



## What's Piping Hot in Fintech This Week?

### Sip on the Week's **TOP 10** Buzzworthy Bites



**stripe** valuation surges to \$70B as **SEQUOIA** offers to buy shares in the company.



UK's **Labour** government introduces Smart Data Bill in King's Speech.



**FIS** teams up with **lendio** to roll out SMB Digital Lending to boost small business loans.



**MOODY'S** launches GenAI-powered Early Warning System for CRE risk management.



**NatWest** launches its banking app on Apple Vision Pro device.



UK pub operator **wetherspoon** integrates **Payit** into its app for secure payments.



**ZA Bank** joins **HONG KONG MONETARY AUTHORITY** 's stablecon issuer sandbox.



**AVIVA** teams up with **SYMFOS** to enhance exposure management with Orchestra software.



**MOODY'S** participates in Project Guardian to explore Asset Tokenisation.



**Chainlink** launches digital asset sandbox for financial institutions.

## Trailblazers Shaping Key Fintech Themes

#### Embedded Finance

**ADASTRIA** **stripe** **adyen** **ventrata** **DELTA** **Elavon** **ecommpay** **Mastercard**

#### Open Finance

**Stratyfy** **PrismData** **affinidi** **9SPOKES** **cfpb**

#### Digital Finance

**monzo** **Bank Audi** **tonik**

#### Fintech Infrastructure

**Diamond Credit Union** **tyfone** **MILLENNIAL SPECIALTY INSURANCE** **AKUR8** **ushur**

#### Decentralised Finance

**SurancePlus** **ZoniqX** **DAMREV** **XBTO**

#### Green Finance

**HSBC** **tandem** **GIX**



## TOP Embedded Finance News Last Week

ADASTRIA  
—  
Play fashion!

stripe

adyen

ventrata

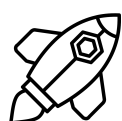
DELTA

Elavon

ecommpay



- **Adastria Group** selects **Stripe** to power its new secondhand clothing marketplace, *dot-C*. The app lets customers buy secondhand clothing directly from their favorite staff members.
- **Adyen** and **Ventrata** partner to enhance Ventrata's booking platform with real-time data processing and unified payments, aiming to improve ticket purchases at iconic sites.
- **Delta AirLines** implements the Tap to Pay on iPhone system in collaboration with **Elavon**, enhancing the payment experience for passengers on US-based domestic flights.



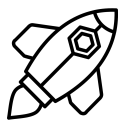
- **Ecommpay** integrates **Mastercard's** Click to Pay to enhance the payment experience for merchants and customers across the UK and Europe.



## TOP Open News Last Week



- **Stratyfy** partners with **Prism Data** to help lenders optimise credit risk decisions using cash flow data, especially when traditional credit data is insufficient.



- **Affinidi** introduces the Affinidi Iota Framework, a consent-based data-sharing system that enhances data privacy and security by giving individuals full control over their personal information.
- **9Spokes** launches a cashflow forecasting tool for integration with financial organisations' digital platforms, providing SMBs with automated, predictive cashflow management.



- US banking organisations request more time to comply with the **CFPB's** Personal Financial Data Rights rule, citing the complexity and time required for necessary changes.

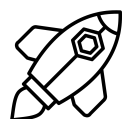


## TOP Digital Finance News Last Week



**Bank Audi**

**tonik**



- **Monzo** launches a free account for children under 16, offering savings, budgeting, and spending features, while providing parents full control and visibility to ensure safe money management.
- Lebanon-based **Bank Audi** introduces digital bank Neo, offering a new way for customers to manage their finances online.



- Digital bank **Tonik** tripled its 2023 interest income to \$19.9M, while reducing its comprehensive loss to \$29.3M from \$37.6M in 2022.



## TOP Infrastructure News Last Week



- **Diamond Credit Union** in Pennsylvania selects **Tyfone's** nFinia Digital Banking platform to offer digital services and integrate with third-party applications for tailored member support.
- **Millennial Specialty Insurance (MSI)** selects **Akur8's** 'Risk and Rate modelling' solution to enhance pricing and streamline decision-making for personal lines of business.



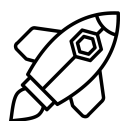
- **Ushur** launches its AI-powered automation solution to reduce turnaround time and improve onboarding for insurance carriers, health plans, and financial services companies.



## TOP Decentralised Finance News Last Week



- Oxbridge Re's Web3 subsidiary, **SurancePlus** teams up with digital asset manager **ZoniqX** to expand its reinsurance footprint by using blockchain to tokenise contracts.
- **DAMREV** signs a \$330M deal to tokenise a copper mine in Namibia, a major milestone for the mining and blockchain industries, with a 24-month implementation.



- **XBTO Group** launches a tokenisation team in its capital markets division to improve connections between issuers and investors.



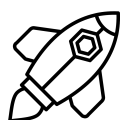


## TOP Green Finance News Last Week



tandem

GIX



- **HSBC** launches HSBC Infrastructure Finance (HIF) to focus on infrastructure financing and project finance advisory for the transition to a low-carbon economy.
- **The HKSAR Government** issues HK\$25B in green bonds, drawing over HK\$120B in global orders. The bonds are denominated in RMB, USD, and EUR.



- UK's **Tandem Bank** approves £650M in green and 'pathway to green' home improvement loans, underscoring its commitment to reducing carbon footprints and boosting energy efficiency.



- **The Green Impact Exchange (GIX)** applies to the **SEC** to become a US stock market focused solely on the green economy, with plans to launch in early 2025 if approved.



## Embedded Finance

**#LifestyleExperiences | #BankingAsAService  
#DigitalTechnologies**

## Open Finance

**#CollaborativeInnovation | #OpenBanking  
#DataSharing | #OpenAPIs**

## Digital Finance

**#Neobanks | #ChallengerBanks |  
#CloudNativeTechnology #BankingTechnology**

## Fintech Infrastructure

**#Modern | #Cloud-based | #Integrated**

## Decentralised Finance

**#web3 | #Blockchain | #SmartContracts  
#Tokenisation**

## Green Finance

**#NetZero | #LowCarbonEconomy |  
#SustainableFinance**