

## 31 companies join Tech Nation's Fintech programme as the UK leads fintech in Europe

- 31 tech scaleups have been selected to join Tech Nation's prestigious fintech programme, with the programme seeing almost a 20% rise in applications from the year before
- The 6-month programme will support the growth of the UK's most promising fintechs
- 60% of companies are based outside of London, reflecting the strength of UK-wide tech hubs
- New data reveals that the UK has the largest number of fintech unicorns (22) in Europe and the greatest level of fintech investment, with \$2.5bn raised in VC investment in 2020 so far

**23rd September 2020:** Tech Nation, the growth platform for tech companies and leaders, announces the 31 tech companies that have been selected to join the Fintech Cohort 3.0, in conjunction with revealing new data that shows the UK is leading fintech in Europe.

The cohort includes companies from across the fintech sector; operating in areas such as: insurance, regtech, open banking and digital ID. This year's cohort features a high proportion of insurtechs, at 20%; with this being the first year that insurtech companies qualified for the programme. It reflects the strong growth of insurtech as a sub-segment of fintech in recent years.

60% of companies joining the programme are from outside of London, highlighting the strength of fintech hubs across the UK and the maturity of the fintech sector outside of traditional financial services centres. Companies joining the programme are based in: Sheffield, Belfast, Edinburgh, Colchester, Bracknell, Manchester, London, Cardiff, Milton Keynes, Bournemouth, Newport, Norwich, Glasgow, Guildford, and Nottingham. On average the companies have raised £3.3m and employ 18 people.

With the UK's historic strength in financial services, combined with world-leading policy and regulation in the space, such as Open Banking, the FCA Fintech Sandbox, and the new Fintech Pledge, it is hoped that these companies will contribute to building a world-renowned fintech powerhouse in the UK.

New data reveals that the UK continues to lead Europe for fintech VC investment. This year, \$2.5bn has been invested in UK fintech companies so far, with investment levels peaking in July 2020 (\$1bn)<sup>1</sup>. By comparison, German fintechs have raised \$1.09bn and Swedish fintechs have raised \$1.06bn this year to date\*. The UK also leads Europe for fintech unicorns, with 22 fintech unicorns, compared to 6 in the Netherlands, 4 in Sweden, 3 in France and 3 in Germany.

**Liam Gray, Fintech Lead, Tech Nation comments:** "The UK fintech ecosystem is truly world leading and its strength is clearly demonstrated by the calibre of companies on this year's Tech Nation Fintech programme. Our third cohort will officially introduce insurtechs to the programme, a sub-segment of fintech that has matured significantly in recent years. This cohort will also be the

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<sup>1</sup> Tech Nation & Pitchbook, September 21st 2020

most geographically diverse group of fintechs we've ever had, with 60% located outside of London, highlighting the growing prevalence of regional fintech hubs."

Tech Nation received 143 applications for the programme, the most ever received and up by almost 20% from last year. Judges, mentors and advisors include many of the leading figures in the fintech sector. Catherine Wines, Co-founder, WorldRemit, Richard Theo, Founder & CEO, Wealthify and Lou Smith, CDO, Lloyd's. Tech Nation's fintech programme has supported many of the UK's leading fintech companies, including Kani, Credit Kudos, Funding Options, Sustainably, Good Box and Primary Bid.

Tech Nation is privileged to have Wilson Sonsini, Buckley and CBRE partnering on the Fintech 3.0 programme. Their experience and knowledge working alongside scaling companies will be invaluable for providing insight on international expansion, virtual banking and property management throughout the programme.

### **Fintech Cohort 3.0:**

[Auto Service Finance](#), Sheffield, Yorkshire - Lending

No one wants to be hit with costly, out-of-the-blue car repairs. Auto Service Finance (ASF) is offering a better way to pay for car repairs and accessories by allowing customers to spread the cost of their repairs over manageable monthly payments, completely interest free. Revenue is made by charging a small transaction fee to the dealership. ASF has exclusive long term partnerships with JLR, VWG (this includes Audi, Skoda, Seat and VW) and Ford, as well as every other manufacturer.

[Automated Intelligence](#), Belfast, Northern Ireland - Regtech

Financial organisations are mandated by stringent regulatory standards to prove compliance, and failure to comply can result in reputational damage and financial loss. Automated Intelligence provides highly regulated firms with data insight, risk identification and compliance reporting, covering both analysis and discovery, as well as governance, policy execution and reporting.

[Aveni](#), Edinburgh, Scotland - Wealth

Aveni assists and enhances client interactions for the Financial Services industry through a unique pipeline of Natural Language Processing (NLP). Their proprietary NLP engine automates processes direct from the customer's voice. In practice, this includes risk monitoring, analysis of customer needs, performance management of staff and CRM population. Aveni believes that transitioning 2nd line support functions to the point of sale or service will be a game changer for cost to serve in large financial institutions.

[Balkerne](#), Colchester, East of England - Insurance

Managing risk is difficult, as there are so many contributing and changing factors. Balkerne provides property specific, live information across different risk domains, which enables property owners and operators to significantly reduce the frequency and scale of losses and business interruptions. Their

platform incorporates a range of historical data sources, which enables property owners and operators to make informed and auditable decisions for managing long term property climate risk.

[BankBI Limited](#), Bracknell, South East - Analytics

Accurate, timely and automated financial performance analytics and reporting are critical to every financial institution's success. BankBI offers senior management in banks, credit unions and the microfinance industry the chance to measure, monitor and manage their business in real time using industry standard ratios, dashboards and automated management information. Based on the integration of a targeted minimum data set, BankBI delivers rapid time to value and a guaranteed successful project outcome.

[BankiFi Technology](#), Manchester, North West - Open Banking

For SMEs and the self-employed, lots of small admin tasks can quickly become overwhelming. BankiFi orchestrates and automates these admin tasks as well as providing an integrated invoice-to-pay service that matches and reconciles payments with open invoices and auto reminds late payers. They help businesses by providing all their needs in one place, improve productivity, financial health and help drive growth.

[Caura](#), London - Payments

Looking to simplify and streamline vehicle payments, Caura is the payment platform for your car to manage parking, tolls, congestion charge, MOTs, vehicle tax and insurance. Caura DRIVE allows users to pay for 95% of parking, London's CC/ULEZ charges and tolls by just entering your vehicle registration. Caura PROTECT is an FCA registered product with seven insurers, allowing drivers to purchase and manage motor insurance. Caura MAINTAIN seamlessly manages MOTs and vehicle servicing.

[Coincover](#), Cardiff, Wales - Insurance

Cryptocurrency can be a risky investment, but it shouldn't have to be. Coincover's technologies and insurance backed guarantee protects the contents of your digital wallet. Delivering security and assurance in cryptocurrency for individual investors, fund managers, professional traders and corporate customers, they provide deposit protection, crypto key storage and recovery, lost key protection, cryptocurrency wills, and cryptocurrency theft cover, all underwritten by Lloyds of London Insurers.

[Credas](#), Cardiff, Wales - Digital ID

Simplifying identity verification, Credas provides a combination of biometric facial recognition, document authentication, client engagement, data capture and eSign technologies to a range of markets and sectors. Typically supporting the regulated space to date, with KYC, AML, Right to Rent and Right to Work checks, Credas clients can engage with their end-users remotely from anywhere in the world, in real time.

[CreditEnable](#), London - Lending

CreditEnable has a mission to enable SME lenders and borrowers everywhere to effortlessly find their perfect match. They are building the world's first end-to-end digitally managed marketplace for

SME credit. Lenders using their marketplace benefit from efficient access to quality borrowers, improved quality in their SME loanbooks, significantly reduced underwriting timelines and profitable growth. The marketplace also helps SMEs better understand lenders' credit requirements, get prepared for debt and assists them to secure the capital they need at an affordable rate.

[Datactics](#), Belfast, Northern Ireland - Regtech

It's estimated that 90% of a business' potential is under utilized, and often the solution to this is found in data, which is complex, time-consuming to analyse and often needs coders, programmers or data analysts to translate. Datactics' platform transforms data into actionable insights, and empowers those who know data to fix it, without the need for coders or programmes. This helps businesses gain new markets and improve their internal productivity.

[Flock](#), London - Insurance

Flock are a UK insurtech rapidly becoming known as the go-to insurer for the connected and autonomous world. Flock started out in the drone industry, where they launched Europe's first pay-as-you-fly insurance for commercial drone operators in 2018. They have now issued millions of quotes and insure some of the world's largest drone fleets in the world. Flock is working with the world's leading insurers to reinvent other areas of insurance with their proprietary risk intelligence algorithm.

[FloodFlash](#), London - Insurance

Extreme weather events increase in frequency each year. Whilst floods come thick and fast, flood claims can be painfully slow. The wait for cash can have dire consequences for flood-struck businesses, as rent, bills and wages mount up. FloodFlash is a new type of rapid-payout flood cover. It uses the latest in data modelling and connected tech to bring parametric insurance to the mass market for the first time. The result is fast, easy and flexible cover that pays claims within days of a flood.

[IE Hub](#), Milton Keynes, South East - Digital ID

Every year in the UK, 10 million people in financial difficulty have to share detailed income and expense (I&E) information with an average of 6 creditors, an exercise that may need to be repeated regularly when circumstances change or creditors seek updates. It can result in severe mental anxiety. IE Hub's Customer Portal makes it quick and easy for you to record and share this information conveniently and with multiple parties, using any device. As for creditors, they can use the CRM portal to automatically validate data provided, against what's held in the credit bureau, and view a customer's affordability journey over their lifetime, providing a holistic view of their situation.

[Just Move In](#), Bournemouth, South West - Proptech

Moving house has long been voted one of the most stressful life events to experience. Just Move In simplifies home moves by setting up essential services such as council tax, water, energy, broadband, insurance and more. They handle the admin around moving and recommend the best matches for movers, based on customer service, long-term value and ethics. Their service is also

used by estate agents, conveyancing firms, banks and retailers to make sure their customers get a hassle free move.

[Lightyear](#), Belfast - Invoices

Traditionally, the Accounts Payables process demands hours of manual data entry. Lightyear are transforming and automating the process with an intelligent cloud hosted application. Helping businesses of all sizes, across the world to automate this process, they're reducing the invoice payables cost from £15 per document to £0.25p, and, on average, saving customers 80% processing time. Their system is 100% accurate, and seamlessly transitions documents between team members for one click approval.

[Maji](#), London - Pensions

Over 15 million people in the UK can currently expect inadequate retirement incomes. Maji has developed a personalised platform and app, designed to give consumers one place to manage their pensions and plan for retirement by using the latest behavioural science and AI technology. It is available through employers, pension providers and financial service partners for whom it can cut costs and increase revenue.

[Moneyshake](#), Newport - Lending

Moneyshake has developed price competition technology to revolutionise the way people will buy products and services online. Rather than one-dimensional static comparison, Moneyshake's technology allows product providers to bid for its customers' business in unlimited volume and in real time. Initially launching in vehicle leasing, the business has helped thousands of people get the very best deal on their new car. Over the next 12 months, Moneyshake will add multiple finance options to its platform - creating the UK's first competitive car finance marketplace.

[Nivo](#), Manchester - Regtech

Anyone who has applied for a mortgage or loan knows the mountain of paperwork it brings. Nivo has created a messaging network for financial services, where loan providers of all kinds can gain the customer experience of UK challenger banks with a familiar messaging format that moves deals forward quickly and cuts out manual tasks. Customers can communicate with their provider and input what's needed, like Biometric ID checks, e-signed agreements, payslips, bank statements, personal data, and other key evidence. The data is referenceable and easily shared between intermediaries, making the processes more efficient for all parties involved.

[Pikl](#), Norwich - Insurance

As the sharing economy further evolves, people are renting and sharing things they would not dream of 10 years ago - for example, renting out your spare bedroom as an Airbnb which can affect your home insurance. Pikl enables customers to preserve the things they love by delivering market-leading usage-based insurance products and experiences that enable people to confidently share their assets and skills with the world.

[Pomelo Pay](#), London - Payments

In a time where businesses have had to quickly adapt to a cashless society, Pomelo has developed a platform where businesses can use the power of QR for payment technologies to create a sales channel at every customer touchpoint. Not only does this create higher conversion rates, new marketing channels and new revenue streams, customers also don't have to touch or press anything like with a traditional card machine.

[Portify](#), London - Lending

Portify has developed inclusive financial services for those with non-standard employment and financial backgrounds, including flexible workers. Their products enable people who normally wouldn't qualify for certain financial services to access fair and essential financial products such as credit building, interest-free loans and tools to help users budget and stay clear of expensive overdrafts.

[Propportunity](#), London - Proptech

As more and more people are trying to get on the property ladder, being a first-time buyer is getting even more competitive. Propportunity makes ownership possible by helping first-time buyers afford homes sooner, and without relying on the bank of Mum and Dad. They use machine learning to identify fast-growth properties, and then lend the buyer the down-payment needed to obtain a mortgage. Their product is estimated to annually enable over 200,000 first-time buyers that normally would not have a chance to own their home.

[SO-SURE](#), London - Insurance

When things go wrong, you want to know your insurance provider has your back. SO-SURE has redesigned insurance to put the customer first, restoring consumer trust in insurance. Through a new model and technology, they provide an amazing experience if you need to claim on insurance, and if you don't need to claim, they can pay you back up to 80% of your premium, every year. They started in the UK with mobile phone insurance, and they are on the path to expand globally and across insurance lines.

[SquareBook](#), Edinburgh - Capital Markets

SquareBook is changing the way companies issue shares and raise capital on regulated markets, transforming the equity IPO process. The SquareBook platform uses innovative auction technology to guide IPO pricing and allocation decisions, delivering fairer outcomes for issuers and investors. SquareBook's innovative, transparent and efficient service dramatically reduces the costs of an IPO to the company raising capital, removing the barriers that deter companies from raising capital on regulated markets.

[Streeva](#), Guildford - Payments

Streeva automates everyday processes by making transactions smarter. Their goal is to make payments work better for everyone, starting with tax benefits for UK charities. Their initial solution Swiftaid automates the traditional Gift Aid process used by many charities, handling the entire process for digital donations, and at no extra cost to the donor.

[Uncapped](#), London - Lending

Driven by the belief that founders should not have to give away ownership or personal guarantees to fund growth, Uncapped provides founder-friendly capital without interest or equity. They invest £10k to £2 million in online businesses for a flat fee of 6% which is repaid as sales grow. Founders can apply online, receive an offer in 24 hours, and get back to growing their business.

[Urban Jungle](#), London - Insurance

When it comes to renting, it can be a jungle out there. Urban Jungle provides fully digital insurance for renters, empowering the next generation of customers by making it much easier to get access to more suitable insurance at a better price. They offer content insurance starting at £5 a month and it takes just two minutes to get a quote.

[Vistalworks](#), Glasgow - Regtech

It's estimated that illicit trade and fake goods drain the global economy of \$2.2trillion dollars a year, in addition to fuelling illegal financial activity such as money laundering and criminal gangs. Vistalworks' risk-scoring technology identifies illegal products and their sellers, who openly operate online, and can warn consumers of potential harm before they buy. It also provides law enforcement agencies and regulators with essential intelligence. Their plan is to supply banks and payment providers with seller risk scores in order to identify and prevent illegal transactions.

[Wealthkernel](#), Nottingham - Wealth

Wealthkernel supplies investment infrastructure for companies looking to offer digital investment services. They offer a comprehensive solution that covers client onboarding, trading and custody. The infrastructure is optimised for the delivery of investment and wealth-management services to non-traditional clients, namely those who are considered not commercial to service.

[Yapily](#), London - Open Banking

Yapily enables fairer and better financial services for everyone. Using an open API, Yapily makes connecting to banks easy, to seamlessly access bank account data and initiate payments. It powers applications invisibly behind the scenes, and allows their clients to be front and centre with a seamless and improved user experience, giving them complete control.

## **Quotes**

### **Judges:**

**Catherine Wines, Co-Founder & Director of WorldRemit comments** "It was another year where we identified some amazing Fintech companies set up in the UK, showing how thriving the UK environment is for Fintech businesses. What was also striking is the increase of such businesses set up outside London and by women. No doubt the Tech Nation Fintech programme contributes to their development"

**Tim Levene, CEO, Augmentum VC comments:** "Despite the backdrop of Covid, the innovation in Fintech continues apace and it has been particularly pleasing to see the strength in depth not just by areas of focus but by geography too. Although London remains the centre of gravity for UK fintech, clusters of fintech excellence are being developed across all corners of the country."

**Amir Nooriala, CCO, CallSign comments:** “It was a delight to see the continual pipeline of innovative and high potential FinTech firms this country continues to produce. I look forward to continuing to work with Tech Nation and watching these starts-ups scale successfully.”

**Cohort:**

**James Jackson, CEO & Co-Founder, Auto Service Finance, comments:** “We are really excited to have been selected for this year's Fintech programme and can't wait for the first insight sessions. We have very ambitious international expansion plans for 2021 and this programme will help us execute this strategy and help showcase the business to a wider audience.”

**Simon Cole, CEO of Automated Intelligence comments,** “We're delighted to be selected for Tech Nation's Fintech growth programme. It's an exciting time for Automated Intelligence, and we're looking forward to collaborating and sharing our knowledge with other founders in the Regtech space. We're really looking forward to discovering how the programme will help us better serve the needs of our customers.”

**Joseph Twigg, CEO, Aveni, comments:** “Tech Nation is one of the most recognised and prestigious accelerators in the UK and have helped thousands of companies develop and grow their business, we are excited to learn from this experience.”

**Jonathan Crook, CEO & Co-Founder of Balkerne, comments** “We are tremendously excited to be chosen to be part of this programme and to receive both the recognition and support of Tech Nation, which does so much to assist the development of companies in this sector. We are delighted to be given the opportunity to join other companies in pursuing the acceleration of the rate of change in financial services.”

**Graham Goble, CEO & Founder of BankBI, comments** “The BankBI team are tremendously excited to have been chosen for Fintech 3.0. We're really looking forward to learning from, as well as contributing to the process, and confident that the takeaways will contribute to our ongoing plans for growth and open further routes to scale in the analytics market for financial institutions”

**Mark Hartley, CEO & Founding Partner of Bankifi, comments** “We at BankiFi are very proud and excited to have been selected for this prestigious program and very much look forward to flying the flag for Fintech in the North, and benefiting from the opportunities and learnings that it brings.”

**Sai Lakshmi, CEO and Founder, Caura, comments:** “My last startup Echo was on a Tech Nation startup program - the network and support that we received was invaluable and we can't wait to see what we can do together with Caura!”

**Sharon Henley, CPO, Coincover, comments:** “Coincover has seen tremendous traction and growth in 2020. We are thrilled to be part of this year's cohort. It is a great opportunity for us to build our network, collaborate with, and learn from the greatest minds in FinTech. With the resources, support and encouragement our participation in the programme will bring, we can't wait to take the opportunity to drive Coincover's continued growth.”

**Rhys David, CEO, Credas, comments:** “This is a fantastic opportunity for Credas to grow and learn from other businesses, as well as collaborate and network with the other founders and experts in their fields. The Tech Nation programme looks set to be a fantastic mix of support and advice, which is perfectly placed for us on this next stage of our journey.”

**Stuart Harvey, CEO, Datactics, comments:** “We're delighted to be involved! As a Belfast-based firm with global ambitions, we're really keen to build on our foundations by making the most of the expert advice, networks and strategic support that the programme offers.”

**Ed Leon Klinger, CEO of Flock, comments** “As Flock scales into new product lines and new geographies, it's important that we surround ourselves with experts who have tackled similar challenges themselves. The Fintech Programme will grant us access to some of the world's leading entrepreneurs, who have built successful businesses in complex, high-tech and heavily regulated environments. This is invaluable for us - and we cannot wait to get stuck in.”

**Adam Rimmer, Co-Founder, FloodFlash, comments:** “COVID-19 has accelerated the shift towards parametric insurance. Fintech 3.0 is an opportunity to supercharge our expansion within the UK and overseas. We can't wait to get started.”

**Kapil Madan, Director of IE Hub, comments:** “IE Hub empowers individuals to control and share their personal affordability data with organisations that need it. It is ideally placed to empower the millions who are financially impacted by COVID-19. Tech Nation's Fintech programme will help us reach regulators and all those organisations that want to help their customers. It will also provide us access to like-minded investors for scaling up.”

**Ross Nichols, Co-Founder, Just Move In, comments:** “We're massively excited to be joining the FinTech programme. Having the opportunity to discuss learnings and challenges with so many great FinTech businesses is going to be incredibly valuable. We're looking forward to getting involved with Tech Nation as much as possible.”

**Chris Gregg, CEO & Founder, Lightyear, comments:** “We are thrilled to be joining the Tech Nation Fintech 3.0 programme. Tech Nation is world-renowned for the quality of its programs and the relationships that it helps to foster across the Globe. Lightyear is delighted to have been recognised as a truly exciting business in Fintech.”

**Sahil Sethi, CEO and Co-Founder, Maji, comments:** “We're absolutely delighted to be part of this year's Fintech programme. The network of alumni, mentors and fellow fintechs that Tech Nation opens up for Maji is nothing short of incredible. The expertise of this shadow support team will play a big part in helping us chart and execute a rapid path to profitability and scalability. We can't wait to get started!”

**Eben Lovatt, CEO, Moneyshake, comments:** “Moneyshake is extremely proud to be recognised as one of the most exciting and innovative businesses in the UK Fintech sector, and to be part of Tech Nation's esteemed FinTech 3.0 programme. What we're looking forward to most about being a part of the FinTech 3.0 programme is the invaluable networking with other FinTech founders. It's a

chance to learn from other like-minded entrepreneurs.”

**Michael Common, CEO & Founder, Nivo, comments:** “This year has shown us how vital it is for financial firms to embrace digital innovations like ours to better serve their customers and support their employees. Together with Tech Nation we’re excited to scale our secure messaging network, helping even more companies to cut unsecured and inconvenient legacy channels like paper, post, email, and phone from their processes.”

**Louise Birritteri, CEO & Founder of Pikl, comments:** “We are thrilled to be joining the Tech Nation Fintech programme, as a scaling business we will welcome the wide range of mentor-ship and support that the programme provides which will no doubt help to accelerate the achievement of our goals.”

**Vincent Choi, CEO of Pomelo Pay, comments** “We are very excited to learn from other entrepreneurs that have gone through this journey and take Pomelo Pay to the next level”

**Sho Sugihara, Co-Founder & CEO, Portify, comments:** “To be in a growth programme alongside the most exciting fintech companies in the UK is a wonderful opportunity. We are excited to learn from other fintechs in this cohort and Tech Nation. We will use those learnings to continue on our mission to pioneer inclusive credit and bring fair credit products to thousands more consumers across the UK.”

**Vadim Toader, CEO & Co-founder of Proportunity, comments** “Tech Nation's focus on companies that can positively transform societies is in sync with Proportunity's mission of democratising home-ownership. With first time buyer demand at record levels, we're now growing at an incredible rate (doubling every month). The programme could not have started at a better time for us”

**Dylan Bourguignon, CEO of SO-SURE, comments** “We are thrilled to be part of a thriving community from which we can learn and get support as we scale”

**Joe Sluys, Founder & CEO, SquareBook, comments:** “It is a privilege to learn that the Tech Nation judging panel recognises Squarebook as one of the most exciting names in Fintech. We are enormously excited about having this opportunity to work alongside the Tech Nation team in order to achieve our objective of bringing innovation to the equity IPO process. We are confident we will deliver huge benefits to growth companies and their investors.”

**Beth Michael, COO and Co-Founder of Streeva Ltd, comments:** “The team are thrilled to be selected. With Tech Nation’s expertise and support network around us, we will inevitably reach the next level in our exciting journey. This will not only help us scale up our initial solution Swiftaid, which helps UK charities reach millions lost in Gift Aid, but will ultimately support us as we continue to build game-changing solutions that are set to hugely benefit the UK economy.”

**Piotr Pisarz, CEO & Co-Founder, Uncapped, comments:** “At Uncapped we’re looking forward to meeting mentors and other high profile startups at a similar stage.”

**Jimmy Williams, CEO & Co-Founder, Urban Jungle, comments:** “Tech Nation has been a very

impactful investment by the UK government, throwing its weight behind high growth UK tech. We believe that FinTech will be critical in leading the country back to growth and job creation, for example we expect to grow our workforce by over 100% this year. It's great to get the chance to work with other high growth FinTechs and TechNation on taking that to the next level."

**Vicky Brock, CEO of Vistalworks, comments:** "The UK is the world's leading Fintech market, and this is its most prestigious Fintech programme. The opportunity to participate will measurably accelerate our growth and scale as we evolve into a new market. The relationships we make with potential partners, clients and mentors could be transformational for our future success."

**Karan Shanmugarajah, CEO of Wealthkernel, comments:** "A strong network of support is key to the success of companies within the Fintech space. We look forward to engaging with the support and insight offered up by the programme as we continue to expand our business in the UK and beyond,"

**Stefano Vaccino, CEO & Founder, Yapily, comments:** "We are excited to share, learn and grow with like-minded innovative fintechs and supercharge the industry together."

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## Notes to the editor

### Regional breakdown of the cohort:

- 39% - London
- 10% - Wales
- 10% - South East
- 10% - Scotland
- 10% - Northern Ireland
- 6% - North West
- 6% - East of England
- 3% - Yorkshire
- 3% - South West
- 3% - Midlands

### Where the cohort want to expand to internationally:

39% - United States  
23% - Germany  
16% - France  
13% - The Netherlands  
13% - Australia

### Judges for Fintech Cohort 3.0

James Varga, CEO, ID & Co.

Al Lukies, Founder & CEO, Pollinate

Imran Gulamhuseinwala, Open Banking Implementation Entity Trustee

Aneesh Varma, CEO, Aire

Louise Hill, COO, Go Henry

Simon Taylor, Co-founder & Blockchain Lead, 11FS  
Catherine Wine, Co-founder & Director, WorldRemit  
Tim Levene, CEO, Augmentum VC  
Richard Theo, Founder & CEO, Wealthify  
Lou Smith, CDO, Lloyd's  
Mark Dowds, Managing Director, Anthemis  
Amir Nooriala, CCO, CallSign  
Eileen Burbidge, Partner, Passion Capital  
Tunde Olanrewaju, Senior Partner, McKinsey  
Andrew Elphick, Managing Director, Barclays  
Luisa Barile, CFO, Bought by Many  
Yuelin Li, VP, Onfido  
Christian Faes, CEO, LendInvest  
Helene Panzarino, CEO, Tribal FS  
Paulette Rowe, CEO, Paysafe  
Greg Michael, Partner, Cell