



Fintech

An analysis of the dynamic evolution

The market intelligence hidden truth

100s

of companies
& topics

10s

of content
sources

1,000s

of searches

100s

of hours
of research



How people are coping with the workload

Today

- Track part of ecosystem
- Reports (one size fits all)
- Out of date
- Infrequent updates



With Spoke Intelligence

- Track the entire ecosystem
- Personalized insights
- Real time
- Continuously updated



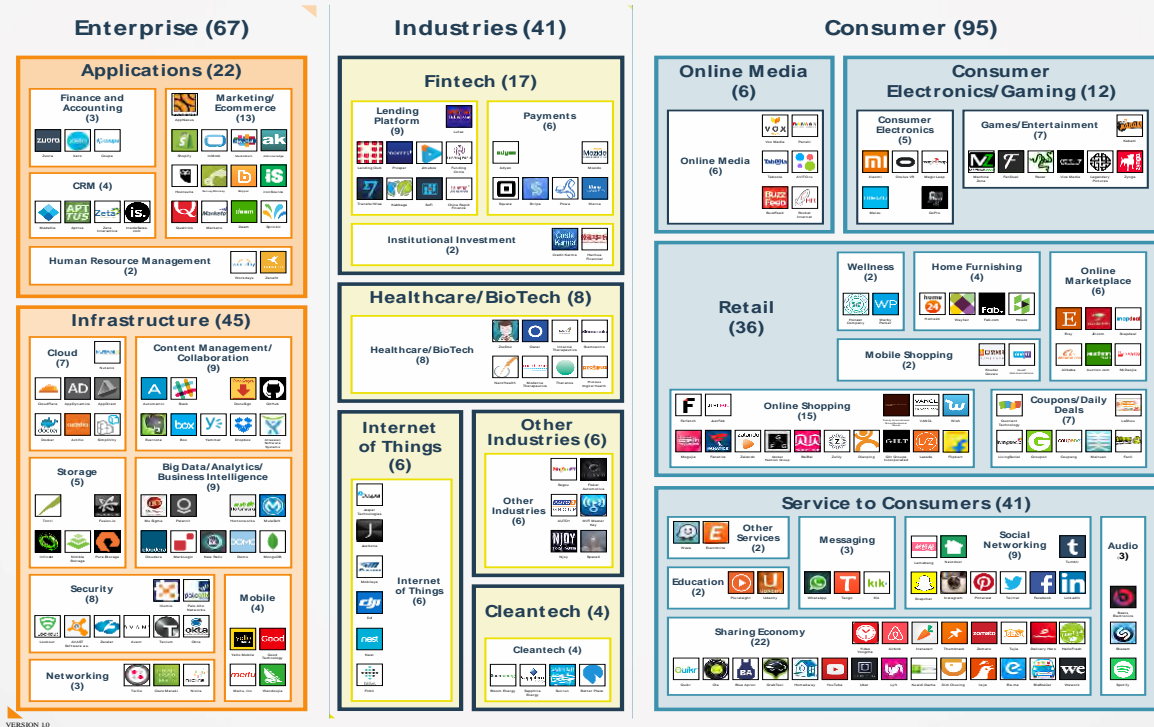
**Spoke
Intelligence**

The actionable insight
you need, when you want it

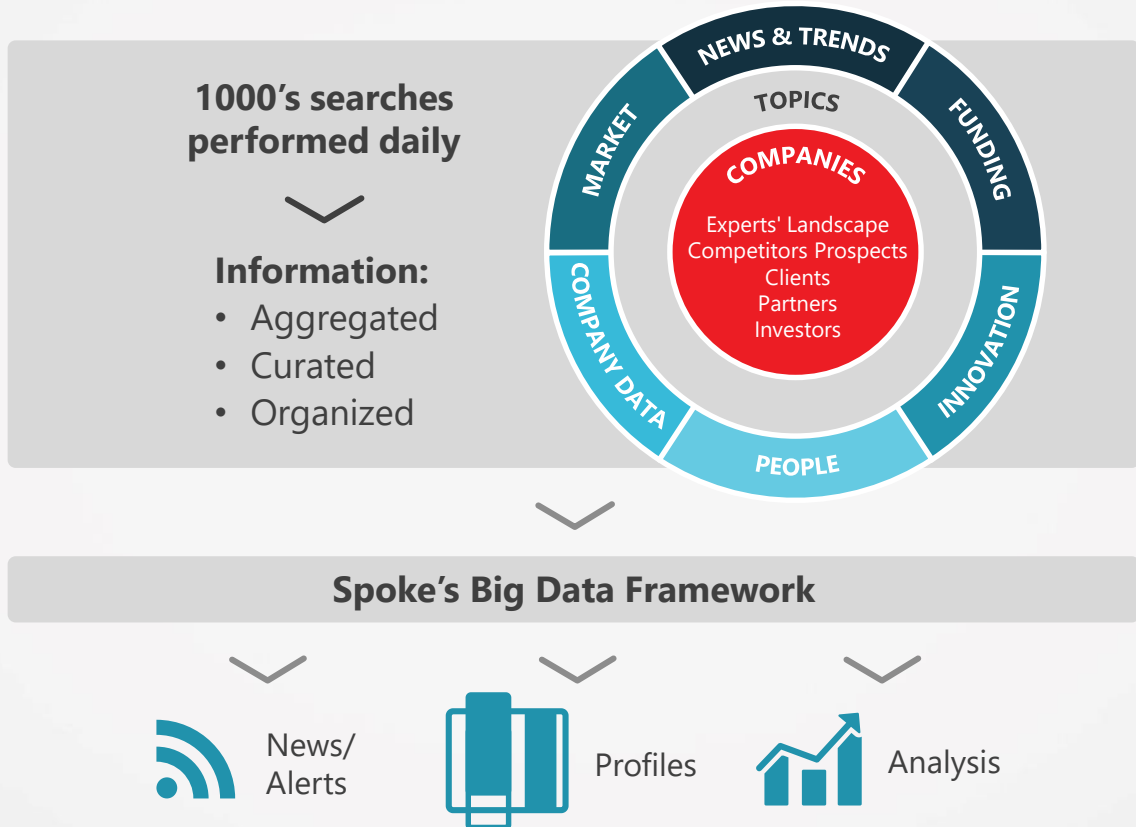
We use experts' landscapes to build « out-of-the-box » micro segmentations

Unicorn Club

POWERED BY



We power these landscapes' Intelligence



spoke Intelligence

POWERS

VB | Profiles

Financial technology is an economic industry composed of companies that use technology to make financial services more efficient.

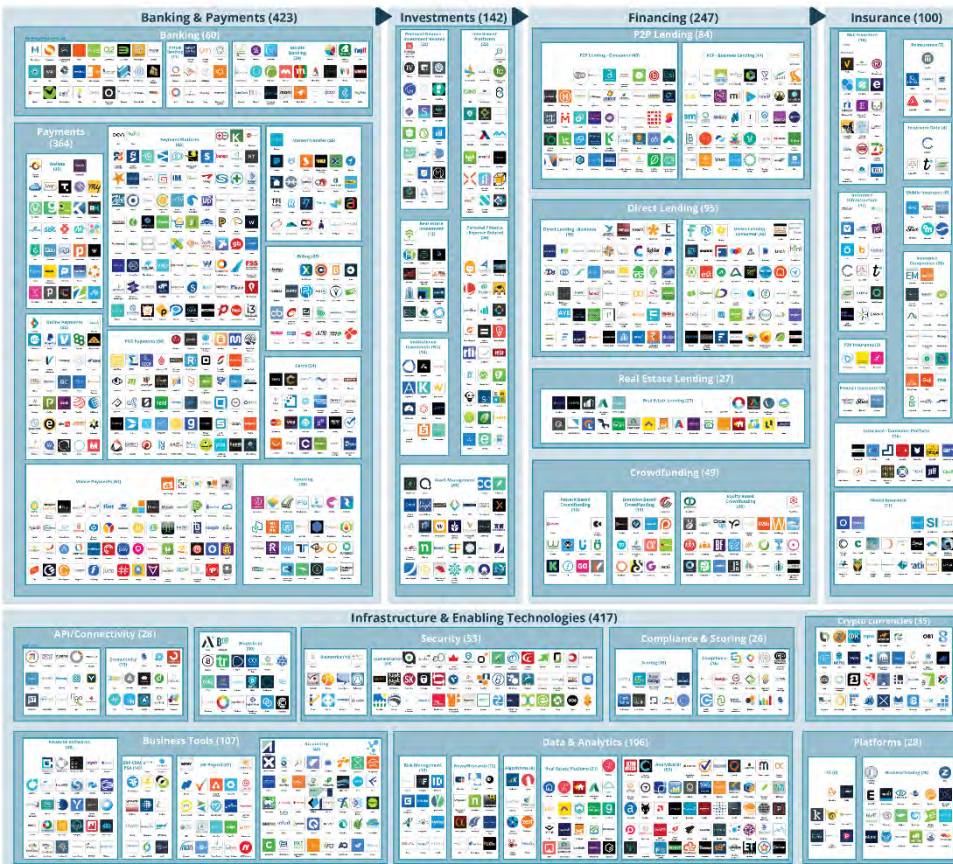
Financial technology companies are generally startups founded with the purpose of benefiting from the digital ecosystem to disrupt incumbent financial systems and corporations.



" THE APPLE PAY
DOESN'T WORK I'LL
TRY A BANANA "

The Fintech Landscape

Last Update: April 2017



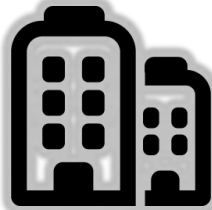
Contributors:

Cyrille Vivier – Oney Bank
 Eric Horesnyi – Streamdata.io
 Guillaume-Olivier Doré – Fintech Mag
 Philippe Gelis – Kantox

Fintech As An Industry



396,000+
employees



1329
Companies



57
Billion Dollar Companies



\$131B
funding



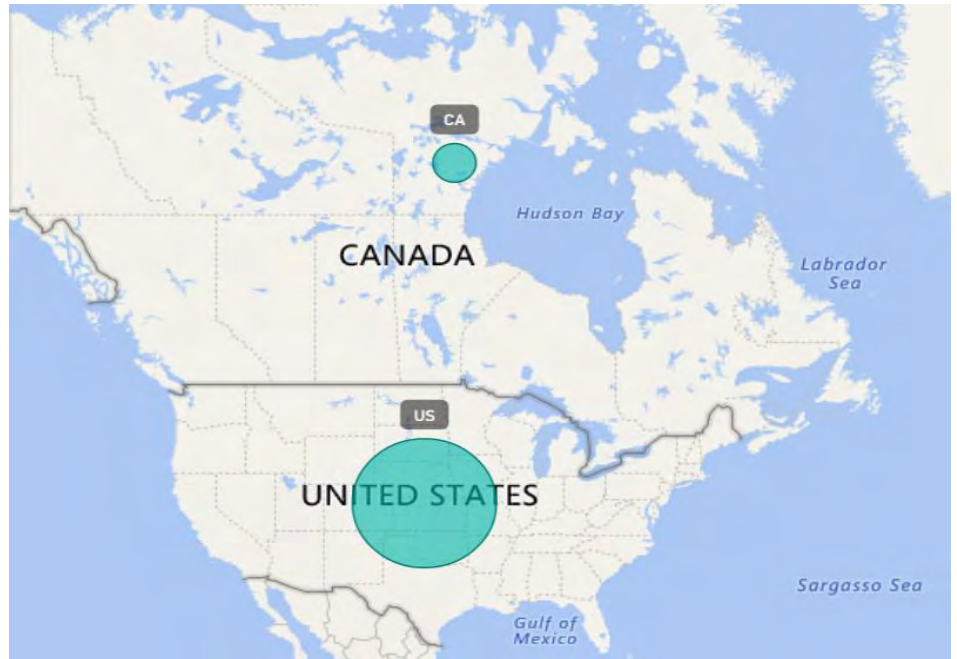
\$889B
Value Created

Geography

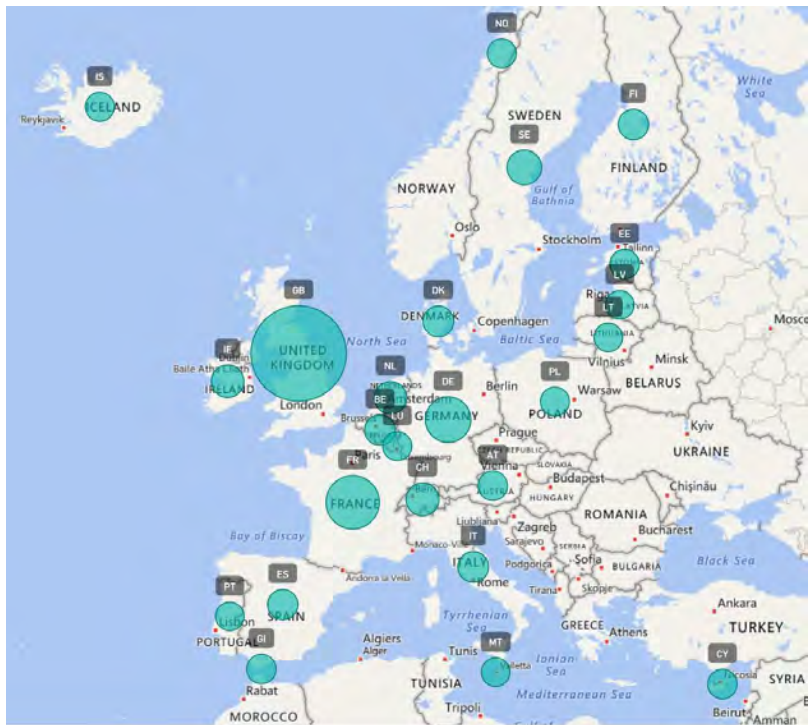
Geographic Distribution



North America



Europe



Asia Pacific



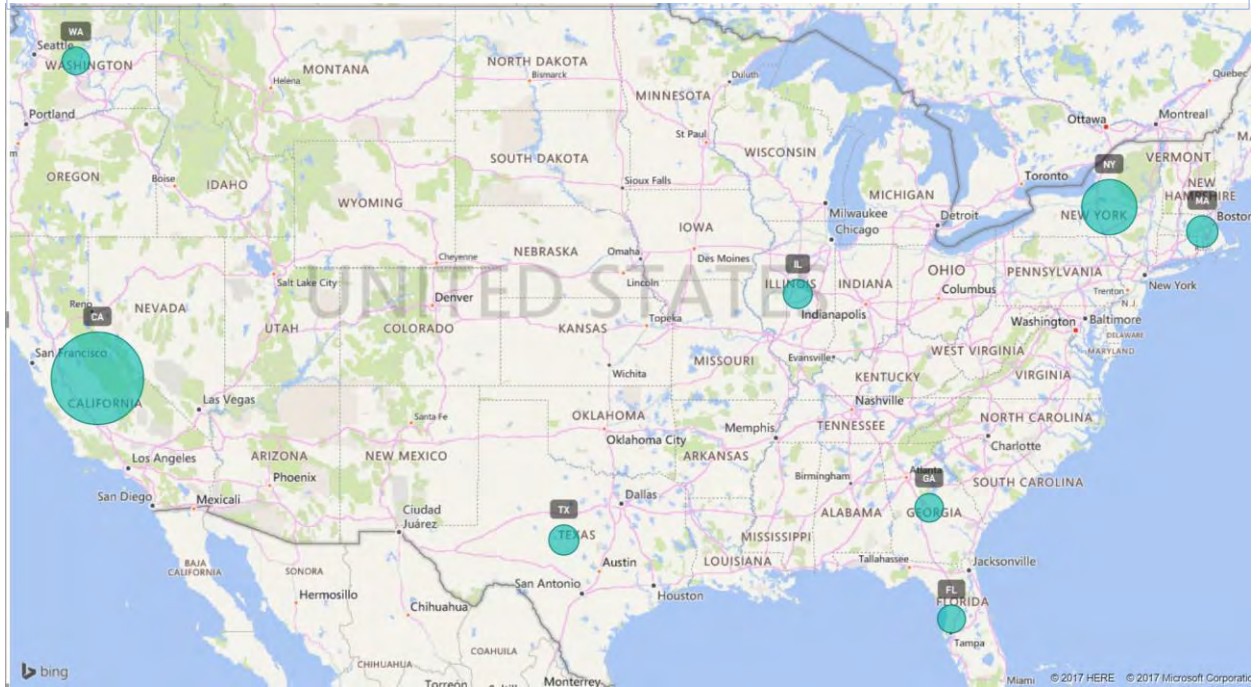
Rest of the World



More than 15 fintechs



Major states in the US



Most active cities in the world

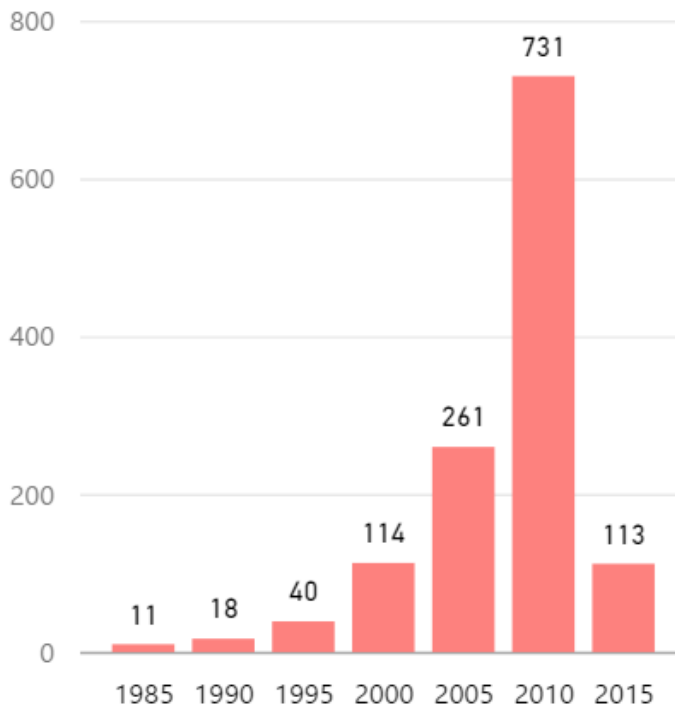
Silicon Valley	264
London	121
NYC	121
Paris	46
Bengaluru	24
Beijing	21
Berlin	21

Companies & Employees

Top Sublist	Asia	Europe	North America	ROW	Total
Banking & Payments	8818	31560	124231	1760	166369
Financing	6892	4087	13940	380	25299
Infra & Enabling Tech	7637	29136	100435	740	137948
Insurance	1770	26965	15832	220	44787
Investments	10400	4230	5457	1150	21237
Total	35517	95978	259895	4250	395640

Top Sublist	Asia	Europe	North America	ROW	Total
Banking & Payments	78	125	195	25	423
Financing	51	75	110	11	247
Infra & Enabling Tech	51	93	257	16	417
Insurance	14	18	63	5	100
Investments	18	41	80	3	142
Total	212	352	705	60	1329

Companies created



Companies created
since 2013

Companies created since 2013

Banking & Payments

Contained in List	Asia	Europe	North America	ROW	...▼
Mobile Payments	2	8	5	2	17
Mobile Banking	1	8	4	1	14
Payment Platform	4	2	7	1	14
POS Payment	4	5	4		13
Wallets	6	1	3		10
Cards		3	6		9
Money/Transfer		4	1	3	8
Banking Platforms	2	3	1		6
Invoicing	2	1	3		6
Online Payments	2	2	1		5
Virtual Banking		3			3
Total	23	40	35	7	105

Companies created since 2013

Financing

Contained in List	Asia	Europe	North America	ROW	...▼
Direct Lending - Consumer	11	2	16		29
Direct Lending - Business	10	9	8	1	28
P2P - Business Lending	9	5	3	1	18
Real Estate Lending		2	9		11
P2P - Consumer Lending	3	2	3	1	9
Equity Based Crowdfunding	2	2	2	1	7
Reward Based Crowdfunding		2	1		3
Donation Based Crowdfunding			1		1
Total	35	24	43	4	106

Companies created since 2013

Investements

Contained in List	Asia	Europe	North America	...▼
Personal Finance - Investment Related	3	3	9	15
Investment Platforms	2	5	6	13
Personal Finance - Expense Related	1	2	9	12
Real Estate Investment	1	4	6	11
Asset Management	1	4	2	7
Total	8	18	32	58

Companies created since 2013

Insurance

Contained in List	Asia	Europe	North America	ROW	...
Health Insurance	1		13		14
Insurance - Consumer Platform	2	2	4		8
Insurance Comparison	3		3	1	7
P&C Insurance	1		4		5
Insurance Infrastructure		1	1	1	3
Mobile/Product Insurance			2		2
P2P Insurance		1	1		2
Reinsurance			1		1
Total	7	4	29	2	42

Companies created since 2013 Infrastructure and Enabling Tech.

Contained in List	Asia	Europe	North America	ROW	...
Crypto currencies	7	5	8	3	23
Blockchain	3	3	13	2	21
Analytics/BI	2	4	6		12
Accounting	2	4	5		11
HR Payroll	2	3	5		10
Real Estate Platform	3	4	2		9
Brokers/Trading	1	2	3		6
Financial Software	1	2	3		6
Authentication	1		3	1	5
Compliance		3	1		4
Connectivity			4		4
Risk Management		1	3		4
Scoring	1	3			4
Algorithms			1		1
Biometrics	1				1
ERP CRM PSA			1		1
FX	1				1
Total	25	34	58	6	123

Investments since 2013

Investment since 2013

Banking & Payments

Contained in List	Asia	Europe	North America	ROW	Total▼
Payment Platform	\$426 500 000	\$3 634 770 000	\$11 970 045 083	\$28 000 000	\$16 059 315 083
Billing	\$1 195 000 000	\$17 417 609	\$14 721 136 926		\$15 933 554 535
Online Payments	\$6 546 920 000	\$314 202 090	\$148 000 000	\$6 635 000	\$7 015 757 090
POS Payment	\$245 537 000	\$1 398 530 921	\$1 391 450 000	\$5 000 000	\$3 040 517 921
Cards	\$459 000 000	\$17 436 875	\$1 310 599 999		\$1 787 036 874
Mobile Payments	\$284 320 962	\$137 287 228	\$719 449 114	\$25 705 062	\$1 166 762 366
Invoicing	\$34 675 000	\$24 492 641	\$1 027 545 000	\$4 000 000	\$1 090 712 641
Money/Transfer		\$591 168 910	\$390 835 944	\$4 920 000	\$986 924 854
Mobile Banking	\$18 550 000	\$414 250 707	\$107 757 166	\$231 300 000	\$771 857 873
Banking Platforms	\$2 500 000	\$181 923 040	\$363 121 802	\$0	\$547 544 842
Wallets	\$150 615 000	\$23 960 400	\$92 400 000	\$31 500 000	\$298 475 400
Virtual Banking		\$79 020 480	\$20 100 000		\$99 120 480
Total	\$9 363 617 962	\$6 834 460 901	\$32 262 441 034	\$337 060 062	\$48 797 579 959

Investment since 2013

Financing

Contained in List	Asia	Europe	North America	ROW	Total▼
Direct Lending - Consumer	\$1 440 100 000	\$252 921 000	\$7 403 149 000	\$60 400 000	\$9 156 570 000
Direct Lending - Business	\$908 270 000	\$428 520 543	\$4 097 004 798	\$8 000 000	\$5 441 795 341
P2P - Consumer Lending	\$2 231 440 643	\$681 227 475	\$1 982 917 516	\$48 520 000	\$4 944 105 634
P2P - Business Lending	\$929 900 000	\$500 975 326	\$1 194 237 009	\$2 800 000	\$2 627 912 335
Real Estate Lending	\$926 000 000	\$172 630 000	\$581 199 794	\$4 200 000	\$1 684 029 794
Equity Based Crowdfunding	\$25 000 000	\$93 427 810	\$585 124 072	\$16 250 000	\$719 801 882
Donation Based Crowdfunding	\$880 000	\$4 470 000	\$155 910 000		\$161 260 000
Reward Based Crowdfunding		\$19 068 417	\$110 300 000		\$129 368 417
Total	\$6 461 590 643	\$2 153 240 571	\$16 109 842 189	\$140 170 000	\$24 864 843 403

Investment since 2013

Investments

Contained in List	Asia	Europe	North America	ROW	Total▼
Investment Platforms	\$103 100 000	\$347 783 350	\$825 532 400	\$112 500 000	\$1 388 915 750
Personal Finance - Investment Related	\$10 060 000	\$15 418 766	\$675 653 044	\$301 000 000	\$1 002 131 810
Asset Management	\$10 300 000	\$404 149 000	\$303 286 283		\$717 735 283
Real Estate Investment	\$7 500 000	\$43 257 942	\$490 610 430		\$541 368 372
Personal Finance - Expense Related	\$140 506 000	\$49 460 999	\$135 565 463	\$30 240 000	\$355 772 462
Institutional Investment	\$50 000 000		\$96 800 000		\$146 800 000
Total	\$321 466 000	\$860 070 057	\$2 527 447 620	\$443 740 000	\$4 152 723 677

Investment since 2013

Insurance

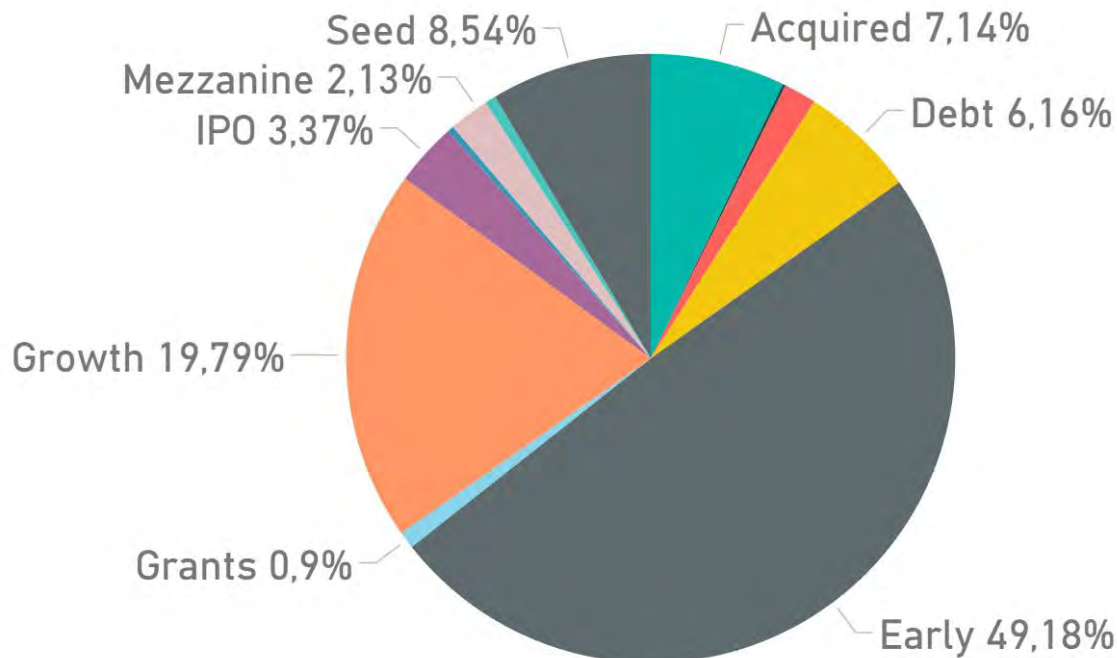
Contained in List	Asia	Europe	North America	ROW	Total▼
Health Insurance	\$7 700 000		\$1 512 102 219		\$1 519 802 219
Insurance - Consumer Platform	\$1 111 773 000	\$58 310 250	\$165 750 000		\$1 335 833 250
P&C Insurance	\$517 500 000		\$121 483 000		\$638 983 000
Insurance Comparison	\$168 555 780	\$12 531 200	\$234 558 676	\$28 550 000	\$444 195 656
Mobile/Product Insurance		\$65 400 000	\$208 000 000		\$273 400 000
Insurance Infrastructure		\$21 710 000	\$86 400 000	\$2 000 000	\$110 110 000
P2P Insurance		\$15 300 000	\$47 000 000		\$62 300 000
Reinsurance		\$0	\$1 400 000		\$1 400 000
Total	\$1 805 528 780	\$173 251 450	\$2 376 693 895	\$30 550 000	\$4 386 024 125

Investment since 2013

Infrastructure & Enabling Tech.

Contained in List	Asia	Europe	North America	ROW	Total▼
Analytics/BI	\$8 500 000	\$62 532 370	\$3 417 022 762	\$13 500 000	\$3 501 555 132
Authentication	\$1 000 000	\$15 750 000	\$2 292 472 745	\$58 650 000	\$2 367 872 745
HR Payroll	\$21 220 000	\$15 285 000	\$1 491 136 609		\$1 527 641 609
Scoring	\$51 200 000	\$9 200 000	\$1 177 500 000		\$1 237 900 000
Financial Software	\$835 675 000	\$48 679 600	\$324 147 489	\$0	\$1 208 502 089
Accounting	\$346 100 000	\$93 408 938	\$515 699 983	\$0	\$955 208 921
ERP CRM PSA	\$70 192 500	\$4 200 000	\$870 553 064		\$944 945 564
Real Estate Platform	\$451 510 000	\$131 758 833	\$121 970 000	\$29 000 000	\$734 238 833
Crypto currencies	\$104 953 000	\$83 741 900	\$516 059 567	\$14 875 000	\$719 629 467
Brokers/Trading	\$68 000 000	\$106 163 000	\$485 375 000	\$0	\$659 538 000
Algorithms	\$396 800	\$371 900 000	\$159 298 940	\$0	\$531 595 740
Blockchain	\$12 710 000	\$13 370 000	\$315 662 730	\$18 600 000	\$360 342 730
Risk Management		\$99 470 000	\$210 526 246		\$309 996 246
Connectivity		\$28 941 527	\$227 033 245		\$255 974 772
API		\$12 200 000	\$239 599 444		\$251 799 444
Compliance	\$15 000 000	\$95 194 000	\$32 474 992		\$142 668 992
News/Research		\$4 500 000	\$129 065 500	\$3 000 000	\$136 565 500
Biometrics	\$49 000 000	\$18 940 000	\$30 245 000	\$11 000 000	\$109 185 000
FX	\$3 000 000	\$42 298 276			\$45 298 276
Total	\$2 038 457 300	\$1 257 533 444	\$12 555 843 316	\$148 625 000	\$16 000 459 060

Company Status



Funding events & Total investments

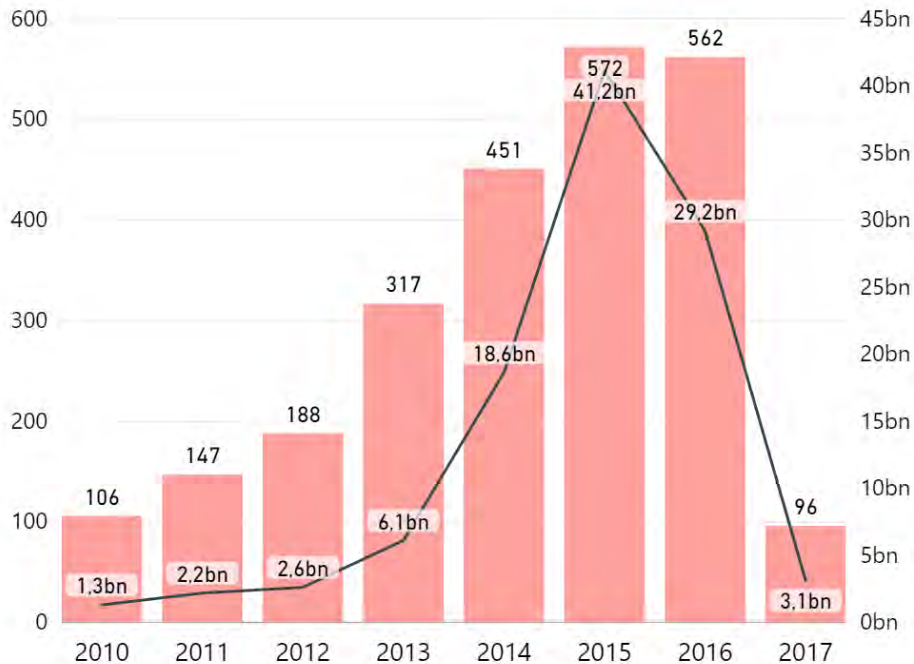
Total Funding

Top Sublist	Asia	Europe	North America	ROW	Total
Banking & Payments	\$9 648 867 962	\$7 343 503 813	\$56 427 531 774	\$377 360 062	\$73 797 263 611
Financing	\$6 520 090 643	\$2 424 119 398	\$16 800 155 477	\$140 170 000	\$25 884 535 518
Infra & Enabling Tech	\$2 221 499 800	\$1 363 779 690	\$17 429 555 783	\$178 625 000	\$21 193 460 273
Insurance	\$1 824 021 585	\$173 251 450	\$2 824 578 899	\$35 550 000	\$4 857 401 934
Investments	\$338 483 000	\$924 916 978	\$3 098 132 315	\$501 740 000	\$4 863 272 293
Total	\$20 552 962 990	\$12 229 571 329	\$96 579 954 248	\$1 233 445 062	\$130 595 933 629

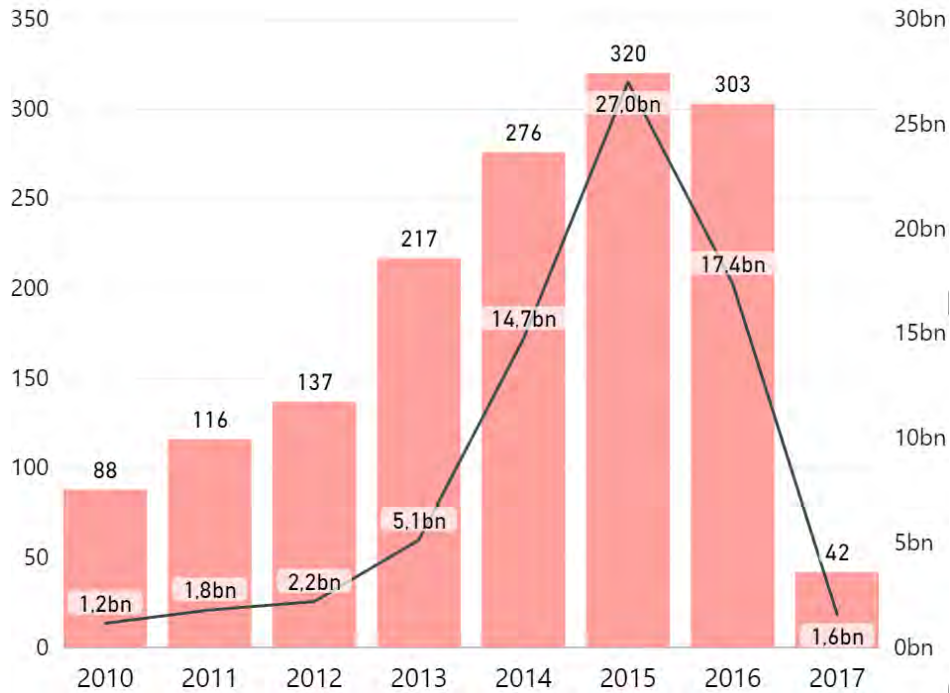
Total funding per year per sublist

Top Sublist	2012	2013	2014	2015	2016	2017
Banking & Payments	\$1 209 578 866	\$1 614 266 284	\$10 773 965 861	\$21 448 664 774	\$14 350 559 485	\$610 123 555
Financing	\$339 399 588	\$1 734 002 369	\$3 463 041 831	\$10 010 577 887	\$8 199 727 253	\$1 457 494 063
Infra & Enabling Tech	\$659 787 229	\$2 186 250 708	\$3 015 273 367	\$6 996 654 801	\$3 362 023 379	\$440 256 805
Insurance	\$318 900 000	\$164 173 767	\$474 511 030	\$1 853 192 409	\$1 363 196 919	\$530 950 000
Investments	\$85 237 796	\$410 103 441	\$894 683 688	\$857 795 768	\$1 904 609 005	\$85 531 775
Total	\$2 612 903 479	\$6 108 796 569	\$18 621 475 777	\$41 166 885 639	\$29 180 116 041	\$3 124 356 198

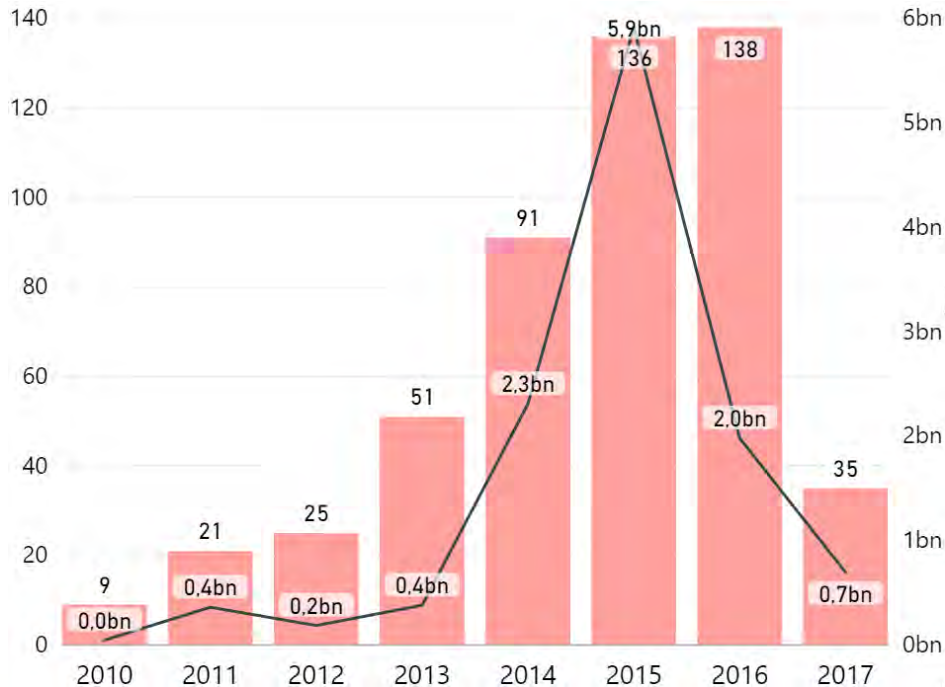
Funding events and total investments



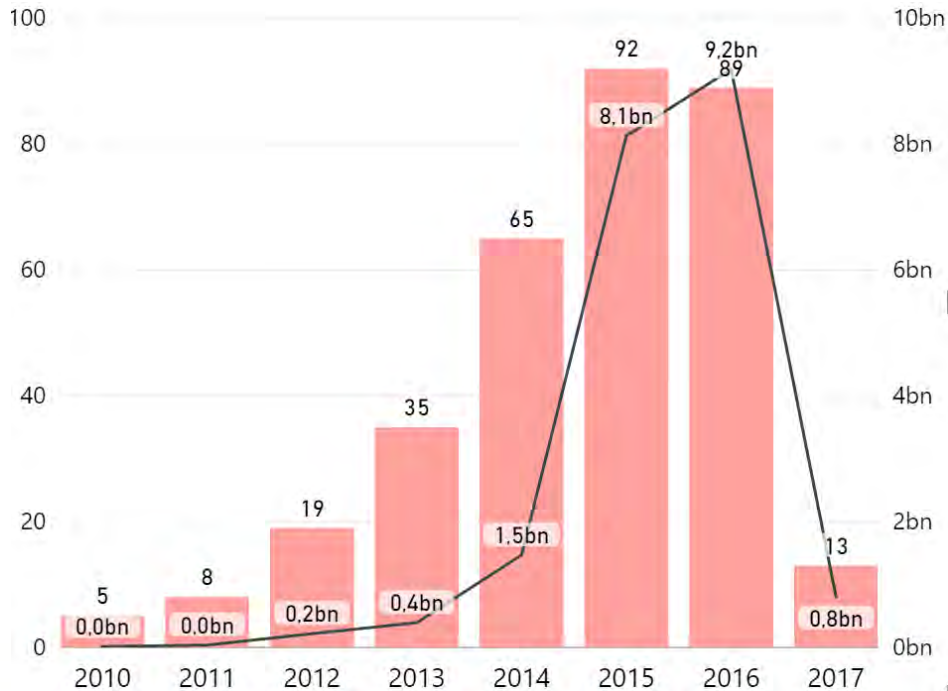
Funding events and total investments NA



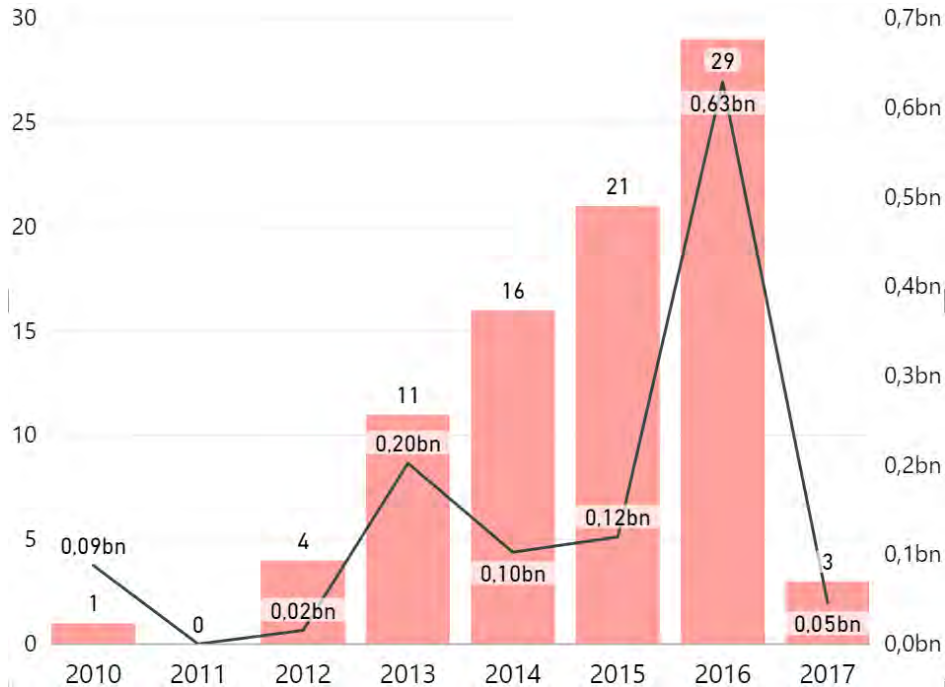
Funding events and total investments Europe



Funding events and total investments Asia Pacific



Funding events and total investments ROW



Total Valuation

Top Sublist	Asia	Europe	North America	ROW	Total
Banking & Payments	\$68 410 000 000	\$41 964 165 500	\$578 179 135 204	\$500 000 000	\$689 053 300 704
Financing	\$30 132 810 000	\$1 225 755 450	\$15 245 000 000	\$0	\$46 603 565 450
Infra & Enabling Tech	\$4 147 130 000	\$1 181 178 600	\$82 105 511 027	\$371 200 000	\$87 805 019 627
Insurance	\$8 000 000 000	\$32 431 000 000	\$4 357 630 000	\$0	\$44 788 630 000
Investments	\$20 000 000	\$3 025 800 000	\$17 593 900 000	\$0	\$20 639 700 000
Total	\$110 709 940 000	\$79 827 899 550	\$697 481 176 231	\$871 200 000	\$888 890 215 781

Top Funding

Company Name	Banking & Payments	Financing	Infra & Enabling Tech	Total▼
Visa	\$17 860 000 000			\$17 860 000 000
Uber	\$13 957 300 000			\$13 957 300 000
First Data Corporation	\$10 360 000 000			\$10 360 000 000
Ant Financial	\$6 400 000 000			\$6 400 000 000
Worldpay	\$3 300 000 000			\$3 300 000 000
MasterCard	\$2 400 000 000			\$2 400 000 000
Verisign			\$2 392 000 000	\$2 392 000 000
SoFi		\$2 012 000 000		\$2 012 000 000
Palantir			\$1 891 500 000	\$1 891 500 000
Lufax		\$1 685 000 000		\$1 685 000 000
Thomson Reuters			\$1 500 000 000	\$1 500 000 000
Euronet Worldwide	\$1 496 550 000			\$1 496 550 000
Avant		\$1 334 000 000		\$1 334 000 000
Lending Club		\$1 256 260 000		\$1 256 260 000
One97 Communications	\$1 221 000 000			\$1 221 000 000
OnDeck		\$1 035 000 000		\$1 035 000 000
American Express	\$1 000 000 000			\$1 000 000 000
Total	\$57 994 850 000	\$7 322 260 000	\$5 783 500 000	\$71 100 610 000

Top investors

Top VC's

World	
<i>Investor</i>	<i># Invest.</i>
Sequoia Capital	34
Accel Partners	33
Index Ventures	31
500 Startups	31
Goldman Sachs	29
Andreessen Horowitz	28
SV Angel	27
NEA	26
Ribbit Capital	26

Top VC's (Europe & NA)

Europe		NA	
<i>Investor</i>	<i># Invest.</i>	<i>Investor</i>	<i># Invest.</i>
Index Ventures	13	Goldman Sachs	26
Seedcamp	12	Andreessen Horowitz	26
Balderton Capital	8	SV Angel	25
Accel Partners	8	Khosla Ventures	25
Speedinvest	8	NEA	23
Earlybird Venture Capital	7	GV	22
Point Nine Capital	6	Silicon Valley Bank	20
Ribbit Capital	6	Bain Capital Ventures	20
Kima Ventures	5	RRE Ventures	20

Top VC's (Asia & ROW)

Asia Pacific		ROW	
<i>Investor</i>	<i># Invest.</i>	<i>Investor</i>	<i># Invest.</i>
Sequoia Capital	16	Kaszek Ventures	6
SAIF Partners	8	500 Startups	4
Matrix Partners	7	QED Investors	4
Accel Partners	6	International Finance Corp	4
500 Startups	6	Ribbit Capital	3
IDG Ventures	6	Digital Currency Group	3
Jungle Ventures	5	FundersClub	3
Lightspeed Venture Part.	5	Omidyar Network	3
Omidyar Network	5	Endeavor Catalyst	3

Top Acquisitions

Company Name	Banking & Payments	Financing	Infra & Enabling Tech	Insurance	Total▼
Interactive Data Corporation			\$5 200 000 000		\$5 200 000 000
Heartland Payment Systems			\$4 300 000 000		\$4 300 000 000
Powa	\$2 675 000 000				\$2 675 000 000
Syniverse			\$2 600 000 000		\$2 600 000 000
CyberSource	\$2 000 000 000				\$2 000 000 000
Skrill	\$1 200 000 000				\$1 200 000 000
Esurance				\$1 000 000 000	\$1 000 000 000
Kofax			\$1 000 000 000		\$1 000 000 000
PayPal Credit		\$945 000 000			\$945 000 000
Xoom	\$890 000 000				\$890 000 000
Digital River			\$840 000 000		\$840 000 000
Braintree	\$800 000 000				\$800 000 000
Yodlee			\$590 000 000		\$590 000 000
Total	\$7 565 000 000	\$945 000 000	\$14 530 000 000	\$1 000 000 000	\$24 040 000 000

Track the Fintech Landscape to receive news about everything happening in this market. In under 3 minutes per day, stay on top of the:



New Companies



Innovation



People



Funding

Track the Fintech Landscape

Get our Other Free eBooks

Download



Download



Download



DESIGNED BY
Mehdi Medjaoui

The API Landscape

Last Update: March, 2017

POWERED BY
spoke

Business Processes as an API/API-as-a Product/Transactional APIs (150)



API Lifecycle platform (78)



Backend Building Tools/MBaaS (14)



API Abstraction / Integration Platform (32)

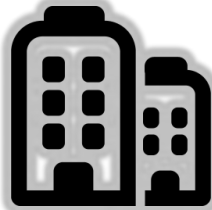


VB | Profiles

API As An Industry



17,000+
employees



270
Companies



22
Billion Dollar Companies



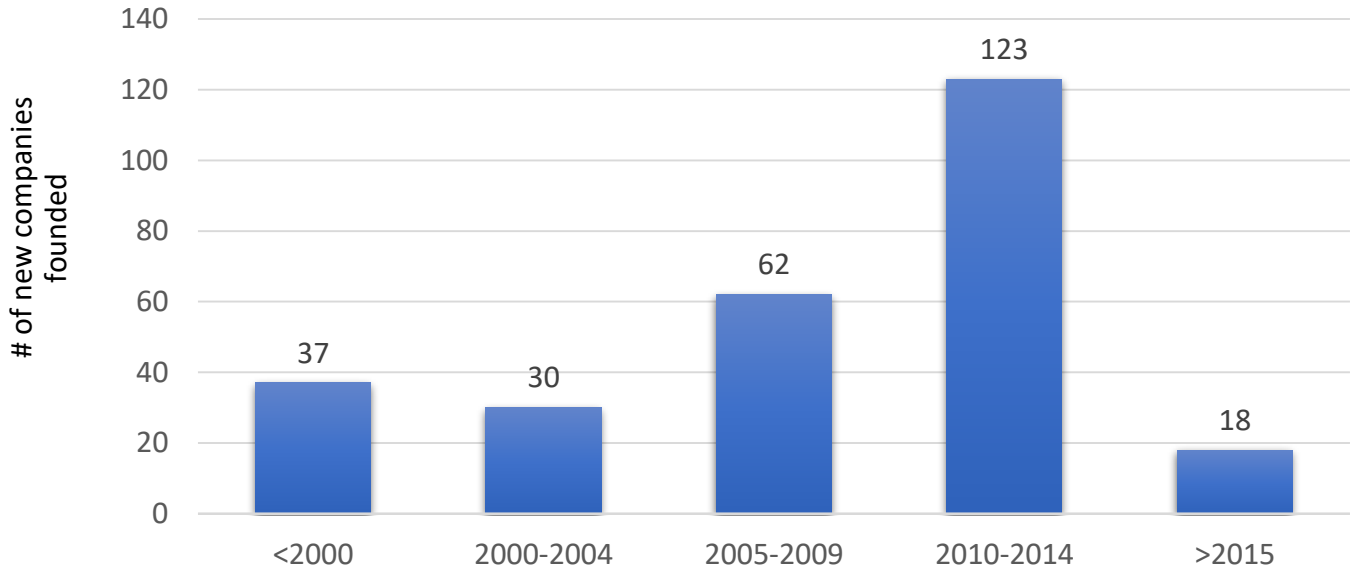
\$18B
funding



\$211B
Value Created

VB | Profiles

of API Companies Created



VB | Profiles

Presentation of the API Landscape

San Francisco – July 12th

For more information: contact@apidays.io