

Meet the Fintechs



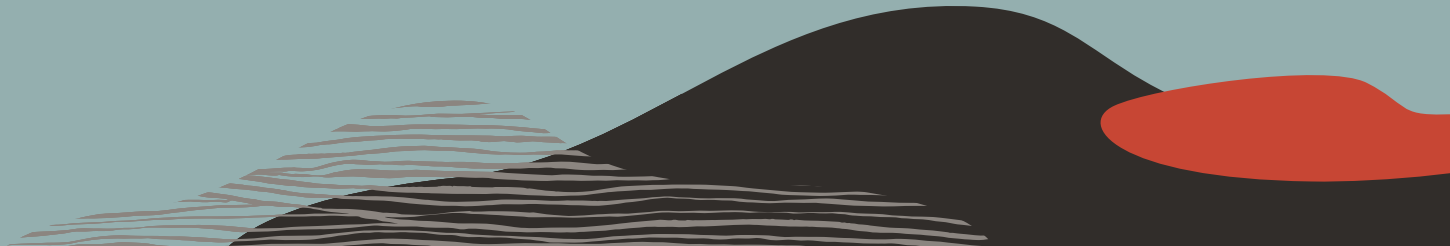
## Fintech Innovation Powered by Oracle for Startups

As the experience economy takes shape and competition from new and existing players increases, banks are looking for ways to stay relevant. The key to survival is evolution. It starts by becoming an Adaptive Bank—one that is intelligent, agile, and integral to customers' businesses and lives.

Banks are increasingly turning to fintechs for innovation. Oracle is here to help. Our autonomous cloud platform is the world's most comprehensive, secure, standards-based combination of open source technologies with flexible deployment options to fit your business strategy. Oracle fintech innovation combines our industry expertise with the growing list of fintechs to help accelerate their growth.

Oracle for Startups is excited to share a selection of fintechs that are enterprise-ready and relevant to the modern bank's digital transformation, including several that are currently available on Oracle's Open Banking API ecosystem.

Discover how you can accelerate your digital banking journey with a wide range of proven Oracle fintech solutions that meet the security, performance, and compliance needs for today's Adaptive Bank.



For questions about fintechs featured or the  
Oracle for Startups program please contact:

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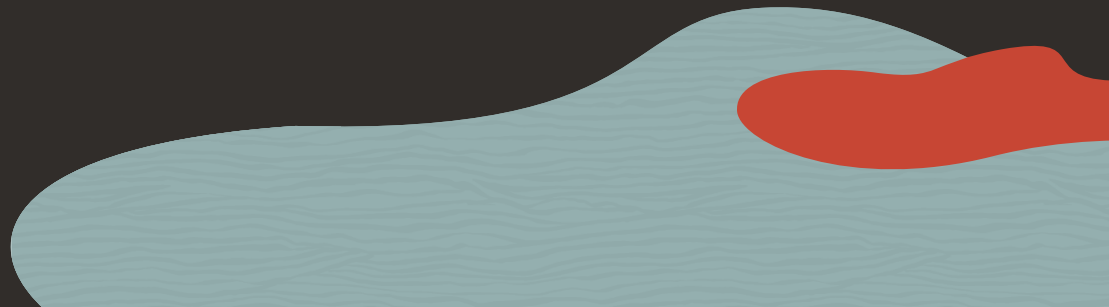
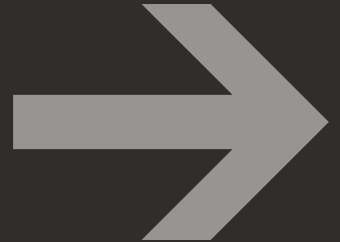
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To learn more about the program:

**Website:** [oracle.com/startup](http://oracle.com/startup)  
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# Now, Let's Meet The Fintechs





[atariskstation.com](http://atariskstation.com)

Financial Management • Software as a Service (SaaS)  
Autonomous Database

ATA RiskStation offers firms the ability to have intuitive risk conversations with their clients to establish a more accurate view of the client's risk tolerance while enhancing their confidence. The firm can then automatically monitor daily alignment of portfolio risk with the client's tolerance level. Finally, the firm can leverage the massive amount of daily data created to support compliance requirements.

# BANKiFi

[bankifi.com](https://bankifi.com)

Financial Services Banking • Enterprise Resource Planning (ERP) • Business Process Management

BankiFi is a technology company which sells to banks and financial institutions. Their technology enables banks to provide their business customers with the right solutions at the right stage of life, throughout their entire journey. They support businesses from self-trader/self-employed (the so-called gig economy, or micro segment), through SME up to large multinational corporations. The idea is that the bank can acquire business customers at the earliest possible stage, providing services throughout their life cycle so that they still have them as a customer when they become a large enterprise.

The logo for finweg, featuring the word "finweg" in a lowercase, sans-serif font. Above the "i" in "fin" are three small, colored circles (yellow, green, and blue).

[finweg.com](https://finweg.com)

Financial Services Banking • Blockchain • Data Integration • Business Process Management

Digital payments solutions on blockchain technology by FINWEG provide retail and merchant banks, regulators, and clearing houses a unified collaborative platform. Based on blockchain technology, FINWEG reduces most manual operations and eliminates errors and fraud. Running the solution on OCI results in liquidity and capital improvement and a reduction in clearing and settlement time.



[gapsquare.com](https://gapsquare.com)

HR/HCM • Gender Pay Gap Analysis  
Regulatory Compliance • Big Data & Analytics  
AI • All B2B Industry Sectors

With the largest pay gap in the UK, the financial sector can leverage Gapsquare FairPay to recruit and retain talent by developing fair, inclusive pay structures. Gapsquare works with global clients, empowering businesses and HR teams to build equality into everything they do. Gapsquare's technology uses machine learning and big data analysis combined with expertise in equality and diversity to simplify complex compensation structures and equip HR teams with the power to embed inclusive, data-led organisational solutions to their workforce ecosystem.



[joulica.io](https://joulica.io)

CX • CRM • Big Data • AI • Financial Services  
Communications

Joulica is the world's first real-time analytics solution for customer experience optimization. Joulica provides customer experience optimization solutions and unifies real-time, historical and predictive analytics into a single consistent environment across all customer interaction channels. Joulica harnesses the latest AI technologies to deliver speech and text analytics. Existing customers include Fortune 50 organizations and operators of the largest call centers on the planet.





[ld8a.com](http://ld8a.com)

System of Record Solutions • Enterprise Blockchain  
Autonomous Date and Time Effectivity • Centralised  
Ledger Technology • Data Management  
Transformation

FusionLDB from Ld8a Ltd delivers a transforming approach for the provision of system of record solutions for complex business requirements. FusionLDB offers a new class of database facility which significantly simplifies the solution development and reporting processes. Autonomous Date and Time Effectivity relieves the developer of the challenge of handling changes to business data in the context of time. No more history or audit table design. No more complex temporal business logic. The FusionLDB infrastructure provides a verifiable, cryptographic ledger for all data with full referential integrity.



[thelogicvalue.com](http://thelogicvalue.com)

Chatbot • Artificial Intelligence  
Mortgage • Wealth Management  
Insurance • Private Banking  
Equities Research

In order for us to design the future of the financial sector, we join our knowledge and experiences from the sector we operate in with artificial intelligence and our portfolio manager. This grants banks and insurance companies access to their own virtual assistant, with which they can increase their client's value both internally and externally. With MyInvestor mortgage, we have been the first to pioneer a chatbot that can manage the entire process of risk assessment and documentation for a mortgage loan via a conversation.



[personetics.com](https://personetics.com)

Artificial Intelligence • Digital Banking  
Engagement Platform • Personalization

Personetics is the leading global provider of customer-facing AI solutions for banks, serving 55 million retail, WM and small business customers worldwide. Our Self-Driving Finance™ solutions are used by the world's most progressive financial institutions to transform digital banking into the center of the customer's financial life — providing real-time personalized insight and advice, automating financial decisions, and simplifying day-to-day money management. Personetics is currently working with over 40 global top tier banks & digital banks in the Americas, Europe & Asia.



[perxtech.com](https://perxtech.com)

Business Intelligence • MarTech  
CX • Digital Engagement • e-Wallet  
Marketing Analytics

Perx Technologies provides a fully integrated SaaS solution that combines a next-gen MarTech platform with customer engagement and loyalty management. The platform allows marketers to create personalized revenue-generating digital experiences for millions of end consumers. With Perx, marketing teams experience a dramatic productivity boost by reducing campaign-to-market timelines from several weeks down to a few minutes. With the Perx platform, large enterprises engage over 50 million end consumers daily, driving customer engagement by up to 12x compared to regular MarTech platforms.





[previsio.se](https://previsio.se)

Artificial Intelligence • Payments  
Supply Chain Finance • SMEs  
Machine Learning • Data • Procurement

Previsio enables large corporates to pay their suppliers instantly. Their AI technology accurately predicts which invoices are unlikely to be paid, the moment they are received. The rest of the invoices can then be paid before they are approved, creating happy suppliers and increasing profits for the buyer.



[supermoney.com](https://supermoney.com)

Financial Services • Data Integration • Database  
Customer Experience

SuperMoney helps people make better financial decisions by providing financial transparency. SuperMoney offers in-depth reviews of financial products and services, along with recommendations, ratings, and honest user reviews from everyday people.



**TAINA**  
Technologies

**taina.tech**

Financial Services • Compliance • Tax Form  
Validation • Customer Onboarding

Taina Technology's Intelligent and efficient solutions for FATCA and CRS compliance empower financial institutions and their service providers to reduce costs, mitigate risks and improve their customers' experience. Running Taina's solution on OCI results in faster validation of clients and smoother onboarding along with reduced costs and risks with a unified end-to-end solution.



**quant.network**

Interoperability • Cybersecurity  
Blockchain Technology • Regulatory  
Blockchain Operating System

Quant Network is a technology provider enabling trusted digital interaction, helping create a secure digital future to the benefit of enterprises, regulators, governments, and individuals. Recognised for having solved interoperability through the creation of the world's first blockchain operating system Overledger, Quant Network is leading the way for innovation and blockchain adoption across enterprise. Headquartered in London, UK, Quant Network is committed to building an internet people can trust.



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