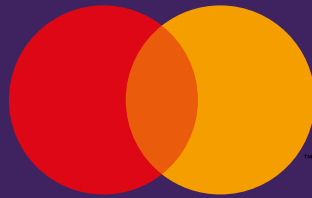


Organised by



PAY 360 VIRTUAL

In association with



FINTECHS PITCH LIVE WINNERS

pay360conference.com

Authored by



Congratulations to all the Fintechs Pitch LIVE winners at PAY360 2021

For PAY360 2021, we introduced our new and energy-packed Fintechs Pitch LIVE with the support of Mastercard, where Fintech start-ups competed to be identified as the most exciting and most innovative new technology or service in the Payments sector.

The EPA wanted to support new entrants to the industry and offer them a platform so we can recognise the companies that are set to revolutionise how people move, manage and spend their money.

The prize? Not only have the pitchers elevated their profile and positioned their company as the next big thing in the industry, but the winners also received a FREE membership to the Emerging Payments Association community. Judged by an international panel of experts from the investment community, each company had only 5 minutes to impress the judges (which included some of the biggest venture capital names) followed by 5 minutes of Q&A.

The sessions were broadcasted on the main stage of the PAY360 Virtual event hosted on the 16-19th March, and was attended by over 1500 of the most senior executives from banks, merchants, government, investors, fintechs, FIs, card providers, consultants and solutions providers.



It's always inspiring to see emerging players pitch their innovations and this the Fintech LIVE Pitch competition was no exception! I was honoured to host the Day 1 session and have the opportunity to meet the companies and judges.

Amy Neale, Senior Vice President, Fintech & Enablers, Mastercard

It's fantastic to be providing these companies a stage to showcase their solutions on. With the pandemic accelerating the digitisation of all aspects of our lives, it's never been more important to look to new players that are enhancing the way we engage and transact. The innovation we saw was testament to how forward looking our industry is.

Ian O'Sullivan, Director, Mastercard Start Path Europe

DAY 1
Pitch Moderator



Amy Neale
Senior Vice President,
Fintech & Enablers,
Mastercard

DAYS 2 & 3
Pitch Moderator



Ian O'Sullivan
Director,
Mastercard Start
Path Europe

Q&A
Moderator



Mark Walker
Co-founder & COO,
The Fintech Power50
& Editorial Director,
The Fintech Times



Judged by an international panel of experts...

JUDGES



Chris Adelsbach
Outrun Ventures
Partner



Kevin Chong
Outward VC
Co-Head



David Crawford
NatWest
Customer Goal Lead,
Effortless Payments
Retail Banking



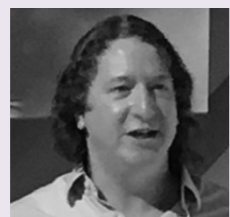
Marcus Exall
Up and to the Right
Founder



Craig Fox
Silicon Valley Bank
Director, Fintech -
Venture & Growth
Banking



David Hollidge
West Hill Capital
Partner



Nick Kerigan
SWIFT
Head of Innovation
Execution



Marcel van Oost
FinTech Startup
Investor/Advisor



James Pringle
Love Ventures
Partner



Charlie Regis
Styliff
Co-Founder



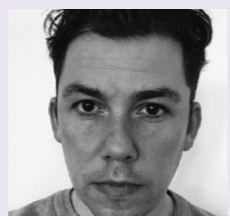
Rostyslav Reviuk
IPN Investors Private
Network
Co-founder & CEO



Greg Smith
FT Partners
Managing Director



Juliette Souliman
MMC Ventures
VC Investor



Marcel van Oost
FinTech Startup
Investor/Advisor

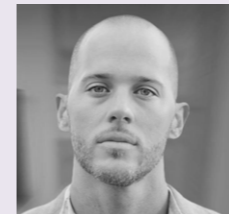


Craig Wills
Hi Mum! Said Dad.
Co-founder and
Managing Director

PITCHERS

Day One - Consumer

Companies with technologies and services that are innovating to provide choice, enhanced customer experience and financial wellness tools to consumers.



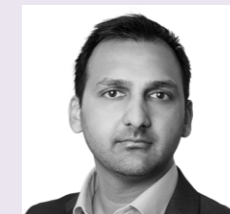
Oliver Gale
Elemental
Chief Executive Officer



Søren Nielsen
Subaio
Chief Commercial
Officer



Jack Nikogosian
ARYZE
CEO



Maysam Rizvi
Elifinty
Founder & CEO



Will Smith
tred
Co-Founder

[View all their pitches On Demand](#)

Day Two - Merchant

Companies who are empowering businesses with alternative payment solutions (in-store & online), helping them to get paid, manage expenses and prosper in the new normal.



David Armstrong
PayXpert
Managing Director



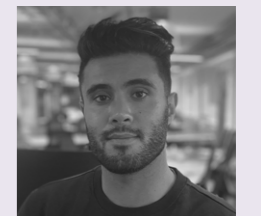
John Cavebring
Hips
Founder, CEO & CTO



Miguel Mateus
Izicap
Co-Founder



Craig Tillotson
Ordo
CEO & Co-Founder



Sina Yamani
Yoello
CEO

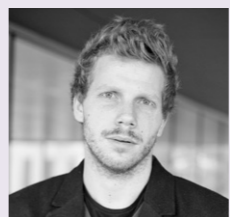
[View all their pitches On Demand](#)

Day Three - Enablers

Companies leveraging AI, machine learning and the blockchain, to tokenise data, democratise investing, combat fraud and drive operational efficiency.



Sofia Augusto
ITSCREDIT
Marketing Manager



Sergi Figueres
Worldcoo
Co-Founder & CEO



Daniel Greiller
Weavr
CCO



Timothée Grüner
Antelop Solutions
Chief Commercial
Officer



Sean Salloux
Baanx Group Ltd
Chief Revenue Officer

[View all their pitches On Demand](#)



DAY 1 WINNER

Tred

It was an amazing boost for Tred. Winning is a real vote of confidence that our green debit card is helping set the standard for sustainability in the financial world. Now we've won, our key focus is making sure the product is ready for launch and scaling the team. We've got a busy year ahead. The award has generated a lot of interest from people wanting to work with us, invest and offer support getting our product to market.

Will Smith, Tred



Tred, an overview

Tred was founded in December 2019 by Will Smith and Peter Kirby and is an environmentally-focused debit card offering. Their debit card, and accompanying app, aims to provide a way for consumers to track the carbon footprint of their spending, and then offers them the chance to offset their footprint by planting trees in Scotland. As the Evening Standard puts it, they are "Fitbit for your carbon footprint, but measuring kilograms instead of calories."

This is their initial offering, but they plan to offer more features in future, such as recommending alternative eco-friendly purchases that their customers can make to further lessen their carbon footprint. This UK-based startup is still in the early stages. They have under £500,000 in funding so far, and consist of a team of less than 10 employees. In terms of their product progress, they have completed beta testing, and linking the Tred debit card with the app is their next step.

Founder's Background: Will Smith

Co-founder Will Smith was the one pitching at the event. Educated at Durham University, Will graduated with a 1st in Masters of Engineering. His work history so far has mainly involved him using his deep understanding of using data to change customer behaviours, both in the start-up and corporate world.

For example, he has worked to dramatically reduce food waste at a UK supermarket, negotiated multi-million government contracts, and also helped get healthy people out of hospital quicker. Will's extra-curricular CV is almost as impressive: he's a long-distance triathlete, and was meant to be competing for GB before COVID got in the way. Aside from that, he's never far from hiking in the mountains and also enjoys tennis and drumming – he really is someone who has trouble sitting still, but in a good way.

The Pitch

Will Smith and Peter Kirby came up with their innovative idea whilst at a restaurant in Glasgow. The question that they wanted to answer was simple: How much worse for the environment is a flight from London to Glasgow vs. a plastic straw?

Not an easy question to answer, of course. But at Tred, they believe that they have found a workable solution. The overall aim is to offer everyone simple access to their personal carbon footprint based on actual habits, and then give them an equally simple way to go about offsetting it.

Will states that, whilst debit cards have done amazing things for personal finance, they don't really do anything to solve the world's biggest problem right now. That is of course, climate change. Therefore, their product - initially solely a debit card offering - aims to link spending and sustainability in a way that's never really been attempted before. At Tred, they aim to put their money where their mouth is as well, boldly promising to donate profits directly into reforestation projects in Scotland.

During the pitching session at PAY360, Will set out what the offering will actually look like. Firstly, Tred's technology will inform customers of the exact environmental impact of every purchase that they make. So, whether it's your morning coffee, your commute to work, or your new t-shirt, you'll be able to see much more than the simple monetary cost.

Then, at the end of the month, the idea is that customers will be told their total carbon footprint for the month, and then offered a chance to make a payment towards offering their own personal carbon footprint. This payment, a maximum of £20 per month, would go towards planting trees via a certified scheme in Scotland.

On top of that, they also plan to give all their customers personalised tips and tricks, based on their spending habits, to help them reduce their own carbon footprint. This could be highlighting one area when they spend a lot of money each month, and recommending a potentially more eco-friendly product, service or company who they could switch to.

Tred's USP

So, what makes Tred stand out from the competition? Well, Will claims that "we're the only debit card in the UK that tracks your carbon footprint." So, think Monzo, but with an environmentally-focused raison d'être.

What stands Tred in good stead, is that they are tapping into an increasingly flourishing market with their product. Driven in part by millennials, global finance is looking increasingly green, with a company's ESG scores becoming more important, and a number of apps popping up with a focus on environmentally-conscious investments.

Final Thoughts

Tred's initial offering is certainly eye-catching: aiming to give you more information than ever before about how eco-friendly your spending really is. And, of course, the judges at PAY360 evidently agreed with this promise.

What will be even more interesting is their next steps from here: linking the app and debit card and fulfilling payments to offset the customer's carbon footprint. And it's highly likely that they will have a few more ideas in the works as well. This is definitely a 'watch this space' moment for these fintech eco-warriors.

Surfing on one of the hottest tech trends, Green Fintech, Tred is tackling sustainable and green finance using open banking in a smart, seamless and innovative way. The judges were impressed by their early tractions and clear understanding of the market. A very exciting startup and definitely one to watch in 2021!

Juliette Souliman, VC investor, MMC Ventures



DAY 2 WINNER

Izicap

We consider it a recognition not only of Izicap, but of all the Banks and Acquirer Partners as well as the thousands of Merchants that are using our solution and millions of end consumers that benefit from it.

This is a sign that we are on the right track and boosts our effort to make our solution available in more countries with more partners and more Merchants.

Miguel Mateus



Founder's Background: Miguel Mateus

Co-founder Miguel Mateus is currently working as Izicap's COO and is responsible for their global business development. His background is in Telecom Engineering and Operations Research, and he has multiple Master's degrees from European universities.

Miguel has spent more than 20 years working in the Management Consulting industry, developing projects in Europe, North Africa and South America.

He has also helped launch a number of different startups. Before launching Izicap, Miguel was the Strategic Planning Director at Sanofi, in Brazil. autatiant.

The Pitch

Izicap's aim is to harness the power of payment cards, to take the payment data and to transform it: into powerful customer knowledge & business insights for merchants. Any payment card can be converted into a loyalty card with Izicap's solution, without requiring any additional applications or products.

The benefit for merchants, is to allow them to run more focused and higher quality loyalty programs and digital marketing campaigns. Izicap provides their technology to Acquirers to their suite of services, which in turn makes them more attractive to Merchants. Izicap also seeks to empower the cardholders themselves, who are able to access merchant loyalty schemes, simply by using their own regular payment card.

The pitch that Miguel Mateus presented during the session at PAY360 was also based on the strength of their partnerships, which add an extra boost to their tech solution. Important partners for Izicap include Banque Populaire, Caisse d'Epargnes and Nexi, and they have also been working with payment solution providers such as Ingenico, Verifone, Poynt and PAX.

Izicap's use of payment card data is linked to their Smart Data Platform, which powers their digital marketing offering. These marketing services, provided by Acquirers using Izicap's SaaS solutions, increase both customer spend and stickiness. It has the potential to be a game-changer for Acquirers, whilst providing a timely boost to their network of Merchants.

Izicap's card-linked CRM and loyalty solution allows acquirers to monetise their payment transactions data. They claim that this service will also be particularly useful for small and local Merchants.

According to Miguel Mateus, there are about 20 million Merchants that could benefit from their potentially revolutionary technology and business model and, based off the strong results from their existing client base, they will be able to expand their offering into new markets very soon.

Izicap's USP

Miguel explained that he believed one of the things that sets Izicap apart is the added value they bring to the merchants that they work with, pointing out that during the Covid-19 crisis, merchants who used their service, especially those who stayed open, performed far better than those without Izicap's offering.

The other factor that may set Izicap apart from their competitors, is that they can target, and bring value to, three different parts of the chain: Merchants, Acquirers and Customers. The full customer journey is improved whilst remaining relatively simple, and Merchants and Acquirers benefit from that resulting customer loyalty. Miguel's claim is that no other financial player in Europe can provide local merchants with a fuss-free CRM & loyalty platform, that is also able to generate a double-digit ROI.

Final Thoughts

Izicap's solution is an intriguing concept. It aims to tackle numerous pain points throughout the Acquirer-Merchant-Customer chain, but in a way that doesn't dramatically impact the customer's Point of Sale experience. They feel that COVID-19 has provided them with further proof that their model really does work, so the next step would be to test their concept in additional markets - clearly something that they are confident in doing successfully.

We saw a set of strong pitches that leverage a broad range of emerging technologies and business models at the Fintech Pitch LIVE event. It's exciting to see the extent of FinTech innovation happening in the payments space and this bodes extremely well for the future of the industry.

Nick Kerigan, Head of Innovation Execution at SWIFT



DAY 3 WINNER

Weavr

I was over the moon [to win] as you can imagine. We were up against some really innovative companies so to not only be selected to pitch, but win, was amazing. We really believe that Embedded Banking is going to be transformative - in the same way Ecommerce was 20 years ago.

Daniel Greiller, Weavr



Weavr, an overview

Weavr, founded in 2018 by Alex Mifsud and Adrian Mizzi, is an embedded banking provider. They state their mission is to “make it quick and easy for digital businesses, of all sizes, to integrate financial services into their solution.”

Weavr provides an open and publicly-accessible cloud-based platform that connects payment networks and financial providers, operating via a set of APIs. On this platform, they offer tools for innovators to define, deploy and consume digital payment flows. The London-based fintech was operating in stealth mode until late 2020, has a small team of under 20, and has currently raised around £3m in seed funding, from the likes of Anthemis, QED Investors and Seedcamp.

Founder’s Background: Daniel Greiller

Daniel joined Weavr as Chief Commercial Officer in 2020, and is responsible for overseeing all of its commercial activities including Sales, Account Management and Marketing.

Daniel has spent 18 years in the banking and payments sector, mainly working in sales roles. Companies he’s worked with previously include Ethoca and Feedzai. Daniel has a wealth of experience leading and scaling fintechs. It was this experience that provided him with the motivation to join up with the embedded finance revolution that Weavr are hoping to be at the forefront of.

The Pitch

Daniel Greiller’s pitch at PAY360, on behalf of Weavr, was relatively simple: the customer experience in banking is severely lacking, and the best way to go about changing that, for the better, is via the relatively-new world of embedded banking products.

Therefore, their API-based solution will allow banks to eliminate the need to rely on third parties in order to offer everyday banking services. By providing a fully-integrated service, Weavr aims to make the offering of financial services and products a more painless experience. Indeed, as the founders quip, “we really do make it as easy as A-P-I!”

Other features provided by Weavr include taking care of any compliance issues, and that they have strong relationships with banking partners, financial institutions and technology providers. These partnerships would, in theory, mean that Weavr could offer a plethora of financial services to a new client, regardless of their size.

The key, as Weavr sees it, is in the embedded banking solution. Businesses who continue to only rely on third party services won’t be able to guarantee the same level of customer service compared to platforms like Weavr. This is because they can’t have full control over what happens on a third party’s website or solution. Another knock-on effect on this is not having access to that integrated, first-party data and analytics.

Weavr’s solution ties neatly into a growing mantra throughout the fintech community – that every company will soon become a fintech company. Companies like Shopify have gone from strength to strength off of the back of integrating a payments solution, and many more are realising this, and following suit.

So, Weavr’s platform will then provide this kind of service to companies that are traditionally “non-financial”, but in an accessible way, with easy onboarding and low set up costs, aiming to make the transition to embedded banking as smooth as possible. For some companies, looking to that first plunge into the world of financial services, that could be a game-changer.

Weavr’s USP

So, how does Weavr plan to stand out from their competitors in this space? They believe that not just any old BaaS provider will change this sector, but one that offers a simple solution to businesses in ‘non-financial sectors’.

Therefore, Weavr’s pitch was all about accessibility – a low code embedded banking solution that, in theory, is accessible to all types of different businesses. In addition, they identified three key features that would help set them apart from their rivals: transparency when it comes to documentation and pricing, an innovative fee structure that they claim only allows Weavr to profit when their clients succeed, and speed, cutting down time to market from months into weeks.

Final Thoughts

Financial services being embedded into digital applications and services is an ever-increasing trend, fuelled in part by the fallout from the COVID-19 pandemic.

Weavr are trying to harness this interest, and make the bold claim that embedded banking and finance will be the best way to achieve this. It will be especially interesting to watch how this market unfolds as we come out of lockdown, and begin to move on from COVID-19.

It was great to see exciting and innovative companies presenting at the PAY360 pitch demo. The judges had a robust discussion which resulted in the eventual winner Weavr, who invented a strong solution in what is certainly considered to be a hot area.

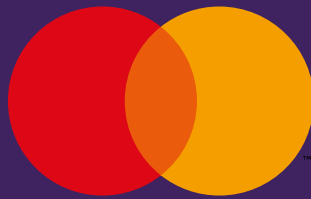
David Parker, Director at Polymath Consulting

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SEE YOU NEXT YEAR, IN PERSON

**Business Design Centre, London
22nd March, 2022**

Authored by

