

WEALTHTECH100

Profiles of the WealthTech100, the world's most innovative WealthTech companies that every leader in the asset or wealth management industry needs to know about



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The WEALTHTECH100 is an annual list of 100 of the world’s most innovative WealthTech companies selected by a panel of industry experts and analysts. These are the companies every leader in wealth and asset management, private banking and financial advisory needs to know about as they consider and develop their digital transformation strategies and new customer propositions.

There’s plenty of interest and hype about WealthTech in the marketplace, but much of it is superficial, incoherent or self-serving and fails the needs of decision-makers in incumbent financial institutions who require independent, facts, figures and analysis.

The WEALTHTECH 100 list will help senior management and investment professionals evaluate which digital wealth management and financial advisory models have market potential and are most likely to succeed and have a lasting impact on the industry.

CRITERIA

The criteria assessed by the Advisory Board and FinTech Global team include the following:

- Industry significance of the problem being solved
- Growth, in terms of capital raised, revenue, customer traction
- Innovation of technology solution
- Potential cost savings, efficiency improvement, impact on the value chain and/or revenue enhancements generated for clients
- How important is for executives in asset management, private banking and financial advisory to know about this company?

PROCESS



RESEARCH WEALTHTECH UNIVERSE

Analyse universe of WealthTech solution providers on FinTech Global database and external sources



NOMINATE COMPANIES

Shortlist candidates that meet criteria along with companies nominated via the website



CONDUCT INTERVIEWS & SURVEY

Undertake in-depth interviews or surveys with founders and CEOs of shortlisted companies



IDENTIFY WEALTHTECH 100

Determine which companies excel in terms of the criteria and can be classified as WealthTech innovation leaders



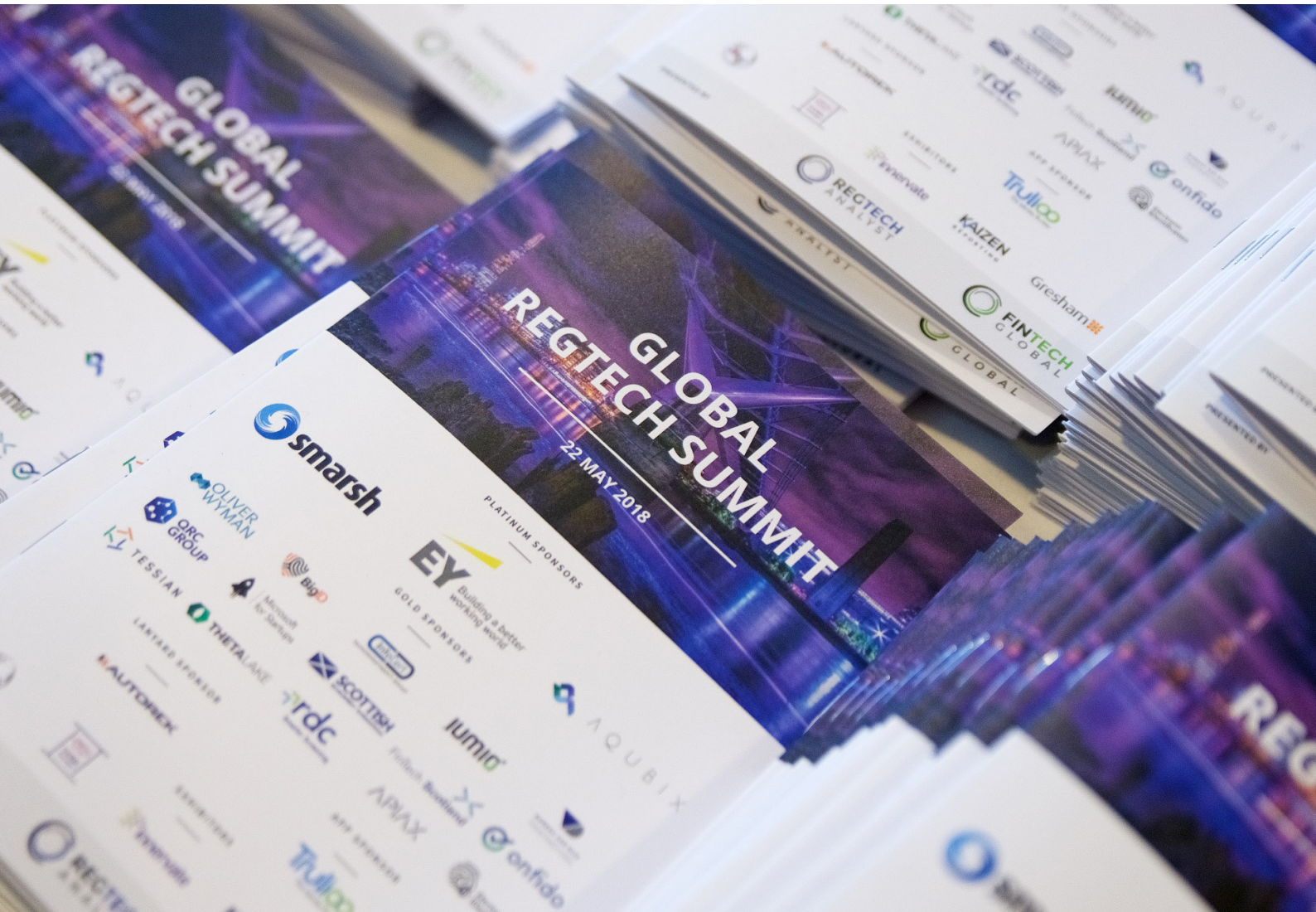
PUBLISH

Announce results to media and finalists



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-  Founded 2015
-  Employees: 11-50
-  Value Chain: **Investment Planning**
-  Subsectors: **Digital Retirement Solutions, Financial Planning**
-  Regions of operations: **Switzerland, Germany, United Kingdom**

3rd-eyes has developed a modular solution that incorporates sustainable investing and it is based on the most sophisticated Asset Liability Management methodologies, enabling wealth managers to provide superior wealth planning and advice. The system is specifically tailored to address the needs of individual clients served by private and retail banks as well as those served by independent wealth managers. The solution is also used by existing robo-advisors that aim to provide more sophisticated solutions based on goal-based and holistic wealth planning. The company counts Allianz Suisse and Herens Quality Asset Management as clients and has developed integration and distribution partnerships with Niiio finance AG, Avaloq, fundinfo AG and the Julius Baer Intermediary segment.








-  Founded 2014
-  Employees: 11-50
-  Value Chain: **Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Risk & Compliance**
-  Subsectors: **B2B Robo Advisors, Portfolio Management & Reporting, Risk Analysis & Management, Financial Planning, Data & Analytics**
-  Regions of operations: **Austria, Germany, South Korea, Switzerland, United Kingdom, United States**

AAAccell is a leading quantitative FinTech in Risk and Asset Management company. AAAccell stands for Academic excellence, Artificial intelligence, and Algorithmic power. Much of global wealth invested lacks systematic quantification - many decisions are intuition based. To address the lack of quantification, AAAccell has developed an AI robo-solution, called PSARM - for Portfolio Selection and Active Risk Monitoring. AAAccell utilises the most advanced methods and algorithms in quantitative finance, mathematics, statistics (including Artificial Intelligence and Machine Learning) and econometrics and applies it to portfolio optimisation. PSARM operates at a so-called risk fear portfolio strategy which combines portfolio optimization respectively selection with active risk monitoring. AAAccell counts banks, insurances, asset managers, institutional and private investors and Switzerland's leading WealthTechs as clients. The company has expected revenue of \$2m-\$5m and clients include UBS, Rothschild and Zurich Insurance.



Adviscent
Interactive Advisory

-  Founded 2010
-  Employees: 11-50
-  Value Chain: **Client Acquisition/Service, Research & Analytics**
-  Subsectors: **B2C Robo Advisors, Financial Planning, Client Prospecting & Engagement**
-  Regions of operations: **Switzerland**

Adviscent is a FinTech startup specialized in innovative information management solutions for advisory processes. It developed Interactive Advisor, a content and personalization hub that integrates wealth management research processes into one platform. Interactive Advisor is a software framework that enables banks to successfully engage their clients throughout the advisory process with the right content at the right time in the right format. Interactive Advisor's intelligent recommendation engine helps financial advisors deliver content that fully matches client profiles and preferences at any point within the client journey. In turn, they gain key insights into what their clients want. Adviscent partners with chief investment officers and research departments that create and distribute research and investment advice to clients, prospects and client advisors.



-  Founded 1999
-  Employees: 101-250
-  Value Chain: **Investment Planning, Portfolio Management & Rebalancing, Reporting, Risk & Compliance**
-  Subsectors: **B2B Robo Advisors, Portfolio Management & Reporting, Risk Analysis & Management, Compliance & Regulation**
-  Regions of operations: **Germany, France, Switzerland, United Kingdom, Austria, Luxembourg**

aixigo is one of the largest providers of banking software for financial service providers in Germany, Austria and Switzerland and offers the fastest digital wealth management platform, enabling innovation leaders in digitalising all aspects of the personal investment business. Its innovations enable financial institutions to offer digital 'value-added services' in customer segments that have not previously experienced this. aixigo has further expanded the features of the High-Performance Portfolio API. The API currently comprises almost 100 services. Each of these services is individually configurable via call parameters. For digital asset management, the API provides all the processes and functions required for a bulk business. Moreover, the flexibility of the REST API enables financial services providers to innovate their own digital customer experience. This can be via apps, chatbots or voice interfaces. The company has expected revenue of \$10m-\$20m and clients include BNP Paribas, Commerzbank and Consors.



-  Founded 2013
-  Employees: 11-50
-  Value Chain: **Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Risk & Compliance**
-  Subsectors: **Investing Tools, Risk Analysis & Management, Financial Planning, Data & Analytics**
-  Regions of operations: **United Kingdom, The Netherlands, Germany, United States, APAC**

AlgoDynamix risk analytics provide hours or days advance warning of major directional market movements. Unlike other solutions, the underlying technology does not require any historical data or knowledge of any previous disruptive events. The analytics software covers equity, commodity and currency markets. AlgoDynamix Enterprise Solutions provides a bespoke experience where your specific requirements are catered for, including the possibility of on premise installation. Its risk analytics engine is based on sophisticated 'deep data' agent-based algorithms scanning in real-time multiple quantitative primary data sources. These algorithms analyse the dynamic behaviour of market participants and cluster them based on common feature sets. AlgoDynamix has 10 Live (institutional) customers on production licenses, a partnership agreement with one of the Big 4 UK consultancies, and counts Asset and Wealth managers in and around Amsterdam, (U)HNWI/family offices in UK and US, large APAC banks as clients.




-  Founded 2014
-  Employees: 11-50
-  Value Chain: **Portfolio Management & Rebalancing, Trading Advice & Execution**
-  Subsectors: **Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Alternative Investment Solutions, Data & Analytics, Algorithmic Trading**
-  Regions of operations: **Switzerland, Spain, Portugal, Germany, Netherlands, United Kingdom, France, United States, Canada, Belgium, Scandinavian, Russia, Singapore, Hong Kong, Australia, New Zealand, Israel, Japan, GCC Countries**


AlgoTrader is a single platform for conducting quantitative research, trading strategy development, strategy back-testing and automated trading deployment. Architecturally, it is a robust, highly optimized, truly distributed, event-driven, multi-threaded software platform purpose built for state based, asynchronous development of complex trading models. AlgoTrader is an open, feature rich platform that handles all the tedious aspects of quant modelling and strategy development: strategy wizards, embedded valuation & technical analysis libraries, all common trading methods, configurable back-testing framework, reference data starters, inbound FIX adapters, public REST endpoints, historical data services and market data / broker / exchange adapters. AlgoTrader focuses on quantitative finance, software development & algorithmic trading for the traditional asset class trading as well as crypto/blockchain industry. Clients include hedge funds, proprietary traders, banks, crypto funds and brokers who are looking to automated trading strategies. AlgoTrader has over 50 paying clients including AegisCo Asset Management, Custodigit, Bitcoin Suisse and Quantum Rock, and is expecting revenue of \$2m-\$5m.



 Founded 2014

 Employees: 51-100


 Value Chain: [Investment Planning, Portfolio Management & Rebalancing](#)

 Subsectors: B2B Robo Advisors

 Regions of operations: Brazil, Colombia, Mexico, United States, Taiwan


Alkanza is a global B2B SaaS platform which offers financial institutions a selection of automated advisory products to better serve their end customers. Through the combination of AI and machine learning technology, an institution can offer their customers a highly-personalised portfolio which is tailored to their specific needs. Alkanza's Behavioural Science team powers an omni-channel engagement engine, allowing for personalized messaging and notification. Alkanza extends these capabilities via web and mobile applications to serve consumers or advisors. Companies can use Alkanza to create and customise a robo-advisor solution which can be deployed to the market quickly and automate a big part of advisory services. It can be white-labelled or co-branded by the financial institution. The company has established partnerships with Rico (A Brazilian independent broker), Sura Asset Management (Alkanza is currently partnered and live with their services in Colombia, but plans are to increase this and rollout to five other countries in the next 18 months), Bank of Colombia, Prudential and Eastspring.




 Founded 2003

 Employees: 101-250


 Value Chain: [Client Acquisition/Service, Risk & Compliance](#)

 Subsectors: Financial Services Software

 Regions of operations: EMEA, North America, APAC


Appway provides software solutions for client onboarding in wealth management and private banking, managing end-to-end process flows that integrate stakeholders, data, and systems into a seamless digital transformation journey. Its solutions cover account opening as well as the entire client lifecycle—including updating and closing of business relationships—all while making sure firms are fully compliant with existing regulations and compliance and risk standards across multiple jurisdictions. Appway leverages integrations with multiple internal and external systems to perform automated background and AML/KYC checks. With its intelligent automation and digital collaboration capabilities, it supports relationship managers, back office employees, compliance officers, and other involved parties, providing a holistic, real-time customer view that strengthens personal engagement and client loyalty. The company has 510k+ users and 225+ clients, including Credit Suisse, HSBC, Manulife Financial Corporation, J.P. Morgan, and Investec. Appway's global ecosystem includes over 45 partners, made up mostly of system implementation, technology, and strategic alliances with companies such as Deloitte, Isobar, IBM, Cognizant, Synpulse, Wintech, Capco, Protiviti, BearingPoint, Serial, BMC, Salesforce, and Microsoft.




 Founded 2012

 Employees: 11-50

 Value Chain: [Holistic wealth management covering entire PFM, Planning, Execution and Managing](#)

 Subsectors: B2C & B2B2C Robo Advisor 2.0, Financial Planning and Wealth Management Advisory

 Regions of operations: India

ArthaYantra provides service to the mass affluent and the middle class people who otherwise do not have access to proper financial advice just because they are not rich enough. As a holistic adviser it delivers customized and personalized advice, and covers expense management, loan advice, investment and insurance advisory, tax and estate planning, with goals at the core. ArthaYantra's award winning platform, Arthos, uses its proprietary technology to integrate the entire wealth management value chain into a single platform, delivering advice, enabling transactions and reviewing and rebalancing seamlessly. It uses Machine learning, Decision Sequencing, Mathematical & Statistical modelling, financial econometrics to build a scalable platform that can meet the diverse needs of the retail segment across India and the World. It is an economically viable model that changes the current structure of the wealth management industry globally. ArthaYantra currently has 18,000+ customers and 200,000+ users across 700+ cities and 30+ countries. Additionally, ArthaYantra has over 20 large and small corporate customers such as Wells Fargo, Intuit, TVS, Virtusa Polaris, Capillary and Aegon.



ASTUTE WHEEL

Better advice. More clients.

- Founded 2011**
- Employees: 11-50**
- Value Chain: Client Acquisition/Servicing, Investment Planning, Risk & Compliance**
- Subsectors: Digital Retirement Solutions, Investing Tools, Financial Planning, Compliance & Regulation, Financial Services Software, Client Prospecting & Engagement**
- Regions of operations: Australia**

For Financial Planners, Astute provides efficiencies and embedded compliance in the process of gathering information from clients online prior to meetings, goals based advice, scoping & scaling advice, education tools, modelling calculators (insurance, investments, retirement, debt, cashflow & estate planning) auto generated file notes, strategy paper wizards, data integration with CRM's. Astute Estate Planner is a software solution that delivers a clear path for professional advisers to capture client information and guide clients through estate planning decisions they must address. The system captures all information required to present and action their estate plan, with unprecedented speed. Astute currently has approximately 500 advisers that pay for an AstuteWheel software licence. Financial planners in Australia are authorised representatives of a Dealer Group owned by larger institutions such as AMP, IOOF, NAB, ANZ, CBA, Westpac. Its software is used by financial planners across all these dealer groups as well as many medium and smaller groups. Astute has begun discussions with larger incumbent financial planning software providers (Xplan, Adviser Logic, Practifi, Seido) that would like to integrate its 'front end' solutions to their 'back end' solutions to provide a seamless process for the financial planners.



- Founded 2015**
- Employees: 11-50**
- Value Chain: Client Acquisition/Servicing, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Reporting**
- Subsectors: Portfolio Management & Reporting, Risk Analysis & Management, Alternative Investment Solutions, Data & Analytics, Financial Services Software**
- Regions of operations: Global**

BaseVenture works closely with fund managers, asset allocators, and fund administrators to improve investor satisfaction, automate their operations, and make smarter investment decisions. By providing users with data intelligence and process automation, BaseVenture's FundManager.io platform radically simplifies the process of investment management and provides a solution that is intelligent, scalable, and secure. BaseVenture is a cloud-based software company that develops innovative solutions in the areas of financial reporting, data visualization, and process management. BaseVenture helps solve challenges in the investment decision-making process for wealth managers while arming them with a solution that also automates their operations and keeps their investors happy. In just 3 years of direct sales, BaseVenture has amassed \$200 billion in client assets on its FundManager.io platform. In 2018, BaseVenture formed a commercial partnership with financial technology leader FIS (NYSE: FIS) to expand FundManager.io functionality to enable data integration, aggregation, and visualization of public securities.



- Founded 2015**
- Employees: 1-10**
- Value Chain: Client Acquisition/Servicing, Investment Planning, Portfolio Management & Rebalancing, Reporting, Risk & Compliance**
- Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Risk Analysis & Management**
- Regions of operations: Singapore, Hong Kong, Australia, United States**

BetaSmartz is a global B2B digital advice (automated investing) SaaS platform. BetaSmartz provides modules that can be used as one or in separate parts to allow advisors to provide better advice, reduce risk, create business and cost efficiencies and manage client and advice risk. BetaSmartz provides a white-label B2B solution for financial services firms from wealth and fund managers to pension providers and insurers. As well as retirement planning, portfolio management and construction, the platform is built to provide more robust compliance through digital audit trails, significant reduction in costs through administrative automation, efficient client acquisition through digital engagement and rapid online onboarding, the software provides cost efficiency in the planning and managing of client accounts, customised automated reporting and complete transparency across the advice chain. Instead of providing a prescriptive solution the software is built using an open-architecture and modular approach which means it can be easily customised to meet customer needs, acts independently and is product agnostic.



-  **Founded 2016**
-  **Employees: 1-10**
-  **Value Chain: Investment Planning, Portfolio Management & Rebalancing, Reporting**
-  **Subsectors: B2B Robo Advisors, Portfolio Management & Reporting, Investing Tools**
-  **Regions of operations: Europe**


Blueopes provides a customized, intelligent / highly automated and low-cost portfolio management and investment advice platform focused on Socially Responsible Investing to Banks, Asset Management firms and Financial Advisors. Blueopes helps customers collect relevant client data including personal value preferences, and makes customized portfolio suggestions using ESG data and factor investing, while lowering your costs. Blueopes will help their customers find prospective clients or raise more wealth from existing clients by creating a lead with more information about Socially Responsible Investments. They will examine the customer's personal value preferences and build a portfolio to reflect these values. Therefore building trust at a very early phase of client relationship. Using Factor Investing method, Blueopes will provide a personalized portfolio recommendation while taking the company's parameters, like asset types, traded markets, commissions and fees. Blueopes has a partnership with Navega Strategies (provides macro-based quant models) and counts MKB Private Banking as a client.



-  **Founded 2014**
-  **Employees: 51-100**
-  **Value Chain: Client Acquisition/Service, Investment Planning, Trading Advice & Execution, Reporting, Risk & Compliance**
-  **Subsectors: Investing Tools, Digital Brokerage**
-  **Regions of operations: Germany, Netherlands, United Kingdom, Austria, France, Italy, Spain, Denmark, Sweden**






BUX is a financial services company focused on wealth management for retail clients through mobile applications with the aim to make investing more accessible to everyone. BUX has more than 2M users across nine countries in the EU. BUX is a mobile application available on iOS and Android. It has a large offering of more than 200 financial products (stocks, indices, currencies commodities and cryptocurrencies), a state-of-the-art client onboarding process, news articles, and a social community of more than 30,000 monthly active users. It is a fully native mobile application operating in the cloud with the use of an events driven technology offering a real-time quote feed, financial trading and in-app messaging. BUX has partnerships with Onfido, ComplyAdvantage and MessageBird for client onboarding, 140k real money accounts since it launched in September 2014 and is expecting revenue of \$10m-\$20m.



-  **Founded 2013**
-  **Employees: 11-50**
-  **Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Reporting**
-  **Subsectors: Portfolio Management & Reporting, Investing Tools, Data & Analytics, Financial Services Software, Client Prospecting & Engagement**
-  **Regions of operations: Global support, offices in Singapore, Switzerland, Hong Kong**






Canopy helps financial institutions and wealth managers to connect their siloed data, analyse their data, and gain new insights into their business or market. Canopy has developed an open source data format that enables financial data to be aggregated seamlessly across several databases and systems. Its API solution sits on top of clients' existing infrastructure. By utilizing Canopy Universal Language and machine learning, Canopy is able to ensure data consistency and enrich data using Bloomberg and FactSet. The Canopy platform also makes it easy to quickly obtain the data needed to make informed decisions. Canopy is a cloud (mostly AWS) based solution which combines off the shelf software solutions with proprietary technology developed specifically to solve data integration from different sources. The company uses AI and machine learning in various parts of its solution (both back-end and front-end). Canopy has about \$20bn of assets under reporting which is more than triple the amount in early 2018 and counts Credit Suisse as a client.



-  Founded 2015
-  Employees: 11-50
-  Value Chain: [Client Acquisition/Servicing, Portfolio Management & Rebalancing](#)
-  Subsectors: Investing Tools, Financial Planning, Financial Services Software
-  Regions of operations: Global

Capitalise is redefining trading automation, empowering consumers to automate their own unique trading plans using natural language. Customers can simply write if-then strategies in plain English and Capitalise monitors the market and executes trades from entry to exit. This liberates individuals from emotionally influenced trading decisions that can undermine a hard-won plan and saves you hours spent staring at the screen nervously anticipating a specific scenario. Capitalise is a one-stop shop to follow, control, and execute trades via multiple exchanges or brokers, in both traditional and crypto markets. The natural language-based user interface makes it easy to automate trading scenarios. The platform integrates with trading accounts on multiple third-party exchanges and brokers, so customers can manage all their trades in one place and take control over their trading. Capitalise has an integration and white-label partnership with Interactive Brokers.



-  Founded 2015
-  Employees: 1-10
-  Value Chain: [Client Acquisition/Servicing, Portfolio Management & Rebalancing, Trading Advice & Execution](#)
-  Subsectors: B2B Robo Advisors, Digital Brokerage
-  Regions of operations: United States, Israel, Europe

Clink has developed a micro-investing platform for banks, enabling them to onboard their customers and provide a full digital robo-advising solution while gamifying investment and making it a painless and fun experience. Clink allows customers to open an investment account and save for a goal of their choosing in literally five minutes. It allows bank customers to receive a recommended portfolio that fits their needs and to be able to save with as little as 5 Euros or Dollars. Clink has 100,000 customers, including Excellence Brokerage, and uses big data technology and AI to choose the best portfolio for its customers.



-  Founded 2014
-  Employees: 11-50
-  Value Chain: [Client Acquisition/Servicing, Investment Planning, Portfolio Management & Rebalancing, Reporting, Risk & Compliance](#)
-  Subsectors: Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Alternative Investment Solutions, Financial Services Software
-  Regions of operations: United Kingdom

ColInvestor Technologies delivers innovative and secure, cloud-based software solutions that digitise the management and application process of alternative assets investments. The alternative asset investment sector is undergoing change right now - shifting into the mainstream - yet the growth in demand for unlisted investments creates challenges for investors, advisers and asset managers. Previously a paper-based and opaque industry, there is a growing need for digitisation to improve accessibility and distribution. Using specialist proprietary technology, ColInvestor connects financial advisers, fund managers and sophisticated investors to build a streamlined investment application and reporting process. Digitising the asset class allows a single point of entry to access, invest and manage investment opportunities and associated paperwork, all within one place.



Founded 2015

Employees: 11-50

Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Accounting, Reporting, Risk & Compliance

Subsectors: Portfolio Management & Reporting, Investing Tools, Alternative Investment Solutions, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement

Regions of operations: United Kingdom, Continental Europe, Middle East, North America, Asia Pacific

Delio is a digital infrastructure that helps over 200 financial institutions, including top-tier global banks, to launch, streamline and scale the way they connect private assets with capital. The platform optimises the distribution, transaction and reporting of private equity, private debt, real estate, social impact and fund investment opportunities, and over £700m of these opportunities are currently being transacted across the Delio infrastructure. The company believes that the private asset space is a fast growing, high demand segment that today's wealth creators should not be exploring alone. At Delio, the goal is to be the tech infrastructure that underpins this. This means being a non-conflicted and behind the scenes support infrastructure, that is true to its roots of being above all an effective software solution. Delio has experienced 187% year on year growth in B2B clients which include Barclays, Coutts, Hottinger, ING and Rabobank, and is also on the verge of agreeing a Strategic Partnership with one of the Big-4 professional services firms.



Founded 2016

Employees: 1-10

Value Chain: Portfolio Management & Rebalancing, Trading Advice & Execution

Subsectors: B2B Robo Advisors, B2C Robo Advisors

Regions of operations: Germany

Diversifikator is an online portfolio strategist focused on passive responsible investments. With currently 8 and soon an additional 16 responsible investment strategies - not counting numerous individualization options - Diversifikator has a very broad responsible investment offering. The company follows a B2B strategy but is also open for self-directed investments e.g. for small/test investments. Diversifikator offers unique and fully rules based "passive" single and multi-asset, forecast- and optimization-free, robust and transparent portfolios. Diversifikator therefore enables a diversification by investment philosophy in relation to traditional discretionary and forecast-based quantitative investments. The company offers an interactive informational but not transactional website. Portfolios can be selected based on simple criteria, not based on input/forecast- and model-sensitive "pseudo"-optimizations. Cash (not bond) allocations are recommended for individual risk reduction with no fee for the cash part. The fee is 0.25% for business partners and 1% p.a. for direct users (+tax). 50/50 portfolio/cash combinations therefore are priced at 0.125% p.a. Model portfolio data to business partners is provided via API. Diversifikator cooperates with model portfolio platform providers, robo-advisors and custodians to automatically deliver its services (open platform). Diversifikator is based on trust and does not require end-user registration ("no data" approach). Diversifikator cooperates closely with QAP Analytic Solutions GmbH for quantitative analysis, ETF selection and web realization.



Founded 2000

Employees: 251-500

Value Chain: Client Acquisition/Service

Subsectors: Financial Services Software

Regions of operations: Canada, United States of America

Doxim is a technology leader for financial services, enabling customer communications and transforming experiences into strong engagement throughout the entire lifecycle. Doxim Client Onboarding (COB) helps financial service providers streamline their business by bringing their critical business processes, such as new client account opening and securities-backed lending (SBL), online. Through the digitization and automation of workflows, forms, and business rules, plus data checking and approval processes, Doxim COB can quickly and easily transform paper-based processes into elegant online processes, reduce the number of steps taken to open an account by 70%, ensure accuracy through embedded business rules, and drive significant cost savings. Similarly, the tool can be leveraged to streamline and digitize the highly manual, cumbersome, and costly SBL process. Since 2000, Doxim has proudly served the needs of the wealth management and banking industry. Today, Doxim is the preferred partner for 1,800+ financial services clients, serving over 25 million end consumers. Some of Doxim's customers within the Wealth Management space include: Canaccord Genuity Wealth Management, ATB Investor Services, Haywood Securities, Odlum Brown, and PI Financial.



Founded 2014

Employees: 11-50

Value Chain: [Research & Analytics](#)

Subsectors: Investing Tools, Data & Analytics, Financial Services Software

Regions of operations: United States (HQ) and serves customers worldwide

Elsen is the platform-as-a-service (PaaS) company for large financial institutions allowing anyone to effortlessly harness vast quantities of data to solve the most complex problems. The Elsen nPlatform transforms how financial professionals work – including those in investment, research and analytics roles – by offering a way to optimize data vendors, use incompatible data and construct new products and new strategies that generate alpha. Elsen nPlatform provides access to thousands of premium financial datasets that Elsen has cleansed, normalized and aggregated ensuring they're compatible for immediate use by entitled customers. Technical users can access data directly through an API, and non-technical users can leverage it through intuitive, point-and-click, web-based applications. Elsen's proprietary Turing complete programming language, Warp, powers the platform delivering performance that's 50 times faster than traditional methods, e.g. SQL. Warp is intuitive and easy to use and can be used alongside other programming languages including R, Python and other languages by all users if they choose. Clients include Refinitive (Formerly Thomson Reuters Financial and Risk), Franklin Templeton Investments.



Founded 1998

Employees: 251-500

Value Chain: [Client Acquisition/Service, Research & Analytics](#)

Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Financial Services Software

Regions of operations: United Kingdom

Embark Group is one of the largest retirement platforms in the UK and operates successfully in both the advised and institutional areas of the retirement market through its leading range of pension, Wrap platform, research and consultancy services. Its propositions have been created by combining acquisitions of a range of specialist businesses with its own-built solutions using the latest digital technology. The platform offers access to a Personal Pension, Stocks and Shares ISA, Junior Stocks and Shares ISA, General Investment Account (GIA) and a Third-Party Investment Account (TPIA). Over 4,000 mutual funds are available from more than 100 fund managers as well as a large range of listed stocks, shares, ETFs and Investment Trusts via a fully integrated dealing solution. Its API interfaces offer streamlined routes to market for leading white label partners including household names like RBS and Coutts; robo solutions like Nutmeg, Moneyfarm and Wealthsimple; and other scale D2C partners like Tilney BestInvest and Charles Stanley. Embark offers a unique combination of deep pension and technical expertise and leading technology integration. Embark has over 140,000 retail customers.



Founded 2008

Employees: 101-250






Value Chain: [Risk & Compliance](#)

Subsectors: Risk Analysis & Management, Financial Services Software

Regions of operations: Africa, Europe, North America






Entersekt is a global innovator and leader in authentication, app security, and payments enablement technology, offering a highly scalable solution set with a track record of success across multiple continents. Financial services providers and other enterprises rely on its patented mobile identity system to provide both security and the best in convenient new digital experiences to their customers, irrespective of the service channel. Whether it's securing online banking, mobile banking, and online shopping, or protecting sensitive app-based communications in the insurance or healthcare industries, the Transakt security platform harnesses the power of digital certificate technology and deploys it seamlessly to the mobile phone or tablet. Transakt is available as a powerful software development kit, ready to be incorporated into existing mobile applications. Where rapid rollout is required, off-the-shelf or white-label Transakt security apps offer the same security features but with limited scope for customization. Clients include Investec, Nedbank, Old Mutual, Absa, Capitec Bank, Coutts, Discovery, Ecobank, Equifax, Equity Bank, FirstBank of Colorado and FIS.



-  **Founded 2013**
-  **Employees: 1-10**
-  **Value Chain: Client Acquisition/Servicing, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Risk & Compliance**
-  **Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Investing Tools, Risk Analysis & Management, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement**
-  **Regions of operations: United States, United Kingdom, Europe, Australia**






Envizage is focused on helping people all over the world understand and improve their future outcomes. The company helps B2B clients convert less-confident, low-intent consumers into interested and motivated prospects for insurance, investments, retirement solutions, and loans/mortgages by creating differentiated and engaging digital user experiences for these customers. Envizage, the company's first API, is a holistic advice engine that is highly configurable for any country, client, or target customer segment. It is a completely different take on financial advice and helps the user understand whether they are on track to achieve their future outcomes, if not then why not, and their next best actions to get on track. These actions include investing, protecting, borrowing, and lifestyle or timing choices. Currently, Envizage has three B2B clients including Money Farm and Smart Pension. The company has established business partnerships with PwC and Capgemini among many others.



-  **Founded 2015**
-  **Employees: 1-10**
-  **Value Chain: Client Acquisition/Servicing, Research & Analytics**
-  **Subsectors: Data & Analytics, Financial Services Software, Client Prospecting & Engagement**
-  **Regions of operations: Europe**

ERNIT enables financial institutions to empower children with essential lifelong skills by making digital money tangible and has been downloaded 30,000 times worldwide. It does this by connecting a gamified pocket money app for children age 4-10 with a real-time bank account. In the app, children can set goals, get rewards for doing chores and follow their long-term savings. ERNIT sells the solution to the banks, connected via PSD2 or Open banking APIs, as behavioural insights have shown that there needs to be real money in the system. Funny money does not work. With yearly churn rates of 10-15% and rising, the banks need to acquire and retain existing customers. ERNIT can do both. 57% of signups want to create a new bank relationship with its bank partner through ERNIT, and 70% of all downloads convert to a signup. A referral rate of 15% shows strong organic growth. Latest studies from KPMG show that 25% of all kids getting a bank account before age 10 become lifetime customers in the bank. ERNIT also enhances the bank's CSR profile.



-  **Founded 2007**
-  **Employees: 501-1000**
-  **Value Chain: Trading Execution**
-  **Subsectors: Digital Brokerage, Alternative Investment Solutions**
-  **Regions of operations: Global with customers in over 140 countries**

eToro was founded with the vision of opening up the global markets for everyone to trade and invest in a simple and transparent way. The company wanted to become a community where people could share their ideas. The platform was built as a social network for traders and investors, where they can execute trades, but also see what others are doing and talk to each other. The company now has a community of over 10 million registered users from over 140 countries. Today, eToro acts as a bridge between the old world of investing and the new, helping investors navigate and benefit from the transition of assets to the blockchain. eToro is the only place where investors can hold traditional assets such as stocks or commodities alongside 'new' assets such as bitcoin. eToro believes that cryptoassets and the blockchain technology that underpins them will revolutionize global finance and eToro is working on the launch of its exchange – eToroX. Its own suite of stablecoins will form part of the evolving range of tokens listed on the exchange.

EValue

- Founded 2011
- Employees: 51-100
- Value Chain: **Investment Planning, Research & Analytics, Portfolio Management & Rebalancing**
- Subsectors: **B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Financial Planning, Financial Services Software**
- Regions of operations: **United Kingdom, Germany, Ireland**

EValue is the UK's market leader in the provision of digital, personal finance advice products and services. These products combine expert actuarial knowledge, pioneering asset modelling and risk management. Primarily they are used by banks, product providers, advisers and employers to enable them and their customers/employees to understand and make complex, individual, personal financial decisions. EValue's software solutions cover all financial planning needs with versions for use by consumers and advisers. What's more, because all EValue's products are built on a single Planning & Advice Engine, all versions of its tools are entirely compatible, enabling both advisers and consumers to work together on financial plans. The same is true for all EValue's automated (or 'robo') advice solutions. Everything is integrated allowing consumers the choice of: Doing their own planning and investing; working with an adviser; accessing automated/robo advice; migrating between these depending on requirements. Evalue currently has around 60 paying clients ranging from large financial institutions to smaller tech start-ups. To find out more please see ev.uk.



- Founded 2015
- Employees: 11-50
- Value Chain: **Risk & Compliance**
- Subsectors: **Risk Analysis & Management, Compliance & Regulation, Data & Analytics**
- Regions of operations: **United Kingdom, Singapore, Hong Kong, United States**

Driven by the belief in the protection of data, eXate have developed a unique solution to address the privacy concerns when implementing and enforcing data management and controls. Utilising the eXate solution simplifies data privacy by using technology to enforce regulatory and internal policies at an attribute, country, or data asset level. This ensures that data access is compliant and limited to only authorised individuals. Currently, firms protect data at an application level as data flows through an organisation. Therefore, data is managed and controlled in each different application. For this reason, data privacy is expensive and complex, making it inefficient. To address these challenges, eXate provide clients with 3 engines, to be packaged together or separately, as per the client's requirements. The engines include: 1) Anonymisation engine – to protect sensitive data. 2) Rules engine – to determine user access requirements. 3) Reconstruction engine – to make the sensitive data visible by providing these engines. Firms can now manage and control their data in a central location, as opposed to doing it in hundreds or thousands of applications. Benefits of this include significant cost reductions, risk mitigation and reputational/brand protection.



- Founded 2016
- Employees: 11-50
- Value Chain: **Client Acquisition/Service, Investment Planning, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting, Risk & Compliance**
- Subsectors: **B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Financial Planning, Compliance & Regulation, Financial Services Software**
- Regions of operations: **United Kingdom, Switzerland**






Exo leverages the latest technology to automate and personalise wealth management, making it accessible to everyone, both through Exo's technology and their own investment platform. Exo partners with wealth managers, adviser networks, banks and other institutional clients to streamline end-to-end journeys across back / middle / front office functions. Its technology is modular, API-based and fully customisable, creating a simple way to integrate with existing infrastructures. The company can accommodate models ranging from end-to-end white labelling, to co-branded partnerships, to customised integrations. In May 2018 Exo launched its own investment platform, the first of its kind as a fully AI-powered wealth manager. Every client's portfolio is completely unique, built around their goals, and managed daily for a fixed, low-cost fee. Exo is the only end-to-end wealth management solution that automates every stage of the value chain from onboarding through to trade execution. By taking advantage of parallel processing and cloud computing, Exo can service thousands more clients without needing to increase administrative headcount and can also be used as an additional revenue stream to non-wealth businesses.



-  **Founded 1999**
-  **Employees: 51-100**
-  **Value Chain: Portfolio Management & Rebalancing, Reporting, Risk & Compliance**
-  **Subsectors: B2B Robo Advisors, Portfolio Management & Reporting, Investing Tools, Compliance & Regulation, Data & Analytics, Financial Services Software**
-  **Regions of operations: Finland, Sweden, United Kingdom**

FA Solutions provides modern Portfolio Management Software for clients such as Fund Managers, Wealth Managers, Robo Advisors, Family Offices, and Private Banks. It is a one product company, fully committed to the financial industry. Its product, FA Platform, has a worldwide client base with more than 70 clients in highly regulated markets in Asia, Europe, North America, and Middle East. FA Platform is a modern, web-based software platform for investment management. It allows companies to have everything in a single system from back, middle, and front office to end clients. With FA Platform clients can manage their business anytime, in any place, and with any device. The transaction-based, multi-currency platform is highly configurable for different business and regional needs. The platform consists of modules, enabling clients to choose exactly which functionalities they need to fulfill their business needs. Additionally, FA Platform enables modern integrations for automating processes such as trading, reporting, and market data flows. Find out more information at <https://fasolutions.com/>



-  **Founded 1994**
-  **Employees: 251-500**
-  **Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Accounting, Reporting, Risk & Compliance**
-  **Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Risk Analysis & Management, Financial Planning, Alternative Investment Solutions, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement**
-  **Regions of operations: Europe, Australasia, Asia-Pacific, Americas**


Finantix is a leading supplier of transformational software and solutions to private bank and wealth managers globally. It has a customer base spanning over 45 countries, and more than 15 years' experience distilled into its flagship Finantix Components product suite which is supported from eight offices across Europe, North America and Asia. Finantix Components is trusted by some of the world's largest banks, insurers and wealth managers and offers a broad, solid and proven library of multi-country, multi-jurisdiction, multi-channel, omni-device reusable software modules, widgets, engines, connectors and APIs that help leading financial institutions digitize and transform key processes in the financial services industry. More information on Finantix can be found at www.finantix.com.



-  **Founded 2014**
-  **Employees: 51-100**
-  **Value Chain: Investment Planning, Portfolio Management & Rebalancing, Reporting**
-  **Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools**
-  **Regions of operations: Germany, Netherlands, Austria, Switzerland, Belgium**


Fincite is a FinTech Software Provider in based Germany. Fincite.CIOS, is the world's first integrated Financial Advice & Portfolio Management Software. In a world where "human financial advice" gets more expensive by the day, Fincite empowers retail banks, private banks and insurers to provide digital or digitally-empowered (hybrid) investment services to their clients. All this seamlessly integrated into their current processes, channels and architectures. More than 15 major financial service providers co-create Solutions based on its Software. Together, they improve how the world invests. Fincite CIOS is the first connected investment operating suite, that aggregates all financial assets of retail, private and institutional banking clients and optimizes their portfolio automatically suiting their profile and investment restrictions. Today Fincite employs over 60 people from 15 Nations working in Germany, Ukraine and Peru and serve clients, such as ABN AMRO, in a growing number of countries in Europe. The company has also established partnerships with Refinitiv, Morningstar, FactSet, Backbase, msg life and Sprengnetter.



 Founded 2010

 Employees: 1-10

 Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Reporting, Risk & Compliance

 Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement

 Regions of operations: Switzerland, Germany, United Kingdom, Singapore, Hong Kong


Finhorizon's investment platform, fairvalues, enables financial service providers to individually serve clients, independent from their AuM's. This allows financial service providers to generate new services, increase client acquisition and client retention and to save cost on a continuing basis. Its algorithms are developed in co-operation with ETH Zurich and offer a unique way to merge all financial models into strong key investment criteria. The algorithms are based on big data and fulfil all criterion of a modern AI. The solution can provide individualized optimized portfolios over all asset classes, covering all financial instruments world-wide. Finhorizon allows each investor to find suitable investments to reach their goals and to compile optimised portfolios over all financial assets (shares, bonds, funds, ETF's, derivatives, structured products, commodities).




 Founded 2015

 Employees: 11-50

 Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting

 Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Financial Planning, Alternative Investment Solutions, Data & Analytics

 Regions of operations: Spain


Finizens is a digital platform disrupting investing paradigms, a leading robo-advisor with a technological platform distributing and managing investments in a digital, highly automated and more efficient manner. They give retail investors access to globally diversified, low cost, automatically rebalanced portfolios of indexed funds with institutional share class from as little as 50 euros. It is the only 100% digital platform of its kind on the market, offering the most diversified, lowest entry minimum and its platform runs both B2C and B2B business lines. In less than two years, Finizens has acquired 5,000 paying customers and has established partnerships with; Evobank: leading digital retail bank in Spain (1 million customers) with which it has a co-branding distribution agreement. Caser Seguros: leading insurer in Spain (over 3 million customers) with which Finizens has a co-branding distribution agreement. Inversis Bank: leading institutional custodian bank in Spain with which Finizens has a funds depository agreement.




 Founded 2013

 Employees: 1-10





 Value Chain: Investment Planning, Portfolio Management & Rebalancing

 Subsectors: End to End non-discretionary platforms

 Regions of operations: Israel





Finnovest platform is a "game changer" to the inefficient non-discretionary investment advisory. Finnovest tackles the "One on One" model where advisors can advise and execute trading orders for only one client at a time, while several compliance officers check each discussion manually and retroactively. Finnovest's strategic solution transforms the 'one-on-one' model into a 'one-to-many' model, serving multiple clients simultaneously. With Finnovest's automated real-time suitability engine, automatic documentation and proprietary automatic trading capabilities, advisers can easily generate and disseminate, personalized and suitable investment recommendations to numerous clients simultaneously. Finnovest's platform enables clients to receive a tailored, fully compliant recommendation from their advisor, directly to their mobile device and execute the multiple orders recommended, by simply pressing one button. Regulatory documentation of the advice is generated automatically and pushed to CRM. Finnovest Platform was successfully launched in Fibi group of banks in Jan 2018 empowering the tailored private label : 'advise.me'. Finnovest empowered advise.me service was received with great enthusiasm by clients. Enrolment and conversation rates (executed trades/recommendations) exceeded the most optimistic expectations. With additional local and international banks in its pipeline, Finnovest has created a new category in wealth management digital offering, setting a new standard to the non-discretionary advisory industry.



-  **Founded 2015**
-  **Employees: 11-50**
-  **Value Chain: Reporting, Risk & Compliance**
-  **Subsectors: Financial Services Software**
-  **Regions of operations: United Kingdom, Australia**



FinoComp is a software development company with a unique approach in delivering exceptional software as MicroServices to the Wealth Management Industry. FinoComp develops its software as individual components, MicroServices, rather than the traditional approach of a “one size fits all” monolithic system. This offers clients huge benefits including reductions in cost, shorter development and delivery times and massive improvements in software quality. This is achieved through automating each step of the development journey, from design through to delivery. This approach is part of the DNA at FinoComp, where its software components offer unrivalled quality. The MicroServices approach is awash with success stories, with companies such as Uber, Netflix and Amazon all flourishing from their respective implementations of this technology. FinoComp’s growing eco-system of MicroServices include Intermediary Tools, Back Office Components and Regulatory Tools. Recent developments include market leading tools for MIFID II 10% depreciation reporting and Ex-Post Costs and Charges Disclosures. FinoComp’s software can be used by wealth management companies of all sizes because MicroService architecture affords companies the flexibility to choose components suitable to their proposition. Companies such as AEGON, Novia, Nucleus and SEI are all benefiting from the use of FinoComp’s exceptional software.



-  **Founded 2015**
-  **Employees: 11-50**
-  **Value Chain: Client Acquisition/Servicing**
-  **Subsectors: Client Prospecting & Engagement, Client Relationship Management**
-  **Regions of operations: Americas, United Kindom, Europe, South Africa**






ForwardLane provides an AI-powered API platform to empower financial professionals in wealth management, asset distribution and commercial banking. ForwardLane’s product surfaces news and research that is personalized and highly relevant for clients. By analyzing and understanding a client’s interests, transactions and holdings, the platform can provide contextual content recommendations, along with reasoning, aggregated from a variety of sources. The platform’s proprietary NLP reads and understands financial content like a financial analyst and performs 2-3x better than the competition. By leveraging state-of-the-art AI capabilities, ForwardLane can analyze all clients at the same time, and learn from user behavior to continuously and automatically respond to real-world conditions. This increases bandwidth to have higher quality conversations with more clients and can save over 20% of analysis time spent per month. Personalized Insights and Client Prioritization are deployed in production with a Tier 1 Asset Manager with \$250bn AUM for analysis and insights on 100,000 advisors, as well as a Tier 1 European bank where use cases beyond wealth management are in active development. Channel Partners include Thomson Reuters, Morningstar, Pershing and Salesforce.



-  **Founded 1999**
-  **Employees: 11-50**
-  **Value Chain: Portfolio Management & Rebalancing, Accounting, Reporting**
-  **Subsectors: Portfolio Management & Reporting, Alternative Investment Solutions, Financial Services Software**
-  **Regions of operations: 19 countries worldwide**

FundCount provides integrated accounting and investment analysis software that improves operations and delivers immediate, actionable intelligence to single and multi-family offices, fund administrators, hedge funds, and private equity firms around the globe. FundCount helps to give their clients efficiency and insights they didn’t have – and cannot attain with Excel, QuickBooks and other standalone tools. Today, over 125 hedge funds, single and multi-family offices, fund administrators and private equity firms worldwide with assets totaling more than US \$150 billion rely on FundCount for accurate, timely information and flexible reporting. FundCount integrates portfolio, partnership and general ledger accounting and analysis within *one* system, giving clients a single source of investment truth and a comprehensive view of their wealth. A comprehensive accounting for all investment types -- both public and private -- is nearly impossible to find in markets served. FundCount has over 120 clients (such as fund administrators, hedge funds and family offices) and is growing at an average of 12 clients per year.








-  **Founded 2013**
-  **Employees: 11-50**
-  **Value Chain: Client Acquisition/Service, Investment Planning, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting, Risk & Compliance**
-  **Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Compliance & Regulation, Data & Analytics, Financial Services Software**
-  **Regions of operations: France, Germany, United States, UAE**

FundShop develops white-labelled digital solutions for financial institutions. Its aim is to help scale and automate client servicing within the financial advisory landscape and throughout Wealth Management. FundShop partners with Insurance Companies, Private Banks, Tier-1 Independent Financial Advisors, Asset Managers, Investment Platforms and Brokers. Its clients bring in established brands and large customer pools while FundShop provides its proven agile methodology and a user-oriented approach. They leverage a cutting-edge and scalable technology to reduce financial advisory costs, enhance client servicing, bring personalisation to retail investors and pave the way towards frictionless onboarding. The proprietary suite of services includes:





- **Quant_Engine:** portfolio analysis, allocation models, risk control, performance calculation & attribution, alerts and reporting
 - **Data_Engine:** data collection, sanitization & reconciliation
 - **KYC_Engine:** regulatory & onboarding processes, including investment and risk profiling, compliance checks, products subscription
- Clients implement their specific business rules and become "Product Owner" of a dedicated solution: this is key to prevent the emergence of marketplaces threatening their business models through the provision of commoditised financial products. FundShop has acquired 18 institutional clients.



-  **Founded 2010**
-  **Employees: 51-100**
-  **Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Trading Advice & Execution, Risk & Compliance**
-  **Subsectors: B2B Robo Advisors, B2C Robo Advisors, Compliance & Regulation, Data & Analytics**
-  **Regions of operations: North America, Latin America, Europe, Middle East, Asia Pacific**



Glassbox empowers organisations to manage and optimise the entire digital life-cycle of their web and mobile customers. Leveraging unparalleled big data, behavioural analytics, session replay, free-text search, application monitoring and machine learning capabilities, Glassbox enables enterprises to see not only what online and mobile customers are doing but also why they are doing it. Most importantly, Glassbox informs and facilitates action based on those insights that can lead to enhanced customer experience, faster customer disputes resolution, improved regulatory compliance and agile IT troubleshooting. Glassbox's solutions are used by medium to very large enterprises mostly in the telecommunications and financial services and insurance industries and could cater to the needs of a wide range of verticals including healthcare, travel, hospitality and business services. Glassbox doubled its revenue between 2016 and 2017 and doubled it again between 2017 and 2018. The company has over 50 paying customers. Clients include Barclays, Santander, JP Morgan Chase, Wells Fargo, CITI, Easynvest, Investec, Bank of America and many more.



-  **Founded 2015**
-  **Employees: 51-100**
-  **Value Chain: Client Acquisition/Service, Research & Analytics, Trading Advice & Execution**
-  **Subsectors: Investing Tools, Alternative Investment Solutions, Data & Analytics, Financial Services Software, Client Prospecting & Engagement**
-  **Regions of operations: Offices in London and Belgrade. Clients in United Kingdom, Europe, Middle East, China and South East Asia.**





HUBX is bringing Capital Raising as a Service to the private markets. HUBX helps financial professionals close more deals and drive higher revenues by providing intelligent solutions from a private, branded platform. Leveraging data science and automation, HUBX enables private market Advisors to simplify their marketing process, and boost collaboration between teams. Through the HUBX solution, Advisors now execute their private deals intelligently by understanding their investors' needs in real-time: tapping into public and private sources, HUBX delivers data insights and relevant news, thereby enriching interactions with investors. Plugging into the HUBX community beyond their own network, Advisors are also able to source deal flow and access capital. In 2016, ELITE, the London Stock Exchange Group's private placement arm, selected HUBX to build and run their capital raising platform through which over £300M has been closed to date.

huddlestock

-  Founded 2014
-  Employees: 1-10
-  Value Chain: Client Acquisition/Service, Portfolio Management & Rebalancing, Trading Advice & Execution
-  Subsectors: Investing Tools, Digital Brokerage, Risk Analysis & Management, Alternative Investment Solutions, Client Prospecting & Engagement
-  Regions of operations: Norway, Sweden, Denmark, United Kingdom, Sri Lanka

Huddlestock is a next generation investment platform which crowd-sources capital into advisory based investment ideas. The company offers open access to their platform to create a marketplace between advisors and investors, fuelled by investment ideas from the quant & research community. For the advisory sector, they solve recruitment, management and communication, compliance, automated reporting and engagement. For investors, Huddlestock solves easy and convenient entry, facilitation of digital advice, engagement and user experience around investing. Huddlestock is an end-to-end solution, providing investors with a complete experience and allows direct communication between financial advisors and their clients. Ad-hoc reporting is build-in, always available 24/7. Communication is real-time via means users expect to have today, including email, push notification and activity feeds. Investing is simple, social and engaging, as users group together into an investment. Huddlestock has partnerships with Acuity [(traditional broker) - bringing them to the digital age] and Vertem Asset Management [(traditional asset manager) - enhancing onboarding, engagement and real-time reporting].

HYDROGEN

-  Founded 2017
-  Employees: 51-100
-  Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting
-  Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Risk Analysis & Management, Financial Planning, Alternative Investment Solutions, Data & Analytics, Financial Services Software, Client Prospecting & Engagement
-  Regions of operations: North America, LATAM, Europe, Africa, APAC

Hydrogen is the Global Financial Operating System (OS). They are one of the fastest growing fintech companies and API platforms in the world. Clients include TD Bank and Principal Financial Group, and partners include IBM and Oracle. Hydrogen was profitable in its first year in business (2018) and is growing revenue rapidly. Hydrogen provides a platform to build, test, run, and deploy sophisticated WealthTech solutions anywhere globally in just days, and at a fraction of the normal cost. The Hydrogen platform includes APIs, libraries, connectors, protocols, apps, and apps that make FinTech easy. Core products:

- Atom - FinTech infrastructure / financial engineering libraries.
- Molecule - FinTech blockchain components. Clients can also access Hydrogen's third-party API integration library and open-source Element design library. There are over 30 types of wealth applications clients can build on top of the single Hydrogen platform, making it a one-stop FinTech solution.







IGNITION ADVICE

-  Founded 2015
-  Employees: 11-50
-  Value Chain: Client Acquisition/Service, Investment Planning, Reporting, Risk & Compliance
-  Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Investing Tools, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement
-  Regions of operations: Australia, Asia, Europe






Ignition Advice is a global technology firm providing digital advice solutions to enterprise firms in banking, insurance, retirement and loyalty programmes. The Ignition Advice platform allows enterprise clients to provide white label hyper personalised digital customer engagement, guidance and advice on the key wealth verticals - investment, retirement and insurance. The Ignition Advice platform integrates seamlessly with the client's existing systems including traditional advice and tele advice. The hybrid solution allows the consumer to create their own customised style of journey from traditional to full digital. Ignition applies well researched, goal-based, financial planning principles, powered by customer data and Ignition's own independent data and insight which means that advice is personalised to the customer's needs. The Ignition Advice platform is an API-based SaaS technology solution, hosted on the AWS cloud. Ignition Advice ongoingly develops new, world leading technology. The Ignition Advice technology is unique in being an advice and guidance platform developed as a technology stack for enterprise, rather than developed as a B2C service. However, the view of the technology, is consumer-first, whereas other advice technology is built adviser-first.



-  Founded 2014
-  Employees: 1-10
-  Value Chain: [Client Acquisition/Servicing, Investment Planning](#)
-  Subsectors: [Digital Retirement Solutions, Financial Planning, Alternative Investment Solutions](#)
-  Regions of operations: [United States](#)






Income& is reinventing the idea of fixed-income investing. 10,000 baby boomers are retiring every day, and millions of Americans seek the safety of a low-risk, high-yield fixed-income product as part of a diversified portfolio. Until the launch of PRIMOs, nothing satisfied this demand. Traditional fixed-income options feature either frustratingly low yields or exceedingly high risk. That's why they invented the PRIMO, a new kind of investment with higher yields and lower risk. Income& works exclusively with high-quality mortgage loans from established mortgage lenders to bring investors the opportunity to invest in high-quality residential mortgage loans on the PRIMO marketplace. A PRIMO is a security backed by one single prime-rated non-QM residential mortgage loan. Income&'s next generation PRIMO marketplace gives investors full visibility into individual mortgage loan data and performance, and the ability to only invest in PRIMOs that fit their risk profile. Investors can invest as little as \$100 per PRIMO across the entire platform, or choose individually according to various criteria like geographic location, borrower profile, etc. Income& has 75 registered account holders, 45 active funded accounts and \$2MM invested on the platform to date. They are dedicated to making fixed-income investing simpler, safer, and more transparent for all.



-  Founded 2015
-  Employees: 1-10
-  Value Chain: [Investment Planning, Portfolio Management & Rebalancing](#)
-  Subsectors: [B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions](#)
-  Regions of operations: [Spain](#)




Indexa Capital is the leading automated investment service in Spain, currently managing more than €160m for more than 7,000 customers (March 2019), growing +100% YoY. Indexa offers a digital and automated portfolio management service, investing in index funds or index pension funds with radically low fees. They also offer white label solutions to financial institutions, including online customer profiling, account opening, orders generation, automatic portfolio rebalancing, client interface and automated communications.



-  Founded 1998
-  Employees: 101-250
-  Value Chain: [Market Data, Research & Analytics, Trading Advice & Execution](#)
-  Subsectors: [Investing Tools, Digital Brokerage, Data & Analytics](#)
-  Regions of operations: [Sales and marketing across Europe and South Africa. Offices in United Kingdom, Italy, France, Norway, Sweden, Finland, Denmark, South Africa](#)

Infront, publicly listed company on the Oslo Stock Exchange, is a leading market data and trading solutions provider for finance professionals. The company provides a unique combination of real-time global market data, news, analytics and trading tools, all in one powerful solution and at a highly competitive price. The Infront Professional Terminal and Trading Solution has become the most intuitive and flexible financial data terminal available, helping institutions to reduce costs, adapt to fast changing market requirements and to be able to work more effectively with the increasing amount of information available. Infront partners with portfolio management systems to offer a fully integrated work flow for wealth managers from asset discovery and research, electronic trading, portfolio monitoring and bench-marking to admin/back-office. More than 40,000 finance professionals in 50 countries use the Infront Professional terminal.








-  **Founded 2014**
-  **Employees: 51-100**
-  **Value Chain: Research & Analytics**
-  **Subsectors: Compliance & Regulation, Data & Analytics, Financial Services Software**
-  **Regions of operations: Switzerland, Serbia, Brazil, United States, Lichtenstein, Malta**

Integration Alpha built www.ferris.ai, its own data science platform based on most relevant open source data science tools and allows to generate a secure, customized, enterprise ready platform within a few clicks. Corporates will heavily save time and money while they can easily drive their digital transformation, as ferris.ai enables the client to acquire the necessary data saviness over time. By reusing 30 data products (e.g. lead management, 'from idea to trade', client churn etc.) clients can have instant benefit. In partnership with AXIOM SL, a global Regulatory Reporting market leader, Integration Alpha built a service infrastructure allowing to industrialize regulatory reporting and reduce operational costs up to 50% and – by using data science - lower regulatory cost of capital significantly. As well, together with a regulator and the most relevant Banks in this market, they formed a consortium building a disruptive regulatory ecosystem using blockchain technology. In addition, Integration Alpha created its own incubator program, spinning off companies such as:

- 'People-AnalytiX' - an AI-based strategic workforce management application or
- 'Logitize' - a disruptive container management system allowing a digitized eco-system in the waste-management and construction business or
- 'Extheria' - building own IoT sensor-devices and its services for Smart Cities and other 'supply-chain' driven use cases.






Clients include UBS, Credit Suisse, Bank Julius Bär, AXA international, Zurich, Swisscom and many more.



-  **Founded 2006**
-  **Employees: 11-50**
-  **Value Chain: Portfolio Management & Rebalancing, Trading Advice & Execution**
-  **Subsectors: B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Alternative Investment Solutions**
-  **Regions of operations: Incorporated in the UK (but currently only accepting US clients)**

Interactive Advisors uses proprietary co-trading technology, which allows clients to automatically mirror the trades made in the portfolios the clients are invested in. Interactive Advisors provides a wide range of actively and passively managed investment portfolios. These portfolios include: Asset Allocation Portfolios - portfolios that will offer good diversification across different asset classes. The company attains this diversification by investing in low-cost, liquid ETFs. The portfolios allocate capital to an equity component, a bond component and an inflation-hedging component. Together these deliver good diversification, which in turn leads to risk reduction and return stability. Diversified portfolios – provides access to 27 low-cost well-diversified portfolios using data from industry-leading providers, such as FTSE Russell, WisdomTree and State Street Global Advisors, and its own investment team. Actively Managed Portfolios - offer over 30 portfolios that are actively managed by talented investment managers. These include portfolios with a variety of different attributes. For example, some portfolios invest in specific sectors such as healthcare and technology, while others invest in large cap stocks or small / mid cap stocks and others invest in ETFs.



-  **Founded 2017 (product launch)**
-  **Employees: 1-10**
-  **Value Chain: POD Personal Pension Platform: B2B, end to end automated, customized, white-labeled, 3-tiered multi-strategy personal lifetime digital pension platform**
-  **Subsectors: POD Personal Pension Platform**
-  **Regions of operations: United States**

InvestmentPOD (www.investmentpod.com; www.podpersonalpension.com) stands for Passive, Opportunistic, Defensive. These are the three core tenets of a comprehensive wealth management solution. Together with the POD Personal Pension platform, InvestmentPOD solves two core universal problems through the three phases of everyone's life through their personal lifetime digital pension platform:

- Phase 1: Accumulation of Wealth: during the accumulation phase, they solve the core universal problem that whether you are an institution managing billions of dollars or just an individual managing \$100,000, everyone wants to create a portfolio that stands the test of time. Statistically, once every 10 years over the last 100 years, Passive Buy and Hold portfolios suffer a dramatic drawdown that devastates the retirement portfolio. Diversifying across both assets and strategies over the long run performs equal or better than Passive.
- Phase 2 & 3: Protection & Decumulation Phase: There are two core principles that are key to not outliving one's assets: protecting your principle and receiving an annuity income. InvestmentPOD delivers a solution to deliver both outcomes. They have created an elegant, innovative, cost effective, self-directed, fully transparent alternative to the traditional retirement solution delivered in a FinTech platform that helps people of all ages. It is applicable for the mass affluent to the high net worth.



- Founded 1993
- Employees: 1-10
- Value Chain: Portfolio Management & Rebalancing, Trading Advice & Execution, Accounting, Reporting, Risk & Compliance
- Subsectors: Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Alternative Investment Solutions, Compliance & Regulation, Financial Services Software
- Regions of operations: Bahamas, Barbados, Brazil, Cayman Islands, Haiti, Jamaica, St. Lucia, Trinidad & Tobago, Turks & Caicos, United States

International Private Banking Systems (IPBS) is a specialist provider of private banking and wealth management software for the international financial services sector. International Private Banking Systems is a fully integrated accounting and management information system that provides all of the front, middle and back office support services required by; international private banks, trust companies, mutual fund administrators, wealth management professionals and investment and asset managers. IPBS is a platform of integrated wealth management functionality providing for: Banking, Trust Administration and Accounting, Mutual Funds Administration and Accounting, Investment and Portfolio Management, Group Pension Administration, KYC & AML Compliance. IPBS is designed for the International Financial Services Wealth Managers, where very often a multiplicity of products are offered under one roof, and where myriad disparate systems are too cumbersome and costly to be managed with minimal staffing which often pertains in these jurisdictions. IPBS is growing at a rate of two to three new customers per year and existing clients include Royal Fidelity Merchant Bank & Trust Company, British Caribbean Bank, Turks & Caicos Banking Company, Bourse Financial and Queensgate Bank & Trust.



- Founded 2016
- Employees: 1-10
- Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Reporting, Risk & Compliance
- Subsectors: B2B Robo Advisors, Portfolio Management & Reporting, Risk Analysis & Management, Data & Analytics, Client Prospecting & Engagement
- Regions of operations: United States






Just Invest is a new technology investment company, which focuses on delivering institutional investing capabilities to advisors and individual investors. On a sub-advisory basis, Just Invest builds individually customized SMA portfolios that integrate smart-beta factors, ESG characteristics, tax-loss harvesting, and portfolio optimization on an individual security basis. One point of differentiation, relative to other SMA managers, is their much lower account minimums, starting at \$100k. Their web-based portfolio construction platform, Kaleidoscope, allows an advisor to construct a risk optimized ESG/factor portfolio in a matter of minutes. Advisors can instantly review and edit the portfolio characteristics, and then immediately send trade instructions to execute their clients' portfolios. Just Invest currently has \$183M in AUM across 96 clients and 147 accounts. Their average account size is \$1.2M and they maintain 13 RIA sub-advisory relationships.



- Founded 2002
- Employees: 101-250
- Value Chain: Reporting
- Subsectors: Portfolio Management & Reporting, Investing Tools, Data & Analytics, Financial Services Software, Client Prospecting & Engagement
- Regions of operations: Europe, United States






Kurtosys provides a unique Enterprise Content Management system, which can solve a number of issues for financial services firms, such as automating manually created investment marketing documents, creating and launching secure websites and campaigns, and secure document distribution. The platform enables marketing, sales, client service and operational departments to effectively manage and publish all of their financial data, documents, websites and content in a secure environment. This allows financial institutions to reimagine how they market, sell and service their clients through engaging and measurable digital channels. Their client companies include Generali Investments, BMO Global Asset Management, BNY Mellon, Hermes Investment Management, RWC Partners and Merian Global Investors. Kurtosys has business partnerships with Sapient Global Markets and Deloitte Luxembourg.



-  **Founded 2015**
-  **Employees: 11-50**
-  **Value Chain: Client Acquisition/Servicing**
-  **Subsectors: Digital Retirement Solutions, Compliance & Regulation, Financial Services Software, Client Prospecting & Engagement**
-  **Regions of operations: Lifesite operates out of Mountain View, California but has a global customer base**






LifeSite provides an ultra-secure cloud-based storage and collaboration solution that puts individuals and families first. The comprehensive life and family management platform provides a single secure place for critical personal information related to family records and documents, as well as a permission-based collaborative tool facilitating increased engagement with advisors. Information can be safely accessed anytime, anywhere using a mobile app or Amazon Skill. LifeSite replaces the file folders, notebooks, and various other tools families currently use to manage memories and family affairs, as well as complements other web-based products and can be integrated with existing CRMs. LifeSite helps users create a secure, backed-up, readily accessible master record that is California Consumer Privacy Act (CCPA) and General Data Protection Regulation (GDPR) compliant. A truly smart solution, the system comes preconfigured with categories, information sections and workflows. For instance, there are already sections for finances, property & valuables, insurance, wills, estate plans, passwords, memberships, travel documents and medical information. LifeSite has more than 90,000 individual customers and a growing list of corporate partners including Haven Life (Mass Mutual), Concentrum Wealth Management, Deloitte Consulting, Maxitech, Salesforce.com, L'Oréal, and Morningstar.



-  **Founded 2013**
-  **Employees: 11-50**
-  **Value Chain: Investment Planning**
-  **Subsectors: B2B Robo Advisors**
-  **Regions of operations: United States**






Marstone's mission is to enhance financial literacy, deepen financial inclusion, and humanize finance for all by enabling organizations to easily offer digital wealth management and advisory solutions. Powered by Marstone, its enterprise-ready solution, is the proven way for financial institutions of all sizes to efficiently and affordably reach, acquire, and retain clients who seek straightforward information and engagement around their finances. Its flexible robo-advice solution can be customized and fully white-labelled to ensure a ubiquitous digital experience for end customers. Marstone has comprehensive integrations with custodians including Pershing and Interactive Brokers, core banking systems providers including Fiserv, account aggregation platforms, and investment managers such as BlackRock, ensuring organizations deploy a technology that keeps their business ahead of the curve as consumer expectations for digital wealth management evolve.



-  **Founded 2015**
-  **Employees: 11-50**
-  **Value Chain: Client Acquisition/Servicing, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting, Risk & Compliance**
-  **Subsectors: B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Financial Planning, Client Prospecting & Engagement**
-  **Regions of operations: United Kingdom**

Moola is an online saving and investment service for financial wellbeing. The company helps to fill the, 'advice gap', which has left 13 million households with assets to invest without access to financial advice. By opening up access to financial services previously out of reach to the general public, Moola's technology makes saving and investing money accessible, increasing financial inclusion. The user journey is so simple and intuitive that it has been completed in under 5 minutes and its Knowledge Centre provides consumer-friendly and relatable content that makes money matters engaging and enhances financial literacy. Moola has continually provided new services for the UK retail market including: diversified currency-hedged portfolios for a £50 minimum; tax-aware investing; and expanded the reach of ethical portfolios for the mainstream public. JLT, an insurer and provider of employee benefits, acquired Moola in 2018. The Moola team and technology has been successfully integrated into JLT, showcasing how new FinTech services and large financial institutions can work together.



-  Founded 2012
-  Employees: 1-10
-  Value Chain: Client Acquisition/Service, Investment Planning, Trading Advice & Execution
-  Subsectors: Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Financial Planning, Financial Services Software, Client Prospecting & Engagement
-  Regions of operations: Australia, United States, Europe, Asia

Moroku is an Australian FinTech with a vision of everyone in the world being great with their money. Decades of digitising banking has created a world where banking has become highly commoditised whilst customers have become worse at their banking and ultimately their financial preparedness. Meanwhile digital, characterised by games and social, has redefined how banking customers, of all ages and backgrounds want to be engaged with. They want to have fun, take on challenges, be recognised and share. Operating at the intersection of banking, mobile, gaming and social technologies, Moroku creates engaging banking and payment experiences that promote customer learning and brand loyalty. It does this with its proprietary GameSystem methodology that maps the customer journey towards mastery and an innovative, cloud based, application engagement platform that drives the user experience, getting users to pay attention, build financial muscle and act. Moroku forms partnerships with their banking partners through either turnkey solutions such as its award-winning family banking platform www.chorescout.com or bespoke custom design engagements. Moroku's customers include Unity Bank, Police Bank, ASB and UBS.



-  Founded 2001
-  Employees: 51-100
-  Value Chain: Portfolio Management & Rebalancing
-  Subsectors: B2B Robo Advisors, Portfolio Management & Reporting, Risk Analysis & Management, Data & Analytics
-  Regions of operations: North America

MyVest builds enterprise wealth management technology for the digital age. Driven by a vision for client-centric advice, they empower firms to deliver personalized portfolios at scale. Headquartered in San Francisco, they operate as a subsidiary of TIAA. MyVest serves the breadth of wealth management firms from broker-dealers, banks, RIAs, asset managers and service providers through a SaaS-based delivery model. MyVest's Strategic Portfolio System™ (SPS) is a cloud-based enterprise platform that enables holistic, client-centric wealth management across a firm in a single unified system. MyVest SPS automates the entire portfolio process from client proposals & onboarding, through model-based tax-sensitive portfolio management, monitoring & rebalancing, to performance reporting & billing. Additionally, the platform is integrated with multiple custodians, trading hubs, pricing sources, and data providers. The company also provides middle office operations and professional services. MyVest client companies include TIAA and Personal Capital.



-  Founded 2010
-  Employees: 11-50
-  Value Chain: Portfolio Management & Rebalancing
-  Subsectors: B2B Robo Advisors, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Alternative Investment Solutions, Financial Services Software
-  Regions of operations: Switzerland, Slovakia






Nectar Digital Wealth helps money managers to improve their investment performance at lower risk. The company has built an investment engine, which uses artificial intelligence and machine learning based on big data. The investment engine takes investment decisions in a portfolio context, ranging from model portfolios, investment products and trade vectors. The result is proven outperformance at lower risk, at low minimum investments, democratising the access to institutional-type of returns for everyone.

novastone

-  Founded 2014
-  Employees: 11-50
-  Value Chain: Client Acquisition/Service, Investment Planning, Trading Advice & Execution, Risk & Compliance
-  Subsectors: B2B Robo Advisors, Portfolio Management & Reporting, Investing Tools, Compliance & Regulation, Financial Services Software, Client Prospecting & Engagement
-  Regions of operations: EMEA, APAC and NA

Novastone builds privately hosted or on-premise white label messaging solutions for high value client interactions in financial services, legal and healthcare. Instant messaging platforms such as WhatsApp and Facebook Messenger have become a popular way to exchange information, but organizations have failed to adapt to this new communication channel. At the same time, professionals have been using such channels to communicate both internally and with clients. This has brought a wide array of compliance, security and ultimately efficiency challenges. Novastone's secure, mobile-centric instant messaging platform is designed for firms that deliver a high-touch, personalised client experience through relationship teams. Novastone helps organizations transition clients from email to a wholly owned, controlled and compliant platform. Their unique patented chat technology enables full control of internal and external conversation not available anywhere else in the market. Novastone has established Marketing & Technology partnerships with Glasswall, UKCloud and Oracle.

NVISO

-  Founded 2009
-  Employees: 11-50
-  Value Chain: Client Acquisition/Service, Risk & Compliance
-  Subsectors: Risk Analysis & Management, Compliance & Regulation, Client Prospecting & Engagement
-  Regions of operations: United States, Europe, APAC






NVISO, a Swiss based FinTech company providing software that detects human emotions from facial micro-expressions and interprets thinking styles, has launched an AI behavioural assessment solution that detects how investors truly feel about financial topics, financial choices and financial markets. Using an ordinary webcam or smartphone, the emotion recognition software analyses the clients while they watch a short video of various life scenarios to reveal their true feelings about their financial priorities. At the end of the experience, the solution delivers a personalized report that allows clients and their advisors to make better financial decisions based on how they feel about their finances. The application helps advisors understand their client's attitudes and behaviours towards finance, increase conversion and improve retention of clients while, confirming the client truly understands their investment advice. The solution is a customizable application which is based on NVISO's AI technology already used in healthcare and vehicle driver monitoring. For financial services companies it provides stronger compliance with fiduciary rules and regulations by capturing clients rational & emotional self-awareness, while mapping risk tolerances to individual portfolios, ensuring realistic goals and expectations. Cetera Financial Group is one of their client companies.

OBJECTWAY

-  Founded 1990
-  Employees: 501-1,000
-  Value Chain: Client Acquisition/Service, Investment Planning, Portfolio Management & Rebalancing, Trading Advice & Execution, Accounting, Reporting, Risk & Compliance
-  Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Alternative Investment Solutions, Compliance & Regulation, Financial Services Software, Client Prospecting & Engagement, Digital Collaboration Tools
-  Regions of operations: Europe, Africa, Canada, Caribbean






Objectway provides wealth and investment management solutions to the world's banking, securities and insurance enterprises by a flexible deployment model aligned to the sourcing desire of their clients. Objectway serves more than 150 clients in 15 countries managing more than one trillion euros of private client assets. The company's omnichannel, omni-device software solutions support the rapidly advancing digital transformation within the wealth and investment management segment, combining financial expertise and technology patterns with a deep understanding of the market's business needs to help household and institutional investment management firms and securities service providers reshaping their wealth management services. Their product Extend Wealthtech Suite is composed of modular capabilities blended into a digital integrated platform, covering end-to-end wealth & investment management process, to support business transformation and extend capabilities of their customers. Extend is made of 8 areas: client experience, advisor desktop, advisory process, suitability & risk, portfolio management advisors back office (i.e. revenue & compensation management), fund management and securities back office.



-  Founded 2016
-  Employees: 1-10
-  Value Chain: **Client Acquisition/Servicing, Investment Planning**
-  Subsectors: **B2B, Financial Coaching**
-  Regions of operations: **Spain, The Netherlands**



OpSeeker is a financial coach specialised in millennials. The company offers white label customer-centric solutions, which can be adapted to the needs and interests of the client. These products mitigate individual's fears and misconceptions about the markets and nudge them towards long term investing and other healthy financial habits by using behavioural economics, gamifying the process, and utilising AI to personalize the user experience. OpSeeker's two main focus areas currently are the accelerator, an engaging and user-friendly tool that allows the customer to experience a life of investing with just a few clicks, and the decision bot, a financial coach chatbot. The decision bot changes its language and subject matter depending on the users' preference and psychological profile in order to gain their trust and provide them the most efficient and effective coaching. OpSeeker is one of the few companies working in the part of the value chain of financial advice that deals with the psychological preparation of the investor. The company is doing pilots with Rabobank, Bankia, Mapfre, Santa Lucía, and has also worked with Vivat and Fintonic. The company has also established a business partnership with Novaster and Behavioral Pensions.



-  Founded 2014
-  Employees: 1-10
-  Value Chain: **Client Acquisition/Servicing, Reporting, Risk & Compliance**
-  Subsectors: **Portfolio Management & Reporting, Client Prospecting & Engagement**
-  Regions of operations: **Global**

Opus Nebula solves the problem of fragmented, inefficient, non-scalable, inflexible and costly client and fund reporting and communication. The company provides Reporting as a Service (RaaS), a flexible reporting system designed for wealth managers, asset managers, investment firms and asset servicers. Opus Nebula delivers world-class client reporting supported by best practice workflows, a simple to operate user interface and end-to-end automation. This approach is proven to slash operating costs, enhance user efficiency and productivity, and reduce operational risk. Users produce content rich, timely, accurate and brand aligned reports, in minutes not weeks, and with no manual intervention. Thereby delivering higher end-client satisfaction through improved reporting and by transforming the overall client experience. In addition, their flexible commercial model means that users only pay for the reports they produce. Reporting as a Service clients include Investment Managers, Asset & Wealth Managers, International Banks, Asset Servicers and Pension Funds.



-  Founded 2014
-  Employees: 11-50
-  Value Chain: **Client Acquisition/Servicing, Portfolio Management & Rebalancing, Trading Advice & Execution**
-  Subsectors: **Portfolio Management & Reporting, Financial Planning, Financial Services Software, Client Prospecting & Engagement**
-  Regions of operations: **United States**

Oranj's primary focus is to lower the cost of doing business for advisors and to lower the cost of investing for investors. As true advocates for the independent advisor, they strongly believe that software providers shouldn't be asking for an ever-increasing percentage of an advisor's profits, yet many platforms have built their businesses on this approach. Oranj is the industry's first free wealth management platform, giving financial professionals everything they need to run an efficient practice and provide investors with an interactive and engaging experience. A modern experience for clients means investors can see 360-degree access to their entire financial lives. Powerful back-office tools help advisers manage day-to-day portfolio management tasks and the no-cost platform means advisers can increase profits and lower the cost of investing for investors. Oranj has established business partnerships with companies including Blackrock, Invesco, OppenheimerFunds, WisdomTree, Vestmark, and PIMCO.



-  Founded 1981
-  Employees: 251-500
-  Value Chain: Client Acquisition/Service, Investment, Retirement and Financial Planning
-  Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Investing Tools, Risk Analysis & Management, Financial Planning, Data & Analytics, Client Prospecting & Engagement
-  Regions of operations: Netherlands, United Kingdom, Finland, Denmark, Sweden, Belgium, France, Canada, Hong Kong, Singapore

It is Ortec Finance's purpose to enable people to manage the complexity of investment decisions. OPAL is a software solution for financial institutions globally, providing goal-based financial planning models that enables people to manage the complexity of investment decision making. They leverage their institutional investment risk management expertise by using top-notch calculations as the core of the solution. This enables financial institutions to translate personal goals of their clients into an optimal financial plan and monitor these goals over time. Sophisticated solution, advanced calculations, simple communications & better client engagement. Their client companies include ING, ABN AMRO, Skandia, Evli Bank Triodos Bank, Van Lanschot. Additionally, Ortec Finance has established business partnerships with Salesforce, Deloitte and Avaloq and others.



-  Founded 2001
-  Employees: 11-50
-  Value Chain: Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Reporting, Risk & Compliance
-  Subsectors: Investing Tools, Risk Analysis & Management, Compliance & Regulation, Data & Analytics, Client Prospecting & Engagement
-  Regions of operations: Canada






PortfolioAid develops enterprise B2B software solutions that mitigate the regulatory, financial and reputational risk for wealth management firms, investment dealers, and the securities regulators that govern them. It is no longer possible to rely on human oversight alone to ensure that all regulatory obligations are satisfied thus PortfolioAid was founded to ensure that its clients have powerful software tools and insights they require to manage their business effectively. PortfolioAid360° is the company's flagship solution. Its powerful security risk rating algorithms, enhanced suitability analysis, intelligent case management, unique trending analytics, and powerful advisor tools help leading Canadian investment dealers promote a healthy and positive culture of compliance. Presently, PortfolioAid utilizes Amazon's cloud services with plans to integrate into AI, and further take advantage of big data for enhanced analytics. Their paying clients include 12 Canadian investment dealer firms and three Canadian security regulatory bodies. PortfolioAid has technical partnerships with Red Hat, Oracle and Amazon AWS.



-  Founded 2015
-  Employees: 11-50
-  Value Chain: Account Aggregation, Portfolio Management & Rebalancing, Investment Accounting, Client Reporting
-  Subsectors: Portfolio Management & Reporting, Data & Analytics, Financial Services Software
-  Regions of operations: North America, LATAM, EMEA

Private Wealth Systems is a global financial technology company with applications that are focused on de-risking global finance. The company provides multi-asset, multi-bank, multi-currency account aggregation, data reconciliation, investment accounting, performance calculation, and client reporting for family offices and institutional asset managers to empower those who manage complex portfolios and balance sheets with the information they need to gain actionable oversight to the drivers of risk, return, income, and expense regardless of asset type, ownership structure or global jurisdiction. Private Wealth Systems solves the problem of multi-bank, multi-asset, multi-currency account aggregation by capturing up to 3x more data points than other aggregators and supporting all asset classes, including public, private, and direct investments and currencies. The company also solves the problem of operational scale by allowing a single operations analyst to support 8.3 times more transactions than other leading systems, allowing their clients to lower operating and technology costs. Private Wealth Systems uses technology including Private Cloud, AI and Big Data. Several of the top global private banks rely on them to support their large complex family office clients.

Profile Pensions.

-  Founded 2013
-  Employees: 51-100
-  Value Chain: Client Acquisition/Service, Investment Planning, Risk & Compliance
-  Subsectors: B2C Robo Advisors, Digital Retirement Solutions, Financial Planning
-  Regions of operations: United Kingdom

Profile Pensions' mission is to help everyone in the United Kingdom better understand their pension, allowing them to be more informed and ultimately better off in retirement. The company is a tech-enabled, mass market Pension Advice company, not influenced by any deals, incentives or commission. Working solely on behalf of their customers and searching the whole market when making recommendations. Over the past 5 years Profile Pensions has helped over 30,000 people better understand their pensions, and in 70% of cases found the customer a better pension. Currently they advise on over £800m of retirement funds. Profile Pension also offers a free pension trace, where customers can see if they have any lost or missing SERPS pension contributions. So far, they've helped customers track down over £150m in missing pension contributions through HMRC. This 'freemium' model gives the company a strong brand reputation. In 2018, the company got over 75,000 sign ups to their pension tracing service through marketing campaigns.



-  Founded 1974
-  Employees: 501-1,000
-  Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting, Risk & Compliance
-  Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Financial Planning, Alternative Investment Solutions, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement
-  Regions of operations: EMEA

Prometeia develops the processes and tools that help financial institutions support their clients through relationship managers, self-service investment portals and hybrid omni-channel approaches. Prometeia's PFTPro front office solution operates in the space where the bank meets the customer. Faced with declining fees and a push towards digitalization, wealth managers are looking to consolidate their service models, reduce costs and provide differentiated services, all while remaining compliant. PFTPro, built purely in Java, offers a fully customizable, modular front office platform that addresses these needs and can be closely governed and monitored by headquarters, leading to improved efficiency, compliance and service quality across the distribution network. PFTPro enjoys a dominant position in its home market; it supports the management of over €2 trillion in AUM across about 50 million retail client portfolios ranging in size from thousands to hundreds of millions of Euros.



-  Founded 1997
-  Employees: 1-10
-  Value Chain: Client Acquisition/Service, Reporting
-  Subsectors: Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement
-  Regions of operations: United States


ProTracker Software specializes in practice management software designed for financial planning and investment advisory businesses. The company offers a comprehensive CRM for fiduciaries. Their client/server CRM is built on MS Access (front end) and SQL (back end).




 Founded 2012

 Employees: 11-50


 Value Chain: [Investment Planning](#), [Risk & Compliance](#)

 Subsectors: [Digital Retirement Solutions](#), [Risk Analysis & Management](#), [Financial Planning](#), [Alternative Investment Solutions](#), [Financial Services Software](#)

 Regions of operations: [United States](#)


For a consumer in the United States, the retirement crisis is here with over 10,000 baby boomers retiring everyday but lacking the funds to actually retire. RetireUp is enabling consumers to be a co-pilot in their retirement planning process. For the financial advisor, distributor, and annuity/insurance manufacturers they provide a platform that takes the client's holdings and can dynamically model the movement of money into an actuarial modelled annuity/insurance product, specifically designed for the retirement crisis. Solving the divide between being complex enough to answer fiduciary and retirement questions yet simple to use. The company's, system and method patented, technology leverages years of advisor and client interactions and merges it with complex calculations to continue to provide new tools to their partners. Their client companies include AIG, AXA, Jackson National, Fidelity and Guarantee Life and Great American. One client, VALIC (AIG subsidiary), is a retirement planning and defined contributions company. VALIC's 1,300 advisors use RetireUp.




 Founded 1999

 Employees: 11-50


 Value Chain: [Investment Planning](#), [Trading Advice & Execution](#), [Reporting](#)

 Subsectors: [B2B Robo Advisors](#), [Digital Retirement Solutions](#), [Investing Tools](#), [Financial Planning](#), [Data & Analytics](#), [Financial Services Software](#)

 Regions of operations: [Offices in United States and Dubai](#), but operating globally


SaveDaily helps B2B clients, including Health Savings Accounts- HSA, Banks, Credit Unions and non-financial institutions, by offering a white label investment platform. The company offers its own proprietary recordkeeping system, which can be customized at an institutional client's request; from retirement solutions, high net worth (HNW), to the mass affluent. The company has both a US Domestic and International offering. On the US Domestic side, SaveDaily offers a white label/private label investment solution for Credit Unions, Banks, Broker Dealers, non-financial institutions and HSA providers. Also, the company offers a RolloverSaver solution which finds missing participants, terminated plans and un-cashed checks for TPA and Plan Sponsors. On the International side, SaveDaily supports an API solution with 6 modules (Mass Market, High-Net Worth, Pension, Credit Card, Robo-Advisor, and Insurance) to Tier I Banks.



 Founded 2017

 Employees: 1-10

 Value Chain: [Client Acquisition/Service](#)

 Subsectors: [Financial Services Software](#)

 Regions of operations: [United States](#), [Australia](#)






SavR is an automated mobile savings app that assists people to plan, save for and save on their next vacation. The company encourages users to follow their desire to explore new places and see new things, while the free, automated app assists with all the details, including researching destinations, saving the money for the trip and finding amazing deals on flights and accommodation. SavR utilises cloud computing, secure collection of big data and machine learning filtering and categorisation of transaction information. Unlike most FinTech mobile offerings, SavR does not offer retroactive advice or daily instructions on how to behave. Instead users set a target, live their daily lives and can leave the hard work to the platform. SavR is in the early stage of going live, and has been onboarding over 1,000 new users a month. The company is officially partnered with NBKC Bank, and is also working with VOLT Bank. SavR is currently focused on user acquisition, and will be expanding their commercial relationships to airlines, hotel chains, accommodation providers and travel companies in 2019.



-  Founded 2014
-  Employees: 51-100
-  Value Chain: [Client Acquisition/Service](#), [Investment Planning](#), [Portfolio Management & Rebalancing](#), [Reporting](#)
-  Subsectors: B2B Robo Advisors, B2C Robo Advisors
-  Regions of operations: United Kingdom, Germany, Austria, Switzerland, Spain

Scalable Capital is a digital investment manager, with AUM of over £1 billion. Since its launch its solutions have seen a strong demand not just from private investors, but also from financial institutions and corporates. Scalable Capital creates and manages globally diversified ETF portfolios for its clients to help them achieve their long-term financial goals, supported by a proprietary risk management technology. It aims to make investment management cheaper, better and more accessible. The company offers a full discretionary investment management service, which was traditionally reserved for clients in the HNW bracket and above. They use cloud infrastructure and have developed microservices so that their proposition can be easily scaled and so they can partner with other institutions. In June 2017, BlackRock took a significant minority equity stake in Scalable Capital. In addition, the company has ongoing partnerships with Siemens and ING-DiBa in Germany. Scalable Capital has acquired 35,000 clients from launch in January 2016 to May 18.



-  Founded 2012
-  Employees: 101-250
-  Value Chain: [Investment Planning](#)
-  Subsectors: B2C Robo Advisors, Investing Tools, Financial Planning
-  Regions of operations: India

Scripbox helps individuals worry less about money with a friendly and un-intimidating approach to investing in mutual funds. The company's solution enables individuals to understand what they need to do and how they can do it, helping them to take charge of their financial well-being. Scripbox offers an online investment service specifically designed for investors in India. It makes investing easy for investors with a jargon-free platform, backed by a scientific rule-based algorithm which selects a curated set of funds for personalised goals. The company takes its customers through a journey, teaching them about personal finance, investing, financial goals and how they can start investing to achieve these long term goals. Scripbox simplifies every step of wealth creation and offers financial solutions for needs across life stages. Their simple and practical approach educates and informs, automates best practices, and enables individuals to achieve their financial goals with actionable money skills.



-  Founded 2012
-  Employees: 11-50
-  Value Chain: [Investment Planning](#), [Research & Analytics](#), [Portfolio Management & Rebalancing](#), [Trading Advice & Execution](#)
-  Subsectors: B2C Robo Advisors, Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Data & Analytics
-  Regions of operations: Australia


SelfWealth started as a community-driven investment tool, and still retains and builds that product, but has seen great growth in the Australian market with its flat-fee \$9.50 brokerage. A \$2,000 trade and \$500,000 trade only ever pay \$9.50. Their trading platform combines the Power of the Crowd and affordable brokerage. By identifying the top investors from a data set of over 60,000 portfolios, members can create a portfolio of directly owned shares that aim to outperform the market. SelfWealth uses big data to provide insights into real trading and portfolio data of a significant number of the Australian investing population. The company creates indexes, rankings and unique community data to help inform investors. SelfWealth has acquired over 5,000 paying customers and has established business partnerships with OpenMarkets, ANZ and LABGroup. SelfWealth is planning on launching its first ETF in 2019 and is close to launching the SelfWealth Adviser Platform, which allows intermediaries to access the leading \$9.50 brokerage.



-  **Founded 2012**
-  **Employees: 51-100**
-  **Value Chain: Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Risk & Compliance**
-  **Subsectors: Portfolio Management & Reporting, Investing Tools, Risk Analysis & Management, Data & Analytics**
-  **Regions of operations: Switzerland, Germany, Austria, United Kingdom, India, Vietnam**






Sentifi is a data analytics company and provider of financially relevant alternative data. Their solutions are used by financial services organizations to gain unique insights on over 50 thousand companies, currencies, commodities, and the events that impact them. Sentifi uses AI, big data and collective intelligence to make use of unstructured data. Their proprietary engine listens to over 14 million financial influencers to rank and connect them with events impacting global assets. Their product, Sentifi Intelligence, provides clients with analytics from 12 billion social media, news articles and blogs around the globe, combined with financially relevant market data, that can shape investment strategies and help monitor the risk inherent in a portfolio. Customers can use these insights to make better investment decisions, often ahead of the markets. Sentifi's client companies include UBS, Commerzbank and Deutsche Bank and the company has established business partnerships with ARGUS and the London Stock Exchange.



-  **Founded 2015**
-  **Employees: 1-10**
-  **Value Chain: Client Acquisition/Service, Investment Planning, Portfolio Management & Rebalancing, Reporting, Risk & Compliance**
-  **Subsectors: B2B Robo Advisors, B2C Robo Advisors, Portfolio Management & Reporting, Compliance & Regulation, Financial Services Software**
-  **Regions of operations: Switzerland**






Simplewealth believes in using computer power to simplify customers' wealth management operations. The core Platform allows customers to cleanly aggregate and reconcile data from different custodians and integrate their preferred business tools (such as their CRM, Financial News Terminal, Tax Tools or KYC/Compliance Data Providers). This allows customers to improve operational efficiency and make informed investment decisions safe in the knowledge that they are working with correct data. By automating processes customers can remove tedious, repetitive, manual tasks from their "to-do" list freeing up time to focus on revenue generating activities. Designed with client privacy in mind, the Platform is fully encrypted. Simplewealth AG is a regulated Asset Manager and demonstrates the usefulness of its Platform by operating its own successful RoboAdvisor for its own B2C clients. Find out more about how the Platform can help at www.simplewealth.ch/platform.



-  **Founded 2014**
-  **Employees: 11-50**
-  **Value Chain: Risk & Compliance**
-  **Subsectors: B2C Robo Advisors, Risk Analysis & Management, Compliance & Regulation, Data & Analytics**
-  **Regions of operations: United Kingdom, Switzerland, United States, Singapore, Hong Kong**

smartKYC automates KYC screening by using artificial intelligence, specifically natural language processing and machine learning, to read unstructured data and highlight potential red flags for due diligence purposes. smartKYC's system takes a name, of an individual or a company, and transforms it into all possible variants and transliterations across multiple languages and cultures. The system searches for the resulting set of names across all desired sources (e.g. Google/Bing, LexisNexis/Factiva, Dow Jones, other watch lists, company registries, social media). It then scans both the structured and unstructured results for red flags and assembles a comprehensive report that covers items such as political exposure, close associates, shareholders/directors, adverse media, legal issues, sources of wealth and corporate affiliations. smartKYC's advanced multilingual semantic search capabilities can read documents in many languages and alphabets, including: English, French, Russian, Arabic, Chinese, Japanese and German. Their data partnerships include Lexis Nexis, Bureau van Dijk and Dow Jones and they have consultant partnerships with EY and Deloitte among others.



-  Founded 2011
-  Employees: 11-50
-  Value Chain: **Reporting, Risk & Compliance**
-  Subsectors: **Risk Analysis & Management, Compliance & Regulation**
-  Regions of operations: **United States, United Kingdom and Europe**


SmartRIA's software simplifies compliance for the wealth management industry. The company makes the complex and often frustrating world of regulatory compliance simple to manage and understand. SmartRIA offers a cloud-based solution designed to meet the specialized needs of compliance consultants and investment advisors. Their user-friendly solution can save wealth management firms significant amounts of time and resources through simplified compliance workflows, oversight and solutions. SmartRIA has thousands of paying users and 24 strategic partnerships driving continuous growth. One such partnership is XY Planning Network. Other customers include RIA Compliance Group and Financial Planners Assistance.



-  Founded 2016
-  Employees: 11-50
-  Value Chain: **Investment Planning, Portfolio Management & Rebalancing, Trading Advice & Execution**
-  Subsectors: **B2C Robo Advisors, Financial Planning**
-  Regions of operations: **Singapore, Asia**

StashAway empowers customers to reach their financial goals sooner by making investing more accessible and enjoyable. The company designs personalised portfolios and unique monthly investment plans based on a customer's characteristics, and then manages this portfolio with advanced investment strategies. StashAway's goal-based investing strategy gives all investors focus and motivation to build, for example, their retirement fund or wedding fund. Their advanced technology enables them to deliver to each investor a sophisticated investment strategy that was once only available to institutions and high net-worth individuals. Traditional investment products charge between 1.25% and 5% in annual fees. At 0.2% to 0.8% in annual management fees, StashAway offers a convenient, digital user experience with personalised portfolios, no minimum balance, no restrictions for withdrawals, and real-person customer service. StashAway has established business partnerships with companies including Grab, Zalora, Singtel, Shopback and WeWork.



-  Founded 2015
-  Employees: 1-10
-  Value Chain: **Client Acquisition/Service, Investment Planning, Research & Analytics, Portfolio Management & Rebalancing, Trading Advice & Execution, Reporting**
-  Subsectors: **B2B Robo Advisors, Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Financial Planning, Data & Analytics, Financial Services Software, Client Prospecting & Engagement, Cross-border Investing**
-  Regions of operations: **United States, India, United Arab Emirates, Qatar**

Stockal is creating a cross-border investing platform to help investors from emerging economies like India, Indonesia, Brazil, Malaysia, Vietnam, Philippines and EMEA make and manage investments in mature global stock markets such as United States, United Kingdom, Japan, Germany and Hong. The company has built a highly scalable platform that can create multi-market access relatively fast and offers a single digital interface to investors. The platform comes with built-in research capabilities from third-party data as well as proprietary machine learning algorithms. In the countries where Stockal operates, there is currently very limited access to overseas investments. Fundamentally, a facility which has been exclusively available to High networth Individuals and Ultra-High networth Individuals, Stockal is now making it available to the retail investors as well. The company currently has a pipeline of 15,000 paying customers.



SYNTONIQ



Founded 2017



Employees: 1-10



Value Chain: [Client Acquisition/Servicing](#), [Investment Planning](#)



Subsectors: [B2B Robo Advisors](#), [Financial Planning](#), [Data & Analytics](#), [Financial Services Software](#), [Client Prospecting & Engagement](#)



Regions of operations: [United States](#), [United Kingdom](#)

Syntoniq seeks to transform the financial services practice by productizing cutting-edge behavioral finance research into easily usable tech applications. It was launched in 2017 by Prasad Ramani to address inconsistencies in traditional financial service models following 18+ years' experience in Financial Services, Behavioral Finance, and Quantitative Modeling. As a team, Syntoniq brings together more than 50+ years of combined research experience in Behavioral Science, Social Psychology, and Quantitative Finance to turn psychological insights into measurable value. Syntoniq's first product, my3B Advisor, is a behavioral assessment application that enables individuals to gain an in-depth understanding of the behavioral levers that influences their financial decision-making. my3B Advisor empowers Syntoniq's B2B clients like Advisors/Planners, Employee Benefits Providers, and Insurance Brokers to grow deeper client relationships, boost engagement levels, and catalyze business development efforts. While advisors tend to use a number of different tools, Syntoniq's my3B Advisor is unique to the market where it is designed to help clients understand themselves and their decisions better. Providing fresh behavioral insight empowers advisors to build great client relationships as it enables in-depth clarifying conversations.



systemos



Founded 2017



Employees: 11-50



Value Chain: [Client Acquisition/Servicing](#)



Subsectors: [Financial Planning](#), [Compliance & Regulation](#), [Data & Analytics](#), [Financial Services Software](#), [Client Prospecting & Engagement](#), [Advisor-client collaboration](#), [holistic wealth management](#) and [behavioral finance](#)



Regions of operations: [Canada](#), [United States expansion in 2019](#)

Systemos' Guided Collaboration Platform™ is a SaaS platform that gives financial advisors the ability to capture and guide client behavior at scale. They help advisors improve client behaviors that create and protect wealth by capturing clients' complete financial life in one place, clustering client segments with similar needs, and delivering personalized wealth recommendations at scale. Their proprietary algorithms cluster clients based on key behavioral indicators (30+ signals, more in development) that identify the most critical actions in creating and protecting wealth. This provides advisors with information on areas of a client's financial life which need the most attention. Most innovation in wealth management has focused on improving the efficiency of legacy systems (digital onboarding, insurance underwriting, advisor desktop) or only part of the value chain (robo advisors, financial planning). Systemos is reinventing the value proposition for financial advisors. The company believes that the advisor of the future will no longer manage money, instead they will manage behaviors that create more money. To do so, advisors need visibility on client behavior and the capability to act on this data at scale. Only then can advisors better execute integrated wealth management plans, creating more abundance for clients, advisors and financial institutions.

TechRules

Financial Solutions



Founded 1999



Employees: 101-250



Value Chain: [Client Acquisition/Servicing](#), [Investment Planning](#), [Portfolio Management & Rebalancing](#), [Reporting](#), [Risk & Compliance](#), [CRM](#), [BI](#), [Alerts](#)








Subsectors: [B2B Robo Advisors](#), [B2C Robo Advisors](#), [Digital Retirement Solutions](#), [Portfolio Management & Reporting](#), [Investing Tools](#), [Risk Analysis & Management](#), [Financial Planning](#), [Compliance & Regulation](#), [Data & Analytics](#), [Financial Services Software](#), [Client Prospection](#)



Regions of operations: [Europe](#), [USA](#), [Canada](#), [Latin America](#)

TechRules partners with major financial institutions to provide consultancy and multi-channel wealth management solutions to their clients across different regions. The company offers a broad range of financial solutions to retail and personal banking, private wealth managers, fund managers, asset and portfolio managers, IFAs and family offices, as well as providing financial consulting and outsourcing services via APIs. TechRules develops modular and scalable solutions to solve specific customers' demands. TechRules' wealth management solution, Tower, offers a complete life cycle in advisory and opens a new communication channel with both, advisors and end clients. Their tools empower advisors to get a whole picture of their clients and align with their strategy with a great performance and L&F. This perspective reinforces the relationship between professionals of the financial industry and customers enabling professionals to scale and create strong relationships with their customers thereby improving results. TechRules has client companies including BNP, JPM, comdirect, Lafise, Scotiabank, BCI, Larrain Vial, Bankia, Andbank, santalucía, Santander and BBVA among many others.

tickr

-  Founded 2017  Employees: 11-50
-  Value Chain: Investment Planning, Research & Analytics, Portfolio Management & Rebalancing
-  Subsectors: B2B Robo Advisors, B2C Robo Advisors
-  Regions of operations: United Kingdom

tickr is an impact investment app that has broken down the barriers for people to save towards their future by investing in the themes they care about. Their mission is to open up impact investing for the first time to retail investors and prove that you can earn money and have a positive impact at the same time. Investors can sign up from just £5. tickr offers a cloud based digital investment management platform. Since the company's launch in December 2018 it has grown to a team of 10 people and already has 1000s of users. In 2019 tickr will begin integrating with third parties to allow customers of other FinTech companies and banks to access impact investing through their existing platform.






TRADEIT

-  Founded 2017  Employees: 1-10
-  Value Chain: Client Acquisition/Service, Portfolio Management & Rebalancing, Trading Advice & Execution
-  Subsectors: Portfolio Management & Reporting, Investing Tools, Digital Brokerage
-  Regions of operations: United States

Tradelt is an API infrastructure company that helps retail brokerage firms build robust APIs for their customer journey that can be easily distributed into the Tradelt ecosystem of 170 investing apps such as Yahoo! Finance. The company offers portfolio viewing, order placement, proxy distribution and account opening. Tradelt is a patent pending multi-broker SDK that drives up engagement for brokers and investing app developers. The company has \$60bn in Assets Linked and a \$100K Average Account Size. Their client companies include Fidelity, Yahoo! Finance, BlackRock, Franklin Templeton and Coinbase. Tradelt enables Fidelity customers to easily access and manage their portfolios on Yahoo! Finance's mobile application.






trizic™

-  Founded 2014  Employees: 11-50
-  Value Chain: Client Acquisition/Service, Portfolio Management & Rebalancing
-  Subsectors: B2B Robo Advisors, Digital Retirement Solutions, Client Prospecting & Engagement
-  Regions of operations: United States






Trizic is revolutionizing the way consumers accumulate wealth by helping community banks provide support to their customers. The company helps banks evolve their services beyond their old, inefficient, and expensive systems by providing them with enterprise-class, digital investment technology. The Trizic Platform is investment-product agnostic and accommodates ETFs, mutual funds, and equities. The company offers two products. First, a Digital Account Onboarding solution, which replaces expensive manual processes, providing firms and their staff with the ability to efficiently collect their customers' data, review, approve and open accounts digitally. Second, a Digital Investment Platform which offers banks an opportunity to customize a white-labelled consumer facing site with their own branding and marketing messages, and also offers an advisor facing portal, which allows banks to create their own investment models and automate investments for their customers. Their client companies include John Hancock/ManuLife, Bank of Oklahoma and Apex Custody & Clearing.



-  **Founded 2010**
-  **Employees: 101-250**
-  **Value Chain: Research & Analytics (Digital Technology)**
-  **Subsectors: Data & Analytics, Financial Services Software, Wealth-tech**
-  **Regions of operations: India, South East Asia (expanding in other continents)**



Valuefy is a leading investment technology firm serving as innovation lab for its clients and helping them leapfrog from legacy technology to new age digital stack and customer experience; thereby enabling them to stay future proof and competitive in the digital era. Their solution for retail banking enables banks to serve the mass affluent with goal based Robo-Advisory, offers new age digital onboarding powered by OCR & Face recognition technologies and uberized customer experience. For Private banks, the digital wealth suite includes an RM Workbench for assisted customer onboarding and transaction, with advanced analytics on investment portfolios. Clients can expect to see a 200% productivity improvement for their high-end RMs, and a 90% time saving when creating specific reports by leveraging automation and analytics. The company is serving more than 40 leading banks, asset managers and wealth managers in India & SE Asia. Valuefy's key clients include Kotak Mahindra Bank, ICICI Bank, India Infoline, HDFC Bank, Bank Islam Malaysia, and Bank Mandiri. Additionally, Valuefy's analytics platform is available in Reuters app marketplace.



-  **Founded 2013**
-  **Employees: 101-250**
-  **Value Chain: Client Acquisition/Serviceing**
-  **Subsectors: Compliance & Regulation, Financial Services Software**
-  **Regions of operations: Europe, North America, Latin America, Asia Pacific**

Vizolution is a customer experience technology company that helps enterprises streamline their complex journeys into effortless experiences by replicating the qualities of face-to-face interactions in their remote channels. Its omni-channel digital suite allows customers and agents interacting remotely, over the phone or online, to share, display, exchange, complete, verify and sign documents as if they were face to face, and works without requiring customers to download any software or apps. Used by over 30 global enterprises from the financial services, telecoms and utilities industries, including HSBC, Santander, RBS and O2 (Telefonica), its patented SaaS solutions typically deliver over 40% increase in sales conversions, 50% reduction in transaction times, high levels of customer satisfaction (>80 NPS), improved compliance and reduced costs. Vizolution's suite of solutions sits above legacy technology and does not require time-consuming integration with existing bank systems. The value and differentiation that Vizolution adds to its clients, like RBS who, through the use of Vizolution technology, is offering the UK's first paperless mortgage process, enables it to offer unique and innovative customer-centric journeys.



-  **Founded 2012**
-  **Employees: 101-250**
-  **Value Chain: Client Acquisition/Serviceing, Risk & Compliance**
-  **Subsectors: Compliance & Regulation, Data & Analytics, Financial Services Software, Client Prospecting & Engagement, Client Management and Serviceing**
-  **Regions of operations: United Kingdom, United States, Switzerland, Canada, Singapore**

Wealth Dynamix delivers Client Lifecycle Management solutions for wealth and investment managers. Their fully integrated, end to end digital CLM solution, WDX1, addresses the key industry challenges presented by the complex requirements of managing client wealth in the modern era. These include growing AUM through intelligent engagement and client acquisition, onboarding clients digitally, managing complex relationships and households and delivering exceptional and intuitive client servicing, all whilst ensuring compliance. WDX1 simplifies and streamlines the client journey and relationship, freeing up time consuming admin and giving wealth managers back precious time to spend on more value-add and advice giving activities. Firms using the solution have experienced a more than 50% increase in advisor productivity and a 25% reduction in administration costs. Wealth Dynamix has successfully implemented over 20 digital transformational projects to the world's leading institutions globally with over 7,000 users on the WDX1 platform and are a Microsoft preferred Wealth Management partner globally.



Founded 2018

Employees: 11-50

Value Chain: Client Acquisition/Service, Investment Planning, Reporting

Subsectors: B2B Robo Advisors

Regions of operations: Germany, Austria, Switzerland

WeAdvise is an independent B2B provider of robo advisory technology. WeAdvise is backed by company builder Finconomy, an ecosystem fully focused on B2B business models in the FinTech and InsurTech space. WeAdvise's cloud/web based solution enables established financial services firms such as banks, insurance companies and wealth managers to tap into new revenue sources and increase customer loyalty with state-of-the-art digital offerings. Their technology is highly adaptive, immediately ready-to-use, fully compliant with regulatory and data security requirements, and allows wealth managers use their own investment strategies in a digital model. Currently, WeAdvise' clients include independent wealth managers and distributors like Nowinta, Consulting Team, Easyrobi (JDC Group), Truevest and R&M Digital. Additionally, the company has established business partnerships with custodian banks like FFB and AAB as well as asset managers like BlackRock and ARTS Asset Management and is actively looking to expand the set of cooperation partners.



Founded 2014

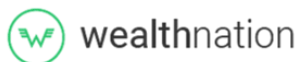
Employees: 1-10

Value Chain: Client Acquisition/Service, Reporting

Subsectors: Client Prospecting & Engagement, administration and servicing of ultra high net worth relationships and legal entities

Regions of operations: United States and Canada

WealthHub provides an enterprise software platform for ultra-high net worth fiduciaries. The company delivers a product crafted specifically for the unique needs of trust officers, family office staff, and other fiduciaries managing trusts, estates, foundations, and other legal entities. It has initial validation in the market with 13 clients and the recent wins of two RFIs for large trust companies against the leading wealth management CRM platforms. TrustHub, the company's customer relationship administration system is tailored specifically for fiduciaries. Built on top of Salesforce, it consolidates all the information related to ultra high net worth client relationships in a single console. It uses that centralized core of information to automate the daily activities of trust officers and family office staff. It greatly boosts operating efficiency, while reducing fiduciary risk, improving management reporting, and enhancing customer service. Their clients include First American Bank, FSB, Sterling Trustees and Pendleton Square Holdings.



Founded 2015

Employees: 1-10

Value Chain: Client Acquisition/Service

Subsectors: B2C Digital Piggy Bank

Regions of operations: Australia

WealthNation is a mobile savings app that rounds up everyday purchases and puts the change into a separate at-call, fee-free savings account with Macquarie, a tier 1 Australian bank. Enterprise Java, AML/KYC compliant, PCI DSS, SOC II (type 2) and QSA certified combine to make WealthNation's platform secure, scalable, flexible and able to do business with partners all over the world. WealthNation's platform has the API and integration capabilities to help partner banks quickly onboard new customers into their ecosystem and to bring those new customer's deposits onto their balance sheets - whilst prioritising and delivering a simple, flexible user experience to customers. Granular level transaction data provides an opportunity to further value add the product and service offering to the customer. WealthNation targets 18 to 25 year olds, a segment traditional banks have found hard to serve since the financial crisis. The app automates savings so people who typically struggle with the most important of financial habits no longer have to think about it. WealthNation replaces the stress, confusion and yawn factor typically associated with money with a sense of ease, optimism and fun. The product is currently in private beta in Australia.



-  Founded 2009
-  Employees: 51-100
-  Value Chain: [Investment Planning](#), [Portfolio Management & Rebalancing](#), [Risk & Compliance](#)
-  Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Financial Planning, Compliance & Regulation, Financial Services Software
-  Regions of operations: United Kingdom






Wealth Wizards is the UK's first regulated online financial adviser. Their vision is to make financial advice affordable and accessible to everyone. The company's solutions cater to help close the 'advice gap' by harnessing technology to deliver financial advice to more people who would benefit from it. Wealth Wizards' financial advice engine, Turo, provides automated advice either directly to the consumer or works as an efficiency tool for advisers. Turo for Advisers removes the cumbersome administrative aspects of the advice process, this enables the adviser to focus more on customer-facing and relationship building tasks, while the Turo advice engine does the 'heavy lifting' of fact-based data collation, automated quotation feeds, solution mapping and suitability report generation. Turo partners with financial institutions who want to develop a digital advice proposition, enabling them to configure the advice engine to their branding and advice policy. Wealth Wizards' client companies include LV=, John Lewis and Mercer. Additionally, Wealth Wizards has established business partnerships with IRESS and Intelliflo.

WEALTHFORGE

-  Founded 2009
-  Employees: 11-50
-  Value Chain: [Investment Planning](#), [Research & Analytics](#), [Portfolio Management & Rebalancing](#), [Trading Advice & Execution](#)
-  Subsectors: Investing Tools, Digital Brokerage, Alternative Investment Solutions, Compliance & Regulation
-  Regions of operations: United States


WealthForge believes the process of raising capital is outdated and as a result, capital does not flow freely, opportunities are blocked or frozen, and potential is stymied. The company has set out to break these barriers, expand accessibility, and let capital find its best potential. WealthForge is building a marketplace for alternative investments to increase transparency and efficiency for issuers, investors and advisors to fuel not only profit but progress. The WealthForge Altigo Platform is a marketplace that connects alternative investment sponsors and financial advisors to complete alternative investment transactions. The platform utilizes subscription automation technology, integrations with client account systems, custodians, transfer agents, and other systems for straight through processing of alternative investments. The technology WealthForge uses includes cloud, restful API's and electronic signature. WealthForge has completed over \$1bn of alternative investment transaction volume to date in over 300 offerings and 15,000 unique investments. Their client companies include LexShares.

xignite®

-  Founded 2006
-  Employees: 11-50
-  Value Chain: [Investment Planning](#), [Research & Analytics](#), [Portfolio Management & Rebalancing](#), [Trading Advice & Execution](#), [Risk & Compliance](#)
-  Subsectors: B2B Robo Advisors, B2C Robo Advisors, Digital Retirement Solutions, Portfolio Management & Reporting, Investing Tools, Digital Brokerage, Risk Analysis & Management, Financial Planning, Compliance & Regulation, Data & Analytics, Financial Services Software
-  Regions of operations: Internationally


Xignite, Inc provides cloud-based real-time, reference and fundamental data to WealthTech companies developing mobile and web apps. The Xignite Market Data Cloud platform, hosted in the AWS cloud, allows companies to simplify infrastructure, scale quickly, and innovate faster. Xignite's clients include more than 1,000 financial services, media and software companies including BMO, BlackRock, and Charles Schwab, as well as FinTech disruptors Betterment, Envestnet|Yodlee, Robinhood, SoFi, StockTwits, and Wealthfront. Xignite customers power FinTech apps, such as robo-advisors, trading platforms, stock charts and investment analysis software, by integrating financial data via APIs. Unlike legacy data providers which require on-premise infrastructure to store and process market data, Xignite data is accessed via the public cloud. Xignite serves more than 150 billion API requests each month. Xignite's real-time, end of day and historical reference pricing data is sourced from more than 100 data providers, including Morningstar, FactSet, MSCI and direct from global exchanges.

YCHARTS

 Founded 2009

 Employees: 11-50

 Value Chain: Client Acquisition/Service, Investment Planning, Research & Analytics

 Subsectors: Financial Planning, Data & Analytics, Client Prospecting & Engagement

 Regions of operations: United States

YCharts provides a modern investment research platform that enables smarter investment decisions with a client base of more than 4,000 professional advisors, RIAs, financial planners, and institutional investors that support more than \$300 billion in assets under management. Industry behemoths such as Bloomberg, Reuters and FactSet charge upwards of \$25k/year for difficult to use, antiquated tools. At one-fifth of the price, YCharts provides an easy-to-use platform for tracking, analyzing markets or investment options, that help users visualize trends or ideas. YCharts overlays expansive market data and news with intuitive and powerful analytics, visualization, and efficiency enhancing tools, which are all supported by truly outstanding customer support. With its mobile-friendly interface, YCharts users are able to access the data, tools and visualizations from any device. Achieving a revenue CAGR of nearly 40% over the last 3 years, YCharts is clearly on an upward trajectory as proven by recent partnerships with companies including Dynasty Financial Partners, TD Ameritrade and The Wall Street Journal.

ABOUT US

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FinTech Global is a specialist data and research provider. We offer the most comprehensive data, the most valuable insights and the most powerful analytical tools available for the global FinTech industry. We work with market leaders in the FinTech marketplace – investors, advisors, innovative companies and financial institutions and enable them to get the essential intelligence they need to make superior business decisions.

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