



FINTECH RADAR IN URUGUAY ECUADOR AND DOMINICAN REPUBLIC

ingenico
a Worldline brand

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.

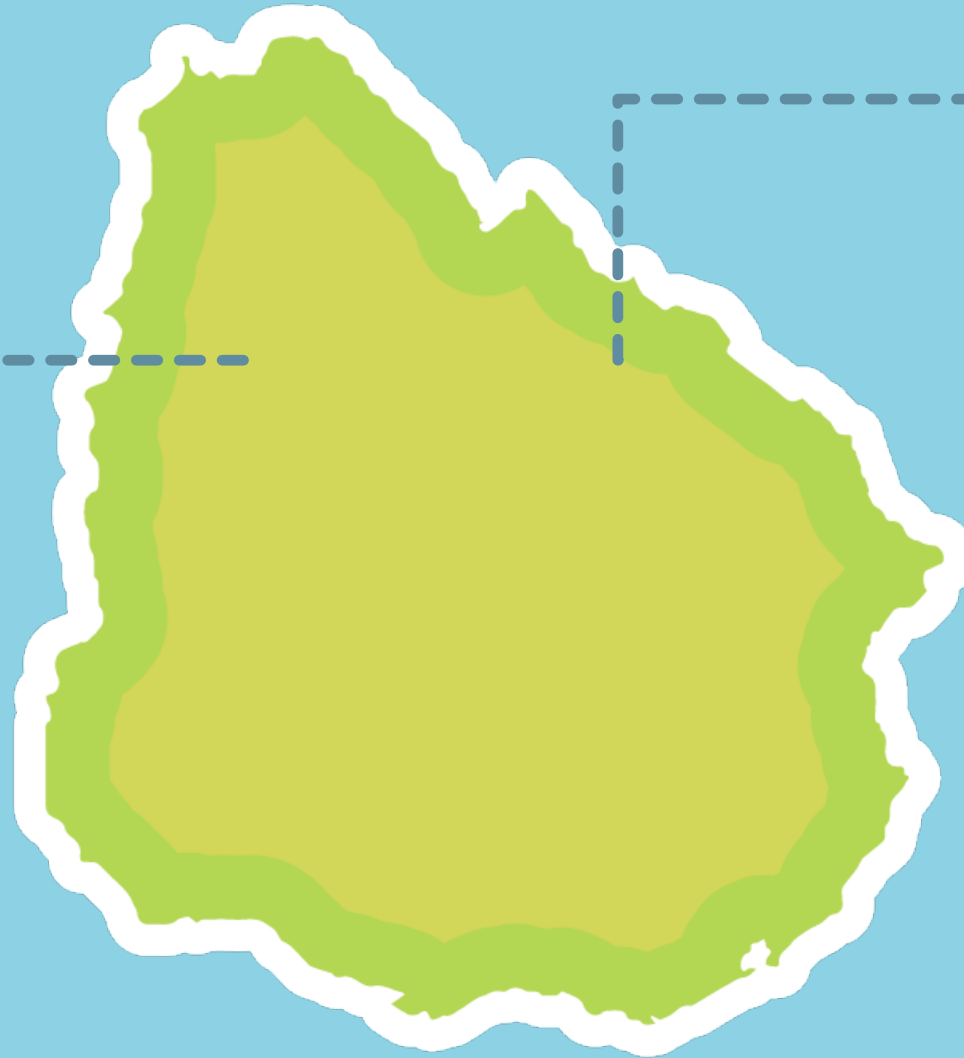
We are improving this documents every day so please if you have any feedback or suggestion regarding this, don't hesitate to contact the Ingenico Innovation team tru the **email: innovation.LAR@ingenico.com**

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

**Best regards,
Ingenico Innovation team**

A teal-tinted photograph of a cityscape. In the center, a tall, ornate building with multiple tiers of balconies and a pointed top rises above a cluster of palm trees. To the right, a large palm tree trunk is visible, extending from the bottom right towards the top. The sky is a solid teal color. On the left side, there is a green rectangular box containing the word "URUGUAY" in white, bold, sans-serif capital letters.

URUGUAY



It is the **9th** country
with the most fintechs in
Latin America

→ **+30** Fintechs



Foundation:
2016

Funding Rounds

2

Investors

Unavailable

If you ever need to sell your check, you can do so over MiCheque's peer-to-peer platform. SMEs are the fintech's primary focus, allowing employees at these companies to publish their checks and receive investment offers from other users. Funds go directly to bank accounts.

d · local

Foundation:
2016

Funding Rounds

3

Investors

4

DLocal is a 360 payments technology platform designed to handle mass online payments in emerging markets across LATAM, APAC, and EMEA. The company's payment platform empowers anyone to reach billions of customers, accept payments, send payouts, and settle funds globally, the fintech processes transactions in 15 countries with around 300 local payment methods. In the process, it has reached over 2.3 billion consumers, according to its website. DLocal spun-off from AstroPay in January 2016.



Foundation:
2018

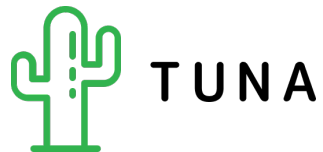
Funding Rounds

Unavailable

Investors

Unavailable

Digital platform that facilitates monetary exchange between people.



Foundation:
2020

Funding Rounds

1

Investors

1

Tuna offers companies open source enterprise software that provides them flexibility to easily work with a plethora of service providers, and scales to any size. With Tuna, you can integrate and easily connect to disparate payment processors and anti-fraud tools. A successful case of Tuna, they require 100% of Riachuelo's online payments.



Foundation:
2019

Funding Rounds

Unavailable

Investors

Unavailable

Over this platform, users have access to investment opportunities in over 150 exchange markets around the world. With Interir, not only can you find short-term investments using stocks but also exchange-traded funds, commodities, foreign exchange, or even cryptocurrencies. Interir even leverages Artificial Intelligence and Deep Learning to predict stock prices. When prompted, the predictive system performs real-time analysis of a company and its financial assets that can ultimately help investors make wiser business decisions.



Foundation:
2015

Funding Rounds

Unavailable

Investors

Unavailable

Prezzta is a Uruguayan software company that offers innovative technological solutions mainly for banking entities. Its flagship product is LaaS, a specific program for the origination and granting of loans and credit cards, allowing the client to work efficiently while making the most of their resources.



Foundation:
2018

Funding Rounds

4

Investors

3

Prometeo is a developer of an open banking platform used to communicate with financial institutions. Its platform offers standardized APIs, educational tool, and money transfer applications which uses PSD2 and open banking that allows interoperating, thus enabling the user to understand the financial behavior and improve their money management. It was established in 2018 and is headquartered in Mexico City.



Foundation:
2012

Funding Rounds

1

Investors

1

Paganza is a smartphone application that enables individuals in Uruguay to pay and manage their bills in a timely manner. Available on both iOS, Windows, and Android platforms, the application allows its users to schedule bill payments using their bank accounts, or credit and debit cards in order to avoid fines and other surcharges. Through a barcode system, Paganza utilizes smartphones to scan bill barcodes after which payments are debited to user designated bank accounts.



Foundation:
2015

Funding Rounds

1

Investors

3

Digital banking software for financial institutes is readily available over Bankingly's agile platform. With subscriptions, clients can implement new banking features for customers within two or three months, faster than other methods. Some of Bankingly's products are its mobile platform and conversational banking chatbot. The company also stresses that it's future-proof, meaning that subscriptions will always come with updates and new enhancements.



ECUADOR



→ **+50** Fintechs

It is the **7th** country
with the most fintechs in
Latin America



Foundation:
2019

Funding Rounds

Unavailable

Investors

Unavailable

State-of-the-art technology for financial inclusion, including: 4.0 dataphones for points of sale and digital correspondents, White-label application for financial institutions and biometric validation and digital onboarding service for opening any banking product. They offer technology to support banks or cooperatives to innovate to achieve true financial inclusion.



Foundation:
2015

Funding Rounds

Unavailable

Investors

Unavailable

PayPhone is the online payment method that allows you to pay and receive wherever you want and with whomever you want, regardless of whether you are a person or company.



Foundation:
1997

Funding Rounds

2

Investors

7

Kushki is a payment platform tailored to Latin America that uses local logic and prices and can be quickly integrated. It connects LATAM through payments. Kushki offers customers an integrated payment platform and omnichannel solutions for e-commerce, m-commerce and physical stores. The startup's API standardizes the fragmented ecosystem payment landscape, including credit and debit cards, bank transfers and cash networks with more than 300,000 physical payment points. Founded in New York City in 2016, the company has operations in Brazil, Chile, Colombia, Ecuador, Mexico, Peru, USA and Canada.



Foundation:
2015

Funding Rounds

1

Investors

1

Friendly Transfer allows friends around the world to connect and agree to exchange money locally instead of making expensive international transfers. With Friendly Transfer you and your friends, not only save on international transfer fees, but also reconnect and renew your trust on each other.



Foundation:
2006

Funding Rounds

Unavailable

Investors

Unavailable

Founded in 2006, BWISE has rapidly grown to establish itself as a leading mobile solution provider in Latin America. BWISE has specialized in bringing proprietary, turnkey solutions to major MNOs, Financial Institutions and Retailers providing them not only with technology but also with the creation, integration and management of agent networks designed for electronic product distribution.



Foundation:
2016

Funding Rounds

2

Investors

2

They enable companies to grant direct credit to their customers, take care of portfolio management and guarantee their profitability. LUZ VERDE is an Ecuadorian FinTech based in the USA.



Foundation:
2019

Funding Rounds

2

Investors

Unavailable

Mujeres WOW is aimed at female entrepreneurs interested in accessing loans to accelerate their ventures. Our platform uses an algorithm that analyzes the social reputation of the applicants and creates a credit rating based on related parameters.



Foundation:
2019

Funding Rounds

2

Investors

2

Komp.ai, is a tool that validates the trust that the community has in you from the unconventional data mining of your mobile devices and that has a commercial mediation value.



Foundation:
2018

Funding Rounds

Unavailable

Investors

Unavailable

Capitalika is a digital platform from Latin America that allows to formalize the cryptocurrency market and has the highest international security standards to protect digital values (cryptocurrencies) based on Blockchain Technology, thus guaranteeing our services and transactions.

An aerial photograph of a tropical coastline, likely in the Dominican Republic. The foreground on the right features a large, weathered stone statue of a person's head and shoulders, looking out over the sea. Below the statue, a sandy beach is lined with numerous tall palm trees. In the middle ground, a large cargo ship is visible on the ocean, with a long pier or breakwater extending towards it. The sky is clear and blue. A pink rectangular banner with white text is overlaid on the left side of the image.

DOMINICAN REPUBLIC



→ **+40** Fintechs



It is the **8th** country
with the most fintechs in
Latin America

Many of the fintechs have
headquarters in other
countries, but are operating
in the Dominican Republic



Foundation:
2013

Funding Rounds

10

Investors

31

Arcus provides a fully integrated core banking infrastructure that empowers fintechs and banks of the future. More than 40 banks and fintech companies leverage our technology to facilitate payment and account management for their consumers. Arcus was founded in the USA but has services in the Dominican Republic



Foundation:
2002

Funding Rounds

Unavailable

Investors

Unavailable

Ecollect is the most complete payment solution for invoice collections, selling services and payment gateway that fits for all sorts of companies and e-commerce models in Latin America. Certified by major credit card issuers and ACH processors. Offices in Colombia, México and in the Dominican Republic.



Foundation:
2012

Funding Rounds

Unavailable

Investors

Unavailable

The products they work on is providing exclusive and high value-added insurance services that differentiate customers' core products, driving growth through technology, creativity, value and service advantages and integrating retail distribution system, suitcase direct, call center, social media and internet. The headquarters is in Toronto, but is open in Santo Domingo



Foundation:
2017

Funding Rounds

1

Investors

Unavailable

Point is a payments platform, changing the way businesses engage with their customers by offering both consumer-facing products as well as B2B services. Its star product is point.pay, an app that allows users to make in-store payments through QR Codes. The company was founded in 2018 and is headquartered in Santo Domingo, Distrito Nacional.



Foundation:
2016

Funding Rounds

Unavailable

Investors

Unavailable

They make it available for small and medium businesses to entrepreneurs to charge by credit card. Get paid by Whatsapp or with a QR code



Foundation:
2018

Funding Rounds

5

Investors

8

They optimize business with online solution platforms, they have the following solutions. Increase Card, to control all card sales and Mercado Pago. Increase Pay, a flexible solution to manage customers' recurring payment. Increase Match, to automatically match your company's information, according to your own rules. Increase Count, allows you to calculate the cost of financing your card sales. The headquarters is in Argentina, but is based in the Dominican Republic



Foundation:
2017

Funding Rounds

Unavailable

Investors

Unavailable

TPago is a mobile platform that links your bank accounts and credit cards to your cell phone so you can check your balance, transfer, recharge and pay your bills without depleting your balance.



Foundation:
2014

Funding Rounds

Unavailable

Investors

Unavailable

Copel Retail Solutions is a company that provides value-added services to card issuers and commercial companies in general. These services are aimed at product design, marketing, end-user support and transaction processing, among others.



Foundation:
2015

Funding Rounds

Unavailable

Investors

Unavailable

CashDepot offers micro-credit loans through the use of innovative technologies to private and public sector employees internationally.