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Rom Lakritz
CEO, Anchor



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CORPORATE OFFICES

TECHNOLOGY INNOVATORS MEDIA GROUP LLC

831 N TATNALL STREET SUITE M #157

WILMINGTON, DE 19801, USA

PHONE : +1 559-345-6179, +1 972-895-6417

EMAIL : INFO@TECHNOLOGY-INNOVATORS.COM

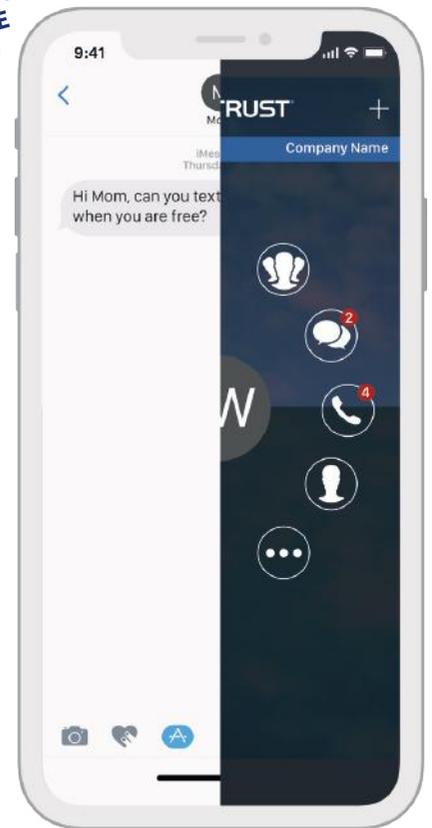
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FinTech Continues to Soar



The growth of financial technology or FinTech companies in recent years has been astonishing. Despite the pandemic struggles, the new realities have become an incentive for the financial industry development, financial software development, and digital services.

In the future, the range of FinTech services is predicted to transform the market even more with Artificial Intelligence and machine learning and will make FinTech products an integral part of our digitalized life. Machine learning applications enable the processing of large amounts of data sets and reaching valuable conclusions which, by using its algorithms, can drive effectiveness and provide efficiencies, including time-saving opportunities.

Alongside AI/ML, digital channels have allowed the banking industry to evolve for an increased customer base, new markets, and products. For instance, NFT digital content represented as tokens that ascribe provenance to uniquely distinguishable assets by artists, gaming companies, content creators is driving a new wave of crypto adoption.

Incidentally, embedded finance is a term used to indicate the offer of financial services by companies that do not have their DNA in this sector, such as retail, bigtechs, among others. The acceleration of this trend results from the Banking as a Service solution offered by FinTechs, which allow companies from different segments to create their banks and digital accounts.

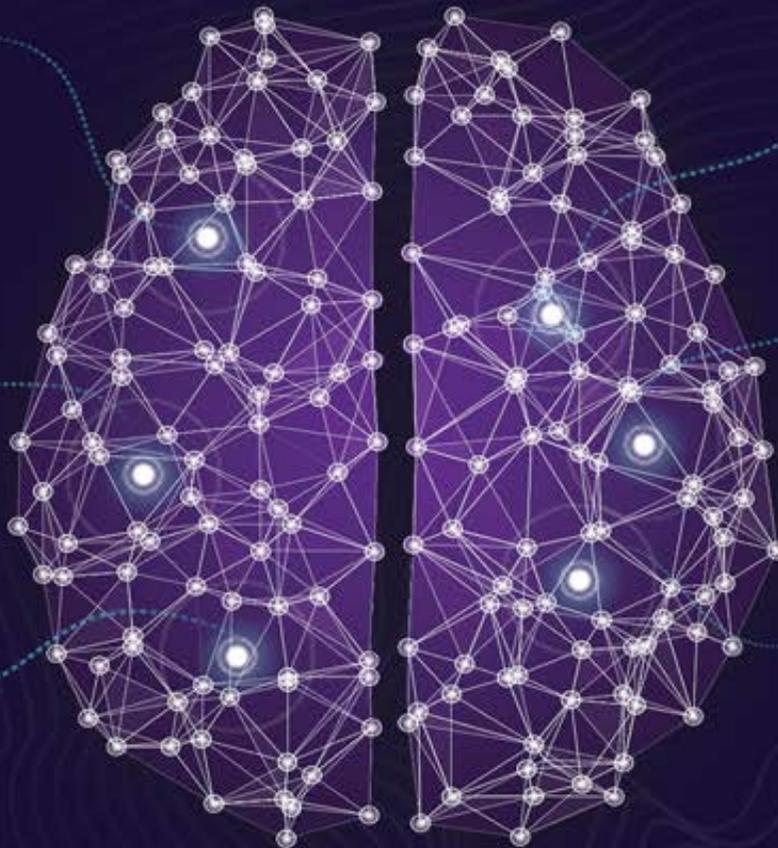
The prediction supports this growth as the global FinTech market is expected to grow to \$31.5 billion by 2026 and the development of the industry depends on the technologies underlying financial products and services. Not to mention, to stay in the market and provide customers with relevant digital services, FinTech companies are catching up with the wave of changes, modernizing their businesses.

Adam Rubens
Managing Editor
editor@technology-innovators.com



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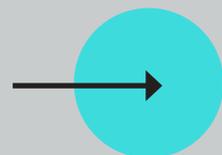
CEOS OF 2022





Anchoring an autonomous billing solution for SMBs

Rom Lakritz, CEO, Anchor





Rom Lakritz is a passionate entrepreneur. He founded Anchor, a U.S.-based company that helps business owners thrive by allowing them to focus their time and resources on doing business and not billing. Launched in 2021, Anchor’s cloud-based autonomous billing solution redefines B2B billing, collections, and payments. By providing an end-to-end billing and collections solution and removing all manual labor from these processes, Anchor eliminates the risks of fraud and human error in B2B payments. In an interview, Rom speaks on an array of topics.

Excerpts:

Rom Lakritz,
CEO, Anchor

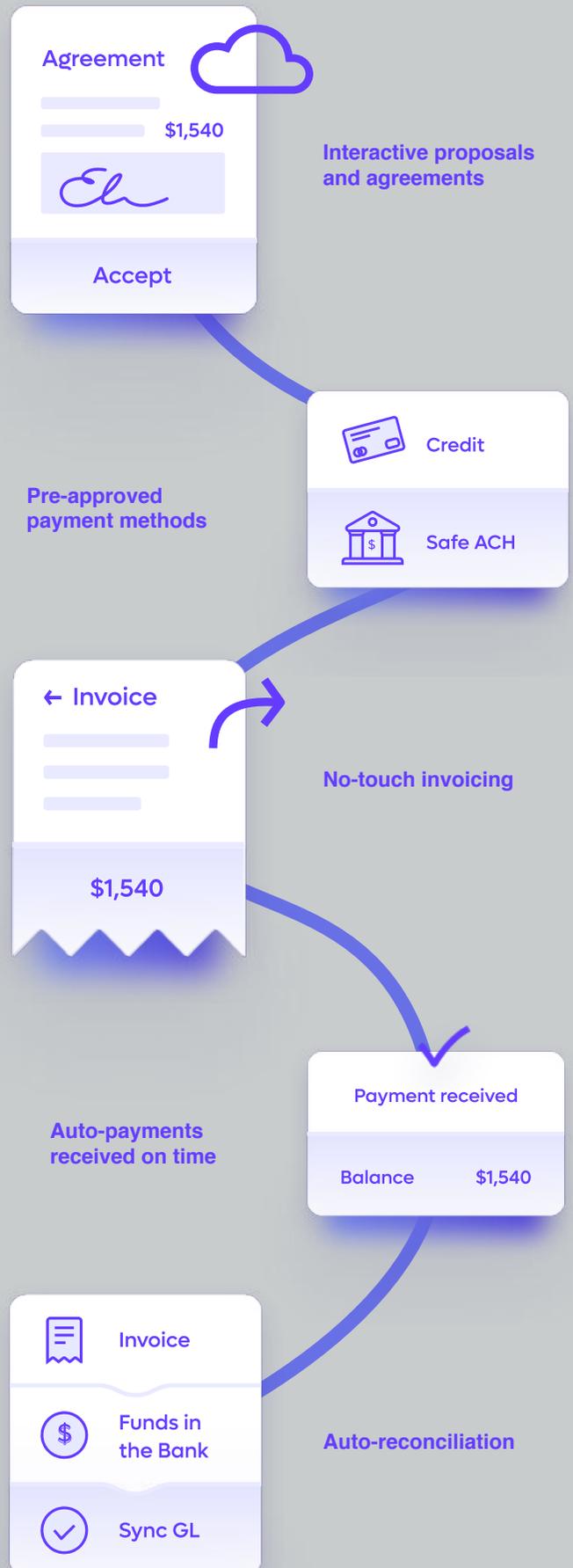
Conception of Anchor

“Everybody wants to get paid on time. In B2C billing, that’s how things are, but B2B is a whole different story. It can take weeks before the process is completed and the money is in your account, which adds a heavy tow on your cash flow and weakens the foundation of your business,” observes Rom. He adds that as an experienced entrepreneur, he understood how painful the process was, especially for smaller, service-based companies. “You want to focus on your business and services, but instead, you have to waste money and energy on chasing clients with invoices.” Anchor’s platform allows companies to automate this clunky and multi-stage process, saving their valuable resources for more important tasks and eliminating the risk of human error.”

Anchor’s mission is to allow businesses to thrive instead of just survive by creating the first Autonomous Billing & Collections platform, turning an old and hefty process from a frustrating burden into a seamless experience for both vendors and clients.

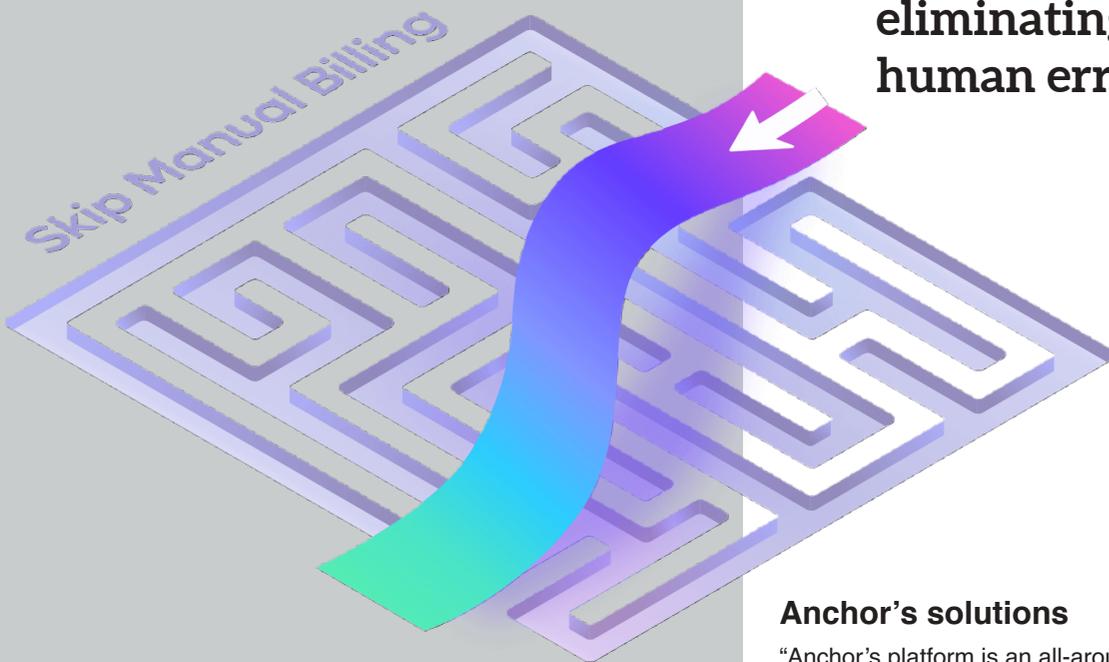
Fintech - innovating and growing rapidly

“The key to successful innovation, both in fintech and any other industry, is delivering exponential value to your clients. Never settle for half-measures, don’t focus on fixing granular problems when there’s a larger problem that needs a solution,” suggests Ron. “Fintech companies must look to transform entire business processes and change the paradigm of how companies do things, not do small tweaks here and there. Don’t treat symptoms if you can fix the root cause of all plights.”





Anchor's platform allows companies to automate clunky and multi-stage process, saving their valuable resources for more important tasks and eliminating the risk of human error



Anchor's solutions

"Anchor's platform is an all-around solution that automates the entire process for accounts receivable, enabling every business to automate all stages of getting paid, from proposal to reconciliation, using one unified system. To solve the challenge of billing, we needed to start before the billing cycle even begins: at the agreement stage. It starts with a digital agreement between your business and your client that you share with your client through a link. Once the agreement is digitally signed by both parties, which is a quick and easy process, our system will ask the client to provide a pre-approved payment method. From this stage, the automation takes over, and both parties can enjoy effortless payments."

Leadership traits

"I am sure that a good leader is someone who first and foremost leads by example. It helps to be good with people, and keep in mind that it's all about delivering real value to who you work with, whether it's your team, your investors, and, most importantly, your clients. We aim to create the gold standard for how businesses do business. That requires putting in long hours, hard work, grit, and heart into it."

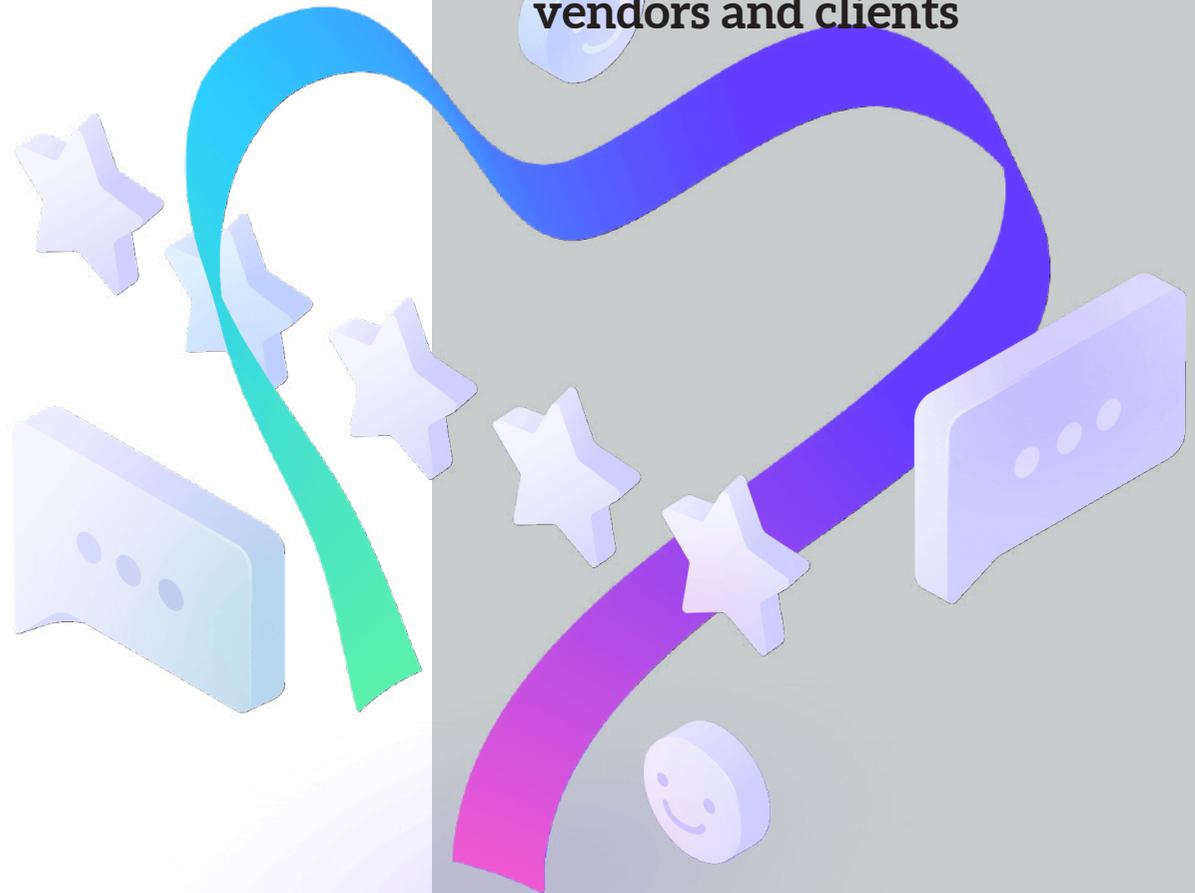
Word of advice

“Too often, companies offer siloed solutions to singular problems, which, in the end, only gets the user so far. If you fail to deliver enough value to your user, they will churn the moment someone else comes up with a product that alleviates more of their pain points in less effort. Another point that I feel is sometimes misguided is placing all of your bets on unhinged growth relying exclusively on VC funds. Growth is a must, but it has to be powered by a sustainable, solid business model that makes your company profitable at the end of the day.”

Success Mantra

“First of all, cherish the talent around you. The world is full of bright people that can do many things better than you will ever be, so you must always recognize and reward their contribution in every success. Another key rule is to make the most of your time. This goes not just for effective time management at work, but also for taking the time to unplug and vent some steam off.”

“Anchor’s mission is to allow businesses to thrive instead of just survive by creating the first Autonomous Billing & Collections system, turning it from a frustrating burden into a seamless function for both vendors and clients





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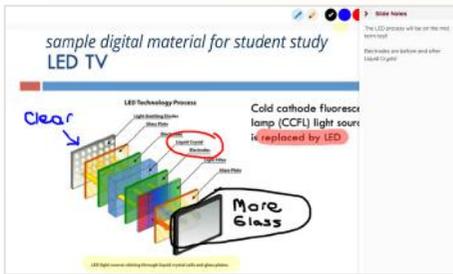
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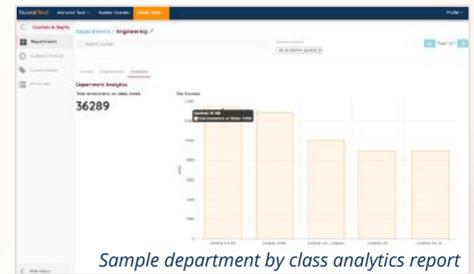
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THE NEW-AGE KNOWLEDGE SHARING PLATFORM

Increasingly focused on customer outcomes, FinTech has the ability to provide tailored, actionable advice to investors with greater ease of access and at lower cost. Today, from run-of-the-mill tasks like depositing checks, moving money among accounts, and paying bills, FinTech encompasses technically intricate concepts like peer-to-peer lending or crypto exchanges.

Part of the reason FinTech has the ability to streamline traditionally clunky processes is because it's based in ones and zeros versus human skills and opinions. While many FinTech platforms include elements of both traditional brokers/advisors and algorithms, others help users navigate financially complex tasks without interacting with a real, live human at all. There also are plenty of FinTechs mobilizing to help customers stay afloat amid the financial turmoil caused by the pandemic.

Since the internet revolution and the mobile internet/smartphone revolution, however, FinTech has grown explosively. Today, it is officially a major player in the global economy, business landscape and fabric of modern society at large.

The combination of streamlined offerings with technology enables FinTech companies to be more efficient and cut down on costs associated with each transaction. In this edition of Technology Innovators, we bring to you the Top 25 FinTech CEOs of 2022.





AC Ventures
Victoria, Seychelles
www.acventures.io

Andy Cheung, 2020
Founder

AC Ventures invests in, builds, and incubates blockchain and web3 projects.



Accloud
London, England
www.accloud.com

Ross James, 2015
CEO &
Founder

Accloud provides management information systems with accounting and business management tools hosted in the clouds.



Addi
Bogota, Colombia
www.addi.com

Santiago Suarez, 2018
CEO

Addi is a technology company that provides credit and banking solutions.



Anchor
New York, NY
www.sayanchor.com

Rom Lakritz, 2021
CEO

Anchor is an autonomous billing platform that redefines B2B billing, collections, and payments.



CellTrust Corporation
Scottsdale, AZ
www.celltrust.com

Sean Moshir, 2006
CEO

A global leader in compliant mobile communications, archiving, and eDiscovery for the highly regulated financial, government and healthcare industries.



CircleBlack
Trenton, NJ
www.circleblack.com

Lincoln Ross, 2013
President &
CEO

CircleBlack is a financial technology firm that provides wealth management solutions for a superior advisor experience.



Clair
New York, NY
www.getclair.com

Nico Simko, 2019
Co-founder &
CEO

Clair is a mission-driven fintech that gives America's workers fee-free access to their earnings via On-Demand Pay.



Coinify
Herlev, Greater
Copenhagen
www.coinify.com

Mark Hojgaard, 2014
CEO &
Co-Founder

A global virtual currency player offering two-way virtual currency to fiat conversion services for businesses and individuals.



Delphia
Toronto, Ontario
www.delphia.com

Andrew Peek, 2018
CEO &
Co-founder

Delphia is building the world's first investment strategy that anyone will be able to improve with their data.



Denario
Berlin, Germany
www.denario.io

Philipp Adrian Pohlmann, 2021
Co-Founder &
CEO

Denario is an integrated B2B Payments experience that helps SMBs & Startups improve their cash flow.



Element Finance
San Antonio, TX
www.elementfinance.com

John
Gallagher,
CEO

2018

Element Finance is a boutique growth finance company that invests in and lends to SaaS and recurring revenue companies.



Findustrial
Schorfling, Austria
www.findustrial.io

Gunter
Hehenfelder,
CEO &
Founder

2020

Findustrial is an IoT-based financial platform that covers billing, payment settlements, pay-per-use for customers, and financing services.



Fiserv
Brookfield, WI
www.fiserv.com

Jeffery Yabuki,
CEO

1984

A leading global provider of financial services technology solutions.



Global Processing Services
London, England
www.globalprocessing.net

Joanne Dewar,
CEO

2007

A global payments processor offering award-winning payment processing and industry-leading technology in payments and fintech.



incard
London, UK
www.incard.co

Theo Cesarini,
Founder &
CEO

2020

incard is an all-in-one financial Super App that helps digital businesses scale by offering tailored-made payment and management solutions.



Lendlord

Wembley, England
www.lendlord.io

Aviram Shahar, 2019
Co-Founder &
CEO

Lendlord helps property investors manage their investments and access the right financing faster & easier.



MountainSeed

Atlanta, GA
www.mountainseed.com

Carl Streck, 2006
CEO

The world leader in commercial real estate services. Experience you can trust.



Norfico

Copenhagen, Denmark
www.norfico.net

Michael Juul Rugaard, 2015
Partner & CEO

Norfico is the leading Nordic strategic advisory and communications/PR agency with a 100% focus on all things fintech.



Nowo

Stockholm, Sweden
www.nowo.se

Rutger Selin, 2014
CEO

Helps Swedes eliminate pension agony by offering savings in a simpler and more fun way.



Ripple

San Francisco, CA
www.ripple.com

Brad Garlinghouse, 2012
CEO

Ripple provides one frictionless experience to send money globally using the power of blockchain.



SmartBiz
San Francisco, CA
www.smartbizloans.com

Evan Singer, 2009
CEO

SmartBiz Loans is a unique combination of an online SBA loan marketplace and a bank enabling technology platform.



SnapCheck
San Francisco, CA
www.snapcheck.co

Ken Kruszka, 2015
CEO

A high speed, highly secure, and universally accepted solution dedicated to eliminating paper checks.



Square
San Francisco, CA
www.squareup.com

Jack Dorsey, 2009
CEO

Square is a merchant services aggregator and mobile payment company that aims to simplify commerce through technology.



Util
London, England
www.util.co

Patrick Wood, 2017
CEO

Util is a London-based financial technology company on a mission to change the way the world invests.



Viceversa
Milan, Italy
www.goviceversa.com

Matteo Masserdotti, 2021
CEO & Co-founder

Viceversa provides capital to European digital businesses to support companies in sustainable and ethical growth.

AC Ventures – Revolutionizing global digital disrupters



Andy Cheung, Founder, AC Ventures



Andy is a dynamic senior executive with strategic mindset and global leadership experience on the internet, digital, e-Commerce and blockchain industry across Asia Pacific. His well-rounded skills in P&L management, sales & marketing, operations, and people management, coupled with solid track record in transforming businesses has helped him deliver high performance and results. He is the founder of AC Ventures, an early-stage blockchain venture fund that focuses on investing in digital disruptors. In an interview, he speaks on an array of topics. Excerpts:

Conception of ACV

Says Andy that people are flooding into the blockchain industry. There are a lot of talented people and team who have great ideas but lack resources to execute. They need both capital and technological support, and we can offer both. “We have been in the industry for years, and with my experience as the COO and a founding member at OKX, I have the expertise, resources and network to offer projects advice that led to their success. AC Ventures is established supercharge visionary founders and disrupt the blockchain industry.”

Fintech – Bolstering innovation

Fintech makes banking services accessible to all. Observes this entrepreneur that everyone undergoes a learning curve phase, but to improve our lives, we must adapt and evolve. “Education will be crucial to prevent scams and crimes who exploit this opportunity. While governments may not be actively leading the initiative, blockchain companies and advocates have the responsibility to drive and educate the public.”

AC Ventures – The solutions

As a strong advocate of blockchain and cryptocurrencies technology, AC Ventures invest in wild hearts of blockchain technologies, driving mass adoption of blockchain and crypto globally. “We supercharge ambitious blockchain founders by leveraging our insights, network, and access to capital. Our team is an eclectic mix of experienced entrepreneurs, investors, and builders based in USA, Europe and Asia.”

Leadership traits

Andy finds learning agility and courage two important traits for entrepreneurs. “New protocols emerge daily; you must be a quick learner in this industry and excel in unfamiliar circumstances. With all the innovations and new technology, you will also need the courage to step up and lead the team to the right direction.”

He asks leaders to rely on their knowledge, and previous successful experience. Calling himself bold, Andy says he isn’t afraid to try new things. “You have to step out of the comfort zone and take risks to face challenges. Andy urges entrepreneurs to trust their ability. You prepare as much as you can, but you need to be brave enough to act rather than being a sitting duck. Follow your intuition and have clarity on the voice inside your heart, but make sure it’s leading you in a direction that feels bigger than yourself. Follow your vision and trust the process.”

Andy also stresses on the need to have a plan. “Even things change so quickly in the blockchain space, you still need a plan. If you fail to plan, you are planning to fail. Go into details. How would you get your first 10 users? Then 100 users? These questions will force you to think, and better understand your business.”

Who all can be leveraged by fintech industry?

Finance is one of the major sections of each and every sector regardless of their business domains. It's been a part of each business since traditional age when accounts were only done on the papers, but now the time has grown to a technological level where everything is automated then why not finance sector. With the flying time and growing using of technology, finance sector has undergone great changes and now it is used to automate a number of financial activities and make it easier for business and common folks too. Finance technology, more commonly known as fintech is a very commonly known name but hardly few are well aware of each and every benefit it offers. Fintech is a vast sector with a number of operations sorting capital management in various ways.

There are a number of fintech users but they are totally different from one another in terms of objective, type of use and many more. This states that fintech industry is serving a number of distinct requirements with appropriate solutions.

Types of fintech users:

Business to business (B2B):

Finance management is very crucial aspect for a business to operate smoothly and generate revenue. In case of huge firms with a huge capital investment and management, manual works get tedious and also has an increased probability of errors. As a solution, fintech sector serve with an automated solution with which a number of financial tasks can be automated and get done precisely.

Business to consumer (B2C):

Carrying cash for each transaction is tough and if you have to transact money at a distance then standing in bank queues is time consuming too. For this fast paced world a fast paced technology is required that allow them to transfer money within no time. Fintech industry has given a number of apps to the folks with which they can immediately send or receive money directly from their bank using their smartphones.



Addi: Enabling digital commerce in Latin America

Santiago Suarez, CEO, Addi



Santiago Suarez is the CEO and co-founder of Addi, a Latin American fintech company. Addi promotes and enables digital commerce in Latin America. Addi's mission is to enable every Latin American to buy and shop digitally. Originally from Colombia, Santiago moved to the USA for pursuing his education. After university and working in the finance industry, he decided to move back to LatAm. In an interview, he speaks on his background in financial services, and how it helped him become an entrepreneur. Excerpts:

Conception of Addi

There are two main factors that constantly reinforce our market opportunity, observes Santiago. "The first one is the lack of financial inclusion in Latin America, in which 80%+ of the population has a smartphone and internet access and less than 60% have a bank account. The second one is the awful payment experience we face when trying to shop, especially online." He adds that in the absence of a safe and quick payment method, the founders decided to design

a solution which will help clients with an easy, fun and flexible checkout experience. "A system where they can choose how they want to pay, be approved in less than two minutes and without giving their information all the time, where and whenever they want."

Fintech – Bolstering innovating and growth

"There are three main key points: build great foundations, focus and deliver." If the companies work on a daily basis on these three pillars, they will be able to face most of the challenges.

Noting that great foundations are key to building robust team, capable of learning and improving, this entrepreneur says no matter how fast things change and evolve only having great foundations is not enough. "The hyper-growth brings complexity that makes it harder to prioritize and identify what will bring results. Finally, it won't matter how much you learn, develop and focus, if you cannot deliver. "Tracking down your goals and KPIs and

making sure your team is bringing the performance you need is also the final and most important piece – which is easier when you have focus and the right people and process in place."

Addi – The solutions offered

"Our main goal is to give an easy, fun and flexible way to pay. That's why our product is designed to offer multiple options for our clients, where they can choose the best way to pay for them: all at once, in 4, 6, 12, 24 installments." Noting that the option provides flexibility, without any interest or costs and the company also provides an easy way to control their spend limits, payment dates and payment method all by the app, Santiago adds, "We've built a community of loyal shoppers that can take advantage of their credit extension to buy what they always wanted before they could ever imagine."

Leadership traits

"Transparency, integrity and focus. These are also values that we share within our company." In his view, success is a result of being able to commit and deliver what you promise, always focusing on the things that matter most, it is also about the ability of letting go, to prioritize.

Success mantra

"By letting go. This is business. There is more to life than business. We should also know that the fear will always be there. What matters is not that the fear goes away. What matters is that we act in the face of it."

He urges fintech startups to watch out for consumer behavior. "Our clients are changing faster than ever seen before. All fintech leaders are constantly aware of market changes, innovation development and new technologies coming our way, but it doesn't matter how much you know about all of this, if you don't understand how this can change and shape consumers tastes, habits and preferences."

CircleBlack - Offering Intuitive, useful user experience

Lincoln Ross, CEO, CircleBlack



Lincoln Ross is a veteran wealth tech executive who is also a passionate entrepreneur. He has also served as the Chief of Business Operations to Envestnet Inc, leading strategic and planning and transformation initiatives. CircleBlack was founded in 2014 to deliver innovative technology to a new generation of financial advisors and institutions and clients. The firm's software tools uniquely fill an important gap in marketplace by combining data integration and aggregation with ease of use and implementation. They are also focused on deepening its integrations with industry partners and expanding the core functionality of its products. In an interview, he speaks on an array of topics. Excerpts:

Conception of CircleBlack

CircleBlack is all set to becoming the primary operating system and a pre-eminent interface for the wealth management industry. Says Lincoln that the wealth management industry needs an intuitive and useful user experience. "Today, to deliver valuable advice to clients, advisors engage with multiple technology tools that are not easy to use

and do not integrate well with each other. Clients have a similar experience, the apps they use are disparate with siloed data and functionality."

Wealth management – challenges galore

Noting that there is an incredible potential in CircleBlack's hyper-personalized, white-labeled investor portal and mobile apps, Lincoln notes that the firm is set to deliver innovative technology to a new generation of financial advisors and institutions and clients. He cites a recent study which stated that 40% of high-net-worth investors are satisfied with the personalized offering of their wealth managers. "We will continue to invest in expanding the CircleBlack network with new data interfaces and integration partners enabling a richer experience for clients."

CircleBlack's solutions

CircleBlack's modern API architecture represents the next generation of technology for financial advisors. The CircleBlack platform now boasts over

20 direct data aggregation interfaces, bi-directional integrations with 11 best-in-class solutions, over 300 model marketplace portfolio solutions and over 50 interoperable API-driven modules.

Leadership traits

Leadership is about courage, notes this entrepreneur. "Courage to be vulnerable, to make mistakes, to try new ways of working, to make hard decisions, to not do something. Leadership is also about humility and self-awareness to recognize where you need help, what your gaps are and embrace help from others that can complement you. Leadership also requires a selflessness to put the team's aspirations and recognition ahead of your own. Investing in the success and fulfillment of your team's hope and dreams creates a powerful virtuous cycle of success."

He adds that doing hard work, being compassionate, empathetic, steady, thoughtful and modest helps.

"Most people have a negative emotional response to failure. Leaders need to embrace failure as the most valuable learning opportunity in business. It is not academic or theoretical or case study learning, it is an actual outcome that happened based on a real-life situation in your business. There is no better opportunity to improve than studying a failure."

Parting thoughts

The wealth space is undergoing profound transformation, notes Lincoln. "Baby boomers will pass \$68T to millennials over next 30 years. 50% of millennials want to start investing and saving but do not know where to begin and 75% of millennials would work with an advisor if fees were lower and easier to understand. Startups need to study these trends and make strategic decisions based on their interpretation of the risk and opportunities this transformation presents. Fail fast to learn fast, led by example, be customer obsessed and never stop learning."

Artificial intelligence boosting fintech companies

Artificial intelligence is no more a new word to any folk; neither any sector is untouched from this technology. In present time most of the companies are taking benefit of such technologies then how banking and finance sectors would be left behind. In this era everything is really fast paced and satisfying consumer's requirement is crucial aspect to attain success. Artificial intelligence has boosted finance technology and has brought precision to the highest level along with a fast speed. Another important phase of fintech sector which is revolutionized with the help of artificial intelligence is enhanced customer experience and engagement level.

A number of changes brought by the artificial intelligence to the world of Finance industry are listed below:

- Customer centric approach
- Cost optimization
- Enhanced security
- Real-time data integration
- Easy to use
- Targeted audience approach

Benefits of artificial intelligence in banking sector:

If compared to olden days, present era is much more technical and it has powered with various types of products. It has assisted banking sectors to serve their customers at lower prices. Artificial intelligences had over powered the strict policies of banking sector which was dissatisfying the customers and now has given a customer friendly platform.

Other benefits:

Benefits of incorporating artificial intelligence with finance sector are unlimited. It has made marketing and customer reach easier and swift. AI combines with big data and allows the technology to conduct predictive analysis for the better results. With the help of this technology, reach and scope of finance sector has been increased exponentially worldwide.

Thinking about a finance related task, most of the folks step back due to the long paper work procedures. Emergence of latest finance technology has briefed paper work to a great extent and has made finance work easier and swift for the customers.

Other benefits of artificial intelligence in finance sector are credit risk evaluation, profile of customers, digital financial advisor, and many more.



Clair—Social impact fintech offering on-demand pay access

Nico Simko, Co-founder & CEO, Clair



Nico Simko managed Mergers & Acquisitions (M&A), investment, and partnerships due diligence on 10+ payments FinTechs worth over \$25 billion while at J.P. Morgan. Originally from Switzerland and Argentina, Nico holds a B.A. in Economics from Harvard University. He is the Co-founder and CEO of Clair, a digital banking platform, where he manages the company's overall strategic direction and its relationships with its shareholders and customers. He speaks on an array of topics.

Excerpts:

Conception of Clair

Clair is a New York-based mission driven digital banking platform that provides America's workforce with fee-free access to their earnings anytime via the Clair Debit Mastercard and FDIC-insured spending and savings accounts. The company's on-demand pay product is embedded within the digital or physical

punch clocks of its HR technology partners, where employees clock in and out every day. By giving people access to their earnings when they need them, Clair is bringing financial confidence to America's workforce.

In first conceptualizing Clair, Nico observed that the American financial system suffers from a big gap in how people are compensated for their time and labor. "Two week pay cycles present a significant challenge to many, who may need faster and easier access to their earnings and a higher level of flexibility and autonomy over their finances. Clair addresses this need by providing a fee-free solution that allows you to get paid for your work when you clock out, or whenever you might need it, along with a whole host of financial services (debit card, ATM access, saving and spending accounts, and more.)"

Fintechs- Challenges Galore

Over the past year, the Clair team has more than tripled in size, and is continuing to build an innovative solution that places control over their finances into the hands of America's workforce. Clair's business model creates a rare four-way win. Employees win by getting on-demand access to their earnings, something that is highly desirable in today's flexible post-pandemic work environment. It also protects them from predatory alternatives to early pay access like payday lenders. Employers win by having a new benefit to attract and retain talent in a tough hiring environment, while increasing workforce productivity in the process. Today's post-pandemic world has more job opportunities than ever.

Key solutions offered

Clair partners directly with HR tech providers, so it's a seamless process for employers to offer this benefit to their employees. Clair doesn't charge employers or employees to access their pay early. "Additionally, through our banking partner Pathward (formerly

known as Metabank), employees are able to use their Clair Savings and Spending accounts as well as a Clair Mastercard Debit Card, providing long-term access to financial services to chronically underbanked populations."

The digital banking platform – benefits

Clair is redefining access to credit through future paychecks. By eliminating the wait between paycycles, Clair gives people the freedom to access the money they have earned for free whenever they need it. That means no matter who you are, if you have a job and a paycheck, you'll always have cash on-hand if you need it. It also offers a full suite of banking features that comes without the fees of traditional accounts, including free ACH transfers domestically, access to a free physical / virtual debit card to tap and spend, and no overdraft fees, minimum account balance fees, or membership fees for having a Clair account.

Leadership traits

"Focus on what matters. Be open - one of Clair's biggest assets is its team, and how transparent every level of leadership is in encouraging everyone to truly understand all aspects of the company and product, answer tough questions, and devise smart solutions. Be energized - Clair was born out of long brainstorm sessions between three friends in a small conference room – and that tenacious drive to create something impactful and important has never left."

The success mantras

I always say, "We work for America's workforce. Having worked in financial services for several years, it is clear to me that a large population of Americans are underserved by current financial institutions. At Clair, this is visible in our commitment to offering Clair On-Demand Pay for free and monetizing through interchange fees."

Delphia—Converting investment into a positive sum game

Andrew Peek, CEO & Co-founder, Delphia



A passionate entrepreneur, Andrew focuses on technology backed by experimentation, data, and the changing patterns in human behavior. He has held pivotal roles in several of Canada's most notable startups, including FreshBooks and Shopify. He was also previously a partner at Jet Cooper. He continues to mentor and invest in Canadian entrepreneurs with an eye towards making the country one of the greatest places in the world to innovate. In an interview, he speaks on an array of topics. Excerpts:

Conception of Delphia

"We founded Delphia to create meaningful prosperity by re-distributing wealth to those whose data is creating economic value," says Andrew. "It's more than passion, though. We have the financial and technical expertise to pull this off as well. Our team is a combination of two research labs — one with proven skill in predicting consumer behavior, the other with a breakthrough way of predicting company fundamentals at scale. We've come together with a common purpose. One we hope will resonate with you."

Delphia is building the world's first investment strategy that anyone will be able to improve with their data. Delphia forecasts the growth and profitability for thousands of companies simultaneously through a series of machine learning models. "When Delphia's model disagrees with the market, we adjust the weights of our diversified equity portfolio to reflect the confidence we have in our predictions." Notes the entrepreneur that when he started the company, there was no way to truly take ownership of your data and use it to your advantage. There were some solutions that offered to pay you for your data, but nothing that aligned people to the true power of it. "We believe that power comes from aggregating everyone's data together and using it to generate real world returns."

The fintech world

Fintech is on an upward trend, observes Andrew. He says that this will lead to the emergence of new business models across the BFSI sector. However, with tremendous growth come challenges and risks. He urges fintechs to be mindful of the ever-changing regulatory conditions. With new financial assets come new forms of financial engineering. These can be exciting and present tremendous opportunity, but fintechs still need to interface with the letter of the law — and update their approach as the letters start to change.

Fintech industry—the way ahead

Andrew urges fintechs to keep an eye on the ease with which their customers can switch solutions. "Money wants to move freely. It wants to be liquid. If you want to attract capital, you can't approach it with a stick — it needs to be a carrot."

Delphia's solutions

As an investment strategy provider, Delphia offers financial products and services that can be improved by the contributions of its customers. The company has built a massive technology stack that uses over 50 billion data points and runs more than 40 million active predictions at any given time, which is a significant amount of Machine Learning for making informed decisions about which stocks to buy and sell.

Leadership traits

"First and foremost, only employ people who you yourself would work for." Noting that his team refers to him as the sun in colloquial terms, Andrew urges entrepreneurs to see themselves as bigger than their business. "You're a creator and the business is but one expression of you. If you can make



peace with the fact that everything we do in this lifetime will likely be forgotten (except by our children), everything will become a little lighter and a little more enjoyable. Failure is beautiful in the context of exploring the upper bound of your potential."

The Success Mantra

"You will have a dramatically different outcome if you choose to play positive sum games over zero sum games. Finance is often zero sum. There is a winner and a loser on either end of a trade. If you can harness the competition that comes from zero sum thinking — and turn that into a bigger pie altogether — that's how we evolve humans towards a brighter future in my opinion."

Robo-Advisor and its key benefits in Fintech

Financial planning is the backbone for every type of business to operate efficiently with achieve targeted objective.

A single mistake in the financial records or planning can drag the growth of an organization to zero. As a solution, Robo-Advisors serve a digital platform with automated functions backed up with algorithm-driven financial planning services. This digital platform allow to automate the procedure with least or can be said no human supervision. A question might be nudging your mind, "How a digital platform can be able to plan financial operations?" It is a worth question that must be answered before using such a high tech platform.

The mechanism of Robo-Advisor is very simple which involves information gathering from client about their financial state and then conducting a thorough study over the market based on the future objective of the client. Output of all such study and surveys are used as input by this platform to take financial decisions and investing client's assets automatically.

Benefits of Robo-Advisors in fintech:

Investing is a boon for an organization or an individual, but hardly people have any idea about investment. So, when they plan to invest their money for a better ROI, the very first solution hit their mind is wealth advisory team. But it makes their work more tedious by adding an interaction with a team and spending team for it.

Robo-Advisor has brought a revolution in the finance sector with a new approach of automation. It is a digital assistant that work on various algorithms to manage financial portfolio of clients. It gives an enhanced and secure experience. This is possible with the help of machine learning and artificial intelligence. These tools are no longer confined till chat-bots; rather it has grown in the field of fintech too with a number of finance management aspects, such as automating loan process, data management, wealth management, voice assistance, customized finance advisory, and many more.



Denario—Automating the business payment experience



Philipp Adrian Pohlmann, Co-Founder & CEO, Denario



Philipp studied Economics, Management and Strategy Innovation in Maastricht and Lisbon. He was Fintech Account Lead DACH at Google and worked for the market research company App Annie before becoming Head of Qonto in Germany in November 2019. His expertise in strategic expansion in the fintech industry helped him co-found Denario, a modernized payment system that offers software connecting businesses financial tools including bank accounts, Stripe and PayPal, using a combination of open banking and banking as a service systems.

Conception of Denario

While launching the German market for Qonto - a leading European B2B neo-bank for SMEs - we had the chance to talk to hundreds of small business owners and heard very similar stories of limited control on company spend, late payments, and hours wasted on monthly accounting admin, says Philip. "It seemed like there was no affordable and effective solution on the market that could help especially small businesses in Europe automate their payment workflow and most service-oriented businesses

were overspending on late payment fees and had a strong need for short term liquidity. That is how the idea for Denario was born."

Simplifying business payment experience

The modularization of banking infrastructure and strong improvements in both Open Banking connectivity and coverage have led to a simplified business payment experience, observes Philip. He notes that the availability of technologies, coupled with increased demand for digital payments in Europe has allowed companies like his to create a seamless end-to-end experience using a best-of-breed approach, combining Open Banking with Banking Infrastructure to offer the right solution for customers across different markets. "The advancements in Account to Account (A2A) payments via Open Banking will play an increasingly important role in business payments both in terms of affordability and improved accessibility."

Creating innovative corporate payments

At Denario, a host of different technologies are used to create a sleek and joyful payment experience. "Our focus is to simplify the more complex business payment process by automating the capturing, processing, and reconciliation of invoice payments. With that business payments become more like consumer payments, and it ultimately puts the business owner back in control of their finances."

Leadership traits

"Being curious and genuinely interested in other people's ideas, as well as being passionate about what I do. I think this helps me both when working with our team as well as with my family and in my personal life. Being open minded allows me to act on ideas outside of my

comfort zone." Philip wants to be seen as a motivator and a facilitator. Failure is still not widely accepted in our society and so it is natural to often be reminded of that. My approach is to focus on the things we can control as a team to be successful which often comes down to building a strong product for our customers and continuously asking them for feedback."

A word of advice

He notes that over the past 18 months, the business has observed greater interest from both European business banking and ecommerce players to embed payment workflows and improved business payment experiences into their existing solutions. He moots this as an opportunity for payment startups to embed their solution into existing offers in order to capture additional payment volume. "At the same time, it means that payments startups need to keep innovating in a more competitive marketplace where fintech offerings seem to converge thereby pressuring unit economics. It also means that payment startups should become more specialist in the value they provide to certain verticals instead of offering a more horizontal solution to all businesses alike to stay differentiated."

Success mantras

Working in financial services feels like a continuous growth journey with a few repeating patterns. "The fundamentals have not changed much during my professional career. However, I do feel that we are at an inflection point where the democratization of financial services and greater access to financial products seem to finally be in reach." This entrepreneur vouches on the fact that certain market dynamics in financial services can play out very differently depending on local market specificities, both within emerging trends like embedded finance and more established business models.

Financing SaaS organizations

John Gallagher, CEO, Element Finance



John Gallagher is an experienced business & finance specialist in the information technology and investment industry. He is the CEO of Element Finance, a boutique growth finance company that invests in and lends to SaaS and recurring revenue companies. In an interview, he speaks on an array of topics.

Excerpts:

Conception of Element Finance

Element Finance got its start out of necessity. It was founded by Scaleworks – a group of seasoned SaaS operators who faced the challenge of accessing growth capital to grow their family of SaaS companies.

According to John, traditional banks weren't an option as they didn't value the SaaS recurring revenue model and wouldn't lend to companies with no profit or tangible assets but who had amazing customer metrics and growth. Most other alternative lenders in the market at the

time required equity warrants, board seats, and business covenants that did not make sense. "So, we raised our first lending fund so our companies could easily access growth finance without dilution. It went so well that we expanded our fund to help companies around the globe by providing growth finance. In three years, we have helped our customers grow ARR on average 38% each year and increased available capital to founders as they have grown."

Fintech – Bolstering innovation and growth

From the rise of super-apps and the contactless revolution to the growth of digital banks, the landscape is vastly different than just a few years ago. Nevertheless, there is a crucial factor fintechs should keep in mind moving forward- human connection still matters. "There's no doubt technology plays a much more significant role in our lives than it used to. It's fair to expect everything from technology and automation to play an even more central

part in our financial lives in the coming years. The speed and ease of transacting today is vastly a superior experience than a decade ago, this will continue." While data is very important in our decisions about who to lend to, he adds that it's not the only factor at play and businesses can't lose sight of the human connection.

Helping SaaS founders overcome challenges

"We combine the passion and know-how to guide founders on their funding journey to build the right capital stack." The capital stack represents different types of financing; each layer has its own risk and return potential that is crucial for founders when deciding which type of investment and level of risk is best for growing their business and preserving their interest. The company offers an upfront conversation on how debt can be part of this capital stack or when it would be the right time for it to be.

Fixed-Rate Term Loans and Revenue-based Finance are the two funding options offered by the company.

Leadership traits

Passion, patience, integrity and perseverance are the qualities John's team attributes to him. These things are the foundation to building solid relationships with team members and customers.

A word of advice for fintechs

Fintechs have raised a huge amount of money in the last few years. There will be a few big winners and many losers of capital in the race to get market traction. "The investors who have put in the money want big returns. Be careful about who and the timing of any investors you take in. If investors don't get their returns, you certainly will not be seeing anything back for all your hard work." He urges entrepreneurs to build relationships, work hard, and deliver on their promises.

Technologies that contributes in fintech sector

Finance sector has grown to a large extent and the word fintech itself states a great combination of finance and technology. Business operations need to be speed paced to match the current requirements and fintech allows the business operations to enhance the operations and financial services. Fintech has improved the way finance was dealing with the common life, now it has supported professional and personal lives with easy mobile payments, cryptocurrency, automated investment apps, crowd funding platforms and many more. There are multiple technologies which are responsible for the boosting of fintech sector. To know more about the technologies involved in embracing this sector, continue reading.

Technologies contributing in Fintech development are listed below:

Artificial intelligence and machine learning:

Artificial intelligence and machine learning are most important technologies which play a major role in finance industry to make it potent enough to serve in much better manner. Fintech applications that include artificial intelligence are fraud detection, credit scoring, wealth management, regulatory compliance, and many more.

Robotic Process Automation

Most of the financial operation includes repetitive tasks. Robotic process automation assists to enhance the procedure and make it swift by automating such procedures. Most used applications of RPA in fintech sector are listed below:

- Communication and marketing through e-mails and chatbots
- Regulatory compliance management
- Statistics and data collection
- Transaction management

Big Data and Data Analytics

To enhance the business level in finance sector, predictive analysis is very crucial. Consumers are the backbone for any business and big data analysis allows you to understand your consumers well by studying the consumer preferences, their investment behaviors, spending habits and many more. Predictive analysis allows studying the consumer's behavior using their history of financial activities. This also assists businesses to formulate their marketing strategies and generate fraud detection strategies too.



Findustrial – The Platform for Pay-per-Use Solutions



Günter Hehenfelder, CEO & Founder, Findustrial

Günter Hehenfelder is a strong driver of digitalization initiatives, disruptive business models, Pay-per-Use in B2B sector, industrial subscription, blockchain, DEFI and tokenization etc. CEO & Founder of Findustrial, a start-up that helps build sustainable financing solutions for the industry, Günter is at the helm of affairs. He speaks on an array of topics. Excerpts:

Conception of Findustrial

“Our journey with Findustrial aims to create a digital ecosystem for flexible machine financing and enable sustainability through innovative business models. We start our journey with the certainty that the circular economy will not only become a part, but instead the basis of our society in the future.” Observes Günter. As a strong partner in the implementation of pay-per-use solutions, the organization strengthens its client partners in their daily business with consulting expertise and decades of experience in the industrial sector. Findustrial provides all the tools an equipment manufacturer needs to develop and offer IoT based subscription models. “Together, we build the foundations to master the transformation from one-off sales to recurring revenues in the industrial space. With the Findustrial platform as your central administration system, we enable the implementation of industrial subscription and pay-per-use solutions via our broad financing network and IoT data-based settlement capabilities.”

Noting that traditional solutions immediately increase fixed cost thus causing a major burden in times of increased volatility on the markets, Günter notes that they had to identify the need to create flexibility when it comes to heavy investment decisions. Equipment manufacturers (OEMs) on the other hand would like to offer Pay-per-use and subscription offerings but lack the necessary financing solutions. In addition

to that traditional financing partners like banks and lessors struggle with IoT data and their legacy IT systems when it comes to variable lease/loan payments.”

Fintechs – Bolstering innovation and growth

Noting that the challenges and risks depend on the business models of the Fintechs, Günter says that the business model very much relies on partnerships with established banks and lessors which in a way makes us a bit slower but still protects us from being too progressive in terms of certain risks. This will be complemented in the future with groundbreaking solutions from the decentralized finance (DEFI) space in the future, explains Günter.

Implementing pay-per-use solutions

On the one hand we develop and provide tools and models on our platform which can be used by different equipment manufacturers, even in different industries, supported by training videos and workshops. On the other hand, we are applying a strong partnership approach, not only when it comes to financing but also in adjacent areas like insurance, IoT, consulting, used-equipment markets, etc., leading to an ecosystem of partners supporting the new offerings of our customers.”

Leadership traits

“Seek the opportunities instead of avoiding mistakes. Here it is important to establish a proper culture of how you handle failures & mistakes. Trust in yourself and in your team and build a vision which inspires yourself and your team to reach for the stars and make the impossible happen.”

Says Günter that building a startup from scratch is like a roller-coaster ride. Most of the time it makes a lot of fun but there



are also hard times. “Especially in hard times you have to focus on the positive things. Motivating/Inspiring: thinking outside the box and inspire others with your ideas.”

Words of advice

“Stay positive, even in hard times. Trust in yourself and your team. Learn from failures, these are excellent opportunities to gain experience” Günter suggests other entrepreneurs. He also asks them to constantly further develop their team as they grow. “Take time to work on the company, not only in the company.”

Success Mantras

This technology enthusiast notes that every challenge should be treated like a better opportunity. He says that hard work brings you the luck you deserve. “So just do it.”

Incard – The financial partner for e-commerce and digital entrepreneurs



Theo Cesarini, Founder & CEO, incard



Theo Cesarini is a passionate entrepreneur with a zeal to change the world. His tryst with entrepreneurship began during his engineering days. He founded several successful e-commerce brands and realized the appeal of the sector. He then decided to create a marketing agency to support his peers and confirmed with them some of the problems he had encountered himself. From there, he decided to found incard, the all-in-one finance for e-commerce and online businesses. In an interview, he speaks on array of topics. Excerpts:

Conception of incard

“My tryst with e-commerce began five years ago. Since then, I have built a marketing agency to help online entrepreneurs to grow their business. While helping them, I was shocked by the lack of financial offers in line with their needs” notes Theo. He adds that these e-commerce entrepreneurs were

either blocked or rejected by their banks and their cash frozen for weeks. This also meant that they could not access relevant insights to understand their business performance and track their ROI, thus they were ripped off their rewards irrespective of how well their businesses performed. “Thus, we decided to create incard, as we believed that digital entrepreneurs and influencers deserve more from their bank. Our all-in-one tailor-made financial solution is built exclusively to help e-merchants grow and influencers succeed.”

Fintechs- Bolstering innovation and growth

Noting that the pandemic de-stabilized the achievements of existing sectors and highlighted their shortcomings, Theo cites example of the inability of physical banks to open bank accounts during the lockdown. Our banking system has been relying on mastodons for years leaving little room for new players and/or implementation of new technologies. “The pandemic has emphasized more than ever the vulnerability of every individual, company and states and opened new opportunities. I think tech is a brilliant way to solve many of our society’s ills but also to reshuffle the deck by allowing everyone to get started. So, I think the challenge is in the longevity of the projects and their scope.”

An all-in-one financial partner for digital entrepreneurs

“incard is the financial partner for e-commerce and digital entrepreneurs and we offer a mix of financial management, business performance and lifestyle to help ambitious entrepreneurs grow and succeed.” The company also offers platinum cards with high spending limits, a unique reward program oriented

towards what really matters and fully functional dashboard with integrations to track business performance.

Leadership traits

“I have an engineering background and I have always been on the ground. I’m very involved in everything I do but I know how to leave room for the independence and initiative of those around me. I’m passionate about entrepreneurship and I consider and value the people who follow me in my projects from the dream stage, through the vision phase, development, growth and maintenance. I would say that I am a reliable, solid and fighting person but I also know how to be understanding and empathetic.”

Success Mantras

Theo urges leaders to overcome their fear by understanding exactly the requirement and precisely relate to what they are doing. “I don’t think we can be leaders by ignoring the real work and difficulties faced by our teams. With full knowledge and understanding of the situation, you take away a lot of the fear of failure. Then, I think the rest can be erased with the support and energy of the team and surroundings, learning to trust is the key.”

Future roadmap

Today, online businesses such as e-commerce, for example, allow everyone to start up, to emancipate himself and to create a life worthy of his ambitions, observes Theo. “I’m not saying that it’s easy, I’m saying that it’s possible and that the ones who are determined can go far. It is for all these people that we admire that we decided to create incard. We have been obsessed with creating something that will positively impact entrepreneurs’ lives and that would help them to get started, grow and scale.”



A guide to finance technology

Finance is one of the common sectors that have secured a prior place in each type of business, regardless of its type. This sector has seen great variations in the past few years after the incorporation of the latest technologies in it. Fintech, which actually means financial technology, has developed with the intention of automating the process and making it easy to use. The finance sector has involved a number of technologies to upgrade the finance operations and it has been used by small to large scale companies, from mobile banking to crypto currency and other types of investments. The applications of fintech are uncountable and have a major role in each type of business industry.

Technologies used for finance sector development:

Enhancement of finance sector was started over a decade before, but the real change that the world started noticing was just a couple of years ago. Earlier, folks were much trusting the traditional financial ways due to unawareness of technologies used in this sector. But now folks are much familiar with the words like artificial intelligence and blockchain, hence understand the potential of this growing sector. Major technologies used in the finance sector are data science, artificial intelligence and blockchain that ensure to make the procedure faster and safer than ever before.

Uses of finance technology:

Banking sector:

One of the major parts of finance technology is taken by mobile banking. This technology is ruling approx. 80% of smartphones and making their transactions and other bank related procedures simpler and faster. Mobile banking serves an easy access to their bank accounts and other bank related operations via digital platform.

Cryptocurrency:

Cryptocurrency is totally a different sector but the emergence of this industry is utterly related to the finance technologies. Growth in the fintech is one of the biggest reasons for the development of cryptocurrency, as both are going parallel complimenting each other.

Investments and savings:

An explosion has been noticed in the saving and investment rate. Now more folks are aware of investments and saving benefits and the user-friendly options they have for investments due to fintech tempts them more to invest.

Lendlord—Property investment simplified with Lendlord

Aviram Shahar, Co-founder & CEO, Lendlord



Over 24 years of extensive professional experience in various industries, Aviram is a passionate entrepreneur. He has over 17 years of experience in software development management & product management. His strong leadership skills coupled with expertise in building, running

and motivating cross-functional and goal-driven large teams, has helped him carve a niche for himself in the fintech industry. He is the CEO of Lendlord that provides portfolio landlords and property investors with an online platform to run and grow their property business and obtain access to tailored finance based on their profile. Excerpts from an interview:

Conception of Lendlord

Observes Aviram that there is a dearth of digital solutions for unprofessional / semi-professional landlords and property investors, especially when they need to apply for financing. “Understanding what financial options are available and how to obtain them when purchasing a new property or refinancing an existing one is a cumbersome and complicated process, so we knew there was a problem here that technology could solve.”

Lendlord is created with one primary goal: to make your portfolio work for you. Helping you take control of your property portfolio, the smart way. “We will help you grow by managing, tracking, and optimizing your property portfolio and start improving your property business profitability.

Fintechs- Bolstering innovation

Focus is the main trait that Aviram vouches for. “Fintechs should focus on the areas that really need disruption, the places where the traditional solutions are not giving the right answer and the focus should be there.”

Lendlord – The solutions

Lendlord supports the property investor throughout the entire lifecycle of the property. Starting with the pre-acquisition stage, the firm provides tools to help source properties, analyze potential deals, and get detailed information about the property and the area. “During the acquisition stage, we help the investor

obtain the finance they need in order to make the purchase (online and tailored to the investor profile) and during the ownership, management, and growth stages, we help the investor to manage the cash flow as well as receiving valuable insights into the performance of the properties and into finance and refinance opportunities.”

Says Aviram that Lendlord’s dashboard provides its customers details on ongoing metrics on their portfolio health, historical trend of your portfolio growth and P&L suggestions on potential savings on your mortgage costs, upcoming due dates and more, all in one place.

Leadership traits

“Can Do attitude- says Aviram is important. “Nothing is impossible, and all we need to do is figure out how to get there. Another important rule for me as a leader is: DBMPBMS - Don’t bring me problems, bring me solutions” (or alternatives). The initiative pushes everyone in the organization to think bigger and take accountability for their areas of responsibilities.”

He also thinks that entrepreneurs should truly believe in the vision and mission of whatever they are leading. “However, while making your decisions, you should definitely work with data, surround yourself with knowledgeable and well-experienced people, and ensure that your team can challenge you.”

The success mantras

Flexibility is yet another trait entrepreneur should possess, feels Aviram. “The best financial companies should look at each customer and try to tailor the best solution based on their profiles rather than just ticking boxes. Therefore, we founded Lendlord, using technology, you can take into account many other parameters of a potential clients and by that you can tailor made financial products directly to their needs.”

Simplifying real estate and lending services

Carl Streck, CEO, MountainSeed



Carl Streck is passionate about enabling predictable growth in companies that have amazing products and services and has a history of doing so in a variety of industries. He has worked with hordes of financial management firms, including Angelo, Gordon & Co., Citi Group, Merrill Lynch, Goldman Sachs, SAC Capital, Anchorage Capital, Blackrock to name a few. He has also helped some of the fastest growing business in the world realize success. A philanthropist, Carl is also actively involved in many business and community organizations that support orphans and homelessness. He is the co-founder and CEO of MountainSeed, that helps hundreds of banks across the country with real estate technology-enabled services (on over \$5 billion of commercial real estate) loans every month. In an interview, he speaks on array of topics. Excerpts:

Conception of MountainSeed

“First and foremost, for me, necessity was the mother of invention” notes Carl. He says that coming out of the real estate recession in 2010, he was helping community banks and credit unions work out of troubled loans when one of his clients said they had to re-appraise all the properties they just bought and didn’t have the people to do it. “As I sat in bed googling appraisal software, logistics software and found nothing I realized this may be an opportunity.”

MountainSeed – The Solutions

Noting that commercial real estate is one of the largest asset classes in the world, Carl observes that this brings in tremendous opportunity. “It also has been one of the slowest to adapt to change and technology. We have been able to bring a level of transparency and efficiency to commercial real estate and banking that never existed before, by re-thinking the ways in which people did their business process, layering in tech enabled

services, and offering data to make wise decisions that never existed in the CRE data industry.”

Challenges galore for Fintechs

“I still believe the biggest risk to any business isn’t the product, sales or capital, but its people and your ability to build trusting teams.” In a post pandemic world where remote work is accepted and in some cases demanded leaders must give much more thought to building high functioning teams build on vulnerability based trust. This can absolutely be done remotely, but takes much more thoughtful, diligent effort and much more time. Without it, however no business can thrive.

“Through the MountainSeed MarketPlace we offer streamlined ways to co-ordinate CRE due diligence services for loan originations, renewals, foreclosure, etc. This helps banks do what they do best, make loans, serve their customers without having to coordinate with disparate vendors for due diligence without sacrificing compliance.”

Leadership traits

An authentic mission is critical to success- “Our mission to provide opportunity and help people thrive using their God-Given abilities is what gets me up in the morning. It is a people centric mission that is deeply personal. The key, however, is whatever your mission or purpose as a company is it must be authentic. I don’t believe anything great has ever been done without risk of failure. So as a leader you can make a choice to take a risk or not.”

A word of caution for entrepreneurs

As a founder, you should never let others tell you that you won’t make it, suggests Carl. “Investors, competitors, and many



others will look down on you for a long time and tell you, you need to sell, or raise money or you won’t succeed, but stay close to your customers and employees and you will be just fine.”

The Success mantras

“The early days of any startup in any industry are a grind. Our particularly so because we were starting out in the greatest financial crisis of our generation.” This passionate entrepreneur adds that the critical element in any business is to build and cultivate high performing teams. The only way to do this is to have a deep level of trust and accountability that can only come from authentic, vulnerable relationships. With a healthy, high functioning team you can accomplish anything.

Nowo—Re-creating a favorable environment for micro-savings

Rutger Selin, CEO, Nowo



Rutger is an expert in the financial industry for more than 30 years with an entrepreneurial and passionate mindset. With a proven track record of building and developing lasting structures with motivated employees and colleagues, he is also the CEO of Nowo, a startup offering disruptive solutions in a traditionally conservative industry, that has launched solutions to shoppers and encouraging micro-savings. He speaks on an array of topics in an interview. Excerpts:

Conception of Nowo

Observes Rutger that all demographic data shows that it's going to be increasingly difficult for people going into retirement to maintain their standard of living under the current pension scheme. Therefore, private savings for your retirement is a necessary means to financial wellness after retirement. "Nowo makes private saving for your retired years easy, seamless, and smart, with a focus on micro-savings in your every date shopping. Nowo is in the right spot as a disruptive solution, offering an old fashion industry and addressing the serious problem of future pensions. I'm highly motivated and encourage myself and my staff to make an impact and progress every day." Adds Rutger that as the CEO at Nowo, he has, in a short span of time, grown the company to fantastic heights and the company has more than 70,000 customers now.

Fintechs- challenges galore

While fintechs are on an upward growing trend and are constantly faced with challenges, Rutger suggests that the industry should stay relevant. "Customer behaviors change all the time so it's important to pay attention to that. Always stick to your core values and make sure all your decisions are steps towards your vision and your business goals. Don't fall for trends that can make you go astray. Trends come and go."

Nowo's business solutions

Noting that the company's business model is based on two important factors- customer volume and time, this entrepreneur states that a member of Nowo starts on accumulating micro-savings for his/her pension. "At first, the revenue streams from a new customer are quite small, but over time, significant capital is built up, which increases revenue per user over time. This in combination with many members means that we are convinced of the scalability and profitability of our business."

"Everybody can save a little each day, and we have observed that your savings capabilities usually co-relate with the amounts you spend. In our app, we offer different savings methods to micro-save for your retirement, but the most used method is to micro-save every time you shop. The user connects their debit/ credit card to Nowo, defines how many percentages of everything they shop that they want to save, and we do the rest."

Leadership traits

"Start-ups face many challenges during its journey - from an idea to success and I think you need to be clear of the company's mission and include all staff to take steps every day towards that goal. As a leader, I do really empathize with the teambuilder management style because of this, I believe that it is important that all staff knows what to do and feels included and involved in the progress of our company."

Way ahead

In April 2022, Nowo was named IPO 2021 of the Year in the Micro Companies category, which is awarded by the Swedish magazine Affärsvärlden. We see this as proof that we are on the right track and are perceived as interesting and exciting companies that are right on time. We at Nowo are convinced that private savings for pensions are crucial for tomorrow's pensioners both in Sweden and in the rest of Europe."

SmartBiz—To equip every entrepreneur with reliable access to smart capital



Evan Singer, CEO, SmartBiz



Evan Singer loves the journey of developing and nurturing SmartBiz® with an unparalleled customer experience to fit a large unmet need. He is passionate about team building and growing a team that loves what it does and supports each other to achieve a shared mission, expanding rapidly, and becoming a leader in the market. He is the CEO of SmartBiz® a leading AI-powered small business financing platform equipping entrepreneurs with access to the right capital at the right time.

Conception of SmartBiz

According to the SBA, more than half of Americans either own or work for a small business. Small businesses create about two-thirds of new jobs in the U.S. annually and it is vital that entrepreneurs have access to funding. Small business success

helps to improve both local communities and the overall economy, observes Evan. “During the last financial crisis, banks had a difficult time serving small businesses profitably and efficiently. Entrepreneurs were paying the price with sky-high rates. The Company’s founders recognized that low-cost funding fuels small business growth and they focused on fixing a broken system.”

The SmartBiz bank-enabled technology platform helps banks streamline the loan application processes through industry-leading AI combined with exceptional customer service. “We’re proud of the fact that over 60% of the SBA and term loans funded by our bank partners are for women-owned, minority or veteran businesses.”

Fintechs – Innovating and Growing Rapidly

“In my opinion, delighting customers who use your product or service is key to overcoming pain points. SmartBiz is focused on serving both small businesses and banks to help entrepreneurs get the right capital at the right time. Cutting edge technology combined with a human element can help fintech firms flourish.”

The Core Solutions

SmartBiz is leveraging data science to help fulfill the company’s mission. “Our business is built so that human innovation + technology + risk and fraud management = happy small business customers who will help spread the word.”

Leadership Traits

“I practice love and gratitude to help my team and others in my personal and business life. Business relationships are critical. I strive to make a big impact on the world by bringing together top talent who can work through solutions together.” Evan is passionate about building great teams. “I love the journey of developing and nurturing a brand. SmartBiz has created

an unparalleled customer experience to fit a large unmet need. It’s extremely exciting to grow a team that loves what it does and supports each other to achieve a shared mission.”

Because the difference between success and failure is razor thin, Evan doesn’t let the highs get him too high or the lows get him too low. “I strive to be tenacious with an optimistic, positive attitude. Heading up a rapidly scaling enterprise is an amazing journey. My team and I have developed a “never quit” attitude that supports individuals and enables the entire team to reach long-term and short-term goals.”

Success Mantras

“One of my success mantras is that discipline is the only way to freedom.” Evan urges entrepreneurs to stay focused, tenacious, and courageous while doing the right thing. “Another success mantra is based on one of my favorite quotes from Theodore Roosevelt: Far better it is to dare mighty things, to win glorious triumphs, even though checkered by failure, then to take rank with those poor spirits who neither enjoy much nor suffer much, because they live in the gray twilight that knows neither victory nor defeat.”

Awards Won— Best Places to work in Fintech 2022

- Honored as best ‘Small Business Lending Platform’ at the 2022 Lendit® Industry Awards.
- Honored as one of the “Best Fintechs to Work For” in 2018, 2019, 2020 and 2021 by American Banker®.
- Honored as one of the “5 Best Fintech Companies to Work For” in 2019 by TechBullion®.
- Honored as #313 on the Inc.® 5000 list of fastest growing private companies in the U.S. in 2018.



Fintech and the emergence of finance technology

Fintech may sound very different but in simple language it is financial technology. Along with other business sectors, technology has a great impact on banking and finance sector too. A number of business sectors are deploying Fintech for a better performance. Actually Fintech is transforming the money transaction procedures and helping companies to make it online with an automated data saving about each transaction made or received. The emergence of this technology has also impacted customers and their usage. Nothing comes out immediately but an innovation is a result of requirements. Fintech is also a result of a number of changes occurred in various industries and lifestyle of targeted audiences.

Few aspects those demanded Fintech are listed below:

Technological growth:

On a side of this world, every sector is highly influenced with the technological growth and is implementing it in some or other way. This is a fast paced era where every sector is moving at

a fastest speed and to intact the operations they need finance technology which can match up their speed and serve them with an instantaneous result.

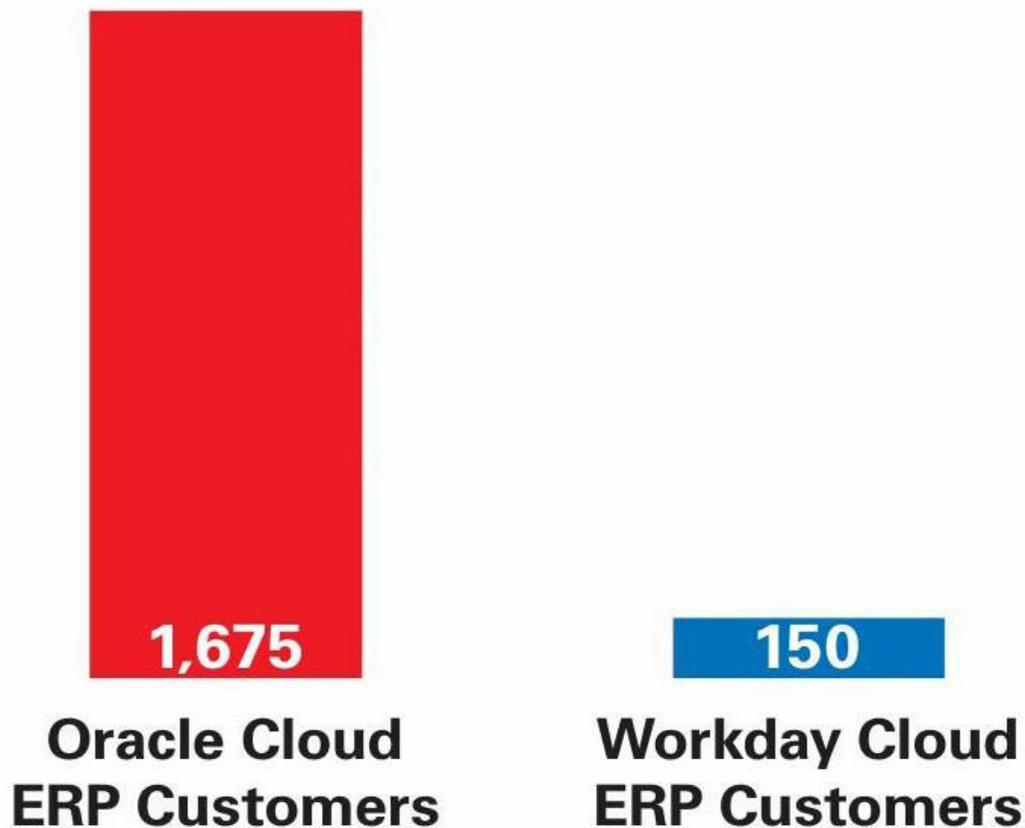
Customer's behavior:

In olden day customers were habitual of going door to door and searching for the best solution for their requirements. But now customers are high-tech and are well informed with the technological growth, hence they prefer a solution for their requirement instantly and also require a financial system which can support their need. Fintech has come up with a one-stop solution for all their requirements..

Greater access to the information:

Fintech includes cloud computing and artificial intelligence together which allow the user to access information anytime and anywhere they require. Now saving data for a long duration is possible with an easy access. It also gives an access to compute the financial trends for a better performance of companies using it.

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Aneel Bhusri, Workday CEO

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Util- Re-imagining investments in fintech

Patrick Wood Uribe, CEO, Util



Patrick Wood Uribe is a passionate entrepreneur. As the CEO of Util, Patrick brings a wealth of experience at the intersection of machine learning and finance. Before joining Util, Patrick was Head of Business Development at Kensho, the leading provider of artificial intelligence and data analytics to sophisticated financial institutions and critical government agencies. In addition to serving Kensho's clients in the finance industry and the intelligence community, Patrick was Kensho's Head of Academic Research, leading the firm's many collaborations with distinguished academic institutions and research teams. In 2018, Kensho was acquired by S&P Global in the world's largest AI acquisition to date. Patrick joined Kensho from The Advisory Board Company, a global health care research and technology firm, where he provided strategic guidance and leadership development to health care executives in the U.S., Colombia, Brazil, and Saudi Arabia. Prior to his role at The Advisory Board Company, Patrick

was a tenure-track professor at Boston University. In addition to publishing in peer-reviewed journals, he has delivered lectures and seminars on his research across the U.S. and Europe at institutions including the Max-Planck-Institute in Berlin, Oxford University, Yale University, and the European University Institute in Florence.

He speaks on an array of topics in an interview. Excerpts:

Conception of Util

Util is a financial technology company on a mission to change the way the world invests. With responsibility for over \$100 trillion worldwide, investors have enormous power to effect change. Until now, however, their capacity to measure and manage the extra-financial performance of companies and investments has hinged on a patchwork of third-party ratings and company disclosures that speak to corporate, rather than social and environmental, risk. Patrick speaks of a personal experience that has shaped Util. "I was once asked to create sustainable portfolios for different economic scenarios, and I found that every benefit came at the expense of something else I really cared about. The only choices back then were either getting stuck in 'analysis paralysis' or ignoring the negative impacts and moving on. Now the market is demanding that we find a way to do better."

Fintechs – Challenges Galore

"We must get out of the zero-sum mentality in business culture. It just isn't true, for one thing, and it's also a tremendous waste of useful energy. Innovation can be competitive but we operate within an ecosystem that demands just as much cooperation to succeed."

Transforming investment

For all their financial decisions about risk and reward, investors have virtually instant

data on a vast scale. For their decisions on sustainability, however, they have nowhere near the information they need to act with the same speed and confidence. "And that's where Util comes in," adds Patrick. "We use AI to deliver detailed, evidence-backed data of the same quality and scale as financial data, so investors can treat sustainability data with as much confidence."

Leadership traits

"I'm naturally curious and thoughtful, and that helps in leadership. Most importantly, I like to take responsibility but to share credit. Even if you make responsible leadership choices, you can't avoid failure. But you can discover it quickly, bounce back, and learn a lot from it; so, make it your superpower to get the best out of every failure."

Patrick suggests that startups approach the industry with both skepticism and humility. "There's a lot that can be done better, or more fairly, or more openly, so it's good to be skeptical. But it's also a complex and powerful ecosystem that can't be 'fixed' with a few great ideas. Always ask for advice, for opinion, perspective, feedback — it's the only way to do better than you can alone."

Accolades

Within nine months of launching, Util made the shortlist for Investment Week's Sustainable & ESG Investment Awards 2021, nominated for 'Best Sustainable & ESG Research & Ratings Provider'. As a business rooted in tech, Util has been selected for a suite of world-leading accelerators, including the New York FinTech Innovation Lab, the London Mayor's International Business Programme, and the Mass Challenge 2022 FinTech program, latterly working with Columbia Threadneedle.

Viceversa—Financially boosting companies



Matteo Masserdotti, CEO & Co-founder, Viceversa



An entrepreneur who is passionate about sharing economy, crowd economy, and fintech, Matteo launched Viceversa – a company that envisions a new way of funding based on transparency and technology to support companies in sustainable and ethical growth. Prior to this, he also founded Two Hundred, an Italian leading crowd-investing platform. He has always been interested in following the evolution of financial services industry to create a better and more inclusive economy. In an interview, he speaks on an array of topics. Excerpts:

Conception of Viceversa

“We have been in the startup financing industry for a decade, and we know exactly where the money from funding usually goes. Most of the capital digital startups raise is invested in digital marketing, i.e., Facebook and Google.” Matteo says that equity is quite inefficient to invest in expanses that produce predictable revenues, and that’s where it all began.

Fintech- Innovate and grow

Noting that the industry hasn’t witnessed much innovation in BFSI, Matteo observes that most of the fintechs don’t really produce any concrete innovation. “I don’t see an urgent need to provide a loan in 1 minute instead of 1 week. Instead, the new wave of technologies that are becoming available, such as Artificial Intelligence and Blockchain is going to set a transformative change to the industry. It’s all just starting”.

Viceversa – building cutting-edge technology

Revenue-based financing offers a shift of paradigm within traditional financing, positioning as a hybrid solution, without the need to dilute or provide personal guarantees. “At the same time, it requires to perform data-driven forecast of companies’ future revenues. Viceversa is building a cutting-edge technology to forecast companies’ growth based on proprietary algorithms that evaluates internal and external data.”

Revamping the European investment landscape

“Thanks to our model we are able to provide every ecommerce player and marketplace in the world the ability to offer financial products to their customers. It’s a game changing and win-win situation for them, that can support their customers to increase their revenues and therefore realize more revenues as well.”

Leadership traits

“The only thing that I remind my team is to be sincere, transparent and reliable to each other. In small organizations the trust in feedback is at the backbone of the success. Every team member can express its opinion, no matter if it can potentially hurt a manager or even me. Is important that everyone can make their contributions.”

Matteo says that he considers himself lucky to have been able to build his entrepreneurial journey. “Secondly I always try to be grateful to those that supported me during the path. Thirdly, I always try to be a reliable person. Not sure that you need to overcome fear of failure. Instead, you should probably try to live with it.”

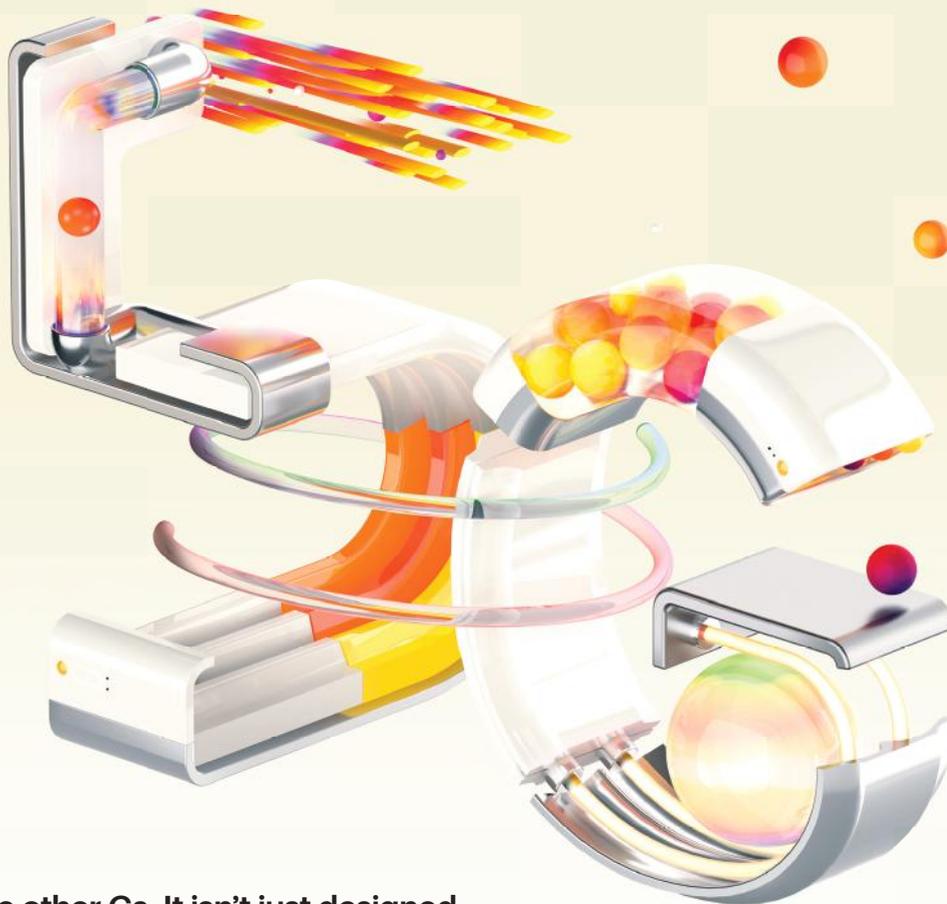
Fear is a very powerful emotion that allows you to find extra resources to overcome problems while you need it when the adrenaline comes, and you must react. Governing your fear is a very good antidote to taking bad decisions that can lead to failure.

The success mantra

“I made many mistakes, so I feel that I learned a lot. The key is to try to learn something every day from everyone you are working with. Also, another important learning is always trying to find new challenges to keep your team ready for the worst.

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An aerial view of a city, likely London, with the Gherkin building prominent. A person's silhouette is visible in the foreground, looking out over the city. The text 'BE > YOU IMAGINED' is overlaid in large white letters.

BE > YOU IMAGINED

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