

ISRAEL – HOME TO DISRUPTIVE FINTECH AND INSURTECH INNOVATIONS

GLOBAL CHALLENGES



Meeting Today's Customer Expectations:

providing a highly personalized, digital and seamless experience



Enhancing Security and Anti-Fraud Solutions to Suit the Digital Age

In 2016, total card fraud losses reached \$22.8 billion (Nilson)



Extracting Insights and Value from a Constantly Increasing Stream of Data

12 Zettabytes of financial services data predicted for 2018 (PWC)

THE ADVANTAGES OF ISRAELI INNOVATION



Utilizing Extensive Skills in Big Data and Real-Time Analytics

Israel is leveraging its big data capabilities, acquired from the military defense systems, to develop complex algorithms for trading, real-time risk assessments, dynamic underwriting and regulatory compliance support.



An Excellent Fintech Testing Ground

Israel serves as an outstanding beta site for Fintech innovation, both due to its small market size, and its customers' early adoption of alternative financing services and mobile banking.



Cybersecurity Know-How

Considerable Israeli cybersecurity expertise results in sophisticated authentication and fraud prevention solutions, utilizing biometrics, anomaly detection and behavioral analytics



At the Forefront of Blockchain Technology

- Significant academic works on crypto-tech.
- Vibrant local blockchain community.
- 80+ Israeli blockchain companies.
- Cumulative amount raised to date: **\$190M** (VCs), **\$503M** (ICOs).

DID YOU KNOW...?

Israeli Fintech Continually Attracts Funding

Israeli Fintech startups have raised more than \$1.8B in total across 211 deals since 2014.*

*Does not include Insurtech companies.

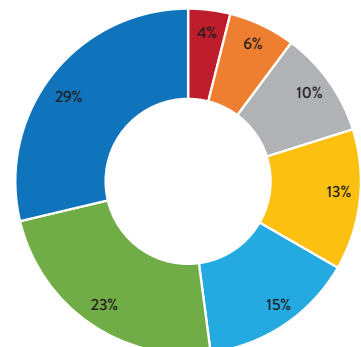
Solid Local Support

Israeli banks and insurers are extremely involved in the local ecosystem, running Fintech-dedicated accelerators, innovation labs, and investment funds.

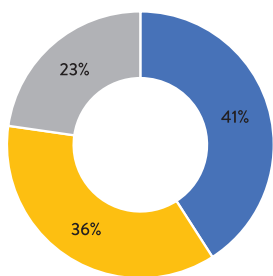
For every Fintech challenge, Israel offers a viable solution

Number Crunching: 430 Israeli Fintech Companies

- International Money Transfer & Currency Exchange
- Personal Finance Management
- Lending & Financing
- Anti-Fraud, Risk & Compliance
- Enterprise - Solutions
- Payments
- Trading & Investing



Multinational Models of Operations in the Israeli Fintech Ecosystem



- Innovation Lab
- R&D Centers
- Partner with start-ups (Hubs, accelerators, scouting)

Significant Global Presence in Israel – 40+ Multinationals

Banking Deutsche Bank BARCLAYS citi HSBC

JPMorganChase BNP PARIBAS Santander TD

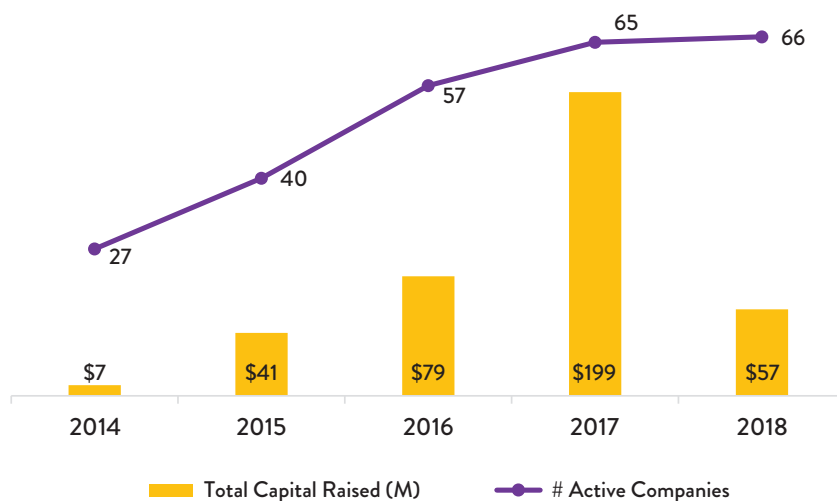
INTESA SANPAOLO CTBC BANK RBS BMO

Insurance AXA AmTrust Munich RE SOMPO

Payments PayPal VISA D+H

Others intuit ICE NEX

Israeli Insurtech continued to develop in 2017, comprising 7.5% of global private industry-related investments



Source: Start-Up Natio Finder

SUCCESS STORIES

Payoneer

Payoneer
A leading cross-border payments platform. Payoneer was listed on Deloitte's Technology Fast 500 six times in a row and tripled its year-on-year growth in Asia since 2012.
Total amount raised: **\$270M**

Lemonade

Lemonade
The first digital insurance in the US, offers online home and rental insurance, powered by artificial intelligence. Lemonade was ranked #1 among first time buyers in New-York state in 2017.
Total amount raised: **\$180M**

BlueVine

BlueVine
An invoice factoring and business line of credit provider. Founded in 2013, BlueVine funded more than \$500 million in working capital through its online platform. Backed by leading VCs such as Silicon Valley Bank, Citi Ventures, SunTrust Bank and more, BlueVine has raised a total amount of **\$578M**

SafeCharge

SafeCharge
A global omni-channel payments service provider for online merchants. SafeCharge offers online, mobile and POS checkout solutions, card acquiring and issuing services, transaction management solutions and a fraud prevention platform using real-time risk-mitigation. SafeCharge raised: **\$125M** in its London Stock Exchange IPO in 2014.

superderivatives

Super derivatives
A provider of cloud-based, real-time market data, derivatives technology, and valuation services for the financial and commodity markets. In 2001 SuperDerivatives launched the first real-time option pricing tool delivered over the internet which transformed the global option market. In 2014, SuperDerivatives was acquired by Intercontinental Exchange (NYSE:ICE) for **\$350M**.

behalf

Behalf
An alternative financing provider that specializes in working capital credit for SMEs. Behalf has been recognized as a "Rising Star" among Deloitte's Technology Fast 50 and was named "Best Online Business Lender" at the 2017 Tradestreaming Awards.
Total amount raised: **\$156M**

START-UP
NATION
CENTRAL



START-UP NATION CENTRAL IS YOUR BRIDGE TO ISRAELI INNOVATION.

Contact Start-Up Nation Central to help you to access the Israeli Fintech Ecosystem, and connect with the relevant start-ups and industry figures.
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