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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Code Case** | **Case FinTech** | **Country** | **Founded in** | **Interaction** | **Category** | **Short Description** | **Link** | **Digital innovation** | **Disruptive** | **documents** |
| **Type** | **potential** |
| 1000 | Ant Financial | China | 2004 | B2B / B2C | payments | originated from Alipay responsible for a payments empire using an open source ecosystem to provide financial services to small enterprises and individuals | www.antfin.com | data | classified as disruptor by KPMG list | **15** |
| science |
| 2000 | ZhongAn | China | 2013 | B2C | insurance | online property insurance play, specialising in the use of big data to automate underwriting and claims processes, design and tailor products, and create precision marketing campaigns and risk management strategies | www.zhongan.com | data | classified as disruptor by KPMG list | **3** |
| science |
| 3000 | Qudian (Qufenqi) | China | 2014 | B2B / B2C | lending | provides short-term microloans through its mobile app to China's young workers who are looking for extra cash, uses data of Ant Financial und AI for credit scoring | www.qufenqi.com | data | classified as disruptor by KPMG list | **2** |
| science |
| 4000 | Oscar | USA | 2013 | B2B / B2C | insurance | provides health insurance, concierge service and quality care | www.hioscar.com | data | classified as disruptor by KPMG list | **7** |
| science |
| 5000 | Avant | USA | 2012 | B2B / B2C | lending | uses big data and machine-learning algorithms to offer highly customised, streamlined credit, customer scoring with predictive analytics | www.avant.com | data | classified as disruptor by KPMG list | **3** |
| science |
| 6000 | Lufax | China | 2011 | P2P | lending / | use of big data and IT technologies to formulate advanced risk assessment models and implement risk control systems | www.lu.com | data | classified as disruptor by KPMG list | **1** |
| investment | science |
| 7000 | Kreditech | Germany | 2012 | B2B / B2C | lending | delivering a broad scope of financial services with a focus on serving global consumers, business adopts big data, proprietary algorithms and automated workflows to acquire, identify and assist customers within short time frames | www.kreditech.com | data | classified as disruptor by KPMG list | **4** |
| science |
| 8000 | Atom Bank | UK | 2014 | B2B / B2C | lending | app platform as a digital banking system, Fixed Rate Saving products, Business Banking Secured Loans and Retail Mortgages | www.atombank.co.uk | mobile-only banking app (cloud) / data science | classified as disruptor by KPMG list | **5** |
| 9000 | JD Finance | China | 2013 | B2B / B2C | lending | 7 key business drivers: Supply chain finance, consumer finance, crowd-funding, wealth management, payment services, insurance, and securities services | www.jd.com | data | part of a TechFin with disruptive potential | **3** |
| science |
| 10000 | Nubank | Brazil | 2013 | B2B / B2C | payments | adopts a mobile phone application that controls its own platinum Mastercard credit card established with AWS (amazon web services) | www.nubank.com.br | data | new business model / frequently named as disruptive innovation in the media | **4** |
| science / cloud computing |
| 11000 | Funding | UK | 2010 | B2B / P2P | lending | direct (P2P) lending platform for small business finance | www.fundingcircle.com | P2P digital platform | classified as disruptor by KPMG list | **2** |
| Circle |
| 12000 | Klarna | Sweden | 2005 | B2B / B2C | payments | provider of e-commerce payment option which distinguishes payers from buyers. This allows buyers to pay for pre-ordered items upon or post receipt which can create a safer afterdelivery payment solution. Klara is particularly effective in absorbing all credit and fraud risk for online stores, guaranteeing sellers that they will safely receive their transaction funds. | www.klarna.com | data | classified as disruptor by KPMG list | **4** |
| science |
| 13000 | Square | USA | 2009 | B2B | payments | supports businesses from a register in one’s pocket to reports on their laptop. The technology integrates a full point of sale alongside tools for every component of operating a business such as inventory management and financing options | www.squareup.com | cloud computing | classified as disruptor by KPMG list | **5** |
| 14000 | Kabbage | USA | 2008 | B2B | lending | provides a means for small businesses to find capital | www.kabbage.com | data | classified as disruptor by KPMG list | **5** |
| science |
| 15000 | Xero | New Zealand | 2006 | B2B | accounting | cloud-based accounting software business that enables small businesses to adopt an easy-to-use platform. | www.xero.com | cloud computing / data science | applying technologies with disruptive potential in accounting | **7** |
| 16000 | SoFi | USA | 2011 | B2C | lending / | assists consumers, such as early stage professionals, with their financing options across a range of lending options and structures: student loan refinancing, mortgages, and personal loans | www.sofi.com | data | classified as disruptor by KPMG list | **10** |
| investment | science |
| 17000 | Stripe | USA | 2013 | B2B | payments | offers a means of accepting payments online and in mobile apps, utilising bank accounts from local and international cards, Stripe addresses a problem rooted in code and design, not finance. | www.stripe.com | cloud computing | classified as disruptor by KPMG list | **5** |
| 18000 | Adyen | Netherlands | 2006 | B2B | payments | platform enables streamlined global payment transactions, mobile and Point-of-Sale avenues are available with over 187 transaction currencies and 250 payment methods | www.adyen.com | cloud computing | classified as disruptor by KPMG list | **4** |
| 19000 | OurCrowd | Israel | 2012 | B2B / B2C | crowd funding | provides an equity crowdfunding platform for accredited investors to access and invest in Israeli companies as well as other businesses from around the world | www.ourcrowd.com | digital platform | classified as disruptor by KPMG list | **7** |
| 20000 | Affirm | USA | 2012 | B2B / B2C | lending | aim is to improve the lives of everyday consumers with a more affordable means of accessing financial products. Instalment loans are available to consumers at the point of sale, creating greater flexibility around payments and timings | www.affirm.com | data | classified as disruptor by KPMG list | **5** |
| science |
| 21000 | SecureKey | Canada | 2015 | B2B / B2C | RegTech | simplifies consumer access to and use of online services and applications, privacy-enhanced network for connecting people to online services using an established, trustworthy digital credential with recognised means of identity confirmation and authentication | www.securekey.com | Blockchain | applies BC as potentially disruptive technology | **5** |
| Technologies |
| 22000 | Xapo | Switzerland | 2014 | B2C | payments | allows users to purchase, exchange, manage, store and deploy their bitcoins | www.xapo.com | Blockchain | classified as disruptor by KPMG list | **5** |
| 23000 | Coinbase | USA | 2012 | B2B / B2C | payments | enables digital currency transactions between traders, consumers and merchants via an online platform | www.coinbase.com | Blockchain | classified as disruptor by KPMG list | **5** |
| 24000 | Clover Health | USA | 2013 | B2C | insurance | key player in the health insurance space, taking on preventative care and data analysis to assist the elderly and their families | www.cloverhealth.com | data | classified as disruptor by KPMG list | **2** |
| science |
| 25000 | Revolut | UK | 2015 | B2B / B2C | payments | offers a global money app that operates at 0% commission with the best exchange rates, encouraging user expenditure around the globe | www.revolut.com | Blockchain | classified as disruptor by KPMG list | **7** |
| 26000 | Robinhood | USA | 2013 | B2C | investment | enables users with a zero commission model to transact US stocks and ETFs | www.robinhood.com | data | classified as disruptor by KPMG list | **5** |
| science |
| 27000 | solarisBank | Germany | 2016 | B2B | banking | Platform creates customised solutions to assist and empower startups, fintechs and established digital companies to solve their financial needs | www.solarisbank.de | cloud computing | classified as disruptor by KPMG list | **2** |
| 28000 | Transferwise | UK | 2010 | B2B / B2C (P2P) | payments | Provides peer-to-peer global money transfer services | [www.transferwise.com](http://www.transferwise.com/) | P2P digital platform | ranked in Forbes FinTech 50 list | **6** |
| 29000 | Wealthfront | USA | 2008 | B2B / B2C | investment | Wealthfront is the only automated financial advisor to offer the combination of financial planning, investment management and banking-related services exclusively through software. | [www.wealthfront.com](http://www.wealthfront.com/) | data | uses robo-advisory (technology with disruptive pot.) | **3** |
| science |
| 30000 | Acorns | UK | 2012 | B2C | investment | mobile app that allows individuals to round up purchases and automatically invest the change | [www.acorns.com](http://www.acorns.com/) | data | ranked in Forbes FinTech 50 list | **6** |
| science |
| 31000 | Betterment | USA | 2008 | B2C | investment | a goal-based online investment company, delivering personalized financial advice paired with low fees and customer experience.  | [www.betterment.com](http://www.betterment.com/) | data | Ranked in Forbes FinTech 50 list | **8** |
| science |
| 32000 | M-Pesa | Kenya | 2007 | B2C | payments | a fast, secure and convenient way to transact money on mobile  | [www.mpesa.in](http://www.mpesa.in/) | mobile payment system | new product in a new market / frequently named as disruptive innovation in the media | **4** |