

Vienna, 4 October 2018

Elevator Lab: RBI selects eight participants

- **cambrist**
- **CityFALCON**
- **CopSonic**
- **FINABRO**
- **limitless**
- **PayKey**
- **Pisano**
- **SESAMm**

The eight participants in the second round of Elevator Lab, the Fintech Partnership Program of Raiffeisen Bank International (RBI), have been selected. The jury had the challenging task of selecting from the 407 applications those fintechs that will be working on the development of joint projects over the next four months.

After an intensive pre-selection, fintechs from the areas of Advanced Analytics (CityFALCON from the United Kingdom and SESAMm from France), Investing & TradingTech (FINABRO from Austria and limitless from the Netherlands), New Branch Experience (PayKey from Israel and Pisano from the United Kingdom), Open Banking (cambrist from Ireland) and RegTech (CopSonic from France) were able to convince in live pitches during the finals.

"Elevator Lab has quickly earned an excellent reputation in the fintech scene. The applications' quality was even higher this year than in the first round. I look forward to working with the finalists on the projects," says RBI CEO Johann Strobl.

Elevator Lab, which recently received the prestigious Central European Startup Award for the best Accelerator/Incubator Program in Austria, is now the largest Fintech Partnership Program in Central and Eastern Europe (CEE). In June 2018, RBI signed a cooperation agreement for an innovative KYC solution with the RegTech specialist company, one of the five participants of the first round of Elevator Lab. The "Elevator Ventures" corporate venture capital company, which was launched in the summer of 2018, will also allow future strategic direct investments in fintechs.

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About cambrist (www.cambrist.com) | Ireland

Cambrist's Issuer Multi-Currency Optimization service enables card program issuers as well as processors to authorize and settle in the cardholder's international transaction currency, while maintaining their domestic, single-currency account structure standard for their card programs. The source of FX can be controlled by directly accessing banking markets to meet scheme settlement requirements. The rate applied to cardholder accounts can be



controlled by creating the capability to adjust cardholder transaction amounts based on prescribed FX rates in the clearing and settlement process.

About CityFALCON (www.cityfalcon.com) | United Kingdom

CityFALCON is redefining how financial news is sourced, curated, distributed and consumed. Traditional financial news feeds and systems are expensive, provide poor user experience and are based on legacy technologies. Most customers leave the bank's apps to access content on other sites, and this is a lost opportunity for the banks. Just how Klout Score rates people and their social influence, CityFALCON Score rates financial tweets, news and authors. CityFALCON's technology creates a different newsfeed for every user based on their profile, their interaction, and their content preferences.

About CopSonic (www.copsonic.com) | France

CopSonic is a communication technology based on the use of ultrasound to interact or transmit data between electronic devices. CopSonic is focusing on digital security (online payments, mobile payments, 3D secure over ultrasounds, identity management, vocal assistant interaction), but is also covering smart detection (e.g. geofencing, retail loyalty or smart buildings) and IoT connectivity (e.g. M2M communication, remote control on objects of daily life or smart vehicles). The patented technology is distributed as an SDK as to enable B2B partners to integrate CopSonic's solutions inside their existing environment as an alternative or complement to NFC, Bluetooth LE or QR.

About FINABRO (www.finabro.at) | Austria

FINABRO offers tax optimized savings advisory and wealth management for everyone. The company's focus is on solving the pension problem in Europe. It aims to build a retirement solution that is adapting to local conditions and tax situation. A core part of the solution is an employer pension scheme, with fully digital employee experience and seamless digital handling of administration.

About limitless (www.limitlessapp.io) | The Netherlands

Limitless is a simple and engaging white label mobile app for spending-based savings and micro-investments in order to convert savers into investors. Customers, especially Millennials need simple and convenient products in order to start and continue investing. Financial institutions are struggling to engage Millennials and tech-savvy customers, who are now looking to alternative, fully-digital and engaging banking services at a growing rate. Limitless' solution is a mobile app for daily micro-investments that helps customers invest money in an easy way and makes them engage more with their bank.

About PayKey (www.paykey.com) | Israel

PayKey's first of its kind secured payment keyboard makes everyday banking easier and more efficient than ever before. PayKey's technology puts banks where their customers are – on social networks (Facebook Messenger, WhatsApp, WeChat, Twitter etc.). Leveraging existing networks creates simplicity and an intuitive payment experience. Users enjoy instantaneous money transfer capabilities while chatting with their friends and family members. Millennials spend most of their time online and in social networks. However, today, in order to make a P2P transfer to a friend or a family member they need to leave the social conversation and use their bank application or a dedicated electronic wallet solution.

About Pisano (www.pisano.co) | United Kingdom

Currently businesses use many channels like their website, online services, mobile application, contact centers, physical branches/stores or social media to interact with their customers. Pisano is an omni-channel customer experience management platform that enables businesses to collect customer feedback at all touch-points both online and offline. It is a flexible system for collecting structured data and reaching out to customers.

About SESAMm (www.sesamm.com) | France

SESAMm provides tools for the asset management industry, based on proprietary Big Data, AI and natural language processing technologies. It analyzes in real time millions of web messages, articles and posts to provide innovative analytics on thousands of financial products (such as stocks, bonds, currencies, indices, commodities or crypto currencies). SESAMm also develops custom-based investment strategies using its machine learning and statistical expertise. "L'Humeur des Marchés" is SEAMm's new product focusing on sentiment and emotions visualization for financial assets. The platform provides analytics, insights, and graphs on all major financial assets



worldwide. Along with that, it provides the exchanged volumes, gives users the option to freely choose to follow live changes or focus on historical trends.

About RBI

RBI regards Austria, where it is a leading corporate and investment bank, as well as Central and Eastern Europe (CEE) as its home market. 14 markets of the region are covered by subsidiary banks. Additionally, the RBI Group comprises numerous other financial service providers, for instance in leasing, asset management or M&A.

In total, around 50,000 employees service 16.7 million customers through more than 2,400 business outlets, the majority thereof in CEE. RBI's shares are listed on the Vienna Stock Exchange. The Austrian Regional Raiffeisen Banks own around 58.8 per cent of the shares, the remainder is in free float. Within the Austrian Raiffeisen Banking Group, RBI is the central institute of the Regional Raiffeisen Banks and other affiliated credit institutions.

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