



FINTECH
CONSULT



FinTech in Germany

RESEARCH REPORT
2022


- STRICTLY CONFIDENTIAL -

Executive Summary

1. FinTech in Germany is **decentralized**. Several hubs (Berlin, Frankfurt, Hamburg, Munich, Cologne) exist, each with a decent share of a total number of FinTechs. Among the top ones, Frankfurt is home to many **B2B** FinTechs, while Berlin is rather **B2C**, due to its ecommerce roots.
2. Many FinTechs are now in **scale-up** phase, step-by-step becoming profitable, after the 2018 peak of new FinTechs. In 2021, about €6 bn was invested in German FinTechs – a **new funding record**. 2022 is well on track for a highly successful year, too.
3. Frankfurt and Berlin are the two official FinTech hubs assigned by the German government as part of its digital hub strategy (**de:hub**). Cologne and Munich are the two official InsurTech hubs.
4. National & international FinTechs use Frankfurt as **the place to meet and to do business** with German financial institutions and corporates. In the last years, many foreign start-ups came to Frankfurt and Berlin, in particular from the EU, Israel and various Asian countries.
5. Berlin attracts many developers and excels in **Digital Banking** and **Blockchain/Crypto**. Major topics in Frankfurt are **Open Banking** and **RegTech**, driven by rich process & infrastructure expertise locally as well as the presence of several German & EU regulatory authorities.
6. Main topics of ecosystem building between 2014 and 2017 were co-working spaces, talent, accelerators/incubators, investors, regulation & events. Since 2018, the focus is more on new trends, e.g., **AI in Finance**, **Blockchain** and **Green/Sustainable FinTech**.
7. During the pandemic, we have witnessed a boom in **retail brokerage**, thanks to zero commissions and mobile one-click trading. Furthermore, **cashless payments** are on the rise.

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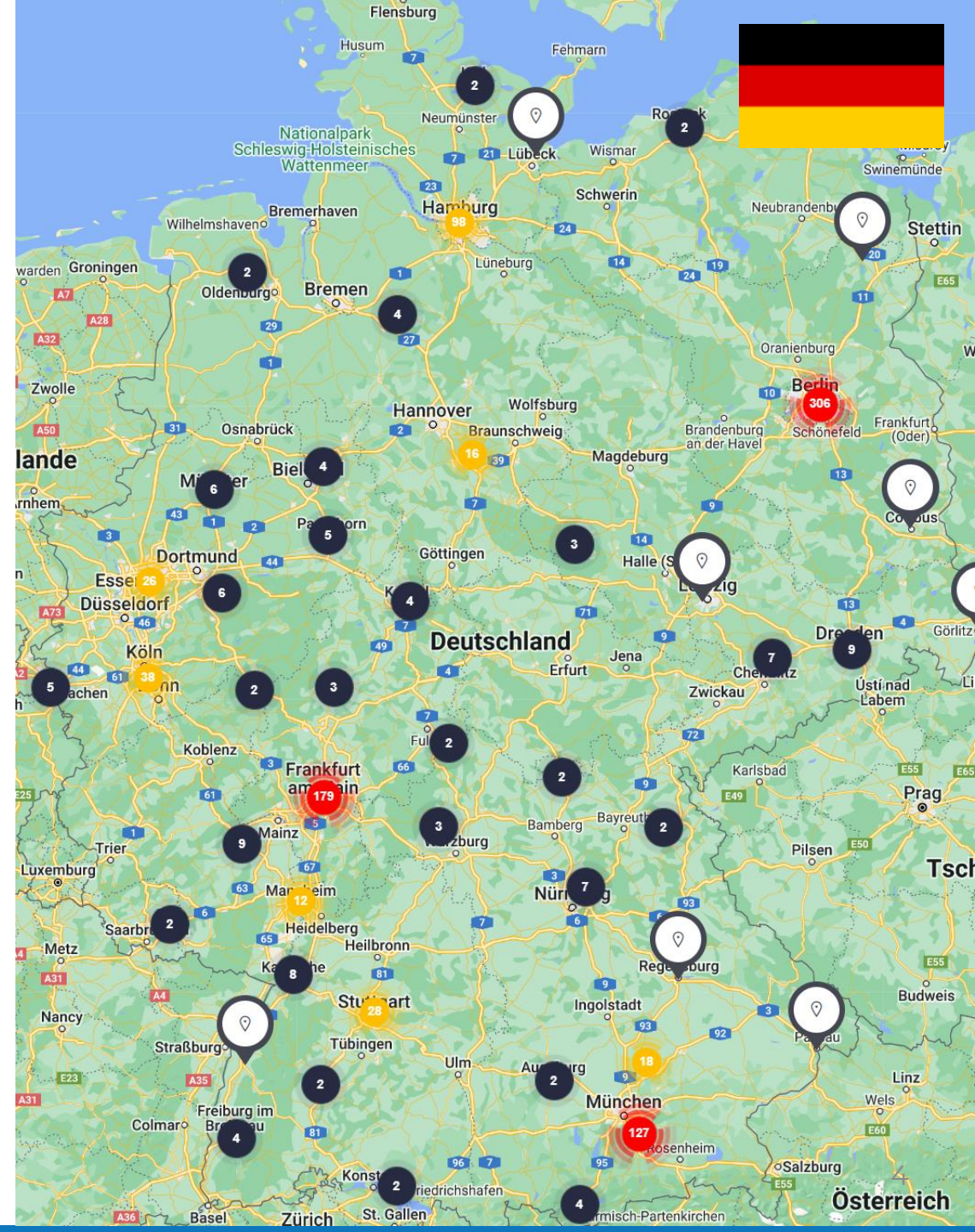
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1 German Fintech Map

Our database comprises 1,067 German FinTechs, whereof 98 are closed. The remaining 969 FinTechs are shown on our map.

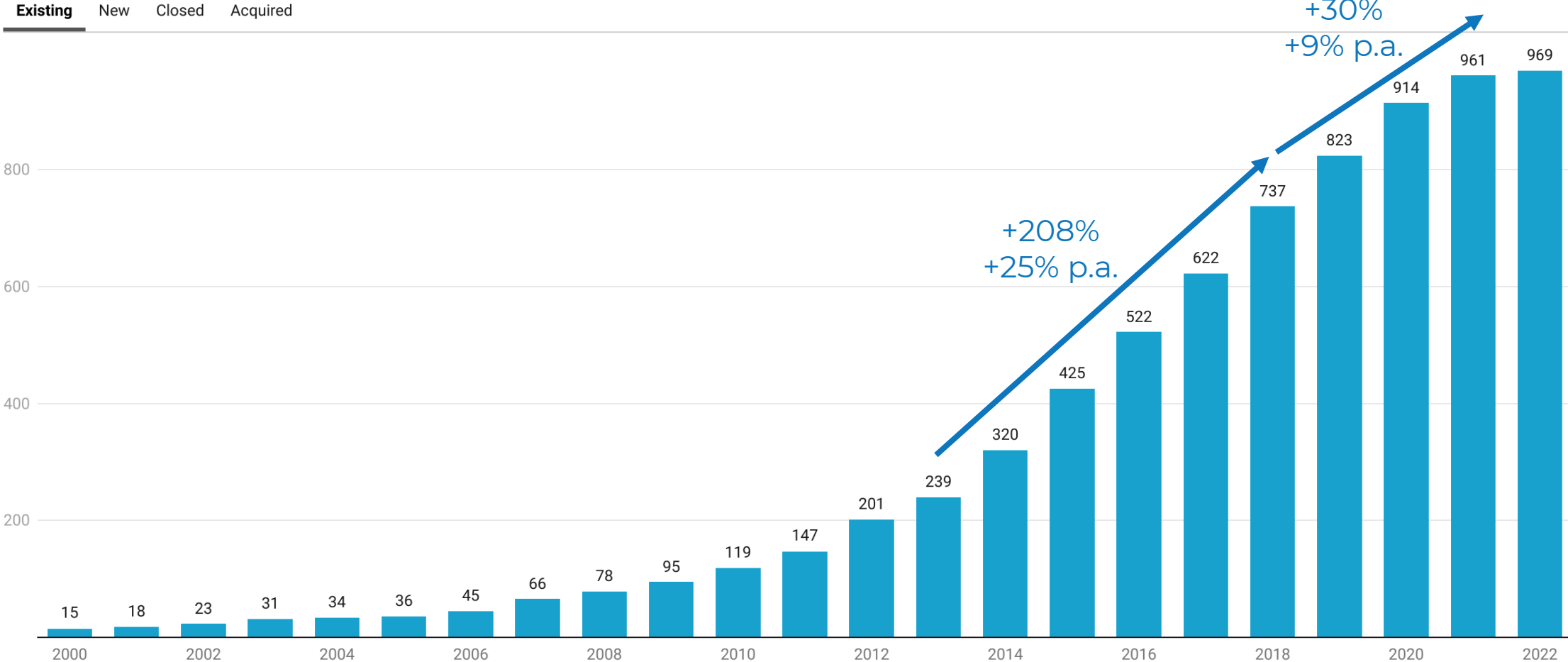
Most of them are located in the major FinTech hubs, namely, Berlin, Frankfurt am Main, Munich, Hamburg, and Cologne.



Growth (1/3)

FinTech Companies in Germany

Existing New Closed Acquired

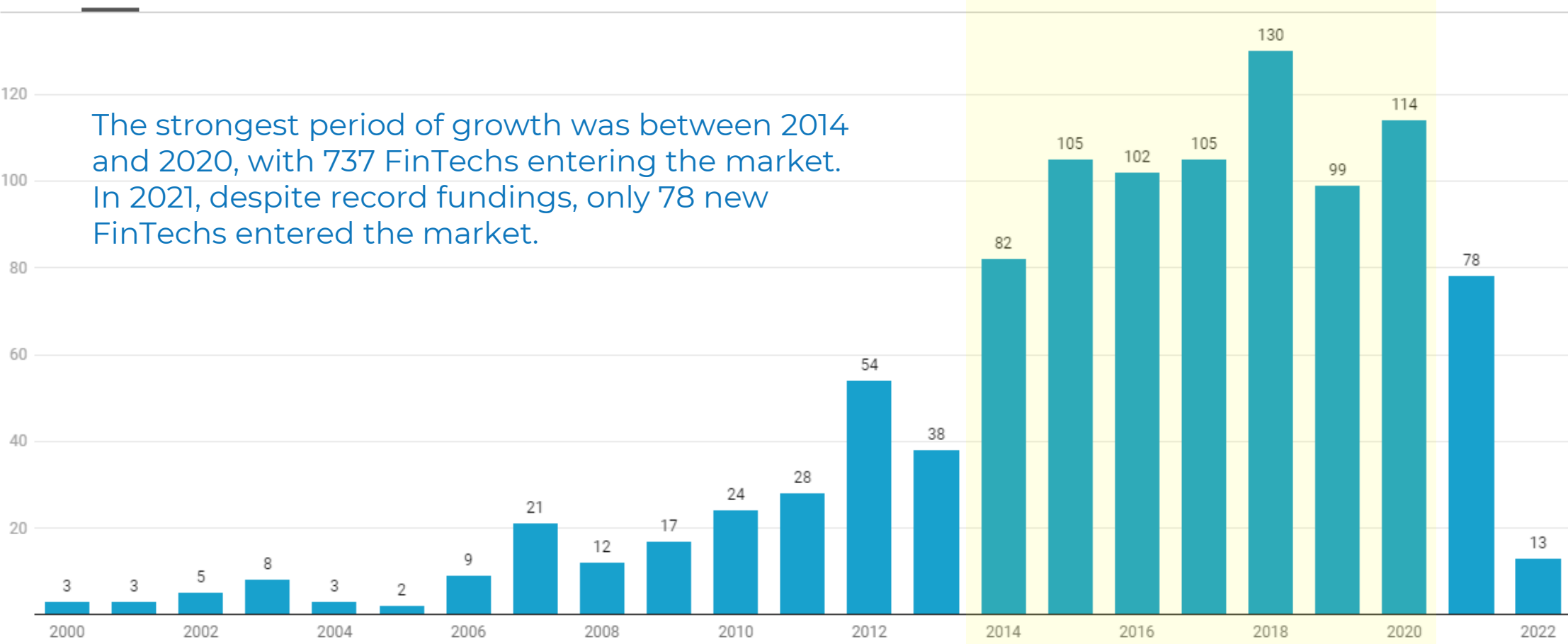


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Chart: Data as of 15 August 2022. • Created with Datawrapper

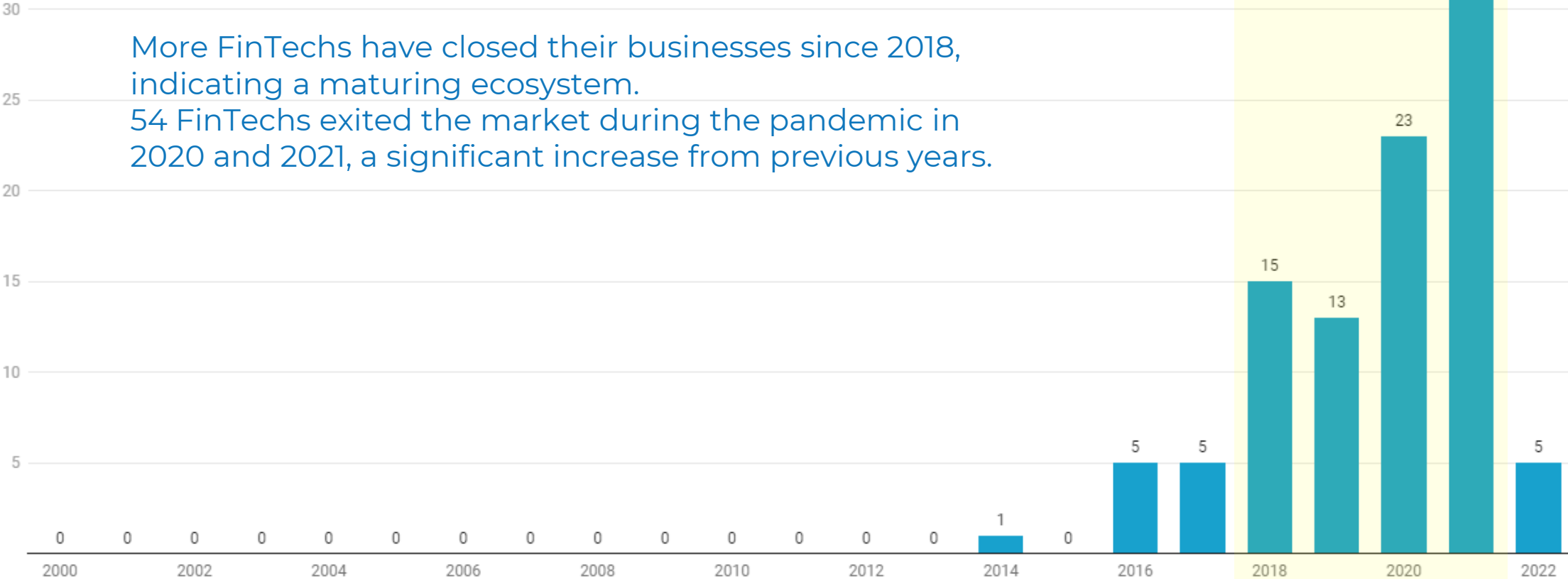
Growth (2/3)

Existing **New** Closed Acquired



Growth (3/3)

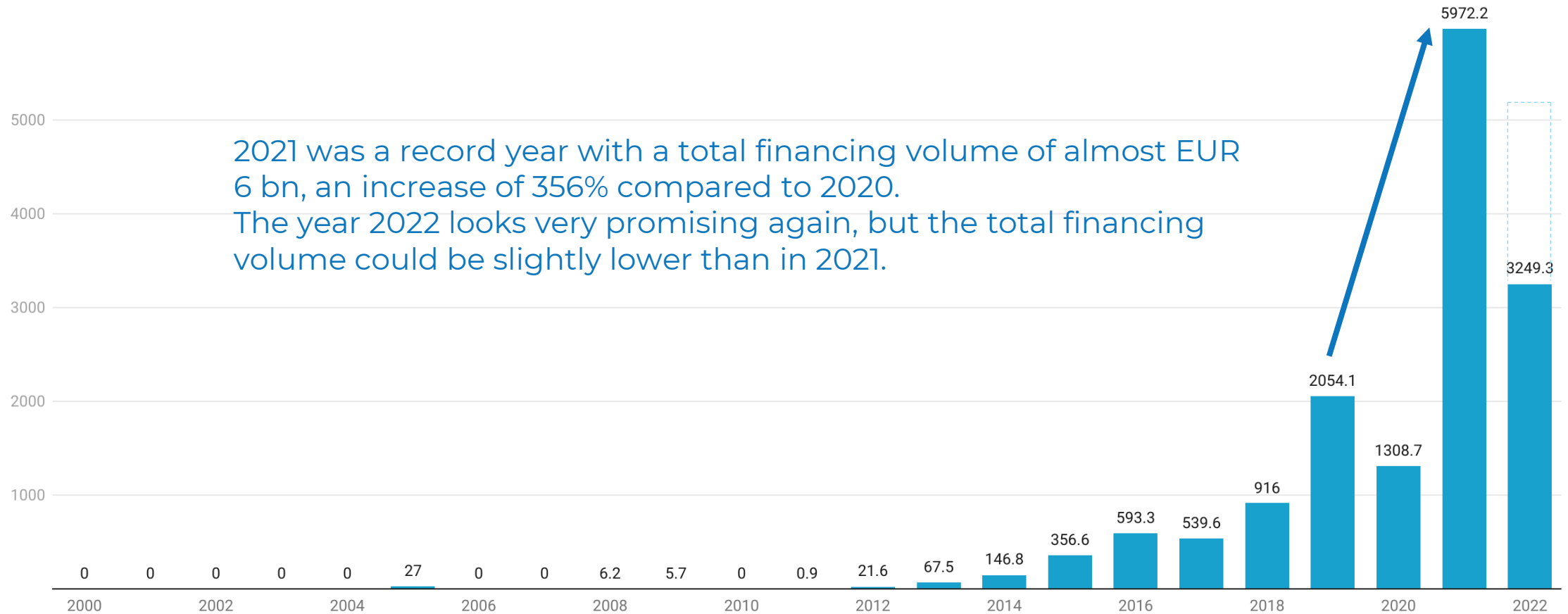
Existing New **Closed** Acquired



Funding Rounds (1/3)

Funding Rounds of German FinTech Companies

Total capital raised [mill. €] # of companies with funding rounds Average size [mill. €]



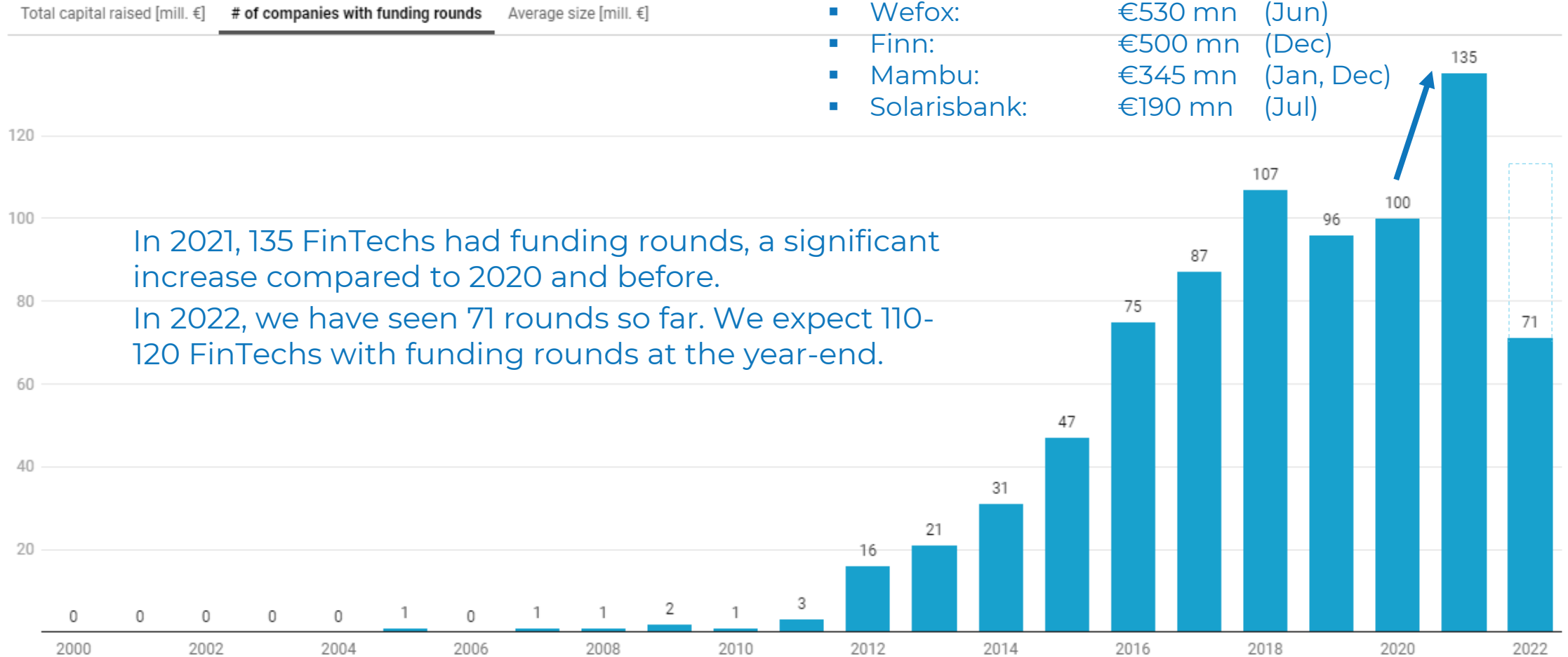
© 2016-2022 FinTech Consult, <https://fintech-consult.com>

Chart: Data as of 15 August 2022. • Source: Bundesanzeiger • Created with Datawrapper

Funding Rounds (2/3)

Top funding rounds in 2021:

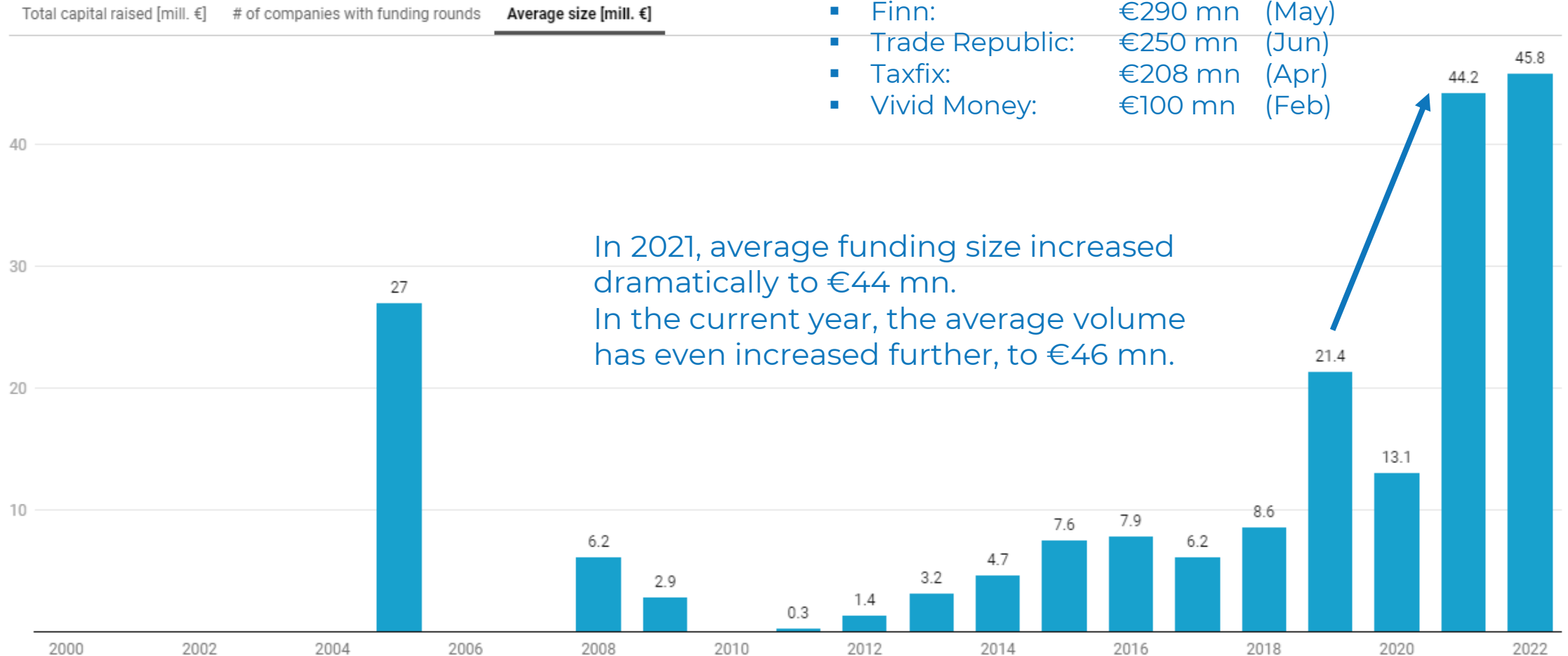
- N26: €775 mn (Oct)
- sumup: €750 mn (Mar)
- Trade Republic: €615 mn (May)
- SellerX: €570 mn (Mar-Dec)
- Wefox: €530 mn (Jun)
- Finn: €500 mn (Dec)
- Mambu: €345 mn (Jan, Dec)
- Solarisbank: €190 mn (Jul)



Funding Rounds (3/3)

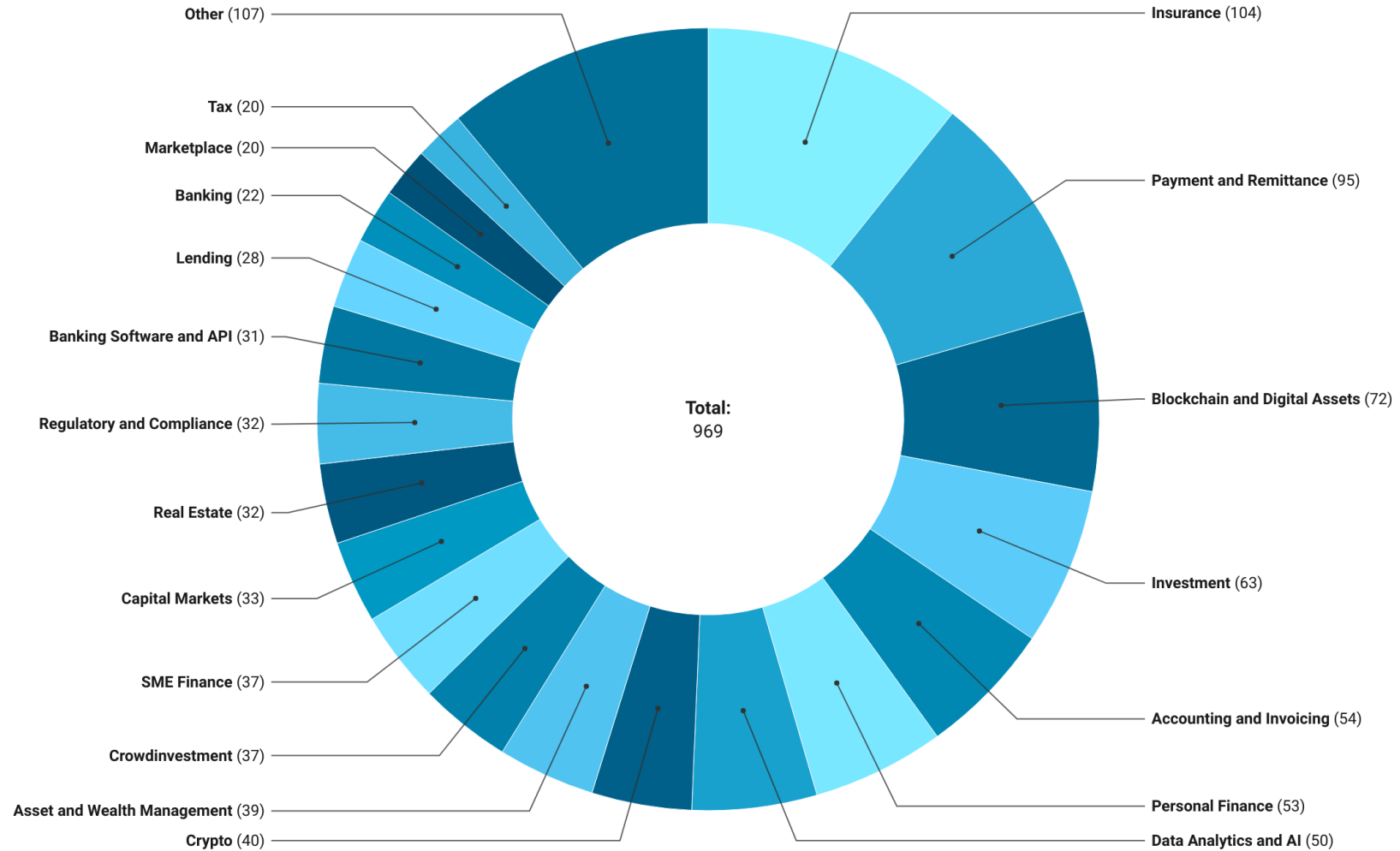
Top funding rounds in 2022 so far:

- sumup: €590 mn (Jun)
- Wefox: €400 mn (Jul)
- Grover: €305 mn (Apr)
- Heimkapital: €300 mn (Jan)
- Finn: €290 mn (May)
- Trade Republic: €250 mn (Jun)
- Taxfix: €208 mn (Apr)
- Vivid Money: €100 mn (Feb)



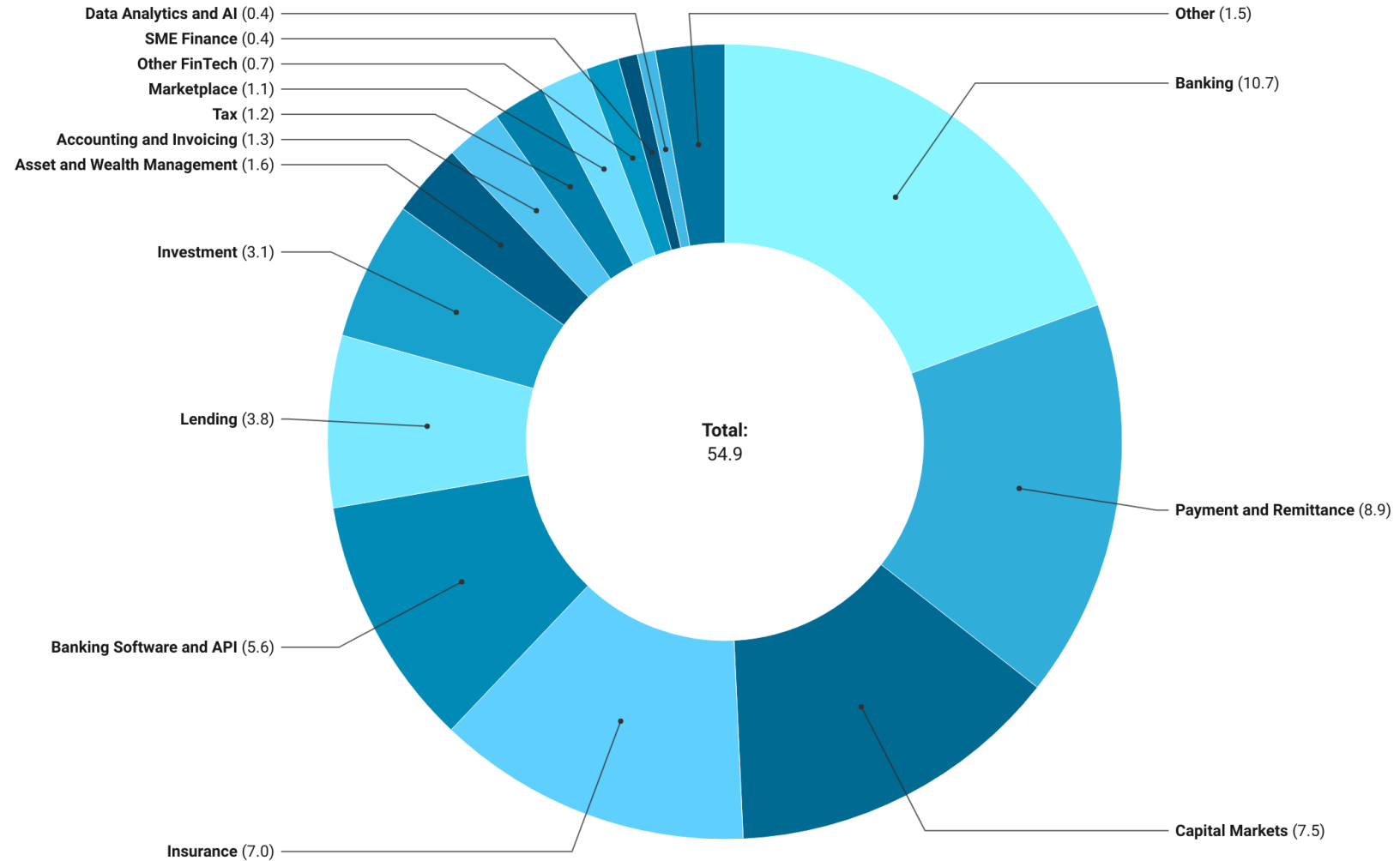
Ecosystem Diversity

Categories of German FinTechs



Ecosystem Valuation

Valuation of German FinTech Ecosystem (by category) in billion €

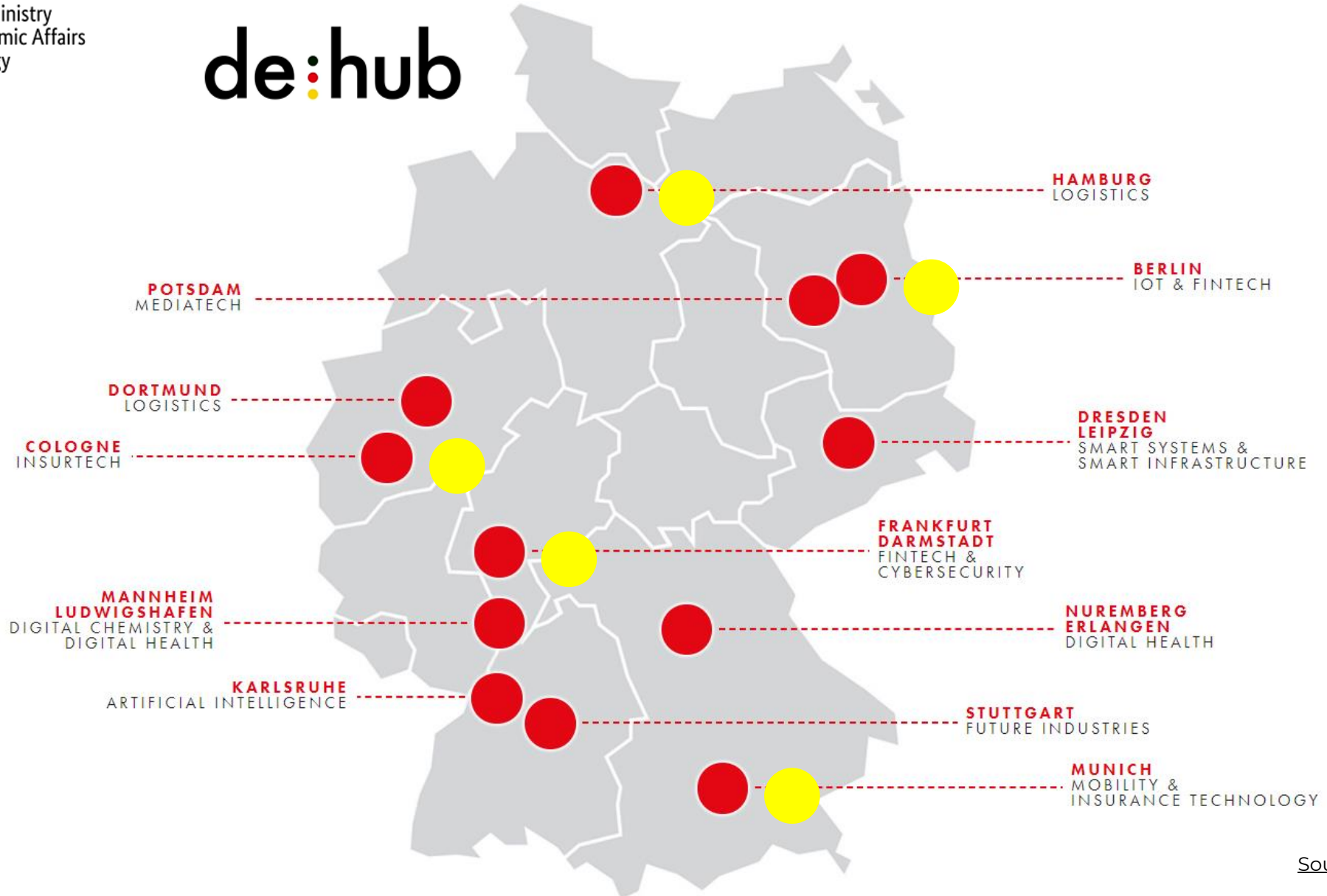


2 Major Hubs



Federal Ministry
for Economic Affairs
and Energy

de:hub



- German capital and largest German city
- 304 active FinTechs in and around Berlin
- FinTech roots in ecommerce payments
- Mainly B2C FinTechs

Berlin

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finleap

Factory

DEEP
BRN

Techcode 太库

wework

GTEC

- Top FinTechs (valuation): N26 (€ 8.0bn), mambu (€ 4.9bn), wefox (€ 4.5bn), solarisbank (€ 1.6bn), smava (€ 1.1bn), SellerX (€ 1.0bn), raisin (€ 1.0bn), Crover (€ 1.0bn), taxfix (€ 1.0bn), Vivid Money (€ 0.8bn), moonfare (€ 0.6bn)
- Listed FinTechs (market cap): Hypoport (€ 1.7bn)
- Top FinTech categories:
Payment & Remittance (33), Insurance (26), Blockchain & Digital Assets (24)

Berlin

Berlin is a digital melting pot and the home of venture capital. With its powerful network of experts and entrepreneurs, the German capital is a strong competitor with other international start-up cities.

- With around 40,000 new companies founded each year, Berlin is the start-up capital of Germany.
- A healthy entrepreneurial culture, tech conferences, start-up contests, incubators, and investors attract talented founders from all over the world, year after year.
- The atmosphere in Berlin is young, creative, and fresh combining an elaborate history with assorted culture which makes new ideas welcome to the market.
- As the city tries to make its mark on the Fintech world, it is providing more and more opportunities to entrepreneurs with innovative and marketable business strategies.
- Berlin attracts developers from Eastern Europe and elsewhere into an international hub where English is the lingua franca among startups and costs are noticeably lower than in London or Paris.
- Top international VCs are active in the Berlin ecosystem and invest into German FinTechs. Receiving 59 % of the venture capital invested in Germany, Berlin is clearly the most important region for tech investments.
- Berlin continues to be one of the top European locations for such investment and is just behind London on the second place.

Frankfurt am Main

- Germany's leading financial center
- Home of ECB, EIOPA, Bundesbank, BaFin (German Financial Regulatory Authority), as well as 200+ banks
- 183 active FinTechs in and around Frankfurt am Main
- Top FinTechs: 360T, ConCardis, Clark (€ 1.0bn), Arabesque S-Ray/ESG Book (€ 0.2bn), crossinx (€ 0.1bn)
- Listed FinTechs (market cap): flatexDEGIRO (€ 1.3bn), creditshef (€ 0.1bn)
- Mainly B2B FinTechs
- Top FinTech categories: Blockchain & Digital Assets (20), Insurance (19), Data Analysis & AI (17),

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Frankfurt am Main

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blackprint
PROPTech BOOSTER



ACCELERATOR FRANKFURT

TechQuartier

fintechlab

main
INCUBATOR

wework



Frankfurt am Main

Frankfurt region (Frankfurt Rhein-Main) is one of the strongest economic and research centers in Germany and across Europe. Frankfurt am Main and Darmstadt, two outstanding university cities, have joined forces in the fields of finance and cybersecurity to deliver marketable solutions for the digitization of Germany.

- Frankfurt is a leading international financial center, boasting a high concentration of outstanding universities.
- As a FinTech hub, it builds upon these locally founded strengths. It unites players from the financial sector and the entrepreneurial scene, who work together on new security products and infrastructures for the financial market.
- Innovative entrepreneurial ideas are developed into market-ready products in the environment of scientific institutions, and in partnership with businesses.
- Frankfurt Rhein-Main also hosts Germany's Cybersecurity hub (CRISP) and the largest Internet node world-wide in terms of traffic (DE-CIX). Frankfurt's data centers are not only home to capital market and financial institutions, but also to many FinTechs.
- Open Banking and RegTech are core in Frankfurt, driven by rich process & infrastructure expertise locally as well as the presence of several German & EU regulatory authorities.

- Germany's 2nd largest financial center
- 98 active FinTechs in and around Hamburg
- Top FinTechs (valuation):
finleap connect (€ 0.1bn), baufi24 (€ 0.1bn),
Exporo (€ 0.1bn)
- Listed FinTechs (market cap):
The Naga Group (€ 0.1bn)
- Top FinTech categories:
Investment (10), Real Estate (10),
Insurance (8)

Fintech Hamburg FinHam

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INNOVATION HUB

wework

HaspaNEXT

betahaus | hamburg

finhaven
hamburg

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Hamburg

Hamburg is the international innovation hub for digital business transformation in the fields of finance and logistics.

- Hamburg is not just one of Germany's oldest banking cities, but one of its most innovative financial economies, and offers high quality of life and a compact center.
- Furthermore, it is the best point of contact for digital business transformation in the logistics industry for both the region and across Germany. From financing of vessels up to trade & supply chain finance: start-ups in Hamburg work at the intersection of logistics and finance.
- FinTech Hamburg is a community initiative with the aim is to provide a forum for exchange open to all FinTechs and established financials.

- Germany's 4th largest financial center
- 144 active FinTechs in and around Munich
- Top FinTechs (valuation): Check24, Scalable Capital (€ 1.3bn), finn (€ 0.6bn), Ottanova (€ 0.3bn)
- Listed FinTechs (market cap): UMT (€ 0.0bn)
- Top FinTech categories: Payment & Remittance (18), Asset & Wealth Management (11), Personal Finance (11)

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INSURTECH HUB MUNICH

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Munich

The automotive and insurance industries come together in Munich: a digital eco-system with radiant influence around the globe is growing around these two core industries.

- Bavaria and the greater Munich area constitute one of the most important innovation centers in Europe.
- The automotive industry, which accounts for 28% of total revenue, and the insurance industry, with more than 100,000 employees, represent the strongest sectors of the regional economy.
- Established companies and founders work together in Munich to promote the digital transformation of products and services.

- 33 active FinTechs in and around Cologne
- Top FinTechs: nextmarkets (€ 0.1mn), moneymeets
- Top FinTech categories: Insurance (7), Payment & Remittance (6), Blockchain & Digital Assets (3)



Cologne

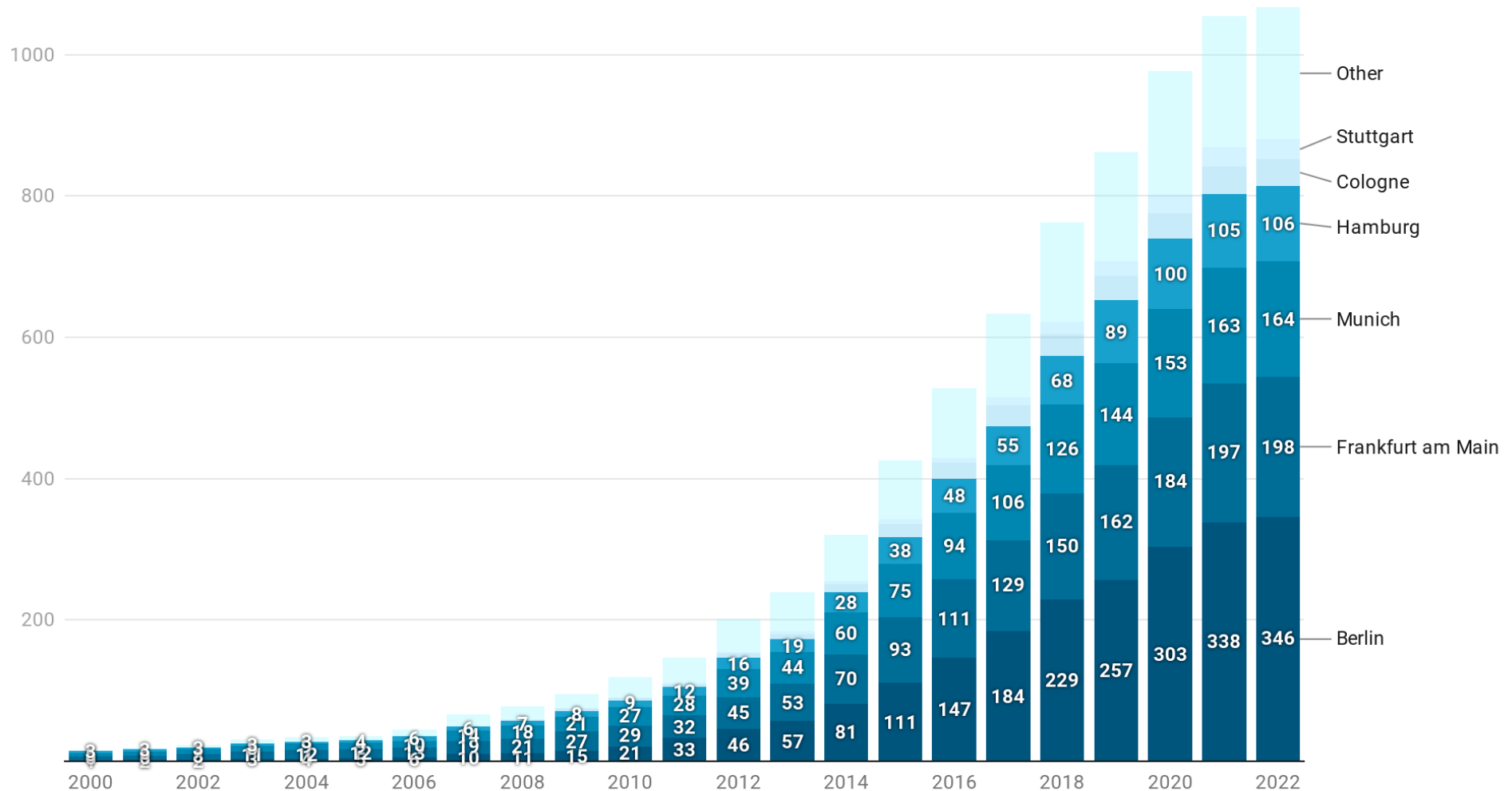
Cologne has a long history as a center for the insurance industry. The collaboration between established companies and entrepreneurs from the insurance technology sector is just one example of the industry's readiness to develop innovative insurance solutions.

- Cologne is one of Germany's most important insurance locations. The city attracts founders from all over Germany and abroad.
- There are currently around 650 start-ups with more than 9,000 employees based in Cologne.
- They focus on digital solutions for the German insurance sector and facilitate transfers of knowledge between the scientific community and the industry itself, thereby guaranteeing that the insurance sector remains on the cutting edge.

Historic FinTech Hub Comparison

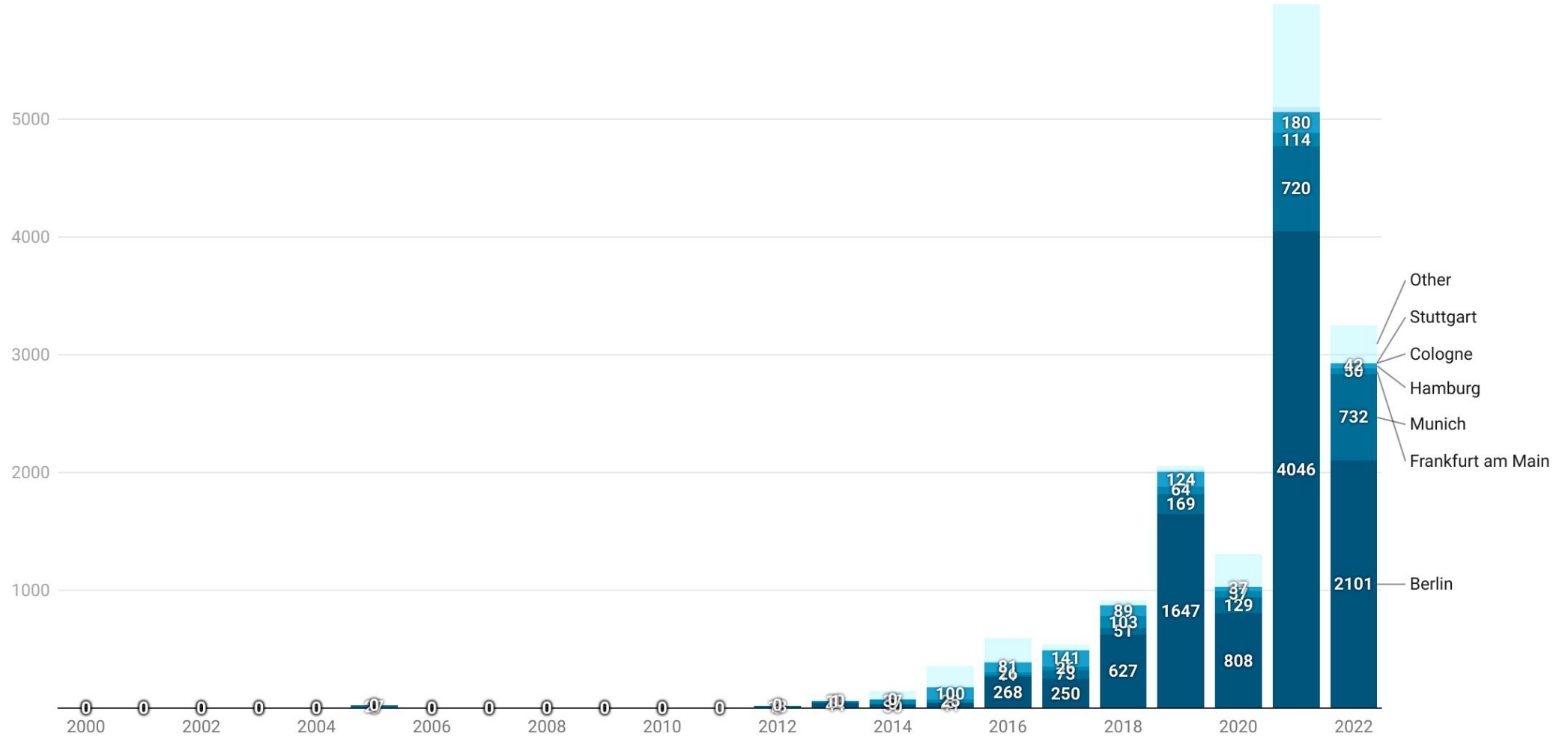
Development of German FinTech Companies (by hub)

Including FinTechs closed in later years



Historic FinTech Hub Comparison

Development of German FinTech Fundings (by hub)

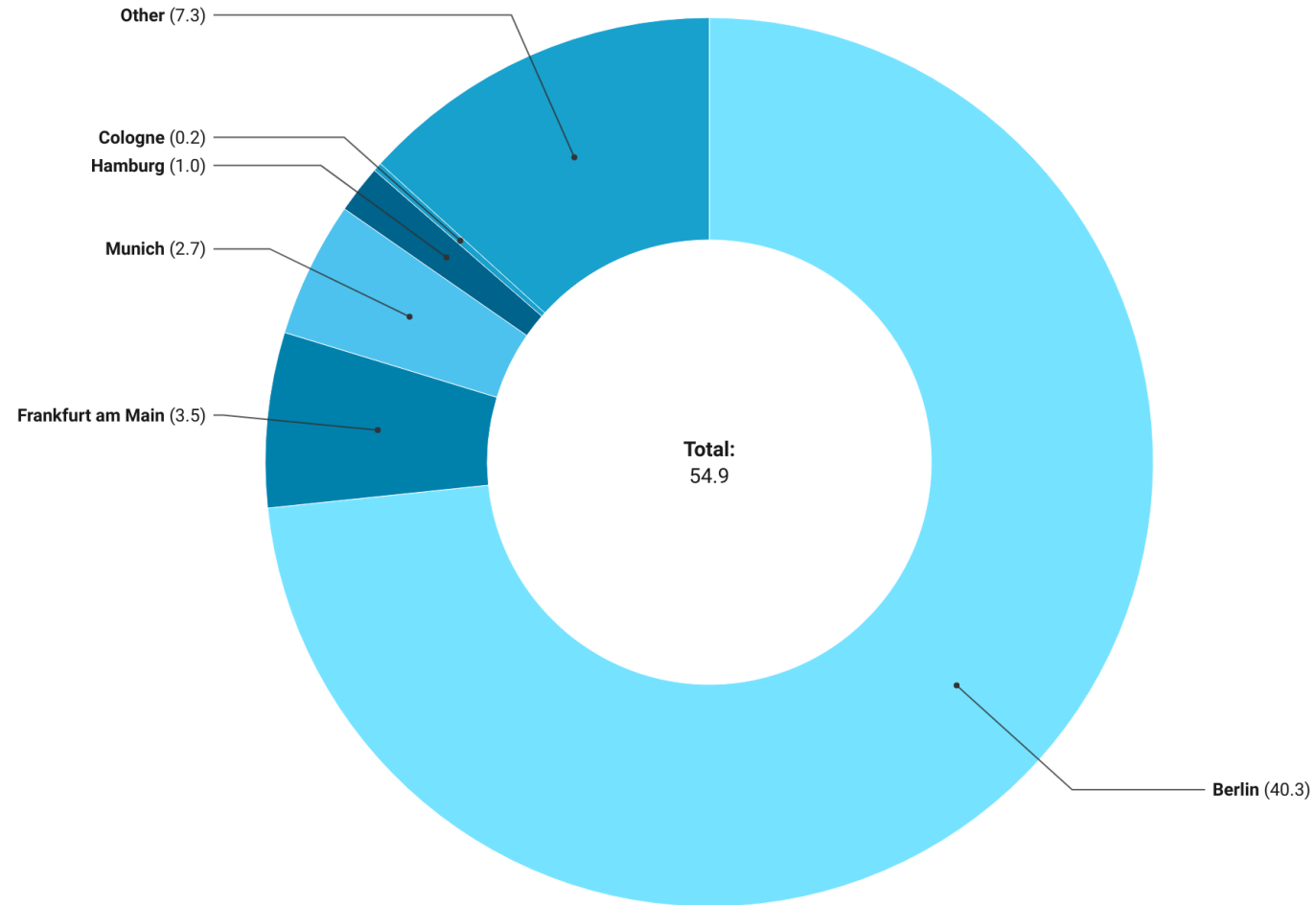


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Chart: Based on the locations of 1067 FinTech companies, as of 15 August 2022. • Created with Datawrapper

Ecosystem Valuation

Valuation of German FinTech Ecosystem (by hub) in billion €



3 German Unicorns (1/4)*



- Founded in 1999
- Private company
- Platform for financial services, mobile bank
- 2000+ employees
- 15M+ customers
- €500 mn revenues already in 2015/2016 (no figures published since)



- Founded in 2011 as an UK Limited by German founders, headquartered in London & Berlin
- Private company
- Card payment terminals
- 3000+ employees
- 3M+ business clients in 33+ countries
- Valuation of €8.0 bn after €590 mn financing round in June 2022



- Founded in 2013
- Private company
- European mobile bank
- €112 mn revenues in 2020
- 7M+ clients in 25 countries
- 1,500+ employees
- Valuation of €8.0 bn after \$900 mn Series E in Oct 2021



- Founded in 2015
- Private company
- Mobile zero-commission broker
- 700+ employees
- 2M+ customers
- €6B+ assets under management
- Valuation of €5.0 bn after raising €250 mn in June 2022

German Unicorns (2/4)*



- Founded in 2011
- Private company
- Household name in banking SaaS
- €32 mn revenues in 2020
- 900+ employees
- Valuation of €4.9 bn after €235 mn round in Dec 2021



- Founded in 2016
- Private company
- Banking-as-a-service provider
- 700+ employees
- Valuation of €1.6 bn after €40 mn financing round in June 2022 and €190 mn in July 2021



- Founded in 2015
- Private company
- B2B2C platform that connects carriers, agents & insurers
- €320 mn revenues in 2021
- 2M+ clients in Europe
- 700+ employees
- Valuation of €4.5 bn after raising \$400 mn in July 2022



- Founded in 2014
- Private company
- Digital wealth management
- 400+ employees
- €4+ bn assets under management
- Valuation of €1.3 bn after €150 mn financing round in June 2021

3 German Unicorns (3/4)*



- Founded in 2007
- Private company
- Consumer loan portal
- 400+ employees
- €162 mn revenues in 2021
- Valuation of €1.1 bn after merger with Finanzcheck in 2021



- Founded in 2015
- Private company
- Renting tech products
- €140 mn revenues in 2021
- 250,000+ clients in Europe
- 500+ employees
- Valuation of €1.0 bn after €305 mn round in Apr 2022



- Founded in 2020
- Private company
- Ecommerce marketplace aggregator
- 400+ employees
- Valuation of €1.0 bn after \$500 mn venture round in Dec 2021



- Founded in 2015
- Private company
- Insurance platform
- €15 mn revenues in 2020
- 500,000+ clients in Europe
- 500+ employees
- Valuation of €1.0 bn after \$69 mn Series C in Jan 2021

German Unicorns (4/4)*



- Founded in 2013
- Private company
- Term savings
- €25B+ assets under management
- 500+ employees
- Valuation of €1.0 bn after a merger with Deposit Solutions in 2021



- Founded in 2016
- Private company
- Tax returns
- €13 mn revenues in 2020
- 400+ employees
- Valuation of €1.0 bn after \$220 mn Series D in Apr 2022

Recent M&A Deals (1/3)



Penta

- Founded in 2016
- Located in Berlin
- Mobile bank for SMEs and startups
- Pre-acquisition valuation of €300 mn
- Acquired by French FinTech Qonto in July 2022

Luko Insurance

- Founded in 2016. Former name: Coya
- Located in Berlin
- AI-based InsurTech
- Acquired by French FinTech Luko in January 2022



Orderbird

- Founded in 2011
- Located in Berlin
- POS solutions for restaurants & bars
- Fully acquired by Nexi/Nets in May 2022

Recent M&A Deals (2/3)



Zeitgold

- Founded in 2015
- Located in Berlin
- AI-based accounting automation
- Pre-acquisition valuation of €135 mn
- Bought by US start-up Deel in August 2021

Crossinx

- Founded in 2007
- Located in Frankfurt am Main
- Cloud-based services for the financial supply chain
- Acquired for €100+ mn by Unifiedpost Group in May 2021



Kontist

- Founded in 2016
- Located in Berlin
- Banking services for freelancers
- Acquired by Ageras Group in July 2022

Recent M&A Deals (3/3)



Fincompare

- Founded in 2016
- Located in Berlin
- SME financing platform
- Acquired by DZ Bank in December 2021

Stocard

- Founded in 2011
- Located in Mannheim
- Mobile wallet provider
- Bought by Klarna for €113 mn in July 2021



WebID Solutions

- Founded in 2012
- Located in Berlin
- Video identification / KYC
- Majority stake acquired by AnaCap Financial Partners in September 2021

Winners of the Fintech Germany Awards 2021



Seed Stage:



Cash on Ledger

Programmable Euro. Founded 2019

Early Stage:



Cashlink

Digitalization of company participation rights. Founded 2016. Last Financing Round 2018

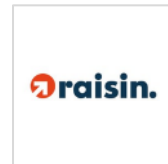
Late Stage:



Nuri

Blockchain banking. Founded 2015. **Filed for insolvency in 2022**

Growth Stage:



Mambu

Banking-as-a-service. Founded 2011
Last Financing Round 2021 (235mn €)
Total Raised: 388mn €, Valuation: 4.9 bn €

InsurTech:



Clark

Digital insurer. Founded 2015
Last Financing Round 2021 (69mn €)
Total Raised: 111mn €, Valuation: 1.0 bn €

Investment Technology:



Tangany

Custody of digital assets. Founded 2019
Last Financing Round 2022 (7mn €)
Total Raised: 7.2mn €, Valuation: 40mn €

Sustainable Finance:



Remagine

Startup financing platform. Founded 2019. **Filed for insolvency in 2022**

Our Watchlist



Ottonova

InsurTech with 104% p.a. revenue growth over the last 2 years. Total funding of €74 mn in 2021+2022



Vivid Money

€100 mn funding in February 2022. Popular brand in mobile banking



Xempus

Pension & life insurance platform. 195% revenue growth in 2020. \$70 mn Series D in March 2022



Kadmos

Top newcomer in international salary payments. Total funding of €37 mn in 2021+2022



Zalando Payments

Extraordinary revenue growth and EBIT of €32 mn in 2020.



Element

InsurTech with 56% p.a. revenue growth over the last 2 years. Total funding of €37 mn in 2021+2022



Mondu

Top BNPL newcomer with total funding of €52 mn in 2021+2022



Finn.auto

Car financing platform with a total funding of €790 mn in 2021+2022



360X

Top and very popular newcomer in digital assets/NFT. €10 mn funding in 2021



Heimkapital

Reverse mortgage. €300 mn credit line in January 2022.



4 Major Trends

New technological developments, e.g., machine learning and blockchain, have created the basis for new FinTech services in Germany.

Furthermore, the COVID-19 pandemic has accelerated the adoption of cashless payments in a society, which clearly preferred cash payments before.

Finally, sustainable finance has become a top priority, enabling new business models for FinTechs addressing the UN Sustainable Development Goals.



Cashless Payments



Artificial Intelligence
in Finance



Blockchain/Distributed
Ledger Technology

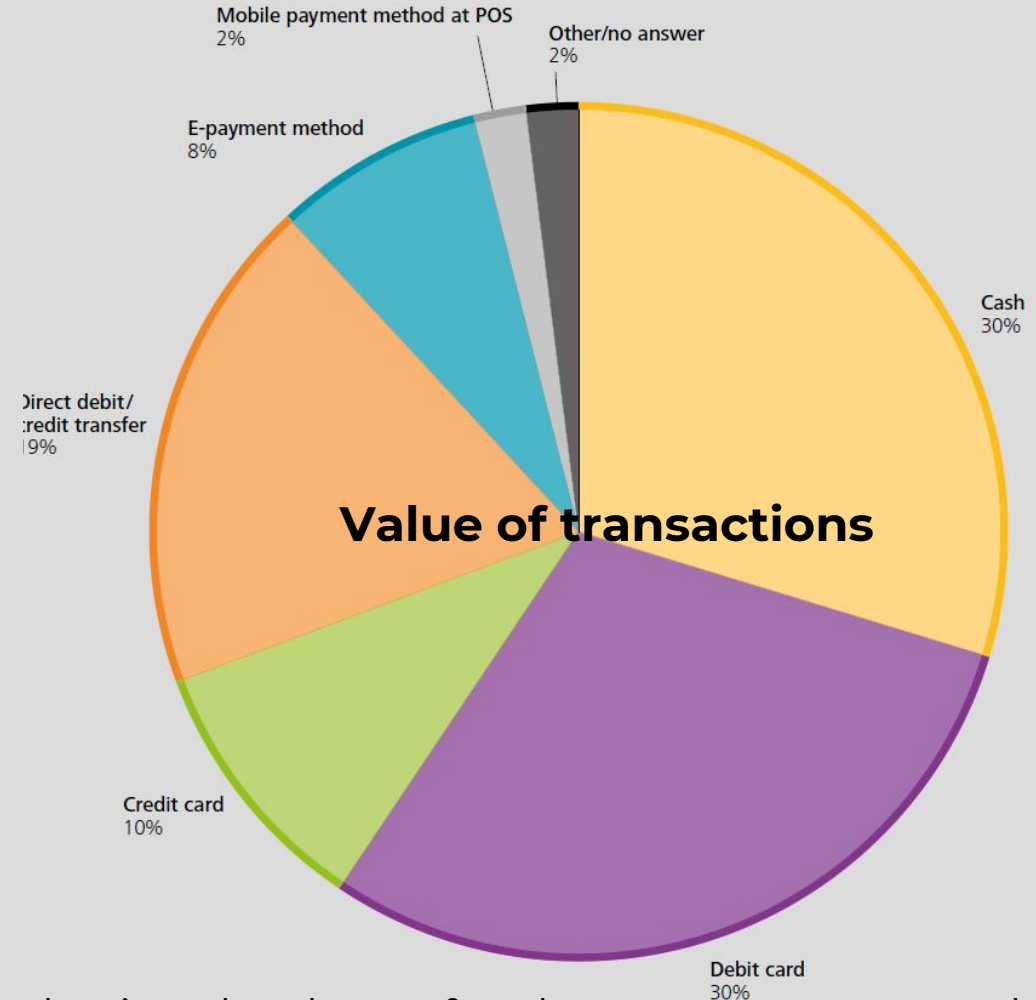
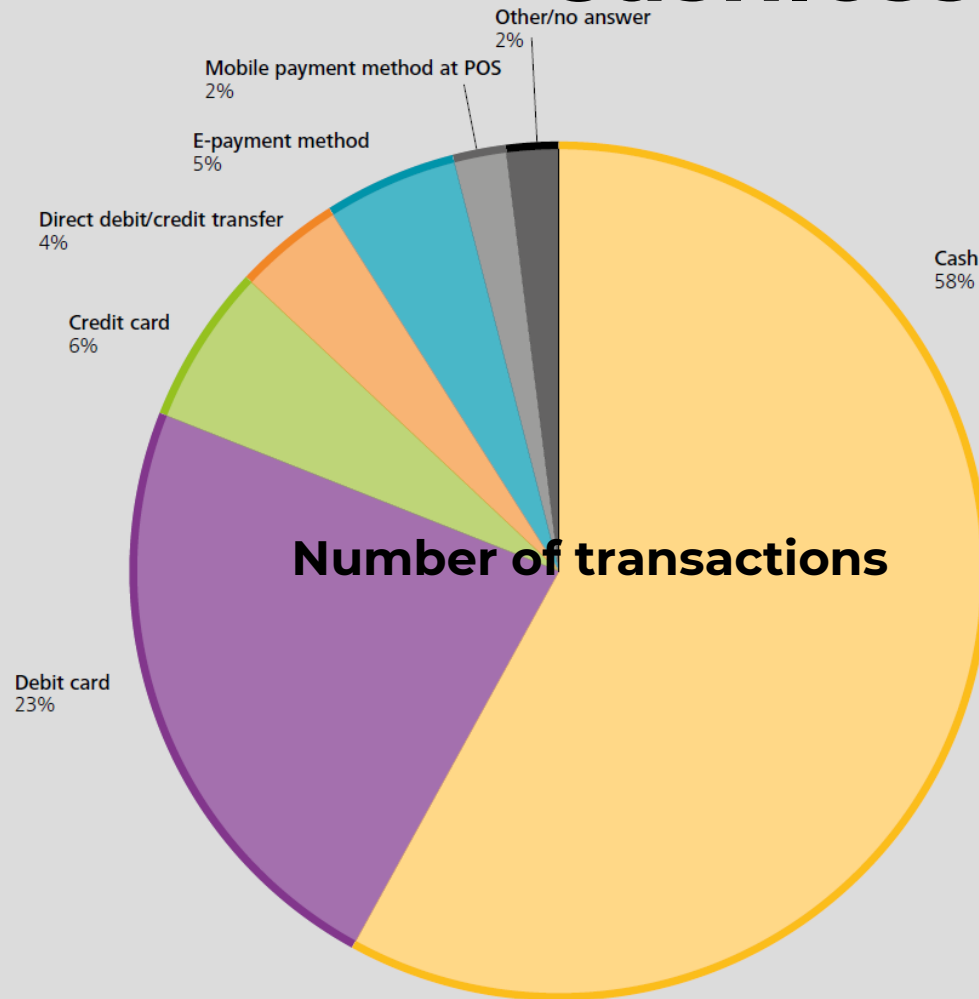


Sustainable
Development Goals



Digital Securities

Cashless Payments



The pandemic has accelerated the changing payment behavior. The share of cash payments measured by the number of transactions has declined by 16 percentage points since 2017 (by 18 percentage points when measured by turnover). Conversely, the transaction share of debit and credit cards grew by four resp. five percentage points.

Artificial Intelligence in Finance

- Artificial intelligence (AI) is already playing a significant role in the German financial sector.
- Especially for credit decisions and fraud detection, FinTechs have developed AI-based applications, which they use themselves or license to incumbents like banks.
- A major hub for AI is the city of Karlsruhe, with is leading in academia and research.
- The association AlinFS e.V. (“Artificial Intelligence in Financial Services”), based in Frankfurt, pools the knowledge of start-ups, universities, and traditional companies in the financial sector.



Sustainable FinTechs



SDG-FINTECH INITIATIVE

Sustainability and responsible conduct in the financial industry

An increasing number of German FinTechs address the UN Sustainable Development Goals: 18 are active in Sustainable Finance and further 17 in addressing social issues and financial education.

Some of them have established the SDG-FinTech Initiative in 2017.



[WEBSITE](#)

Digital Securities

German Ministries publish draft for a new Electronic Securities Act (Aug 2020)

- In the implementation of the AMLD5, the German Federal Government focused on the regulation of crypto assets. Following on from this, the federal ministries of justice and finance recently published a proposal to further digitalize the world of securities. The Electronic Securities Act would allow the issue of bearer bonds without a physical securities certificate.
- According to the draft, securities can be issued electronically. Such electronic securities are issued through a record in a newly established electronic securities register, instead of issuing a securities certificate. They are supposed to carry the same rights and obligations as physical, certificate-based securities.

Electronic bonds

- Electronic bonds are proposed to be full electronic securities, and generally, all rules regarding certificate-based bonds apply. The electronic bond becomes an object by legal fiction, allowing property rights.

Crypto securities registry management

- The draft also introduces a new financial service, the crypto securities registry management, and anyone who manages a crypto securities register must obtain a license as a financial services institution.
- The issuer of a crypto security must name a crypto securities registry manager. The issuer who does not name such a manager, shall itself be a register managing entity.
- A crypto securities registry must be managed through a decentralized, tamper-proof recording system that records all data in a time series and save these from unauthorized deletion or subsequent changes.
- The registry manager is obliged to fulfil the orderly entry of securities and the orderly change of entries. Consumers shall receive a register excerpt every time there is a change of the registration, or at least once a year.

5 Recent Developments

Important customer information: Nuri filed for insolvency on Tuesday, August 9th, 2022. More details [here](#).

English ▾

Bank

Wealth ▾

Learn ▾

Login

Nuri insolvency - A major setback for German crypto

Nuri (former name: Bitwala), a shooting star of German crypto, had to file for insolvency in August 2022 after being hit by the insolvency of Celsius.

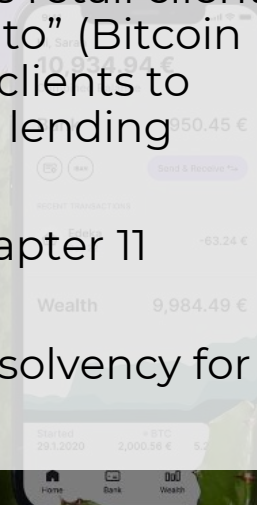
Nuri served as investment intermediary for its retail client. Under the product name “Bitcoin Ertragskonto” (Bitcoin revenue account), they helped some of their clients to transfer digital assets to Celsius for projected lending revenues of 3% p.a.

Now, those digital assets are frozen in the chapter 11 proceedings of Celsius in the United States.

Nuri is continuing its operations under the insolvency for the time being.

NEW
REAL
BAN

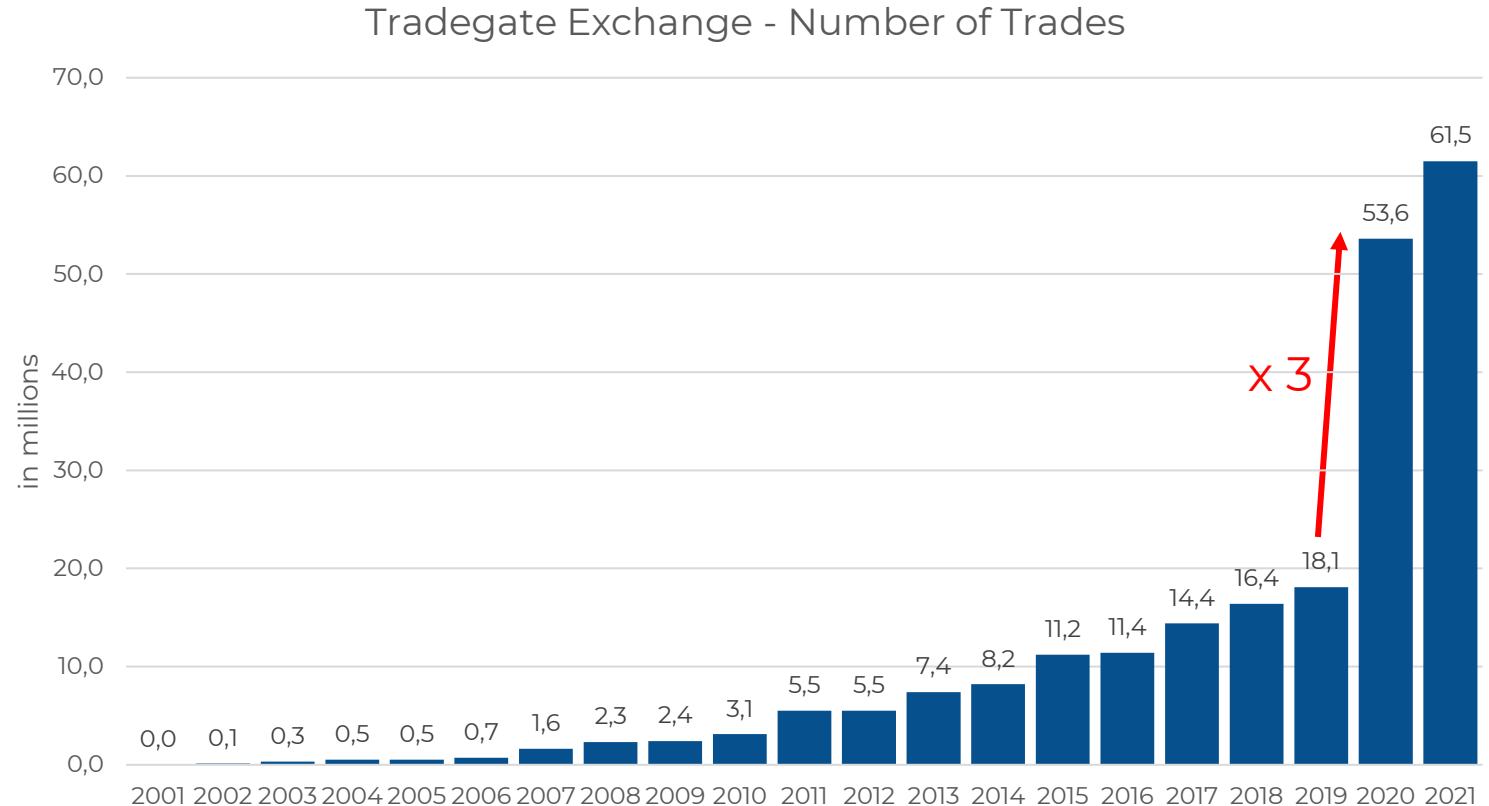
Nuri is the app to manage, save and invest your money. Your easy gateway to the world of cryptocurrencies and digital assets from a German bank account.



Boom in Retail Brokerage continues

TradeGate Exchange

- specialized on retail investors:
 - no transaction fees
 - free of charge real-time market data
- 16,000 securities tradable (stocks, bonds, funds)
- 62 million trades in 2021, up from 54 mn in 2020 and 18 mn in 2019 (+200 % p.a.)
- 378 bn € turnover in 2021, up from 324 bn € in 2020 and 123 nb € in 2019 (+164 % p.a.)



Securities trading by retail investors increased by ~80% in 2020 over all German exchanges

Major service improvements in retail brokerage



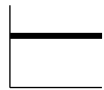
Direct bank (no branches)



Online brokerage



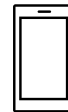
Real-time market data & trading



Flat brokerage commissions



No transaction fees on exchanges



Mobile apps & one-click trading

0\$

Commission-free trading



Fractions

1995 - 2005

2006 - 2010

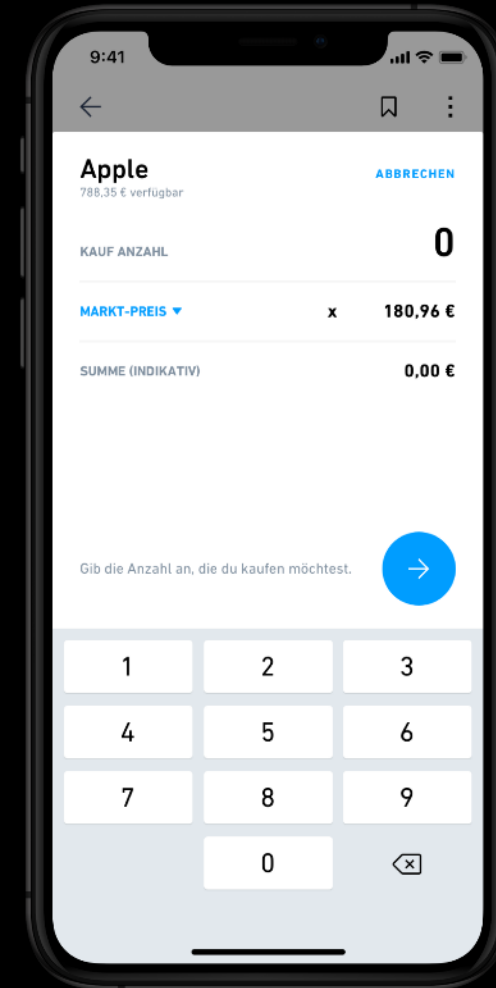
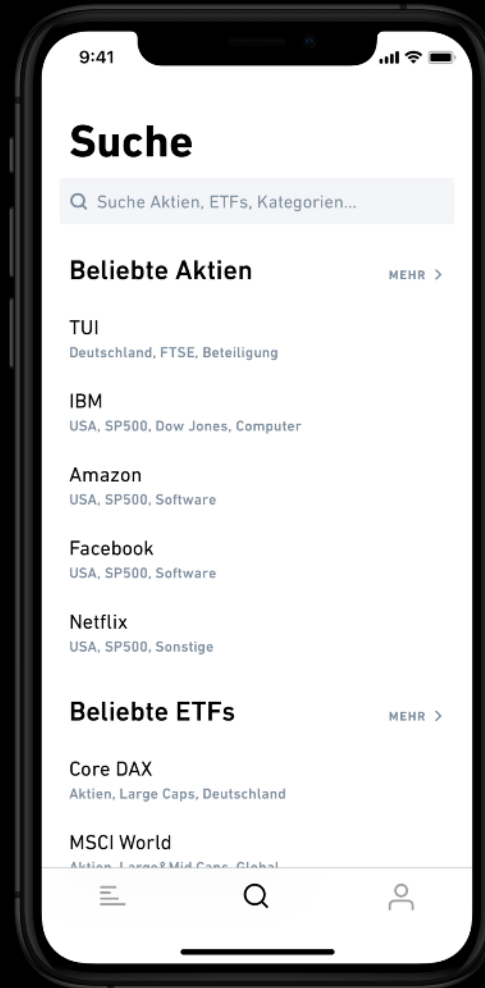
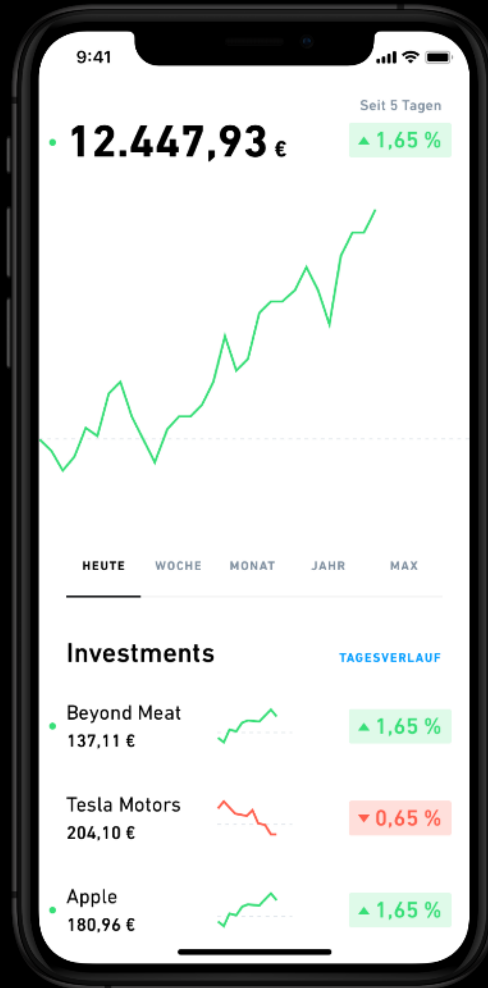
2011 - 2015

2016 - 2020

2021 - 2025

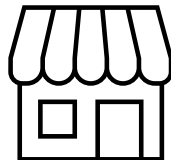
Major player: Trade Republic

Mobile convenience and zero commissions



6 German Market Entry

- The German market is attractive for foreign FinTech companies. On one hand, it offers a **sizeable consumer market** with 83 million inhabitants domestically, and access to the whole EU with 450 million consumers via passporting regimes. This is a great potential for B2C FinTechs, which excel in their home market.
- On the other hand, Germany has **3.5 million SMEs**, and among them leading global exporters. B2B FinTechs offering innovative financing solutions for SMEs, from accounting up to trade finance, find plenty opportunities for selling their products.
- Finally, German incumbents like banks, insurance companies, or asset managers, often need to improve their digital service offering and are **willing to license** from leading global FinTechs.
- German consumers are **risk averse**, and not easy to convince to change to new technologic solutions, even if they are superior. They are often happy with their existing (second best) solution, which works and is proven.
- Furthermore, they are **highly price-sensitive** and used to search for the best deal. This leads to the proliferation of so called “comparison portals”, which find the best service for the lowest possible price. CHECK24, a German FinTech unicorn and comparison portal makes more than half a billion € in sales.
- Also, German SMEs are rather **conservative**. Many of them are **family-owned**, sticking to their traditional ways of doing business. It is difficult to reach out to them, and it takes long time to convince them changing their behavior, i.e., selling new services to them. Personal relationships are very helpful.
- The same applies for German financial institutions. Without **access to decision makers**, preferably via personal contacts, it is extremely difficult to sell to them.
- The **sales cycles are** usually **quite long**, typically more than 12 months, as numerous departments have to be involved: from business, to legal & compliance, to IT.



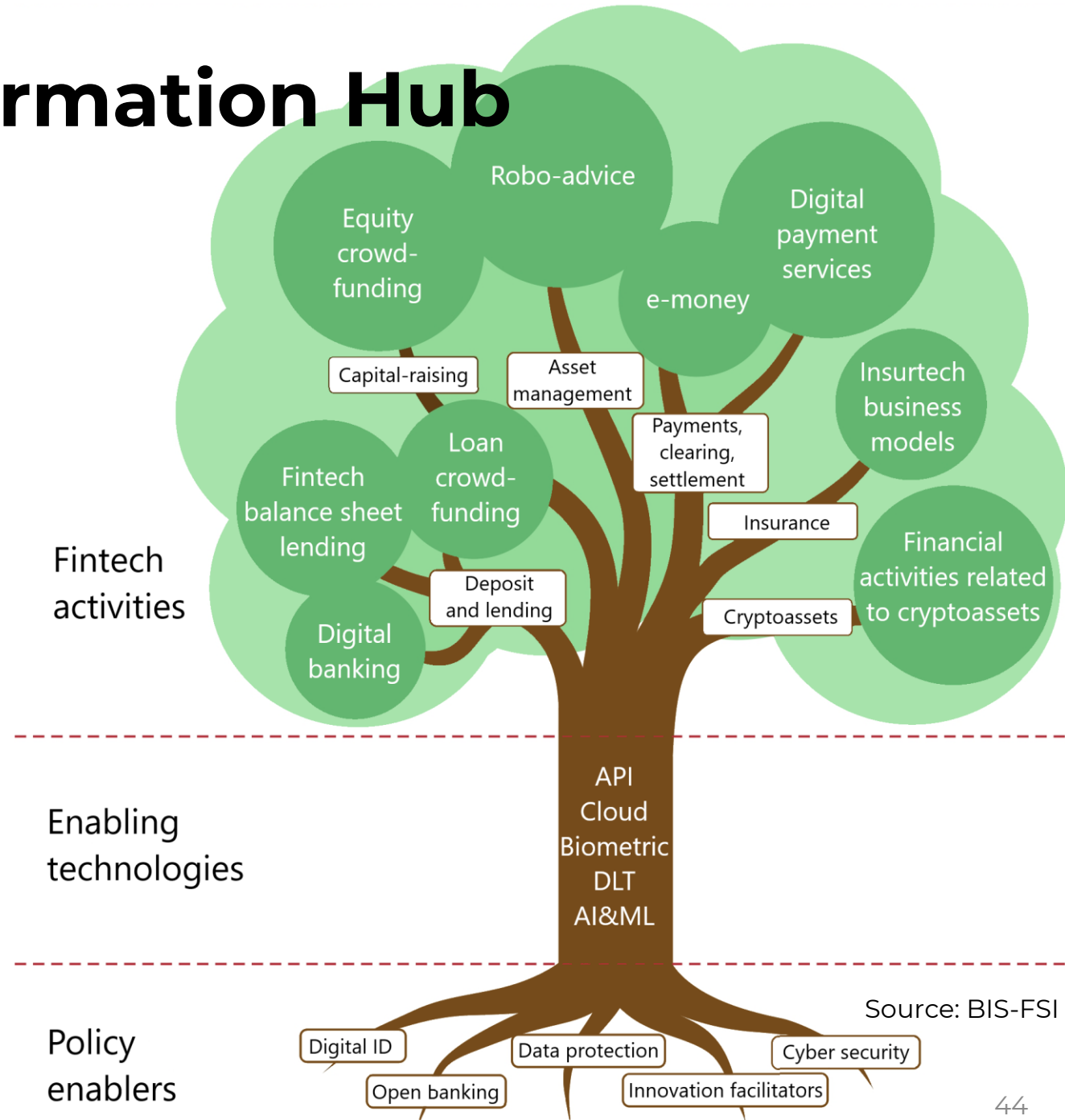
BaFin's FinTech Information Hub

BaFin, Germany's Federal Financial Supervisory Authority, has established a **FinTech Information Hub** on its website: <http://www.bafin.de/fintech> (only in German language so far)

BaFin's definition of FinTech follows the "FinTech tree" of the Financial Stability Institute (FSI) at the Bank of International Settlements (BIS) and includes InsurTechs, RegTechs and SupTechs.

The FinTech Information Hub provides an overview of the most popular FinTech business models and their regulatory and supervisory implications.

Furthermore, it offers a contact form for FinTechs to initiate a dialogue with FinTech experts at BaFin.



Appendix

Methodology

This research report bases on our database of 1,067 German FinTech companies (as of 15 August 2022).

We update our database and this report on a regular basis, so that you always get as up-to-date information as possible.

We only include startups with a FinTech (financial technology) product or service, and only legal entities.

We also include foreign FinTechs with a legal presence (subsidiary) in Germany, but we will not count funding rounds nor financials of their parent company for our statistics.

We cannot and will not guarantee that we cover all German FinTech companies. Some new entrants start in stealth mode and might not be publicly visible in their first year.

Unlike other surveys, we publish our [list of German FinTech companies](#) on our website, so that everybody can check which startup is included and which is not. Furthermore, we offer [free and easy registration](#) of missing FinTech companies.

If you have any suggestions how we can improve our database and reports, please do not hesitate to [contact us](#).



ABOUT FINTECH CONSULT

ABOUT US

We are an international team of FinTech founders, experts & investors from the cities of Amsterdam, Doha, Frankfurt, Hong Kong, Kigali, Seoul, Singapore, Tel Aviv, Vienna, and Vilnius.

All our partners are FinTech founders themselves, investors or experts and have an excellent knowledge of their local ecosystems.

We support FinTech companies in raising capital and expanding globally.

We do so by providing research & market studies. And we introduce them to investors, clients, partners, and peers.

We have specialized in European, Asian, MENA, and African markets.

We help European and African FinTech companies to enter Hong Kong, China, Korea, and Singapore, four leading Asian FinTech hubs, and to do business in Israel, Qatar, and the U.A.E.

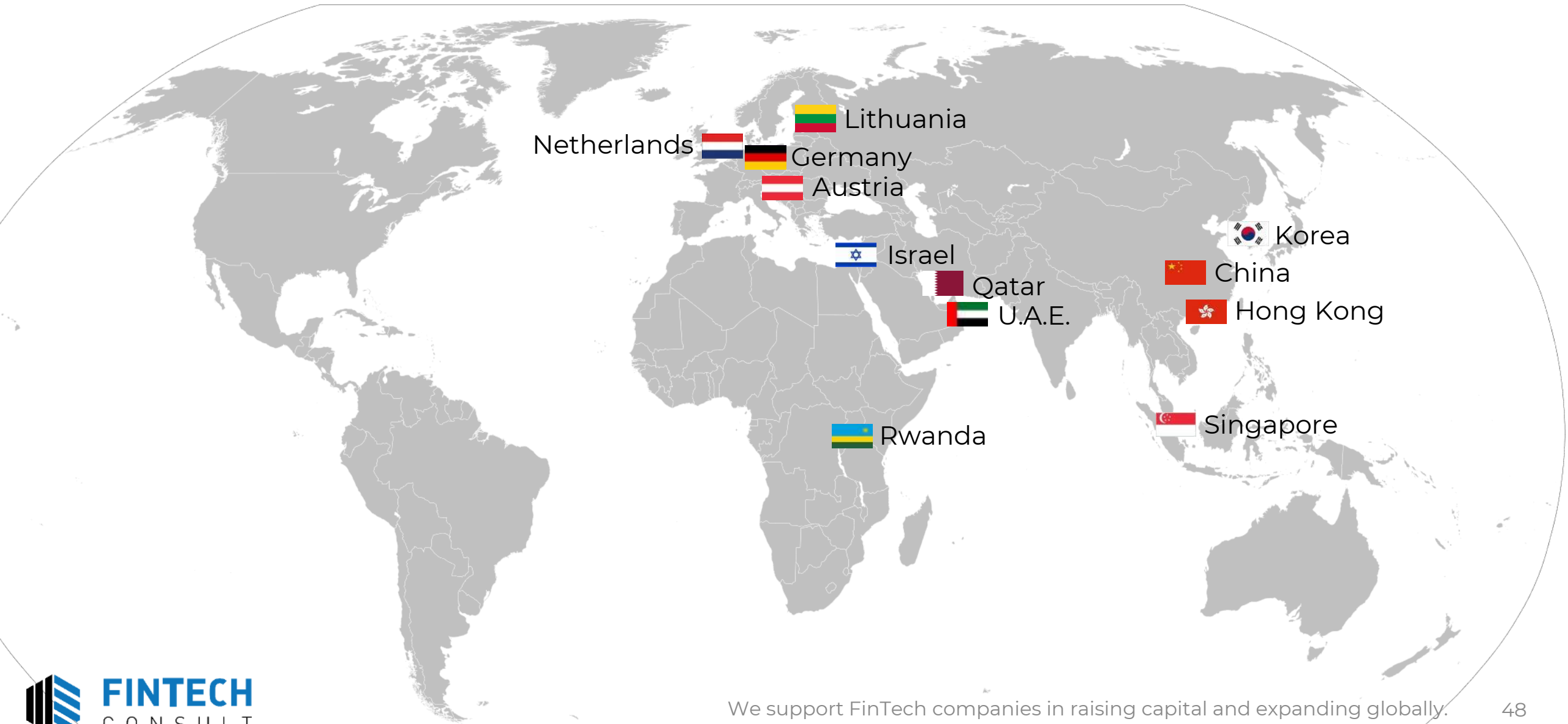
Furthermore, we support Asian, MENA, and African FinTech companies in getting started in Germany, the Netherlands, Lithuania, as well as in Austria and South-East Europe.

We bring corporates together with FinTech companies in the most innovative cities worldwide.

We support you in scouting for innovation and managing your digital transformation process.



OUR GLOBAL NETWORK



OUR TEAM



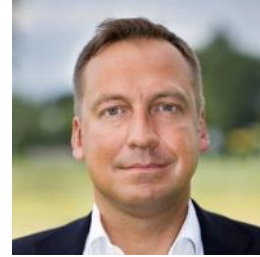
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