

FUTURE BANKING
FINTECH EDITION

ROMANIA'S FINTECH MAP

V.2.0

2020

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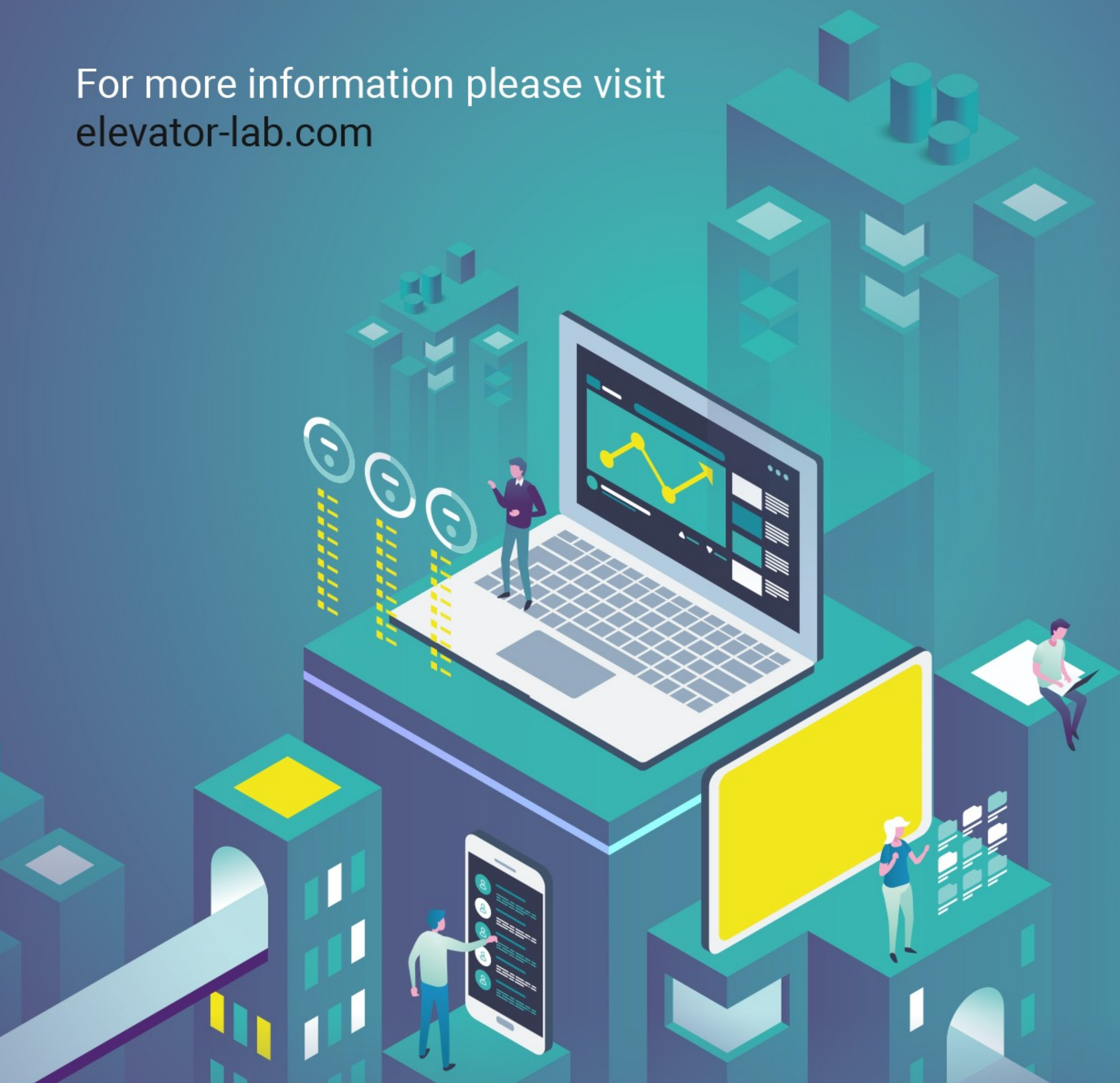
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For more information please visit
elevator-lab.com



Fintech Map 2.0 in a nutshell. What went wrong and the major disappointment of the last year



Răzvan Enache

Project Manager
Future Banking

in /razvan-enache-8570951a

Last year, we drew Romania's Fintech Map by the effort of a bunch of Fintech enthusiasts. Despite being a work in progress endeavor, mapping the local fintech landscape was an essential milestone in the ecosystem's growth and helped startups be on investors' radars or media spotlight.

Although more founders are aware of the project, I still can't understand the lack of interest in showcasing their ideas and business models.

This year, for the second edition of the Fintech Map, we introduced some international fintechs that have operations in Romania, through a local branch and employees conducting business from local offices. We acknowledge that transnational fintechs have an essential role in developing national ecosystems, either by their links with the regulators, investors, and other startups, but also through the power of example. Monese, Revolut, and the likes inspire dozens of startup founders to create better fintech products and engage in thinking globally.

Last but not least, we also introduced the blockchain and cryptocurrencies category, a vertical with good potential in Romania. New names have appeared in the cryptocurrency space, adding to the startups from the last edition that had blockchain use-cases but were included in the financial infrastructure category.

Fintech Map 2.0 in a nutshell. What went wrong and the major disappointment of the last year

**Răzvan Enache**

Project Manager
Future Banking

in /razvan-enache-8570951a

What happened over the last year in the Fintech space?

A handful of Fintechs disappeared, but this is business as usual in the high-risk, high reward startup arena. Apart from the new entries in the newly made categories, other fintechs entered the markets. This niche is becoming more and more appealing for startup founders that build startups in different fields. They choose to step into fintech, either by adding new features like digital wallets to an existing product or by developing fintech products from scratch.

What went wrong during this time?

After the Coronavirus outbreak, few fintechs managed to close the funding rounds, and the dry spell may continue. Unfortunately, according to some local investors, geography does not help us, as local fintechs have lower valuations on average than their counterparts from Central Europe.

Open Banking has disappointed!

Many fintechs have been praising for years the opportunities that arise from open banking, but very few managed to get over the bureaucracy and the high costs involved in getting a license as AISP (Account Information Service Provider) or PISP (Payment Initiation Service Provider). At the moment, only two local fintechs are close to launching real use-cases on open banking, yet many others can expand their value propositions promising account integration. However, it will not be easy for any startup to wait 7-9 months for the authorization and spend 100,000 euros for legal assistance to obtain a license. Adding an open banking layer seems like a perk for the well offs, not for the vast majority of fintechs.

To be continued...

Investors and mentors that joined us for the 2nd edition of Fintech Map

**Ciprian Păltineanu**

Principal Investor,
IHC

in /ciprian-paltineanu/

**Mălin-Iulian Ștefănescu**

President,
TechAngels

in /yulsro/

**Tudor Stanciu**

Co-founder,
Digital 2 Law

in /tudorstanciu/

**Cosmin Anghel**

Counsel,
Clifford Chance LLP

in /cosmin-anghel-037369109/

**Cristian Cârstoiu**

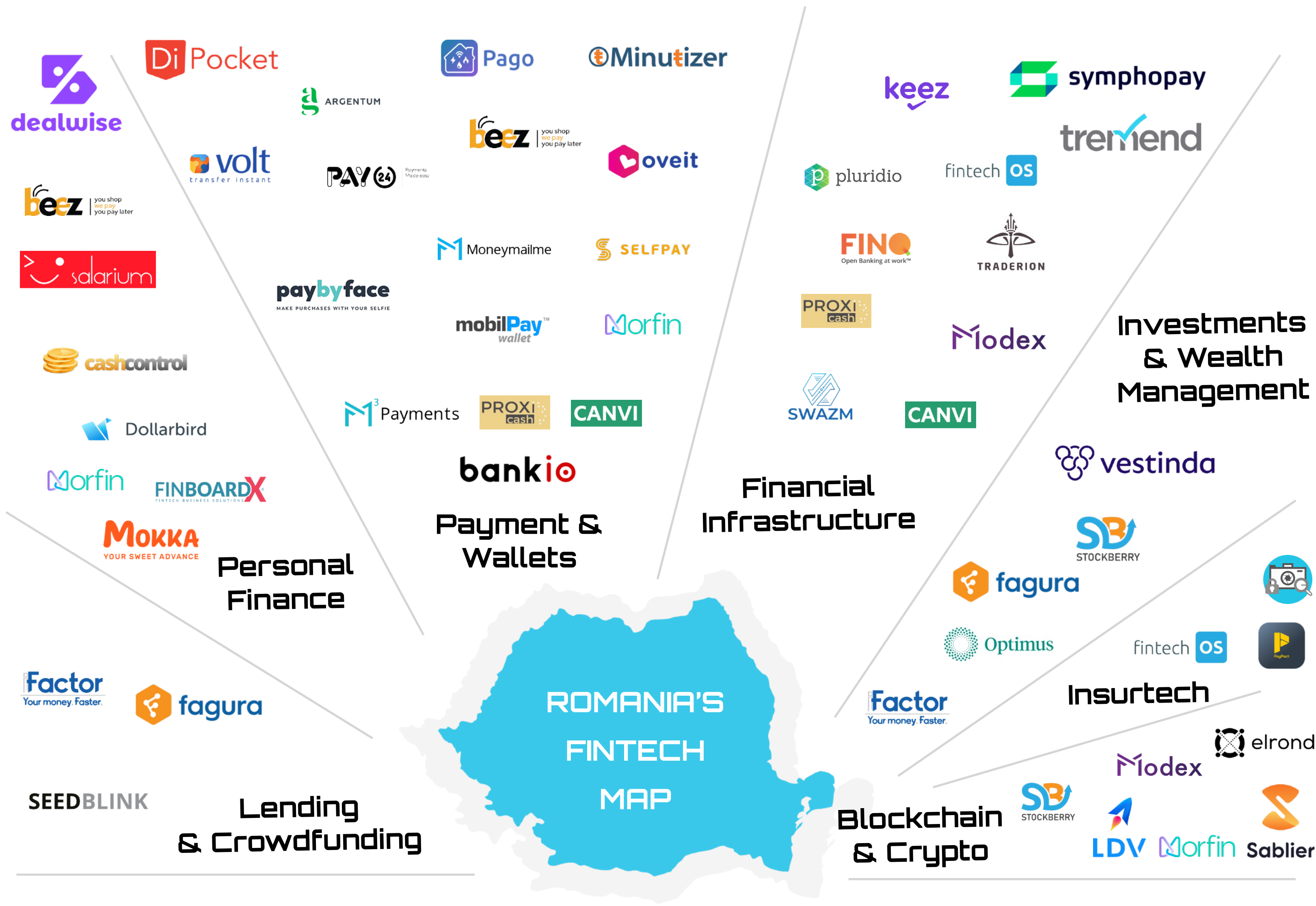
Partner,
Digital Transformation
& Analytics at EY

in /cristian-carstoIU-789627/

**Mircea Vădan**

Managing Partner,
Activize

in /mirceavadan/



A big thank you for all our partners



Elevator Lab Partnership Program powered by - Raiffeisen Bank International (RBI) has developed several dedicated Tracks this year to work more efficiently with fintech-startups



Andreea Porojan

Fintech Partnerships Manager
Raiffeisen Bank Romania

 <https://elevator-lab.com/ro/>

 </showcase/elevator-lab/>

 <facebook.com/elevatorlab/>

The Chinese word for "crisis" is, in Western popular culture said to be composed of two Chinese characters signifying "danger" and "opportunity". Indeed, we are going through a lot of challenges lately but fortunately we see a lot of businesses that have adapted and the banking industry has been one them also.

Due to latest pandemic related events, many businesses accelerated their digital transformation and innovation endeavors. But they were not the only ones which rapidly adapted, so did the financial institutions and in our case – the banking institutions. And in the same time, seems that they also reached out, partnering with the flexible, disruptive, and more affordable startup ecosystem in the search for more digitized and quicker to implement solutions in order to adapt to the current online landscape.

Corporate acceleration and corporate innovation have also boomed soon after the lockdown was imposed in some cities, most banks and financial institutions implementing several solutions in order to adapt to the new online and challenging “normality”.

The development of the Elevator Lab Partnership Program has started already in 2019 when the RBI Head Office team identified new ways of improving the Program in order to find more meaningful fintech partnerships and also to be more agile. Therefore, the current pandemic situation only strengthened our beliefs that we are moving into the right direction.



Andreea Porojan

Fintech Partnerships Manager
Raiffeisen Bank Romania

 <https://elevator-lab.com/ro/>

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 <facebook.com/elevatorlab/>

But what is Elevator Lab Partnership Program and how did it all start 4 years ago? And, most important of all – what is your mission and vision?

The Elevator Lab Partnership Program is a yearly program aiming at establishing partnerships with global fintechs. The program actually was nominated The Best Accelerator or Incubator Program by CESA (Central European Startup Awards) in 2018. The Elevator Lab Partnership Program also contributes to RBI Group's overall mission to become the most recommended financial services group by 2025, and to the vision which is "We transform continuous innovation into superior customer experience".

How did you come up with the Elevator Lab Partnership Program?

First of all, we considered that it is our responsibility not only to offer financial support to the entrepreneurs but also to partner up with fintech startups. So, we found this way to open new opportunities and create meaningful partnerships with fintech-startups in order to help them grow, to "scale" as they say in their own terms. In this way they benefit from the Raiffeisen Mentors' experience and the learning in a pilot project and we as organization benefit from their agility, together managing to bring innovation to our clients and customers.

Studies also showed there was a huge potential that we considered is worth exploiting for the benefit of all: the fintech market in the EEC that is estimated according to Deloitte at 2.2 billion EUR, Romania contributing ~ 120 million EUR to this amount (2017 data). Secondly, because we are present and address a number of 14 CEE countries, and we have a number of over 16.8 million customers that we serve, we consider we have a pretty big responsibility towards growing the startup ecosystem.

CONTINUE
reading full statement

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Partnership Program

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The banks contribute significantly to the growth of FinTechs through acceleration programs, partnerships and the opportunity to test new ideas



Mariana Chindriș

Executive manager, Chief Technology Officer,
Banca Transilvania

 <https://www.bancatransilvania.ro/>

 [company/banca-transilvania](https://www.linkedin.com/company/banca-transilvania)

 [facebook.com/BancaTransilvania](https://www.facebook.com/BancaTransilvania)

Banking looks more and more different from the previous years and we are glad that we are going through this stage that we never even dreamed of - as banking people, but also as customers. Everything is more interconnected, the banks have a different mentality. In this ecosystem, among the main actors are FinTechs, which accelerate the adoption of new technologies in the banking market.

At Banca Transilvania we see the collaboration with them as an opportunity to make banking more accessible and to launch new digital services. We also made acquisitions, but also partnerships. BT entered the FinTech market three years ago, when it became a shareholder of Timesafe, a Romanian success story and the developer of the Pago payment application, the only app in Romania through which invoices can be paid very easily. Another example is Ebriza, BT being the main investor in a financing round of 300,000 euros launched by it. The company digitizes the business management and totally transforms what the cash register means today, but also the sales and management software.

Moreover, by launching the BT Open Banking platform (BT API Store), we allow FinTechs and other technology companies to test their integration with BT in order to present the bank's services, such as: displaying online balances, transaction history and initiating transactions through external platforms to our bank.

The banks contribute significantly to the growth of FinTechs through acceleration programs, partnerships and the opportunity to test new ideas



Mariana Chindriș

Executive manager, Chief Technology Officer,
Banca Transilvania

 <https://www.bancatransilvania.ro/>

 [company/banca-transilvania](https://www.linkedin.com/company/banca-transilvania)

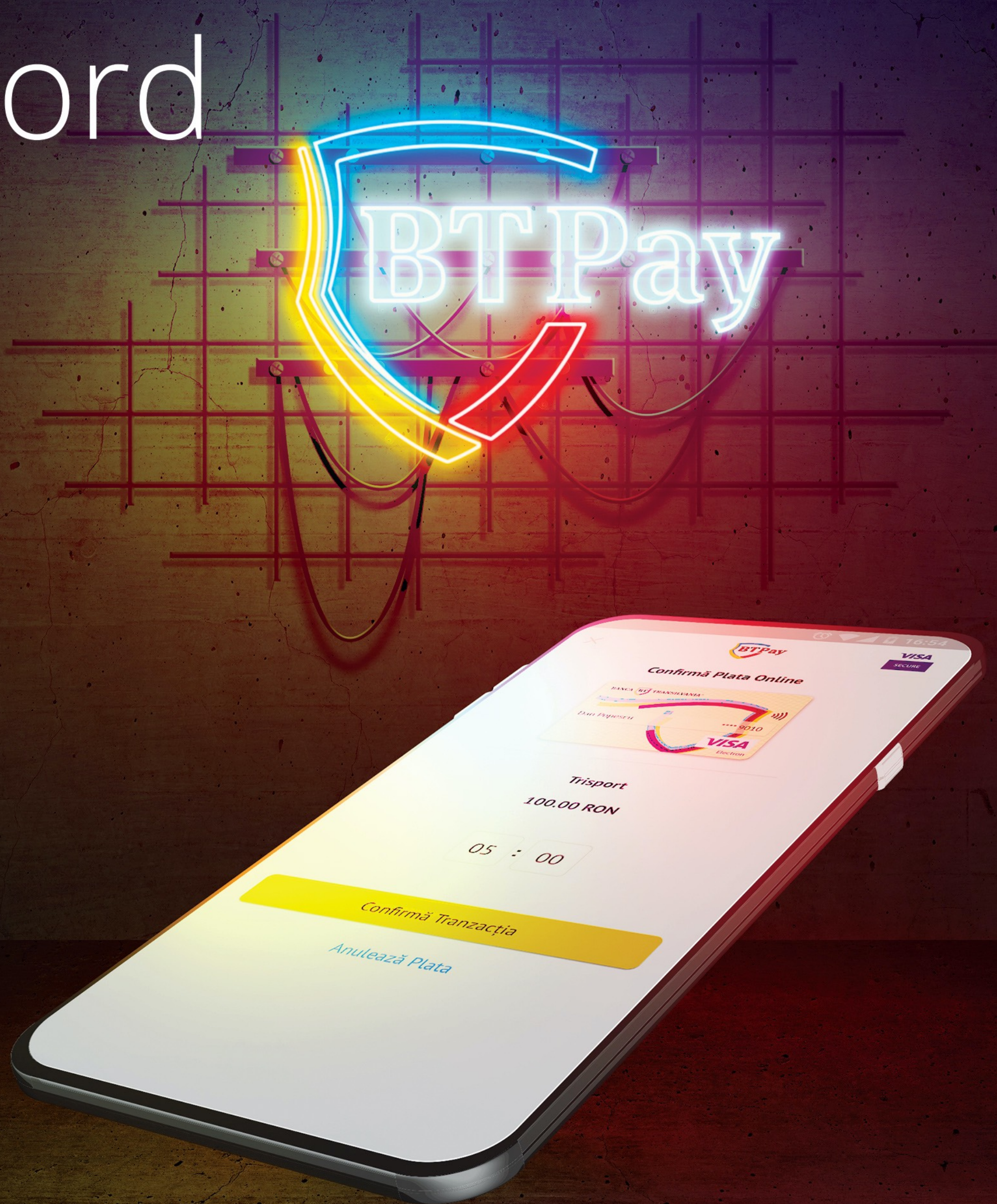
 [facebook.com/BancaTransilvania](https://www.facebook.com/BancaTransilvania)

A big step in this direction is the BT's partnership with Romanian and international FinTechs, such as the one with Personetics, the market leader in cognitive banking applications. The cognitive banking application is integrated in NEO, the new version of BT24, now in beta. Or, for example, through the bank's collaboration with Blugento, a company specialized in providing eCommerce solutions, entrepreneurs have the opportunity to open their own online store in a maximum period of 3 days, based on a monthly subscription. BT's partnership with Smart Bill, the market leader in online invoicing and management solutions, is another example, which offers a solution suitable for all businesses in terms of issuing, delivering, collecting invoices, notices, proforma invoices, receipts, inventory management, etc. Or, through our collaboration with Finqware, a local fintech start-up, BT customers will soon be able to view their balance and transaction history of their accounts held with other banks directly in the NEO application.

Through acceleration programs, partnerships and the opportunity to test new ideas, the banks are making a significant contribution to the growth of FinTechs. But in the end, each is an opportunity for the other: FinTechs have the agility and technology in their DNA, and banks have large customer bases, financial experience, and regulations that help manage risks.

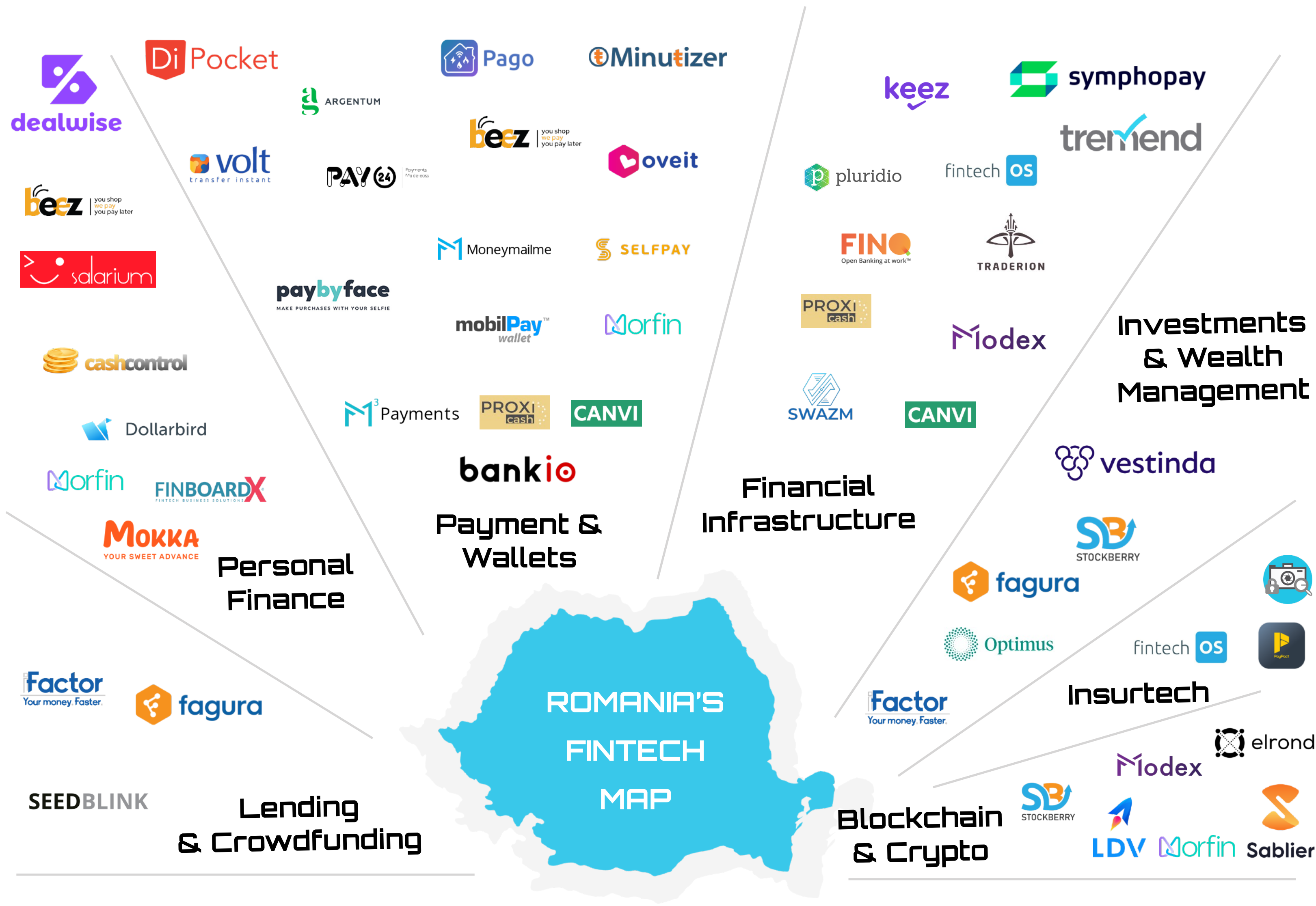
BT Pay

Is your
password



Rapid & sigur.





A big thank you for all our partners



Lending & Crowdfunding

CLICK ON LOGO AND/OR FINTECH NAME FOR VISITING WEBSITE

iFactor



Fagura

SEED BLINK



SEEDBLINK

Personal finance

ThinkOut



Beez



Dollarbird



Finboard



Cashcontrol App



Morfin



Salarium



Revo
Technologies



DealWise





About

iFactor is an alternative SME lending hybrid marketplace platform that offers a fast, simple and flexible working capital solution for the SMEs, where we offer to the market our in-house crafted products, combined with a **hybrid marketplace capability for liquidity trading**. Our first launched product is auction-based invoice trading or factoring. We aspire to offer SMEs a complexity of price-competitive technological and flexible finance solutions, for working capital needs along with technology SaaS products to other SME lending legacy players or newcomers.

Solution

We provide an online platform that brings together SMEs that need liquidity and investors and banks with the intention to provide SME financing through buying their outstanding invoices or their loan applications. The processing time is reduced and simplified as iFactor conducts efficient, bank-compatible risk assessments to mitigate both fraud and payment risk using cutting edge technology and innovation.

Founders

Cosmin Curticapean - Founder & CEO

Manuel Costescu - CFO

Mihai Grosu - CTO

Sebastian Presecan - CIO



Cosmin Curticapean
Founder & CEO

<https://ifactor-online.com>

</ifactor-your-money-faster/>

[iFactorSMEfinancing](#)

Headquarters: Bucharest, Romania

Operations: Romania

Current Stage: Seed

Client Type: B2B

Tags: Invoice Trading, Alternative Financing, Alternative Lending, Alternative Investments, SME Financing, SME Lending

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding



Investments & Wealth Management



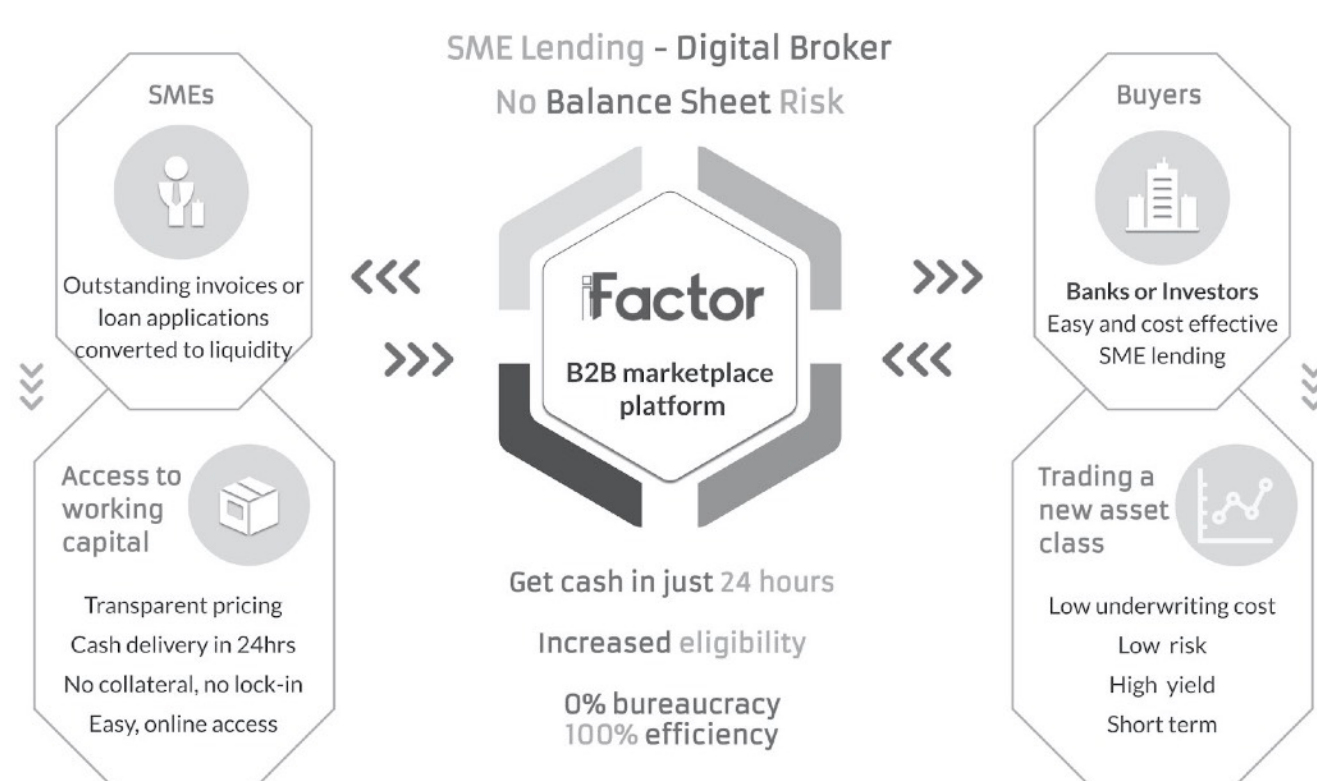
Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies





About

Fagura is the 1st peer to peer lending marketplace in Romania and technology provider for crowdfunding development

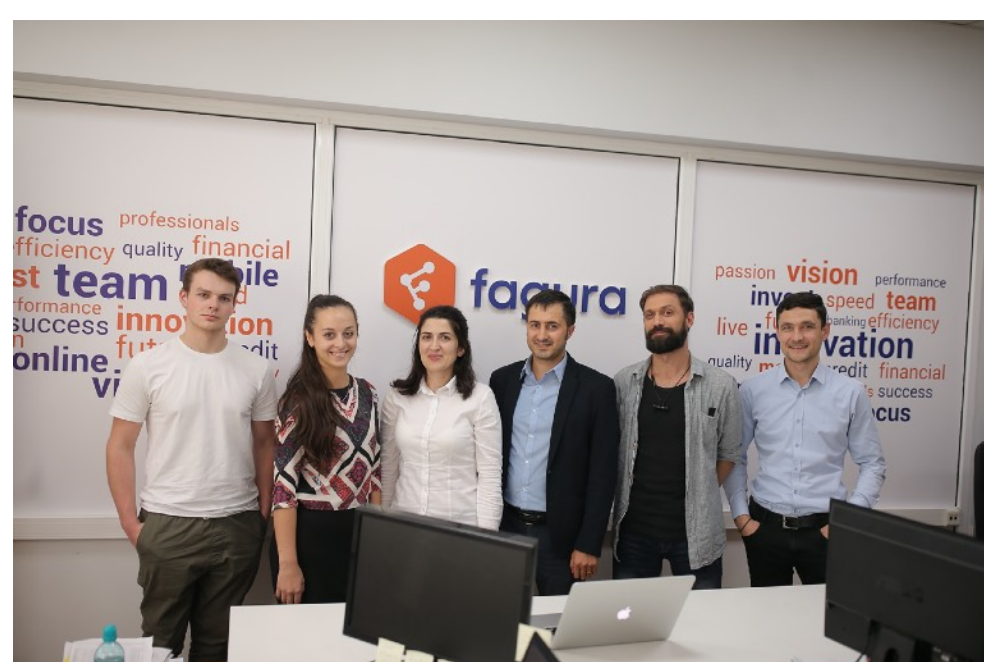
Solution

Fagura connects people looking for loans at a lower interest rate than the financial market, meet with investors interested in a more consistent return than bank deposits. We will gradually add new financial services in the future for Fagura to become a digital bank with scaling potential and ready to be launched in new markets. Each loan is funded by several investors, who contribute a small amount per loan. This is to reduce credit risk for investors by diversifying placements.

To support the business community in the post-COVID period and capitalize on the opportunities offered by the future EU Regulation for crowdfunding platforms, Fagura is developing a new Scoring model, based on Machine Learning, to facilitate access to finance for startups and SMEs. The service may also be offered to third-party financial institutions (banks and non-bank lending organizations) to improve the lending decision and optimize costs. Fagura will also offer technology (AI Scoring, CRM platform, p2p lending API) for crowdfunding development.

Founders

Tudor Darie, CEO



Tudor Darie
CEO



Headquarters: Bucharest, Romania
Operations: Romania (sandbox project - Republic of Moldova)

Current Stage: Early stage
Client Type: P2P, B2P, B2B

Tags: FinTech, investments, loans, P2P lending

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding



Investments & Wealth Management



Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



About

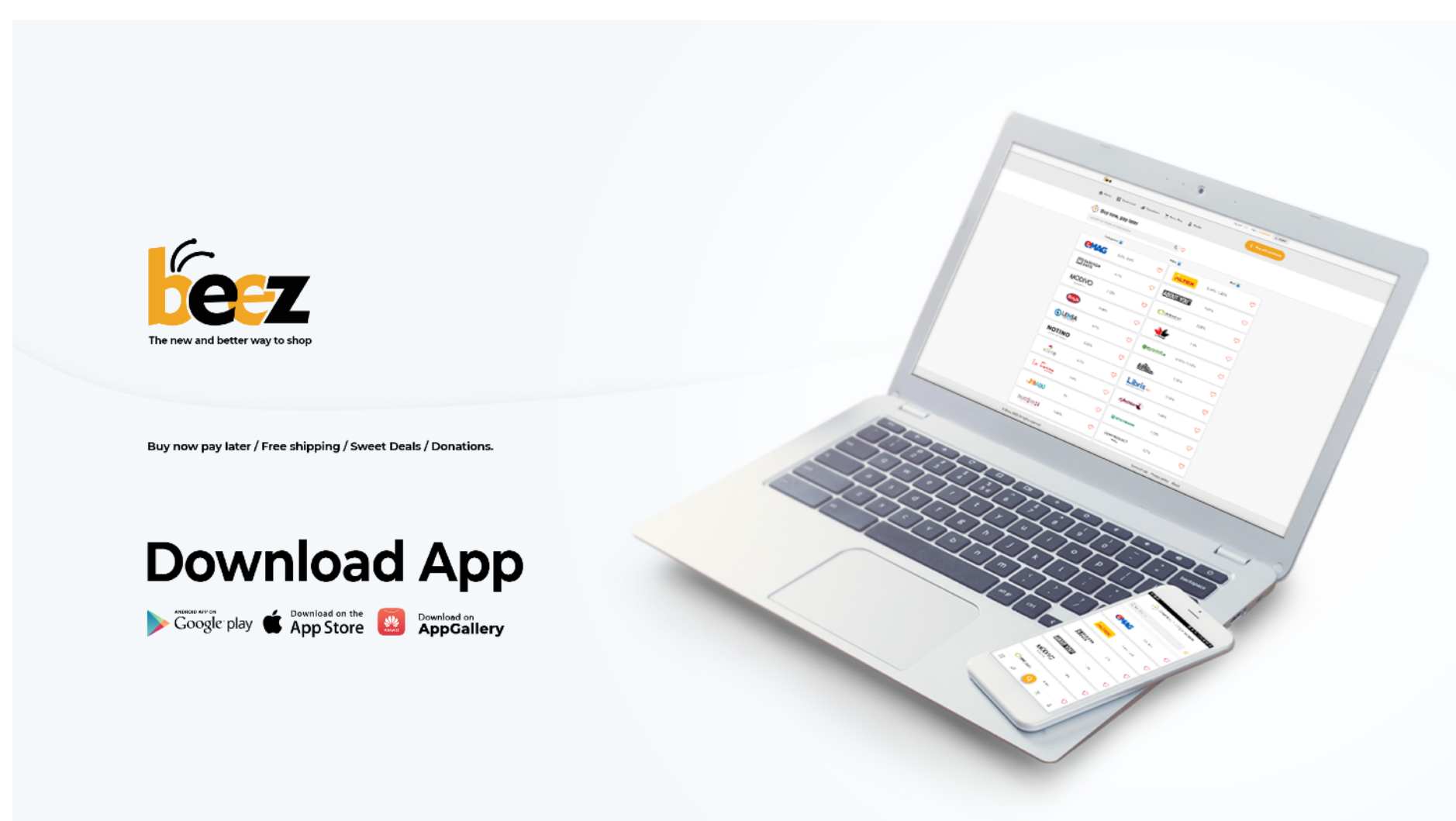
Beez is an alternative payment method based on the cashback benefit offered after every purchase, altogether with the Buy now, pay later option, which allows customers to get the product and pay for it later, non-feed & non-commissioned. **Beez is active in the Romanian & the UK market** and has over 180.000 users & over 600 partner shops.

Solution

Beez provides a mobile app and website that connects in one place all your favorite stores, and facilitates shopping easily in-app, so that you get cashback on every transaction. Moreover, we offer the benefit of free shipping for our VIP members and the option to buy now and pay later the product, in equal, non-commissioned installments. Also, we intermediate the order & return process, so everything related to an online order is being taken off the customers' shoulders for a new and better way to shop online.

Founders

Vasile Tămaș (CEO), Lucian Cramba (COO)



Vasile Tămaș
CEO

<https://use-beez.com>

</company/use-beez/>

</usebeez>

Headquarters: Cluj-Napoca (Romania)

Operations: Romania & UK

Current Stage: Growth

Client Type: B2C

Tags: Cash-back, Buy now-pay later, Financial Service, Banking System, Deposit & Savings

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

ThinkOut



About

ThinkOut is a FinTech startup that provides automated cash flow analysis and forecasting for small and medium-sized businesses. In the past 4 years, ThinkOut took part in acceleration programs in Central and Eastern Europe (MKB Fintechlab in Budapest and Huge Thing in Warsaw) and has partnerships with financial institutions from Romania and abroad.

Solution

ThinkOut simplifies the entire process of business analysis and forecasting, providing a real-time overview based on the most convenient source of data: the actual money movements. The platform is able to draw essential, relevant conclusions from multiple data sources such as the bank transaction history or reports from invoicing/ payment processing software. As the data volume increases, ThinkOut learns to build more accurate predictions on revenue and expenses. Thanks to its accessibility, business analysis turns into a habit, helping to diminish the financial blockages and supporting sustainable growth.

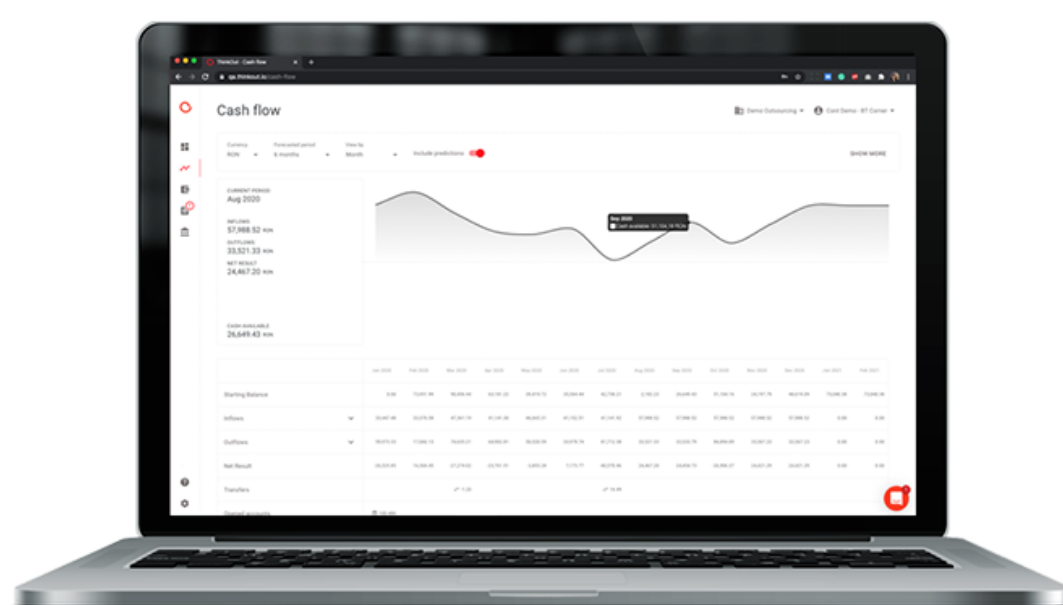
Founders

Cristi Bârlădeanu - Co-Founder & CEO

Mihai Bîrsan - Co-Founder & Technical Advisor

Cash Flow Management Platform

ThinkOut helps entrepreneurs to make better business decisions through cash flow analysis and forecasting.



Cristi Bârlădeanu
Co-Founder & CEO

<https://thinkout.io>

[/company/thinkoutio/](https://company/thinkoutio/)

[ThinkOutIO](https://www.facebook.com/ThinkOutIO)

Headquarters: Iași, Romania

Operations: Romania, Hungary and Poland

Current Stage: Seed

Client Type: B2B

Tags: Cash flow, Financial analysis, Business forecasting, SME, FinTech, SaaS

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance



Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

Cash Control App

FOUNDED IN
2011FUNDS RAISED
BOOTSTRAPPEDEMAIL CONTACT
vlad@cashcontrolapp.com

About

CashControl was launched in 2011 and has users around the world, being available in English, Romanian, Spanish and French. Beside the web application, there's also a mobile companion app, available on iOS and Android.

Solution

CashControl is a Software-as-a-Service application for personal finance management, that allows users to manage their financial health by monitoring all their expenses, incomes, loans, bills and do forecasts that they can then track. The application is focused around privacy and is on a freemium model, with paid plans allowing integrations with your back account, multiple users, documents, advanced reporting and many more.

Founders

Vlad Stănescu, CEO & CTO

Sandu Băbășan, CFO



Vlad Stănescu
CEO & CTO

<https://www.cashcontrolapp.com>[/company/cashcontrolapp/about/](https://www.linkedin.com/company/cashcontrolapp/about/)[/cashcontrolhq/](https://www.facebook.com/cashcontrolhq/)

Headquarters: Cluj-Napoca, Romania

Operations: Worldwide

Current Stage: Growth

Client Type: B2C

Tags: Personal Finance, SaaS, Financial Wellbeing

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

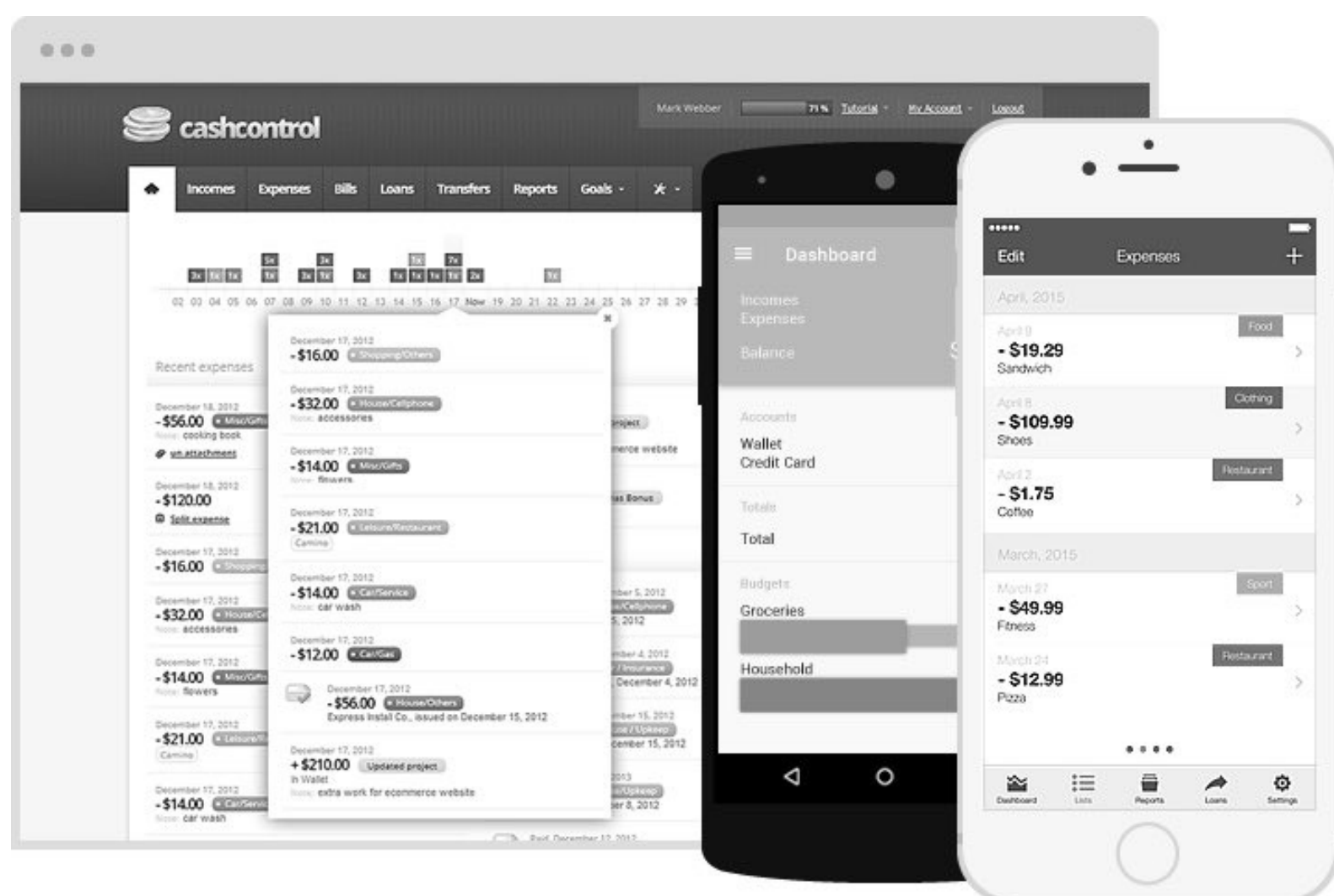


Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies





FOUNDED IN
2018

€ FUNDS RAISED
180K EUR



EMAIL CONTACT
vlad.centea@morfin.io

About

Morfin it is a platform for issuing, distributing, transacting and redeeming tokens with the purpose of increasing engagement and loyalty of employees, customers and community members. Tokens can be distributed based on rules similar to video games using gamification (challenges, ranks, leaderboards, badges) services provided by the platform. Tokens holders can redeem rewards defined by the token issuer, which can be money or non-monetary rewards.

Solution

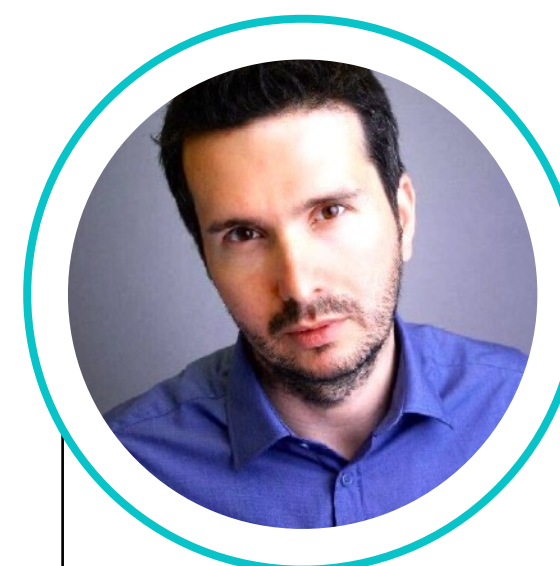
Anyone can download the application and choose to issue tokens for a community of people or join a community that already uses a token. Partners can also join communities and offer discounted products and services against tokens to the members of a community. Token are awarded automatically to members using automated rules set up by the community manager. (behavior based, location based, external trigger based). Member can spend the earned tokens for the rewards offered directly by the community manager or by the partners shops connected to the community.

Founders

Paul Mijoiu COO

Ionuț Negru CTO

Vlad Centea CEO



Vlad Centea
CEO

www.morfin.io

[in /company/morfin/](https://www.linkedin.com/company/morfin/)

[f morfindotio](https://www.facebook.com/morfindotio)

Headquarters: Luxembourg

Operations: European Union

Current Stage: Pre-seed

Client Type: B2C, B2B

Tags: blockchain, AML, KYC, moneymanagement, banking

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



 **FOUNDED IN**
2015

 **FUNDS RAISED**
BOOSTRAPPED

 **EMAIL CONTACT**
contact@finboard.ro

About

Finboard.ro is a cloud based, financial analysis solution developed for the Romanian financial analysts, accountants and managers willing to transform accounting data into management intelligence.

Solution

Finboard.ro uses a unique processing engine through which accounting data are imported, validated, analyzed and transformed into actionable management information. Synthetic balance exported from accounting systems is compiled into reports on revenue, spending, assets, liabilities, equity and many more. Month-by-month and year-by-year dynamic financial analysis offers great support for strategic decisions. Balanced score cards and KPI monitoring offers monthly evaluation of goal achievement.




Finboard.ro is developed by Fintech Business Solutions SRL from Oradea, a software development company offering consultancy, development and testing services for international clients.

Founders

Mircea Bodog - Founder and CEO



Mircea Bodog
Founder & CEO


-  www.finboard.ro
-  [/company/fintech-business-solutions/](https://www.linkedin.com/company/fintech-business-solutions/)
-  [/fintechsolutions](https://www.facebook.com/fintechsolutions)

Headquarters: Oradea, Romania
Operations: Romania

Current Stage: Seed
Client Type: B2B

Tags: financial analysis, financial management, financial scorecard, financial reporting, KPIs

FINTECH CATEGORIES

- Payments & wallets
- Lending/Crowdfunding
- Investments & Wealth Management
- Personal Finance** 
- Insurtech
- Financial Infrastructure
- Enablers
- Blockchain & Cryptocurrencies

Salarium



 **FOUNDED IN**
2020

 **FUNDS RAISED**
100K EUR

 **EMAIL CONTACT**
office@salarium.ro

About

Salarium partners employers with employees, to give to the latter peace of mind and financial freedom. With Salarium, employees get paid what they have already earned, whenever they want, without having to wait until the end of the month.

Solution

Therefore, Salarium comes to meet the needs of the 70% of Romanian employees that are financially stressed, helping them make ends meet and not have problems concentrating at work. For the employers, Salarium is a breath of air by not affecting their cash flows and helping them reduce personnel fluctuation costs.



Vasile Ioana
CEO

 www.salarium.ro

Headquarters: Bucharest, Romania
Operations: Romania

Current Stage: Pre-Seed
Client Type: B2B

Tags: financial analysis, financial management, financial scorecard, financial reporting, KPIs

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

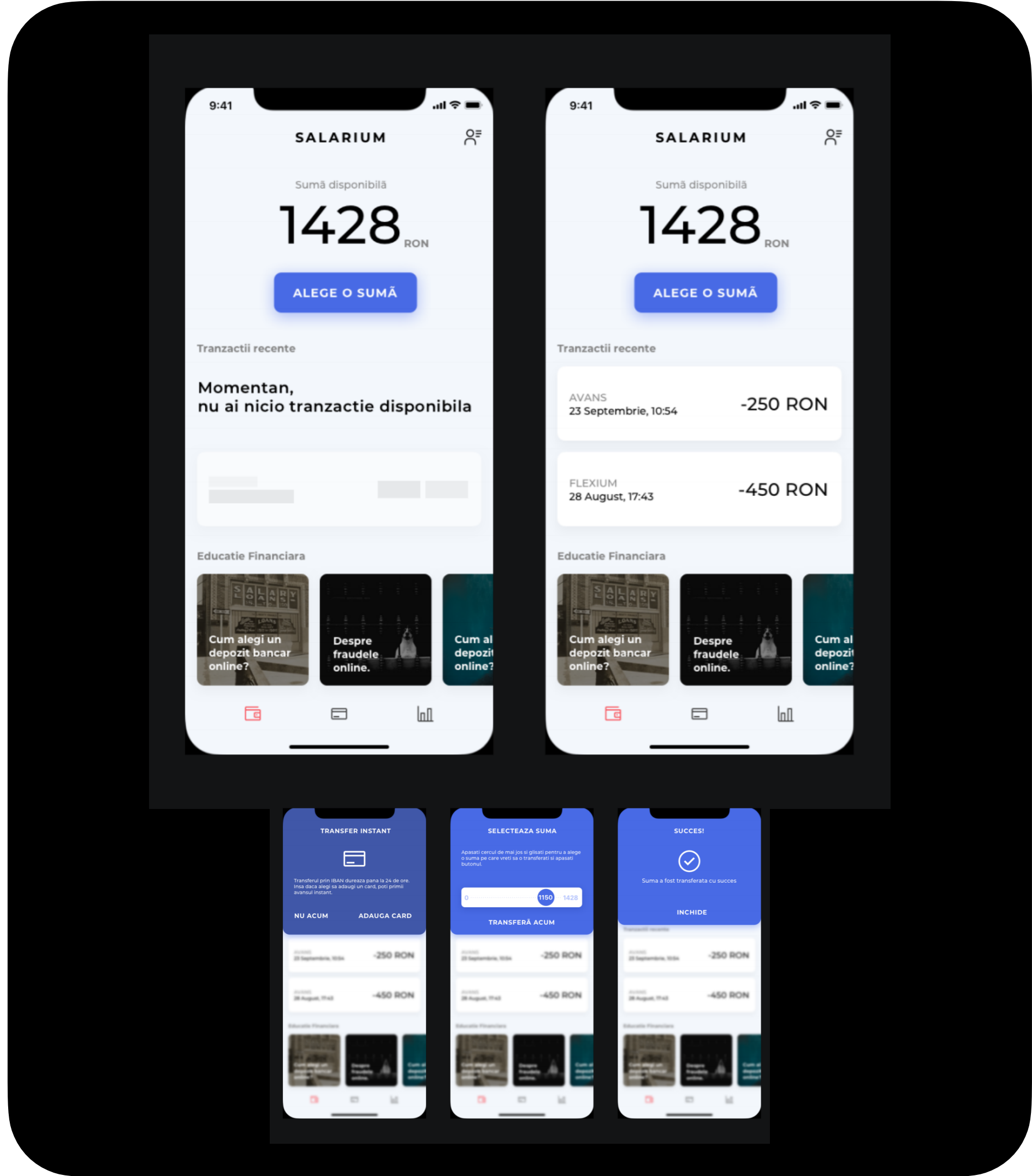


Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



SeedBlink

SEEDBLINK

FOUNDED IN
2019FUNDS RAISED
500K EUREMAIL CONTACT
investors@seedblink.com

About

SeedBlink is the largest equity crowdfunding platform in Southeast Europe, both in terms of amounts traded and the number of investors, offering those interested a simple way to invest in innovative startups.

Solution

Through the platform, SeedBlink facilitates the matchmaking between investors looking for new opportunities and the innovative startups that need funding. SeedBlink's mission is to democratise investments in startups and to develop the innovative entrepreneurial environment in the region. SeedBlink started building this community interested in investing in Romania and then expand their efforts by articulating specific processes in other countries in the region.

The favourite candidates listed on SeedBlink are innovative startups with proven traction, with an already tested MVP, ethical and with a clear, articulated business model, with potential for development in both the local and international markets.

Founders

Andrei Dudoiu, Co-Founder & CEO

Ionuț Pătrăhău, Co-Founder & Chief Innovation Officer

Radu Georgescu, Chairman of the Board

Carmen Sebe, Board Member & COO

Julian Pădurariu, Co-Founder



Andrei Dudoiu
Co-Founder & CEO


<http://www.seedblink.com>

[/company/](#)

[/SeedBlink/](#)

Headquarters: Bucharest, Romania

Operations: Romania

Current Stage: Seed

Client Type: B2B, B2C

Tags: Equity crowdfunding, Startup financing, Investment Opportunities, Technology Startups, Private Investors

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding



Investments & Wealth Management



Personal Finance



Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

Revo Technologies



 **FOUNDED IN**
2012

 **FUNDS RAISED**
\$ 25M USD

 **EMAIL CONTACT**
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About

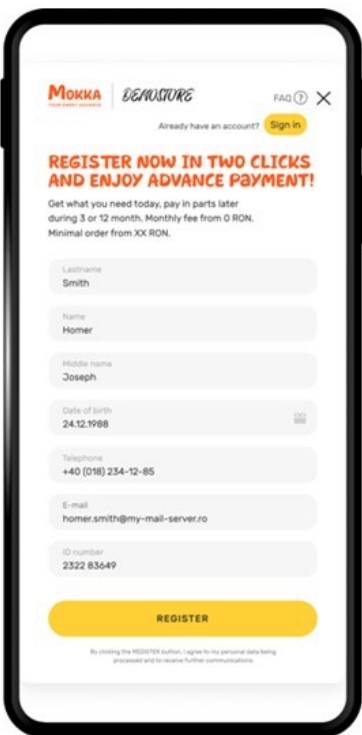
Revo Technologies is a leading fintech company in Central and Eastern Europe, specialized in instant financing or "buy now pay later" for purchases in online and offline stores. Launched in 2012, the Company, operates in Poland, Russia and now Romania, under the brand name Mokka, with more than 7100 merchants. Revo specializes in working with merchants in key consumer categories such as fashion, footwear, kids, sporting goods, home, jewelry and travel, categories unserved by traditional lenders, and its main product, Mokka, is proven to increase average checks, conversion and repeat purchases.

Solution

Revo has developed a full suite of technology solutions for online and offline stores and common e-commerce platforms to allow any shopper to make purchases and pay for them later within seconds. The company's plug-in solutions help merchants increase traffic conversion, average basket and repeat purchases. Revo has built unique capabilities in merchant partnerships, integration, as well as marketing and risk management.

USP

Instant, paperless purchase financing for leading on- and off-line merchants and their shoppers, leveraging advanced mobile internet, cloud, and data analytics technologies



Ștefan Vârgolici
CEO

 www.getmokka.ro

 [/company/bankio/](https://www.linkedin.com/company/bankio/)

Headquarters: Moscow, Russia
Operations: Russia, Polonia, Romania
Current Stage: Seed
Client Type: B2C

Tags: Buy now pay later, Cashback

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance



Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

DealWise



 **FOUNDED IN**
2020

 **FUNDS RAISED**
N/A

 **EMAIL CONTACT**
contact@dealwise.app

About

DealWise is the ultimate hub for customer perks from our comprehensive vendor network: promotional offers, discounts & cashback on purchase.

Solution

DealWise is the future of shopping, as a one-stop shop for money-conscious buyers. We offer our customers a variety of profitable deals to suit their interest and needs. And that one-stop shop is hiding right in customers’ pocket. Tap the DealWise icon on your phone and you can instantly choose between discounts, receiving cashback, or both, from the coolest brands on the market, for a smooth shopping experience tailored for each user.

Founders

ING Bank N.V.



Ștefan Radu
CEO

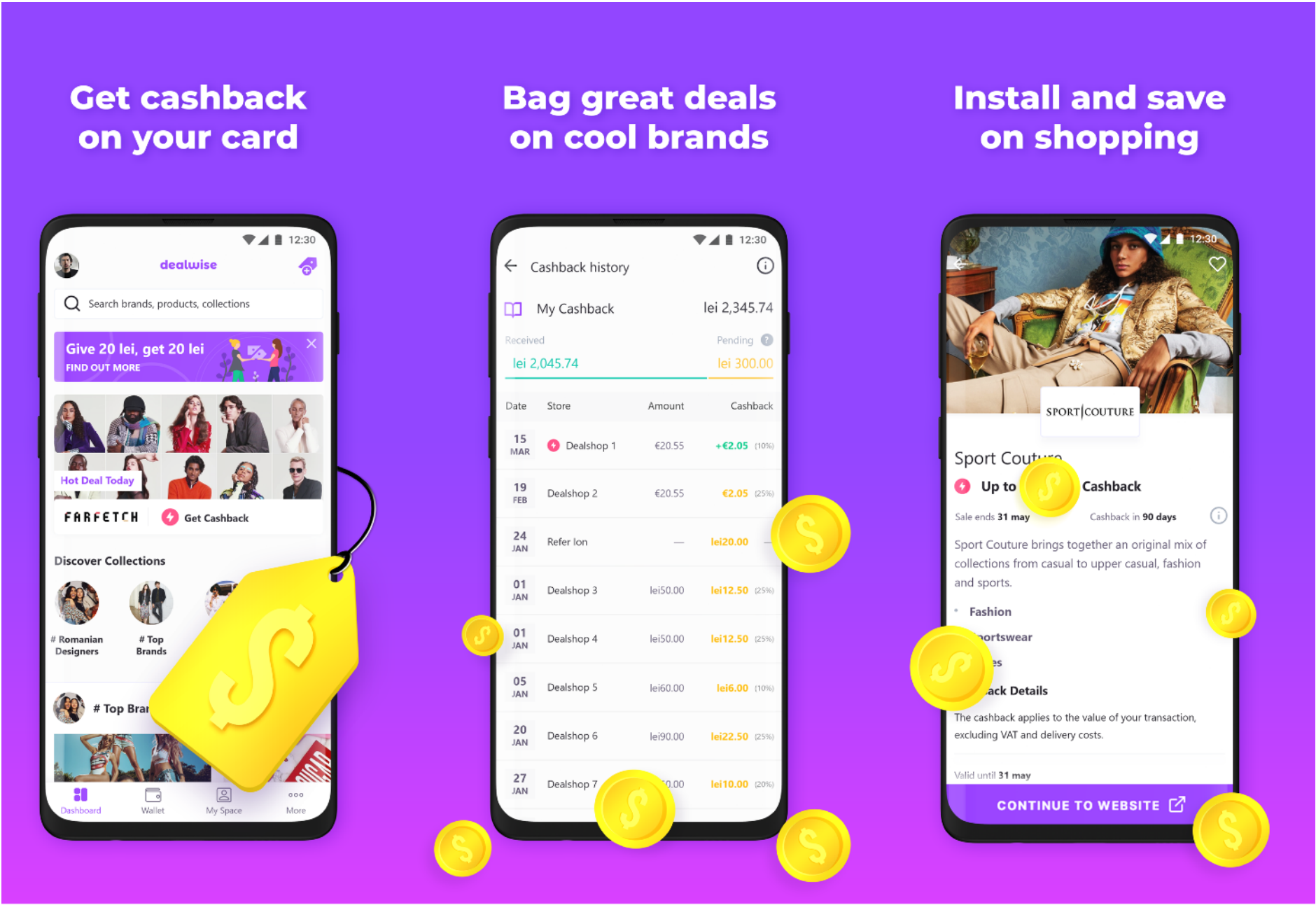
 <https://www.dealwise.app/>

 [/DealWiseApp/](https://www.facebook.com/DealWiseApp/)

Headquarters: Bucharest
Operations: Romania

Current Stage: Seed
Client Type: B2C

Tags: Cashback, Custom discounts, Digital Wallet



FINTECH CATEGORIES

Payments & wallets 

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance 

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

Payment & Wallets

CLICK ON LOGO AND/OR FINTECH NAME FOR VISITING WEBSITE

Pago



Argentum



Beez



Minutizer



Volt



Pay 24



Moneymailme



Oveit



Pay by Face



Mobilpay Wallet



Selfpay



Proxi Cash



Canvi



Morfin



M3 Payments



DiPocket



bankIO





 **FOUNDED IN**
04/2016

 **FUNDS RAISED**
570K EUR

 **EMAIL CONTACT**
hello@pago.app



About

Pago offers the easiest way to pay utility bills, local taxes, charity donations, top-ups, several types of insurances, and soon instant money transfers. The app integrates over 230 service providers all over Romania and over 6000 payments are made daily through the app.

Solution

Pago is the app for paying all utility bills, saving a lot of time by safely storing all the information needed to access the bills and making the payments. It is available in Romania and soon, in Croatia, Poland and Italy. Developed in partnership with Visa, Mastercard and Banca Transilvania, it offers the possibility to connect online accounts from all utility providers, after which new bills are synced automatically into the app as they are issued and they are shown in one screen ready to be paid with 1 tap - the record so far was 33 bills paid in 25 seconds, with 1 confirmation. All details, such as payment, personal and those needed by utility providers are safely stored, so paying utility bills is reduced to a few seconds every month - which for Eastern Europe, where direct debit is in single digits in terms of market share, saves a lot of time and headaches for users.

Founders

Adrian Cighi, Co-founder & CEO
Alexandru-Gala Popescu, Co-founder



Adrian Cighi
Co-Founder & CEO

 <https://pago.ro/>
 [/company/pago-plateste/](https://company/pago-plateste/)
 [/pago.plateste/](https://pago.plateste/)

Headquarters: Bucharest (Romania)
Operations: Romania

Current Stage: Growth
Client Type: B2C

Tags: Online Payments, Insurance, Money transfer, In app donations

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



 **FOUNDED IN**
03/2014

 **FUNDS RAISED**
BOOTSTRAPPED

 **EMAIL CONTACT**
ceo@minutizer.com

About

Minutizer is a multicultural, multi product and brand, 5 years old startup. We are a fintech company with a team of 35 people, the majority being in Bucharest. We also work remotely from different cities in Romania, Finland, The Netherlands and LATAM region.

Solution

Minutizer is the leader of Skype pay-per-minute technology. The software can be licensed via API or whitelabel. Along with Skype, we have solutions for WhatsApp, Discord, Instagram, SnapChat & Kik.

Founders

Alex Negru - CEO
Ciprian Berescu - CTO



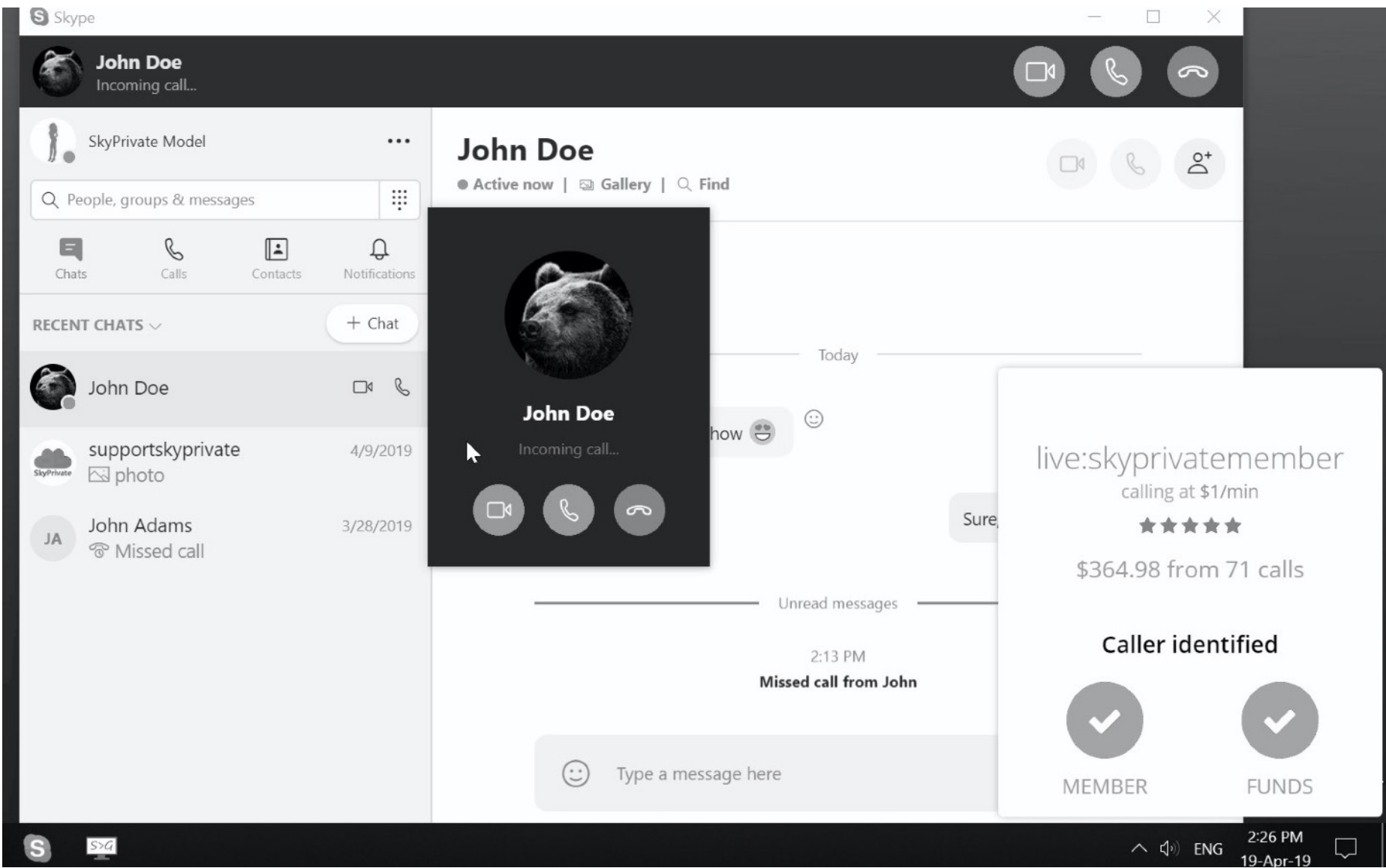
Alex Negru
CEO

 <https://www.minutizer.com/>
 [/company/minutizer/](https://www.linkedin.com/company/minutizer/)
 [Minutizer](https://www.facebook.com/minutizer)

Headquarters: Bucharest, Romania
Operations: Romania, The Netherlands, Mexico, Columbia, Panama

Current Stage: Growth
Client Type: B2B, B2C

Tags: Pay per minute; Blockchain; Time base payments; Payment solutions; Real time payments; FinTech



FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



About

Volt is a young and dynamic start-up company that launched Volt-Transfer money instantly software application in 2017. They are passionate about FinTech and strongly motivated by the idea of developing simple and useful financial products in Romania, in order to make the local financial industry more accessible to a larger number of people.

Solution

Volt-Transfer money allows you to instantly send and receive money from any card issued by a Romanian bank. You can use Volt directly from your smartphone, at any hour, even outside banking hours. Using Volt is just as simple as sending an SMS. You can transfer money easily between your own cards, or send money to a friend by using their phone number. Money gets transferred directly from one card to another, without filling forms with complex information such as IBAN or address. All you need is a bank card validated in Volt. The newest addition to Volt is @Fico Score monitoring and advice service. Based on their credit history, users can now find the average interest they pay and compare it with the market average.

Founders

Radu Ciorbă (CEO), Anna Kenya (CMO),
Alex Panici (COO), Victor Ceban (CTO)



Radu Ciorbă
CEO

<https://www.volt.ro/>

[in /company/voltfinance/](https://www.linkedin.com/company/voltfinance/)

[f TransferInstant](https://www.facebook.com/TransferInstant)

Headquarters: Bucharest, Romania

Operations: Romania

Current Stage: Seed

Client Type: B2C

Tags: P2P payments, money transfer, instant transfers during non-banking hours, send money like sending a message, transfers from card to card

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

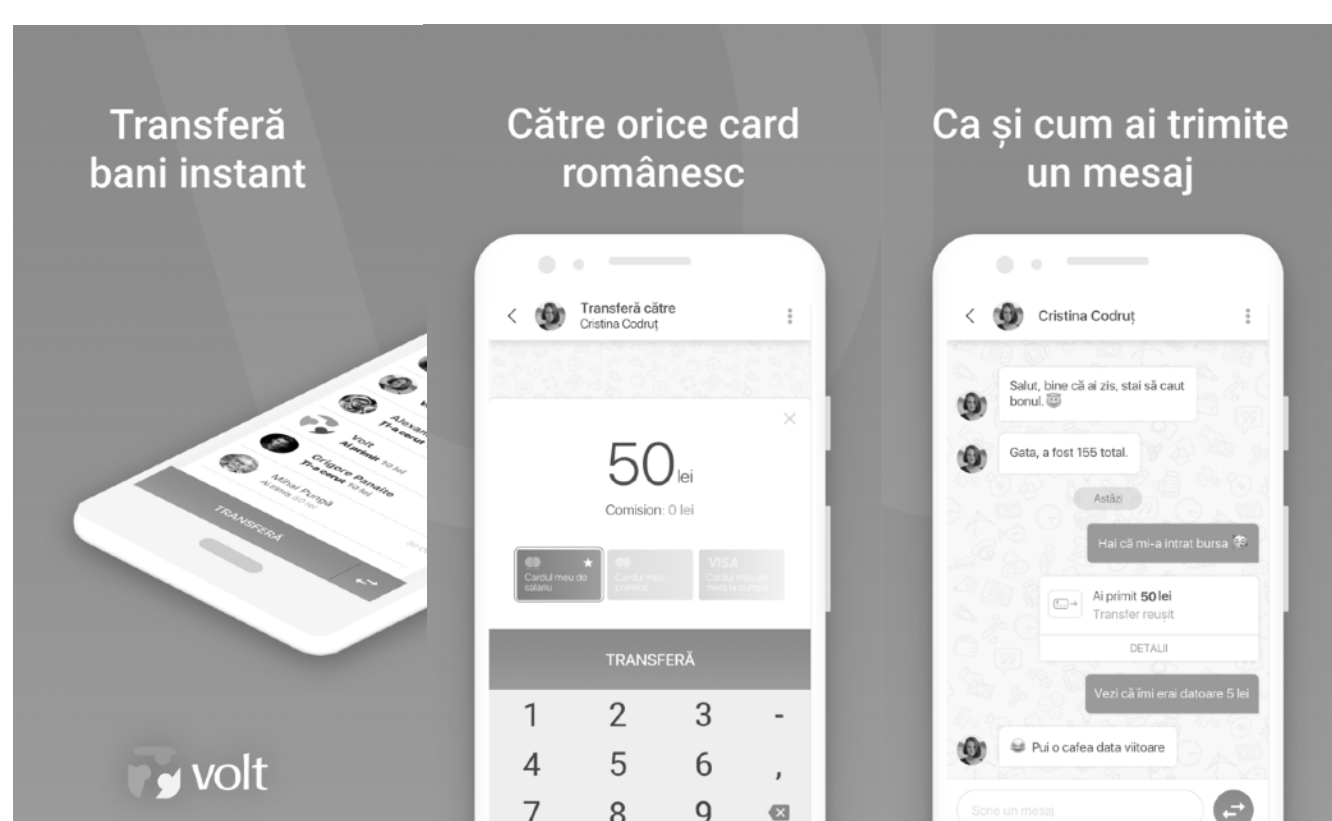
Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies





 **FOUNDED IN**
2016

 **FUNDS RAISED**
550K EUR

 **EMAIL CONTACT**
mihai@oveit.com

About

Oveit is a fintech company developing edge payments solutions. Our customers include entertainment and sports venues, hotel resorts, large events and smart cities. We build decentralized payment solutions that increase payments capacity tenfold. Oveit is Headquartered in Austin, TX, US with offices in Bucharest. We have regional partners in Japan, South Africa and UK.

Solution



Oveit was founded in 2016 and started in the event industry. That’s where we discovered the need for stable, decentralized payment solutions for closed loop environments. We developed our main product, Oveit Pay, in 2017 and launch its first version in 2018. Recently we launched a new version of the application. Also we are testing a touchless digital wallet in private beta and also are testing an omnichannel touchless payments system in private beta.

Founders

Mihai Drăgan – COO
Andrei Ștefan – CEO



Mihai Drăgan
COO

 <https://oveit.com>
 </company/oveit/about/>
 </oveitcom/>

Headquarters: Austin, United States
Operations: Romania, Japan, South Africa, UK, US

Current Stage: Growth
Client Type: B2B, B2C

Tags: Payment solution, FacePay, digital wallet

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

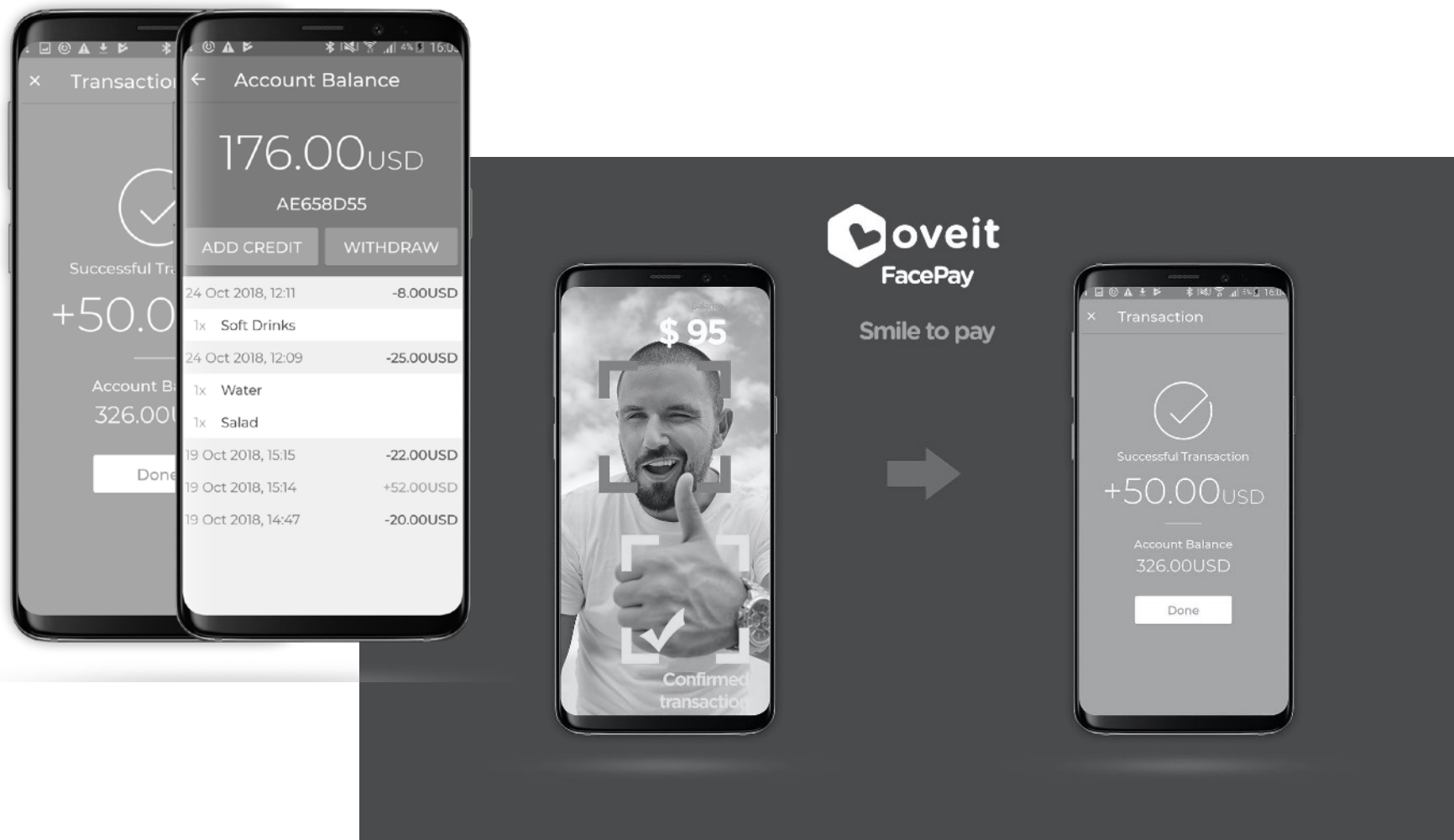
Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



Pay by face

FOUNDED IN
01/2019FUNDS RAISED
BOOTSTRAPPEDEMAIL CONTACT
mihai@paybyface.iopaybyface
MAKE PURCHASES WITH YOUR SELFIE**About**

A customer centric, seamless and secure digital payment ecosystem for a safer, faster and more convenient shopping experience.

Solution

PayByFace® strives to enable global movement towards a cashless & cardless society using face as a highly secured virtual card. PayByFace® becomes even more relevant in the Covid-19 context, enabling brick & mortar businesses to offer a more convenient, intuitive and personal in-store digital experience as a significant customer satisfaction and loyalty differentiator for revenue growth.

Founders

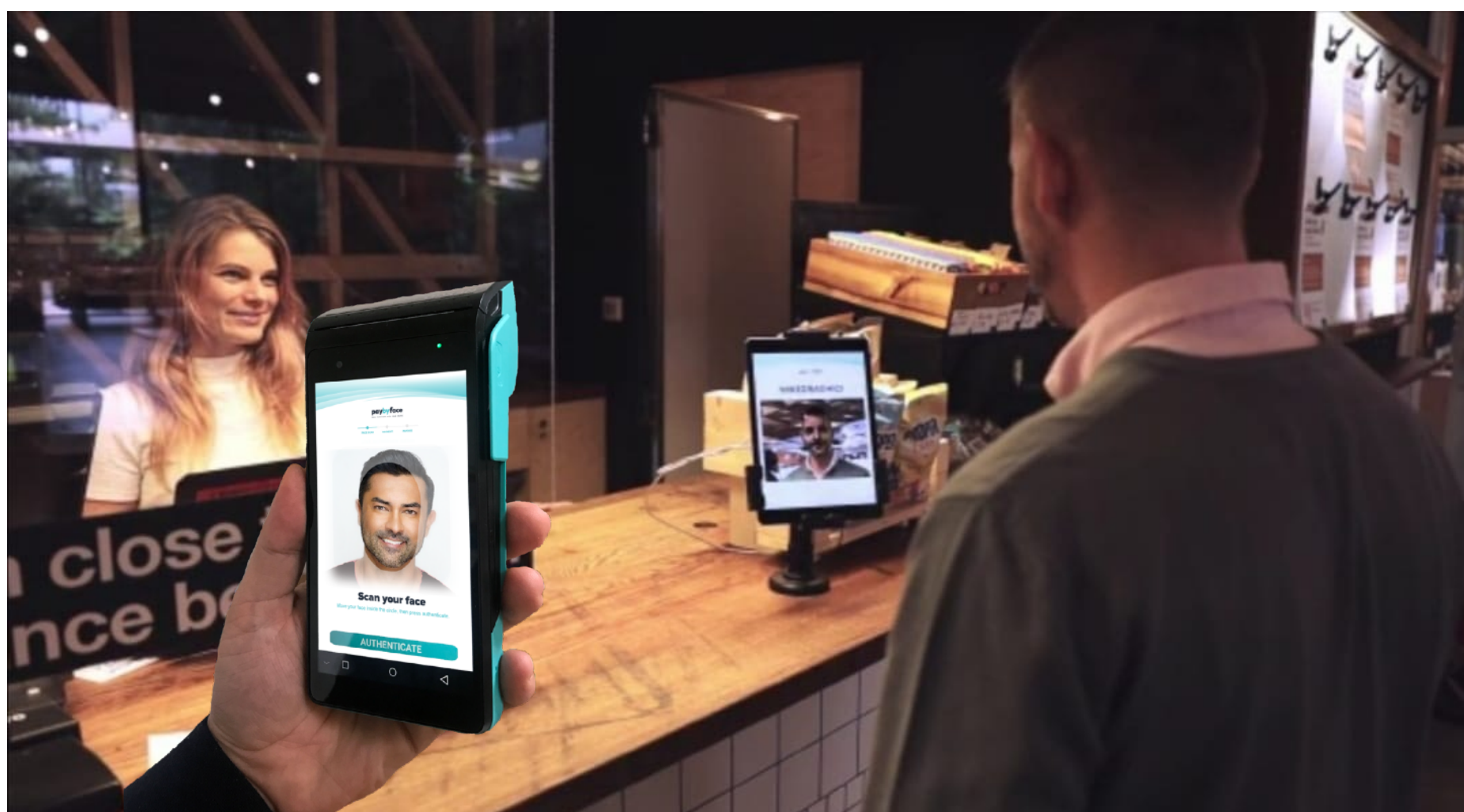
Mihai Drăghici, CEO/CTO

Shefket Robelli, COO

Emanuele Conti-Vecchi, CBO/CFO

Emanuele Conti-Vecchi, CBO/CFO

Eduard Maximov, CMO

**Mihai Drăghici**
CEO/CTO www.paybyface.io [/company/paybyface](https://www.linkedin.com/company/paybyface) [Paybyface](https://www.facebook.com/Paybyface)**Headquarters:** Amsterdam**Operations:** Romania**Current Stage:** Pre-Seed**Client Type:** B2B2C**Tags:** Biometric Payment Processing Platform**FINTECH CATEGORIES**

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

Moneymailme

Moneymailme



About

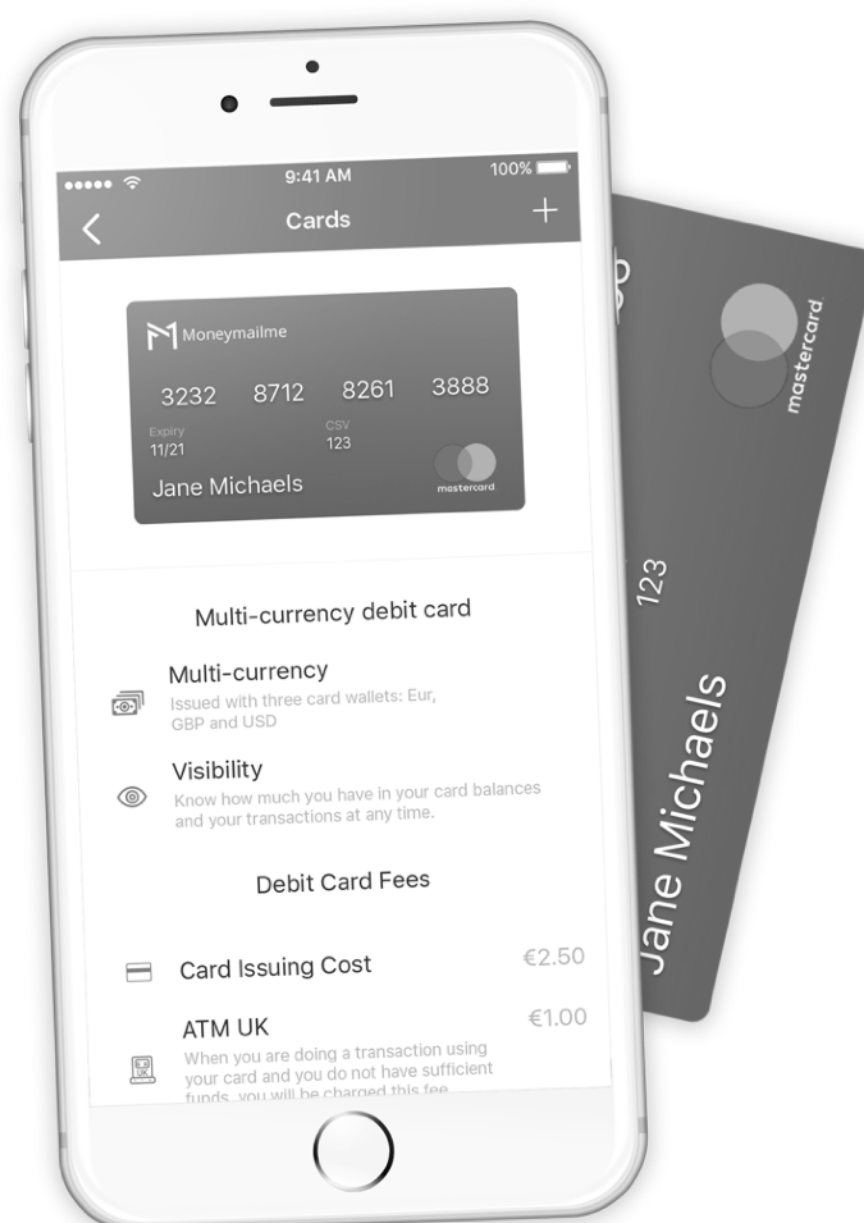
Created by Modex's FinTech Division, Moneymailme is an app which streamlines money transfers, letting you enjoy life together with your loved ones. This innovative chat and money transfer app allows you to send or receive money instantly, anywhere in the world. Thanks to the video call feature which also allows money transfers during the call (a world first), you can send or receive funds in a pleasant and comfortable way. Moneymailme employs the latest security protocols wrapped together in a sleek financial service, with an intuitive and easy-to-use interface.

Solution

Moneymailme covers 123 countries and lets you transfer funds with just a few taps, with six currencies available: Euro, US Dollars, British Pounds, Polish Zloty, South African Rand and Swiss Franc. You can use the Moneymailme multi-currency card to pay online, pay in stores and at any ATM. With Moneymailme, your social life blends seamlessly with your financial life. Moneymailme can be downloaded for free from the App Store and Google Play.

Founders

Mihai Ivaşcu (CEO)



Mihai Ivaşcu
CEO

<https://moneymail.me/>

[/company/moneymailme/](https://company/moneymailme/)

[moneymailme](https://facebook.com/moneymailme)

Headquarters: London (UK)

Operations: Over 130 countries worldwide

Current Stage: Growth

Client Type: P2P

Tags: money transfer, enabling platform, mobile app, social payments application

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

SelfPay

FOUNDED IN
2009FUNDS RAISED
BOOTSTRAPPEDEMAIL CONTACT
adrian.badea@selfpay.ro

About

Established in 2009, SelfPay is a market leader and operator of a network of self-service payment stations in Romania, located in over 1.000 localities in the country. Currently, the company operates over 5,000 payment stations, processes over 1.000,000 transactions monthly and has agreements in place with several Service Providers such as the major utility providers, telcos and public authorities, that lead to a direct integration of these third parties APIs with the SelfPay platform, allowing customers to access and pay their preferred Service providers from a SelfPay Payment Station. No matter what payment method SelfPay customers choose (cash, card, mobile apps, QR codes etc.), they have access to modern technology and top-notch services, 24/7.

Solution

SelfPay Self-Service Kiosk Technology Solution is a compilation of software and hardware tools that can be tailored to any organization; from a single kiosk, to endless multi-functional self-service solutions. It all starts with a solid foundation, SelfPay platform, through which SelfPay brings value, innovation and customer satisfaction globally, to its partners from different industries:

- Telecom (mobile top-up, card dispensing, vouchers, customers feedback)
- Retail (loyalty programs, gift cards, invoice printing, purchase goods/ services)
- Banking (credit card balance settlement, loan installments payments, bank account small deposits)
- Government (taxes, road taxes, special fees, penalty fees).

Founders

Lucian Butnaru

**Adrian Badea**
CEOwww.selfpay.ro[/company/zebrapay/](https://www.linkedin.com/company/zebrapay/)[/StatiadePlataSelfPay/](https://www.facebook.com/StatiadePlataSelfPay/)**Headquarters:** Bucharest, Romania**Operations:** Romania**Current Stage:** Growth**Client Type:** B2C, B2B

Tags: smart kiosk, self-service kiosk, bill payment, innovation, kiosk solutions, retail kiosk, self-service technologies, digital kiosk

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance


Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

mobilPay Wallet

 **FOUNDED IN**
03/2013 **FUNDS RAISED**
BOOTSTRAPPED**EMAIL CONTACT**
antonio.eram@mobilpay.com

About

mobilPay Wallet application is the most award-winning payment solution in Romania and the first Romanian tech product awarded and well-established in Silicon Valley. mobilPay Wallet is also the first Romanian digital wallet allowing users to make instant payments from the app or by scanning the QR code displayed at the cash registers or on the payment page of online stores. The 2.0 version of the app can be downloaded for free from the App Store and Google Play, and offers a much more intuitive UI design, a new section for adding loyalty programs and new payment services, offered in an easy-to-use manner.

Solution

Each payment is secured and mobilPay Wallet users can pay in a smart way, in thousands of places, online or offline: at Carrefour Hipermarket and Carrefour Market, Carrefour Express Pronto, Selgros and Cora; pay the invoices of the most important public service providers with national coverage for gas, electricity, telecommunications, water and the maintenance bill of the apartment building; recharge PrePay cards; tickets payment for public transport in different cities (Alba Iulia, Cluj-Napoca, Constanta, Ploiesti, Resita, Timisoara and Turda); pay the trip with Speed Taxi; the possibility to make donations to the partner NGOs directly from the app; all users can purchase products and services from over 6.000 online shops, all by simply scanning the QR code available on the payment pages of NETOPIA Payments partner merchants.

Founders

Antonio Éram (CEO & Founder mobilPay.com)

Felix Crişan (CTO & Co-founder mobilPay.com)



Antonio Éram
CEO & Founder

 <https://mobilpay.com/> </company/mobilpay.com> [mobilPayWallet](#)

Headquarters: Bucharest, Romania
Operations: Romania

Current Stage: Growth
Client Type: B2C

Tags: Digital Wallet, Digital Payment, Mobile Payments, mcommerce, eWallet, FinTech

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



 **FOUNDED IN**
2019

 **FUNDS RAISED**
1 MIL. USD

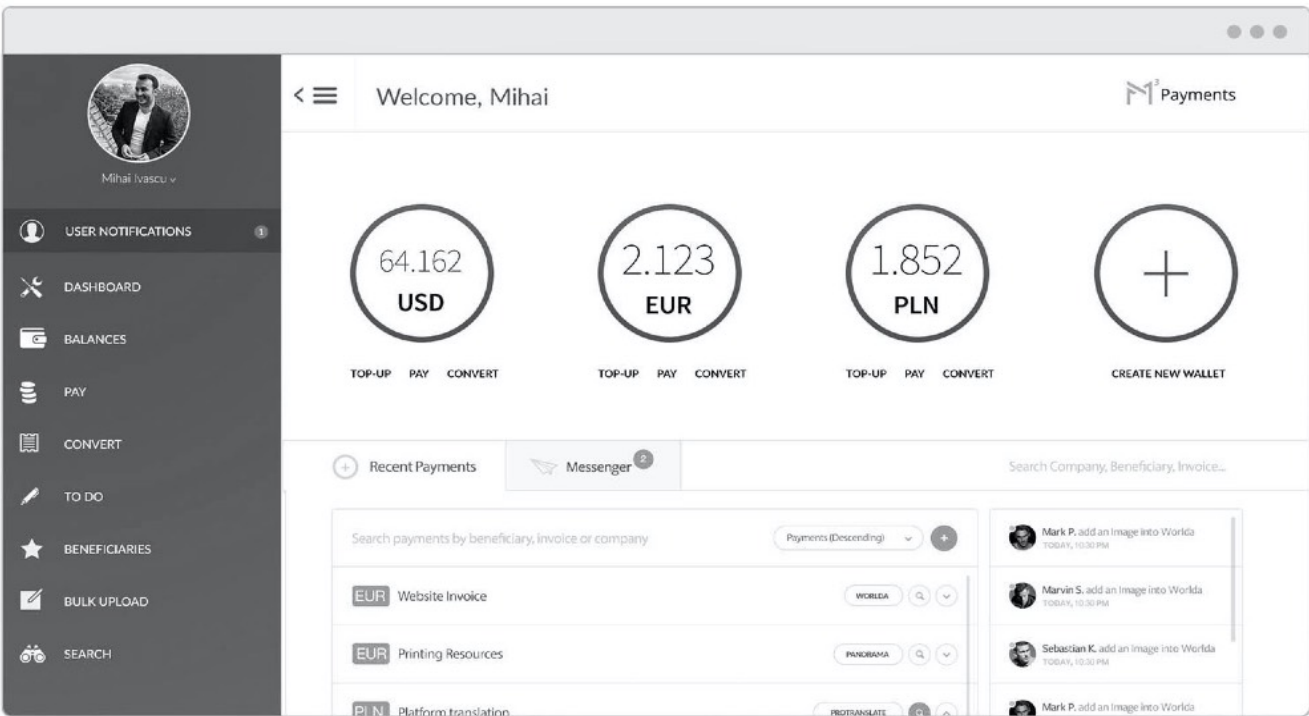
 **EMAIL CONTACT**
robert@modex.tech

About

M3 Payments is the online payment platform of social bank challenger Moneymailme and part of the fintech division from Modex. M3 Payments simplifies the way you send money abroad with low fees, using competitive real-time exchange rates. Whatever the reason you need to send or receive money abroad - buying property, paying for holidays, renting overseas or pay overseas tuition fees - you can do that efficiently, securely and cost-effectively. As a matter of fact, you can start sending money the moment you receive your account confirmation.

Solution

M3 Payments allows companies to move money from one currency to another efficiently, with a high level of security and – most importantly – with small and transparent fees. With M3 Payments, you can pay international invoices in 35 currencies, 24 hours, direct to bank account, with complete fee transparency and currency management from one account. By using M3 Payments, companies can benefit from a comprehensive international payment platform with great rates and they can control exactly what they are paying with the service. Our goal, at M3 Payments, is to empower businesses to make international online payments easier, cheaper, more transparent and to help companies focus on what matters: the growth of their business.



Mihai Ivaşcu
CEO

-  <https://m3payments.com/>
-  [/company/m3-payments/](https://company/m3-payments/)
-  [M3Payments](#)

Headquarters: London
Operations: Europe

Current Stage: Seed
Client Type: B2B

Tags: payments, business, sme, online platform

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

ProxiCash

FOUNDED IN
2018FUNDS RAISED
BOOTSTRAPPEDEMAIL CONTACT
contact@proxicash.ro

About

ProxiCash is a platform that allows its users to withdraw cash using an app, directly from their bank account. Cash withdrawals are only the first stage of the project. The second stage are the cash deposits using the same customer experience.

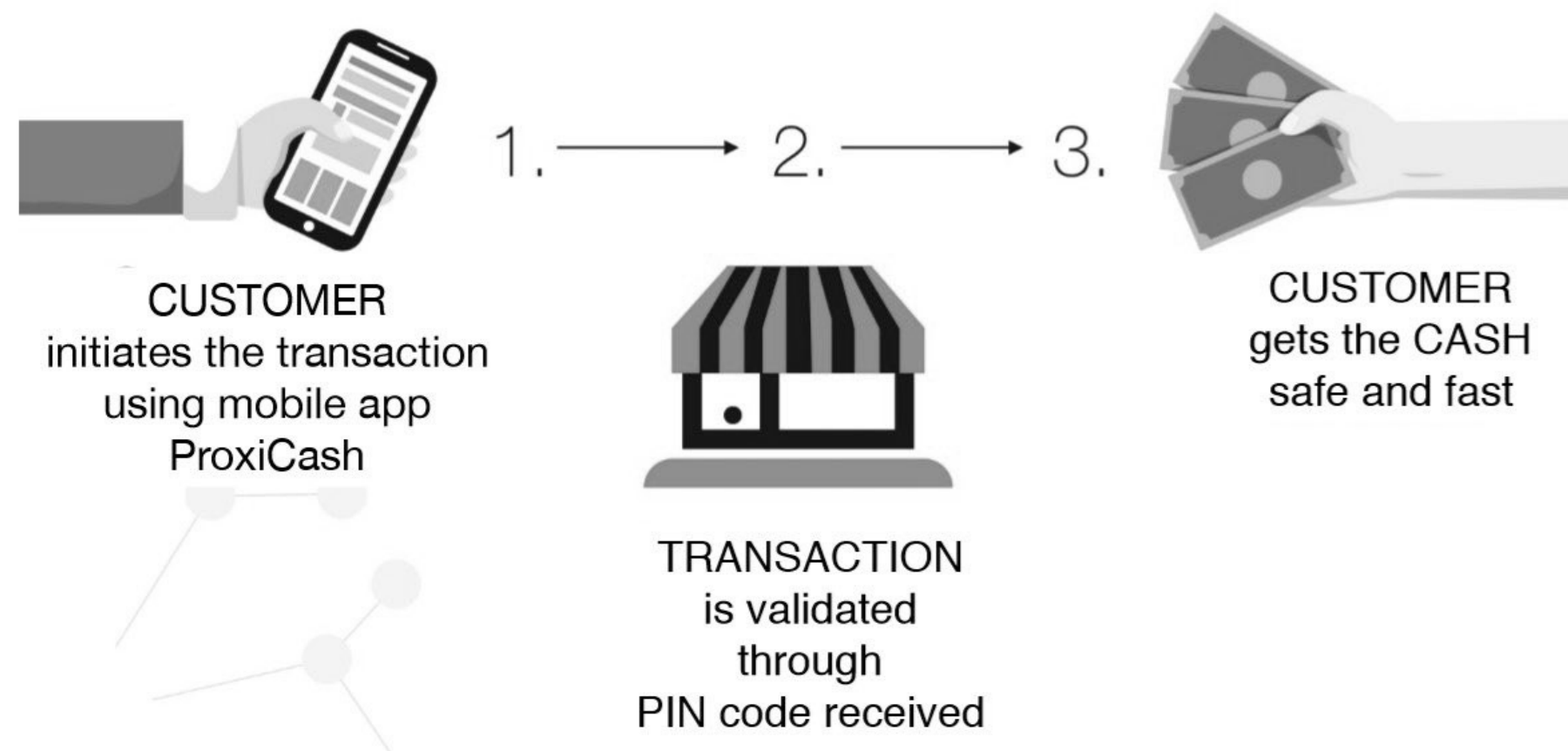
Solution

ProxiCash is more than a service, it is an architecture of professional services: ProxiCash will connect with the banks as a PISP and with a network of partnerships which will reach more than 30K withdrawal and deposit points only in Romania. When a Customer will choose to make a withdraw using ProxiCash, all he would have to do is to enter the amount he wants to withdraw from his account. He will receive a notification with the transaction details and a PIN. Using this he will be able to go in any of the withdrawal points and collect the amount, in cash.

Founders

Dan Cobeanu CEO

Dumitru Apopii CTO

**Dan Cobeanu**
CEOwww.proxicash.ro**Headquarters:** Cluj-Napoca, Romania**Operations:** Romania**Current Stage:** Pre-seed**Client Type:** B2B2C**Tags:** Cash Withdrawals, Account Withdrawals, PISP

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure



Enablers

Blockchain & Cryptocurrencies



 **FOUNDED IN**
N/A

 **FUNDS RAISED**
NO

 **EMAIL CONTACT**
dan@bankio.co.uk

About

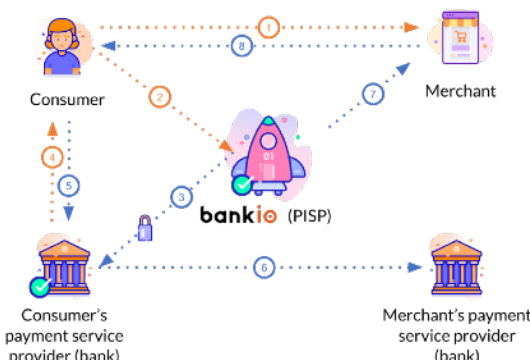
bankIO is a dynamic FinTech company with headquarters in Cluj-Napoca, Romania, and London, UK, and ten years of global B2B SAAS engineering experience. We aim to set the industry standards for Open Banking solutions by providing an innovative, fully integrated, reliable, and scalable platform aspiring to redefine financial transactions for individuals, organizations, and banks. In a sector where time, costs, and usability are of the essence, our products thrive for clarity, accuracy, and continuous innovation.

Solution




bankIO Link is a PSD2 API aggregation engine with more than 117 European ASPSP integrations today. The broad spectrum of integration with European banks allows anyone to benefit from its coverage and connect to all major banks and financial institutions using a single API. Our aggregator can be consumed directly by applications for data aggregation as well as direct payments. We have built our technology stack, giving us the edge to react swiftly to ever-changing user expectations. Thus we have created an omnichannel payment solution that offers a blend of benefits ranging from payments and security to reporting and financial reconciliation. Via our payment plug and play modules created by us for Prestashop, Magento, Opencart, and Woocommerce merchants can start accepting open banking payments in less than 5 minutes and therefore, can improve conversion in their website. Our product provides everything needed to create checkout experiences without the need for debit/credit cards.

Founders

- Florin Uifelean (CTO)
- Dan Petru (Head of Strategic Partnerships)



Dan Petru
Head of
Strategic
Partnerships)

-  <https://bankio.ro>
-  </company/bankio/>
-  </thisisbankio>

Headquarters: Cluj-Napoca, Romania, London, UK
Operations: N/A

Current Stage: N/A
Client Type: N/A

Tags: Open banking, API aggregation engine, single API

FINTECH CATEGORIES

Payments & wallets



Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure



Enablers



Blockchain & Cryptocurrencies



 **FOUNDED IN**
2015

 **FUNDS RAISED**
CONFIDENTIAL

 **EMAIL CONTACT**
contact@dipocket.org

About

DiPocket is a provider of turnkey payment solutions to business clients wishing to improve their customers’ payment experience. Use cases range from apps for loyalty and customer acquisition, to cards for funds disbursements (loans, insurance, gig economy, employee benefits) to cashless solutions (e.g. for mass events), to gift cards, to payment initiation and account information services.

Solution

DiPocket’s unique proposition is the simplicity and effectiveness of our solutions, which in turn means short time to market and minimum internal efforts on the side of our clients, who can continue to focus on their core business. Our offer covers both card issuing and processing, with all ancillary functionality (e.g. 3DS, tokenization), and is delivered via APIs or – in many cases – as a fully hosted white label solution.

Founders

Fedele Di Maggio (CEO),
Pavel Pokhylchenko (CTO)



**Fedele
Di Maggio**
CEO

-  <https://dipocket.org>
-  [/company/dipocket-limited](https://company/dipocket-limited)
-  [/dipocket](https://facebook.com/dipocket)

Headquarters: London (UK)/Vilnius (LT)
Operations: N/A

Current Stage: Growth
Client Type: B2B2C

Tags: Cards, Tokenized cards, e-Money, PIS, AIS, Cashless solutions

FINTECH CATEGORIES

Payments & wallets 

Lending/Crowdfunding

Investments & Wealth Management

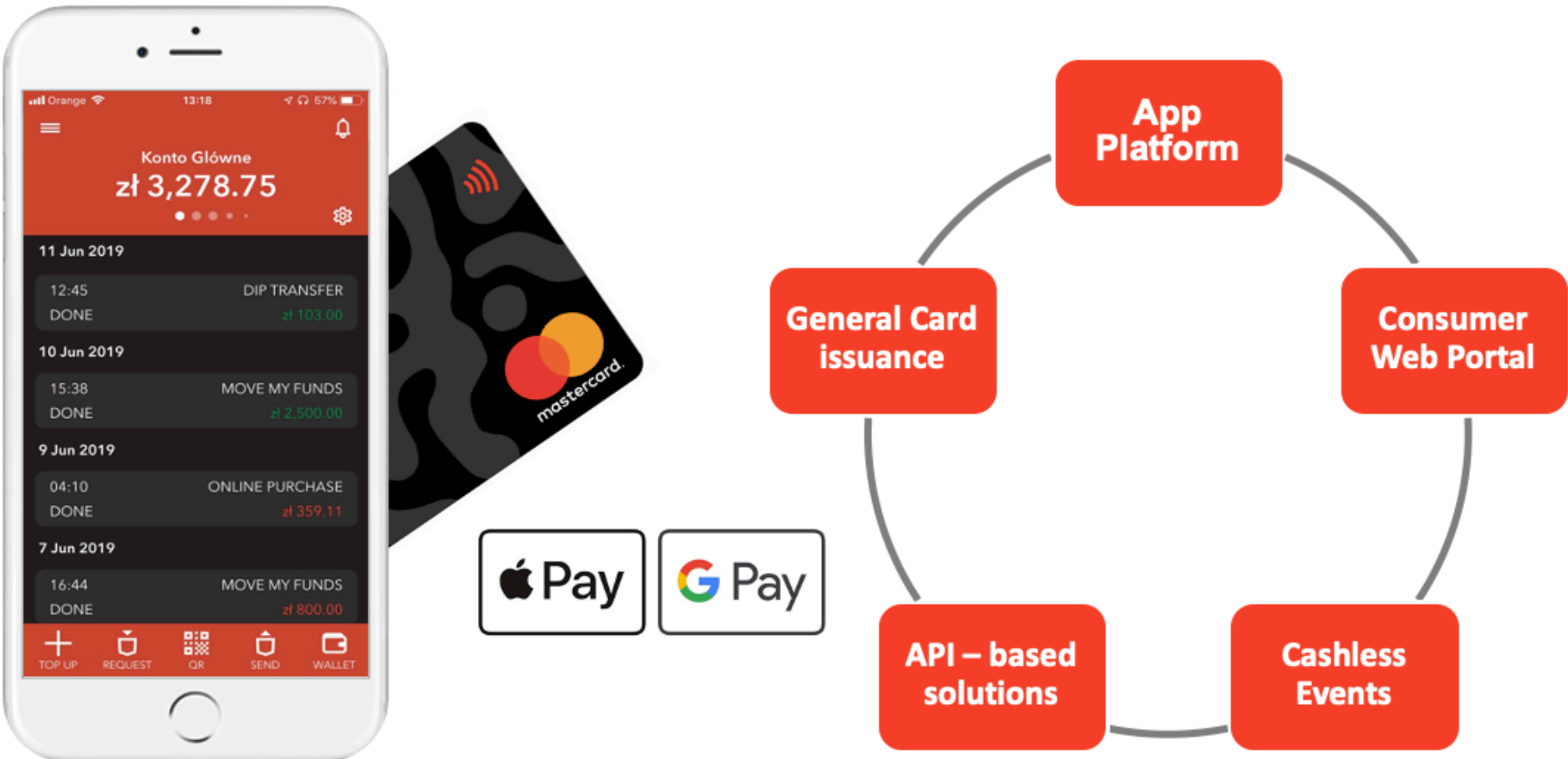
Personal Finance

Insurtech

Financial Infrastructure 

Enablers 

Blockchain & Cryptocurrencies



Financial Infrastructure

CLICK ON LOGO AND/OR FINTECH NAME FOR VISITING WEBSITE

FinTech OS

fintech

os

Symphopay

symphopay

Pluridio

p

pluridio

Modex

Modex

Finqware

FINQ

Open Banking at work™

Traderion

TRADERION

Swazm

SWAZM

Canvi

CANVI

Keez

keez

Tremend

tremend

Proxi Cash

PROXI

cash

Keez

FOUNDED IN
03/2018FUNDS RAISED
800K EUREMAIL CONTACT
office@keez.ro

About

Keez is a Romanian AccountingTech start-up which elevates accounting to the level of the business demands of the XXIst century. The Keez team was able to add to the accounting ingredients like digital, cloud, mobile, machine learning, AI and today they deliver to the market a "service + technology" package that changes the way the entrepreneurs relate to the accounting of their firm. These entrepreneurs have all their company in their pocket, on their mobile phone: all the company documents, all the reports are available to them via Keez Mobile App that works on both Android and iOS.

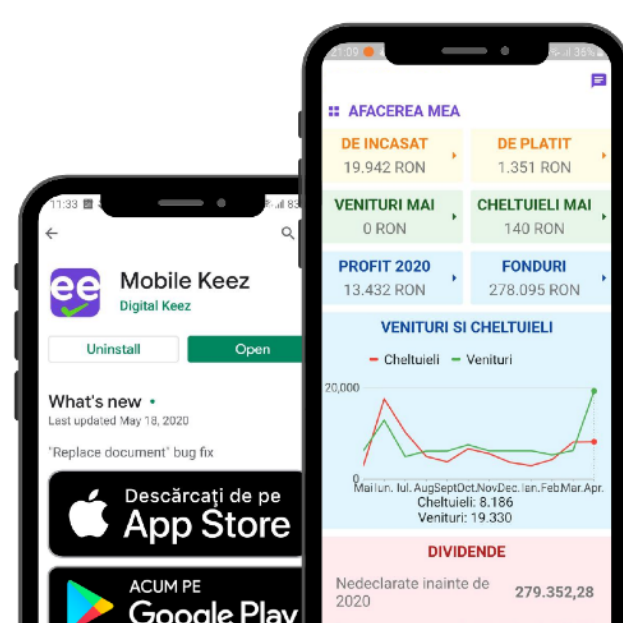
Solution

Keez services definition is: complete accounting services, delivered online and offline. At Keez's core there is an accounting engine fueled by a large ecosystem of "CECCAR" accounting experts - they are capable to serve Keez clients with full accounting services and to liaise with the Romanian authorities. **Keez offers to their 1000+ clients** the possibility to upload documents (receipts, invoices, etc.) at the moment those documents are issued, via their phone (camera scan) or via email to the Keez application, from where the registration process is automatically generated. Moreover, Keez provides its clients with a series of predefined simple and complex (BI-like) reports and documents right in the mobile or laptop application and is capable to integrate the client's bank accounts through API banking.

Founders

Daniel Mateescu (CEO)

2 private investors

**Daniel Mateescu**
CEO<https://www.keez.ro/>[/company/keez-ro/](https://company/keez-ro/)[keez.ro](https://www.facebook.com/keez.ro)**Headquarters:** Bucharest, Romania**Operations:** Romania**Current Stage:** Growth**Client Type:** B2B**Tags:** online accounting, accounting software, accounting API

FINTECH CATEGORIES

Payments & wallets**Lending/Crowdfunding****Investments & Wealth Management****Personal Finance****Insurtech****Financial Infrastructure****Enablers****Blockchain & Cryptocurrencies**



About

Pluridio was founded in 2014 by a team of bankers and developers who found the treasury sales to be inefficient and time-consuming. They recognized the need for a solution that would enable banks to increase efficiency and profitability while ensuring regulatory compliance. Since then, Pluridio Treasury Sales System and Pluridio Compliance System were deployed in several banks, including the largest banks in two countries, and attracted interest from other financial institutions in the CEE region.

Solution

Designed the right way by bankers who understand how financial institutions operate, Pluridio systems consolidate data about customers and their transactions in real time, by sourcing it from multiple banking systems, even static spreadsheets, into intuitive quick view dashboards and customized reports. Pluridio delivers return on investment by:

- driving revenue growth and profitability (reduction in closing time of transactions, freeing up the team to focus on customer relationship improvement and to nurture new revenue streams)
- efficiency (increased transparency and collaboration among employees and other bank stakeholders)
- enabling data analytics and business intelligence (data centralization in detailed dashboards, real-time reporting across business lines, and event triggered automatic calls for action)
- improving regulatory compliance (reduced prep time, accountability on the transaction flow, and best execution policy sustainability)

Simplicity of integration and short implementation times are one of our greatest strengths. Pluridio solutions can be installed on a multitude of core banking and core treasury systems and does not disrupt the treasury activity or affect the banking legacy systems.

Founders

Ionescu Marius (CEO)
Cristian Ioniță (CTO)
Cezar Trandafirescu



Ionescu Marius
CEO

www.pluridio.com

[/company/pluridio](https://www.linkedin.com/company/pluridio)

Headquarters: Bucharest, Romania

Operations: Romania, Bulgaria

Current Stage: Growth

Client Type: B2B

Tags: banking treasury systems, treasury sales activity, corporate treasury systems

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

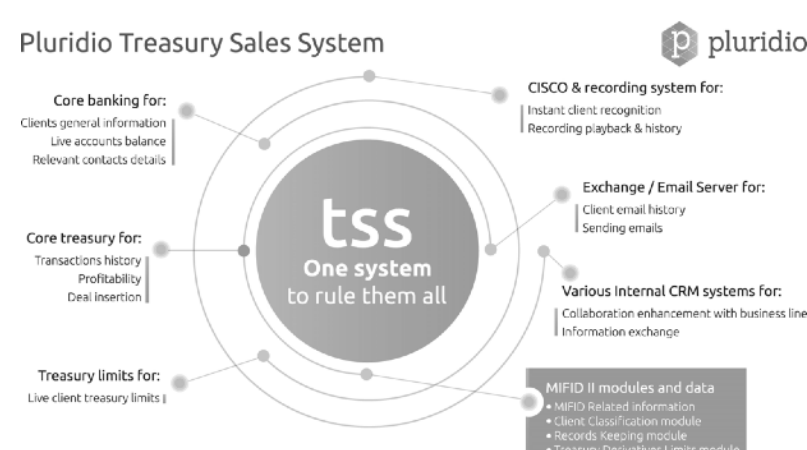
Financial Infrastructure



Enablers



Blockchain & Cryptocurrencies



Fintech OS



 **FOUNDED IN**
2017

 **FUNDS RAISED**
14.9 MIL. EUR

 **EMAIL CONTACT**
hello@fintechos.com

About

FintechOS provides access to leading-edge technology that accelerates the digital transformation to financial institutions in 20 markets, on four continents. FintechOS's core technology allows financial services providers to redefine the customer experience by providing complete digital journeys through smart automation of their digital processes, empowering them to launch data-driven, hyper-personalised digital products and services across any digital touchpoint at speed – in weeks rather than months or years.

Solution



FintechOS solutions cover the entire banking and insurance value chains: Customer 360, Retail & SME Banking Onboarding and Lending, Quote and Bind, Claims management, etc. Each solution is deployable as a standalone component, plugged-in to legacy infrastructure, or FintechOS can run independently as a full end-to-end package. What sets us apart is our Evolutive Data Core, low code Innovation Studio, and pre-built customer journeys, through which FintechOS offers speedy delivery of digital customer journeys as well as the flexibility to build your own in a low-code environment.

Founders

Teodor Blidarus, Co-Founder & CEO
Sergiu Neguț, Co-Founder



Teodor Blidarus
CEO

 <https://www.fintechos.com/>
 [/company/fintechos/](https://www.linkedin.com/company/fintechos/)
 [/fintechos/](https://www.facebook.com/fintechos/)

Headquarters: Bucharest, Romania
Operations: United Kingdom, Netherlands, Denmark, Austria
Current Stage: Growth / Scale-Up
Client Type: B2B

Tags: KYC, Customer 360, Open APIs, Process Automation, Artificial Intelligence, Evolutive Data Layer

FINTECH CATEGORIES

- Payments & wallets
- Lending/Crowdfunding
- Investments & Wealth Management
- Personal Finance

Insurtech☒

Financial Infrastructure☒

Enablers☒

Blockchain & Cryptocurrencies

Symphopay

FOUNDED IN
2015FUNDS RAISED
1.15 MIL EUR

EMAIL CONTACT

contact@symphopay.com

About

Symphopay is a cloud-based middleware platform designed to digitize payments and integrate them with loyalty programs, for banks and retailers, so that every transaction evolves into an engaging customer shopping experience. With 3,000 active POS terminals in the Romanian market, the solution is Visa and MasterCard certified and compliant with the PCI-DSS security standard. Symphopay's team has over 15 years' experience in electronic payments and it is backed by GECAD Ventures and Early Game Ventures. We help merchants and banks such as eMAG, Fan Courier, Banca Transilvania and Alpha Bank to better engage with their customers.

Solution

Understanding the data behind payments is like taking the driver's seat: you're in control. As a bank, you will gain a unified online and offline channel payment platform being able to accommodate not only the flexibility needs of small and medium merchants but also the increased need for payment integration with the core systems of the bigger retailers. As a merchant, you gain the practical means to enhance your customers' shopping and payment experience and stimulate their loyalty.

"Symphopay. From payment to engagement."

Founders

Daniel Nicolescu, Co-Founder & CEO

Sebastian Ioniță, Co-founder & COO



Daniel Nicolescu
Co-Founder & CEO

www.symphopay.com[/company/symphopay/](https://www.linkedin.com/company/symphopay/)[/symphopay/](https://www.facebook.com/symphopay/)

Headquarters: Bucharest, Romania

Operations: Romania

Current Stage: Seed

Client Type: B2B

Tags: Fintech, Banking, Internet Banking, Mobile Banking, PSD2, Invoice Payment

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure



Enablers

Blockchain & Cryptocurrencies



 **FOUNDED IN**
02/2018

 **FUNDS RAISED**
180K EUR

 **EMAIL CONTACT**
info@finqware.com



About

Finqware is in the business of Open Banking at work™.

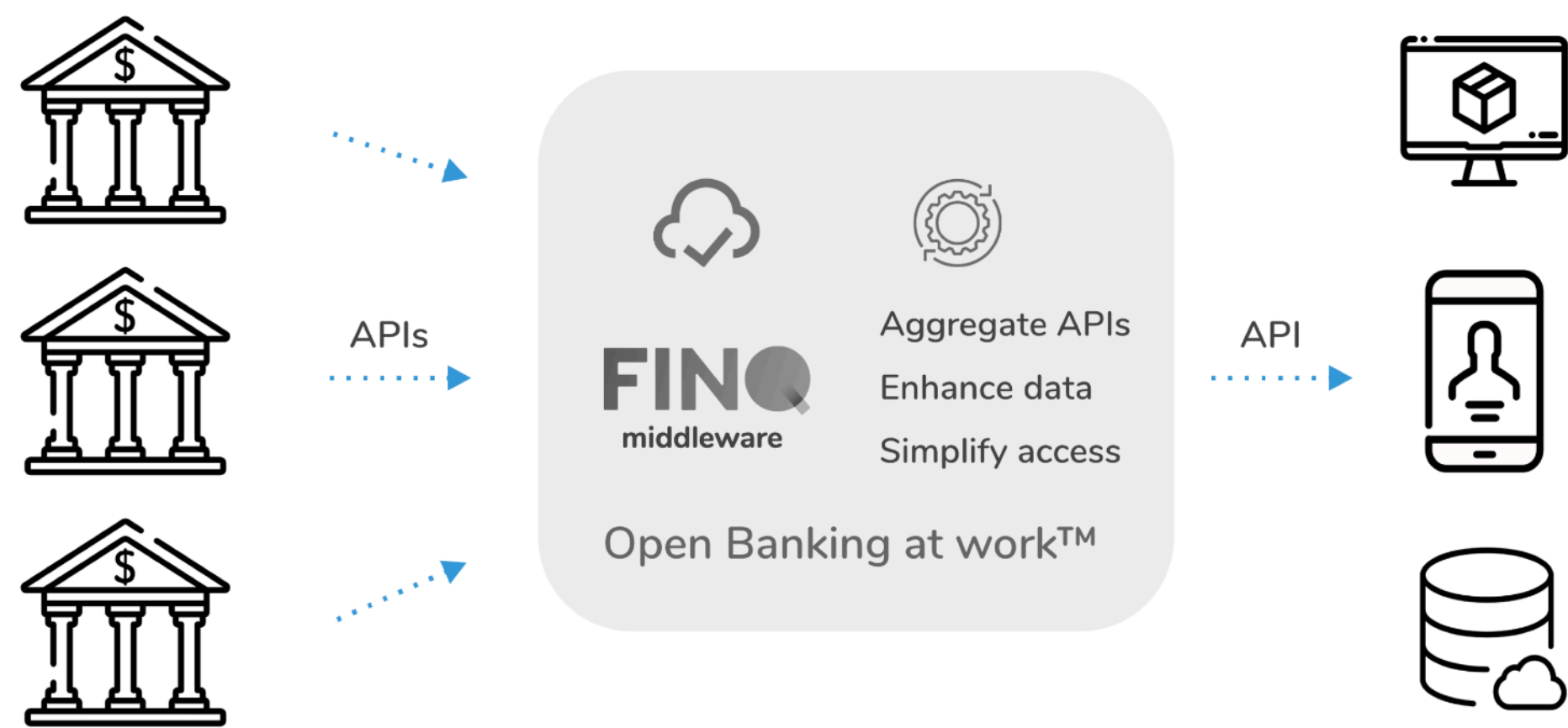
Solving the complexities of Open Banking through its cloud multibanking data infrastructure, the company aims to be a platform for innovation in FinTech.

Solution




FINQ solution is a SaaS middleware designed to interconnect businesses and fintechs with financial service providers. Its unique API is a single point of contact at output, available for different interested enterprises, banks and fintechs to access realtime multibanking financial data provided by banks and other financial providers. At input, Finqware uses different data connectors like PSD2-compliant APIs from banks, custom data exposure API and product wrapping APIs. The input connections are seen as "skills" and the data is enriched in the infrastructure and then exposed at the output end to tenants that can build frontend applications and services in order to create value.

Founders

Cosmin Cosma (CEO), Dumitru Țârâianu (CTO) & Dănuț Covalciuc (COO)



Cosmin Cosma
Co-founder & CEO

 <https://www.finqware.com/>
 [/company/finqware/](https://www.linkedin.com/company/finqware/)
 [/finqware/](https://www.facebook.com/finqware/)

Headquarters: Cluj-Napoca (Romania)
Operations: Romania

Current Stage: Seed
Client Type: B2B

Tags: Open Banking, API Aggregation Platform, Open Banking as a Service

FINTECH CATEGORIES

- Payments & wallets
- Lending/Crowdfunding
- Investments & Wealth Management
- Personal Finance
- Insurtech
- Financial Infrastructure**
- Enablers
- Blockchain & Cryptocurrencies

Traderion

FOUNDED IN
2015

FUNDS RAISED
6.5 MIL. USD

EMAIL CONTACT
fg@traderion.com



About

The company was founded in the USA in 2015 and, since then, has delivered more than 1000 training programs for some of the largest investment banks, stock exchanges and regulators in all major financial centers in North America, Europe and Asia.

Solution

Traderion is the leading provider of recruitment and training software for the financial industry. Our learning software combines artificial intelligence and gamification with neuroscience, to create a very realistic learning environment. We measure each user interaction with the platform and use the data collected for behavioral analysis, performance prediction and to generate complex evaluation reports.

Founders

Florin Cioacă - CEO
Florin Grosu - COO



Florin Cioacă
CEO

<https://traderion.com/>
[in /company/traderion/](#)

Headquarters: United States
Operations: US, UK, Switzerland, Singapore, Middle East, Romania

Current Stage: scale-up
Client Type: B2B2C

Tags: fintech, AI, neuroscience, gamification

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

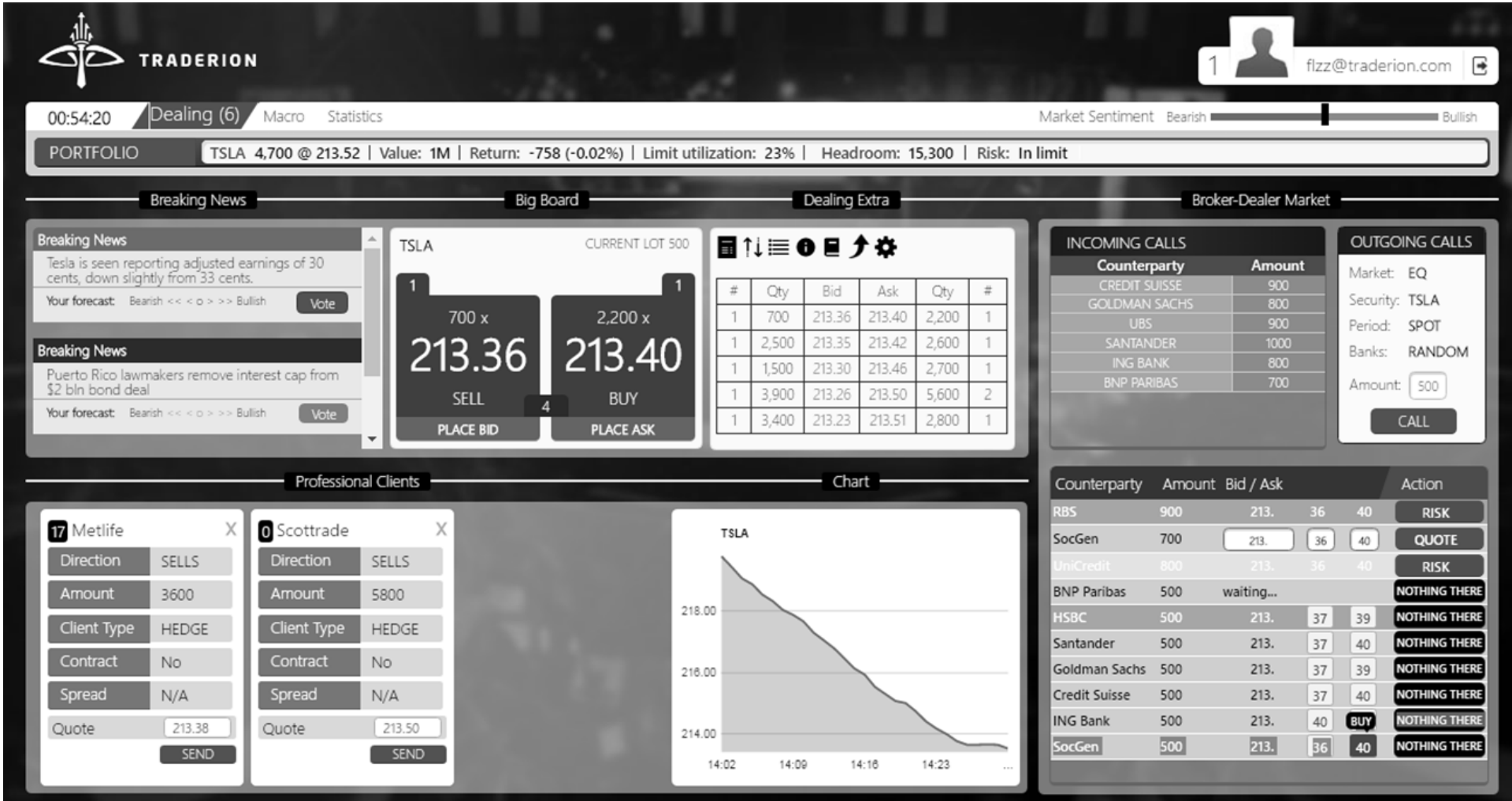
Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies





 **FOUNDED IN
2017**

 **FUNDS RAISED
50 MIL. USD**

 **EMAIL CONTACT**
ramona.asiminei@modex.tech

About

Launched in 2017, Modex made deployment of audited and secure smart contracts significantly easier, faster and more cost-effective, speeding up blockchain adoption. Thanks to the software solutions it brings to the industry, Modex aims to make blockchain 'invisible' and as easy-to-use as the Internet, for companies and developers alike. At the end of the day, people will benefit from the advantages of blockchain without knowing the inner workings of this groundbreaking technology.

Solution




In 2019, Modex launched Modex BCDB, a new take on blockchain technology which removes the need to invest resources in blockchain training and facilitates fast adoption of the technology in businesses. Modex BCDB is able to transform, with minimal changes, any type of database into a decentralized database which holds the same valuable characteristics inherent to blockchain technology: transparency, increased security, data immutability, and integrity. For enterprises, Modex BCDB translates into enhanced data security, secure data sharing, streamlining of operations, and maximum protection against cyberattacks.

Founders

- Mihai Ivaşcu - CEO
- Alin Iftemi - Managing Director
- Dragoş Rautu - CTO



Mihai Ivaşcu
CEO

 <https://modex.tech/>
 [/company/modex-platform/](https://company/modex-platform/)
 [modex.tech.team](https://modex.tech/team)

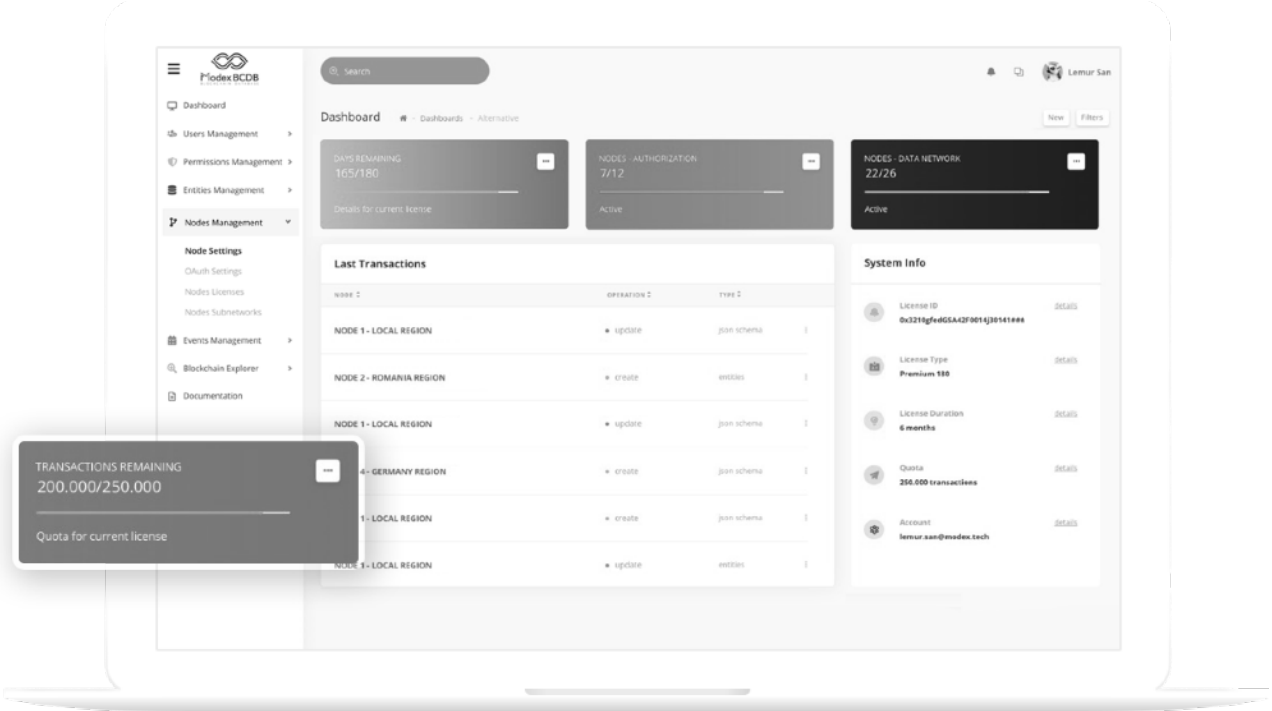
Headquarters: London
Operations: London – Bucharest – Silicon Valley – Washington DC, Coming soon: Singapore
Current Stage: Series B Funding
Client Type: B2B
Tags: blockchain, database, enterprise, business, technology

FINTECH CATEGORIES

- Payments & wallets
- Lending/Crowdfunding
- Investments & Wealth Management
- Personal Finance
- Insurtech
- Financial Infrastructure

Enablers 

Blockchain & Cryptocurrencies 



Swazm

FOUNDED IN
2018FUNDS RAISED
500K EUREMAIL CONTACT
vali@swazm.com

SWAZM

About

Swazm is a blockchain infrastructure company. Although the company was officially founded in 2018, the project and the technology behind it go back to 2013, when the Founder and CEO Vali Malinoiu developed the first version of the decentralized protocol. Through its IaaS (infrastructure as service) offering, Swazm offers to scale solutions for a decentralized app allowing them to serve millions of users at the same time, without latency. The scalability and innovation degree of the infrastructure are demonstrated by the possibility to process up to 200.000 transactions per second, much more than the competing technologies, and by the efficiency of using informatics resources, the Swazm ecosystem representing a genuine decentralized market for computing power.

Solution

At SWAZM, we see computing power as digital currency, a resource that can be redistributed and aimed towards building hosting solutions for traditional web apps, have access to decentralized personal storage space, giving you more safety for highly private documents through the use of cryptographic storage tech. SWAZM Blockchain can bring higher data transfer speed for video, podcasts, video surveillance, and general data streaming, in areas ranging from business, science and reaching the individual user. Decentralization also means lower costs for developers and their next big idea, making it easier, faster and more sustainable to run the next code that might transform the world we live in. More storage space, higher processing speed, and safer data privacy policies.

Founders

Vali Mălinoiu, CEO, Armand Doru Domuta, Administrator.



Vali Mălinoiu
CEO

<https://swazm.com>[/company/swazm/](https://www.linkedin.com/company/swazm/)[/swazm/](https://www.facebook.com/swazm/)

Headquarters: Timișoara (Romania)

Operations: Romania

Current Stage: Growth

Client Type: B2B

Tags: Blockchain, Decentralized, dAppsdata, storage, Bucharest, SWAZM

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

Tremend Software Consulting

FOUNDED IN
2005FUNDS RAISED
EUREMAIL CONTACT
stefan.patra@tremend.com

About

With 15 years of experience in software development and consultancy, Tremend is at the edge of innovation, delivering high-grade projects for major banking institutions, telecom operators, automotive companies, retailers, and the healthcare industry. Having a strong engineering DNA, Tremend consolidated its position among the top technology players. This year, the company was featured for the third time in Deloitte Technology Fast 500 EMEA 2019 ranking of the fastest-growing companies in the region. Through its Financial Services division, Tremend drives dynamism, agility and innovation in the banking system. As a trusted technical partner for top financial institutions, Tremend transforms ideas into successful products, leveraging its strong expertise in digital transformation, emerging technologies, cloud, and big data. Among the solutions implemented by Tremend's Financial Services division are biometrics, authentication, cards tokenization, card compliance mandates, transactional infrastructure, internet and mobile banking platforms, customer onboarding and Know Your Customer (KYC), origination platforms, CRM and ERP functionality extension and process optimizations based on Artificial Intelligence.

Solution

TORP is a top onboarding and origination CX platform enabling businesses to digitize their sales flows and migrate from classic channels to fully automated ones. Designed with a seamless digital client journey in mind, this powerful tool facilitates the adoption of flexible banking processes and product lending workflow. TORP empowers companies to become accessible anytime, anywhere for their customers, and provide their users with a simple, well-structured, and fast onboarding process for accessing digital products or services. TORP's innovation comes from its special features:

High-level security - TORP relies on AI for seamless biometric security and quick customer identification. The embedded end-to-end eKYC & eSIGN flow is audited and certified by the French company LSTI having equivalent assurance as to the physical presence.

- High-level compliance - The real-time video stream has the same level of technical security and legal compliance as face-to-face recognition, following all global directives: Anti-Money Laundering, GDPR, and Strong Customer Authentication.
- Paperless - TORP eliminates conventional authentication methods and document signing by integrating the Paperless remote electronic signature solution, developed by CertSIGN, an eIDAS compliant process with the most rigorous legal frameworks, token-free, which can be used without installing special drivers.
- Visual integration and workflow designer - TORP can be plugged into any existing internal / external infrastructure and is compatible with a wide range of connectors, including REST, queue, and database link connectors, both integration and workflow design being performed in a visual, BPMN-compliant platform.

Founders

Marius Hanganu, Managing Partner, Ioan Cocan, Managing Partner,
Bogdan Nițulescu, Partner & CTO



Ștefan Patra
VP Financial
Services

<https://www.tremend.com/>[/company/swazm/](https://www.linkedin.com/company/swazm/)[/TremendSoftware/](https://www.facebook.com/TremendSoftware/)

Headquarters: Bucharest & Brașov
Development Centers - Romania

Operations: Romania, USA, Bruxelles, UK

Current Stage: Growth

Client Type: B2B

Tags: SaaS, digital onboarding, onboarding in banking, origination platform, CX platform, Know Your Customer, SCA, Artificial Intelligence, Digital Transformation, Open Banking, Tokenization, SCA, AML, electronic identification, remote identification, loan origination, loan origination software

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure



Enablers



Blockchain & Cryptocurrencies

Investments & Wealth Management

CLICK ON LOGO AND/OR FINTECH NAME FOR VISITING WEBSITE



Insurtech





 **FOUNDED IN**
2019

 **FUNDS RAISED**
BOOTSTRAPPED

 **EMAIL CONTACT**
contact@vestinda.com

About

Vestinda is the Digital Assets Investments Hub. Built by technologists, fintech enthusiasts and traders the startup connects retail investors with market experts. With a user-first approach, the platform reshapes customer experience automating investments and harvesting new tech innovations to jump-start wealth building.

Solution

Vestinda is lowering the barrier to entry in the digital assets space for those who don't know how to invest their money. They can stay on top of financial markets by copying trading strategies built by the savvy financial experts. Before committing real money, investors can also test strategies in a demo trading mode. **For the experienced traders**, the platform offers an incredibly simple to use yet rich and fully flexible drag and drop strategy builder superpowered by an accurate backtesting engine. Signal providers complement technical indicators and AI algorithms equipping traders with the right tools to implement their strategies and rent them in the marketplace. **Vestinda securely connects** to user accounts on exchanges to automatically aggregate and track portfolios. This gives full control of all investments in a single dashboard

Founders

- Alin Breabăn - Founder, Product & CEO
- Diana Drăjneanu - Co-founder, CTO
- Dan Rusu - Advisor, Financial Markets
- Cristian Herghelegiu - Advisor



Alin Breabăn
Founder,
Product & CEO

 <https://www.vestinda.com>

 [@vestinda](https://twitter.com/vestinda)

Headquarters: Bucharest (Romania)
Operations: Global

Current Stage: Pre-Seed
Client Type: B2C

Tags: Digital Assets, Investing, Algo trading, Portfolio tracking, Artificial Intelligence

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management 

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies 

Optimus FinTech



 **FOUNDED IN 2018**
 **FUNDS RAISED BOOTSTRAPPED**
 **EMAIL CONTACT sorin.mititelu@optimus-fintech.ro**

About

Optimus is a robo advisor, actually the first in Romania, an automated wealth management solution for retail investors. Provides access to all classes of financial assets available on the local market through a single product combining open funds distributed in Romania. It is a Financial Intermediation Services Company, being licensed by the Romanian Financial Supervisory Authority (ASF) since December, 2019.

Solution

With Optimus Investment Individual Account the client basically doesn't need another consultant, agent or broker! In addition, Optimus offers full independence from other financial asset providers, 100% transparency, low costs and modern technology. The source of the funds and the actual beneficiary of the account are verified by a well-established procedure.

Founders

Sorin Mititelu, Vice-Chairman and CEO

Dan Stoica, Chairman

Adrian Bajenaru, Significant shareholder

Marius Moldovan, Shareholder



Sorin Mititelu
Vice-Chairman
and CEO

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Headquarters: Bucharest (Romania)

Operations: Not yet

Current Stage: Pre-Seed

Client Type: B2C

Tags: Fintech, Robo-advisory

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management ☒

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



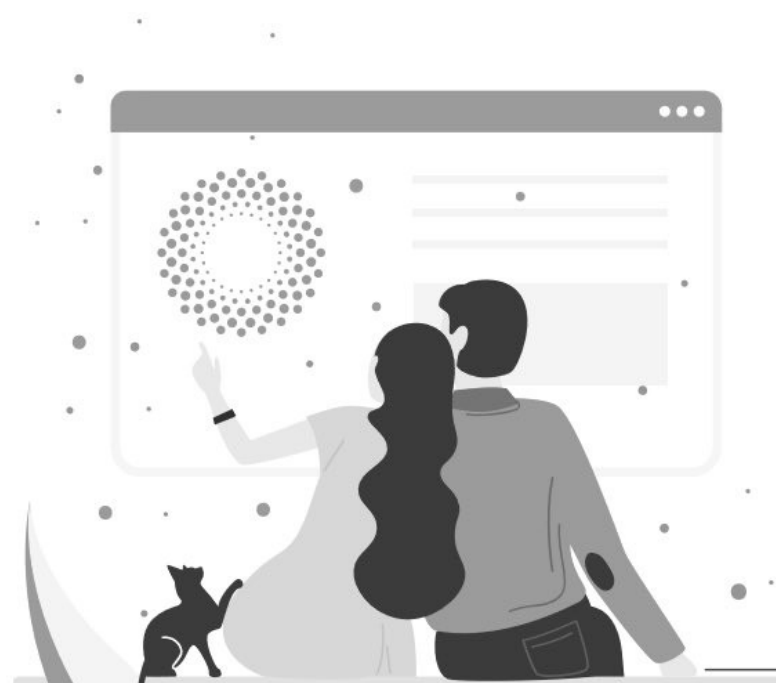
[Contul de investitii](#)
[Cum functioneaza](#)
[FAQ](#)
[Despre noi](#)
[Contact](#)
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OPTIMUS - MODERN SI INTELIGENT

Solutia planurilor tale din trecut, prezent si viitor.

Unii folosesc tehnologia moderna sa zboare in spatiu, altii sa stea pe Facebook, noi am pus-o in spatele **Optimus** si ti-o dedicam tie, lansand **primul robo-advisor din Romania**.

De acum inainte banii tai au un alt traseu. Unul fara emotii, fara stres si fara sa risti mai mult decat vrei. Efortul tau de a pune bani de o parte, merita rasplatit printr-o investitie pe masura.



Stockberry

FOUNDED IN
2017FUNDS RAISED
25K EUR

EMAIL CONTACT

mihai.petrescu@stockberry.eu

About

StockBerry was founded in 2017 by Mihai Petrescu, he wanted to get into Stock Market Trading and after a lot of reading and investigating he found that for regular traders there were no mature tools available. Only Institutional Traders had access to expensive and complex tools, like Bloomberg Terminal, so he decided to build an affordable mobile app that was just right for Retail Investors.

Solution

StockBerry's most important feature is the AI based Sentiment Indicator, it saves you the time you spend to always check the news/social media to see if people are talking good/bad about a Crypto currency. Besides that, it also provides financial data, technical & fundamental indicators, news, portfolio management for both Stock & Crypto and the ability to set complex Alerts.

Founders

Mihai Petrescu : CEO

Cosmin Vacaroiu : CTO

Malin Cumpanasu : Innovation Specialist

Ionut Mironica PhD: Lead Data Scientist



Mihai Petrescu
CEO

www.stockberry.io[/company/stockberry/](https://www.linkedin.com/company/stockberry/)[/stock.berry.18](https://www.facebook.com/stock.berry.18)

Headquarters: Ploiești, Romania

Operations: Global, all countries

Current Stage: Seed

Client Type: B2C

Tags: Sentiment analysis, Crypto, Bitcoin

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management



Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



PayPact

FOUNDED IN
2020FUNDS RAISED
BOOTSTRAPEDEMAIL CONTACT
contact@paypact.ro

About

PayPact is an app dedicated to insurance clients, helping them get compensation quickly after covered incidents. By making the insurance claim via the app, the injured party can easily get the money for repairs directly from PayPact within 48 hours since approval by the insurer.

Solution

In the beginning PayPact will focus on car accidents and especially MTPL. Currently, receiving compensation after a light car accident through the existing compulsory vehicle insurance system (MTPL or RCA in Romania) can take up to 40 days. The paperwork is still filled in and processed mostly manually by both drivers and insurers.

PayPact simplifies and automates the process, by allowing drivers to make a claim easily from their phone. The information, together with a compensation estimate, reaches insurers instantly for processing. After approval, drivers can choose to receive the money for repairs on their bank accounts, minus a processing fee, straight from PayPact.

With PayPact, light incidents no longer turn your life upside down!

Founders

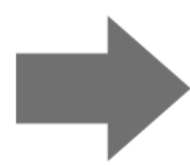
Dan Cobeanu CEO Erik Barna Advisor



After a covered incident, users can make claims easily through PayPact, using their smartphones.



The information is sent automatically to the insurer together with an estimate made by PayPact.



The user receives a notification regarding the approved sum and can choose to receive the money within 48 hours straight to their bank account.



Dan Cobeanu
CEO


<http://paypact.ro/>

Headquarters: Cluj-Napoca, Romania

Operations: Romania

Current Stage: Pre-seed

Client Type: B2C

Tags: Insurance, Claims, Money transfers

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech



Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

Trusty Camera



FOUNDED IN
2018



FUNDS RAISED
BOOTSTRAPPED



EMAIL CONTACT
trustycamera@gmail.com

About

Trusty Camera is an image security startup founded in 2018. Winner of the Innovation Labs "Startup of the Year 2019" award and of the PatriotFest 2019 Innovation prize in the Creativity for security section, Trusty Camera provides solutions for time stamping and securing digital images against tampering.

Solution

Trusty Camera activates in the field of Multimedia Security and Forensics providing an image securing solution for businesses. The photos captured in a verified environment by Trusty Camera are time stamped with the current date and time and secured using a proprietary algorithm, so that any subsequent forgeries will be detected. Using our solution, companies can highly reduce their losses caused by image-related fraud. Potential clients and use cases for Trusty Camera are insurance companies, online peer-to-peer marketplaces, media companies (newspapers, TV stations, news websites), public administration, securing digital documents and proof of execution/delivery.

Founders

Alina-Elena Marcu (CFO), Radu-Ovidiu Preda (CTO), Robert-Alexandru Dobre (CEO)



Image captured and secured using Trusty Camera



Falsified image



Image integrity verification result



Robert-Alexandru Dobre
CEO

 www.trustycamera.com

 [/company/trustycameraapp](https://www.linkedin.com/company/trustycameraapp)

 [/TrustyCameraApp/](https://www.facebook.com/TrustyCameraApp/)

Headquarters: Bucharest (Romania)

Operations: Romania

Current Stage: Pre-Seed

Client Type: B2B

Tags: Security, Image authentication

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech



Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

Enablers

CLICK ON LOGO AND/OR FINTECH NAME FOR VISITING WEBSITE

FinTech OS



Ebriza



Keez



pAld Analytix



PayByFace



Typing DNA



Druid



Trusty Camera



Roboself



Smart FinTech



Morphl



Pluridio



FinLight



Prime Dash



Special entries

Omnicredit



Ocean Credit



Instant Factoring



Confidas



Allevo



Prime Dash



 **FOUNDED IN**
2012

 **FUNDS RAISED**
BOOTSTRAPPED

 **EMAIL CONTACT**
crus@primedash.com

About

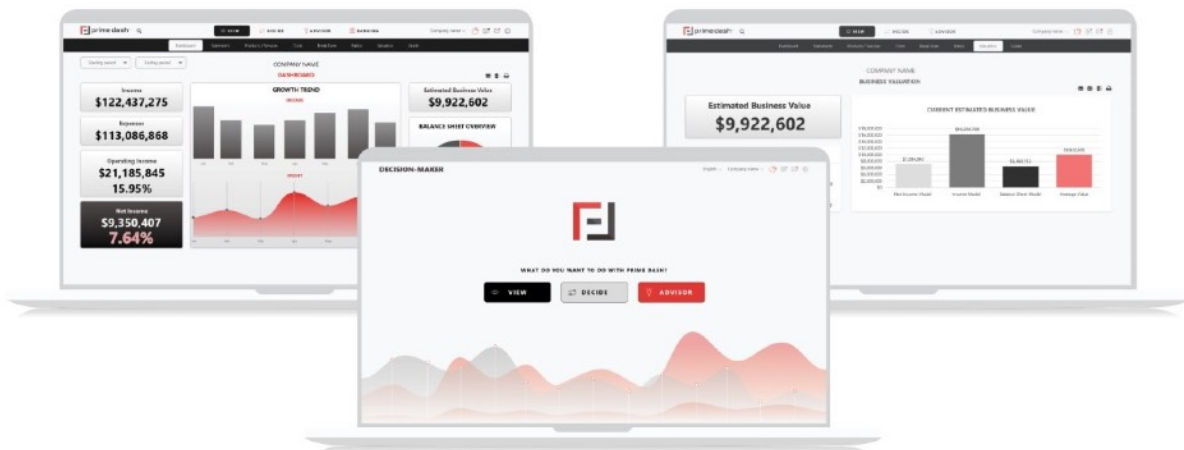
Prime Dash is a FinTech with a clearly defined mission: to empower its partners to reach deep into their financial data for AI-driven decision making. An element of risk is present in every decision made, and for this reason, we have dedicated 1.6 million lines of code to optimize the decision-making process. Hence our motto: "Business financial decisions made easy".

Solutions

- Prime Dash has developed intelligent solutions that cover many aspects of financial management in an array of fields, from the financial management of a company to solutions aimed at financial institutions and lenders.
- Through using technologies such as AI, ML, RPA and Advanced Analytics, our products come together in an ecosystem that encourages growth and optimizes financial and business processes.
- The unique value brought by Prime Dash lies in the way in which our products collaborate to generate a win-win situation for all parties involved: For SMEs, Prime Dash is a virtual financial advisor and a tool to increase overall profitability. For a lender, Prime Dash is a tool that ensures a profitable partnership and eliminates a big part of the risks associated with lending operations.

Founders

Madou Sylla –CEO
Cătălin Rus – COO
Cosmin Ghiță – CTO



Cătălin Rus
COO

 <https://primedash.com/>

Headquarters: Bucharest for Europe
Washington DC for North America
Dakar for Africa

Operations: Europe, North America, Africa

Current Stage: Pre-Seed
Client Type: B2B

Tags: Business Intelligence, Artificial Intelligence, Machine Learning, RPA, Open Banking, digital transformation, AI-driven financial advisor, AI-driven decision making, decision making

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

Smart FinTech



FOUNDED IN
02/2019

FUNDS RAISED
€ BOOTSTRAPPED

EMAIL CONTACT
contact@smartfintech.eu

About

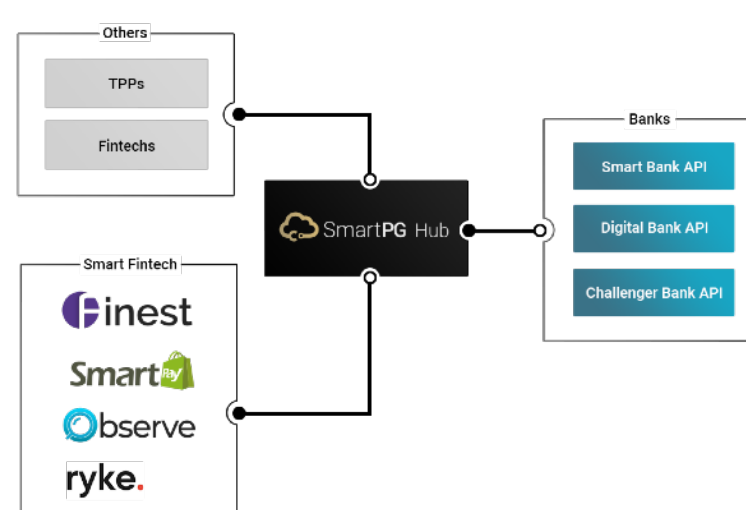
Smart Fintech is an innovation lab where we mix top notch ingredients – ITSS know-how in financial sector, Berlin Group Standards & Best Practices, IBM APIC etc. – to create the most awesome solutions that emerge from the two Worlds: Finance & Technology.

Solutions

- SmartPG is a PSD2 compliant API Hub that helps Fintechs to accelerate payments and financial management services. SmartPG is open for Start-up Fintechs to accelerate innovation and lower the entry barrier into PSD2 space.
- SmartPay, powered by SmartPG, is an eCommerce payment accelerator for merchants, offering a plug and play solution in the context of PSD2 integrations. Increase conversion. Flexible mobile SDK.
- Observe is a conformance/pen-testing tool for NextGenPSD2 which runs against your PSD2 APIs. That is a quick and easy way to find out how compliant your solution is with Berlin Group Standards & Best Practices.
- Finest is the application you would want to manage your business finances. It's a new way to be ahead of conventional company management and perform payments, see your balances, and automatically process your invoices taking advantage of the Open Banking space. Forget about manual invoice tracking, enter an automated view and deepen your analytics within your organization.
- Ryke is the best financial advisor right on your mobile phone & soon on your smartwatch (@your wrist). This App is your trusted advisor in gaining consistent monthly savings by bringing you personalized financial insights based on your spending habits.
- Pay4me is the solution that won the Open Banking Institute Hackathon in late 2018. It helps you securely delegate your payments with Open Banking, ensuring multiple authorizations – expedite checkout - break the glass authorization.

Founders

Mihaela Georgescu,
Ana Maria Georgescu,
Alexandru Cociu, Andrei Dumitru



Alexandru Cociu
Co-Founder

<https://www.smartfintech.eu/>

in [/company/smart-fintech-eu/](https://www.linkedin.com/company/smart-fintech-eu/)

f [/smartfintech.eu/](https://www.facebook.com/smartfintech.eu/)

Headquarters: Bucharest, Romania
Operations: EU

Current Stage: Growth
Client Type: B2B

Tags: Open banking, PSD2, Fintech

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



Ebriza



**FOUNDED IN
2015**

**FUNDS RAISED
370K EUR**

**EMAIL CONTACT
Alex.mares@ebriza.com**

About

Ebriza, founded in 2015, is a point of sale software offered as a service for bars, restaurants, cafes, food trucks, retail, services and more.

Solution

Our product is a Cloud POS system which aims to revolutionize the POS services in Romania with a new approach, cloud based database, user friendly interface and accessible from any device that is connected to the internet. Ebriza Marketplace brings together different value added services through proprietary or third party apps: Ordering, Payments, Delivery, Reporting and more. Ebriza also brings the first Self Ordering Kiosk connected to the POS to the romanian market specially designed for high traffic venues where customers can order and pay without the assistance of an employee.

Founders

Alexandru Mares CEO and co-founder

Cristian Dinescu CCO and co-founder



Alexandru Mares
Co-Founder & CEO

 <https://www.ebriza.com/>

 [/company/ebriza-software/](https://www.linkedin.com/company/ebriza-software/)

 [/ebrizadotcom/](https://www.facebook.com/ebrizadotcom/)

Headquarters: Cluj-Napoca, Romania

Operations: Romania, Hungary

Current Stage: Growth

Client Type: B2B

Tags: POS, Kiosk

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies



 **FOUNDED IN
2018**

 **FUNDS RAISED
BOOTSTRAPPED**

 **EMAIL CONTACT
ciprian@morphl.io**



About

MorphL is an AI startup that uses machine learning to increase engagement and conversion rates by predicting user behavior in digital products and services.

Solution




MorphL is an AI-as-a-platform that focuses on predicting user behavior through a range of ready to use AI applications: user intent prediction, next shopping stage prediction, churn prediction, etc. MorphL helps companies boost their marketing ROI and growth KPIs by integrating these AI-driven insights into dynamic customized experiences - at scale. No in-house AI specialists required.

Founders

Ciprian Borodescu, CEO
Alexandra Anghel, CTO



Ciprian Borodescu
CEO

 <https://morphl.io/>
 [/company/morphl/](https://company/morphl/)
 [/morphlai/](https://morphlai/)

Headquarters: Bucharest, Romania
Operations: US, Canada, Romania

Current Stage: Seed
Client Type: B2B, B2C

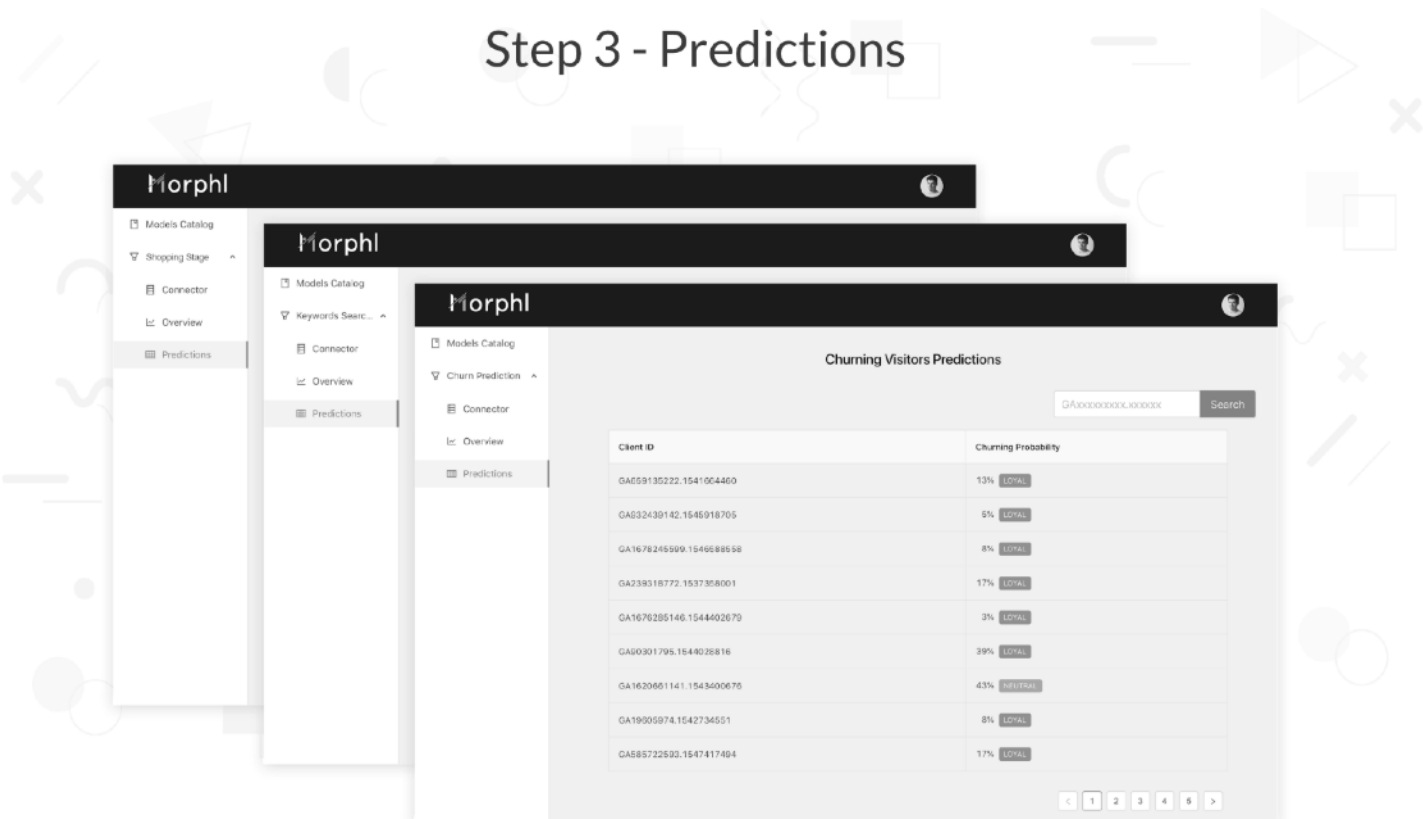
Tags: AI, machine learning, AI for growth, AI for business, business AI applications



AI-as-a-Platform



Step 3 - Predictions



FINTECH CATEGORIES

- Payments & wallets
- Lending/Crowdfunding
- Investments & Wealth Management
- Personal Finance
- Insurtech
- Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

RoboSelf

FOUNDED IN
01/2019FUNDS RAISED
200K EUREMAIL CONTACT
razvan@roboself.com

About

RoboSelf was founded in January 2019 and in April 2019 it graduated the Founder Institute Accelerator (<http://fi.co>) in Bucharest. The company develops robotic personal assistants to assist professionals in automating repetitive tasks at work using an intuitive conversational interface. A "roboself" is a virtual assistant powered by Natural Language Processing (NLP) and Machine Learning (ML) capable of translating requests expressed in natural language to specific actions defined as Robotic Process Automation (RPA) workflows.

Solution

What makes RoboSelf unique is the technology and it has three key components: the conversational AI, the business knowledge graph, and the execution engine. The platform has a very flexible "skill-based architecture" and the first skills (e.g. the accounting skill) have been developed by RoboSelf, however, in the future, developers and 3rd party integrators will be able to easily add skills for any specific business process. The solution is provided using a "robots-as-a-service" model for a monthly subscription. The user signs up on [roboself.com](https://www.roboself.com) and installs the UiPath robot. The user interacts with their roboself through a web-based chat interface or even through Whatsapp.

Founders

Răzvan Dinu, CEO

Traian Rebedea, Chief Data Scientist

Company	Report	Month	Signed?	Filed?	Receipt?	Excluded?
DINU P. RAZVAN PFA	D300	03	Yes	No	No	No
DINU P. RAZVAN PFA	D390	03	Yes	No	No	No
DINU P. RAZVAN PFA	D394	03	Yes	No	No	No
PEOPLE INDEX SRL	D300	03	Yes	Yes	Yes	No
PEOPLE INDEX SRL	D394	03	Yes	Yes	Yes	No

There are 5 reports (5 signed, 2 filed, 2 with receipt, 0 excluded)

Razvan
file report D390



Răzvan Dinu
CEO

<https://www.roboself.com/>
[/company/roboself/](https://www.linkedin.com/company/roboself/)
[roboself](https://www.facebook.com/roboself)
Headquarters: Bucharest, Romania**Operations:** Romania**Current Stage:** Pre-seed**Client Type:** B2B

Tags: Natural Language Processing, Machine Learning, Robots-as-a-Service, Robotic Process Automation, Robotic Personal Assistants, Virtual Assistants, Software Assistants

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies





 **FOUNDED IN**
02/2018

 **FUNDS RAISED**
1.3MIL EUR

 **EMAIL CONTACT**
daniel.ionescu@druidai.com



About

DRUID is an industry-agnostic conversational AI platform that allows enterprise companies to create connected virtual assistants that save time and money through automation while boosting user experience. DRUID brings conversational capabilities to UiPath RPA bots, adds enhanced cognitive services and simplifies the completion of tasks. Standard financial, insurance, leasing chatbots for different process automation already built in the platform and API-centric design bring fast deployment in any scenario (cloud, hybrid, on-prem).

Solution



The Druid platform uses state-of-the-art cloud and AI technologies offered by a network of strategic partners (Azure, Microsoft Cognitive Services, Bot Framework, UiPath RPAs) and is integrated with a number of widely used communication channels (Facebook, Messenger, Skype, WeChat, Twilio or Slack), being complementary to any internal system used by a company. Hundreds of conversational templates preconfigured on roles, processes, and industries ensure the deployment in just few weeks at a fraction of costs.

Founders

Liviu Dan Drăgan



Liviu Dan Drăgan
Founder

 www.druidai.com
 [/company/druidplatform/](https://www.linkedin.com/company/druidplatform/)
 [DruidPlatform](https://www.facebook.com/DruidPlatform)

Headquarters: Bucharest, Romania
Operations: Romania

Current Stage: Seed
Client Type: B2B

Tags: Artificial Intelligence, chatbots, RPA, NLP, virtual assistants, machine learning, digital transformation

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies



Typing DNA



 **FOUNDED IN**
2016

 **FUNDS RAISED**
8.8MIL USD

 **EMAIL CONTACT**
cristian@typingdna.com

About

TypingDNA, founded in 2016, authenticates users based on how they type on their keyboards. The company's AI-based technology makes it easier to prevent fraudulent activity such as identity theft through typing biometrics authentication. Organizations around the world use the company's innovative typing biometrics technology to improve online security through passive and frictionless authentication.

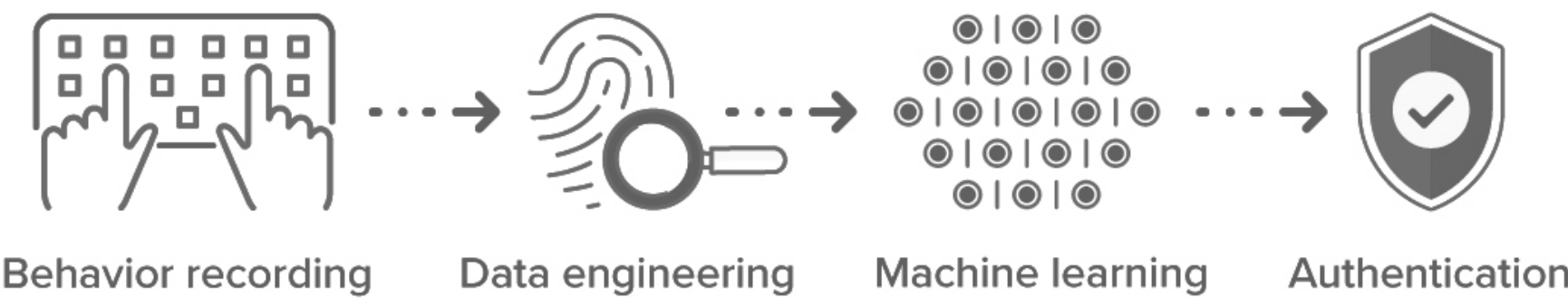
Solution

TypingDNA provides a commercial authentication API suitable for securing login, enforcing reset passwords, and online biometric authentication. The product can be integrated into any corporate or consumer app, including SaaS, web apps, online learning, and payments providers to enable two-factor authentication. TypingDNA's API allows businesses to passively authenticate users, both customers and employees without the need for additional hardware and with no harm to the user experience. The latest product, TypingDNA MFA, is a highly customizable, frictionless authentication solution with typing biometrics, SMS or email-based OTP.




Founders

Raul Popa (Co-Founder & CEO), Cristian Tamas (Co-Founder & CMO)

TypingDNA Authentication API



Raul Popa
Co-Founder & CEO

 <https://www.typingdna.com/>
 [/company/typingdna/](https://www.linkedin.com/company/typingdna/)
 [/typingdna/](https://www.facebook.com/typingdna/)

Headquarters: New York, US
Operations: United States, Europe, Latin America

Current Stage: Growth
Client Type: B2B

Tags: behavioral biometrics, keystroke dynamics, MFA, authentication, SCA PSD2

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies



 **FOUNDED IN
2019**

 **FUNDS RAISED
BOOTSTRAPPED**

 **EMAIL CONTACT**
radu.fertonea@paidanalytix.com

About

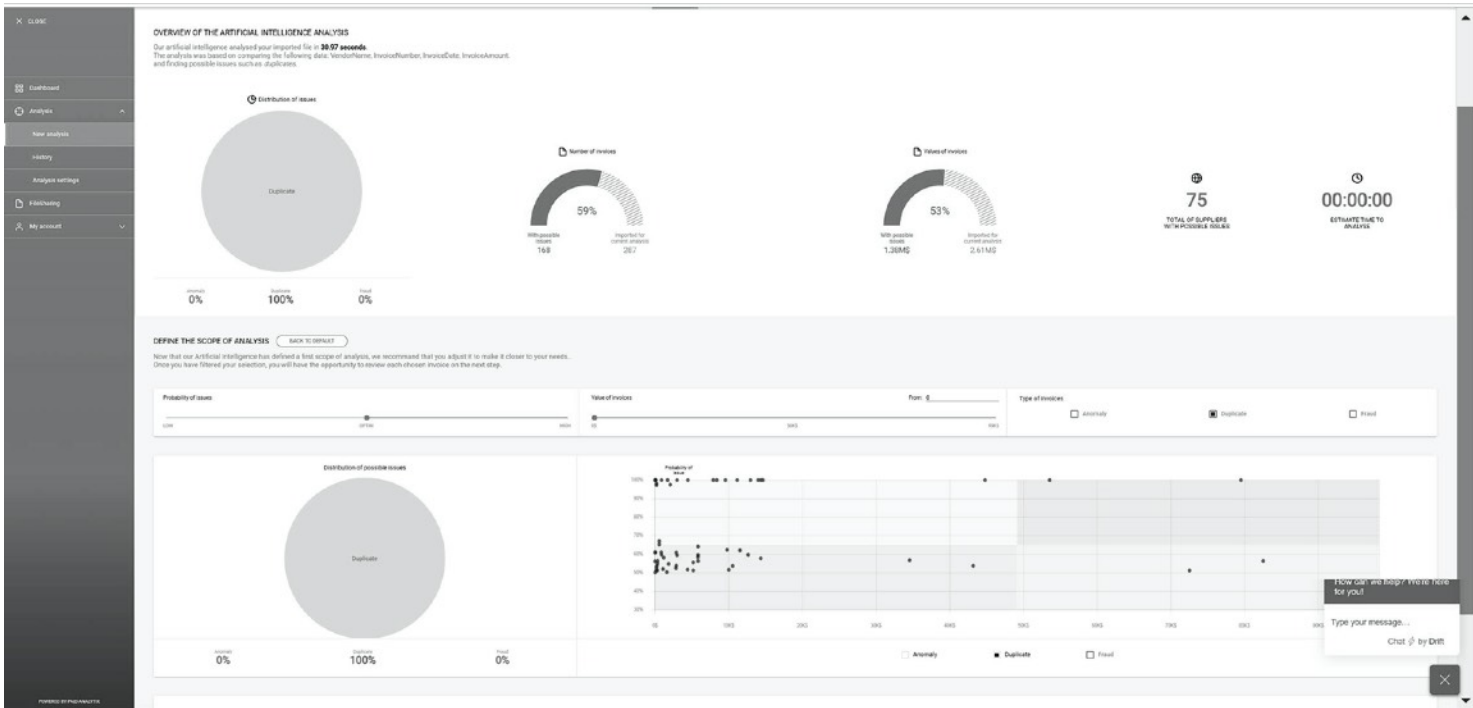
pAId Analytix started in 2019 as a incubation project at Societe Generale. Thereafter, it become an independent company under the name pAId Analytix Global Solutions SRL, trying to solve one of the issues companies are facing. According to varies studies companies may lose up to 1% of their payments due to various operational errors (duplicate payments, overpayments, currency errors)and in worst case scenario even fraud. Conventional tools and controls do not cover the risk sufficiently.

Solution

The pAId Analytix solution is an online Artificial intelligence platform that will pinpoint the true errors with a much higher degree of accuracy then conventional tools and help the customer control these leakages. The platform can be used in a detective approach by looking at past transactions or it can be used in a preventive sense to avoid such type of error. The AI engine of the pAId Analytix platform reduces the operational effort on average by 50% on day 1. With continuos use of the platform our AI becomes more intelligent and delivers incremental improvements.

Founders

- Radu Fertonea, CEO
- Octavian Alecu, Operations Manager
- Alex Faur, CTO
- Vlad Cuc, Sales and Marketing



Radu Fertonea
CEO

 www.paidanalytix.com

 [/company/paidanalytix/](https://www.linkedin.com/company/paidanalytix/)

 [pAIdAnalytix](https://www.facebook.com/pAIdAnalytix)

Headquarters: Bucharest, Romania
Operations: Romania, France

Current Stage: Seed
Client Type: B2B

Tags: Artificial Intelligence, Audit Software, Payment error Software

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments &Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

FinLight



 **FOUNDED IN**
2019

 **FUNDS RAISED**
BOOTSTRAPPED

 **EMAIL CONTACT**
alexandru.popescu@finlight.ro

About

FinLight is a Romanian fintech start-up created in 2019, committed to support all entrepreneurial businesses by facilitating information flow to relevant stakeholders as Shareholders, Capital Providers and Business Partners. We are here to help with optimal solutions that will make businesses more efficient and robust, and for a reasonable price.

We created FinLight to support all stakeholders in making the right decisions in the context of the company's financial position through a modern financial reporting solution.

We have built and universally applicable Financial Reporting Package for entrepreneurial businesses (including a Company Financial Health Evaluation System).

Solution

Our solution is fully customisable, web based and does not require any investments for the SME, while providing highly accurate, complete and timely information in order to facilitate the decision-making process.

Given the universal area of applicability and ease of use, FinLight can be used in order to manage large portfolios which rely on analysing accounting financial data.

Our goals are:

- to make FinLight the “go-to” solution of any SME that aims at improving the decision process in order to maximize results while remaining robust
- improve process flows for capital providers that rely on managing large portfolios of companies, and for which financial reporting evaluation of credit risk recipients is key in day-to-day operations

Founders

Alexandru Popescu (CEO), Bogdan Bala (CTO)



Alexandru Popescu
CEO

 <https://web.finlight.ro/>

Headquarters: Craiova, Romania
Operations: Romania


Current Stage: Seed
Client Type: B2B

Tags: Financial Reporting, decision-making process

FINTECH CATEGORIES

- Payments & wallets
- Lending/Crowdfunding
- Investments & Wealth Management
- Personal Finance
- Insurtech

Financial Infrastructure 

Enablers 

Blockchain & Cryptocurrencies

Instant Factoring

FOUNDED IN
04/2018FUNDS RAISED
2,5 MIL EUR

EMAIL CONTACT

cristian.ionescu@instantfactoring.com

About

Instant Factoring is a FinTech factoring platform providing liquidity to small entrepreneurs in max 24h, powered by robo-underwriting and developing machine learning based credit risk algorithms. Instant Factoring enables entrepreneurs to reap the rewards of their hard work immediately, turning their invoices into cash as the easiest step to getting the money they need quickly, without the burden of bureaucracy, extremely long analysis and response time.

Solution

The company's representative – user creates an online account in the platform (2-3 minutes), then uploads the invoices (1 min). In maximum 2 hours the user gets a response (yes/no/need more info), and in 24 hours the company gets the money. Instant Factoring finances up to 100% of the invoice value, less the factoring fees. The money is collected at the invoice maturity from the customer's client.

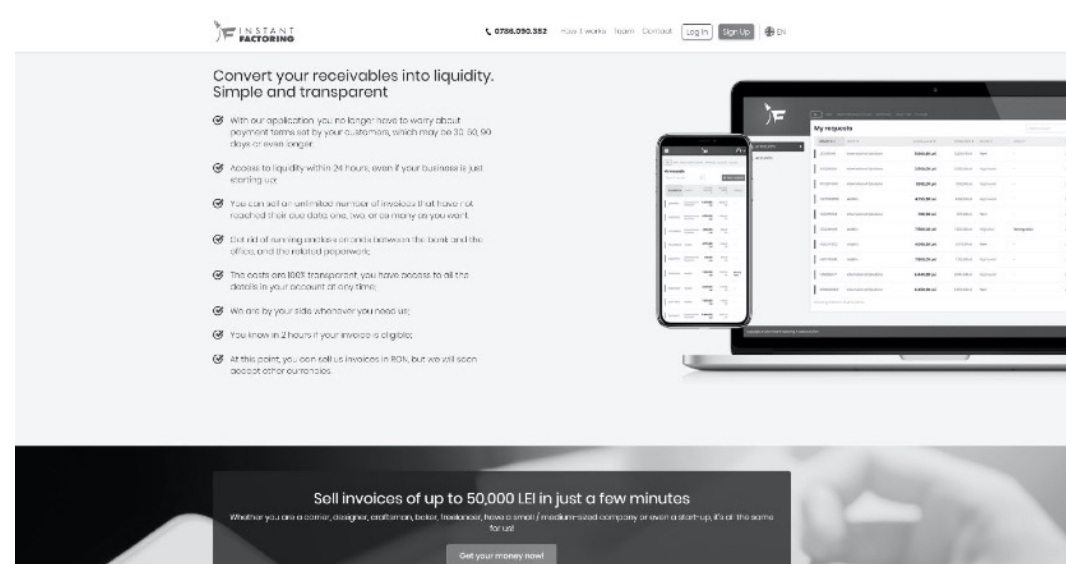
Founders

Cristian Ionescu - Group CEO and Chairman

Cosmina Pirlea - Board Member and Head of Marketing

Shareholders / Investors:

Ovidiu Andrieș, Xenofon Voudouoglou, Constantine Goulimis, Alexandru Ghiță, Laura Gavrilă



Cristian Ionescu
Co-Founder
& CEO

<https://www.instantfactoring.com/>[/company/instantfactoring/](https://www.linkedin.com/company/instantfactoring/)[instantfactoring](https://www.facebook.com/instantfactoring)**Headquarters:** Bucharest, Romania**Operations:** Romania**Current Stage:** Growth**Client Type:** B2B

Tags: Invoice finance, SME finance, Invoice factoring

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding



Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

Ocean Credit

FOUNDED IN
2015FUNDS RAISED
BOOTSTRAPPEDEMAIL CONTACT
radu@volt.ro

Ocean Credit

About

Ocean Credit is a Romanian based start-up founded in 2015 with the aim to deliver an instant mobile lending experience. We believe in developing simple, intuitive and useful financial products. The company has at its core the highest ideals of digital transformation in banking, correlated with the deepest principles of financial prudence. Three of these ideals would be: FinTech savvy, commitment to innovation and prudent risk taking.

Solution

Ocean Credit is developing two types of loans: a short-term installment loan (90 days) and a longer 12 months loan. Our solutions integrate automated IT functionalities such as: online identity authentication (using a combination of artificial intelligence and facial recognition), instant money transfer, even outside the banking hours, machine learning based credit scoring system and automated payment collection process.

Founders

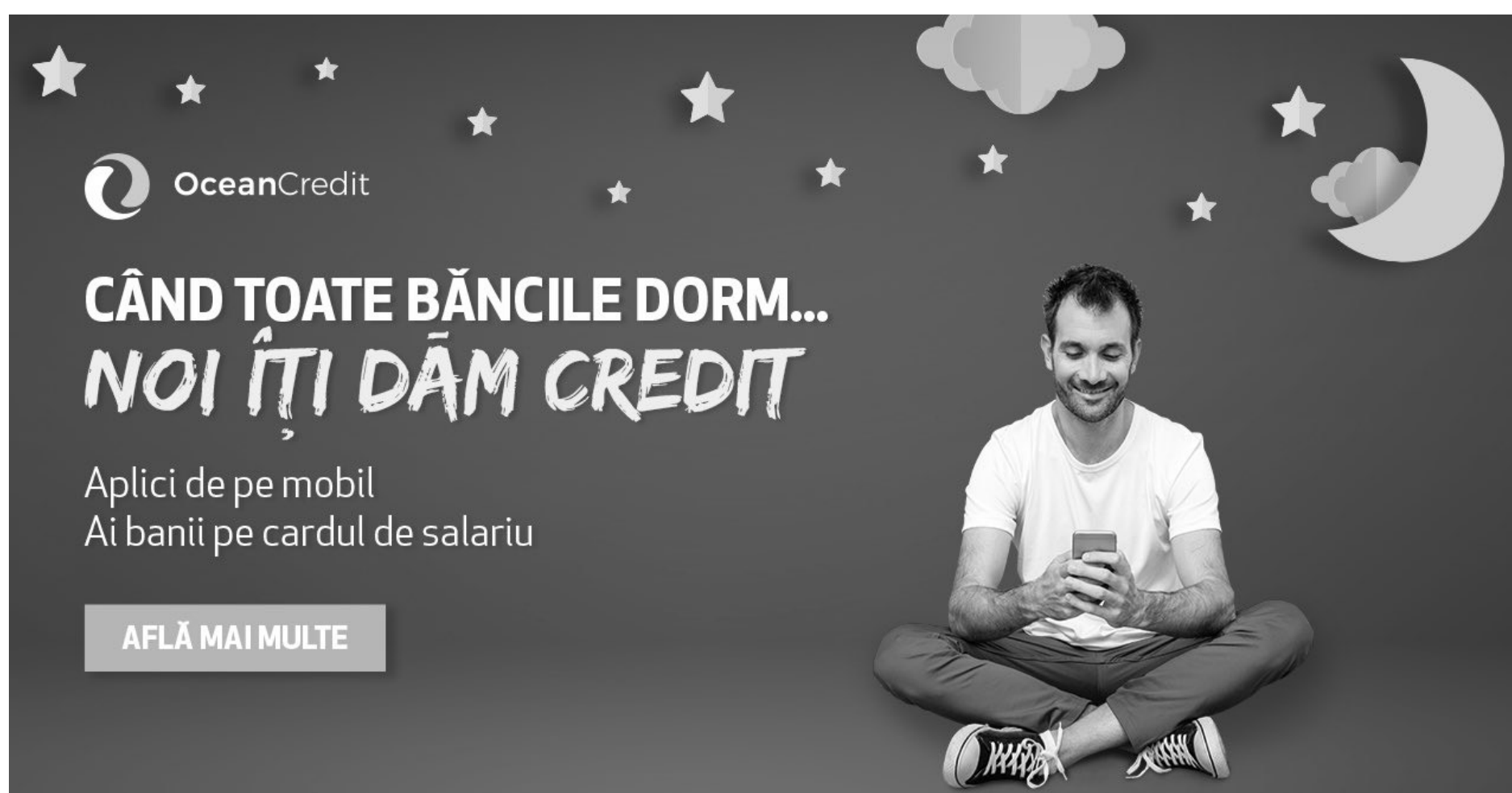
Radu Ciorbă, CEO

Alex Panici, COO

Victor Ceban, CTO

**Radu Ciorbă**
CEO<https://www.oceancredit.ro/>[/company/ocean-credit/](https://www.linkedin.com/company/ocean-credit/)[OceanCreditRomania/](https://www.facebook.com/OceanCreditRomania/)**Headquarters:** Bucharest, Romania**Operations:** Romania**Current Stage:** Growth**Client Type:** B2C

Tags: mobile lending, loan directly on the card, online personal loan, machine learning based credit scoring, artificial intelligence, facial recognition.

FINTECH CATEGORIES**Payments & wallets****Lending/Crowdfunding****Investments & Wealth Management****Personal Finance****Insurtech****Financial Infrastructure****Enablers****Blockchain & Cryptocurrencies**

Omnicredit

 **FOUNDED IN**
06/2019

 **FUNDS RAISED**
BOOTSTRAPPED

 **EMAIL CONTACT**
elisa.rusu@omnicredit.ro



About

Omnicredit is an online finance facility platform launched on June 4th 2019 to provide companies, particularly micro-enterprises, financing services like invoice factoring, invoice discounting, and micro-lending. Omnicredit offers through its platform 8 types of products, all fully available online.

Solution

Omnicredit's mission is to make a difference by supporting the growth of micro and small enterprises that make up the backbone of every economy, creating the first multi-credit, 100% ONLINE fintech platform available in Romania.

What we offer: **Choice** (8 different types of customized financial products to cover all financial needs of micro-enterprises), Speed (30 seconds to create a user account, 1 hour to process the application, 8 hours for the money transfer*), **Accessibility** (no red tape, 100% online workflow), **Support** (as communication is very important to us, we have a virtual assistant and a call center specialist always available to help you choose the right solution), and Experience (counseling and support from a team of professionals).

In its first operating year, Omnicredit received approximately 4,500 applications for all three financing products offered – microloans, invoice factoring, and invoice discounting – of which the company financed more than **1,500**, for a total value of approximately **12 million euros**.

***for amounts up to €5,000**

Founders

Elisa Rusu, CEO and Member of the Board

Reconstruction Capital II Limited (RC2) investment fund, represented by Ion Florescu, holds controlling interest in the company



Elisa Rusu
CEO

 www.omnicredit.ro

 [/company/omnicredit-finantare-pe-fast-forward/](https://www.linkedin.com/company/omnicredit-finantare-pe-fast-forward/)

 [/omnicredit.ro/](https://www.facebook.com/omnicredit.ro/)

Headquarters: Bucharest, Romania
Operations: Romania

Current Stage: Growth
Client Type: B2B

Tags: invoice finance, sme finance, invoice factoring

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding



Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies

Allevo

FOUNDED IN
1998FUNDS RAISED
BOOTSTRAPPEDEMAIL CONTACT
office@allevo.ro

About

Allevo designs and develops software solutions that process financial transactions and achieve compliance to standards and regulations. Allevo offers support packages to customers, spanning from basic support and maintenance to business and system analysis, technical solution deployment (including data preparation and migration), assistance for system testing and final acceptance, training. The team places great focus on providing stellar services to customers, making sure help is available when needed. Using agile methods in the software development lifecycle process, Allevo leverages a long lasting customer intimacy relationship and enables access to newest technologies.

Solution

FinOps Suite is an open source solution for SMEs and corporate treasuries that centralizes financial and treasury operations, consolidates payments, and includes a short term prediction component for liquidity flows. FinOps Suite is the commercial name of the solution developed as part of the TOSS (Treasure Open Source Software) project. FinOps Suite has at its core the FinTPc open source application and the two tools for benchmarking and automated testing. The main purpose of the project is to enhance access to ICT in a cost- and time-efficient manner as far as the processing and settlement of corporate financial operations are concerned.

Founders/Board members:

Sorina Bera, CEO;

Ioana Guiman, Business Development Manager;

Mihai Guiman, Technical Director;

Dorina Preotu, Financial Director.



Sorina Bera
CEO


<https://allevo.ro/>

[/company/allevo/](https://company/allevo/)

[A11evo](#)

Headquarters: Bucharest, Romania

Operations: Romania

Current Stage: Growth

Client Type: B2B

Tags: Open Banking, API, financial transaction processing, Connected Banking, contextual payments, business insights, risk containment, automated testing

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Blockchain & Cryptocurrencies

Confidas


FOUNDED IN
2019

FUNDS RAISED
150K EUR

EMAIL CONTACT
office@confidas.ro

About

Confidas helps SMEs and large companies avoid bad debtors and find new B2B customers. They provide friendly credit reports on millions of Romanian companies, shareholders and directors, enabling their users to understand who they are doing business with. Credit reports reveal information about a company's financials, ownership structure and credit risk.

Solution

Companies can expose their bad payers by registering a default on their bad payer's credit report in order to encourage payment and alert other companies about the negative behavior. Users are automatically alerted when one of their customers is being sued, change ownership and become a bad payer.

Founders

Eduard Burghelia– CEO

George Farauanu – Business Development Manager



Eduard Burghelia
CEO

<https://confidas.ro>
[/company/confidasromania/](https://company/confidasromania/)
[/Confidas/](https://facebook.com/Confidas/)

Headquarters: Bucharest, Romania

Operations: Bucharest

Current Stage: Seed

Client Type: B2B

Tags: Company data, credit risk

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

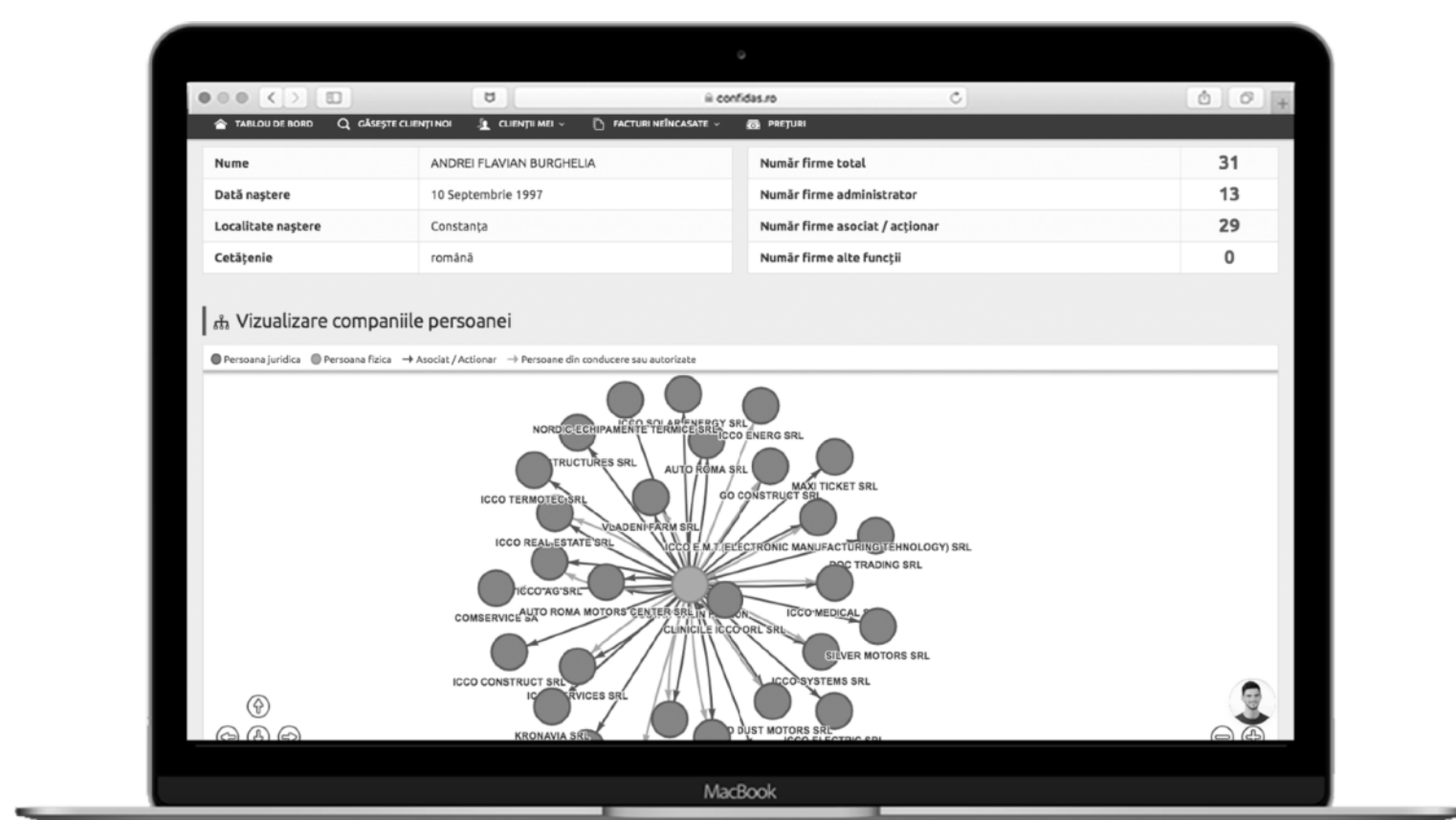
Insurtech

Financial Infrastructure

Enablers




Blockchain & Cryptocurrencies



Blockchain & Crypto

CLICK ON LOGO AND/OR FINTECH NAME FOR VISITING WEBSITE

LDV




Sablier




Elrond



Swazm




Tailpath



Morfin



Modex



Stockberry





 **FOUNDED IN**
2018

 **FUNDS RAISED**
400K USD

 **EMAIL CONTACT**
marius@ldvbank.com



About

LDV Exchange was launched in March 2018 with the mission of being a bridge between crypto and fiat.

The keywords for LDV are simplicity and speed. Simplicity for easy access to crypto, even for those who are at the beginning of the journey and are not so familiar with complicated platforms and processes. And speed by optimizing the routes between liquidity providers and banking partners.

Solution

The platform offers both online exchanges through banking, fiat to crypto, and cash exchanges through the Crypto Spots network, an innovative product worldwide designed as a much better alternative to crypto ATMs. The Crypto Spots service offers any company, especially exchange offices, the possibility to offer cryptocurrency sale-purchase services on the same business model as in collaboration with Western Union. LDV delivers the technical and management solution, and partners provide the office space and operators. The result is cash exchanges done with a human operator, which is much easier and safer for those who trade.

Founders

Marius Morra, Co-founder and CEO
Sabin Simionescu, Co-founder and CTO



Marius Morra
CEO

 <https://ldvbank.com/>

Headquarters: Bucharest, Romania
Operations: Bucharest

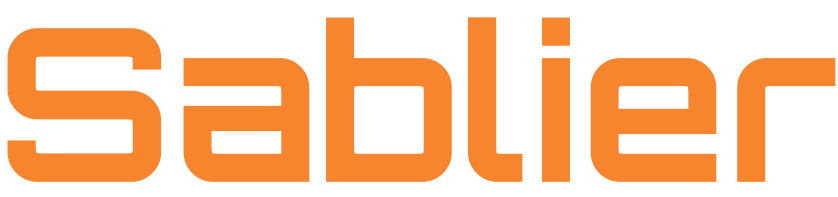
Current Stage: Seed
Client Type: B2B

Tags: Company data, credit risk

FINTECH CATEGORIES

- Payments & wallets
- Lending/Crowdfunding
- Investments & Wealth Management
- Personal Finance
- Insurtech
- Financial Infrastructure
- Enablers





 **FOUNDED IN**
2019

 **FUNDS RAISED**
400K USD

 **EMAIL CONTACT**
hello@sablier.finance



About

Sablier is a protocol and a suite of web applications for money streaming, built on the Ethereum blockchain. Launched in December 2019, it has since welcomed a consistent influx of >1,000 users per month and processed more than \$160,000 worth of ERC-20 tokens.

Solution

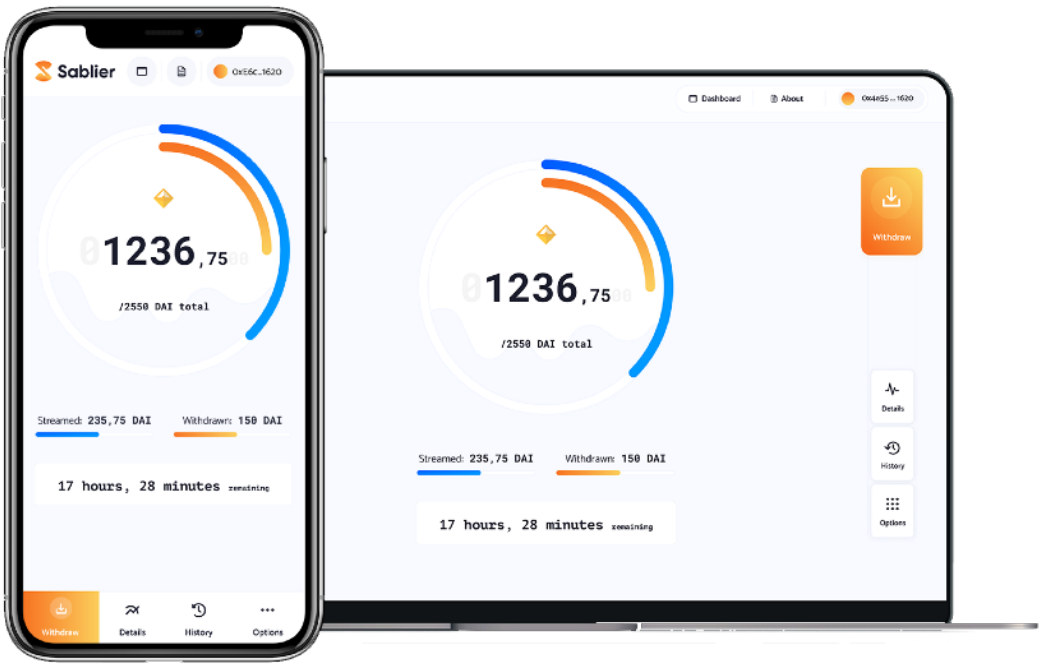
We target employees and freelancers. Sablier makes it possible for them to get paid in real-time; instead of a large chunk paid at the end of the month, they receive a drip of money every second. There are inherent risks when exchanging labour for money - Sablier helps digital natives avoid not getting paid.

However, our software is open-source and permissionless thanks to the power of Ethereum smart contracts. This allowed users to come up with their own adventure! Some people used Sablier to stream money to their kids, rate-limiting their pocket money. Some companies started accepting Sablier as a subscription option: instead of paying upfront for one month, users can start a stream that they can always cancel back in case they're not satisfied with the software product. Finally, developers from across the world started building on top by crafting new web interfaces for accessing the Sablier protocol.

Founders

Paul Răzvan Berg ,
CEO, Lead Engineer

Răzvan Gabriel Apostu,
CPO (Chief Product Officer)



Răzvan Paul Berg
CEO

 <https://sablier.finance>

 [/company](#)

 [SablierHQ](#)

Headquarters: Iași, Romania + Utah, United States

Operations: Iași, Romania + Utah, United States

Current Stage: Acquired

Client Type: B2C

Tags: blockchain, ethereum, decentralized finance, payments

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers



Elrond

FOUNDED IN
2017FUNDS RAISED
5.15MIL. USDEMAIL CONTACT
daniel.serb@elrond.com

About

Elrond is a Romanian startup, started in Sibiu, in 2017. Elrond's vision is to **(1)** create a global, transparent, near-instant, non-inflationary financial system, and **(2)** give anyone, anywhere, easy access to it.

Solution

To achieve the first part of the vision, **Elrond has built a blockchain** that can process transactions at the internet scale, 1000x faster and more efficient than Bitcoin or Ethereum, with 100x lower transaction cost. The Elrond network has been launched in production on July 30, 2020, and can process more than 15.000 transactions/second, with a 6 second latency, and a \$0.001 transaction cost. For the second part of the mission, we've built **Maiar: the simplest and most powerful financial application**, enabling easy, global, and inexpensive crypto and money transfers, to anyone with a mobile phone. With Maiar, we aim to open the digital economy to 1 Billion people. By combining these two components, and building a native digital currency called eGold on top of them, we aim to radically simplify and redefine the experience around crypto and money, extending easy access to the digital economy, to anyone in the world.

Founders

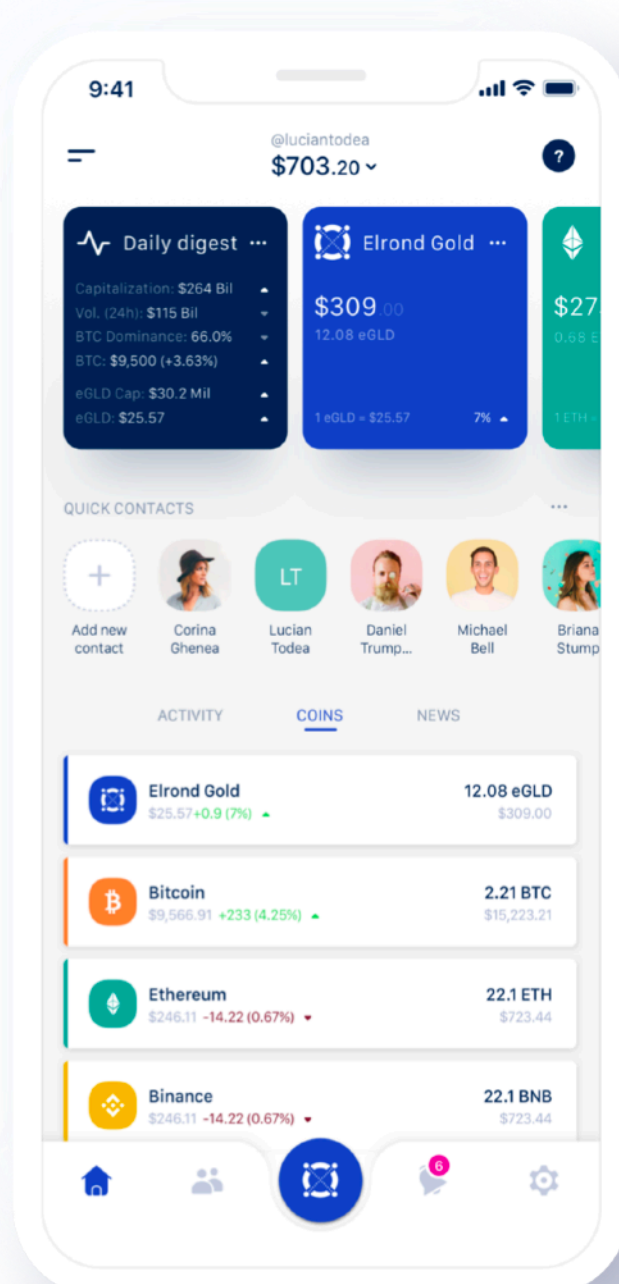
Beniamin Mincu, Co-Founder & CEO

Lucian Mincu, Co-Founder & CIO

Lucian Todea, Co-Founder & COO



maiar



Beniamin Mincu
Co-Founder
& CEO

www.elrond.com
[/company/elrondnetwork/](https://www.linkedin.com/company/elrondnetwork/)
[ElrondNetwork](https://www.facebook.com/ElrondNetwork)
Headquarters: Sibiu**Operations:** global**Client Type:** B2C, B2B

Tags: blockchain, money transfers, crypto digital currency, digital economy

FINTECH CATEGORIES

Payments & wallets

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



**FOUNDED IN
2018**



FUNDS RAISED
N/A



EMAIL CONTACT

sebastian@tailpath.com



TAILPATH.COM

About

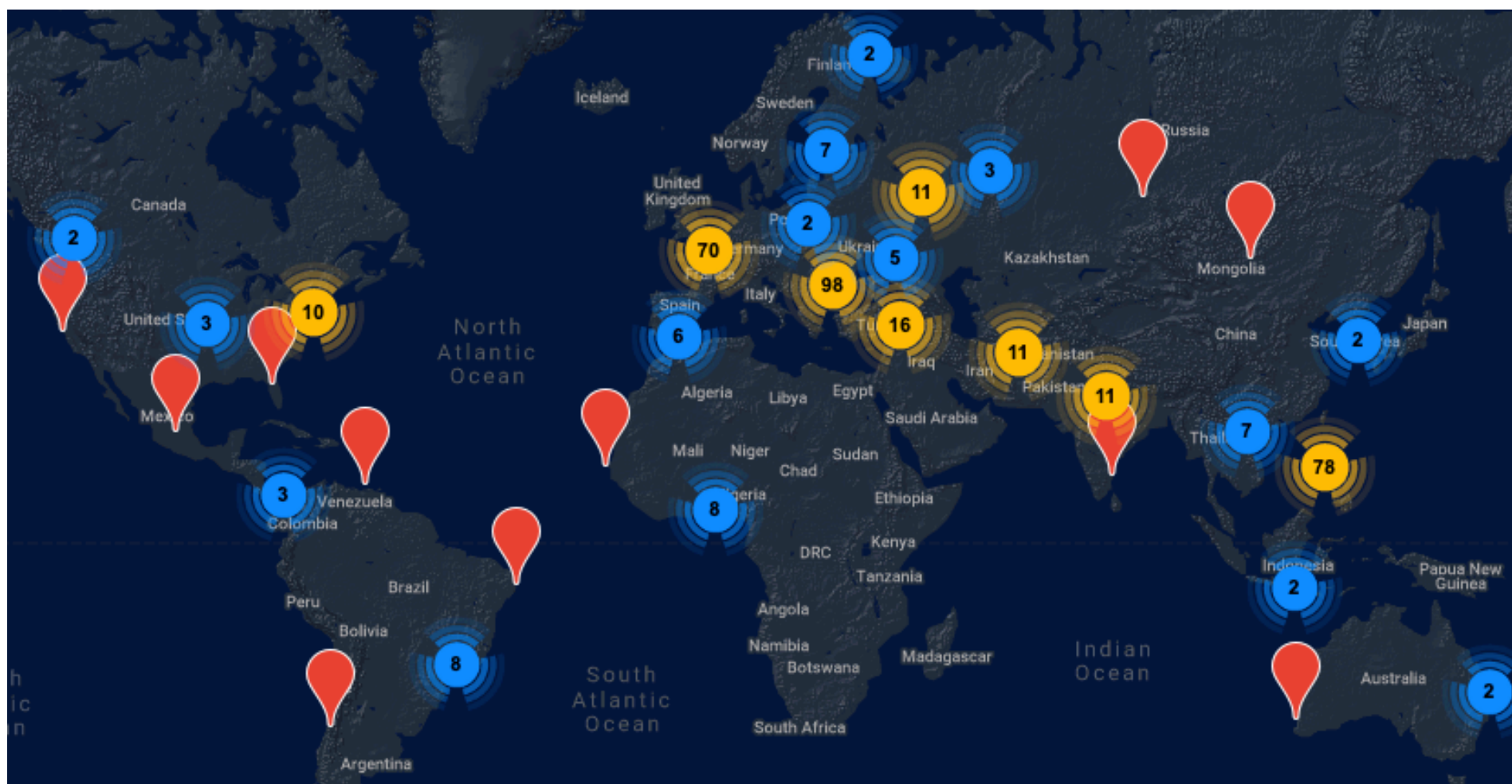
TailPath provides secure tracking of goods and provenance to physical products while using blockchain technologies to secure the data. Its mission is to improve the supply chains and have a positive impact on the quality of life for people all over the world.

TailPath was used at the NATO Vigorous Warrior 2019 military exercise and it is a member of Blockchain in Transport Alliance, working on technical standards that are used across supply chain industries such as food and beverages, medical and goods manufacturing.

TailPath is also the first company to use the new Elrond blockchain that is providing more than 15.000 transactions per second. The Elrond main network is live and TailPath takes full use of its capabilities as a trusted partner.

Founders

Sebastian Cochinescu – Founder & CEO



Sebastian Cochinescu

Founder
& CEO



<https://tailpath.com>

Headquarters: N/A

Operations: N/A

Client Type: N/A

Tags: secure tracking, blockchain, supply chain industries

FINTECH CATEGORIES

Payments

Lending/Crowdfunding

Investments & Wealth Management

Personal Finance

Insurtech

Financial Infrastructure

Enablers

Blockchain & Cryptocurrencies



Challenger Banks

CLICK ON LOGO AND/OR FINTECH NAME FOR VISITING WEBSITE

Orange Money



Revolut



Paysera Lt,
UAB



Monese



Orange Money

 **FOUNDED IN**
2016

 **EMAIL CONTACT**
contactorangemoney@orange.com



About

Orange Money, part of Orange Group and licensed by the National Bank of Romania for the issuance of e-money and processing of payments services, is a mobile financial service, an alternative to the traditional banks. **Orange Money services:** available mobile app (Android, iOS, Huawei App Stores), create digital accounts with individual IBANs, allows top ups, make transfers (including foreign exchange money transfers), issues debit cards (Classic and Platinum), make bill payments (70+ providers), Orange Prepay recharge, grants loans, allows NFC payments (Orange Pay, Apple Pay, Fitbit Pay, Garmin Pay). |

Main Features

Create an account in minutes, free and instant virtual debit card directly from the app (for e-commerce and NFC payments activation), in-app debit card management, NFC payments with smartphone (Apple Pay - iOS; Orange Pay - Android) or smartwatches (Fitbit, Apple Watch, Garmin).

USP

Quick to apply, easy to use and with relevant rewards for usage and activation – Orange Money, a full digital proposition for financial services.

Local management:

Haris Hanif, CEO Orange Money Romania



Haris Hanif
CEO Orange Money
Romania

 <https://www.orange.ro/money/>
in [/company/orange](#)
f [/orangeromania/](#)

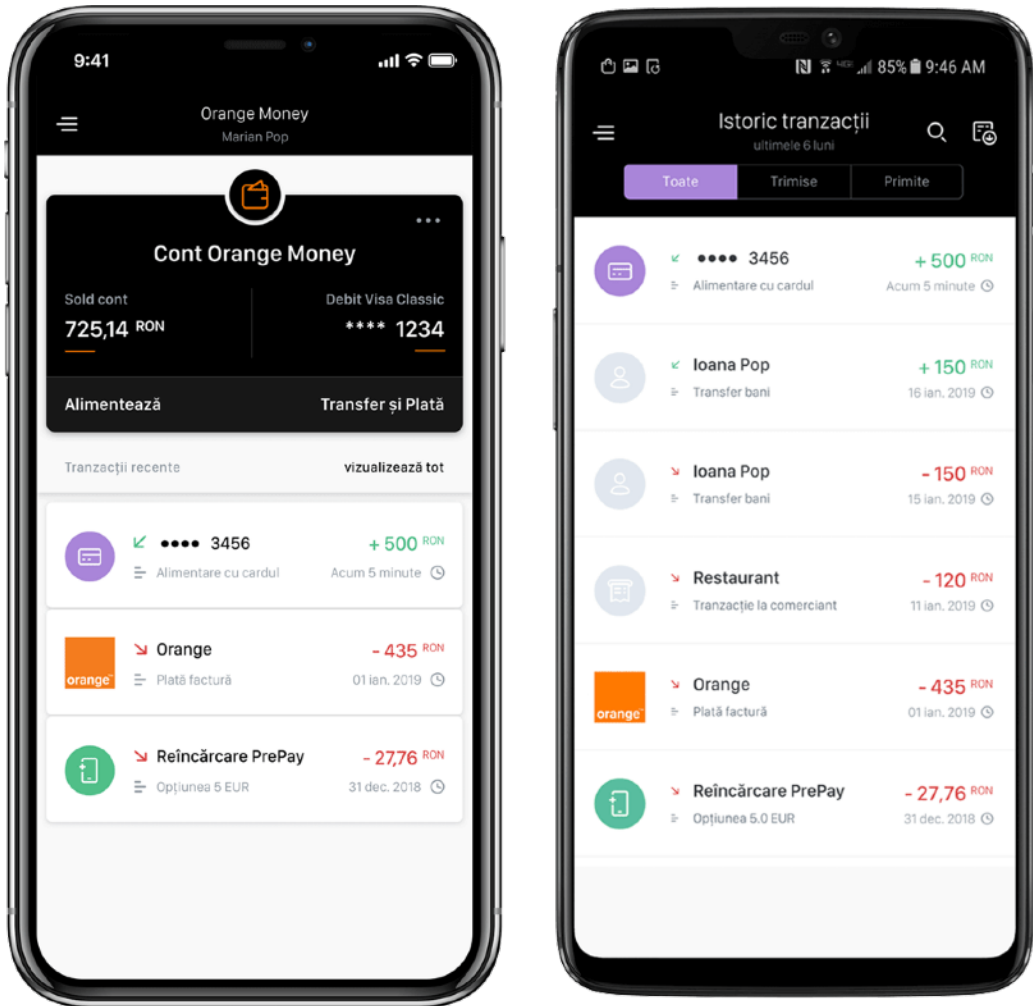
Headquarters: Gara Herăstrău 4D, Green Court Building, Bucharest, District 2, Romania

Client Type: B2C

Number of clients in RO market (B2C / B2B): 220.000 (June 30, 2020)

Bank license: No

SPECIAL CATEGORY Challenger Banks



Revolut

 **FOUNDED IN**
2015

 **FUNDS RAISED**
836MIL. USD

 **EMAIL CONTACT**
carmen.popanemoiu@revolut.com



About

Revolut reinvents how the world does money by relentlessly making all things money 10x easier, more rewarding and useful for everyone, everyday. As an innovative, new kind of financial platform, Revolut gives people the power to spend, invest and transfer money without hidden fees. The company has expanded significantly beyond its origins as an FX product, adding new features all the time, including Commission Free Trading, Donations, Group Vaults, Junior accounts, budgeting control features and cryptocurrency exchange. Headquartered in London, with 2,000 people in 23 offices, Revolut is one of the biggest FinTech communities globally, with 12+ million customers.

USP: Reinvent how the world does money

Main features:

Revolut users have at their disposal a wide range of features on three different pricing plans: Standard (free of charge), Premium & Metal. By using Revolut, customers:

- Get access to current accounts in 30+ currencies
- Have a multi-currency card they can count on
- Grow their wealth with Revolut's commission free trading platform
- Reach their financial goals faster with Vaults
- Teach their kids money skills for life with Junior accounts
- Go from cash to crypto instantly, with a single tap
- Track their spending and get useful insights to help them budget better with budgeting & analytics
- Get more from the brands they love with Rewards, personalised offers from favorite merchants
- Make a difference with donations by supporting causes they believe in

Local management:

Irina Nicoleta Scarlat, Global Head of Growth, based in Bucharest, Romania;
Carmen Popa-Nemoiu, Country Growth Manager



**Carmen
Popa-Nemoiu**
Country Growth
Manager

 <https://www.revolut.com/>

 [/company/revolut/](https://www.linkedin.com/company/revolut/)

 [/revolutRO](https://www.facebook.com/revolutRO)

Headquarters: London

Current stage: Series D

Client Type: B2C, B2B

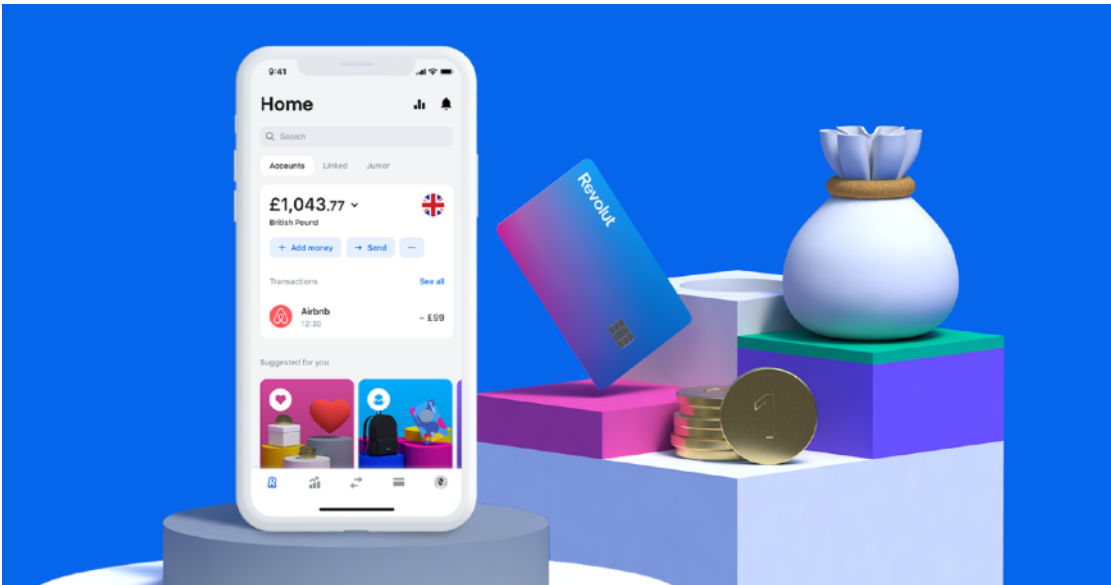
Number of clients in RO market (B2C / B2B): 1M+ B2C customers | B2B services not launched yet

Number of clients at the global level:
12M B2C customers | 220k B2B customers

Bank license: Yes

Number of employees in Romania: 4

SPECIAL CATEGORY Challenger Banks



Paysera Lt, UAB

 **FOUNDED IN 2004**

 **FUNDS RAISED NONE.**
REINVESTING ALL PROFIT

 **EMAIL CONTACT**
d.turbatu@paysera.ro



About

Paysera is 1st EMI licensed in Lithuania, in 2012, and 1st EMI after 2019 number of transactions from Lithuania. The usual client of Paysera is a small & medium Merchant who sells online goods in different European countries, especially Eastern part of Europe, and who uses his multi-currency account and Payment Processing Services provided by Paysera to receive money for his Sells, and to make local payments, all in same currency of the country where is doing business, benefiting from excellent exchange rates as well as low payment processing fees.

USP: Payment Processing for e-shops with PSD2 Integration: lower fees then card payment processing, and faster settlements

Main features:

- Romanian RON IBAN & Bulgarian BGN IBAN & Lithuanian EURO IBAN
- Free Mobile and Desktop App available both for Individuals and Companies
- Free Business Accounts for Companies established in SEPA Countries
- Automatic opening for Romanian Business Accounts
- No monthly plans for Individuals or Companies
- Romanian and Bulgarian Budget Payments
- EURO Visa Debit card with separate account
- Self Service platform for Events Organizers, including Payment Processing – Paysera Tickets
- Payment Processing for e-shops with PSD2 Integration
- Donations for Romanian Charities (only for Android)
- Precious Metals Trading (now only Gold)
- Split bills
- Request money
- Accounts for Savings, including Shared Savings
- QR code payments
- Password protected transfers

Local management:

Daniel Turbatu – Country Manager Romania



Turbatu Daniel
Country Manager
Romania

 www.paysera.ro

 [/company/paysera-romania](https://www.linkedin.com/company/paysera-romania)

 [/payseraromania/](https://www.facebook.com/payseraromania/)

Headquarters: Vilnius, Lithuania

Current stage: Series D

Client Type: B2C, B2B

Number of clients in RO market (B2C / B2B): B2C: Irrelevant / B2B: 500

Number of clients at the global level:
B2C 500 K / B2B: 150 K

Number of employees in Romania: 3

SPECIAL CATEGORY Challenger Banks





 **FOUNDED IN**
2013

 **FUNDS RAISED**
80 MIL.

 **EMAIL CONTACT**
mihnea@monese.com

About

We're reimagining the way banking works.

We make it easy to manage your money—wherever you are in the world. We create financial freedom for all of us that live, work, travel, study or send money abroad.

We're the mobile app alternative to the banks, offering accounts you can open instantly, so that you don't lose access to the money you need every time you cross a border on a map.

We're here for everyone, not just for those with perfect credit scores or the right set of utility bills.

With over 2 million sign-ups across 31 countries, we push the boundaries every day.


USP: The mobile app alternative to the banks, with a multi-currency account you can open instantly.


Main features:


- Open a free GBP, EUR or RON account, straight from your phone, regardless of citizenship or financial history
- Get a contactless Mastercard debit card you can use globally - online, in-store or at ATMs
- Enjoy fee-free foreign currency card spending and ATM withdrawals, with generous allowances for any plan you choose
- Quickly send and receive money locally and internationally in 19 currencies
- Link your PayPal account—to manage your PayPal balance and transactions from the app, and also to seamlessly add your Monese card to your PayPal wallet (in selected countries)
- Connect your British Airways Executive Club account, to track and manage your Avios whenever you need
- Top up your account with cash at over 84,000 locations across Europe
- Our app and customer support team speak 14 languages (including, of course, Romanian)



Norris Koppel
Founder
&CEO

 www.monese.com

 [/company/monese](https://www.linkedin.com/company/monese)

 [/mymonese](https://www.facebook.com/mymonese)

Headquarters: London, United Kingdom
Current stage: Series B
Client Type: B2C, B2B

Number of clients in RO market (B2C / B2B): N/A

Number of clients at the global level:
2m+ sign-ups

Number of employees in Romania: 0

Bank license: No

SPECIAL CATEGORY
Challenger Banks



FUTURE BANKING
FINTECH EDITION

ROMANIA'S FINTECH MAP

THANK YOU

Did we miss a fintech ?

Give us a hint.

Write us here

