


# 100+ French FinTech Companies Are Embracing Innovation in the Region

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## Authentication & Security

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by



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We have been actively exploring FinTech ecosystems in Europe and hubs like London and Germany in particular. The next stop in our FinTech ecosystems haul will be on French FinTech companies.

The largest FinTech segment in France is digital payments, with a transaction value that is expected to reach \$88 billion in 2016.

As Alain Clot, Chairman of the France FinTech Association explained, "France has an abundance of well-known specialists in the finance and engineering industries. It doesn't surprise me that the FinTech industry became an area of excellence for France. The French FinTech specialists are increasingly making their mark on the national and international landscape. Their new significance, their successes and the emergence of new subjects contributed to the creation of this association. This has now been accomplished."

Jean Rognetta, Delegate General of CroissancePlus and President of PME France, also commented on the financial industry in France, "The Digital revolution is increasingly challenging banking and insurance services, an industry that only a few thought could be transformed until recently. As of now, disruptive investments are targeting all businesses such as payments, remittance, private banking, (etc.,) which led to an investment in FinTech companies of more than \$12 billion in the year 2014 alone."

France's FinTech counts 100+ promising players embracing innovation in the whole region.



Ledger is a French startup that combines its strong expertise in security, smart card, cryptography and embedded hardware. The launch of Ledger Nano—a hardware wallet—in more than 80 countries established Ledger as a reference in the international bitcoin ecosystem. Ledger offers bitcoin wallets Ledger Nano, Ledger HW.1 and Ledger Blue.

Paymium is the company behind the Paymium bitcoin exchange, offering a secure, reliable, high-performance trading platform in compliance with European regulations. Paymium also offers merchant solutions to accept payments in bitcoin with instant conversion to euros, for every European merchant.

Kantox offers SMEs and mid-cap companies a solution that has historically only been available to the largest of organizations. The company's pioneering platform provides an access to live mid-market rates, updated in real time, allowing to execute transactions with no hidden spread and a transparency guarantee of 100%.

LemonWay is a secured payment solution for Internet marketplaces, e-commerce and crowdfunding. The company offers payment API, back-office management, compliance and regulatory reporting tools. LemonWay is an accredited payment institution with services passported in 29 European countries.

PayPlug is the first service in France to enable small professionals and merchants to accept credit card payments with very simple tools—no sign-up fee and no monthly costs.

Fundovino is a crowdfunding platform dedicated to the world of wine.

Advize is a fully licensed online broker based in Paris with a full stack approach and the ambition to disrupt retail investment scene.

Compte-Nickel is an alternative service bank account and means of payment created in 2010 by Financière electronic payments (EPF).

ASTON iTrade Finance delivers expert Internet software to manage and optimize trade receivables and trade finance.

Weeleo is the first peer-to-peer platform to exchange cash currencies.

Afrimarket is an innovative money transfer operator with a cash-to-goods approach, helping African migrants remit dedicated funds to Africa at a fraction of the current money transfer costs.

MarieQuantier is a financial investment adviser for FinTech companies.

PAYMILL's developer-friendly REST API allows to accept credit and debit card payments directly in website and mobile application. Available across Europe, online businesses are able to accept online payments globally, enabling them to scale internationally from the get-go.

PRET d'UNION provides an online platform designed to connect and facilitate financial transactions between individual lenders and borrowers without the intermediation of a traditional financial institution.

Leetchi is a group payment application. The service allows users to collect and manage money for a group.

Finexkap is a Web-based marketplace providing a Web solution to short-term capital funding. Bringing together SMEs and qualified investors, Finexkap is fast, user-friendly and highly secure.

Ulule is a crowdfunding platform empowering thousands of creators, entrepreneurs and makers all over the world.

Unilend is a crowdfunding platform that allows investors to lend money directly to individuals and small businesses.

MangoPay is a payments app specifically developed for marketplaces, crowdfunding platforms and collaborative consumption platforms which can accept third-party payments.

Scaled Risk develops, markets and supports a wide range of software to financial institutions. These next-generation solutions based on big data technologies cover all cases of application of risk management and front offices, position calculation, trade analytics and real-time fraud detection.

Tudigo is a crowdfunding platform that enables communities to backup small businesses in their town or neighborhood by financially sponsoring their projects.

Tiller is a smart point-of-sale solution that helps merchants and restaurants owners thrive and grow in a digital environment.

Anaxago SAS operates an equity-based crowdfunding platform for startups. It offers an alternative financing method that allows users to support and invest in a company or project. It also provides services for entrepreneurs, such as business plans, company valuations, information memorandums and financial projections.

PayTop is an innovative, integrated and independent payment services business that is positioned as a mobile and Web-based payment account operator.

Alphametry is an online marketplace for asset managers to seamlessly discover and buy unique investment strategies from a wide scope of equity experts.

PayByPhone operates on a state-of-the-art IT platform that supports payments via touch-tone/IVR, text, the Internet and mobile Web. The technology is both robust and highly secure. PayPoint is accredited by Visa as a Level 1 data processor under the Payment Card Industry Data Security Standards.

Be2bill is a single point-of-contact throughout the payment process due to its triple status as an acquirer, a PSP (payment service provider) and a Web expert.

FX4BIZ is a player in foreign exchange management and offers small- and medium-sized enterprises financial management tools usually only accessible to larger groups.