



















What's Piping Hot in Fintech This Week?

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

-  **Revolut** introduces its Robo-Advisor service in Singapore to simplify investments.
-  **VISA** teams up with  to become official payment partner across EMEA.
-   **HSBC** shuts down **ZING** to focus on broader restructuring efforts.
-  **nu** expands rewards for USDC holders, offering 4% returns.
-  **FCA** FINANCIAL CONDUCT AUTHORITY and **PSR** reveal plans for new independent company to drive VRP in the UK.
-  Morgan Stanley partners with US regulators for secure cryptocurrency market entry.
-  **WORLDLINE**  teams up with **Wix** to scale payments solutions in the EU and APAC.
-  **Neonomics** acquires payments fintech **Ord** to accelerate its expansion in the UK.
-  **audax** and  get appointed to drive  's digital transformation.
-   **هيئة الأوراق المالية والسلع** unveils draft regulations for token securities.

Trailblazers Shaping Key Fintech Themes

Embedded Finance

    **TRADING 212** 

Open Finance

GoCardless  **belvo**  **flick.** 

Digital Finance

Sikoia **tandem** **Revolut** **N26**

Fintech Infrastructure

VISA **DEALME**  **Omnea**  **Thought Machine** **nuvei**

Decentralised Finance

 **Ramp**  **METAMASK** **Avant**  **CIRCLE**  **Hashnote**



TOP Embedded Finance News Last Week



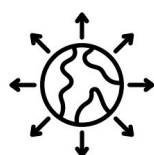
foodpanda

TRADING 212

MARQETA



- **Mbanq** partners with **P2P**, a digital financial platform for Brazilian immigrants in the US, leveraging its tech, white-label app, and compliance expertise to deliver tailored financial solutions.
- **Mastercard** collaborates with **foodpanda** to boost digital payment in Pakistan and support the nation's transition toward a cashless economy.



- Fintech broker **Trading 212** launches into 20 countries in continental Europe, following a new partnership with global card issuing platform **Marqeta**.



TOP Open News Last Week

GoCardless



belvo.



divibank



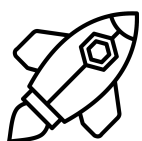
flick.



中國銀行(香港)
BANK OF CHINA (HONG KONG)



- **COHO** teams up with **GoCardless** to help property managers collect recurring and one-off payments through a single platform, ensuring a seamless experience for tenants.
- **Belvo** and **Divibank** join forces to offer secure solutions for e-commerce. Divibank now provides Pix through Belvo's Open Finance for a seamless payment experience.



- **Flick** launches Global Payments with Open Banking across North America and Europe, enabling seamless direct debit payments without an IBAN.
- **BOC Hong Kong (2388)** launches a service under Hong Kong Monetary Authority's (HKMA) program, providing a consolidated account view and faster corporate loan approvals.



TOP Digital Finance News Last Week

Sikoia

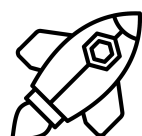
tandem

Revolut

N26



- UK-based fintech company **Sikoia** teams up with **Tandem Bank** to automate aspects of income verification and document management.



- **Revolut** introduces an instalment payment option for its credit card users, enabling cardholders to repay purchases in fixed instalments.
- **N26** launches free stocks and ETF trading for all customers, enhancing its investment offering as the only financial provider in Europe with no fees or commissions on trades.



TOP Infrastructure News Last Week

VISA

DEALME

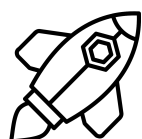
 **Omnea**

 **Thought Machine**

nuvei



- **Visa** and **DealMe** partner to offer cross-border card instalment payments, providing greater flexibility for Vietnamese and international shoppers.
- **Omnea** partners with **Thought Machine** to embed third-party risk and financial governance in procurement, enhancing the user experience for requesters, reviewers, and suppliers.



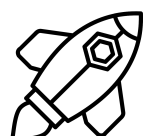
- **Nuvei** launches an Omnichannel payment solution for the UK gaming industry, unifying payment channels for greater convenience and flexibility.



TOP Decentralised Finance News Last Week



- **Ramp** partners with **MetaMask** to enable Ethereum L2 users to cash out ETH into 35+ fiat currencies, offering seamless crypto access for MetaMask users in 150+ countries.



- DeFi platform **Avant** launches yield-focused stablecoins AVUSD and SAVUSD on Avalanche, using delta hedging strategies for double-digit yields.



- **OKX** gains pre-authorization under the EU's MiCA regulation, set to offer crypto services to 400 million users across Europe and support 240+ tokens once approved.



- **Circle** acquires **Hashnote**, USYC on-chain money fund, positioning USYC as a preferred yield-bearing collateral on crypto exchanges, custodians, and prime brokers.



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**