

An aerial photograph of Buenos Aires, Argentina, featuring the prominent dome of the Argentine Congress building in the center. The entire image is overlaid with a semi-transparent red filter. The text 'Fintech Radar in Argentina' is centered in a white, bold, sans-serif font.

Fintech Radar in Argentina

Hi,

We really hope this Fintech Radar finds you well at this uncertain times!

Our purpose as Innovation team at Ingenico is to foster the Innovation ecosystem around Latin America, and our Radars are one of the ways we find out to do that! So we did a survey of startups and briefly analyzed what service they deliver, in addition to mapping their lifetime and investment history. With all information together, we believe that we can help you better understand the solutions we have available in Latin America and increase opportunities for business creation and development with that.

We are improving this documents every day so please if you have any feedback or suggestion regarding this, don't hesitate to contact the Ingenico Innovation team tru the **email: innovation.LAR@ingenico.com**

We hope you can enjoy this radar, take care and all the best to you!

**Best regards,
Ingenico Innovation team**



Fintechs Argentina

Highlights

Fintechs Main Products

- E-wallets;
- Cryptocurrency;
- Digital Bank Accounts;
- Mobile POs;
- Money transfer and withdraw;
- Payments and Charges;
- Change facilities;
- Cashback;
- Loyalty programs;
- Finance Management.

Fintechs common goals

- Take advantages of the large unbanked and underbanked consumer market
- Decrease fees and bureaucracies in order to democratize access to financial Services;
- Add agility and simplicity to financial operations.

Informal market

+69% of financial transactions are paid in cash

before COVID-19 pandemic, +50% of the argentine population did not have bank accounts

Largest Fintechs Market Latin America

1° Brazil

2° Colômbia

3° Argentina

Promissory scenario for the advancement of fintechs



Cryptocurrency

SATOSHITANGO

Foundation:

2014

Funding Rounds

Not found

Investors

Not found

SatoshiTango is an online platform that enables its users to buy and sell bitcoins. Its users can pay through an international wire transfer or with local means of payment in Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, and Peru. SatoshiTango also allows its users to request for a visa debit card and buy online or in more than 25 million merchants globally.

enBitcoins

Foundation:

2014

Funding Rounds

Not found

Investors

Not found

EnBitcoins is an online bill payment service that allows you to pay bills and bills with bitcoins. We use a database of online payment information without the need for long lines at banks or payment centers, saving time and money.



Foundation:

2013

Funding Rounds

10

Investors

24

En Ripio, han estado construyendo productos financieros basados en la tecnología Blockchain durante más de 6 años.

- Entre los principales inversores se encuentran algunos de los nombres más reconocidos en Silicon Valley, como Tim Draper, Medici Ventures, Digital Finance Group y Digital Currency Group.
- El producto principal es una plataforma web y móvil diseñada para usuarios que desean comprar y almacenar fácilmente criptomonedas. Las principales opciones son simples: depositar y retirar fondos (FIAT) y comprar / vender criptomonedas a precios de mercado.
 - Por otro lado, nuestra bolsa está diseñada para usuarios experimentados en el comercio de criptomonedas, pudiendo comprar y vender pedidos punto a punto y también elegir entre diferentes tipos de pedidos.
 - Nuestra mesa de mostrador es una solución corporativa diseñada para inversores institucionales que operan por encima de los valores promedio.



Foundation:

2013

Funding Rounds

Not found

Investors

Not found

CoinAsap is a company dedicated to the marketing, consulting, development and research of products based on Bitcoin technology. Its field of action is to facilitate access at the local level through the sale and purchase of digital goods and the management of transfer services so that international operations are less expensive for both individuals and companies.

A hand holding a smartphone near a payment terminal, overlaid with a red tint and the text "New payment methods".

New payment methods



Foundation:

2014

Funding Rounds

Not found

Investors

Not found

Seeks to provide innovative solutions in payment methods connecting people with companies and businesses.

TeamQuality

Foundation:

1993

Funding Rounds

Not found

Investors

Not found

TeamQuality is company on the field provision of payment methods solutions and services in all its variants, from credit, debit and pre-loaded cards, both flag, private and retail. As well as Credit Origination and Administration solutions, trusts, among others



Foundation:

2018

Funding Rounds

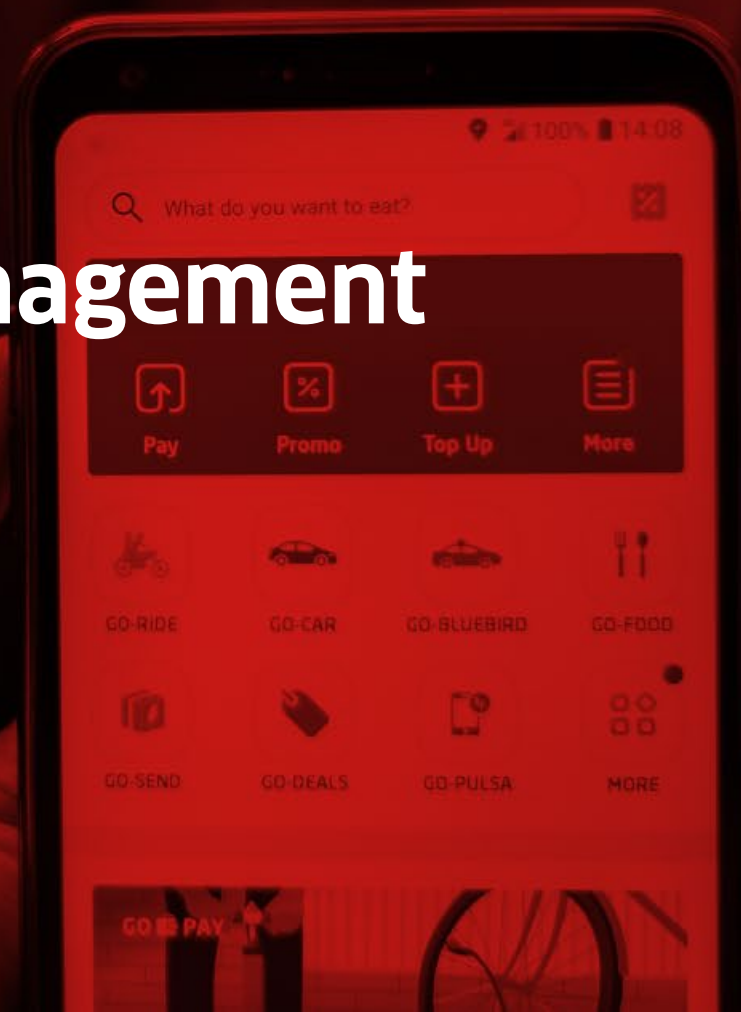
Not found

Investors

Not found

Pim is a service provided by Nación Servicios. Nación Servicios is the Banco Nación Group company specialized in providing technological and commercial solutions for payment methods. With 27 years of experience and more than 1,300 employees, we meet all the demands of today's banking and financial market to offer innovative and quality solutions. We are currently the entity responsible for the development, implementation, management, processing and care of SUBE, the service to pay for card trips on trains, buses and subways in the Argentine Republic and one of the most important systems of its kind worldwide.

Management





Foundation:
2007

Funding Rounds

Not found

Investors

Not found

PinWeb is a fintech to manage the payments of television providers, top ups for cellphones and bus cards.



Foundation:
Not found

Funding Rounds

Not found

Investors

Not found

ProntoCobro is an intelligent platform for the prevention, monitoring and management of multichannel digital collections.



Foundation:
2016

Funding Rounds

Not found

Investors

Not found

A centralization of payment methods created primarily to provide collection services to public sector organizations at all levels (national, provincial and municipal), currently being the only product to provide a comprehensive solution for payment methods and specialized collection resources in public management.



Foundation:
2013

Funding Rounds

Not found

Investors

Not found

Yacaré is an electronic payment manager that solves the collection and payment operations of clients, adapting to the needs of the company and its management of online or face-to-face collection through the reading of interoperable Qrs, web forms or payment links.



Foundation:
1960

Funding Rounds

Not found

Investors

Not found

SIRO is a payment platform for store managers, associations, real state companies and more, which allows the user to manage receipts, services, expenses and registrations.



Foundation:
2015

Funding Rounds

Not found

Investors

Not found

TuCuota is an online platform that uses technology to offer automation tools to simplify collection management, enhance collection and manage clients.



Banking services



Foundation:

2017

Funding Rounds

Investors

Not found

Not found

An inclusive, instantaneous, mobile, on-demand, virtual current account, without restrictions or borders.

Everyone can have their El Callao account, regardless of their nationality or if they have proof of address, credit history or regular income.

El Callao clients can convert their cash into electronic mail in our network of non-bank correspondents and, from their single account, receive and make payments, buy online and in person, and access the best financial services.

GeoPagos

Foundation:

2013

Funding Rounds

Investors

Not found

Not found

They are the leading company in Latin America in the development of digital solutions that transform the payment industry and promote financial inclusion. They operate in "white label" modality, adapting the needs of their clientes.



Foundation:

2011

Funding Rounds

Investors

Not found

Not found

Movypay is a virtual portfolio where you can pay taxes, services, parking, fines and pedigree. You can also use all the payment methods collected and transfer money to different e-wallets quickly and safely.

Tarjeta
Plata

Foundation:

Not found

Funding Rounds

Not found

Investors

Not found

Tarjeta Plata offers a card with consumption financing in up to 12 fixed installments, payments for services by automatic debit, weekly discounts on the main consumption items. They offer loans and Creditop which is a payment method that allows a customer who visits your company to buy even without cash or credit card.

TARJETA
Origen

Foundation:

2018

Funding Rounds

Not found

Investors

Not found

Tarjeta Origen is a virtual credit card, which can be recharged throughout the country, does not accumulate debts and without any bank account

A photograph showing a person's hand holding a smartphone with a QR code displayed on the screen. The phone is being held over a white counter where a QR code scanner is visible. Another person's hand is seen holding a card or document near the scanner. The scene is overlaid with a semi-transparent red filter. The text "E-wallet" is centered in white.

E-wallet



Foundation:

2015

Funding Rounds

Not found

Investors

Not found

Yapago is a payment platform with local and regional credit cards, microcredits for consumption.



Foundation:

2000

Funding Rounds

Not found

Investors

Not found

Yaganaste is a technological payment platform that allows the user to carry out digital transactions, bank card payments, grocery vouchers and social programs and the opportunity to pay utility bills and recharge phone balances.



Foundation:

2018

Funding Rounds

Not found

Investors

Not found

Tarjeta Palta, usually known as Palta, is a south american Fintech which provides the user a digital wallet for payments and receipts.



LEMON CASH

Foundation:

2019

Funding Rounds

Not found

Investors

Not found

Lemon Cash is a platform that aims to digitize cash to provide solutions to citizens

Benko Pay

Foundation:

2017

Funding Rounds

Not found

Investors

Not found

BenkoPay is an application for smartphones that allows the user to make payments, transfers and share money immediately without having to have bank cards to carry out operations.



BilleteraPaís

Foundation:

2019

Funding Rounds

Not found

Investors

Not found

BilleteraPaís is an universal mobile wallet that integrates a total mobile payment solution.

A user of BilleteraPaís can make purchases in affiliated stores, pay taxes and services, make purchases online, transfer balance between Billeteras, recharge cell phones, recharge transport cards, pay for taxi trips and parking.



Foundation:

2017

Funding Rounds

Investors

Not found

Not found

Nubi has an alliance with PayPal and Visa, this makes it possible for them to offer a card with the Visa banner and a way to pay and receive through the alliance with PayPal, in addition to offering an:

- Reputation international
- Incredible immediate
 - Detection Fraud
 - Free Funding
- Withdrawals to Bank Account



Foundation:

2011

Funding Rounds

Investors

Not found

Not found

It is a virtual wallet, which allows you to make payments and money transfers in real time. In order for users to be able to use Sos Genial, they must create a prepaid account associated with their mobile number.



Foundation:

2018

Funding Rounds

Investors

Not found

Not found

With our BKR App virtual wallet, anyone can send and receive money, create kitties to share expenses, find different companies affiliated to the BKR network by geolocation and pay them via QR code or remotely, ask for a prepaid Mastercard and take advantage of promotions, discounts and more.



Small merchants



nubepago

Foundation:

2014

Funding Rounds

Not found

Investors

Not found

Is to receive payments on and offline. It has a safe wallet service created by professionals that wanna make a simple, intuitive, secure, fast and reliable payment platform.

 **CuentaDigital**

Foundation:

2004

Funding Rounds

Not found

Investors

Not found

They offer payment, collection, collection, digital wallet and a wide range of Fintech services.

A Digital Account to unify all the means of payment in Argentina without the need to hire each one of them, a service that is freely offered to companies, entrepreneurs and individuals.

COBRO SIMPLE

Foundation:

2017

Funding Rounds

Not found

Investors

Not found

CobrSimple is an app that allows small businesses and independent workers to collect with all forms of payment, invoice electronically on the spot and manage their business from the palm of their hand.



Foundation:

2016

Funding Rounds

Not found

Investors

Not found

Platform that helps to sell, manage products and inventory, share payments, set up sales fleets, manage your commissions, invoice electronically, print sales tickets and use the means of payment according to your convenience and that of your customer, and the fee of operation is 1%



Foundation:

2013

Funding Rounds

Not found

Investors

Not found

Is the online payment platform for SMEs, businesses and professionals. It is a safe, simple and convenient way to send and receive payments online using a wide variety of payment methods across multiple platforms.



Foundation:

2001

Funding Rounds

Not found

Investors

Not found

They offer simple and effective solutions for receiving and withdrawing services. Focused on innovation, constantly seeking to improve the SME collection process and facilitate the payment process for its customers.

Bitex

Foundation:

2014

Funding Rounds

1

Investors

Not found

Bitex is a financial services provider that seeks to empower SME trade in Latin America. They help customers by offering a lean service for international payments, payroll, billing customers abroad at minimal cost, time and effort. In addition, we provide a bitcoin exchange and a bitcoin payment gateway.



Mobile POS



Foundation:

2010

Funding Rounds

7

Investors

10

RecargaPay offers a ecosystem of financial services and mobile payments.. It's a fintech for everyday payments that embraces the needs of banked and unbanked, from consumers to merchants, eliminating bureaucracy and extras fee.



Foundation:

2016

Funding Rounds

Not found

Investors

Not found

AhoraPago is the first mobile payment platform that allows you to buy and sell only using your cell phone. With AhoraPago you can buy online and in person at participating stores. We transform your cell phone into your own P.O.S. without using additional devices.



Foundation:
2010

Funding Rounds

Not found

Investors

Not found

TotalCoin is a solution for payment methods, allowing the user to pay and collect online, also pay, send and receive payments securely using credit cards, bank accounts or a connected collection center.



Foundation:
2005

Funding Rounds

Not found

Investors

Not found

With Resimple the user can buy in participating stores, send and receive money from one cell phone to another, recharge bus cards and cell phones, pay taxes and services. Also, the user can load silver in Resimple in any attached business or withdraw silver from their Resimple wallet in cash.

A person is seen from behind, sitting at a desk and using a laptop. The laptop screen displays a financial line chart with a grid, showing a fluctuating line that generally trends upwards. The entire scene is bathed in a strong red light, creating a monochromatic effect. The person's hands are visible on the laptop keyboard. The background is slightly out of focus, showing what appears to be a window or another screen.

E-commerce



Foundation:
2017

Funding Rounds

Not found

Investors

Not found

It is a gateway with a fixed cost per transaction, which improves the customer experience in e-commerce and allows several integrations (more than 40 plug-ins)



Foundation:
2018

Funding Rounds

1

Investors

1

A group of young entrepreneurs who are convinced that through technology we can help improve the way they live in small and medium-sized cities



Foundation:

2018

Funding Rounds

Not found

Investors

Not found

They believe in financial inclusion as an opportunity for exponential growth in Latin America, and that this implies allowing the large universe of SMEs to easily access electronic payments.

They provide freedom and security to all system components transactional. With disruptive flexibility, we create a transactional core that enables any existing payment platform to be integrated.



Foundation:

2004

Funding Rounds

Not found

Investors

Not found

Started the operations in 2004, uniting the best in data security and payment processing for the Mercado Livre system. Years after, their services become available for a great number of clients and online stores in all Latin America.



Integrations



Foundation:

2016

Funding Rounds

Not found

Investors

Not found

Zenrise is a fin-tech company that provides payment process services for businesses. It enables companies to process their payments in a simple way, integrating the complex and fragmented technologies of local and international credit/debit cards, account debit, direct transfer, and over-the-counter payments.



Foundation:

2011

Funding Rounds

1

Investors

1

Pay per TIC is solution for automatic charges for a wide range of payments methods, the allows the user to manage all periodic charges, from educational and domestic fees to medical insurance and social doings.



Foundation:

2017

Funding Rounds

5

Investors

15

Ualá has an application that, through it and linked to a prepaid card, users can carry out a wide variety of financial transactions. This includes transferring money, paying bills, charging balance on prepaid cell phones and SUBE transport cards, among others. The application also allows users to track expenses through an analysis tool. Some selected users can also apply for a loan through the app.



Foundation:

2016

Funding Rounds

1

Investors

1

Thunes offers a cross-border network that delivers payment solutions for emerging economies. The company interconnects diverse payments systems, enabling mobile wallet operators, corporations, merchants, money transfer operators, and banks to move funds in and out of emerging countries in real-time.



PAGOS360

Foundation:

2014

Funding Rounds

Not found

Investors

Not found

Payment processing platform integrates more than 20 payment methods and innovative technologies that simplify reconciliation processes and improve the customer's payment experience



Foundation:

2001

Funding Rounds

Not found

Investors

Not found

As an online payment service provider, PayU deploy more than 300 payment methods and PCI certified platforms . They also work on innovative consumer and small business products. In 2002, they started working on Latin America.