

DIGITAL BANKING TRACKER



HOW CHALLENGER BANKS ARE GIVING LEGACY PLAYERS Key Opportunities



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KeyBank on how challenger FIs are shaking up the digital banking space

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DIGITAL BANKING TRACKER

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ACKNOWLEDGMENT

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What's Inside

The digital banking space has grown more crowded than ever, with century-old legacy banks working to modernize and rubbing shoulders with young FinTech startups as they try to entice and retain customers. Banks are not just competing for customer engagement and retention – they are also doing so for funding and resources as they overhaul their infrastructure and banking tools. More legacy institutions are using artificial intelligence (AI) and machine learning (ML) for both personalization and fraud prevention, and an increasing number are upgrading their mobile apps for quicker and easier use. These financial institutions (FIs) are looking to revitalize their decades-old payment rails and improve their banking processes.

Challenger banks looking to launch in new markets are competing with a crop of similar startups for the necessary funds, but innovation does not come cheap. Startups must hold their own against both firmly established legacy banks with scale and funding, as well as other flexible challengers with the same goals and aspirations.

Many FIs are joining forces with FinTechs, third-party providers and other companies to give themselves an innovative edge. These institutions are also looking at how to apply AI and ML to their full potential. FIs have to work harder amid increased competition to retain their customers' loyalty and attention, meaning that these new partnerships, strategies and tools are essential.

Around the digital banking world

Challenger banks are expanding their services to better appeal to mobile and digital banking customers, while legacy banks are revitalizing their existing products and services. European players like Monzo and N26 are continuing their push into the digital banking world. The former is moving into new territories just one month after its U.S. launch, and has [partnered](#) with AXA Partners to help provide its customers with travel insurance. N26 is also [continuing](#) to develop its product and service repertoire with a new premium account called N26 You, which is not yet available in the United States.

British banking institute Starling Bank is also enhancing its services. The bank is [adding](#) multi-owner accounts for its larger small to mid-sized business (SMB) clients, granting them more control and flexibility when accessing their accounts or making transactions.

Legacy FIs are also pushing into digital, with Citibank and the Commonwealth Bank of Australia both [launching](#) redesigns of their mobile apps. The offerings aim to make customers' mobile experiences fast and convenient, while also boosting their presences among competing institutions.

For more on these stories and other digital banking headlines, read the Tracker's News and Trends section (p. 9).

How challenger banks push FIs to innovate

Innovation has become more important than ever as legacy banks go head to head with new challenger institutions. Traditional operations are having to change their technological innovation strategies to better engage consumers, something that Jamie Warder, head of digital banking for [KeyBank](#), sees as an opportunity. For this month's Feature Story (p. 6), Warder spoke to PYMNTS about how legacy FIs are approaching innovation in the age of challenger banks and how the former can step up their games.

Deep Dive: Challengers, legacy banks and how they're competing

Many U.S. banks are using infrastructure that has not been upgraded in nearly half a century. A rising tide of fully digital challenger banks with nimble strategies is pushing legacy institutions to innovate to retain their customers. This Tracker's Deep Dive (p. 13) delves into how challengers are approaching U.S. customers and how legacy institutions are responding.

August Digital Banking Tracker updates

This edition of the Digital Banking Tracker includes profiles of more than 250 financial players, including two additions: Spiff and Viola Black.

EXECUTIVE INSIGHT

How can U.S.-based legacy institutions best prepare for the coming influx of challenger banks? How can advanced technology like AI and ML help them compete?

"How do you make the mobile banking experience as seamless as shopping, ordering car service or sharing pictures on social media without increasing fraud? At a basic level, you need two things: big, pristine data and machine learning.

You have to integrate every piece of customer data from every single source across an entire organization. Then, augment that data with customer data from outside sources, like credit bureaus. The next step is to integrate the data into a single system. Data integration is key. Having that single source of truth provides the backbone for a profound understanding of behavior patterns, because the more clean data that is fed into a machine learning system, the more you're capable of accurately scoring transactions.

This is what creates real-time processing. It happens without increasing false positives and triggering customer friction. ... The machine learning system keeps learning, therefore your results actually improve over time, which means customer friction continues to decrease."

SAURABH BAJAJ

chief product officer at [Feedzai](#)

5 FIVE FAST FACTS

58%

Portion of customers who prefer mobile or online interactions with their banks instead of those made at branch locations

63%

Portion of mobile device users who have downloaded at least one financial app

90%

Portion of UAE consumers who use digital banking

65%

Share of German consumers who use one or more mobile banking apps

55%

Estimated portion of consumers who will use bank branches by 2024

A close-up photograph of a person's hands in a light blue shirt. One hand is resting on a laptop keyboard, while the other holds a dark credit card. The background is softly blurred with warm, bokeh light spots, suggesting an office or business environment.

**HOW CHALLENGER BANKS
ARE GIVING LEGACY PLAYERS
Key Opportunities**

Challenger banks are beginning to offer more robust suites of services aside from the mobile apps and prepaid cards with which they started. Such institutions are working to raise the necessary capital to expand their products and customer bases as they enter new markets. Challengers in North America, Europe and Latin America [raised](#) \$2.5 billion in new funding from January through July, and their customers opened more than 30 million accounts during that same time frame. Challengers like Britain's Monzo and Germany's N26 are using that funding to create products and expand into new markets like the U.S. where they're measuring their services against legacy FIs.

Jamie Warder, head of digital banking for [KeyBank](#), noted that challenger banks' newfound popularity may be forcing legacy institutions to innovate, granting them more opportunities to better engage and serve customers.

"At the end of the day, in some cases, [challengers] are partners and, in some cases, they're competing

with us. But I think what it does is it pushes us. It [pushed] us at Key to build a design center that we never had before. ... [It] pushes us to buy ... and acquire technology companies," he said. "It's good competition [that is] making us better; it's making legacy institutions ... step up their games."

Warder recently spoke with PYMNTS about how legacy operations are approaching their innovation strategies amid the rise of challenger banks, and why the latter institutions represent a key progression for the digital banking world.

Legacy banks and the innovation game

Warder believes that both legacy and challenger banks have the same impetus for innovation and technological experimentation: customer engagement and satisfaction. Each institution tends to approach this differently, however.

"Legacy banks have the scale and the roots necessary to handle several diverse needs at once," he

said, "while challengers tend to focus on innovating in one particular area or aspect of banking."

"We're trying to make sure we're taking care of our clients, ... from my 16-year-old daughter up to our biggest institutional client. We handle their payments, deposits and lending — by our nature, we cover a lot of ground," he said. "What I think these FinTechs can do is focus on one area. They can bring a different way of thinking; it's about how modern technologies and data can make that better."

Warder noted that legacy banks should utilize tools like AI and ML for greater customer engagement outside of simple transactional banking, including areas like small business origination or lending. Many challengers and FinTechs are starting to apply their solutions at the same scale as legacy banks as they become more prevalent in the market.

"Some of these challengers, when they do it right, they become legacy," Warder said, using payment provider PayPal as an example. "I would absolutely call PayPal a competitor to the legacy banking system. [It] challenged way back when, [it] created scale, [it] created great products, and now [it is] a good old-fashioned competitor. I look at [PayPal] similar to how I look at Wells Fargo or Huntington."

Legacy banks should have strategies to work with challenger banks and FinTechs, as well as compete with or even acquire them, he added. KeyBank has done all three over the past few years. It has managed a four-year-long [partnership](#) with AvidXchange and it recently acquired small business FinTechs and lenders [Bolstr](#) and [Laurel Road](#). The bank also works with PayPal to [provide](#) features such as instant transfer.

Legacy and challenger banks' innovation and customer engagement approaches will depend on consumers' perspectives. Many customers are now comfortable interacting with digital and mobile banking channels for transactional banking needs, for instance, but more complex services have yet to make the switch to these channels.

Legacy banks and the digital banking shift

Physical branches still have roles to play in banking, even as more consumers turn to digital channels. Financial advice and wellness still have homes within physical branches and with human representatives, according to Warder, who believes such locations are an advantage for legacy banks. JPMorgan Chase and Capital One seem to feel the same, as they both are building new physical locations despite digital challengers' increasing presences in the U.S.

"Let's be clear, there is a shift happening ... toward digital. You can't deny that — no data would say otherwise. What's interesting, though, is the transactional shift is happening much faster than the advice and sales shift," he said. "So, I think [branches] matter ... [but] they shift from being transactional to being more and more advice-driven [places]."

Challenger and legacy banks alike will need to keep their fingers on the pulse of customer preference to remain competitive. Staying abreast of changes in the digital world is a full-time job for all banks, and those that best apply these changes will be able to challenge others for years to come.

News & Trends



Mobile apps and innovations

Citibank redesigns its Android mobile banking app

Fifty-eight percent of consumers [prefer](#) mobile and online banking over visiting physical branches, meaning FIs must work hard to distinguish their online offerings from those of competitors. Citibank has done this by completely [redesigning](#) its Android mobile app. The upgraded app went to market early last month, following the rollout of the iOS redesign. The new layout was developed with a focus on easy navigation and accessibility and provides consumers with quick and easy mobile banking experiences. Citi implemented new features as part of the redesign, including a menu with easy shortcuts to features like bill pay, mobile deposit and credit score monitoring. The company hopes the revamp will increase customer satisfaction.

Commonwealth Bank of Australia redesigns mobile app

The Commonwealth Bank of Australia (CBA) also recently [upgraded](#) the app it launched in 2013, providing it with more personalization and tools that encourage better spending habits. A recent press release noted that the bank used ML, data analytics and behavioral science to perform these upgrades.

CBA has also developed tools that will help consumers make sound financial decisions, including notifications when they increase their spending and strategies for lowering credit card debt. The upgraded app is designed to appeal to consumers who are becoming much more comfortable with mobile devices.

Lloyds Bank turns to Callsign for mobile security, innovation

United Kingdom-based Lloyds Bank recently [partnered](#) with cybersecurity firm Callsign to innovate its mobile banking approach and better protect customers under new regulations. The former will utilize the latter's AI-driven tools for increased security and authentication, allowing mobile users to log into their accounts with simple finger swipes.

Lloyds Bank is continuing to [invest](#) in new technologies to compete against a growing roster of challenger banks threatening to poach its 15 million online banking customers. Nine million of the FI's customers are strictly mobile users, meaning mobile innovation, authentication and ease of use is a necessity.

ABN Amro partners with Sopra for mobile banking

Dutch bank ABN Amro has announced a [partnership](#) with software-as-a-service (SaaS) provider Sopra on mobile banking innovation. The latter's software will support the former's wealth management app, Kendu, which helps consumers better invest their money by using goal-oriented categories such as retirement and education. Users can also set timetables for saving, and the app will then project the necessary investments to complete those goals.

A recent press release explained that ABN Amro will utilize Sopra's Direct Banking on SaaS software to manage Kendu core banking. Such software will allow the app to better integrate into the bank's other digital offerings, as well as provide customers with more speed and convenience.

Challenger bank updates and trends

Starling Bank creates multi-owner accounts for larger SMBs

Starling Bank, a U.K.-based digital-only challenger bank, recently began [offering](#) its larger SMB clients accounts that support multiple owners. The feature enables multiple business owners to access a single account simultaneously. This increased access provides business owners more convenience, an important benefit as Starling competes with other digital FIs for larger SMB clients. The tool comes a little over a year after the bank first launched accounts for individual business clients.

Starling is also forming partnerships to improve its services. Its recent collaboration with Bottomline Technologies gives businesses the ability to send and receive funds within the U.K. in real time.

Taiwan issues first digital banking licenses to three FIs

Digital banking is also spreading across Asia, where Taiwan recently [became](#) one of several regions to issue its first fully digital banking licenses. The decision follows similar moves by regulators in Singapore and Hong Kong. The region's Financial Supervisory Commission (FSC) has given out three virtual banking licenses thus far, granting them to LINE Financial Taiwan, Next Commercial Bank and Rakuten International Commercial Bank. Regulators in South Korea, Malaysia and Thailand are also considering offering digital banking licenses within their markets.

Validus Capital latest to apply for Singapore digital banking license

SMB financing company Validus Capital has [become](#) the latest to apply to the Monetary Authority of Singapore (MAS) for a digital banking license. MAS will offer only five digital banking licenses, meaning competition to receive approval for one will be steep.

The license would allow Validus to expand beyond lending to areas such as deposits, payments and remittances and address the SMB financing gap. Validus has facilitated 5,000 loans over the past four years, amounting to approximately \$184.4 million USD. The company believes that the banking license will also enable it to innovate its lending product.

Singaporean consumers are willing to try digital banking, study finds

Singaporean consumers are becoming more comfortable with online banking, with a recent JD Power [study](#) finding that 65 percent of the region’s consumers are interested in opening digital bank accounts. That number was only 52 percent in 2018.

Younger consumers – those born in 1980 or later – are among those most eager, with 70 percent willing to try a fully digital bank. Fifty-nine percent of consumers in that demographic also state they would be open to using digital banks. FIs within the region should prioritize online banking in their future innovations if they want to remain competitive.



New partnerships

Monzo joins with AXA Partners on travel insurance product

U.K. challenger Monzo has entered into a partnership with AXA Partners, which will allow the former to [develop](#) a travel insurance product for its customers. AXA Partners will offer travel insurance to those who use Monzo Plus. Adding the offering to its list of products is another way that Monzo is differentiating itself from legacy banking institutions. Plus customers will also be offered a 1.5 percent interest rate on their balances and customizable features like cash-back and rewards. AXA noted that this partnership may eventually extend to additional products. This collaboration comes shortly after Monzo launched its current account product in the U.S.

Varo Money inches closer to opening FDIC-approved digital bank

U.S.-based FI Varo Money has [applied](#) for Federal Deposit Insurance Corporation (FDIC) insurance for its digital banking accounts, bringing it one step closer to offering the same digital and mobile products as Aspiration, Chime and Monzo. This comes one year after Varo received conditional approval for its bank charter from the Office of the Comptroller of the Currency (OCC). Varo will need to gain FDIC deposit insurance as well as membership in the Federal Reserve to receive final approval for its charter. The FI will continue moving forward with its plans for a fully digital bank as the year progresses.

Digital challenger Viola Black officially launches bank products

Challenger Viola Black has [launched](#) in the U.K. after six months of advertising its banking products. The startup is offering a current account together with a connected mobile app, though it does not yet have a full banking license. The company has an eMoney license, which allows it to offer customers prepaid cards.

Viola Black is following Monzo's path, as the latter also began as an eMoney operator with prepaid cards. Viola Black's prepaid cards, which are supported by card network Mastercard, are available only to U.K. customers, though that may change if the FI pursues a full banking license.

Airfox turns to Mastercard for digital banking innovation

Brazilian digital banking startup Airfox recently [partnered](#) with Mastercard Brazil to expand its low-cost banking products, including banQi, throughout the country. banQi is a free app that serves Brazil's underbanked population, boosting financial inclusion as digital banking catches on with more consumers. Airfox will utilize Mastercard's technology to provide both digital and physical prepaid cards that can be used at ATMs.

Airfox has also finalized partnerships with Cielo and Zurich Insurance to boost financial inclusion by making it easier for customers to access digital banking products. It has also partnered with Brazilian retail company Via Varejo, which has more than 800 stores at which Airfox will place outposts.



Consumers around the world are moving away from physical bank branches and toward online and mobile banking tools. Digital banking is prevalent or almost [ubiquitous](#) among consumers in some regions, such as the United Arab Emirates, where 90 percent of consumers use such offerings, and Germany, where [65 percent](#) of consumers do the same. Seventy-six percent of U.S. consumers would not even [consider](#) opening bank accounts with FIs that do not offer mobile banking. The speed and convenience attached to these offerings are changing how customers and institutions alike approach such services.

Mobile and online banking bring banks both challenges and benefits, however. Centuries-old legacy banks are seeing a rapid influx of financial startups and challenger banks gunning for their mobile customers. These new FIs are unencumbered by legacy banking infrastructure and cost and are quicker to innovate mobile and online banking tools. Many of them are also becoming contenders on the global stage.

U.S. legacy banks are [facing](#) competition on all sides from fully digital institutions like Germany's N26, England's Monzo, Starling Bank and Revolut, and homegrown challengers like Varo Money and Aspiration. Established banks will need to reevaluate everything from their mobile banking solutions to their banking fees and branches if they want to keep hold of their customers.

Legacy banks compete through mobile banking innovation

Monzo and N26 – both of which recently entered the U.S. – have banking models similar to those of many challenger banks. Consumers receive digital checking accounts that come paired with mobile apps, physical bank cards and connected spending and savings services in one digital package. These FIs are hoping greater connectivity and insight will entice consumers.

Consumers' money is doing its own talking as their perceptions continue to change, with recent [studies](#)

predicting that legacy banks will lose approximately \$159 billion in deposits to challengers within the next year. These institutions will need to match the speed, ease of use and novelty fully digital banks offer if they want to remain relevant.

Ninety-five percent of U.S. consumers [have](#) smartphones, and an increasing number of legacy banks are making moves on fresh app designs and features to capture this consumer base. Some are even changing their overall mobile strategies. JPMorgan Chase is one such player, having [shuttered](#) its fully digital Finn offering to focus on its bank-branded mobile app, which leads the market with 35.4 million mobile banking users. Citibank made a similar move when it completely [redesigned](#) its mobile apps for easier navigation, hoping that customers respond with higher engagement and satisfaction rates.

Mobile apps and digital checking accounts are the bare minimum, however. Legacy institutions will also need to match challengers' banking fees. Overdraft and late fees are notoriously unpopular with consumers, and challenger banks have been exploiting that. Petal does not [charge](#) overdraft fees, and Monzo [eliminated](#) both overdraft and transaction fees. Legacy banks must examine how to best approach fees as the trickle of deposits heading to mobile banks becomes more of a stream.

Fees and mobile innovation are just two of the playing fields for challengers and legacy banks, and the battle between them will continue to change as time goes on.

Why branches still matter

Legacy banks still have some advantages that challengers lack, however. Digital banking is admittedly popular, but that does not mean consumers no longer want access to physical branches. Sixty-one percent of consumers [feel](#) it is important to have local bank branches nearby – a statistic that fully digital banks are unlikely to celebrate. Physical bank branches continue to be one of the most important ways to connect with customers who value access to locations as part of the banking experience.

It is worth noting that the number of consumers who consider physical branches [important](#) is down from 65 percent in 2018, according to a [PwC](#) survey.

Legacy players will need to continue to match the tools and services offered by challenger banks to remain relevant, whether that means innovating physical branches, mobile apps or other banking components. These established FIs must move quickly if they want to stay in sight of their younger competitors.

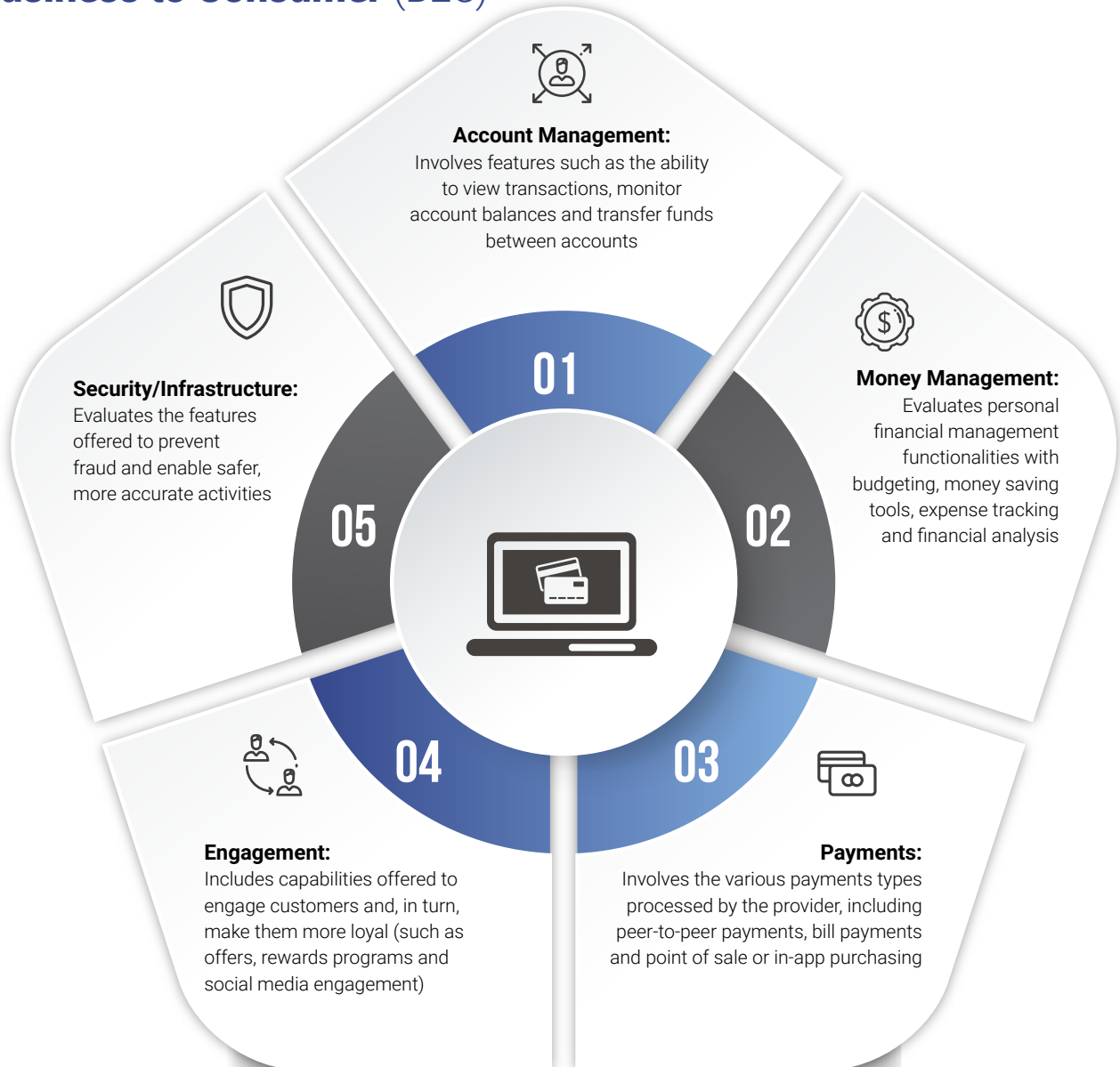
Scoring Methodology

DIGITAL BANKING SCORECARD

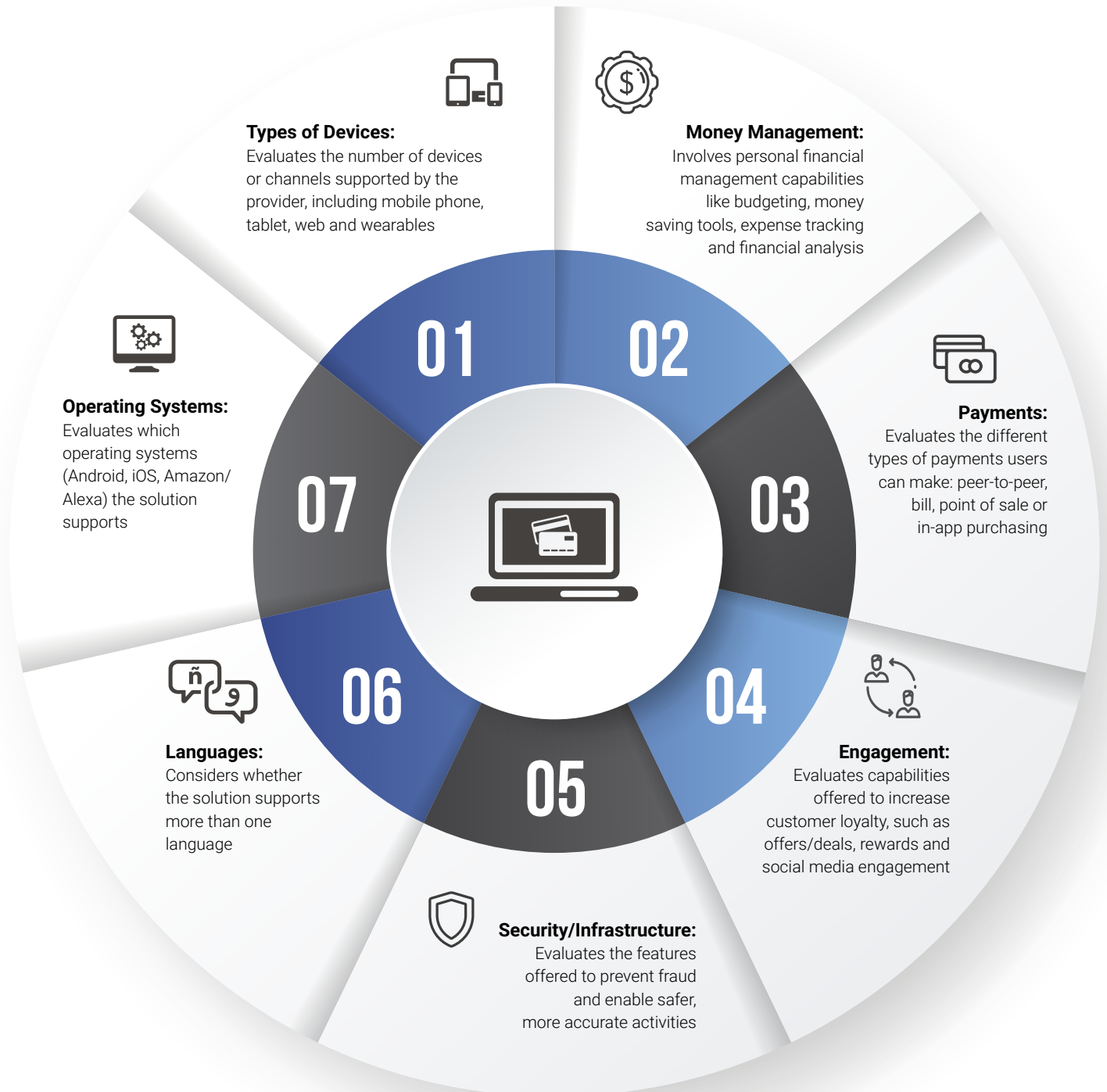
The Scorecard analyzes and evaluates individual providers across several capabilities, depending on whether they offer bank-to-consumer services or digital banking solutions for banks. The capabilities are weighted accordingly.

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

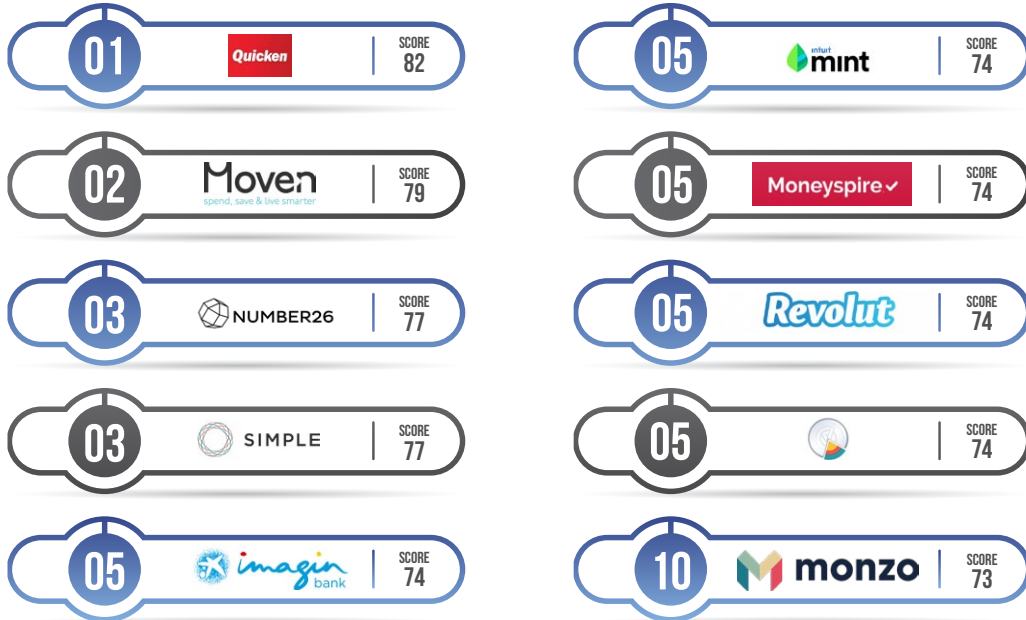
Business to Consumer (B2C)



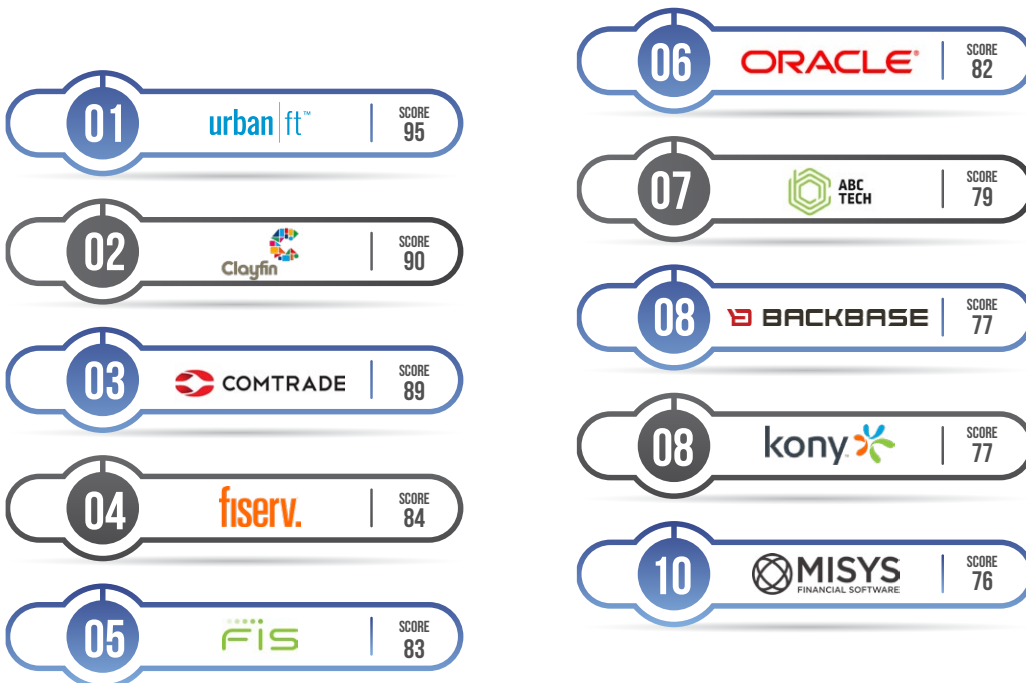
Business to Business (B2B)



B2C TOP 10 RANKING

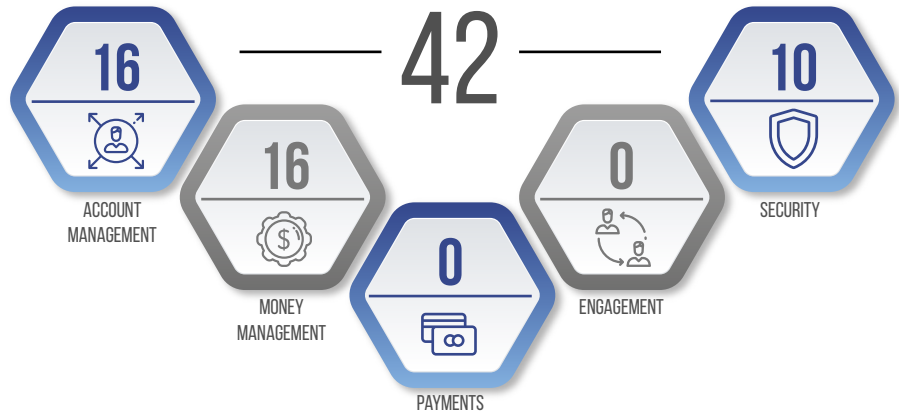


B2B TOP 10 RANKING





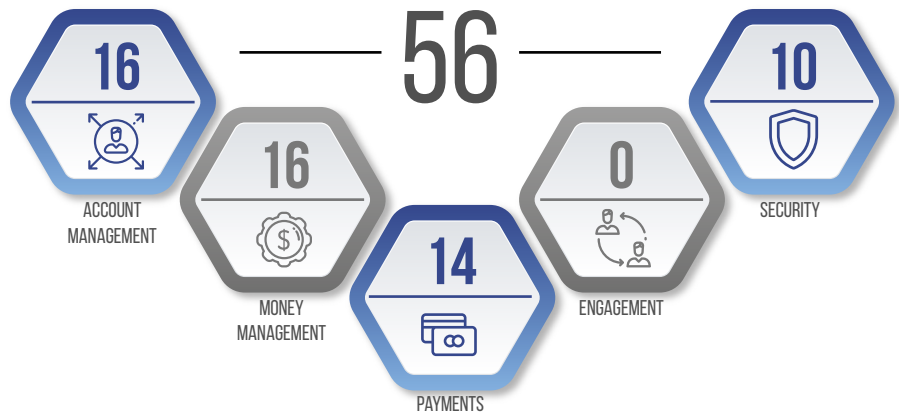
Company: 22seven
Founded: 2012
Categories: Account Management, Money Management, Security



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



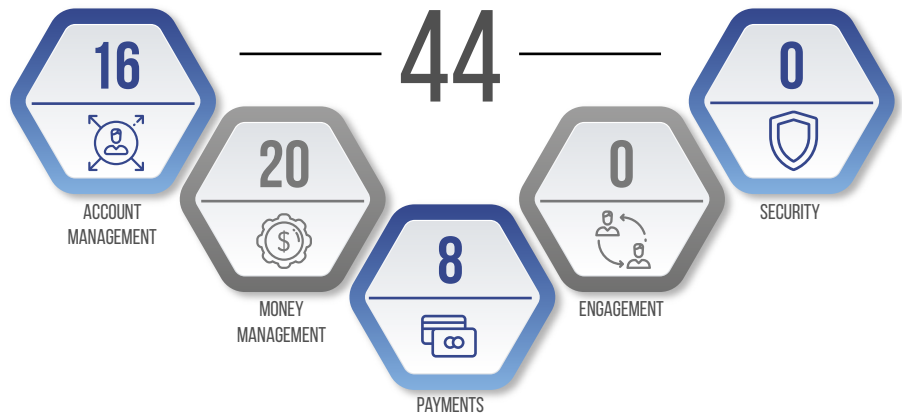
India's No. 1 Personal Finance Platform
Company: Aditya Birla Money MyUniverse
Founded: 2012
Categories: Account Management, Money Management, Payments, Security



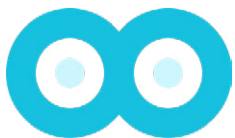
Offered through Aditya Birla Customer Services Limited, MyUniverse is an online money management app that enables users to track their money and invest it. Users can see all their financial details in one place by linking bank accounts, credit cards, mutual funds, stocks, loans, insurance, reward points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



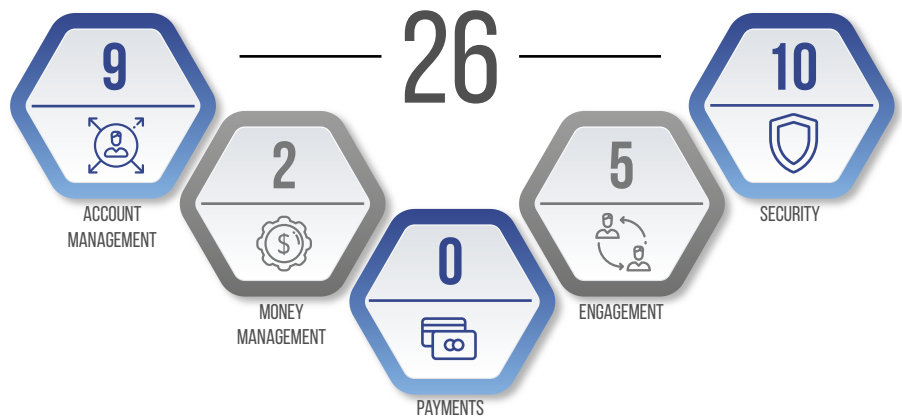
Company: Albo
Founded: 2014
Categories: Account management, money management, payments



Albo is a mobile app for banking services such as spending and savings trackers. It also supports the company’s credit card.



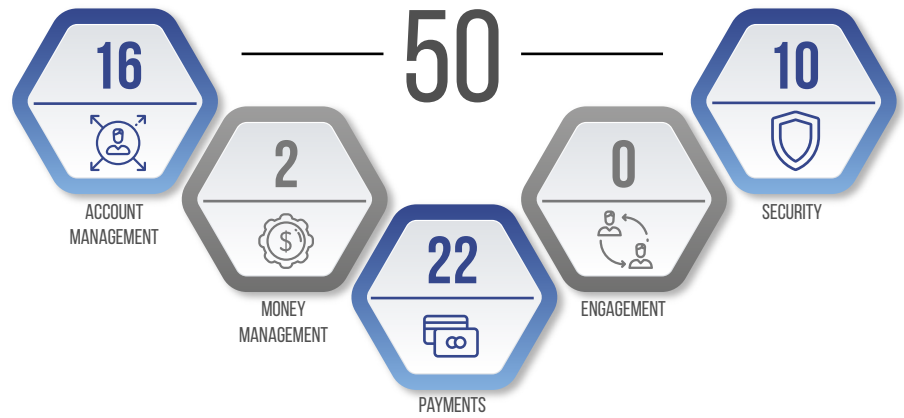
Company: Albert
Founded: 2015
Categories: Account Management, Money Management, Engagement, Security



Albert is a personal finance app that connects to all of a users’ financial accounts with the intention of improving their financial lives. It also allows users to take financial actions directly from the app.



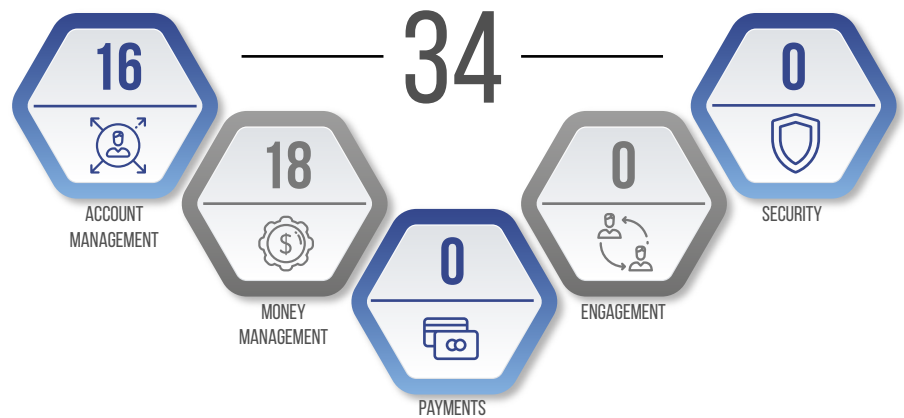
Company: Ally
Founded: 2009
Categories: Account Management, Money Management



Ally offers customers a digital banking platform. Its solution includes mobile banking access and a team of customer service representatives.



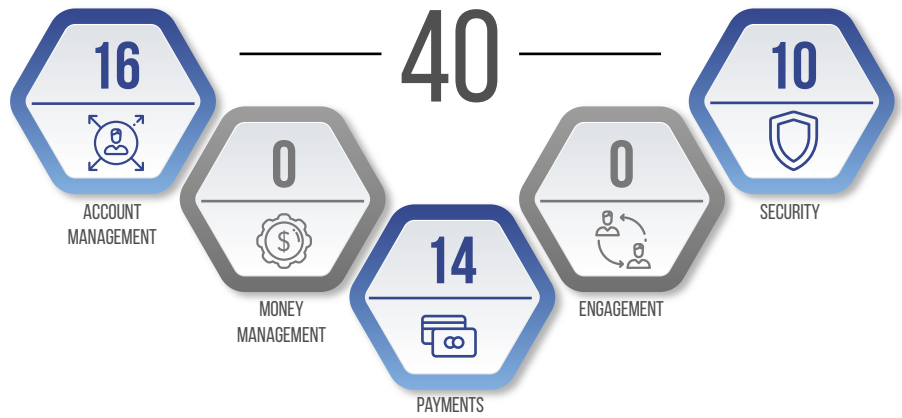
Company: Anishu
Founded: N/A
Categories: Account Management, Money Management



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

Aspiration

Company: Aspiration
Founded: 2013
Categories: Money Management, Payments, Security

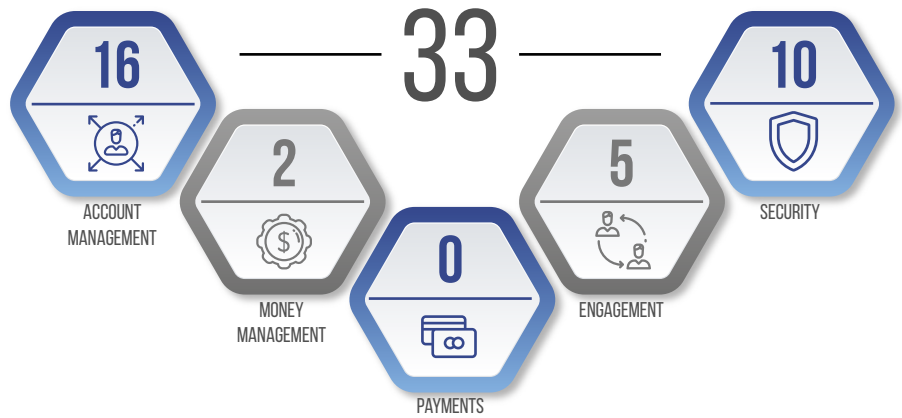


Aspiration is a financial firm that offers banking and investment products. Aspiration’s Summit Account is a checking account with an app available for both iOS and Android that doesn’t charge maintenance or ATM usage fees and can be used to pay bills and deposit checks, among other functions.



Atom

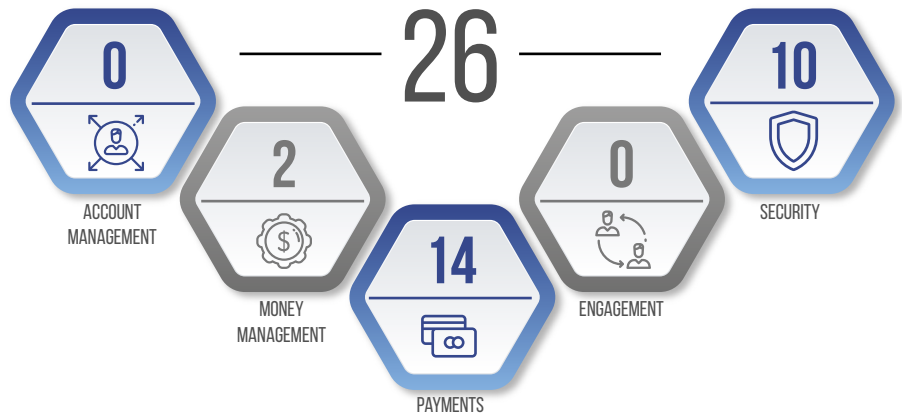
Company: Atom Bank
Founded: 2014
Categories: Account Management, Money Management, Engagement, Security



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



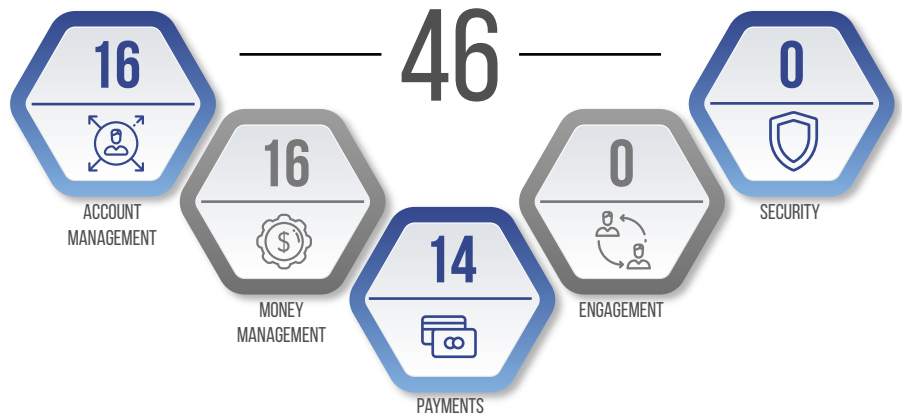
Company: AutoPayPlus
Founded: 2003
Categories: Money Management, Payments, Security



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



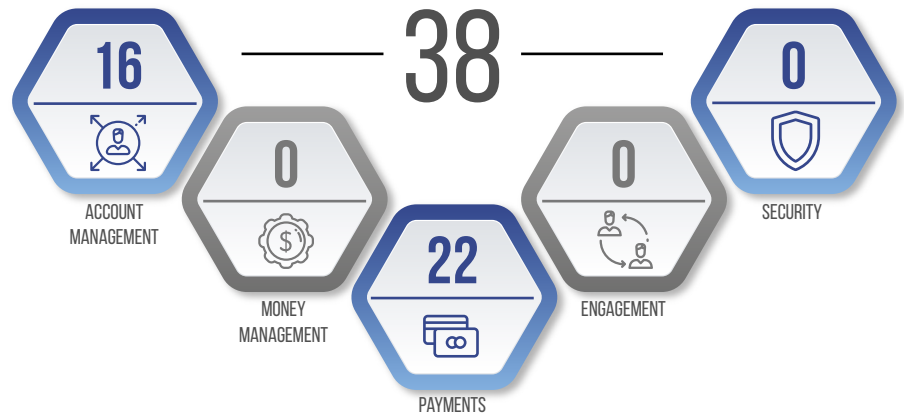
Company: B
Founded: 2016
Categories: Account Management, Money Management, Payments



Powered by U.K. FIs Clydesdale Bank and Yorkshire Bank, B is a mobile app that allows users to track savings by categorizing their spending. It comes equipped with a debit and credit card.



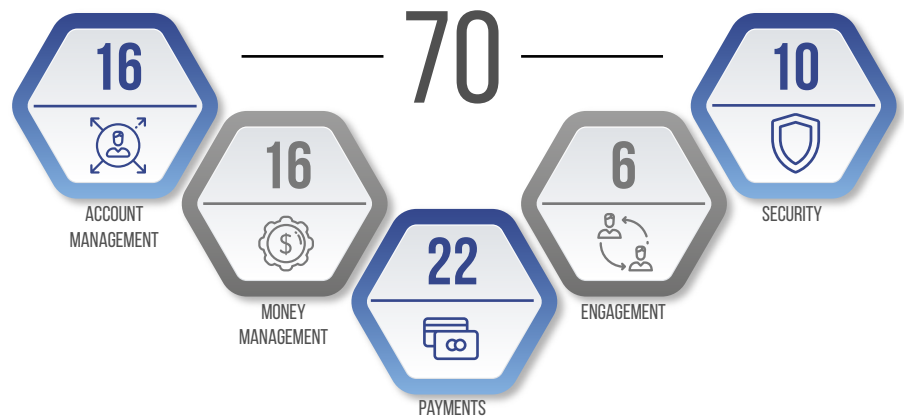
Company: Bank5 Connect
Founded: 2013
Categories: Account Management, Payments



Bank5 Connect is a division of BankFive, a community bank based in Massachusetts. The company offers services that include checking accounts, saving accounts, bill and P2P payments and a mobile app.



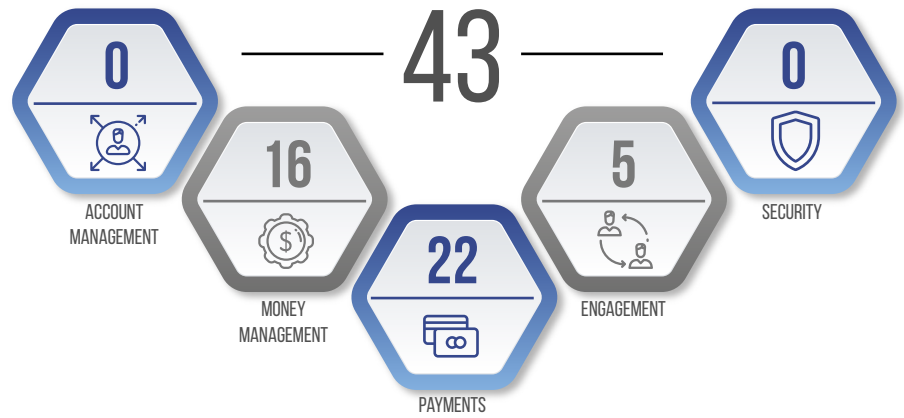
Company: Bank of Internet USA
Founded: 1999
Categories: Account Management, Money Management, Payments, Engagement, Security



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

BankMobile

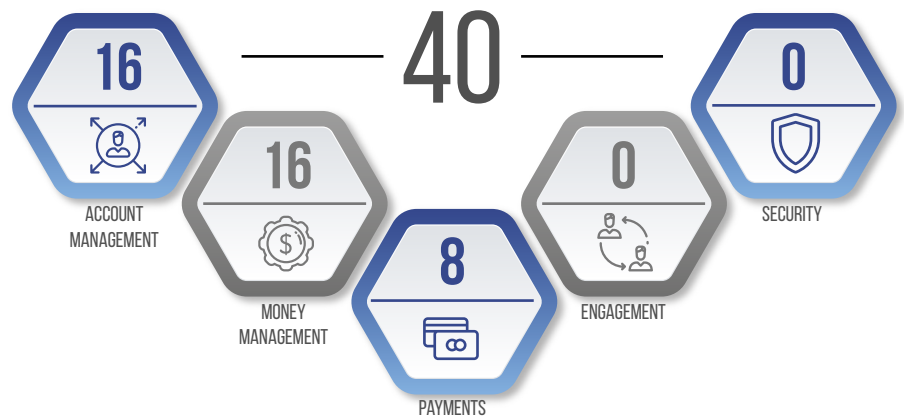
Company: BankMobile
Founded: 2015
Categories: Money Management, Payments, Engagement



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



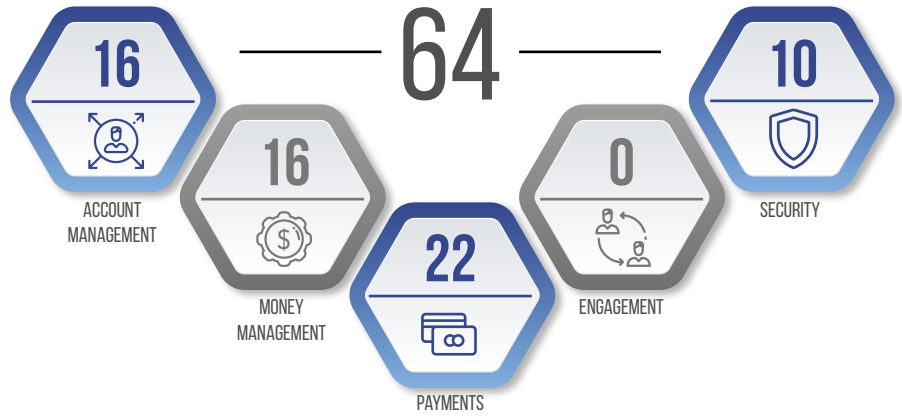
Company: Bettr
Founded: N/A
Categories: Account Management – Money Management - Payments



Bettr Bank offers a digital banking platform with spending features, insurance and investment possibilities. It also provides a mobile version.



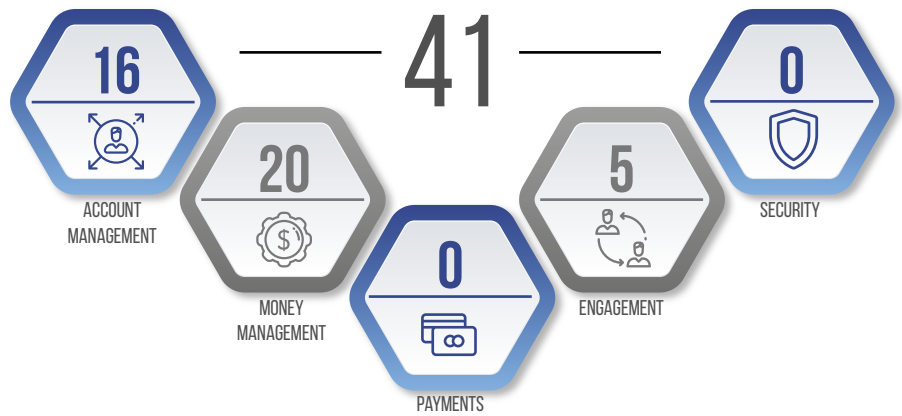
Company: Brubank
Founded: 2018
Categories: Account Management, Money Management, Payments, Security



Brubank provides a mobile app for Android and iOS devices that gives users access to most banking operations, as well the possibility to incorporate contactless credit cards. The app also offers a broad array of security measures, including the possibility to pause a credit card if it is lost.



Company: BudgetSimple
Founded: 2006
Categories: Account Management, Money Management, Engagement



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

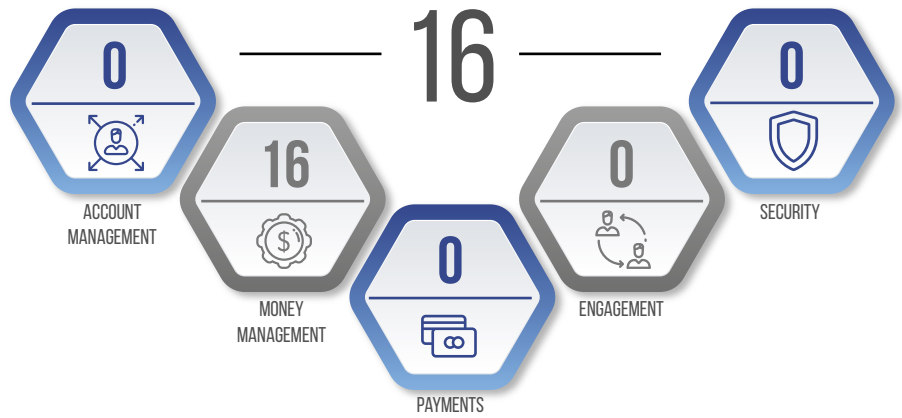


BUDGT

Company: BUDGT

Founded: 2012

Categories: Money Management



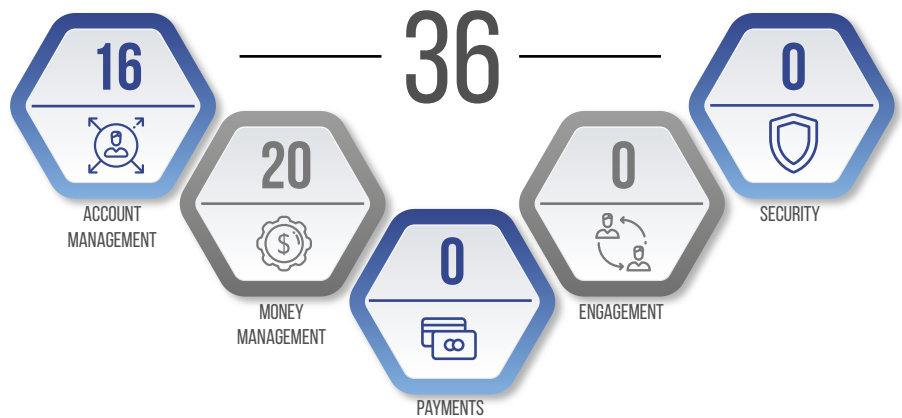
BUDGT is a day-by-day financing application intended to help users with small monthly incomes manage their money and increase their savings. The app enables users to keep track of their expenses by creating daily automatic budgets based on what the users spent during the month, set up a personal monthly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



Company: BudgetBakers

Founded: 2014

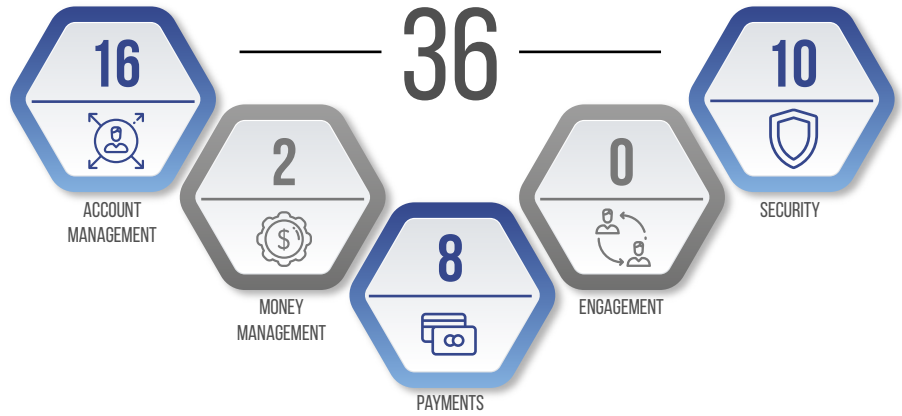
Categories: Money Management, Account Management



This Prague-based app links to customers' credit cards and bank accounts, helping them track monthly expenses to better highlight savings.



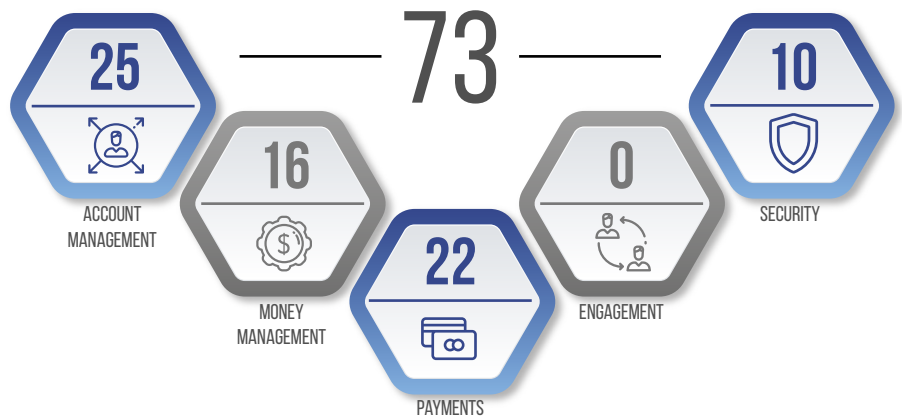
Company: bunq
Founded: 2013
Categories: Money Management, Account Management, Payments, Security



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



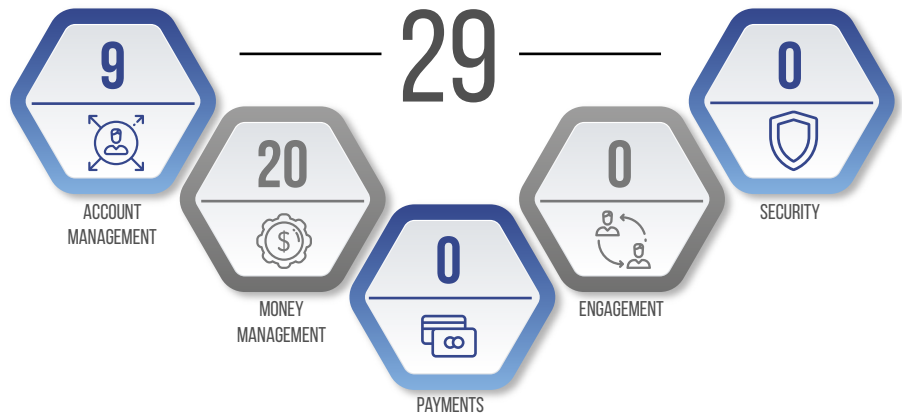
Company: Buxfer
Founded: 2007
Categories: Money Management, Account Management, Payments



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



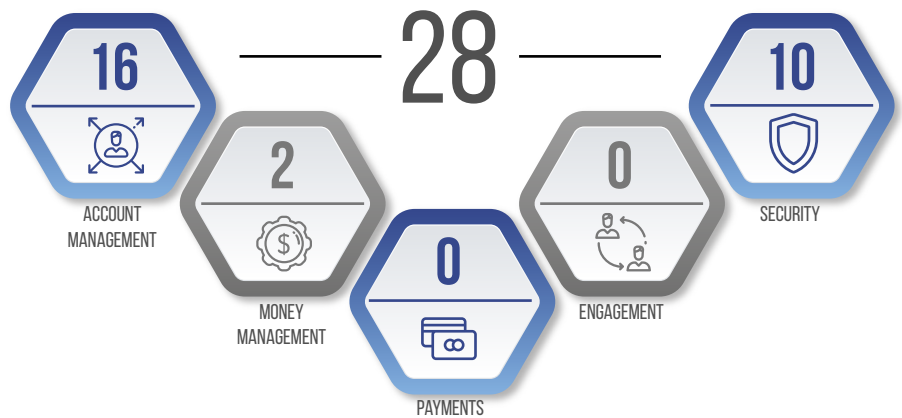
Company: CashControl
Founded: 2012
Categories: Money Management, Account Management



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



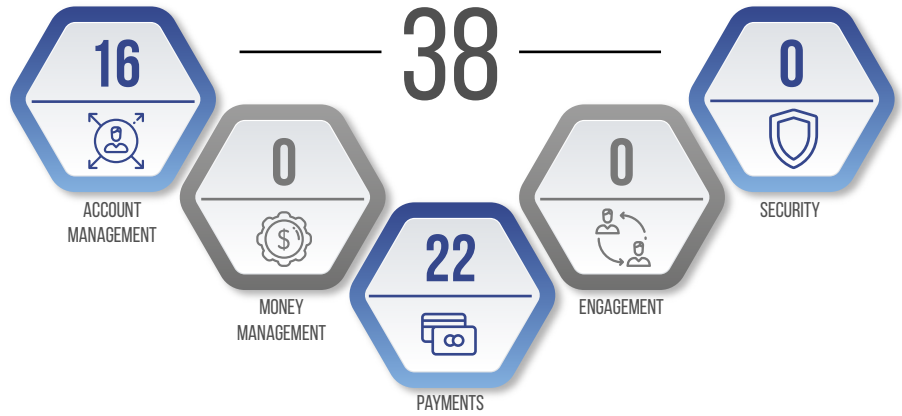
Company: Cashpath Financial
Founded: 2011
Categories: Money Management, Account Management



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



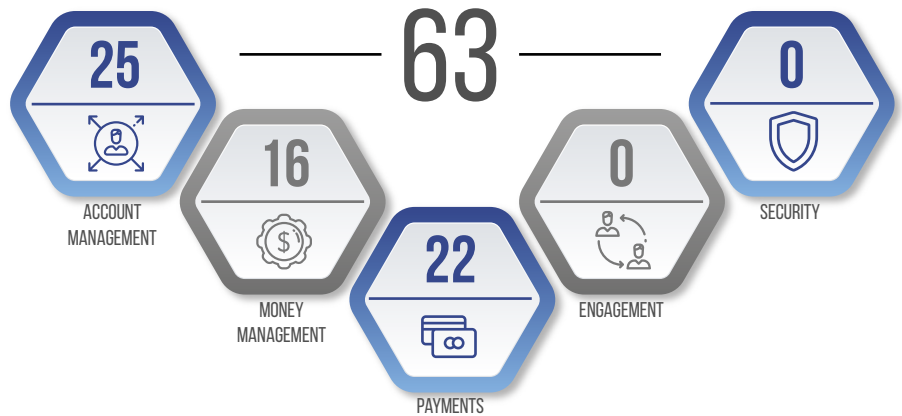
Company: CBD NOW
Founded: 2017
Categories: Account Management - Payments



CBD NOW is a United Arab Emirates-based digital bank. Its accounts can be opened with a picture or an ID scan, and it offers a mobile version and a debit card without minimum requirements.



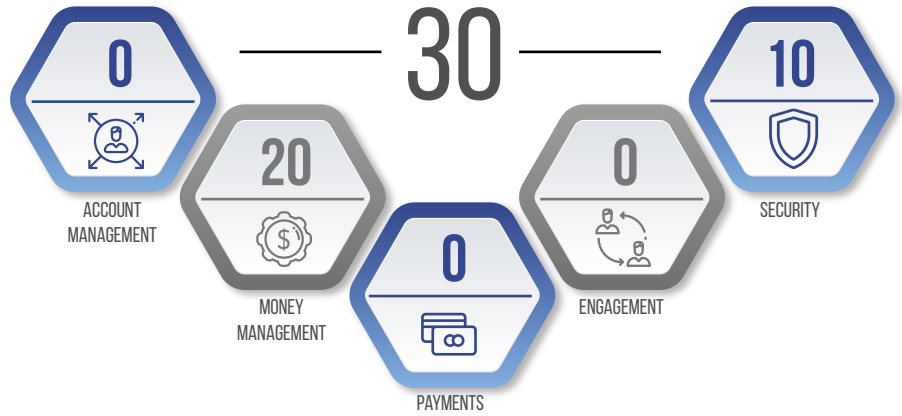
Company: Centralway Numbrs AG
Founded: 1999
Categories: Account Management, Money Management, Payments



Centralway Numbrs is a financial services company with an app allowing users to control their account activity, analyze spending and send money. Users can also apply for a new bank account, loan or credit card through the app.



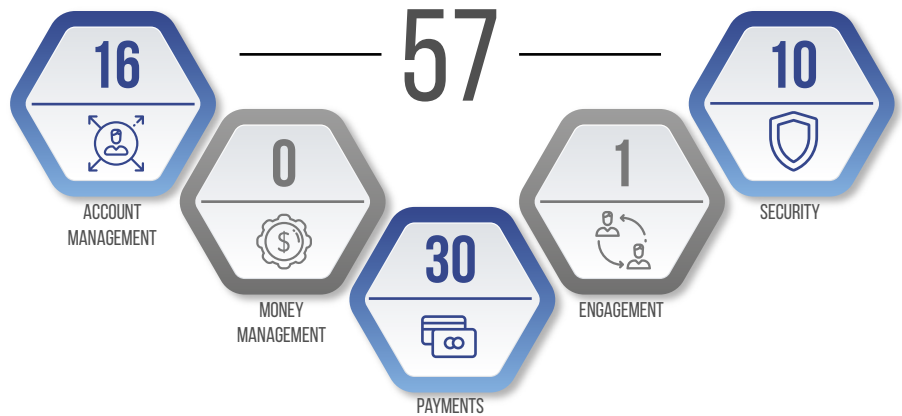
Company: Charlie
Founded: 2017
Categories: Money Management - Security



Charlie offers web-based financial management tools. Its solution includes an online bot that links with messaging and mobile apps to control personal finances and spending.



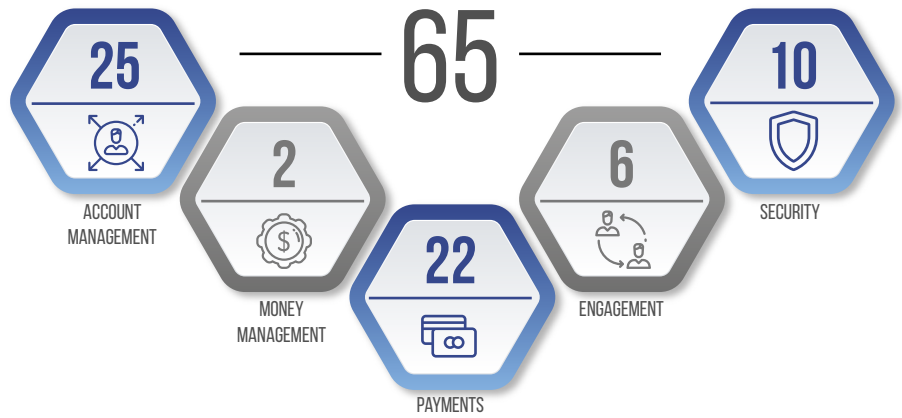
Company: Chillr
Founded: 2014
Categories: Account Management, Payments, Engagement, Security



Chillr is a mobile bank that offers features ranging from money management to payments. Chillr users can pay their friends with the app's P2P capability or merchants either in-store or online, among other options.



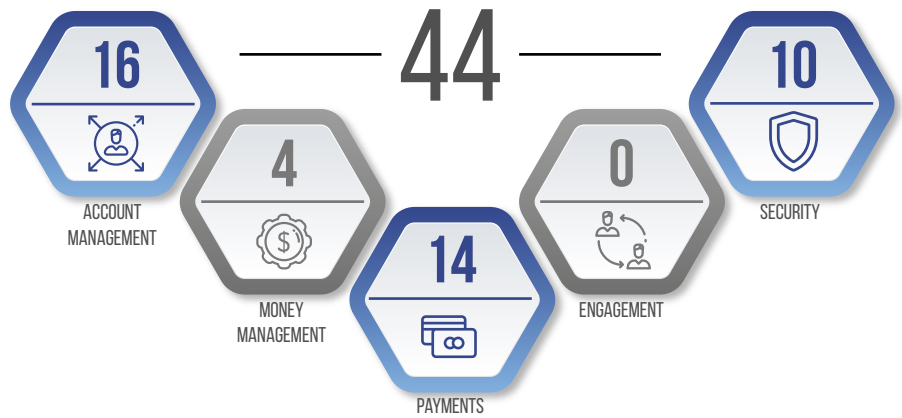
Company: Chime
Founded: 2012
Categories: Account Management, Money Management, Payments, Engagement, Security



Chime is a branchless bank account offering customers a debit card, spending account and savings account. The Chime app – available for both Android and iOS – enables users to pay bills, transfer funds between accounts and send checks, among other features.



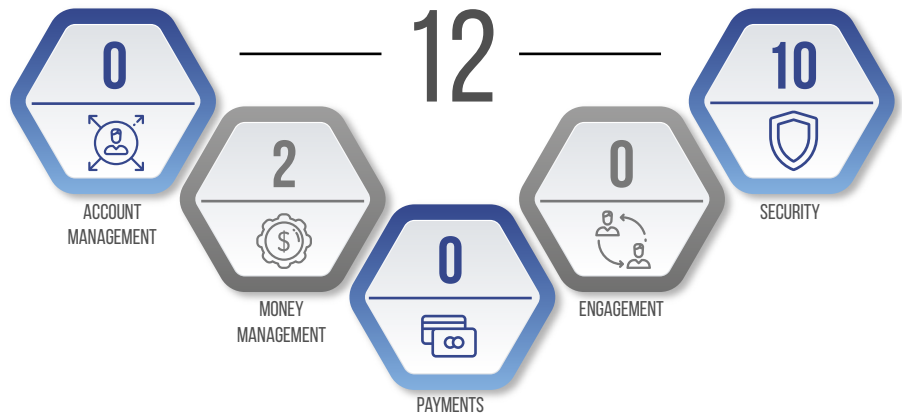
Company: ChimpChange
Founded: 2010
Categories: Account Management, Payments, Security



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



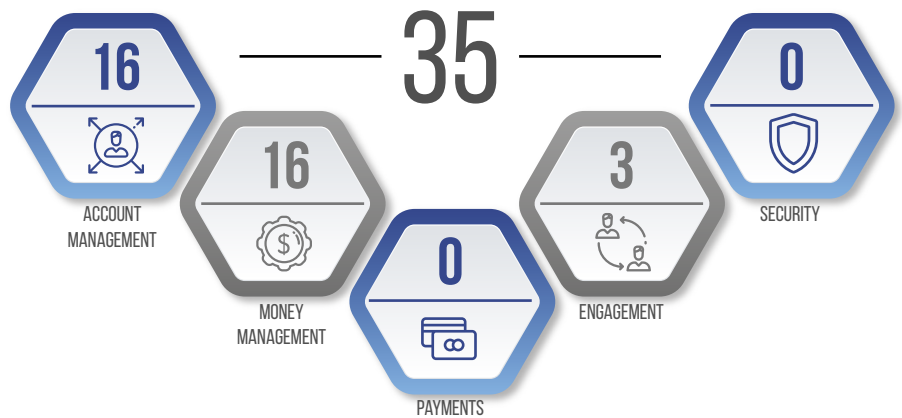
Company: Chip
Founded: 2016
Categories: Money Management, Security



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



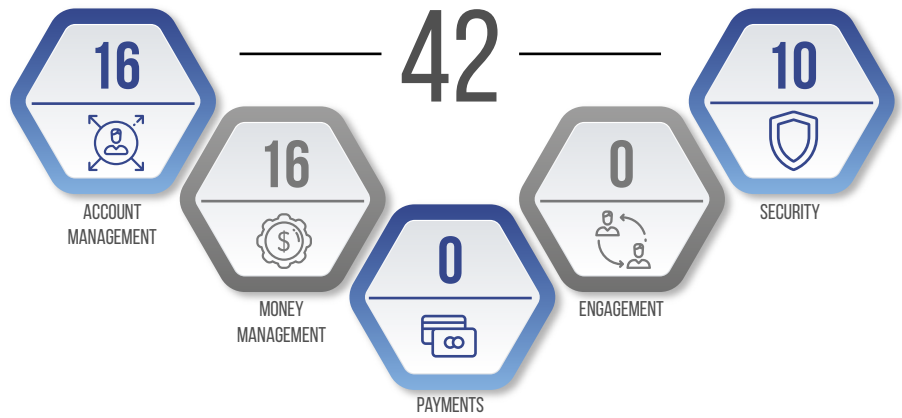
Company: Clarity Money
Founded: 2016
Categories: Account Management, Money Management, Engagement



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



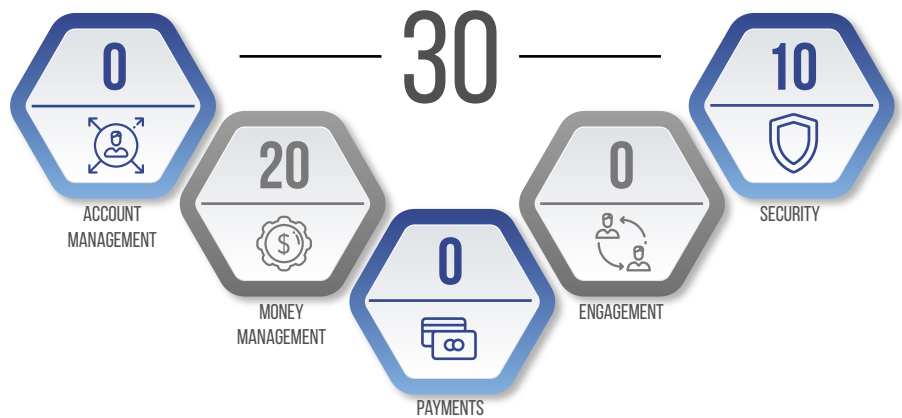
Company: Cleo
Founded: 2016
Categories: Account Management, Money Management, Security



Cleo AI is an artificial intelligence startup based in London. It allows users to access spending insights by dividing transactions into merchants or categories, helping them save money. All interaction occurs through text messages or Facebook Messenger.



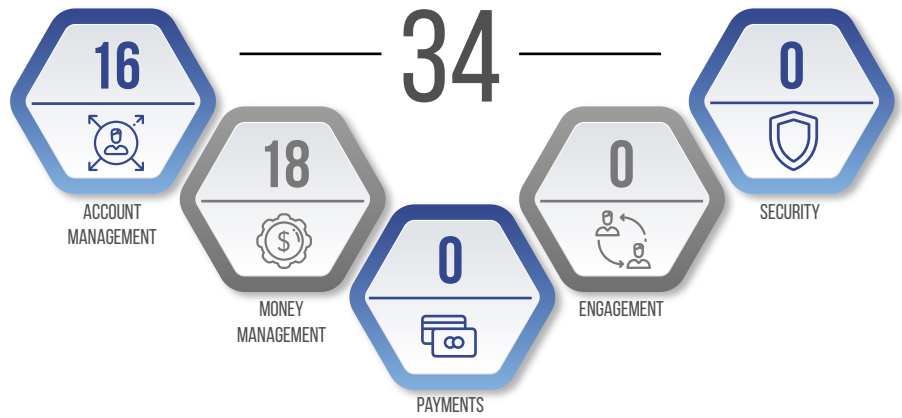
Company: CountAbout
Founded: 2014
Categories: Money Management, Security



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



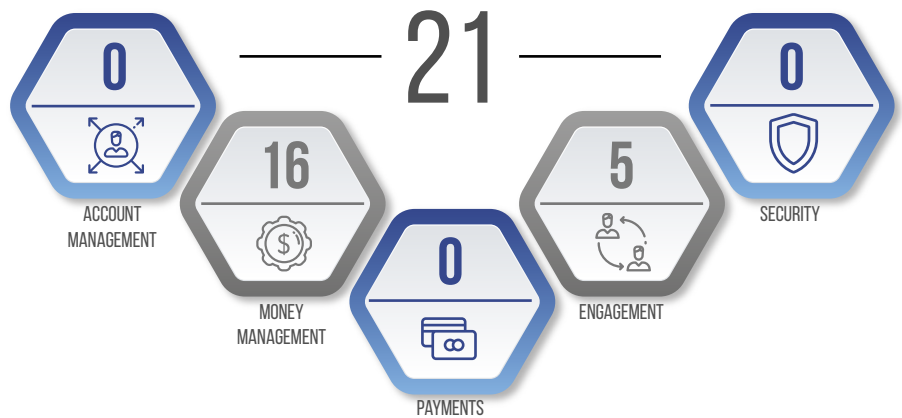
Company: DailyCost
Founded: 2012
Categories: Account Management, Money Management



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



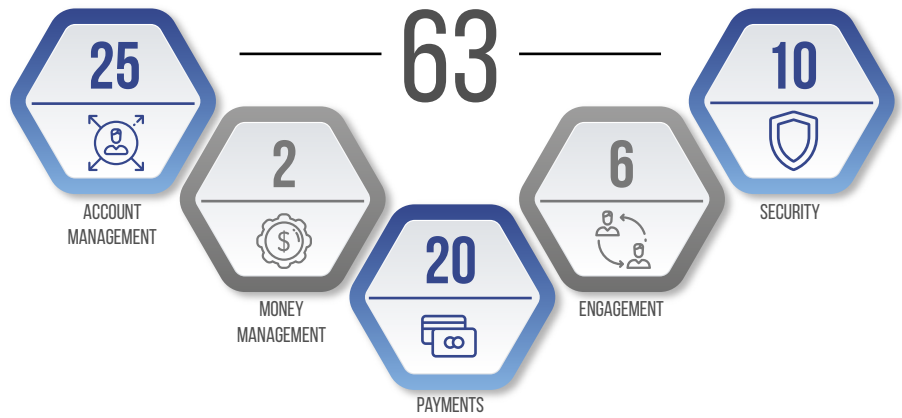
Company: Dayspring Technologies
Founded: 2009
Categories: Money Management, Engagement



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



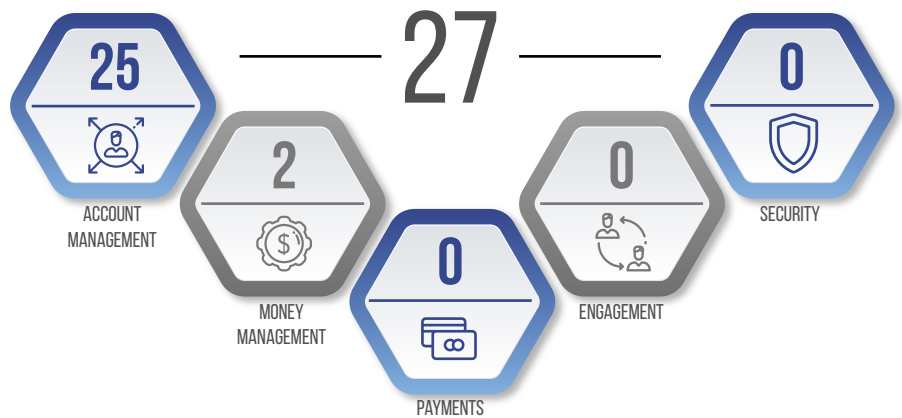
Company: Debitize
Founded: 2014
Categories: Account Management, Money Management, Payments, Engagement, Security



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



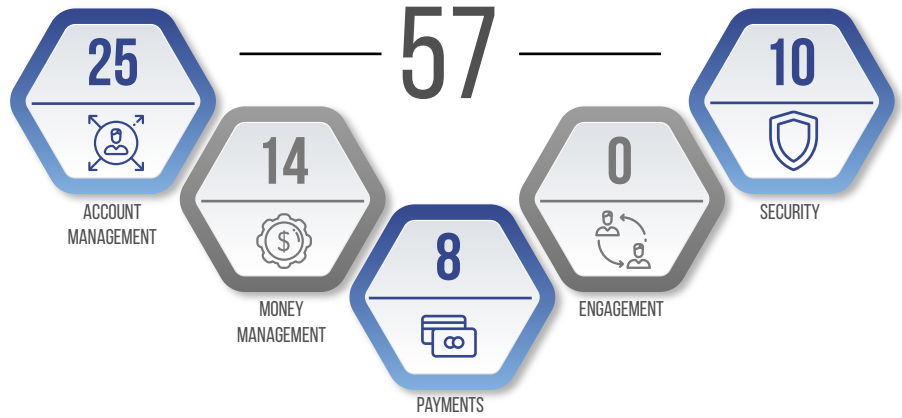
Company: Digit
Founded: 2013
Categories: Money Management, Account Management



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



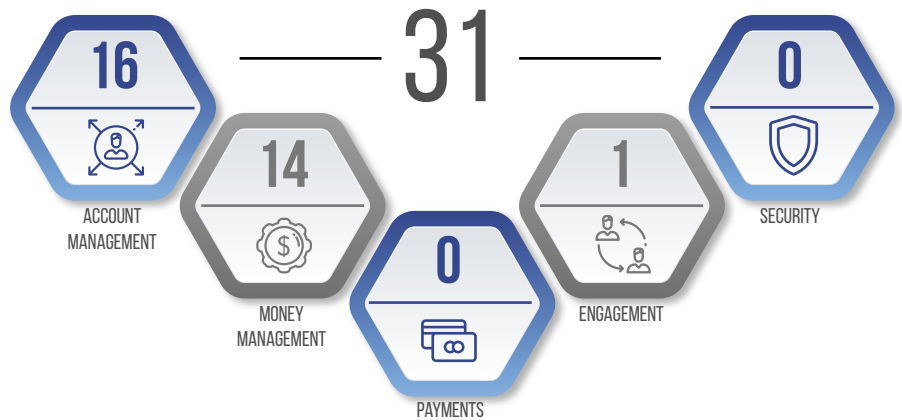
Company: DiPocket
Founded: 2015
Categories: Account Management, Money Management, Payments, Security



DiPocket offers a mobile banking app for iOS and Android, a prepaid debit Mastercard and several features including immediate money transfers between DiPocket users, real-time transaction notifications and spending tracking.



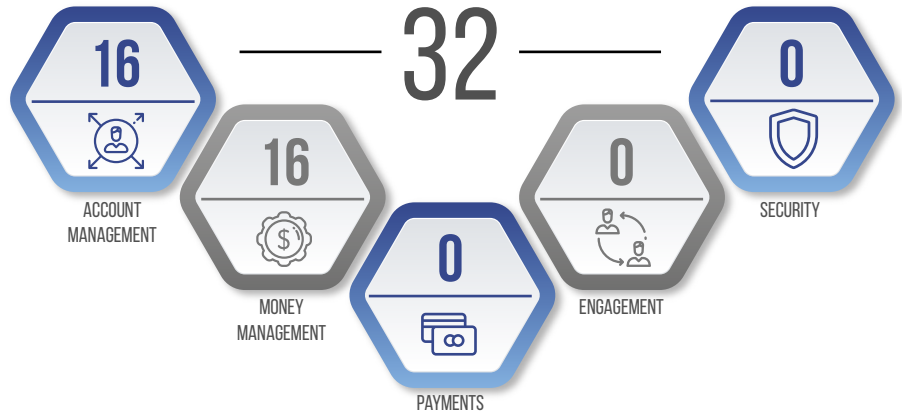
Company: Dollarbird
Founded: 2011
Categories: Account Management, Money Management, Engagement



Dollarbird is an app allowing users to manage their personal finances. With Dollarbird, users can track, categorize and plan expenses in calendars, which they can share person-to-person (P2P) for joint financial planning.



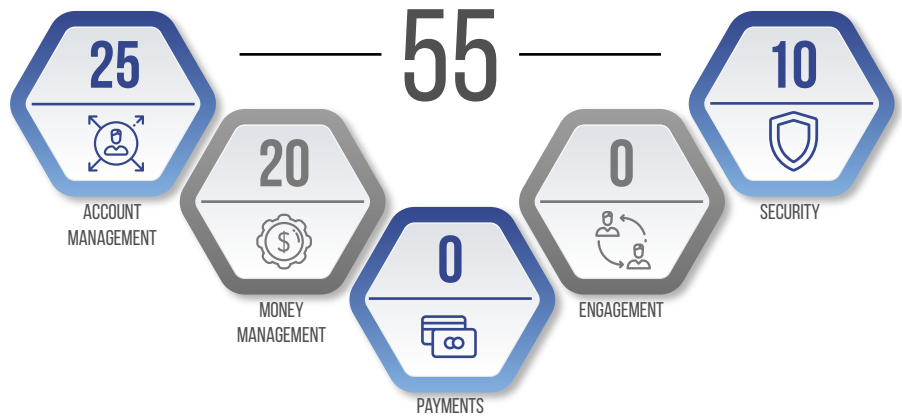
Company: Dough
Founded: 2016
Categories: Account Management, Money Management



Dough is a FinTech company that is developing an AI banking platform. The platform’s virtual assistant, Sophie, aims to help users pursue financial stability, reach their personal savings goals and offers real-time insights into users’ spending habits.



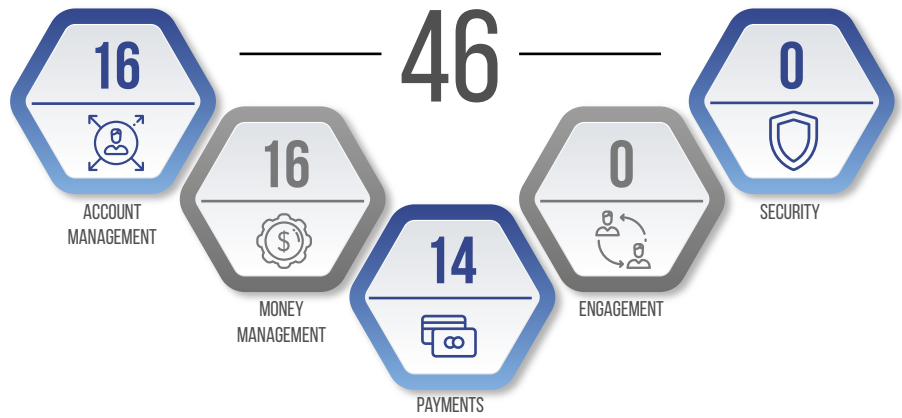
Company: Empower
Founded: 2016
Categories: Account Management, Money Management, Security



Empower is a smart money manager. The company’s solution allows users to connect and move money between their accounts, set and track spending limits, and receive notifications with tips for saving and about money management.



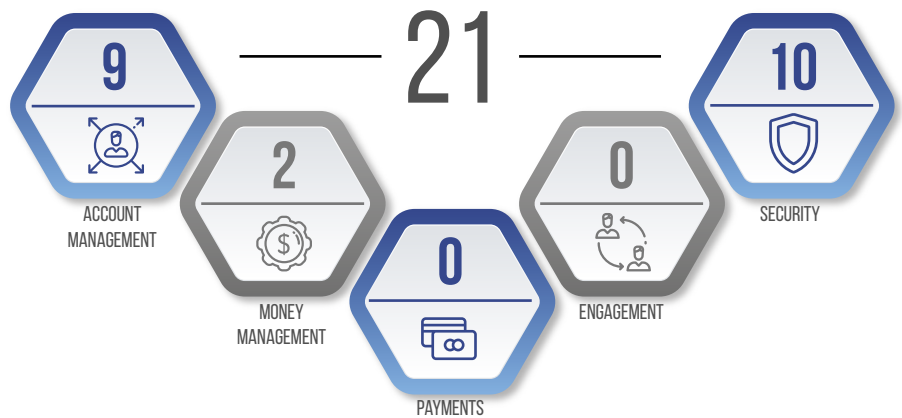
Company: EQ Bank
Founded: 1970
Categories: Account Management, Money Management, Payments



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



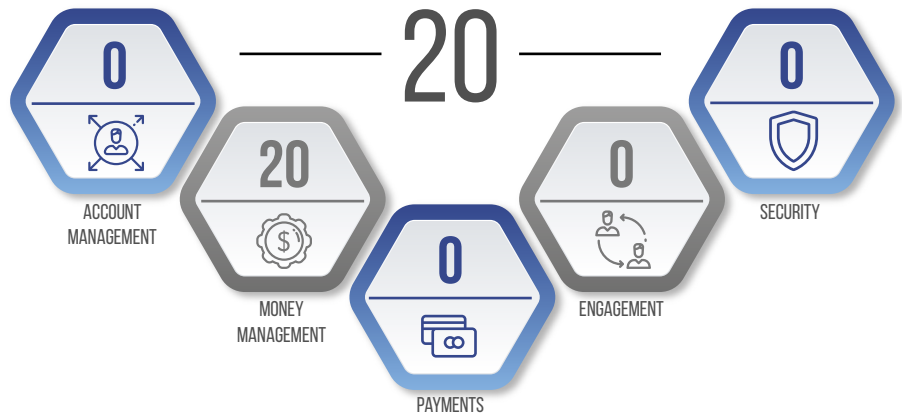
Company: Even
Founded: 2014
Categories: Money Management, Account Management



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



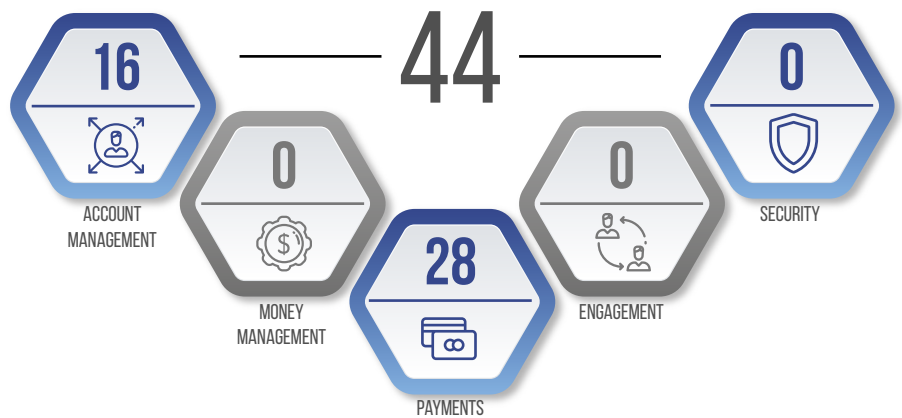
Company: EveryDollar
Founded: 2017
Categories: Money Management



EveryDollar offers an Android-based app for monthly budgeting and spending allocation. It also helps users plan for approaching expenses.



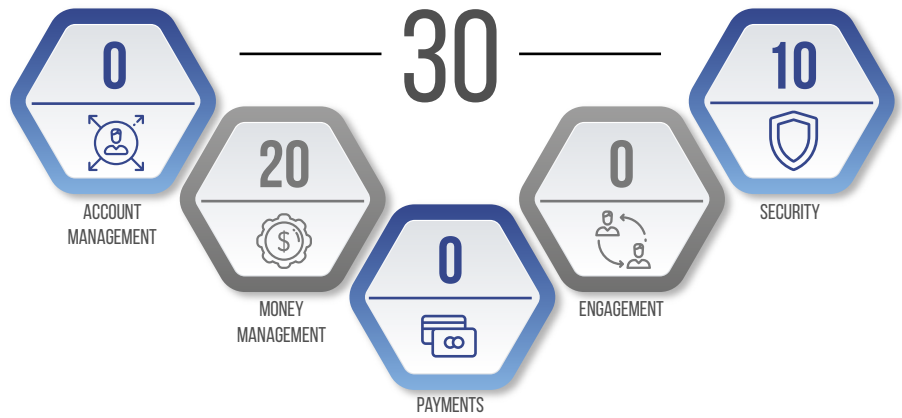
Company: Eyowo
Founded: 2018
Categories: Account Management – Payments



Eyowo is a digital payment solution that allows users to make P2P transactions, bill payments and cardless ATM withdrawals without a bank account. The mobile app was founded with the intention of offering financial services to unbanked residents of Nigeria.



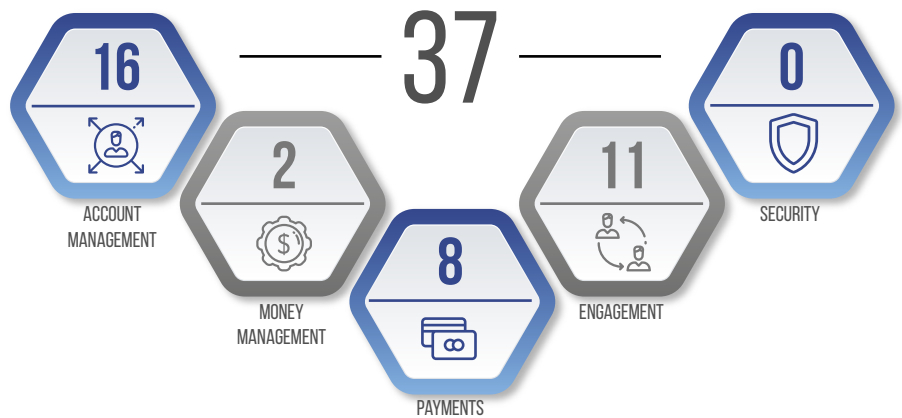
Company: Fast Budget
Founded: 2016
Categories: Money management, security



Fast Budget enables users to track and categorize expenses. It also gives them personalized advice and assistance based on their spending habits.



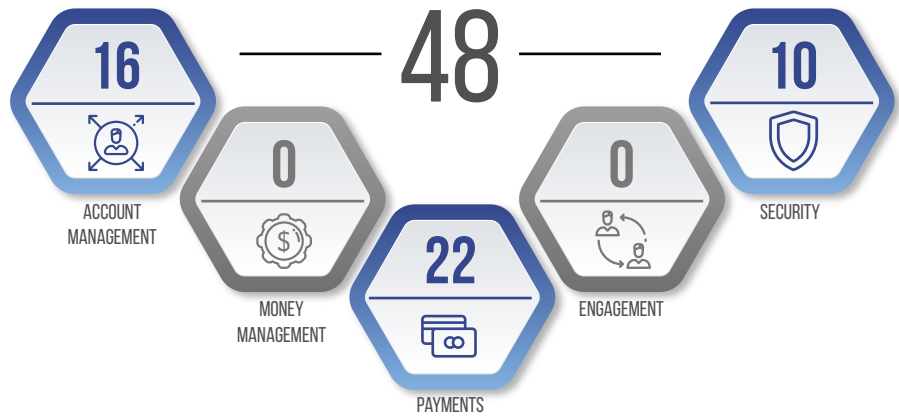
Company: Ffrees
Founded: 2012
Categories: Account Management, Money Management, Payments, Engagement



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



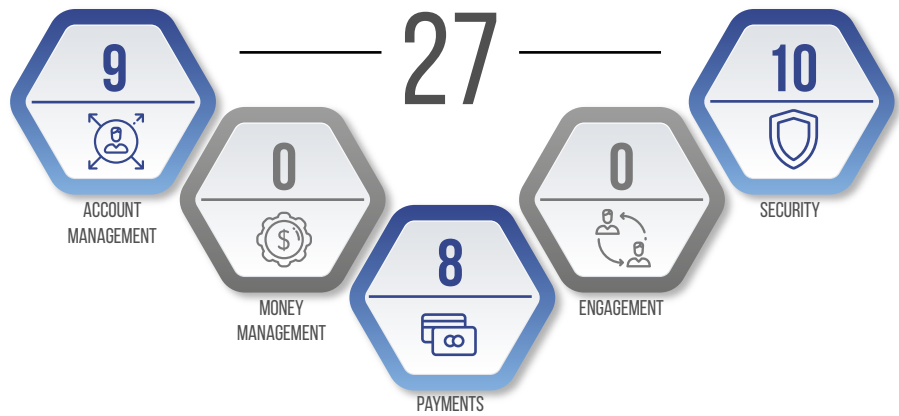
Company: Fidor Bank
Founded: 2009
Categories: Account Management, Payments, Security



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



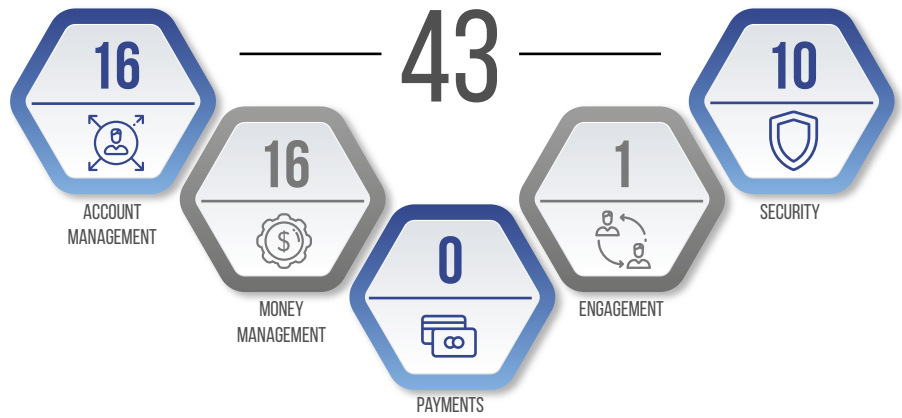
Company: Finch
Founded: 2016
Categories: Account Management, Payments, Security



Finch is a FinTech startup focused on personal financial solutions. With the Finch app, users can pay friends, run tabs, split bills and receive spending insights.



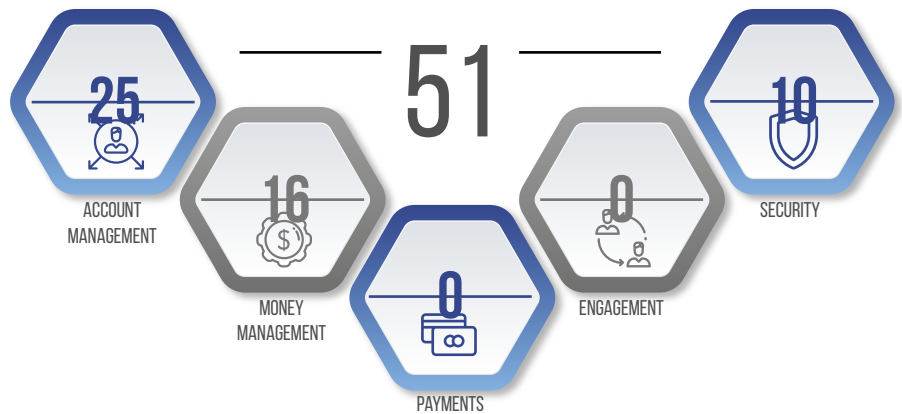
Company: Finity
Founded: 1999
Categories: Money Management, Account Management, Engagement



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



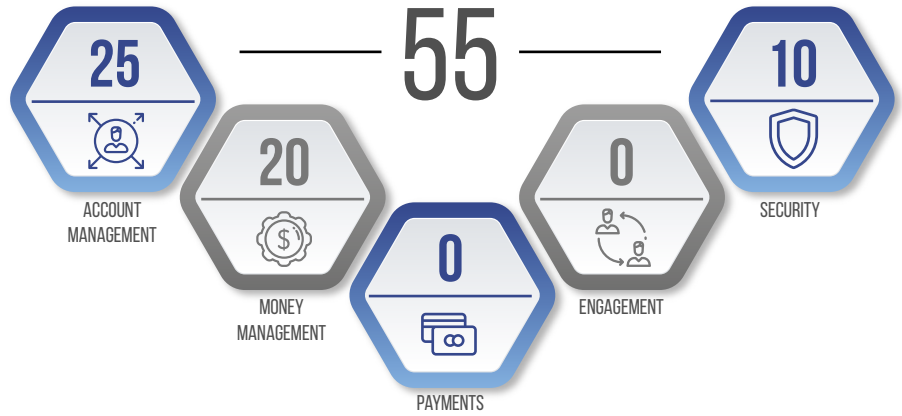
Company: Fintonic
Founded: 2011
Categories: Money Management, Account Management, Security



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



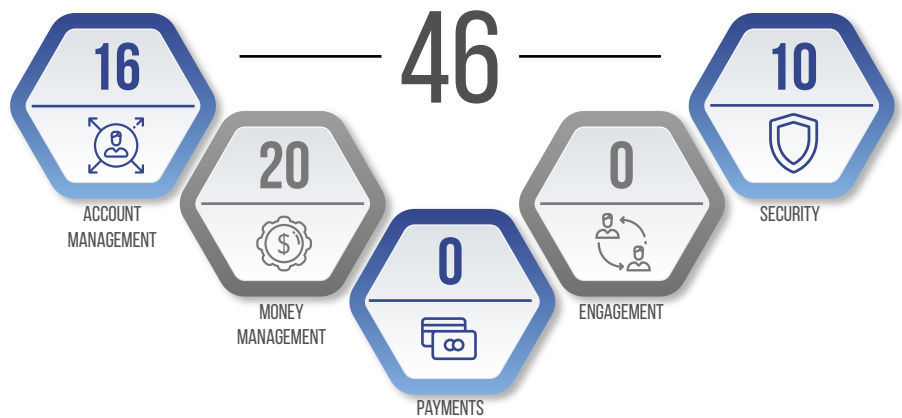
Company: Frollo
Founded: 2017
Categories: Account Management – Money Management



Frollo is a personal finance and budget app that lets you manage all of your expenses and track savings. It allows users to set goals and provides them with graphs and insights into personal spending.



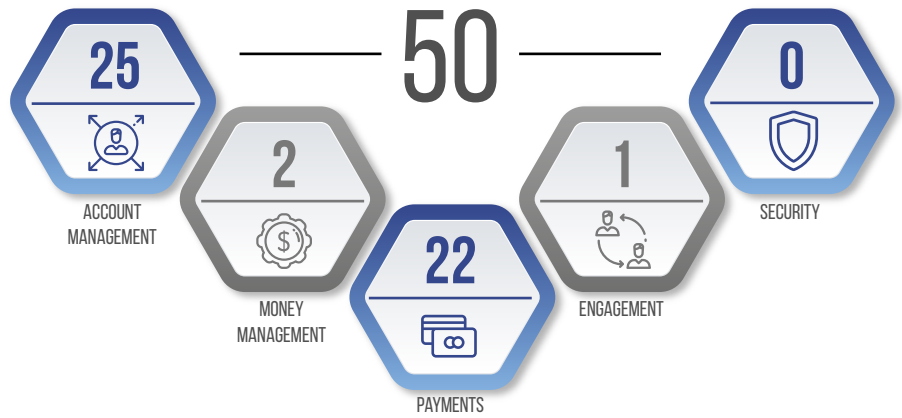
Company: Gini
Founded: 2016
Categories: Account Management, Money Management, Security



Hong Kong-based Gini is a startup financial app that tracks users’ spending by syncing with their credit cards and bank accounts to offer financial insights.



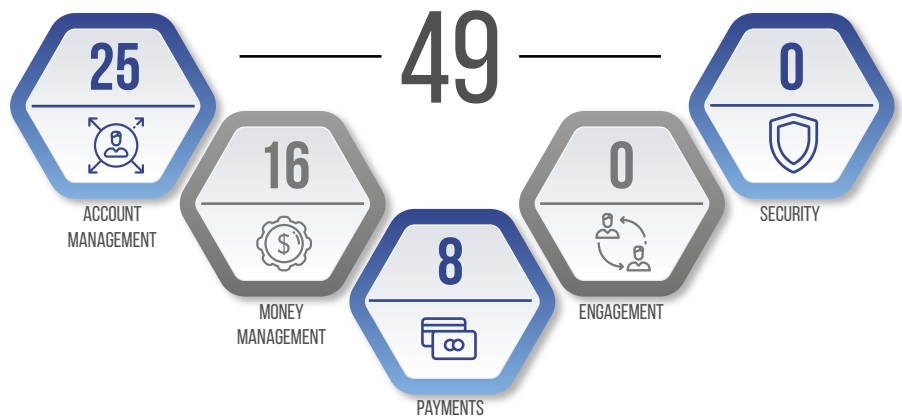
Company: Green Dot
Founded: 1999
Categories: Money Management, Account Management, Payments



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



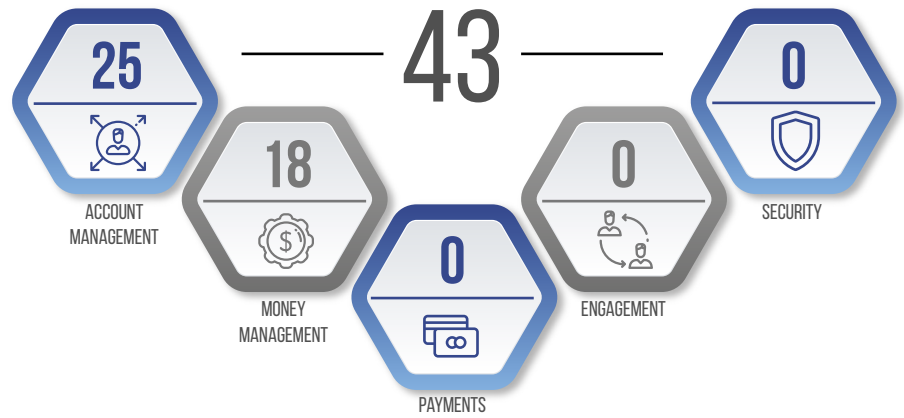
Company: GoHenry
Founded: 2002
Categories: Account Management, Money Management, Payments



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



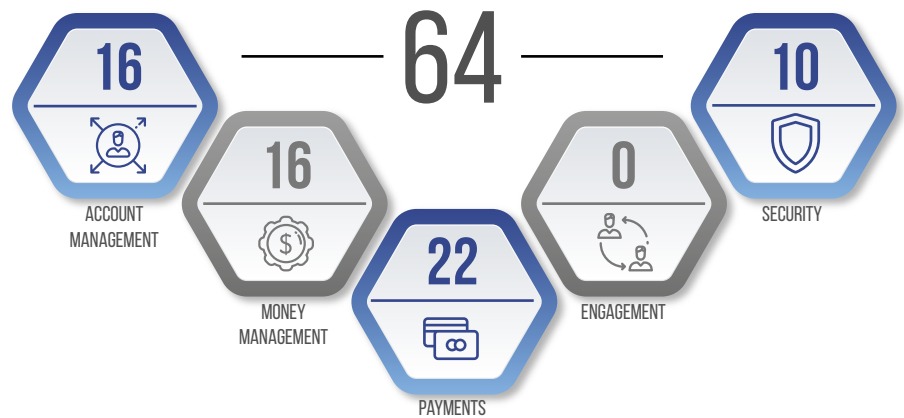
Company: Handy Apps
Founded: 2010
Categories: Money Management, Account Management



Handy Apps is an app developer that offers personal financial manager Expense IQ. The Expense IQ app enables users to track their expenses and organize them in categories. Expense IQ also delivers bill reminders and reports on spending behavior.



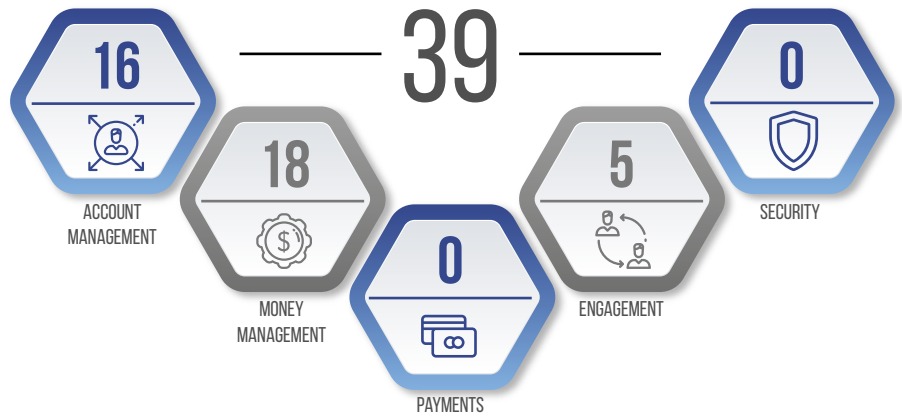
Company: Hello bank!
Founded: 2013
Categories: Account Management, Payments



Hello bank! is digital bank owned by BNP Paribas that operates in Belgium, France, Germany, Italy and Austria. Users have access to the BNP Paribas ATM network.



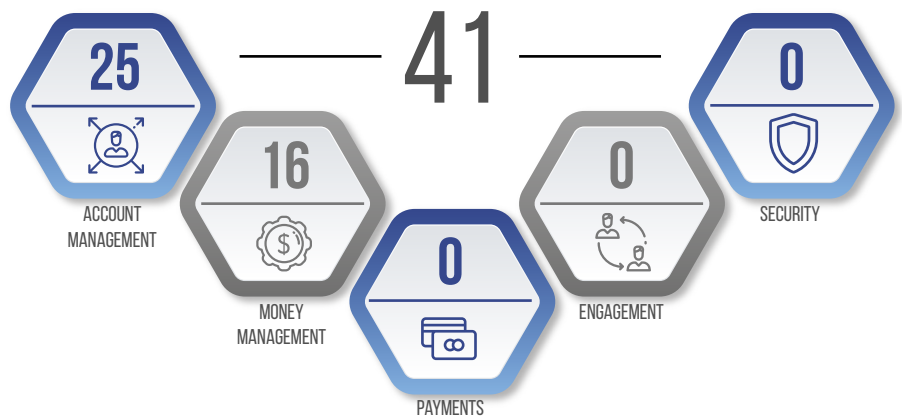
Company: Halcyon Mobile
Founded: 2005
Categories: Account Management, Money Management, Engagement



Halcyon is a mobile software development company whose products include Dollarbird, a personal financial manager enabling users to organize their expenses and income by seeing where money is going and how transactions evolve over time.



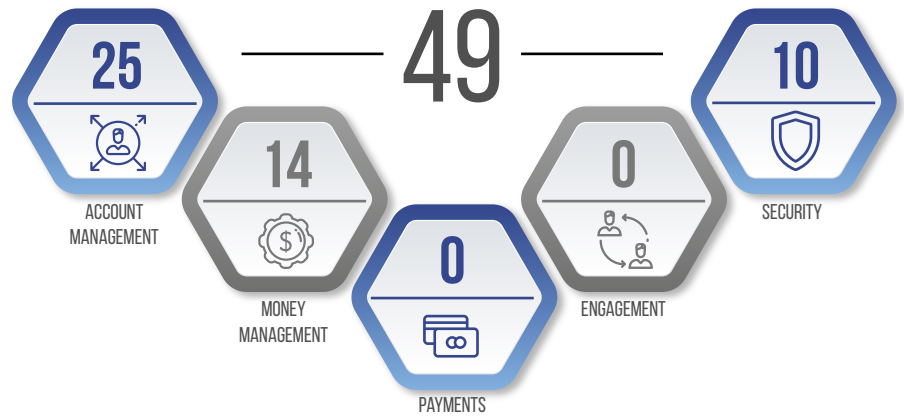
Company: HelloWallet
Founded: 2009
Categories: Money Management, Account Management



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



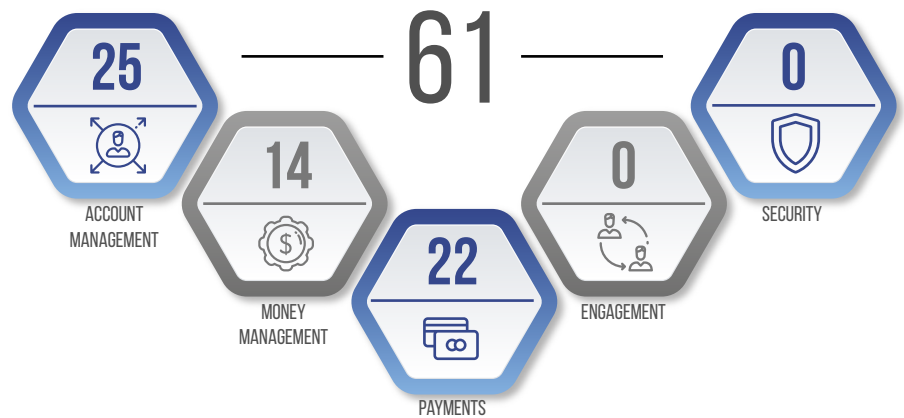
Company: Honeydue
Founded: 2016
Categories: Money Management, Account Management, Security



Honeydue is a personal finance app for couples. The app allows user to track their bills, bank balances and spending together: couples using it can see how their spending is divided by categories.



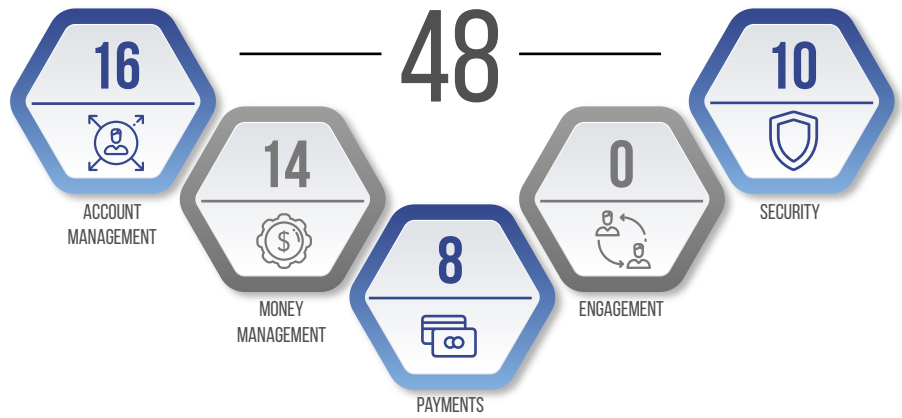
Company: Hoot
Founded: 2014
Categories: Account Management, Money Management, Payments



Hoot, a subsidiary of FinTech startup Qvivr, offers a bank account, smart debit card and app. The Hoot app offers transaction categorization and spending alerts and has a customizable display.



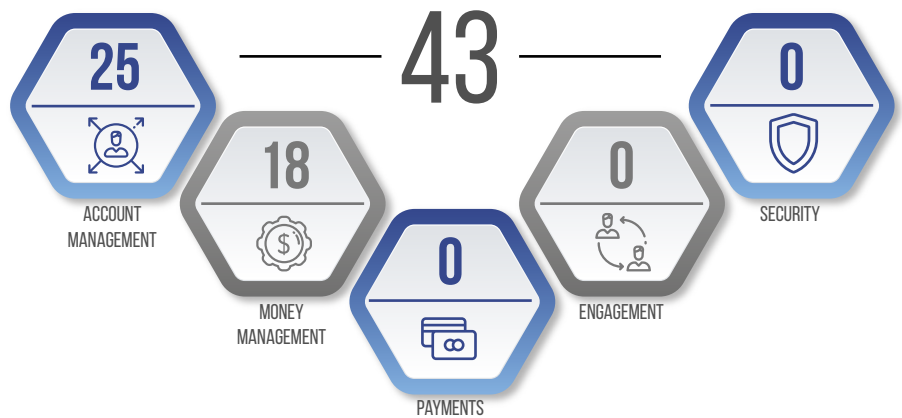
Company: Hufsy
Founded: 2015
Categories: Account Management - Money Management - Payments



Hufsy is a smart digital bank account and full-scale financial system offering transaction monitoring, financial tools and bookkeeping solutions.

iBearSoft

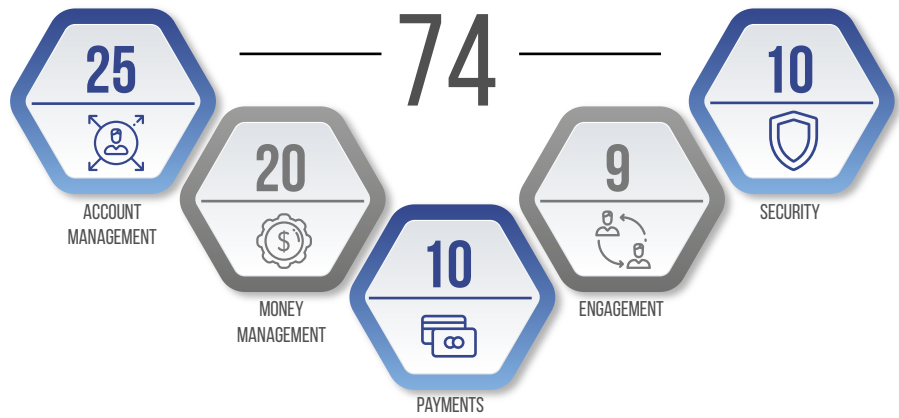
Company: iBearSoft
Founded: N/A
Categories: Account Management, Money Management



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



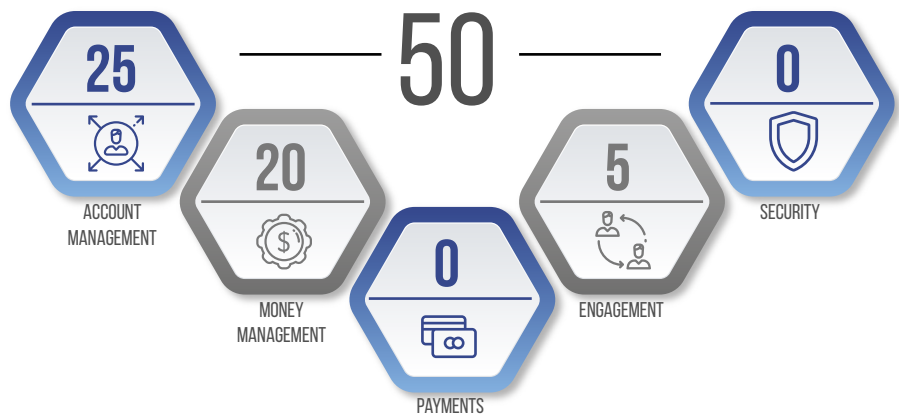
Company: imaginBank
Founded: 2016
Categories: Account Management, Money Management, Payments, Engagement, Security



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



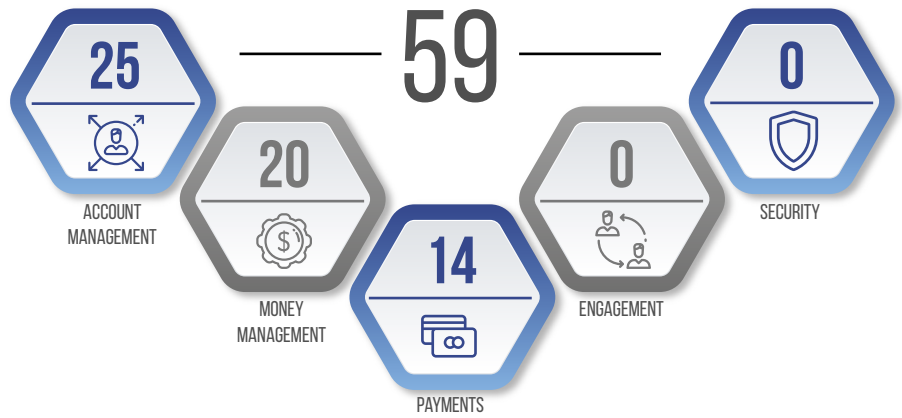
Company: inEx Finance
Founded: 2011
Categories: Money Management



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



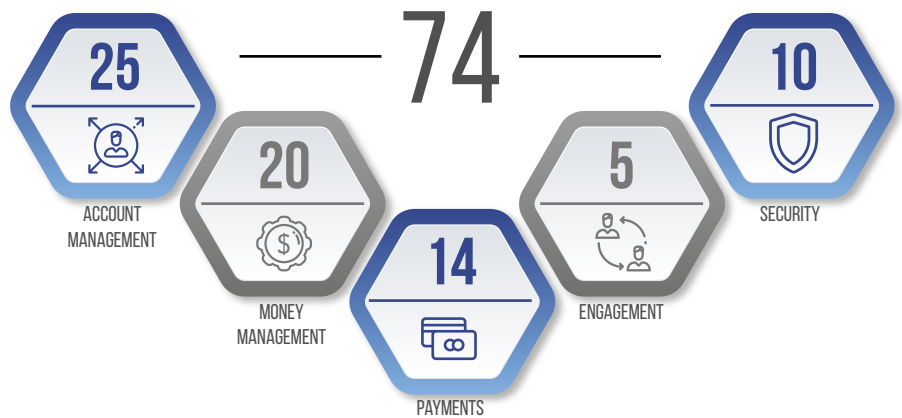
Company: Infinite Kind
Founded: 1999
Categories: Money Management, Account Management, Payments



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



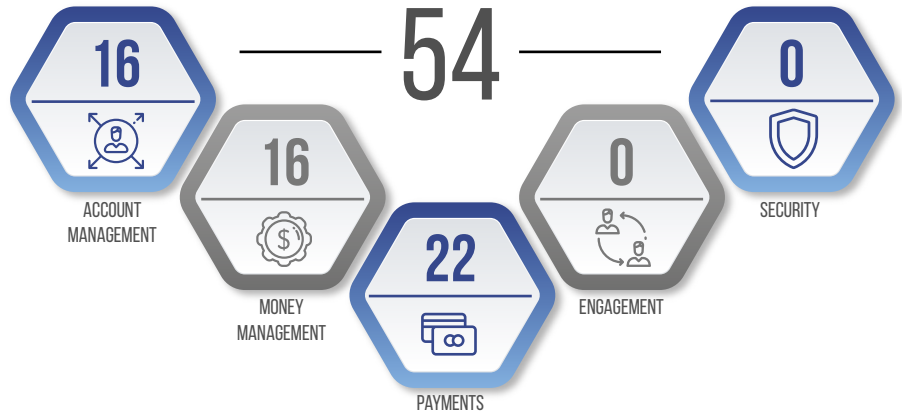
Company: Intuit Mint
Founded: 2006
Categories: Money Management, Account Management, Payments



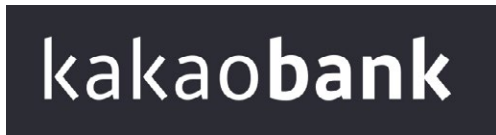
Acquired by Intuit in 2009, Mint lets users better manage their money. By connecting accounts, cards and bills to the app, the user can create budgets and plan saving objectives. Mint will also tell the user when their expenses are exceeding the planned budget, when unusual or suspicious money movements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



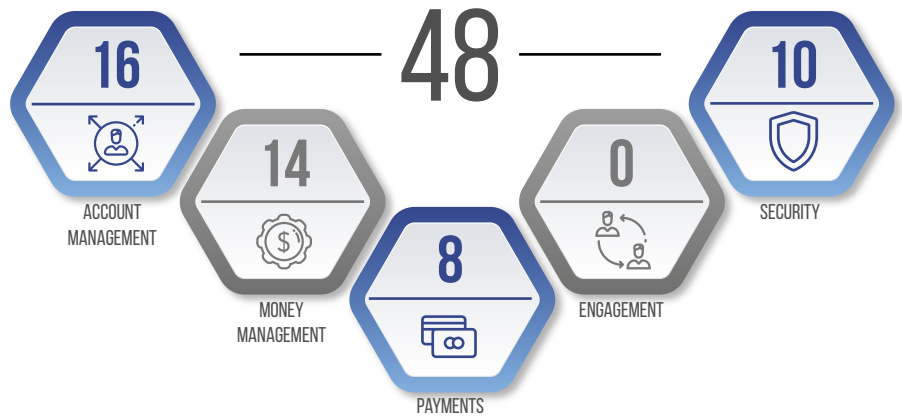
Company: Jenius
Founded: 2015
Categories: Account Management - Money Management - Payments



The Jenius app proposes ways to manage personal finance, and includes a savings account, worldwide access and important safety features.



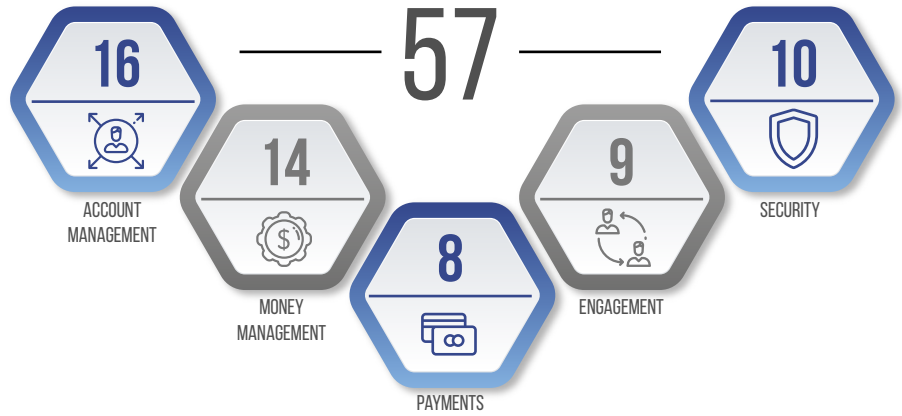
Company: Kakao Bank
Founded: 2016
Categories: Account Management - Money Management - Payments - Security



Kakao Bank offers a digital-only banking service. Its solution includes features like deposits, loan applications and money transfers, among others.



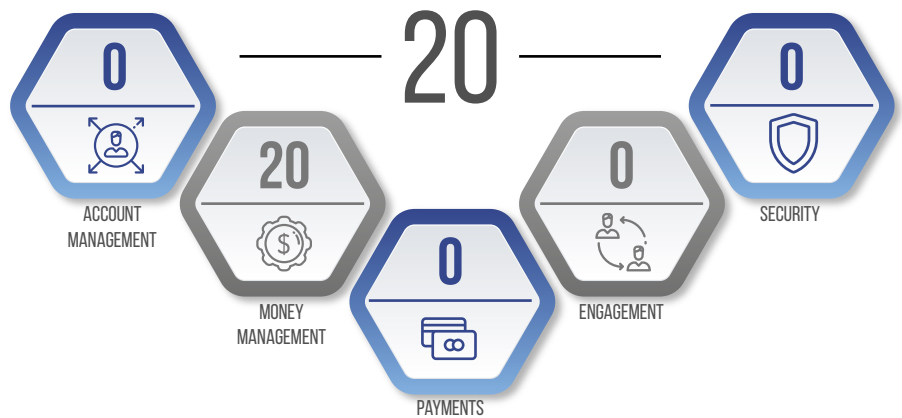
Company: KBank
Founded: 2017
Categories: Account Management - Engagement



KBank provides online banking services. Its features include deposits, loans, a credit card offering, loan applications and wealth management capabilities.



Company: Keepsoft
Founded: 2003
Categories: Money Management

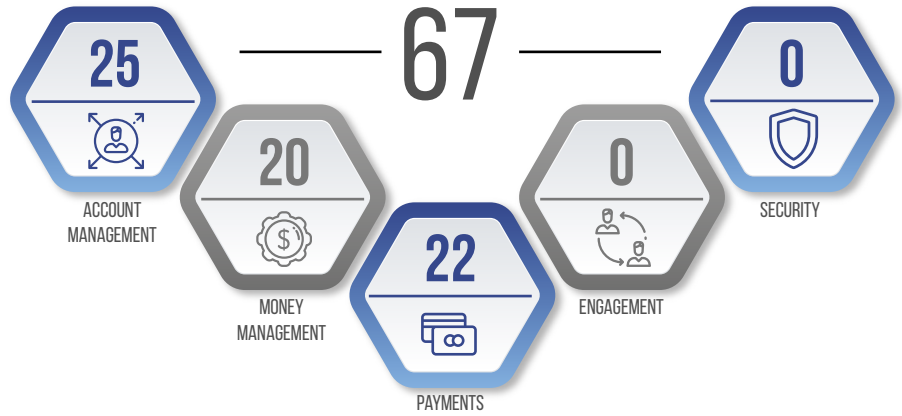


Keepsoft Home Bookkeeping, owned by Keepsoft, is a finance management tool that enables users to keep track of personal and home finances. The app helps users to track their expenses and incomes, and control borrowed and loaned money. It also allows users to analyze their finances by using visual reports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

UPDATED



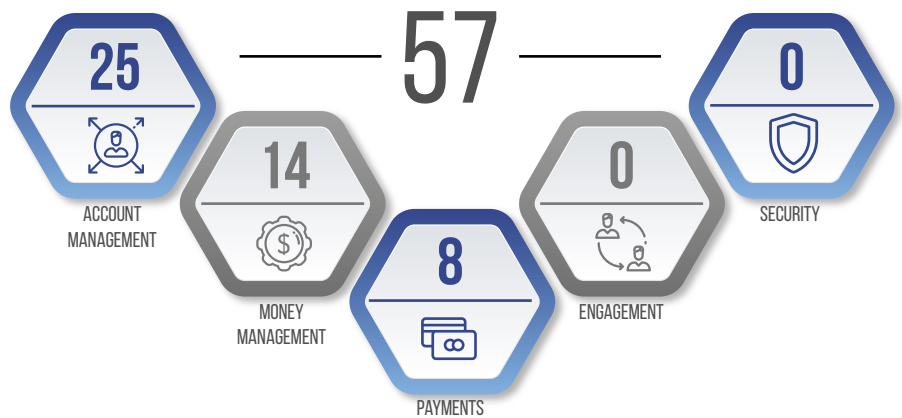
Company: Koho
Founded: 2014
Categories: Account Management, Money Management, Payments



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



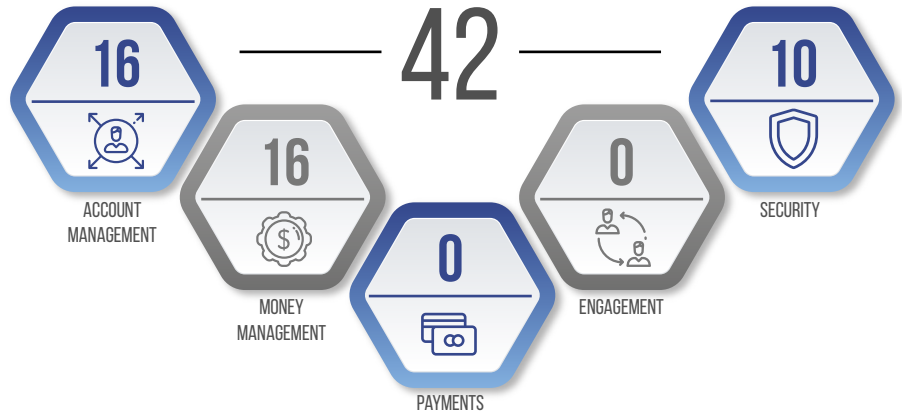
Company: Kontist
Founded: 2016
Categories: Account Management - Money Management - Payments



Kontist provides banking solutions for freelancers, including business accounts, tax tracking, credit cards and system integrations that work with accounting and bookkeeping tools.



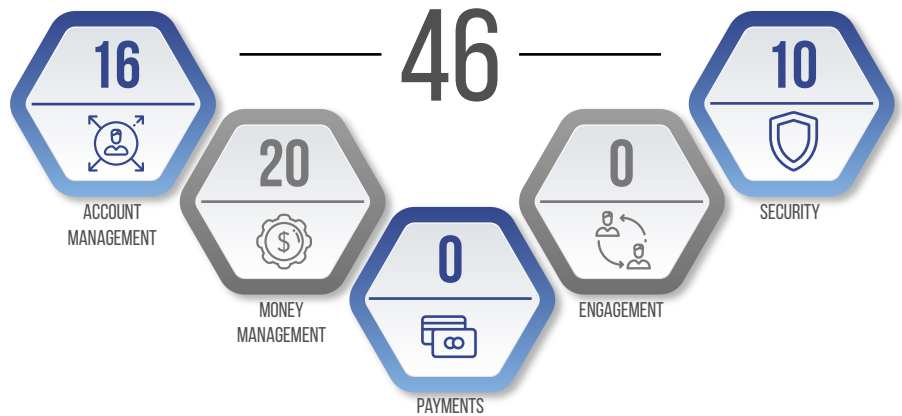
Company: Kudimoney
Founded: 2016
Categories: Account Management - Engagement



Kudimoney offers an online banking solution designed to make it easier for customers to pay bills, family and friends. It also offers money transfers via messaging and a chatbot, among other features.



Company: LearnVest
Founded: 2009
Categories: Money Management, Account Management



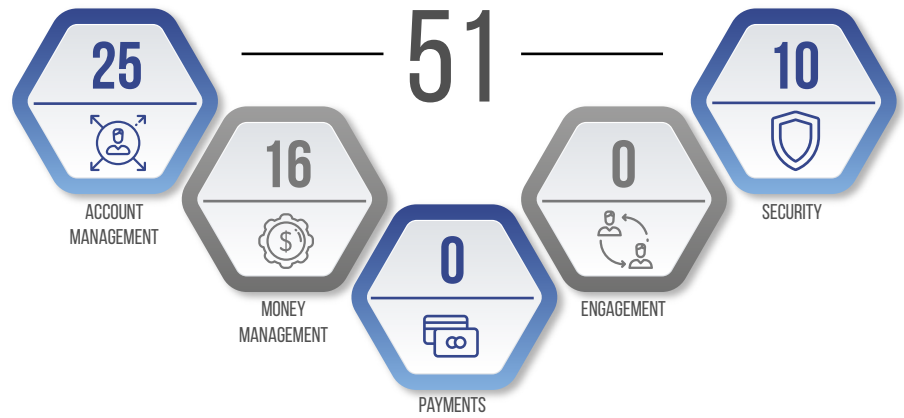
LearnVest helps the user develop a saving plan. Their approach is based in four steps: defining credit card debt, emergency savings and retirement goals, later adding personalized goals over them, selecting a budgeting strategy and finally getting guidance on how to archive the defined goals. The company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

LifeCounts

Company: LifeCounts

Founded: 2013

Categories: Account Management, Money Management, Security



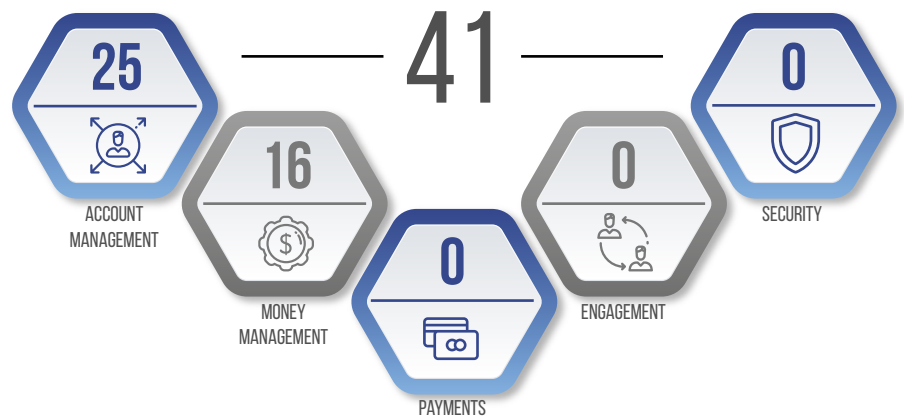
LifeCounts is a mobile service that allows users to securely link their financial accounts from different institutions to the platform and check their account balances and transactions. The app tracks user spending and provides alerts and insights.



Company: Limitless Technology Group

Founded: 2010

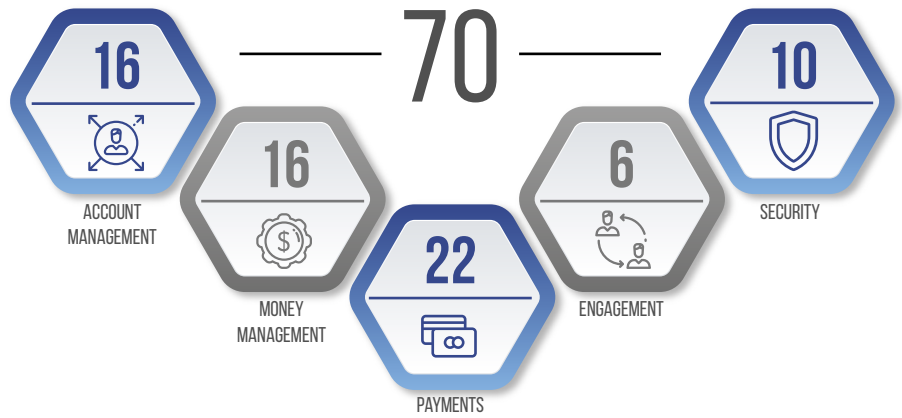
Categories: Account Management, Money Management



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



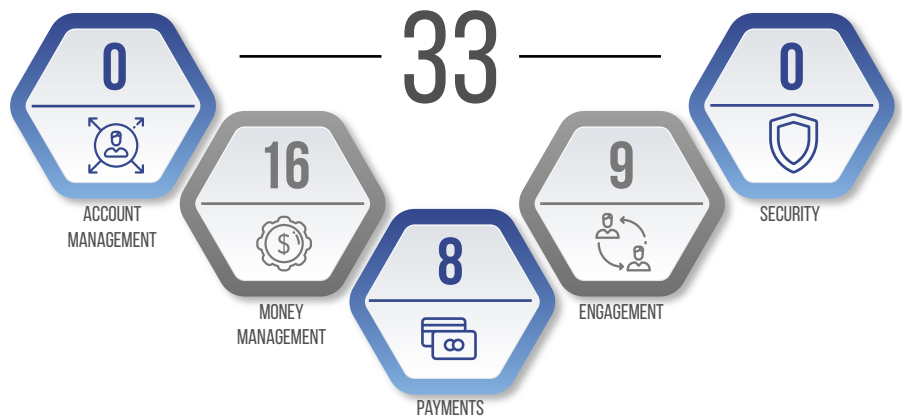
Company: Liv
Founded: 2017
Categories: Account Management, Money Management, Payments, Engagement, Security



Liv is a digital-only bank that operates as a subsidiary of Emirates NBD group. Its app enables users to open accounts, pay utility bills and transfer funds as well as receive offers and rewards.



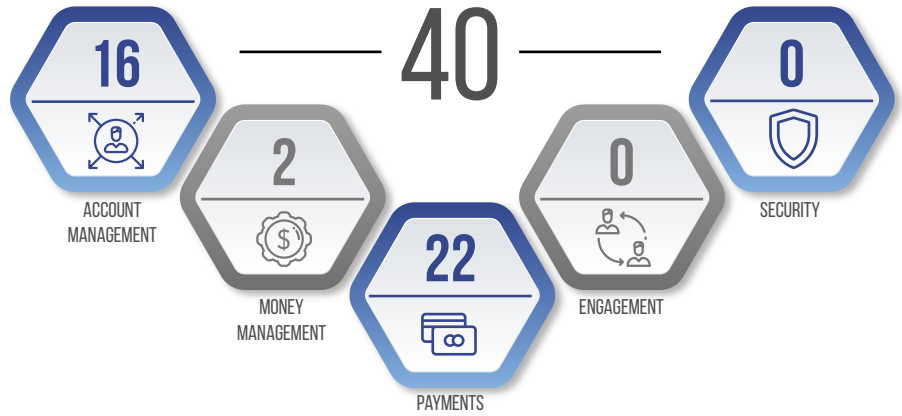
Company: Loot Financial Services
Founded: 2014
Categories: Money Management, Payments, Engagement



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



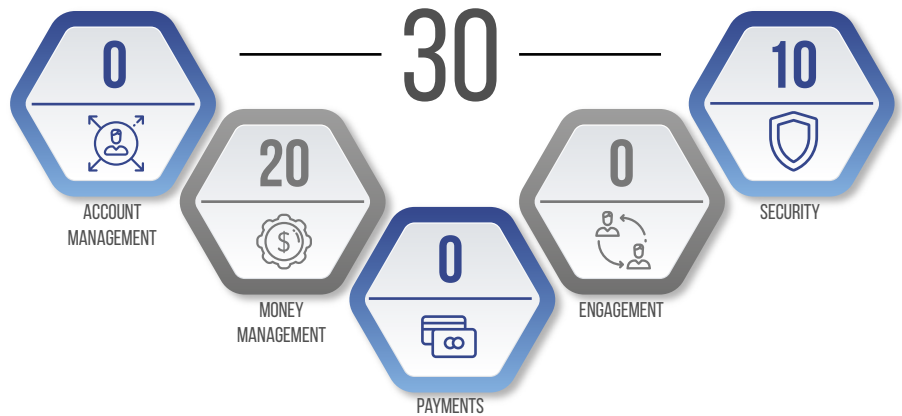
Company: Lunar Way
Founded: 2018
Categories: Account Management - Money Management - Payments



Lunar Way provides digital banking solution for young consumers. Its offering is focused on convenience and technology.



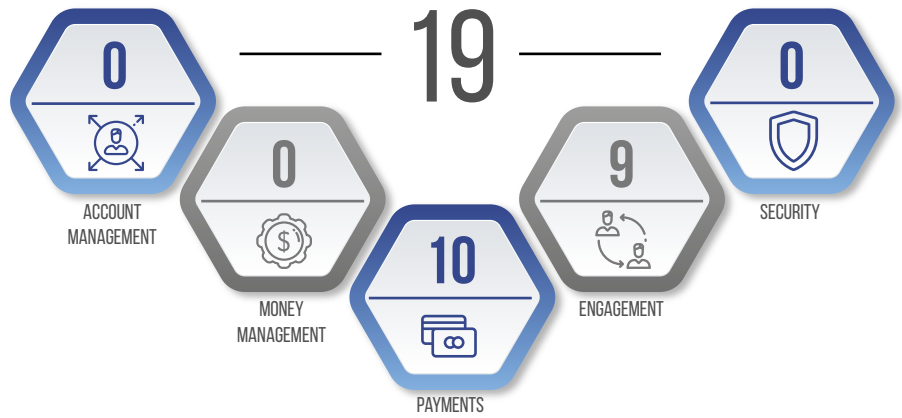
Company: manageME7
Founded: N/A
Categories: Money Management, Security



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



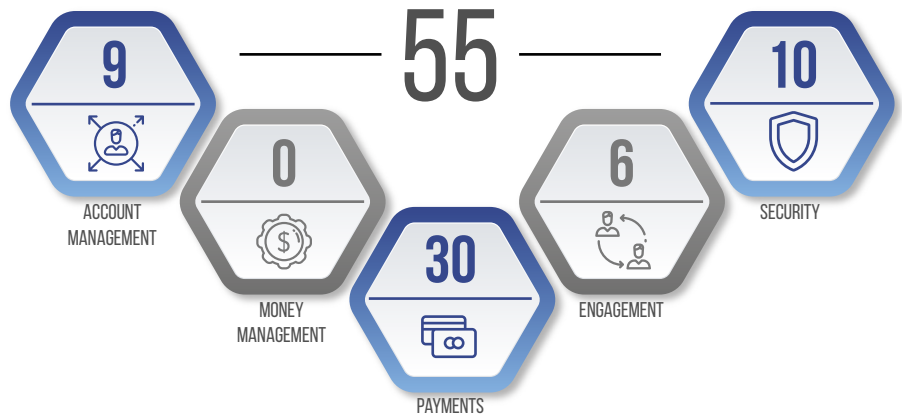
Company: MashreqNeo
Founded: 1967
Categories: Payments, Engagement



MashreqNeo is a digital bank powered by private banking company Mashreq. Its customers can apply for various bank accounts like checking or salary savings, make peer-to-peer (P2P) and point-of-sale (POS) payments and receive rewards and offers.



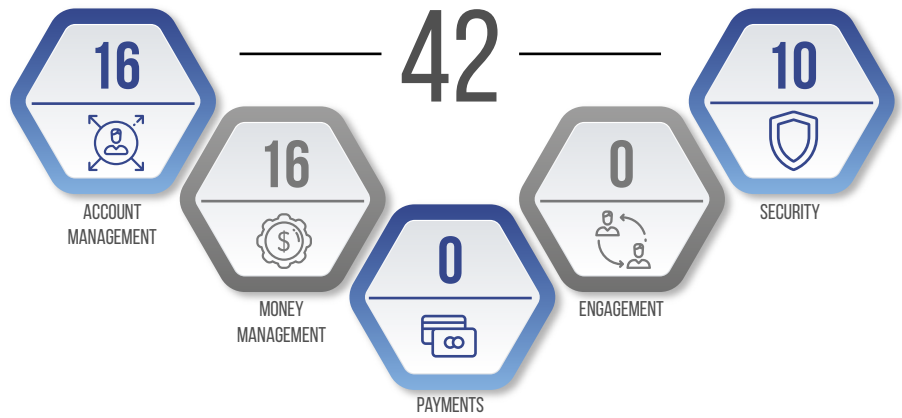
Company: MemoryBank
Founded: 1982
Categories: Account Management, Payments, Engagement, Security



MemoryBank, a division of Republic Bank & Trust Company, is a digital-only banking platform offering different capabilities across its products. These include push notifications, moneyback rewards, money transfers and the use of Apple Pay and Samsung Pay.



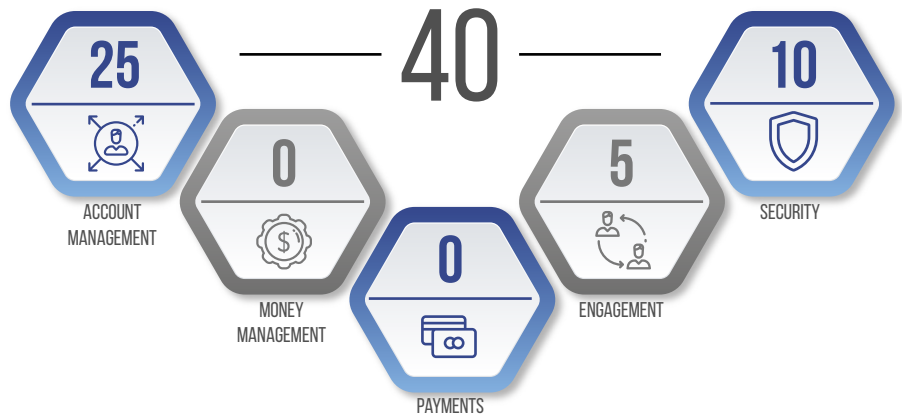
Company: Mobills
Founded: 2014
Categories: Account Management, Money Management, Security



Mobills develops personal finance management solutions. Its products are designed to provide credit card management, expenses categorization, saving tools, bill reminders and charts to display users' financial data, among other features.



Company: Mogo
Founded: 2003
Categories: Account Management, Engagement, Security



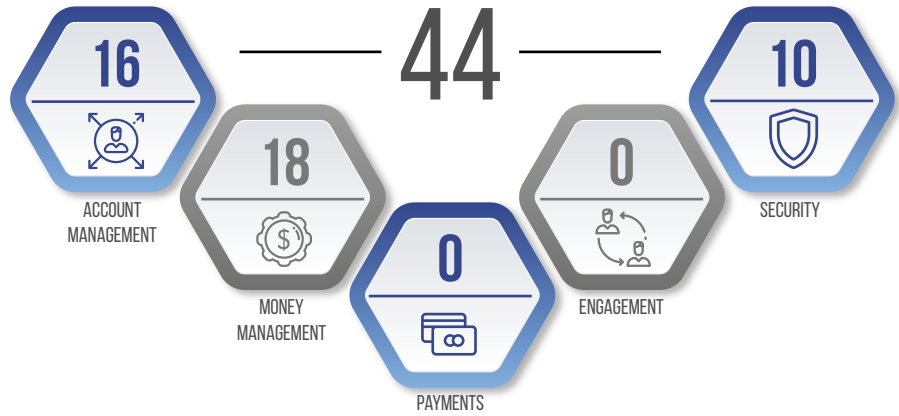
Mogo is a financial technology company that offers their users three different features: a credit score updated monthly, a spending account that allows for transaction tracking and a preapproval on a personal loan.



Company: Momentum Financial Technology Ltd

Founded: 2011

Categories: Money Management, Account Management, Security



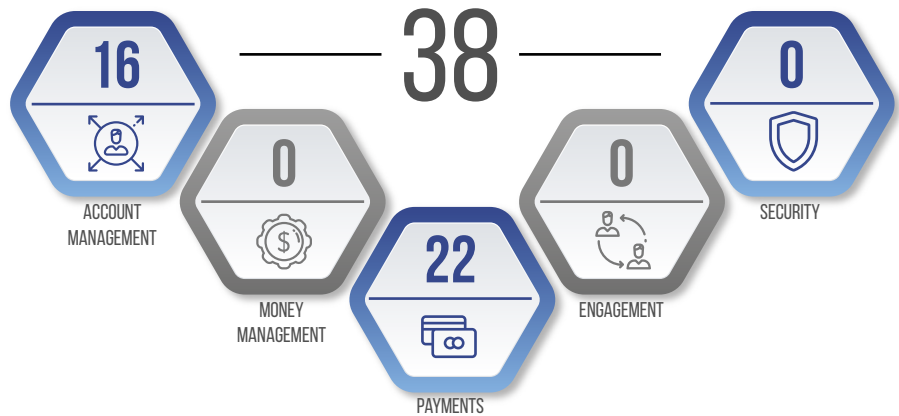
Momentum Financial Technology Ltd develops money management and financial applications. The company operates MoneyHub, a money management startup designed to help users manage their finances and control their investments. The app gives clients a picture of their financial situation, and users can connect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



Company: Monese

Founded: 2013

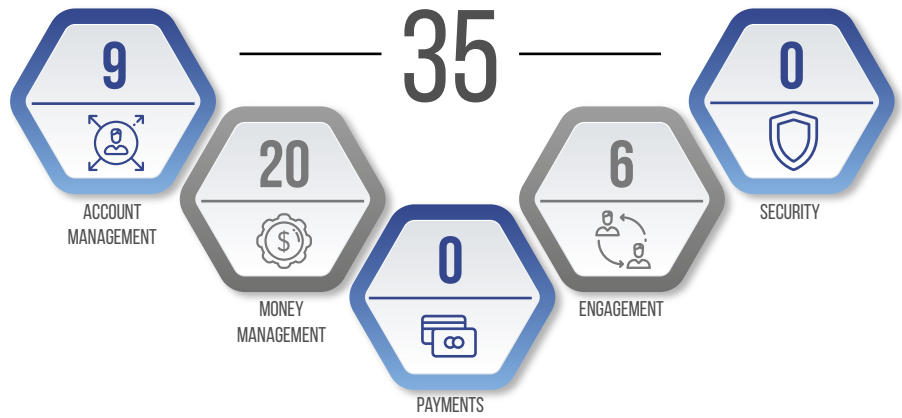
Categories: Account Management, Payments



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



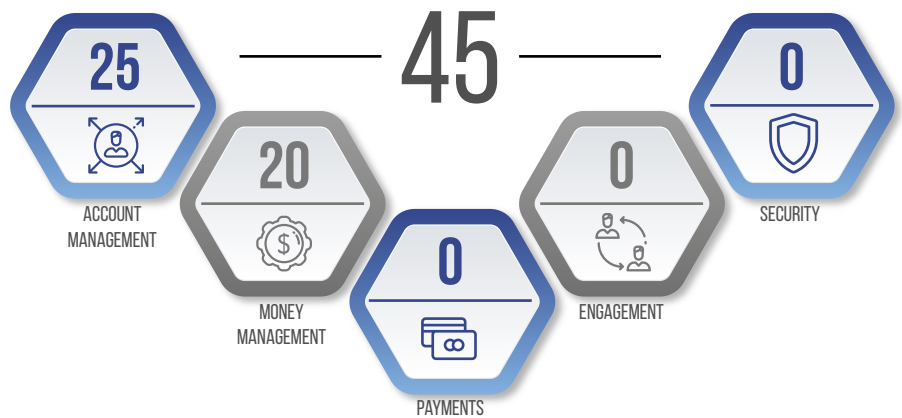
Company: MoneyLion
Founded: 2013
Categories: Account Management – Money Management – Engagement



MoneyLion is a finance app designed to provide users with alternatives to traditional borrowing and investing. It also offers budgeting and spending tools, financial tips and a rewards program.



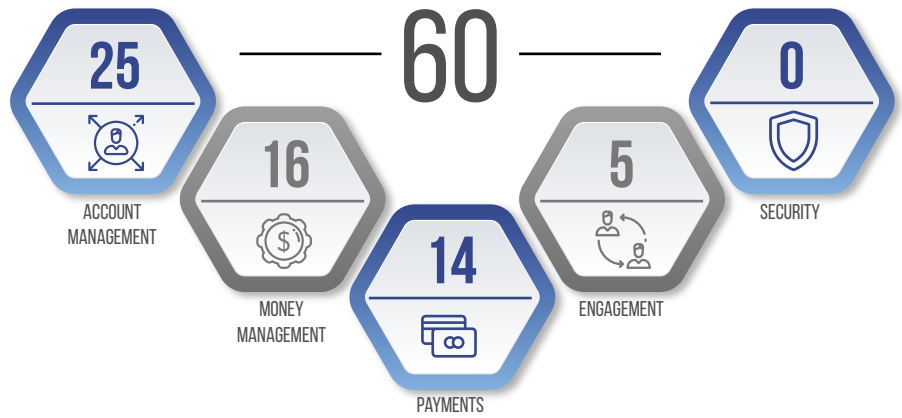
Company: Money Lover
Founded: 2011
Categories: Money Management, Account Management



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



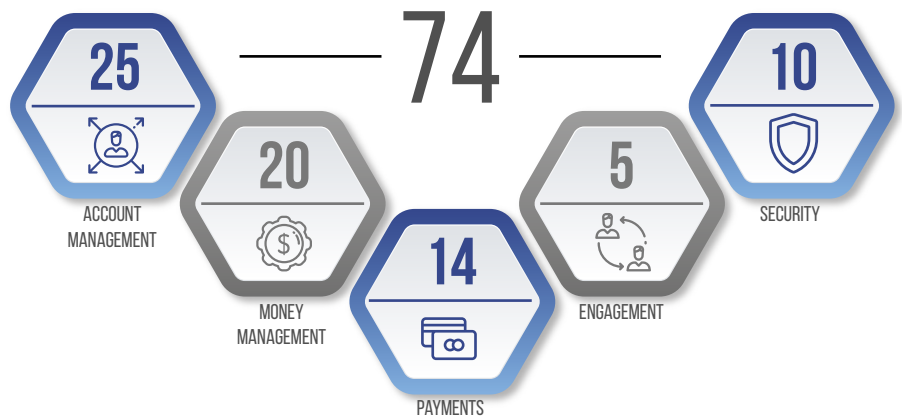
Company: Money View
Founded: 2014
Categories: Money Management, Account Management, Payments



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



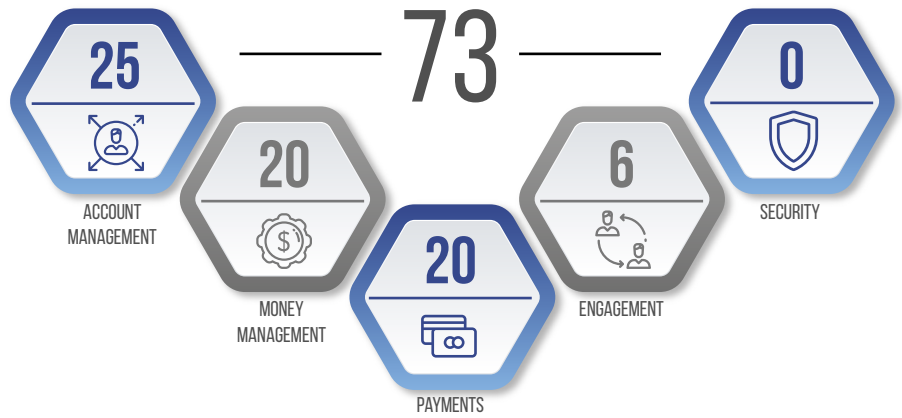
Company: Moneyspire
Founded: 2007
Categories: Money Management, Account Management, Payments, Security



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



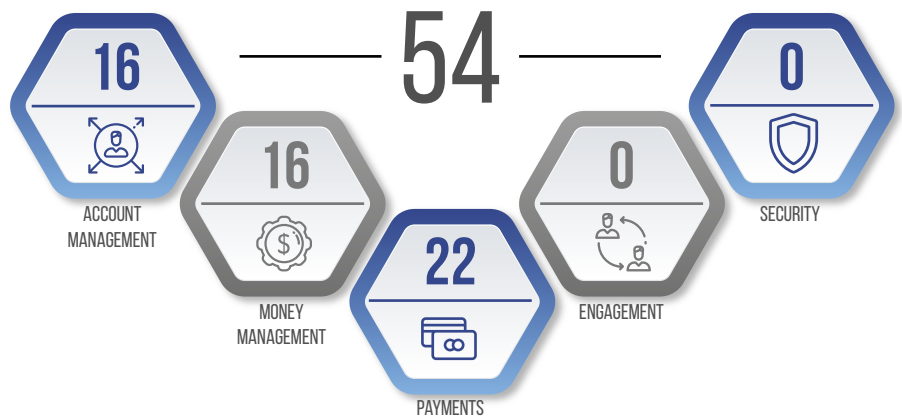
Company: Monzo
Founded: 2015
Categories: Account Management, Money Management, Payments, Engagement



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



Company: Motusbank
Founded: 2019
Categories: Account management, money management, payments

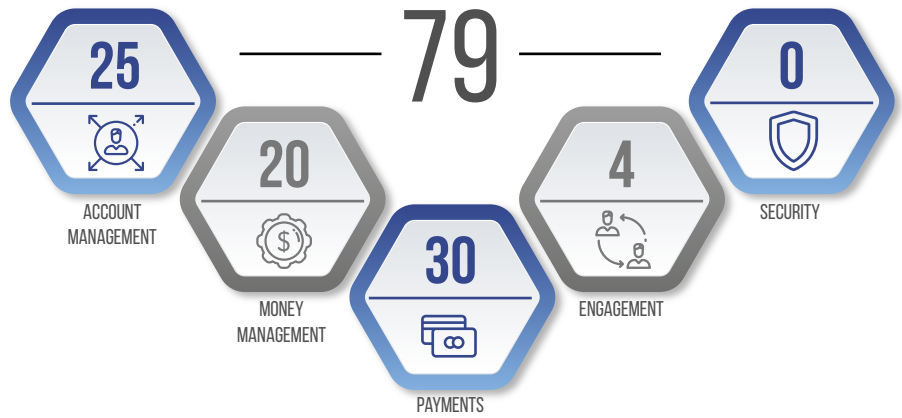


Motusbank provides Canada-based traditional banking services via a digital platform. It offers payment and person-to-person (P2P) money transfers as well as mortgages.

Moven

spend, save & live smarter

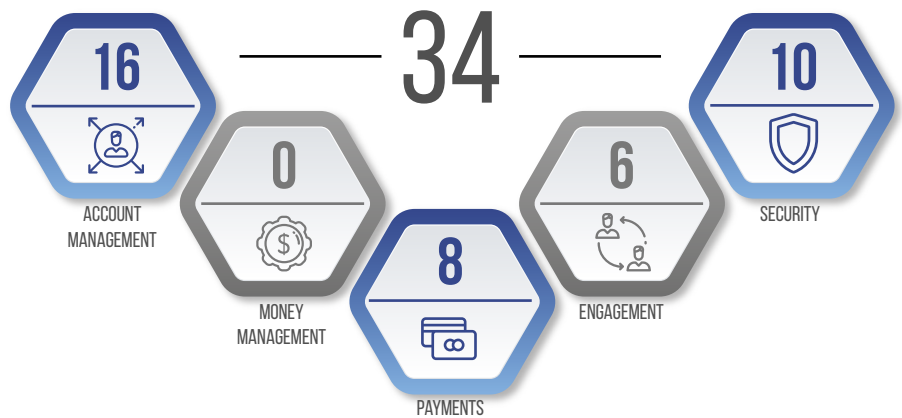
Company: Moven
Founded: 2011
Categories: Money Management, Account Management, Payments, Engagement



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

网商银行 MYbank

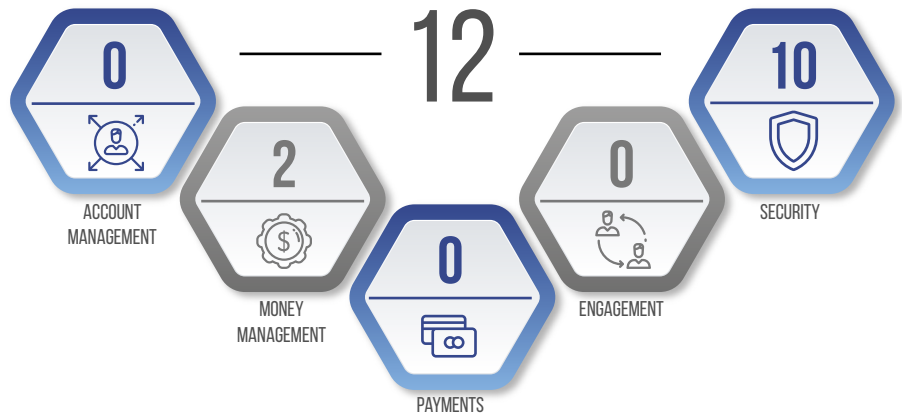
Company: MyBank
Founded: 2015
Categories: Account Management, Engagement



MyBank offers a digital money lending platform. The company aims to provide banking services and loans for small and micro-sized enterprises.



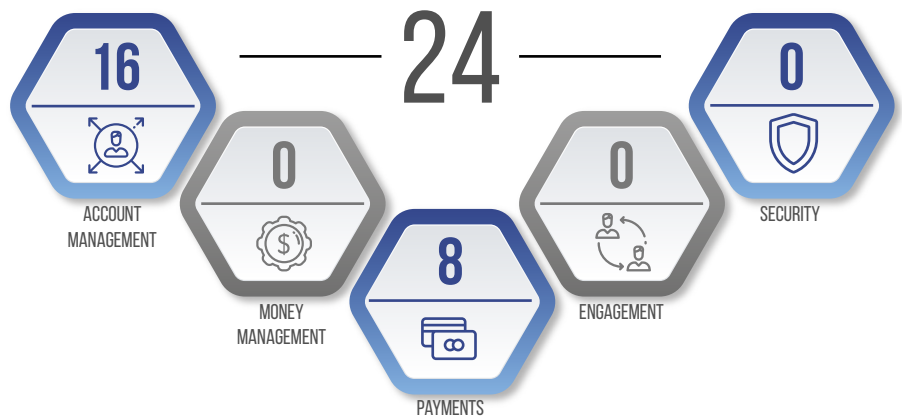
Company: Mylo
Founded: 2015
Categories: Money Management, Security



Mylo is a personal finance app that automatically rounds up every purchase the user makes and invests the spare change. Mylo also provides insights into the user’s finances regarding banking fees, loan interests rates and mortgages, among other services.



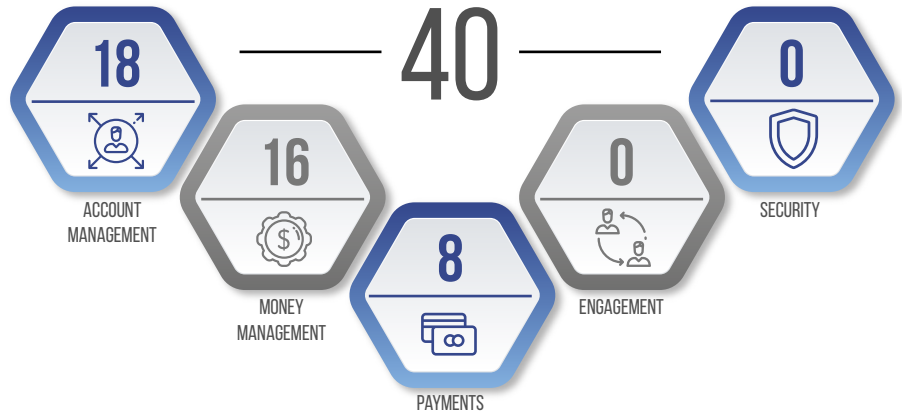
Company: Neat
Founded: 2015
Categories: Account Management – Payments



Neat is a mobile checking account solution for underbanked people and companies in Asia. It enables payments, salary reception and person-to-person (P2P) transactions.



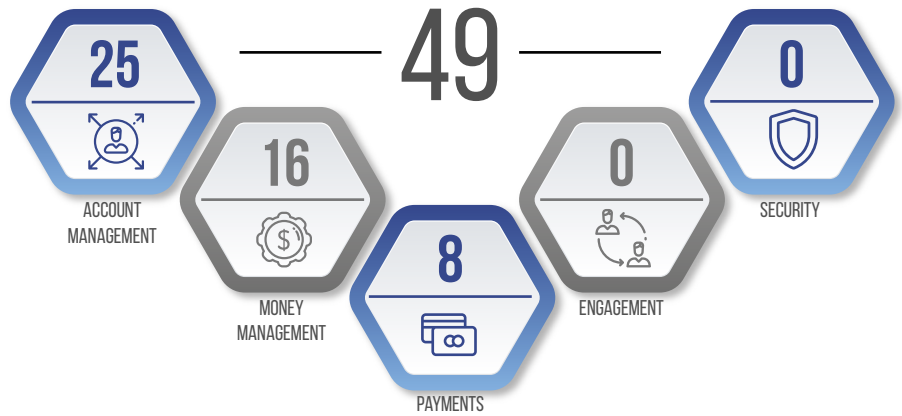
Company: Next
Founded: 2017
Categories: Account management, money management, payments



Next is a digital bank that offers debit and credit cards and gives users discounts on events and at stores, while also allowing them to more easily deposit salaries and income.



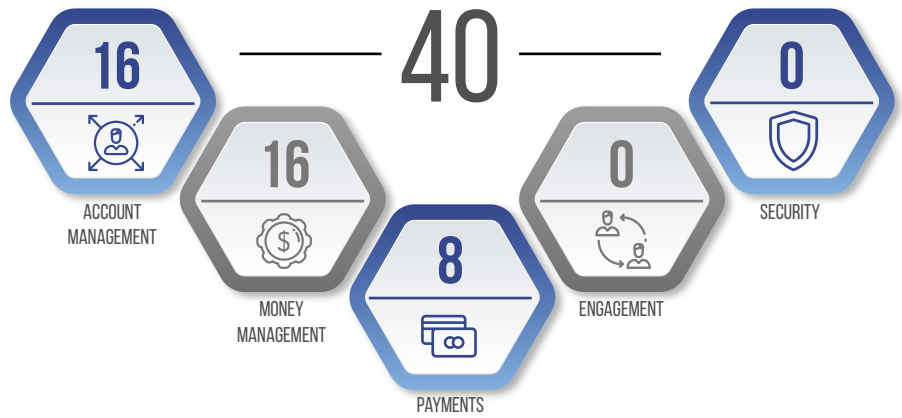
Company: Nimbl
Founded: 2015
Categories: Account Management, Money Management, Payments



Founded by ParentPay in 2015, Nimbl is a child-safe app that allows parents to formulate budgets for their children, providing the former with access to their kids' accounts to help them form positive spending and savings habits.



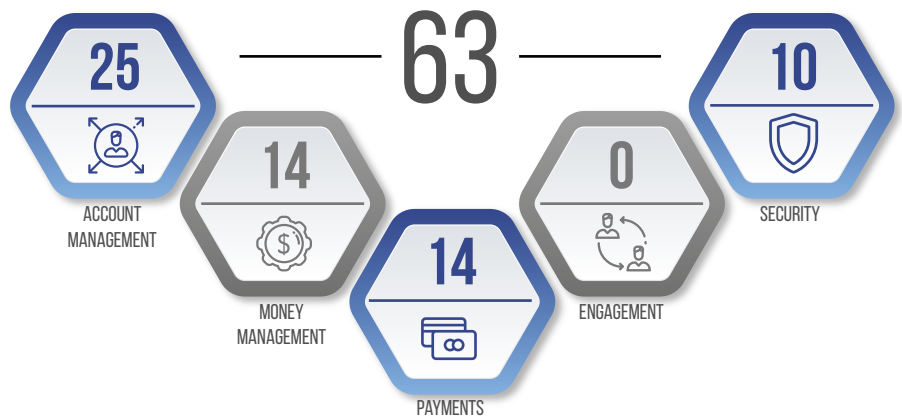
Company: Nubank
Founded: 2013
Categories: Account Management – Money Management – Payments



Nubank is a FinTech company that acts as a digital bank and credit card operator. The company’s products include a digital account, known as NuConta, and an international credit card – both of which do not incur fees. Its mobile app allows users to track credit card transactions in real time, block credit cards, apply to raise limits and contact customer support.



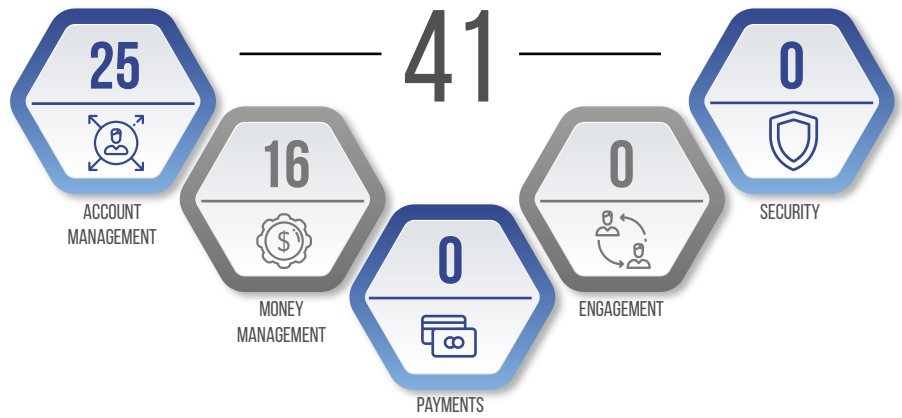
Company: NUMBER26
Founded: 2013
Categories: Money Management, Account Management, Payments



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



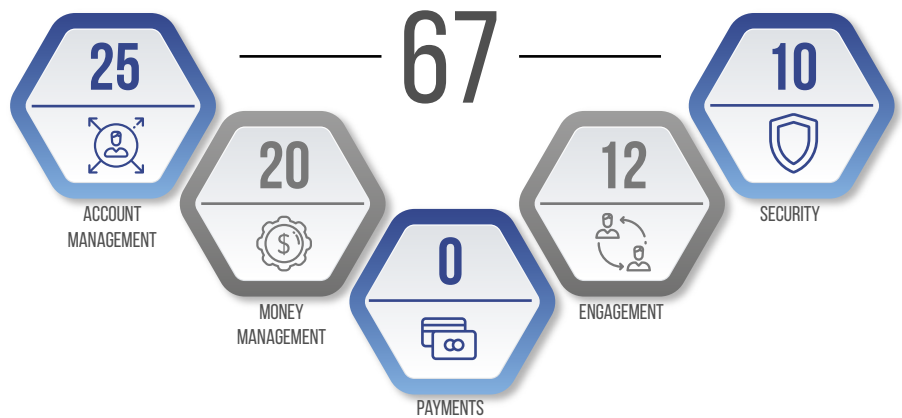
Company: Osper
Founded: 2012
Categories: Account Management, Money Management



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



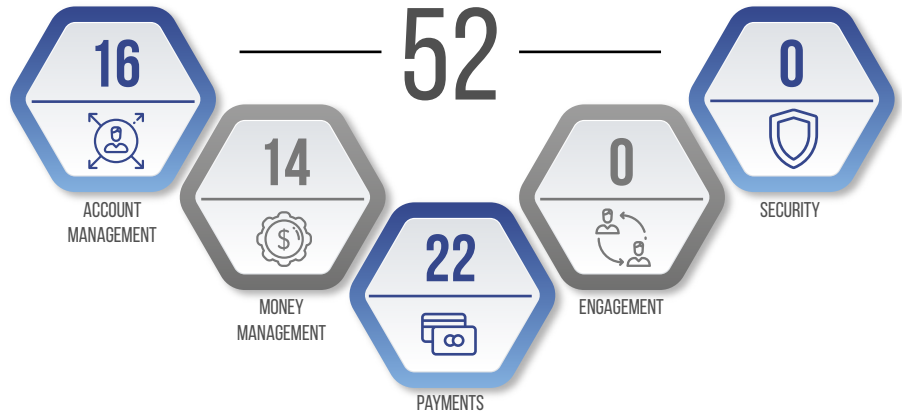
Company: Oval Money
Founded: 2016
Categories: Account Management, Money Management, Engagement, Security



Oval Money offers a mobile app for iOS and Android that helps people save money through round-ups of transactions, a fixed percentage of transactions or by a fixed amount. Through integration with Facebook, Oval Money also allows users to contribute to their savings each time they post on social media.



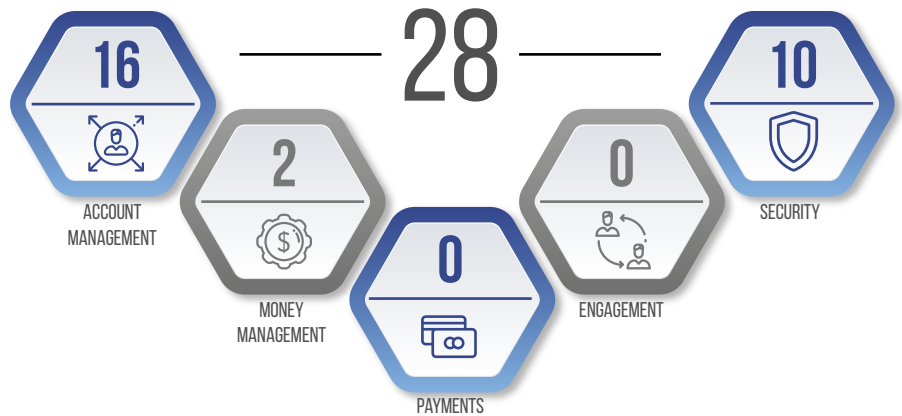
Company: Oxygen
Founded: 2018
Categories: Account Management, Money Management, Payments, Security



Oxygen is a digital bank focused on freelancers. The bank provides members of the gig economy with debit cards, access to loans and financial insights, among other services.



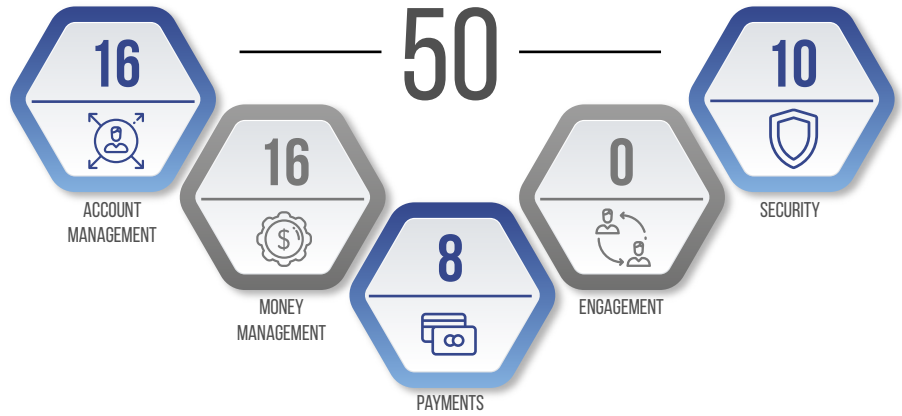
Company: Pariti
Founded: 2014
Categories: Money Management



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



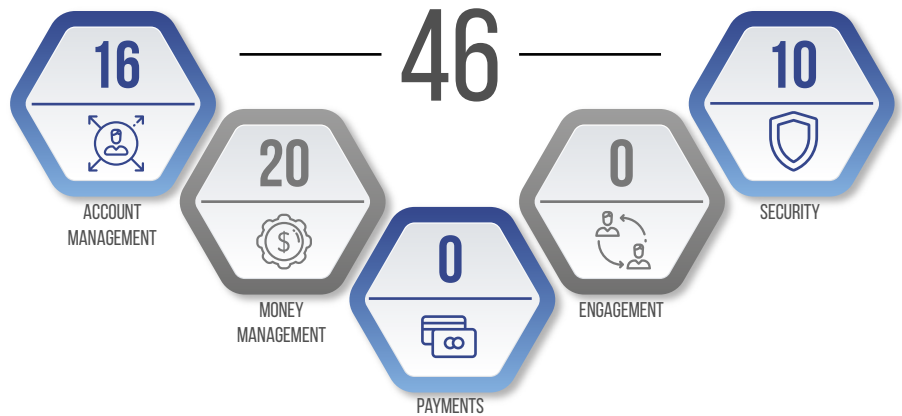
Company: Payzello
Founded: 2016
Categories: Account Management, Money Management, Payments, Security



Payzello is an Indian neobank that offers consumers traditional banking features through its online platform and provides them with a mobile app and the ability to make person-to-person payments.



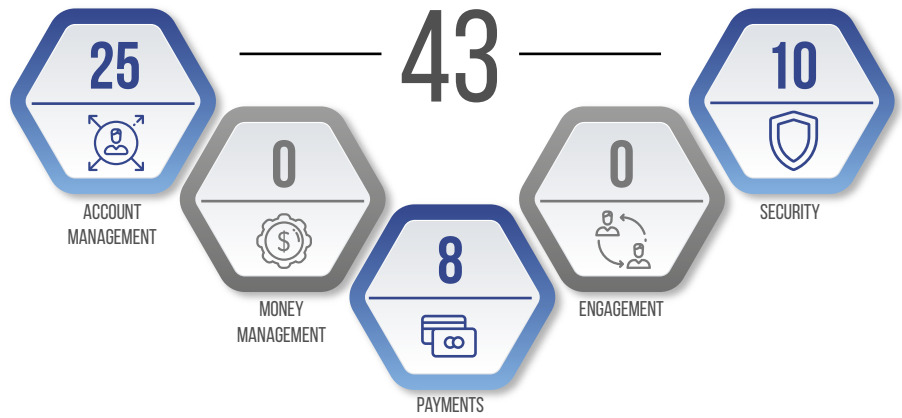
Company: Penny
Founded: 2015
Categories: Account Management, Money Management, Security



Penny is a personal finance app that helps the user track income and spending by chatting with a personal finance manager, a chatbot named Penny. Penny uses a user's statement history to provide them with different information such as spending insights, forecasts or upcoming bills.

PEPPER.

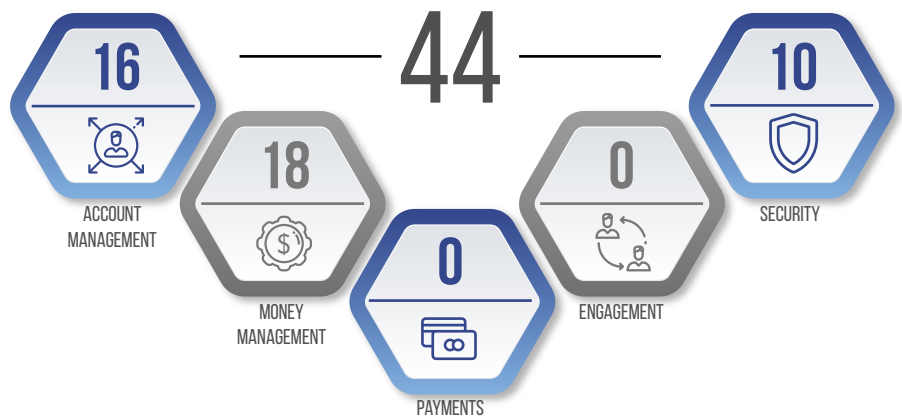
Company: Pepper
Founded: 2001
Categories: Account Management, Payments, Security



Pepper is a mobile-only bank and part of the Leumi Group. Pepper’s services include credit cards, account transactions, loans and P2P payments.

PERSONAL CAPITAL

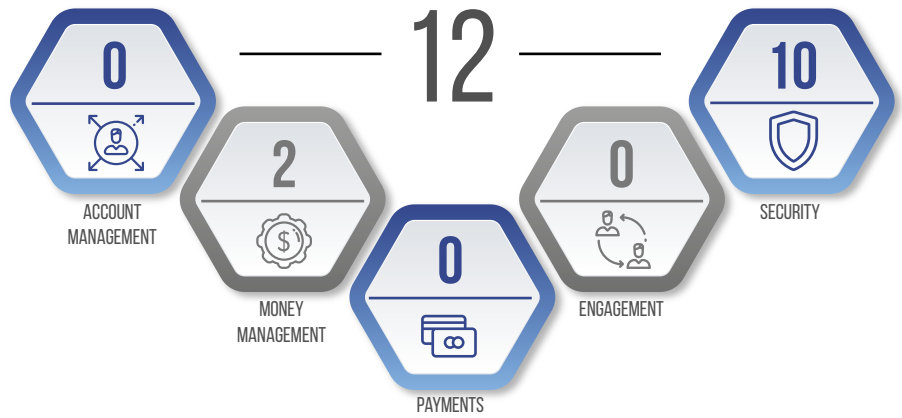
Company: Personal Capital
Founded: 2009
Categories: Account Management, Money Management, Security



Personal Capital develops tools and wealth management solutions to help individuals manage their finances. The company’s solutions enable users to observe their spending activity by account and category, receive income reports and analyze their net worth and portfolio balances, among other capabilities.



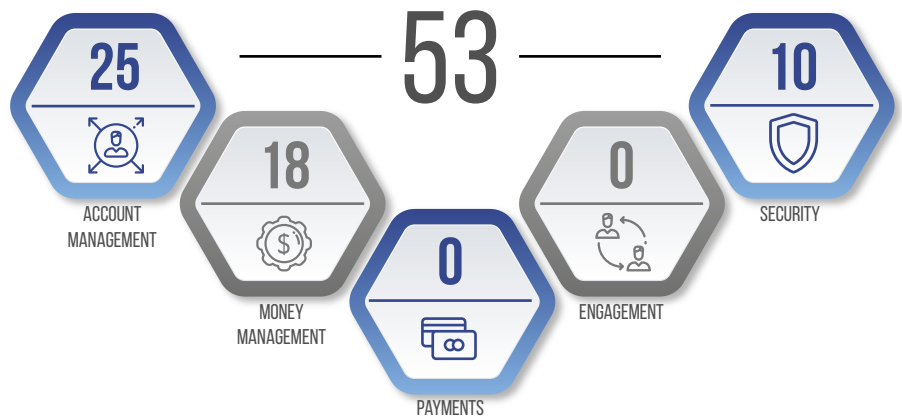
Company: Plum
Founded: 2016
Categories: Money Management, Security



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

PocketBook

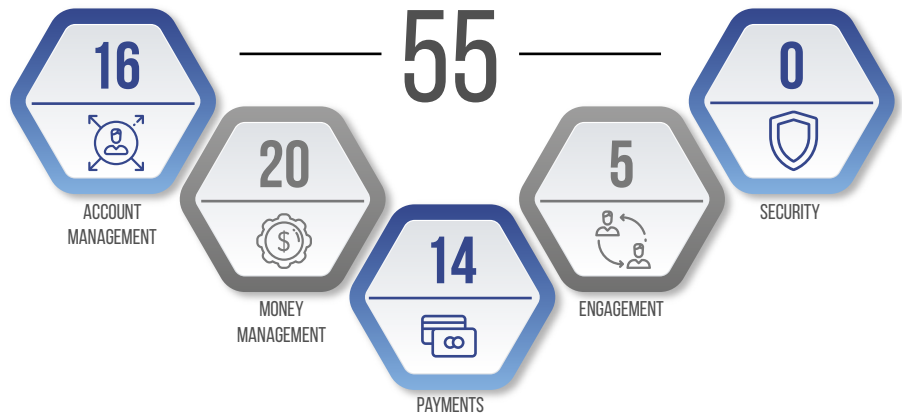
Company: Pocketbook
Founded: 2012
Categories: Account Management, Money Management, Security



Pocketbook is a personal financial manager solutions developer. Its app connects to users' bank and offers a real-time view of finances, automatically organizing expenses by category and displaying the information as charts and notifications.

POCKET EXPENSE

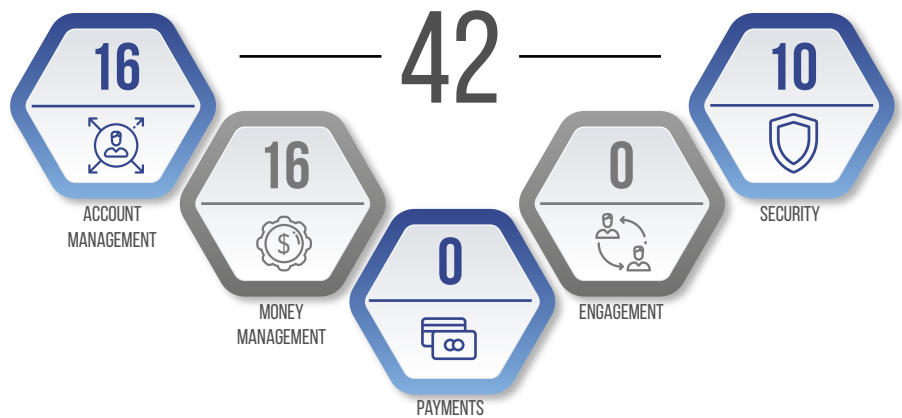
Company: Pocket Expense
Founded: N/A
Categories: Account Management, Money Management, Payments



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



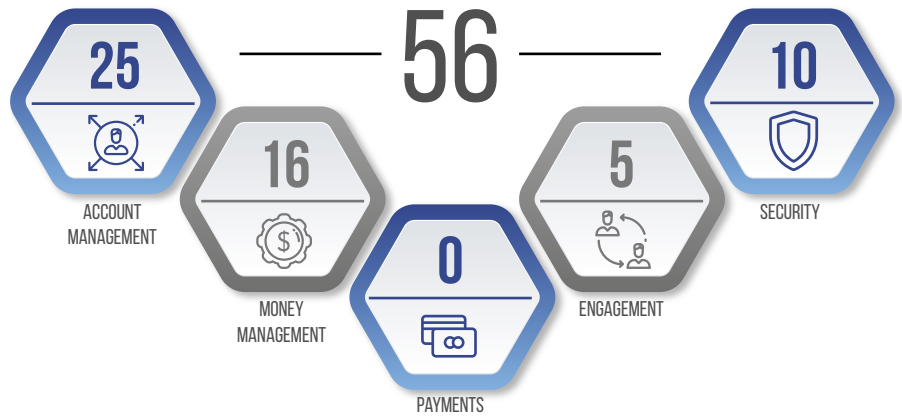
Company: PocketGuard
Founded: 2015
Categories: Account Management, Money Management, Security



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



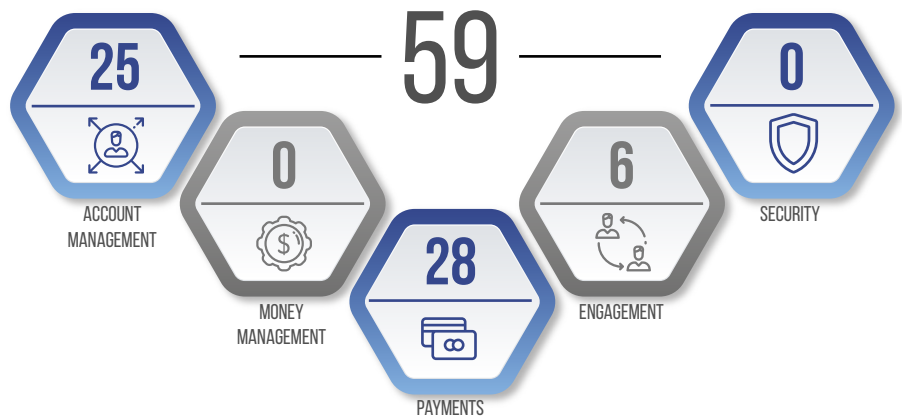
Company: PocketSmith Ltd.
Founded: 2008
Categories: Account Management, Money Management, Engagement, Security



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



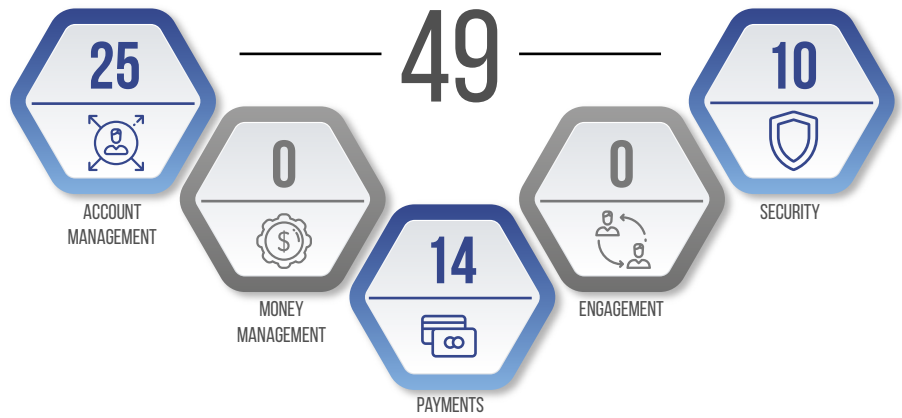
Company: Pockit Limited
Founded: 2010
Categories: Account Management, Payments, Engagement



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



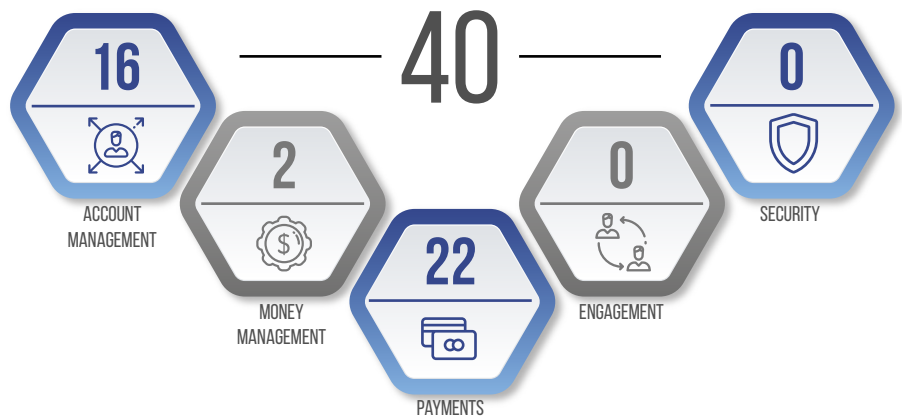
Company: Prism
Founded: 2011
Categories: Account Management, Payments



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



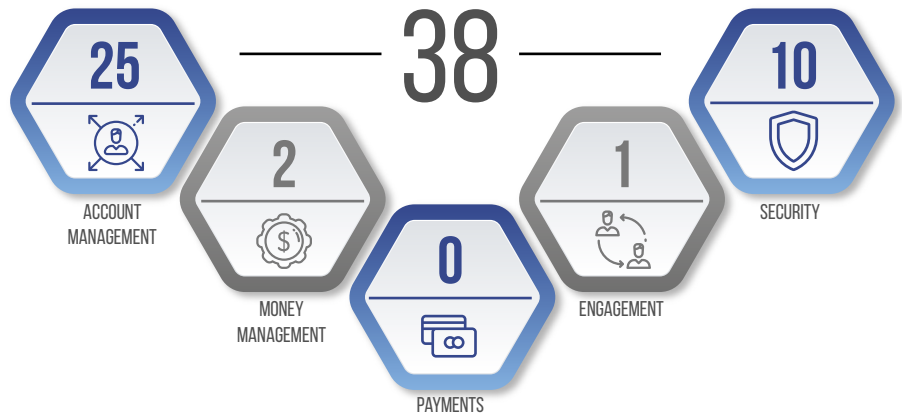
Company: ProActive
Founded: N/A
Categories: Account Management, Money Management, Payments



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



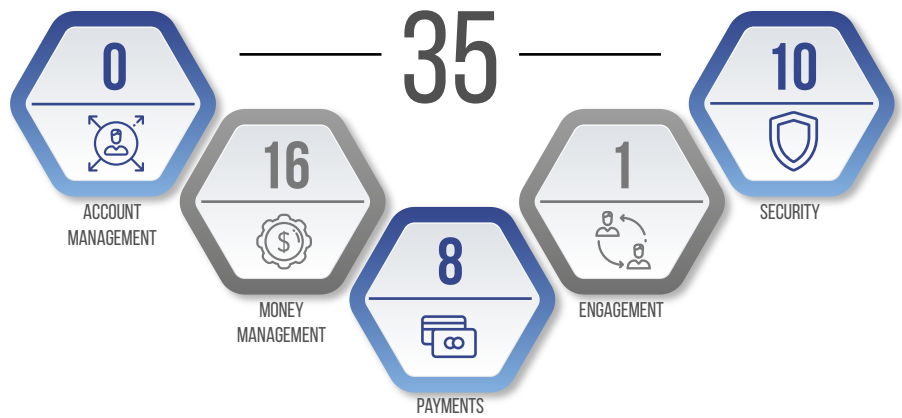
Company: Qapital
Founded: 2012
Categories: Money Management, Account Management, Engagement, security



Qapital develops a personal finance mobile application for Android and iOS. Qapital offers users an interest bearing checking account and a VISA debit card. The app also allows the user to establish saving goals and saving rules that can be customized.



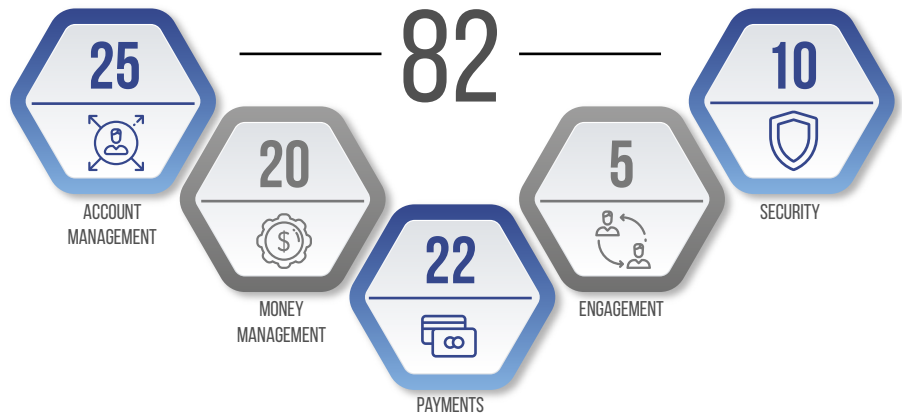
Company: Quemulus
Founded: 2011
Categories: Money Management, Payments



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



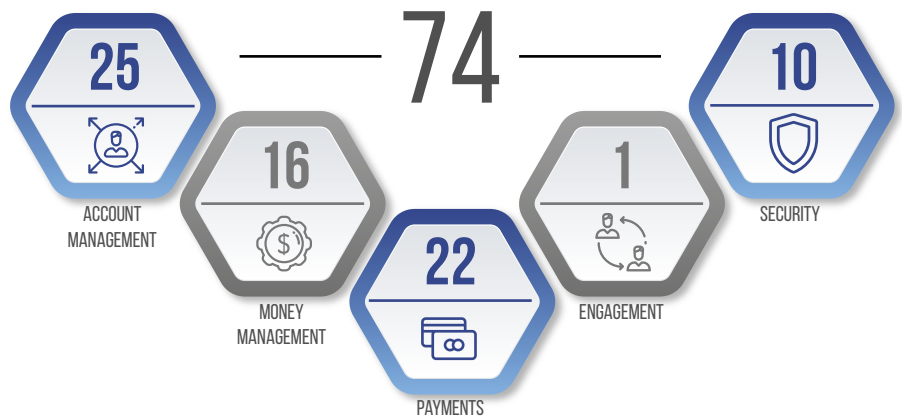
Company: Quicken
Founded: 1985
Categories: Account Management, Money Management, Payments, Engagement, Security



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



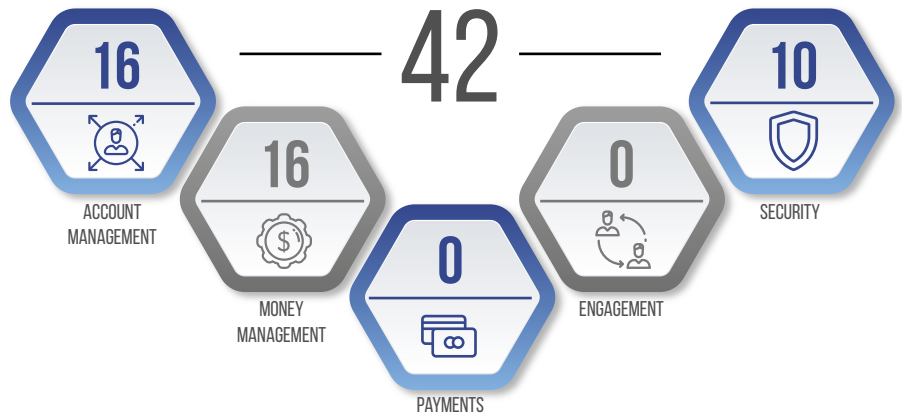
Company: Revolut
Founded: 2014
Categories: Account Management, Money Management, Payments, Engagement, Security



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



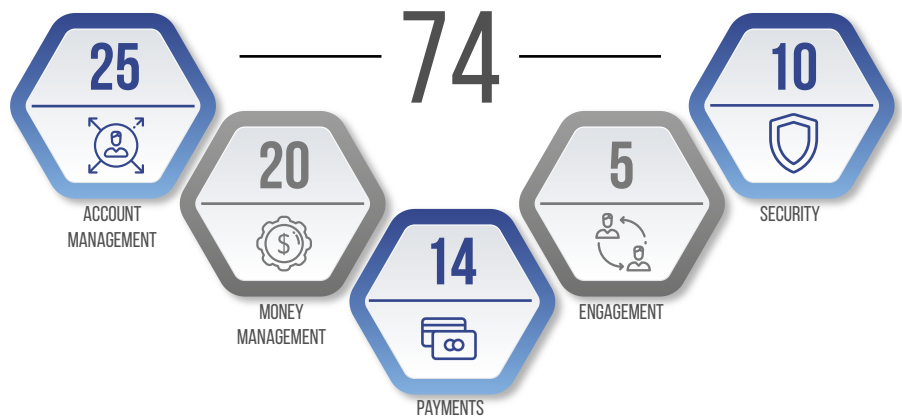
Company: Sage Pastel
Founded: 1981
Categories: Money Management, Account Management



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



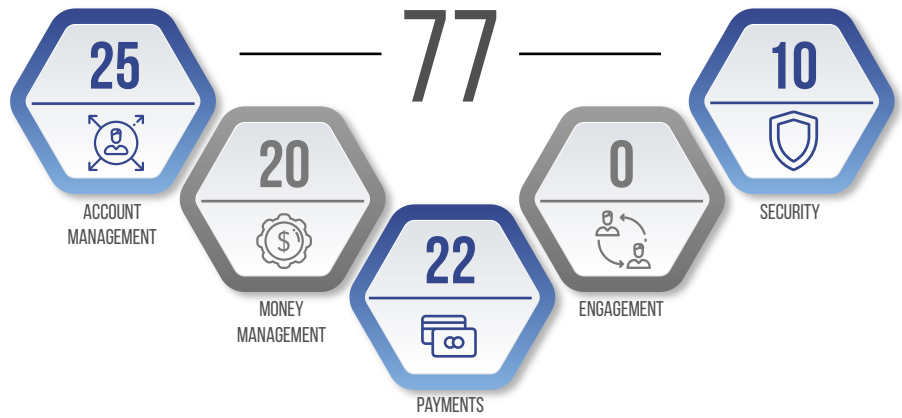
Company: SilverWiz
Founded: 2010
Categories: Money Management, Account Management, Payments, Security



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



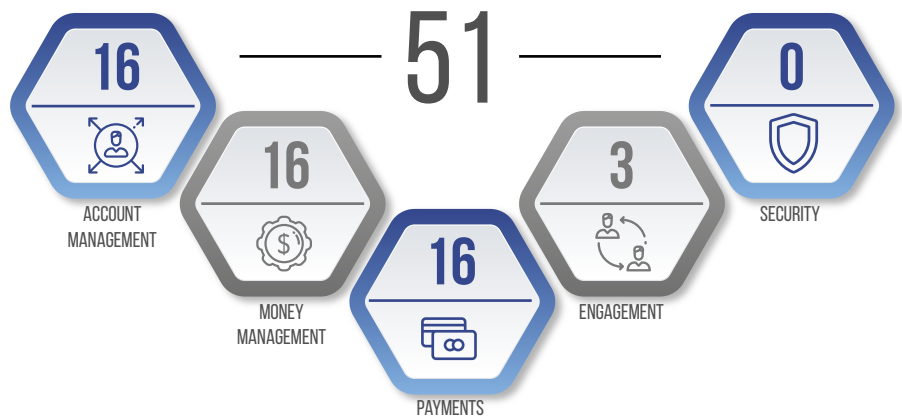
Company: Simple
Founded: 2009
Categories: Money Management, Account Management, Payments



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



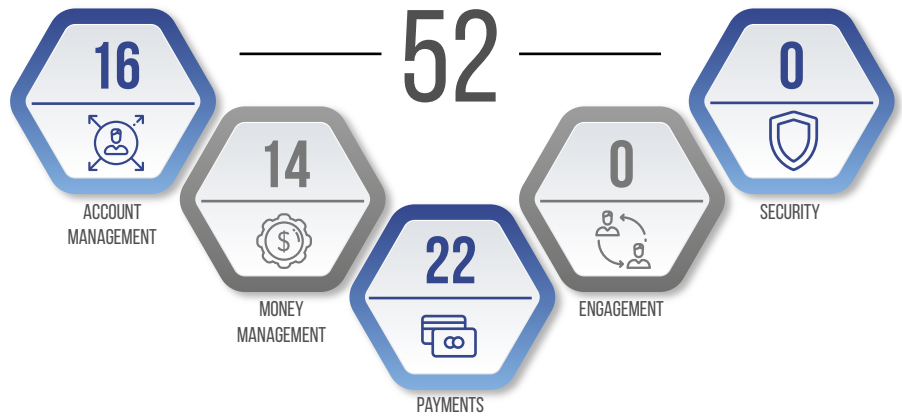
Company: Slonkit
Founded: 2015
Categories: Money Management, Payments, Engagement



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



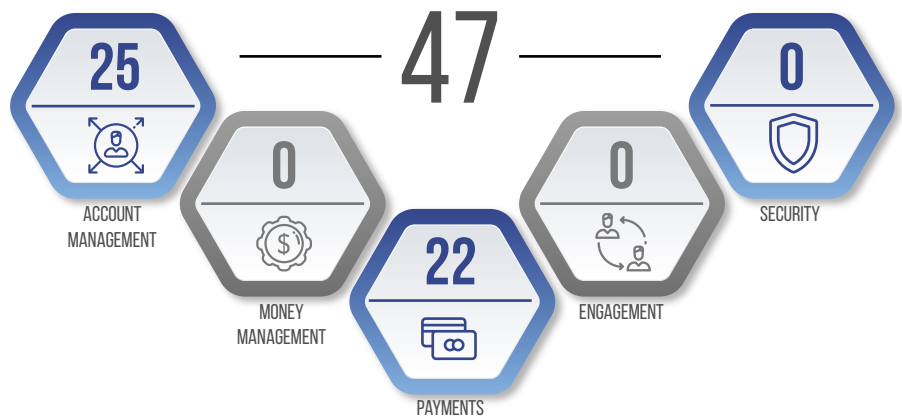
Company: Space
Founded: 2018
Categories: Account Management, Money Management, Payments, Security



Space, based in Georgia, is a fully digital bank that offers loans, utility payments and P2P payments, among other financial features.



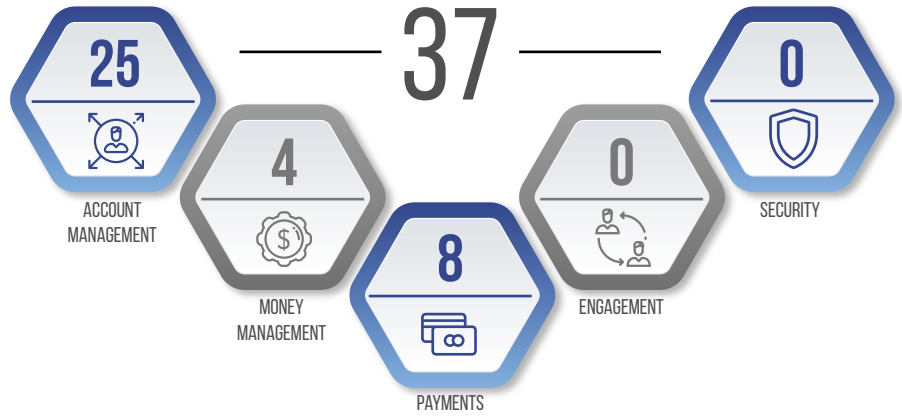
Company: Smile
Founded: 1999
Categories: Account Management, Payments



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



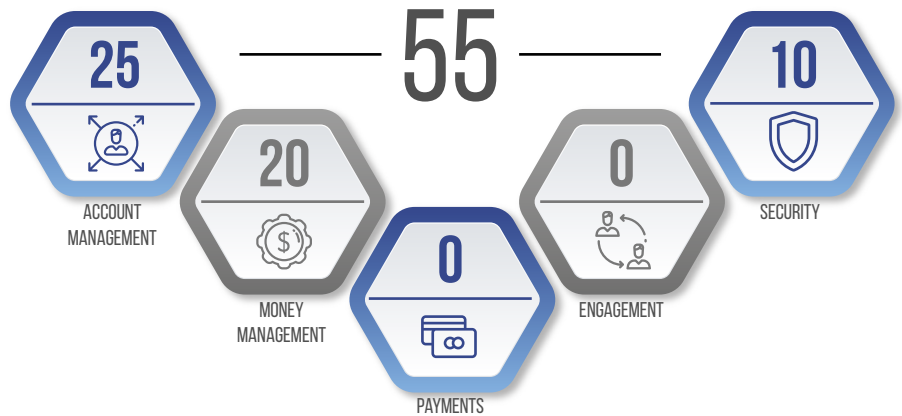
Company: Soldo
Founded: 2014
Categories: Account Management, Money Management, Payments



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



Company: Spendee
Founded: 2013
Categories: Account Management, Money Management, Security

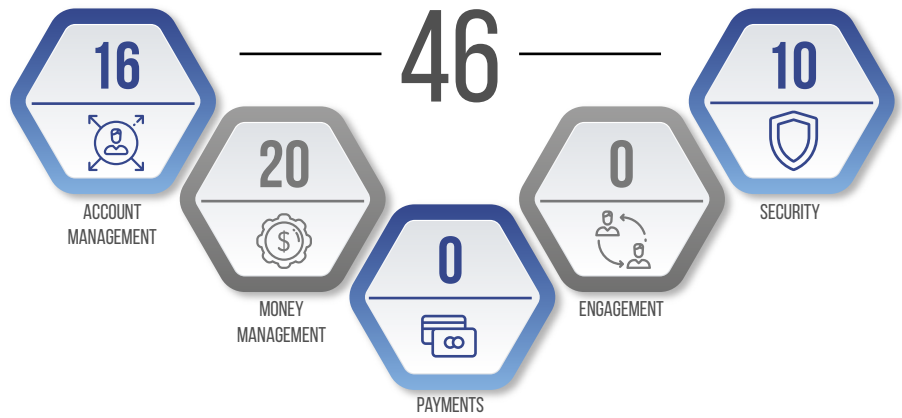


Spendee provides users with a data analytics tool for their income and expenses. The app lets users create budgets, multiple wallets and features a traveling mode to add transactions in different currencies.

NEW



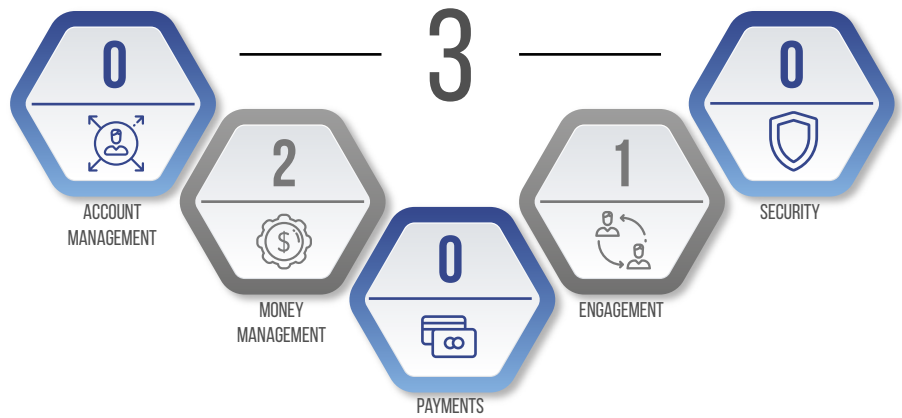
Company: Spiff
Founded: 2015
Categories: Account Management, Money Management, Security



Spiff is a Norway-based app that allows users to categorize their spending for better financial decisions.



Company: Squirrel
Founded: 2015
Categories: Money Management, Engagement



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

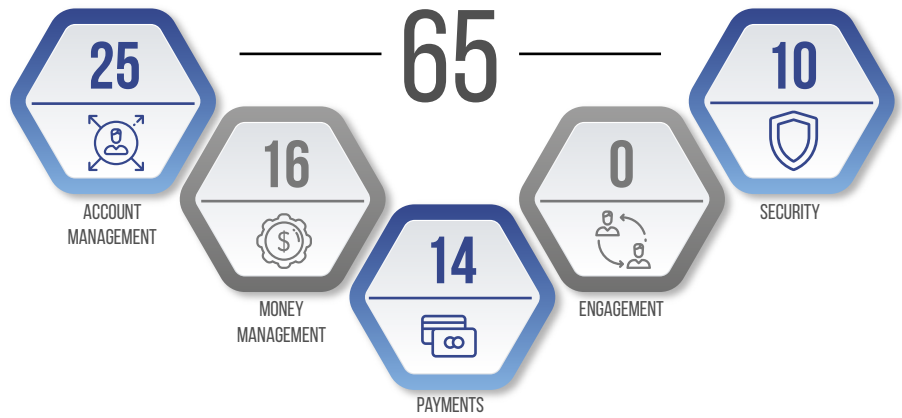


STARLING BANK

Company: Starling Bank

Founded: 2014

Categories: Account Management, Money Management, Payments, Security



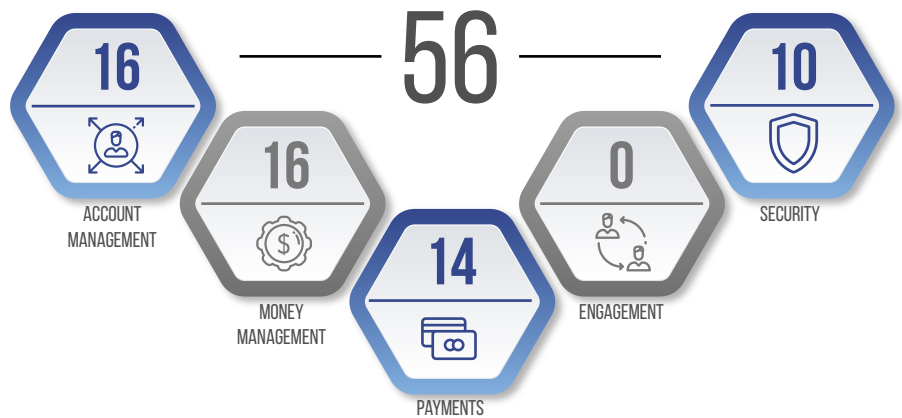
Starling Bank, a licensed mobile-only challenger bank, allows its users to open an account and gain financial data insights about it. The company also offers a contactless debit card enabling users to deposit and withdraw money from ATMs.

TANDEM

Company: Tandem

Founded: 2015

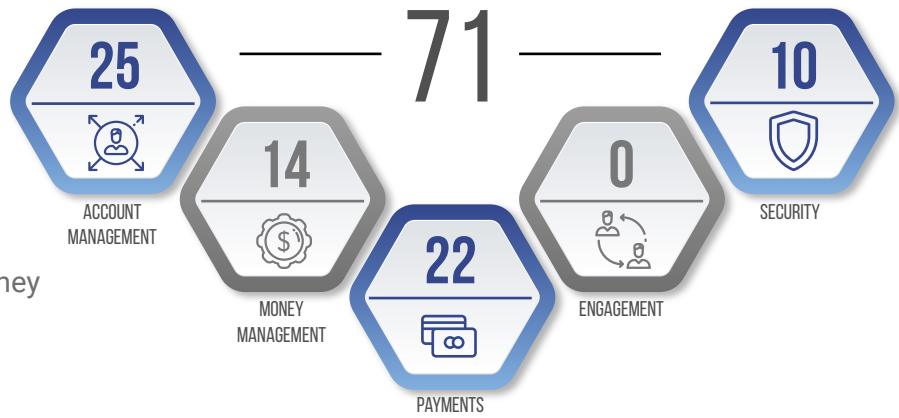
Categories: Account Management - Engagement



Tandem is a U.K.-based challenger offering an online retail bank. Its solution includes budgeting and advice, among other features.



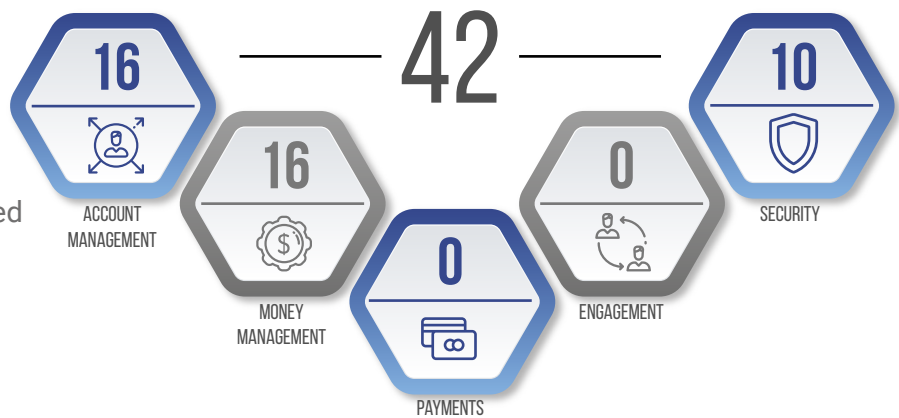
Company: Tangerine
Founded: 1997
Categories: Account Management, Money Management, Payments, Security



Tangerine, an independently operated subsidiary of Scotiabank, provides personal banking products such as checking and savings accounts, mortgages and mutual funds. It offers online and mobile banking.

Money Dashboard

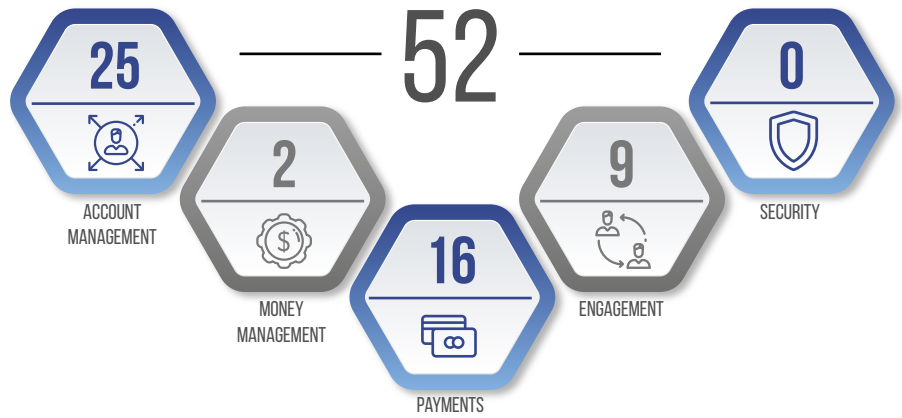
Company: The One Place Capital Limited
Founded: 2006
Categories: Money Management, Account Management, Security



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



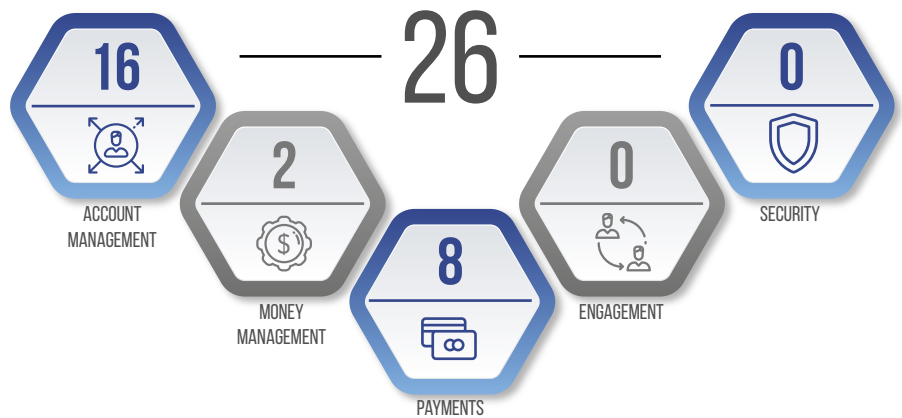
Company: Think Money Group
Founded: 1993
Categories: Account Management, Money Management, Payments, Engagement



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



Company: Thomas Cook
Founded: 2016
Categories: Account Management, Money Management, Payments



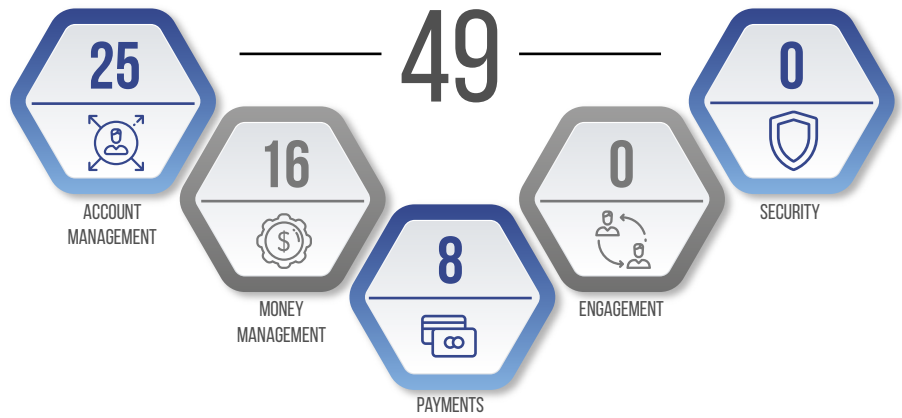
Thomas Cook develops vacation-focused personal finance solutions, including prepaid travel cards, insurance and mobile banking tools. Sumo, the company's mobile banking offering, allows users to hold different currencies, make international payments and save money.



Company: Thumbworks Technologies Pvt. Ltd.

Founded: 2010

Categories: Account Management, Money Management, Payments



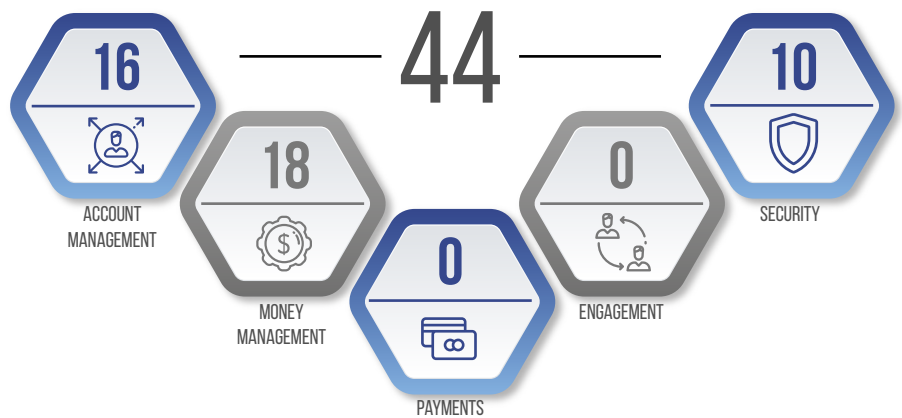
Walnut, developed by Thumbworks Technologies Pvt. Ltd., is a money management tool. It reads text messages from banks and businesses on smartphones and automatically categorizes important information about spending, bills and tickets. It also gives users the ability to: split bills over chat and make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



Company: Tiller Money

Founded: 2014

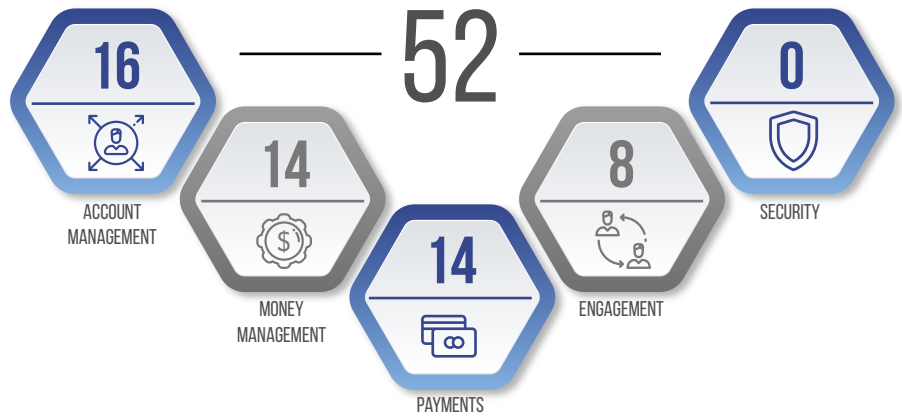
Categories: Account Management, Money Management, Security



Tiller Money develops digital personal finance solutions. Its solutions are intended to allow users to keep track of their finances by integrating software into their bank accounts and transferring the data into Google Sheets. Users can choose between premade data display templates or create one from their dashboard.



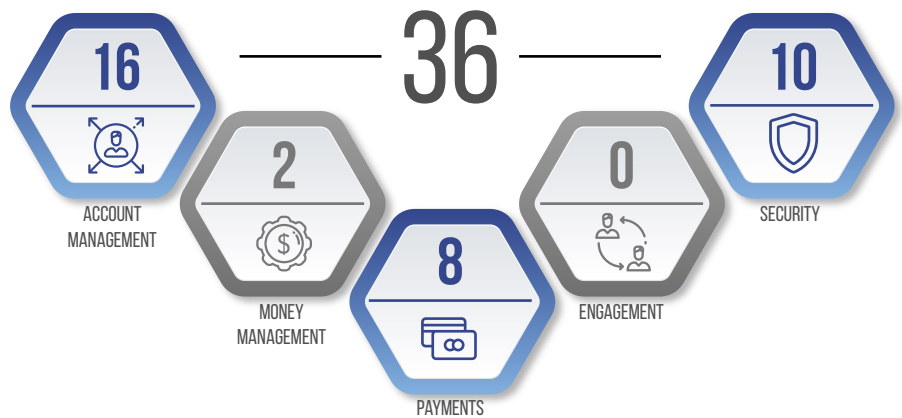
Company: Times Internet Limited
Founded: 1999
Categories: Account Management, Money Management, Payments, Engagement



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



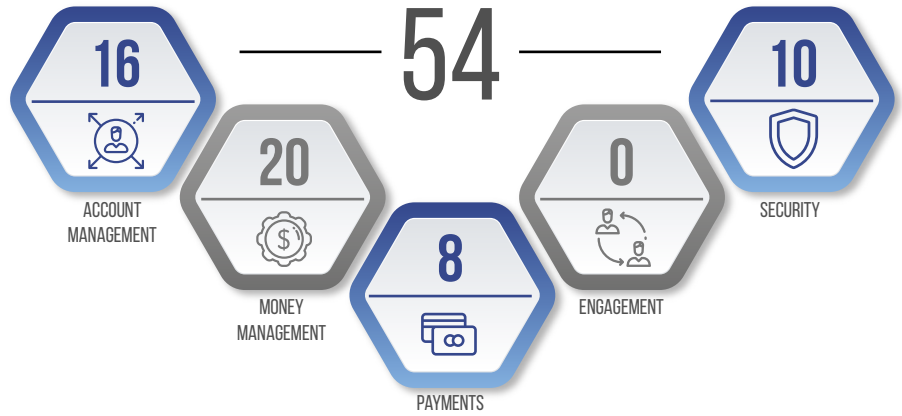
Company: Timo
Founded: 2016
Categories: Account Management - Money Management - Payments - Security



Timo is a digital-only bank powered by VP Bank. It provides customers with ease-of-use and fee transparency, and allows them to set saving goals, transfer money and make deposits.



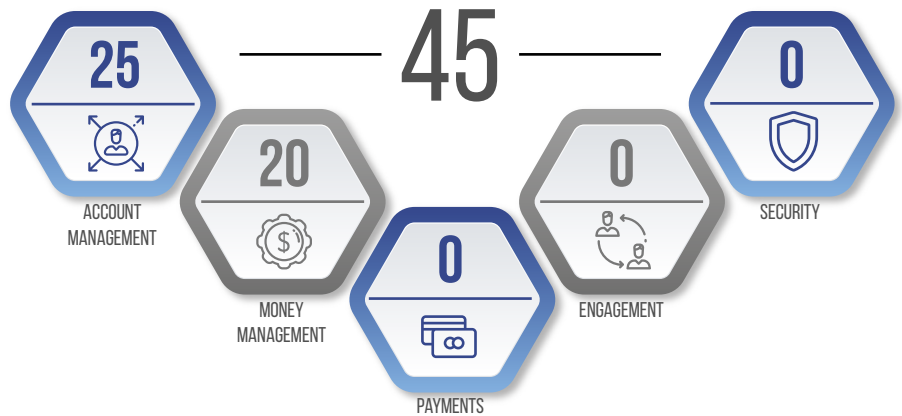
Company: Tink
Founded: 2012
Categories: Money Management, Account Management, Payments



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



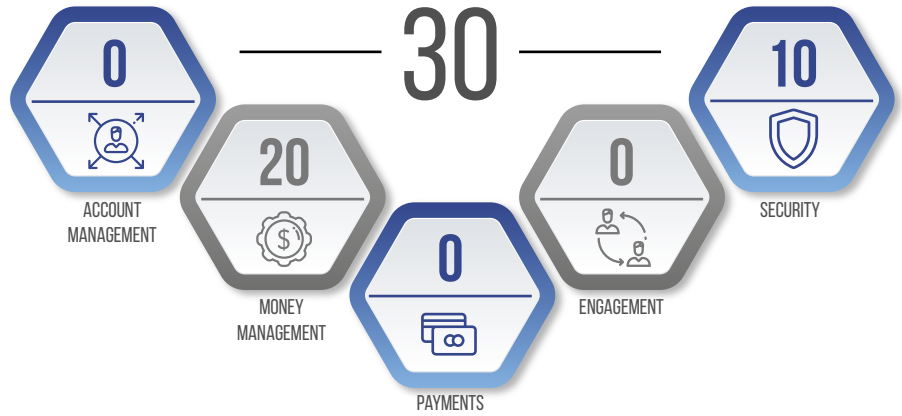
Company: Toshl
Founded: 2012
Categories: Account Management – Money Management



Toshl is a mobile finance and budgeting tool that’s available on iOS, Windows, and Android. The app allows users to track their daily expenses, plan a budget, and organize their bills by giving the user access to advice, graphs and other financial insights.



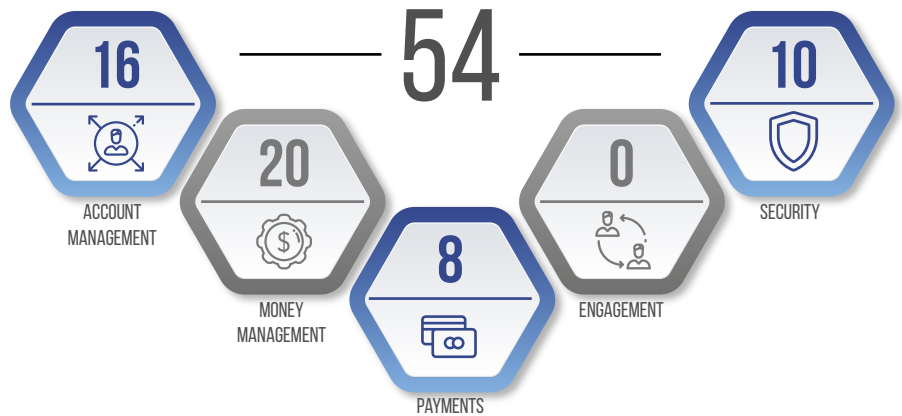
Company: Trim
Founded: 2015
Categories: Money Management - Security



Trim is a finance app that uses artificial intelligence (AI). It is designed to cross-check spending and find more affordable subscription programs.



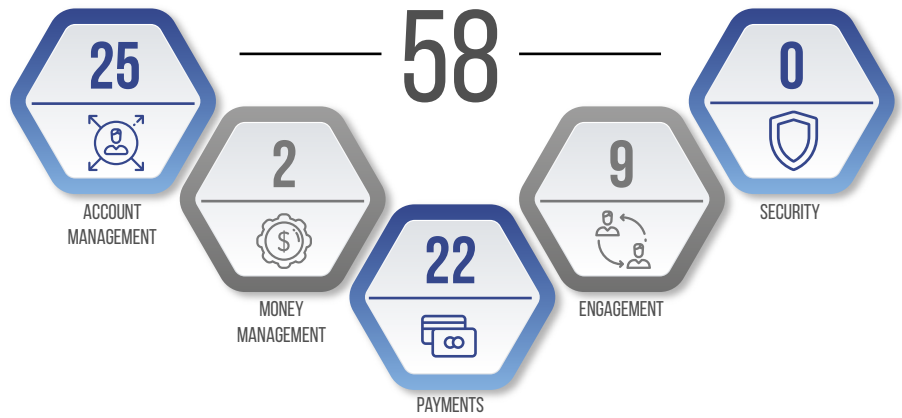
Company: Touch Bank
Founded: 2013
Categories: Account Management - Engagement



Touch Bank is a digital-first retail banking platform. Its offerings include an all-digital, mobile first-bank, among other solutions.



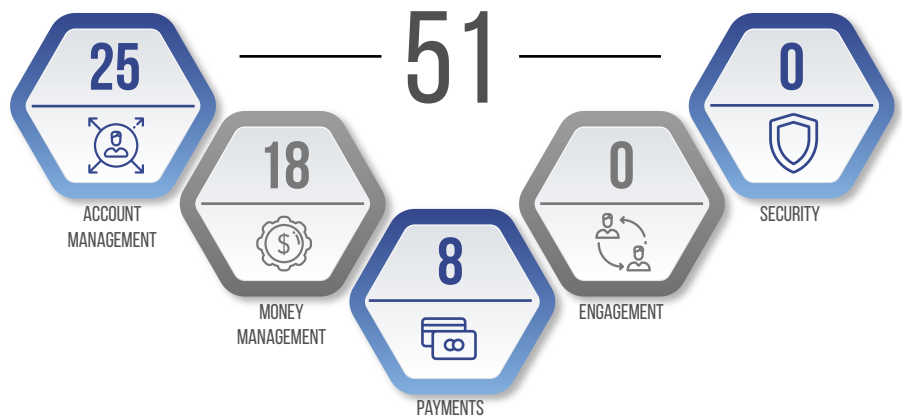
Company: Tuxedo Money Solutions
Founded: 2006
Categories: Account Management, Money Management, Payments, Engagement



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



Company: Ualá
Founded: 2016
Categories: Account Management, Money Management, Payments

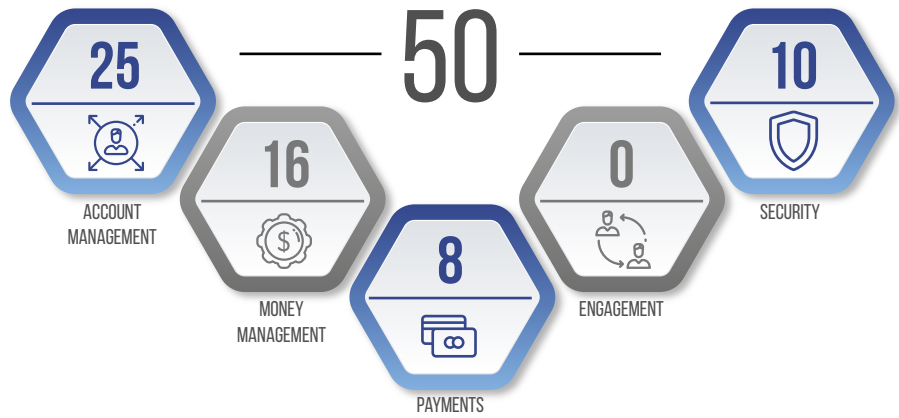


Ualá is a personal finance solutions provider offering access to an app and prepaid Mastercard. Users can make person-to-person (P2P) transfers and apply categories to expenses from within the app. It also offers notifications whenever the card is used.

NEW



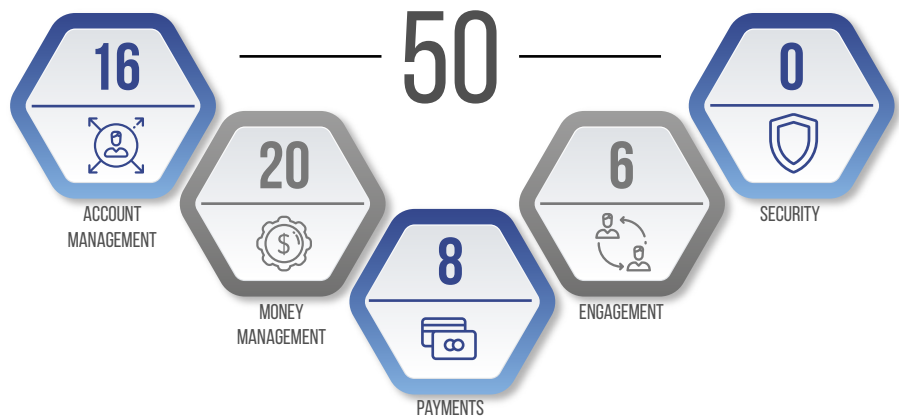
Company: Viola Black
Founded: 2012
Categories: Account Management, Money Management, Payments, Security



Viola Black is a United Kingdom-based digital bank that allows person-to-person payments as well as mobile banking.



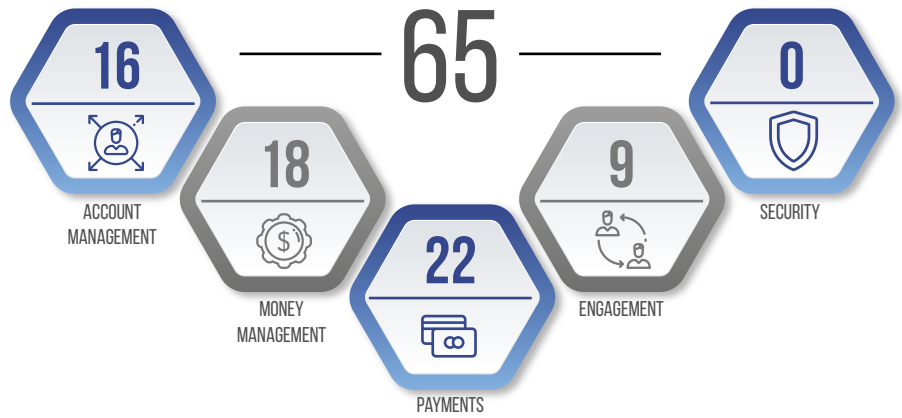
Company: Virtual Wallet
Founded: 2008
Categories: Account management, money management, payments, engagement



Person-to-person app Virtual Wallet works with Zelle to help users get a more holistic look at their finances for better financial inclusion. It operates under the PNC Financial Services Group.



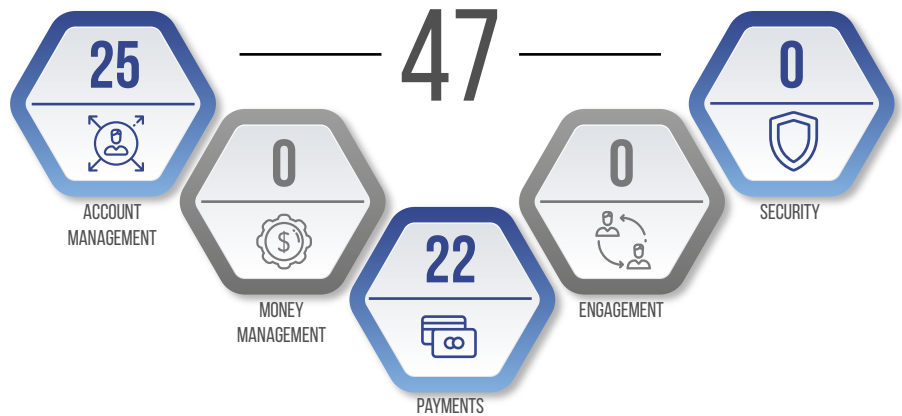
Company: Wala
Founded: 2015
Categories: Account Management, Money Management, Payments, Engagement



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



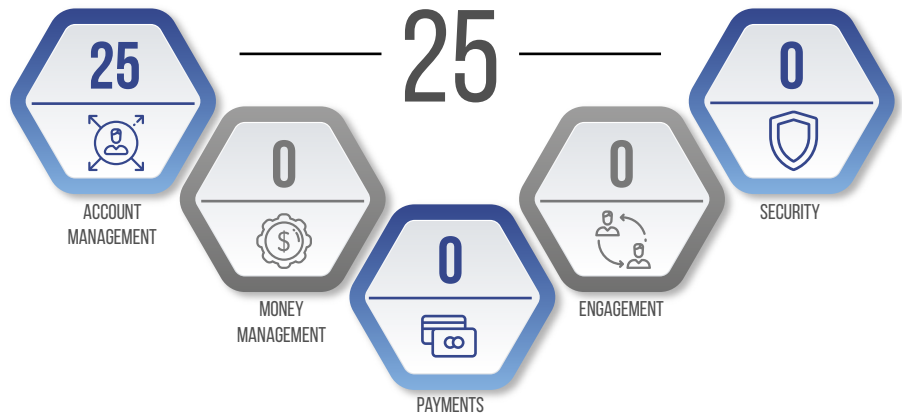
Company: Waleteros
Founded: 2016
Categories: Money Management, Payments



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



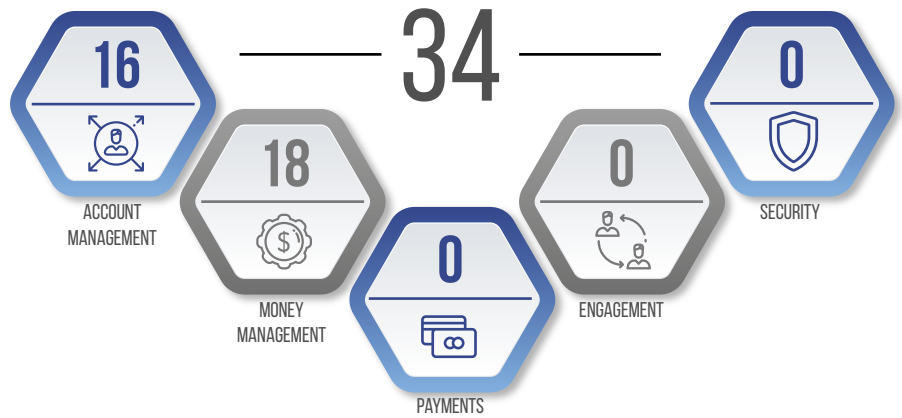
Company: Wallaby
Founded: 2012
Categories: Account Management



Wallaby assists users in optimizing credit card usage, allowing them to access their card’s rewards, limits and due dates, among others. It is available on iOS and Android, and users also have access to Wallaby’s WalletBoost web app.



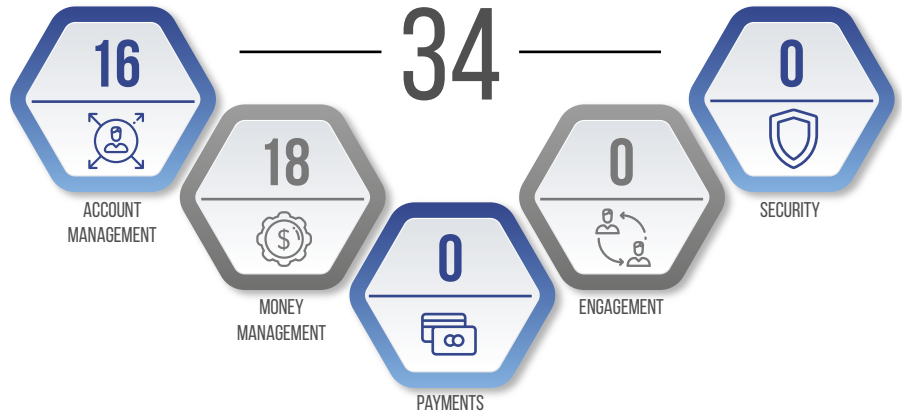
Company: Wally
Founded: 2013
Categories: Account Management, Money Management



Wally is a money management app available for Android and iOS. Wally enables users to track their expenses by category and venue, establish saving goals and compare their own spending patterns with similar users.



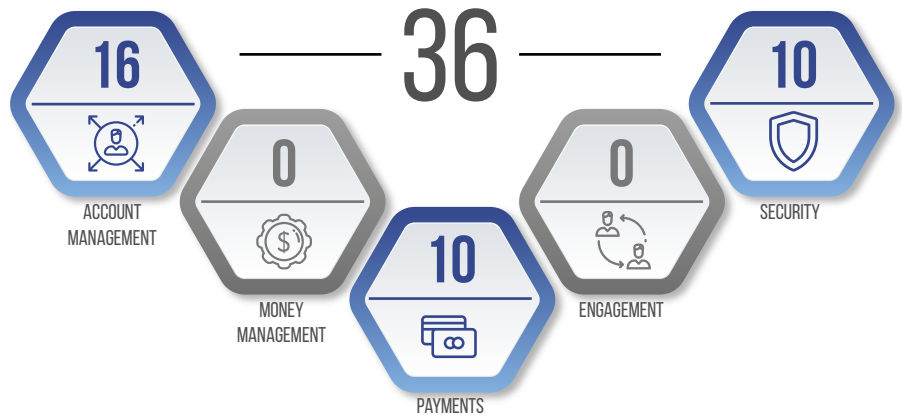
Company: Wave
Founded: 2010
Categories: Money Management, Account Management



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



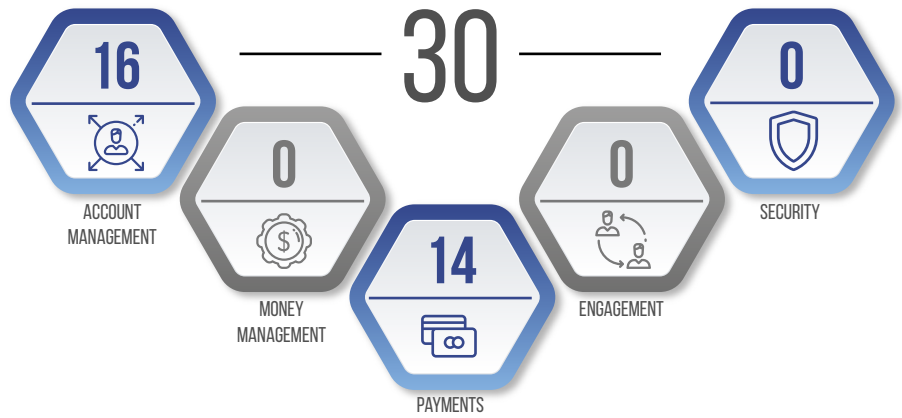
Company: WB21
Founded: 2014
Categories: Account Management, Payments, Security



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

WeBank 微众银行

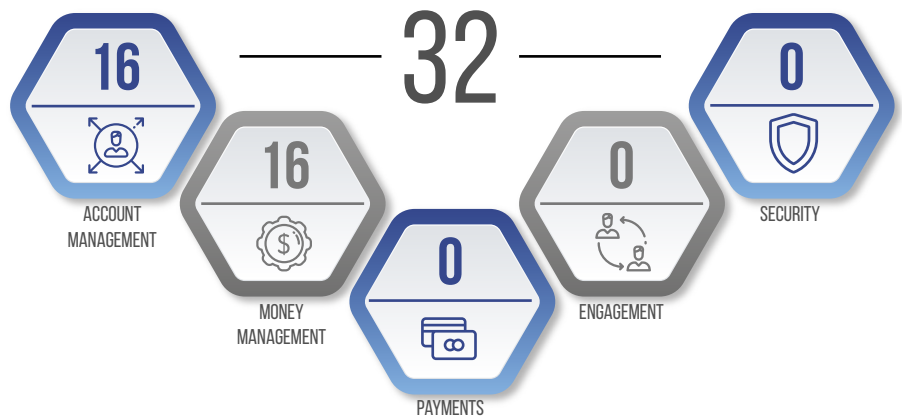
Company: WeBank
Founded: 2013
Categories: Account Management - Engagement



WeBank is a joint venture led by Chinese gaming and social network group Tencent Holdings. Its banking app is designed to work with instant messaging and social networking app WeChat and offers a full-service digital bank.

Wela

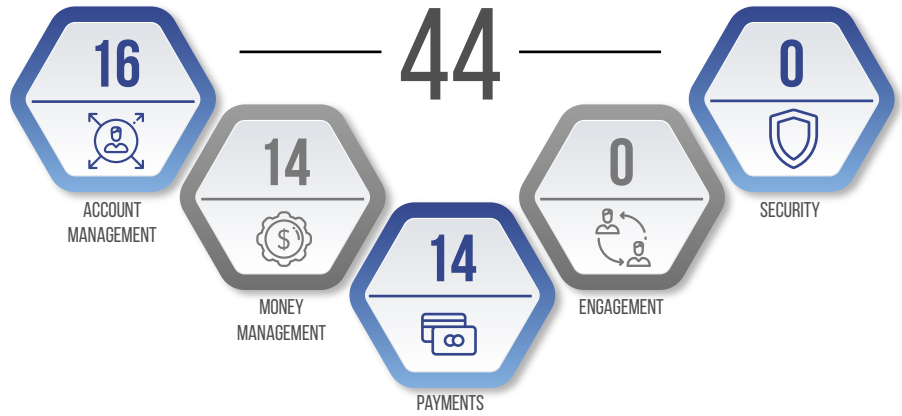
Company: Wela
Founded: 2008
Categories: Account Management - Money Management



Wela gives users a holistic view of their financial situations – including investments, cash, credit card debt, student loans and real estate – from one application.



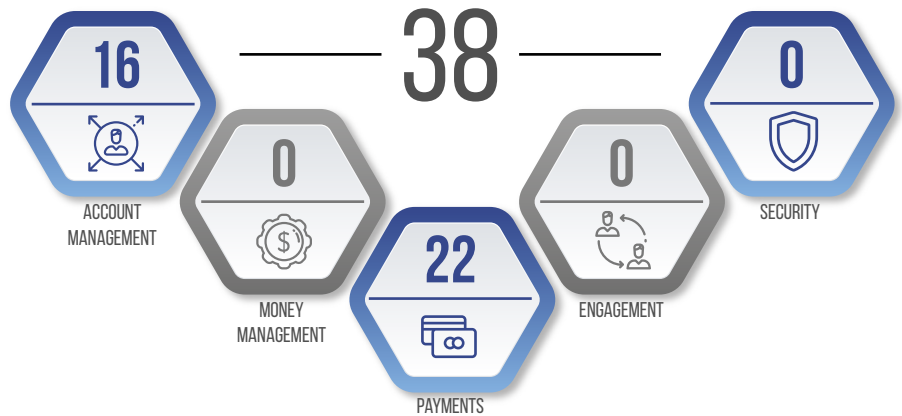
Company: Wilobank
Founded: 2017
Categories: Account Management - Money Management - Payments



Wilobank is an Argentinian online bank that operates via a mobile app and with the technological power of Red Link, an Argentinian processing services firm. It is currently only available in the Google Play store.



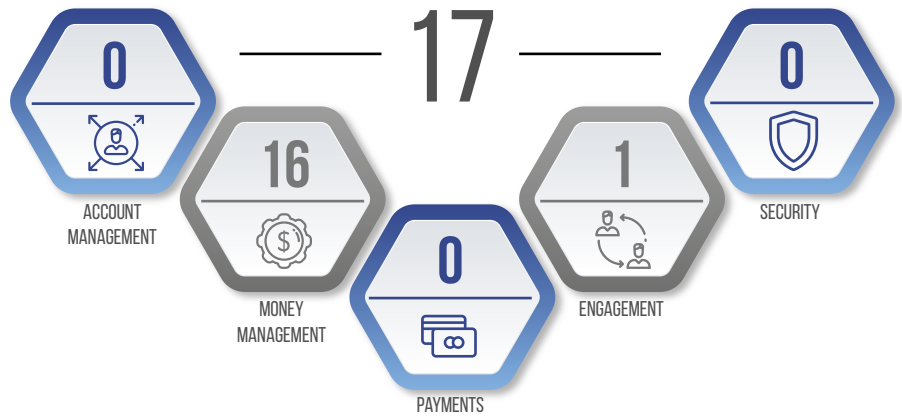
Company: Yandex.Money
Founded: 2002
Categories: Account Management - Payments



Yandex.Money is a joint venture of the search engine Yandex and Russia’s Sberbank. The collaboration enables Yandex.Money to offer users access to Sberbank’s infrastructure and various services, including digital wallets, ATMs, bank terminals and online banking resources.



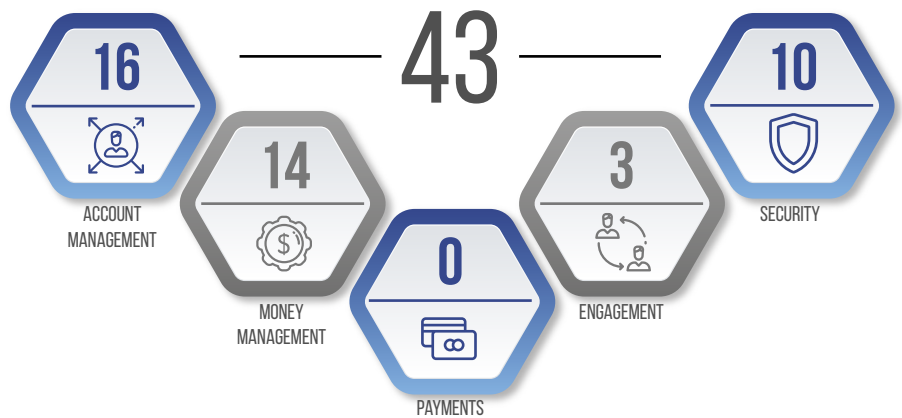
Company: YNAB
Founded: 2004
Categories: Money Management, Engagement



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



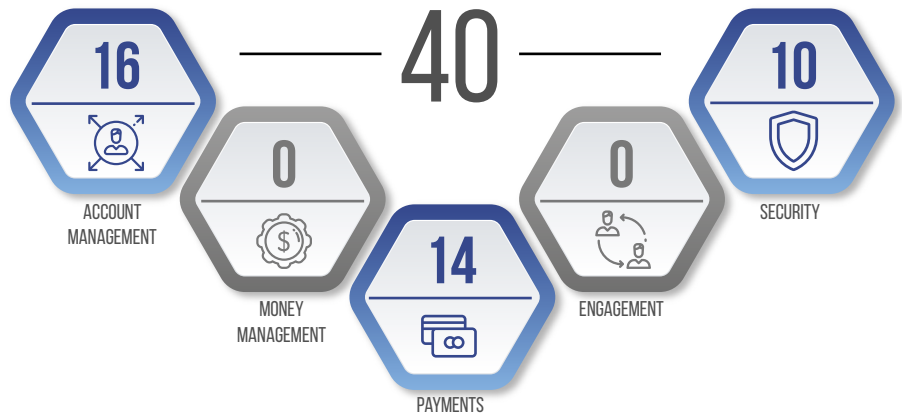
Company: Yolt
Founded: 2016
Categories: Account Management, Money Management, Engagement, Security



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



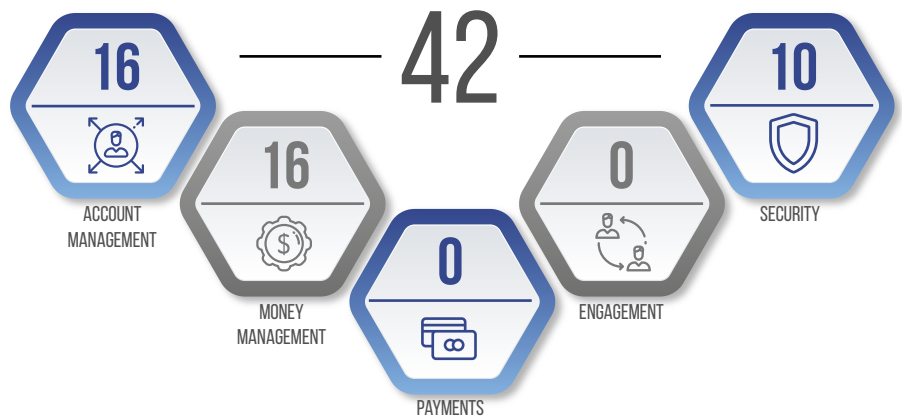
Company: YouTrip
Founded: 2016
Categories: Account Management, Payments, Security



Singapore-based YouTrip tracks travel expenses and spending for customers heading on overseas trips. It is equipped with a currency converter, among other features.



Company: Zazu
Founded: 2016
Categories: Account Management - Money Management - Security



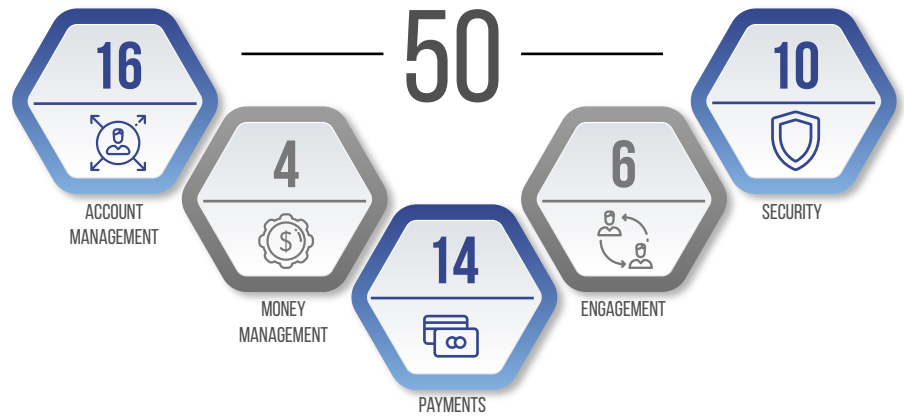
Zazu provides financial solutions for unbanked populations. Its offering is compliant with the National Payment Systems Act, displays transactions and expenses in real time and provides notifications to users.

zero

Company: Zero

Founded: 2016

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



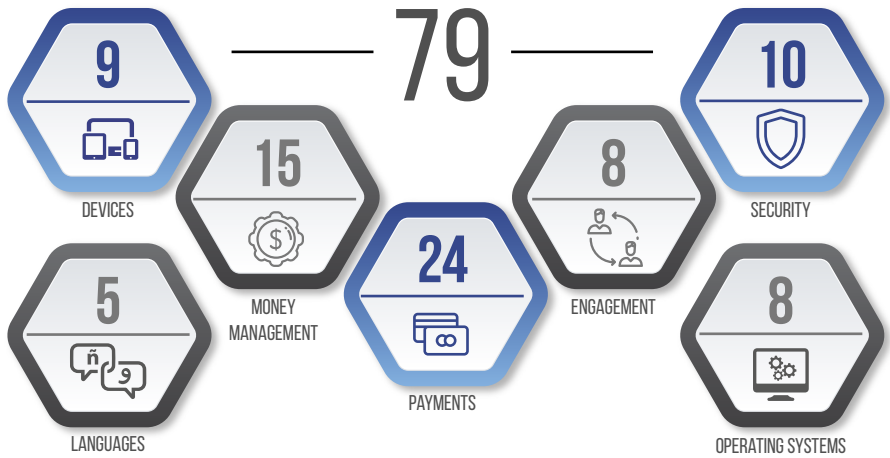
Zero's mobile banking platform offers a card that acts like a debit card and earns credit card rewards. Customers can make deposits or spend money on their Zerocard, and their transaction activity will automatically appear on their account.



Company: ABC Tech

Founded: 2017

Categories: Devices, engagement, languages, money management, operating systems, payments, security



ABC TECH is a financial software provider offering IT consulting services and software development tools to clients in industries such as banking and utilities.

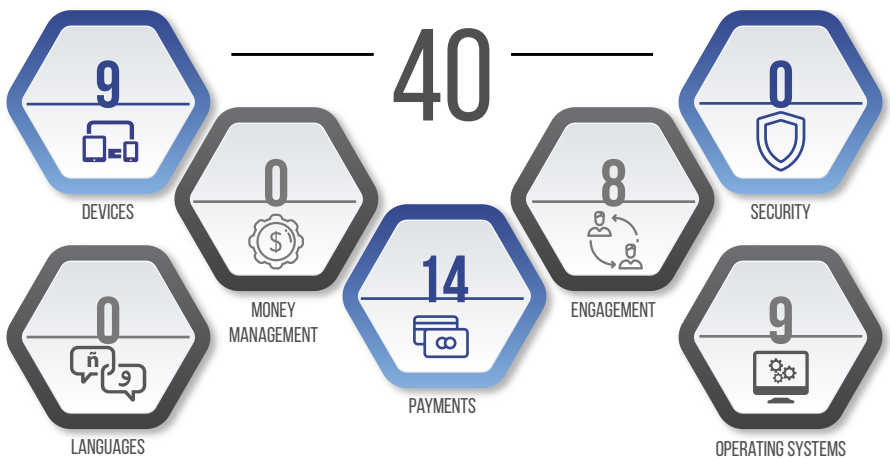


Active.Ai

Company: Active Intelligence

Founded: 2016

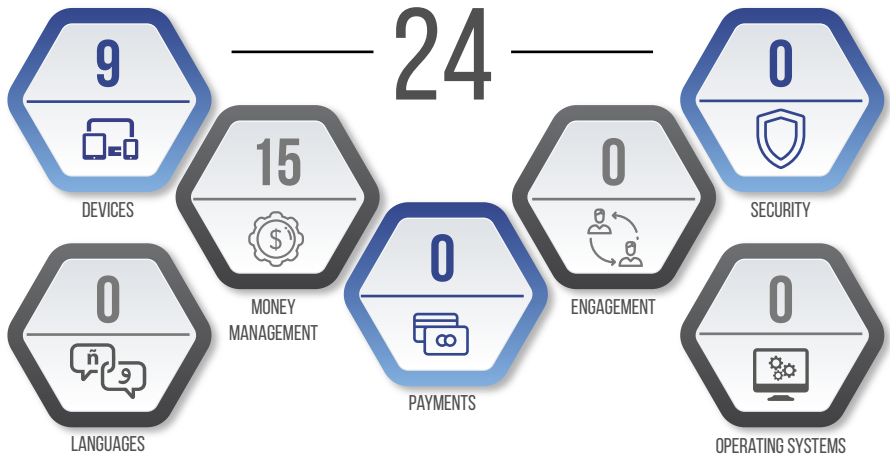
Categories: Payments, Engagement, Operating System, Devices



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



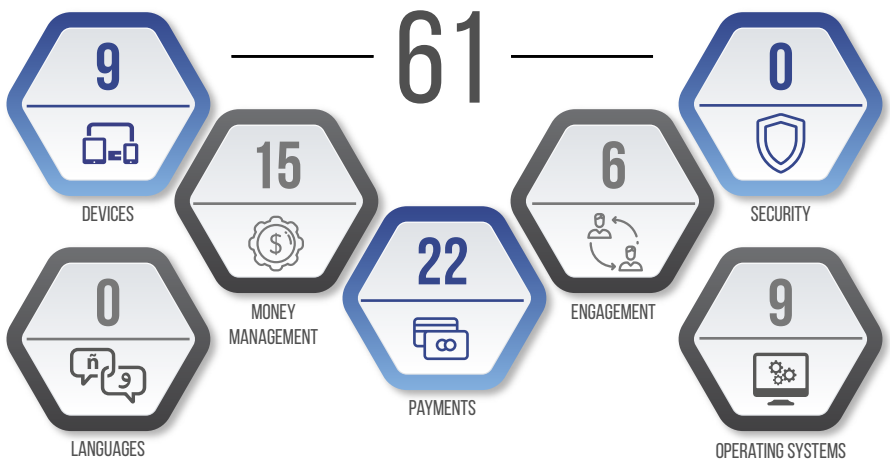
Company: aixigo
Founded: 1999
Categories: Money Management, Devices



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



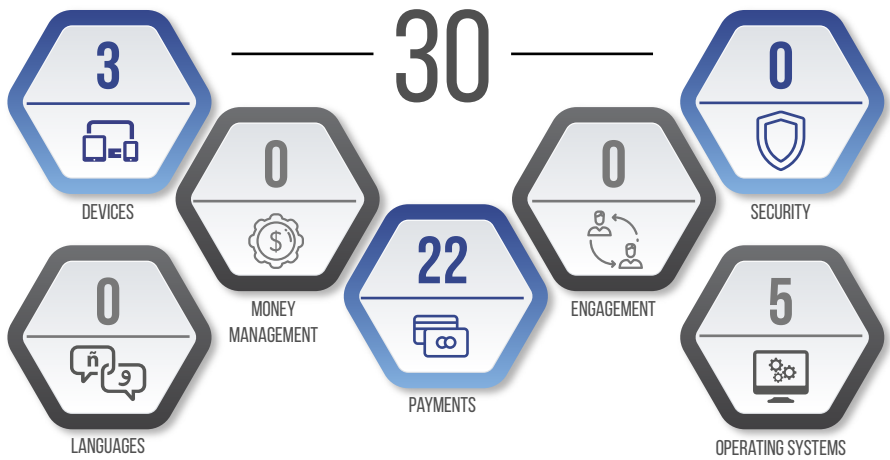
Company: Alkami Technology
Founded: 2009
Categories: Money Management, Payments, Engagement, Operating Systems, Devices



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



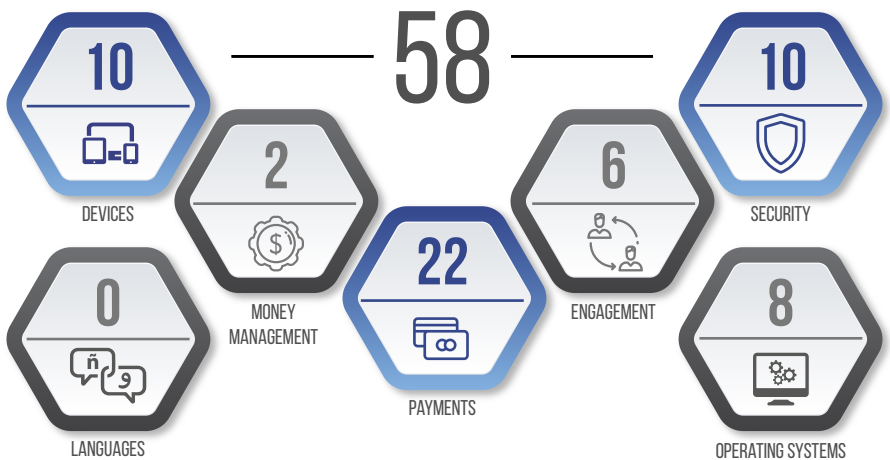
Company: Apiture
Founded: 2017
Categories: Payments, Operating Systems, Devices



Apiture is an open application program interface (API) banking platform with product features including spendable balance, mobile deposit and bill pay. Users can originate ACH and wire transfers from the platform, as well as check their account balances.



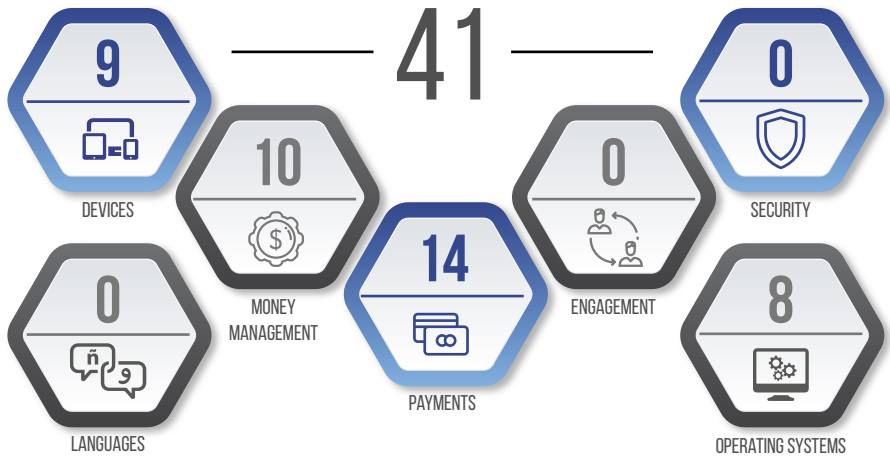
Company: Asseco SEE
Founded: 2007
Categories: Money Management, Payments, Engagement, Operating System, Security



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



Company: Automated Systems Inc.
Founded: 1981
Categories: Money Management, Payments, Operating System, Devices

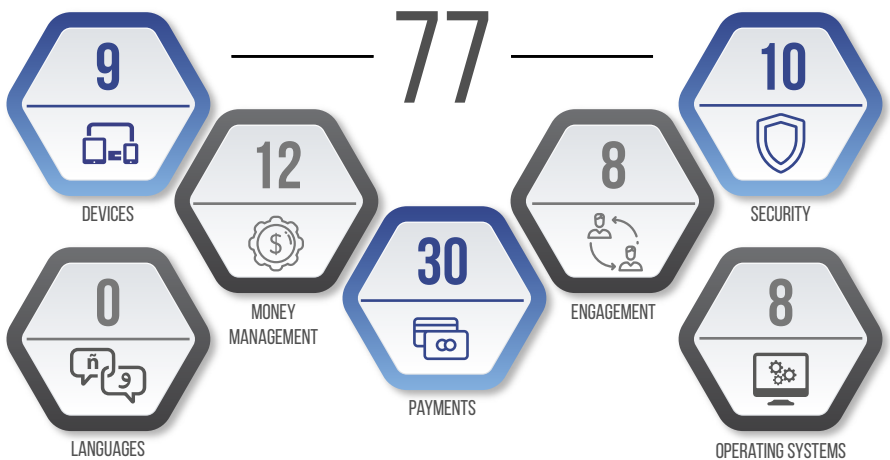


Automated Systems Inc. is a digital banking solutions developer. They provide clients with online, mobile and tablet banking, which provide tools such as transaction categorization, bill payments, account history access and real-time transaction information.

NEW



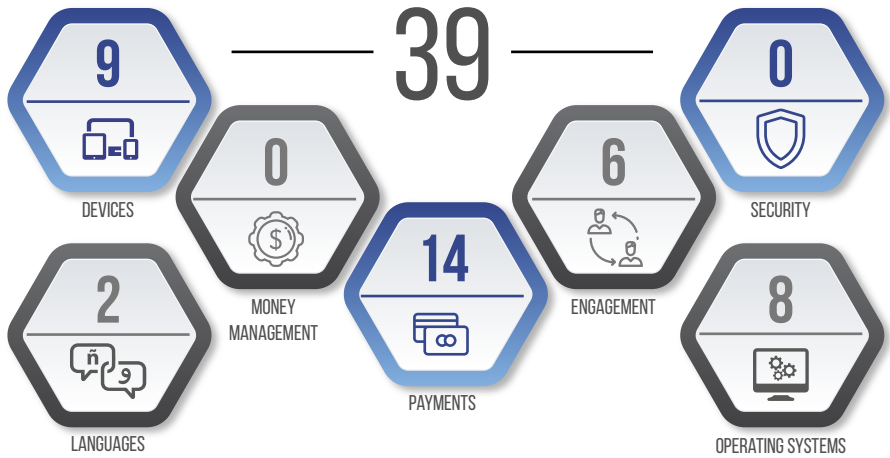
Company: Backbase
Founded: 2003
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



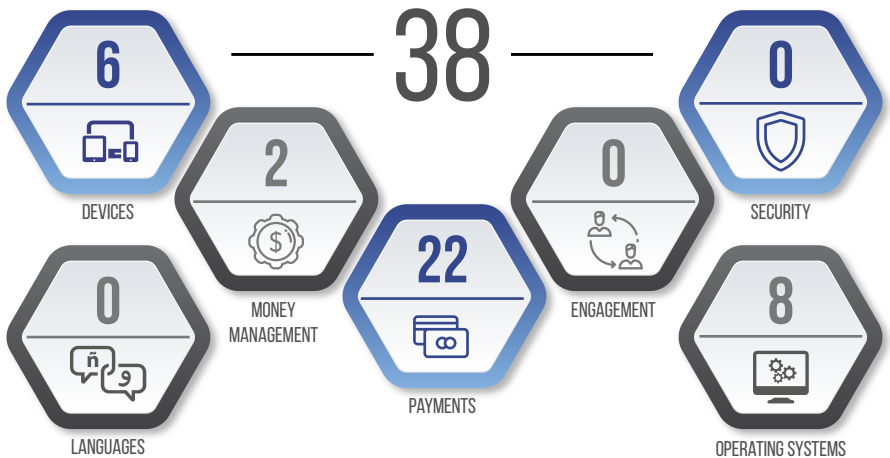
Company: Bankingly
Founded: 2015
Categories: Payments, Engagement, Languages, Operating System, Devices



Bankingly provides electronic channel solutions for banks. Its products include mobile and online banking as well as social media banking, which allows users to connect with financial institutions through Facebook or conversational apps such as Twitter, Skype or Telegram.

Bankjoy

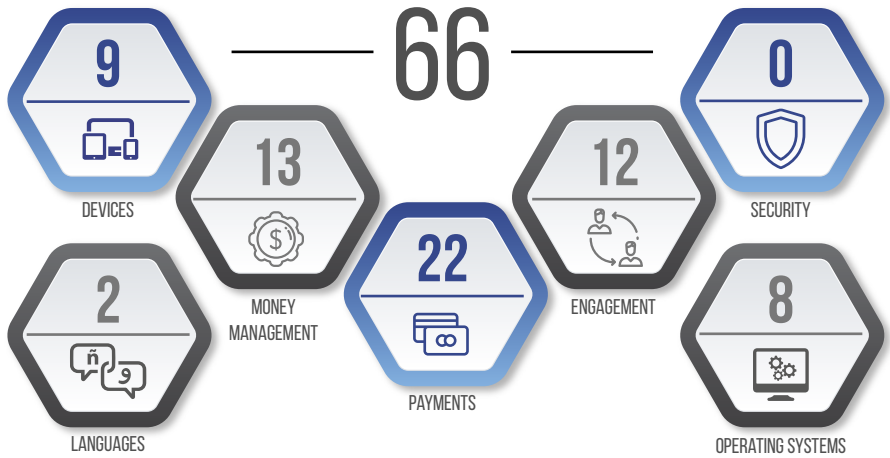
Company: Bankjoy
Founded: 2014
Categories: Money Management, Payments, Operating Systems, Devices



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



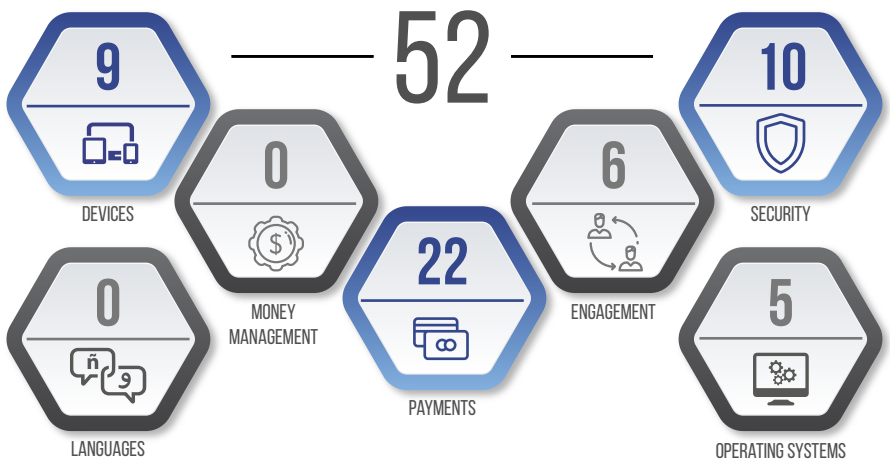
Company: BANQ
Founded: 2012
Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices



BANQ specializes in multi-platform software solutions for the banking and finance industries. The company’s solutions include traditional internet and mobile banking features, CRM, personal finance tools and payment capabilities.



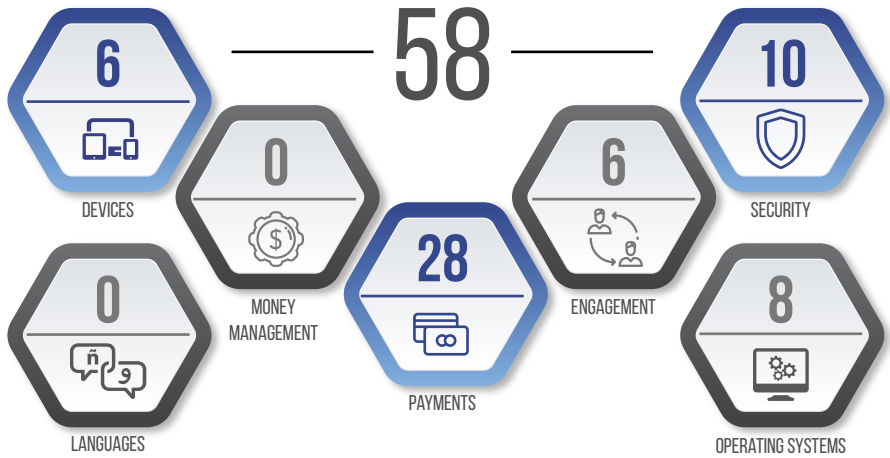
Company: Bottomline Technologies
Founded: 1989
Categories: Payments, Operating Systems, Devices, Security



Bottomline Technologies provides corporations, financial institutions and banks worldwide with a set of cloud-based solutions for digital banking, fraud prevention, payment, financial documents, insurance and healthcare information. It also helps prevent fraud and reduce risk across banking channels by using behavioral analytics and pre-configured rules to generate alerts.



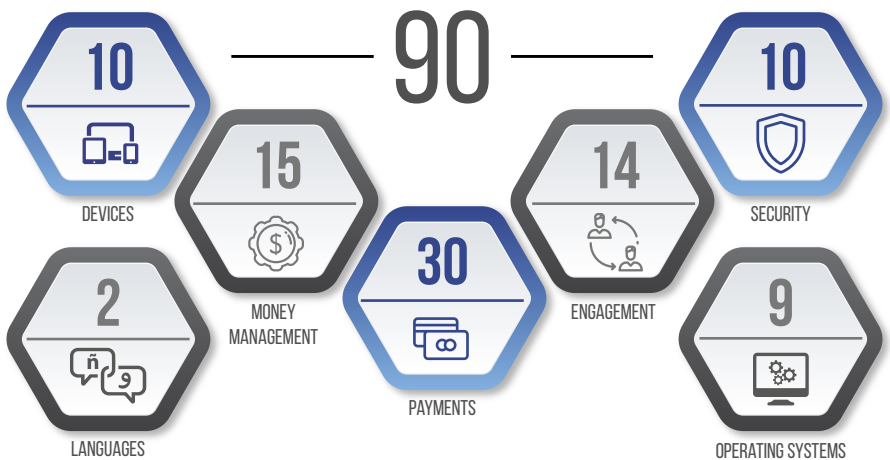
Company: Canopus
Founded: 1992
Categories: Payments, Engagement, Operating Systems, Devices, Security



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



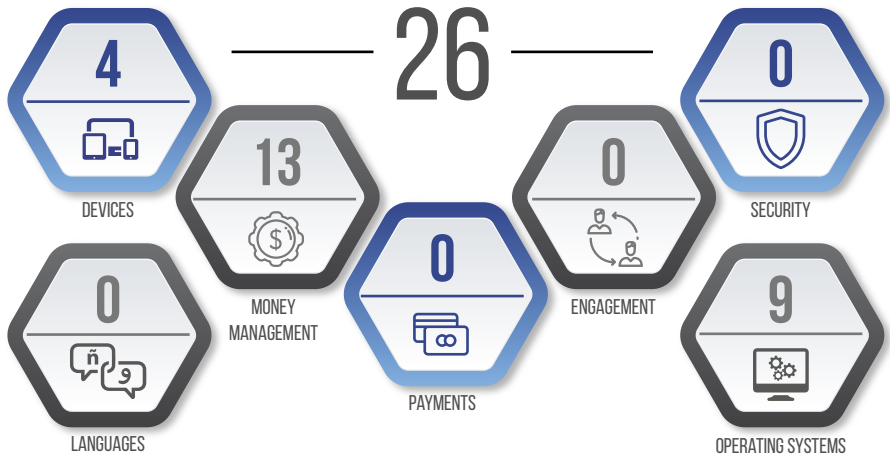
Company: Clayfin
Founded: 2009
Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices, Security



Clayfin provides omnichannel digital banking solutions intended to improve customers' experiences at client banks.



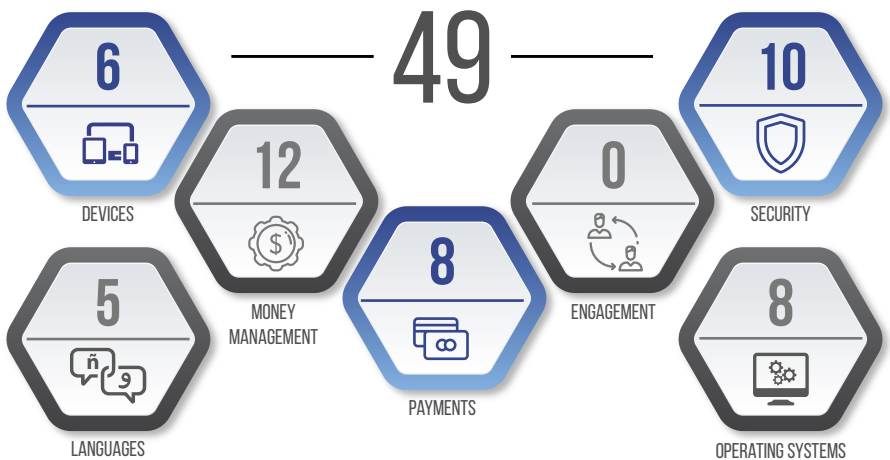
Company: Cline
Founded: 2015
Categories: Money Management, Operating Systems, Devices



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



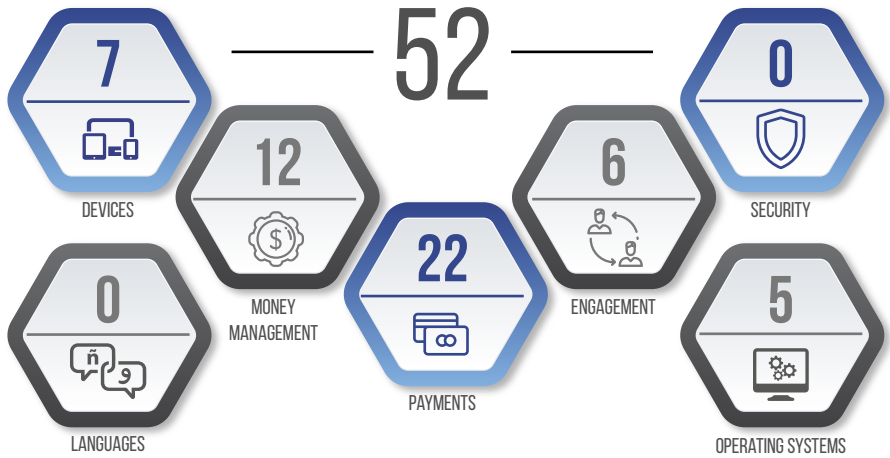
Company: CoCoNet
Founded: 1984
Categories: Money Management, Operating Systems, Devices, Payments



CoCoNet provides a payment and cash management solution to offer corporate customers a central, domestic and international banking access channel with a convenient and fully responsive dashboard. It supports multiple international standards and formats, including the Single Euro Payment Area (SEPA), Electronic Banking Internet Communication Standard (EBICS), Payment Services Directive II (PSD2) and financial messaging service SWIFT.

COMARCH

Company: Comarch
Founded: 1993
Categories: Money Management, Payments, Engagement, Operating System, Devices

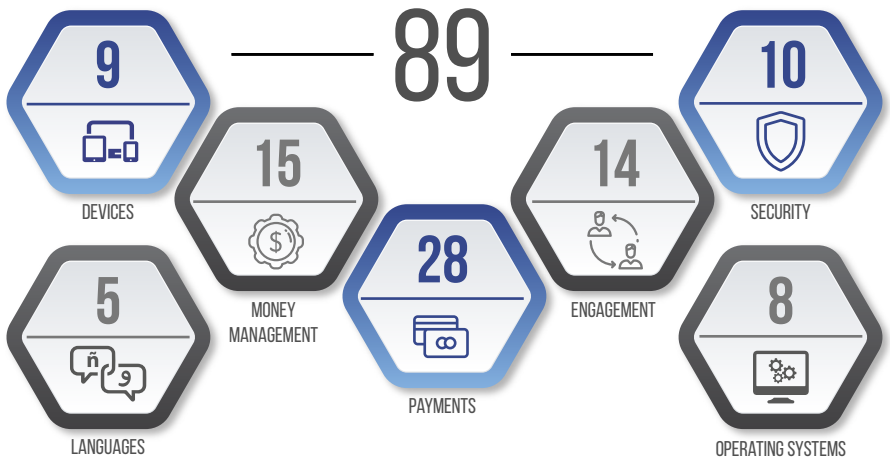


Comarch is a provider of IT business solutions, serving several industries, ranging from banking, capital markets and insurance to telecommunications, airlines and travel, health care and urban services.



COMTRADE

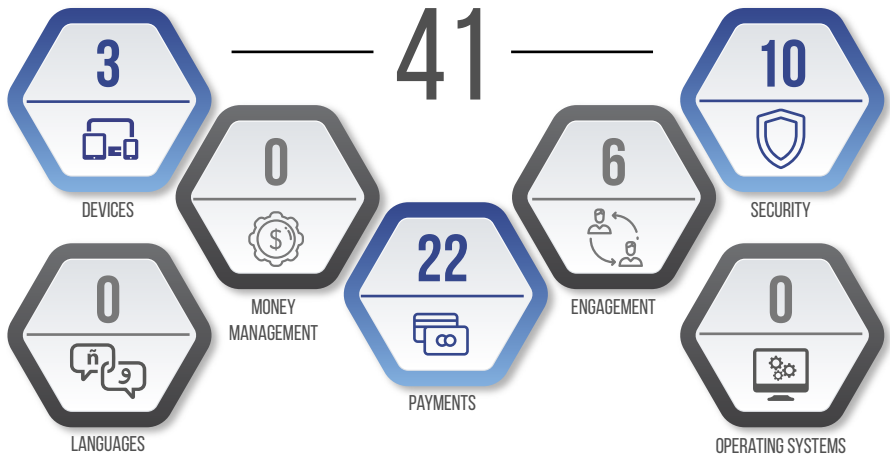
Company: Comtrade
Founded: 1990
Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices, Security



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

Contis Group[↑]

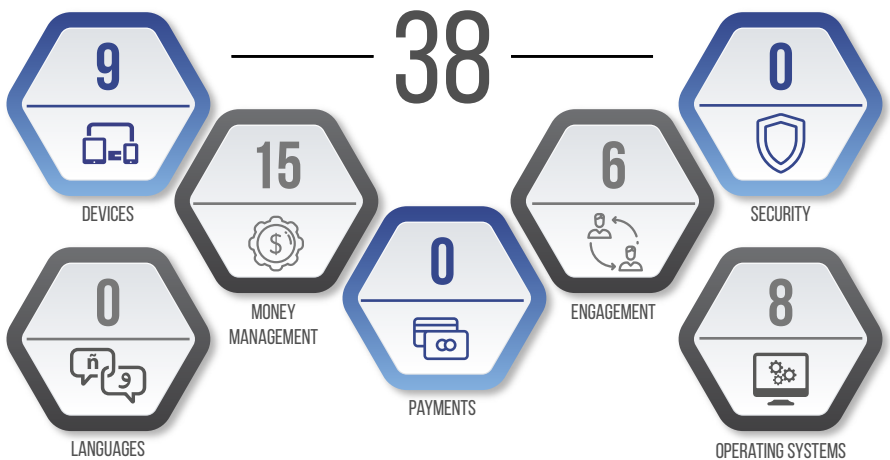
Company: Contis Group
Founded: 2008
Categories: Payments, Engagement, Devices, Security



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



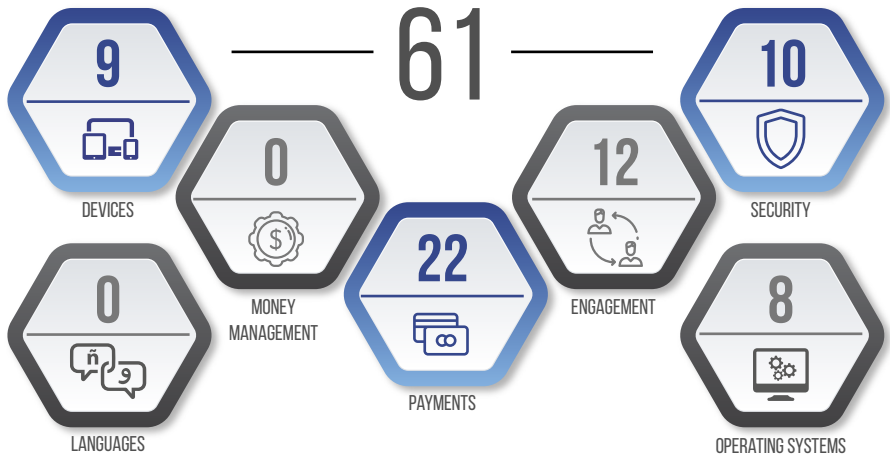
Company: Contovista
Founded: 1999
Categories: Money Management, Engagement, Operating Systems, Devices



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



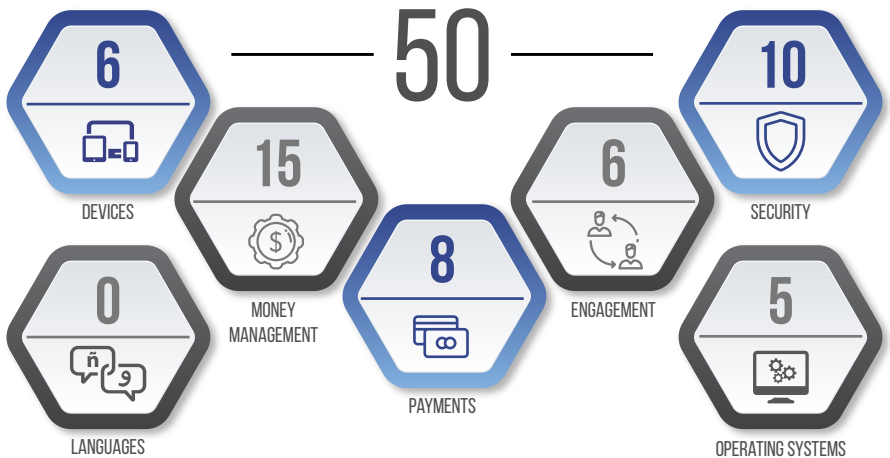
Company: CR2
Founded: 1983
Categories: Payments, Engagement, Operating Systems, Devices, Security



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



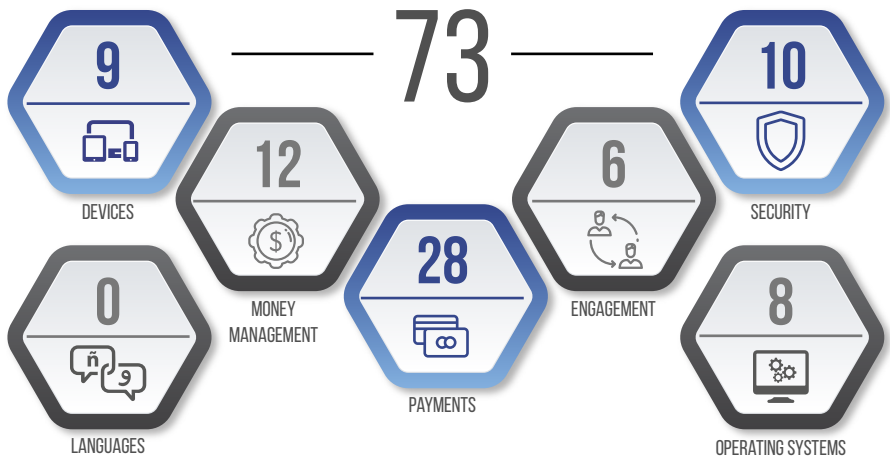
Company: Crealogix
Founded: 1996
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



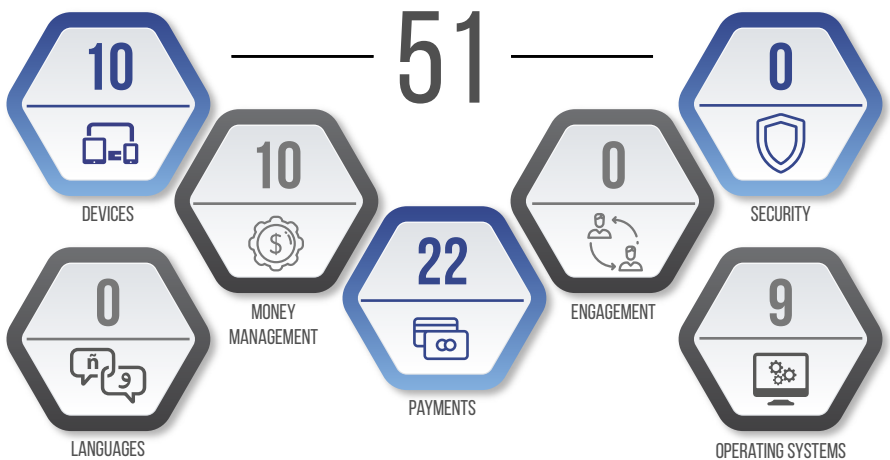
Company: CSI
Founded: 1965
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



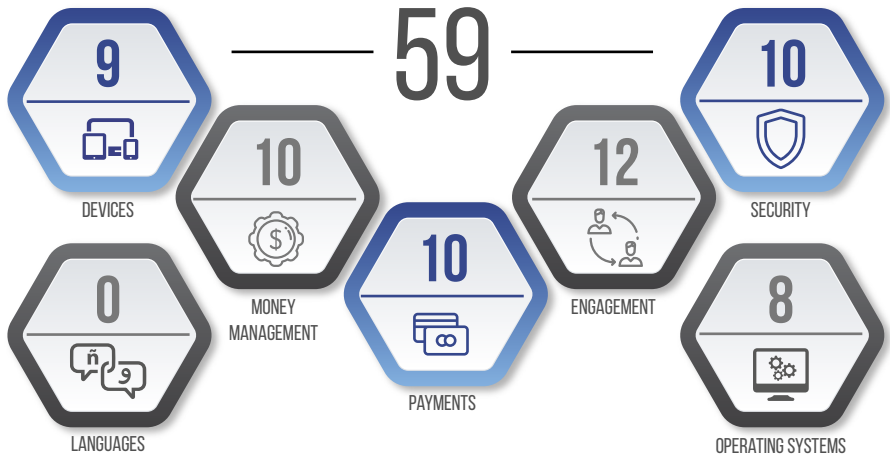
Company: D3 Banking Technology
Founded: 2007
Categories: Money Management, Payments, Devices, Operating System



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



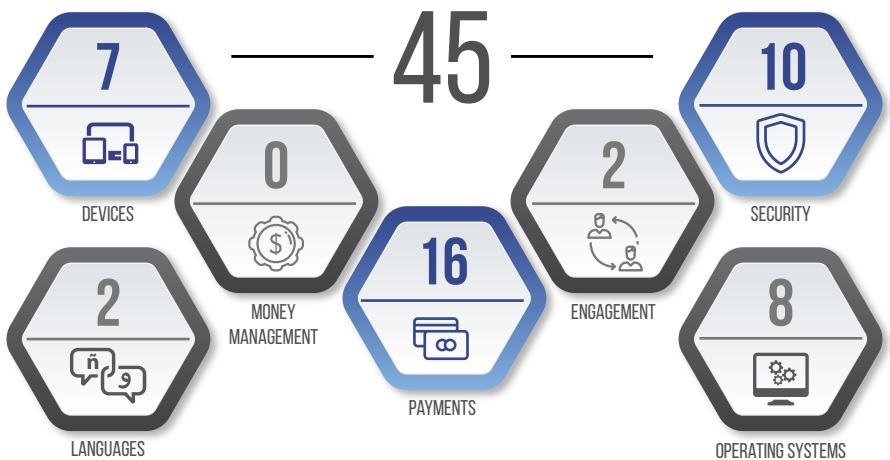
Company: Data Action
Founded: 1986
Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



Data Action is a digital banking and core banking solutions developer. The company's digital banking solutions offers a set of different features including personal financial management tools, POS purchases and marketing capabilities.



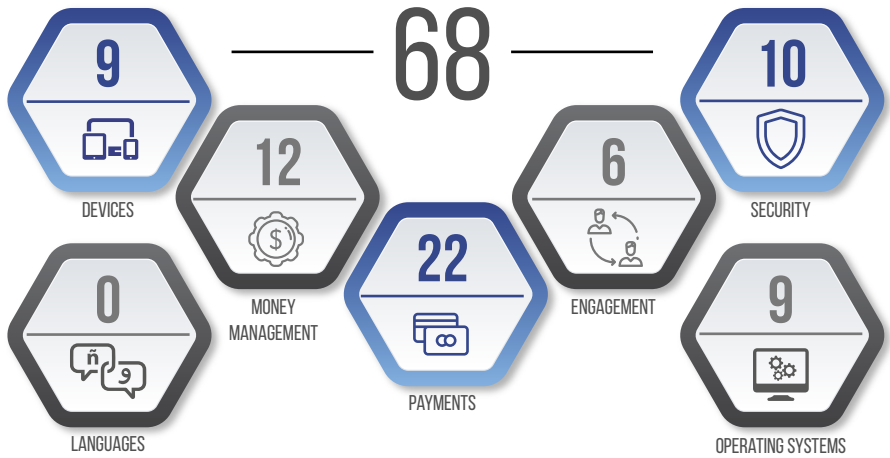
Company: Digiliti Money
Founded: 2010
Categories: Payments, Engagement, Languages, Operating Systems, Devices, Security



Digiliti Money is a financial services technology company specializing in commercial and consumer remote deposit capture and mobile money solutions for banks, credit unions and alternative financial services providers.



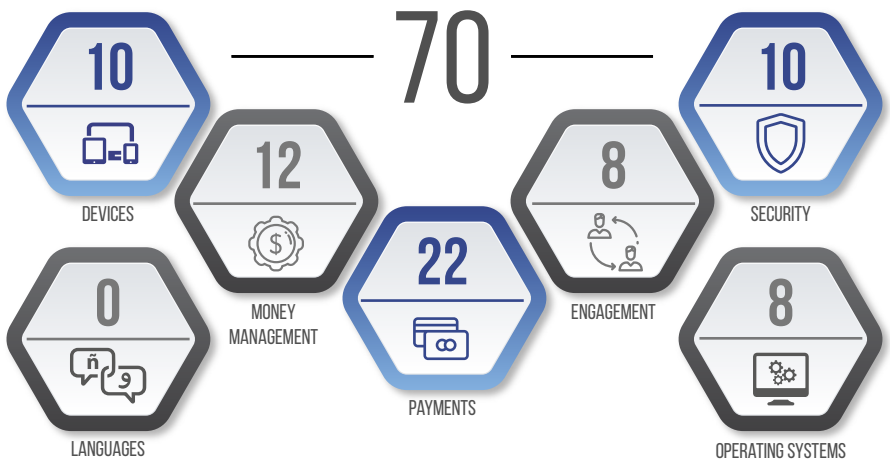
Company: Digital Insight
Founded: 1995
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



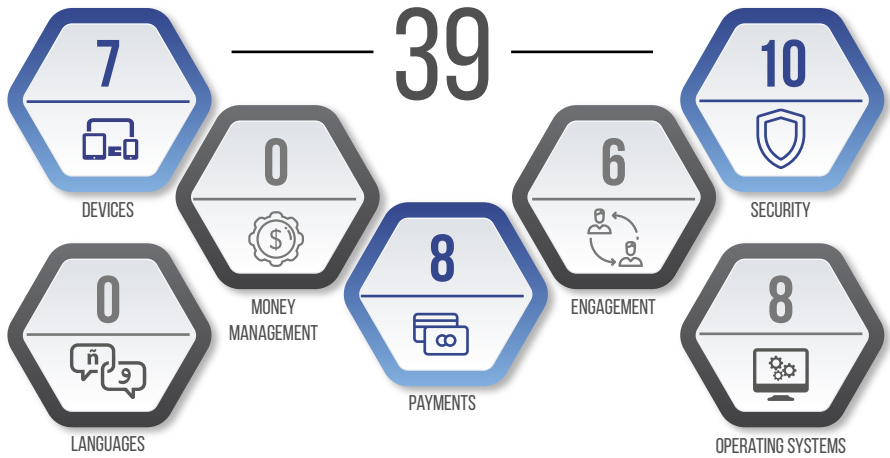
Company: ebankit
Founded: 2014
Categories: Money Management, Payments, Engagement, Operation Systems, Devices, Security



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



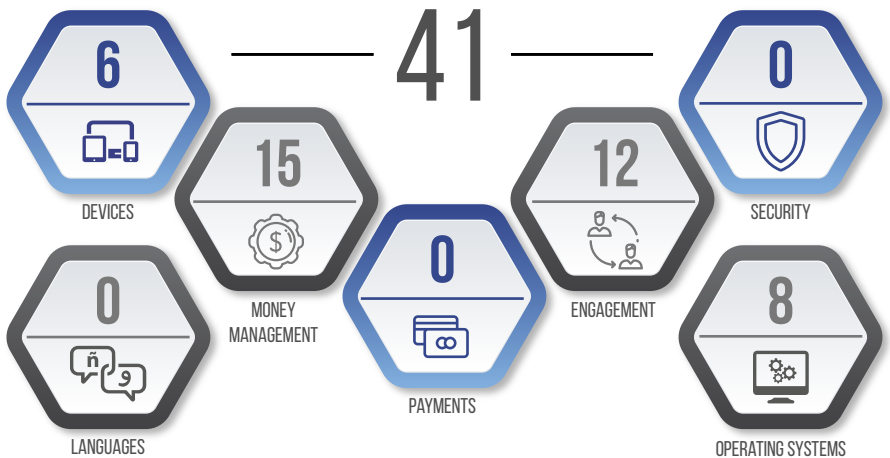
Company: EBANQ
Founded: N/A
Categories: Payments, Engagement, Operating System, Devices, Security



EBANQ develops a banking platform for online and mobile channels and that is customizable to suit a client’s logo, icons and colors. The platform offers such features as wire and P2P transfers and the display of balance and transaction history.



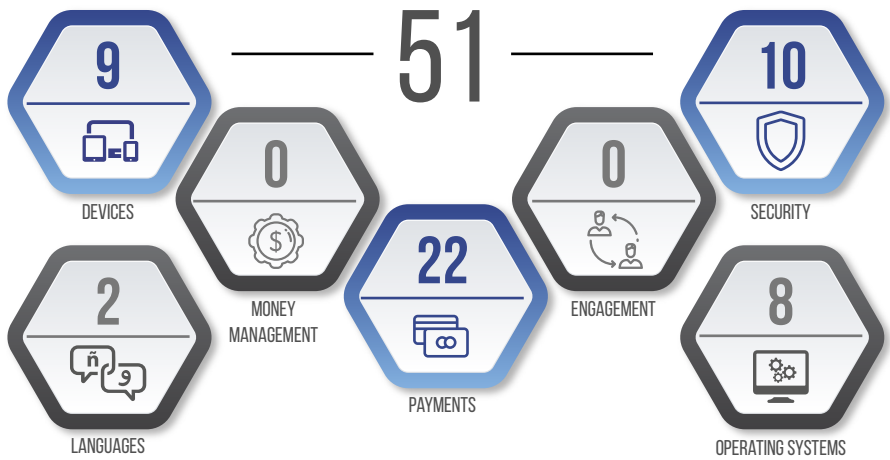
Company: Efigence
Founded: 1999
Categories: Money Management, Engagement, Operation Systems, Devices



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



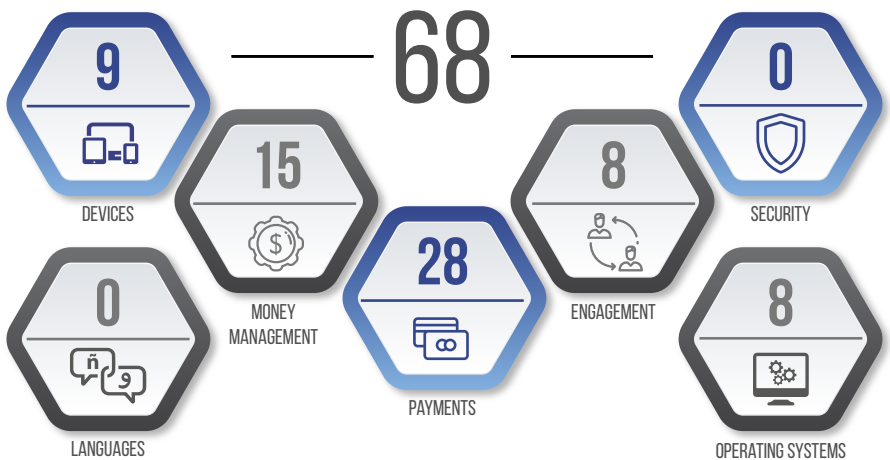
Company: eKassir
Founded: 2003
Categories: Payments, Languages, Operating System, Devices, Security



eKassir is a developer of software for payment systems, self-service kiosks, and ATMs. The company’s digital banking platform allows financial companies to offer customer services through channels like mobile and internet as well as through a chatbot that works on Telegram.



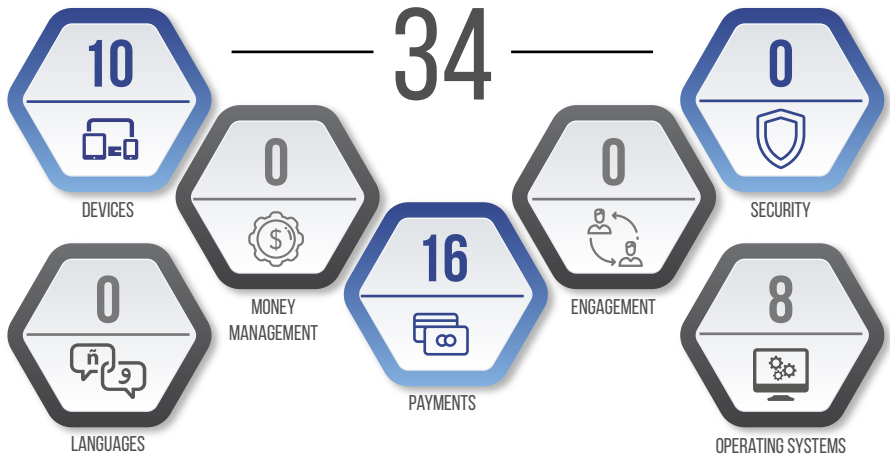
Company: Envestnet - Yodlee
Founded: 1999
Categories: Money Management, Payments, Engagement, Operating Systems, Devices



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

equensWorldline

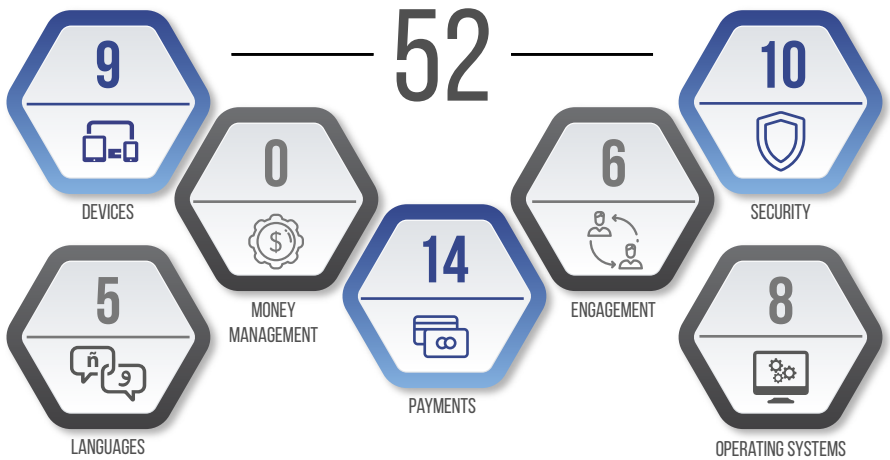
Company: equensWorldline
Founded: 2016
Categories: Payments, Operating Systems, Devices



equensWorldline is a payment services provider. The company’s solutions cover issuing, acquiring, payments and digital banking, including open banking services, mobile banking and a digital banking platform.

OLYMPIC BANKING SYSTEM

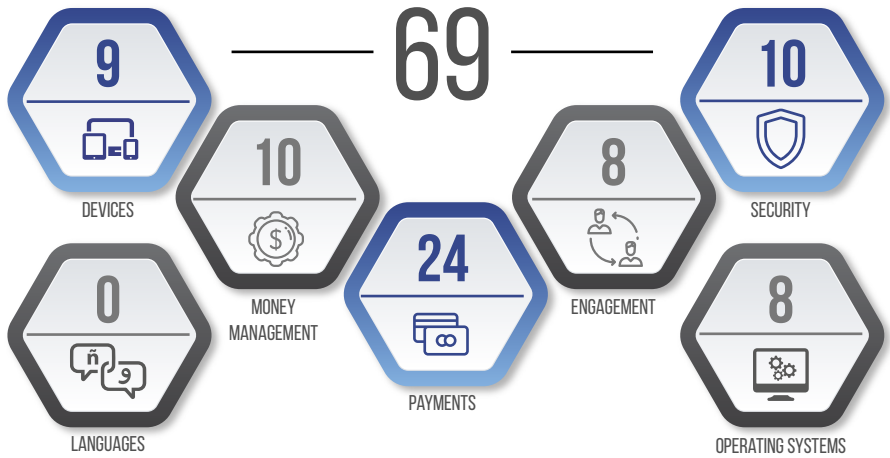
Company: Eri Bancaire
Founded: 1989
Categories: Payments, Engagement, Languages, Operating Systems, Devices, Security



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



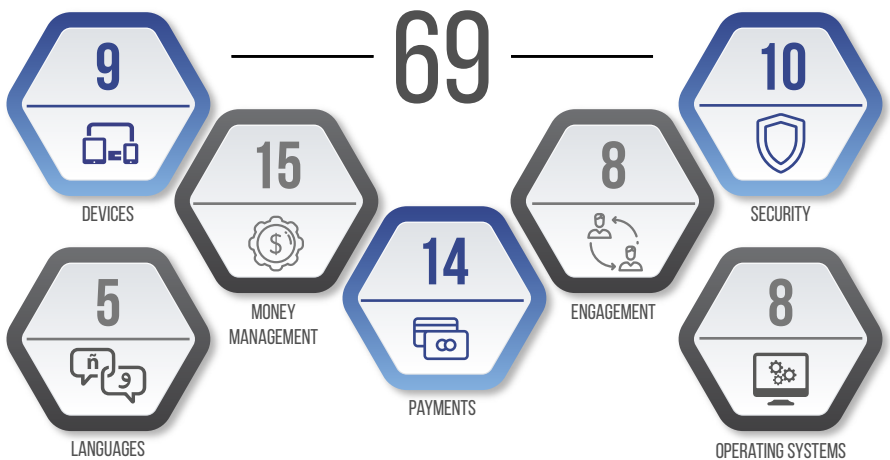
Company: Etronika
Founded: 2000
Categories: Money Management, Payments, Engagement, Operation Systems, Devices, Security



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



Company: eWise
Founded: 2000
Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices, Security



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

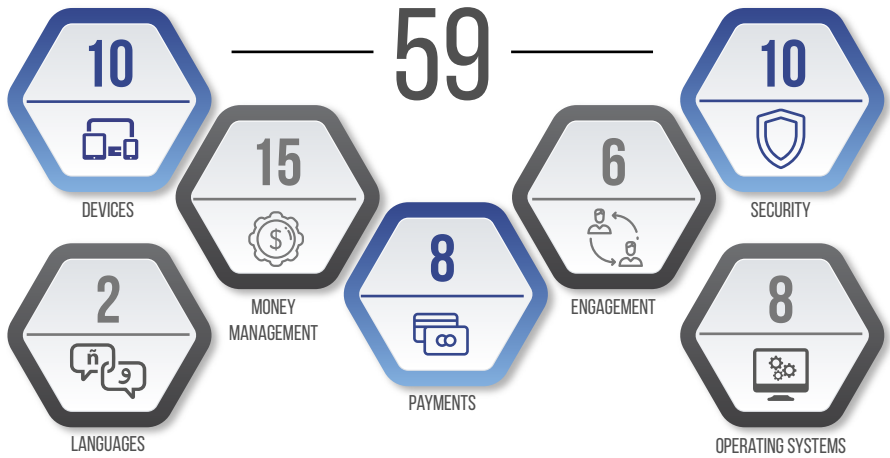


FENTURY

Company: Fentury

Founded: 2013

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



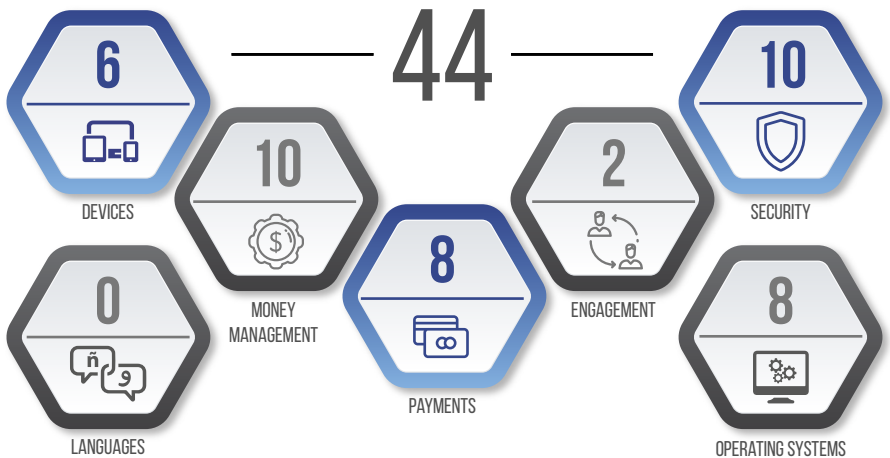
Fentury is a personal financial manager solutions developer, serving individual customers through its app and banks with its white label solution. The company’s products include transaction categorization, saving goals and financial planning.



Company: Fidor Solutions

Founded: 2007

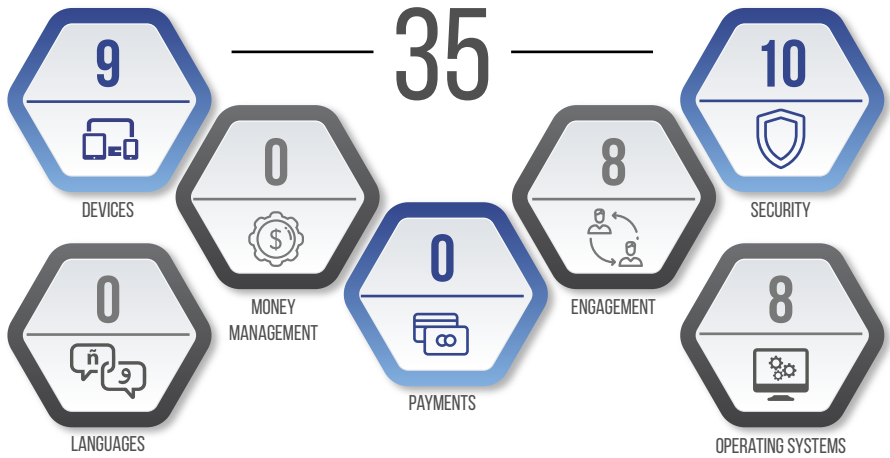
Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



Fidor Solutions is a digital banking solutions provider and the creator of Fidor Bank. It offers Fidor OS, a digital banking platform using open application program interfaces (APIs) and providing features like person-to-person (P2P) payments, instant ACH payments and loyalty tools, among others.



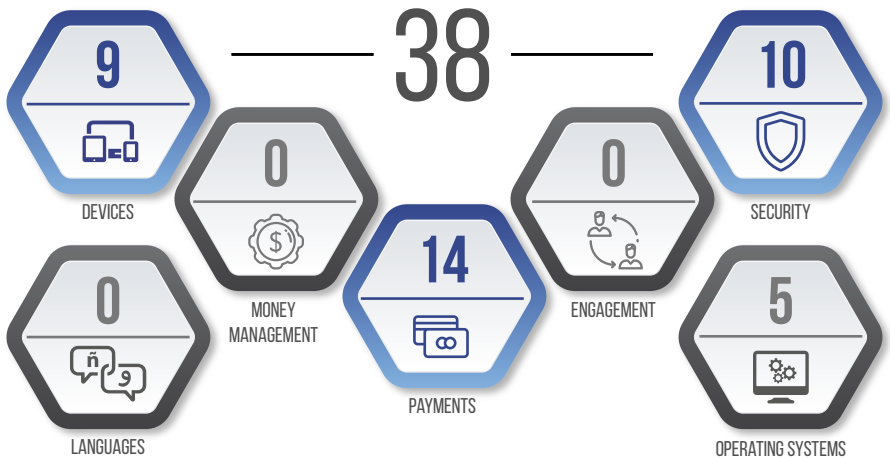
Company: Fi-Mobile
Founded: N/A
Categories: Engagement, Operation Systems, Devices, Security



Fi-Mobile develops mobile solutions for credit unions and banks. The company’s mobile banking solution presents a set of different features including account opening, remote check deposit, loan origination and balance checking.



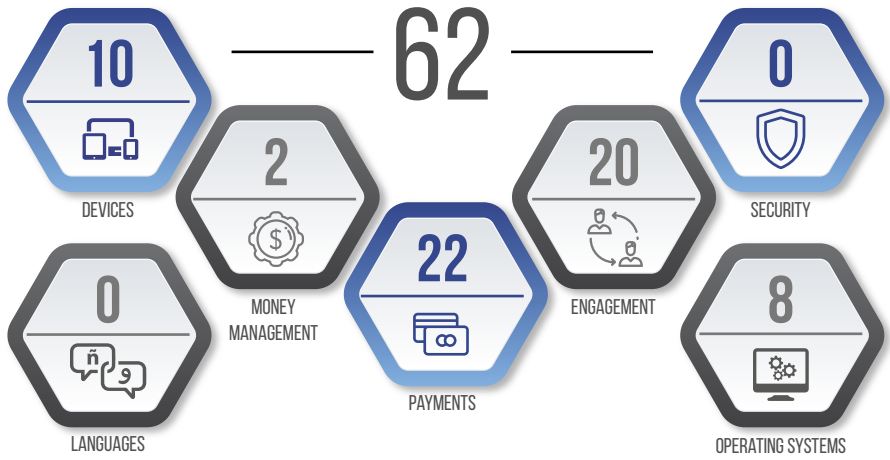
Company: Finacus
Founded: 2007
Categories: Payments, Operation Systems, Devices, Security



Finacus Solutions is a technology developer for the banking & finance sectors. Finacus products cover a range of needs that goes from core banking and anti-money laundering solutions to mobile, tablet, social media and internet banking.

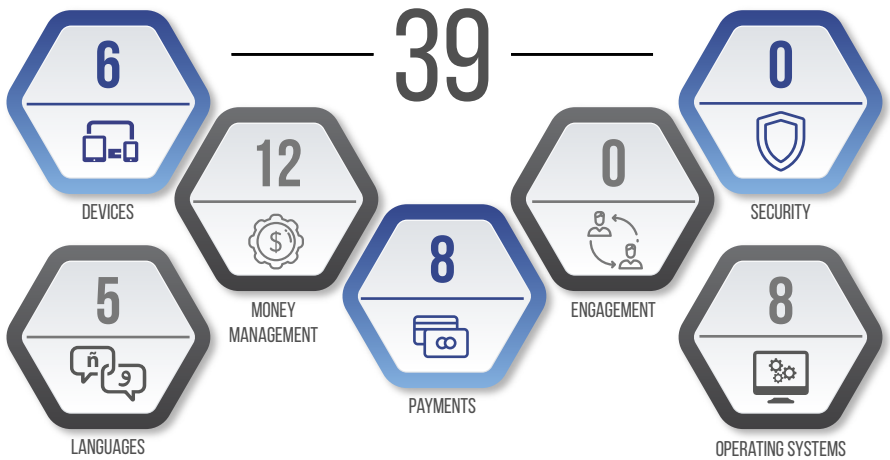
FINEX

Company: Finex Banking Solutions
Founded: 2010
Categories: Money Management, Payments, Engagement, Operation Systems, Devices



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

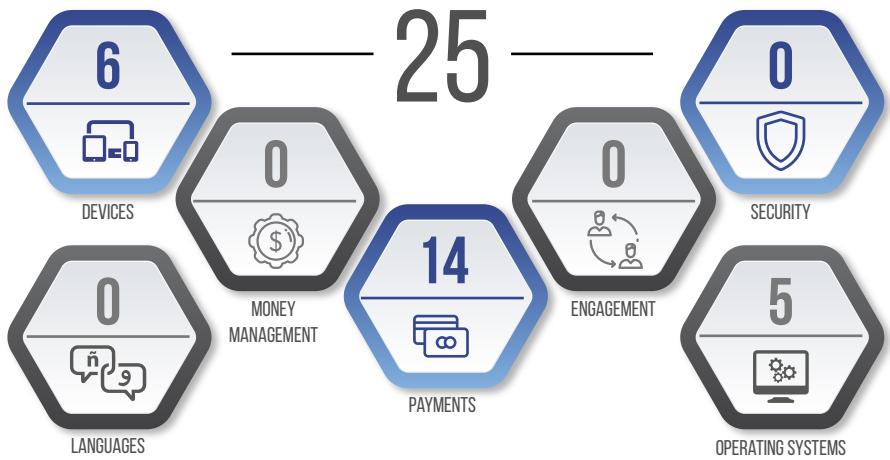
Company: Finn.ai
Founded: 2004
Categories: Money Management, Payments, Operating System, Devices



Finn.ai offers digital banking solutions through products designed to track budgets, receive alerts and monitor spending. It also provides a digital and mobile chat platform.



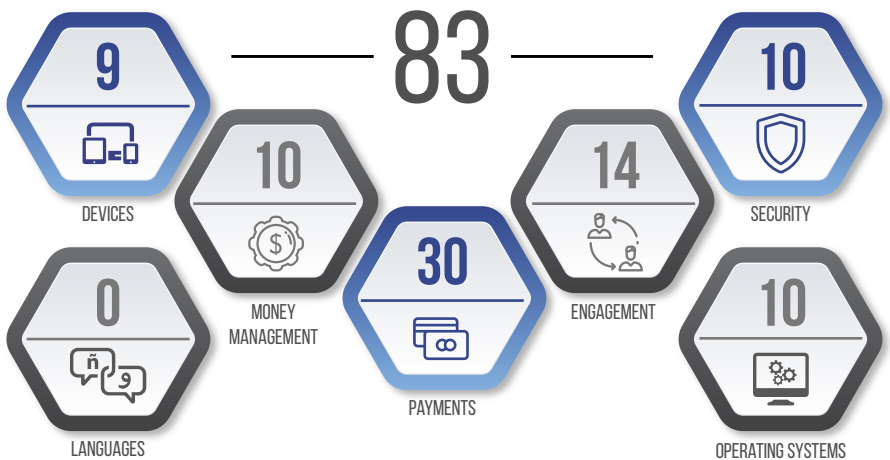
Company: Finxact
Founded: 2016
Categories: Payments, Operating System, Devices



Finxact develops digital banking software providing functions such as real-time access to transactions and funds, and also enables customers to bank via web or mobile. Client banks can access customer relationship management tools, digital communication management and bill payment.



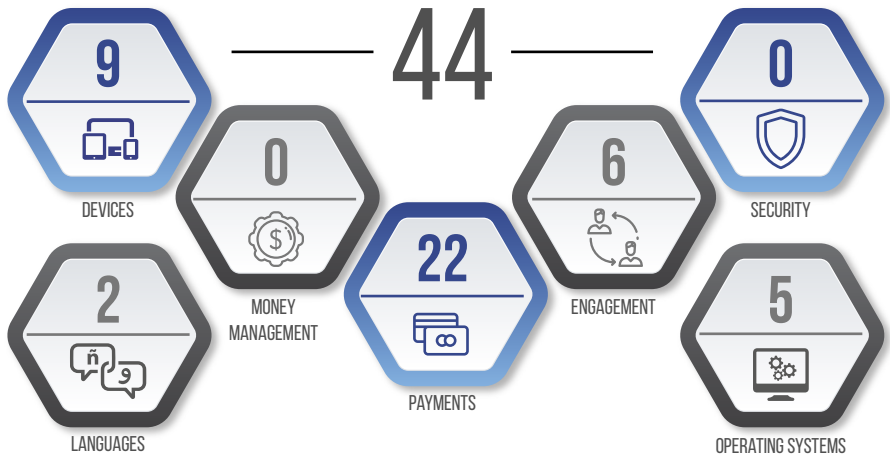
Company: FIS
Founded: 1968
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



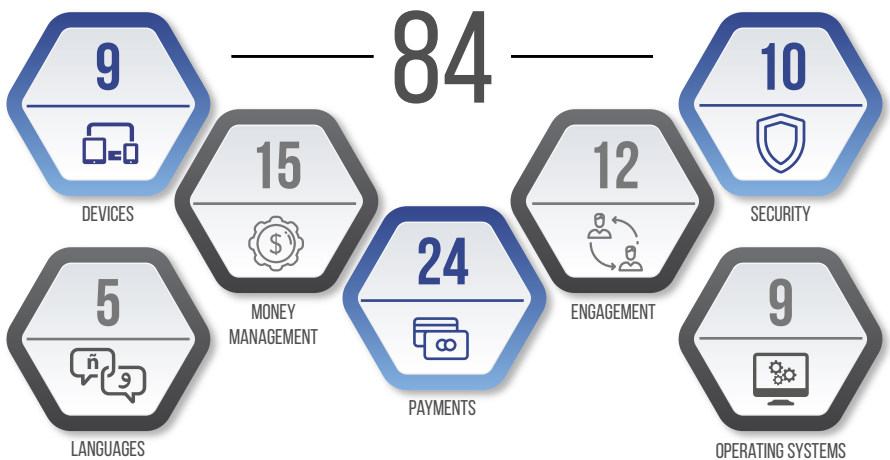
Company: Fisa Group
Founded: 1995
Categories: Payments, Engagement, Languages, Operating Systems, Devices



Fisa Group serves financial services industry clients. Its Omnia Business Platform offers capabilities such as local, international and bill payments and is accessible via mobile.



Company: Fiserv
Founded: 1984
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



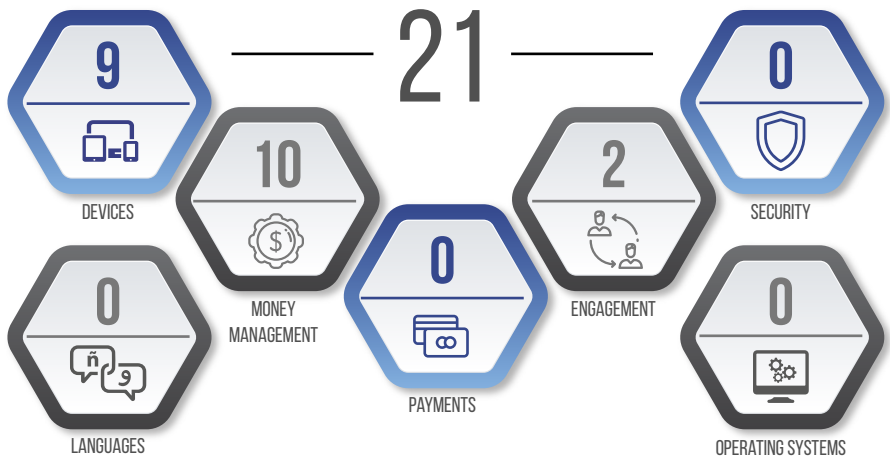
Fiserv provides financial services technology and services innovation, including solutions for mobile and online banking, payments, risk management, data analytics and core account processing. The banking solution offers personal finance and money management capabilities such as budgeting, transaction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



Company: Five Degrees

Founded: 2009

Categories: Money Management, Engagement, Devices



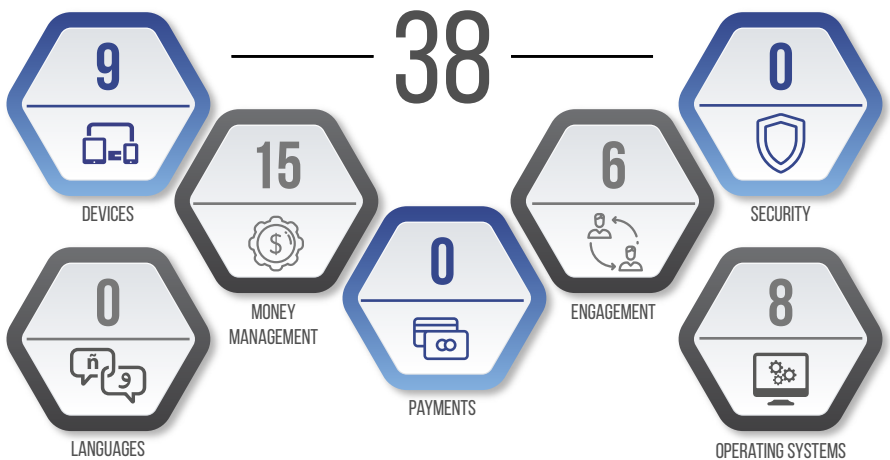
Five Degrees is a developer of financial technologies specially designed for retail and private banks. Its products include Matrix, a digital banking platform that offers fully automated banking services that enable banks to operate at today's digital banking standards and interact in the real, virtual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



Company: Geezeo

Founded: 2006

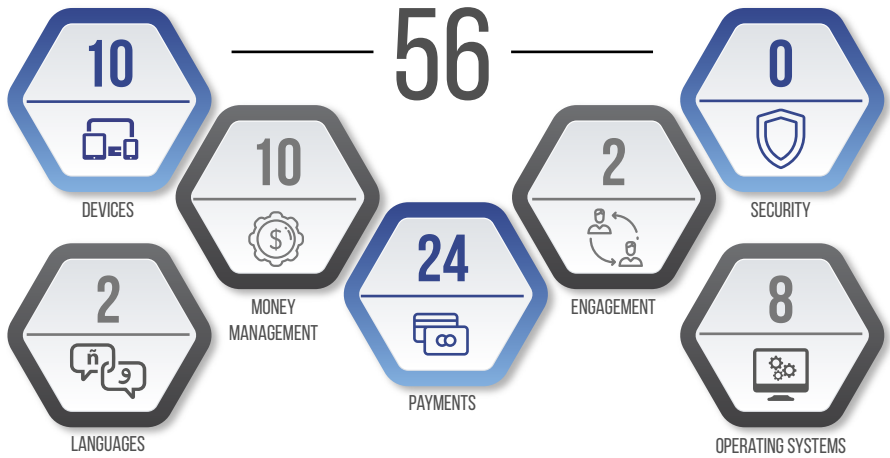
Categories: Money Management, Engagement, Operating System, Devices



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



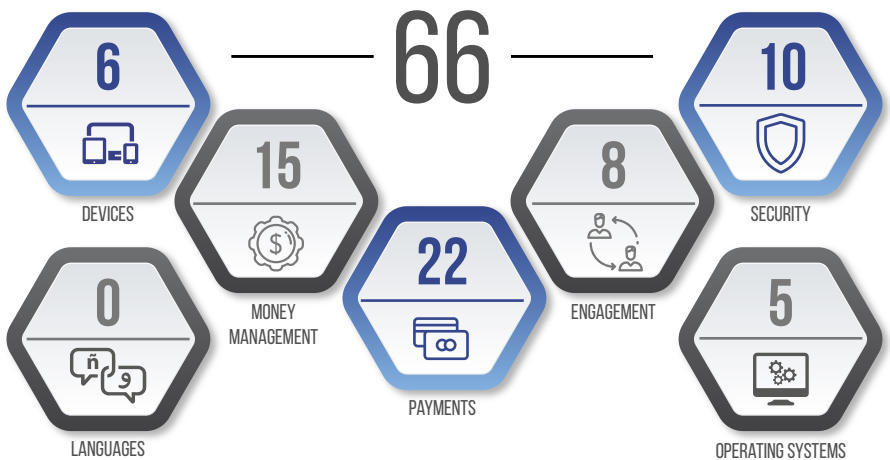
Company: GFT Technologies
Founded: 1987
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices



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



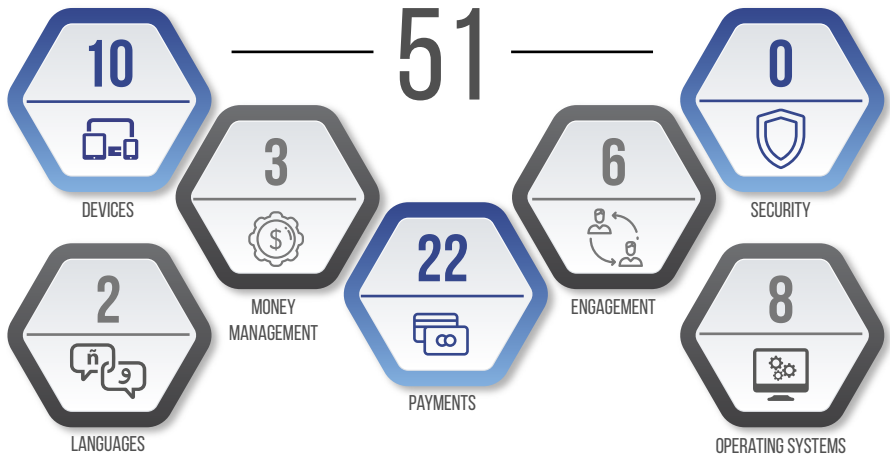
Company: Halcom
Founded: 1992
Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



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



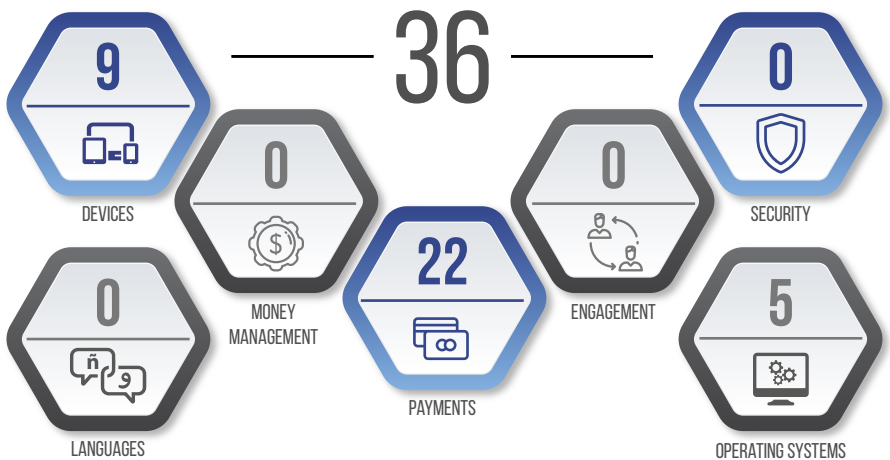
Company: i-exceed
Founded: 2011
Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices



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



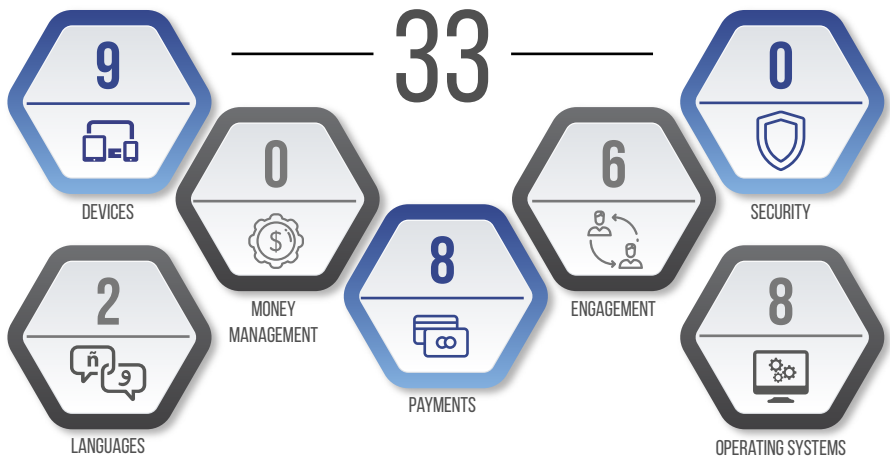
Company: IBT Apps
Founded: 1999
Categories: Payments, Operating Systems, Devices



IBT Apps is a financial services software firm that serves the banking and credit union industries. The company’s banking solution products include banking, bill payments, mobile capture and online transfers.



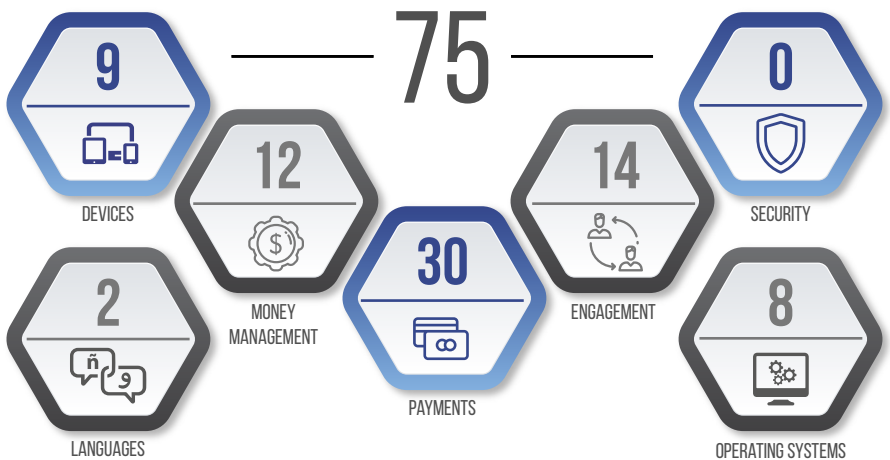
Company: Inforcorp
Founded: 1994
Categories: Payments, Engagement, Languages, Operating Systems, Devices



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



Company: Infosys
Founded: 1981
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices



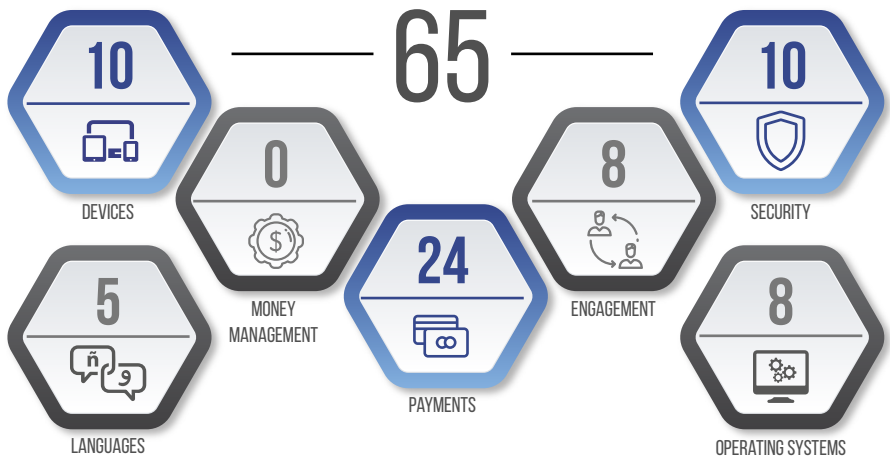
Infosys is a technology solutions developer offering products covering not only digital banking solutions, but also commerce functionalities like marketing and digital commerce. The company develops Finacle, a digital banking product that covers different industry’s needs and offers a broad range of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

InfrasoftTech

Company: Infrasoft Technologies

Founded: 1995

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



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

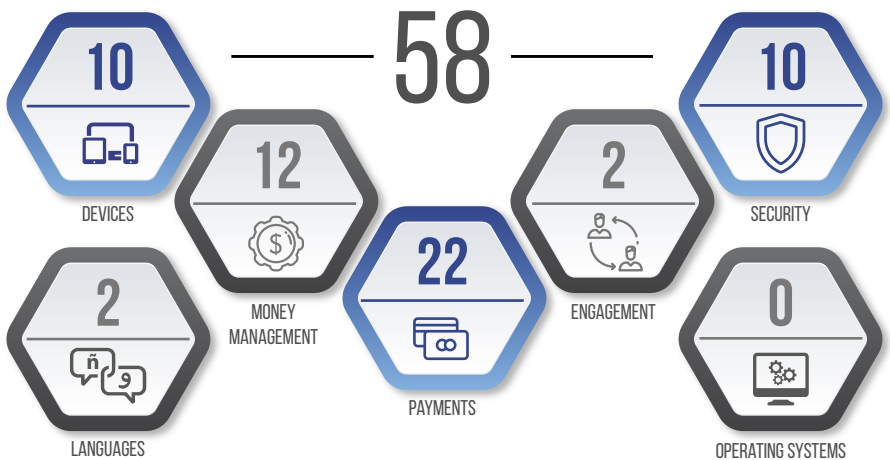


innofis

Company: Innofis

Founded: 2012

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



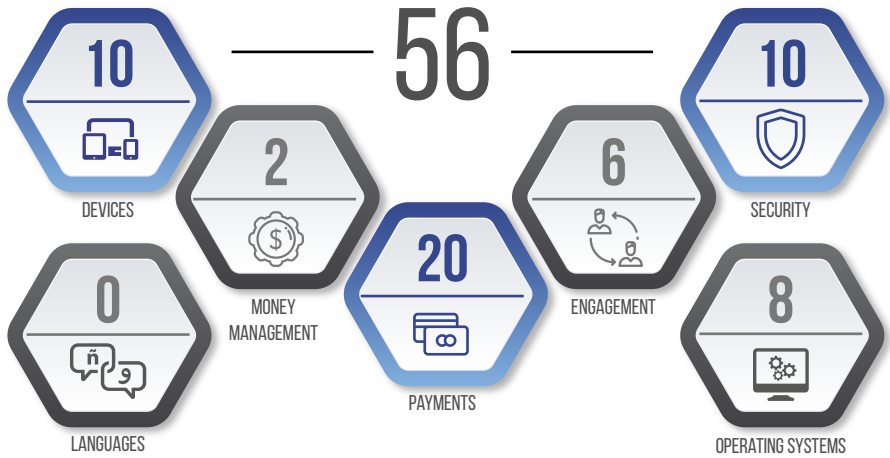
Innofis is a global provider of multichannel digital banking platforms. Innofis allows banks to provide customers with a wide range of services, from transactional services for payments, transfers, cards and accounts, to account opening, loan requests and investment management. In addition, it enables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



Company: Intelligent Environments

Founded: 1985

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



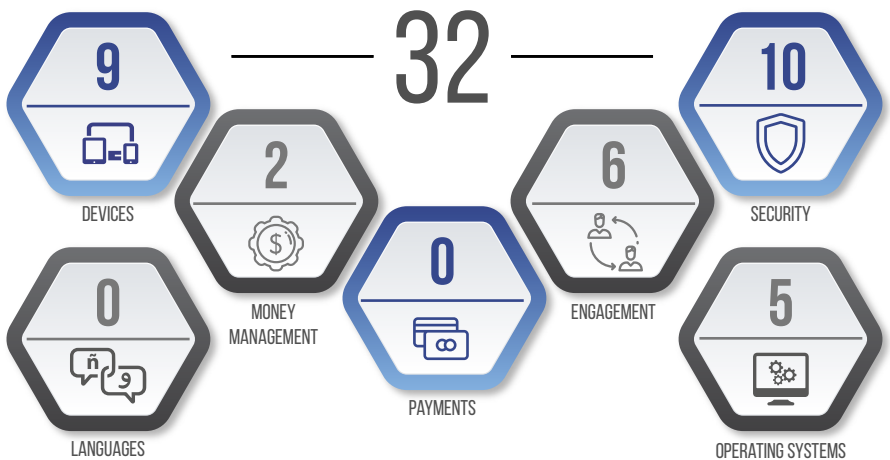
Intelligent Environments is a company focused on the development of online and mobile financial solutions. “Interact,” the company’s banking platform, includes different capabilities going from the processing of the acquisition of new products to the completion of P2P and bill payments. The firm also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



Company: iQuantify

Founded: 2009

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



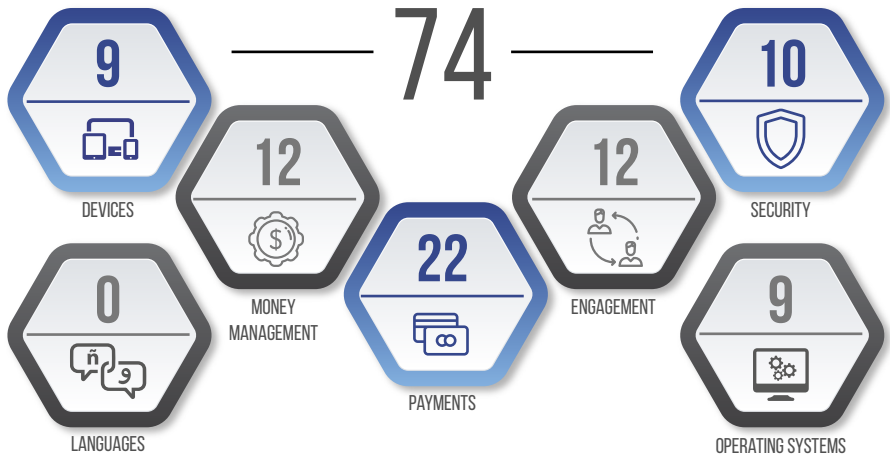
iQuantifi develops an algorithm-based financial planner. The solution offers tools such as scenario planning and investment advice. The software also allows for importance ordering of goals and helps in the identification of budget areas where money can be saved to accomplish their financial goals. iQuantifi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



Company: Jack Henry & Associates, Inc.

Founded: 1976

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



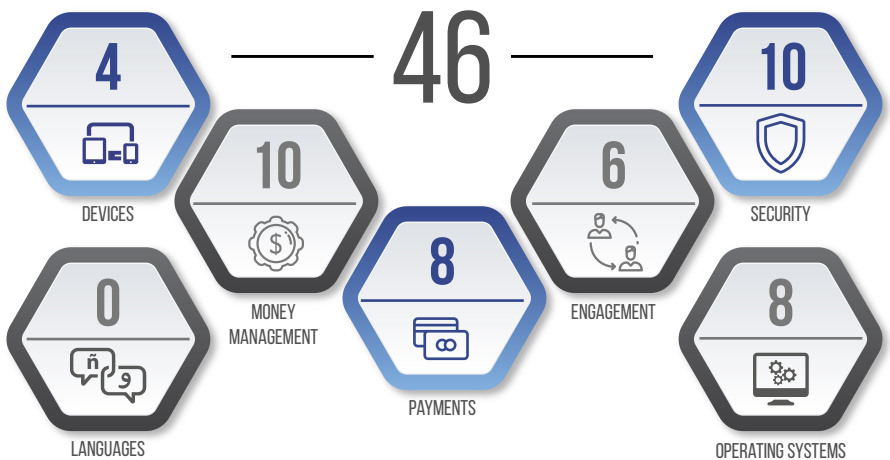
Jack Henry & Associates integrates computer systems for in-house and outsourced data processing to commercial banks, credit unions and other financial institutions, primarily those located in the U.S. It also provides complementary products and services such as internet banking and retail delivery solutions.



Company: Kasisto

Founded: 2013

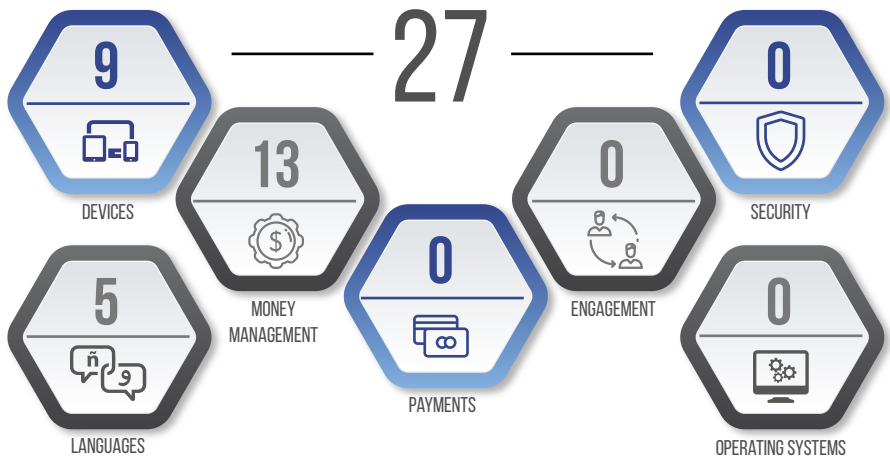
Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



Kasisto develops Kai, a conversational AI platform. KAI Banking enables financial institutions to add virtual assistants and smart bots to their mobile apps and leading messaging platforms, including Facebook Messenger, Slack and classic SMS.



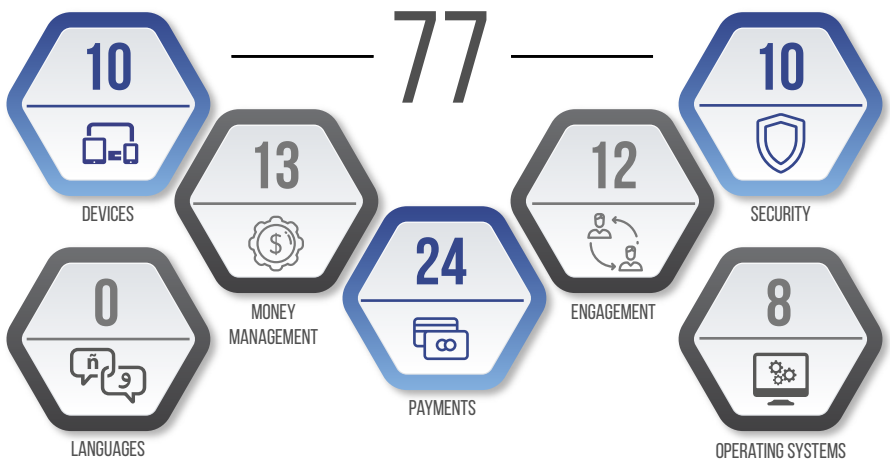
Company: Kontomatik
Founded: 2009
Categories: Money Management, Languages, Devices



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



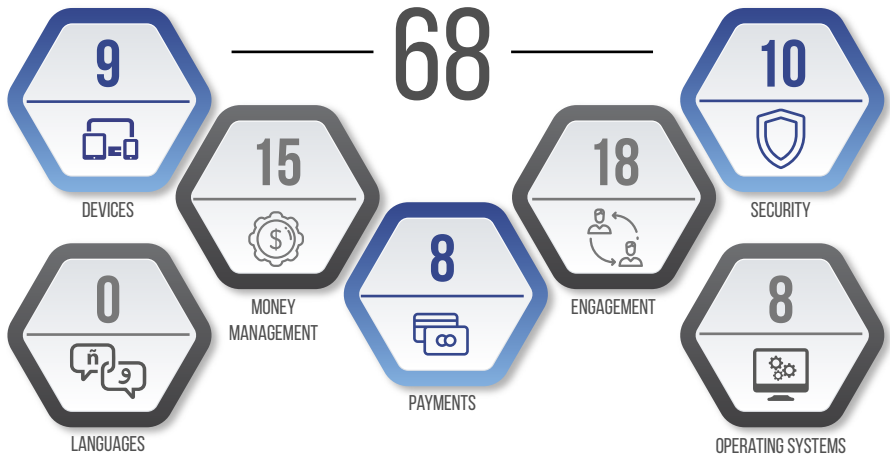
Company: Kony
Founded: 2007
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



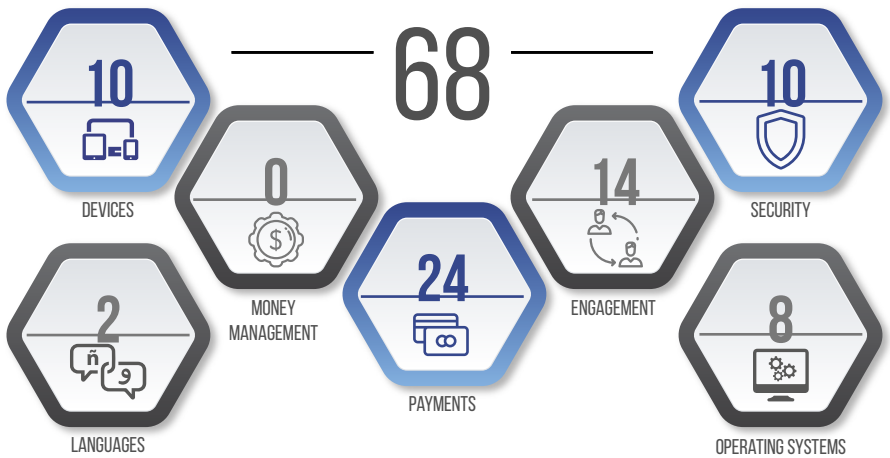
Company: Leveris
Founded: 2014
Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



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



Company: MagiClick
Founded: 1996
Categories: Payments, Engagement, Languages, Devices, Security



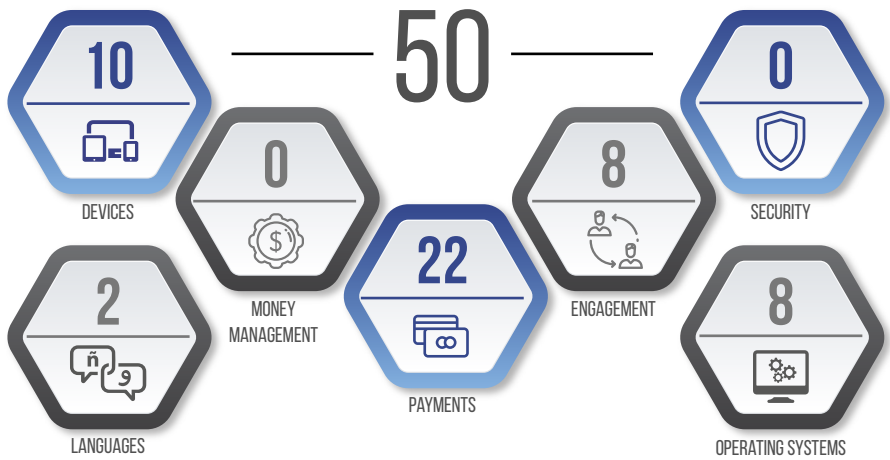
MagiClick provides multi-platform UX/UI design, development and marketing capabilities. Between their solutions is the digital banking platform and a gamification platform for adding gaming mechanics to users actions.



Company: Malauzai Software Inc.

Founded: 2009

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



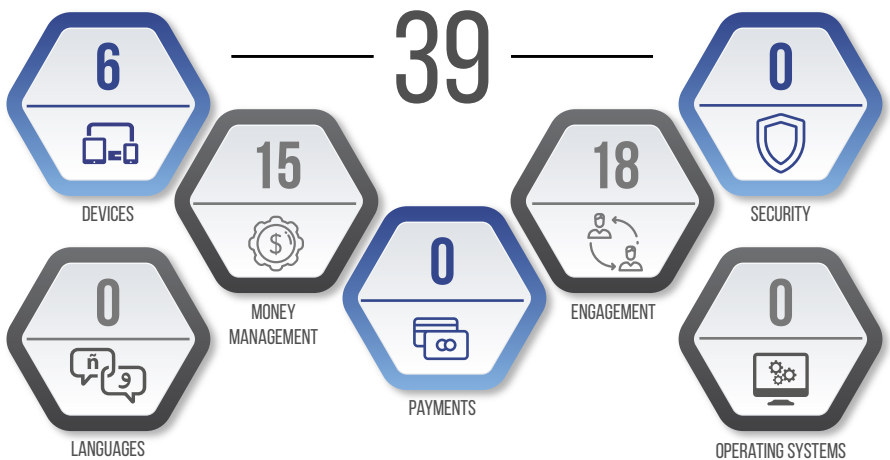
Malauzai Software develops banking solutions for financial institutions, delivering mobile and internet applications intended to enhance the customer experience across all channels (mobile, tablet, desktop and wearables).



Company: Meniga

Founded: 2009

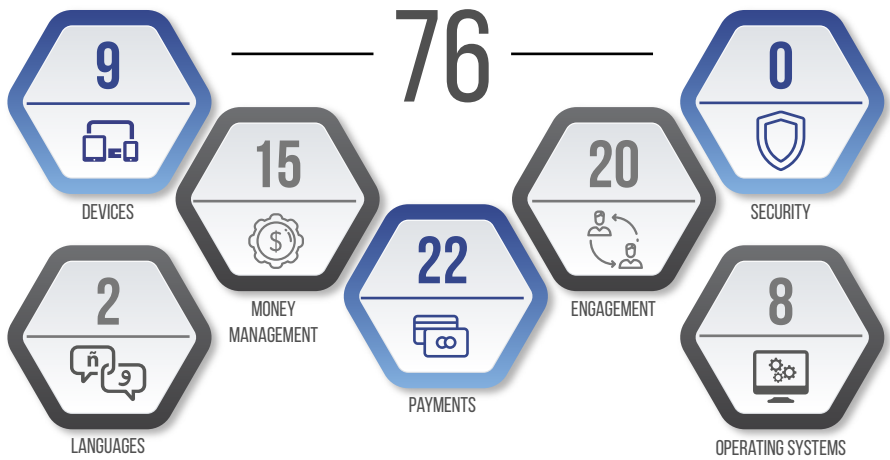
Categories: Money Management, Engagement, Devices



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



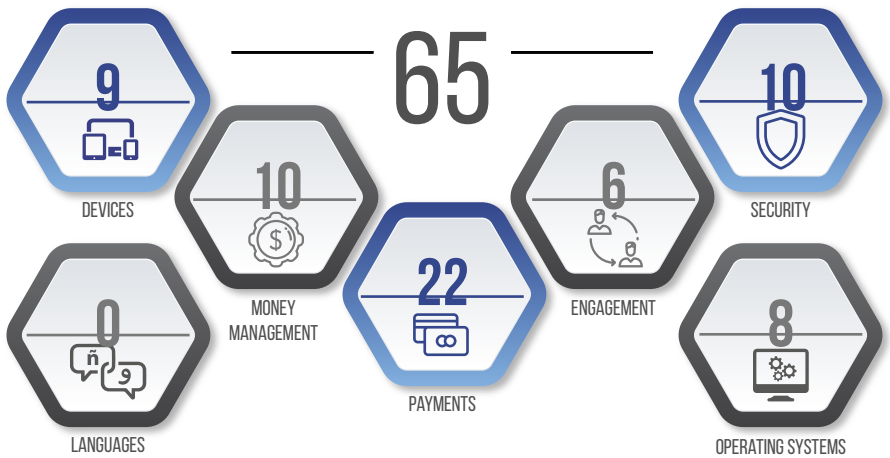
Company: Misys
Founded: 1979
Categories: Money Management, Payments, Engagement, Operating Systems, Devices



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



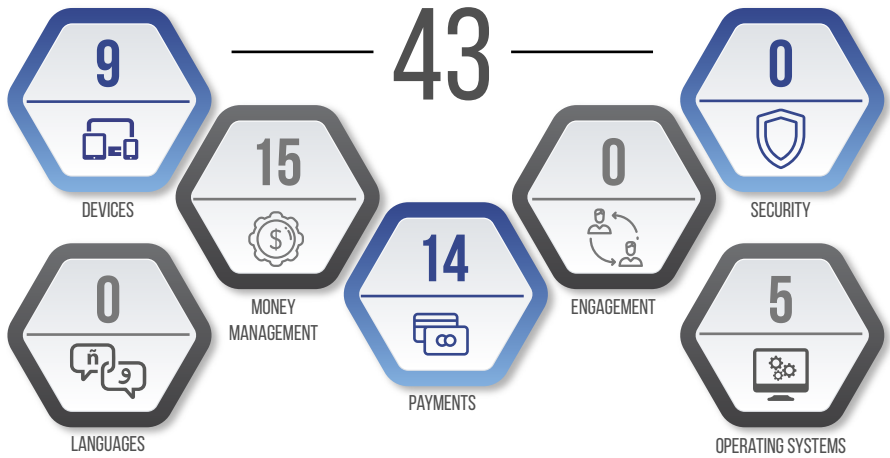
Company: Mobilearth
Founded: 2005
Categories: Money Management, Payments, Operating Systems, Devices, Security



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

MOONRAFT

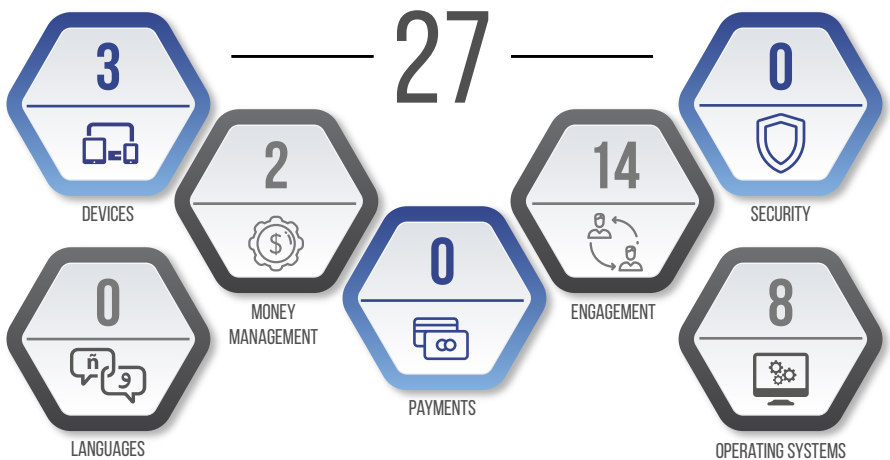
Company: Moonraft
Founded: 2008
Categories: Money Management, Payments, Operating Systems, Devices



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



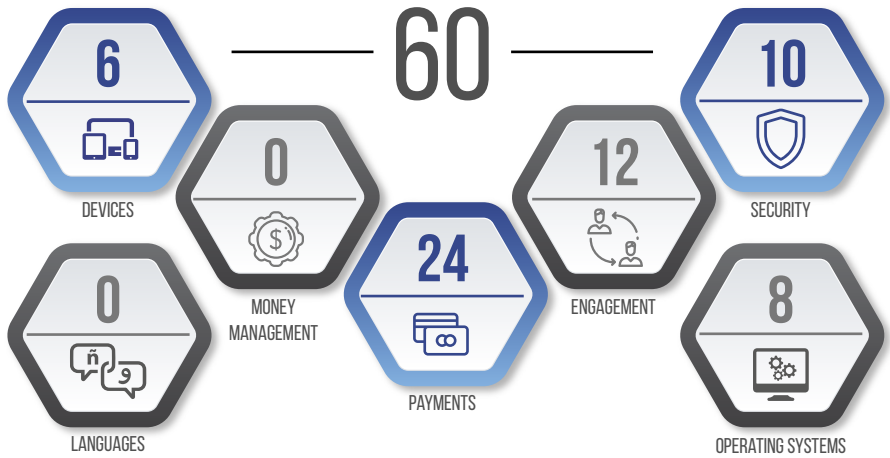
Company: Moroku
Founded: 2012
Categories: Money Management, Engagement, Operating System, Devices, Security



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



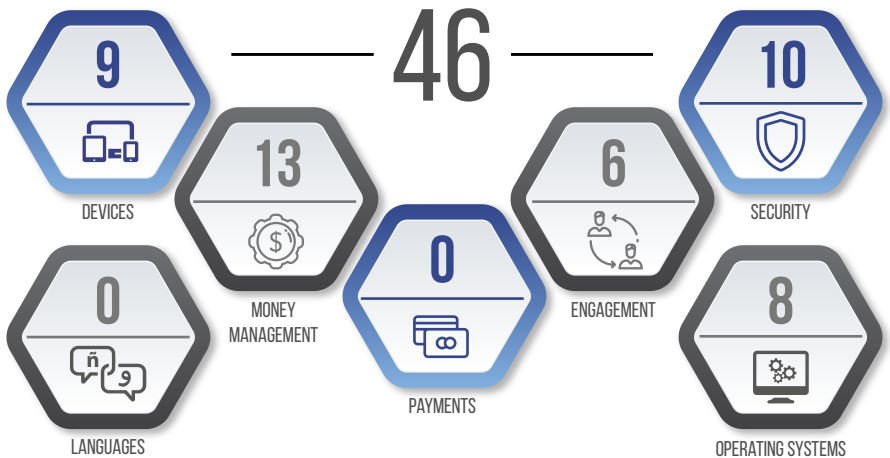
Company: MShift
Founded: 1999
Categories: Payments, Engagement, Operating Systems, Devices, Security



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



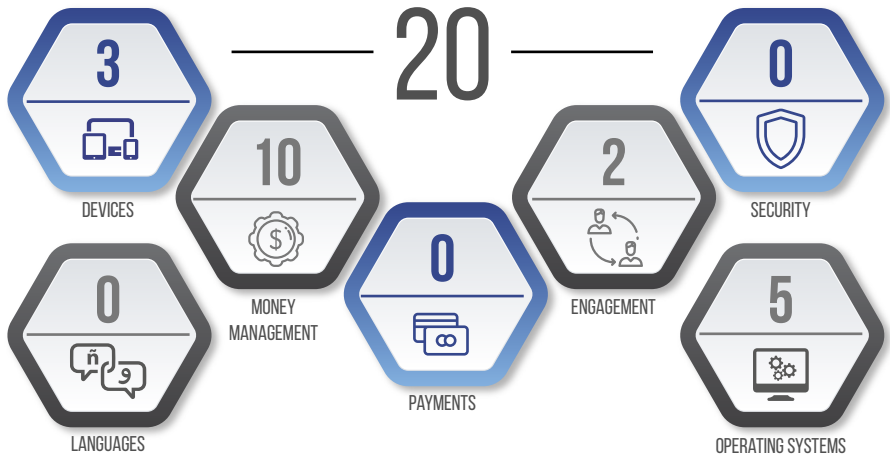
Company: MX
Founded: 2010
Categories: Money Management, Engagement, Operating Systems, Devices, Security



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



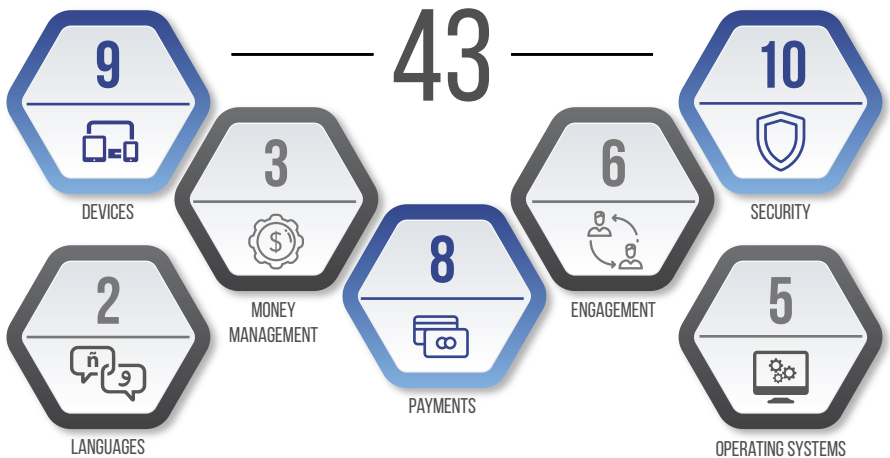
Company: NAMU
Founded: 2014
Categories: Money Management, Engagement, Operating Systems, Devices



NAMU is a white-label digital banking platform and mobile app. Customers of banks that install or run the platform can use the app to review transactions, record spending on a calendar and search financial history. They can also link accounts to social network profiles.



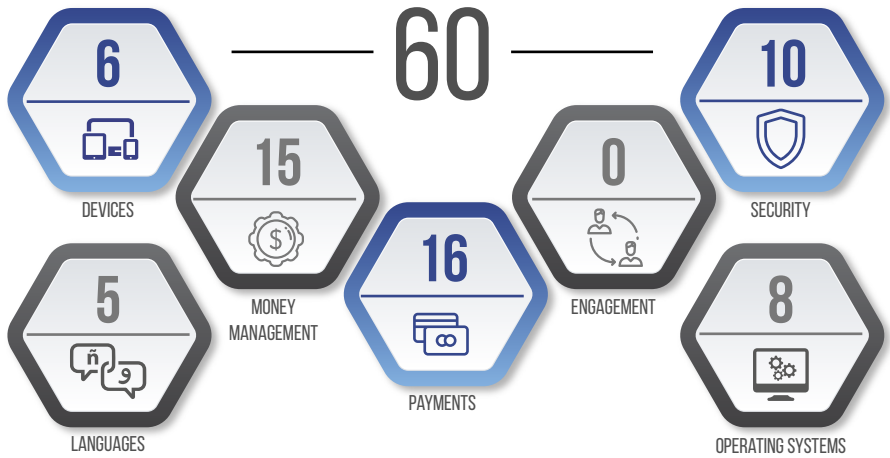
Company: Naqoda
Founded: 2011
Categories: Money Management, Payments, Engagement, Languages, Operating System, Devices, Security



Naqoda provides software solutions and consulting to the financial industry. Its Core Banking solution works across on-line, mobile and tablet channels and offers different tools, ranging from money transfers to loans.

netcetera

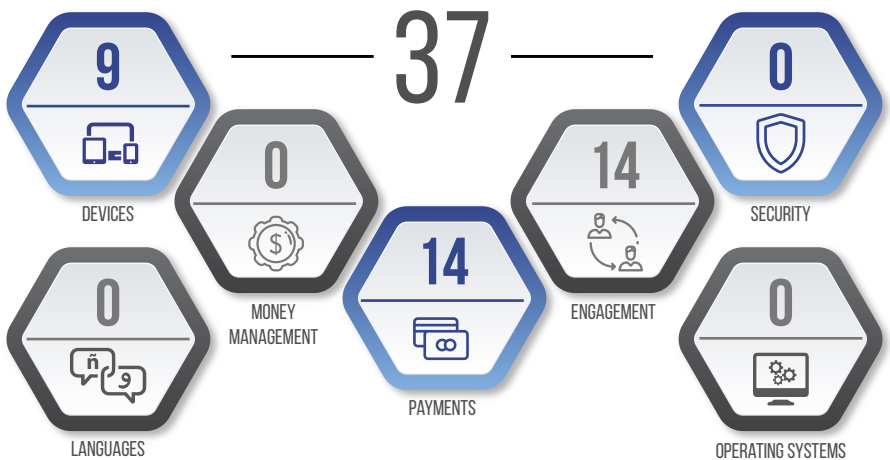
Company: Netcetera
Founded: 1996
Categories: Money Management, Payments, Languages, Operating Systems, Devices, Security



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

NETIKS ADVANCED E-BUSINESS

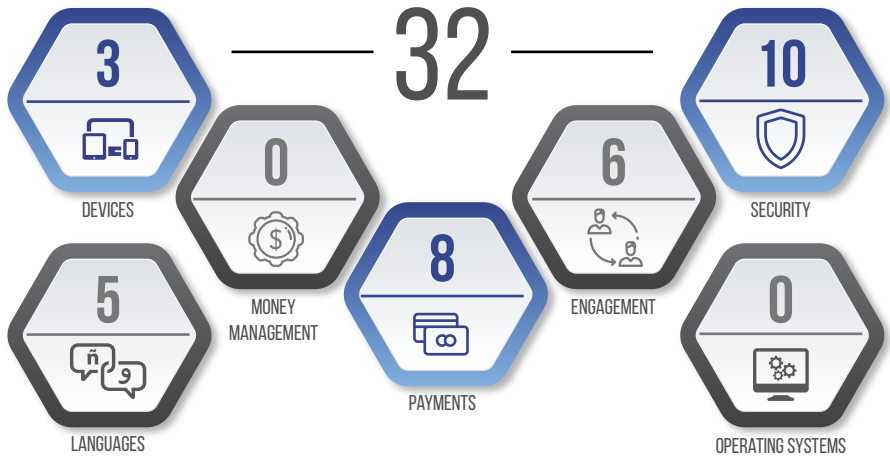
Company: Netiks
Founded: 2001
Categories: Payments, Engagement, Devices



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



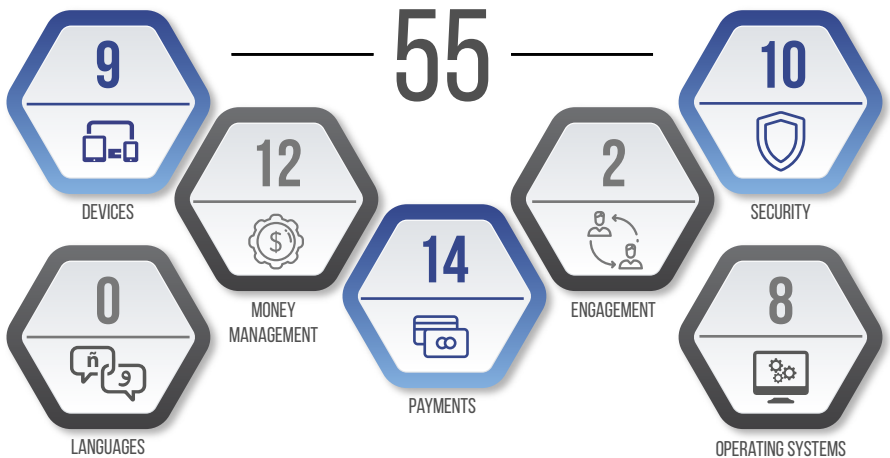
Company: NexorONE
Founded: N/A
Categories: Payments, Engagement, Languages, Devices, Security



NexorONE is an online banking software provider for private international banks, offshore financial institutions, savings and loans, credit unions, investment fund managers and payment processing companies.



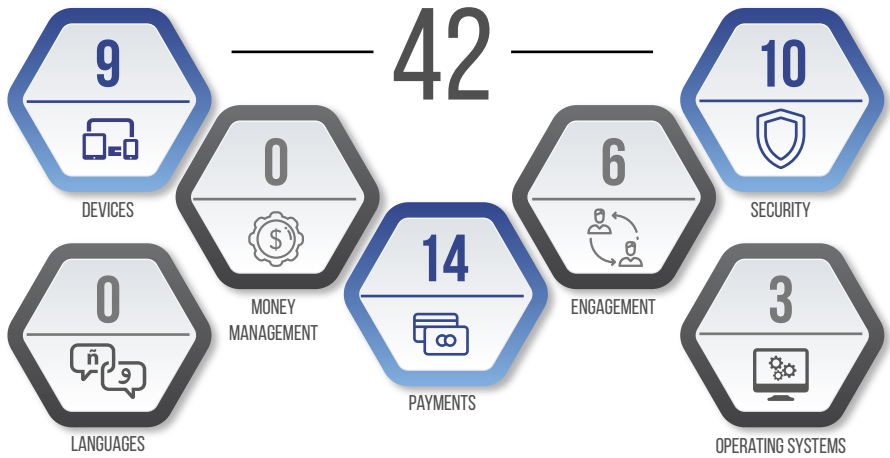
Company: NF Innova
Founded: 2013
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



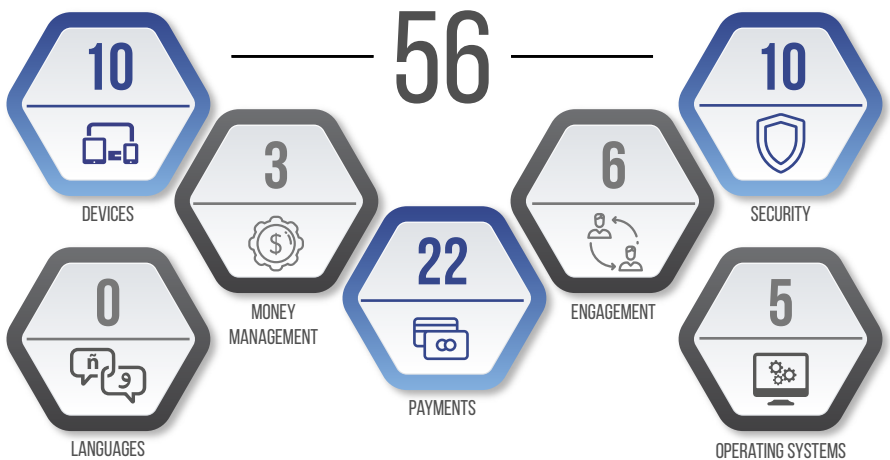
Company: Nucleus Software
Founded: 1986
Categories: Payments, Engagement, Operating Systems, Devices, Security



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

NYMBUS

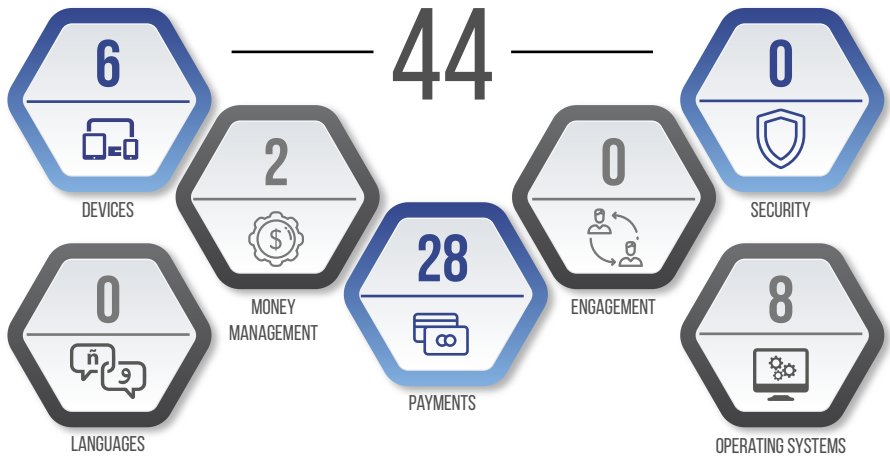
Company: NYMBUS
Founded: N/A
Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



NYMBUS offers a software system that includes core processing functionality, a suite of applications and the hardware and network infrastructure to power them. Among the features in the core processing solution are personal financial management, interactive statements and multiple account management.



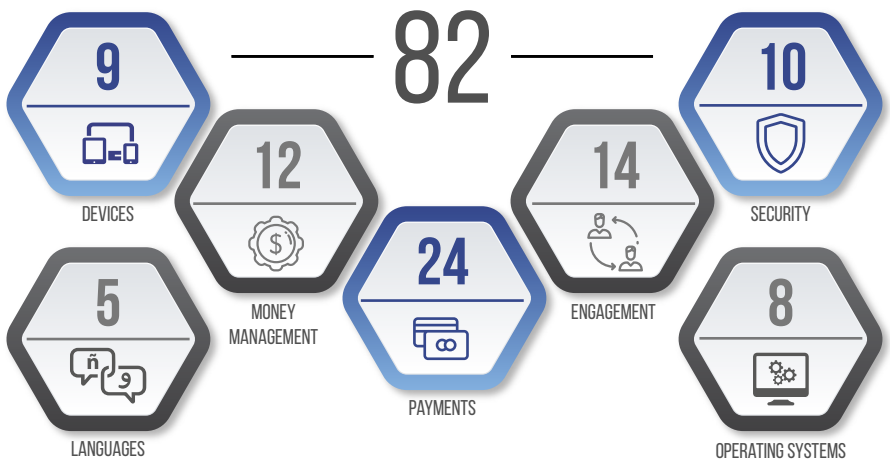
Company: Obopay
Founded: 2005
Categories: Money Management, Payments, Operating Systems, Devices



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



Company: Oracle
Founded: 1977
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



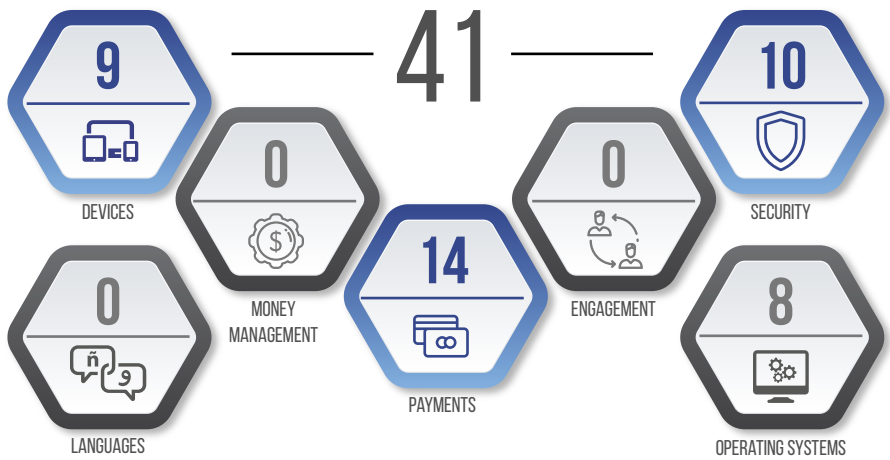
Oracle is a hardware and software developer offering integrated solutions to a range of industries. Oracle offers banks and financial institutions the Oracle Banking Digital Experience solution, which includes digital marketing, customer and product acquisition, service and social engagement tools to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



Company: Payment Cloud Technologies

Founded: 2008

Categories: Payments, Operating System, Devices, Security



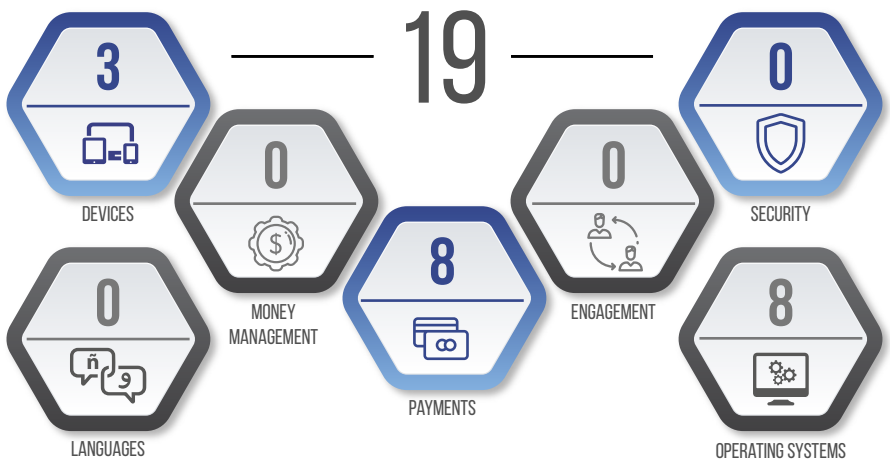
Payment Cloud Technologies (PTC) has developed bank.VISION, a digital banking solution which allows customers to deliver banking services via the cloud. The system enables financial institutions to provide services such as digital wallet, bill payment, online, email and SMS alert facilities as well as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



Company: PayKey

Founded: 2015

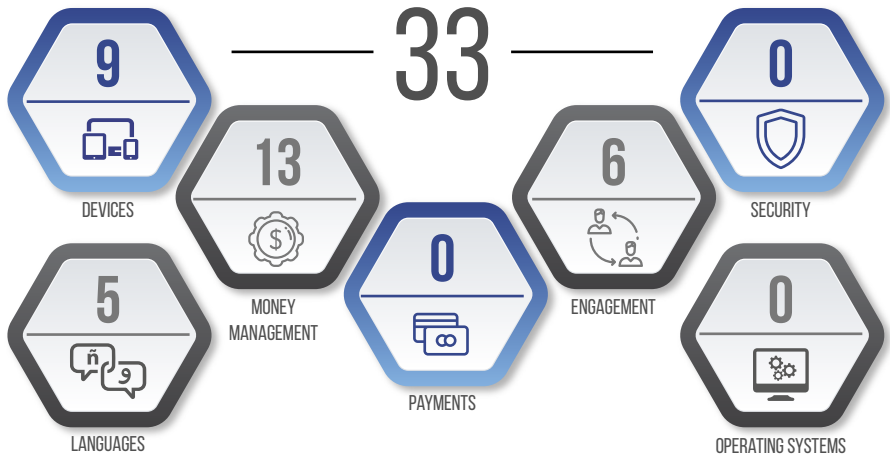
Categories: Payments, Operating System, Devices



PayKey's solutions aim to help banks blend their financial offerings into their customers' social and messaging experiences. The company's Mobile Banking Keyboard solutions integrate with the bank's mobile app, allowing users to initiate and complete several financial services, including P2P payments, payment requests, check balancing and cardless cash withdrawal, to name a few.



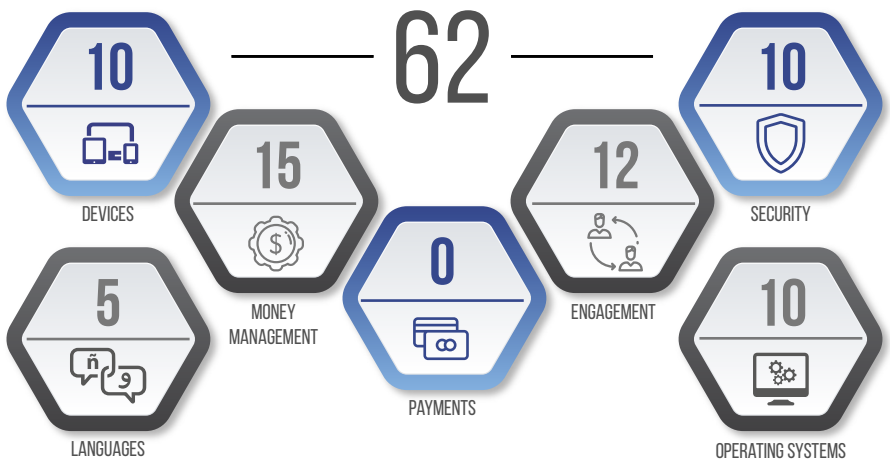
Company: Perfectsen
Founded: 2010
Categories: Money Management, Engagement, Languages, Devices



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



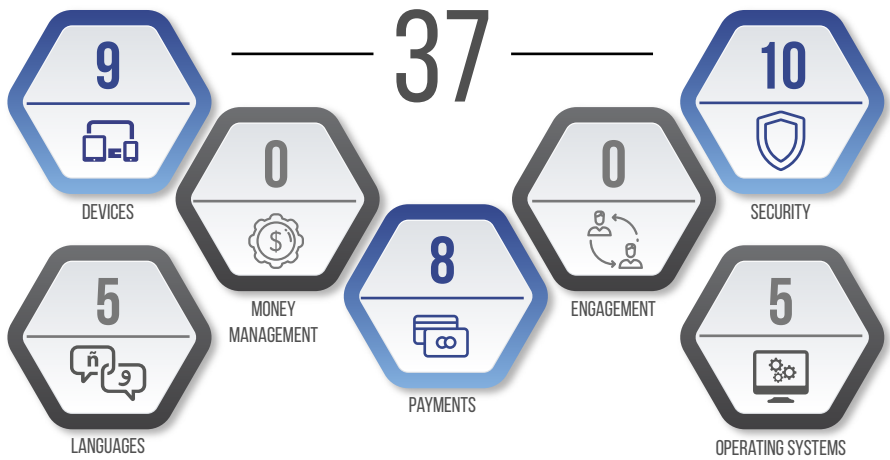
Company: Personetics
Founded: 2011
Categories: Money Management, Engagement, Languages, Operating System, Devices, Security



Personetics is a company with locations in New York, London and Tel Aviv that develops financial services which employ AI, predictive analytics, machine learning and natural language understanding technologies in order to help users improve their finance.



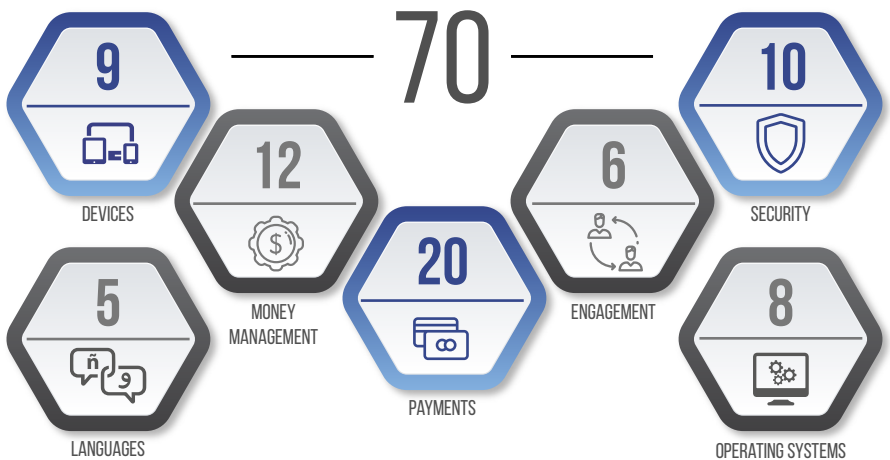
Company: Probanx
Founded: 2000
Categories: Money Management, Engagement, Languages, Devices



Probanx Information Systems, a banking software company based in Nicosia, Cyprus, offers an online banking solution that provides such features as international money transfers, multiple languages and transaction history.



Company: Q2 Software, Inc.
Founded: 2004
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



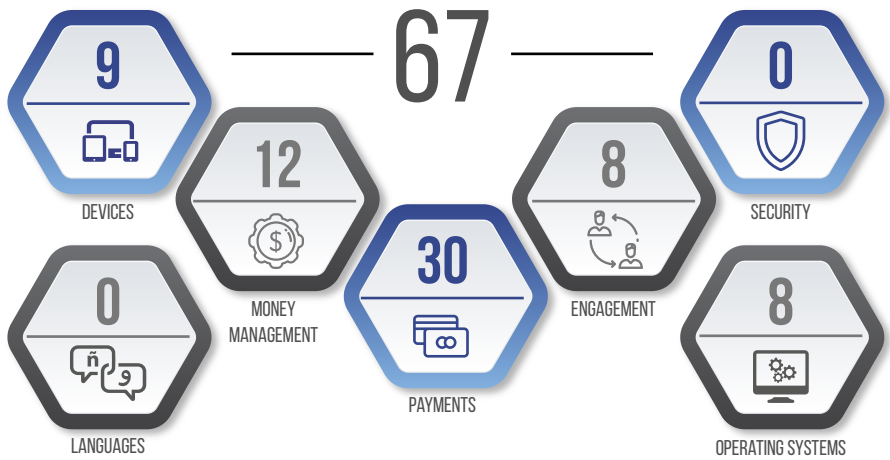
Q2 Software, Inc. offers financial institutions and banks cloud-based virtual banking solutions to communicate and transact in an easy and secure way. By leveraging virtual banking software across Q2 single, non-siloed technology platform, banks and FI can deliver unified omnichannel banking services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



Company: Qulix Systems

Founded: 2000

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



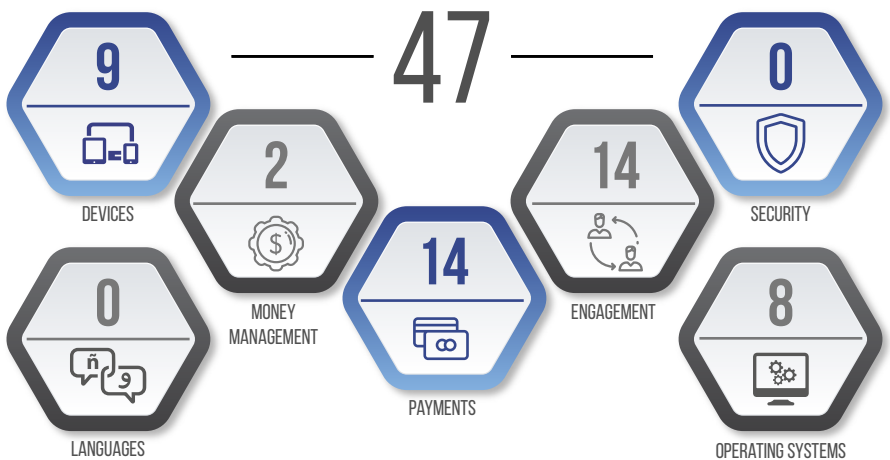
Qulix Systems is an international provider of software development and QA outsourcing services across a number of verticals, including finance and banking, telecommunications, insurance, health care, SCM and manufacturing. The company develops automated systems for remote banking, including internet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



Company: Sandstone Technology

Founded: 1996

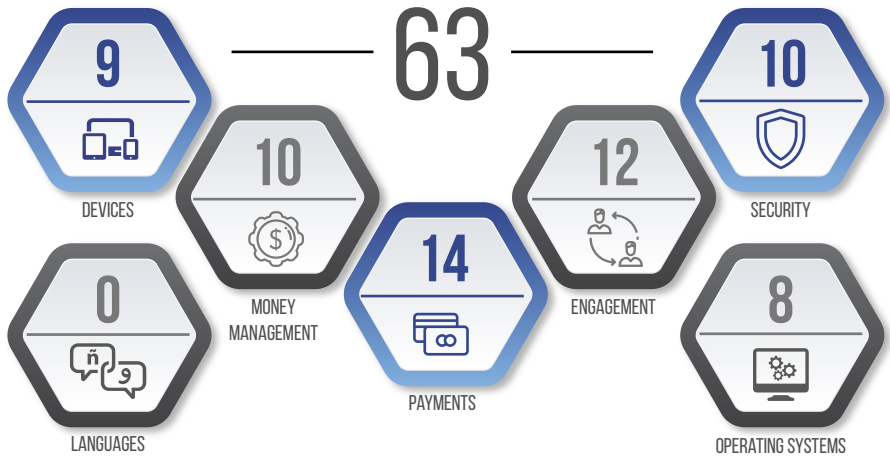
Categories: Money Management, Payments, Engagement, Operating Systems, Devices



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



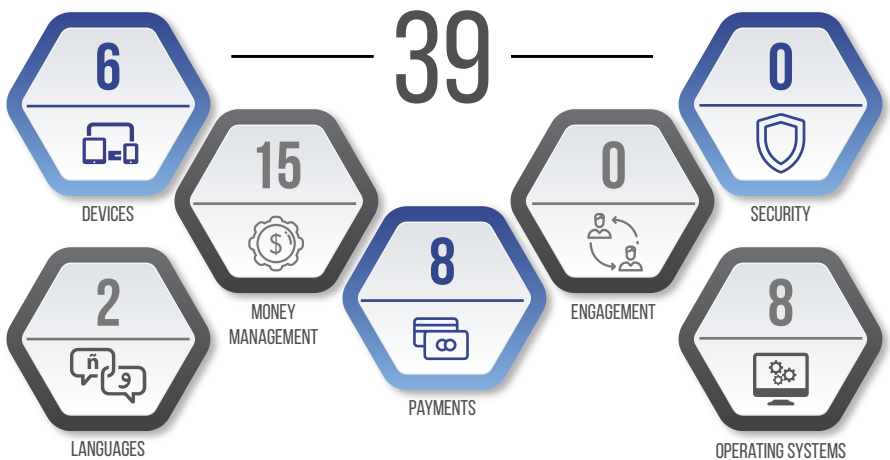
Company: Science Soft
Founded: 1989
Categories: Money Management, Payments, Engagement, Operating Systems, Devices, Security



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



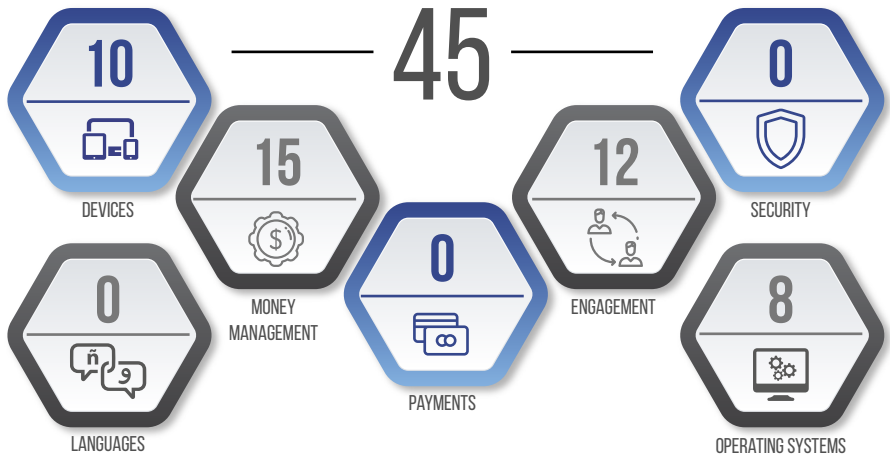
Company: solarisBank
Founded: 2016
Categories: Money Management - Payments - Operating System - Devices



The solarisBank AG banking platform has a full banking license and enables companies to offer their own financial products. Partners can access solarisBank modules for e-money, instant credit and digital banking, as well as application program interface (API)-integrated services from third-party providers.



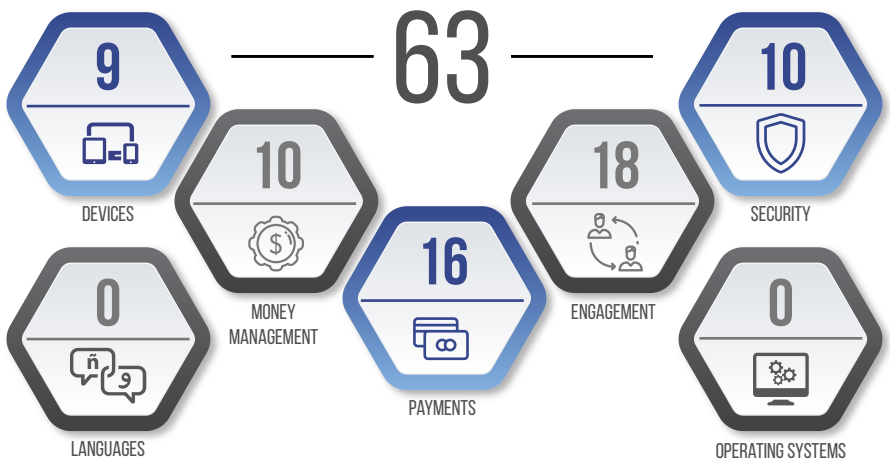
Company: Strands, Inc.
Founded: 2003
Categories: Money Management, Engagement, Operating Systems, Devices



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



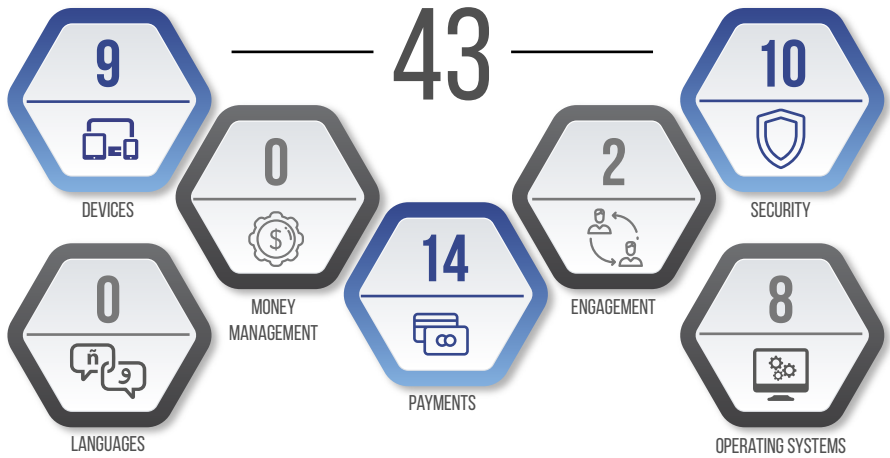
Company: Streebo
Founded: 2008
Categories: Money Management, Payments, Engagement, Devices, Security



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



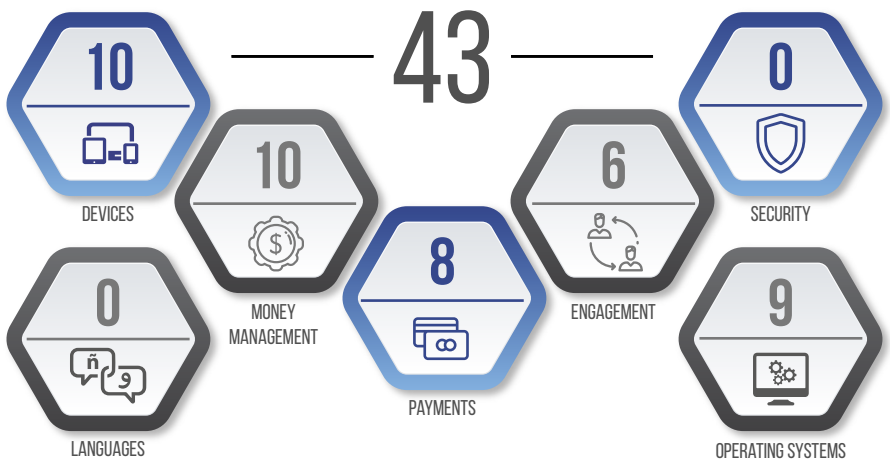
Company: Syntel
Founded: 1980
Categories: Payments, Engagement, Operating Systems, Devices, Security



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



Company: TalkBank
Founded: 2016
Categories: Money Management, Payments, Engagement, Operating System, Devices



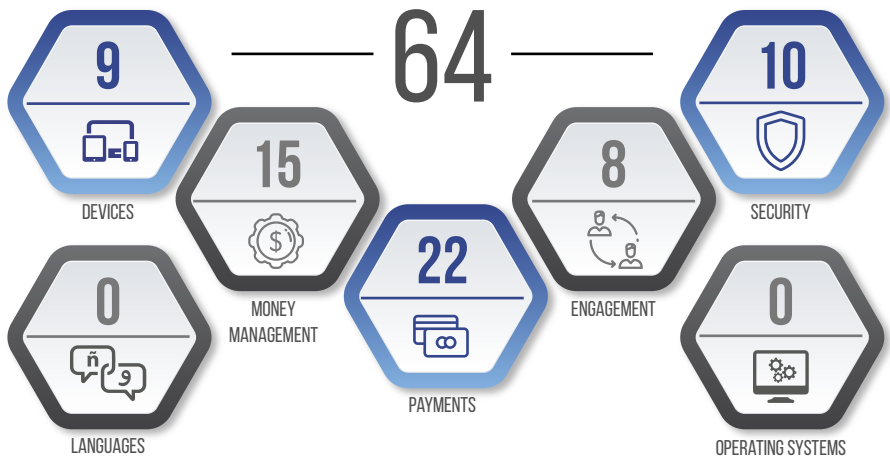
TalkBank uses artificial intelligence (AI) to develop chatbot banking products. The solutions enable banks to provide customers with functions such as transfers and bill splitting.

TCS BaNCS

Company: Tata Consultancy Services BaNCS

Founded: 1968

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



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

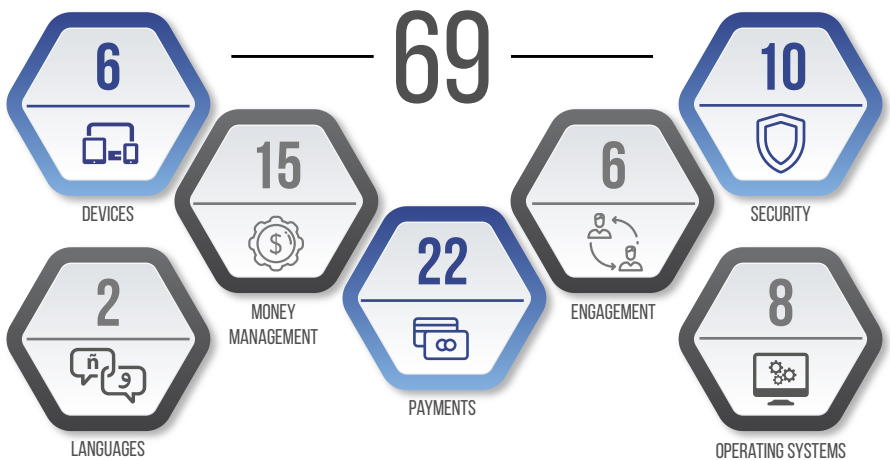


technisys

Company: Technisys

Founded: 1995

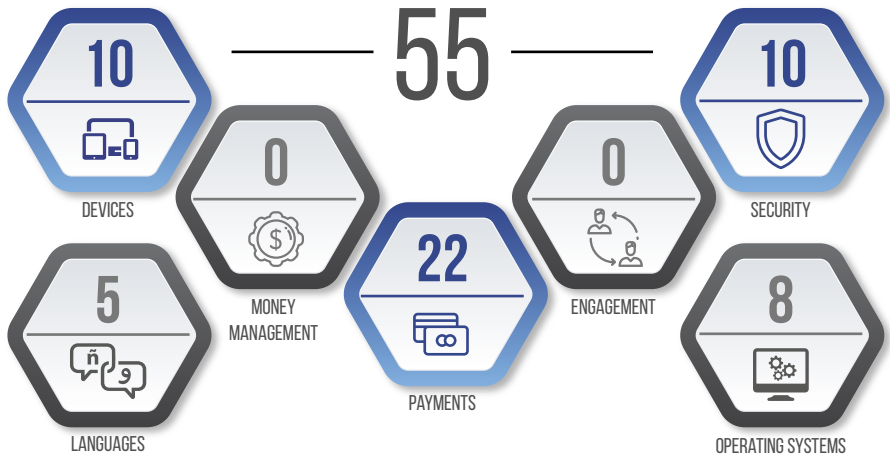
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



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



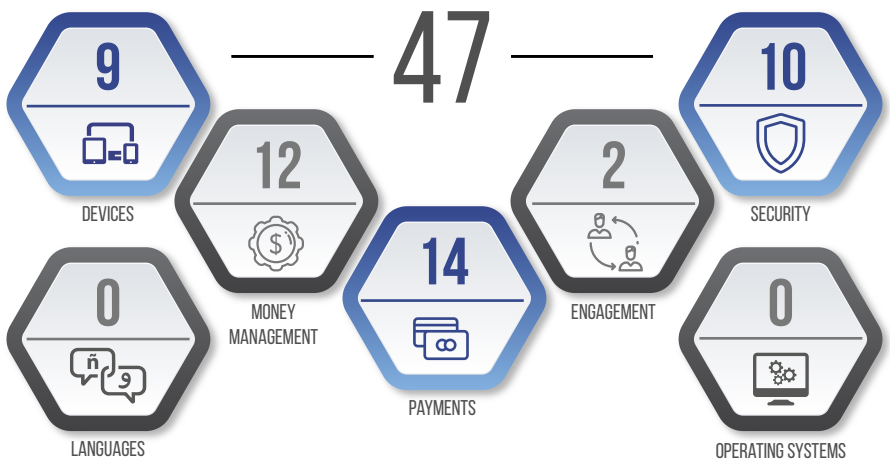
Company: Temenos
Founded: 1993
Categories: Payments, Languages, Operating Systems, Devices, Security



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



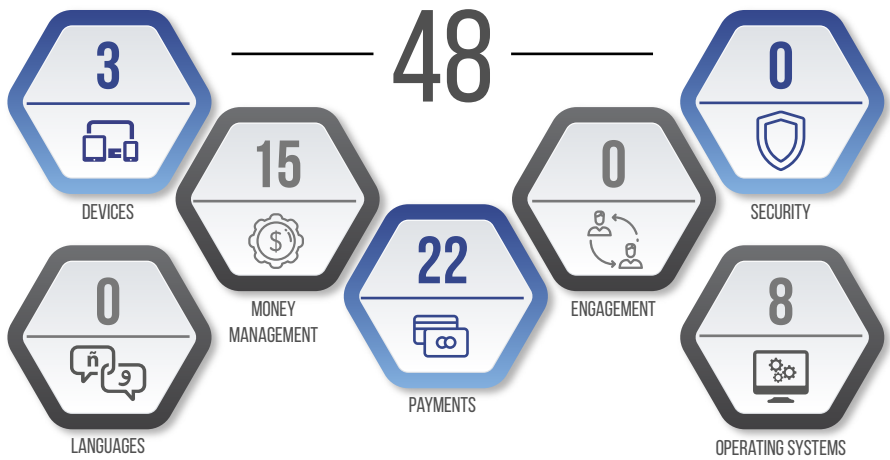
Company: TheBankCloud
Founded: 2009
Categories: Money Management, Payments, Engagement, Devices, Security



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



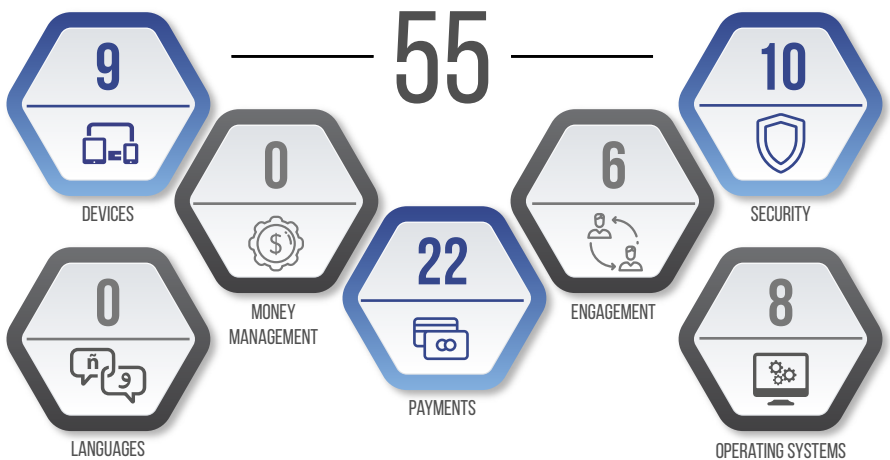
Company: Tink
Founded: 2012
Categories: Money Management, Payments, Engagement, Devices, Security



Tink is a cloud-based platform that allows FIs to integrate payments, account aggregation and personal finance management features into their mobile apps or online banking platforms.



Company: The System Works Group
Founded: 1988
Categories: Payments, Engagement, Operating System, Devices, Security



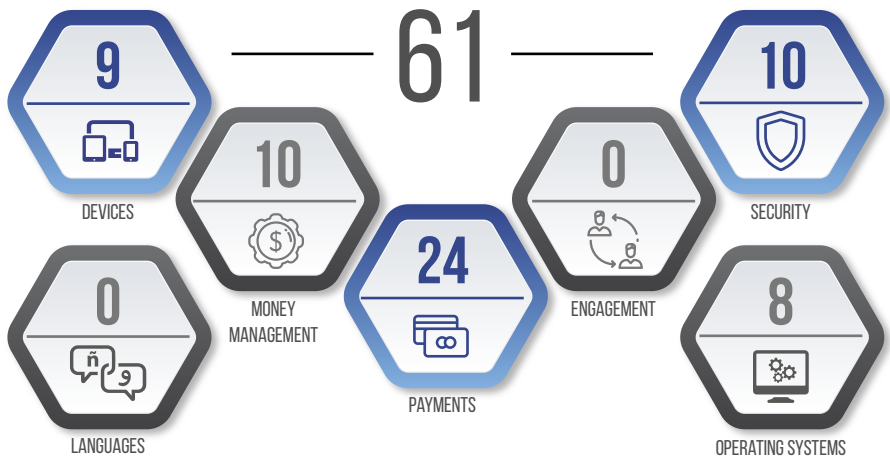
TSWG is an Australian FinTech services company that offers digital banking solutions, digital customer on-boarding and lending platforms and managed network and hosting services.



Company: Tyfone Inc.

Founded: 2004

Categories: Payments, Operating Systems, Devices, Security



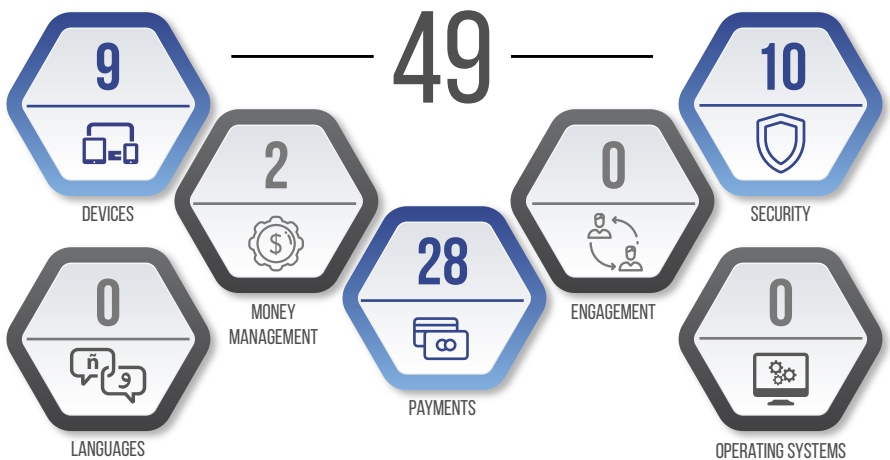
Tyfone has developed a suite of mobile financial services platforms that enable banks to offer their customers a secure banking and payment system. Tyfone’s Mobile Banking solution allows customers to view account balances and transaction history, transfer funds, add a payee, capture mobile remote deposits,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



Company: Unisys

Founded: 1986

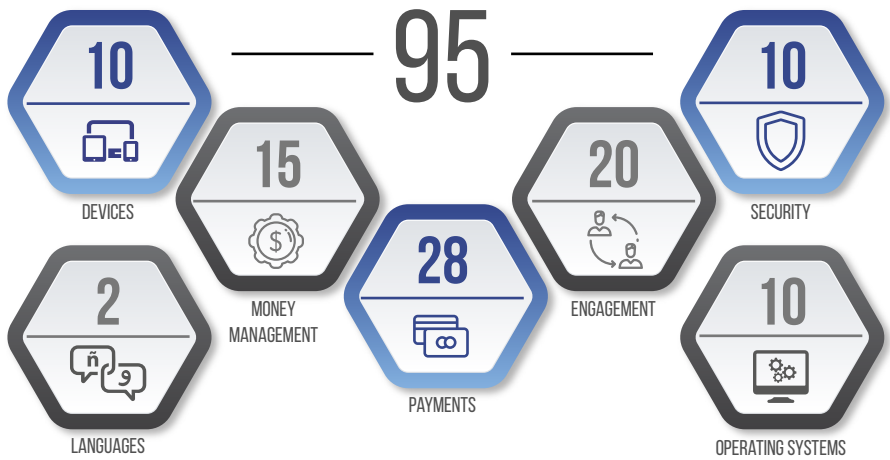
Categories: Money Management, Payments, Operating Systems, Security



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



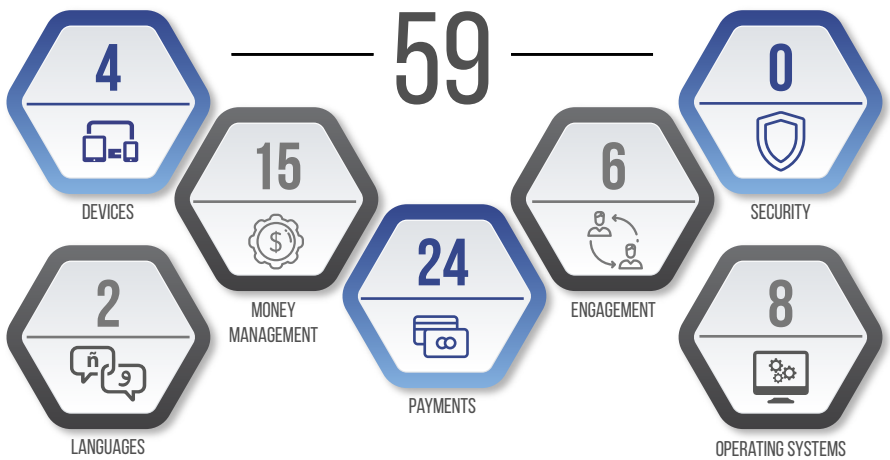
Company: Urban FT, Inc
Founded: 2012
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



Urban FT is recognized as the industry’s leading SaaS-based digital payments platform that enables any brand to seamlessly launch a branded Mastercard or Visa card, lifestyle mobile app and Web solution to complement its core business. We give brands a complete platform to enhance every element of the customer/brand relationship, leveraging what they’re doing today by adding a financial services framework, built on our unique understanding of driving the customer journey. Our platform enables brands—including 75 financial institution clients in addition to nonbank clients, representing leading national brands in telecommunications, insurance and travel—to uniquely engage their customers, adding value by deepening and expanding how and when customers interact with the brand.



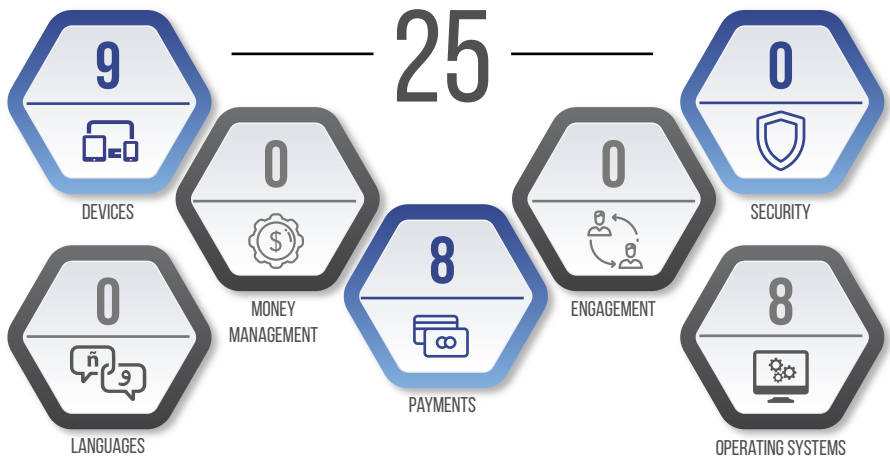
Company: Vipera
Founded: 2005
Categories: Money Management, Payments, Engagement, Operating System, Devices, Security



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



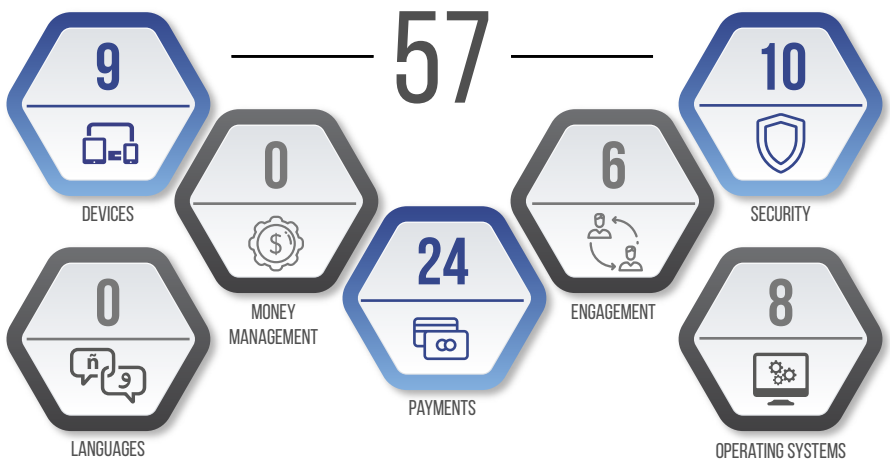
Company: Virtual Affairs
Founded: 1997
Categories: Payments, Operating Systems, Devices



Virtual Affairs is a software company that specializes in digital channel solutions for banks and insurance companies.



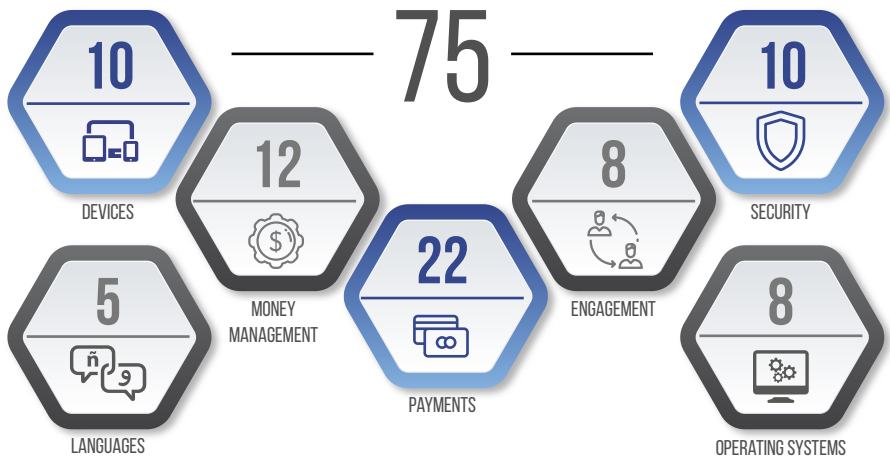
Company: VirtusaPolaris
Founded: 1996
Categories: Payments, Engagement, Operating Systems, Devices, Security



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



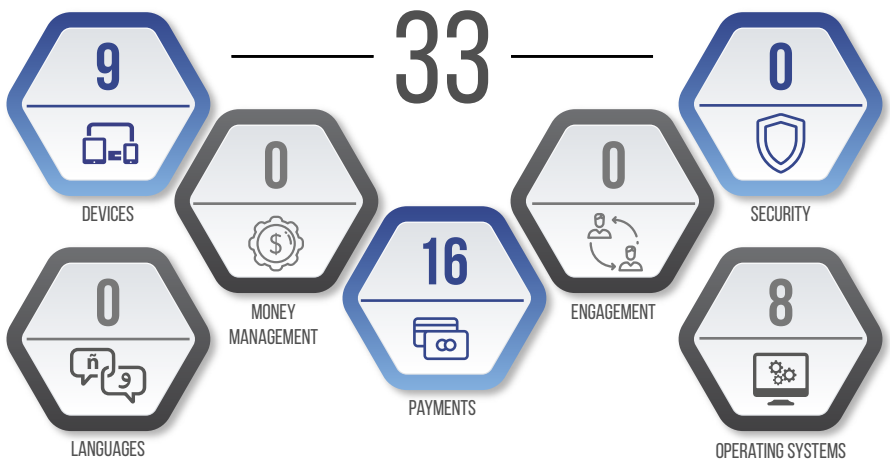
Company: VSoft
Founded: 1996
Categories: Money Management, Payments, Engagement, Languages, Operating Systems, Devices, Security



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



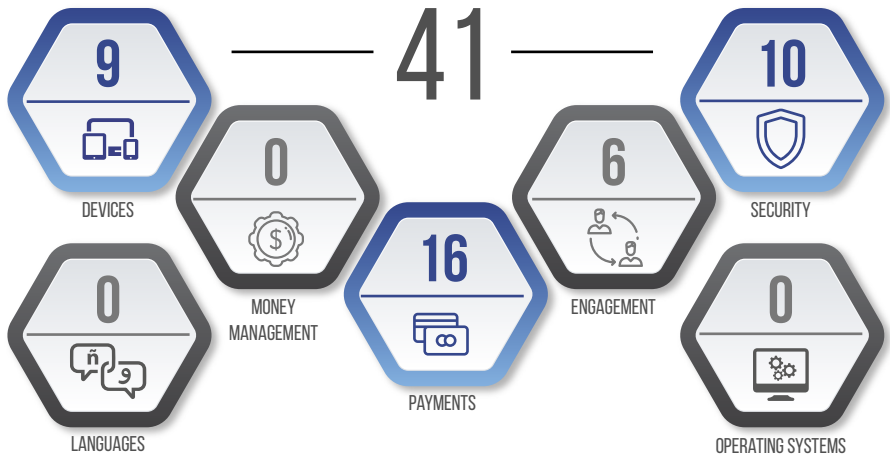
Company: WIZZIT
Founded: 2002
Categories: Payments, Operating Systems, Devices



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



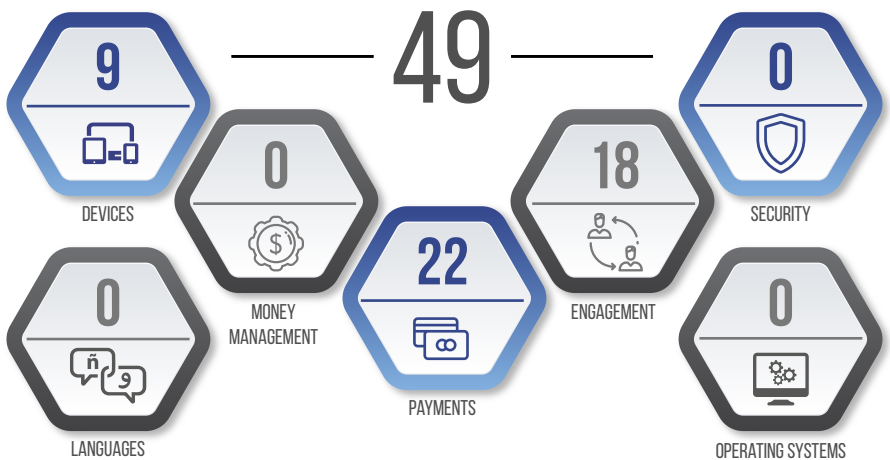
Company: XCOM AG
Founded: 1988
Categories: Payments, Engagement, Devices, Security



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



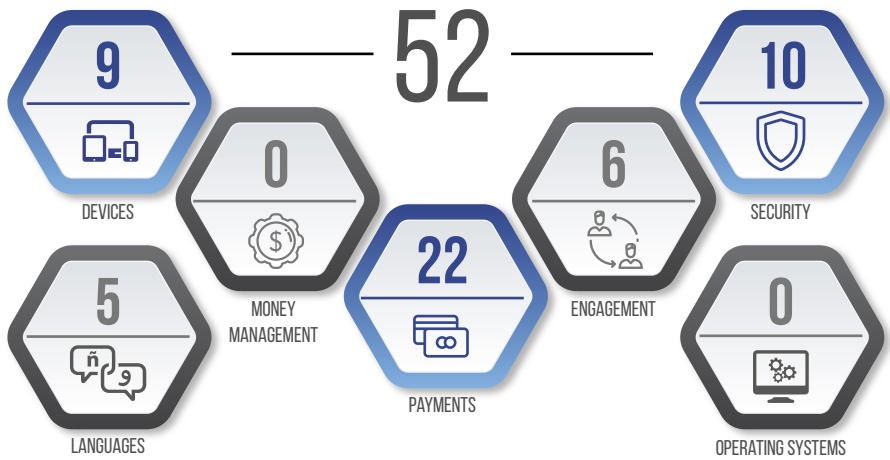
Company: Zenmonics
Founded: 2007
Categories: Payments, Engagement, Devices



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



Company: Zeptoo
Founded: 2010
Categories: Payments, Engagement, Languages, Devices, Security



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

About

DIGITAL BANKING TRACKER

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

PYMNTS.com

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[Feedzai](#) is AI. We’re coding the future of commerce with a platform powered by AI and Big Data. Founded and developed by data scientists and aerospace engineers, Feedzai has one critical mission: to make commerce safe. The world’s largest banks, payment providers and retailers use Feedzai’s ML technology to manage risks associated with banking and shopping, whether it’s in person, online or via mobile devices.

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