

Country	Sector	Company	Description	Valuation (USD bn.)
USA	Payments	Paypal	Enables businesses and individuals to receive and make payments with the help of their e-mail ids.	325.46
USA	Fund Transfer	Marqeta	Issues cards and processes card payments through its API platform	4.30
USA	Lending	Affirm	Offers instalment payment plans (BNPL schemes) to consumers at the point of sale	18.17
USA	Lending	Brex	Business financing application that provides credit, capital, and management software solutions.	7.40
USA	Lending	Avant	Offers loans at low cost	2.00
USA	Infrastructure	Feedzai	Provides the infrastructure to avoid online transaction fraud and identity theft	1.50
USA	Financial Management	Pipe	Trading platform that connects companies to institutional investors to trade in real-time.	2.00
USA	Financial Management	iValua	A SaaS provider that provides web-based spend management solutions	1.00
USA	Financial Management	SoFi	A financial company that provides wealth management and lending services	8.70
USA	Lending	Better.com	An online mortgage provider that connects lenders with borrowers	6.00
USA	Financial Management	Blend	A lending platform that supports applications for mortgages, consumer loans, & deposit accounts.	3.30
USA	Technology	Dataminr	Identifies relevant information from Twitter and other public sources and transforms real-time data into actionable alerts.	4.10
USA	Financial Management	Robinhood	Trading platform that enables customers trade (buy/sell) US stock exchange listed stocks at zero commission	32.00
USA	Payments	Flywire	A global payments and software company that enables organizations to accept foreign-currency payments.	3.50
USA	Financial Management	Plaid	Connects business bank account with financial institutions such as online lenders.	13.40
USA	Blockchain Technology	Figure	Provides financial solutions for home improvement, retirement, and debt payments.	3.20
USA	Technology	Carta	A global ownership management platform that helps with digitalization of equity and ownership related documents and certificates.	7.40
USA	Lending	Enova	Provides reliable, real-time financial options for people in in need of immediate finance.	1.85
USA	Technology	Tradeshift	A cloud based digital b2b network that provides a supply chain marketplace.	2.70
USA	Financial Management	Greensky	Provides payment, lending and credit solutions and services to businesses	4.35
USA	Financial Management	Varo Money	A mobile banking business that enables customers to pay their bills and other expenses.	1.00
USA	Technology	Tresata	Software that enables businesses to monetize customer data by collecting and curating customer data.	1.10
USA	InsurTech	Collective Health	Enables digital cloud-based health insurance.	1.50

USA	Cryptocurrency	Kraken	A cryptocurrency-exchange.	68.10
USA	Payments	Square	Provides payments and other digital solutions to merchants.	111.00
USA	InsurTech	Oscar Health	Health insurance service provider	7.90
USA	Financial Management	Acorns	Micro-investing tool that enables automatic investment in low-cost, diversified portfolio.	2.20
USA	Banking	Chime	Mobile banking solution provider.	25.00
USA	Cryptocurrency	Blockchain	A web-based bitcoin platform.	5.20
USA	Technology	Toast	An all-in-one point-of-sale & restaurant management platform for businesses in the food service and hospitality space.	8.00
USA	Cryptocurrency	Coinbase	Cryptocurrency trading platform for individual and institutions	86.00
USA	InsurTech	Lemonade	A licensed digital insurance provider, offering homeowners and renters insurance in the United States.	5.70
USA	Payments	Ripple	Offers global real-time payment system enabling international payments	10.00
USA	Infrastructure	Trueaccord	A digital approach to debt collection that analyzes creditors and lenders behaviour.	3.50
USA	Technology	Pacaso	A platform to buy and sell homes	1.00
USA	Lending	Sunbit	A BNPL service provider	1.10
USA	Investment	Trumid	Credit trading platform that enhances liquidity, making bonds trading easier	1.10
USA	Financial Management	Public.com	Trading platform that allows customers to buy stocks at any value.	1.20
USA	Payments	SpotOn	Integrated software and payment solutions for restaurants and small businesses.	1.90
USA	Technology	Ramp	Spend management software	3.90
USA	Fund Transfer	Chipper Cash	Offers mobile, cross-border money transfer services.	1.10
USA	Technology	Gusto	A cloud-based payroll and HR technology start-up.	9.50
USA	InsurTech	Ethos	Digital Life insurance service provider making life insurance accessible to all.	2.70
USA	Technology	MX	Provides consumers with tools to manage their financial data efficiently.	1.90
USA	Technology	Deel	Remote hiring start-up.	1.25
USA	Others	Ibotta	A mobile platform that rewards its users for in-store and online purchases.	1.10
USA	Technology	Cedar	A healthcare fintech that enables hospital bill management.	3.20
USA	Technology	Amount	Provides technology to banks and financial institutions	1.10
USA	Others	Recharge	A provider of subscription management software for e-commerce platforms.	2.10
USA	Blockchain Technology	Chainalysis	Data & analysis services to governments, banks, & businesses worldwide.	4.20
USA	Technology	Addepar	Provides tools for data analytics & portfolio visuals to wealth management platforms	2.17
USA	Payments	Avidxchange	Provides automating invoice & payment processing services to SMEs.	7.00

USA	Banking	Dave	Digital banking service provider	4.00
USA	Technology	Enfusion	Investment management software solution provider	1.50
USA	InsurTech	Hippo	Provides digital homeowners insurance	3.00
USA	Technology	Signifyd	Provides enterprise-grade fraud technology solution for e-commerce stores.	1.30
USA	Lending	Upgrade	Offers credit to mainstream consumers through cards and personal loans	3.00
USA	InsurTech	Extend	An API first company that allows any merchant to offer extended warranties and protection plans.	1.60
USA	Technology	Unqork	Helps companies build, deploy, and manage complex applications.	2.00
USA	InsurTech	Root	A mobile application that provides property casualty insurance.	6.34
USA	Technology	Vise	An artificial intelligence-based portfolio management platform for financial advisors.	1.10
USA	Cryptocurrency	BlockFi	Non-banking lender that offers loans in US dollars to cryptoasset owners who use their cryptoassets/cryptocurrencies as collateral.	5.00
USA	Technology	Highradius	Uses AI to help companies automate their accounts receivable and treasury processes.	3.10
USA	Cryptocurrency	Paxos	A regulated financial institution that enables movement between physical and digital assets.	2.40
USA	Payments	Melio	Enables B2B payments and receivables for small business	1.30
USA	InsurTech	Sidecar Health	Provides health insurance customizable plans based on coverage needs and budget.	1.10
USA	Fund Transfer	Remitly	A mobile payments service that enables peer-to-peer international money transfers.	1.50
Canada	Financial Management	Wealthsimple	Offers financial tools to help investors grow and manage their money.	4.00
Canada	Blockchain Technology	Dapper	Consumer-focused blockchain product that customizes games and enable collectables.	7.50
Canada	Financial Management	Clearco	Provides capital and other financial services to founders at any stage of their business journey.	2.00
Brazil	Financial Management	Ebanx	Provides end-to-end payment solution across the entire e-commerce transaction flow.	1.75
Brazil	Banking	Nubank	Offers digital credit cards, transfers, and payments.	30.00
Brazil	Cryptocurrency	Bitso	A cryptocurrency exchange that enables buying and selling of cryptocurrencies.	2.20
Brazil	Lending	Creditas	Provides secured loan to consumers at low interest rates.	1.75
Brazil	Technology	Quintoandar	A platform that enables rental of residential real estate for landlords and renters.	5.10
Austria	Cryptocurrency	BitPanda	An online cryptocurrency buying and trading platform.	4.10
Denmark	Banking	Lunar	Mobile banking application that helps consumers manage their personal finances.	1.10
Denmark	Payments	Pleo	Expense cards for business owners to give to their employees for business expenses.	1.70
France	Technology	Shift	Provides AI-based technology infrastructure to fight insurance fraud.	1.10
France	Others	Alan	A digital healthcare and insurance service provider.	1.67

Country	Industry	Company	Description	Valuation
France	Cryptocurrency	Ledger	Digital asset management company providing crypto wallet service.	1.50
Germany	Banking	Raisin	A savings and investment marketplace that connects retail customers with banks	1.10
Germany	InsurTech	Wefox	A digital insurance company aiming to make people safe and prevent risk.	3.00
Germany	Technology	Honeybook	Business management platform with tools to help entrepreneurs run their business.	1.10
Germany	Banking	N26	A mobile banking service provider to customers in the EU region.	3.50
Germany	Technology	Scalable Capital	Provides risk management solution to large scale institutional investors	1.40
Germany	Technology	Mambu	SaaS provider to banks helping with lending and deposit services.	2.10
Germany	Financial Management	Trade Republic	Enable broker-free trading and investing with commission expense.	5.30
Ireland	Payments	Stripe	Small to large scale companies use Stripe's services to accept and make payments.	95.00
Netherlands	Payments	Mollie	Payment processing platform.	6.50
Netherlands	Payments	Adyen	A digital platform that integrates gateway, risk management, and settlement.	
Netherlands	Banking	Bunq	Digital banking service provider	1.90
Romania	Technology	UiPath	A software company developing robotic process automation and artificial intelligence software.	35.00
Sweden	Lending	Klarna	An e-commerce payment solutions platform for merchants and shoppers. Offers BNPL payment options to European consumers.	45.60
United Kingdom	Payments	Checkout.com	An API-based platform that provides online payment solutions	15.00
United Kingdom	Infrastructure	PPRO	Provides local payments infrastructure for payment service providers	1.50
United Kingdom	Banking	Revolut	Digital banking service provider	33.00
United Kingdom	Banking	Monzo	Digital banking service provider	1.9
United Kingdom	Fund Transfer	Wise	Mobile application that enables peer-to-peer international money transfer.	11.00
United Kingdom	Lending	Oaknorth	Provides loans to SMEs	2.80
United Kingdom	Banking	Starling Bank	Digital banking service provider	1.90
United Kingdom	Fund Transfer	ZepZ (WorldRemit)	A digital cross-border payments platform	5.00
United Kingdom	InsurTech	Zego	A digital motor insurance provider to self-employed drivers	1.10
United Kingdom	InsurTech	BGL Group	Distributes motor and home insurance products digitally.	2.00
Russia	Banking	Tinkoff Bank	A Russian neobank that provides credit card and online banking service.	6.30
Nigeria	Payments	Flutterwave	Provides payment infrastructure for global merchants and payment service providers.	1.00
Nigeria	Financial Management	Opay	A mobile payment platform that enables users to pay bills, transact & order food and groceries.	2.00

India	Financial Management	Paytm	A payments platform that provides mobile banking, wallet and other services.	25.00
India	Payments	Razorpay	Enables Indian business merchants to accept and process digital payments.	3.00
India	Financial Management	CRED	A credit card management and payments platform that rewards users on paying their credit card bill.	2.20
India	Technology	Zeta	A digital wallet app that allows bill and other expense payments.	1.45
India	Financial Management	Groww	A non-banking investment platform that allows individuals to invest in mutual funds and stocks.	1.00
India	Technology	Pine Labs	Provides technology and financial solutions for Indian merchants.	3.50
India	InsurTech	Digit	Provides general insurance online for vehicles, health, travel, etc.	3.50
India	InsurTech	Policybazaar	An online application that enables individuals to compare & buy policies.	3.50
China	Banking	WeLab	Offers virtual banking and consumer financing solutions.	2.00
China	Lending	Linklogis	A Hong-Kong based supply-chain fintech providing money lending service.	5.50
China	Lending	Lufax	An online financial marketplace providing assistance with lending.	40.00
China	Cryptocurrency	Amber	An integrated crypto financial services firm.	1.00
China	InsurTech	ZhongAn	Provides insurance through digital platforms	1.50
China	Payments	Alipay	Alipay is a third-party mobile and online payment platform.	18.5b
China	Financial Management	JD Digits	A leading financial technology ecosystem for enterprises and consumers	2.40
China	Financial Management	Qufenqi	An online instalment payment and investment management platform	5.90
Malaysia	Technology	Grab	A unique platform that provides multiple services, started as a ride-hailing service provider.	39.60
Singapore	Payments	Nium	Enable secure digital payments at stores, online payments and at ATM points.	1.00
South Korea	Payments	Toss	Enables sending and receiving online payments and managing business finances	7.40
Japan	Lending	Paidy	Provides instalment payment service (BNPL) in Japan	2.40
Japan	Cryptocurrency	Liquid	A Tokyo-based crypto-currency trading platform	1.00
Vietnam	Payments	VNLife	A mobile payments platform	3.00
New Zealand	Technology	Xero	Cloud-based accounting firm	9.60

Sources: Google Search, Big-Picture, Press Releases | Penser Analysis