Le Swave

THE BUSINESS BOOSTER FOR FINTECH LOVERS
Booklet startups

Startup Logo

Positioning

9. Validate Metrics That Matter
8. Validate Left Side of Canvas
7. Prototype High Fidelity MVP
6. Validate Right Side of Canvas
5. Validate Product/Market Fit
4. Prototype Low Fidelity MVP
3. Problem/Solution Validation
2. Mkt Size/Competitive Analysis
1. Complete First-Pass Canvas
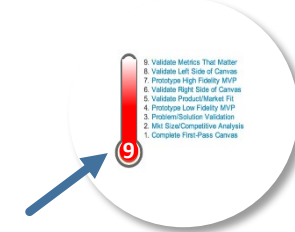
- **Level 1 to 3** : **Foggy** ; « We have a brand new idea, nobody does that »
- **Level 4 to 6** : **Brighter days** ; the pain and business segment have been clearly identified and monetization's scheme is on the way.
- **Beyond** : **Sunscreen needed**; the product exists « it's go/no-go time ».

Startup description

Visuals

The founders' vision (pain vs value proposition)

Founder(s)

Location ; created on dd.mm.yyyy

Number of employees

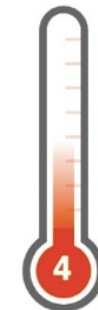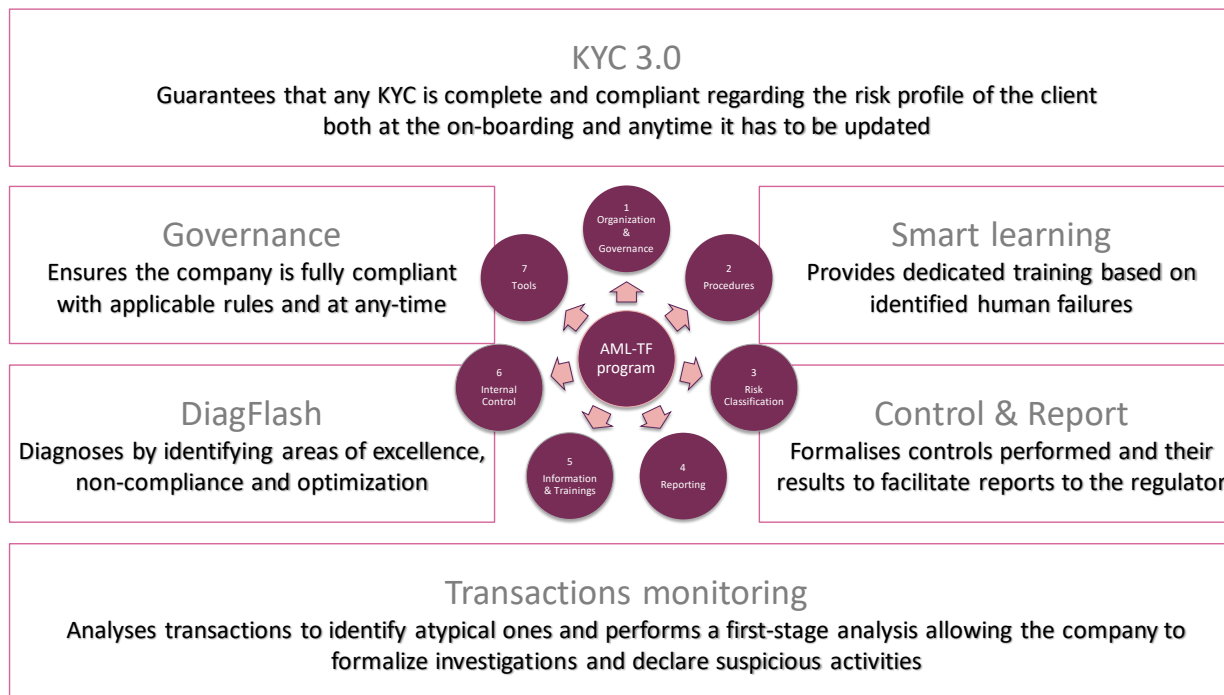*#tags to describe the Startup*

Startup website   *Facebook page*   *Twitter account*

AML FACTORY

REGTECH

AML Factory, a digital anti-money laundering and counter terrorism financing (AML) officer

12 years of expertise in the field

The only solution to manage all applicable obligations

KYC 3.0
Guarantees that any KYC is complete and compliant regarding the risk profile of the client both at the on-boarding and anytime it has to be updated

Governance
Ensures the company is fully compliant with applicable rules and at any-time

Smart learning
Provides dedicated training based on identified human failures

DiagFlash
Diagnoses by identifying areas of excellence, non-compliance and optimization

Control & Report
Formalises controls performed and their results to facilitate reports to the regulator

1 Organization & Governance
2 Procedures
3 Risk Classification
4 Reporting
5 Information & Trainings
6 Internal Control
7 Tools
AML-TF program

Transactions monitoring
Analyses transactions to identify atypical ones and performs a first-stage analysis allowing the company to formalize investigations and declare suspicious activities

How can we help better our clients to know, understand and apply AML regulation? How could they only focus on their business development without regulatory constraints?

What if we provide them our expertise on a real time?

AML Factory guarantees the entity is fully compliant at any time and on any matter of regulation

Charlotte Gaudin

Paris since 2018

1 associate, 3 employees

#Compliance-as-a-service
#Anti-Money-Laundering
#Counter-Terrorism-Financing
#Machine-Learning

Banking Infrastructure

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6

We deliver eIdentities in OpenID format, compliant with AML4, EIDAS & GDPR.
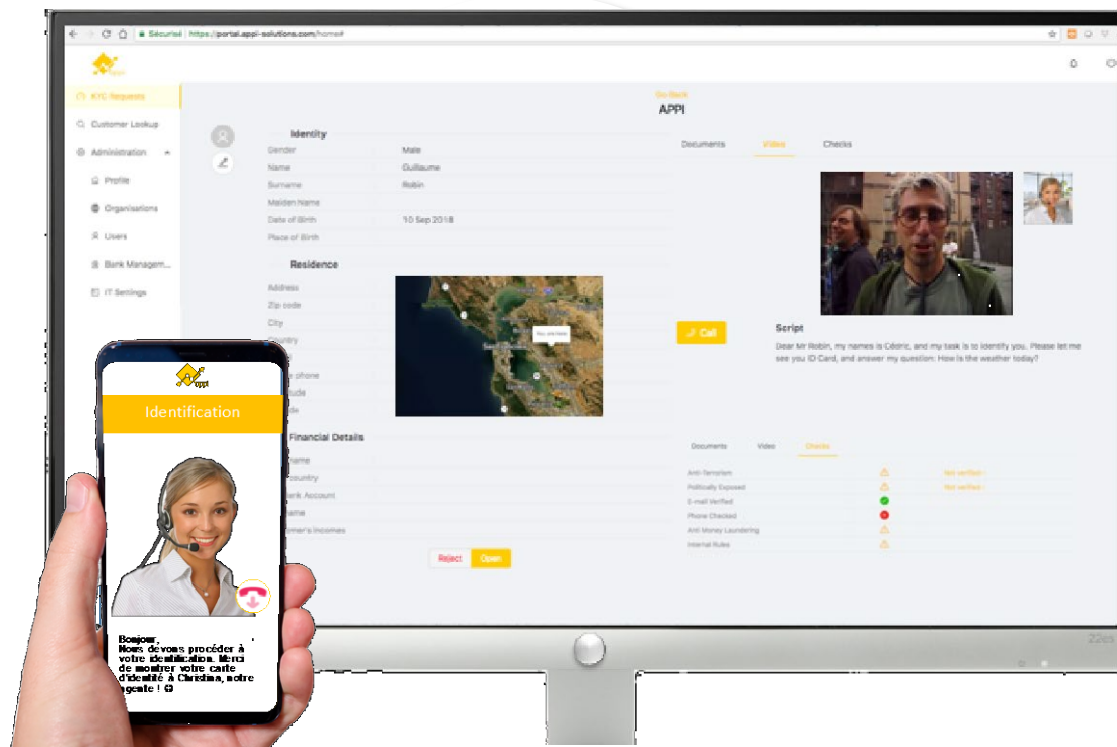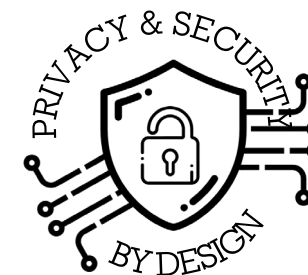
We offer a multi-currency wallet, fiat & crypto, in API.

Cédric Coiquaud

Paris & Quimper created on 23.10.2017

7 employees

Identity & Payment means are being merged into 1.

IoT will own wallets autonomously.

PRIVACY & SECURITY BY DESIGN

#blockchain #wallet #API
#regtech #KYC #eIdentity
#inclusion #peer2peer

4

Assur Connect – Insurtech sport and digital

Level 1 to 3

Insurtech 100% digital and sport. Our target is to build insurance solutions to respond to the new trends in sport activities (running, ultra trails); sport professionals, sport outside group structures (i.e. french federations), sport apps offering new range of activities, ticketing insurance sold through platforms, sport for Health and Ecommerce in sport

ASSUR COACH SPORTIF

The 1st insurance platform for personal sport trainers
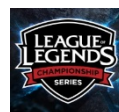
Coming in July 2019, the 1st insurance platform for Esport players, teams, events organizers and video game publishers

Ticketing cancelation insurance to be refunded In one click

TICKET

Insurance platform that caters different sport verticals with multiple insurance products through direct and non-direct distribution

Nathalie Benchetrit

Paris France ; created on 2017/01/01
Number of employees: 3

#insurtech #insuranceforsport #full digital #sportprofessionals # Esportinsurance #ticketingforsportevents

Avanseo

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4

Avanseo is a lending marketplace and a cutting-edge risk assessment technology that offers small businesses a significantly enhanced access to working capital loans.

Applying AI and automation technologies, Avanseo eliminates the complexity associated with traditional business finance and provides borrowers with instant decision.

Amine Hebri

Paris ; founded in 2017

1 VP Engineering ; Head of data science

Enfin une meilleure manière de financer son activité

Une ligne de crédit ne devrait être ni compliquée ni longue à obtenir, c'est pour ça qu'Avanseo a développé une manière simple, rapide et 100% en ligne de se financer à hauteur de 50 000€.

Ligne de crédit jusqu'à
50 000€

Réponse & fonds en
24 hrs

Remboursement à votre rythme en
6 à 12 mois

Banks assess SMBs on the basis of a picture of poor quality, taken every year (statutory accounts).

It is now time to finally adopt a common-sense approach to business funding. Access to funding for small businesses shouldn't be complicated nor time-consuming so at Avanseo we have developed a quick, simple and 100% online process for SMBs to get up to 50 000€ in working capital funding.

Amine Hebri

## *#Bigdata #AI #SMB #WorkingCapital #Crowdlending #B2B*

Back Office Automation

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9

Coneix.io allows significant productivity improvements by simplifying and automating document exchanges, checks, decisions and money transfers performed by back-offices.

Coneix.io simplifies Blockchain adoption for Business - integration, configuration, operations - while complying with eIDAS regulation.
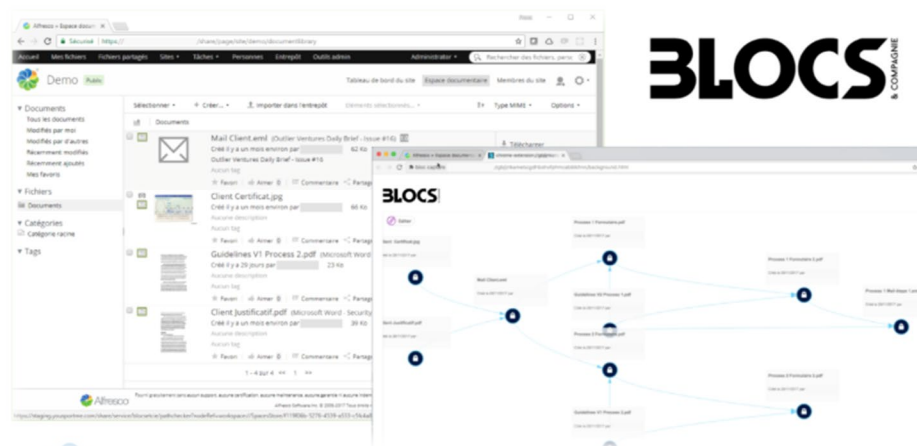
« Human checks, validations and decisions required in Back Office, for regulatory or security requirements, significantly impact Bank and Insurance productivity - 70 M€ loss per year for an average size company - while dramitically degrading user experience.

*Blocs & Compagnie proposes **Coneix.io**, a Blockchain-based service for Back-Office automation.»*

Nicolas Reffé

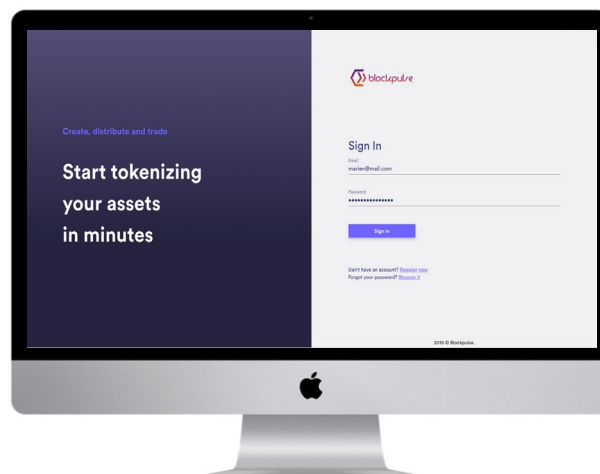Nicolas Reffé

La Défense ; Founded 2017

5 collaborators

#Blockchain #Back Office #RPA #B2B

Bringing liquidity on start-up secondary market

Maturity Level

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• **Level 5**

9

Markeplace to buy and trade start-up shares

Blockchain allow transferability of financial value by design, we use it to create a secondary market for illiquid assets (start-ups shares)

blockpulse

Create, distribute and trade

Start tokenizing your assets in minutes

Sign In

Email
marien@mail.com

Password
••••••••••••

Sign In

Don't have an account? Register now
Forgot your password? Recover it

2019 © Blockpulse.

Marien Irzykiewicz, Thibaut Ingelaere
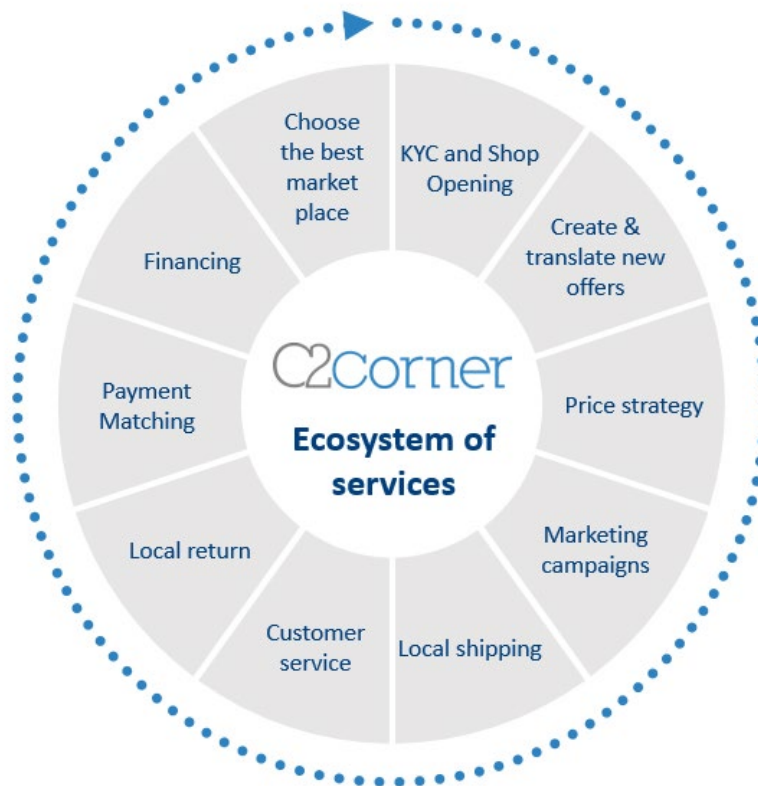
Lille/Paris/Luxembourg ; created on 12.04.2018

3 part times (non employees)

#tokenization #liquity #startupfundraising #sto
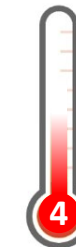
C2Corner
All-in-One Solution for Marketplace Sellers

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C2 Corner est une solution SAAS intégrant de nombreuses applications, permettant à des entreprises de vendre leurs produits sur une centaine de marketplaces dans 20 pays dans le monde

Fort de leur expérience, les fondateurs ont constaté que les vendeurs étaient payés à 30 jours, ce qui peut poser des contraintes pour le réassort de stock.
Ils ont donc crée C2 Capital, solution qui permet aux marchands de recevoir leurs fonds en 48 h seulement au lieu de 30 jours.

Arnaud Solal & Thomas Solal

Paris ; créée en 2014
(Produit C2 Capital en 2017)

13 salariés

C2Corner
Ecosystem of services

Choose the best market place

KYC and Shop Opening

Create & translate new offers

Price strategy

Marketing campaigns

Local shipping

Customer service

Local return

Payment Matching

Financing

"C2 Corner is a SAAS Solution connected with Marketplaces, Payment Services, Logistics and Customer Service Partners, enabling Merchants to sell their products worldwide.

In 2018, we are launching a New Service called C2 Capital, a fast funding solution enabling the merchants to be paid in 2 days instead of 30 days.

This Solution is unique in Europe".

Arnaud Solal

MarketPlaces #Financement #Algorithme #B2B

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9

30% OF ALL PROJECT WILL USE AN ARTICIFIAL INTELLIGENCE IN THE COMING YEARS BY 2020 WITH A 15 BILLIONS OF EUROS BUDGET , BARELY 4% TODAY .

DataValoris gives the opportunity to companies to use **its unique and disruptive technology** (one of the few that are GAFA's independant) in order to **optimize their neural networks** and **improve their productivity** by 20% or give them the chance to create new services that were impossible before.

Jean-Patrice GLAFKIDES, Anton ZAKESKI, Gene I SHER, Valérie CLAYSSEN, Arnaud ROESCH

Paris(FR), Charleston(US), Minsk(BY) ; created in 2015

8 people in France (including 3 founders)
5 people in the USA and Russia (including 2 founders)

WITH DATAVALORIS OPTMIZE YOUR AI!
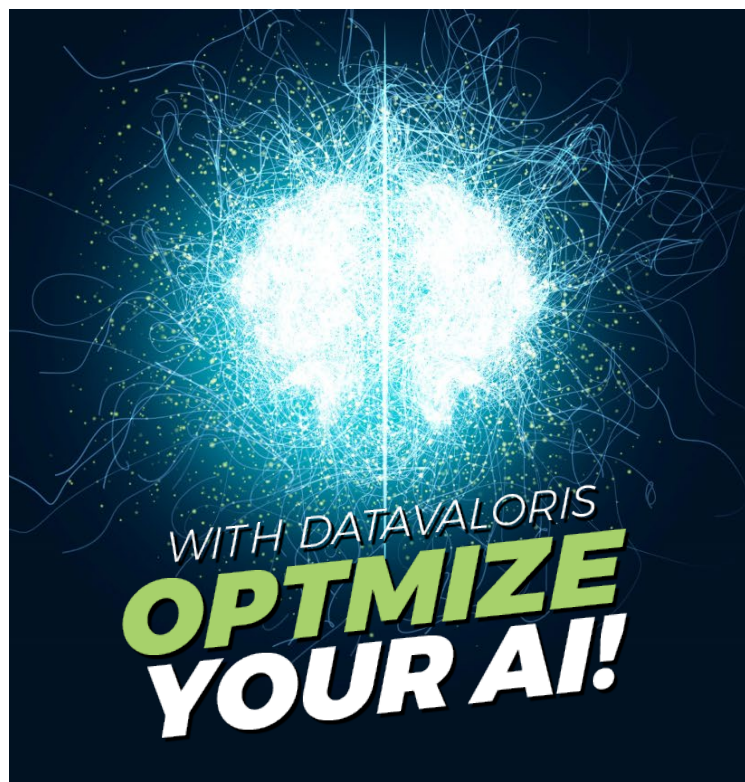
 # Big Data
#Artificial Intelligence
#B2B

DataValoris uses its knowledge in order to make company's unstructured data suitable for exploitation.

The startup also offer support to companies in the implemenVation of a neural network that suits it's trade with the latest innovations in AI.

« Cognitive/AI systems are quickly becoming a key part of IT infrastructure and all enterprises need to understand and plan for the adoption and use of these technologies in their organizations. »

David Schubmehl
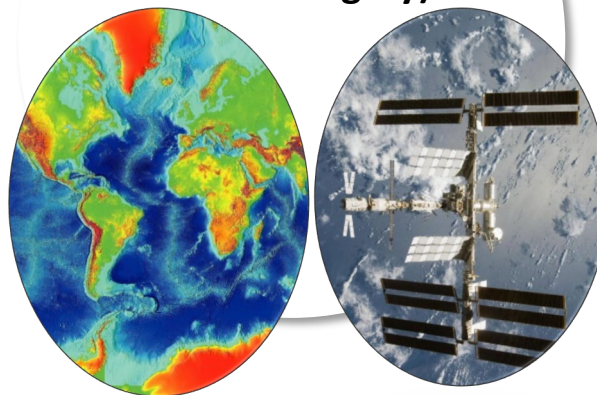*Research director at IDC (New York)*

DESCARTES

B2B and B2B2C

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9

Descartes Underwriting is an Insurtech company founded in 2018 by entrepreneurs with a unique expertise in insurance, data science and risk modelling…

… we take advantage of new data sources (e.g. satellite imagery)…

… to fix a number of insurance pain points for large corporations, e.g swift and hassle-free claims payment

Founder(s): Tanguy Touffut, Sébastien Piguet

Paris; launched in Q4 2018

Number of employees: >10 by end of 2019

#weatherrisks, #NatCat, #satellite, #datascience

Positioning

EuroPass replicates in Europe the Chinese Digital Ecosystem to better attract and convert Chinese travellers

Support our clients in reaching all Chinese tourists travelling abroad

Guillaume de Roquefeuil

France, Europe, USA and Emirates ; created on April 2016
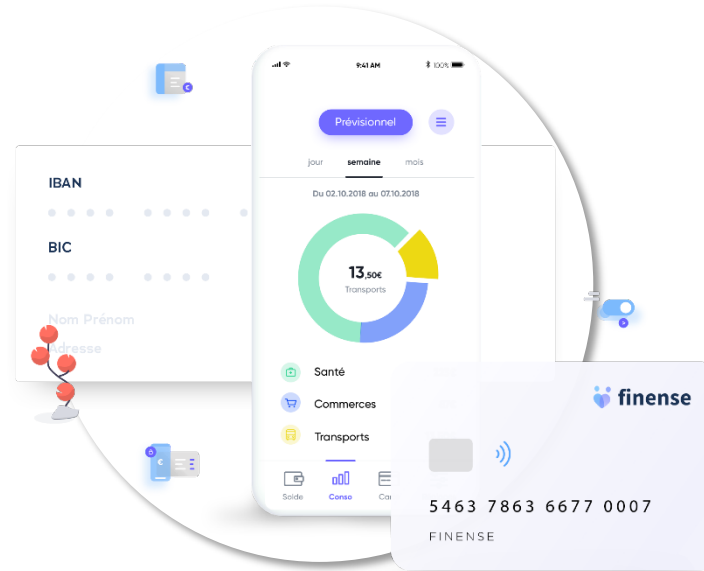
42 people

China – Social Media – Mobile payment

finense

Collaborative Finance Management
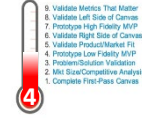
Finense is a collaborative platform where peoples can manage their money with their trusted peers. Finense allows you to effectively manage the money of those who rely on you to help them on a daily basis. We are a Fintech for Good.

Aging population need caring support with their finances. Finense is the only comprehensive platform centered on the use by a helper/helped pair; and natively designed for the helper to see, understand and act.

Founders: Bernard Sheikboudhou, Jean-François Guillaumin, Issam Sabir

Paris ; created on 03.01.2019

Number of employees: 0

#seniors #money_management
#helping_helpers #fintechforgood
#financial_inclusion #care

AEKLYS
BY
STARCK®

Presentation

Description of ICARE Technologies

In order to set ourselves free from network and battery constraints, **ICARE Technologies** has developed a secure smart ring, called **AEKLYS**.

AEKLYS is a ring of pure beauty, timeless elegance, entirely designed by **Philippe STARCK.**

AEKLYS is paired with **AeklysApp**, which allows you to manage and choose between the 28 different uses that can be embedded in the ring.

Jérémy NEYROU & Fabien RAIOLA

Ajaccio ; created in April 14th of 2016

25 employees

Jérémy & Fabien

« When we had the idea of **ICARE Technologies** and **AEKLYS** we wanted to respond to a problem that we all face and which remains at the center of our decision-making today : security and above all, intuitiveness.

We continually seek to innovate so that our product remains at the forefront of the latest technological advances, and that it can further substract the constraints of everyday life to Mr. And Mrs. everybody. »

#NFC #smartring #innovation #wearable #security #payment #Starck

ICARE
TECHNOLOGIES

Lending & Banking

IZYPAY is proposing the first cashless aggregator for events, sport, culture, ski which allows users to use their everyday payment solution, and this, whatever the technology use because of a new generation device : Bank card with or without contact, smartphone, watches, IOT, QR Code.

The consumers experience is optimal : No changes, no cost, free choice of the payment method !

Frédéric Dubois, Florent Limandas & Jean-Noël Eypper

Paris ; created in 2017

5 employees ; 4 interns

« Associate for 6 years and having developed an accreditation and an access control solution for festivals (Printemps de bourges, Francofolies, Nuits sonores…) using RFID, we have been sought by organizers to develop a cashless solution common with access control.

After studies, it was found that this solution seem to have no sense, but it had a real need in a market in constant evolution : 1.2 billion of contactless payment in 2017, 3 billions expected in 2018 and maybe 10 billions in 2020.»

Frédéric Dubois

#Payment #Cashless #B2B2C

http://www.izypay.fr

12

Tax Optimization / Expense Management

Jenji is the first expense management solution based on AI. Jenji enables corporates to both make their employees' life easier and dramatically optimize their local VAT, Intra-EU VAT handling.

Jenji is based on Deep Learning and analyzes millions of receipts every month, so that employees can take a simple picture and get their expense filled in 3 seconds.

Finance teams can optimize their expense VAT and tax collection with our ERP native connectors.

Pierre Queinnec & Nicolas André

Paris, Lyon, Bordeaux, Rennes ; incorporated 09/2014

18 employees

VENDEUR Brooklyn Café **DATE** 8 Janvier 2016

CATÉGORIE Repas **PAYS** France

PAYÉ VISA **TOTAL HT** 35,91 €

TOTAL TTC 39,50 €

POWERED BY JENJI

Déjeuner Business avec le CEO de Fitbit à Porte Maillot

Franck Lacoste, 2 days a

GET IT ON Google Play

Download on the App Store

« *Jenji is a very easy and efficient way to streamline your expenses process. Thanks to Jenji, the Sales team saved time to concentrate on the sales opportunities! And time is money!* »

Christophe Bertrand
EMEA Sales Director

Enzo Life Sciences (F500)

#Expense #DeepLearning #Data
#SaaS #B2B

kesitys

Market Risk Management / Gamma Trading

Gamma hedging is an essential operation for option traders who have to decide when to make their portfolio delta-flat.

Our solution, **TEMPO**, is a plug-and-play RESTful API that automatically detects and signals statistically optimal gamma-hedging moments to its users.

TEMPO is based on advanced tools from stochastic dynamic programming, statistical learning and time series analysis. Its innovative technology originated from prestigious academic institutions : Ecole Polytechnique, Grenoble INP and CNRS.

Anne-Claire Jeancolas, Mnacho Echenim & Emmanuel Gobet

Paris
Created on October 2018

Team of 4 people

"Managing portfolio risks is part of our daily routine and costs too much money and time"
Option Market Maker

To hedge their risks, traders spend more than one month of the year and can spend hundreds of thousands of euros on trading costs.

With TEMPO, they can at the same time:
- **Reduce** on average **30% of its trading costs**
- Increase productivity by **saving 10% of his time**

#MarketRisk #OptimalScheduling #API #Tempo #Fintech #B2B

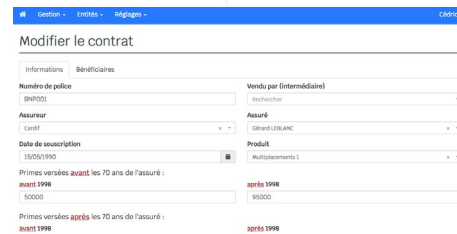https://www.kesitys.com   https://www.linkedin.com/company/kesitys/   contact@kesitys.com

Digital Solutions For Life Insurance Market

A mutualized and modular technological innovation

In France, life insurance market represents 1.7 billion € Lidix improves and simplifies management of insurer, relationship manager and client contracts

- Less than 3% subcriptions Online
- Need to Optimize Work Processes
- Need to Dynamise Customer Relationships
- How to speak to the Millennials

Annabelle Delestre, Bruno Urvoy, Cédric Moretau

Paris ; created on 27.10.2017

4

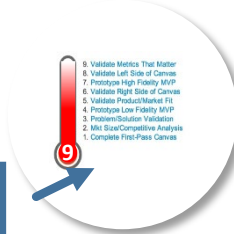*#Insurtch #LifeInsurance #Digitalization #Modernize #Productivity #Saas*

lidix.io

14

Help people to become owners

Voici les estimations avant négociation [1]

Capacité maximum d'emprunt : **671 000 €**

Voici l'estimation la plus avantageuse. Je suis Shéhrazade, en charge de votre projet. Vous pouvez me joindre au 09 70 17 04 20.

1   i

1 877 €/mois
pdt 20 ans

1,10 %
Taux fixe i

44 786 €
Coût du crédit i

The digital platform monemprunt.com was lauched in october 2017

Monemprunt.com is the search solution for real estate credit **100% online**, fast, FREE, with a dedicated financial expert throughout the process.

Simplify access to mortgage credit and speed up the process through algorithms and financial team.

Founder(s) : Arnaud Guilleux / Emmanuel Frattini (ex bankers)

Based in Rennes; created on 2016

15 employees

#mortgage #realestate
#fintech #proptech

Neuroprofiler
QUANTIFY BEHAVIORS

Based on the latest advances in cognitive sciences and machine-learning, Neuroprofiler is a Behavioural Finance game that provides compliance and improves client insight.

To ensure customers are making investment decisions that fit their risk preferences as well as their needs, Neuroprofiler offers various serious games to assess their true « risk tolerance and loss aversion levels ».

Tiphaine Saltini & Julien Revelle

Paris ; founded in 2016

2 employees, 3 interns

Profiling

Risk profile

Loss
Gain
Chance

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« The latest Financial Crises had at least one positive effect: to make it mandatory for Financial Advisors to assess their clients' risk profile. To do so, managers mostly use paper questionnaires designed in-house 85% of the time. But not only are these questionnaires a true bore for customers, they are also rarely compliant with regulations.

This is where Neuroprofiler steps in and turns this regulatory constraint into a marketing opportunity for Financial Advisors.»

Tiphaine Saltini

 # RegTech #Machine Learning #Finance comportementale #MIFID2 #B2B2C

Lending & Banking

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5

SMEs financing can prove to be tedious and cumbersome.

Novalend is the first digital player in the leasing industry. **The entire leasing procedure is now automated :** from the eligibility test to the contract signature.

Novalend makes this technology available to **Equipment Vendors** through **API or dedicated platforms**.

Paul Decherf & Mathieu Belle

Paris ; founded in 2016

3 Employees + Interns

1
ELIGIBILTY TEST

2
LIVE QUOTE

3
DELIVERY AND PAYMENT

Leasing #Digital #Equipment #B2B2B #Subscription

" *Leasing creates benefits :*
For lessees:
From a **financial** *standpoint (no down payment, rents are recorded as expenses, cash and lending capacities are preserved) and from a* **productive** *standpoint (leased equipment performs well, no additional support and maintenance costs).*

As well as for vendors:
By increasing sales and strengthening margins thanks to additional services, by developing clients' loyalty."

Paul Decherf & Mathieu Belle

1

PassOn

Inventing
Digital Estate Planning

Leveraging on the latest Blockchain and Smart Contracts technologies, PassOn aims to bring inheritance into the digital age and addresses the alarming lack of solutions to easily transmit digital assets should anything happen to you.
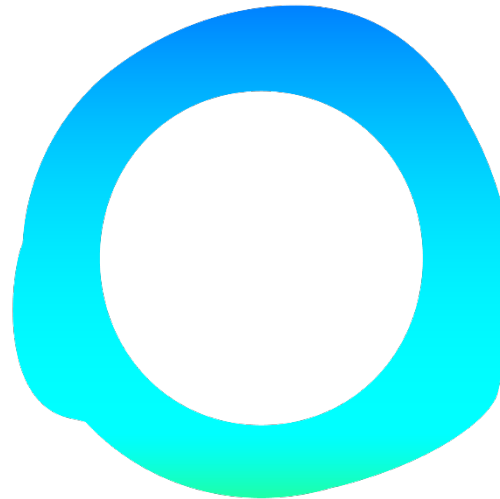
« We aim to develop, in collaboration with governments, regulators, existing and new infrastructure providers, lawyers and notaries, a collaborative decentralized platform. This platform will initially be capable of reducing administrative uncertainties within your estate planning process, but our long-term goal is to completely eliminate these uncertainties. »

Stephan Wippermann, CEO

CEO : Stephan Wippermann
Chairman : Remo Stieger

Paris, France & Zug, Switzerland
Founded in June 2017

Team of 8 people

#Inheritance
#Insurance
#Blockchain
#ICO

18

PayGreen

positive solution
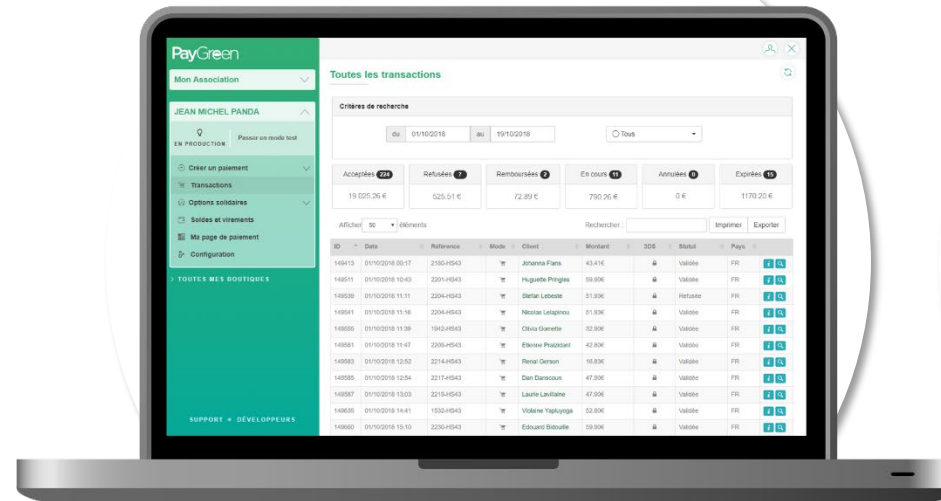
Positive impact online payment gateway

PayGreen is a positive impact online payment gateway providing a ready-to-use complete & powerful way of accepting and managing online payments.

PayGreen is flexible and works on all platforms.

Accept CB, Visa, Mastercard, American Express cards + French tourism & food industry specific types of payment (CONECS & ANCV)

Positive impact:

- Round-Up for charities upon checkout (Arrondi en Ligne)

- Offset purchases' carbon footprint (Tree algorithm)

«Our goal is to provide a game changing tool for e-commerce platforms making managing online payments not only easier and more user-friendly but also by going beyond payments and integrating positive impact tools within customer journey to help platforms include their customers in their CSR approach, making payments the new cutting edge tool in customer engagement.»

- Nicolas Weissleib, co-founder & CEO

Nicolas Weissleib, Etienne Beaugrand, Renaud Gerson

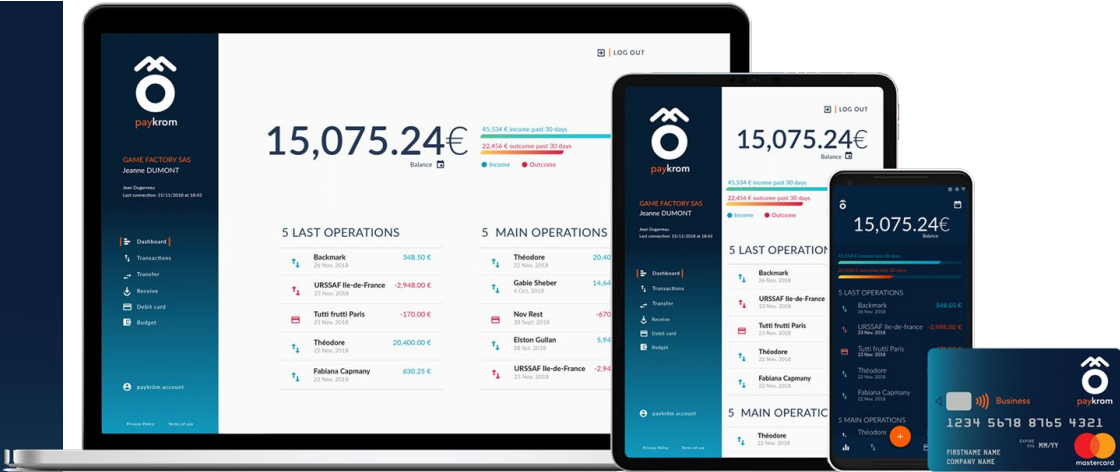Paris & Rouen ; created on 12.12.2015

19

#Payments #CSR #GreenTech

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6

OUR AMBITION:

The first neobank dedicated to entrepreneurs

France, Europe

paykrom

Neobank for entrepreneurs

Unique positioning in the value chain as a provider of a non-balance sheet offer

© 2019 KRёM SAS

3 founders : Alexandre MsC - CEO,
Geraldine MFA - CBO, Jean-Sebastien PhD - CTO

Paris, created on July 5th 2018

Team of 8

A united and experienced team devoted to entrepreneurs

Tristan GUINOT
Regulatory & Legal head,
project lead
Master in Law @Paris
University

Etienne THEODORE
Mobile developer
Developer @Monaize
Former student @42

Paul VIMEN
Mobile developer

Former student @42

Alexandre COTT
IA dev trainee

student @42

Vivien SUNDAR
Mobile & Full Stack
DEV
Master IT @Paris 8

Jean-Sébastien GOMEZ
CTO
Co-founder @paykrom
CTO @extradrive (insurtech)
Research Fellow @Telecom ParisTech
PhD @Telecom ParisTech & @Tsinghua Uni

Géraldine GOSSELIN
CBO Interactive design

Co-founder @paykrom
Teacher @ Massachuset College of Art
DMI MFA Interactive Design @MassArt

Alexandre DAVID
CEO
Co-founder @paykrom
Co-founder @Wight (sold to EY)
Partner @Deloitte
MsC @KEDGE, @ESCPEurope & @CentraleSupelec

© 2019 KRёM SAS

We also gained support from Strategic Committee with 4 CEOs,
Managing Partner of Deloitte In Extenso, and former AMF President
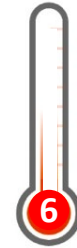
@paykrom

#neobank
#entrepreneurs

@paykrom

Pledg

Group Payment Solution

Pledg is the 1st group payment solution that guarantees immediate payment to merchants.
How it works: after the leader's card is pre-authorised for the total purchase amount, Pledg funds the entire transaction during 48 hours, thus effectively enabling each co-buyer to pay their share separately by clicking on a payments link generated by Pledg.

Pledg is also a cost-effective way for merchants to collect qualified co-buyers' information after they opt-in.
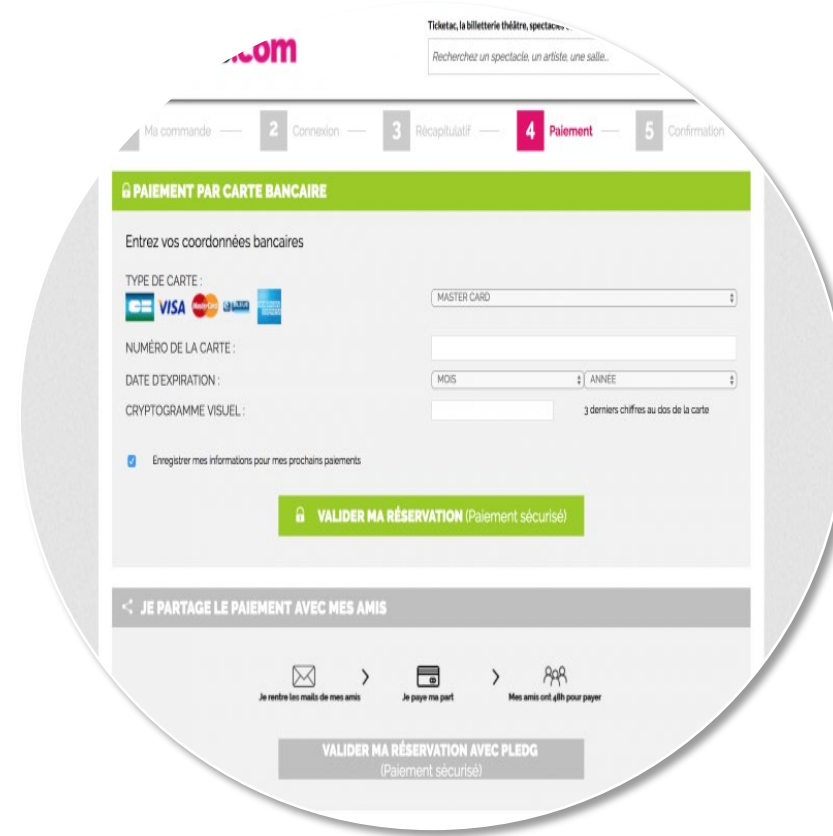
Nicolas Pelletier & Benoît Lienart

Paris; incorporated 2016

7 employees

« Airbnb is testing a feature that should have existed ages ago : split payments.
Currently, if you book an Airbnb for a group of people, one person has to charge the entire expense, and if there's a need to collect payments from other parties, well, that's on you. Now, as reported by The Next Web, Airbnb is testing a function with a small group of listings that allows payments to be split up to 16 ways beforehand.”

theverge.com (June 2017)

Pledg was born after a conversation between its co-founders and AirBnB.

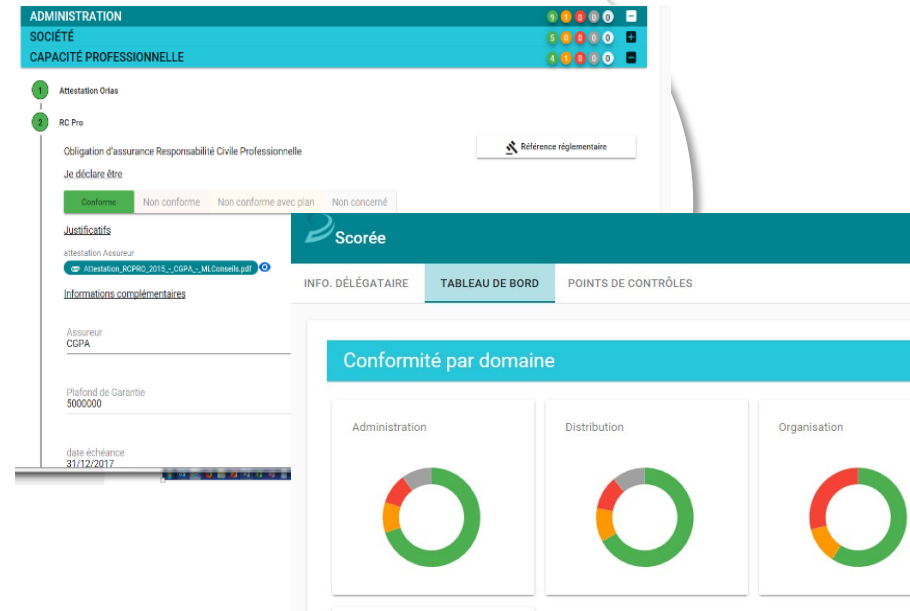## #payment #sharing #ecommerce #together #B2B2C

Insurance market BtoB

Scoree helps Insurers to control their broker's compliance, and brokers to improve compliance: IDD, GDPR, AML/CFT...

Marc Lesieur CEO,
Henri Debruyne, Norbert Fouques

Paris - created on 17.10.2017

2

Scoree aims to become the 'rating agency' of insurance Brokers in France and Europ

#compliance
#regulation #insurtech
#regtech

Shoyo

FinTech   Regtech
        Shoyo
      Blockchain
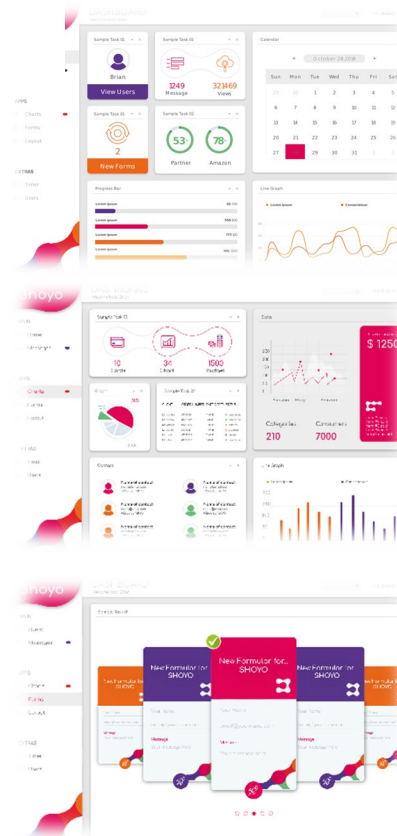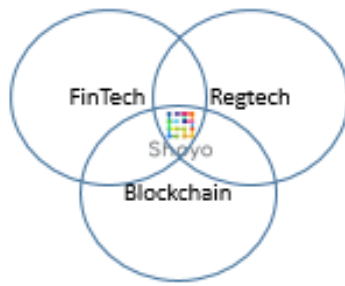
- **Beyond** : Level 7 : MVP **Sunscreen needed**; the product exists « it's go/no-go time ».

9. Validate Metrics That Matter
8. Validate Left Side of Canvas
7. Prototype High Fidelity MVP
6. Validate Right Side of Canvas
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4. Prototype Low Fidelity MVP
3. Problem/Solution Validation
2. Mkt Size/Competitive Analysis
1. Complete First-Pass Canvas

7

Shoyo is the first investor passport registered in a Blockchain. It adapts all the questionnaires of the financial actors (Banks, Insurance companies, Intermediaries of investment). No more repetitive and intrusive steps. From the point of view of financial actors, Shoyo facilitates onboarding customers. It responds to regulatory constraints, allows access to reliable and up-to-date data and allows more time for advice.

KYC check (MiFID 2) is a pain point for all investors. In order to avoid loosing them at this step of their investment journey we propose to fluidify the entrance of the process. On top of this, other functionalities will come soon like General Meeting administration, Shares Ledgers and Shares Exchange. Everything will be registered on a Blockchain to ensure security, integrity and liquidity. The goal is not only to facilitate the entrance but also to make the shareholders an easier life from the beginning to the end of their investment. Give back trust, user-friendliness to your customers and earn time to advise them by adopting Shoyo.

P.Gaborieau (20 years in private equity & owner of a Crowdequity & crowdlending Company – HEC Paris), A.Dubas (succeeded in a 2.5 m€ IPO, 15 years in Corporate Finance – Polytechnique Lausanne, HEC Paris), O.Plattard (Communication & Community Manager)

Location : Bordeaux ; created on 17.05.2018

Number of employees : 6

#KYC #BLOCKCHAIN #EASY ONBOARDING

2

3

Digital Wealth
Asset management
Augmented Investment

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6

Smile is an advanced « digital-wealth advisor » for professionals and demanding investors

Combine cutting edge investment technologies with unique digital features, offer the best investment experience

80% of clients are unhappy with the quality of financial advice they receive

Interested in new techs and in digital features, attached to human input, SMILE provides them with the best of both worlds
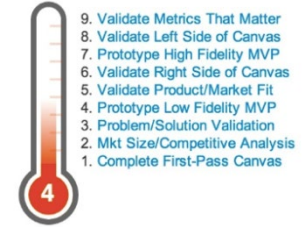
Benoit Guilleminot, PhD

Paris, on 01.02.2017

2 associates, 2 interns

#Investment, #wealthtech, #augmented-advisor #machine-learning #agility #excellence #B2B/B2B2C #B2C

24

Sysmo

9. Validate Metrics That Matter
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4

Sysmo leverages Artificial Intelligence to predict stock-market volatility.

By converting multiple types of Data (cf. adjacent figure) into intensity indicators of the upcoming reaction of the market, we can anticipate price volatility on specific stocks **and produce trading signals** that can generate significant Alpha.

Sysmo enables traders (both Buy-side and Sell-side) to **anticipate short-term volatility** on specific stocks and **integrate** our predictions in their **existing trading strategies**.

Terence Mahier & Rafaël Coyaud

Paris, July 2018

4 Employees

Internet Chatter
(Forums, News, Search Data, etc.)

Technical Data
(Local Charting, Trend analysis, etc.)

Contextual Data
(Market conditions, Timing, etc.)

[DATA PREPARATION]

Conversion of the data into **intensity indicators**

Prediction of **the intra-day price variation**

[CLUSTERIZATION ML]

As of today, the algorithm can **predict** if intra-day volatility for a given stock will be superior or inferior to 2% with **a precision > 80%**

Our unique approach is based on :
- **Avoiding the black-box effect** by making our trading signals transparent and auditable
- **Ensuring robustness** through time thanks to a contextual analysis that makes our trading signals impervious to changes in market conditions

*Our technology was **awarded the 1st Prize** in the 2018 "Generation Machine Learning" competition organized by HSBC, Société Générale and SiaPartners.*

#TradingSignals #MarketFinance #MachineLearning #B2B
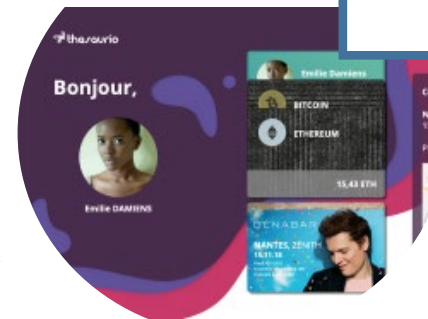
thesaurio

Positioning

Maturity Level
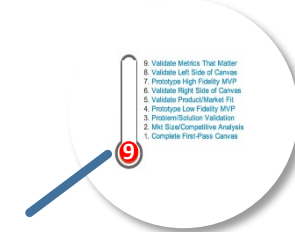
- **Level 6** : **Brighter days**
  We have identified our market segment, we are now studying how to properly penetrate it and monetize our products and services.

Thesaurio is a young thriving company working in the crypto-asset management field, focusing on compliance and user experience.

Crypto-assets are hard to setup for companies and difficult to use for their clients. Thesaurio provides a full suite of solutions to answer these issues.

Benjamin Souloumiac, Jérémy Seban, Adrien Prokopowicz, Paul Meutey-Stenne

Paris / Tours ; created on 07.04.2017

5 employees

#Blockchain
#UserExperience
#Compliance

Authentication

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9

ThinkCloud combines different elements (video, GPS, timestamp, facial recognition) to certify the validity of an electronic signature and therefore, to facilitate and secure the exchange of digital documents.

Selfie Video Signature (SVS) allows, inter alia, to simultaneously authenticate multiple users and signers and to edit the video signature inside a document.

Charles Wu

Taiwan ; Founded on August 7th 2014
Paris ; Founded on June 27th 2014

15 members
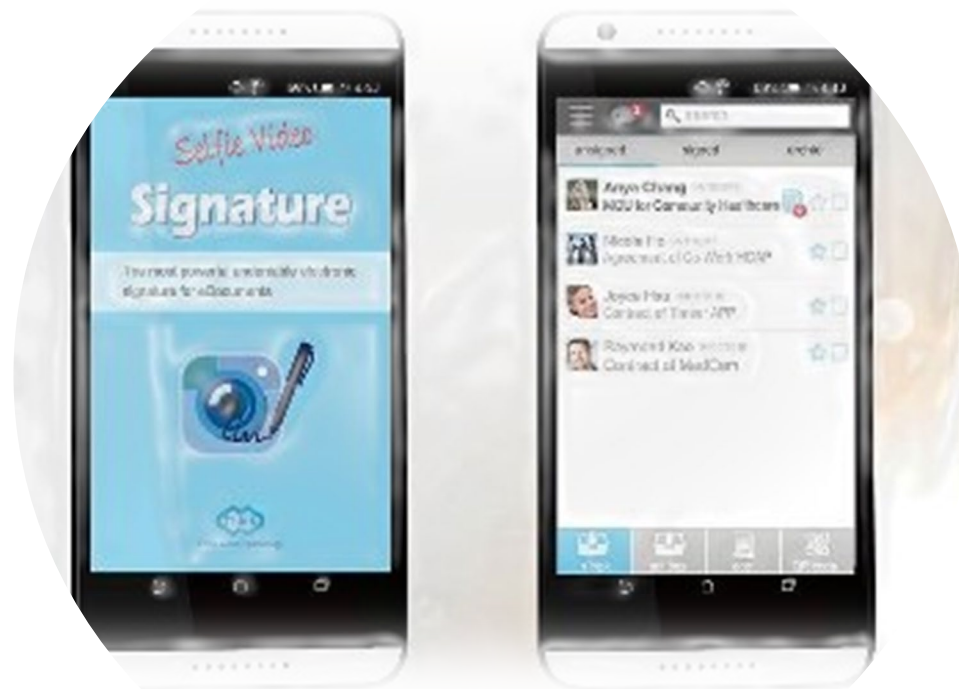
ThinkCloud focuses on the deployment of its solution in Singapore, Japan and on the European market.

"Our first target is the banks and insurance companies but we would like to take advantage of our participation to LE SWAVE's incubation program to identify potential developers, as well as partners in telecommunications to accelerate our development."

Charles Wu

#e-KYC #Banking API #Document verification #Software as a Service #Cybersecurity #B2B2C

http://www.thinkcloud.com.tw   https://www.linkedin.com/in/charles-wu-86a05474/

TIPSmeee

TIP/DONATION PAYMENT SOLUTION BY CREDIT CARD FREE OF ANY BANK EQUIPMENT

7

TIPSmeee provides payment services to collect tips or spontaneous donations with credit card on smartphone. Tips are credited directly on the bank account of the beneficiary. No subscription is required to the donor. TIPSmeee gets paid by a commission on the amount.

Our value proposal covers a variety of emotional and financial considerations.
Using our solutions, people who are working directly in contact with their customers , such as waiters in restauration, will see the quality of their services publicaly recognised by notations and gratified by tips. Associations and corporations will be able to collect credit cards donations everywhere they want without any bank equipment and at low cost.

Michael Mouque – Chairman - 41 yo : #essec #product_owner #payment industry #bpce #lemonway #ecommerce
Yann Proust – CEO - 38 yo: Key Account Manager in electronic payment consulting
André Belhocine – CTO- 37 yo : #manager front end developper #aufeminin.com #fashion_network
Loïc Rémy – Creative Director - 37 yo : #designer #print&web #communication #elremphotography

#TIPS #DONATIONS #GENEROSITY #CHARITIES #PAYMENT

2, rue de Colmar – 92400 COURBEVOIE ; created in june 2018.

0

tont'in

Positioning

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Beyond : **Sunscreen needed**; the product exists « it's go/no-go time ».

Tont'in is a mobile app that helps people create and manage Rotational Savings Clubs with their friends and family members

Tont'in was founded with the ambitious goal of revolutionizing the collaborative savings and promote the financial inclusion

Founder(s): 2

Location ; created on 18.11.2016

Number of employees: 0

#Rosca #Tontine
#Collaborative #Savings

Fraudtech

trustpair

Tustpair digitalizes and automates validation of suppliers payments to protect clients from bank frauds and human errors thanks to artificial intelligence.

The solution allows the audit and continuous validation of the supplier base to **validate bank account informations** and to identify any modifications or suspect payments (frauds, errors…).

The artificial intelligence of Trustpair questions, crosses and analyses **dozens of data sources in real time to strengthen your internal procedures.**

Baptiste Collot, Alexandre Gillier, Simon Elcham, Arnaud Lefebvre

Paris ; created in october 2017

3 associates, 11 employees
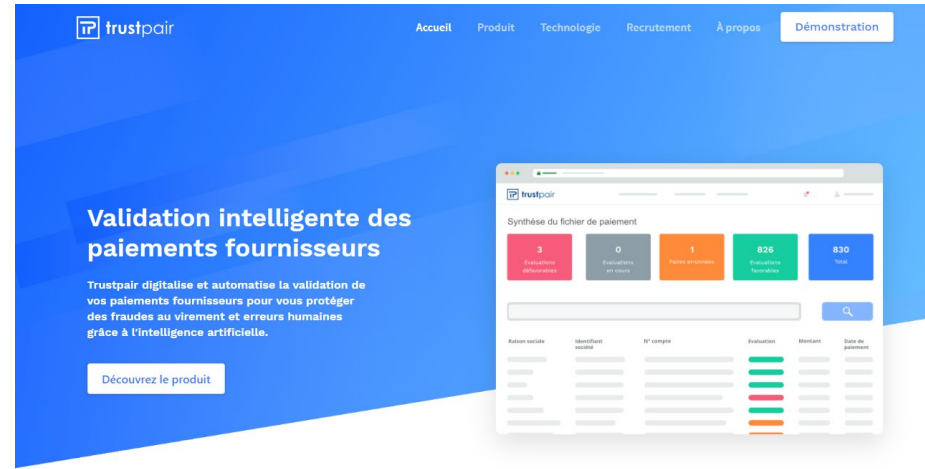
"The amount of suppliers data, the complexity of fraud attempts and the important volume of payments make verification through a manual control almost impossible."

Baptiste Collot

Protection complète de votre chaîne de paiement

#fraud-prevention #SaaS
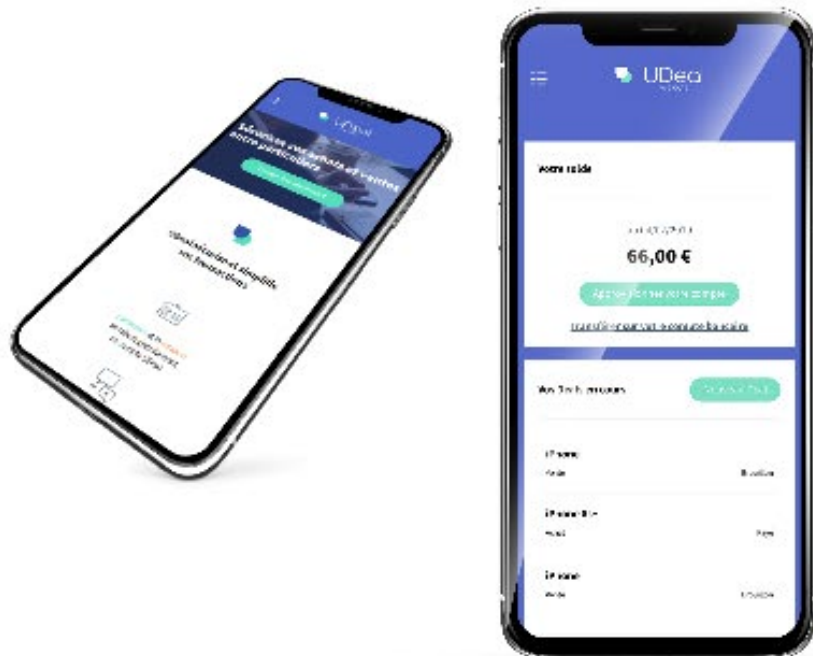*#datascience #B2B*

UDeal
WE CARE

Secured payment solution of the second hand market

- UDeal is an escrow service securing the sale and purchase operations of used goods, associating a payment interface to a blockchain certification of the transaction.

- UDeal aims to be the trusted third party of any transaction between individuals.

- It works with all goods, no matter the price, and all classified ads sites. It allows users to exchange goods face to face or even remotely without risking fraud for a 5% fee with a maximum of 29€.

- Available as a BtoB service, UDeal is also designed to be fully integrated in every marketplace, or every banking service (especially global banking service).

66,00 €

« We created UDeal with the idea of setting the most secured and convenient way to realise a deal between two individuals that doesn't know each other.
Beside, we wanted to encourage the development of the second hand market, essential to the world ecological transformation »
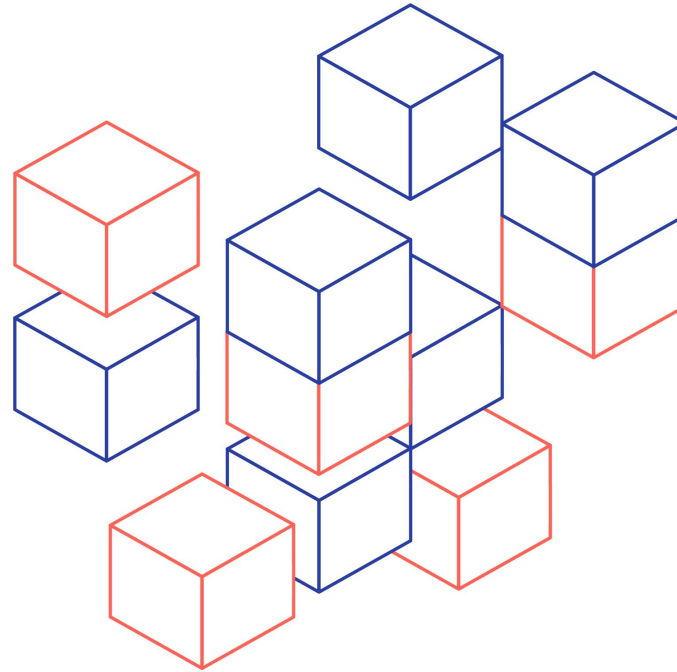
Thomas & Alexandra Rougier

Clermont-Ferrand & Paris
Created on 02-01-2018

Number of enployees : 4

Alexandra & Thomas Rougier
Cofounder of UDeal

#fintech #payment
#blockchain #safety

www.udeal.fr   www.facebook.com/UDeal.fr   twitter.com/udeal_fr

Blockchain / Unlisted securities

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9

Utocat is a blockchain software editor for the banking and insurance sectors created in 2014. The fintech proposes 2 products. Blockchainiz, a blockchain access platform in order to facilitate the development of business application with this technology. We also propose Catalizr, a management software for unlisted securities which speeds up processing times and simplifies the use of this type of investment.

By digitizing current procedures, we bring to the unlisted securities market a similar visibility and performance than listed market.

Clément Francomme, Laurent Koszyczek, Clarisse Croquet, Kevin Mas, Guillaume Chollier
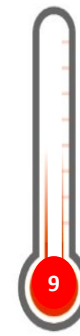
Lille - Paris ; created in 11.10.2014

18

*We noticed that many financial institutions had an important problem with unlisted securities processing.
The procedures are very manual and there are too many interactions between the different stakeholders.*

It discourages investors from leveraging their saving to finance the real economy.

Catalizr brings an active solution to this problem by creating a simple and open experience for all relevant stakeholders.

Clément Francomme

#blockchain #Saas #privateequity

Neobank

XAALYS, neobank, for teenagers, remotely managed by their parents, aims at fostering youngsters financial acumen by providing the parents with a frame and a tool that can be customized and tailored to the needs of every parent/child duo.

○ Simple, secured and 100% mobile centric

○ Available on iOS and Androïd

The teenager can manage his own money, pay like a grown up with his debit card and be taught how to save for smaller and bigger projects.
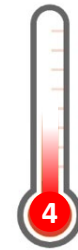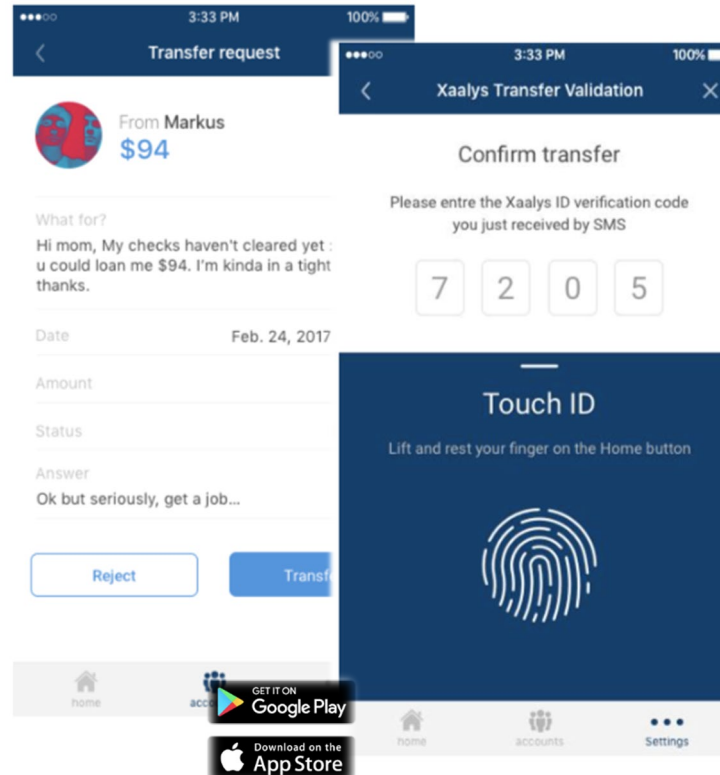
Team : Diana Brondel

Paris, Company created in April 2017

Female CEO Founder, Diana Brondel

The starting point is simple: 90% of teenagers entering 6th grade have smartphones in France.

Diana Brondel, the founder of Xaalys has designed a banking application dedicated to those youngsters but where the control is at the parents' hands. *: « The parents are the one granting access and keeping control, but all the functionalities can be tailored and adapted to the age and the level of autonomy of the user »*

Diana Brondel

 # Financial Education #Teenagers #Mobile banking #Gamification #B2C

http://www.xaalys.com/   https://www.facebook.com/pg/xaalys/services/

Ze**profile**

Data

3 minutes: https://vimeo.com/288316602

Ze Profile is a personal data marketplace where (1) individual consumers can monetize data with total control and (2) e-retailers get qualified leads in a GDPR compliant framework.

Ze Profile is a revolution for promotions as it empowers the consumer

Hubert Le Liepvre

Paris ; created 2016/2017

Freelances & students

« I wanted to create a business model where consumers could benefit from the value of their own personal data. We build a simple and reliable consumer profile based on banking data.

Ze Profile will launch in 2019 as European regulations GDPR and e-Privacy start to disrupt personal data market ».

Hubert Le Liepvre

#Data #Monetization #e-commerce #B2B2C

https://www.zeprofile.com

AI for Augmented Insurers

ZELROS

Zelros is the leading provider of **AI for Augmented Insurers**. It's technology revolutionizes the way they operate. With the support of Machine Learning, Zelros streamlines sales and claims management.

On average, the solution increases employees efficiency by 6

In many companies, employees are overwhelmed with *Datas*. They waste a lot of time searching for relevant information for decision making.

To solve this problem, Zelros develops an AI to guide the employee according to the context and its problem - and in natural language. *"It's the end of the "search era" : with Artificial Intelligence (AI), we enter the era of assistance for augmented employees"*.

Christophe Bourguignat

After the *Search* era,
we enter the era of *Assistance*

Christophe Bourguignat, Fabien Vauchelles & Damien Philippon

Paris ; founded on 01.01.2016

14 employees

#Artificial Intelligence
#Big Data #B2B

http://www.zelros.com   https://www.linkedin.com/company-beta/10279009   https://twitter.com/ZelrosAI