public events from meetups to full-scale conferences to help train and demystify blockchain solutions.





C L E V E R L Y

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Efficiency in Customer Service powered by advanced workflows and automation. Cleverly uses artificial intelligence to triage requests, reply automatically when relevant and preparing the reply to the agents. Cleverly's knowledge management platform is the foundation of their solution.



## HOW CAN CLEVERLY HELP

**Automate replies, reducing ticket volume:** Deal with peaks in certain types of requests (like COVID moratorium laws), replying automatically when relevant, for example detailing the processes and sending the requested forms and procedures without the need of human intervention

**Efficiently train new team members remotely:** Preparing the reply to the agents that are assisting customers via written channels. Lots of people are working remote and some teams have people from other departments helping deal with the influx of requests. Cleverly's assistant makes sure they can be properly trained, feeling productive and start by handling the simplest cases

**Make teams more productive:** By preparing the replies to the agents, they can save ~50% of the time in each reply, as well as by automatically labelling the incoming requests, manual work of doing it for reporting purposes is eliminated.

**Improve self-service:** Improve the FAQs / Help Center so all information is available to the end user decreasing the need to contact support.



## CONTRACTIZE

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Contractize is an API and Admin platform which provides workflow automation of legally-binding documents. Enabling you to create, send, electronic sign and manage documents in the easiest way, anytime, anywhere.

## HOW CAN CONTRACTIZE HELP

**The right tools for remote working:** Contractize offers 100% remote solutions like e-signing documents, creating templates, and automatizing workflow. This empowers any company to have legal transactions done in the easiest way.



## COVERFLEX

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Coverflex works in B2B and is focusing on being a platform that can sell company and employee's insurance with benefits, perks and meal cards. It provides an all-in-one solution for Flexible Compensation (Benefits & Insurances in a card) where companies (B2B) can manage their employees' coverage and set compensation plans (benefits and perks) in motion. For employees it is a platform that aggregates all insurance products.

## HOW CAN COVERFLEX HELP

**New digital channel:** In times when almost all transactions are made remotely, companies can use Coverflex's platform to increase their distributions channels.

**Employee compensation management improved experience:** In a time when everyone is working remotely, Coverflex can help employees manage insurance coverage and benefit cards when they may need them the most.

**Company compensation management improved experience:** While working from home, some internal management processes may be harder and so Coverflex offers a flexible and digital insurance management helping remote working dynamics, while saving time.



## DOUTOR FINANÇAS

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Doutor Finanças is a digital financial consultancy supporting the general population.

### HOW CAN DOUTOR FINANÇAS HELP

**Offering individuals multiple services to optimize their financials:** Ranging from enhancing savings, aggregating credits and offering solutions for auto and housing loans as well as insurance.

**Assisting in optimizing finances of individuals:** Moving the contact to the virtual sphere, with no physical contact, just through emails and phone calls.





D R I V I T

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Drivit is a driving analytics solution that can be integrated into any smartphone app to enable mobility-focused experiences that not only help and delight drivers, but also empower companies to improve operations, offer innovative products & services, build loyalty, and more.



## HOW CAN DRIVIT HELP

**The urgency of usage-based insurance:** With this crisis, cars will be mostly stalled or with a reduced usage for months. Various studies suggest that road accidents, and consequently insurance claims, will drastically fall during these times. This only highlights the urgency for car insurers to adjust their premiums according to the real usage of the car.

**Pay-per-kilometre, the starting point:** With Drivit's technology, a car insurer can easily deploy an insurance product that charges a driver according to its exposure, i.e., the fewer kilometers he drives the less he pays for his insurance. Amid this crisis, this will fairly compensate drivers who drive less and will automatically re-adjust their premiums once they start driving more. Furthermore, insurers can use this remarkably simple product to uncover the groundbreaking potential of driving-based metrics with minimal initial adjustments to their pricing models.



EASYPAY

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Easypay is a Payment Institution. Easypay has an online payment system easily integrable with any open sourced system, simplifying the process of issuing and providing the most used payment methods. Easypay's payment gateway has several functions that boost sales and payments with a simple reconciliation.



## HOW CAN EASYPAY HELP

**App for local commerce:** Easypay launched an APP - easypay now - that has been allowing the local commerce to receive orders by phone, make an instruction to ask for payment, and be notified when the payment is received.

**Digital payments solution:** Furthermore, Easypay is also working with bigger companies, along with their partner BBVA. They came to a stage of understanding the need of a digital payments solution across all businesses. So Easypay is offering not only their gateway but also all added solutions, such as frequent payments, single payments, split payments, subscriptions, and some other.

# Ebury

What borders?

EBURY

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Ebury is one of Europe's fastest-growing fintech companies, providing FX Risk Management, international payments and trade finance to SME's.



## HOW CAN EBURY HELP

**Agile solution for payments and international transactions mitigating FX risk:** In the current situation, where everything changes every day, Ebury empowers their clients with a very agile solution for payments and access to instruments that help mitigate the risk of dealing with FX. That can be particularly helpful from the markets and supply/demand point of view.

**Run transactions as usual:** As a cloud-based company, Ebury is very well positioned to operate from any part of the world. At this stage, all Ebury services are fully operational and Ebury's technology allows payments and international transactions run as usual through the dedicated Relationship Manager or by the digital platform Ebury Online, available 24 hours a day, 7 days a week. Payments and collections continue to be carried out in different currencies, as well as quick payment for customers, helping companies to keep treasuries more stable.

**Financing solutions for SMEs:** In some countries, Ebury is launching financing solutions to help SME's to fulfill their treasury needs for those operations.

# exit()

EXITO

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Exito is a startup investment management platform and consultancy focused on exit optimization.

## HOW CAN EXITO HELP

**Support the fundraising process and liquidity challenges:** Exito's services can help startups build liquidity, from access to the ecosystem to support in structuring equity arrangements that may be useful for fundraising.

**Shareholders alignment and capturable management:** Exito works closely with founders and shareholders to solve capturable situations and build strategic equity alignment for fundraising, M&As and partnership arrangements.



FINIAM



Finiam works with companies to turn ideas into impactful new products, to improve older ones and also to help other businesses grow their teams, processes and tools.

## HOW CAN FINIAM HELP

**Finiam is supporting companies scale in difficult times:** Finiam is working closely with other companies offering expertise in order to mitigate risks, giving them the flexibility to hire later or cover short-term needs.

**Equipping companies with the demand of digitalization:** Finiam's services consist of designing UI / UX, software development and architecture, user research and product development.





## FUEL SAVE

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FuelSave developed a technology that brings safety and efficiency to the road, now working with truck drivers to improve their driving behavior. The solution can be delivered as finished software products, technology stacks for multi-platform integration or data services.

### HOW CAN FUEL SAVE HELP

**Efficient cost management:** FuelSave monitors driving behavior and fuel consumption of truck drivers. This leads to a decrease in fuel costs which can be big for companies operating in logistics and transports and, when push comes to shove, can be decisive to better use the cash available for these businesses.





FYDE

Fyde helps companies with an increasingly distributed workforce mitigate breach risk by enabling secure access to critical enterprise resources for their employees, partners, contractors and outsourcers.



## HOW CAN FYDE HELP

The rapid spread of COVID-19 has forced major corporations to enact emergency measures. Closed offices, canceled events, travel bans, and remote working policies have been introduced to protect employees and limit business disruptions. Companies are being advised to set up business continuity plans in place.

**Secure remote access solution:** To help companies and employees maintain their lives and work responsibilities, the Fyde team is offering Fyde Enterprise, a secure remote access solution for teams and partners, for 3 months free of charge.

**Ensure business continuity:** Fyde makes it simple and easy to use the same infrastructure and policies, whether employees are at the office or working remotely. Ensure your business continuity easily today and enable remote work for 3 months free of charge.



## GOFACT

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FACT.PT is an invoicing, bank accounts and expenses management solution.

### HOW CAN **GOFAC**T HELP

**Providing a digital platform:** GoFact can offer support on invoice and expenses management as well as Tax Authority Reporting. The digital nature is especially relevant for the companies and individuals working remotely at this time.

**All-in-one-place:** FACT.PT aggregates all the financial information and invoices, in a single location.





## GOODFIN

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Goodfin, is a powerful IT platform, a hub connecting the suppliers of banking and insurance services with the consumers. It offers a solution for financial products wholesale with built-in integration engine, highly configurable workflow and distributional know-how.

### HOW CAN GOODFIN HELP

**Provide Financial Services:** Goodfin enables suppliers to access personal online services for providing financial products to anyone anywhere.

**Automize the cycle of interaction:** The company takes care of the interaction, automating the process. Goodfin is working as a credit and insurance agent for digitization and process automation of the entire cycle of interaction with the client.





## GO PARITY

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GoParity is an investment platform promoting sustainable projects by facilitating access to new ethical opportunities while sharing its benefits with everybody.

### HOW CAN GO PARITY HELP

**Supporting SMEs with capital moratorium periods** During the current uncertain period GoParity is responding to the circumstances with capital moratorium periods.

**Raising COVID-19 related funds:** Helped to raise funding to support the supply, purchase and distribution of medical equipment. Raised over €200,000 in just 14 days.





## HABIT ANALYTICS

Habit understands the day-in-the-life of a policy holder and builds insurance products that resonate with these new IoT sources of data. This way, Habit enables: Insurance in-a-box; fast go-to-market, for example entering the green field with no IT integration; disruptive models such as pay-per-mile, risk exposure based, on demand, or contextual sales; assistance to elder care, home rapid response teams, or roadside assistance; and cross-selling through a contextual data base.

## HOW CAN HABIT HELP

**Build new data-based insurance products:** Habit is enabling insurance products that have an incredible fit on today's reality. Example: Cars are parked and having a car risk is totally different today from before. Insurers are pressured to have products that are fairer to the end-consumer. Habit has the out of the box solution for it.

**Tailor solutions to population's behavior:** For cities, Habit has been working with NYC and the NHS (UK) to see on how their anonymous behavioural profiling could help the cities manage population agglomeration and also, provide tools for the citizen to know where is safe to go (in case of need)

# h API

## H API

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hAPI captures and aggregates data or documents available in a variety of formats and through different channels enabling companies to leverage it throughout their processes. hAPI can help companies cutting time on customers' onboarding processes, data validation, risk management and fraud mitigation.



## HOW CAN H API HELP

**Implement new business models** hAPI enables fintechs and established players to envision and implement new business models and services around financial data and documents held by the banks and tax data held by the public administration.

**Streamline onboarding processes** hAPI empowers companies to streamline the onboarding of new customers by providing validated data and documents regarding customer's revenue, fiscal situation, current liabilities, employment status, and others.

**One API for immediate access to information:** Any company can immediately get access to this information by using hAPI's API and embedding their solution in the digital onboarding process. -> take a look at their API in action at <http://hapi.outsystemscloud.com/hapi>.



## HISONIA

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HiSonia is a platform gamifying insurance. Hi Sonia disrupts the system by working directly with the client in a comprehensive way, conducting a 360º assessment and diagnosis, and integrating that information into a one stop platform equipped with expert knowledge, different resources and tools, and a virtual assistant ready to provide customized and integrated solutions in clear, simple language.

### HOW CAN HISONIA HELP

**Gamification of insurance:** HiSonia is gamifying insurance.

**New subscription plan:** HiSonia has built a subscription plan that has been offering for a year to families and SMEs, in which during 2020/21, HiSonia proposes to return millions of euros in management fees for these policies to customers.



## IMPACT MARKET

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impactMarket is a decentralized financial and philanthropic infrastructure for the new impact economy that empowers people, charities, funders and businesses to make positive social change by leveraging the blockchain for efficient fundraising, governance, and transparency.



### HOW CAN IMPACT MARKET HELP

**Support impact-driven projects and causes** A blockchain based financial infrastructure where funders can manage and measure their giving, engage with changemakers, and support impact-driven projects/causes, in a transparent, borderless and autonomous way.

**Powering social initiatives** Solving the problems of governance management and efficiency, as well as lack of trust, impact and transparency.

**Universal Basic Income mechanism:** ImpactMarket aims to become an open financial infrastructure, developing a decentralized Universal Basic Income mechanism which is an efficient solution to back vulnerable communities.



## INVOICE EXPRESS

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Simple online software allowing anyone to send and receive invoices wherever they are.

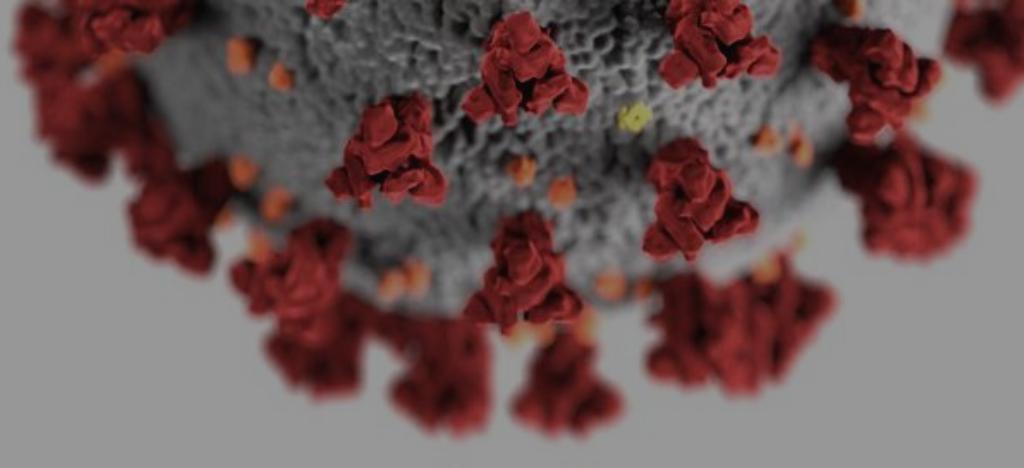
### HOW CAN INVOICEXPRESS HELP

**Providing digital solutions** Supporting SMEs and freelancers, allowing them to send off digital invoices from anywhere in the world which is suitable to remote work.

**Offering 3 months free for restaurants and take-aways** In order to support some of the businesses most affect by the outbreak.

**Creating webinars** Providing insights and support to businesses in the time of crisis





## KEEP WARRANTY

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B2B2C solution tackling the pain of lost warranties and insurance coverage for users and leveraging real-time data analytics for business partners scubas banks and Insurers.



### HOW CAN KEEP WARRANTY HELP

**Help companies digitally transform their businesses** Keep Warranty is working with insurance companies to develop their digital offerings and offer them a fully digital DTC distribution channel and an enhanced customer experience.

**Developing digital consumer banking** Keep Warranty is also working with banks to launch a fully digital consumer lending option, as well as a receipts and expenses manager functionality.

**Digital brokerage service especially suitable** Keep Warranty works as digital broker agent between big insurance companies/banks and end customers, providing the technical infrastructure for them to deploy digital products with minimal technical knowledge and development effort.



## KOOLI

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Working in B2B2C, Kooli offers a white label and cloud-based health insurance platform that allows insurance companies managing the complexities of the health insurance business, launch fast-time new and innovative products to market, develop a digital influence market strategy and create new and improved customer experience operational efficiency through automation.



## HOW CAN KOOLI HELP

**Innovative product development:** Amid the COVID-19 crisis, Kooli has developed a video appointment functionality within its platform, which facilitates the remote connection of people to healthcare providers and financiers, which means that Kooli can help develop innovative products in health insurance.

**Digital Cloud Platform:** Kooli offers an end-to-end platform to support and automate all core functions of Health Insurance, including, client set-up and medical questionnaires, entire policy life cycle, products, eligibility and enrollment, claims and payments, Business intelligence.

**Unique & tailor-made offering according the needs of the Insurer** The platform was built with extensive capabilities that enable business users to operate without the need of IT support. Moreover business rules and integrated workflow can be customized according to the requirements of the insurance company.

**Kooli Platform was built to be Scalable and flexible** API native IT architectures, Improve prevention and assistance to reduce claims, Fraud Prevention, Automate business processes, Increase customer retention, data-management and analytics capabilities, new touchpoints and data through the value chain



LIFIN

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Lifin is an insurance marketplace.

## HOW CAN LIFIN HELP

**Automation:** Our marketplace, allow insurances companies to be closer to clientes. We also provide an easy way to sell, automatizing all processes, making it more simple. (exemple: Claims)





## LOQR

LOQR's platform is a digital banking enabler. LOQR provides a fully compliant end-to-end platform that allows banks and other highly regulated verticals to take the next step to a digital business. Through LOQR's products portfolio, we enable banks to offer services as remote account opening, real-time consumer credit, document signing, recovery access journeys, contact certification, data maintenance, and other services, as an integrated digital channel. Unlimit your boundaries by using our platform as the foundation of your digital business ecosystem and exceed your customer's needs and expectations!



## HOW CAN LOQR HELP

**Remote customer onboarding** Tailored solution that best suits the needs of the use-case, taking care of the whole KYC and AML processes in a smooth customer journey. LOQR enhances data reliability with advanced OCR mechanisms and supports due diligence processes including PEP, RCA and SIP checks. Proprietary, secure and reliable video-call technology enables video-interview with biometry support. LOQR's platform allows banks the possibility to offer a fully digital moratorium from ordering to hiring, going through all validations.

**Document signing** Digital signature solution that is secure and legally-binding.

**Strong customer authentication** LOQR provides a comprehensive set of Strong Customer Authentication features to reduce fraud and secure online transactions, in compliance with the European Payment Services Directive (PSD2).

**Customer data update** Provides a compliant and flexible platform to keep customer's data updated over time, either for regulation-imposed reasons or at customer requests.

**True digital integrated channel** From recovery access journeys, contact certification, to data maintenance, LOQR enables the possibility of the bank having a platform that provides the tools to create a true digital integrated channel.



## LOVYS

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B2C and B2B2C Digital Insurtech platform. Designed with one simple interface, it is for all your insurance needs

## HOW CAN LOVYS HELP

**A new distribution channel** Lovys is a fully mobile and digital, transparent and flexible insurance solution for end customers, all-in-one, and offers a series of products. It can be used as a new distribution channel for all types of insurance products, as it has a simple onboarding process for end consumers and offers different types of insurance policies from smartphone insurance to pet and health insurance.





## M - E S K U D O

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M-Eskudo focuses on hightech payment and banking solutions developing their own and consulting for larger financial institutions

### HOW CAN M-ESKUDO HELP

**Consulting digital payment methods, tools and communications** Helping retailers, small merchants and financial institutions to evangelise new customers and improve their existing payments methods and tools. With the risk associated with physical shopping and payments even technology illiterate people have turned to other electronic and mobile forms of payment.





## N BANKS

nBanks is an innovative SaaS that permits efficiency at the cash management of our users and the optimization of banking relationship between all our users (Corporates & Financial Professionals) and all kind of Financial Institutions (Banks' Asset Management & Loan Issuers). Through a built-in marketplace platform and a transparent system of product analysis, nBanks customers are able to interact with ease, flexibility, speed and above all transparency with the banks of their choice, to optimize their aggregated cash management and to acquire products that they really want and in constant learning process.



## HOW CAN NBANKS HELP

**Bank account aggregation:** Aggregate all the banking accounts from a business within a few minutes, saving resources and time.

**Banking Products Intelligent Search:** Easily find the best product for a specific use-case while choosing freely the entities with whom you wish to negotiate.

**Banking Potential Index:** Know exactly how banking entities may assess your or your client's business and excel in banking negotiations or support the optimization of financial performance.

**Practical and Direct Communication:** Share integrated financial information with an accountant or with a party supporting in this matter, within the nBanks platform.



## PARCELA JÁ

Parcela Já is a Fintech company focused on installment payments, at no cost whatsoever for end customers. The developed software allows end customers to pay their purchased products or services over the store checkout counter from 2 to 12 times with their credit card, without any interest or charges and without any bureaucracies or waiting time for credit approval (in a matter of seconds). To offer the Parcela Já solution to their customers, stores just have to have a Parcela Já POS terminal or the Parcela Já web application on their online shop.



### HOW CAN PARCELA JÁ HELP

**Creating an online solution for end customers to buy in installments:** During and after COVID-19 crisis, end consumers will have less purchase power. ParcelaJá is offering an online solution to end consumers to buy now and pay later, thus, to better manage their future cash-flow and increase consumption to make the economy "rolling". Also, shops will have a better chance to sell off their products and services, as customers will be offered and seamless, fast and cost-free solution to pay their purchases up to 12 months without any cost or interest whatsoever.

**Allowing end consumers to gain part of their purchasing power:** In the current moment and after COVID-19 the consumer's purchase power is likely to fall. ParcelaJá is helping them gain purchasing power for basic goods such as food, clothing, gas, other any other product or service by postponing their payments, but purchasing them now. Financial sector incumbents can offer a turnkey solution to all their customers. This is a solution for any kind of product and service (particularly the small amount tickets) and it will help relieve current financial pressure. This could be important to help SMEs relaunch their selling proposition to end consumers and, once the economy stabilizes, to further enhance selling propositions.



## PAYMENT WALL

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PaymentWall is a global online payments processing platform that connects businesses to all payment methods worldwide using a single API. It also offers insights per country including the most used payment methods per country, smartphone penetration, etc.

### HOW CAN PAYMENT WALL HELP

**Better understanding of markets** PaymentWall facilitates the move towards e-commerce addressing the current issues with traditional retail and handling of money as well as offering insights per country. It accepts global payments with more than 150 different payment methods.





PPL

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Donation and Reward-based crowdfunding platform.

## HOW CAN PPL HELP

**Raising COVID-19 related funds** These are funds to adhoc and agile solutions or relief to health professionals and affected people.

**Opportunity to start campaigns for social causes** With PPL, it is also offered the opportunity for new campaigns to start which can support the community in these times.

**Abdicating from taking commission on these campaigns** PPL is not taking commission on any campaigns combatting COVID-19.





## PRAZO.PT

Prazo.pt enables and improves Companies' adoption and Banks offering in Factoring. They do so by providing the technological platform, the back-office resources and originating new business.



### HOW CAN PRAZO.PT HELP

**Supporting SME's with cash-flow problems** Prazo.pt provides a fast setup for Banks and Financial Institutions that want to support these companies which are the backbone of our economies and also their clients and suppliers, through the advancements of their invoices in a Factoring contract.

**Quick digitalization** With Prazo.pt turn-key solution the Financial Institution start funding Factoring contracts in a matter of days, not months or years.

**Helping banks support their clients** Prazo.pt enables banks to help their clients when they need them most without growing or even while decreasing their overhead costs. Banks can grow revenues, increase cross-selling and share of wallet. They can do well while doing good.



## PROBE LY

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Probely finds vulnerabilities or security issues in web applications and provides guidance on how to fix those issues. It can be integrated into development processes (SDLC) and continuous integration pipelines (CI/CD), in order to automate security testing. Probely helps you narrow the gap between development, security and operations, by making security an intrinsic characteristic of the web development life-cycle and achieve fast time-to-market.



## HOW CAN PROBE LY HELP

As a result of COVID-19, many companies were forced overnight to shift the way they operate. This created an opportunity for hackers to exploit. Therefore, it is not a surprise to see a huge spike in cyberattacks.

**Find the best security solution for your company** Probely understands that this situation is also having a negative financial impact in many businesses. And it doesn't want to you to lower your guards as a result. Talk to them to understand what options they can provide to your business and how Probely can help.



## REVOLUT

Revolut is here to transform the way money works. As an innovative, new kind of financial platform, it gives people the power to spend, invest and transfer money without the sky-high fees charged by the big banks.

Since launching in 2015 in the UK, Revolut has expanded significantly beyond its origins as an FX product, adding new features all the time, including Commission-Free Stock Trading, Cryptocurrencies, Business Accounts and more.

Headquartered in London, with 2,000 people in 23 offices, Revolut is now one of the biggest Fintech communities in the world, with over 10 million customers globally.



## HOW CAN REVOLUT HELP

**Virtual cards for safe online shopping** Revolut has rolled out virtual cards for all Standard users, to allow them to safely shop online in these strange times; all cards are contactless, allowing to pay without having to touch ATMs, supporting Apple Pay as well;

**Support to NGOs through fundraising campaigns** Revolut has onboarded NGOs throughout whole Europe, UK and USA that are supporting health professionals in the front line of the combat against Covid-19 with fundraising campaigns in their platform;

**Unlock cryptocurrencies** Revolut has released cryptocurrencies to Standard customers as well to allow people to be exposed to crypto in a time where the interest has gone upper due to unexpected lower incomes;

**Revolut for SMB businesses** Revolut has partnered with some local companies to offer three months of Revolut Business to SMB businesses, amongst many other measures.



## SALARY FITS

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SalaryFits promotes financial well-being by enabling people to collateralize their work contracts and access premium prices. This is done through a new and unique payment method, paying directly from the salary. This creates a new ecosystem based on safer financial transactions, high quality of information and cost efficiencies.



## HOW CAN SALARY FITS HELP

**Promoting financial well-being** Helping to solve the growing issue of financial health, especially nowadays, with high indebtedness and poor access to premium pricing/fair financial offers. This is done through a new and unique payment method, paying directly from the salary.

**Providing a new ecosystem** For providers/financial institutions (as an alternative channel for Banks, Insurance Companies / Insurers), companies (through an exclusive Financial wellbeing Portal for private and public ones, and SMEs as well - and no cost at all of investment for all of these) and employees (who are going to have a pool of benefits /financial product offers at their disposal).



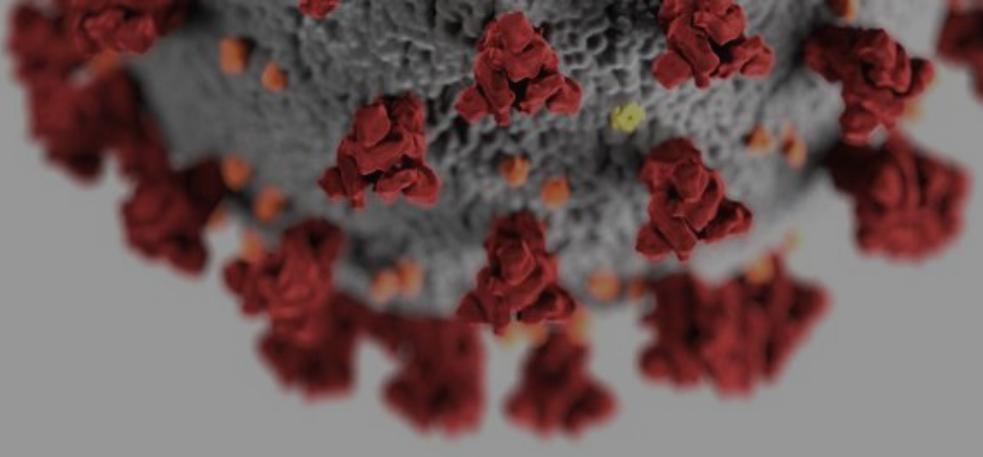
## SAVIT

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Improve saving habits through a prize-linked savings account which works by using the chance to win a prize as an incentive for personal savings. This is an attractive feature due to it working as both a game of chance and a savings vehicle.

## HOW CAN SAVIT HELP

**Savit's prize-linked savings as a new product** Savit helps consumers save and offers the ability for them to renounce the saving proceeds (i.e., interest earned from savings) for a chance to win a bigger prize. This could be a way for traditional companies to capture new clients looking for a different savings program. As this is a purely digital solution, it can be sold to companies to diversify their digital offering and integrate into their offerings.



# Student FINANCE

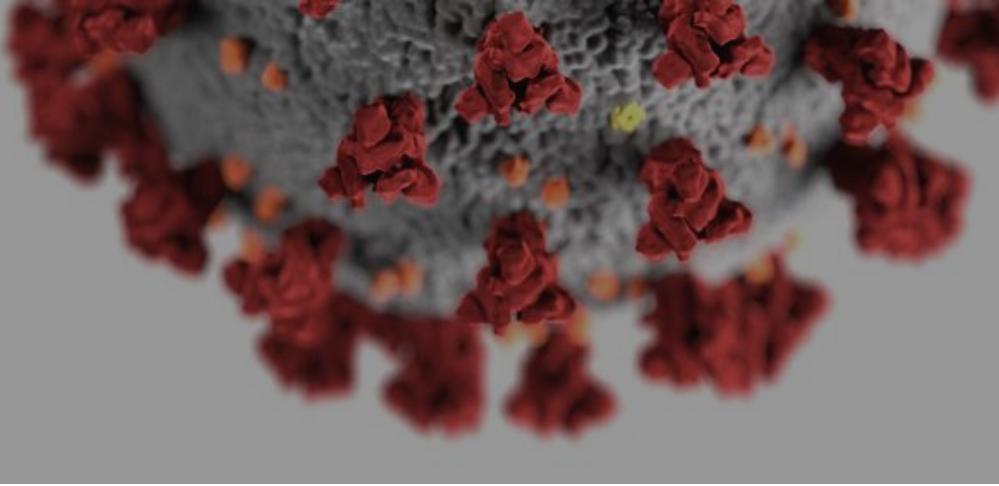
## STUDENT FINANCE

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StudentFinance removes the barriers to access to education and employment opportunities through Income Share Agreements ("ISA"), long term deferred tuition payment solution linked the professional outcomes post education. StudentFinance develops the technological platform to offer and manage ISA processes end to end from applications, scoring, identity, financial and background checks, income verification and repayments.

## HOW CAN STUDENTFINANCE HELP

StudentFinance is helping through Income Share Agreements ('ISAs') The current pandemic is generating a massive negative impact on economic activity and a spike in unemployment is expected in a global scale. ISAs can be an active agent supporting governments, companies and individuals that need to be reallocated into different sectors of the economy - with a strong focus on technology and digital fields.



# switch.

## SWITCH PAYMENTS

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Switch is a payments software platform that allows merchants to process transactions with multiple payment stakeholders through a single API integration. Switch also offer other value added services such as: Dynamic Routing, Automatic Reconciliation, Risk Engine and Data Analytics.

### HOW CAN SWITCH PAYMENTS HELP

During this current pandemic, Switch understands that an online store is crucial to reduce shopping associated risks while increasing consumer's safety. Online stores help merchants reach a new consumer base which was otherwise inaccessible - the younger generation. They also relieve in-store staff and increase the safety of the purchasing process.

**Connect to any payment stakeholder** Switch is working with multiple businesses allowing them to connect with any payment stakeholder through a single API integration.

**Eliminate integration hassle** This allows merchants to spend less time integrating with different providers and payment methods and also to access new markets.





## TINK

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A robust open-banking platform with broad, deep connectivity and powerful services that create value out of financial data.

### HOW CAN TINK HELP

**Offering support on the side of digital banking** This is more important than ever with the spread of COVID-19 with Tink's solutions for onboarding/KYC, credit scoring and operations.

**Personal Finance management solutions** Tink is helping to support customers with these solutions as well as Account information Aggregation/Enrichment Data Services





## UTOPIA ON

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A budgeting app but with a twist. Instead of relying on abstract labels and categories Utopia-on focuses on your priorities so you can make the very best use of your money and initiate your journey towards financial health.

### HOW CAN UTOPIA ON HELP

**Personalized journey enabler** By using Utopia-On's budgeting app, customers have a personalized budgeting experience, focused on specific categories instead of abstract labels and categories. Especially during the current times, people will want to better manage their expenses and Utopia-On can help with that by allowing consumers to achieve this better than they would do it themselves, and in a fraction of the time





## VISOR.AI

Visor.ai helps big companies like Banks, Insurance Companies and others to automate interactions with their clients and other stakeholders, using Artificial Intelligence and bots.



### HOW CAN VISOR AI HELP

**Help companies develop digital communication channels** The company's solution fits perfectly into the digital transformation that traditional companies are being forced to do as a result of the outbreak. These transformations will help companies respond to the needs of their customers through alternative channels, with fewer human resources and accessible anywhere in the world.

**Multi-channel communication development** Visor has previously developed products with different clients in several communication apps (WhatsApp, Messenger) as well as its traditional chatbot on the client's website.

**Contact centers automatized for work from home measures** For contacts that require the assistance of a Contact Center Operator, because Visor's solution is cloud based, the operators can respond from their homes without any inconvenience.



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