

Israeli Fintech Delegation Companies Catalog

November 2018



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Israel Innovation Authority

The Israel Innovation Authority, responsible for the country's innovation policy, is an independent and impartial public entity that operates for the benefit of the Israeli innovation ecosystem and Israeli economy as a whole. Its role is to nurture and develop Israeli innovation resources, while creating and strengthening the infrastructure and framework needed to support the entire knowledge industry.

Israel Innovation Authority advises the government regarding innovation policy, monitors and analyzes the dynamic changes taking place throughout the innovation environments and creates cooperation with counterpart agencies to promote technological innovations in the Israeli industry and economy.

The Israel Innovation Authority provides a variety of practical tools and funding platforms aimed at addressing the dynamic and changing needs of the local and international innovation ecosystems.



Foreign Trade Administration

The Foreign Trade Administration (FTA) at the Israeli Ministry of Economy and Industry is responsible for managing and directing the international trade policy of the State of Israel.

The main fields of activity include activities for the promotion of trade and export, initiating and maintaining trade agreements for the improvement of Israel's trade conditions, attracting and encouraging foreign investments and creating strategic cooperation with foreign companies.

The Administration operates a network of 45 economic and trade missions who constitute the operational arm of the Ministry in key financial centers throughout the world. Israel's economic and trade missions are at the forefront of the Israeli government's efforts to boost our industries in foreign markets.

SIIRD

The Singapore Israel Industrial R&D Foundation (SIIRD) is a co-operation between the Singapore Economic Development Board (EDB) and the Israel Innovation Authority to promote, facilitate and support joint industrial R&D collaboration between Singapore-based companies and Israel-based companies across different industries, and to provide research grants and government funding for SMEs.

Through joint R & D collaboration and SIIRD's funding, companies have:

- Created new/enhanced products and technology,
- Expanded product portfolio for customers,
- Created new markets, and
- Shortened time to bring new/enhanced products and technology into the market

SIIRD seeks to promote research and development in Singapore and Israel by helping Singapore-based and Israel-based companies with R&D Partner Search, and providing up to US\$1M in funding for joint R&D projects between them.





ID Authentication &
Onboarding (KYC)
Automation

www.au10tix.com



Ofer Friedman

VP Marketing

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Company Description:

AU10TIX is the forerunner of 2nd generation ID authentication and onboarding automation. AU10TIX technology powers global majors such as Paypal, Google, Visa, BBVA bank, Payoneer, eToro, Coinbase and others. AU10TIX 2nd generation technology enables 100% automation, forensic-level ID forgery and counterfeiting detection, data-rich risk reporting, and up to +300% better conversion rates. The company also offers multi-modal biometric face-matching, POA/POR processing and KYC data services.

Technology Description:

AU10TIX technology enables 100% automated KYC and onboarding initiation. This includes the handling of ID documents, face matching, POA processing and KYC (ID verification & screening). With no inputs from customers and no back-office intervention, AU10TIX technology can perform end-to-end auto-recognition, content retrieval, and forensic level forgery, counterfeiting and risk detection which no other solution can currently do. The technology also enables multi-modal Selfie-to-ID face matching with liveness detection as well as POA processing. AU10TIX also provides SDKs to produce optimal image capturing for forensic authentication. AU10TIX technology has originally been designed for airport security and border control requirements.

Delegate Profile:

Ofer is VP Marketing of AU10TIX, forerunners of 2nd generation ID authentication and onboarding technology. Strong track record in building brands and businesses in international B2C and B2B markets. His clients' best friend and his company's best competitiveness driver. Performance driven, hands-on involvement in the entire value chain from product development to demand generation and client acquisition. Professional roots in brand and business strategy at BBDO and Publicis, working with global and local major players in a range of verticals from technology to consumer markets. Authored professional book and articles and an appreciated speaker. Holds M. Sc. Management and Organizational Psychology & Behavior. Inspired by Jules Verne, Steve Jobs, B.H. Liddell-Hart and Groucho Marx.



BIOCATCH™
Less Friction. Less Fraud.



BioCatch

Cybersecurity,
FinTech

www.biocatch.com



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Company Description:

BioCatch is a cybersecurity company that delivers behavioral biometrics, analyzing human-device interactions to protect users and precious data. Founded in 2011 by experts in neural science research, machine learning and cybersecurity, BioCatch is used by banks and other enterprises to reduce online fraud and protect against cyber threats, without compromising user experience. With an unparalleled patent portfolio and deployments at major companies worldwide that cover tens of millions of users to date, BioCatch has established itself as the industry leader for behavioral biometrics.

Technology Description:

BioCatch's technology is built on three pillars:

- **Create the User Profile:** The BioCatch system collects and analyzes over 2000 behavioral parameters including hand-eye coordination, pressure, hand tremors, navigation, scrolling and other finger movements, etc. To create the user profile, the system detects the parameters that are most strongly associated with the user meaning that, for those parameters, the user does not behave like the rest of the population. Each person's profile is made up of different unique parameters and can be linked across devices.
- **Generate Invisible Challenges™:** Subtle tests are injected into an online session to elicit responses. Since the user is unaware of the invisible challenge, there is no way for a human or bot to mimic or predict the response.
- **Produce Actionable Risk Score:** The system looks for different kinds of fraudulent activity – criminal behavior, malware, bots, RATs, aggregators, etc. – and analyzes the behavior in a session to compare against the user's behavioral profile. A high risk score generates an alert in real-time.

Delegate Profile:

Oren brings over 15 years of experience in product management in the areas of Web Fraud Detection and Enterprise Security. Prior to BioCatch Oren served as Director of Product Marketing at Trusteer (now part of IBM) and led the Anti-fraud eCommerce solution at RSA (now part of EMC). Oren also served at various product marketing and management positions at BMC covering the Identify and Access Management and System's Management solutions. Oren holds an MBA and BSc. In Industrial Engineering from the Israeli Institute of Technology (Technion).



Capitalise LTD

Finance

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Shahar Rabin
CEO

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Company Description:

Capitalise is the innovative and magical way that lets you use natural language to make your investment ideas come to life. Capitalise simplifies the investment process by taking simple words and converting them into executable and optimized investments. We bridge between the simplicity of common words and the complex world of automated trading. Capitalise delivers portfolio management automation based on written investment scenarios. With Capitalise you can instantly optimize your investment ideas to analyze and improve investment performance.

Technology Description:

Capitalise trading platform uses a natural language interface, with this interface a user describes any trading scenario that comes to mind, for example: "Buy 100 SPY if the price breaks above last day high and the 24 hours volume is above the daily average volume by 50%". Capitalise then automatically converts this scenario into an algorithm, tracks the markets and executes when the time is right.

Capitalise is integrated as a white label solution at financial organizations that offer retail trading, Banks, Brokers etc. Any execution of trading is done via a connection to the clients' trading API.

Delegate Profile:

Shahar hails from the world of day trading, where he traded in traditional markets for over 15 years. As an engineer, he developed automated trading systems for the derivatives markets. He has vast experience as a day trader, and has worked as a product manager at various technology companies. Shahar is a DIY enthusiast, favoring projects that use electronic or mechanical tools to provide tangible solutions.



COTI - Currency of the internet

Infrastructure
(blockchain protocol)
- payments

www.coti.io



Guy Klajman
CRO

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Company Description:

Traditional payment systems like Visa and Mastercard cost consumers and retailers hundreds of billions of dollars every year due to high fees, declined payments and centralization, which is needed to operate legacy systems running on technology developed forty years ago. When combined with slow settlements and complicated multi-currency support, these systems are a burden to global growth and development. In addition, nearly two billion people remain locked out of the system due to its complexity.

COTI has developed a DAG-based blockchain 3.0 protocol, known as the Trustchain, which can be used to facilitate cross-border commerce and payments quickly, reliably and at near zero fees. By combining all services needed to operate real world payment networks with stability control mechanisms and the extreme scalability of the DAG, COTI is uniquely positioned to disrupt the two-trillion dollar payments industry, which is expected to double by 2020.

By providing merchants, banks, enterprises, financial institutions and governments with complete control over their payments solution, COTI is ideally positioned to create new payment networks or to replace the legacy technologies powering existing networks.

Technology Description:

The COTI platform is based on a directed acyclic graph (DAG), which is extremely scalable, effectively solving one of the major drawbacks of blockchain. This scale is achieved without mining and blocks, which creates an extremely efficient system to operate.

At the core of COTI's infrastructure lies the Trustchain, a proprietary consensus algorithm based on machine learning, which dramatically decreases transaction costs and increases processing speed by assigning trust scores to transactions and clustering them in chains. When coupled with no requirement for mining and low energy consumption, the network can operate with near zero transaction fees. A decentralized arbitration system also works to protect all entities against errors, fraud and counterparty abuse.

Delegate Profile:

Guy is the CRO (Chief Revenue Officer) at COTI.

Guy has 15 years of key sales, business development and marketing experience with leading hitech companies in the FinTech, gaming, eHealth and blockchain/ crypto spheres.



Investment
Management ; Digital
Advisory; Wealth
Management

www.credinvest.co



Ilan Spector

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Company Description:

Cred uses Machine Learning to change the way Financial Institutions acquire and serve wealth management and investment advisory clients.

Cred plugs into existing investment platforms within financial institutions to increase retail client conversion and engagement. Via Cred's white-labeled data service, investment platforms can increase their average portfolio account size and access clients effectively.

In addition, Cred's platform enables accurate and granular targeting of potential retail and wealth investors, increasing client and asset conversion – alongside an increased ROI-per-marketing-spend.

Technology Description:

Cred utilizes Machine Learning to generate highly personal investment portfolios, tailored for each client. Potential clients are analyzed through 20 data points to ensure a high level of accuracy in portfolio construction, maximizing the conversion rate for each client. Cred's increased accuracy and personalization leads to a 40% increase in client conversion.

Alongside personal relevance, each investment portfolio is optimized for financial modeling to match each client's investing needs. Through simple APIs, Cred onboards each financial institution's in-house-methodologies, including risk modeling, allocation, macro views, analysis, and more.

Delegate Profile:

After studying for an engineering degree at the prestigious Technion Institute of Technology in Israel, Ilan served as a Captain in the Israeli Air Force for over 7 years. Ilan's Air Force division was responsible for large-scale technical project implementation, both in terms of the professional (engineering) aspects and as a high-level aggregator of budget and internal / external project management. Following an MBA degree from Tel Aviv University Coller School of Management, Ilan then shifted his focus to the fin-tech industry and joined forces with top technologists and engineers to found Cred in 2017. Cred currently has operations in Israel, France, the UK, and New York.

The Cyberint logo is displayed in a white box with a dark border. The word "Cyberint" is written in a bold, dark blue font, with a red dot above the letter 'i'.The Cyberint logo features a stylized orange and red arrow pointing right, followed by the word "CYBERINT" in bold blue uppercase letters. Below it, the text "cyber security" is in a smaller blue font, and "www.cyberint.com" is in a bold blue font.

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Company Description:

CyberInt's Managed Detection and Response offering services are based on ArgosTM - CyberInt's proven real time digital risk protection platform - consulting and managed services as well as a strong cyber-expert multi lingual analyst team. Serving customers spanning globally and include cyber-secured customers from retail, finance, e-commerce, and gaming industries. Security challenges differ between industries and CyberInt facilitates companies in taking a proactive outside - in approach to cybersecurity. CyberInt's nuanced understanding of different industries vis-a-vis the rapid growth of attack vectors and sophistication reflects expertise in working with companies of any size and nature to provide continuous monitoring, detection and immediate responses to threats and vulnerabilities. To address real-time threats, and reduce fraud rate, and protect brands, CyberInt utilizes early prevention of brand abuse to avoid crises or downtime, with powerful intelligence-led forensic tools to investigate and respond and contain to never-before-seen attacks in real time. before they materialize.

Technology Description:

CyberInt continuously monitors clients' exhaustive online activities and digital assets from an attacker's perspective and provides managed detection and response services. Leveraging ArgosTM real time digital risk protection platform with managed services such as mSOC, threat hunting, deep dive investigations, real time incident response as well as risk and business impact assessments, CyberInt provides a holistic and proactive protection to digital businesses in retail, ecommerce, gaming and financial industries.

Delegate Profile:

Oz has over 9 years of experience in IT and Security, he is CISSP Certified and experienced security architect in various verticals such as e-commerce, finance, telco, and critical infrastructure.

He has vast offensive security knowledge in Web, Mobile, and Infrastructures , high training skills and user guidance capabilities. Oz set up the SOC team in a major e-commerce retailer, led cyber security architecture for a triple play telco in Latin America and conducted complex successful penetration tests for various customers from different verticals.



Fintech

ezsave.me/au/home-2/



Ephraim Zuriel

Founder & CEO

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Company Description:

EZsave exists to help consumers pay the lowest possible prices for the services they need and desire. We help with cellphone, landline, Wi-Fi, cable and gas among many other bills and services.

EZsave is a savings service for households and businesses alike. Through smart technology and deep industry knowledge, EZsave knows how to appropriately match the needs of its customers with the marketplace, without compromising the quality and/or quantity of our customers' desired services.

Launched in 2016, EZsave now has over 150k downloads, 60K registered users in Israel and is now expanding its footprint to Australia and the USA.

Technology Description:

Our platform allows us to extract bills from our customers service providers, using OCR and other technologies we analyze the contents of the bills and compare them to our database of the best available plans in the market. Our custom-built apps and CRM allow us to manage the whole process with a high level of accuracy and efficiency.

EZsave is available on web, iOS and Android

Delegate Profile:

Ephraim Zuriel – Founder and CEO.

Founder background: Ephraim Zuriel (<https://www.linkedin.com/in/ephraimz>)

Started his first company, and equipment hire company for live events, in 2004. Started at the age of 15, it is still running today and runs events of up to 10,000 people across Israel. In 2012, he founded EZsave as a consulting business after achieving initial success he raised money to develop it as a platform for the mass market. To-date EZsave has raised over \$2M and now has over 60K users in Israel, its initial market.



AI/ Wealth tech

www.iknowfirst.com



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Company Description:

I Know First is an AI-Wealth Tech company that provides state of the art self-learning AI based algorithmic forecasting solutions for the capital markets to uncover the best investment opportunities. The company provides daily investment forecasts based on an advanced, self-learning algorithm. The AI Algorithm was developed by Dr. Lipa Roitman, a scientist with over 20 years of research and experience in artificial intelligence (AI) and machine learning (ML) fields, who leads our Research & Development team to further develop and enhance the algorithm. Dr. Lipa Roitman is an R&D Chemist with a long record in computer modeling of processes, product development and process development. The concept of the current algorithm has crystallized following years of prior research into the nature of chaotic systems. His unique R&D team consists of PhD's and AI and Machine Learning experts, including IDF intelligence veterans and consults with Prof. Yakov Yakubov, a mathematician from Tel Aviv University. The algorithm generates daily market predictions for stocks, commodities, ETF's, interest rates, currencies, and world indices for the short, medium and long-term time horizons. The I Know First algorithm is designed for large financial institutions, banks, and hedge funds in the capital market as well as private investors looking for an advanced algorithmic support system. The algorithm is currently tracking and predicting a growing universe of over 10,000 financial assets from over 50 global stock exchanges including the stock exchanges in US, Canada, Europe, Australia, Singapore, China, Japan, India and more.

Technology Description:

The underlying technology of the algorithm is based on artificial intelligence, machine learning and incorporating elements of artificial neural network and genetic algorithms through which we are able to analyze, model and predict the stock market. The algorithm is adaptable, scalable and is applied to discover best investment opportunities or as a decision support system of an existing investment process.

Delegate Profile:

Yaron Golgher is the CEO and Co-Founder of I Know First, an Israeli AI-Wealth Tech company. After completing his degree in Engineering at the Tel-Aviv University, Yaron worked as a division manager at OIC, one of the Israeli leading consulting firms. Yaron Golgher has over 18 years of experience leading AI, deep learning and machine learning projects including development of AI forecasting algorithms and predictive analytics, quantitative trading strategies, algorithmic trading applications, and big-data solutions for hedge funds and institutional clients. He received his executive MBA from Ben Gurion University, before founding I Know First.



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Company Description:

PayKey enables banks, telcos, and mobile wallets to offer their customers the ability to initiate and complete a range of financial services, including balance check, P2P payments, credit top-up, transfers, and more, from within any mobile app, including all social and messaging applications. By transforming the smartphone keyboard into a new channel for services, information, and communication, PayKey enables service providers to drive engagement, increase brand loyalty, regain control of sales channels, and improve the customer experience. We are live with 9 banks across the globe (Garanti, Westpac, UOB, Standard Chartered, ING etc.) and backed with strategic investor like Siam Commercial Bank, MasterCard, Santander and Commerzbank and more

Technology Description:

At the core of PayKey's Social Banking and Social Telco solutions is the patent pending Mobile Payment Keyboard™. This unique keyboard seamlessly integrates with the bank's or telco's mobile application or digital wallet, enabling users to initiate and complete a range of services from within any mobile application, without having to open a dedicated app. PayKey's white label solution easily integrates at the API level and retains the bank/telco's authentication method without compromising the security level.

Delegate Profile:

Guy Ziv is the VP of Sales at PayKey. Guy is responsible for PayKey's global sales strategy and execution.

Guy has over 10 years of experience in the technology industry, in the fields of project management, technology sales and establishing business partnerships, out of which over 8 years at IBM.

Guy has a strong background in bringing disruptive technologies to market for fast growing technology companies. He has a consistent track record of helping customers to deliver unique and richer customer engagement and experience. Guy holds an MBA in Management of Technology, Entrepreneurship and Innovation from Tel Aviv University.

The logo for PayMe, featuring the word "PayMe" in a bold, sans-serif font. The "Y" is stylized with a blue diamond shape above it.The logo for PAYME, featuring a stylized orange and red arrow pointing right, followed by the word "PAYME" in a bold, blue, sans-serif font.

Payments

paymeservice.com



Adam Kogan

Founder & CPO

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Company Description:

Payment fees are disappearing! Stripe, Square and others are coming for your merchants! We are here to help and transform your payments product into the best in the world.

We provide a complete white-label payments platform, enabling any bank/ financial institution to offer a full payments platform under its own brand without having to develop anything in-house and without having to integrate to any system.

- Offer your merchants 85+ payment methods.
- Offer your merchants 100+ value added services.
- Support merchants all around the world.
- Support new business models like marketplaces & platforms.
- Generate 10X revenue from existing merchants & businesses.

While FinTech innovation is expanding to more and more aspects of banking and payments, many traditional players struggle to maintain a modern value proposition to merchants and remain relevant. Merchants all around the world are choosing "one stop shop" payments solutions like PayPal, Stripe, Braintree, Adyen, Square, iZettle and more.

PayMe's mission is to enable every bank or financial institution to offer a full "one stop shop" & global payments platform as part of their value proposition. PayMe was founded in 2014 and is working with 200+ banks, acquirers and other major institutional clients. Over 20,000 merchants are using the platform globally.

Technology Description:

Our platform is connected to acquirers, Alternative payment methods, e-wallets, POS providers around the world and providers of value added services – enabling our clients to truly offer a "one stop shop" solution to their merchants.

Our clients can provide a complete payments platform that supports (1) Online & Offline transactions around the world (2) Any currency and card brand (3) Any e-wallet and Alternative payment method around the world (4) Invoicing, shipping, recurring billing, chargeback protection and many more value added services (5) Support for marketplaces and platforms.

The bank can select which services will be provided to its customers. The system can work both on a SaaS model or an on-premise model.

Delegate Profile:

Adam Kogan is a one of the co-founders of PayMe and currently leads its growth team. He is a former Captain in the Israeli military intelligence unit and has over 12 years' experience in product & project management. He is an expert in credit card payments and has vast experience providing value to clients.



REACH
Customer
Engagements
www.reachhq.com



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Company Description:

REACH is an award-winning enterprise-class remote transaction platform that reinvents the digital customer experience. REACH's proprietary technology bridges the gap between businesses and their customers in the digital world. We help businesses connect with their remote customers in real-time, efficiently, conveniently and securely, without losing the human touch. Our solution enables businesses to verify their customers' identity, communicate and collaborate, simplify documentation signing and streamline sales, onboarding and complex transactional procedures. REACH's platform is used by over 100 Enterprises and SMBs from various industries and verticals, including many Fortune 500 companies. The results are higher conversion rates, faster processes, reduced legal risk and an overall boost in user experience.

Technology Description:

Reach is a cloud based SaaS platform with an On Premise option. The brand can connect with their customers in a secure manner, while all sensitive data is encrypted both in transit and at rest. Reach is using multiple technologies and AI algorithms for communication and operations such as electronic signature, bi-directional video, voice and chat, screen sharing, session recording, ID verification, SMS notification and more. A rich set of APIs enable customers to easily connect Reach to their ecosystem, both retrieving and populating data in the right context to streamline workflow.

Delegate Profile:

As Chief Product Officer, Yuval is responsible for Reach's product strategy and roadmap. Yuval brings with him over 19 years of experience in Product Strategy and Product Management leadership. Prior to Reach, Yuval served as VP of Products for Clicktale. Prior to that, Yuval held the position of Head of Applications at LivePerson, leading Chat, Voice and Content channels as well as intelligent targeting and contact center product teams. Previously, he led Product Management for FatWire Software, a leader in the Web Content Management Market, (Today: Oracle Webcenter Sites).



 **Segasec**
Cyber Security
www.segasec.com



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Company Description:

As a leading innovator in cyber intelligence and anti-phishing solutions, Segasec prevents company brands and online assets from becoming the bait in phishing attacks that target their customers and their business integrity. Segasec's patent-pending technologies and expert analysis detect early phishing activities and take down attack sites before people get caught in ruinous phishing schemes. Segasec is at the forefront of foiling malicious phishers and keeping billions of dollars and crypto currencies intact and in the right hands.

Technology Description:

Segasec's end-to-end solutions know where to look telltale footprints of phishing planners, how to take down phishing attack sites so they cannot cause damage, and when to mount counter-attacks to deceive and trap the phishers. As a result, cyber criminals are unable to virtually hijack corporate brand identities that fool even the most sophisticated users.

- No installation or onboarding required.
- Segasec algorithms constantly search the web to detect signs and evidence of phishing preparations that exploit the online assets of our clients.
- Suspects are monitored 24/7 for changes in activity and analyzed against historical attack data in the Segasec database.
- Automated interventions are applied to block bogus mail servers and to disarm duplicate, man-in-the-middle phishing sites to make sure that end users do not fall victim to an attack.
- To deceive and trap cyber criminals, Segasec submits millions of bogus records to the attack site to dilute and corrupt the collected data, and leads the attacker into honeypots deployed by the organization.

Proactive, consolidated, end-to-end protection from phishing

Delegate Profile:

Sharon Zalberg – Director of Marketing and Business Development. Sharon brings to Segasec over ten years of experience in Marketing and Business Development activities including wide knowledge of the digital world. Prior to joining Segasec, Sharon played managerial roles at various Israeli hi-tech companies. These include both start-ups and large corporates, from different industries, including cyber security. At Segasec Sharon serves as head of marketing responsible for directing the company's marketing activities, supporting sales and management in the company's growth. Sharon is a graduate of Marketing studies from the Bar Ilan University and holds a B.A. degree in History and Archeology from the Haifa University.

