100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
1.**Abe AI**	https://www.abe.ai/	Abe AI empower financial institutions to utilize the latest advancements in artificial intelligence (AI) to support, engage and acquire customers on conversational interfaces like Amazon Alexa, Google Home, Facebook Messenger, SMS and more.	0	Machine Learning	n/a	Financial Management	11-50	United States
2. **Absa Bank**	www.absa.co.za/	Absa provides banking and financial products and services to personal, commercial, and corporate customers primarily in South Africa.	n/a	Machine Learning	1 300 000	Financial Management	42 000	Cambodia
3. **Aella Credit**	www.aellacredit.com	Aella Credit provides Instant loans to Africans who can prove a source of Income either through their employers or individually.	$270K	Machine Learning	25	Credit Scoring	11-50	United States
4. **AirFox ICO**	https://airtoken.com/	Airfox provides financial services to the unbanked and those not served well by traditional banks in emerging markets using mobile and blockchain technology. This is accomplished via the Airfox Android app available for free on the Google Play Store.	$16.2M	DLT	n/a	Security	11-50	United States
5. **Akiba Digital**	www.akibadigital.com	Akiba is a mobile app that makes it easier and more rewarding to set, manage & meet people's savings goals.	n/a	Machine Learning, ChatBot	n/a	Digital platform	1-10	South Africa
6. **Allgoo**	www.allgoo.com.br	Allgoo is to be the most reliable tool to aid Manager Professional investment portfolios in securities.	n/a	Machine Learning	n/a	Financial Management	1-10	Brazil
7. **Amartha**	https://amartha.com/id_ID/	Amartha is a financial technology company that connects micro and SME business partners with investors.	n/a	Machine Learning	60 000	Credit Scoring	251-500	Indonesia

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
8. **Arya.ai**	https://arya.ai/	Arya.ai is a Deep Learning platform offering multiple tools to build, manage and scale complex Deep Learning applications.	$750K	Data Analysis, Machine Learning	n/a	Data Analysis	11-50	India
9. **Aseguradora Rural**	http://www.aseguradorarural.com.gt/	Aseguradora Rural appeared in May 2007 with the mission of bringing the benefits of insurance to the entire population of the country, so that each Guatemalan family has insurance tailored to their abilities.	n/a	Data Analysis	n/a	Data Analysis	11-50	Guatemala
10. **awamo**	http://awamo.com	awamo is a fintech startup with operations in Frankfurt/Main (Germany) and Kampala (Uganda). It offers a comprehensive, mobile and easy-to-use microfinance management solution for microfinance institutions (MFIs) in emerging markets.	$2.3M	Computer vision / Bio-identification	n/a	Identity Verification	11-50	Germany
11. **BankBazaar**	https://www.bankbazaar.com/	BankBazaar.com is a neutral online marketplace that gives instant customized rate quotes on loans and insurance products.	$109M	Machine Learning	n/a	Credit Scoring	1001-5000	India
12. **Bankbuddy.ai**	https://www.bankbuddy.ai/	BankBuddy is a Financial Technology (FinTech) company providing Artificial Intelligence solutions to help financial institutions Automate, Analyze & Assist stakeholder interactions.	n/a	Chatbot	n/a	Customer support	1-10	India
13. **BanQu**	http://www.banquapp.com/	BanQu is the first ever blockchain Economic Identity technology that enables a secure and immutable platform for creating economic opportunities for people around the world living in extreme poverty.	$2.6M	ChatBot, Computer vision, Bio-identification, DLT	n/a	Identity Verification, Customer support,Security	11-50	United States
14. **Baobab**	https://www.baobab.bz/	Baobab is a leading digital finance group focusing on financial inclusion for individuals and small businesses in Africa and China.	€105.5M	Computer vision / Bio-identification	100 000	Identity Verification	1001-5000	France

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
15. **BigML**	https://bigml.com/	BigML is a leading Machine Learning company that helps thousands of businesses around the world make highly automated, data-driven decisions.	$1.6M	Machine Learning	73 000	Data Analysis	51-100	United States
16. **Billon Group**	http://www.billongroup.com	Billon is a technology company building business-ready solutions on its Distributed Ledger Engine. It unleashes the transformational capabilities of Blockchain to reimagine the flow of regulated money and data in the digital economy of tomorrow.	$13.7M	DLT	n/a	Security	51-100	United Kingdom
17. **Bitsoko**	https://bitsoko.co.ke/	Bitsoko is a mobile payment platform that uses blockchain technology.	n/a	DLT	n/a	Security	11-50	Kenya
18. **BlockchainCybertech Limited**	http://blockchaincybertech.com/	BlockchainCybertech Limited develops smart blockchain solutions for Supply chain and Financial services.	$200K	DLT	n/a	Security	1-10	Kenya
19. **Bradesco**	http://www.bradesco.com.br	Bradesco is headquartered in Osasco (SP), has 4,686 branches, 3,781 Service Branches and 59.307 "Bradesco Expresso" Units, the correspondent bank through of partnerships with supermarkets, drugstores, department stores and other retail chains.	n/a	Chatbot	11 600 000	Customer support	108 794	Brazil
20. **Branch International**	https://www.branch.co/	Branch delivers world-class financial services to the mobile generation. It believes that everyone, everywhere deserves fair financial access.	$84.7M	Machine Learning	n/a	Behavioral Data	101-250	United States
21. **ByteMoney**	http://www.bytemoney.co.za/	Byte Money services the South African funeral parlor market by providing cash receipting and auditing services. It specializes in the receipting and allocation of funeral policies using a mobile POS terminal and a scalable PYP platform.	n/a	Data Analysis	n/a	Data Analysis	1-10	South Africa

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
22. **CCAvenue**	https://www.ccavenue.com/	All the Avenues solutions – CCAvenue, ResAvenue, EventAvenue and HotelsAvenue are designed and created exclusively for Avenues using three key technologies - Java, Enterprise Java Beans, and the Java 2 Platform, Enterprise Edition (J2EE).	$9M	Data Analysis	n/a	Digital platform	101-250	India
23. **Cignifi**	https://cignifi.com/	Cignifi is revolutionizing the way telecom and financial service companies meet the needs of 2.7 billion people worldwide with a mobile phone but no access to formal financial services.	$12M	Data Analysis	n/a	Credit Scoring	11-50	United States
24. **Compara online**	https://www.comparaonline.com.br/	ComparaOnline is a price comparison platform allowing customers to make an informed decision when purchasing complex financial products, while optimizing customer acquisition for financial companies.	$33.1M	Machine Learning	1 000 000	Comparison Platform	51-100	Chile
25. **CompareAsiaGroup**	http://www.compareasiagroup.com/	CompareAsiaGroup is a personal finance management platform committed to help people across Asia to save time and money.	$96M	Machine Learning	n/a	Financial Management	51-100	Hong Kong
26. **CreditVidya**	http://www.creditvidya.com/	CreditVidya offers alternate data based credit scores for underwriting first time borrowers using machine learning and big data analytics.	$7M	Machine Learning	n/a	Financial Management	101-250	India
27. **CrediWatch**	http://www.crediwatch.com/	CrediWatch provides integrated web based Business Monitoring, Compliance Analytics and Reporting for Banks, Institutional Investors and Corporations.	n/a	Data Analysis, Machine Learning	n/a	Financial Management	11-50	India
28. **CredoLab**	http://www.credolab.com	CredoLab provides revolutionary smart-phone based credit scoring solutions for banks, consumer finance companies, telecoms and retailers, using proprietary data science algorithms to enable financial inclusion.	$2.1M	Data Analysis	n/a	Credit Scoring	11-50	Singapore

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
29. **DataProphet**	https://dataprophet.com/	DataProphet provides consulting and product development services to a range industries from finance to legal.	n/a	ChatBot	n/a	Customer Enquiries	11-50	South Africa
30. **Destacame**	https://www.destacame.cl/	Destacame is the first behavior-based credit score in Latin America.	$100K	Machine Learning	170 000	Credit Scoring	1-10	Chile
31. **DiFin**	https://difin.in/	DiFin is taking a new, social and innovative approach for education lending and act as a strong enabler to make the education easier.	n/a	Machine Learning	n/a	Credit Scoring	11-50	India
32. **Code Money**	https://www.codemoney.com.br/	Company with mobile payment solutions that streamline transactions, allowing payments and receipts to be made from mobile to mobile.	$150K	Data Analysis	n/a	Data Analysis	1-10	Brazil
33. **Ewally**	https://ewally.com.br	Ewally provides financial services mostly to the unbanked and underbanked population using Blockchain technology.	R$750K	Computer vision / Bio-identification, DLT	10 000	Identity Verification	11-50	Brazil
34. **Ezyremit**	http://www.ezyremit.co	Ezyremit is a technology product firm focused to change the way remittances happen today.	n/a	DLT	n/a	Security	1-10	India
35. **Farmdrive**	https://www.farmdrive.co.ke/	FarmDrive is a Kenyan-based social enterprise that connects unbanked and underserved smallholder farmers to credit, while helping financial institutions cost effectively increase their agricultural loan portfolios.	n/a	Machine Learning, Data Analysis	n/a	Credit Scoring	1-10	Kenya

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
36. **FinChatBot**	https://finchatbot.com/	FinChatBot develops chatbots to help financial service providers acquire & retain customers thanks to AI-powered conversations.	$122.3K	Machine Learning, ChatBot	n/a	Customer enquiries	11-50	South Africa
37. **First Access**	https://www.firstaccess.co/	First Access is an award-winning financial technology company offering a smart data platform for emerging market financial institutions.	$9.3M	Data Analysis	n/a	Digital platform	11-50	United States
38. **Moneytor**	http://moneytor.in/	Moneytor is helping automate debt collection. They endeavor to convert a frowned upon part of the financial chain into a happy experience for both, financial firms and their customers.	$300K	Machine Learning	n/a	Financial Management	11-50	India
39. **Go-jek**	https://www.go-jek.com/	Go-Jek specializes in ride-hailing, logistics, and digital payments. Go-Jek owns and operates a fleet of motorcycle taxi fleet and provides delivery services. It uses its services to help its poor employees earn money.	$2.1B	Machine Learning	10 000 000+	Digital platform	1001-5000	Indonesia
40. **GuiaBolso**	https://www.guiabolso.com.br/	GuiaBolso is Brazil's leading personal finance platform, with over 4M users of its #1 Finance app and consumer credit marketplace.	$74M	Machine Learning	5 000 000+	Financial Management	101-250	Brazil
41. **Harvesting**	https://www.harvesting.co/	Harvesting provides online software as a service (SAAS) which allows stakeholders in agriculture value chain to view, analyze and manage their agri-climatic business risk via data collection, data analysis, and data reporting.	n/a	ML, computer vision / bio-identification	n/a	Credit Scoring /Validation/Confirmation of Activities and Available Inventory	11-50	United States
42. **Hero**	https://herotoken.io/	Hero's mission is to make credit more readily available and affordable for the unbanked or underbanked, starting in Southeast Asia.	n/a	DLT	n/a	Security	n/a	

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
43. **Hollard**	https://www.hollard.co.za/	Hollard Insurance is an insurance agency selling house,car,business and funeral insurance.	n/a	Data Analysis	n/a	Data Analysis	1,001-5,000	South Africa
44. **Humaniq**	https://humaniq.com/	Humaniq is a London-based Fintech firm that provides next generation financial services using its Blockchain-based mobile application to the unbanked and underprivileged in emerging economies globally.	$5.2M	ML, ChatBot, computer vision / bio-identification, DLT	400 000	Customer support	51-100	United Kingdom
45. **InsuredHQ**	https://www.insuredhq.com/	InsuredHQ was designed to meet the needs of small to medium-sized insurance businesses, to give them all the functionality needed in both traditional markets and in emerging economies where practices may be more fluid.	n/a	Chatbot	n/a	Customer support	11-50	New Zealand
46. **Juntos**	https://juntosglobal.com/	Juntos Finanzas, Inc. was founded in 2010 out of the Stanford d.school with a mission to build digital mobile tools that create financial stability for low-income consumers.	$7.4M	Chatbot	n/a	Customer support	51-100	United States
47. **Juspay**	https://juspay.in/#page-top	Juspay is the simplest way to make online payments in India. The company has built technologies to enhance the checkout experience of users.	$5.8M	Data Analysis	n/a	Financial Management	51-100	India
48. **Kakau**	http://www.kakau.co	Kakau is a digital insurance platform that uses Artificial Intelligence technology and Big Data to promote an innovative experience for its users by offering more practical and economical products.	n/a	Machine Learning	n/a	Credit Scoring	1-10	Brazil
49. **Kaleidofin**	https://kaleidofin.com/	Kaleidofin's mission is to propel customers towards meeting their real life goals by providing them intuitive & tailored financial solutions. They are passionate about creating access to custom financial solutions for everyone,including the base of the pyramid.	$2.8M	Machine Learning	600 000 000	Data Analysis	11-50	India

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
50. **Kaoun**	https://www.kaoun.com/	Kaoun is a company that uses distributed ledger technologies and data science to change the payments and credits landscape of the MEA region	n/a	Machine Learning	n/a	Credit Scoring	11-50	Tunisia
51. **KiaKia**	http://www.kiakia.co	KiaKia utilises machine learning, big-data, predictive analytics, digital forensics and social collateral as part of its proprietary algorithm for credit scoring and risk assessment to provide real-time access to consumer and SME capital to underbanked Africans.	$50K	Machine Learning, ChatBot	5 000	Credit Scoring	1-10	Nigeria
52. **Kredico**	http://www.kredico.com/	Kredico is an online platform where members' credit requests are collected, score cards are created, and an agreed bank is sent for credit approval.	$205K	Data Analysis	n/a	Credit Scoring	1-10	Turkey
53. **Kreditech Holding**	https://www.kreditech.com/	Kreditech uses machine-learning technologies to provide access to better credit for the underbanked. Combining non-traditional data sources and machine learning, the company is aiming to provide access to better credit and a higher convenience for digital banking services.	$497.3M	Machine Learning	n/a	Credit Scoring	251-500	Germany
54. **Kudi**	https://kudi.ai/	Kudi is a financial service provider that focuses on providing access to electronic banking and financial services.	$120K	ChatBot	n/a	Customer enquiries	1-10	Nigeria
55. **LALA World**	https://lalaworld.io/	LALA World ("LALA") is all about migrants and their unbanked families. It is an ECOSYSTEM enabled by the LALA Wallet as a PLATFORM, a single sign on platform revolving around their issues and problems.	$2M	Computer vision / bio-identification, DLT	n/a	Identity Verification, Security	11-50	Singapore
56. **Lenddo**	www.lenddo.com	Lenddo is a technology company that uses non-traditional data to provide credit scoring and verification.	$14M	Data Analysis, Computer vision / bio-identification	n/a	Credit Scoring	51-100	Hong Kong

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
57. **Lidya**	https://www.lidya.co/	Lidya is building the financial services platform of the future for Africans worldwide.	$8.2M	Machine Learning	n/a	Credit Scoring	1-10	Nigeria
58. **Loanadda**	https://www.loanadda.com/	LoanAdda is a fintech company delivering custom-tailored financial services with focus on under-banked customers coalescing technology.	n/a	Data Analysis	100 000+	Data Analysis	11-50	India
59. **LoanStreet**	http://www.loanstreet.in	LoanStreet is an online marketplace for financial products and services which gives a prompt and customized solution for various financial needs of customers.	n/a	Machine Learning	n/a	Credit Scoring	1-10	India
60. **Lulalend**	www.lulalend.co.za	Lulalend is an online lending company that provides fast and easy working capital funding to small businesses in South Africa.	n/a	Machine Learning	n/a	Financial Management	11-50	South Africa
61. **M-Pesa**	https://www.mpesa.in/	M-Pesa is a fast, secure, and convenient way to transact on mobile brought to you by Vodafone.	n/a	Chatbot	23 400 000	Customer support	11-50	India
62. **Mambu**	https://www.mambu.com/	Mambu is the leading SaaS banking engine powering innovative lending and deposits.	€12M	Data Analysis	n/a	Credit Scoring and Financial management	101-250	Germany
63. **MatchMove**	https://www.matchmove.com/	MatchMove Pay is a Singaporean financial technology company that provides innovative, end-to-end enterprise payment solutions to help businesses increase revenue, and enhance user engagement and loyalty through its customizable cloud-based platforms.	$30M	Data Analysis	20 000 000	Data Analysis	51-100	Singapore
64. **Mensajea**	http://www.mensajea.net/	Mensajea is an AI-powered chatbot builder that integrates financial institutions and e-commerce platforms	n/a	Chatbot	n/a	Customer support	1-10	Ecuador

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
65. **Mutual.Life**	https://mutual.life/	Mutual.Life is the insurtech alternative that allows the user to split indemnities with people of a similar risk profile, with transparency, flexibility and without information asymmetry.	n/a	DLT, Machine Learning	n/a	Security	1-10	Brazil
66. **Nibo**	https://www.nibo.com.br/	Nibo is online software that enables companies and accountants to manage and control their finances.	$6.6M	Machine Learning, ChatBot	n/a	Digital platform	11-50	Brazil
67. **Nubank**	https://nubank.com.br/	Nubank provides financial services for Brazilian users. Nubank issues, administrates, processes, and transfers payments related to post-paid credit cards and equity investment in other entities.	$527.6M	Data Analysis	3 000 000	Data Analysis	1001-5000	Brazil
68. **Oakam**	https://www.oakam.com/en	Oakam is a digital micro-lender helping underbanked, overlooked, consumers onto and up the credit ladder.	£35M	Machine Learning	420 000	Credit scoring	251-500	United Kingdom
69. **OmiseGO**	https://omisego.network	OmiseGO enables financial inclusion and interoperability through the public, decentralized OMG network.	n/a	DLT	n/a	Security		Singapore
70. **OTC Payments - Micro ATM**	https://www.otcpayments.in/	OTC Payments - Micro ATM is a mobile application that allows its user to withdraw cash from their bank or wallet account without visiting to a bank or ATM.	n/a	DLT	n/a	Security	1-10	India
71. **Pagar.me**	https://pagar.me/	Pagar.me develops a payment processor system, providing a full payment service for merchants who want to accept payments online.	n/a	Machine Learning	n/a	Digital platform	11-50	Brazil

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
72. **Paylater**	https://www.paylater.ng/	Paylater is a simple, entirely online lending platform that provides short-term loans in Nigeria to help cover unexpected expenses or urgent cash needs.	n/a	Machine Learning	800 000	Credit Scoring		Nigeria
73. **PayParty**	https://payparty.com.br/	PayParty is a startup company responsible for a payment and tab control mobile application that has the goal of making the stress related to struggles associated with paying for your outings a thing of the past.	n/a	Data Analysis	n/a	Data Analysis	11-50	Brazil
74. **Pezesha**	http://pezesha.com/	Pezesha aims to be the first Africa-focused digital financial marketplace that converges lending amongst other financial services and products for both borrowers, lenders and investors, facilitating a shared economy.	n/a	Data Analysis	n/a	Credit Scoring	11-50	Kenya
75. **Planner.bot**	https://planner.bot/	Planner.bot is an A.I. based Chatbot which understands the user's current life and financial situation, helps define goals and personalised strategies, offers objectively the most appropriate financial products for him or her and follows up on the user's progress.	n/a	ChatBot	n/a	Customer support	1-10	Brazil
76. **Policybazaar**	https://www.policybazaar.com/	Policybazaar is an insurance aggregator website that compares financial services from major insurance companies.	$346.6M	ChatBot	n/a	Customer support	1001-5000	India
77. **Pundi X Labs**	https://pundix.com/	Pundi X empowers blockchain developers and token holders to transact cryptocurrency and services at any physical store in the world. Pundi X aims to become cryptocurrency's largest offline sales network, providing the first comprehensive offline cryptocurrency sales solutions.	$35M	DLT	n/a	Security	11-50	Indonesia
78. **Recarga Pay**	https://recargapay.com.br/	RecargaPay is the leading mobile payments platform & wallet of Brazil. It's a fintech for everyday payments that embraces the needs of banked and unbanked, from consumers to merchants, eliminating bureaucracy and extras fees.	$28.6M	Machine Learning	16 000 000	Financial Management	51-100	Brazil

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
79. **Remitly**	https://www.remitly.com/us/en/	Remitly is a mobile payments service that enables users to make person-to-person international money transfers from the United States.	$200M	ChatBot	n/a	Customer support	251-500	United States
80. **Rukula**	http://www.rukula.lk/	Rukula aims to assist the financially-excluded members of society to be able to afford the basics in life in a simple, understandable and transparent process.	n/a	Machine Learning	17 000	Credit Scoring	11-50	United States
81. **Shubham Housing Development Finance Company**	https://www.shubham.co/	SHDFC is an affordable housing lender headquartered in New Delhi targeting low-income, self-employed families in urban and semi-urban India.	$111M	ChatBot	n/a	Customer support	251-500	India
82. **Smartcoin**	http://smartcoin.co.in	SmartCoin is a mobile app based lending platform, capable of assessing the risk profile of a prospective borrower in real time, using data science and machine learning algorithms.	$2M	Machine Learning	n/a	Credit Scoring	1-10	India
83. **SmartPesa**	https://smartpesa.com/	SmartPesa is a specialist payments technology provider that aims to solve the last mile problem for financial institutions in emerging markets.	SGD900K	DLT	n/a	Security	1-10	Singapore
84. **Smile Identity**	https://www.smileidentity.com/	Smile Identity ties ID documents to a "smart selfie" of a user, creating a universal biometric for authentication on any Android device.	n/a	Computer vision / bio-identification	n/a	Identity Verification, Customer support,Security	1-10	United States
85. **Stellar**	https://www.stellar.org/	Stellar is a platform that connects banks, payments systems, and people. Supported by a nonprofit, Stellar brings the world together by increasing interoperability between diverse financial systems and currencies.	$3M	DLT	n/a	Blockchain	11-50	United States

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
86. **Tala**	http://tala.co	Tala is an innovative, fast-paced mobile technology start-up, that provides a credit scoring and reporting platform to financial services institutions in emerging countries.	$109.4M	Machine Learning	1 000 000	Data Analysis	11-50	United States
87. **Teller**	https://www.textteller.com/	Teller is an artificial intelligence banking assistant that allows customers to communicate with banks through their favorite messaging platforms without needing to download a new app.	n/a	ChatBot, Machine Learning	n/a	Customer enquiries	1-10	United States
88. **ThirdWatch**	https://www.thirdwatch.ai/	Thirdwatch prevents fraud in digital, banking and e-commerce transactions in real time using AI. ThirdWatch uses machine learning and big data technologies to generate a transaction risk score and red/green flag in real time.	n/a	Data Analysis, Machine Learning	n/a	Security	1-10	India
89. **ToGarantido**	http://togarantido.com.br	Omnichannel platform for microinsurance selling focused on low income populations. Performs as online broker.	n/a	ChatBot	n/a	Customer support	11-50	Brazil
90. **Transfer Friend**	https://www.transferfriend.com	TransferFriend offers the best, simple and safe money transfer service that saves up to 85% of cost of transfer with artificial intelligence (AI) driven financial education and inspirational personal stories.	n/a	Machine Learning	10 000	Financial Management	11-50	Malaysia
91. **Trulioo**	https://www.trulioo.com/	Trulioo is an online identity verification company, enables trust and safety online by powering fraud and compliance systems worldwide.	$23.3M	Data Analysis, Machine Learning	n/a	Financial Management	11-50	Canada
92. **Trustingsocial**	https://trustingsocial.com/	Trusting Social builds the next generation of credit score based on social data, to make lending faster, cheaper and friendlier. Trusting Social provides consumer credit score based on social, web and mobile data.	n/a	Data Analysis	n/a	Credit Scoring	11-50	United States

100 Companies in Financial Inclusion Industry

Name	Web Site	Description	Funding Amount	AI Type	Number of Customers	Ai/DLT Application	Number of Employees	Based in
93. UangTeman	https://uangteman.com/	UangTeman.com is an online lending service that provides instant short-term microcredit to Indonesian consumers.	$12.7M	Machine Learning	64 000	Credit Scoring	101-250	Indonesia
94. UbaPesa	https://ubapesa.com/	UbaPesa is the best peer to peer lending app in Kenya which allows you to lend and borrow money in real time.	$500K	Machine Learning, DLT	50 000	Credit Scoring	11-50	Kenya
95. VeriTran	https://www.veritran.com/	VeriTran is a software solution provider for Secure Digital Banking and Mobile Payments solutions for the Financial Services industry.	n/a	Data Analysis	10 000 000	Digital platform	101-250	Argentina
96. Wala	https://getwala.com/	Wala is built a community-driven and gamified personal financial management tool for cash-based consumers in emerging markets.	$1.2M	ChatBot, DLT	n/a	Customer support	1-10	United Kingdom
97. Wallettec	http://www.wallettec.com/	Wallettec is a SaaS platform that enables retailers to accept any type of mobile transaction or currency type at their Point of Sale.	n/a	Data Analysis	20 000	Digital platform	1-10	South Africa
98. WeCashUpGv	https://www.wecashup.com/	WeCashUp is a Universal Payment Platform that enables digital companies around the globe to accept any Cash and Mobile Money payments on their web and mobile apps via a single REST API integration.	n/a	Machine Learning, DLT	n/a	Security	11-50	France
99. Worldcover	https://www.worldcovr.com/	WorldCover protects farmers around the world from droughts, by offering satellite-enabled insurance delivered with mobile money. Founded by MIT computer science and finance professionals, WorldCover is building an insurance platform to address the $100 billion in climate risks facing the world today.	n/a	Computer vision / bio-identification	n/a		11-50	United States
100. Yatis Telematics	http://yatis.io/	Yatis Telematics aims to change your car ownership experience by connecting it to the internet and helping you reduce your running costs.	n/a	Data Analysis	n/a	Data Analysis	1-10	India