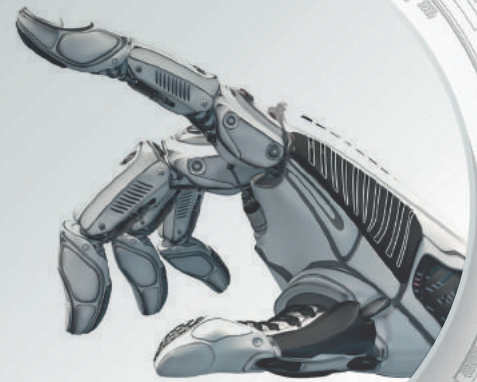
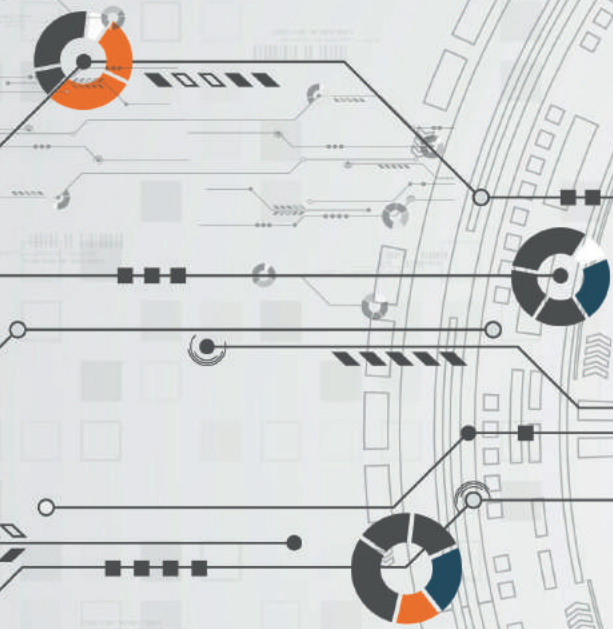


MAY 2017



DIGITAL BANKING TRACKER™



Are *Robo-Advisors* The Autonomous Future Of Investments?

PYMNTS.com



Will consumers learn to trust
financial robo-advisors?
– Page 05 (Feature Story)



UK banking app Pockit gets
£2.9M in funding as it launches
new remittance service
– Page 10 (News and Trends)



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the digital banking space
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What's Inside

For the latest changes to the digital banking landscape, look no further than your smartphone.

Recent weeks have seen financial institutions ramp up efforts to deliver mobile-oriented banking solutions to consumers. From integrating Android Pay to offering social impact insights to banking customers to allowing users access to ATMs around the world, banks and FinTechs are promising to make digital banking considerably easier.

Moreover, the past month in digital banking has also seen challenger institutions taking on larger banks. Expect the old rules of banking to shift significantly as new players and technology arrive on the scene.

Here's what's happening around the world of Digital Banking:

The digital banking landscape has become more crowded recently, as new players emerge. One of the newcomers comes from French telecom company Orange, which launched its own mobile-only banking service called Orange Bank. Meanwhile, in Lithuania, financial consulting firm deVere Group launched its own "challenger bank" known as deVere Vault. Expect the banking landscape to get even more crowded as more players and institutions carve out their share of the industry.

Elsewhere in Europe, another mobile-first bank, N26, launched a new business account to help freelancers and the self-employed to organize and track expenses — and it can be opened via

smartphone within a 10-minute window. With the service in place, millions of gig workers can access professional banking tools.

Meanwhile, banks from around the world have partnered, allowing users to access Android Pay from within their banks' mobile apps, creating an opening for Google to encourage consumers to get into mobile payments. The move also opens a window for Android Pay to expand its reach.

Check out the Tracker's News and Trends section for more updates from the Digital Banking landscape.

Rise of the robo-advisor?

In investment banking, some of newer players on the field are robo-advisors, which are firms that use computer algorithms instead of human advisors to help clients make portfolio investments. For this month's Tracker feature story, to explain how these new automated tools are challenging conventional attitudes about investment banking, PYMNTS recently caught up with Dan Egan, director of behavioral finance and investments at robo-advisor firm Betterment. Egan explained how changes in finance are prompting consumers to give new concepts like robo-advisors a chance.

Digital Banking Tracker May updates

In this issue of the Tracker, we've profiled over 170 players in our ever-expanding provider Scorecard, including 10 new additions: Aspiration, Chip, Clinc, DailyCost, Efigence, i-exceed, Infocorp Group, Moonraft, Soldo and Waleteros.

FIVE FAST FACTS

01

Survey: 65 percent of U.K. internet users are not very likely or not at all likely to switch to a digital-only bank.



03

78 percent of surveyed security executives are confident in their cybersecurity strategy.



05

68 percent of U.K. internet users (between ages 16 and 74) are digital banking users.



02



The average bank faces 85 serious attempted cyber breaches every year, security experts say.

04



Early Warning Services' Zelle Network processed over 170 million P2P transactions in 2016, valued at \$55 billion.



Are *Robo-Advisors* **The Autonomous Future Of Investments?**



Feature Story

"We go all the way down the rabbit hole to make sure that we know things are being done well."

In the world of transportation and mobility, one of the most-awaited innovations is the autonomous vehicle capable of automatically navigating streets and routes based on user preference. Meanwhile, in the world of digital banking, an innovation that can help clients automatically navigate investments based on their preferences is already available: robo-advisors.

Over the past decade, several institutions have begun experimenting with robo-advisors (also known as robo-investors). Robo-advisors are online portfolio management solutions relying on computer algorithms to manage client investments with little human involvement. They gather information about client investment goals and use that input to automatically divert funds toward the most appropriate areas of the client's portfolio (such as stocks or bonds), helping them meet their financial objectives.

One of the biggest appeals of robo-advisors for financial advisory firms is the cost-savings. Because robo-advisors' decision-making is carried out by computer algorithms, they cost considerably less than a human-managed service. For example, robo-advisor firm WiseBanyan charges a zero percent

management fee and requires no investment minimum, whereas Wealthfront charges an annual 0.25 percent management fee and requires a \$500 account minimum.

The [assets managed](#) by robo-investment services have risen significantly over the years to an estimated \$50 billion. By some [accounts](#), robo-advisors are expected oversee \$2 trillion in assets by 2020.

But while innovations like the robo-advisor and the autonomous vehicles might generate buzz and promise exciting benefits to users, the question remains: Will they investors be willing to trust them with their assets?

Some firms are betting that investors are ready to take a chance on digital investment. Online investment firm Betterment is one of the first companies to bring robo-advisor services to market. The company currently has over \$8.5 billion in assets under management and employs a blend of financial goal-based solutions, automated wealth management tools and tax-loss harvesting. For a discussion about how robo-advisors have the potential to alter the investment banking landscape,

PYMNTS recently caught up with Dan Egan, Betterment's director of behavioral finance and investments. Egan shared why investors are willing to trust automatic investment tools over traditional, human financial advisors to help them reach their financial goals.

New world of investments

Last year, the Department of Labor implemented the fiduciary rule, which is aimed at ensuring retirement brokers put their clients' interests first and disclose any potential conflicts of interest. While the rule is meant to assure investors that their brokers are putting their clients' best interests first, Egan said the necessity for a law requiring client interests be taken into consideration first raised some eyebrows. Suddenly, investors realized that brokers had previously not been required to disclose potential conflicts.

"I think that blew people away," Egan said.

A [survey](#) conducted last year of 1,018 U.S. adults found almost half (46 percent) were under the false impression that all financial advisors were legally required act as fiduciaries and put the best interests of their clients' first when making retirement savings advice. With the Department of Labor currently reviewing the legality of the fiduciary rule, consumers are becoming more cautious about the advice they get from a financial advisor or a broker.

"Everybody wants a financial advisor they can trust and do well by them," Egan said.

In other words, the fiduciary rule revealed to consumers that human brokers could be more motivated in selling services or products to their clients that work in the broker's self-interest, instead of the services that best meet their clients' needs. A recent [survey](#) found 93 percent of Americans want financial advisors to be legally required to put their clients' interest first when doling out retirement investment advice.

Under The Hood

What needs to be in place for a robo-investment solution to work effectively?

"We're vertically integrated so Betterment is both a registered investment advisor as well as a broker dealer. That means we are able to develop the entire stack from brokerage and clearing and custody to financial advice generating statements and integrating with third parties. We actually own more pieces of the overall client relationship than a lot of other firms do. That obviously brings with it a lot of necessary regulatory compliance and knowing your customer and doing a good job at multiple things.

I think the lightest and cheapest way is to build a website that pulls in information from other places and just gives advice. There are some firms executing on behalf of their customers. We go all the way down the rabbit hole to make sure that we know things are being done well and that we're not beholden to other firms' limitations along the way in providing the best service for our customers."

Dan Egan,
director of behavioral finance
and investments, [Betterment](#)

As these revelations and potential rule changes seep into public consciousness, Egan sees an opportunity for robo-advisor firms like Betterment to step in to ease investors' anxieties by offering conflict-free services. The firm is set up as a fiduciary advisor and follows a fiduciary standard.

"That's something the public is becoming more aware of now and is starting to value fiduciary non-conflicted advice," Egan said.

Breaking down robo-investment misconceptions

When it gets down to the nuts and bolts of it, Egan said, there's a fairly general misperception about what a "robo-advisor" or "robo-investment" firm actually is. There are, as it turns out, no robots involved in the company's solutions. Or, as Egan puts it, "No robots were harmed in the making of this investment portfolio." Cue robo-rim-shot.

But, he pointed out, Betterment does use a series of computer algorithms designed to help customers meet their financial goals by taking stock of their financial profiles. The algorithm asks consumers what they are saving for, details about their financial circumstances and about their financial goals. Based on the consumer's input, the algorithm produces a financial plan to help them meet their objectives.

“

Everybody wants a financial advisor they can trust and do well by them.

”

The company's solutions automatically rebalance portfolios by directing dividends or deposits to the portions of a portfolio that need it. It also offers a tax loss harvesting feature that Egan referred to as "making lemonades out of lemons," by looking

for ways to reduce consumers' taxes by using investment losses to offset taxable income.

But just because Betterment relies on algorithms doesn't mean there aren't human beings working behind the scenes, said Egan. He pointed out that Betterment has a team of in-house certified financial planners who play a key role in developing the computer algorithms and who are available to speak with consumers about their specific circumstances.

"We take [the financial experts] questions, their answers, their thought processes and we codify them into algorithms and make them available to everybody," he said.

Betterment also offers its clients access to the company's financial planners with relatively low annual fees (between 0.4 and 0.5 percent). These services, however, are reserved for customers who are subscribed to one of the firm's top tiered plans.

Planning for financial futures ... and space travel

According to Egan, Betterment currently has about 230,000 customers using its platform and is managing over \$8.5 billion in assets.

As Egan described it, Betterment's customers have a wide variety of goals for their investments. These ambitions include planning for upcoming expenses, such as purchasing a vehicle, making a down payment on a house, or planning a wedding. In a few cases, customers are even planning trips to space in the next 10 to 15 years.

Trips to space may be a long way off, but it's typically never too soon to start saving for a big investment. But as customers consider robo-advisors to manage their assets, Egan is confident that Betterment has found a "sweet spot" that offers both digital-first investment and lower costs than conventional investment firms.

"My hope is that people start realizing that they can get good, un-conflicted financial advice and

investment management for a low cost that is going to help them lead better financial lives,” Egan said.

And it appears that some more established institutions are ready to get on board with robo-advisor services. Several [major financial service firms](#), including E-Trade, Fidelity, Charles Schwab and TD Ameritrade, have expressed interest in or have launched their own robo-advisor services to automate portfolio management.

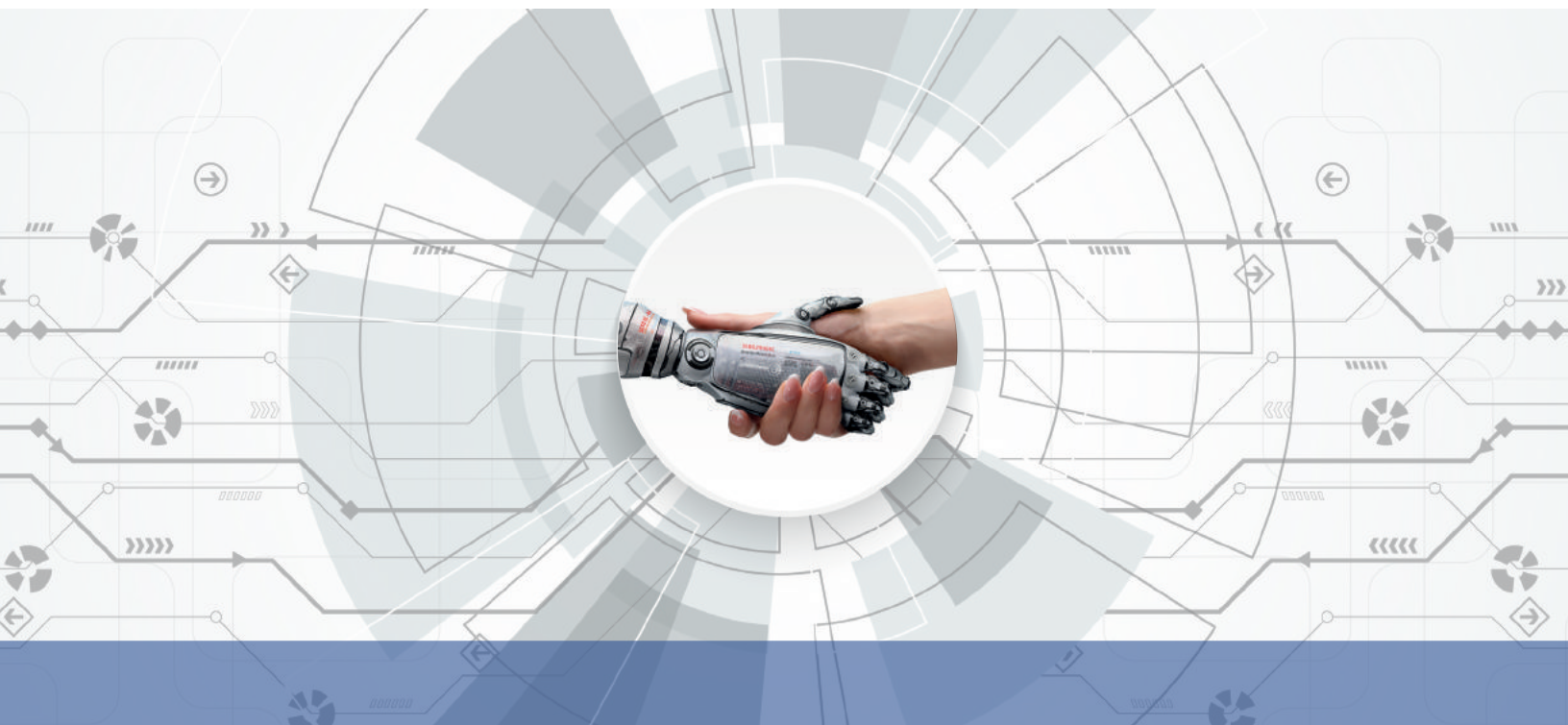
But the robo-advisor tools have a long way to go before they can become mainstream. According to a [poll](#) from Gallup and Wells Fargo taken last year, less than half of surveyed investors were familiar with robo-investments. The same survey found only five percent of respondents said they have heard “a lot” about robo-investing.

The same survey found more investors still have more confidence in humans than robo-advisors to simplify the investment process, help customers understand their risks and make good clients recommendations, among other services.

Still, the Gallop/Wells Fargo survey called attention to one of the key selling points that make robo-advisors appealing to investors. Two-thirds of those surveyed believe robo-advisors will charge lower fees than a human.

My hope is that people start realizing that they can get good, un-conflicted financial advice and investment management for a low cost.

Robo-advisors might not be mainstream yet, but once they become more widely available, the solutions have the potential to be as disruptive to investments as the self-driving car promises to be for mobility and driving. And no matter how you look at it, change is coming down the road.



Mobile banking news

Android Pay expands to mobile banking apps

Android Pay recently announced [new partnerships](#) with a handful of banks from around the globe, including Bank of America, USAA, Bank of New Zealand, Discover and mBank. According to [Google](#), Android Pay's Developer, the move could make it easier for customers of these banks to add Android Pay from within the banking apps. With the partnerships in place, Android Pay will be able to access an additional avenue of distribution and possibly get banking customers interested in mobile payments. Google's global head of payment products Pali Bhat said, "This latest collaboration with banks expands Android Pay's capabilities as an open platform, and moves us closer toward our goal of empowering mobile payments everywhere."

Orange is the new bank

French telecom company Orange is making its own foray into mobile banking. The company recently [launched](#) Orange Bank, a mobile-only banking service that offers users contactless mobile payments and the ability to send money via SMS to another Orange account. The service will also offer a free debit card, overdraft protection and a savings account to users, along with a customer service bot, backed by IBM's Watson, to address customer questions and issues. The service will initially be available for Orange employees starting in May and available to customers in early July.

N26 now offers business bank accounts for freelancers

Another banking newcomer is making offering changes for Europe's gig workers. N26, Europe's first mobile bank, recently introduced its [new mobile banking tool](#) which offers business bank accounts for freelancers and workers who are self-employed. The service can be opened directly from a user's phone and takes less than 10 minutes, [according to N26](#). N26 is offering users of the service 0.1 percent cashback on all purchases with a N26 Business MasterCard, which will be automatically deposited

into users' accounts each quarter. The tool also offers a tagging feature that uses hashtags to label transactions according to specific projects. This feature is aimed at helping the [millions of gig workers](#) organize their business purchases.



New feature banks on users' altruism

Another newcomer to mobile banking, this one U.S.-based, is looking to make a positive global impact and help its users do the same. FiServ startup Aspiration rolled out a new feature in its mobile banking app helping consumers track spending and providing monthly reports on the [impact their consumption](#) has on society. The Aspiration Impact Measurement (AIM) feature provides users with a sustainability score that measures how their purchases make an impact on causes that matter to them. The feature also tracks 75,000 data points from over 5,000 companies, providing two types of evaluations based on the data. The feature offers a People score (based on how the company compensates employees, offers health care or promotes diversity) and a Planet score (based on the company's greenhouse gas emission, renewable energy consumption and energy efficiency). Consumers can determine if they want to make a purchase from the company based on these scores. The company is hoping that highlighting these scores will influence how these companies conduct business and persuade them to make changes related to their personnel and environmental actions.

deVere Group launches new challenger bank, e-money app

Meanwhile, financial consulting firm deVere Group has made [notable inroads](#) in the mobile banking sector. In January, the firm acquired St. Lucia-based Arton Bank and unveiled its private bank, deVere Group Bank St. Lucia. In recent weeks, the company capitalized on Lithuania's efforts to attract FinTech companies and opened an office in the country's capital, Vilnius. By establishing a presence in Lithuania, deVere received an investment banking license. DeVere also released its new eMoney app, deVere Vault. In a statement, CEO Nigel Green said, "The launch of [deVere's] challenger bank, deVere Vault, is the latest move to provide expat clients a comprehensive, global service."

The app offers services in electronic money and a single card, multi-currency service and enables users to open an account within five minutes, withdraw cash from any ATM worldwide and receive real-time notifications. In a statement, Green said service is geared toward "... internationally mobile individuals, globally focused firms and expats ..." that helps them manage their money from anywhere in the world. Green also said, "I believe the days of traditional banking are numbered."

New innovations & investments

Facial recognition coming soon to Lloyds

U.K.-based commercial bank Lloyds plans to allow its customers to use [fingerprint and facial recognition technology](#) to access their bank accounts. With the new upgrades, Lloyds will become the first financial services firm in the U.K. to use Microsoft's biometric "Hello" security services for login purposes. Microsoft's "Hello" system aims to bolster consumer banking security by using hardware and software that connects a device to a user to create a data representation of the user's face so that an imposter can't fool the service by using a photo. With the service in place, passwords and PINs will be displaced by the "Hello" service, which will recognize users' faces as they log on. Lloyds will be piloting the service

later this year. And, assuming a successful test, the service will eventually roll out to their full customer base.

Barclays launches Rise London, Europe's largest FinTech site

In other U.K. innovation news, London's Shoreditch community is getting new neighbors. Barclays recently announced the opening of Rise London, a co-working space for over 40 FinTech companies. The space is designed to accelerate the development of new financial solutions, products and services to bring to market. In a [statement](#), Barclays said that the site will serve as a gathering place for leaders in the FinTech and venture capital space. The same statement said the site will also host over 200 hours of learning, workshops, hackathons and networking events each month. The space is Europe's largest co-working site focused on the development of financial technologies.



Pay By Bank expands

Starling Bank to incorporate Pay by Bank for online purchases

Digital-only bank Starling Bank formed a [partnership](#) with Pay by Bank, the mobile payment app of Vocalink, to enable users to buy things online. Starling Banks' operating chief said using the technology of Pay by

Bank is “important as it not only allows customers to bank and transact on the go, but also to benefit from a greater range of choice and sense of security.” Pay by Bank uses digital “tokens” instead of requiring shoppers to provide account and payment card details to websites when making purchases. Transactions occur in near real-time with payments made directly from users’ bank accounts. Vocalink, which is a consortium of 18 U.K. banks, was sold to MasterCard last year. Starling is the first mobile-only bank to offer the service.



HSBC, first direct adopt Pay by Bank app

Digital-first banking services are not the only institutions to offer Pay by Bank. HSBC recently [announced](#) it will make the Pay by Bank app available to its customers and customers of its subsidiary first direct. With HSBC and first direct will be joining other U.K. banks like Barclays, Lloyds Bank, Halifax and Bank of Scotland, to offer the Pay by Bank service. In a statement, Pay by Bank Managing Director Rajiv Garodia predicted that the growth of financial institutions, retailers and merchant acquirers who are offering the Pay by Bank service “will usher in a new era of ‘digital debit’ mobile payments.”

Adventures in fundraising

UK banking app Pockit gets £2.9M in funds as it launches new remittance service

Pockit, a mobile banking app targeting the U.K.’s underbanked, has picked up £2.9 million (\$3.74 million) in additional funding and will soon launch a [remittance service](#) to make it easier for its users to send money abroad. The new funding is essentially a bridge round before a Series B round of funding, which is planned for the end of the year. Founded in 2013, Pockit allows its 150,000 users to send money to Poland and Italy and has plans to expand the service to the rest of the eurozone nations by June. Over the next few months, countries outside Europe will also be added, starting with Philippines, India, Pakistan, Bangladesh, Ghana and Nigeria. Pockit founder Virraj Jatania told TechCrunch that the new remittance service is part of the startup’s mission to bring a range of cost-effective digital banking products to customers currently underserved or financially excluded by traditional banks. The market size is somewhere between 4 to 5 million in the U.K. and thought to be around 2 billion or more worldwide.

Meniga secures €7.5 million in funding round

In other fundraising news, digital banking technology provider Meniga recently raised €7.5 million (\$8.2 million) in [funding](#). Meniga was founded in Iceland in 2009 and helps banks in 18 markets, including Santander, Intesa, ING Direct, Commerzbank and mBank, gain insights into their customers’ data to provide practical online and mobile banking products. Its product offerings include a Facebook-like activity feed and Fitbit-inspired challenge platform. The latest funding round was led by Nordic venture capital investor Industrifonden and will be invested in Meniga’s R&D activities. The funding will also be used to bolster the company’s sales team.

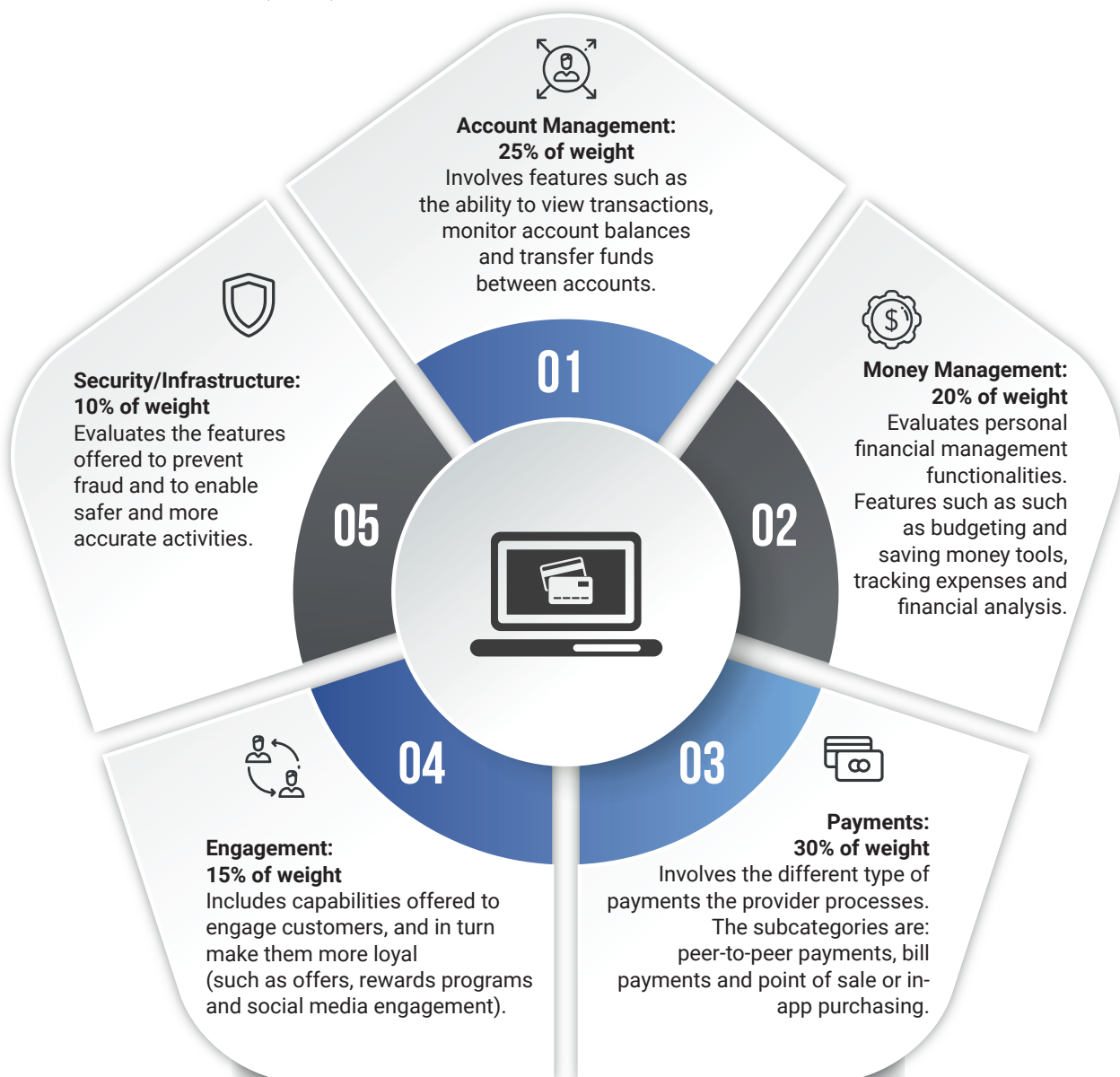
Scoring Methodology

Digital Banking Scorecard™

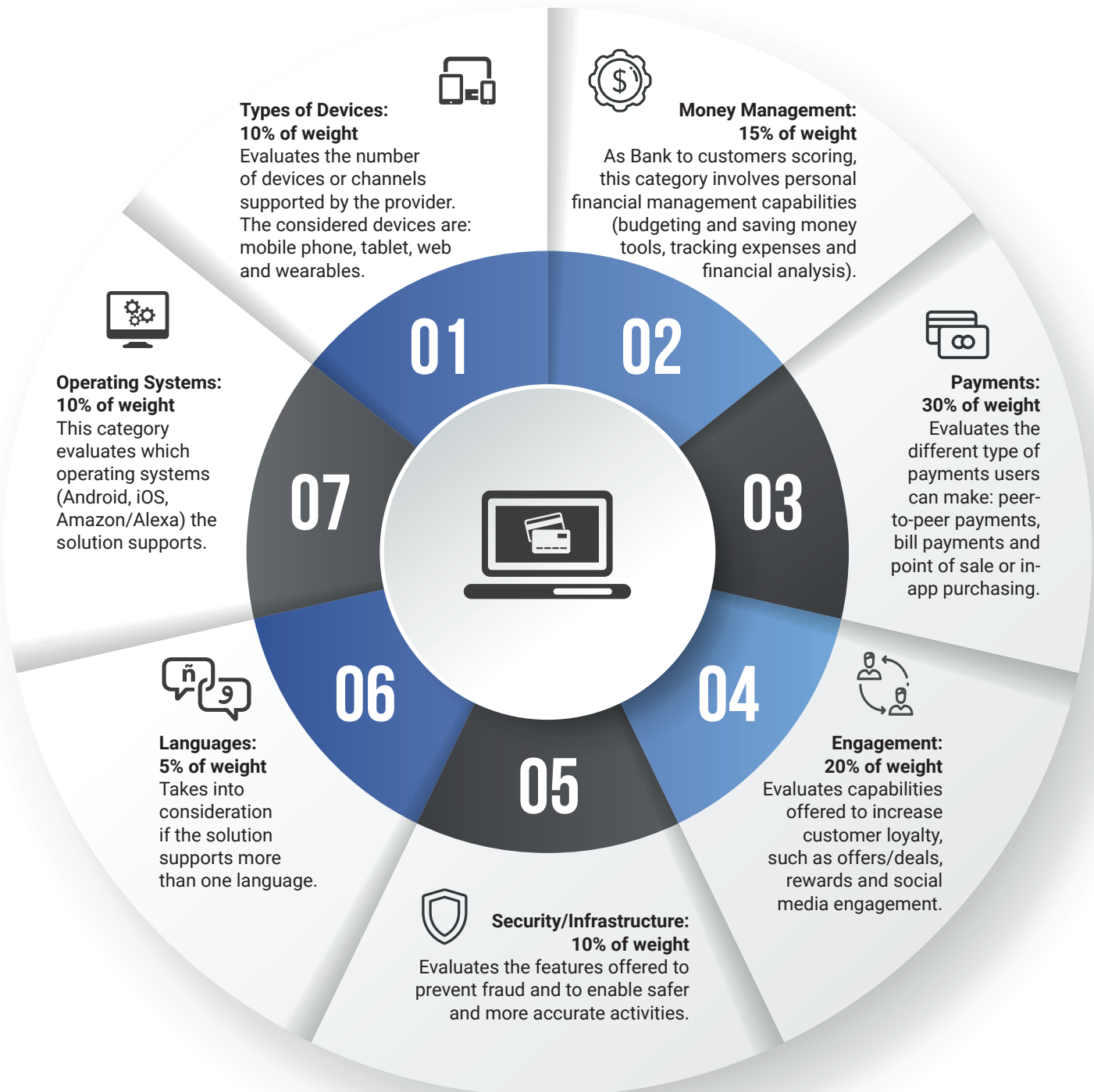
The Scorecard analyzes and evaluates individual providers across several capabilities, depending on whether the provider offers bank to customer services or digital banking solutions for banks. The capabilities are weighted accordingly.

PYMNTS will periodically update scores based on new developments. If you would like your company to be considered for inclusion in the Tracker's Scorecard or wish to have an existing listing reconsidered for an update, please head over to our profile [submission/update](#) page.

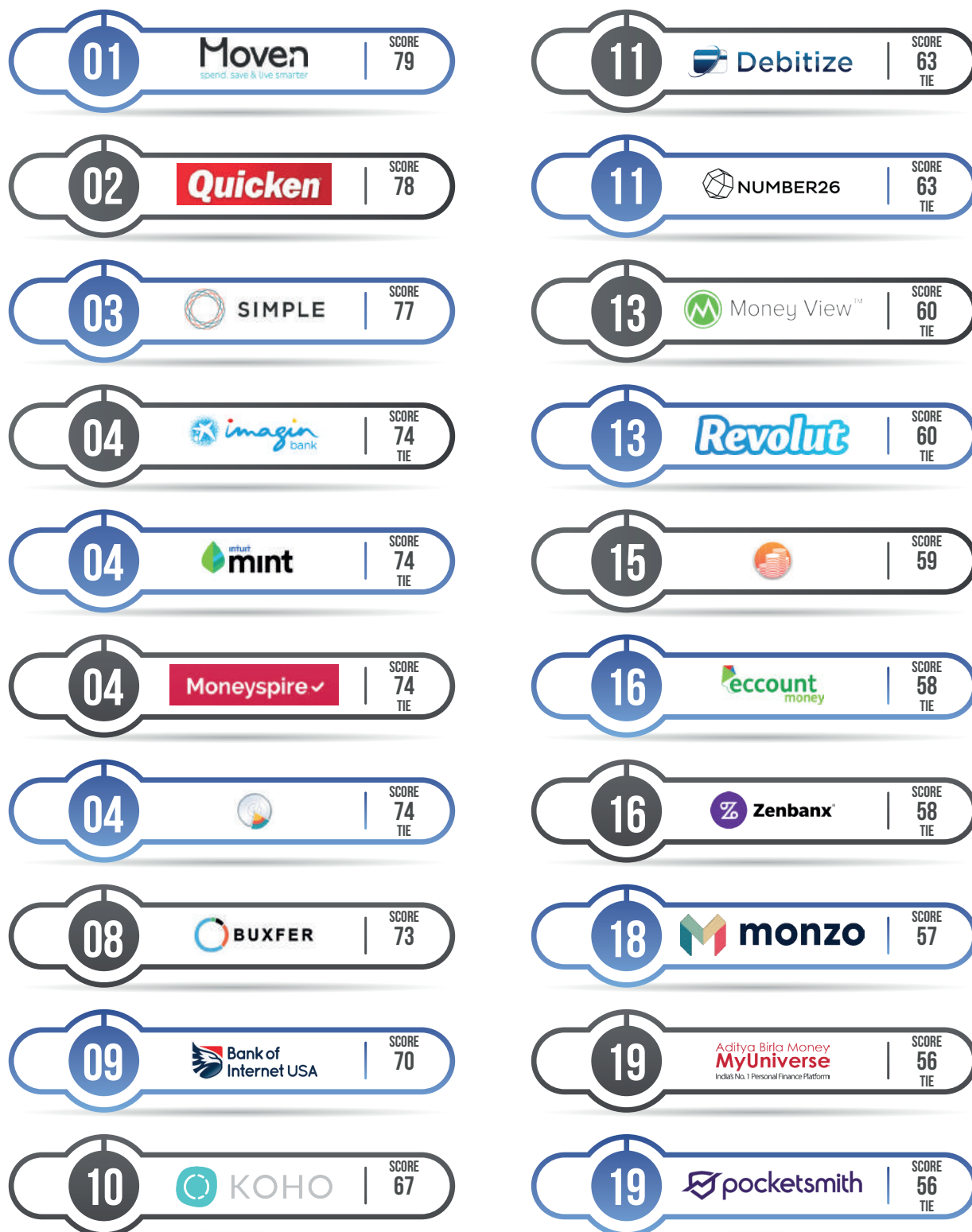
Business to Consumer (B2C)



Business to Business (B2B)

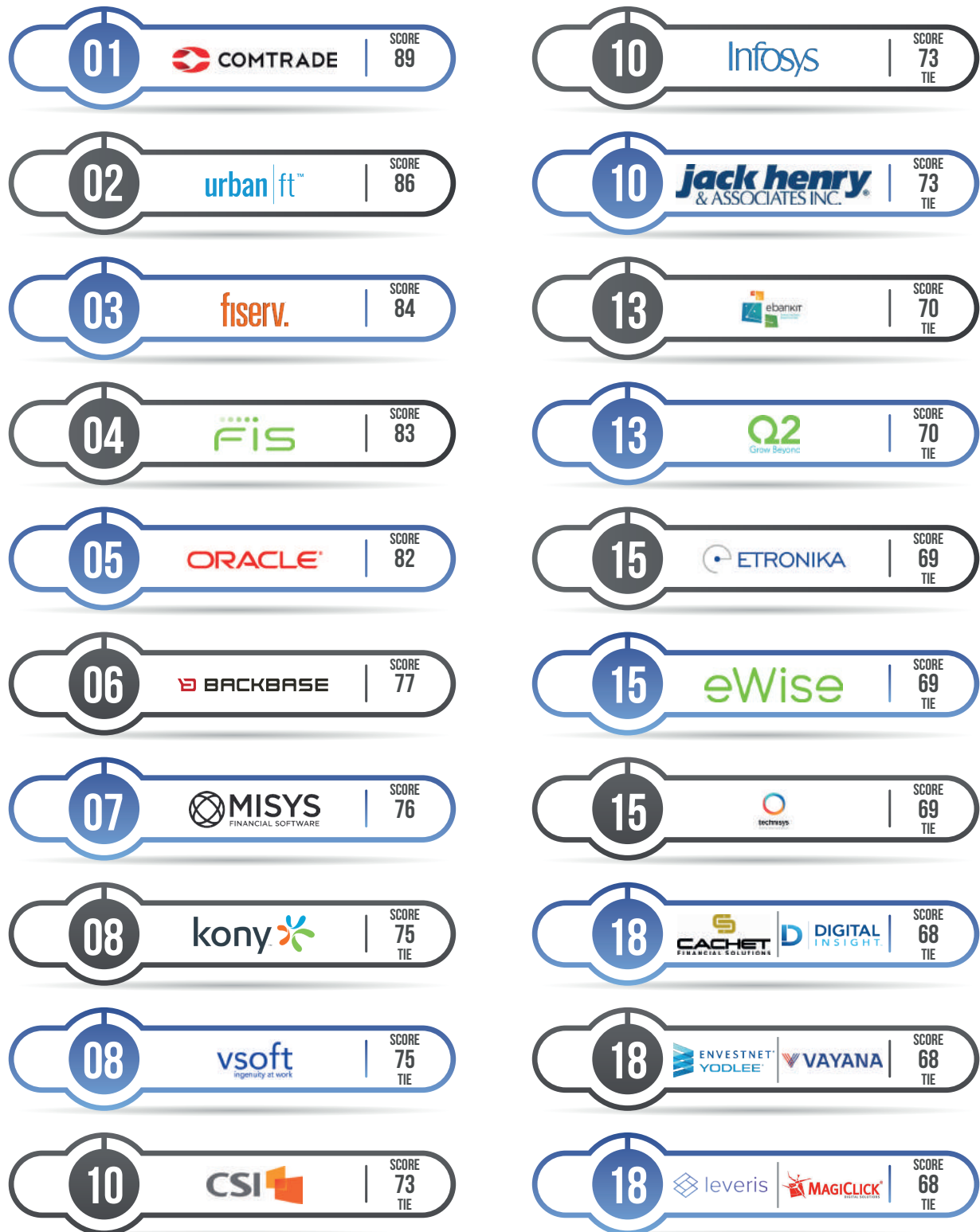


BUSINESS TO CUSTOMER TOP 20 RANKING



UPDATED

BUSINESS TO BUSINESS TOP 20 RANKING



NEW ADDITIONS TO THE DIGITAL BANKING TRACKER

BUSINESS TO CONSUMER (B2C)



BUSINESS TO BUSINESS (B2B)

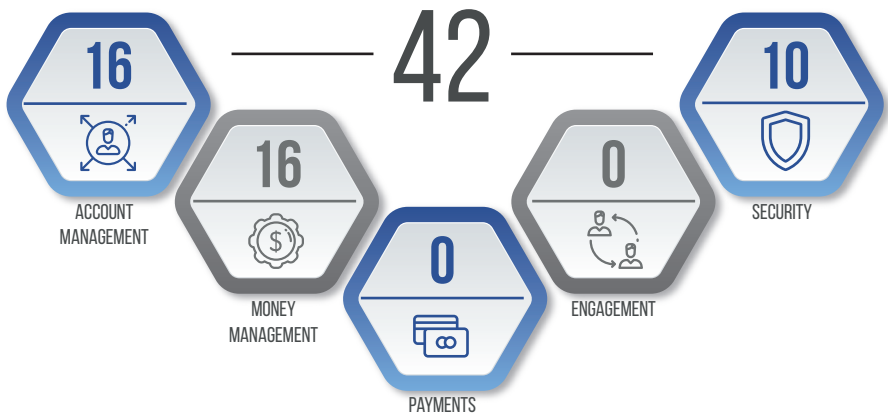




Company: 22seven

Founded: 2012

Categories: Account Management, Money Management, Security



22seven is a money management application that brings together bank accounts, cards investments, loans and rewards in one digital place. 22seven enables users to track their money, as the app identifies each transaction and automatically puts it into a category like groceries, rent or pets. Users can also get personalized budgets automatically based on their spending habits and investment tools. The app offers 256-bit data encryption.

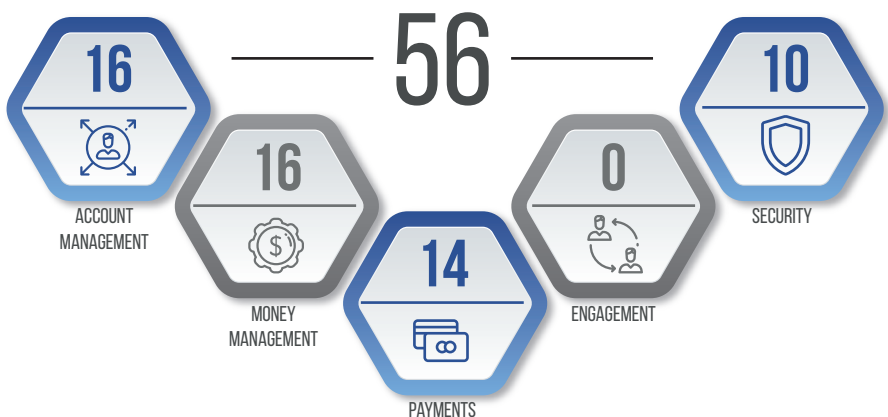


India's No. 1 Personal Finance Platform

Company: Aditya Birla Money MyUniverse

Founded: 2012

Categories: Account Management, Money Management, Payments, Security



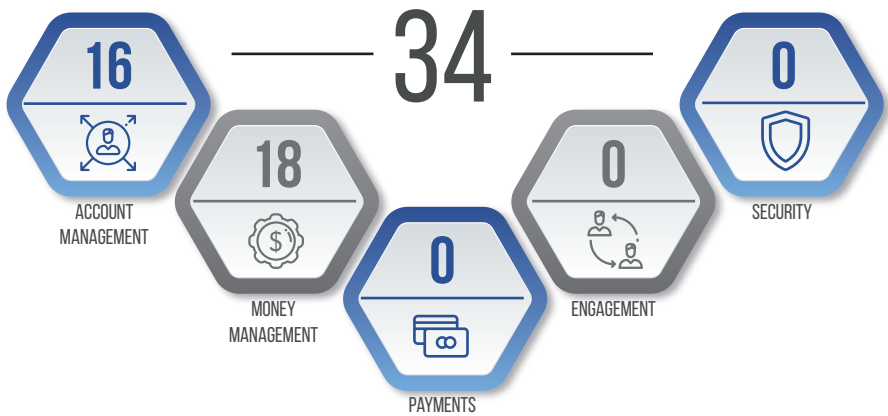
Offered through Aditya Birla Customer Services Limited, MyUniverse is an online money management app that enables users to track their money and invest it. Users can see all their financial details in one place by linking bank accounts, credit cards, mutual funds, stocks, loans, insurance, reward points and bills to MyUniverse. Users can also add their bill payments, set up reminders to pay them on time and use the auto pay option, which automatically pays bills before the due date every month.



Company: Anishu

Founded: N/A

Categories: Account Management,
Money Management



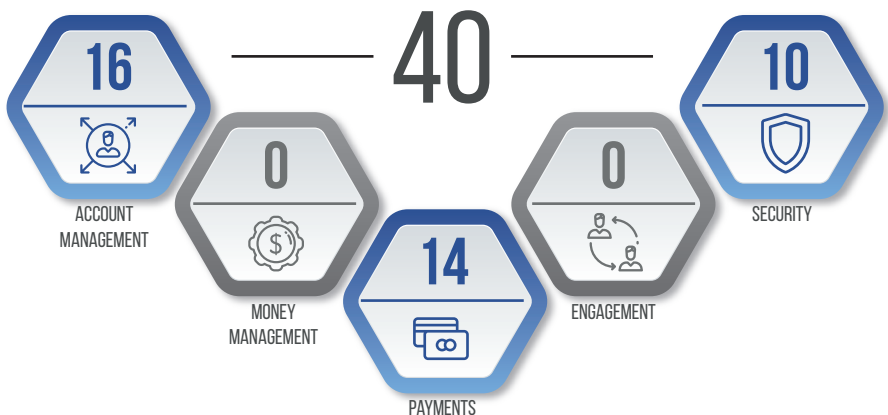
Anishu develops HomeBudget, an app that allows the tracking of expenses, income, bills due and account balances, as well as the creation of budgets and display of financial information in charts and graphs. The service comes with a Family Sync feature that syncs different devices within the same Wi-Fi or 3G network and allows members of the same household to work together in same budget.

Aspiration

Company: Aspiration

Founded: 2013

Categories: Money Management,
Payments, Security



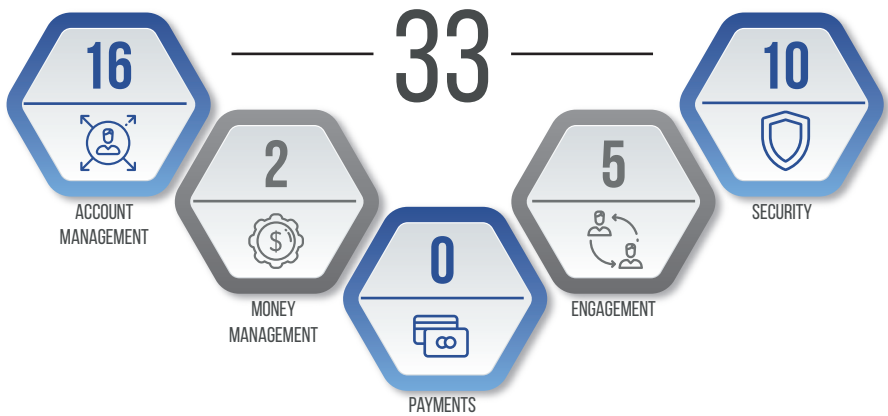
Aspiration is a financial firm that offers banking and investment products. Aspiration's Summit Account is a checking account with an app available for both iOS and Android that doesn't charge maintenance or ATM usage fees and can be used to pay bills and deposit checks, among other functions.



Company: Atom Bank

Founded: 2014

Categories: Account Management, Money Management, Engagement, Security



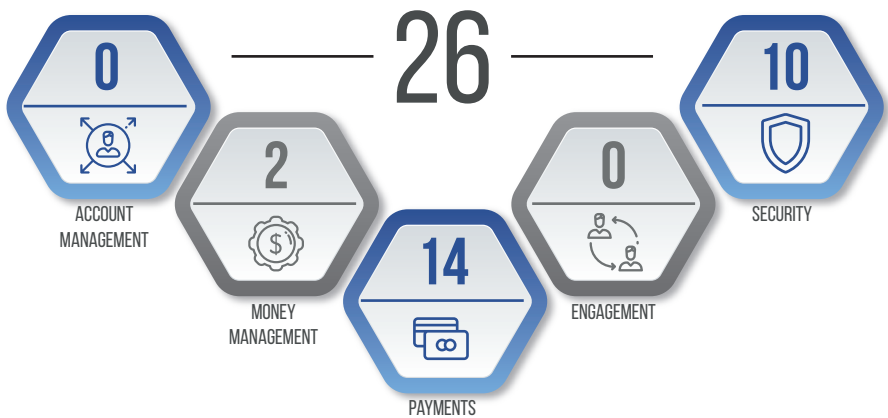
Atom Bank is a mobile-only bank that provides users the ability to view all of their transactions, and its Fixed Saver tool helps them increase their savings. The digital bank uses biometric security and offers both face and voice recognition.



Company: AutoPayPlus

Founded: 2003

Categories: Money Management, Payments, Security



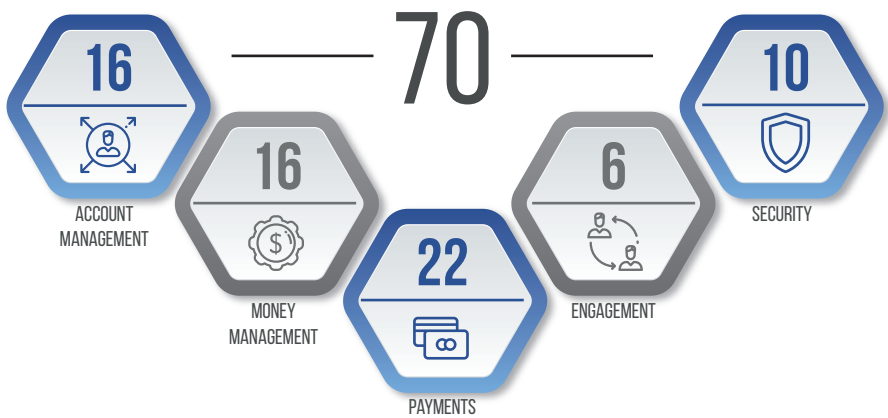
AutoPayPlus has developed an online personal financial management service that helps users to coordinate and accelerate the payoff of loans, create budgets and perform other financial tasks. The company's mobile app allows users to add and keep track of their rent payments, utility bills and other household bills.



Company: Bank of Internet USA

Founded: 1999

Categories: Account Management, Money Management, Payments, Engagement, Security



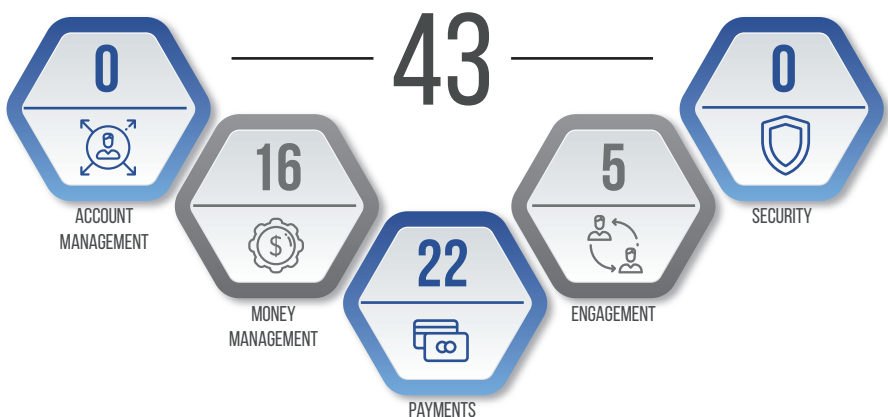
Bank of Internet USA is an internet-only bank that allows customers to transfer funds, manage their personal nances, monitor their spending habits and pay bills using its Mobile Banking App and FinanceWorks service.



Company: Bank Mobile

Founded: 2015

Categories: Money Management, Payments, Engagement



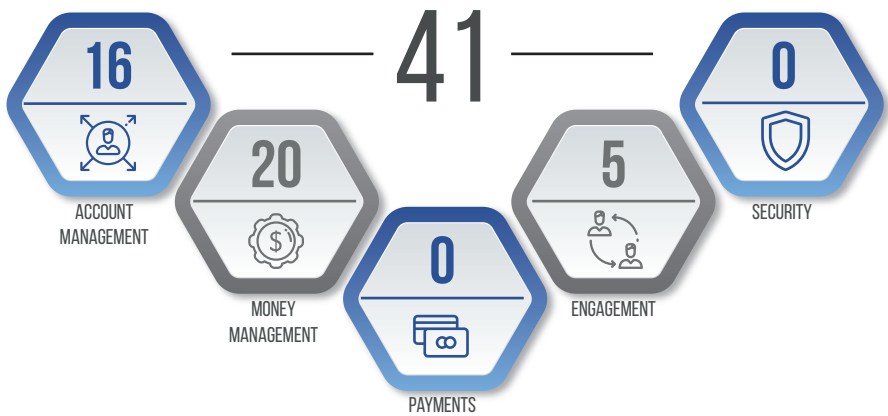
BankMobile is a digital bank that enables customers to see their daily nancials and set goals and budgets to save money. Users can open an account, deposit money by taking a picture of a check using their mobile device's camera, send money to a friend using a cell phone number or email address, and pay bills.



Company: BudgetSimple

Founded: 2006

Categories: Account Management, Money Management, Engagement



BudgetSimple is a free financial planner that helps users create a balanced budget. By logging on to Budget Simple from a computer tablet or smartphone, users can easily track their spending and understand their finances better. BudgetSimple also gives users financial advisory tips.

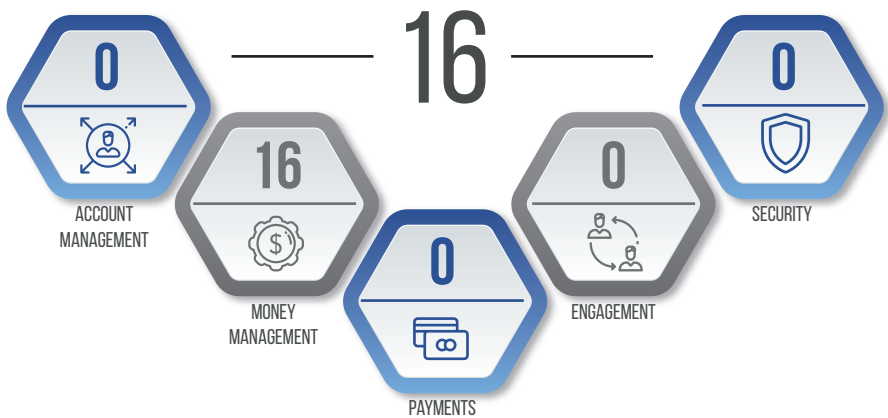


BUDGT

Company: BUDGT

Founded: N/A

Categories: Money Management



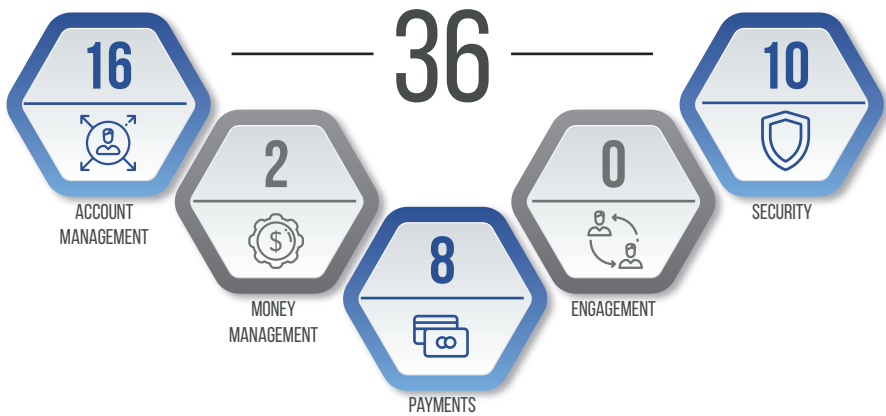
BUDGT is a day-by-day financing application intended to help users with small monthly incomes manage their money and increase their savings. The app enables users to keep track of their expenses by creating daily automatic budgets based on what the users spent during the month, set up a personal monthly budget and check their daily expenses by category.



Company: bunq

Founded: 2013

Categories: Money Management, Account Management, Payments, Security



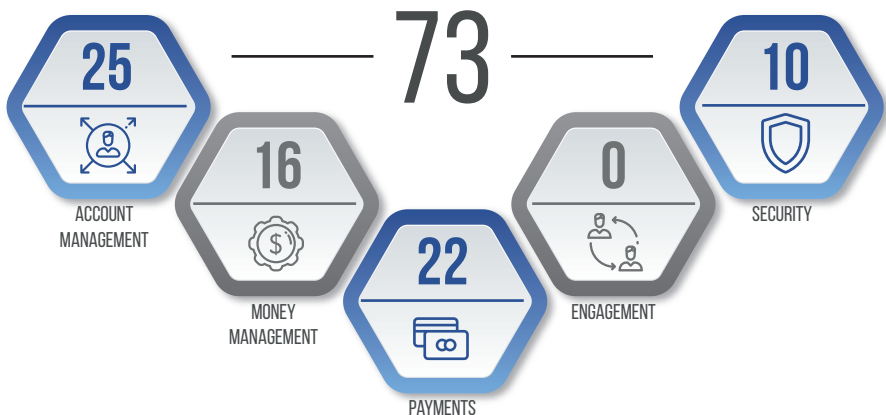
The mobile-only bank bunq offers its customers a digital banking solution that combines bank, wallet and card services. Its mobile application enables users to open multiple accounts and send money instantly to others by using their phonebook contacts. bunq also offers a group bank account feature for shared expenses where users can split bills and set budgets.



Company: Buxfer

Founded: 2007

Categories: Money Management, Account Management, Payments



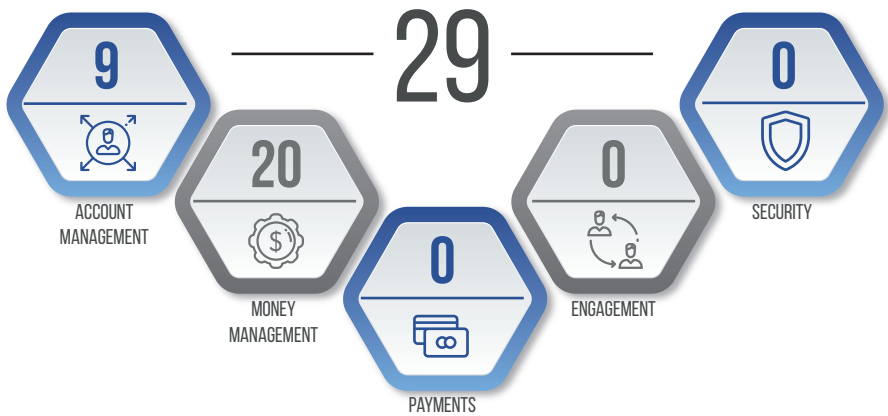
Buxfer is an easy-to-use online management software for personal finance. Users are enabled to track bills and expenses among friends and families. Buxfer allows users to securely enter data from any bank and see all accounts at one place. The solution helps users to understand their spending, as it offers tools to categorize and visualize spending trends and also enables them to set weekly, monthly or yearly spending limits per category. Users can also receive alerts to their mobile devices when they exceed their budget and reminders for upcoming bills. In addition, Buxfer offers payments capabilities such as send money online and settle bills. The company provides a secure infrastructure, compliant with industry standards such as PCI and SOC 3.



Company: CashControl

Founded: 2012

Categories: Money Management,
Account Management



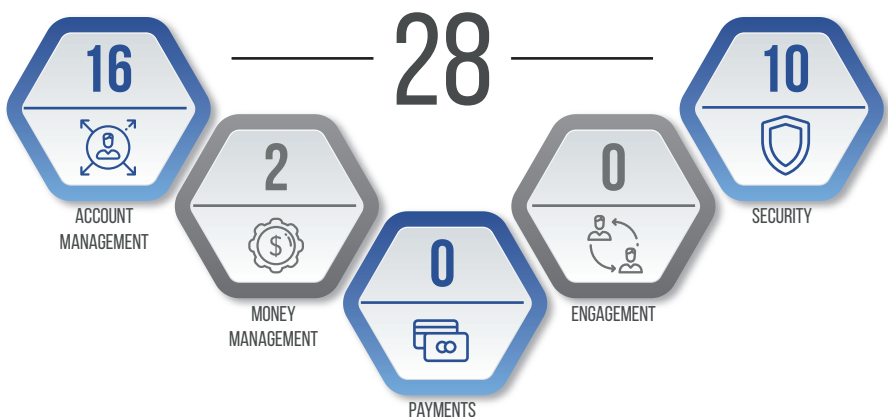
CashControl lets users add their income or expenses, organize their spending in categories and budget and monitor them in real-time. Besides, CashControl reminds users to pay recurrent bills and helps them to spend less by setting target goals. The app also offers financial forecasting, analysis and solutions to financial problems, detailed reports on expenses, incomes and loans.



Company: Cashpath Financial

Founded: 2011

Categories: Money Management,
Account Management



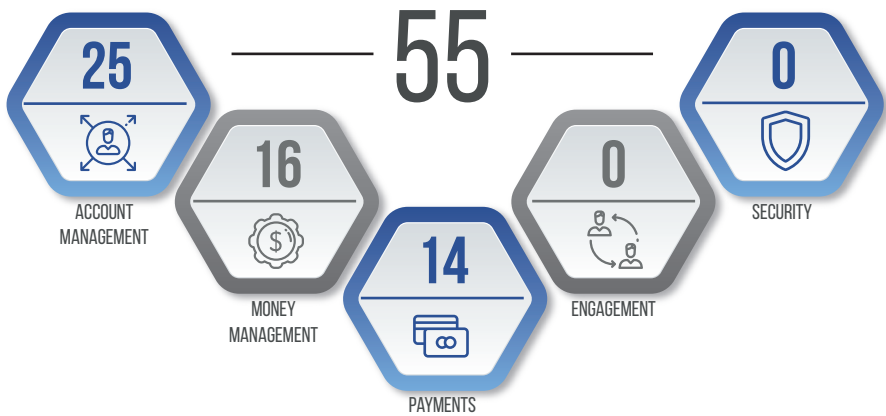
Cashpath Financial is a FinTech developer company and the creator of the Cashpath app. Users can link all their bank accounts and credit cards to the app and use a group of personal finance management tools that help them to gain a better control over their expenses. Cashpath predicts income and bills and can adapt the users expending and saving plans to unexpected expenses. Users' data is protected with bank level security.



Company: Centralway

Founded: 1999

Categories: Account Management, Money Management, Payments



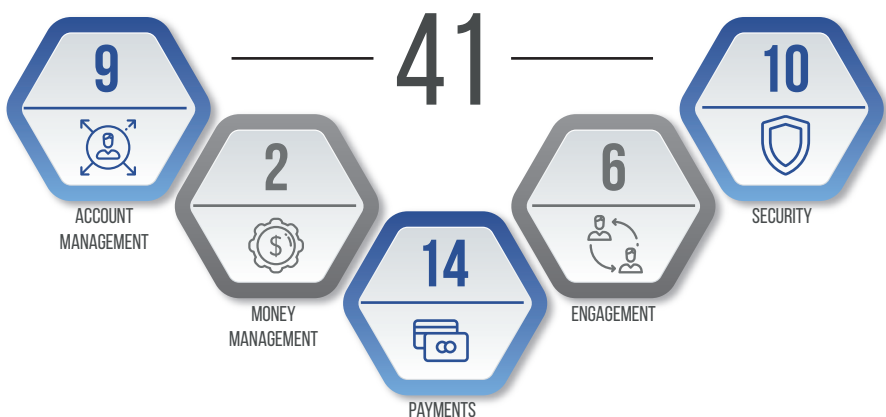
Centralway has developed Numbrs, a mobile banking application that allows users to conduct transactions, track spending, pay bills, and predict future income and expenses. Users can see all their bank accounts in one place and check transactions and standing orders. The app also offers finance management tools such as income and spending analyses, savings goals, budgets, and transactions by category.



Company: Chime

Founded: 2013

Categories: Account Management, Money Management, Payments, Engagement, Security



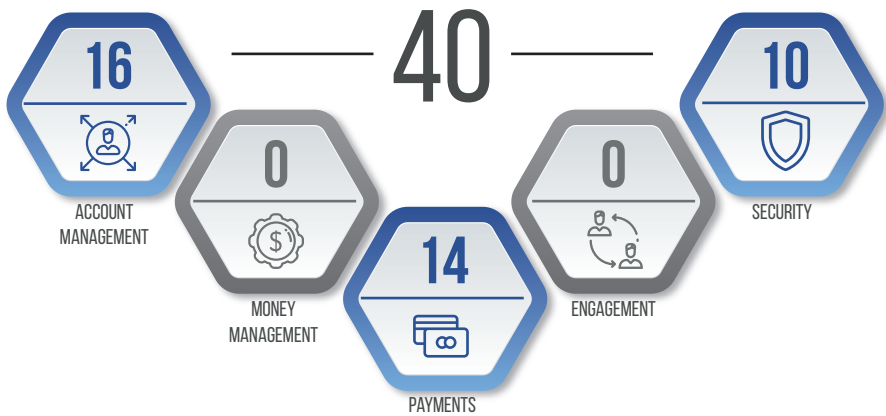
Chime is a mobile-first bank account that enables users to save money by eliminating unnecessary fees and using technology. Users can set up transaction alerts and monitor what's happening with their money in real-time. The company provides members with a Visa debit card and rewards, including instant cash back on bills and online and in-store purchases. Chime offers P2P transactions and enables users to pay bills using their Chime card number.



Company: ChimpChange

Founded: 2010

Categories: Account Management, Payments, Security



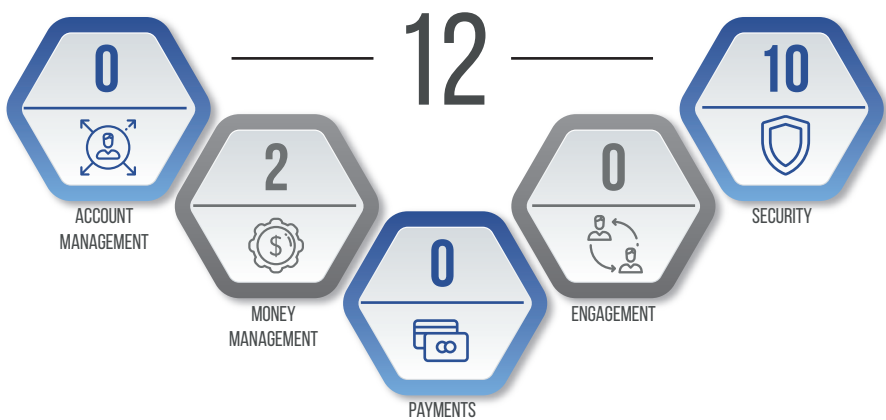
ChimpChange provides mobile digital banking services. The company enables users to send payments and do all their daily transactional banking from its mobile app. ChimpChange users get a prepaid Mastercard which can be used to make in-store/online purchases, pay bills and withdraw cash. The firm uses bank level security, secure two-factor authentication and biometric verification.



Company: Chip

Founded: 2016

Categories: Money Management, Security



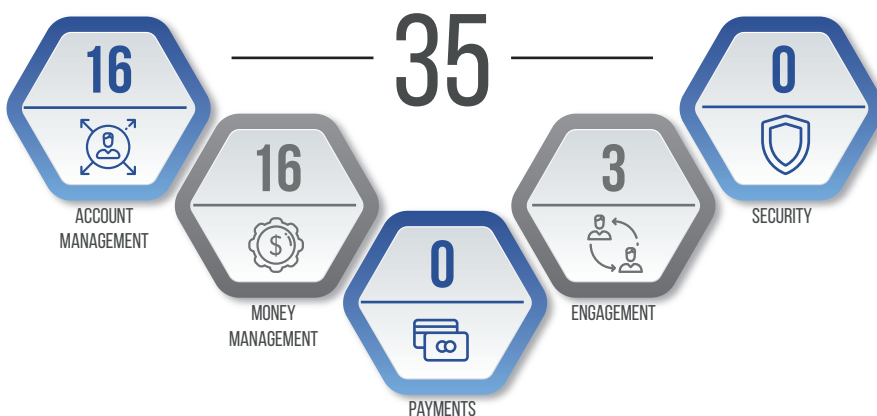
Chip is an automated savings bot app that connects to a user's online banking account, from where it can calculate how much money the user can afford to save and then moves that amount automatically into a Chip savings account.

claritymoney

Company: Clarity Money

Founded: 2016

Categories: Account Management, Money Management, Engagement



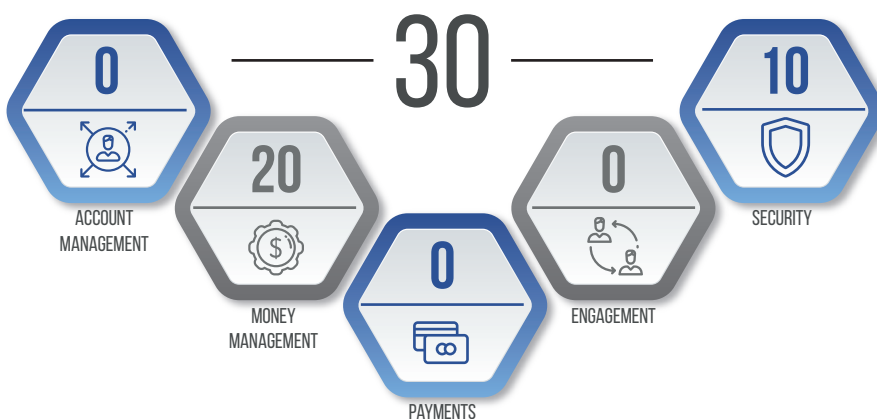
Clarity Money's app aims to help users reduce expenses in bills by looking for discounts and coupons, review where their money has been spent, promote credit cards that fit users' behavior and create a savings account.

CountAbout

Company: CountAbout

Founded: N/A

Categories: Money Management, Security



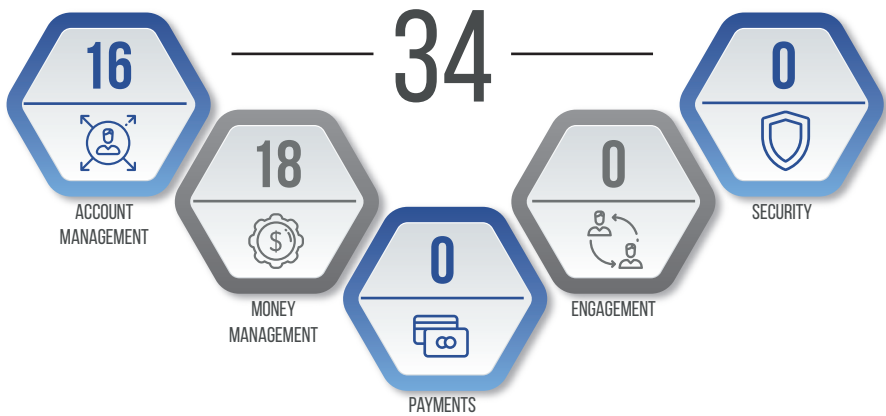
CountAbout is an online personal finance software provider that helps users track their finances and manage their money. The software offers a wide range of money management tools, including budgeting, transactions categorization, graphs for income and statements, recurring transactions, and split transactions, among others.



Company: DailyCost

Founded: 2012

Categories: Account Management,
Money Management



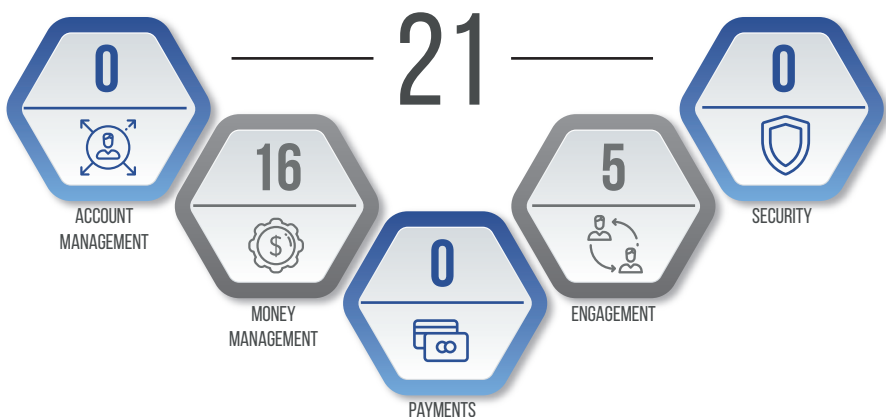
DailyCost has developed an expense tracker that is designed to help users organize their personal finances. The app, which is available in iOS, enables users to track daily expenses and supports different currencies, automatically updating their exchange rate.



Company: Dayspring Technologies

Founded: 2009

Categories: Money Management,
Engagement



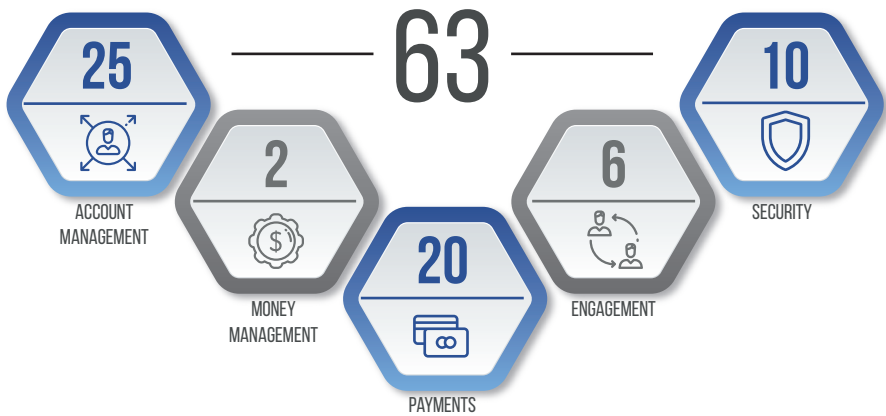
Dayspring Technologies is a web and mobile applications development firm. The company's GoodBudget app is designed to help users organize their spending and savings by categorizing their budget across various needs. The GoodBudget app also allows multiple household users to sync their budget using Android and iPhones.



Company: Debitize

Founded: 2014

Categories: Account Management, Money Management, Payments, Engagement, Security



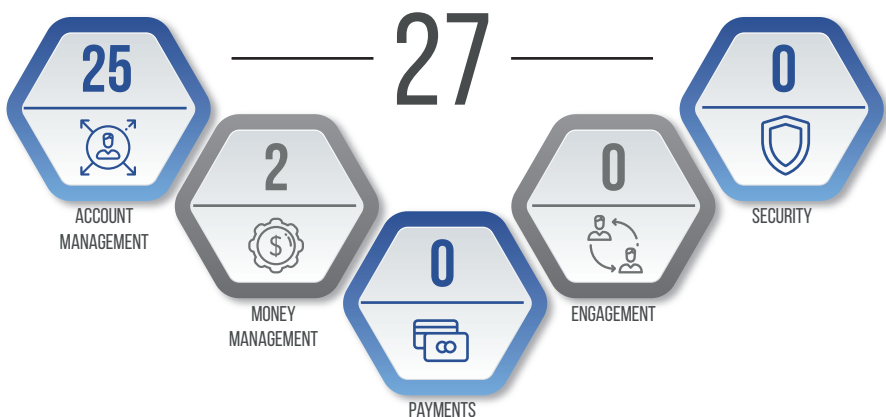
Debitize is a financial startup that controls and monitors user-linked credit card account transactions and automatically sets aside funds to cover purchases. Once the bills arrive, Debitize automatically pays them with the money saved. Users can also set spending alerts and customizable notifications to be on top of their financial situation. Regarding engagement features, users are enabled to earn rewards by using their credit cards. Debitize offers bank-level security features, 256-Bit Encryption and ID verification.



Company: Digit

Founded: 2013

Categories: Money Management, Account Management



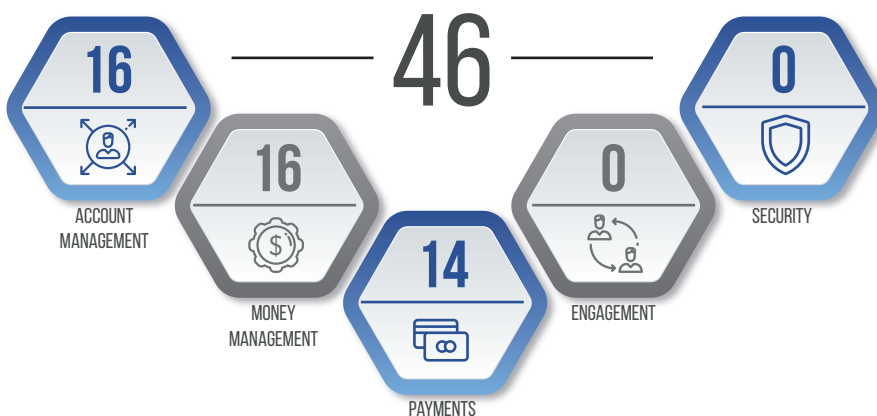
Digit helps users save by linking a user's bank account to the service and analyzing their spending habits. Based on income and spending, Digit will determine how much of a user's money it can set aside, and it will transfer that amount to a savings account. The company also allows users to check their latest transactions and savings via text message.



Company: EQ Bank

Founded: N/A

Categories: Account Management, Money Management, Payments



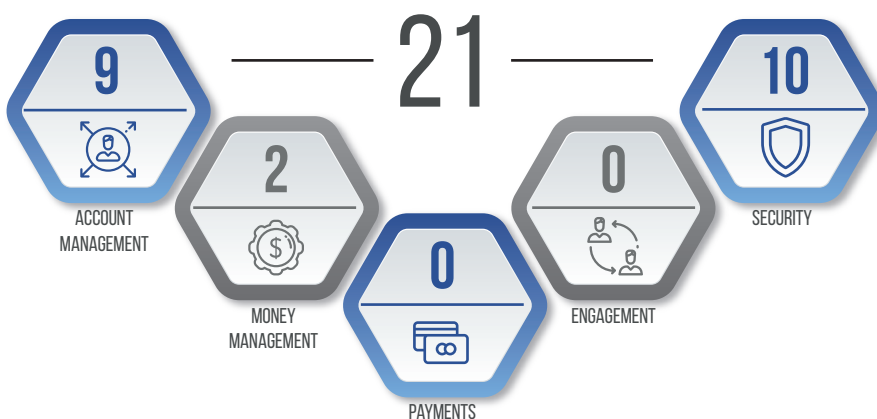
EQ Bank is a digital bank that allows users to use their smartphones to pay bills, check their account balance, transfer money, cash checks, track spending habits and set financial goals using the EQ Bank Plus Savings Account.



Company: Even

Founded: 2014

Categories: Money Management, Account Management



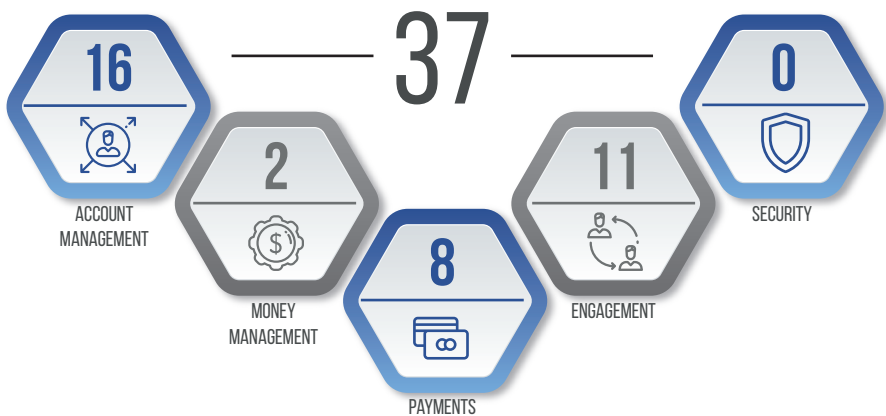
Even is a financial management software developer – “the supply side platform for alternative finance.” The company’s app helps users maintain steady income over time. By calculating the average income of individual users, the app establishes a savings rate when income is above average and, in turn, offers the user an interest-free deposit when income comes in below average. Even offers data encryption to secure users information.



Company: Ffrees

Founded: 2012

Categories: Account Management,
Money Management, Payments,
Engagement



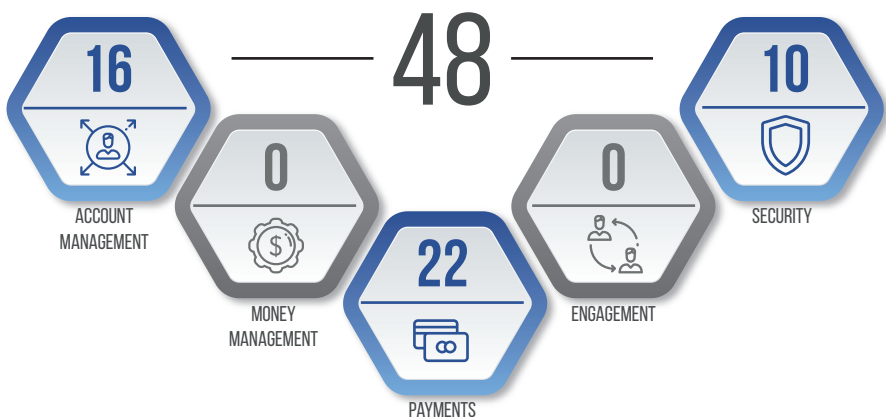
Ffrees provides money management tools to help users stay in control of their finances. The firm offers an account dashboard and smartphone-friendly access. Users can see all their transactions, set budgets, save money and get spending rewards when making in-app purchases. They also receive a Visa card to make purchases in-store and earn points.



Company: Fidor Bank

Founded: 2009

Categories: Account Management,
Payments, Security



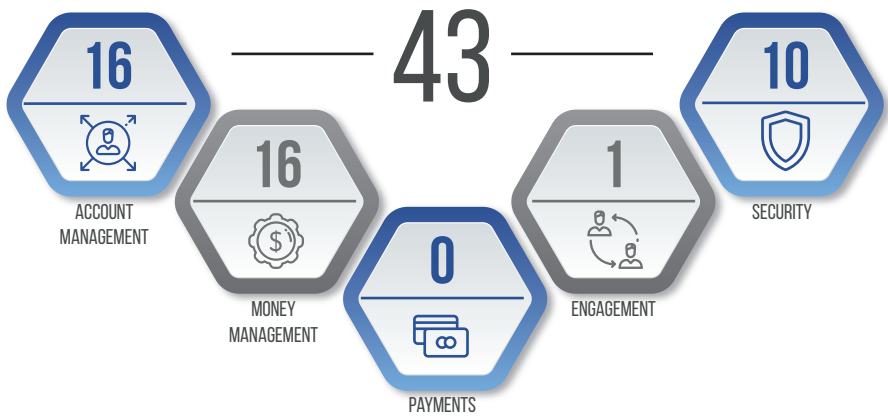
Fidor Bank is an online bank that covers retail and business banking ranging from basic bank accounts and savings bonds, to various lending offers. It includes the “instant transfer to friends” feature and allows user to access their balance and transaction history to maintain an up-to-date overview of all transactions and set notifications for their incoming and outgoing payments. The bank also offers a Debit MasterCard which allows users to make online and offline purchases as well as cash withdrawals. In addition, Fidor Bank provides social media engagement features and enables users to connect their bank account with Twitter, Facebook, YouTube, Google+, LinkedIn and Instagram. Moreover, it offers a bonus program that rewards users for helping other Fidor community members.



Company: Finicity

Founded: 1999

Categories: Money Management,
Account Management, Engagement



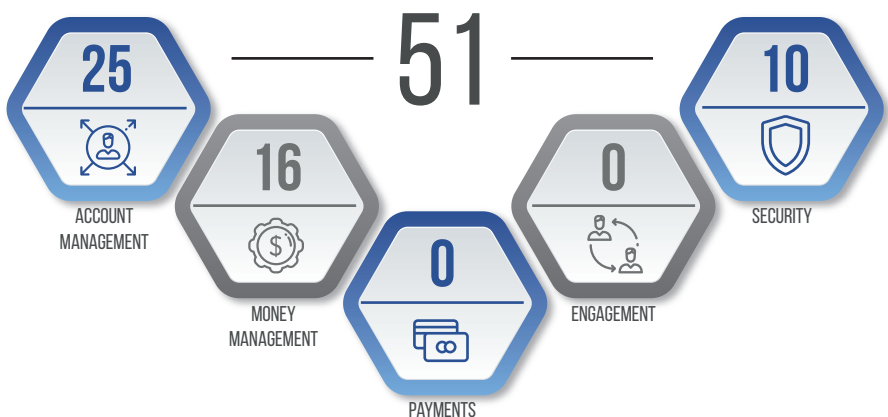
Finicity offers a platform and API for financial technology developers to integrate customer financial data into their apps. The company's budgeting app, Mvelopes, is a personal finance management solution that enables users to import their bank and credit card account, create online budgets and track their spending. Mvelopes uses encryption technology to protect sensitive information during transmission.



Company: Fintonic

Founded: 2011

Categories: Money Management,
Account Management, Security



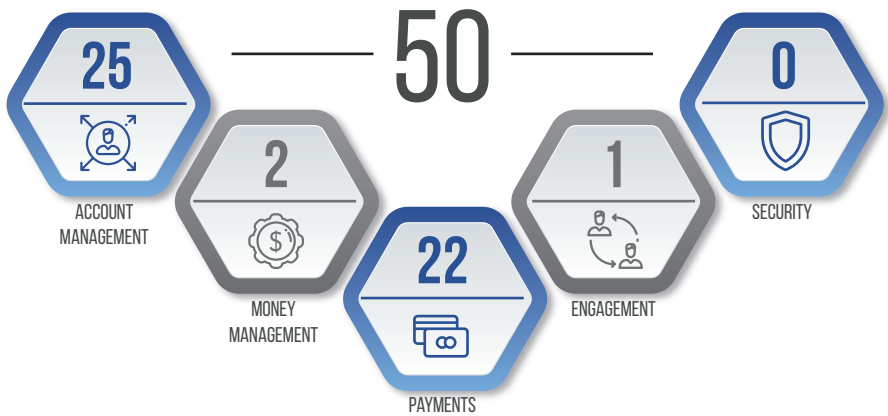
Fintonic's mobile banking tools are intended to help customers better understand their finances. By entering all of their accounts as well as their financial information, users can organize their expenses into categories, receive automatic monthly forecasts, analyze their spending habits and set up alerts for when money movements are detected.



Company: Green Dot

Founded: 1999

Categories: Money Management, Account Management, Payments



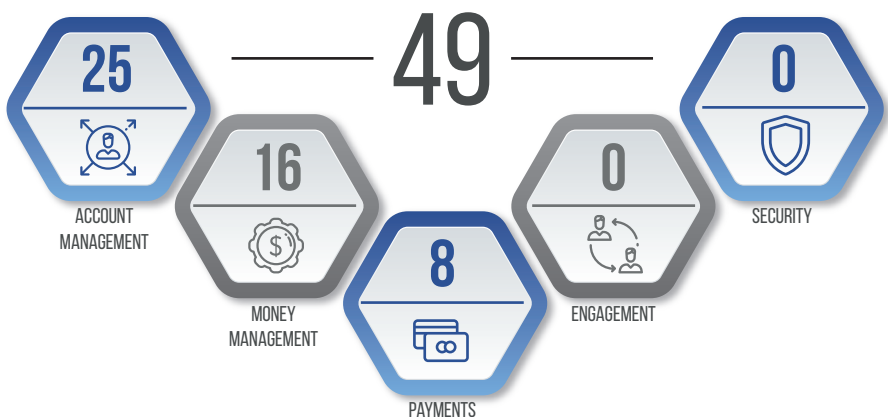
Green Dot is a financial and money management solutions provider that offers consumers financial services through retailer locations including Walmart, Walgreens, Kmart, Kroger, 7-ELEVEN and more. The company developed GoBank, a low cost online bank that offers direct, cash and check deposits. GoBank also allows users to set up budgets to understand their spending, send money via email or mobile number and set reminders to pay their bills. It also offers social engagement programs on Facebook, Twitter, Instagram and YouTube.



Company: GoHenry

Founded: 2002

Categories: Account Management, Money Management, Payments



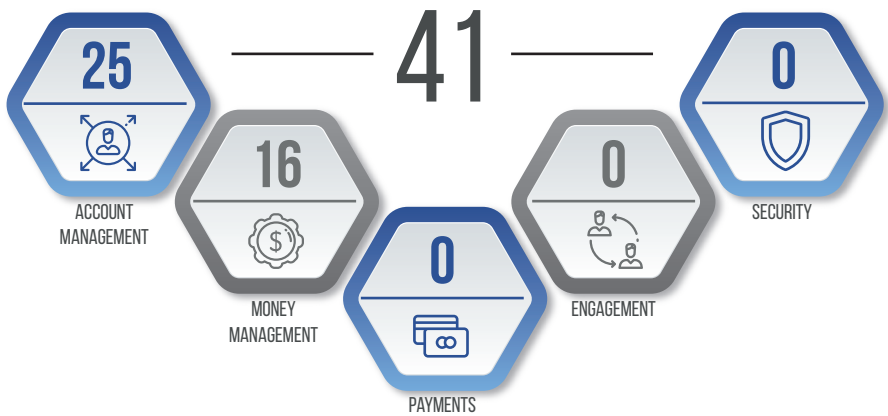
GoHenry offers young people a tool to learn how to manage money responsibility under the guidance of their parents. The company provides users an app with PFM tools and a VISA prepaid debit card.

HelloWallet

Company: HelloWallet

Founded: 2009

Categories: Money Management,
Account Management



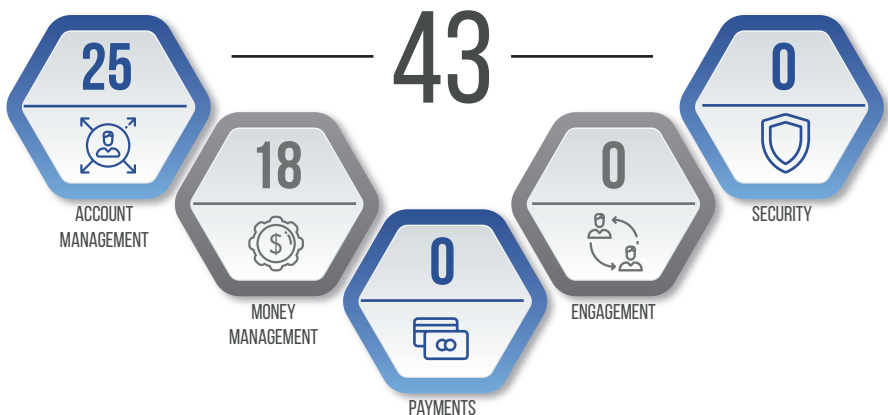
HelloWallet is a web and mobile app designed to provide employees with personalized financial guidance. It helps employees make the most of their salary and benefits, build financial wellness now, and get ready to retire when the time comes. The app also offer step-by-step guidance around Emergency Savings, Retirement, Debt Reduction and more. Bank accounts sync for real-time updates, allowing members to access transactions and balances across all their accounts.

iBearSoft

Company: iBearSoft

Founded: N/A

Categories: Money Management,
Account Management



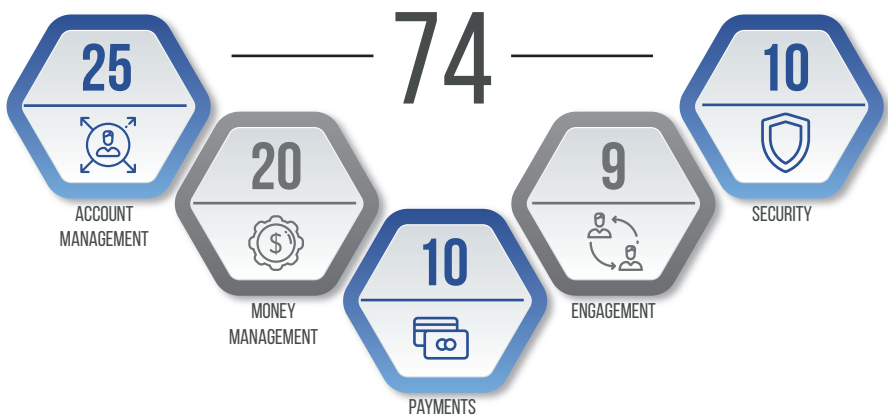
iBearSoft develops apps to help users better manage their expenses, such as Money Pro, Checkbook HD and Bills. Money Pro enables users to view unlimited number of accounts in one place (checking, savings, credit card, etc.), set transactions as recurring and check their balance history. Moreover, users can create budget entries and add transactions into different categories. Money Pro offers detailed reports with trend charts, income and expenses, cash flow and a projected balance.



Company: imaginBank

Founded: 2016

Categories: Account Management, Money Management, Payments, Engagement, Security



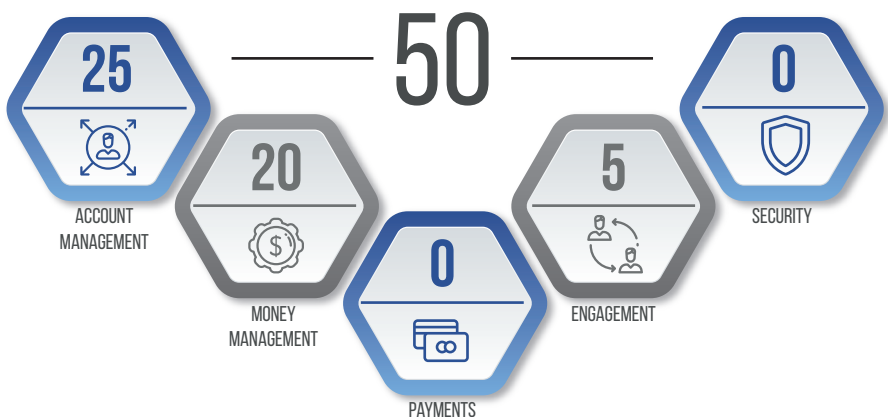
Created by CaixaBank, imaginBank is a mobile-only bank that lets users manage their money, see their transactions and set alerts, make P2P payments, and pay at the point of sale using the app. Among other features, the digital bank also enables users to check their spending, see all of their purchases and bills sorted automatically by categories, and set monthly spending budgets.



Company: inEx Finance

Founded: 2011

Categories: Money Management



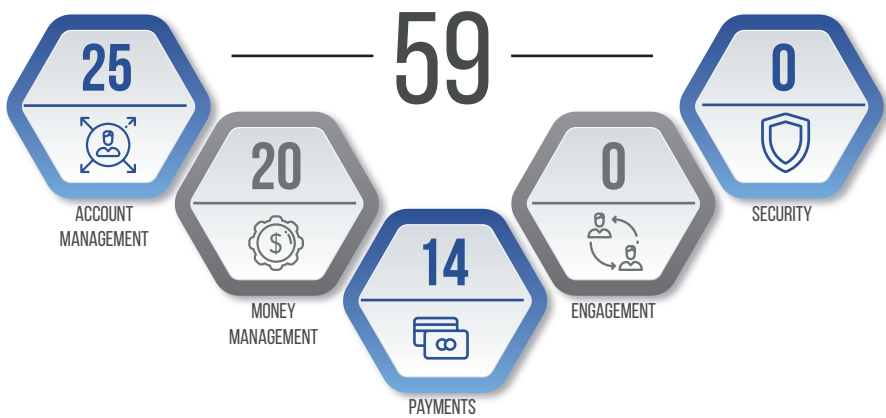
InEx Finance, owned by D&D Limited, is an online personal finance software. This solution brings all accounts together in one secure place and helps users efficiently manage their money. Users can track their expenses and set short or long-term financial goals, manage their debts, make deposits, monitor payments and set email notifications about due dates. InEx also provides around 30 different reports, with charts and tables that help users to read their finance trend by comparing spending over time.



Company: Infinite Kind

Founded: 1999

Categories: Money Management, Account Management, Payments



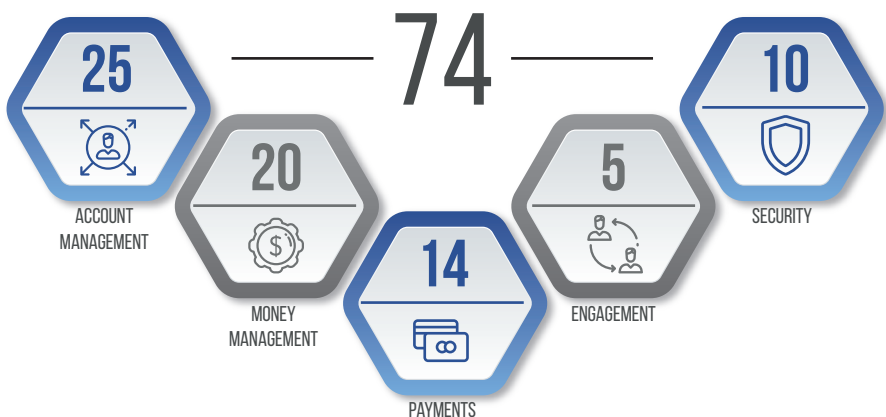
Infinite Kind is a software developer company which creates different types of mobile, desktop and server applications. Infinite Kind developed MoneyDance, an easy to use personal finance app that offers a wide range of features including online banking and bill payment, account management, budgeting and investment tracking. Users can set up a payment schedule for single or recurring transactions, and use the graphing tool to generate visual reports of their income and expenses. MoneyDance handles multiple currencies and virtually any financial task with ease.



Company: Intuit Mint

Founded: 2006

Categories: Money Management, Account Management, Payments



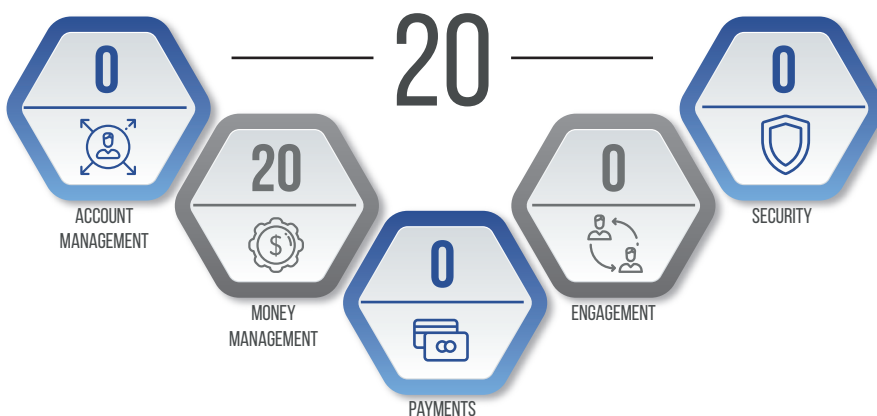
Acquired by Intuit in 2009, Mint lets users better manage their money. By connecting accounts, cards and bills to the app, the user can create budgets and plan saving objectives. Mint will also tell the user when their expenses are exceeding the planned budget, when unusual or suspicious money movements arise, how much the user is spending in fees and when a bill payment is around the corner. Intuit Mint also provides free credit scoring and portfolio managing tools. Users data is secured and encrypted with a 256-bit encryption level.



Company: Keepsoft

Founded: 2003

Categories: Money Management



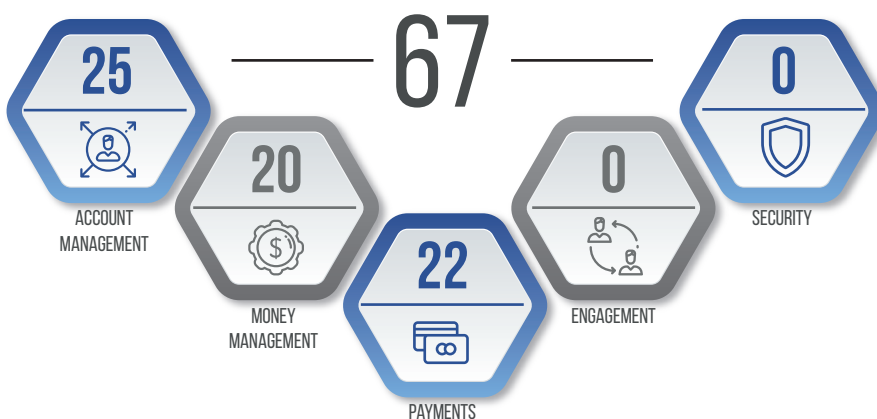
Keepsoft Home Bookkeeping, owned by Keepsoft, is a finance management tool that enables users to keep track of personal and home finances. The app helps users to track their expenses and incomes, and control borrowed and loaned money. It also allows users to analyze their finances by using visual reports and charts.



Company: Koho

Founded: 2014

Categories: Account Management, Money Management, Payments



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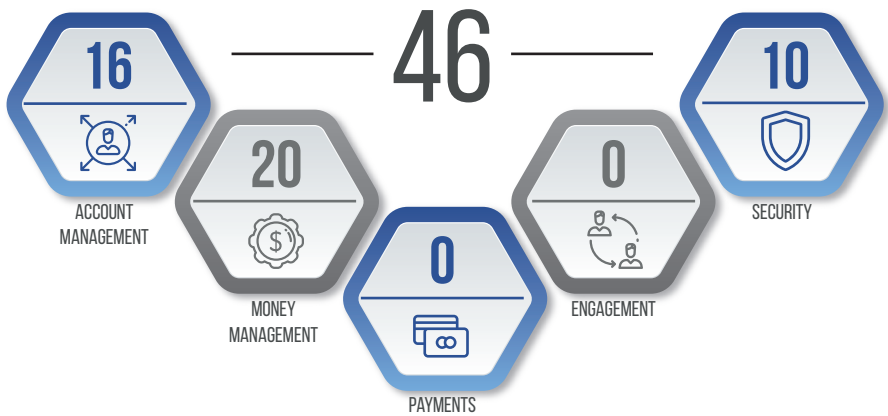
Koho is a Canadian FinTech company. The company's app enables users to track spending and savings patterns. The company also offers customers a spending account associated with a Visa card that contains features such as bill payments, money transfers and saving goals.



Company: LearnVest

Founded: 2009

Categories: Money Management,
Account Management



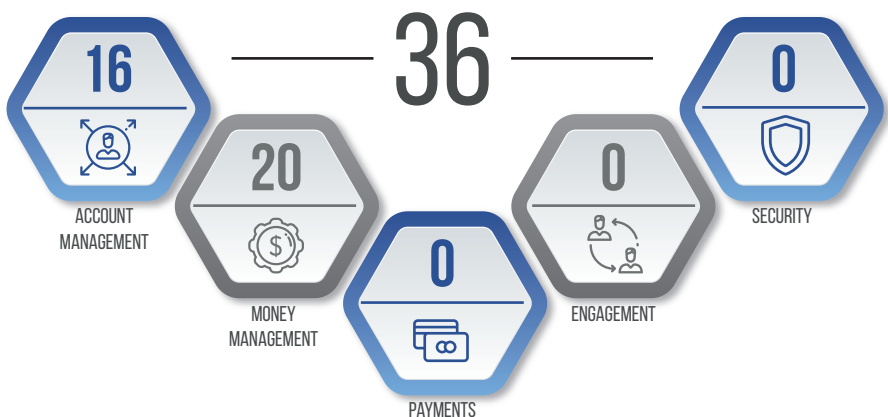
LearnVest helps the user develop a saving plan. Their approach is based in four steps: defining credit card debt, emergency savings and retirement goals, later adding personalized goals over them, selecting a budgeting strategy and finally getting guidance on how to archive the defined goals. The company provides not only online/mobile tools to help the user in the saving process, but also a dedicated financial planner available via email. Learnvest uses 128-bit encryption in order to keep users information fully protected.

Levelmoney

Company: Level Money

Founded: 2012

Categories: Money Management,
Account Management



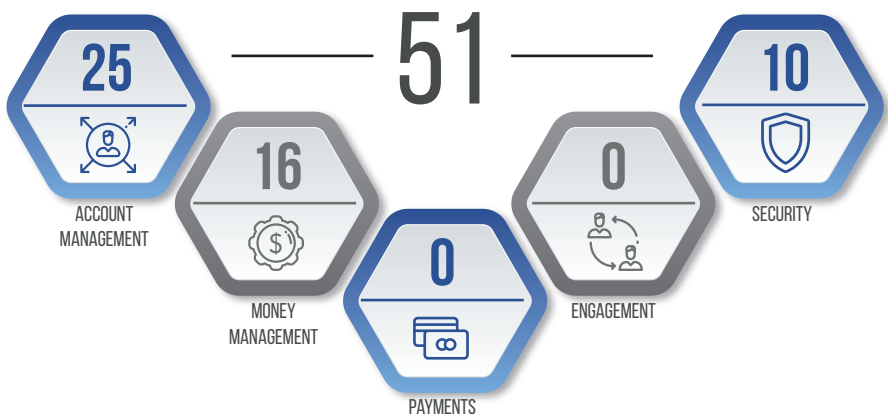
Level Money helps users to view their bank and credit card accounts in one place and manage their spending and saving goals. The app provides the user with a “spendable amount” per day, week and month based on the user’s established saving objectives. It also provides the client with financial insights about how they are spending money as well as projections about those expenses.

LifeCounts

Company: LifeCounts

Founded: 2013

Categories: Account Management, Money Management, Security



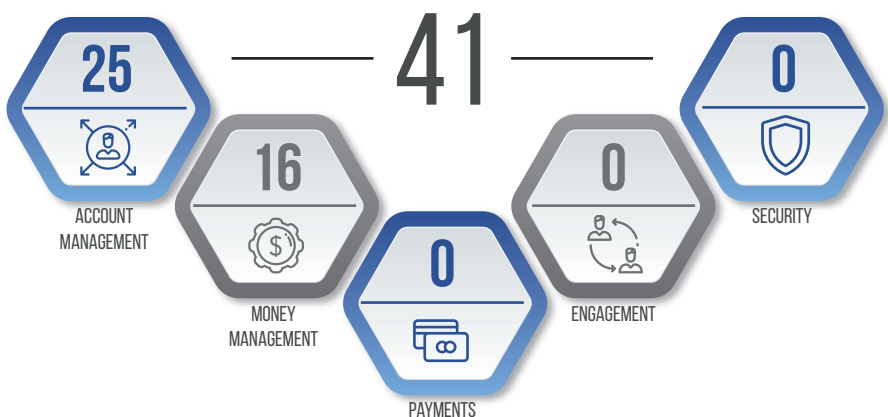
LifeCounts is a mobile service that allows users to securely link their financial accounts from different institutions to the platform and check their account balances and transactions. The app tracks user spending and provides alerts and insights.



Company: Limitless Technology Group

Founded: 2010

Categories: Account Management, Money Management



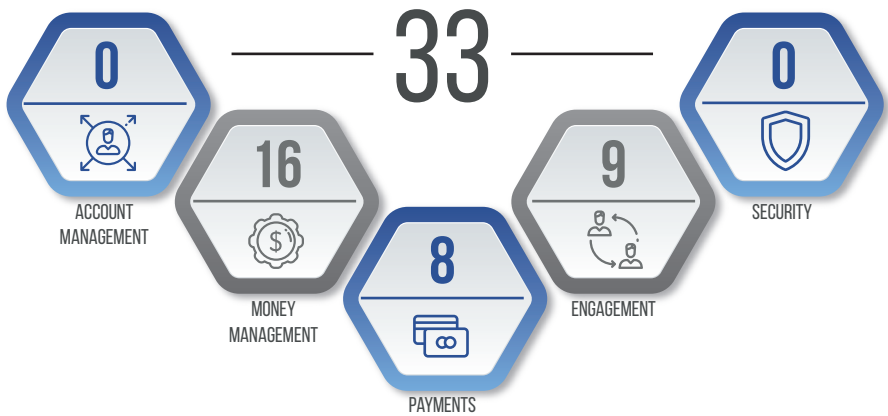
Limitless Technology Group is a financial technology company developing solutions to aid financial institutions and banks. The company's moneysmart app is designed to help users better manage their money and increase their savings. Customers can link all their accounts into moneysmart with a single view, confirm their fixed incomes and expenses and improve their money management.



Company: Loot Financial Services

Founded: 2014

Categories: Money Management, Payments, Engagement



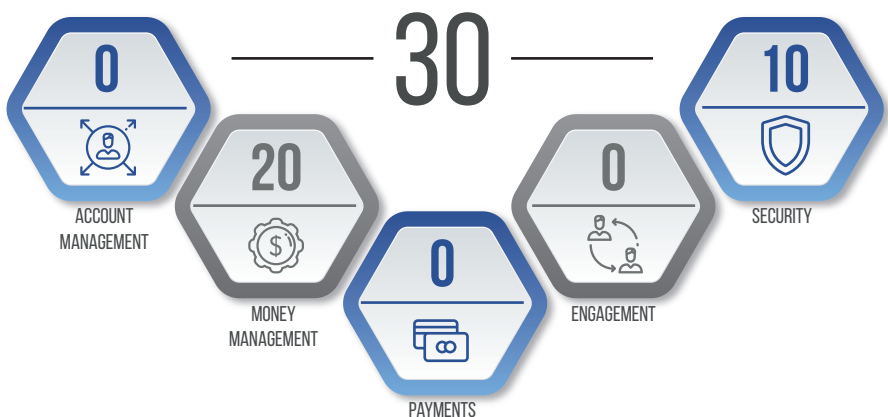
Loot Financial Services is a personal finance management app that gives users tools to better understand and control their money. Customers can group their transactions into categories, compare their spending habits against other users and set up goals to let the app budget their daily spend.



Company: manageME7

Founded: N/A

Categories: Money Management, Security



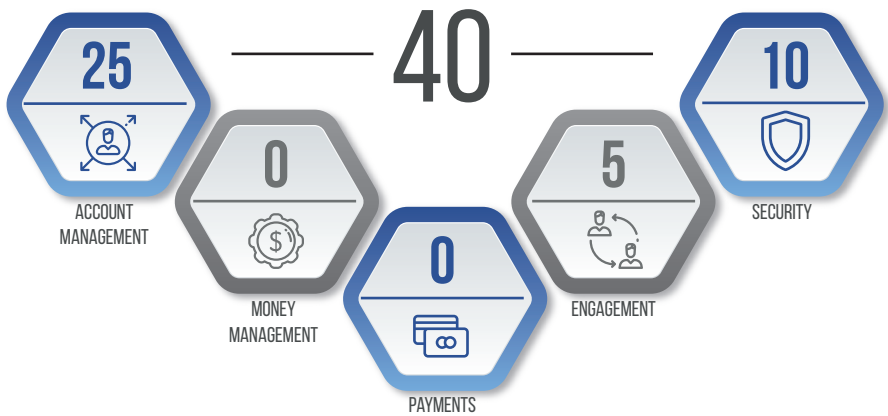
manageME7 is an online money management app that helps users track their spending. Users can create multiple accounts in different currencies and add transactions. They can also categorize their expenses into different categories, add budgets and view financial reports based on accounts, transactions or budget type.



Company: Mogo

Founded: 2003

Categories: Account Management, Engagement, Security



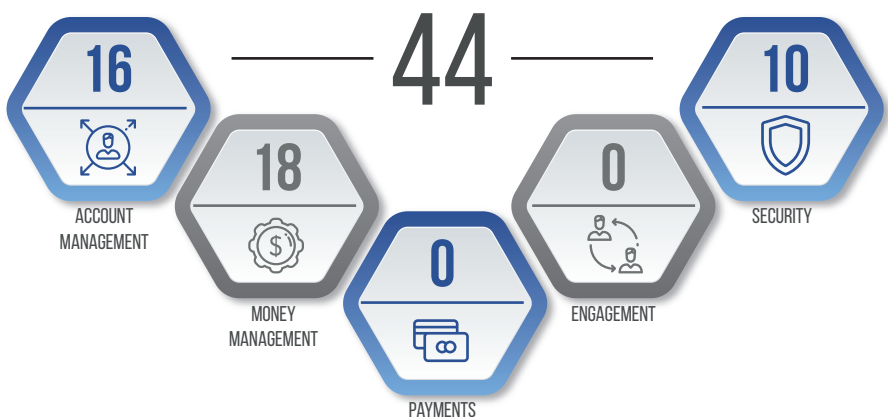
Mogo is a financial technology company that offers their users three different features: a credit score updated monthly, a spending account that allows for transaction tracking and a preapproval on a personal loan.



Company: Momentum Financial Technology Ltd

Founded: 2011

Categories: Money Management, Account Management, Security



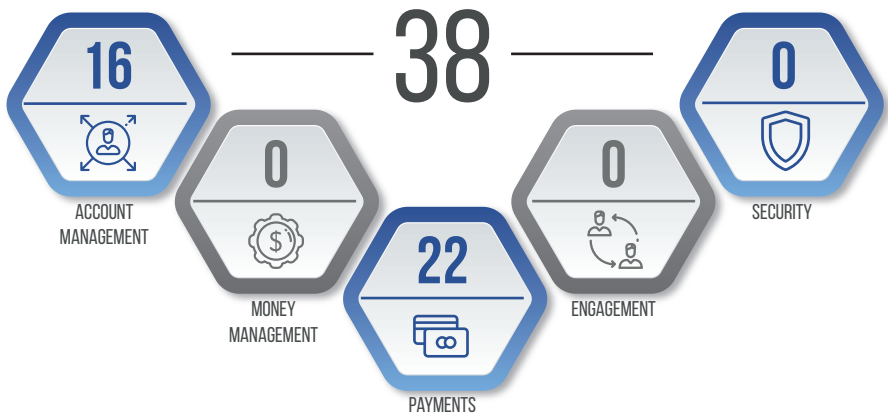
Momentum Financial Technology Ltd develops money management and financial applications. The company operates MoneyHub, a money management startup designed to help users manage their finances and control their investments. The app gives clients a picture of their financial situation, and users can connect their MoneyHub account to their bank accounts, credit cards and investment accounts. MoneyHub intuitively categorizes users' transactions and enables users to understand their spending habits.



Company: Monese

Founded: 2013

Categories: Account Management,
Payments



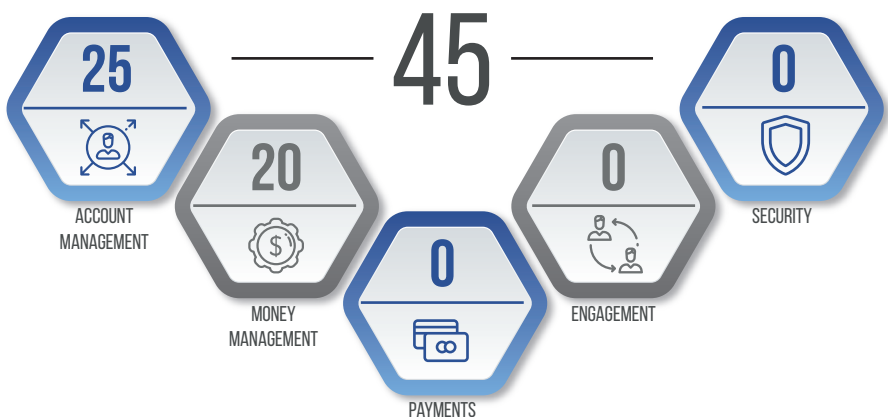
Mobile banking services firm Monese offers solutions that allow individuals and businesses to open U.K. banking accounts from their smartphones. Upon opening a Monese bank account, users can receive salary payments, get a contactless card, deposit cash, send money to friends, pay bills, make international transfers and manage their money.



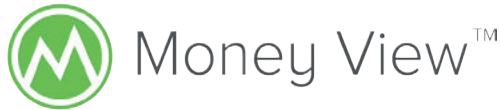
Company: Money Lover

Founded: 2011

Categories: Money Management,
Account Management



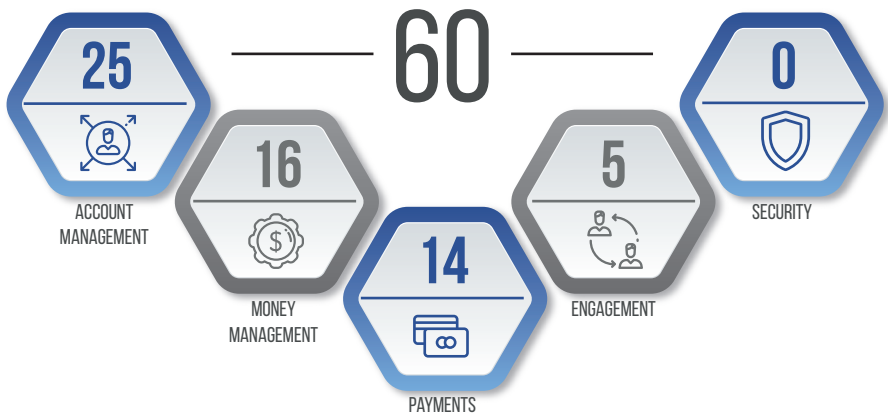
Money Lover is a smart application that offers users finance and expenses management tools. The app enables members to track their expenses over time and set monthly or annual budget in order to cut back on extra and non-essentials and save more money. With Money Lovers, users can schedule for upcoming payment or recurring transaction and get notified on the due date. Moreover, it helps them to understand their spending trends and provides visualized bar and pie charts which show accurate picture of their financial standard.



Company: Money View

Founded: 2014

Categories: Money Management, Account Management, Payments



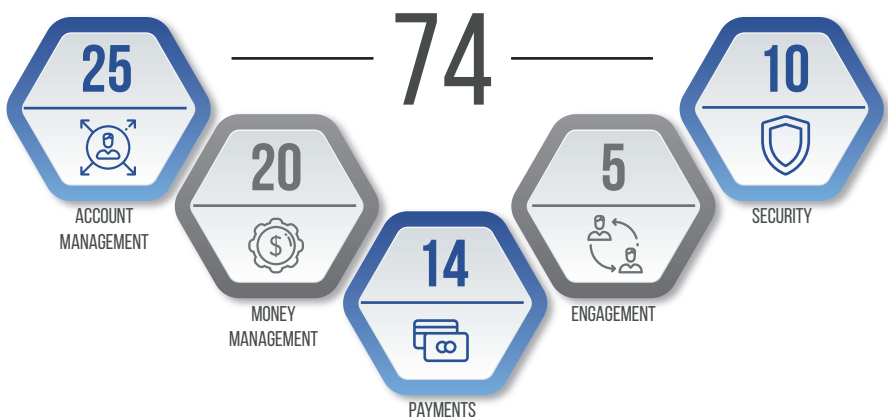
Money View is a financial management app that helps users to organize their expenses and manage banking accounts. The app allows users to track their money and get financial analysis and real-time account balances. The app also allows users to set reminders for bill payments and easily pay them.



Company: Moneyspire

Founded: N/A

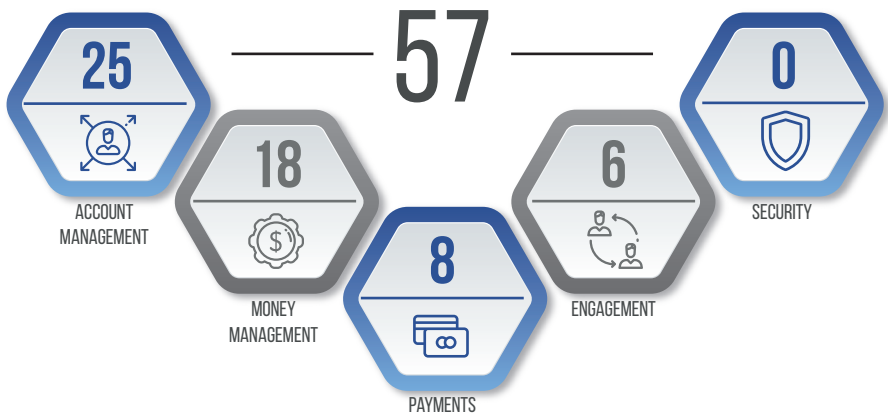
Categories: Money Management, Account Management, Payments, Security



Moneyspire is a personal finance software company. With Moneyspire, users can track their accounts and see their account balances. The app enables users to record their transaction activity, set budgets, categorize their spending and income, set bill reminders, and get financial reports and charts. User's personal information is password encrypted with AES 128-bit military-grade protection and all online banking features are done through encrypted SSL connections.



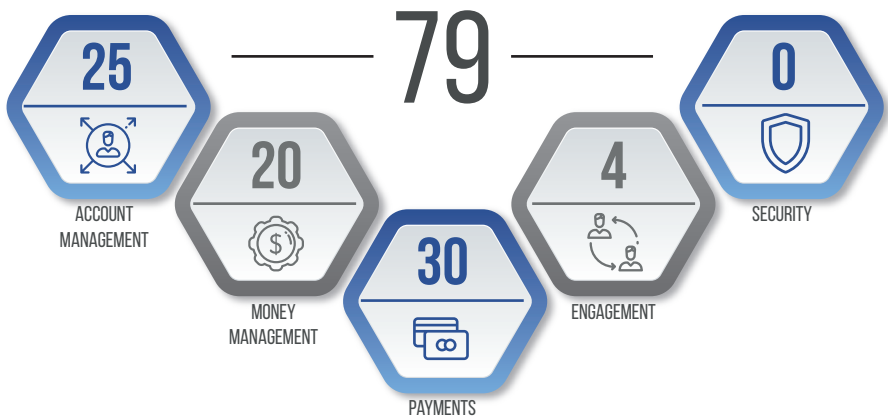
Company: Monzo
Founded: 2015
Categories: Account Management, Money Management, Payments, Engagement



Monzo is a digital bank with headquarters in the U.K. The company offers a contactless prepaid MasterCard in addition to other tools such as real-time spending notifications, instant transfers to other Monzo users and data insights on money spending.



Company: Moven
Founded: 2011
Categories: Money Management, Account Management, Payments, Engagement



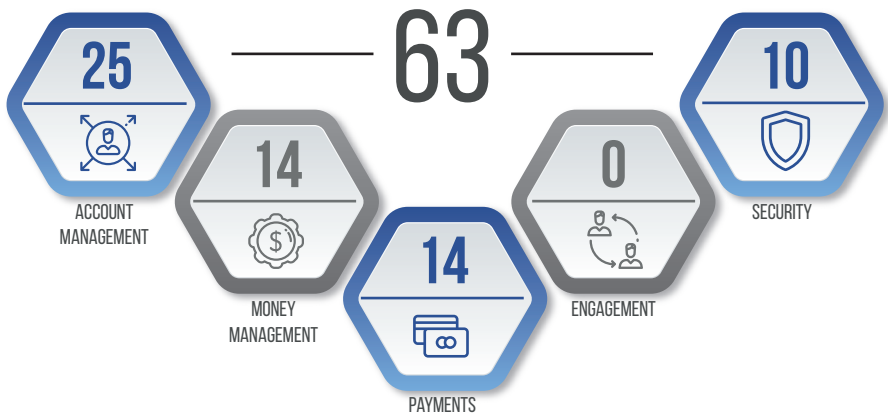
Moven developed a digital banking app that allows users to manage money and analyze monthly expenditures. The company helps users to get an accurate picture of their spending behavior by tracking their expenses and instantly adding each transaction into different categories. Additionally, Moven offers P2P and bill payments as well as a prepaid card for in store and online purchases with NFC sticker to make POS payments. Regarding customer engagement, Moven has an offers marketplace that provides deals.



Company: NUMBER26

Founded: 2013

Categories: Money Management, Account Management, Payments



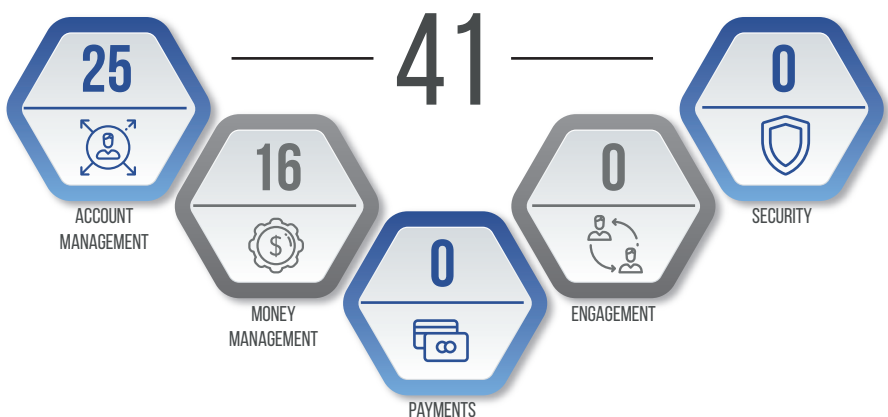
NUMBER26 develops a fully digital bank service that allows users to withdraw and deposit money in around 6,000 shops across Germany. It also offers money transferring push notifications. The service also allows users to transfer money to friends (without knowing their bank account number), online purchases, categorize their expenses and activate customized overdraft limits. Users can protect their accounts by setting access through their fingerprint and they are able to block and unblock their cards with just one click.



Company: Osper

Founded: 2012

Categories: Account Management, Money Management



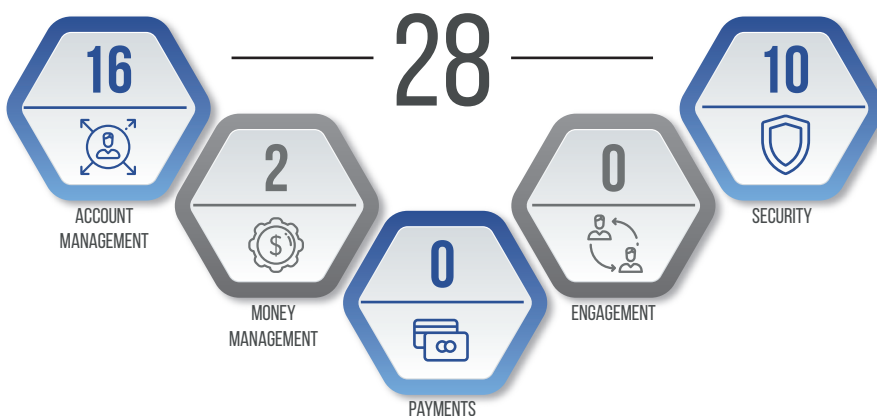
Osper is a mobile banking service designed to help parents teach their children smart financial habits. Osper offers young people a debit card and access to a mobile banking app that allows them to categorize their spending. Parents can use the mobile app to monitor their children's spending habits, check balances, transfer money and perform additional services.



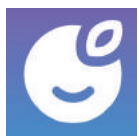
Company: Pariti

Founded: 2014

Categories: Money Management



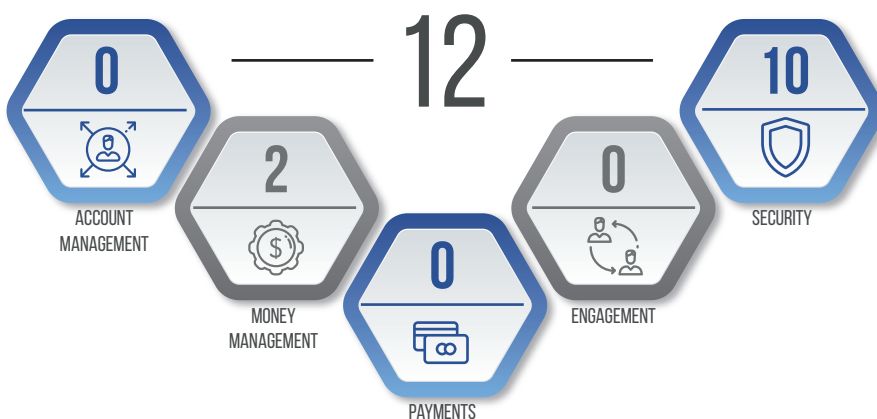
Pariti, formally Pariti Technologies Limited, is a company developer of the savings app of the same name. The app works on an expenses prediction engine which, based on income and future bills, allows users to know how much money they can spend without transposing their budget boundaries. The app makes a daily update where the user can see how much money is left to spend.



Company: Plum

Founded: 2016

Categories: Money Management, Security



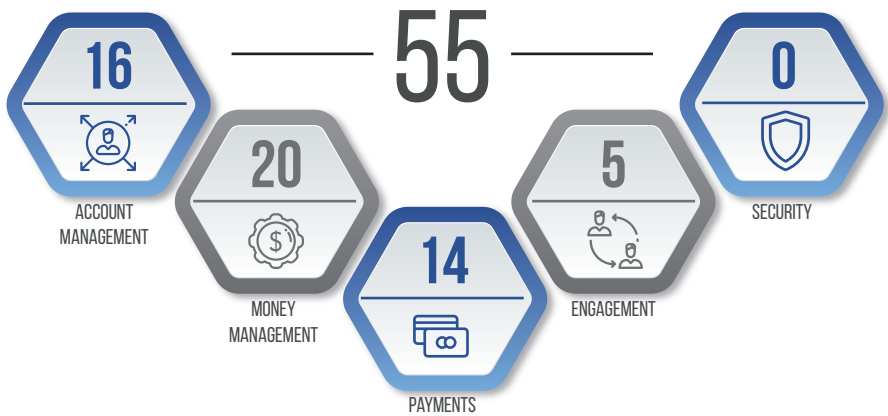
Plum is a personal saving assistant that works on Facebook Messenger. Users can link their bank account to the software and allow Plum to analyze their transactions to understand their spending and income. The company can provide users with a personal rate of saving, which will then be transferred into a Plum savings account.

POCKET EXPENSE

Company: Pocket Expense

Founded: N/A

Categories: Account Management, Money Management, Payments



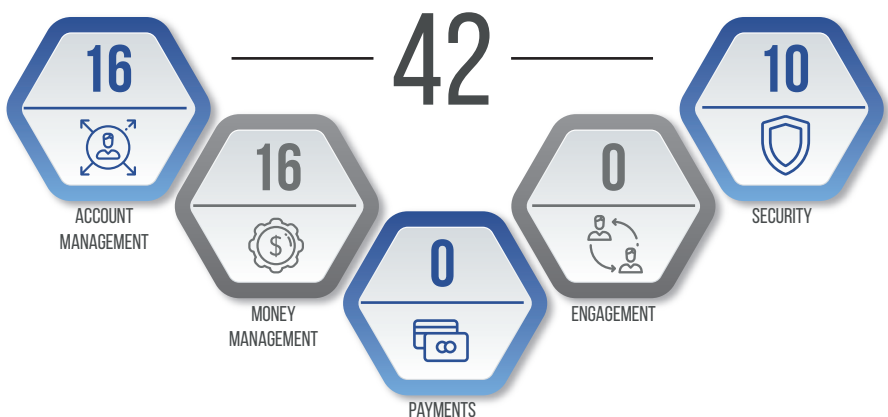
Pocket Expense is finance software designed to help users track and understand their finances. This software brings all financial accounts together and categorizes transactions, tracks bills and sets reminder alerts, and lets users set budgets as well as financial goals. Users can pay the bills with just one tap. Pocket Expense also provides statistics and reports of all transactions.



Company: PocketGuard

Founded: N/A

Categories: Account Management, Money Management, Security



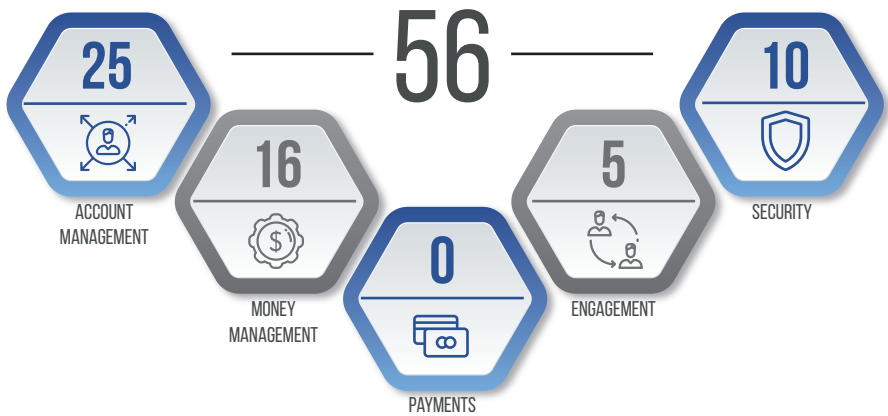
PocketGuard is a personal finance management application that enables users to connect all their financial accounts and create budgets, track their money and categorize their expenses. Users can also use the PocketGuard mobile app to track their recurring bills and detect changes in their spending patterns.



Company: PocketSmith Ltd.

Founded: 2008

Categories: Account Management, Money Management, Engagement, Security



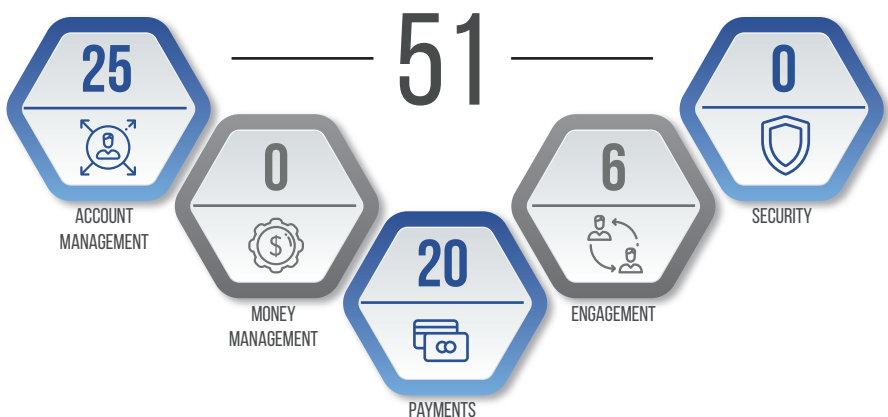
PocketSmith is a personal finance software which lets users see all their bank, credit card and loan accounts in one place and keep track of their spending behavior by categorizing and labeling their transactions. The solution also offers users the ability to see their future bank balances with a budget calendar and what-if scenarios. The app offers bank-level security features.



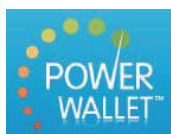
Company: Pockit Limited

Founded: 2010

Categories: Account Management, Payments, Engagement



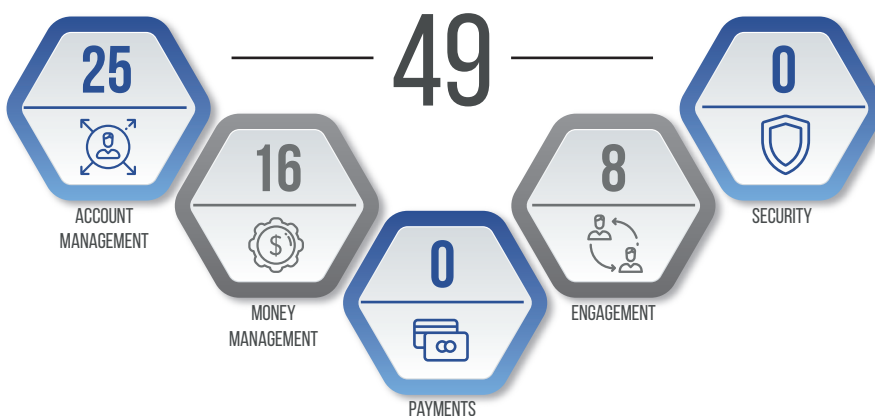
Pockit is an alternative to traditional bank accounts, offering a prepaid card and giving customers cashback deals when they spend in-store or online with leading retail partners. Pockit also offers a mobile app where cardholders can manage and use their money in a safe way, set budgets, save money and pay bills.



Company: PowerWallet

Founded: 2008

Categories: Money Management,
Account Management, Engagement



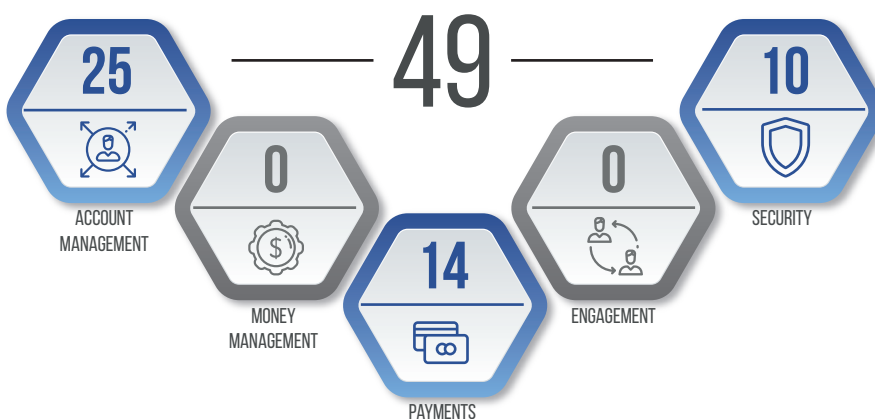
PowerWallet is a personal financial planning and money management tool that enables users to monitor their spending, set budgets and goals, get bill reminders, and more. PowerWallet lets users see all their accounts in one place and control their cash flow in real-time. The app offers an interactive calendar that helps users keep up to date on all their bills and payments, and schedule alerts for bill due dates.



Company: Prism

Founded: 2011

Categories: Account Management,
Payments



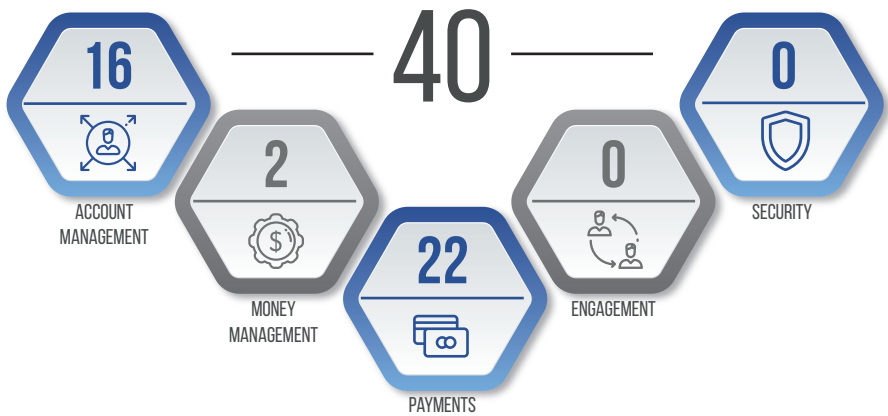
Prism Money offers a bill payment service available across different channels. The app shows the user bills close to due and allows them to get a glance at account balances so payment decisions can be made based on financial status. The solution allows payments via credit card, debit card and through the user's bank account. Prism ensures users personal data and sensitive information is stored in an ultra-secure cloud.

ProActive

Company: ProActive

Founded: N/A

Categories: Account Management,
Money Management, Payments



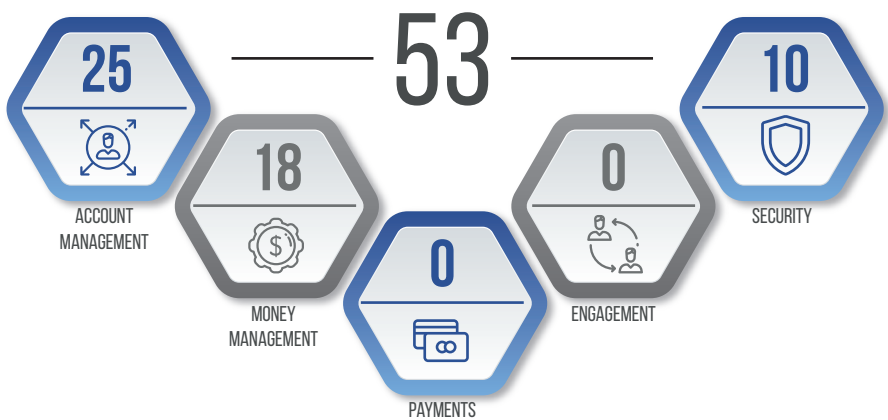
ProActive offers its customers a range of features. Users can see their transactions by using the app almost instantly after the transaction has been made. They can also control their spending using budgeting tools. ProActive supports bill payments and P2P payments.

Prosper Daily

Company: Billguard

Founded: 2010

Categories: Money Management,
Account Management



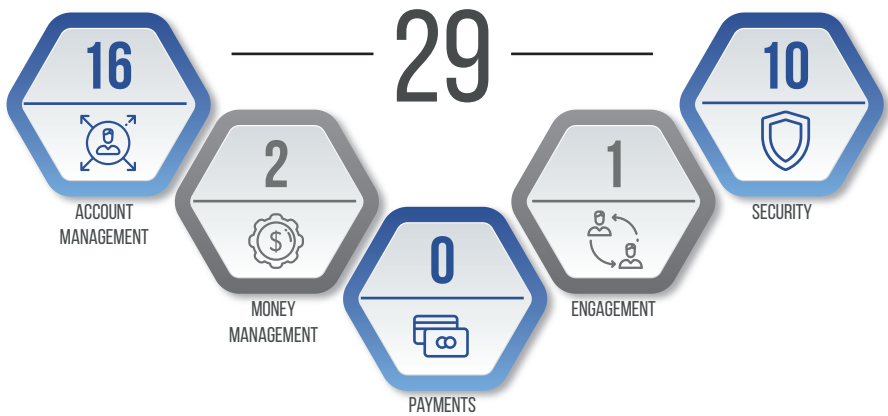
Prosper Daily, formerly known as BillGuard, is a mobile app designed to provide customers with the tools to help make smarter financial decisions. Prosper Daily enables users to view their financial accounts in a single place, budget, track spending, identify unknown charges and monitor their free credit score, which is updated on a monthly basis. The app was designed for avoiding identity theft with features such as surveillance of the black market in search of personal data illegal transactions and social security number new associations alerts.



Company: Qapital

Founded: 2012

Categories: Money Management,
Account Management, Engagement



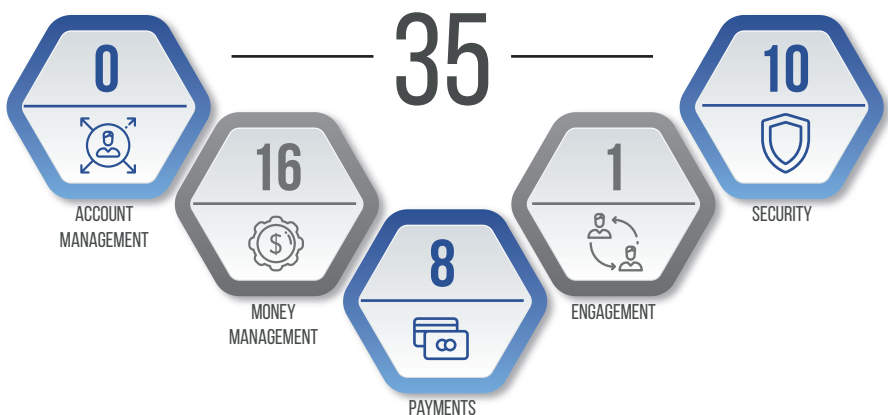
Qapital develops a banking app focused on helping the users on reaching their saving goals. It enables users to see all their accounts in one place, manage they transfers and take control of your money. The app allows the user to stablish saving goals and promotes them in a number of ways: establishing spending caps, rounding change and fixing transfer dates towards the goals. The app also allows for sharing goals with friends and to connect itself with other apps from weather to social media and exercise tracking, each adding a different way of relating itself to Qapital functioning. Qapital offers bank-level security standards and supports passcode lock and touchID login.



Company: Quemulus

Founded: 2011

Categories: Money Management,
Payments



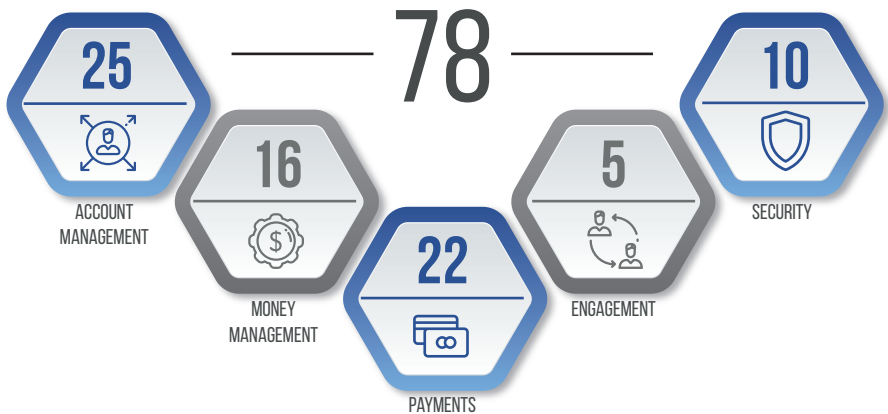
The classic envelope saving system finds its place in the digital era by the hand of Quemulus' saving management app, Money Clouds. Users can create savings objectives and deposit money via the app. Users can also share those objectives with friends and help them reach theirs by contributing money. The app uses top industry standards of 256-bit encryption and PCI Compliant bank services to transfer and store sensitive financial data.



Company: Quicken

Founded: 1985

Categories: Account Management, Money Management, Payments, Engagement, Security



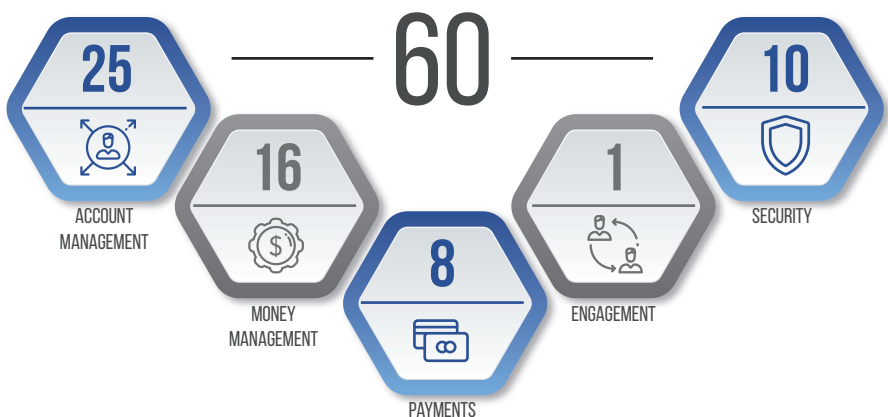
Quicken, owned by H.I.G. Capital, is a personal finance management software which enables users to see, track, and pay their bills, all in one place. Users can also track their purchases and check balances, organize and pay bills, set up realistic budget goals and reduce debts by understanding their spending trends. Quicken offers bank-level security features, receiving encrypted data from their users' financial institutions accounts.



Company: Revolut

Founded: 2014

Categories: Account Management, Money Management, Payments, Engagement, Security



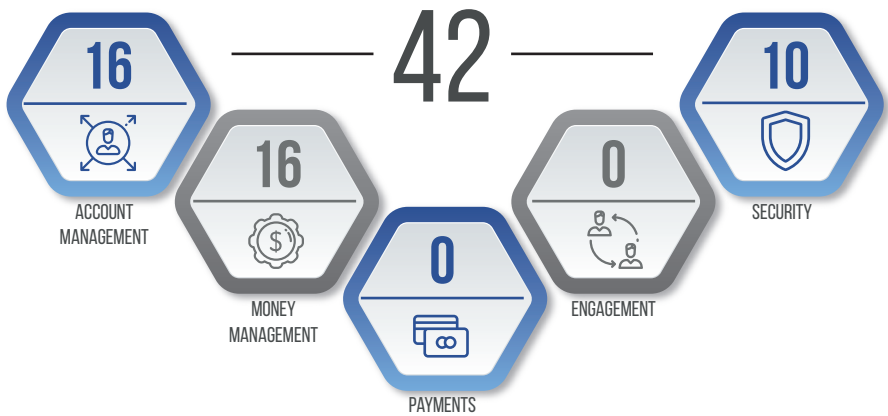
Revolut allows users to send money using an app or via SMS, email, WhatsApp and social media. Users can also see their transaction history and make money transfers to other accounts.



Company: Sage Pastel

Founded: 1981

Categories: Money Management,
Account Management



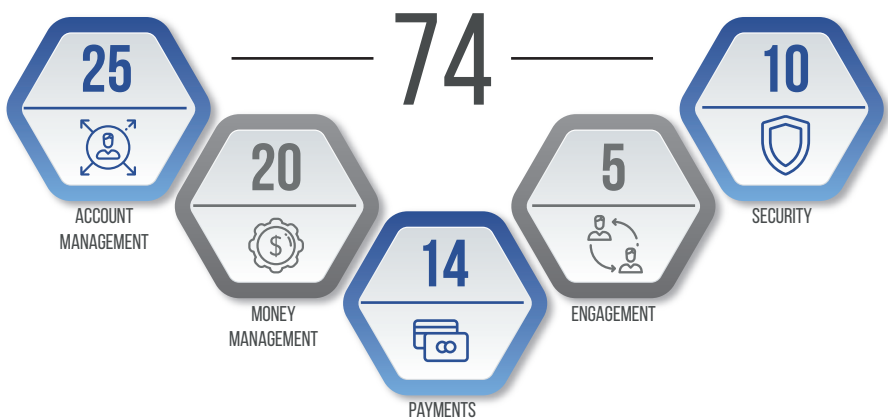
Pastel My Money is an online personal finance management tool powered by Sage Pastel. It provides users with an overview of their spending habits and bank account balances. Users can also set goals and control their budget in order to save money. Pastel My Money uses 128-bit encryption and transmits personal and financial information securely.



Company: SilverWiz

Founded: 2010

Categories: Money Management,
Account Management, Payments,
Security



SilverWiz is a company which develops smart applications. One of them is MoneyWiz, a money management app that offers a wide range of capabilities including an automatic sync of bank accounts and transactions, budgets and bills in one place, forecasting, and financial reporting. Moreover, MoneyWiz enables users to set bill payment reminders and set transactions to pay automatically. The app secures data with an encrypted connection, as well as options of TouchID and a four-digit PIN code.

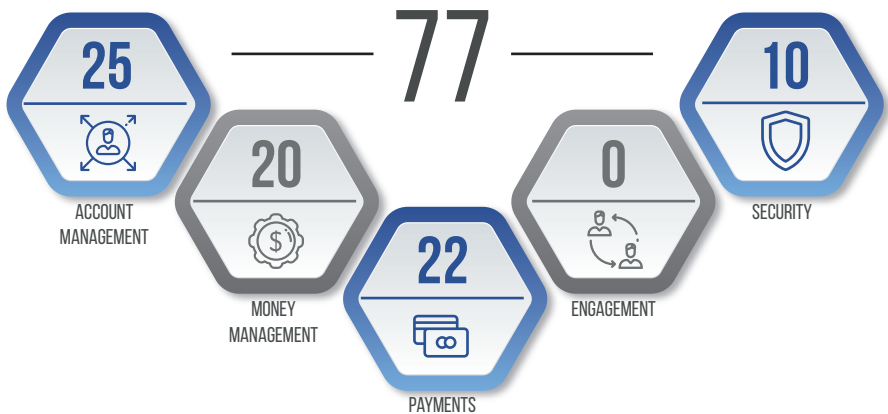


SIMPLE

Company: Simple

Founded: 2009

Categories: Money Management, Account Management, Payments



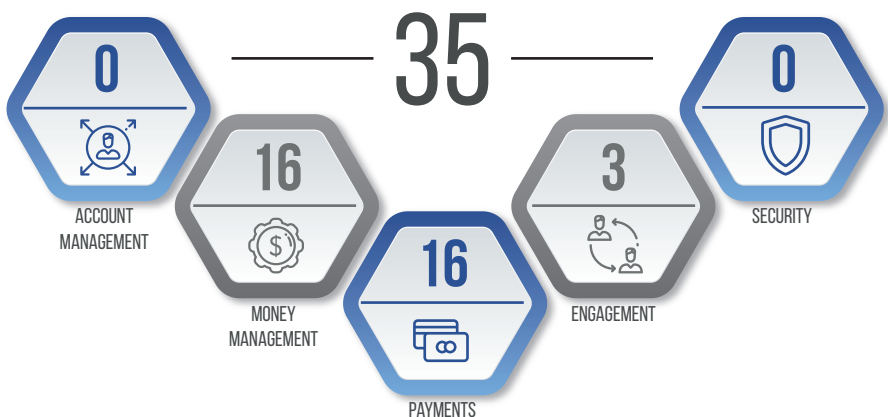
The Simple bank account lets users organize their expenditures by category and gives them insight on their evolution in real-time. It can also help reach budgeting and saving objectives. Users can setup notifications for every transaction and also get notified when a deposit arrives. In addition to receiving a Visa debit card, a Simple account lets users pay bills, transfer and deposit money with a photo deposit tool, and withdraw funds without an ATM fee. Simple meets all industry security standards and offers bank-level features.



Company: Slonkit

Founded: 2015

Categories: Money Management, Payments, Engagement



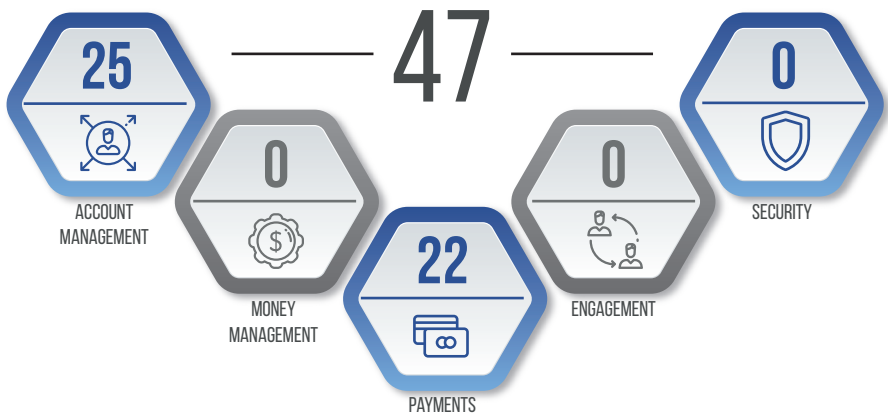
Slonkit is a money management startup that offers users a nance management tool to help them set and track budgets across categories, monitor their expenses, get ranked according to their expenses and compare their scores with friends. It also enables users to load money to their account, send money to friends, and make online or in-stores purchases.



Company: Smile

Founded: 1999

Categories: Account Management,
Payments



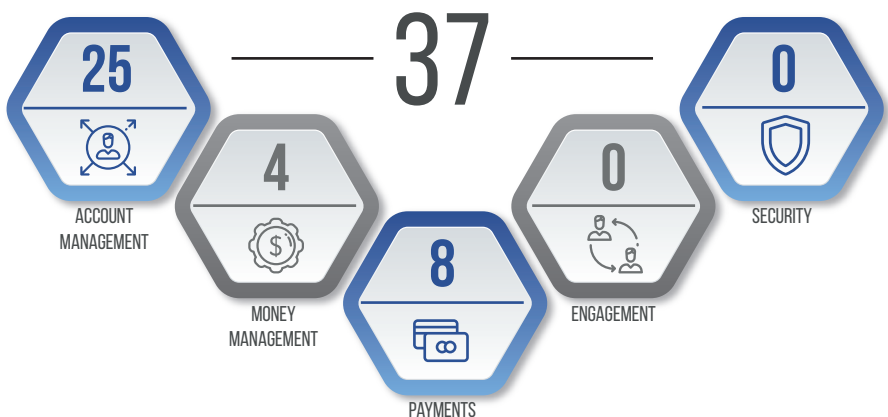
Smile is a fully digital bank offering internet banking, current accounts, mortgages, savings accounts, credit cards and loans. Users can instantly move their money from their current account and savings account, make payments to anyone by setting up a payments list, view their balance and recent transactions, receive weekly balance updates for their current, savings and credit card accounts by text message and set up text alerts to prevent overspending.



Company: Soldo

Founded: 2014

Categories: Account Management,
Money Management, Payments



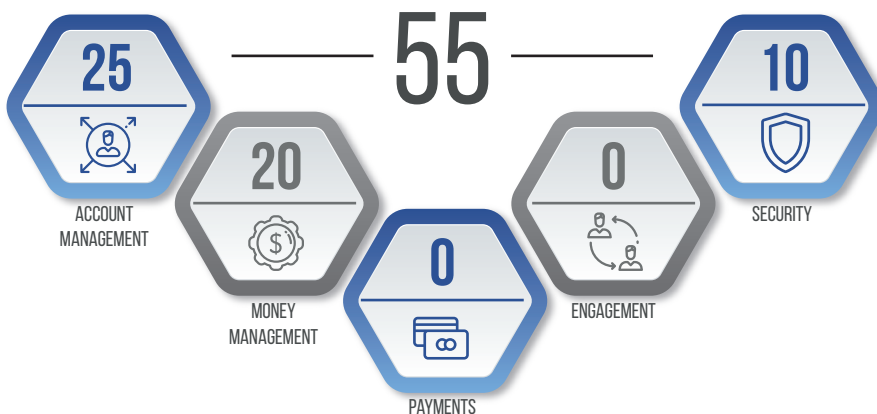
Soldo develops finance solutions for personal and business users. The company offers an app-based spending account for families and Mastercard debit cards that offer capabilities such as setting spending rules, instant money transfer between family members and tracking of spending.



Company: Spendee

Founded: 2013

Categories: Account Management,
Money Management, Security



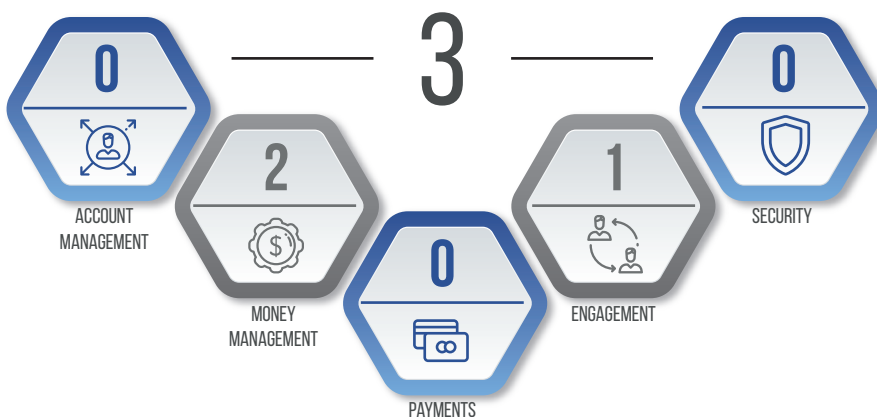
Spendee provides users with a data analytics tool for their income and expenses. The app lets users create budgets, multiple wallets and features a traveling mode to add transactions in different currencies.



Company: Squirrel

Founded: 2015

Categories: Money Management,
Engagement



Squirrel is a FinTech startup that focuses on personal financial management solutions. Their app allows users to define goals, share them with friends and connect to their Pinterest account.

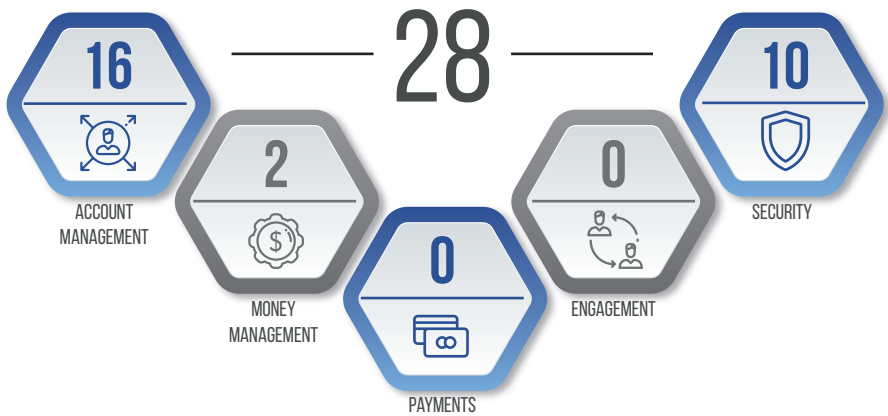


STARLING BANK

Company: Starling Bank

Founded: 2014

Categories: Account Management, Money Management, Security



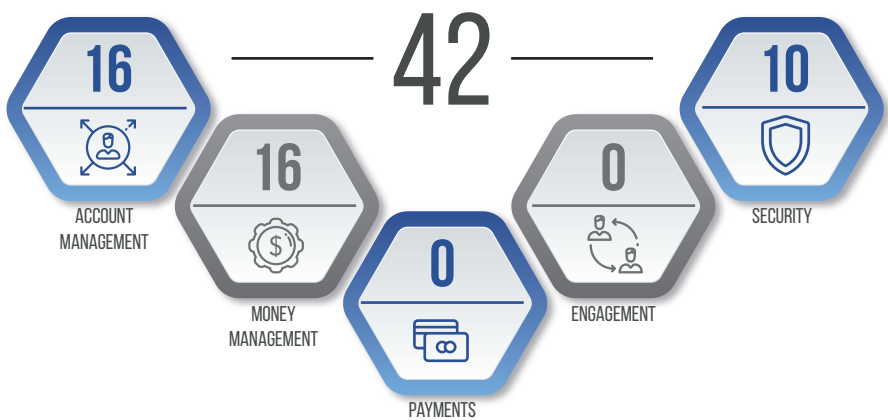
Starling Bank allows its users to open an account and financial data insights about it. The company also offers a contactless debit card that allows users to pay and cash out money from ATMs.

Money Dashboard

Company: The One Place Capital Limited

Founded: 2006

Categories: Money Management, Account Management, Security



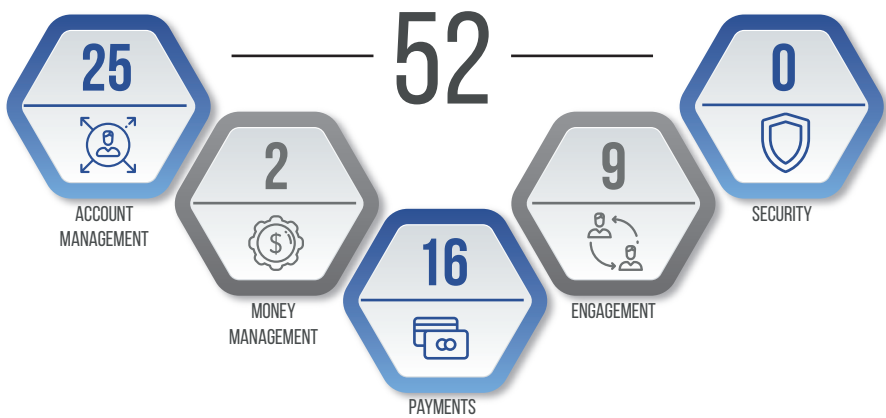
The One Place Capital Limited, trading as Money Dashboard, is an online personal financial management service. Money Dashboard lets users view all their financial accounts in one place. Accounts are refreshed daily, enabling users to be up to date with their current financial position. It provides tools to view incomings and outgoings, enabling members to understand their spending trends and organize their finances more effectively. Moreover, Money Dashboard offers a budget planner to set financial goals. The service offers bank-level security to protect data.



Company: Think Money Group

Founded: 1993

Categories: Account Management, Money Management, Payments, Engagement



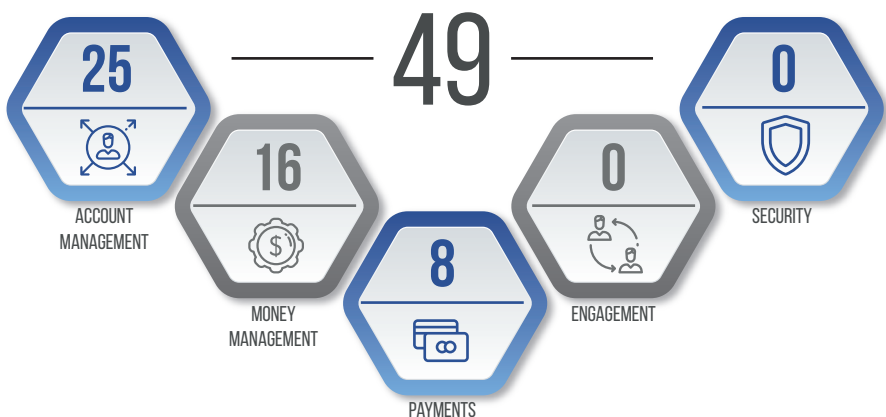
Think Money Group is a financial services company that offers the thinkmoney personal account, a service designed to help customers to manage their finances. Users can control their income and set money aside to pay regular bills and commitments. The platform also enables them to set budgets and plan ahead. Users can also get a Mastercard credit card, earn rewards and can check for offers using the app.



Company: Thumbworks Technologies Pvt. Ltd.

Founded: 2010

Categories: Account Management, Money Management, Payments



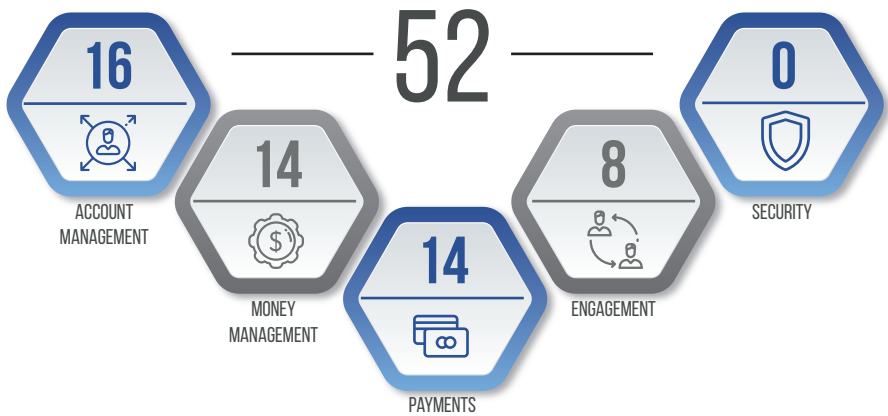
Walnut, developed by Thumbworks Technologies Pvt. Ltd., is a money management tool. It reads text messages from banks and businesses on smartphones and automatically categorizes important information about spending, bills and tickets. It also gives users the ability to: split bills over chat and make real time P2P money transfers to bank accounts; track their credit/debit cards, bank accounts, bills and cash expenses; set reminders for bill payments; and receive graphic analysis periodically in order to be always up to date with their spending.



Company: Times Internet Limited

Founded: 1999

Categories: Account Management, Money Management, Payments, Engagement



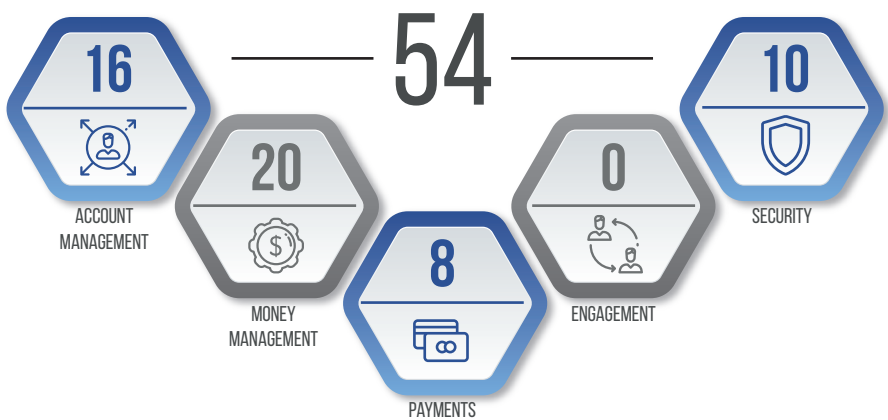
Times Internet Limited is an internet network company. The company's Smartspends app allows users to organize their spending by category (such as travel, restaurants, etc.), manage their expenses and make payments.



Company: Tink

Founded: 2012

Categories: Money Management, Account Management, Payments



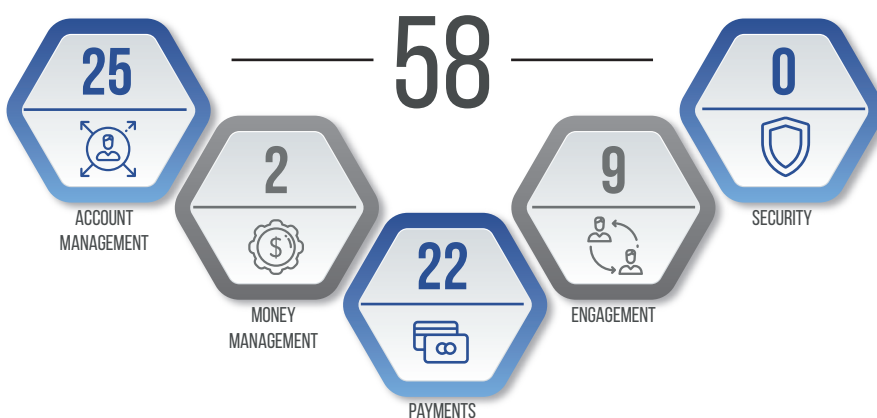
Tink is a FinTech company that has developed a banking app focused on giving the user money management tools. The app automatically categorizes and organizes the users' finances to make it easy to follow their spending over time. Users can create budgets and set saving goals as well as make payments and transfers funds. Tink offers bank-level security features.



Company: Tuxedo Money Solutions

Founded: 2006

Categories: Account Management, Money Management, Payments, Engagement



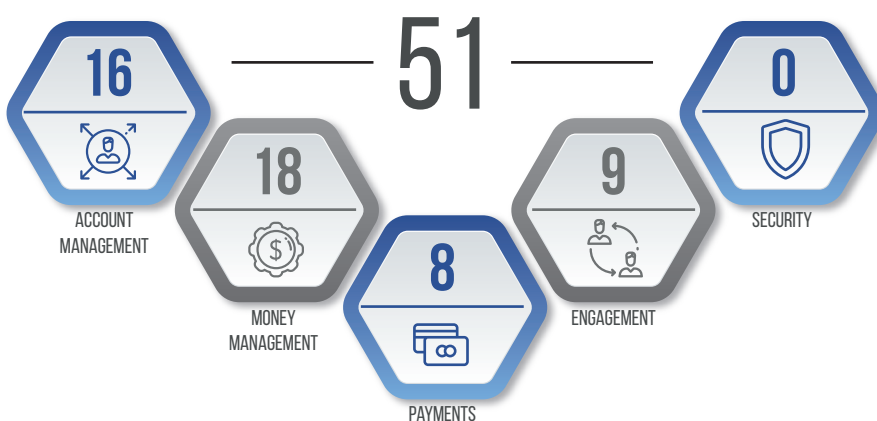
Tuxedo Money Solutions has developed eccount money, an alternative banking solution that allows users to manage their accounts from multiple channels. The solution allows users to view recent transactions and balances, report stolen cards, move money from their eccount to their card, pay bills and perform additional services.



Company: Wala

Founded: 2015

Categories: Account Management, Money Management, Payments, Engagement



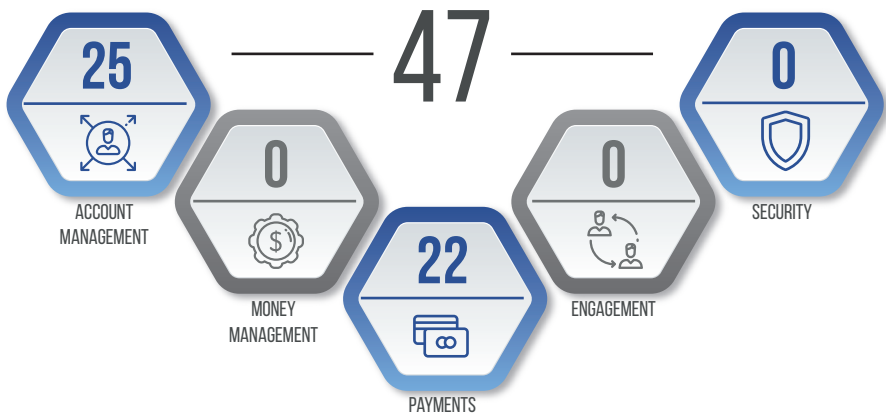
Wala provides a digital bank account that offers users a set of financial tools, including a dashboard that highlights where money is spent, the ability to send P2P payments and a timeline that enables users to keep track of their spending activity.



Company: Waleteros

Founded: 2016

Categories: Money Management,
Payments



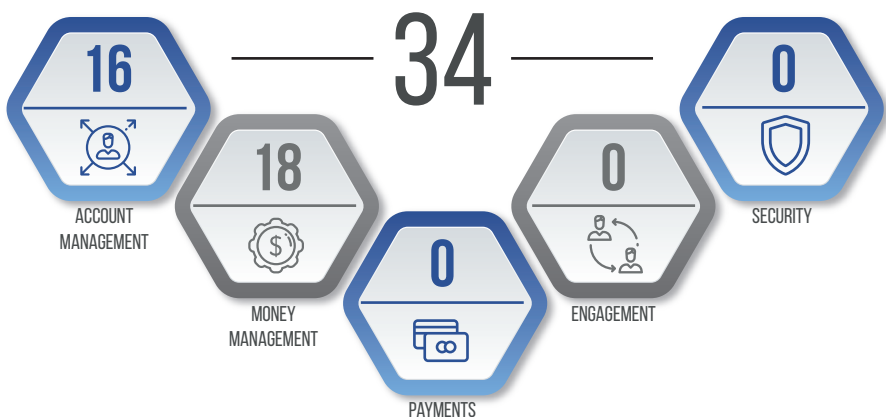
Waleteros is a finance services provider that offers users a mobile banking account associated with a prepaid Visa debit card. The app's functionalities include cashing checks, money transfers, bill payments and transaction alerts.



Company: Wave

Founded: 2010

Categories: Money Management,
Account Management



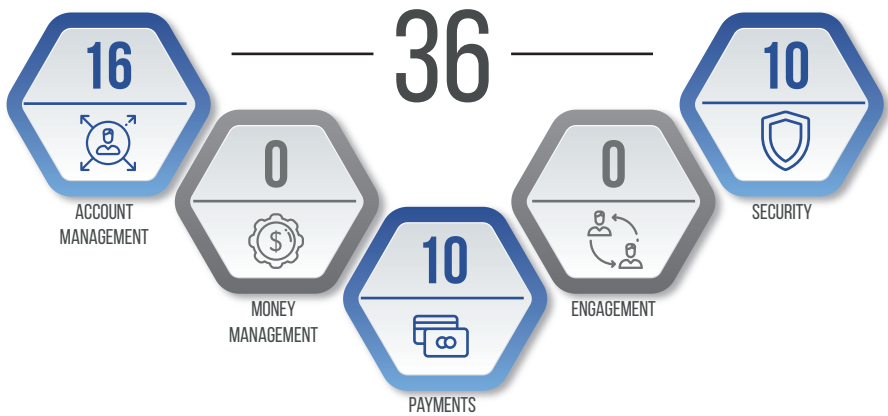
Wave provides a cloud-based integrated suite of business tools such as accounting, invoicing and payroll. The company's Wave Personal software is designed to help users organize their expenses and investments according to their incomes. Wave Personal enables users to connect their bank or credit card accounts to their Wave account, without having to enter receipts manually. Wave Personal is intended to help users track investments in real time, set budgets and save money.



Company: WB21

Founded: 2014

Categories: Account Management, Payments, Security



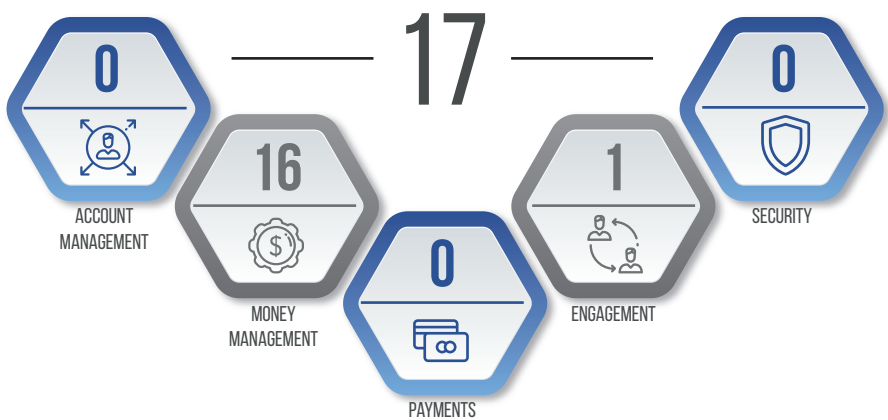
WB21 is a digital bank that offers real-time account opening and cross border payments. Users can link their Mastercard Debit Card to WB21's mobile app in order to make POS purchases with NFC technology. They can also manage and monitor their accounts in real-time, send and receive payments instantly and track their money transfers status.



Company: YNAB

Founded: 2004

Categories: Money Management, Engagement



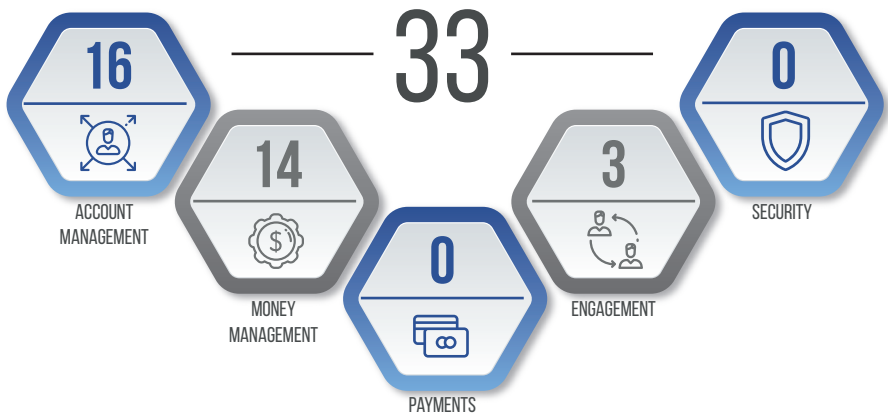
You Need A Budget is an app that helps users work toward a savings goal. The software enables them to import their bank account information and create savings categories, where they set income goals. The system helps users gain awareness about where their money is going, whether it be toward a savings goal or to bill payments, and enables users to share this information with others.



Company: Yolt

Founded: 2016

Categories: Account Management, Money Management, Engagement



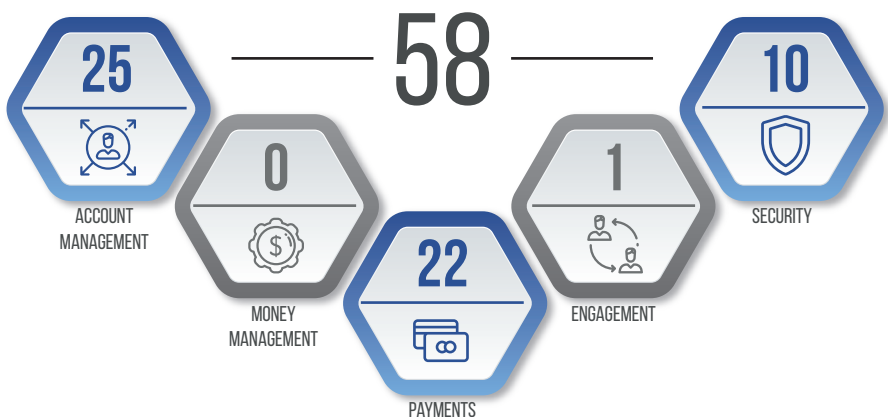
Designed by ING, Yolt is a money management mobile app which helps users to stay on top of their money by presenting it in different categories and helping them to save money to improve their spending habits. Yolt combines the user's banking and credit card details across different institutions enabling users to see all of their transactions together and also how much money they have left in their account.



Company: Zenbanx

Founded: 2012

Categories: Account Management, Payments, Engagement, Security



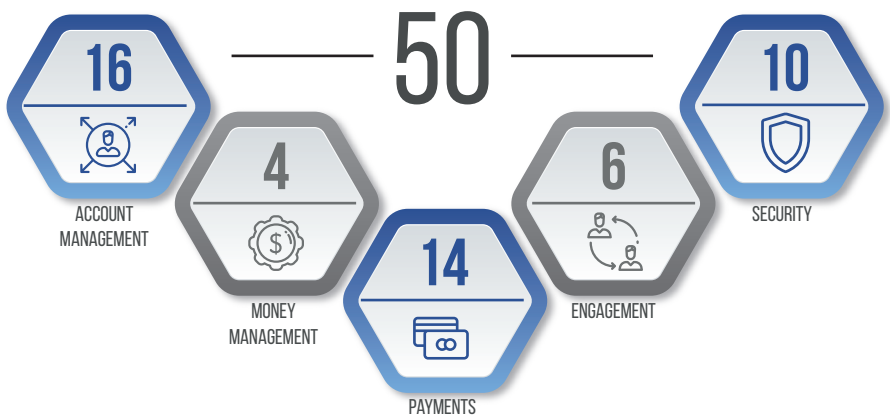
Zenbanx offers a mobile account that allows users to manage the money in their account in multiple currencies and gain access to it from ATMs around the world using a Zenbanx debit card. By using the account, users can pay bills and make transfers to family and friends from their mobile device and include a message or a photo along with the transaction.

zero

Company: Zero

Founded: 2016

Categories: Account Management,
Money Management, Payments,
Engagement, Security



Zero's mobile banking platform offers a card that acts like a debit card and earns credit card rewards. Customers can make deposits or spend money on their Zerocard, and their transaction activity will automatically appear on their account.

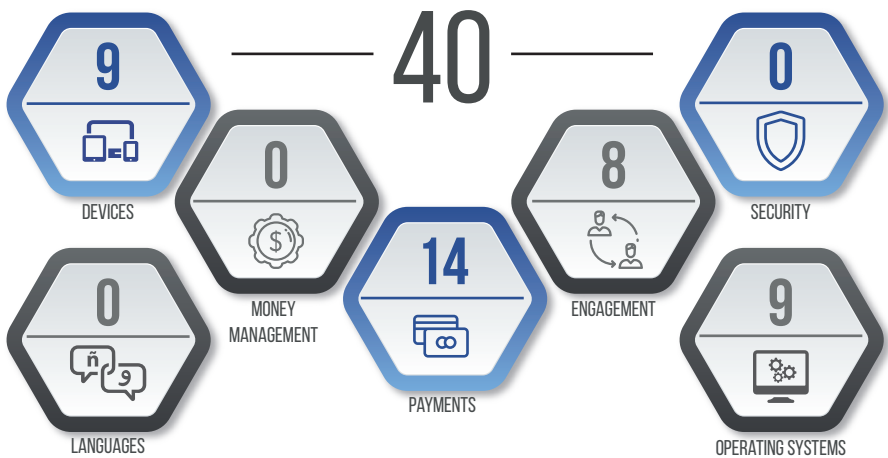


Active.Ai

Company: Active Intelligence

Founded: 2016

Categories: Payments, Engagement, Operating System, Devices



Active Intelligence is a finance technology platform that provides banks, financial institutions and wealth managers with customer engagement tools. The platform enables banks to use chatbots to offer their services and allow users to get balances, view transactions, make payments, get financial advices, among other features.



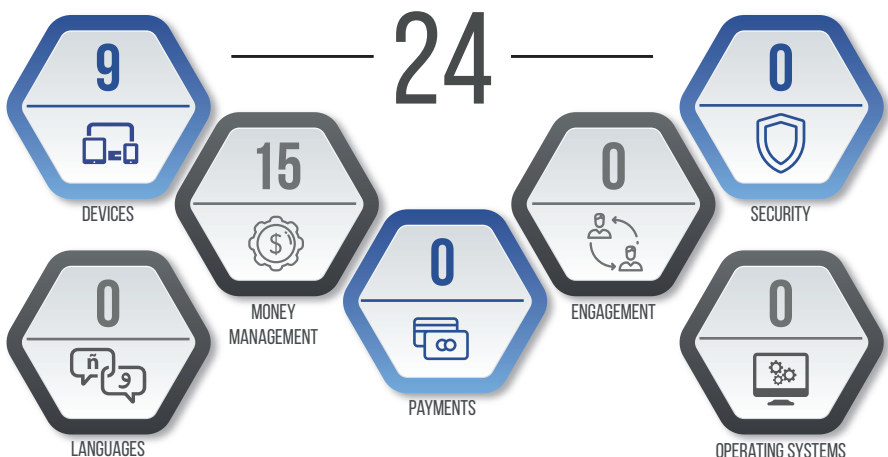
aixigo

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Company: aixigo

Founded: 1999

Categories: Money Management, Devices



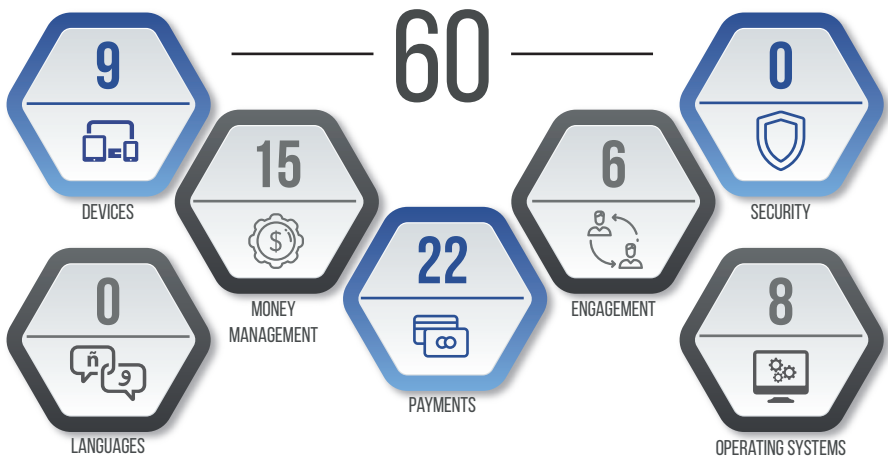
aixigo develops consulting software for banks, insurance companies and financial service providers. Its personal finance management solution offers users an overview of proprietary and non-banking accounts, securities accounts and assets, as well as the complete data history.



Company: Alkami Technology

Founded: 2009

Categories: Money Management, Payments, Engagement, Operating Systems, Devices



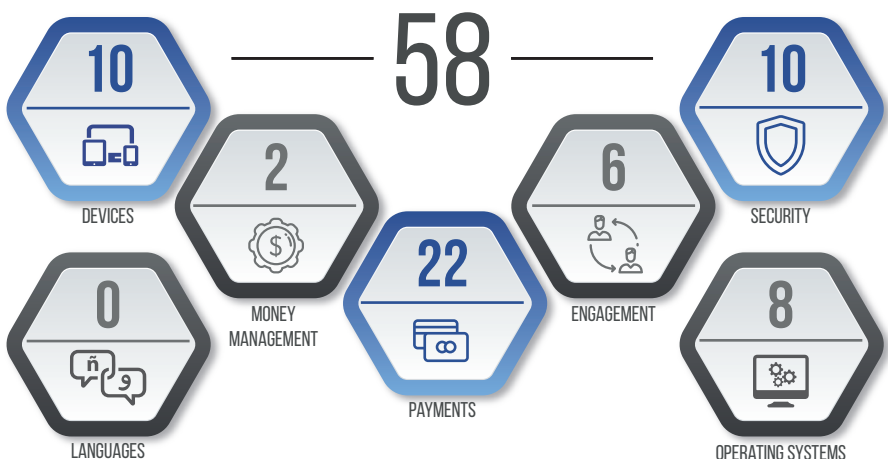
Alkami offers a digital banking solution that works to improve financial institutions' online and mobile channels. Users can monitor their account history, transfer funds and pay bills. The software also includes mobile deposit capabilities as well as configurable alerts. Users can view their accounts with recent and upcoming activity, as well as receive financial tips, relevant news and promotional alerts. Alkami's money management tools help users to save money by enabling them to track their transactions and use financial analysis capabilities.



Company: Asseco SEE

Founded: 2007

Categories: Money Management, Payments, Engagement, Operating System, Security



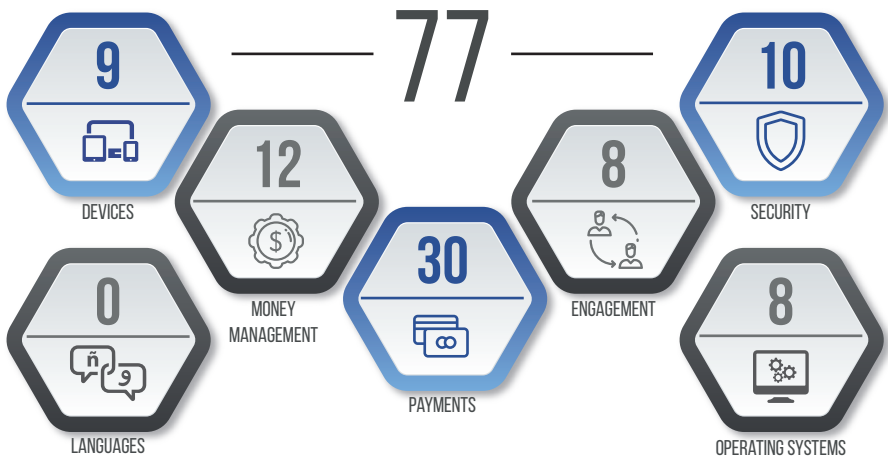
Asseco SEE provides ICT solutions for various industry verticals including the financial sector, payment sector, public administration and telecoms.

BACKBASE

Company: Backbase

Founded: 2003

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



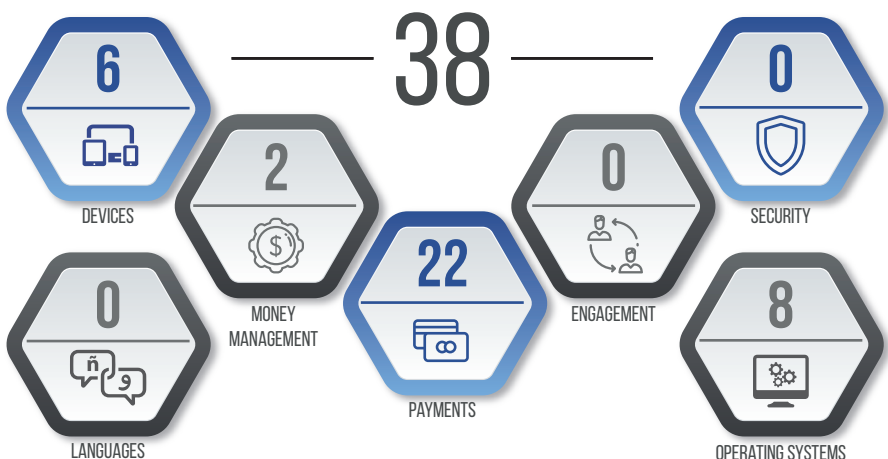
Backbase is a digital banking software developer that offers an out-of-the box omnichannel Digital Banking Platform. The platform comes with a wide range of apps including: login, two-factor-authentication, account overview, transaction details, PFM, bill-pay, transfers, P2P payments, easy payments via email/web forms, message center, address book, and social integration.

Bankjoy

Company: Bankjoy

Founded: 2014

Categories: Money Management, Payments, Operating Systems, Devices



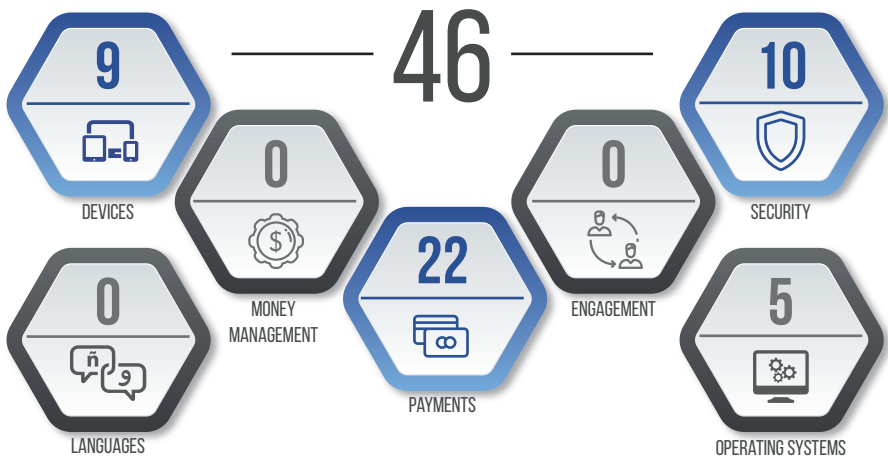
Bankjoy builds mobile banking systems for banks and credit unions. It features photo check deposit, lost/stolen card blocking, travel notifications, P2P and bill payments, among other features.



Company: Bottomline Technologies

Founded: 1989

Categories: Payments, Operating Systems, Devices, Security



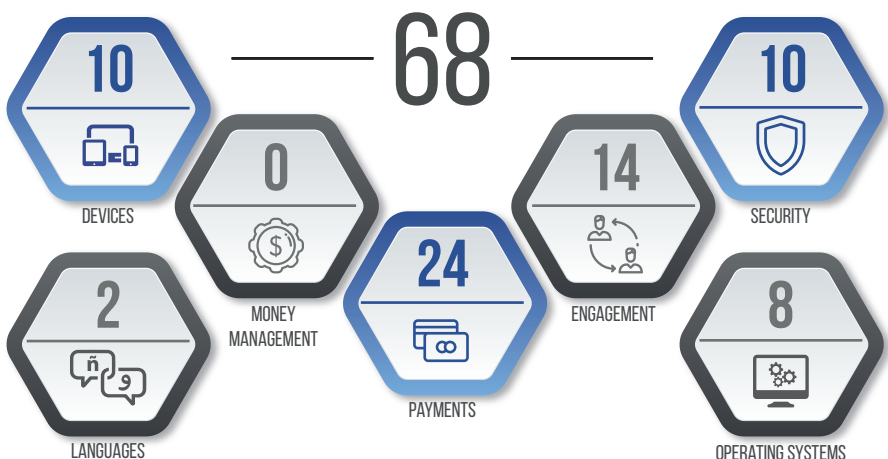
Bottomline Technologies provides corporations, financial institutions and banks worldwide with a set of cloud based digital banking, fraud prevention, payment, financial document, insurance, and health care solutions. The company's Digital Banking 3.0 solution suite includes a customer engagement platform, payments and cash management services, analytics, sales and marketing, and risk management tools. It also helps prevent fraud and reduces risk across banking channels and applications by using behavioral analytics combined with pre-configured rules to generate alerts.



Company: Cachet Financial Solutions

Founded: 2010

Categories: Payments, Engagement, Languages, Operating Systems, Devices, Security



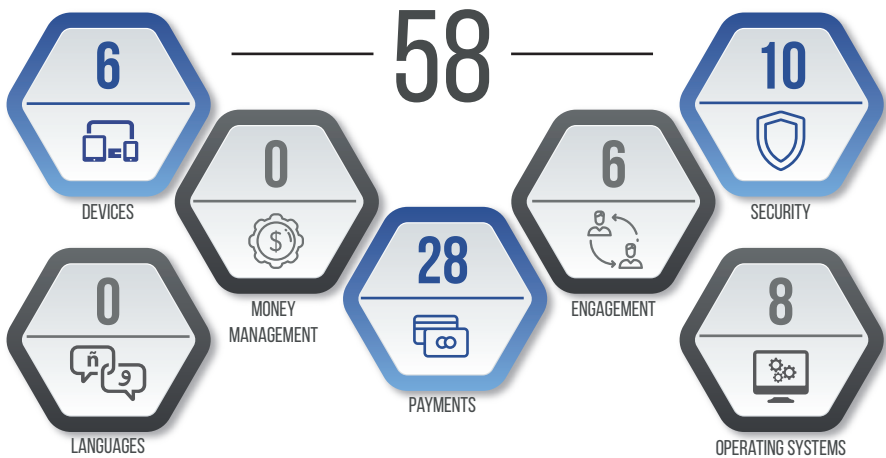
Cachet Financial Solutions is a financial services technology developer which products feature Remote Deposit Capture technologies with developments focused in personal and corporate customers. Cachet also develops bill payment and remote check deposit solutions, as well as a mobile money management product compatible with Apple Pay and Apple Watch among other offers. Moreover, the company provides customer engagement capabilities such as special offers and Social Media Integration which enables users to post social media messages from inside the mobile app. Regarding security, Cachet Financial offers multi-source risk identification and real-time check fraud monitoring.



Company: Canopus

Founded: 1992

Categories: Payments, Engagement, Operating Systems, Devices, Security



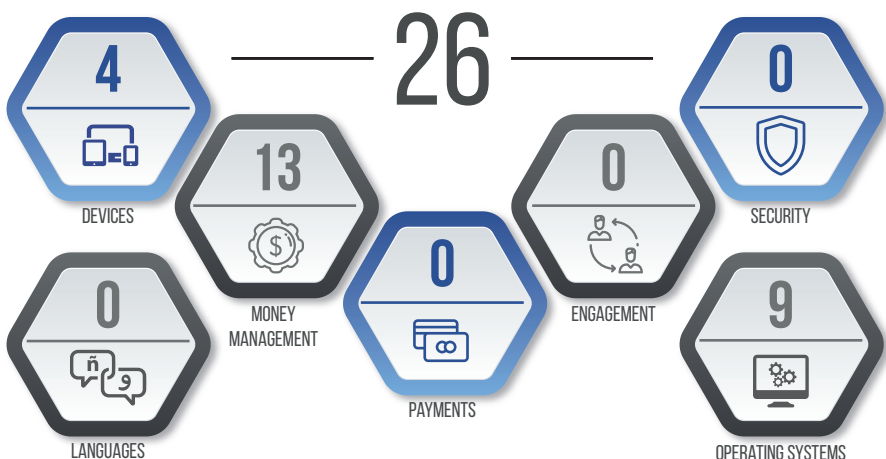
Canopus Innovative Technologies develops financial services industry software solutions for banks, payment institutions and e-money issuers as well as corporate treasuries and holdings. Between their main offers is E-pay Suite, an end-to-end software solution which provides solutions for the clients and their users such as support of various types of payments including bill payments, bank wire, online purchases and money transfers. Canopus solutions fully meet security requirements for modern financial software systems both at the level of the middle-office and the client's one.



Company: Cline

Founded: 2015

Categories: Money Management, Operating Systems, Devices



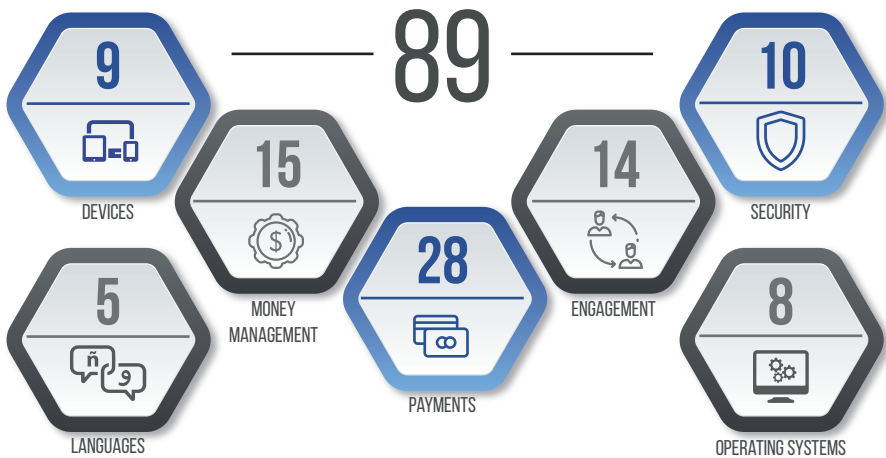
Cline develops an AI platform for financial service companies. Cline offers an AI-based retail banking and personal finance management solution that allows users to access spending advices and information on balance and spending using voice commands.



Company: Comtrade

Founded: 1990

Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices, Security



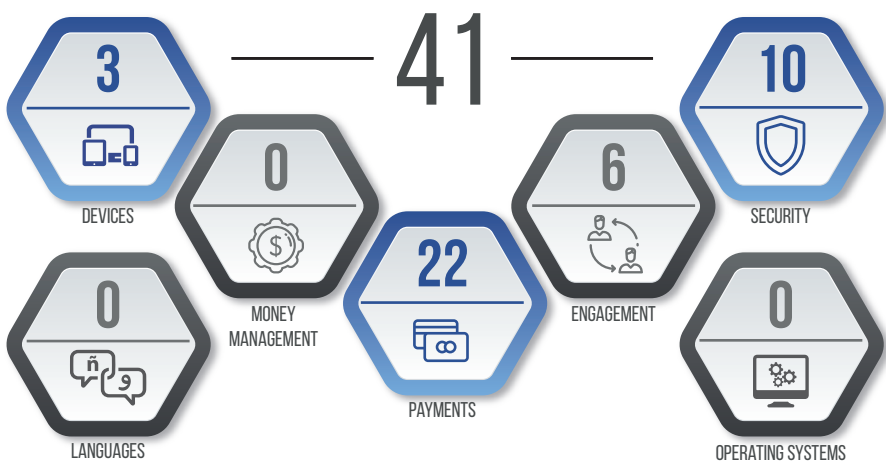
Comtrade develops digital banking solutions that feature personal finance management tools (including budgeting, spending reports and charts and transaction categorization), P2P, bill payments and in-app purchases. It also offers customer engagement capabilities such as personalized offers, loyalty programs and social media integration.

Contis Group[↗]

Company: Contis Group

Founded: 2008

Categories: Payments, Engagement, Devices, Security



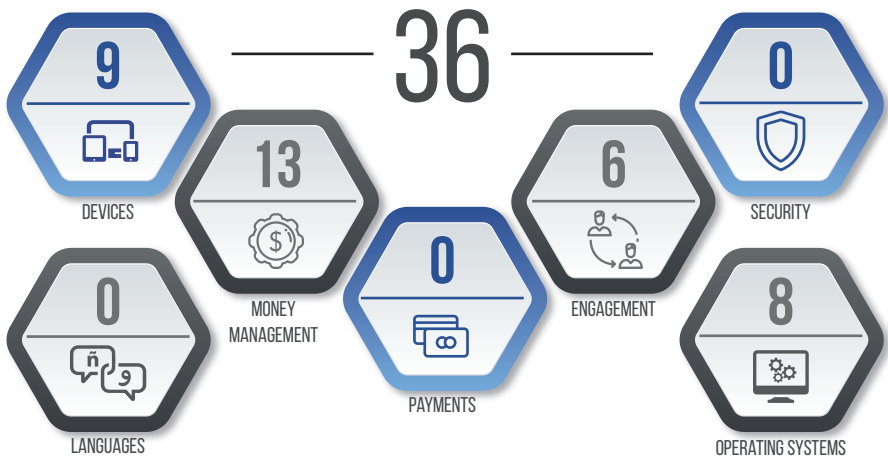
Contis Group is an alternative payments and banking solutions provider that focuses on nancial inclusion, travel and foreign exchange, payroll, and gift and loyalty. Its mobile payments solution processes P2P payments and offers transactional alerts via SMS. It also offers the ability to access to account information, pay bills online and transfer funds. Contis Group is PCI-compliant.



Company: Contovista

Founded: 1999

Categories: Money Management, Engagement, Operating Systems, Devices



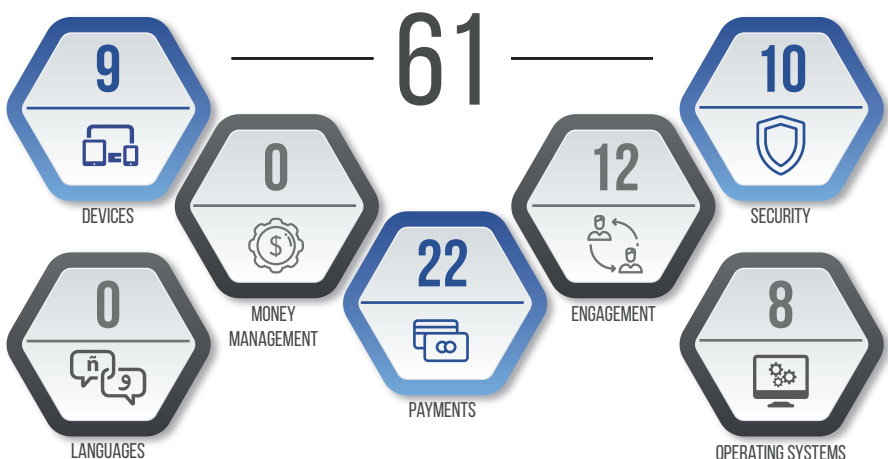
Contovista is a digital banking software company that provides Big Data analytics, business intelligence and visualization of financial data. The company's PFM solution offers automatic transaction categorization, enabling customers to analyze their spending habits in real time.



Company: CR2

Founded: 1983

Categories: Payments, Engagement, Operating Systems, Devices, Security



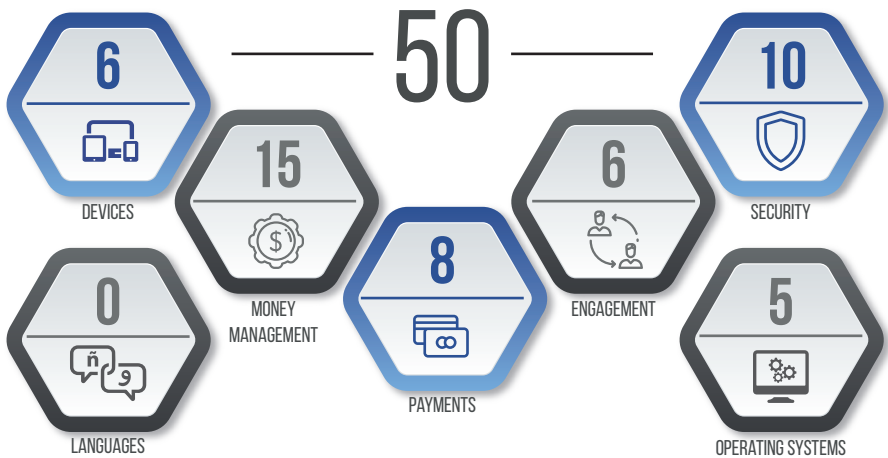
CR2 is the developer behind the omnichannel retail banking platform BankWorld. By using BankWorld, users can get a view of all accounts from the mobile and online platform, and use it for making P2P or bill payments, to locate ATMs and to activate or deactivate cards when they are not being used. CR2 helps banks manage and use customer data, enabling sophisticated analytics and segmentation, and the delivery of tailored offers. BankWorld Mobile App includes innovative security features including one time passwords and multiple authentications.



Company: Crealogix

Founded: 1996

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



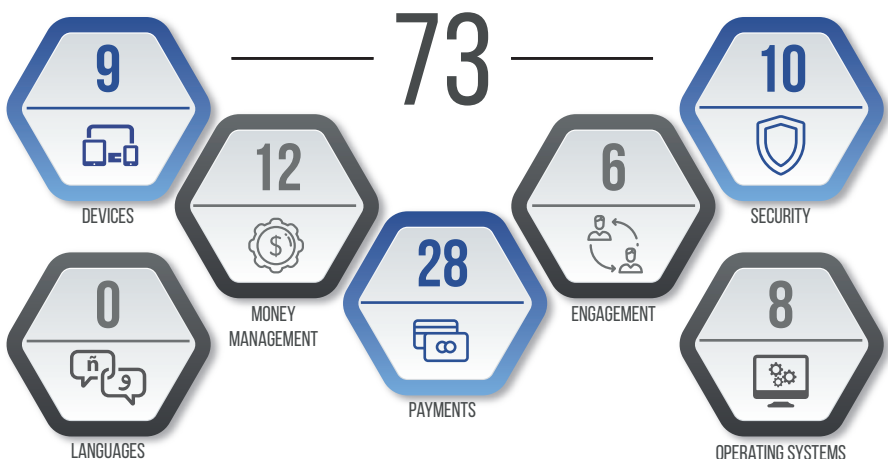
Crealogix is a software company that provides banks and financial institutions with financial technology solutions. The mobile banking system enables customers to access account information and carry out transactions including payments, e-invoices and stock exchange orders. Users are able to securely login by using fingerprint recognition. Crealogix also offers a personal financial management module where users can save money and track their expenses, get graphical analyses, categorizations and personal dashboard support for an overview of their finances.



Company: CSI

Founded: 1965

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



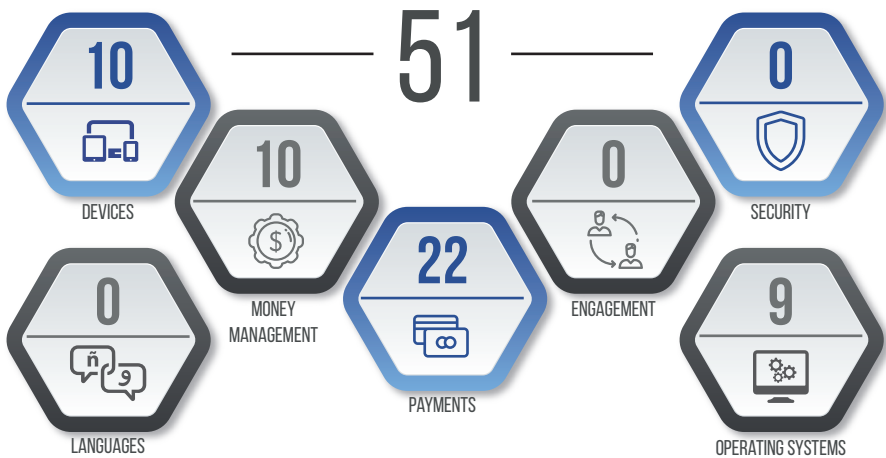
CSI is a financial technology provider which offers banks and other industries most of the technological core competencies they need. CSI provides banks with a suite of integrated mobile and internet banking solutions that help them connect with customers, employees and board members through innovative technology channels. CSI digital banking features include: access transfers, payments, external transfers, external payments, bill pay and P2P, personal financial management tools and more. The firm also offers bank fraud detection software for mobile banking, Internet banking and business banking.

Banking

Company: D3 Banking

Founded: 2007

Categories: Money Management, Payments, Devices, Operating System



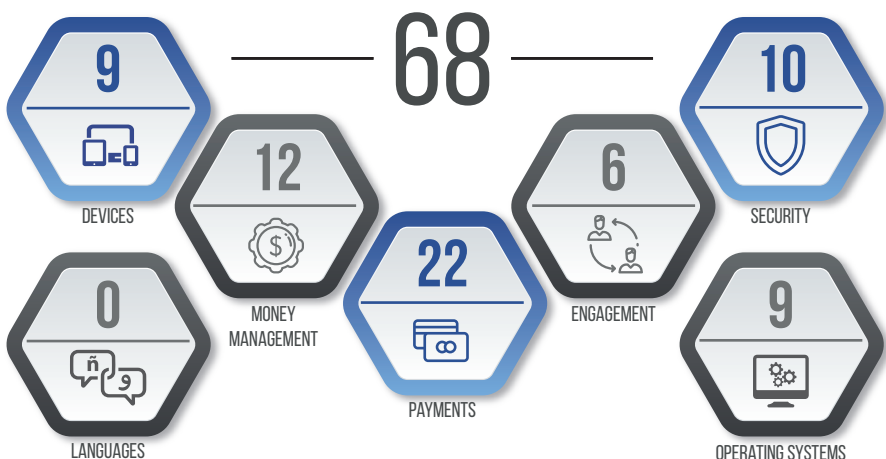
D3 Banking develops software-as-a-service omnichannel solutions aimed at banks and credit unions. The company offers customer analytics tools intended to enable financial institutions to personalize their product and service offering for each unique customer. The software enables users to make payments, complete transactions, view balances and reach financial information insights on their budget and financial position.

DIGITAL INSIGHT™

Company: Digital Insight

Founded: 1995

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



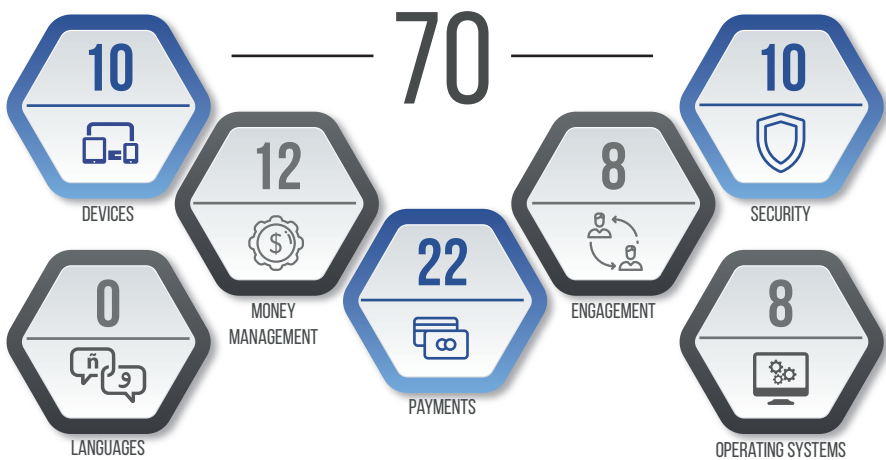
Digital Insight provides an array of different digital banking solutions, including tools that cover areas like payments and money management, such as bill payment capabilities, expense categorization and no-cost marketing support. Its Mobile Banking Apps are fully secure using industry standard technologies (SSL) and security certificates with 128-bit encrypted communication.



Company: ebankit

Founded: 2014

Categories: Money Management, Payments, Engagement, Operation Systems, Devices, Security



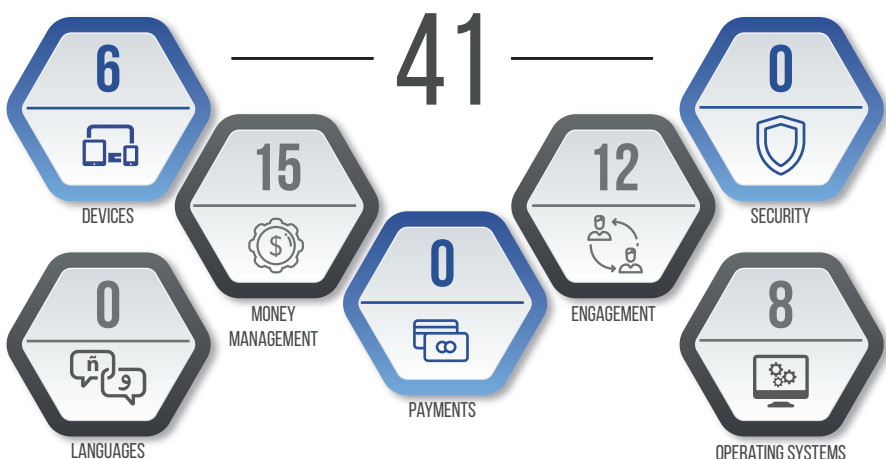
ebankit is an omnichannel banking software company which provides innovative technologies for the banking industry. ebankit's banking solutions include Personal Financial Management tools such as budgeting and saving, allowing bank customers to control their finances; and social banking apps for swift transactions between clients of the same or different banks in a social network format and where the bank can share ongoing campaigns offers. The company also offers payments and cardless cash withdrawals. The Internet Banking Channel makes all aspects of security such as authentication via multichannel PIN, SMS alerts and more.

efigence

Company: Efigence

Founded: 1999

Categories: Money Management, Engagement, Operation Systems, Devices



Efigence is a developer of digital banking technology. The company's digital banking platform, Efi4, is PSD2-ready and provides a set of personal finance management solutions such as spending categorization, budgeting and saving tools.

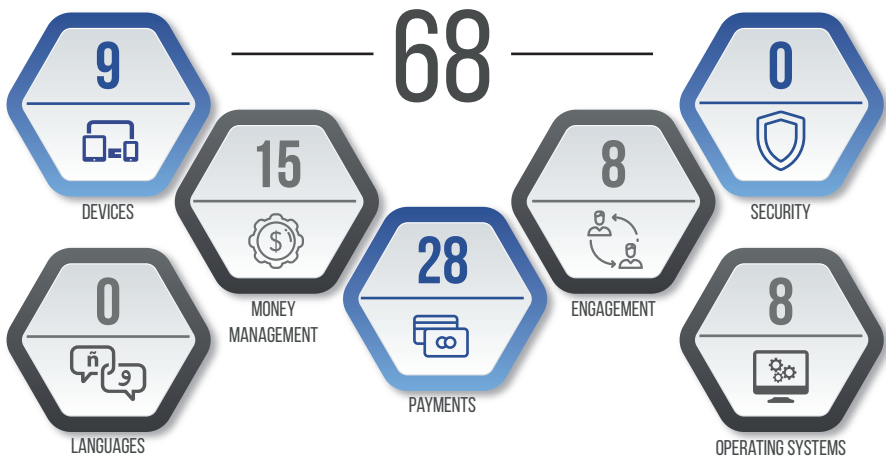
NEW



Company: Envestnet - Yodlee

Founded: 1999

Categories: Money Management, Payments, Engagement, Operating Systems, Devices



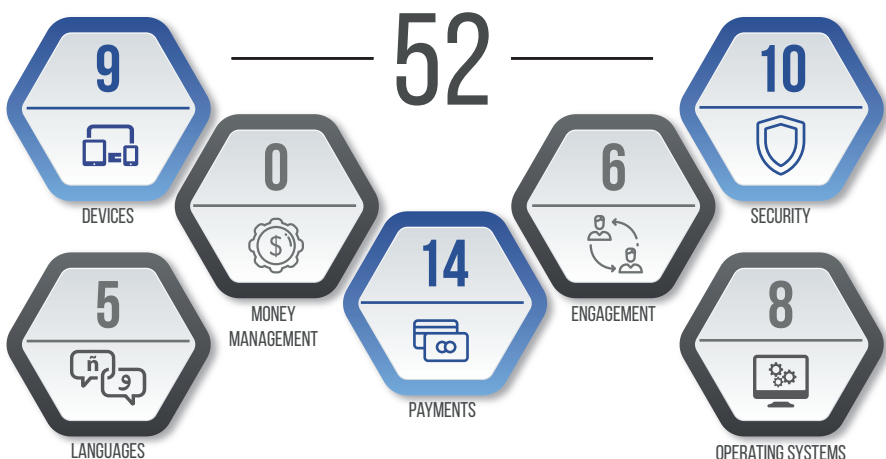
Yodlee offers a different menu of product going from its own developing platform to solutions and services. The Yodlee platform allows for the construction of banking apps based on a big data engine while the company's ready solutions include mobile applications and personal financial management tools like manage expenses, set a budget, save for personal goals, view investments, calculate net worth, and improve overall financial wellness. Yodlee also provides payments functionalities and enables users to transfer funds from accounts, set bill reminders and pay bills automatically, make ecommerce payments and more.



Company: Eri Bancaire

Founded: 1989

Categories: Payments, Engagement, Languages, Operating Systems, Devices, Security



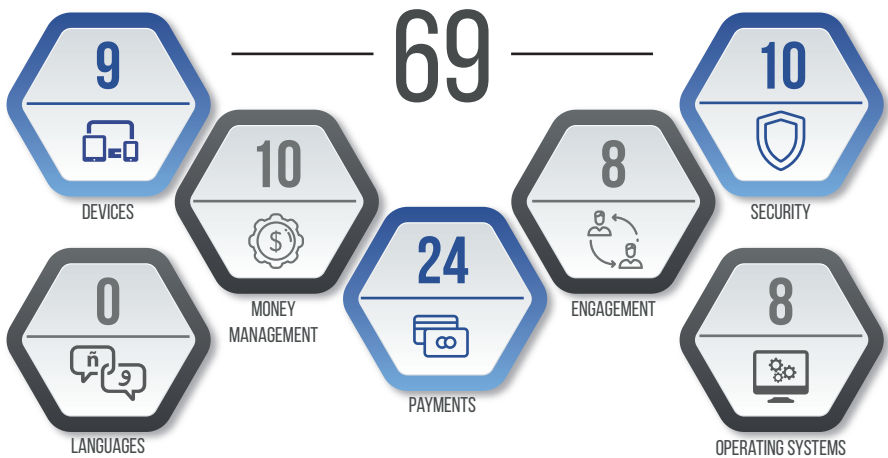
Eri Bancaire has designed and developed OLYMPIC Banking System, an integrated, real-time core banking and wealth management software package. The application offers a range of capabilities and covers multi-language requirements. Users can use this platform to make bill payments, get real-time cash balance updates, get account reports and more.



Company: Etronika

Founded: 2000

Categories: Money Management, Payments, Engagement, Operation Systems, Devices, Security



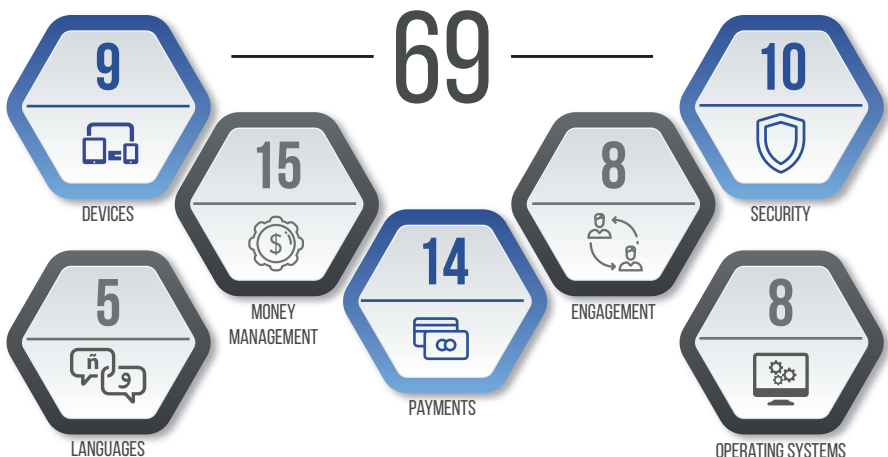
Etronika is an IT solutions developer providing platforms for the retail, finance and banking industry. It offers Bankatron, a platform that enables financial institutions to offer clients a personalized e-banking experience across all channels and devices. Etronika has also developed a mobile banking solution that allows customers to check balances, view account statements and make payments, among other features.



Company: eWise

Founded: 2000

Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices, Security



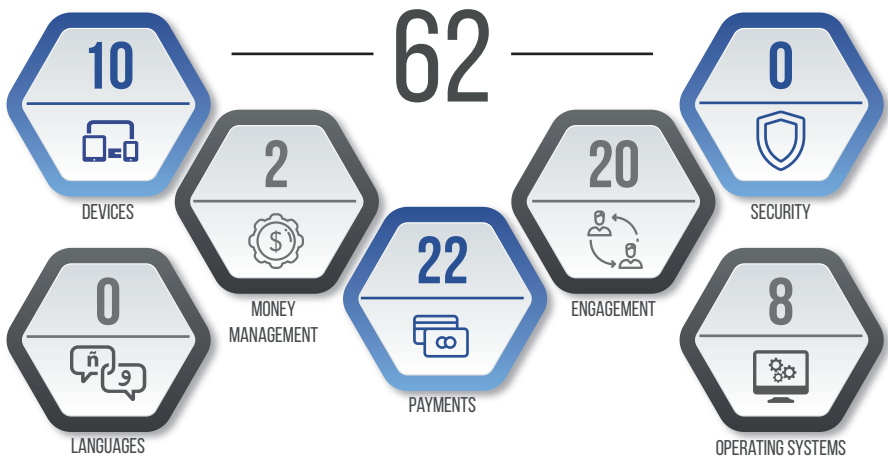
eWise helps financial institution and banking customers to bring together all their financial accounts in a single screen. The company's Account Aggregation and Money Manager solutions aim to offer users tools to better manage their money and reach their financial goals.

FINEX

Company: Finex Banking Solutions

Founded: 2010

Categories: Money Management, Payments, Engagement, Operation Systems, Devices



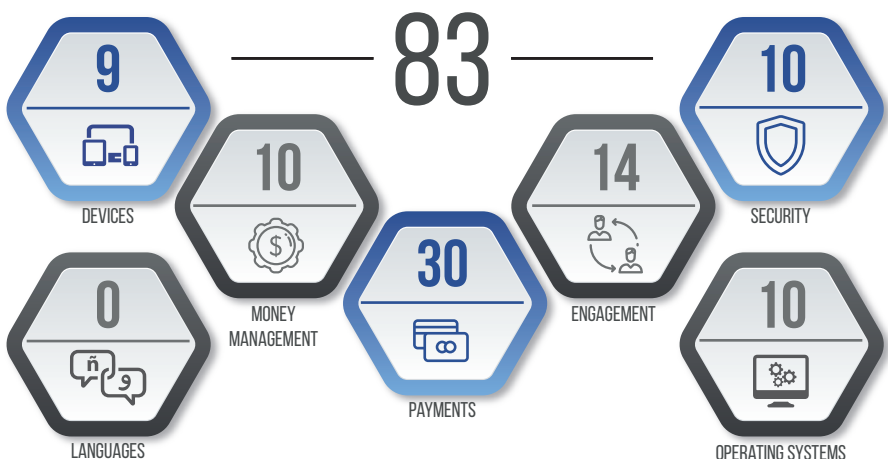
Finex Banking Solutions provides banks with a ready-to-go solution that fully supports internet, tablet and mobile banking, with an omnichannel experience. Finex Banking Solutions enables banks to provide personal finance management tools, reward customers with loyalty points and other benefits, as well as integrate social media capabilities within online and mobile banking, bill payment and multiple types of transfers and more.

FIS

Company: FIS

Founded: 1968

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



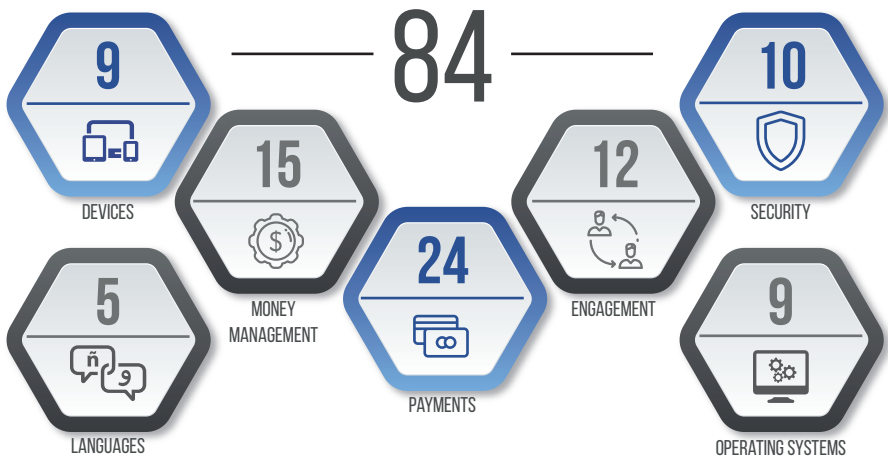
FIS offers digital omnichannel solutions with a portfolio of features that include P2P and bill payments, purchases at the POS and online; personal financial management tools, customer engagement capabilities such as in-app space for marketing, cross-selling and promotions; rewards/loyalty programs and social media integration, which enables FI to address compliance, marketing and resourcing via Facebook, Google+, LinkedIn, Twitter, YouTube and other social media platforms. FIS's digital solutions offer multi-factor authentication, SSL encryption, device identification and timeout, user entitlements and passcode.



Company: Fiserv

Founded: 1984

Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



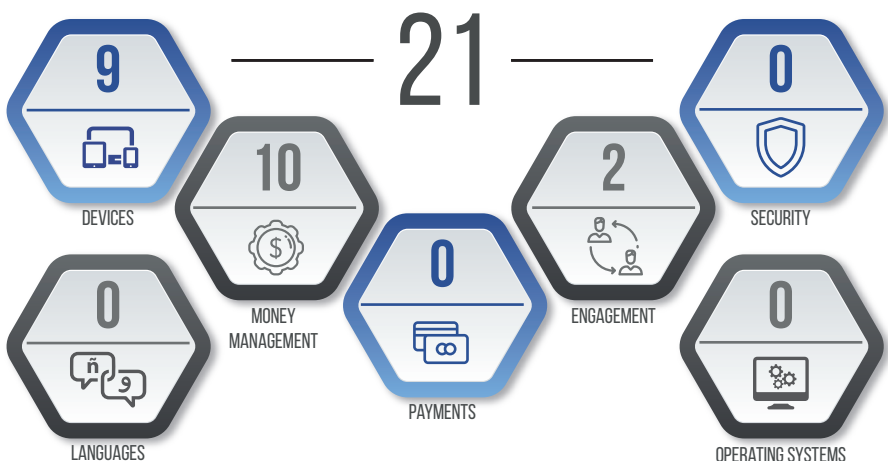
Fiserv provides financial services technology and services innovation, including solutions for mobile and online banking, payments, risk management, data analytics and core account processing. The banking solution offers personal finance and money management capabilities such as budgeting, transaction categorization and financial analysis dashboard where users can get a snapshot of their net worth, income, expenses and savings goals. In addition, the company provides loyalty and reward programs and many payment capabilities including P2P, bill pay and payments at the POS. Fiserv also delivers real-time cybersecurity defense capabilities and a multi-factor user authentication tool.



Company: Five Degrees

Founded: 2009

Categories: Money Management, Engagement, Devices



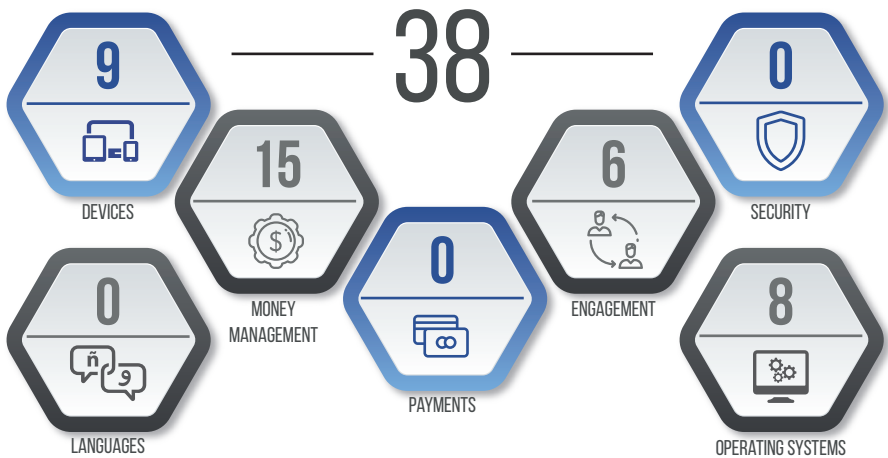
Five Degrees is a developer of financial technologies specially designed for retail and private banks. Its products include Matrix, a digital banking platform that offers fully automated banking services that enable banks to operate at today's digital banking standards and interact in the real, virtual (mobile, e-banking) and social (wallets, Facebook) space.



Company: Geezeo

Founded: 2006

Categories: Money Management, Engagement, Operating System, Devices



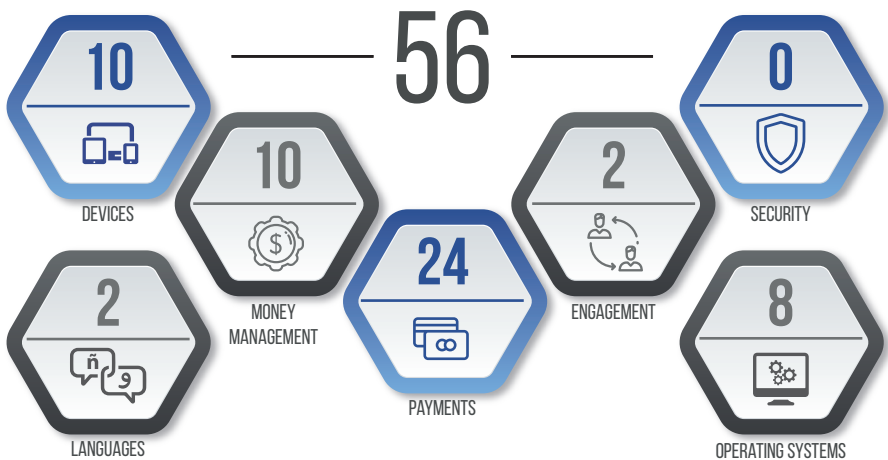
Geezeo is a software services provider for banks and credit unions. The company, among other solutions, offers an API that allows its clients to offer personal financial management solutions like budgeting and saving goals.



Company: GFT Technologies

Founded: 1987

Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices



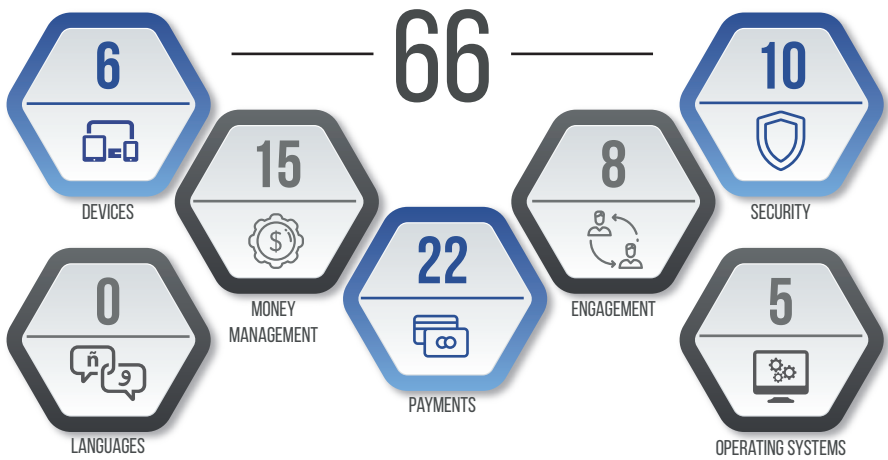
GFT Technologies provides IT solutions to the financial industry, enabling banks and financial institutions to modernize their infrastructure and offer their customers innovative services. Among other features, GFT digital solutions enable automatic account optimization and context based account management, money management, smart financial management and mobile payments.



Company: Halcom

Founded: 1992

Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



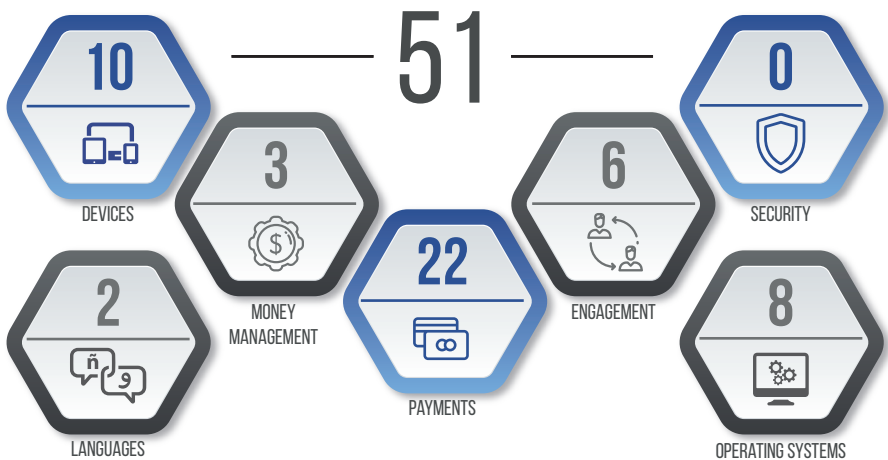
Halcom is an European financial technology vendor catering to central and commercial banks. The company's digital banking suite is a single-engine platform that allows individual deployment of online, mobile and tablet solutions.



Company: i-exceed

Founded: 2011

Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices



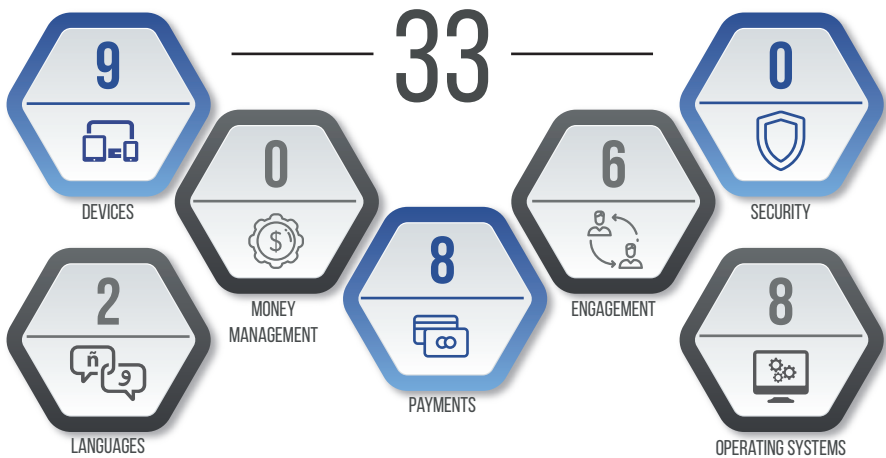
i-exceed is an IT products and services company. Appzillon is i-exceed's flagship product offering and consists of a Unified Application Development Suite, a development platform that allows developers to create apps for various smart devices.



Company: Infocorp

Founded: 1994

Categories: Payments, Engagement, Languages, Operating Systems, Devices



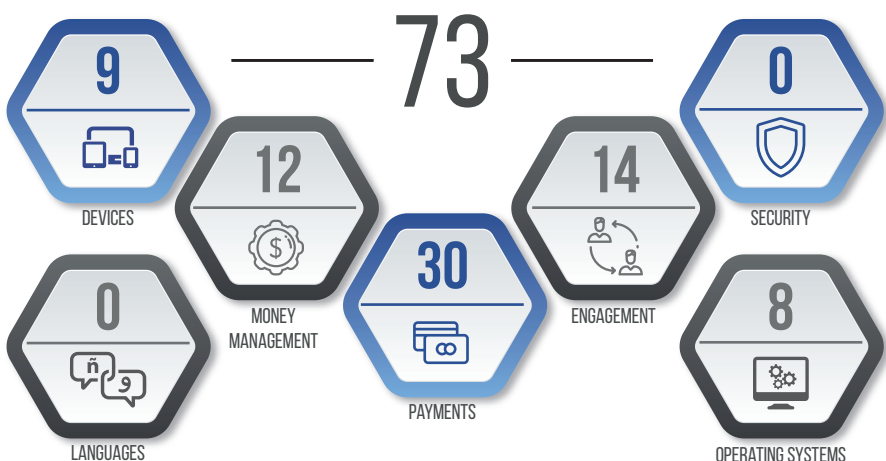
Technology company Infocorp's main division is IC Banking, which works with Latin American financial institutions offering an omnichannel banking platform, allowing banks to develop better user experiences for customers who use their website and mobile site, social media, and branches.



Company: Infosys

Founded: 1981

Categories: Money Management, Payments, Engagement, Operating Systems, Devices



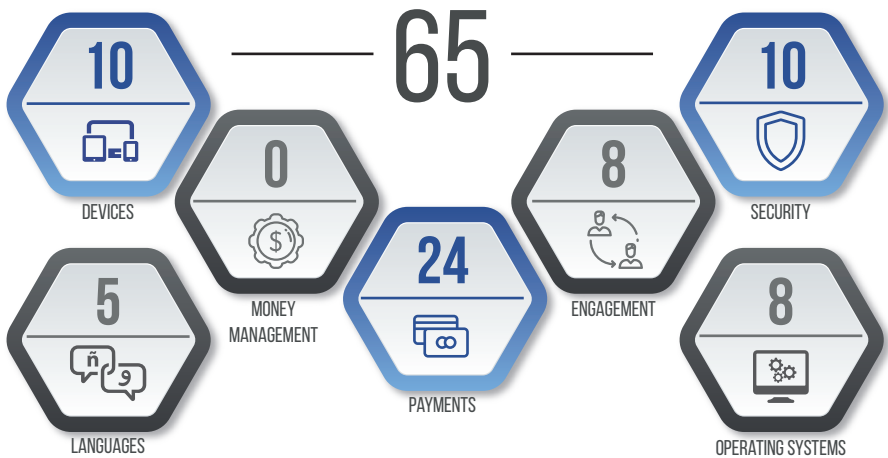
Infosys is a technology solutions developer offering products covering not only digital banking solutions, but also commerce functionalities like marketing and digital commerce. The company develops Finacle, a digital banking product that covers different industry's needs and offers a broad range of features including: savings budget planner, fund transfers, bill payment, online purchases, touch ID based biometric authentication, augmented reality, personalized onboarding through QR codes, and mobile remote deposit capture. Finacle also offers PFM customer engagement features including personalized offers and social integration.

InfrasoftTech

Company: Infrasoft Technologies

Founded: 1995

Categories: Payments, Engagement, Languages, Operating Systems, Devices , Security



Infrasoft Technologies provides digital solutions to nancial institutions. Its mobile banking solution enables customers use their smartphones to manage accounts, transfer funds, pay bills and access analytical dashboards. The solution features standard security capabilities including data encryption, session key protection, multifactor authentication and tokenization.

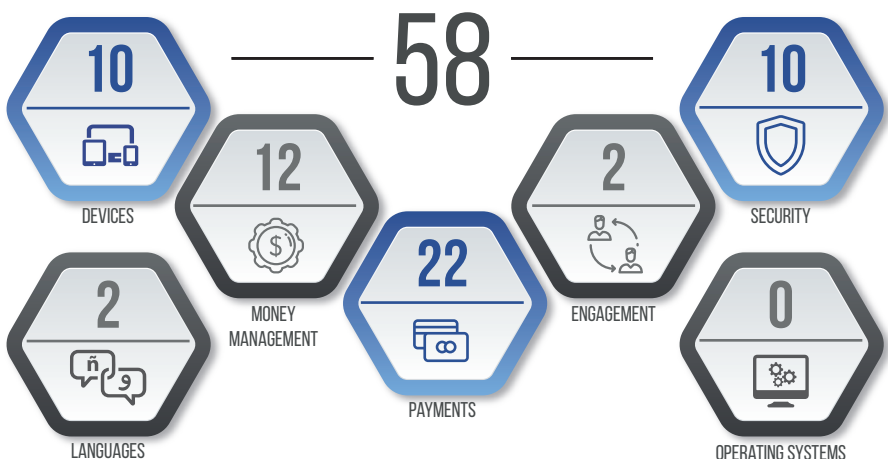


innofis

Company: Innofis

Founded: 2012

Categories: Money Management, Payments, Engagement, Languages, Devices, Security



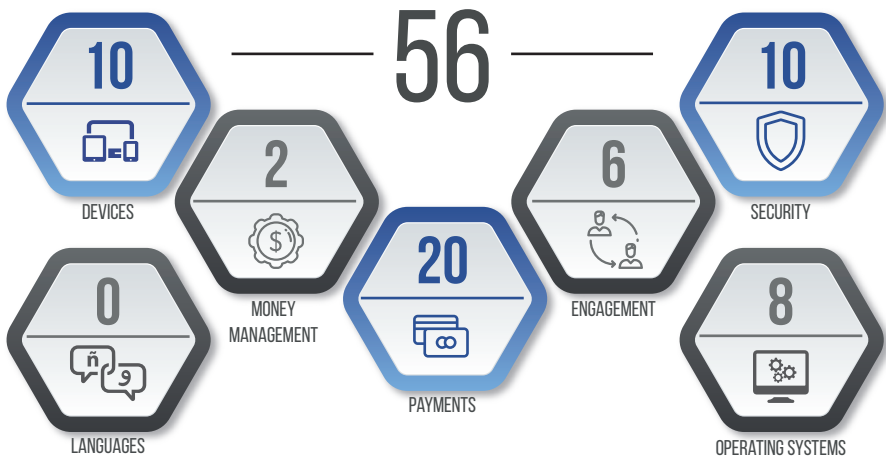
Innofis is a global provider of multichannel digital banking platforms. Innofis allows banks to provide customers with a wide range of services, from transactional services for payments, transfers, cards and accounts, to account opening, loan requests and investment management. In addition, it enables banks to collect information through its social media integration and build personal relationships with customers by offering an experience based on behavioral patterns. Innofis also offers personal finance management tools allowing customers to manage their financials and forecast effectively. The company offers 2nd factor authentication and authorization process based on user roles and user access rights.



Company: Intelligent Environments

Founded: 1985

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



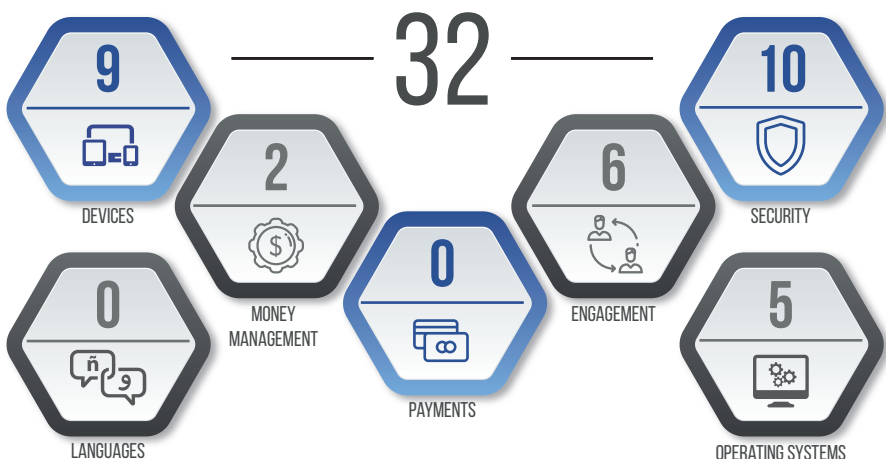
Intelligent Environments is a company focused on the development of online and mobile financial solutions. "Interact," the company's banking platform, includes different capabilities going from the processing of the acquisition of new products to the completion of P2P and bill payments. The firm also develops tools allowing for saving and debt planning or payments cards data entry facilitation between others. Interact is PCI-DSS Level 1 certified.



Company: iQuantifi

Founded: 2009

Categories: Money Management, Engagement, Operating Systems, Devices, Security



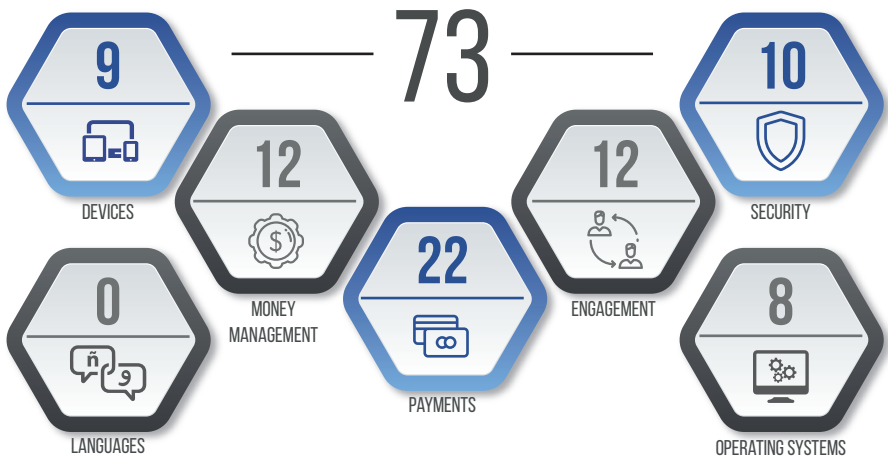
iQuantifi develops an algorithm-based financial planner. The solution offers tools such as scenario planning and investment advice. The software also allows for importance ordering of goals and helps in the identification of budget areas where money can be saved to accomplish their financial goals. iQuantifi follows the same standards as banks and use 128-bit secure socket layer technology (SSL) and SHA-256 encryption, so sensitive information is fully protected.



Company: Jack Henry & Associates, Inc.

Founded: 1976

Categories: Payments, Engagement, Operating System, Devices, Security



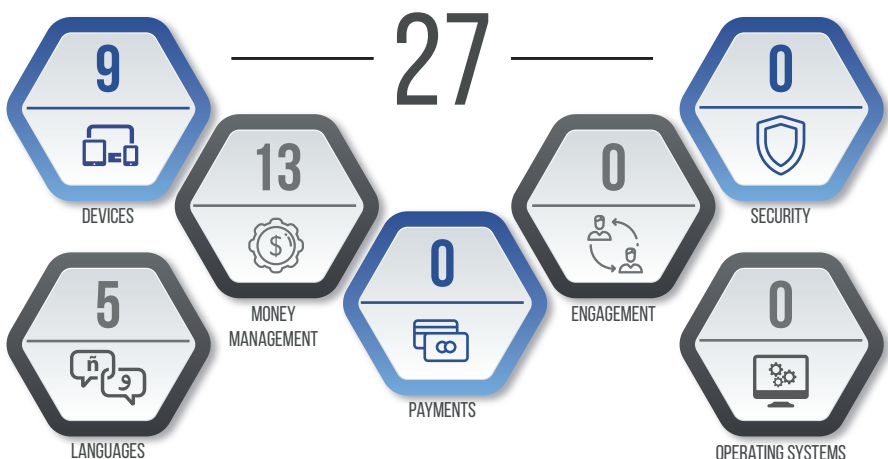
Jack Henry & Associates integrates computer systems for in-house and outsourced data processing to commercial banks, credit unions and other financial institutions primarily in the United States. The company provides complementary products and services such as internet banking solutions and retail delivery solutions.



Company: Kontomatik

Founded: 2009

Categories: Money Management, Languages, Devices



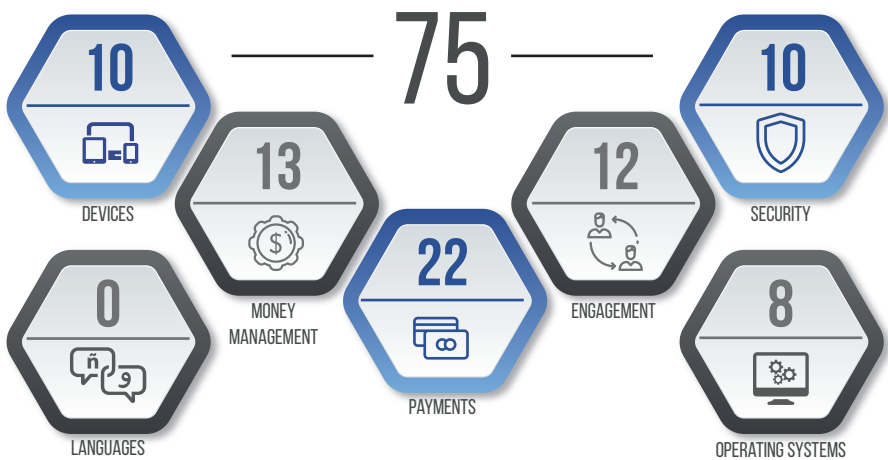
Kontomatik is a provider of banking API for internet banking and personal finance management and FinTech applications. The company offers banks and financial institutions data aggregation tools, which are intended to enable them to offer their customers more efficient internet banking systems.



Company: Kony

Founded: 2007

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



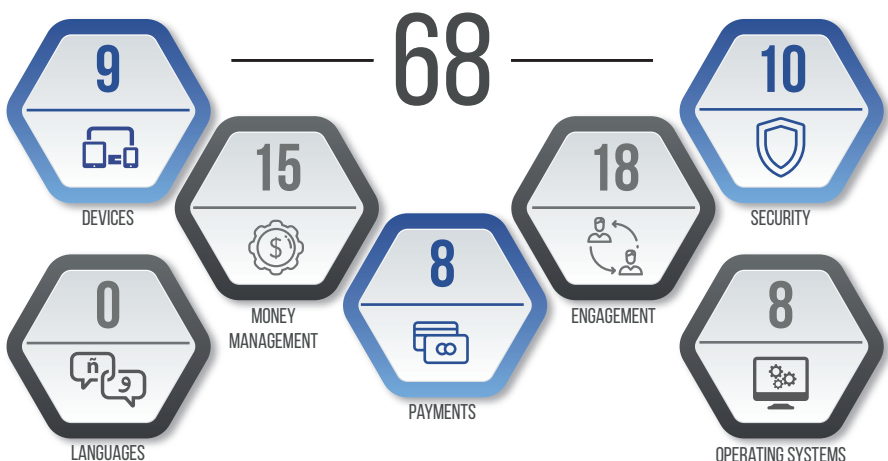
Kony is a cloud-based mobile application development platform that enables banks to deliver a unified, personalized and omnichannel customer experience. Banks can offer customers a personal financial solution to perform all essential banking functions: check account balances and details for all product types including checking, savings, mortgage, credit cards, and brokerage; view and search transactions; set up and schedule transfers, bill payments, and person-to-person (P2P) transfers and more. Kony also allows banks to build personalized campaigns and promote merchant rewards and offers. The app supports SSL encryption and enables two-factor authentication using challenge/response system (with hardware or software tokens).



Company: Leveris

Founded: 2014

Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



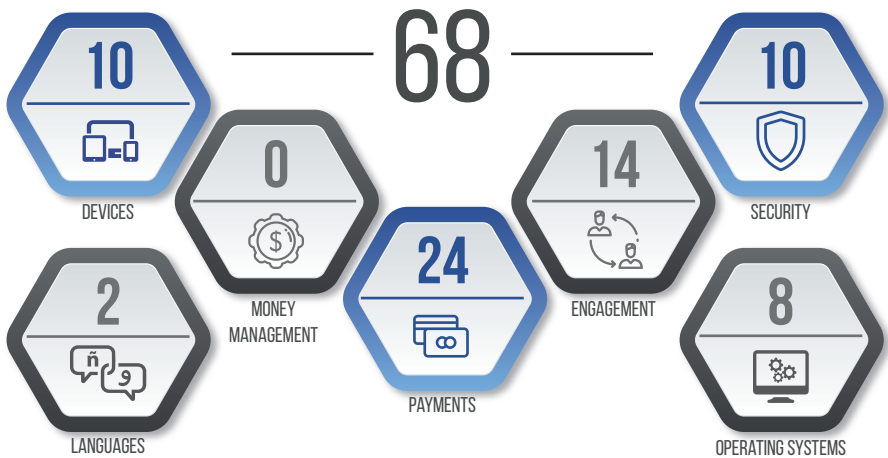
Leveris is a technology company that builds a full-service, modular, banking-as-a-service solution. Their platform has two products integrated into it: a full-service end-to-end digital retail banking and a full-spectrum lending solution.



Company: MagiClick

Founded: 1996

Categories: Payments, Engagement, Languages, Devices, Security



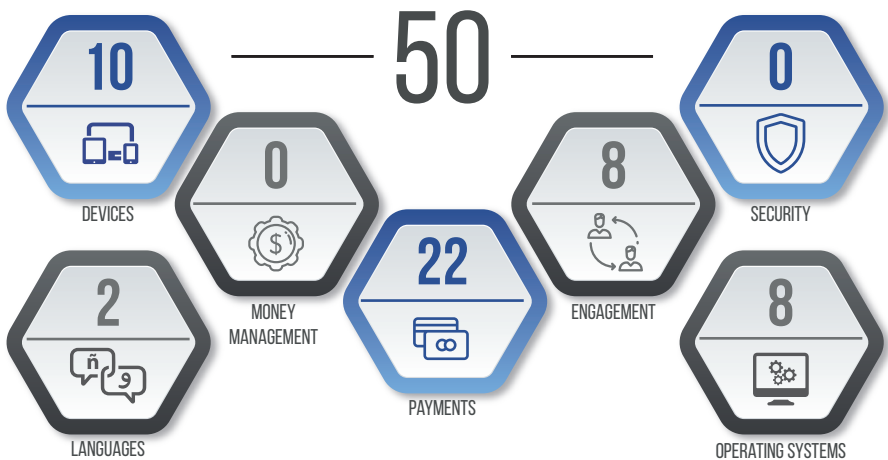
MagiClick provides multi-platform UX/UI design, development and marketing capabilities. Between their solutions is the digital banking platform and a gamification platform for adding gaming mechanics to users actions.



Company: Malauzai Software Inc.

Founded: 2009

Categories: Payments, Engagement, Languages, Operating Systems, Devices



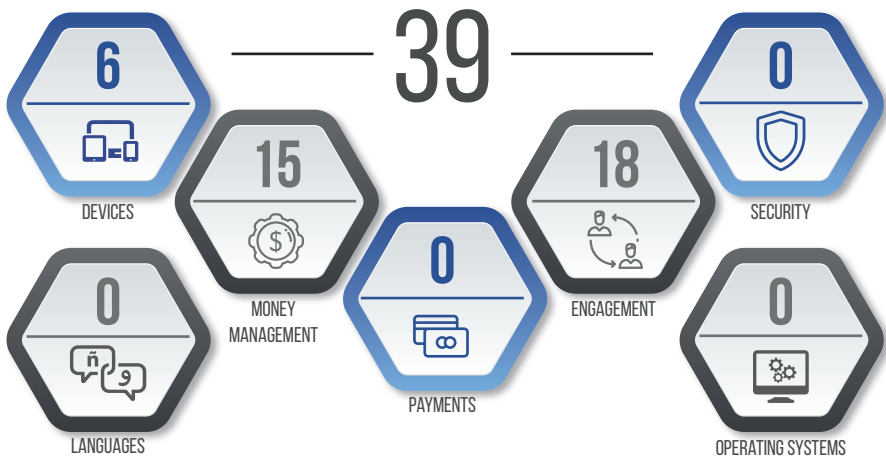
Malauzai Software develops banking solutions for financial institutions, delivering mobile and internet applications intended to enhance the customer experience across all channels (mobile, tablet, desktop and wearables).



Company: Meniga

Founded: 2009

Categories: Money Management, Engagement, Devices



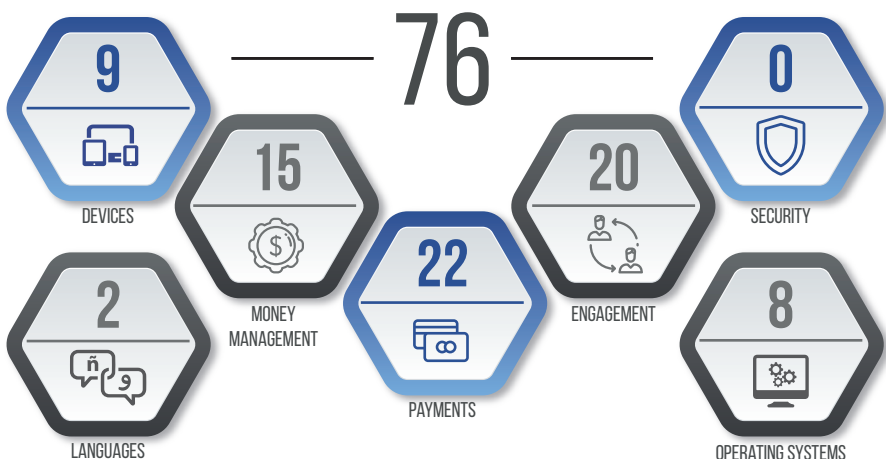
Meniga develops financial technology solutions. The company offers a personal finance manager that allows the users to follow their activity from different accounts, get cash flow forecasts, categorize expenses and establish saving goals. Other solutions include marketing tools like the design of campaigns based on consumer behavior as well as consumer data analytics capabilities, enabling financial institutions to deliver targeted offers and rewards.



Company: Misys

Founded: 1979

Categories: Money Management, Payments, Engagement, Operating Systems, Devices



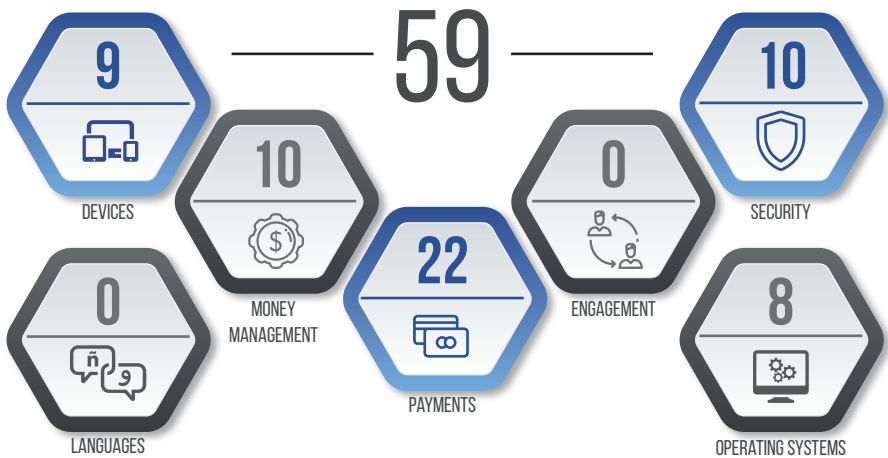
Misys is a financial services company that develops products covering core banking functionalities as well as capital, investment and risk services. FusionBanking, Misys' digital banking solution, enables financial institutions to offer their clients a complete suite of retail banking services such as Personal Financial Management tools like automated transactions categorization, spending analysis, budgeting and saving goals, online and mobile account management; payments and transaction services; and digital sales capabilities including campaign management, targeted offers, CRM, social media integration, rewards/loyalty programs, innovative advertisement and analytics.



Company: Mobilearth

Founded: 2005

Categories: Money Management, Payments, Operating Systems, Devices, Security



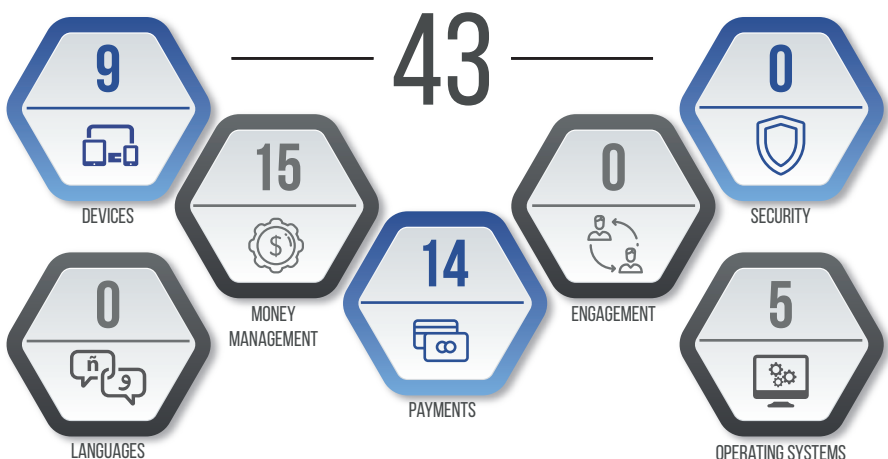
Mobilearth develops an omnichannel mobile banking product designed for financial institutions and their customers. It offers different features to help the user manage their digital bank account such as money transfers, bill payments, P2P transactions as well as personal financial management capabilities like expense tracking and budgeting. Mobilearth offers bank-level security standards, data encryption and multi-factor authentication.

MOONRAFT

Company: Moonraft

Founded: 2008

Categories: Money Management, Payments, Operating Systems, Devices



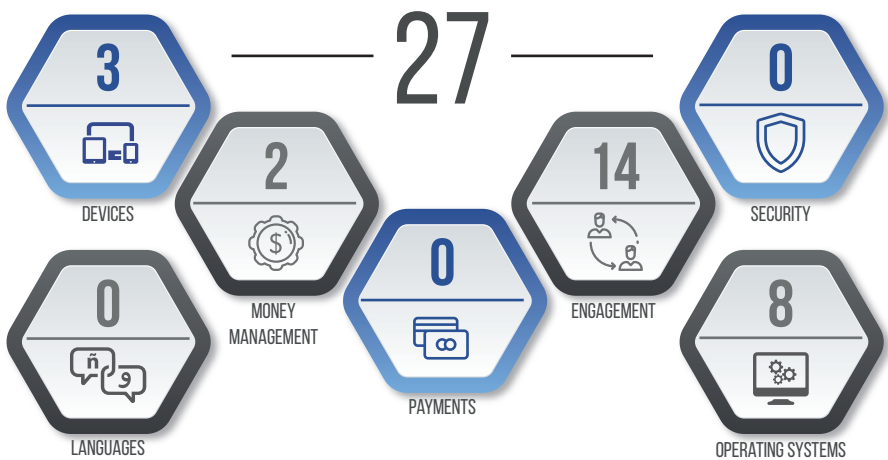
Moonraft is an innovation and design firm. The company recently launched Catamera, which offers clients a library of web components to help banks develop and release innovations to keep up with consumer expectations.



Company: Moroku

Founded: 2012

Categories: Money Management, Engagement, Operating System, Devices, Security



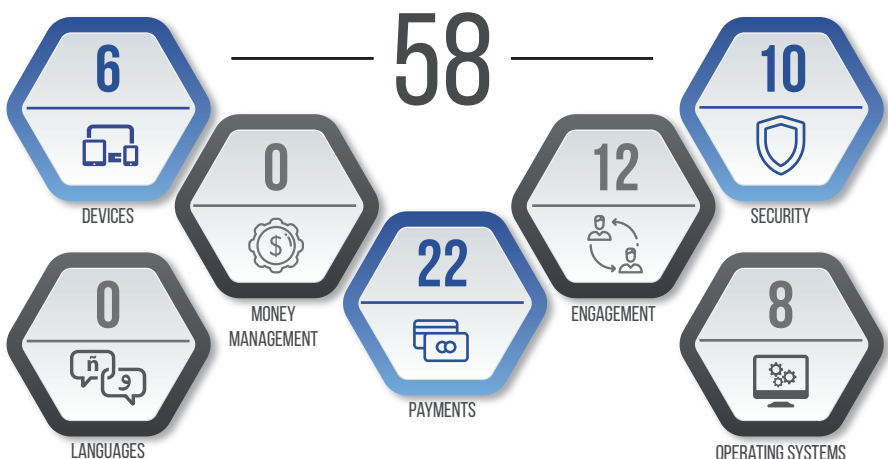
Moroku is a financial services technology company that builds mobile banking and payment platforms that banks use as white label solutions to engage with their customers. For example, the company's Moroku Game System builds engagement by gamifying consumer interactions in banking and payments.



Company: MShift

Founded: 1999

Categories: Payments, Engagement, Operating Systems, Devices, Security



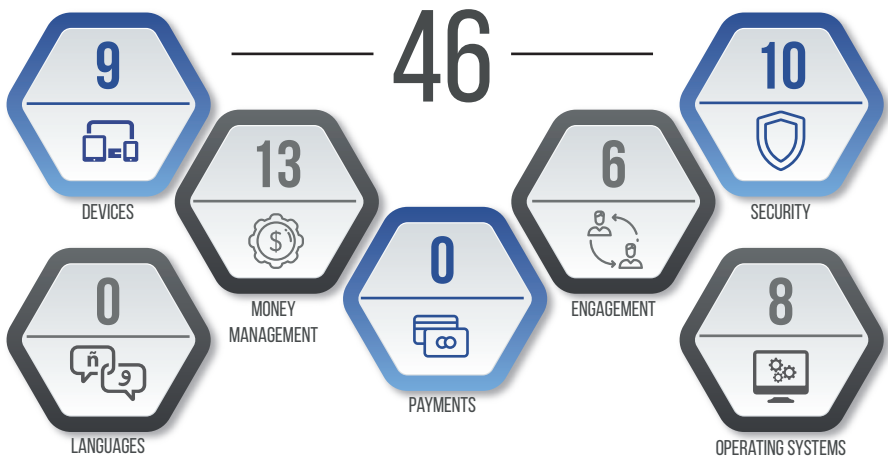
MShift offers payments and mobile banking solutions to banks and financial institutions. The firm supports P2P and bill payment as well as ACH payments and gives banks and FIs the ability to offer deals and rewards programs to advertise products. MShift provides secure services where sensitive user information is transmitted via end-to-end SSL.



Company: MX

Founded: 2010

Categories: Money Management, Engagement, Operating Systems, Devices, Security



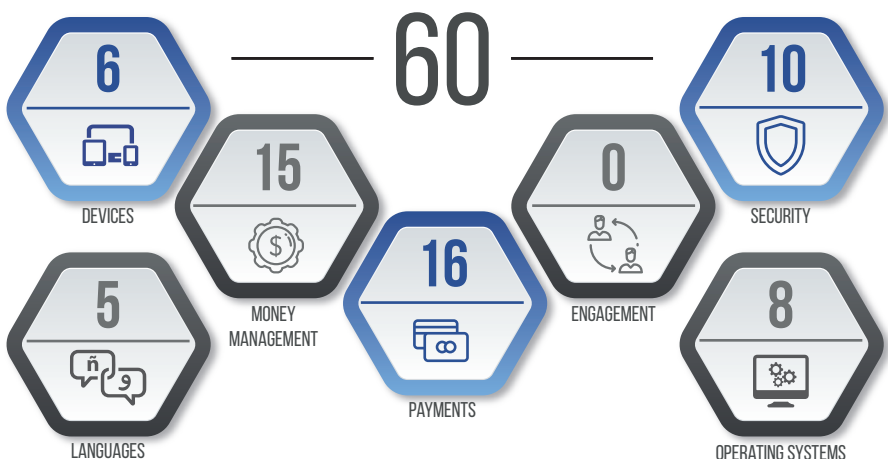
MX works with partners and clients to enable digital money management and omnichannel banking solutions. The solution offers analytics tools with embedded alerts to increase bank users' knowledge of how their expenses evolve. It also allows banks to deploy marketing strategies using tools like in-app notifications. MX is PCI compliant.



Company: Netcetera

Founded: 1996

Categories: Money Management, Payments, Languages, Operating Systems, Devices, Security



Netcetera is a software developer that has created a mobile banking software that enables bank customers to access their assets, make payments, place stock exchange orders, contact the bank using the integrated mailbox and find the location of the nearest ATM. Netcetera also offers a personal finance management module that enables users to better organize their finances by setting saving goals and categorizing transactions.

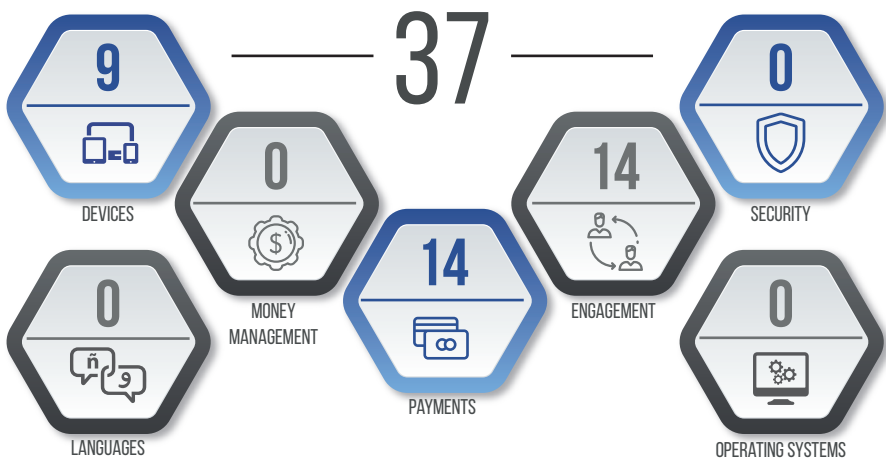
NETIKS

ADVANCED E-BUSINESS

Company: Netiks

Founded: 2001

Categories: Payments, Engagement, Devices



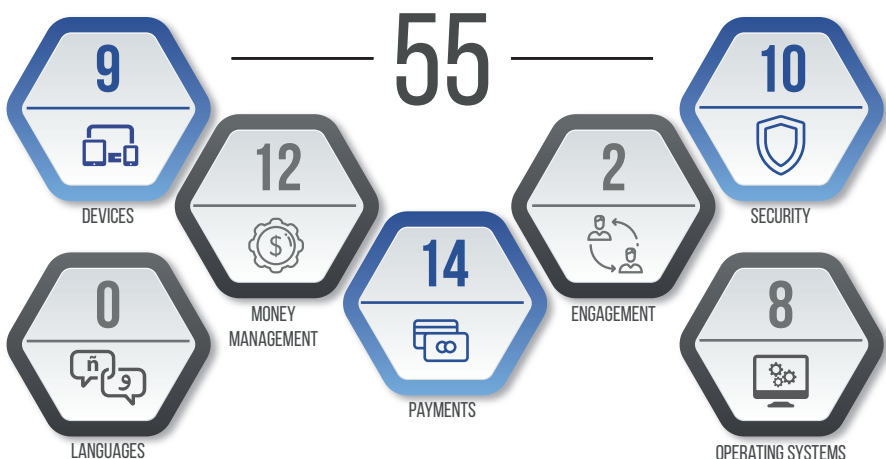
Netiks develops and deploys advanced e-business solutions primarily focused on internet financial and banking applications, customer relationship management, business intelligence, internet/extranet solutions and e-business integration. Its e-banking software enables bank customers to access and manage their accounts, make transfers and bill payment and includes card management and reporting tools.



Company: NF Innova

Founded: 2013

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



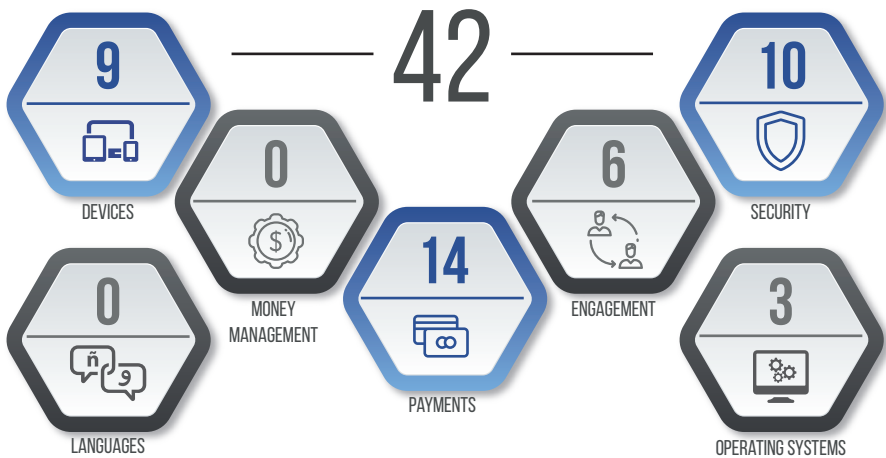
NF Innova is a software solutions company that specializes in creating Omni-Channel Customer Interaction products. iBanking, the company's flagship product, enables banks' clients to check their account balances, make payments and transfer money between accounts. In addition, iBanking Personal Finance module offers capabilities including cost and revenue tracking, transaction categorization, budget control and a payments calendar. iBanking also allows integration with the social networks such as Twitter, Facebook or YouTube video service. The solution offers international security standards and protects transactions by data encryption.



Company: Nucleus Software

Founded: 1986

Categories: Payments, Engagement, Operating Systems, Devices, Security



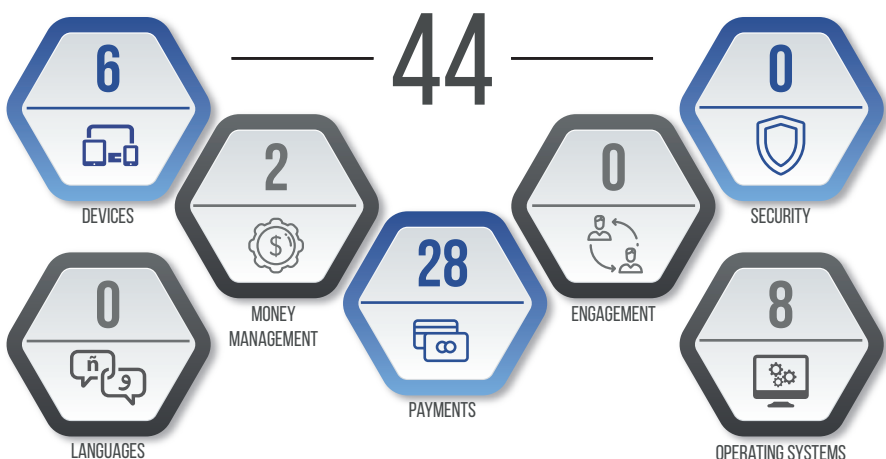
Nucleus Software provides lending and transaction banking solutions for financial institutions. The company offers platforms designed to support retail lending, corporate banking, cash management, mobile and internet banking, automotive finance, and other business areas.



Company: Obopay

Founded: 2005

Categories: Money Management, Payments, Operating Systems, Devices



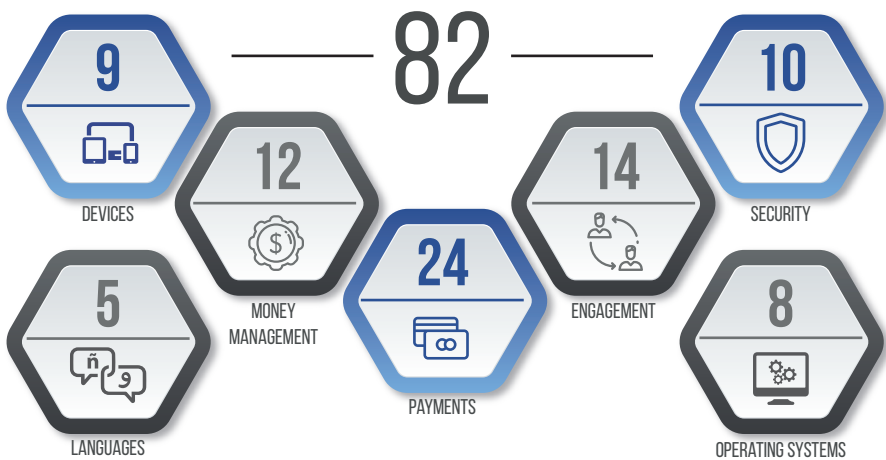
Obopay provides businesses an integrated processing platform capable of linking multiple participants into a transaction network. Obopay offers money management services under a single white-labeled mobile payment platform designed for service providers, banks and retailers. The platform gives customers the ability to make money transactions by using a virtual wallet which can hold money, coupons, loyalty points, stored value cards and membership cards. P2P payment feature and merchant payments are also supported.



Company: Oracle

Founded: 1977

Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



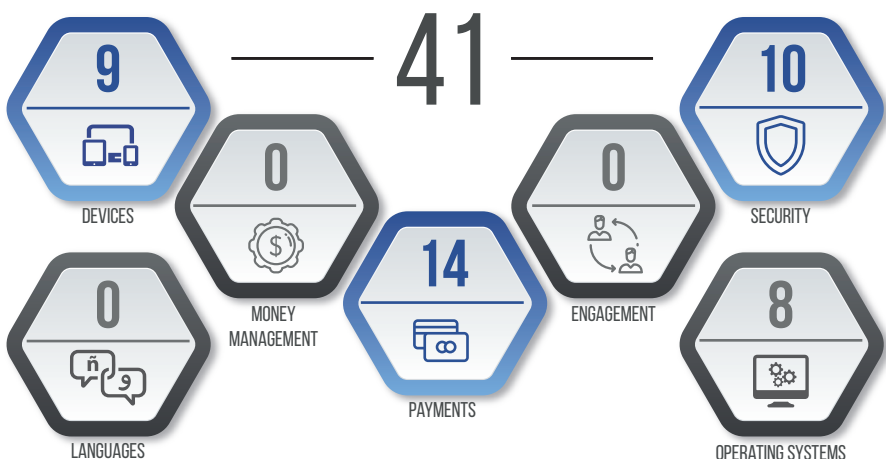
Oracle is a hardware and software developer offering integrated solutions to a range of industries. Oracle offers banks and financial institutions the Oracle Banking Digital Experience solution, which includes digital marketing, customer and product acquisition, service and social engagement tools to enable banks to modernize their digital channels. It also offers PFM features such as budgeting and spending categorization and payment capabilities including P2P, bill payments and payments at POS.



Company: Payment Cloud Technologies

Founded: 2008

Categories: Payments, Operating System, Devices



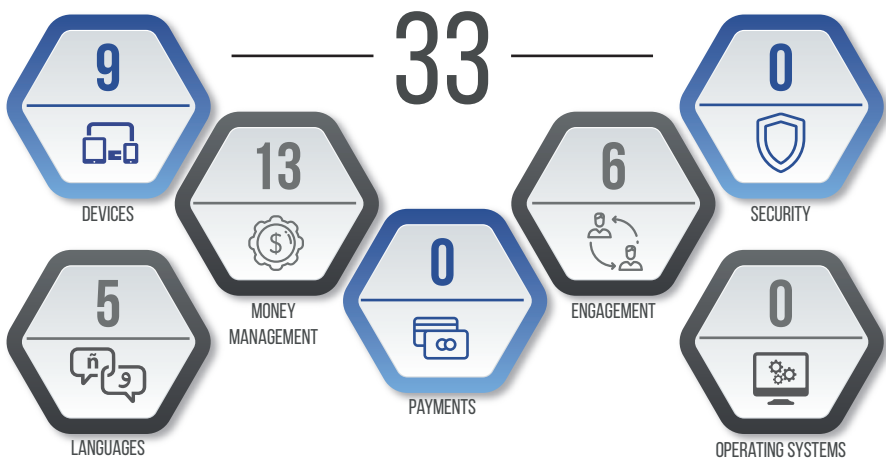
Payment Cloud Technologies (PTC) has developed bank.VISION, a digital banking solution which allows customers to deliver banking services via the cloud. The system enables financial institutions to provide services such as digital wallet, bill payment, online, email and SMS alert facilities as well as money-management tools, among others.



Company: Perfectsen

Founded: 2010

Categories: Money Management, Engagement, Languages, Devices



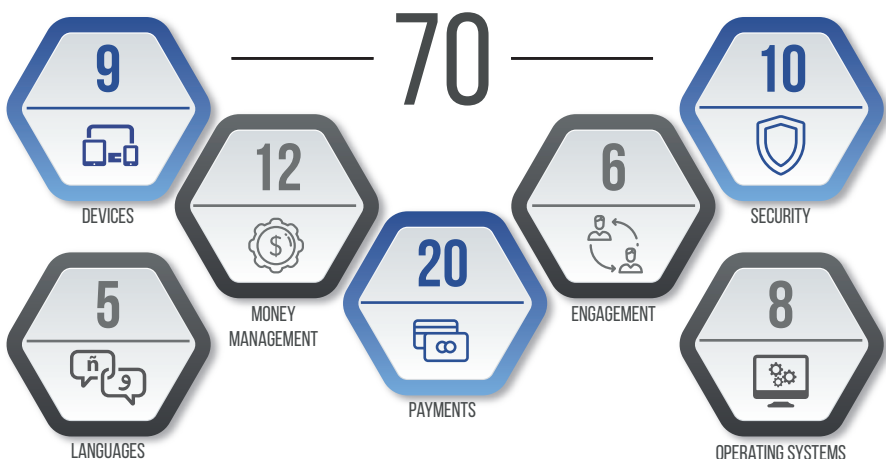
Perfectsen is a Personal Finance Management solution provider offering banks a PFM functionality to help them increase loyalty and retention. Customers can understand their finances through graphs, charts and reports of their spending, income or budget. Perfectsen has also deployed The Hook, an enterprise ad management platform for online banking, marketing sites, mobile and other digital channels that require audience targeting and retargeting. The Hook uses transactional data, demographics and psychographics to perform targeted cross selling across digital channels.



Company: Q2 Software, Inc.

Founded: 2004

Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



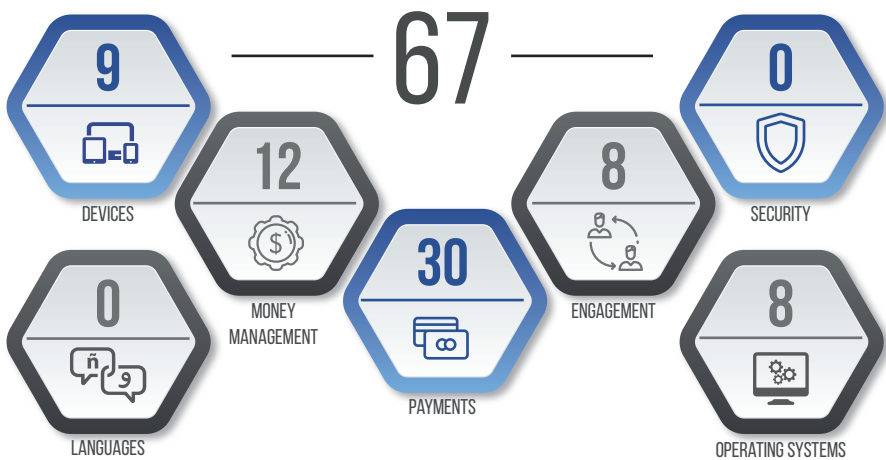
Q2 Software, Inc. offers financial institutions and banks cloud-based virtual banking solutions to communicate and transact in an easy and secure way. By leveraging virtual banking software across Q2 single, non-siloed technology platform, banks and FI can deliver unified omnichannel banking services from a single secure application. The company's featured payment functionality supports bill payments, domestic and international wires as well as ACH transactions. Q2 offers cross-channel Multi-Factor Authentication and open vendor integration with the financial institution's other third-party applications.



Company: Qulix Systems

Founded: 2000

Categories: Money Management, Payments, Engagement, Operating Systems, Devices



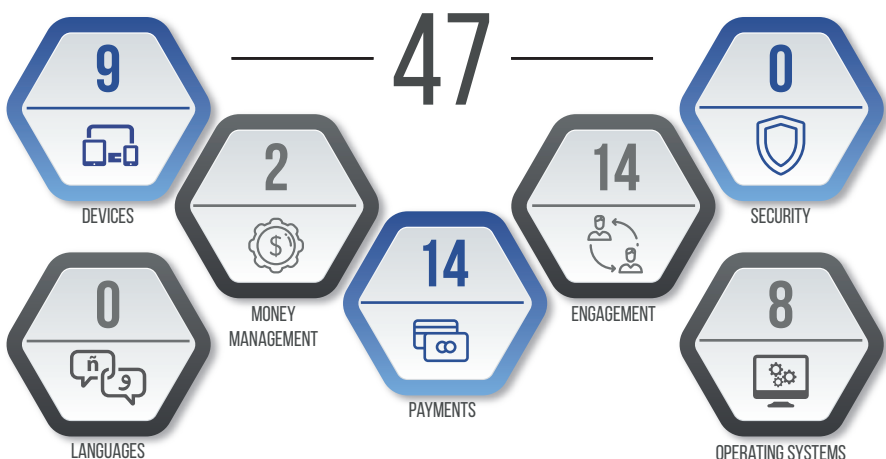
Qulix Systems is an international provider of software development and QA outsourcing services across a number of verticals, including finance and banking, telecommunications, insurance, health care, SCM and manufacturing. The company develops automated systems for remote banking, including internet banking, mobile banking, ATMs and teller workstations, and SMS banking. Its payments solution enables users to make P2P and bill payments, as well as pay in-store and online. Qulix also offers development and implementation of systems for personal finance management (PFM), online loan service portals and banking systems integration.



Company: Sandstone Technology

Founded: 1996

Categories: Money Management, Payments, Engagement, Operating Systems, Devices



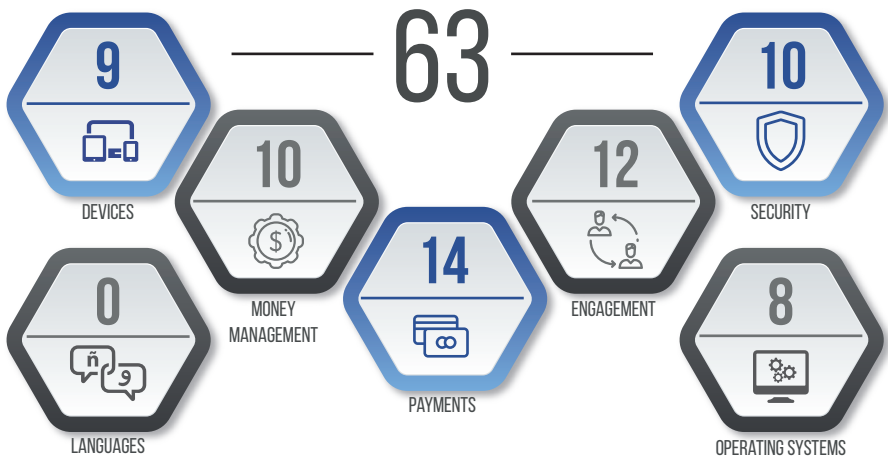
Sandstone Technology develops digital banking solutions for financial institutions. The company deploys Internet banking, mobile banking and personal financial management products, enabling banks to offer personalized platforms to their customers. Sandstone Technology's solutions include capabilities such as customer engagement (including social media integration and offers), money transfers and bill payments. The company's PFM tool complements financial institutions' existing online banking systems by providing wealth analysis and budgeting features.



Company: Science Soft

Founded: 1989

Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



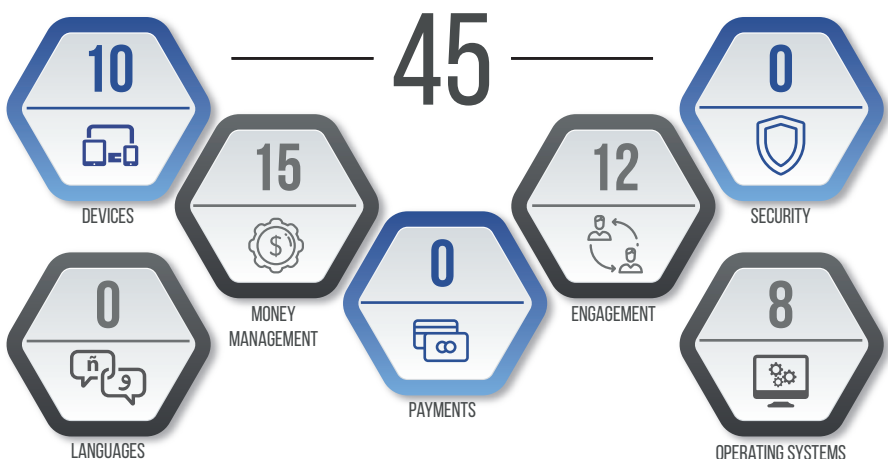
ScienceSoft is an international software development company that provides solutions to industries such as banking and finance, healthcare, retail, telecom, and the public sector. The company offers banking institutions internet and banking apps, payments solutions, loyalty and reward programs, CRM tools, information security and risk management, and more.



Company: Strands, Inc.

Founded: 2003

Categories: Money Management, Engagement, Operating Systems, Devices



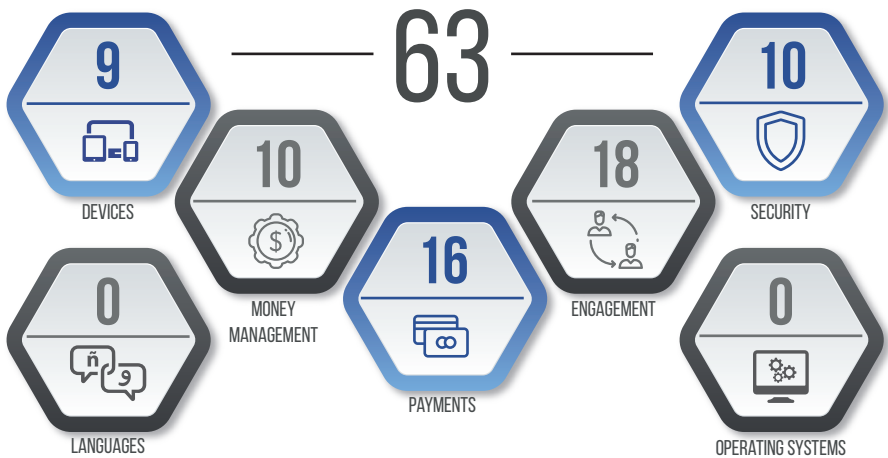
Strands, Inc. develops white-label software solutions for banks and retailers. Strands' Personal Finance Management app drives engagement between accountholders and financial institutions. Among other features, the app offers automatic categorization, budgeting and saving goals, analytics and a financial calendar. Strands also offers Card-Linked Offers (CLO), a marketing tool that enables retailers to target highly relevant deals and rewards to card-holders through digital banking channels.



Company: Streebo

Founded: 2008

Categories: Money Management, Payments, Engagement, Devices, Security



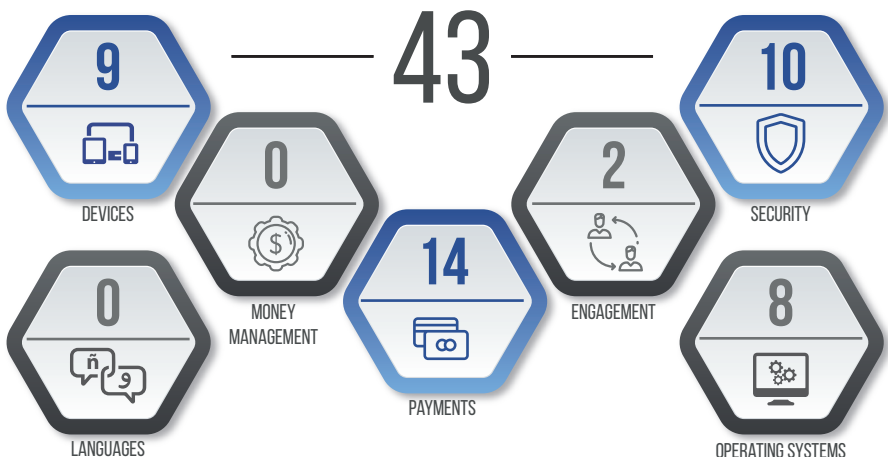
Streebo delivers mobile technology solutions for a wide range of industries, including banking, insurance, financial services, retail and health care, among others. The firm's mobile banking app offers account management tools that allow users view their balance details, pay bills, make money transfers and make deposits.



Company: Syntel

Founded: 1980

Categories: Payments, Engagement, Operating Systems, Devices, Security



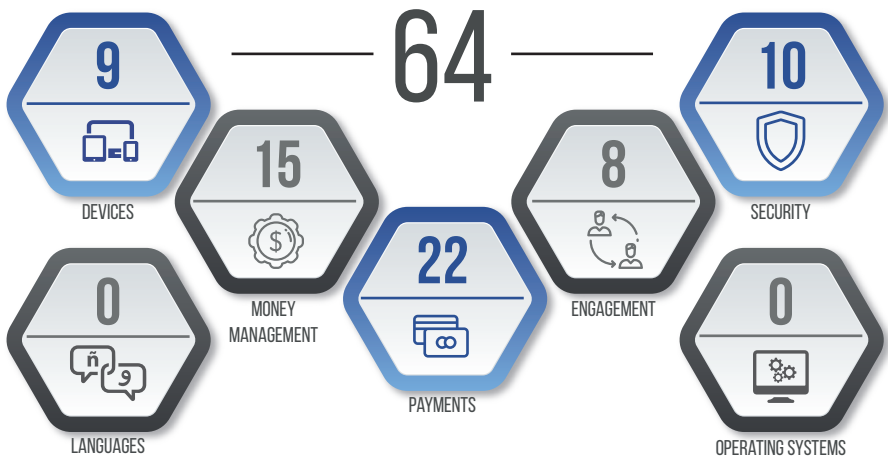
Syntel is a provider of IT services offering solutions to a wide range of markets. For the banking and financial services industry, the company offers multichannel banking solutions as well as payments management platforms. Its online banking solution provides banks with customer engagement tools such as e-campaigns, social media campaign management and portals.

TCS BaNCS

Company: Tata Consultancy Services BaNCS

Founded: 1968

Categories: Money Management, Payments, Engagement, Devices, Security



As a member of the Tata Group, Tata Consultancy Services BaNCS offers a suit of solutions for the financial services industry. TCS BaNCS Retail banking solution provides banks with a wide range of digital functionalities including account management, bill payments, P2P payments, remote check deposit, credit card management, personal financial management tools, social media integration and marketing campaign management, and more.

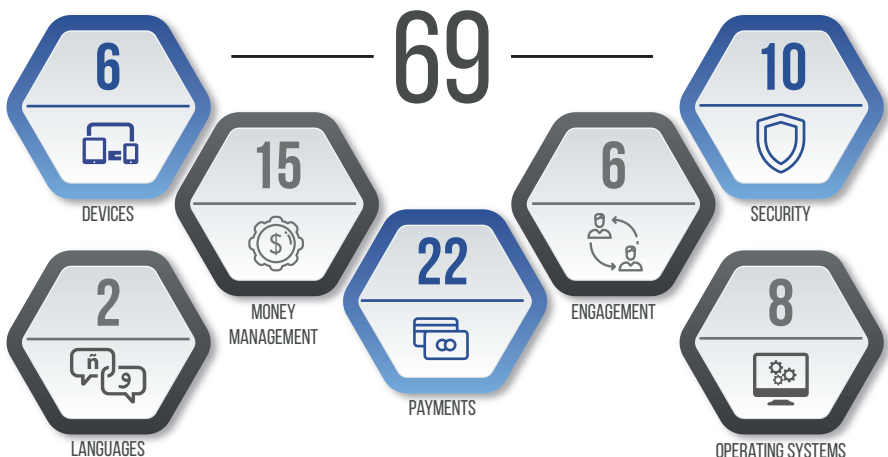


technisys

Company: Technisys

Founded: 1995

Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



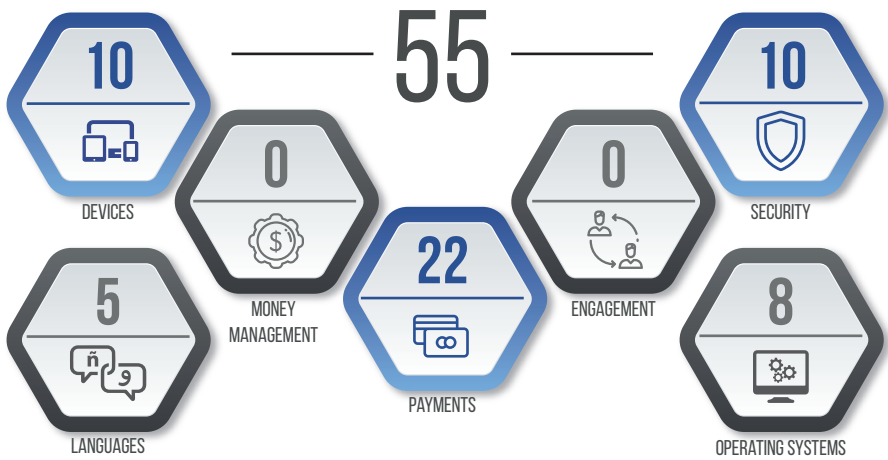
Technisys is an omnichannel digital banking company offering a different range of digital banking solutions focused on the bank's clients and their corporate functioning. Some of its core banking services include risk and account management, while its omnichannel offerings include payments and personal financial management capabilities. Technisys also offers sales features to help banks to provide an array of tailored offers using available big data and analytics tools.



Company: Temenos

Founded: 1993

Categories: Payments, Languages, Operating Systems, Devices, Security



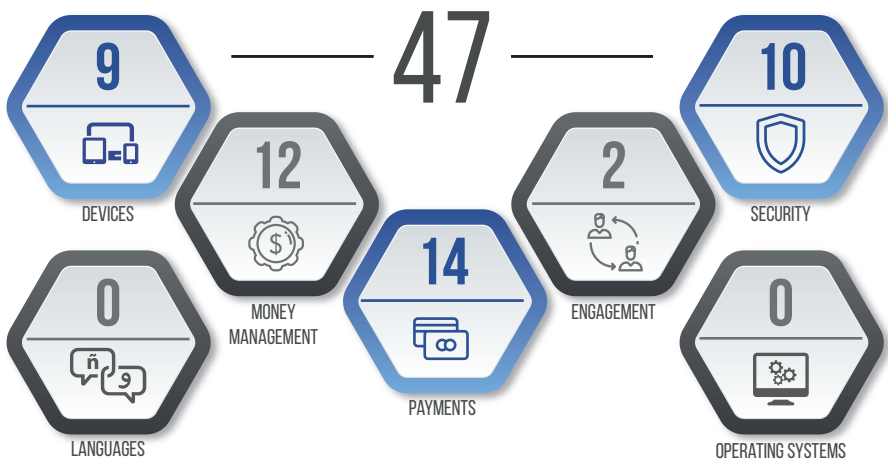
Temenos Group works with institutions ranging from retail, microfinance and Islamic banks to wealth management, insurance and credit unions on the development of digital financial solutions. Their offers include front end as well as middle and back office solutions and services covering risk and compliance or cloud banking between others.



Company: TheBankCloud

Founded: 2009

Categories: Money Management, Payments, Engagement, Devices, Security



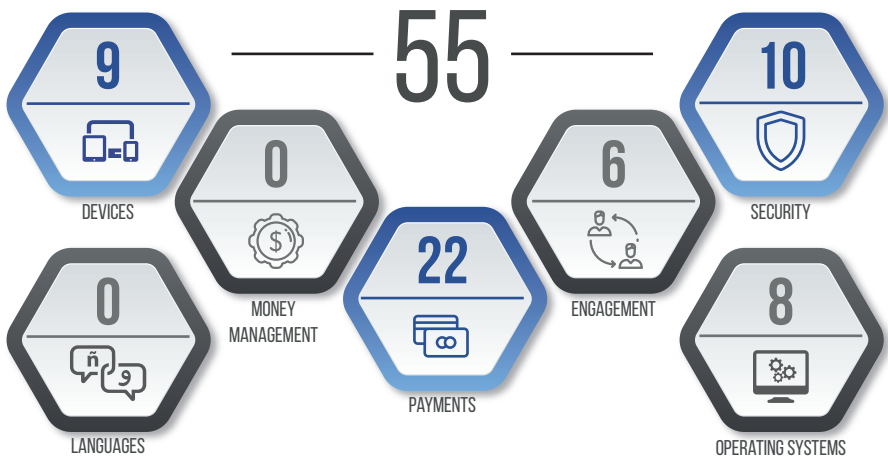
TheBankCloud is a platform for digital banking that enables banks and financial institutions to deploy new banking technologies. The platform offers several functions from mobile banking to personal finance management and wealth management.



Company: The System Works Group

Founded: 1988

Categories: Payments, Engagement, Operating System, Devices, Security



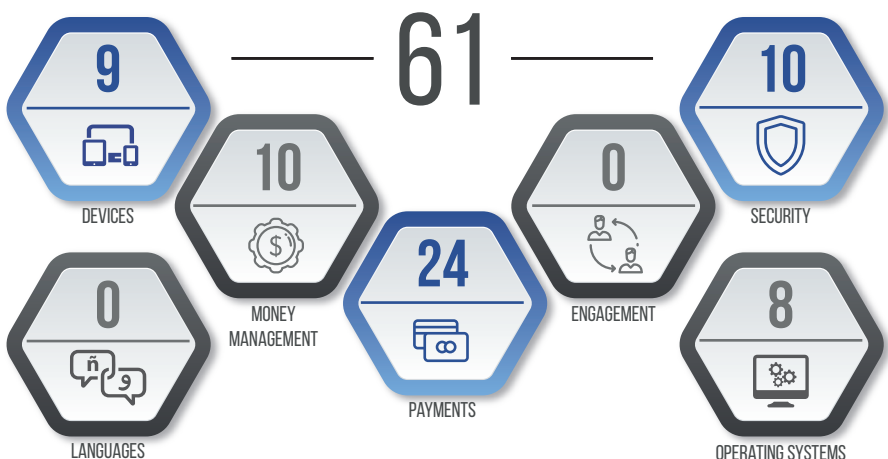
TSWG is an Australian FinTech services company that offers digital banking solutions, digital customer onboarding and lending platforms and managed network and hosting services.



Company: Tyfone Inc.

Founded: 2004

Categories: Payments, Operating Systems, Devices, Security



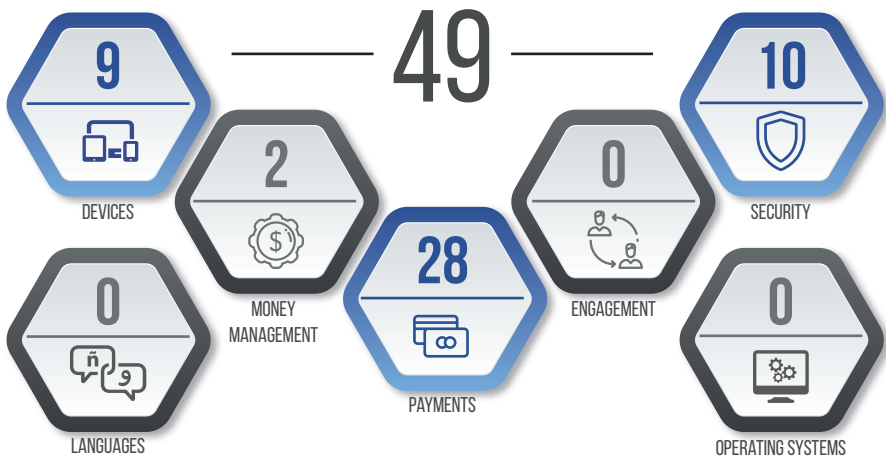
Tyfone has developed a suite of mobile financial services platforms that enable banks to offer their customers a secure banking and payment system. Tyfone's Mobile Banking solution allows customers to view account balances and transaction history, transfer funds, add a payee, capture mobile remote deposits, set and receive alerts and notifications, pay bills, find ATM/branch locations and manage accounts. The company also offers a Secure Transaction Platform architecture for Internet Banking, enabling users to protect their data and transactions with multifactor authentication.

UNISYS

Company: Unisys

Founded: 1986

Categories: Money Management, Payments, Operating Systems, Security



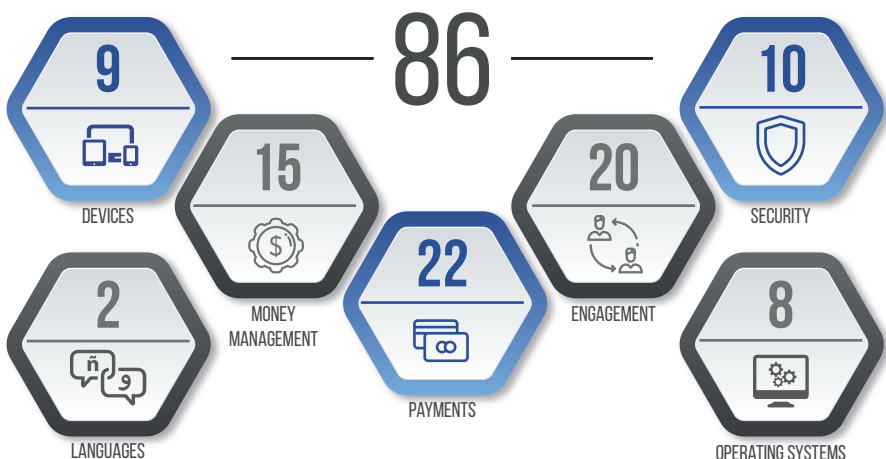
Unisys is a global information technology company that specializes in providing solutions to clients in the government, financial services and commercial markets. The company has developed Elevate, an omnichannel banking solution with capabilities ranging from personal finance management to eWallet payments.

urban | ft™

Company: Urban FT

Founded: 2012

Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



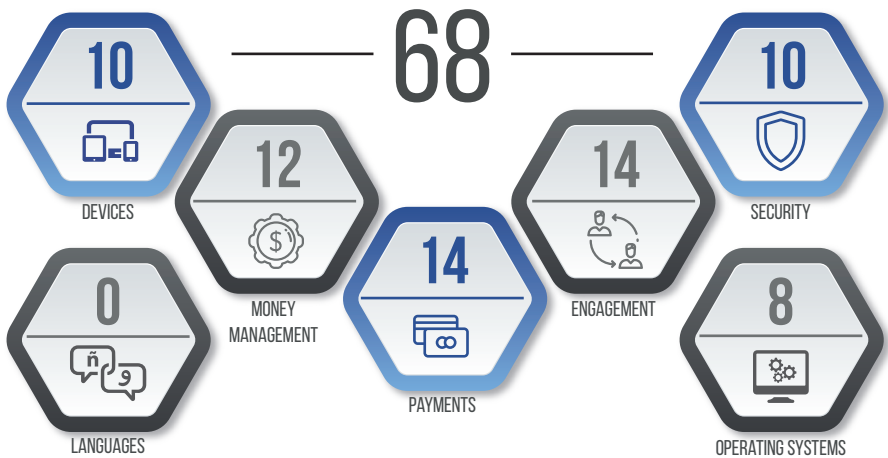
Urban FT develops white-label, lifestyle applications for financial institutions and telcos working in the digital world. The app allows banking services like remote check deposits and transfers as well as payment functionalities like split-bill payments and P2P transfers. The app provides users with personal financial management tools, enabling them to track their spending over time and set spending alerts to stay on budget. Urban FT adds a social perspective to the usage of the app by allowing users to know when their friends have used the app for, for example, leaving a review of a restaurant. The app also offers daily deals based on users' past and projected spending habits. The company secures users data by adhering to the banking industry best practices.



Company: Vayana

Founded: 2009

Categories: Money Management, Payments, Engagement, Devices, Operating Systems, Devices, Security



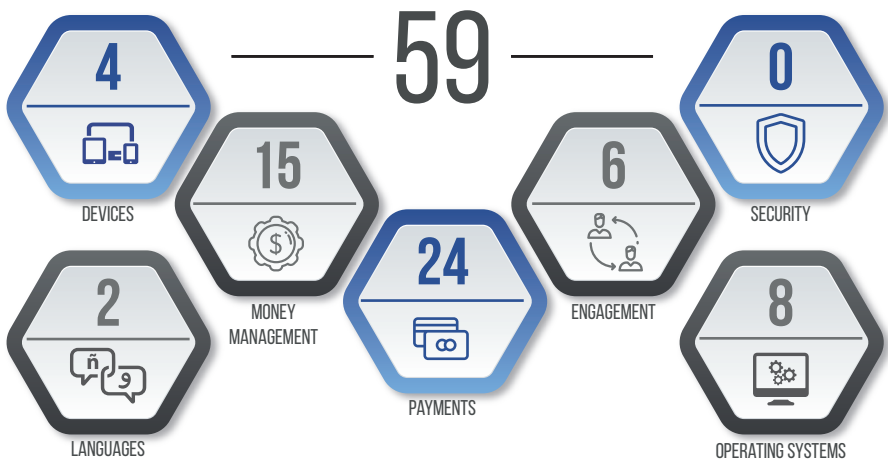
Vayana is a nancial services company that delivers online banking solutions to nancial institutions. The company's SolutionNET products offer the Retail Banking Solution, a banking platform designed for multiple channels including internet, mobile and wearables. The solution allows users to pay bills and receive personalized promotions and enables banks to build customer engagement.



Company: Vipera

Founded: 2005

Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



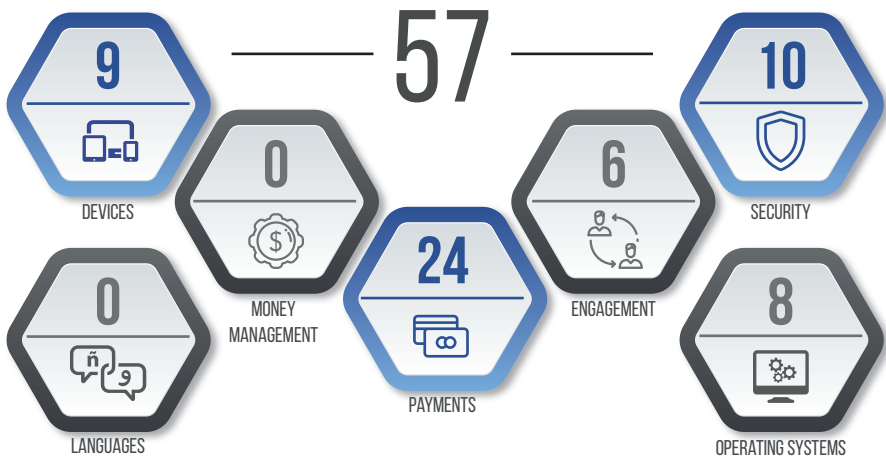
Vipera is a provider of digital financial services and customer engagement solutions. The company's products range from mobile banking and payments to loyalty and marketing tools.

virtusa | POLARIS™

Company: VirtusaPolaris

Founded: 1996

Categories: Payments, Engagement, Operating Systems, Devices, Security



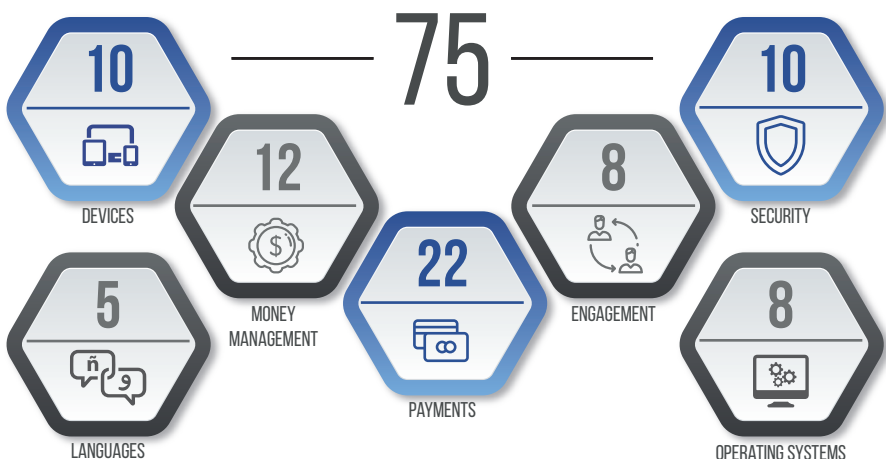
VirtusaPolaris develops software solutions for vendors in the banking and financial services, insurance, telecommunications, technology and media, information, and education industries. The company offers banks a range of solutions, including digital banking, mobile payments, omnichannel banking and more. VirtusaPolaris solutions support P2P payments, NFC payments at POS and bill payments.

vsoft ingenuity at work

Company: VSoft

Founded: 1996

Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



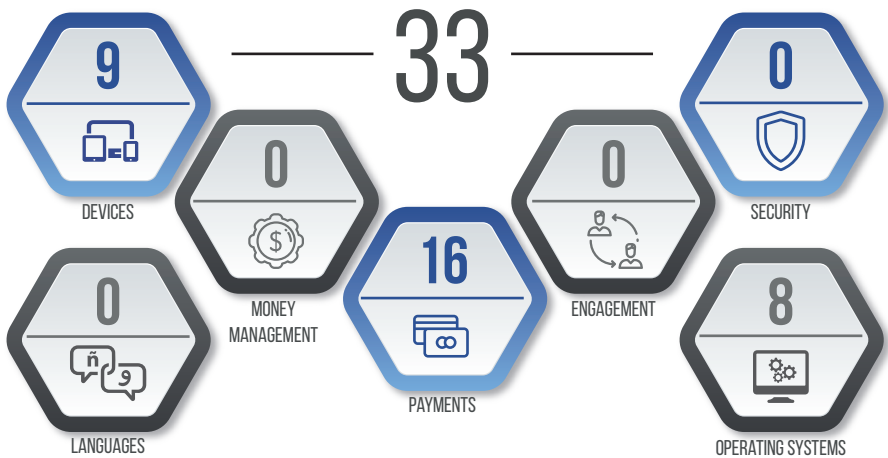
VSoft Corporation offers platform-based services for the banking, financial services and insurance industries. Its IRIS Digital Banking Platform packages online banking, mobile banking, and mobile deposit into a single solution. The company also offers payment capabilities that include wire transfers, P2P and bill payments, as well as personal financial management tools such as budgeting, account aggregation, auto categorization and debt management. In addition, the solution provides social media integration and offers banks digital target marketing tools, enabling them to create targeted advertisements based on specific user data.



Company: WIZZIT

Founded: 2002

Categories: Payments, Operating Systems, Devices



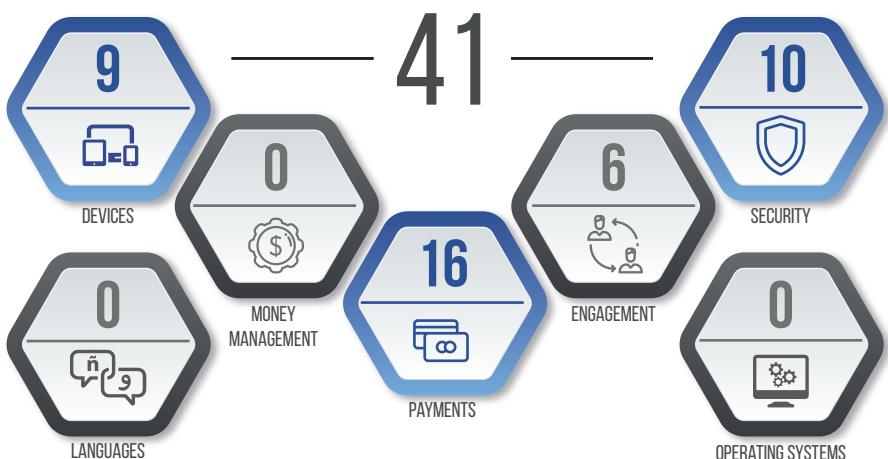
WIZZIT is a mobile banking solution provider that enables users to check their balances and make interaccount transfers, P2P services and transfers to other banks. WIZZIT's mobile wallet can process multiple payment types, including POS and in-app purchases.



Company: XCOM AG

Founded: 1988

Categories: Payments, Engagement, Devices, Security



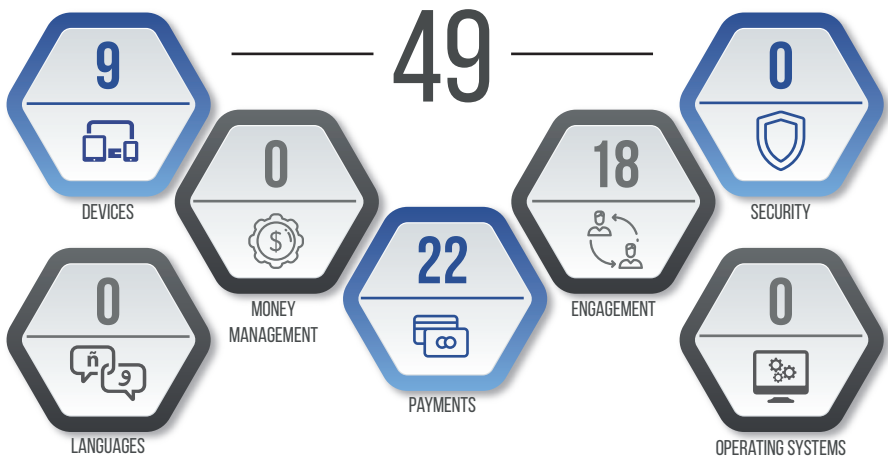
XCOM AG is a provider and developer of e-banking and payment transaction solutions. The company's multichannel banking systems enable banks to generate loyalty among their clients. XCOM systems offers customer engagement features and supports P2P payments, payments at POS and as in-app purchases.



Company: Zenmonics

Founded: 2007

Categories: Payments, Engagement, Devices



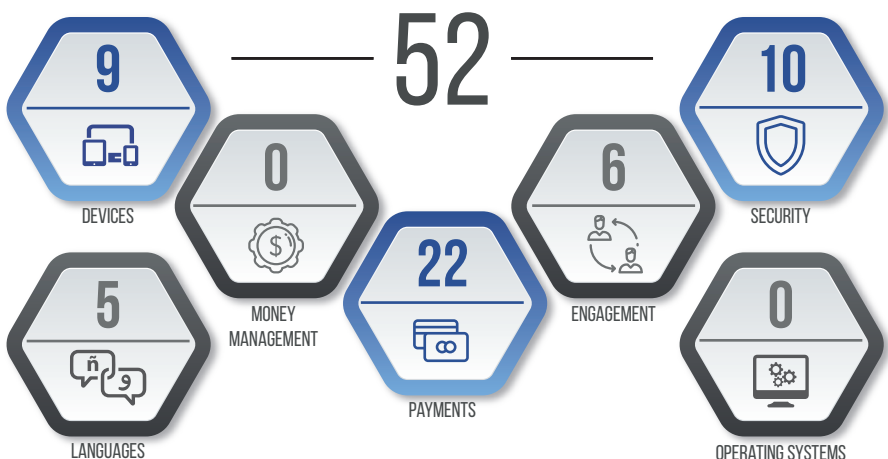
Zenmonics provides information technology, business solutions and consulting services to the banking and finance sectors. Its digital banking solution offers capabilities such as bill payments, person-to-person money transfers, and notifications surrounding recent transactions, account and balance access, and customer engagement tools such as recommended products and offers, and more.



Company: Zeptoo

Founded: 2010

Categories: Payments, Engagement, Languages, Devices, Security



Zeptoo empowers financial institutions with branchless banking and mobile payment solutions. Zeptoo mBank is a solution for financial institutions that enables its customers to use their mobile to check their balances, transfer funds and make bill payments. Users can also get promotional offers and other notifications directly on their smartphones.

About

About the Tracker

The PYMNTS Digital Banking Tracker™ brings you the latest news, research and expert commentary from the FinTech and consumer banking space, along with a provider directory of notable movers and shakers who are working hard to reinvent the banking industry.

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