ITA
ITALIAN TRADE AGENCY

Ministero degli Affari Esteri
e della Cooperazione Internazionale

Ministero delle Imprese
e del Made in Italy



assoFintech
Italian Association of Fintech & Insurtech

ITALIAFINTECH

Fintech District

YES MILANO

This year at Money20/20 Europe, **ITA – Italian Trade Agency** is leading a delegation of key Fintech stakeholders from government and industry, providing a global stage for meaningful connections with other businesses, policymakers, and international investors.

In close collaboration with our Partners, the Italian Trade Agency is committed to promoting **Italy as an inward investment destination** for the global Fintech community, leveraging our strong innovation credentials, with a competitive business environment and access to a talent pool of highly qualified professionals.

Dive into this booklet to explore **Italy's world class Fintech ecosystem** and discover the **29 innovative startups** exhibiting at the **Italian Pavilion**.

To find out more about the Italian delegation at Money20/20 Europe 2024, come meet our Partners and startups at stands **8A110** and **8A120**.

The Italian Pavilion hosts:

Italian Trade Agency
AssoFintech
ItaliaFintech
Fintech District
YesMilano
Aptus.AI
Armundia Group
Blockinvest
Cents
Clearbox.AI
Conio
Ematrend
EvenFi
Expert Revolution
Fairtile
Gimme5
Ineo
Keyless
MDOTM Ldt
Mia-Fintech
Opentech.com
PlusAdvance
Qadra
Qi4M
Qodeup
Recrowd srl
Sibill
Switcho
TackPay
TeamSystem Payments
Tinaba
Viceversa
Wibiocard
Young Platform

- According to the last release of Banca d'Italia's report, **investments on Fintech have been growing in Italy** during the **last year**: the total amount of the investment projects amounts for EUR 1.88 billion until 2025.
- **Main technologies** for adoption in this field are **web-mobile platforms** (20.5 %), followed by Artificial intelligence (16.5 %) and Application Programming Interfaces - APIs (14.9 %), enabling the development of innovative products and services according to new customers and their needs.
- There are **two key areas** where investments are focusing on: **intermediation** and **payments**, with a focus on the digitalisation of credit processes and innovation in instant payments.



- The **main benefits of investments** in new technologies are **efficiency** and **improvement of services;** nevertheless, there are a number of **operational challenges** such as fraud and increased risk associated with ICT outsourcing to be taken into consideration.

Italian Trade Agency

Address:
Via Liszt 21, Rome

Category:
Government Agency

ITALIAN TRADE AGENCY

The Italian Trade Agency (ITA) is the government agency responsible for promoting foreign investment in Italy.

Working under the Ministry of Foreign Affairs and the Ministry of Enterprises and Made in Italy, our international network provides a global reach through over 80 overseas offices all over the world.

Our mission is to ensure that current and potential investors receive the strongest possible cross-government support to realise their investments in Italy.

Meet at M2020 :



Tindaro Paganini
Director
Brussels Office

Assofintech

Address:
Via Pantano 2, Milan

Category:
Association

assoFintech

In collaboration with SDA Bocconi School of Management – ICE Innovation and Corporate Entrepreneurship Center

AssoFintech stands as Italy's premier non-profit association, uniting all stakeholders within the Fintech and Insurtech sectors. From startups to scaleups, from challenger banks to traditional financial institutions embracing new technologies, AssoFintech provides a collaborative platform for innovation and growth.

AssoFintech, in collaboration with I.C.E., the Innovation and Corporate Entrepreneurship Center of SDA Bocconi, brings to Money20/20 Europe a rich sample of Fintechs representing the dynamic and innovative Italian ecosystem.

Meet at M2020 :



Samantha Barbero
General Secretary



Claudia Segre
Vice President



Silvia Rella
I.C.E. SDA Bocconi

ItaliaFintech

Address:
Corso Giacomo Matteotti 1, Milan

Category:
Association

ITALIAFINTECH

ItaliaFintech is the association that brings together the most innovative national and international Fintech companies operating in Italy. Our objective is to foster dialogue with relevant industry stakeholders, monitoring and participating to define the financial regulatory framework with regulators, favouring networking among members through the organisation of events and workshops, supporting international expansion and financial education.

Meet at M2020 :



Camilla Cionini Visani
General Manager

Fintech District

Address:
Via Sassetti 31, Milan

Category:
Fintech Community

Fintech District is the international community of reference for the Fintech and Techfin ecosystem in Italy. It acts with the aim of creating the best conditions for all stakeholders (startups, financial institutions, corporate companies, professionals, institutions, investors) to operate in synergy and find opportunities for both local and international growth. The Community counts now more than 290 Fintech and Techfin companies and leading Corporates. Fintech District also has partnerships with equivalent innovation hubs abroad to multiply investment and cooperation opportunities, affirming its role as the gateway and reference point for the Italian market. Since 2020, Fintech District has been gathering the International Fintech community in Italy with the Milan Fintech Summit, the Italian flagship event dedicated to the future of innovation, organised in collaboration with Fiera Milano – Business International.

Meet at M2020 :



Clelia Tosi
Head of Fintech District

YesMilano

Address:
Piazza dei Mercanti 2, Milan

Category:
Investment Promotion Agency

YESMILANO

YesMilano is the official promotion agency and destination management organisation of the City of Milano. It was created by the Municipality of Milano and the Chamber of Commerce of Milano Monza Brianza Lodi to unleash the potential of the City and the metro region and increase its international relevance. We work by catalysing the energies of the territory in order to strengthen Milan's global positioning as a sustainable destination for tourism, and as an innovation hub capable of attracting and retaining large-scale events, foreign investments, innovative startups and international talents.

Meet at M2020 :



Claudia Lodetti
Project Manager

Aptus.AI

powered by Fintech District & YesMilano

Address:
Largo Padre Renzo Spadoni 1,
Pisa

Category:
Techfin

Aptus.AI makes law digitally accessible with its AI-powered proprietary machine-readable regulatory format, that automates the collection and analysis of regulations in a unique RegTech platform updated in real-time.

This SaaS assesses the impact of regulatory changes on internal procedures and policies, including a Generative AI chat that allows users to get instantaneously the legal information they need.

Meet at M2020 :



Andrea Tesei
CEO & Co-founder

Armundia Group

powered by Assofintech

ARMUNDIA GROUP | FINTECH & INSURTECH PARTNER

Address:
Via Larga 9, Milan

Category:
WealthTech

Armundia Group, a leading Italian tech company in ICT for banking, insurance and finance, leverages 15+ years of experience to anticipate market needs with truly innovative platforms.

In 2024, it expanded internationally with startups in the UK and Luxembourg. With 200 professionals, it serves clients in 11 countries.

Meet at M2020 :



Carlo Massimiliano Speranza
Chief International Sales and Business Development Officer

BlockInvest

powered by Assofintech

Address:
Corso Sempione 4, Milan

Category:
Asset Tokenization

Our solution is the bridge between traditional finance and blockchain.

We solve legal and procedural issues to create tokenize securities.

BlockInvest enables on-chain transactions with one click and supports multiple token standards for various assets and products.

Meet at M2020 :



Tommaso Cattaneo
Business Development

Cents

powered by Fintech District & YesMilano

Address:
Str. Madonna dei Monti 2,
Perugia

Category:
Crowdfunding

Cents is an innovative Fintech startup focusing on corporate and crowd fundraising, facilitating charitable donations through transactions on products and services, both physical and digital. Through an all-in-one software solution, based on an Impact-as-a-Service™ model, Cents connects banks, credit institutions and payment system providers with a diverse network of international non-profit organisations, empowering millions to make a tangible impact on the world every single day. At the end of 2023, Cents closed a €1.2 million Pre-Seed round, starting an exclusive collaboration with Nexi to develop a donation system directly integrated into digital payments.

Meet at M2020 :



Riccardo Valobra
Founder

Clearbox AI

powered by Fintech District & YesMilano

Address:
Corso Castelfidardo 30/a, Turin

Category:
Techfin (Synthetic Data for AI)

Clearbox AI is a prominent Synthetic Data company that works with major banks and financial institutions across Europe, to optimise their technological investments in AI in a responsible manner. Clearbox AI's synthetic data solutions are designed to enhance AI capabilities by boosting robustness and ROI in key financial operations such as fraud detection and anti-money laundering. Their technology also focuses on improving AI fairness, while supporting secure data sandbox environments that facilitate safe data sharing and regulatory compliance.

Meet at M2020 :



Shalini Kurapati
CEO and Co-founder

Conio

powered by ItaliaFintech

Address:
Via A. Bertani 6, Milan

Category:
Crypto & DeFi

Conio, backed by Poste Italiane and Banca Generali, launched Italy's first Bitcoin and digital assets wallet. With over 430,000 customers, Conio's advanced technology is trusted by major banks and financial institutions, making it the premier partner for entering the digital asset market.

Meet at M2020 :



Orlando Merone
General Manager

Ematrend srl

powered by Fintech District & YesMilano

Address:
Via Uccivello 14, Modena

Category:
WealthTech

Ematrend develops algorithms, tools and platforms for robotrading and robo4advisory. The use of mathematical and artificial intelligence models can lead to great advantages for:
1.Traders
2.Advisers and asset managers
3.Banks, consultancy companies

Among the advantages:
- monitoring of financial markets 24 hours a day;
- building models that have been proven on a historical basis to generate performance with low costs;
- searching of anticipatory correlations on market trends.

Meet at M2020 :



Enrico Malverti
Founder & CEO

Evenfi

powered by ItaliaFintech

Address:
Via Monte Sabotino 2,
Bergamo

Category:
Crowdfunding

Evenfi is an innovative Fintech platform offering digital financial solutions for SMEs and startups, facilitating access to finance and investment.

Meet at M2020 :



Matteo Rossi
Head of Sales & Marketing

Expert Revolution

powered by Fintech District & YesMilano

Address:
Via Monte Bianco snc, Latina

Category:
Insurtech

Expert Revolution is a company that provides vehicle damage assessment services for the insurance and car rental markets.

The services are entirely based on a proprietary platform that allows full control of the process: initial contact, images acquisition, automatic evaluation. Repetitive activities are fully automated, leaving our team members with value-added tasks. Our goal is continuously improving efficiency and performance.

Meet at M2020 :



Enrico Ricceri
CEO

Fairtile

powered by Assofintech

Address:
Viale Mazzini 11, Rome

Category:
Fintech Techfin

THE CREDIT INTELLIGENCE AND AUTOMATION PLATFORM
We enable Financial Inclusion and Sustainability

The digital era requires a new paradigm. Financial Inclusion remains a global challenge, Sustainability struggles to find the right path, Digital Fraud is rising, Inefficiencies hit revenues and resilience. We trust Data and Artificial Intelligence have the power to reshape our Society and Economy.

We have created an Artificial Intelligence Platform delivering SaaS Solutions to help our customers overcome the complexity, cost, and inadequacy of today's paradigm making intelligent decisions and automating their executions.

CREDIT SCORING | SUSTAINABILITY RATING | FRAUD DETECTION | DEBT COLLECTION

Meet at M2020 :



Guido Ferrari
Co-Founder

Gimme5

powered by Assofintech

Address:
Largo Donegani 2, Milan

Category:
WealthTech

Gimme5 is an innovative digital piggy bank designed to democratise finance. With a goal-based approach, starting from €5, and a user-friendly interface, Gimme5 makes saving and investing easy for everyone.

Partner with Gimme5 to offer your clients a cutting-edge, smart solution to investing.

Meet at M2020 :



Giuseppe Codazzi
Project Manager

Ineo

powered by ItaliaFintech

Address:
Via Paolo di Dono 149, Rome

Category:
Regtech

INEO offers digital identification and client onboarding services. Via patented AI technology, it verifies identities and IDs and contractualises customers in seconds with a seamless UX, guaranteeing a smart identity management and a drastic reduction of the churn-rate during onboarding.

Meet at M2020 :



Chiara Pinto
Chief Marketing Officer

Keyless

powered by ItaliaFintech

Address:
Viale Luca Gaurico 9-11,
Rome

Category:
TechFin

KEYLESS

Keyless is a passwordless authentication company and the world leader in privacy-preserving biometrics for consumer and workforce authentication. It protects financial institutions, governments, and enterprises globally, combating fraud, identity theft, and ensuring regulatory compliance. Its flagship Zero-Knowledge Biometrics technology does not store biometric data anywhere and delivers built-in multi-factor security with just one look at the camera. Keyless is ISO27001 certified and also holds both FIDO Biometrics and FIDO2 certifications, the only company to do so.

Meet at M2020 :



Gian Mario Casarola
Sales Director

MDOTM Ltd

powered by Assofintech

Address:
125 Kingsway, London
Via Passione 8, Milan

Category:
AI-Driven Investment Solutions

MDOTM
AI-DRIVEN INVESTMENT SOLUTIONS

MDOTM Ltd is a B2B SaaS Fintech company specialising in AI-driven investment solutions for institutional investors.

The company's platform, Sphere, allows Asset & Wealth Managers to integrate its proprietary AI technology to improve the efficiency of their investment process by leveraging AI-driven investment insights, building and managing personalised portfolios at scale, and generating automated portfolio commentaries with Analytical & Generative AI.

Meet at M2020 :



Alessio Fiore
Senior Manager

Mia-Fintech

powered by ItaliaFintech

Address:
Via Giacomo Leopardi 8, Milan

Category:
TechFin

Mia-Fintech is the tech startup that has revolutionised the end-to-end creation of regulated digital platforms in the banking and financial industries. Its cloud native software suite enables financial institutions to develop and create new digital services in a fast and scalable way.

Meet at M2020 :



Bruno Natoli
CEO

Opentech.com

powered by Fintech District & YesMilano

Address:
Viale Luigi Schiavonetti 286,
Rome

Category:
Payments

Opentech, an Italian Fintech excellence, provides payment and security services to top banks and card issuers.

Our team combines design and engineering to deliver best-in-class solutions with a distinctive user experience. With our PCI-DSS Level 1 infrastructure, we support key financial players, including BNP Paribas, card complete, ING, Swiss Bankers and UniCredit.

Meet at M2020 :



Alessandro Borghini
Head of User Experience

PlusAdvance

powered by Fintech District & YesMilano

Address:
Viale Val Padana 81, Rome

Category:
Techfin

PlusAdvance

PlusAdvance is the leading platform for helping CFOs and treasurers of European companies optimise the working capital cycle.

Cloud platform enhances the efficient use of wide range of financial products, including supply chain finance, B2B virtual credit cards and B2B payments. PlusAdvance bridges the gap between companies and financial institutions by enabling businesses to quickly launch and manage custom programs, while allowing financial providers to increase the usage of their products efficiently.

Meet at M2020 :



Massimiliano Gattari
CEO

Qadra

powered by ItaliaFintech

Address:
Corso di Porta Romana 61, Milan

Category:
WealthTech

Qadra delivers State-of-the-Art software solutions that improve the investment experience for private clients and wealth managers. We have bases in Milan, Turin and London, and we are building our company with an absolute focus on meeting our clients' expectations.

Meet at M2020 :



Pietro Pollichieni
CEO

Qi4M

powered by Assofintech

Address:
Via Elio Vittorini 129, Rome

Category:
Asset Management

Qi4M is dedicated to empowering portfolio and asset managers through cutting-edge AI technology.

We aim to supply these financial professionals with not only the tools for the development of their own AI strategies, but also the knowledge and ability to use them to the maximum of their potential.

Meet at M2020 :



Davide Massenzana
Co-Founder

Qodeup

powered by Assofintech

Address:
Via Matilde Serao 78,
Castegnato (Brescia)

Category:
Financial Services

Qodeup is the QR Code payment solution designed to make the payment experience and life easier for restaurant owners, restaurant staff and end customers.

With our pay-at-the-table solution, also integrated with the best cash register systems on the market, customers split, tip, pay and leave a review in less than one minute.

Meet at M2020 :



Fabio Marniga
CEO & Co-Founder

Recrowd srl

powered by Assofintech

Address:
Via B. Quaranta 40, Milan

Category:
Real Estate Crowdfunding

Recrowd
Real estate crowdfunding

Decentralisation of Real Estate through Crowdfunding

Real estate Crowdfunding aims to break down historical market barriers, helping developers find an alternative way of financing.

Thanks to a fully-digital platform and low investment tickets, it also involves retail investors in professional projects.

Meet at M2020 :



Gianluca De Simone
CEO & Co-Founder

Sibill

powered by Fintech District & YesMilano

Address:
Via Thaon di Revel 21, Milan

Category:
Business Financial Management

Sibill is the all-in-one financial operations platform for Italian SMBs. Entrepreneurs, employees, and accountants can manage the cash flow, issue invoices, pay receivables, analyse performance, and run their books on a simple, integrated platform rather than N point solutions or legacy software.

Thousands of businesses trust Sibill to be the go-to tool where all things money happen. Many more to come.

Meet at M2020 :



Dario Prencipe
Co-Founder, Chief of Data

Switcho

powered by Fintech District & YesMilano

Address:
Via Mascheroni 15, Milan

Category:
Personal and Business Financial Management

Switcho helps saving on bills by offering digital switch to a better offer in energy, broadband, mobile and insurance.

With a community of +750k users, acquired directly or through partnerships with banks (9 in Italy), Switcho set up a new standard for digital switching and personal expenses management, through a transparent, digital, end-to-end and user experience-centric model.

Meet at M2020 :



Marco Tricarico
CEO & Co-founder

TackPay

powered by Fintech District & YesMilano

Address:
Via Tolceto, Genoa

Category:
Payments

TackPay is the first Italian platform that allows users to send, receive and manage tips in a completely digital way.

We are revolutionising the tipping experience, empowering businesses and workers with a smart, efficient tool dedicated to facilitating the seamless exchange of tips through cashless payment methods.

Meet at M2020 :



Matteo Tranchida
CEO

TeamSystem Payments

powered by ItaliaFintech

Address:
Via Cornalia 11, Milan

Category:
Payments

In 2020, TeamSystem established TeamSystem Payments, a payment institute authorised by Banca D'Italia to offer payment collection and Open Banking (PIS and AIS) services to businesses and accountants. These services are enabled via TS Pay, the digital platform accessible via either integration in TeamSystem ERPs, third-party ERPs or stand-alone via web.

Meet at M2020 :



Stefano Rostagno
Head of Business & Operations

Tinaba

powered by Assofintech

Address:
Via Cerva 28, Milan

Category:
Neo Banks

Tinaba is a Fintech offering neobanking services like money management, global payments, and cryptocurrency investments.

It provides "Fintech as a Service" (FaaS) for banks to integrate innovative services while maintaining existing systems and customers.

Meet at M2020 :



Andrea Cilio
Member of the Management Committee

Viceversa

powered by Fintech District & YesMilano

Address:
Via Bernardo Quaranta 40,
Milan

Category:
Lending

Viceversa is a leading European Fintech company that aims to become the financial and operational partner for the next generation of digital businesses. Bridging the gap between growth capital and digital businesses, Viceversa's embedded finance solution, Bridge, allows you to offer smart capital solutions that help diversify your offerings while also generating a new revenue stream, without any of the risk.

Meet at M2020 :



Matteo Masserdotti
CEO & Founder

Wibiocard srl

powered by Assofinech

Address:
Viale Stelvio 70, Milan

Category:
Cybersecurity
Biometric Authentication

At WIBIOCARD, we offer a range of products and services designed to address identity and security concerns associated with smartcards. Our flagship offering is the biometric smartcard, equipped with integrated sensors and display screens. These smartcards use encoded matching algorithms to ensure conclusive proof of ownership, guarantee access authorisation, and verify identity claims. All our solutions are passwordless.

WIBIOCARD also provides proprietary software solutions that seamlessly integrate with our hardware. These solutions enable secure identity authentication for online processes, transactions, and specialised applications like I-voting.

Meet at M2020 :



Imad El Kurdi
CEO & Founder

Young Platform

powered by Fintech District & YesMilano

Address:
Via Cigna 96/17, Turin

Category:
Crypto & DeFI

Young Platform

Young Platform is Italy's leading cryptocurrency exchange, offering a user-friendly platform for beginners and a Pro version for advanced traders.

Supporting over 70 market pairs and enabling fiat currency transactions, it is licensed in Italy and France. Compliance has been its key differentiator, earning a strong reputation since 2019 and attracting over €20M from investors like Azimut Asset Manager.

Meet at M2020 :



Alexandru Stefan Gheban
Co-Founder