

# Fintech radar in Brazil



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"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](mailto:innovation.LAR@ingenico.com)**

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

**Best regards,  
Ingenico Innovation team"**

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# Presentation Goal'

**This report contains a description about 141 fintechs that acts on brazilian market, mainly offering payment means solutions.**

## Presentation Summary

### **Slide 3**

**Some data, insights and highlights founded during the research.**

### **Slide 4**

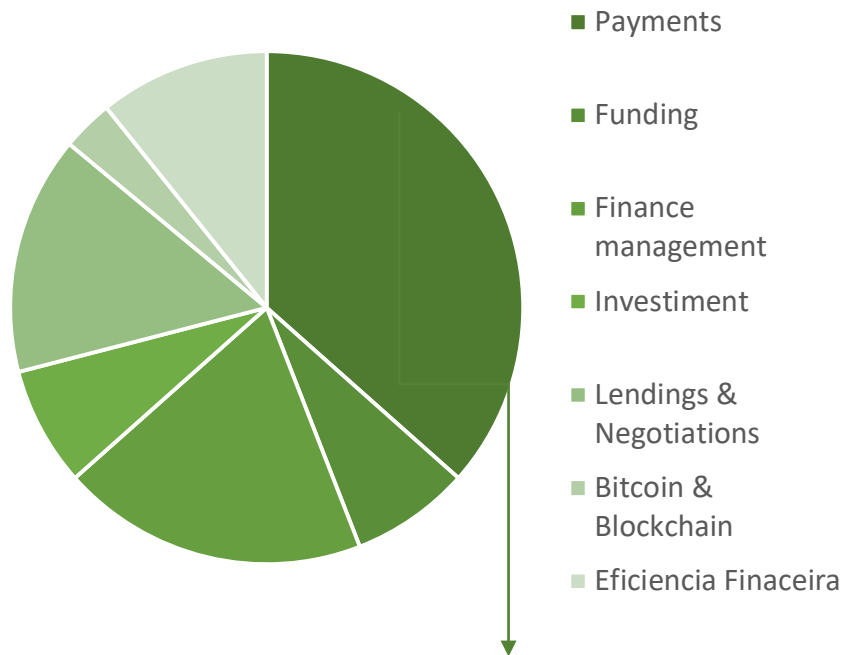
**Some outstading companies to know.**

### **Slides 5- 50**

**A deep dive in each payment fintech.**

**Information about foundation, core bussiness and more.**

# Fintechs Brazil Highlights



Most of brazilian fintechs acts on Means of Payment industry

✓ 141 companies analysed at this presentation

## Data & Insights

- Among all startups, fintech is the sector that most concentrates investment;
- Over 40,000 people are employed by the sector, 35% of them in payments sector;
- 55% of companies offer B2B solutions and 28% offer B2C;
- 53% are headquartered on São Paulo;
- Brazilian Fintechs have, on average, 7 years of existence;
- Only 12% of the founders are women;
- Nubank and Stone are the highlights of the sector.

## Source:

Distrito Fintech Report 2020

## Fintech Common Goals

- Decrease fees e bureaucracies found in the Brazilian banking oligopoly;
- Democratize access to financial services;
- Add agility and simplicity in financial operations;
- Take advantages of the large brazilian consumer market.

## Fintech Main products

- E-wallets;
- Digital Bank Accounts;
- Apps and mobile access;
- Money tranfer and withdraw;
- Payments and Charges;
- Change facilities;
- Cashback;
- Loyalty programs;
- Finance Management.

# Fintechs to keep an eye on

## Access on the WebSite

(according to numbers of March/2020)

1. Nubank
2. Creditas
3. Vakinha
4. Ebanx
5. Meliuz
6. Konkero
7. Melhor Câmbio
8. Toro Investimentos
9. Guia Bolso
10. Acordo Certo
11. Bom pra Crédito
12. Conta Azul
13. PicPay

## TOP 10 Fintechs

1. Nubank
2. Neon
3. C6 Bank
4. Pag Seguro
5. Stone
6. Ebanx
7. PicPay
8. Weel
9. Creditas
10. Conta Azul

These are the companies Distrito logarithm tell us to keep an eye for the next months, for they have great growth trends.



Source:



Foundation:  
2006

Funding  
Rounds  
1

Investors  
1

Founded as Vitalcred, with an initial focus on serving the health sector, Pagpop has brought ease and mobility of payment to the liberal workers and self-employed of this area. The success of the product and the need to expand the business led the entrepreneur and founder Marcio Campos to reposition the brand, which became Pagpop.

During this period Pagpop joined the first set of companies of 21212, a digital business accelerator. After six months of "acceleration" PagPop presented itself to Brazilian and foreign investors at "Demo Day" and was chosen as the best company of the event by the Silicon Valley Bank (SVB). Pagpop was rewarded with a trip to the Silicon Valley with the intent of meeting investment funds and presidents of other big digital companies. With the new capital and new partners, PagPop increased the investments in new tools to improve even more their services.



Foundation:  
2006

Funding  
Rounds  
0

Investors  
Open  
Capital  
1

BRPay was launched in 2006 and bought by UOL in the next year, becoming PagSeguro, the company's official platform for financial services. In 2013, they expanded from online payments to POS payments.

In December, 2017, PagSeguro announced the purchase of 50,5% of control of Biva, a startup of loanings, focused on small business. In January, 2018 they announced the opening of their capital through a Initial Public Offering (IPO) at New York Stock Exchange. This operation resulted in the collection of about US\$2,7 billions.



Foundation:  
2004

Funding  
Rounds  
0

Investors  
Open  
Capital  
1

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.



Foundation:  
2017

Funding  
Rounds  
2

Investors  
1

LaPag is a startup bringing efficiency for the beauty Market. Through a credit card machine exclusive for beauty salons, LaPag offers efficiency on operations and tributes for managers and professionals of this area.



Foundation:  
2015

Funding  
Rounds  
Not found

Investors  
Not found

The QUI! Group was created in Italy, 1989, initially operating on the meal tickets sector, and successively expanding their influence on the payment solutions market.

On their recent success, they expanded the operations on the loyalty segment, exporting their expertise to Brazil, creating the QUI!GROUP BRASIL, offering payment solutions and dynamic loyalty

In Brazil, their operations started in 2015, with the challenge of becoming the best company of online payment methods, with a loyalty program and partnerships with companies looking for a solution to expand their product offerings and services to their clients.



Foundation:  
2014

Funding  
Rounds  
Not found

Investors  
Not found

ACQIO is a company of payment methods, which utilizes a franchise channel to distribute their products and attend small entrepreneurs broadly. This franchise was born from the Joint Venture between two investing groups: an online payment technology company and a company with a great know-how on Franchising management and sales force.

In 2014 they formed a partnership with Global Payments and Verifone.





Foundation:  
2014

Funding  
Rounds  
4

Investors  
5

Zoop is a company of White Label technology for payment methods and financial services.

Their platform allows partners to receive, process, and manage payments using their own brands.

Through Zoop, partners of all segments create payment solutions and are remunerated in all transactions regardless of form.



Foundation:  
2008

Funding  
Rounds  
Não  
encontrado

Investors  
1

PagCom works on the field of technology and solutions for payments, POS and bank services

They offer apps which turn common smartphones into a credit card machine, for debit and credit.

PagCom also offer their own machines, being them: pocket credit card machines and bigger and robust machines, with a whole point of sales system for stores.



Foundation:  
2012

Funding  
Rounds  
Not found

Investors  
Open  
Capital

Stone is a payment method which works with a multibrand acquisition service through credit card machines.

In 2018, Stone entered the American Stock Exchange, raising the total collection value above the indicators, for about US\$ 1,22 billions. They offer other services, as the Portal Stone, Collact and Raio-X Empréstimo.



# PAGGI

**Foundation:**  
2013

**Funding  
Rounds**

Not found

**Investors**

Not found

Its operation has a technology and innovation solid background, developing smart integration solutions, as for companies and commerces as clients, through online, mobile and physical payment.

PAGGI also offers a mobile wallet service, for digital payments.

# pag.ai

**Foundation:**  
2015

**Funding  
Rounds**

Not found

**Investors**

Not found

Helpget was created in 2015 and became Pag.ai em 2016, with the first version o the "Portal do Cliente" and an smartphone application for it's clientes.

In 2018 their associates decided to invest on the plataforma, accelerating its growth. With the new investors, the plataforma was reformulated and started dealing with Big Data,

Payments, Banking and Business Solutions. In 2019, Pag.ai increased its connections, delivering value to the whole chain, from retail to distributors and the industry, through digilitalization and the services previously mentioned They also started a pilot with industries.

# pagar.me

**Foundation:**  
2013

**Funding  
Rounds**

2

**Investors**

2

Pagar.me is a company of the Stone Co, they offer solutions to help tradesman of any size and business models.

They facilitating online transactions and improving the life of its costumers and buyers.

The company has the market's fastest API integration, and credit the clients operations on the main credit operators (Stone, Cielo, Rede...), dealing with all the bureaucracy, allowing its clients to focus on their business.



Foundation:

2011

Funding  
Rounds

9

Investors

19

Founded in 2012, Berlin, SumUp is a fintech, leader on mobile payments (mPOS) on the Europe e and in ascetion on the brazilian Market. Their mission is to help small business to grow, offering them fast, intuitive and acessible solutions to accept credit cards

With a own built plataform, which includes the machines, they offer a inovating servisse for na acessible price.

Their main investors are American Express, Groupon, BBVA and other renonwed Market investors.



Foundation:

2013

Funding  
Rounds

3

Investors

4

CloudWalk intend to offer services on the highest technological standards, including AI, Blockchain and a high level user experience

Their goal is to offer lower prices, helping them to aquire purchasing power. Devoloped their business model to transform the way traders sell and profit.



Foundation:

2013

Funding  
Rounds

2

Investors

2

Tecpay is a payment institution that connects payment commercial points to credit organizations. It enables them to anticipate receivables of VISA, MASTER, HIPER, ELO e AMEX cards.

Combined to its digital bank account, users can perform transfers, payments and charges via app.

# PagBrasil

**Foundation:**  
2010

**Funding  
Rounds**  
Not found

**Investors**  
Not found

In 2015 PagBrasil launched Boleto Flash®, the first and only bank slip that needed only a couple of hours to have the payment confirmed. A gateway service was created to process the use of local credit cards, PagShield®, a solution to avoid frauds, capable of learning behavior and protect shopkeepers.

In 2017, becomes PCI-DSS Level 1, certificated by Trustwave and creates a new solution, fully customizable for payment splits at marketplaces

PagBrasil also presented the PEC Flash®, a way to pay e-commerces with cash.

PagBrasil announced an international partnership with APACPAY, a provider of payment methods from Singapura, with options to online retailers. After this agreement, APACPAY clients started having access to payment options offered by PagBrasil



**Foundation:**  
2016

**Funding  
Rounds**  
Not found

**Investors**  
Not found

BePay is a solution created to intermediate online and offline payments.

Their objective is to facilitate commercial transactions, making the process more practical, faster and safer, uniting a credit card machine and a wallet inside your smartphone.



**Foundation:**  
2010

**Funding  
Rounds**  
10

**Investors**  
20

In 2010, iZettle introduced the first mini reader of credit card's chips with a mobile app, allowing small companies to receive their payment in a simple and accessible way.

Born in Stockholm, now worldwide, iZettle supports small companies on Europe and Latin America through a vast pool of tools, which help those companies to receive their payments, sell on a smarter way and expand their business.

In 2013 they arrived in Brazil and Mexico, and have been a member of the PayPal group since 2018.



Foundation:  
2012

Funding  
Rounds  
5

Investors  
7

Payleven is technology company focused on mobile payments, acting in Brazil and more than 10 other european countries.

In 2013, they were pioneers with the launch of the Chip&Senha reader, and nowadays they offer 2 different models of credit card readers. With proven experience with technoly and execution, their focus is to offer to the smallbusiness e liberal worker a way to accept credit cards without bureaucracy

The Payleven reader are focused on the small business and liberal workers. They are democratic mPOS solutions, utilizing a smartphone internet connection for credit and debit transactions.

The app, available for Android and iOS, allow total user's mobility, and through Portal Minha Conta he's access to his installments and sales reports.

In 2016 Payleven fused with Sumup.



Foundation:  
2006

Funding  
Rounds  
3

Investors  
6

Adyen was founded in 2006 by a group of businessmen, including Pieter van der Does and Arnout Schuijff. They arrived in São Paulo in 2016.

With the objective of helping other companies thrive, their cofounders United to constructo a plataforma able to attend the expansion needs of global companies growing quickly.

Adyen system allows retailers to accept ecommerce and store payments on a single plataforma, providing the best experience on Unified Commerce to its users.



Foundation:  
2012

Funding  
Rounds  
Not found

Investors  
Not found

Rache Aqui was created as a gateway to meet the demand, until that time unexplored by payment methods, that allowed consumers to pay their online shoppings with more than one credit card.

Rache Aqui path followed the acceleration process of Farm Startup and by the entrepreneur's social program by Endeavor Visão de Sucesso. Both made Rache Aqui mature as a company and create new solutions, as the social payment;

In 2017, Rache Aqui merged with a company focused on payroll loans for public workers, with over 30 years of experience in this Market to offer payment solutions to prefectures, retailers and other public organs. By this time, Rache Aqui is no longer a gateway and becomes a sub-buyer, focused on physical payments through credit card machines and online payment methods, with competitive fees and the advantage of offerings specialized accounting consultancy to public organs.



Foundation:  
2012

Funding  
Rounds  
1

Investors  
1

Starting in 2012, with the dream of delivering credit card payment methods and issuance of bank slips. They achieved it with the Completinha credit card machine, leading the company to their actual state. By this reason, they stopped working with credit card machines, direct sales with the Pagcerto app, fixed fees and web registers, through the application or apps.

Their focus are companies that work with technology, already working with solutions for the marketplace, e-commerce, ERP and apps and that wish to integrate to Pagcerto APIs of payment.



Foundation:  
1998

Funding  
Rounds  
6

Investors  
26

Paypal is compromissed on the democratization of payment services, and capacitating people and companies to unite and thrive on the global economy.

Their business open plataform offers to their 277 million account holders the trust to connect and perform transactions on a new, more powerful way, be online, on a mobile device, on apps or presentially. Combining innovation and technology and strategic partnerships, Paypal create better ways to manage and move Money, oferring options and flexibility to send, pay or receive payments.

Availabre in more 200 countrys, the Paypal plataforms, including Braintree, Venmo and Xoom, allowing costumers and sellers to receive money in more than 100 currencies, withdraw in 56 and keep their founds in 25.



Foundation:  
2016

Funding  
Rounds  
Not found

Investors  
Not found

One of the companies of the Fintech Capital group, JoyPay assures its customers solidity, transparency and trust, because it is a modern, technological company and, above all, made by highly qualified professionals and committed to offering the best solutions for our customers and for your business.

JoyPay guarantees security in business transactions and tranquility in the management of receivables from its customers, offering a differentiated service, with agile, uncomplicated communication channels and without bureaucracy. Card machines are made available to companies and individuals with installment sales up to 12X and with the possibility of prepayment of receivables within 1 business day.

JoyPay was purchased by Ebanx



Foundation:  
2012

**Funding  
Rounds**

Not found

**Investors**

Not found

Bela is a FinTech, with the mission of improving the Tourism & Entertainment market, for this they are transforming the payments market, through high technology of management and sales, without strings attached and transparent.

Today they serve all verticals: hotels, inns, events, concerts, parks, attractions, agencies and restaurants. They created tools to make reservations, receive payments, sell their products and earn commission.

**wirecard**

Foundation:  
1999

**Funding  
Rounds**

Not found

**Investors**

Not found

Wirecard are part of one of the largest payment companies in the world, present on 5 continents and in more than 18 countries. He has been in Brazil since 2017, its mission is to simplify finance for businesses and entrepreneurs, offering a complete financial solution, omnichannel, with online and offline integration, in addition to providing banking autonomy to our customers. Currently they work with 4 payment solutions E-commerce, Marketplace, Physical stores, Autonomous



Foundation:  
2017

**Funding  
Rounds**

Not found

**Investors**

Not found

Dízimo Fiel is a device dedicated to the religious environment, which is much more than a card machine, in it you can register tithes and offers in cash, credit and debit card, integration with management system and several reports.

Some functionality of Dízimo Fiel is that you can identify the faithful by means of a key ring. It integrates the Dízimo Fiel solution with the church management system, the values recorded via the machine are automatically entered in the faithful's history.



**Foundation:**

2013

**Funding  
Rounds**

Not found

**Investors**

Not found

BestPay is a new way for you to multiply your sales by accepting payments with debit and credit cards. It is a payments facilitator that solves. They enable your business to accept cards in a secure and uncomplicated way, so you can focus on what matters most: leveraging your sales and promoting your business. Mobile POS terminals compatible with all operators and 100% secure with zero chargeback.

In 2018 Grupo Garantia acquired 100% of the shares of BestPay.



**Foundation:**

1991

**Funding  
Rounds**

Not found

**Investors**

Not found

Belluno has been operating in the prepayment of receivables market since 1991. They act ethically and support good social actions, promoting the development of society, especially through education. It also promotes awareness for environmental preservation, using resources rationally.



**Foundation:**

2014

**Funding  
Rounds**

Not found

**Investors**

Not found

Stelo is a payment solutions company associated with Cielo. The goal is to offer mobility, security, simplicity and ease for small retailers, self-employed professionals and individuals who wish to process payments.





Foundation:  
2004

**Funding  
Rounds**

Not found

**Investors**

Not found

Founded in 2004, BoaCompra specializes in international payments and online game monetization; serving more than 6,000 online titles in Latin America, Portugal, Spain and Turkey with over 150 local payment methods.

More than 200 of the biggest game companies, including Valve, EA, Riot Games, Bigpoint, SmileGate and Aeria Games, partner with UOL BoaCompra to take their games to emerging markets



Foundation:  
2002

**Funding  
Rounds**

Not found

**Investors**

Not found

PayGo, in addition to distributing card payment capture machines, has other card transaction capture solutions, such as billing links (which allows billing to be sent by email, messaging apps and social networks) and tools conciliation (an online panel where the entrepreneur can track sales with credit and debit cards from one or more stores).

Founded as NTK Solutions, PayGo has 17 years of experience in the Brazilian market. The platform was purchased in 2018 by a company in the C6 Bank group, an institution that received authorization from the Central Bank to operate as a multiple bank in January 2019 and which aims to be a complete bank for individuals and companies.

Member of C6 Holding, the same controlling group as C6 Bank, we are one of the main card capture companies in the Brazilian market.



Foundation:  
2015

**Funding  
Rounds**

Not found

**Investors**

Not found

Oruspay emerged in 2015 and was in the development phase for 02 years. In 2017 it launched itself to the market and began to achieve great results and with excellent partnerships. During this period, the company gained expertise and met the market's difficulties.

In the second half of 2018, the White Label project begins, so that new entrepreneurs are able to enter the market more easily, without bureaucracy and generating revenue from the financial movement of their customers.



Foundation:  
2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Pay4Fun offers a virtual wallet that allow customers to make payments and transfers to accredited sites, especially in the entertainment field. Its goal is to facilitate day-to-day financial needs and process for customers.



Foundation:  
2010

**Funding  
Rounds**

Not found

**Investors**

Not found

Allpago is the leading payment provider for the LATAM region. The company was founded in Berlin with regional offices in São Paulo, Mexico City, Buenos Aires, Bogotá, Chile, San Francisco and expanding to Peru. It offers an international payment platform and was acquired by PPRO, English company specialized in cross border transactions.



Foundation:  
2011

**Funding  
Rounds**

Not found

**Investors**

Not found

Cappta, one of the firsts Brazilian fintechs, focusing on capture of electronic payments in physical stores. Cappta develops solutions that give users more control and freedom, improving the management of businesses. The company's platforms can be installed in micro, tablet, or mobile phone

paguemob

Foundation:

2013

**Funding  
Rounds**

Not found

**Investors**

Not found

Acquired by Boomfinancial, PagueMob is known by building solutions that enable anyone with a mobile phone to send and receive payments securely, free of charge, and at low transparent transaction costs.



PayParty

Foundation:

2017

**Funding  
Rounds**

Not found

**Investors**

Not found

PayParty is a company that has developed an app for bars, nightclubs and restaurants. It allows the user to close one's line and consume without queuing. In addition, the owner of the establishment or organizer of the event can view data about its consumers and all the information in the box in real time.



paySmart

Foundation:

2004

**Funding  
Rounds**

Not found

**Investors**

Not found

PaySmart is a provider of technology for secure electronic payments (credit, debit and benefit regional brands). They maintain customer in 6 countries and goal to provide secure payments with contact and contactless cards, wristbands and cell phones (with QR Codes, OTP and NFC).



**Foundation:**  
2014

**Funding  
Rounds**

1

**Investors**

Not found

Eye Mobile is a cloud-based open business and mobile payment company that aims to simplify commerce through technology. They work for the modernization of financial demands and offer, among other services, SmartPOs and online payment.



**Foundation:**  
2006

**Funding  
Rounds**

Not found

**Investors**

Open  
Capital

PagBank offers a digital account with pre-paid international card and unable transactions (via mobile devices and POS devices) with a greater variety of payment methods, such as credit, debit and meal cards.



**Foundation:**  
1993

**Funding  
Rounds**

Not found

**Investors**

Not found

Muxi presents 3 offices (SP, RJ and Miami) focused on developing solutions for electronic transactions. Providing solutions to acquires, POS system, terminal manufacturers, e-commerce integration platforms, credit cards, application development and etc, they have patents granted in the USA, Mexico, Canada, South Africa and Australia.



Foundation:  
2012

**Funding  
Rounds**

Not found

**Investors**

Not found

Mobipass has launched a mobile app that allows users to place orders and pay via mobile phone accounts in restaurants, bars, and nightclubs. The app is available for iPhones and Android devices.



Foundation:  
2014

**Funding  
Rounds**

Not found

**Investors**

Not found

Koin is a fintech that allows users to pay a purchase in parts (installment payment), without a card ("boleto parcelado") It is mainly used for travel expends and works by sending a monthly invoice for the user.



Foundation:  
2014

**Funding  
Rounds**

Not found

**Investors**

Not found

Ponto Educa is a financial aid program for education based on loyalty systems that enables students to get money to pay for education.



Foundation:  
2016

**Funding  
Rounds**

Not found

**Investors**

Not found

Crebit offers a payment solution based on pre-paid virtual cards.



Foundation:  
2011

**Funding  
Rounds**

Not found

**Investors**

Not found

Brasil Pré-pagos is now BPP, a company created with the mission of redefining relationships and empowering businesses. For that, it offers different options of corporate pre-paid cards and other solutions for payments and financial needs of companies.



Foundation:  
2013

**Funding  
Rounds**

1

**Investors**

Not found

Ewally provides financial services mostly to the unbanked and underbanked population using Blockchain technology. Its app allows low-cost transactions such as payments, transfers, and collections.



**Foundation:**  
2017

**Funding  
Rounds**

Not found

**Investors**

Not found

ZigPay Pagamentos SA is a “pay-per-use” payment platform for events and nightclubs. Fast, secure, no queues and cashless, they innovate in consumption management.



**Foundation:**  
2015

**Funding  
Rounds**

Not found

**Investors**

Not found

Trigg is a fintech which purpose is to change global financial market, through reinvention of traditional business with a digital customer relationship. They have a cashback system and allow users to share their credit limits in more than one card, so that they can provide a card for a family member.



**Foundation:**  
2014

**Funding  
Rounds**

Not found

**Investors**

Not found

ATAR is a fintech that improves the experience of in-store purchases. Its solution helps users to choose stores, obtain benefits with their purchases, and pay in a digital platform. ATAR is one of the pioneers in the development of wearable technology in Brazil. They launched the first Brazilian wearable device for payments at CIAB 2015 and received 7 awards for this.



**CONTA**VIP

Foundation:

2017

**Funding  
Rounds**

Not found

**Investors**

Not found

ContaVip offers a digital account that enable users to manage their money and control their expenses better. They perform financial transactions by computer, tablet or cellphone with total agility and safety.

**poup**

Foundation:

2013

**Funding  
Rounds**

2

**Investors**

1

Poup offers an online platform with discounts, promotions, and solutions for online shopping activities.

Multifidelidade

Foundation:

2001

**Funding  
Rounds**

Not found

**Investors**

Not found

Multifidelidade is a startup where users can accumulate points (by purchases) and exchange for prizes through an app. It works as a reward/fidelity plan.



**Foundation:**  
2014

**Funding  
Rounds**

Not found

**Investors**

Not found

UseCash, startup accelerated by StartUp Farm program and based on Sorocaba – SP, offers discount and payment solutions for pharmaceutical vendors.



**Foundation:**  
2017

**Funding  
Rounds**

1

**Investors**

1

Transfeera created an online platform with the purpose of reducing the costs of TEDs and DOCs to its users. They transfer money with lower taxes than traditionally and can also enable users to pay invoices/ bank slips.



**Foundation:**  
2011

**Funding  
Rounds**

5

**Investors**

12

Méliuz operates an online platform that offers discount coupons from Brazilian online stores and a cashback system.



Foundation:

2014

**Funding  
Rounds**

4

**Investors**

3

ZenCard offers a universal loyalty e rewards card giving retailers full control over the loyalty program by installing a software on their existing payment terminals and giving them access to the merchant web panel so they can easily setup loyalty marketing campaigns. It also provides possibility to online purchases, sign up to services etc.



Foundation:

2013

**Funding  
Rounds**

Not found

**Investors**

Not found

Vale Presente is engaged in the issuance and printing of personalized cards (different kinds of "vales"), processing of transactions and digital financial management.



Foundation:

2013

**Funding  
Rounds**

Not found

**Investors**

Not found

Digio provides digital financial services. The app for credit card management was its first product. They have its own store - digioStore- with games, cell phone recharge and insurance and a loyalty club for accumulating points and cashback. Digio also has personal loan products distributed through partnerships with the main fintechs in the country. Its value proposition is to be an agnostic financial services platform with the strength of a bank and the agility of a fintech.



Foundation:  
2014

**Funding  
Rounds**

Not found

**Investors**

Not found

Conta Um allows anyone to make all the movements of a bank account, without needing a bank. They offer a pre-paid credit card and other digital financial services, mainly used by companies to pay employees and outsources.

**todo**cartões

Foundation:  
2009

**Funding  
Rounds**

Not found

**Investors**

Not found

Todo Cartões offers a solution for the administration of present and prepaid cards for retailers, distributing the cards in new sales channels, proactively seeking sales in the corporate segment and generating technological innovations so that the present card is available in new formats.



Foundation  
2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Ame Digital is a fintech that provides digital financial services for online payment. They invest on CashBack and allows users to pay different services and stores through the app.



Foundation:  
2016

**Funding  
Rounds**

Not found

**Investors**

Not found

Bebblue is a platform integrated to a digital wallet with cashback. Supported by a geolocation feature of affiliated establishments, it allows the consumer to purchase products and services, through payment with debit card, credit or rechargeable payment.



Foundation:  
2011

**Funding  
Rounds**

Not found

**Investors**

Not found

With over 18 years in the market, Agillitas specializes in innovative payment solutions, from corporate expense management to awarding promotions. They offer pre-paid cards and others financial services to people and companies.



Foundation:  
2016

**Funding  
Rounds**

Not found

**Investors**

Not found

Bene launched an app that allows users to receive, manage and pay for their meals using only the smartphone. It's a benefit (meal/ food allowance) management platform that offers no cost to the company.

# incentive.me

Foundation:

2016

**Funding  
Rounds**

Not found

**Investors**

1

Incentive-me is an incentive, engagement and loyalty platform that connects businesses, vendors and consumers, offering them different solution to meet their expectations and needs. It has been accelerated by Visa Growth program, participated in Inovativa program and has also received investment by FINEP Startup.

# TW trademaster

Foundation:

2014

**Funding  
Rounds**

Not found

**Investors**

Not found

Trademaster has terminals in its portfolio, but also offers a platform, that uses technologies such as artificial intelligence and machine learning, to release credit and adapt the payment terms for small and medium retailers.

# NUGO.

Foundation:

2016

**Funding  
Rounds**

Not found

**Investors**

Not found

Nugo is a fintech that offers payment solutions for events.



Foundation:  
2016

**Funding  
Rounds**

Not found

**Investors**

Not found

Fiitibank provides digital products to its customers through a digital account integrated to a virtual wallet.



Foundation:  
2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Rappi Pay allow users to cashback their money and use it at Rappi application, ordering food for example.



Foundation:  
2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Payly offers a digital wallet to its users. It allows them to receive/pay/transfer money and perform different financial services in a very simple way.





Foundation:

2015

**Funding  
Rounds**

Not found

**Investors**

Not found

Zipz offers “coupon as a service”. It consists in a digital platform, where discounts and special benefits are available to its users. The tool is powered by Amazon Web Services.

# Uber

Foundation:

2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Uber Cash can be used as a pre-paid credit in Uber applications.



Foundation:

2010

**Funding  
Rounds**

7

**Investors**

80

RecargaPay offers financial services and mobile payments platforms for both banked and unbanked population, from consumers to merchants, eliminating bureaucracy and extras fees. It is the largest Brazilian fintech measured in downloads, having surpassed 10 million in Google Play.

# collact

Foundation:

2012

**Funding  
Rounds**

Not found

**Investors**

Not found

Collact develops technologies to merchants, so that they can attract and engage customer, through campaigns of CRM, Loyalty Programs and Marketing Automation. Its is mainly a digital loyalty platform that allows users to gain credit to be used in the store. It is also a partner of Stone, provider of essential payments solutions such as terminals

The logo for Vale Saude features a green diamond icon composed of four smaller diamonds, followed by the text "valesaúde" in a dark blue sans-serif font, with "SEMPRE" in a smaller, lighter blue font underneath.

Foundation:

2011

**Funding  
Rounds**

Not found

**Investors**

Not found

Vale Saude allows users to find an alternative way to pay for health services

The SDBANK logo consists of a stylized blue "S" and "B" icon, with the text "SDBANK" in a blue sans-serif font below it.

Foundation:

2017

**Funding  
Rounds**

Not found

**Investors**

Not found

SD Bank offers a digital account with financial solutions, including a "cheque" modality.



Foundation:  
2015

**Funding  
Rounds**

Not found

**Investors**

Not found

GETMORE develops loyalty and incentive programs that aims to bring customized and attractive experiences to users and channels of our customers. They deliver B2Band B2C solutions, linking trough API - online/offline cashback, Gamification and Rewards modules.



Foundation:  
2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Max Beneficios is a digital platform to manage meal/food vouchers. It can track and significantly reduce expenses of a company and customize the way employees will use the allowances.



Foundation:  
2014

**Funding  
Rounds**

Not found

**Investors**

Not found

E-prepag offers a service to monetize games, apps and other online contents. It distributes credits through online and traditional point of sales spread all over Brazil.



Foundation:

2014

**Funding  
Rounds**

1

**Investors**

1

Cuponeria is a mobile based coupons platform that alerts users when there is a great deal near them. Users can get the free coupon and show the code in the store. This way, they can receive discounts and special prices. Cuponeria issue more than 1, 000, 000 coupons per month and have more than 100 brands, such as McDonald's, Burger King and Unilever working with them.

# Stark Bank

Foundation:

2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Stark Bank develops a banking API that automates and simplifies banking operations, facilitate reconciliation, and scale companies.



Foundation:

2015

**Funding  
Rounds**

Not found

**Investors**

Not found

4All started as a project that would bring to Brazil an app, capable of making digital payments, and other online services. But after a year, the company repositioned to be a technology hub and corporate builder platform. Currently, 4all works with a focus on digital business transformation and has an ecosystem of several companies involved.



Foundation:  
2013

**Funding  
Rounds**  
8

**Investors**  
4

Vindi offers payment solutions to subscription-based companies. It allows them to manage their customers, sales, collections and invoices. They also have a Payment Gateway (with acquirers and sub-acquirers) etc.



Foundation:  
2004

**Funding  
Rounds**  
Not found

**Investors**  
Not found

Boleto Simples is a billing service that allows small businesses charge for their service and receive money through Boleto Bancário (Bank Billet).



Foundation:  
2007

**Funding  
Rounds**  
Not found

**Investors**  
Not found

Gerencianet was designed to facilitate the financial management of business. They offer a digital account with pre-paid card and other solutions to vendors and stores.



**Foundation:**  
2016

**Funding Rounds**

Not found

**Investors**

Not found

CHKOUT.ME is a digital wallet that allows users to make in-app payments, in-store payments and online payments using QR Code technology.



**Foundation:**  
2016

**Funding Rounds**

Not found

**Investors**

Not found

A Husky is an application used by youtubers, bloggers, affiliates, players, digital influencers, developers, designers and other professionals to receive, in Brazil, international payments.



**Foundation:**  
2016

**Funding Rounds**

1

**Investors**

Not found

Boletão is a fintech, founded by 2 women, that offers a credit solution for payment of bank tickets through an app.



Foundation:  
2015

**Funding  
Rounds**

Not found

**Investors**

Not found

Paymenttez strategy is focused on offering consumers in Latin American alternative payment methods so they can actively participate in the global economy. They offer a platform for digital financial services.



Foundation:  
2013

**Funding  
Rounds**

3

**Investors**

1

PagueVeloz is an online platform that offers payment solutions, such as ticket receipts, credit card receipts, SMS, bill payments, and check verifications to its users. Furthermore, it offers a mobile application, and a customer credit consultation service.



Foundation:  
2017

**Funding  
Rounds**

2

**Investors**

1

Code Money is a mobile payment application that connects buyers and sellers, in order to create the best paying/receiving experience.





**Foundation:**  
2017

**Funding Rounds**

Not found

**Investors**

Not found

Cobre Fácil Online is a fintech company that aims to simplify the receipt of payments and management of charges, allowing users to receive by Boleto Bancario and Credit Card quickly and safely, instead of hiring of banks and administrators, gateways, fraud management and other services



**Foundation:**  
2012

**Funding Rounds**

3

**Investors**

2

Smartbill was acquired by Vindi. It has developed a cloud-based subscription management system that allows brazilian companies of all sizes to join the subscription business model



**Foundation:**  
2012

**Funding Rounds**

Not found

**Investors**

Not found

PicPay is a digital wallet app that enables users to send and receive money, pay bills, store loyalty cards and discount coupons. For users the application makes paying as simple as sending a text message while helping companies provide payment services integrated with marketing content.

# acesso

Foundation:

2010

**Funding  
Rounds**

4

**Investors**

4

Acesso is a financial service company specialized in issuing and managing cards and means of prepaid payments. The company also provides a shopping cart, digital account, online shopping, incentive card, expense control, prepaid, and corporate card

# Boleto.Cloud

Foundation:

2012

**Funding  
Rounds**

Not  
found

**Investors**

Not  
found

Boleto Cloud is an online platform that allows individuals, institutions, and companies from all regions of Brazil to generate a bank slip and use it as a payment method.

# Hash lab

Foundation:

2017

**Funding  
Rounds**

2

**Investors**

2

Using Hash, any B2B company can offer its customers payments service. The fintech build solutions in payments and financial services using a white label platform, so that they can prepare clients to absorb the financial flows of your entire network of customers, offering innovative products tailored to their needs.



Foundation:

2013

**Funding  
Rounds**

1

**Investors**

1

AceitaFacil Pagamentos offers web and mobile payment services for entrepreneurs, providing them the fastest and easiest way to accept payments online. aceitaFacil handles split-payments, subscriptions, coupons and much more.



Foundation:

2012

**Funding  
Rounds**

3

**Investors**

1

Iugu provides payment infrastructure for companies, marketplaces or online businesses. They structure and automate financial and payment operations end to end.



Foundation:

2012

**Funding  
Rounds**

Not found

**Investors**

Not found

MundiPagg offers its users with a wide range of payment solutions that is focused on increasing their conversion rates which allows them to process their transactions safely and conveniently. It also mediates and simplifies the communication between their e-commerce, operators, and banks which processes the transactions securely and practically. The solutions of the company are Mundi Portal, the interface between the shopkeeper and MundiPagg, and Mundi Analytics, access for shopkeepers to their indicators and the performance of the e-commerce.



**Foundation:**  
2015

**Funding  
Rounds**  
5

**Investors**  
3

MyCheck is a mobile application that enables users to split and pay bills for goods and services through their mobile devices.



**Foundation:**  
2018

**Funding  
Rounds**  
4

**Investors**  
1

ASAAS develops a SaaS based mobile application that offers billing and subscription management services. The solution offers cash management and collection application for individual entrepreneurs, small businesses and individuals. The solution also enables underbanked and unbanked users to receive payments through bank payment slip, credit cards, wire transfers and deposits. With their balance they can pay bills, do wire transfers and use it with a pre-paid credit card connected to the account.



**Foundation:**  
2018

**Funding  
Rounds**  
Not found

**Investors**  
Not found

YALO is a health and wellness benefit platform, with financial solutions, that aims to democratize access to health and quality of life for all Brazilians. Their main product is a prepaid card that can be refilled and used as a means of payment at Dr. Consult's medical centers. It also offers discounts at more than 11,500 establishments, such as pharmacies, and cashback.



Foundation:

2000

**Funding  
Rounds**

Not found

**Investors**

Not found

The company is currently names “Juno” and offers solution for companies and people who need to issue charges and receive payments, easy and without bureaucracy.



Foundation:

2015

**Funding  
Rounds**

1

**Investors**

1

Dindin provides a financial services application that enable users to do transfers, generate billing or link charges, use unlimited physical and virtual cards, pay bills in one click and manage receipts and payments integrated into their digital account



Foundation:

2016

**Funding  
Rounds**

Not found

**Investors**

Not found

Partyou is an application that makes group payments easy and offers pooling money and fundraising. It is focused on student organization such as “Atleticas”, where organizers can sell tickets, receive money and organize their expends and financial needs.



**Foundation:**  
2017

**Funding  
Rounds**

Not found

**Investors**

Not found

PayMee is a payment solution company that provides social inclusion in e-commerce. It connects consumers, businesses and financial institutions around the world with services and technology that make payments more convenient and secure.



**Foundation:**  
2014

**Funding  
Rounds**

1

**Investors**

1

Headquartered in Amazonas, Trocados offers a digital solution to pass and receive changes (trocós). Using this, users can receive their changes digitally and then trade it on subscribed stores/services.



**Foundation:**  
2012

**Funding  
Rounds**

2

**Investors**

2

EBANX is an integrated international financial services company offering an end-to-end payment solution across the entire e-commerce transaction flow. It also helps international business to grow faster in Latin America offering a "local payment experience" for their customers



**Foundation:**  
2000

**Funding  
Rounds**

Not found

**Investors**

Not found

Easypay was developed in 2000, but was born only in 2007, when the EU created the regulations that allowed the existence of payment institutions. It was the year that the market was innovated with Easypay's pioneering spirit in allowing online payments through ATM reference and, in 2008, via direct debit.



**Foundation:**  
2010

**Funding  
Rounds**

Not found

**Investors**

Not found

PayZen, the leading payment service provider of Lyra Network, is a payment gateway for online merchants. PayZen provides tools to forecast consumption's trends: mobile use, omni-channel management (e-commerce, proximity, email ...) and risk assessment.



**Foundation:**  
2011

**Funding  
Rounds**

Not found

**Investors**

Not found

maxiPago! was acquired by the Itaú Unibanco conglomerate's network, with the objective of complementing the company's electronic and multi-channel payment solutions, in order to offer customers more and more customized functionality. With the integration of the two companies, the client counts on gateway, antifraud, acquiring and financial conciliation in a single platform.



**Foundation:**  
2013

**Funding  
Rounds**

Not found

**Investors**

Not found

PJBank offers a Digital Account that provides various financial services for companies. It enables companies to receive by credit card or boleto.



**Foundation:**  
2016

**Funding  
Rounds**

Not found

**Investors**

Not found

Azpay's goal is to make online payments easier, enabling ecommerces to sell more with a lower transaction fee and less of a hassle to integrate their solution.



**Foundation:**  
2015

**Funding  
Rounds**

Not found

**Investors**

Not found

SocialBank offers a digital bank account and wallet to its users. It allows them to perform financial services, such money transfer, payments etc.





Foundation:

2014

**Funding  
Rounds**

Not found

**Investors**

Not found

PagHiper offers payment solutions, being specialists in bank slips. They have been operating since 2014 providing services to companies and professionals. Their aim is to facilitate co-payment management so that the user can focus on what is important in their business (their product / service).



Foundation:

2016

**Funding  
Rounds**

4

**Investors**

8

Acquired by ViaVarejo, Airfox is on a mission to accelerate financial inclusion for the underbanked within emerging economies. Airfox aims to create an entirely new financial services model for the underbanked that democratizes access to capital and financial services with a mobile-first solution. Airfox is a venture-backed, financial technology company based in Boston and São Paulo



Foundation:

2014

**Funding  
Rounds**

Not found

**Investors**

Not found

Anser Tecnologia is a company that offers a Non-Presential Means of Payment Platform via credit card (in cash, in installments and recurring), registered payment slip and debit card (in cash), for websites, applications, automatic subscriptions, etc. The payment platform is coded using Java and is integrated with Cielo - Gateways Homologados and Stone acquirers.

# FitPay

**Foundation:**

2018

**Funding  
Rounds**

Not found

**Investors**

Not found

Integrate mobile payment with a media and digital sales channel. For an establishment, it allows to advertise promotions, make sales digitally, or just charge for products and services sold at the store. For customers, it can be used to pay for the purchases on a mobile phone or find the best deals in stores, cafes and restaurants near.

# levpay

**Foundation:**

2017

**Funding  
Rounds**

Not found

**Investors**

Not found

Levpay emerged from a partnership between Nuveo, technology company focused on artificial intelligence and machine learning and Group Rendimento, composed by Cotação DTVM (broker exchange), Agillitas Soluções de Pagamentos (card-processing) and Banco Rendimento (Bank), that is one of the major foreign exchange players in Brazil, supervised by the Central Bank of Brazil. They offer to Brazilian customers an innovative solution to buy on national and international websites, through local payment methods such as “boleto” and bank deposits.

# UNIPAGO

**Foundation:**

2011

**Funding  
Rounds**

Not found

**Investors**

Not found

UniPago allows its user to manage customers' recurring charges automatically at reseller hosting. UniPago allows the user to create charges for customers and the platform automatically sends it to them. Billing is carried out through a bank slip and can be configured for monthly shipping.



**Foundation:**  
2019

**Funding  
Rounds**

Not found

**Investors**

Not found

Iti is a financial services application that works like a digital wallet and facilitates payments between users. Iti is a payment app without many requirements, and can be used without the need for a bank account, proof of income or address



**Foundation:**  
2016

**Funding  
Rounds**

Not found

**Investors**

Not found

ReCB is a smart billing company that offers entrepreneurs, micro, small, and medium-sized organizations an online payment and bill management system through an agile and secure ticket.



**Foundation:**  
2017

**Funding  
Rounds**

Not found

**Investors**

Not found

Boleto Protegido is a technology fintech, designed to provide the market with security and transparency in transactions with bank slips. Protected Boleto allows users to know if a physical bank slip is authentic.



**Foundation:**  
2018

**Funding  
Rounds**

1

**Investors**

1

Iperum is a fintech that offers a P2P payment platform that vanishes the payment queues in physical merchants.

Through it, the POS can increase revenues with client retention by offering a unique experience: pay for consumption without getting into the line. It also decreases costs with less overhead and fewer acquirer machines.

**U4crypto**

**Foundation:**  
2018

**Funding  
Rounds**

Not found

**Investors**

Not found

U4crypto is a fintech with a platform that allows the user's company to offer integrated payment methods solutions to its target audience, using a Digital White-Label Account or specific API's to meet certain demands.



**Foundation:**  
2017

**Funding  
Rounds**

1

**Investors**

Not found

Virtus offers a platform to contribute to the digital inclusion, connecting available credit card limits to banked or unbanked population. They offer "boleto parcelado" and a Miles Program.



Foundation:  
2015

**Funding  
Rounds**

Not found

**Investors**

Not found

ServoTicket is a solution for sales management of consumer tickets and tickets with POS technology (credit/debit card machine). Within the app it is possible to manage POS machines by registering events, items, changing prices and monitoring sales reports



Foundation:  
2005

**Funding  
Rounds**

Not found

**Investors**

Not found

Braspag is an e-commerce company that offers payment solutions that enable the possible conversion for customers. The company also develops solutions for anti-fraud, checkout, tokenization, hosted payment page, payment processing, and reconciliation.



SMART PAYMENTS

Foundation:  
2011

**Funding  
Rounds**

Not found

**Investors**

Not found

maxiPago! was acquired by the Itaú Unibanco conglomerate's network, with the objective of complementing the company's electronic and multi-channel payment solutions, in order to offer customers more and more customized functionality. With the integration of the two companies, the client counts on gateway, antifraud, acquiring and financial conciliation in a single platform.



Foundation:  
2017

**Funding  
Rounds**

Not found

**Investors**

Not found

Juntos offers payment methods to micro and small companies, allowing them to receive by card and bank slip. They also provides some solutions such as terminals, virtual wallets, digital account and corporate credit card.



Foundation:  
2005

**Funding  
Rounds**

Not found

**Investors**

Not found

AtualBank is a digital bank, that enables users to perform financial services by mobile app. They also provides POs.



Foundation:  
2014

**Funding  
Rounds**

Not found

**Investors**

Not found

WayUp Brasil provides financial solutions for retailers and consumers. Its performance extends to all stages of business management and encompasses all technical-operational processes of means of payment and consumer credit.



**Foundation:**  
2002

**Funding  
Rounds**

Not found

**Investors**

Not found

PayU is a leading financial services provider in global growth markets. They deliver innovative technology that enables people and merchants to buy and sell online. It deploys more than 300 payment methods and PCI certified platforms and process approximately 1.2 million payments everyday.



**Foundation:**  
2009

**Funding  
Rounds**

Not found

**Investors**

Not found

Serveloja is a payment solutions company from Sergipe. Its sales application uses QR Code technology, allowing small businesses and self-employed professionals to receive payments using their cell phones, without the need to invest in a card machine. The company, however, offers the possibility of obtaining the machine for larger enterprises.



**Foundation:**  
2017

**Funding  
Rounds**

Not found

**Investors**

Not found

Yapay is a business unit of Locaweb group, focused on providing solutions for e-commerce companies, startups, SaaS companies and other sectors for over 10 years.