



Ministry of Foreign Affairs
and International Cooperation



ITALIAN TRADE AGENCY



Italian Participation at Singapore Fintech Festival 2022

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L'ICE-Agenzia per la promozione all'estero e l'internazionalizzazione delle imprese italiane è l'organismo attraverso cui il Governo favorisce il consolidamento e lo sviluppo economico-commerciale delle nostre imprese sui mercati esteri. Agisce, inoltre, quale soggetto incaricato di promuovere l'attrazione degli investimenti esteri in Italia. Con una organizzazione dinamica motivata e moderna e una diffusa rete di uffici all'estero, l'ICE svolge attività di informazione, assistenza, consulenza, promozione e formazione alle piccole e medie imprese italiane. Grazie all'utilizzo dei più moderni strumenti di promozione e di comunicazione multicanale, agisce per affermare le eccellenze del Made in Italy nel mondo.

ITA - Italian Trade Agency is the Governmental agency that supports the business development of our companies abroad and promotes the attraction of foreign investment in Italy.

With a motivated and modern organization and a widespread network of overseas offices, ITA provides information, assistance, consulting, promotion and training to Italian small and medium-sized businesses. Using the most modern multi-channel promotion and communication tools, it acts to assert the excellence of Made in Italy in the world.

AssoFintech is a leading non-profit association joined by the main players and stakeholders of fintech and insurtech in Italy, from startups, scaleups, challenger banks or traditional banks dealing with new technologies; asset managers who are looking for new financial market design, institutional and private investors, lawyers, and professionals; to Institutions and Regulatory Agencies.

The association is well connected with Universities, Academies, Hubs and Incubators and Fintech Districts, in Italy and abroad. AssoFintech also supports financial education projects to promote the culture of “gender equity” acting against economic, social, and psychologic violence.

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THE ITALIAN FINTECH SECTOR

In the first half of 2022, the venture capital activity focusing on start-ups and the FinTech industry, has experienced a sharp slowdown worldwide. However, Europe and in particular Italy, have shown signs of reversing the trend in recent months.

“Although small in size, the Italian FinTech ecosystem has enormous potential and is a fastgrowing sector attracting increasingly more investments and talents,” said Ms Gentile.

In Italy, over €1 billion (S\$1.4 billion) has been raised by Italian start-ups in the first nine months of 2022, compared to €900 million in the entire 2021. When compared to the mere €247 million raised in 2020, the growth has been remarkable.

With the recent launch of the “Milano Hub”, Bank of Italy’s first innovation centre, the Italian innovation ecosystem has taken a quantum leap. This hub brings together innovators in a common location, whether physical or virtual, via a series of consulting services, mentorship, and educational components.

“As part of this space, a FinTech Hub is specifically dedicated to start-ups that offer digital solutions to innovate financial, banking, and insurance services by leveraging new technologies and new approaches,” said Ms Gentile.

However, no FinTech company can learn new technologies and approaches by staying put in their home market. Having exposure and gaining experience in as many markets as possible is imperative for any FinTech companies, from start-ups to SMEs, to thrive.

As such, Italy encourages its home-bred companies to widen its horizons by attending events all around the world. This is especially so with borders opening in many countries, as the world enters the post-pandemic era.

THE ITALIAN START-UPS



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Cyberneid SRL

Cyberneid SRL is an innovative startup specialized in artificial intelligence and electronic identity.

Their mission is to turn on the switches of artificial intelligence and electronic identity to provide customers with innovative and business enabling solutions.

By merging those two technologies they created several products for the automation of on-boarding and Know Your Customer procedures and for the electronic signature of contracts.


They are supplying their technology for countering from identity theft to several companies in different markets: fintech, insurtech, utilities, telecom etc.

Main products:

- Instasign allows to electronically signing documents and contracts in a few clicks.
- Identikyc allows companies to certify in a certain, secure and privacy friendly way the identity of citizens through an electronic identity document such as an identity card or passport.

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Enginius SRL

Enginius SRL is an IT company established in 2014, the core business is focused on IT consulting services and the productions of software. The company is part of Redelfi's Group where Enginius supports the others societies to add innovation and technology as blockchain.

Their vision in the following 2 years is to be a global green operator in reforesting activities. In case of success of their project, they mean to create a standard as source of finance for every green actor in the field of ecosystem restoration. The project is determined to actively contribute to environmental issues thanks to a platform that encourages and supports reforesting and ecosystem restoration operations.

The scalable tool, firstly accessible to the B2B market and then to the end consumers, will let users make

their active contribution to reduce the impact of climate change and protect the environment and biodiversity. Land protection actions will be certified on the blockchain, with irrefutable evidence of data. Cooperating with other partners, Enginius will be managing the integration of the process on the blockchain, with new smart contracts, and the back end of the platform.

As a reward for any environmental sustainability operation, the platform will supply NFTs and cryptocurrency developed with a proprietary algorithm.

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Geeks Academy Europe SRL

Geeks Academy offers a range of post-diploma blended courses and certifications both part-time and full-time, in the fields of: blockchain & coding, artificial intelligence & big data, cyber security & cloud, gaming & metaverse.

The mission is to transform the way people access the new professions of the Data Economy by creating diversified opportunities regardless of the type of previous education, occupation and age.

So far it has trained over 1.000 people.

An audience composed of both workers aiming to reskilling or upskilling and post-diploma students starting from scratch. They have been trained up to Junior level to be ready to work in the related field and are all successfully working.

Tuition language: English and Italian.

Online and on site in Dubai (UAE), Rome, Milan, Bologna, Turin, Florence (IT), Chiasso (CH).

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KEYLESS

Keyless Technologies SRL

Keyless is pioneering privacy-first authentication and personal identity management solutions. They are the first to make it possible to use biometrics for strong passwordless authentication, without any risk to personal data. By taking a modern approach to passwordless security, Keyless empowers organizations around the world to accelerate digital transformation and improve customer experiences, while safely navigating strict compliance requirements.

Keyless's mission is to provide people and organizations with a passwordless future, where the user is the key. They want to do it in a way that lets people login to any app or service, from any device, easily and safe in the knowledge that they have the privacy they deserve, and for organizations to maintain security and compliance for their systems and users.

Main products:

Passwordless Login -- Keyless enables users to login without passwords, PINs, or one-time codes -- simplifying security without compromising on UX

Payment Authentication -- Keyless provides seamless MFA that is PSD2 SCA-compliant, enabling users to quickly authorize transactions

Seamless Step Authentication For High-Risk Transactions -- Keyless offers frictionless biometric-enabled payment authorization for flagged transactions

Self-Service Account Recovery And Device Management -- Users can easily recover their accounts if they lose access to their device.

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My-Money

My-money is a fintech company that is delivering the first completely biometric and device-free payment. They have created a new, revolutionary payment method which will allow you to pay anywhere using only your fingerprint.

Easy, fast, but most of all: SECURE. My-Money will replace payments by card and telephone with payments by fingerprint. With My-Money everyone will have access to financial services, no matter where they live, or their age. With My-money all the financial institutions will be able to fight cards frauds attacks.

In the next two years they aim at expanding in all Europe and other Countries around the world.

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Myappfree SPA

MYAPPFREE is a full stack platform for user acquisition on mobile. Their community of tech savy and early adopters users are scouting their marketplace for new mobile-first investment solutions.

They aim at becoming the first non-intrusive ad-tech solution to match fintech products and users bringing back the choices in the hands of the users.

At Slush, they presents MyAppFree's Native Ads to acquire crypto-enthusiast users based on market trends. Their Native Ads solution is built into more than 500 apps reaching over 30 million users on a monthly basis.

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Opstart SRL

Opstart was founded in 2015 as an equity crowdfunding platform. Starting from 2020, it expanded its core business to include debt crowdfunding and lending crowdfunding, with the platforms named Crowdbond and Crowdlender. Furthermore, Opstart operates within specific industries such as Real Estate crowdfunding, with the platform Crowdre, and Legal Action Crowdfunding, with Crowdlegal.

As of today, they are the first fintech hub in Italy to offer all investment and funding opportunities based on crowdfunding. Their mission has always been to propose new solutions to provide capital to the real economy (startups and SMEs) and to offer alternative and diversified investment opportunities to their community of investors. In this direction, over the years, they

have introduced some of the main innovations in the field: for example Crowdfunding®, a proprietary path with a registered trademark thanks to which SMEs can replicate the results of IPOs, thanks to the union of equity crowdfunding and direct listing; or Crowdarena, the first European bulletin board for buying and selling shares of Startups and SMEs that did a crowdfunding campaign.

Another fundamental aspect of their work is the attention to ESG parameters: last year, in fact, they prepared their first sustainability report with the attribution of ESG rating, followed this year by the second. And they have become carbon neutral, thanks to the adoption of bamboo forests, through which they offset 26 tons of Co2 per year.

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Wavenure SRL

WAVENURE is an AI Fintech funds' performance enhancer, offering AI solutions for investment management and high-performing trading where everything is engineered to analyze deeper, understand broader, and invest better.

Founded by experienced professionals in investments and artificial intelligence, WAVENURE combines state-of-the-art methods and advanced technologies in a unique value-generating ecosystem of AI Predictive models and innovative WealthTech features, to boost investment decision-making processes and offerings of institutional investors.

Next to solutions for professionals and B2B clients, WAVENURE offers B2C open investment services, and crypto asset management, through Braino.AI and its other associated companies.

Main products:

COGNITIVE

An ecosystem of AI predictive model, high-value methods, and the power to

process tons of data, in an AI platform specifically engineered to discover new investment opportunities on financial markets, select best trading ideas and apply diversified strategies, build and manage highly customized portfolios.

A unique solution to enhance investment management and decision-making processes of institutional investors, with custom features, bespoke portfolio advisory, and wealthtech B2B modules to enrich wealth management and brokering services.

Braino.AI

B2C Personal AI Investment Coach, capable of adapting to the users' specific profile, selecting the best opportunities, autonomously managing trading strategies and investment portfolios, and with new and exciting upcoming features such as: crypto investment fund (launching soon Jan 2023), users' trading account linking (launch Q1 2023), personal multi-strategy investment plans (launch Q2 2023), DeFi trading to trade crypto like a pro with the power of AI (launch Q2 2023).



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