



National Bank
of Ukraine

sense bank

UKRAINIAN FINTECH CATALOG

2026

IN PARTNERSHIP WITH
 Швейцарська Європейська
Конфедерація банків
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Finance Corporation
WORLD BANK GROUP

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Content

Introductory comments, Rostyslav Dyuk, Chairman of the Ukrainian Association of Fintech and Innovation companies	04
Introductory comments, Oleksii Shaban, Deputy Governor of the NBU	05
Introductory comments, Alejandro Alvarez De La Campa, Country Manager for Ukraine, IFC, World Bank Group	07
Introductory comments, Inna Tiutiun, Member of the Board, Director of IT, Retail Banking, and Digital Transformation at Sense Bank	08
About the Association	09
Fintech Insider	10
DowithUA — API platform for international scaling of Ukrainian fintech	11
Ukraine in numbers	13
Ukrainian fintech in numbers	14
The state of fintech in Ukraine	15
Fintech in Wartime	32
An Effective Central Bank as a Driver of Digital Transformation	35
Embedded Finance and Ukraine's Reconstruction: From Recovery Tool to Strategic Infrastructure	39
Fintech companies by year of foundation	42
Map of the Ukrainian Fintech ecosystem 2026	43
Catalog of Companies	47
Catalog of foreign fintech companies operating in the Ukrainian market	120



Rostyslav Dyuk

Chairman of the Ukrainian Association
of Fintech and Innovation companies

The catalog you are holding in your hands is being published at a time when the word “challenge” has long ceased to be a metaphor. Full-scale war, global technological turbulence, and rapid changes in the regulatory environment—all of this is happening simultaneously. And yet, Ukrainian fintech is not merely surviving. It is competing, growing, and surprising us.

The three key technological trends of 2026: artificial intelligence, open banking, and RegTech. These are the new rules of the game, and the market is adapting to them right now, with no time to waste. On August 1, 2025, the NBU’s Regulation on Open Banking came into effect in Ukraine, granting licensed third parties access to customer account data for the first time, subject to the customers’ consent. This is not merely a technical requirement but a systemic shift in the competitive landscape between banks and fintech companies.

At the same time, the regulatory burden is growing: new prudential requirements for financial companies, increased reporting obligations, and adaptation to ever-more-complex AML/CFT standards. The transition period requires resources that some players do not have. However, we are convinced that high-quality regulatory transformation is an investment in long-term competitiveness, not just a compliance expense.

For us, European integration is a daily operational reality. Ukraine’s financial sector already meets 75–77% of EU requirements—and this figure is rising. In 2025, progress in implementing the Association Agreement regarding the financial sector amounted to 8 percentage points over the year, and the overall implementation rate reached 82%. The NBU has set a goal: to achieve maximum equivalence of Ukrainian financial legislation with EU standards by 2027.

For the fintech sector, this opens up specific opportunities: easier access to European markets, the ability to attract institutional investors who understand and value regulatory predictability, and new partnerships with European players for whom Ukraine is no longer a “gray area.” Most Ukrainian fintech companies planning international expansion are targeting EU markets. European integration brings additional responsibilities: higher data protection standards, stricter capital requirements, and mandatory AML compliance under the AMLD framework. But each of these steps brings us closer to a market where the rules protect businesses and customers equally.

The future of the market will be shaped by those who can combine the speed of innovation with trust, security, and European standards. It’s not about choosing one thing over another, but about maintaining all of them at the same time. It’s difficult. But this is exactly what Ukrainian fintech does better than most.

The 2026 Catalog is a roadmap of opportunities for those shaping the future of Ukraine’s financial sector!



Oleksii Shaban,
Deputy Governor of the NBU

For the fifth consecutive year since the start of the full-scale invasion, the Ukrainian financial sector has been operating under unprecedented conditions of uncertainty. At the same time, it manages to weather this challenge with dignity, adapt to changes, and operate smoothly. This resilience serves as the foundation for its future growth and digital transformation.

The National Bank's goal in this context remains unchanged. We are consistently developing a modern financial ecosystem: one that is digital, open, resilient, and integrated into the European space. Where every user of financial services can access high-quality, affordable, inclusive, and secure digital financial services under any circumstances.

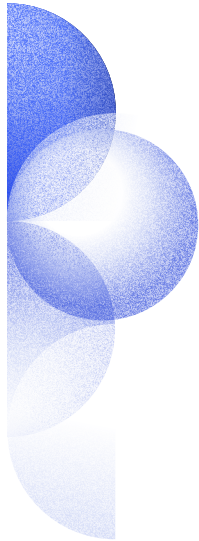
Today, the digital transformation of the financial sector is more than just a technological process. It represents a comprehensive shift in the model of interaction between regulators, financial institutions, fintech companies, businesses, and consumers. Its key trends include the development of a cashless economy, instant transfers, open banking, enhanced cyber resilience, the use of cloud technologies, the responsible implementation of artificial intelligence, and the harmonization of regulatory approaches with European standards.

We are currently seeing positive trends. One of the key trends remains the steady growth of cashless payments. In fact, it can be said that the war served as a catalyst and accelerated this transition. In 2025, 8.3 billion cashless transactions totaling 4 trillion hryvnias were made in Ukraine using payment cards issued by Ukrainian issuers. This represents an 11% increase in the number of transactions and a 10.1% increase in the total amount compared to 2024.

Last year, cashless transactions using payment cards accounted for 65.4% of the total value of payment card transactions, compared to 60.9% in 2021. In terms of volume, their share was even higher. Last year, 95 out of 100 card transactions were cashless (meaning that only 5% of the transactions Ukrainians make involve cash withdrawals). In 2021, the figure was 90 out of 100.

The figures regarding the payment card acceptance network are also positive: despite the temporary occupation of territory, business relocations, disruptions to logistics, shelling, and power outages, the number of POS terminals accepting payment cards in the retail network stood at 558,600 units as of the end of 2025. This is nearly 31% higher than the number of payment terminals at the end of 2021. In other words, Ukraine's terminal network has not only fully recovered from the losses of the first year of the full-scale invasion in terms of quantity but has also significantly increased the number of payment devices.

At the same time, in addition to card payments, account-to-account cashless payments—known as credit transfers—are also gaining traction in Ukraine. Currently, citizens have begun to use them quite actively. Thus, in 2025, within Ukraine, the largest number of payment transactions initiated via credit transfers were executed specifically from individual accounts: 2.5 billion transactions (this represents 80.1% of the total number of such payment transactions in the country). The total amount that Ukrainians transferred



non-cash from their accounts to businesses and other individuals last year exceeded 3.3 trillion UAH. For its part, the NBU continues to work on expanding account-to-account transactions, specifically by developing instant transfers. In 2024, we updated the Electronic Payment System (EPS) and introduced the functionality for instant transfers. To further expand the use of instant transfers and enhance their convenience, we have developed and approved, in collaboration with market participants, a new version of the Rules for the Generation, Transmission, and Processing of QR Codes for Account-to-Account Transfers. This involves a unified approach for all payment service providers, which expands the use of QR codes in modern commerce and introduces elements of a unified user experience, including QR code branding and the availability of a QR code scanner on the home screen of every payment app.

Our priorities for further development remain maintaining the operational resilience of the Ukrainian financial system, integrating it with the European system, in particular through joining SEPA, and creating an environment conducive to innovation. We are also focused on strengthening information and cybersecurity requirements, ensuring zero tolerance for Russian and Belarusian software, managing third-party risk, and ensuring digital operational resilience in accordance with European standards, particularly DORA.

Against the backdrop of rapid innovation across various segments of the financial sector—which requires a deeper understanding of technology and continuous updating of knowledge—the National Bank is consistently strengthening its expertise through collaboration with international partners. This allows us to better understand the range of modern technological solutions and develop practical tools for the advancement of innovative regulation, particularly in the areas of digital currencies, virtual assets, the responsible use of artificial intelligence, and more.

At the same time, an important component of this process is proactive dialogue with financial market participants, based on partnership, openness, and constructive discussions. This is precisely the model of interaction we prefer. In particular, an example of this is the implementation of responsible AI use, during which the National Bank holds expert discussions with professional market participants to find balanced approaches between innovation development and an appropriate regulatory environment.

We are convinced that the key to further digital development lies in a partnership between the government, the financial sector, and the tech industry. Only such synergy can create an effective financial ecosystem where stability and innovation reinforce one another. Our new standard is an ecosystem of trust, in which open banking, instant transfers, a high level of cybersecurity, inclusivity, and transparency form the foundation for long-term economic growth. And Ukraine is confidently moving toward this outcome.



Alejandro Alvarez De La Campa

Country Manager for Ukraine, IFC,
World Bank Group

Dear colleagues and partners,

Few financial sectors in Europe have been tested as deeply, or have innovated as rapidly, as Ukraine's over the past four years. What began as a question of survival under Russia's invasion of Ukraine has become a question of leadership: how Ukraine's banks, fintechs, and regulators can build a financial system that delivers wartime resilience and post-war recovery in equal measure. We are pleased to present the 2026 edition of the Ukrainian Fintech Catalog as a record of that progress and the partnerships that have made it possible.

The scale of the recovery ahead is unprecedented. The fifth Rapid Damage and Needs Assessment of the World Bank Group (WBG) puts reconstruction needs at around USD588 billion, and International Finance Corporation (IFC) estimates that under the right enabling conditions the private sector could meet up to 40 percent of these needs. Mobilizing private capital at this scale calls for a modern, well-functioning financial sector capable of intermediating efficiently between investors and the households, small and medium-sized enterprises (SMEs), and reconstruction-critical sectors that will drive recovery.

IFC sees the financial sector as central to mobilizing that private capital efficiently, transparently, and at scale. Four priorities guide IFC's work in this sector in Ukraine.

First, supporting a resilient and well-capitalized banking sector able to intermediate reconstruction finance to households and businesses. Second, working with the National Bank of Ukraine and other regulators to advance open banking, instant payments, digital identity, and regulatory alignment with the European Union (EU). Third, partnering with banks, fintechs, and platforms to extend financial services to micro, small, and medium enterprises (MSMEs), internally displaced persons, women-led businesses, and other underserved segments through digital and embedded delivery models. Fourth, mobilizing private investment, blended finance, and risk-sharing instruments for sectors central to recovery, including agriculture, industry, energy, and infrastructure.

Ukraine's fintech sector is a strategic asset within this agenda. Its capacity to innovate, scale, and partner with banks and public institutions will shape how quickly and inclusively recovery reaches the real economy. The 2026 Ukraine Fintech Catalogue offers a valuable view of that ecosystem, and IFC is pleased to contribute to it.



Inna Tiutiu

Member of the Board, Director of IT, Retail Banking, and Digital Transformation at Sense Bank

Amid a period of turbulence and constant change, the financial sector has remained one of the most resilient pillars of the Ukrainian economy. And technology has become the main driver of this resilience. Numerous factors, including domestic instability and new customer needs, have shaped a reality in which banks and fintech companies are no longer merely participants in the same market but have become true partners with a shared mission: to make financial services faster, more accessible, and more human-centered.

The value of partnerships between banks and fintech companies lies in combining each party's strengths. Banks bring scale, regulatory expertise, reliable infrastructure, and customer trust to the collaboration. Fintech companies contribute speed of innovation, flexibility, a culture of experimentation, and unconventional approaches to the customer experience. Integrations that previously took four to six weeks can now be launched in just one week through partnerships with fintech companies. This is the true value of such collaboration—shortening the distance to the customer and to achieving results.

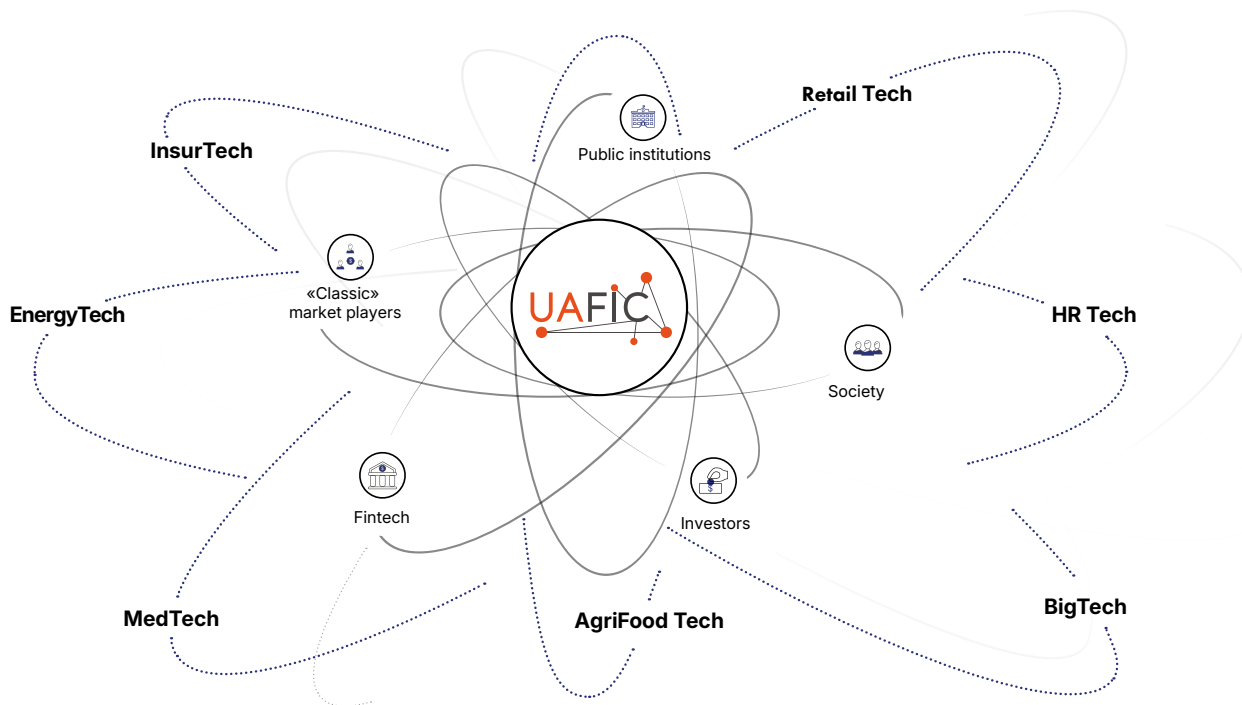
At Sense Bank, we experience this every day. Our Sense SuperApp is steadily evolving into an ecosystem where new features are added every month: from investing in domestic government bonds with just a few clicks to gamification, which rewards customers with real bonuses. No bank can create this on its own—nor should it. Behind every user-friendly interface lies collaboration with tech teams that help test hypotheses faster, integrate AI for anti-fraud and personalization, and bring new payment scenarios to market.

The launch of open banking, harmonization with European regulatory frameworks, the introduction of instant payments, and the tracking of transfers via UETR—none of these changes can be implemented without a healthy dialogue between banks, fintech companies, and the regulator. This, in my opinion, is what makes the Ukrainian fintech ecosystem unique: we have learned to listen to one another and move forward together even when the world is facing extreme uncertainty.

What does the customer get out of this? Simplicity instead of red tape, transparency instead of hidden terms, speed instead of days of waiting, and security backed by the highest standards of cybersecurity. What does the industry get? Healthy competition, new jobs, the export potential of Ukrainian technologies, and the capitalisation of trust in the “Made in Ukraine” brand.

Sense Bank believes in the synergy between traditional banking and innovation. We are open to partnerships, joint pilot projects, and bold ideas that bring financial services closer to people. Thank you to everyone who is building this future with us! I am confident that this year’s Catalog will serve as yet another testament to the strength of our community.

About the Association



Analytics • Networking • Advocacy • International Relations • Interaction with investors

FinTech Insider

FinTech Insider is a specialized media outlet for the Ukrainian fintech ecosystem that brings together key market players and the expert community. We provide a platform not only for accessing the latest news and insights on the development of financial technologies in Ukraine and around the world, but also for sharing experiences and expertise.



Our strengths and achievements:

1. International recognition

FinTech Insider is a long-standing partner of leading global fintech events, such as Money20/20 Europe, Web Summit, FTT Fintech Festival, UNCHAIN Fintech Festival, and others.

2. Partnerships with key market initiatives.

We collaborate with major industry initiatives, including UAFIN.TECH, the Ukrainian Fintech Awards, the Ukrainian Banking Summit, Fintech Trends, and the Ukrainian Fintech Catalog. Our expert media community includes representatives from leading market players.

3. Editorial Board.

Our content is created by journalists who have a deep understanding of the financial sector and technology trends.

4. Target audience.

Our readers include bankers, representatives of financial companies, fintech and insurtech teams, startups, investors, and anyone who follows the transformation of the financial market.



Stay up to date
with the latest fintech news

Our Mission

We believe that the development of a strong fintech ecosystem is a key driver of Ukraine's economic growth. The next step for FinTech Insider is to actively integrate into the European professional community and strengthen the international presence of Ukrainian fintech.

DowithUA — API platform for international scaling of Ukrainian fintech

DoWithUA is a B2B platform created by the Ukrainian Association of Fintech and Innovative Companies (UAFIC) to boost cooperation between Ukrainian fintechs, IT companies, small businesses, and international partners. The platform serves as an open marketplace where Ukrainian innovative businesses can present their API solutions, find new customers, attract investments, and integrate their products and services at the international level.

The main goal of DoWithUA is to strengthen the sustainability, competitiveness, and export potential of Ukrainian fintech and IT companies in the context of war and economic recovery. The platform lowers barriers to international integration, saving companies time and resources spent on searching for orders, partners, or donor support.

What does the platform offer?

A catalog of API solutions

from Ukrainian providers in the areas of finance, payments, cybersecurity, customer experience, and analytics.

System of requests from potential customers

the platform helps find a solution provider for specific needs.

Investment project showcase

for startups and SMEs seeking financing or donor support.

Interface for international partners

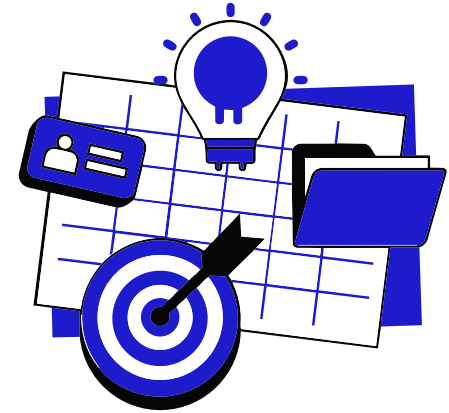
transparent access to Ukrainian innovative companies with the ability to communicate directly and initiate cooperation.



dowithua.com

International businesses collaborating with Ukrainian fintech and IT companies through DoWithUA enjoy many significant advantages:

- access to innovative solutions that are flexible and creative;
- expanding markets and diversifying revenue streams through new partnerships;
- increasing business resilience in rapidly changing conditions thanks to the adaptability of Ukrainian companies;
- supporting the development of the Ukrainian fintech ecosystem and laying the foundation for long-term mutually beneficial relationships;
- global knowledge exchange with leading industry players.



In the context of war, the DoWithUA platform has become a strategic response to the challenges facing Ukrainian businesses. It not only supports the continued operation of companies but also creates a foundation for their **long-term growth, modernization, and global integration**.



dowithua.com

The platform was created with financial support from the European Union.

Ukraine in numbers

33,38 mln
 population

\$5389,5 GDP

per capita

82,4%

internet penetration
 rate in Ukraine

66

in the ranking of the most
 innovative countries in the world

45th

in digital quality of life in
 the world

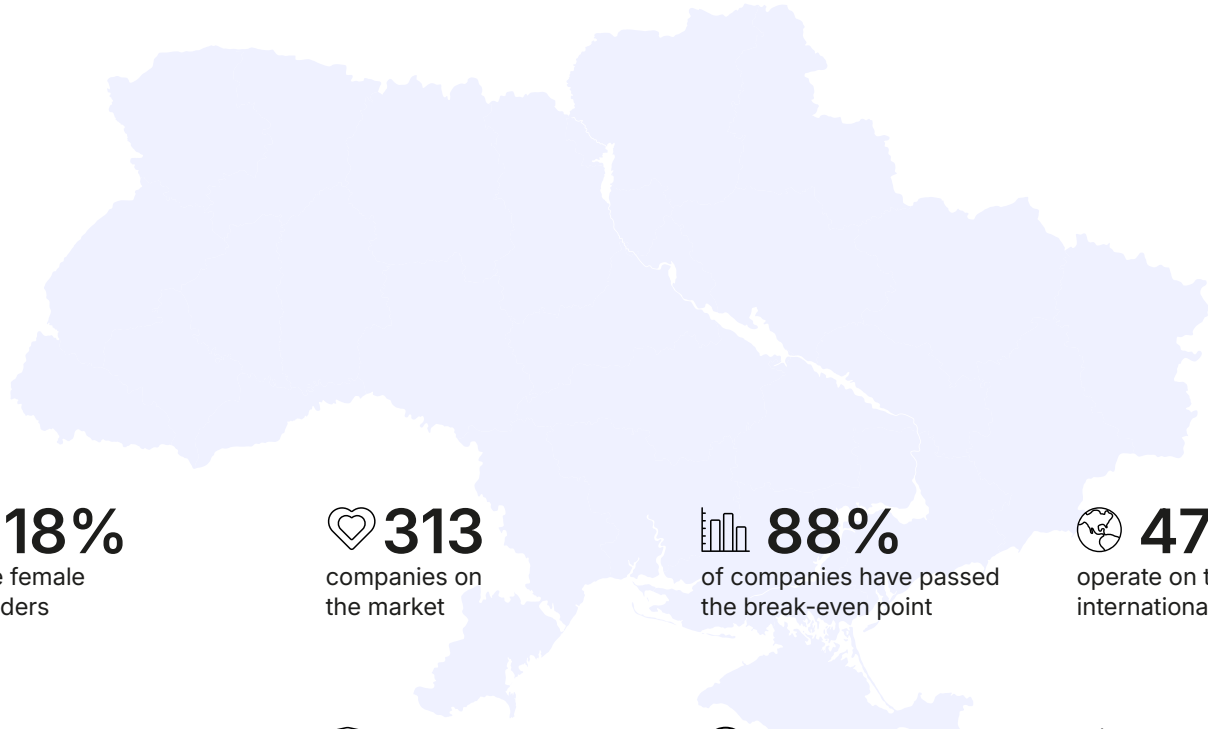
3,14%

share of IT services
 exports

305 178

IT specialists

Ukrainian fintech in numbers



18%
 have female
 founders

313
 companies on
 the market

88%
 of companies have passed
 the break-even point

47%
 operate on the
 international market

81%
 are based in Kyiv

66%
 have representatives
 in the Armed Forces

86%
 are financed exclusively
 by their own funds

8
 companies founded
 in 2025

The State of Fintech in Ukraine

In 2025, the Ukrainian fintech market continued to demonstrate resilience and gradual growth even amid military and macroeconomic challenges. The sector remains active thanks to a high level of digitalization, business adaptability, and the continuous implementation of new technological solutions. Eight new companies joined the ecosystem in 2025. Another startup launched its operations in early 2026, underscoring the continuity of market processes.

Currently, the Ukrainian fintech ecosystem comprises 313 companies. Most remain focused on the domestic market, though a significant portion is already represented abroad, primarily in the EU. The total market value of the fintech market is approximately \$2 billion.

Fintech companies continue to demonstrate high flexibility in their strategic development. Market participants are actively adapting to new customer needs, expanding digital services, and creating new market niches, which supports the industry's competitiveness even amid heightened risks.

Government institutions continued to exert a significant influence on the development of the fintech sector in 2025. In particular, the National Bank of Ukraine, the National Securities and Stock Market Commission (NSSMC), and the Ministry of Digital Transformation.

Among the activities of the National Bank of Ukraine, the following initiatives are noteworthy:

- updated requirements for the activities of insurance intermediaries and conditions for the sale of insurance and reinsurance products to implement the norms of Directive (EU) 2016/97 of the European Parliament and of the Council;
- updated the procedure for presenting requirements and applying enforcement measures, as well as the procedure for conducting on-site and off-site monitoring of payment infrastructure oversight objects;
- updated the methodology for the comprehensive assessment of systemically important payment systems for compliance with international oversight standards—the Principles for Financial Market Infrastructures;
- published the "Green Paper" on the development of regulatory technologies (RegTech) in the financial market of Ukraine;
- approved the rules for describing payment transaction execution schemes to increase transparency and strengthen the protection of users' rights;
- transitioned the NBU BankID System to a new version of the Interaction Specification;
- adopted the law on the creation of a new type of financial institution in Ukraine—the financial inclusion bank;

- approved the "White Paper" on ESG risk management in the financial sector;
- approved the Regulation on Open Banking in Ukraine;
- updated the Strategy for the Development of the Financial Sector of Ukraine: emphasis on stability, investment attraction, and European integration;
- introduced requirements for the activities of significant financial companies;
- defined key features of acquiring activities, as well as the procedure for authorization and currency licensing of its participants;
- simplified the procedure for a financial company to obtain the status of a payment institution;
- introduced a tracking service for payment transactions in the SEP system.

Initiatives of the National Securities and Stock Market Commission (NSSMC):

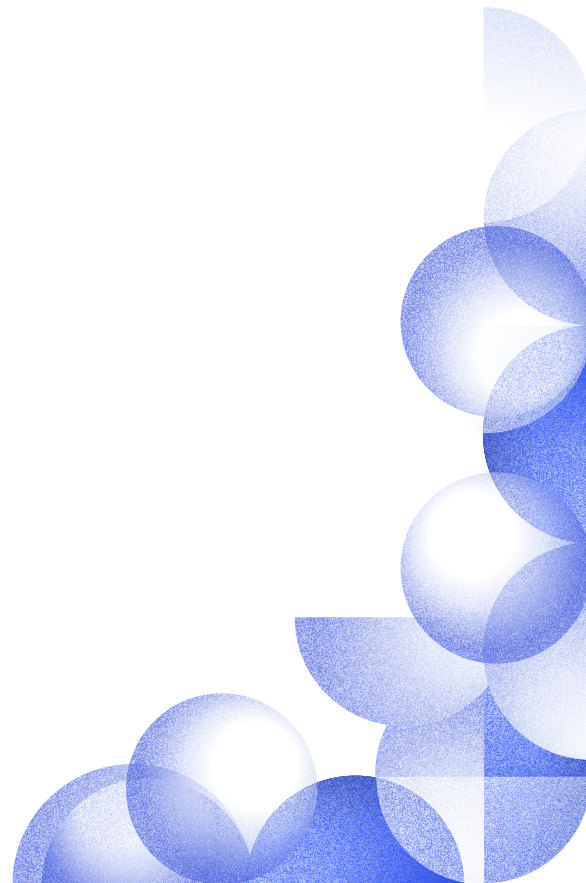
- registered the first bonds under a base prospectus — a step toward European transparency in capital markets;
- developed and approved the Roadmap for Sustainable Finance for 2025–2030;
- continued active cooperation with the BaFin regulator to ensure the sustainable development of the stock market;
- submitted an application to join the IOSCO Multilateral Memorandum to integrate Ukraine into global markets;

- presented the main directions for implementing sustainable development (ESG) mechanisms: preparation of legislative changes regarding Green and Social Bonds, as well as corporate governance reform;
- signed a five-party Memorandum of Understanding (NSSMC, Ministry of Economy, Ministry of Finance, NBU, and EBRD) regarding the development of an integrated capital markets infrastructure;
- started cooperation with the OECD on implementing best corporate governance practices for Ukraine's recovery;
- received the highest rating in the last three years in the European Commission's Report (EU Enlargement Package 2025): positive results were recorded in all 36 chapters.

Initiatives of the Ministry of Digital Transformation (MDT):

- launched the "Cyber Capacity Building for Ukraine" (CCBU) project within the framework of the Tallinn Mechanism;
- developed and submitted for Government consideration a resolution on the "Cloud Strategy" to create a legal framework and increase the efficiency of IT systems in the public sector;
- launched Brave1 Market – a defense technology (DefenseTech) marketplace for the prompt delivery of innovations to the front lines;

- opened the Tallinn Mechanism Project Office (TMPO) to coordinate projects in the fields of cybersecurity and cyber diplomacy;
- launched “Diia.Card” for receiving government payments to a single multi-account;
- presented the Strategy for the Development of Artificial Intelligence in Ukraine until 2030;
- launched “Multisharing” in the Diia app – a service for the instant sharing of a complete package of digital document copies with institutions and banks;
- created (jointly with the USF) a Sandbox – an incubator for AI and blockchain startups to reach “unicorn” status;
- opened the Digital Solutions Marketplace on the Diia.Business portal to assist entrepreneurs in finding IT products;
- launched CISO-Campus – a national platform for training cybersecurity executives.



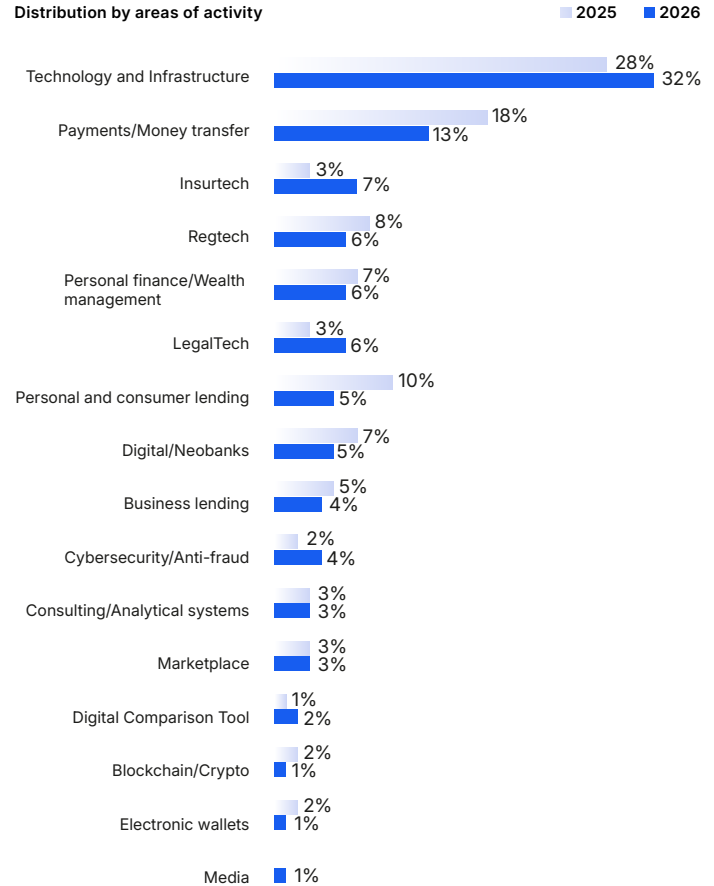
Analysis of Respondents' questionnaires¹

Areas of activity of fintechs

Technology infrastructure remains the consistently leading category, with its share growing to 32% in 2026 compared to 28% in 2025. This growth is natural, as in the context of intense competition, the digitalization of banking and non-banking financial institutions, the development of open banking, and the need for more flexible technological solutions, infrastructure companies are becoming the foundational providers for the entire ecosystem.

An important characteristic of the market is the model of interaction between players. The main partners for fintech companies are banks (40%), financial companies (23%), and the IT sector (21%), while they consider other IT companies (34%) and the fintech sector (31%) to be their main competitors. At the same time, interaction with the banking sector is free of sharp confrontation: 72% of respondents note that they do not compete but collaborate with banks, and another 11% point to operating in different market niches. Only 3% of those surveyed feel direct competition with banks.

Distribution by areas of activity



¹ 137 respondents participated in the survey

At the same time, in 2026, there is a noticeable strengthening of those sectors that previously remained less active or developed more slowly. In particular, the share of companies in the legal sector and insurance technology has grown to 6% and 7%, respectively. For legaltech, this may be a consequence of the increasingly complex regulatory environment and the growing need for compliance. For insurtech, this has a broader market context. According to CB Insights' "State of Insurtech 2025 Report", after several years of subdued liquidity, the number of IPOs and M&A deals among insurance technology companies has increased by 67% year-over-year. Thus, interest in insurtech companies has grown, as has their potential for development.

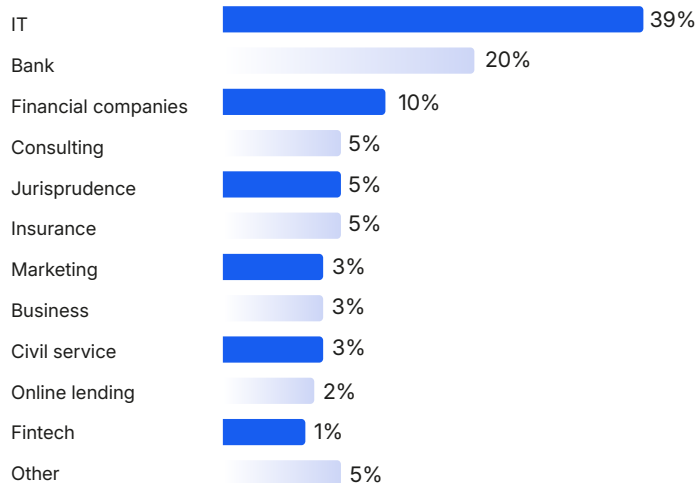
In contrast, the share of payment services in 2026 decreased to 13%, which is 5% less than in 2025. A similar trend is observed in the consumer lending sector, whose share fell to 5% compared to 10% in 2025.

The cybersecurity sector deserves special attention, as its share doubled in 2026 – reaching 4% – returning to 2024 levels. In the financial sector, cybersecurity is ceasing to be a supporting function and is becoming a critical prerequisite for trust. At the same time, RegTech's share in 2026 decreased to 6%, also returning to the 2024 level. Parts of RegTech functionality are increasingly being integrated into other products, so the market may not always distinguish RegTech as a separate sector, although demand for automation of compliance, reporting, customer identification, and risk management remains high.

Sectors such as business lending (4%), consulting and analytics (3%), personal finance management solutions (6%), and marketplaces (3%) remain relatively stable. Their stability indicates steady demand, though without a sharp increase in the number of new players.

In 2026, there is also a gradual emergence of digital comparison tools (2%). Such tools could become important elements in increasing market transparency, fostering competition, and enhancing consumer financial literacy.

Areas of activity of the Fintech companies' founders



License to carry out activities

According to the survey results, the share of companies whose activities do not require licensing has risen to 63% compared to 49% in 2025, a trend primarily observed among technology infrastructure developers and companies in the RegTech, LegalTech, cybersecurity, insurance, and personal finance management sectors. At the same time, there has been a decline in the share of licensed market participants: the number of companies licensed to provide financial services fell from 21% to 16%, and those licensed to provide payment services fell from 13% to 11%. While the technology operator segment showed moderate growth, increasing from 3% to 4%.

do not need a license
to operate their
activities

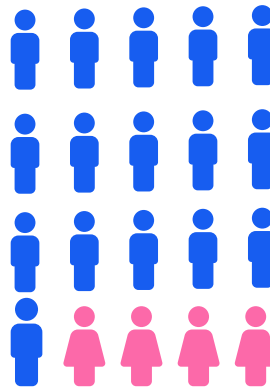
63%
fintech companies

Founders and origins

Among the founders of fintech companies, the trend of an increasing number of IT professionals remains consistent – they account 39% of the respondents surveyed. At the same time, the role of banking professionals has grown significantly: their share among founders increased from 8% in 2025 to 20% in 2026, while the presence of professionals from traditional financial companies decreased from 16% to 10%.

The share of professionals from the insurance, legal, and business sectors has increased slightly. Additionally, 3% of the surveyed companies were founded by former civil servants. There has been a slight decrease in the share of founders from the marketing and consulting sectors to 3% and 5%, respectively.

Regarding the gender breakdown, the situation is as follows: although men predominate among the founders of the surveyed fintech companies, there has been a gradual increase in the proportion of women. Currently, the overall ratio is 82% men and 18% women. Most often, women lead companies in the fields of law, insurance, lending, and neobanking.

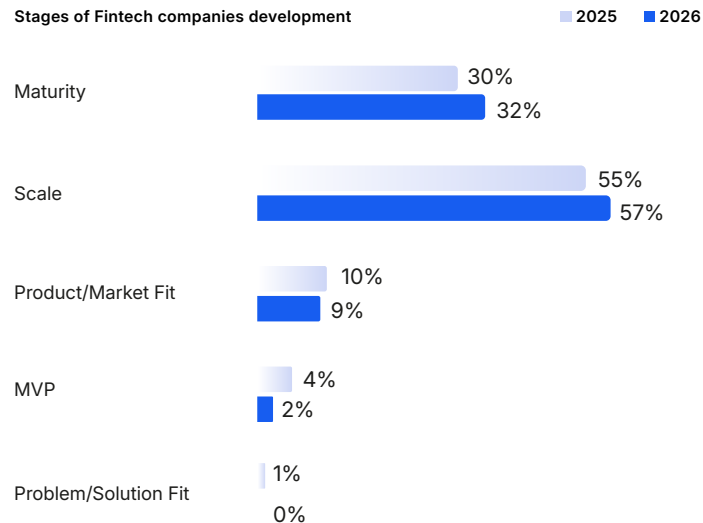


82%
men

18%
women

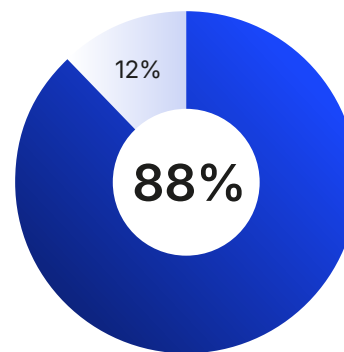
Stages of development of fintech companies

For the second year in a row, there has been a trend of growth in the number of companies in the maturity and scaling stages: 32% of companies position themselves as mature in the market, and 57% as scaling (30% and 55% in 2024, respectively). At the same time, 9% of the total number of surveyed companies are in the early sales stage, and only 2% have a minimum viable product.



Additionally, this year, there were no respondents in the idea planning stage, whereas in 2023–2024, such companies accounted for only 1%. This trend may signal lower activity among early-stage projects, which, amid war, limited funding, and high regulatory requirements, may be slower to transition from concept to launch.

The number of companies among respondents that have reached the break-even point has increased significantly, 88%, which is 12% higher compared to the previous reporting period. Moreover, 17% managed to achieve this milestone in their first year of operation, 15% in their second year, and 14% in their third year of operation.



88%
of fintech companies have passed the break-even point

17%
of which did so in their first year of operation

Market share

2% of the surveyed fintech companies hold a dominant position in the market (a share of over 80%), which is consistent with last year's figures.

The market structure has undergone expected changes, as a trend toward companies moving into larger categories has been observed since last year. Currently, the largest group consists of companies with a market share of up to 1% (25% of respondents), while nearly as many (24%) have a share ranging from 1% to 4%. The 5–10% category, which was the leader last year with a 26% share, has shrunk to 14%. The shares of companies in the 11–20% and 21–30% ranges are 11% and 12%, respectively.

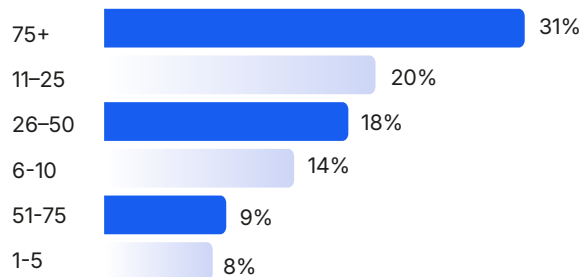
Among players with a higher market presence, 3% of companies account for a 41–50% share, while the 31–40%, 51–60%, and 61–80% segments each account for 2% of companies.

Thus, the overall trend indicates a gradual shift of companies into higher categories. Despite the high concentration of companies in niches with minimal market share, the trend toward business scaling is a positive indicator of the sector's potential for further growth.

Employees of fintech companies

Among the sample studied, large companies with more than 75 employees remain dominant (31%). Next in the ranking are companies with 11–25 and 26–50 employees, accounting for 20% and 18% of the total, respectively. The number of fintech companies with 6–10 employees increased by 4%. The presence of small companies with 1–5 employees is gradually decreasing, from 10% to 8% compared to last year.

Distribution of Fintech companies by number of employees



Specialists in the fintech sector continue to be in high demand in the market. The total number of professionals working in the market is approximately 18,900.

In contrast, the Ukrainian technology market in 2025 comprises 305,000 IT professionals. Additionally, 14,300 professionals are part of the in-house IT teams of large companies. The number of IT graduates, after a gradual increase in 2020–2024 to about 30,400, began to steadily

decline, reaching about 27,000 individuals in 2025. This trend is driven by demographic challenges and youth migration, as well as market transformation driven by artificial intelligence. This raises the entry barrier for junior professionals, as routine tasks are increasingly delegated to AI tools.²

According to international reports, Ukraine maintains a strong educational and technological foundation, which is a key prerequisite for the development of the IT and fintech sectors. In particular, according to the European Innovation Scoreboard 2025, Ukraine has one of the highest rates of the population with higher education among EU countries and neighboring states: 178% of the EU average and 5th place for this indicator, providing the fintech sector with a strong foundation of educated professionals.

At the same time, other international rankings paint a more balanced picture.

In the Global Innovation Index 2025, Ukraine ranks 65th in the “Human Resources and Research” category, and in Coursera’s Global Skills Report 2025, it ranks 70th among 109 countries in terms of professional skills. At the same time, according to Grid Dynamics/Daxx, about 20% of Fortune 500 companies engage Ukrainian development teams, confirming the international demand for Ukrainian IT expertise.

² IT Ukraine, Code of the Economy, 2025

Financing

In 2026, 86% of fintech companies indicated that their own funds are the primary source of project financing. Over the past 5 years, this figure has increased by 21% – from 65% in 2021 to 86% in 2026. This indicates a growing role of self-financing and companies’ adaptation to risky conditions. At the same time, only 6% of companies rely on private investment as their primary source of funding, which is 4% less than the previous year.

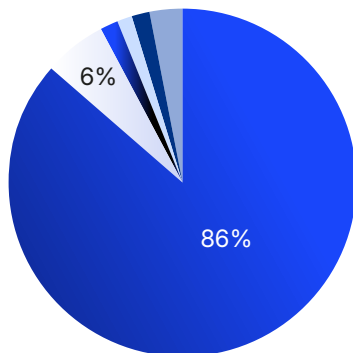
Companies relying primarily on angel investments and bank loans as their main source of funds remained at 1,5%. The same share applies to companies funded by accelerators/incubators and grant programs.

Regarding plans for raising funds, the most common source is internal funds (60%). The proportion of companies intending to attract private investors has decreased slightly – from 31% to 28% compared to the previous period – as has the proportion relying on donor programs and venture capital funds, which decreased by 8% and 2%, respectively. 14% of the fintech companies surveyed plan to raise funding from accelerators and incubators, and 12% from angel investments. Less popular are recapitalization through bank loans and using the “convertible note” instrument. The share of companies with no plans for additional funding has remained consistently stable over the past few years at 18%.

At the same time, 37% of companies intend to raise more than \$100,000, and 18% plan to raise more than \$1 million within the next year.

Sources of funding for Fintech companies

Personal Funds	86%
Private Investors	6%
Venture Capital Funds	1,5%
Angel Investments	1,5%
Accelerator/incubator	1,5%
Other	3%



In the survey, 78% of respondents have no experience raising investments. Only 22% of fintech companies have already gone through investment rounds. Early-stage funding predominates among them: the largest number of companies raised investments at the Pre-seed (37%) and Seed (27%) stages, while later-stage rounds are represented by isolated cases.

Regarding the funds raised, the situation is similar: 37% raised less than \$100,000, and 27% raised between \$100,000 and \$250,000. Additionally, equal shares of respondents (7%

each) were able to raise between \$1 million and \$5 million and between \$40 million and \$45 million for their projects.

For the most part, the funds raised were directed toward operating expenses (60%), i.e., covering daily business needs, including payroll, marketing, and infrastructure support. A smaller share of funding went toward capital and long-term investments (27%) and product development and implementation (3%). This spending structure indicates that companies are primarily focused on maintaining stable business operations.

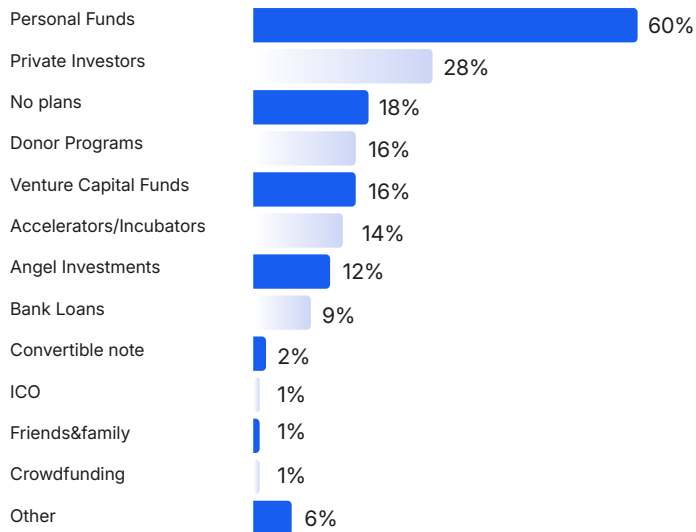
When asked about plans for attracting investments and partnerships, 49% of the surveyed companies stated that they are not considering this option and will continue to finance their activities exclusively with their own funds. At the same time, 51% of fintech companies plan to attract external resources in the form of investments or strategic partnerships. Among them, the largest share (50%) is focused on developing cooperation with commercial partners to sell their services outside Ukraine. Another 39% of companies are focused on commercial partnerships to sell services in the domestic market. Nearly half (47%) plan to attract strategic investors from abroad, while 34% are considering the possibility of attracting investors from Ukraine.

CB Insights' annual "State of Fintech 2025" study showed that funding for fintech companies rose to \$52.7 billion, the highest figure since 2022. At the same time, the number of deals has been declining for several years in a row. The average deal size in 2025 was approximately \$20 million,

have no experience in attracting investment

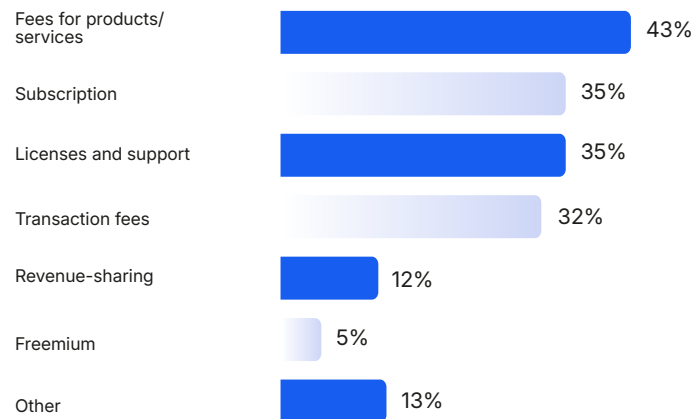
78%
fintech companies

Plans for attracting investment by Fintech companies



indicating a growing concentration of capital in large funding rounds. At the same time, the median deal size shows that most transactions remain significantly smaller – \$5 million globally and \$3.9 million in Europe. Among all fintech sectors, the largest growth in funding volume occurred in the payments sector: nearly doubling, from \$6.7 billion to \$12.3 billion, compared to the previous year.

Income models of Fintech companies



plan to enter into partnerships over the next year, and half of them plan to do so with a commercial partner to sell their services outside Ukraine

51%
fintech companies

Business models

Current market conditions in Ukraine underscore the importance of business model flexibility – a company’s ability to adapt to customer spending power, shifts in demand, and the cost of user acquisition. In this environment, the choice of business model becomes one of the key factors in the sustainability and scalability potential of fintech companies.

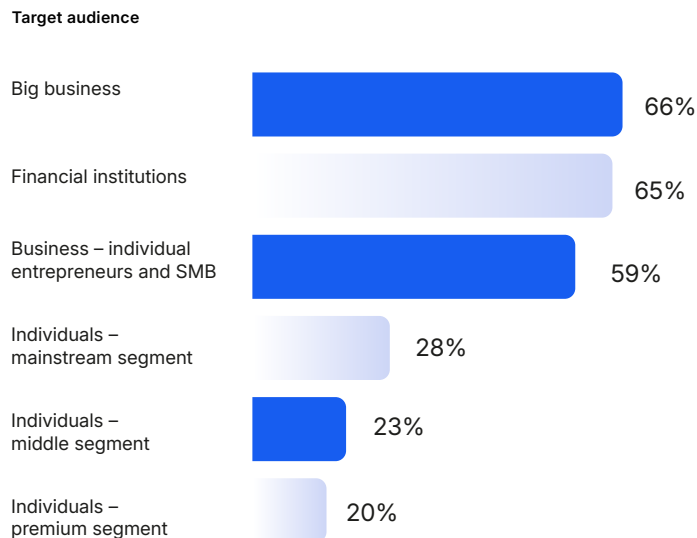
Last year, the leading business model among the surveyed fintech companies was subscription (recurring payments), accounting for 38%. This year, the number of surveyed companies using this model dropped to 35%.

Instead, the most common model among respondents became a commission on sold goods/services – 43% of companies use this model. The growth in the share of the commission model may reflect fintech companies’ desire to better align their monetization with the actual use of the product by the customer. This may be particularly relevant in conditions of unstable demand and limited budgets.

The share of companies using a transaction fee model has increased: from 9% in 2025 to 32% in 2026. The role of the license and support model has also strengthened – its share increased from 25% to 35%. At the same time, revenue-sharing and freemium models remain less common, used by 12% and 5% of companies, respectively.

Large businesses (66%), financial institutions (65%), and businesses – sole proprietorships and SMEs (59%) – remain the leaders among target audience categories. This indicates the predominantly B2B-oriented nature of the Ukrainian fintech market. At the same time, the share of companies

targeting individuals – the mass segment (28%) and the middle segment (23%) – decreased to 40% and 37% in 2025, respectively. Conversely, the share of companies working with the premium segment of individual consumers has grown to 20% compared to 11% last year.



Markets

91% of the surveyed fintech companies identify Ukraine as their key market, confirming the sector's continued strong reliance on domestic demand. Of these, 42% of companies for which Ukraine remains the primary market have already entered international markets. The remaining 9%, which do not identify Ukraine as their key market, are primarily focused on European Union countries, which once again underscores the strategic importance of the European direction for the Ukrainian fintech ecosystem.

Among companies already operating abroad, 78% are present in the EU market, and 48% in the broader European region outside the EU. At the same time, 30% of companies are present in the U.S., 19% in the Asia-Pacific region, and 11% each in the UK and the Middle East. Another 16% are concentrated in Asia, with some focusing on Central Asia. Some companies already position their operations as global – 5% of them. This demonstrates that Ukrainian fintech is gradually moving beyond the traditional European trajectory and beginning to test markets with varying levels of competition, regulatory maturity, and demand for digital financial solutions.

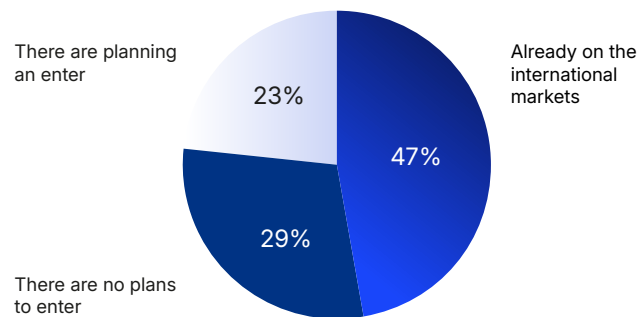
named Ukraine as their key market

91%
fintech companies

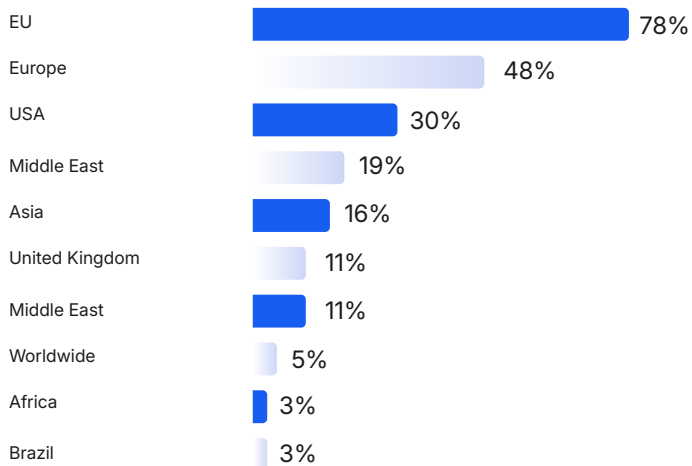
29% of fintech companies have no plans to enter international markets outside Ukraine. At the same time, fintechs planning international expansion are considering European Union countries (94%), European countries outside the EU (34%), and Central Asian countries (22%) for their expansion. In terms of timing, international expansion is becoming more cautious: 41% indicated plans to expand as early as 2026, 25% in 2027, and 19% expect the war to end before entering foreign markets. The requirements for international scaling remain unchanged: the need for a reliable partner (53%) and funds for marketing (37%).

Fintech companies already present in the international market most often face regulatory challenges (49%). The second most significant barrier is intense competition (46%), which is particularly relevant for mature markets in the EU, the U.S.,

Fintech companies' plans to enter the international arena



Markets where Ukrainian Fintech companies operate



and the UK, where Ukrainian companies compete not only with local players but also with international financial technology providers. Another 45% of companies cite the high cost of market entry, while 38% point to difficulties in finding partnerships.

For companies that are only planning international expansion, the barriers look similar but have a slightly different focus. 56% mention difficulties with regulatory issues, and 53% cite high marketing costs. At the same time, 31% noted difficulties in understanding the local mindset and finding relevant partners.

Legislative and regulatory barriers remain the key constraint on the development of fintech companies in the Ukrainian market – 57% of respondents cited these issues. Another 39% of companies pointed to the small market segment as a barrier to scaling up, which explains their interest in international markets. Additionally, 26% cited a shortage of qualified specialists.

Among other challenges in the Ukrainian market, companies noted difficulties in securing funding (20%), low financial literacy among the population (18%), and challenges in finding business partners (17%).

Overall, Ukraine remains a key market and base for most companies, though their international presence is gradually expanding.

planning to enter the international arena are ready to expand within the next 12 months

41%
fintech companies

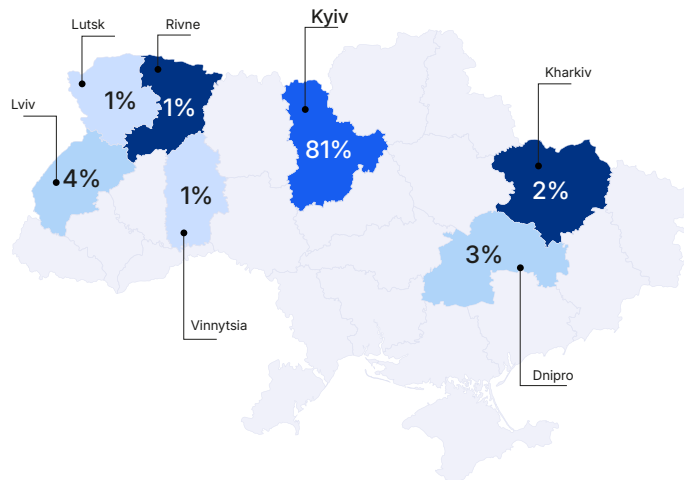
Geography

The geographic concentration of the fintech industry in Ukraine remains stable: Kyiv is the clear leader, accounting for 81% of market players. Lviv has secured second place (4%), while Dnipro, with a 3% share, has moved into third place. Kharkiv retains a 2% share. Rivne, Lutsk, and Vinnytsia are also represented on Ukraine's fintech map. Since 2023, there has been a gradual increase in the concentration of companies in the western regions. The share of companies located exclusively abroad remains unchanged compared to the previous period and stands at 7%.

Ukrainian fintech demonstrates high resilience to external challenges: 93% of surveyed companies have not relocated their business and do not plan to do so in the future. Only 1% of respondents are considering such a move, and 4% of companies that were forced to relocate abroad have plans to return. The structure of teams deserves special attention: in 78% of companies, the share of staff working remotely from abroad does not exceed 20% (i.e., no more than one-fifth of the total workforce).

When registering a company, 87% of the surveyed fintechs choose Ukraine. At the same time, among foreign countries, respondents opt for Estonia and the United Kingdom – each of these countries accounted for 4%. The choice of these countries has become a pattern: Estonia offers a favorable business environment, and the United Kingdom is one of the leading global fintech hubs. According to Innovate Finance, in 2025, the UK ranked second globally and first in Europe in

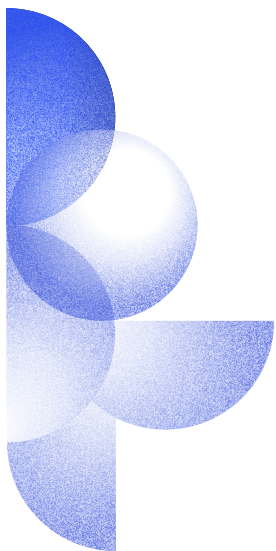
Location of Fintech companies



located exclusively
abroad

7%
fintech companies

terms of fintech investment volume, attracting \$3.6 billion.³ At the same time, the share of companies registered in the U.S. fell to less than 2%, down from 5% in 2024. Against the backdrop of a consistent focus on the Ukrainian jurisdiction, there is also consistency in the choice of legal structure: the LLC remains dominant, chosen by 83% of the surveyed companies.



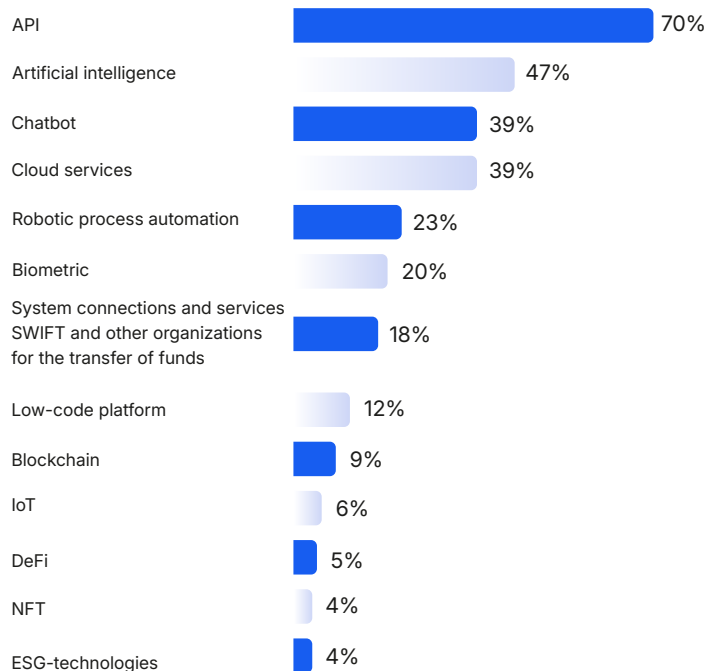
Technologies

According to the surveyed fintech companies, in 2026, Ukraine's greatest potential for leadership lies in two key areas: payment solutions and digital wallets, as well as open banking and API solutions. Accordingly, 66% and 67% of respondents identified these segments as the most promising, confirming their strategic importance and potential for growth. Among other areas, companies highlight lending and alternative financing (40%), blockchain and crypto technologies (35%), regulatory technologies (23%), Insurtech (19%), and Wealthtech (9%). Compared to the previous year, there has been a slight decline in interest in blockchain solutions, while attention to RegTech, Insurtech, and lending products is growing. All these segments remain important for niche development and the creation of innovative solutions.

The most widespread technology among Ukrainian fintech companies remains APIs – 70% of respondents use them. Most products on the market are based on integration solutions, ensuring rapid interaction with banking and payment systems. Artificial intelligence (47%), chatbots (39%), and cloud services (39%) have also become widespread, indicating active digitalization and automation of customer services and internal processes. In addition, companies use robotic process automation (RPA) (23%), biometric technologies (20%), and integrations with international payment systems, particularly SWIFT (18%). To a lesser extent, low-code platforms (12%), blockchain (9%), the Internet of Things (6%), DeFi (5%), NFTs (4%), and ESG technologies (4%) are being adopted, indicating their more

³ *Innovate Finance, FinTech Investment Landscape 2025*

The main technologies among Ukrainian fintech companies



pointed to artificial intelligence as one of the most promising technologies for the Ukrainian market

88%
fintech companies

niche nature at the current stage of market development.

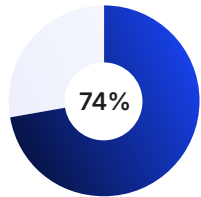
In terms of prospects, fintech companies unequivocally identify artificial intelligence as the key technology of the future – this was noted by 88% of respondents. This figure correlates with Ukraine's national achievements. Our country has climbed 14 positions in Oxford Insights' global "Government AI Readiness Index 2025," ranking 40th among 195 countries. In particular, the level of digitization of public services reached a record 99.63%, and the alignment of national legislation with international standards in the field of AI is estimated at 92.25%, creating a favorable foundation for further technological expansion.

API solutions rank second with a 60% share, while cloud services come in third (44%). Robotic Process Automation (RPA) (34%) and blockchain (33%) also retain significant potential. Although these shares have decreased slightly since last year, this still indicates a gradual expansion of fintech companies' technology stacks. It is worth noting that despite the relatively low adoption rates of certain technologies, expectations regarding their development remain high. This applies, in particular, to DeFi (10%), ESG technologies (9%), and the Internet of Things (10%), which currently have niche applications but demonstrate potential for further growth and adoption in Ukraine's fintech sector.

Fintech during the war

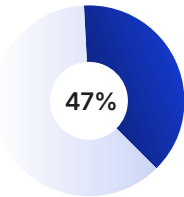
The resilience of Ukraine's fintech sector amid a full-scale war has confirmed its role as a strategic asset for the economy. The risky environment has catalyzed innovations aimed at ensuring uninterrupted access to technology and deepening financial inclusion, which is a key driver of the country's digital transformation.

74% of the surveyed companies reported that their business volume had increased. Another 73% of respondents also noted an increase in their company's valuation. Compared to last year, these figures rose by 4% and 11%, respectively. This is further confirmation of the fintech market's resilience amid the unstable conditions of war.



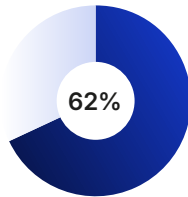
74% companies

reported an increase in their business volume



47% companies

estimate the value of their company at more than \$10 million



62% companies

interested in participating in foreign accelerators/incubators

Financing

47% of fintech companies value their company at more than \$10 million, which is 11% less than the previous year. However, the share of companies valued at over \$50 million has grown by 5% and stands at 20%. These are primarily companies in the payments, technology infrastructure, and business lending sectors. Nevertheless, the most common valuation ranges are \$1 million to \$5 million and \$5 million to \$10 million, each accounting for 20%.

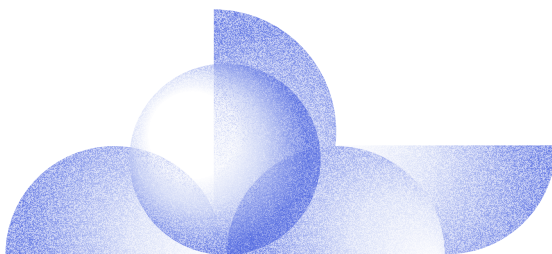
Twenty percent of the fintech companies surveyed face challenges accessing funding, which is 11% less than last year. This once again confirms the market's positive momentum and its increasing adaptation to wartime conditions. At the same time, 62% of respondents are interested in the possibility of participating in foreign accelerators and incubators.

Among the effective tools necessary for attracting funding, digital platforms (53%) and grant programs (51%) receive particular attention, while consulting offices and international aid aggregators each account for 31%. These tools have maintained their leading position over the past few years, with only a slight shift in focus from year to year.

Entering foreign markets

26% of the surveyed companies noted that they had had successful experience entering foreign markets in 2025, while 6% reported an expansion attempt that did not yield the expected results. At the same time, the share of companies facing regulatory barriers when entering foreign markets has decreased to 36%, compared to 42% in 2025 and 37% in 2024. This trend may indicate that Ukrainian fintech companies are gradually adapting to the requirements of foreign jurisdictions, particularly through the accumulation of practical experience.

Among the tools for business development during the war, including abroad, survey participants consider international conferences (52%), marketplaces for promoting services abroad (38%), grants (35%), and service matching platforms (29%) to be the most relevant. Other tools that are not overlooked include specialized training programs (25%) and a national platform for finding investors for MSMEs (19%).



Labor market

The share of fintech companies that noted the labor market does not support their development continues to grow. This year, this figure reached 73%. This indicates that the pool of specialists is limited, while salaries are rising. 62% of the surveyed companies reported facing difficulties in finding employees.

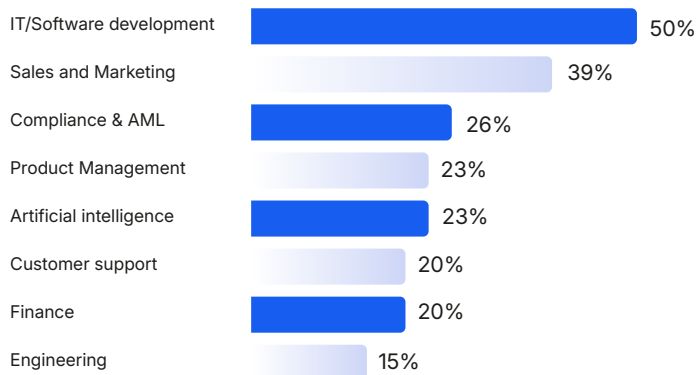
According to the survey results, the most challenging area is finding specialists in IT and software development – 50% of companies noted this. Next is the sales and marketing sector, at 39%, a role that is critical for business growth and scaling. There are also challenges in finding specialists in compliance and anti-money laundering, at 26%, which is 3% higher than last year. Hiring highly specialized professionals, such as product managers and AI specialists, is no easy task. Both categories account for an equal share of 23% each. A talent shortage is also evident in the finance and engineering sectors, albeit to a lesser extent: 20% and 15%, respectively. There has been a decrease in the shortage of customer support specialists from 32% to 20% – this may indicate a partial stabilization of operational teams or a reduction in the severity of the shortage, specifically within the customer support function.

Fintech companies cite the lack of necessary skills as the main reason for these difficulties.

36% of companies noted a mismatch between their needs and requirements and the actual skills and experience of

candidates. Another 20% cited a lack of suitable talent, while 17% complained about the salary expectations of candidates for the roles they are applying for.

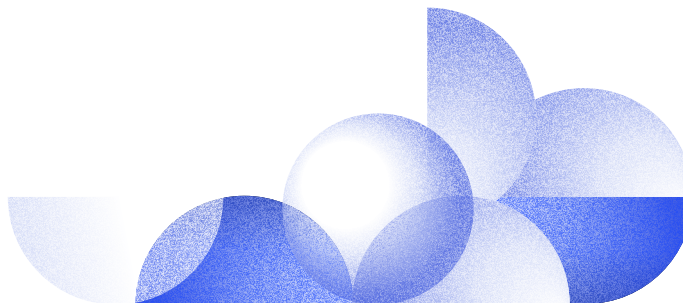
Staffing challenges



Social and macroeconomic changes related to the war continue to have a significant impact on the staffing situation in the fintech sector. In particular, 66% of the surveyed companies reported that their employees are serving in the Armed Forces of Ukraine. This indicates a direct impact of the war on the availability of human capital. Another factor is the migration of employees outside Ukraine: 16% of companies noted that up to 10% of their team works from abroad, while

another 15% indicated that this share reaches 20%.

Despite challenging external conditions, the fintech sector demonstrates a high level of workforce stability. Most companies did not lay off staff in 2025 – this was reported by 89% of respondents. Additionally, 99% of companies noted that they did not reduce their employees' salaries. This trend indicates that fintech companies are primarily focused on retaining their teams and critical expertise.





An Effective Central Bank as a Driver of Digital Transformation

Amid a full-scale war, the National Bank continues to implement projects aimed at furthering the digital development of Ukraine's financial system. We are confident that this will elevate the operations of banks and non-bank financial institutions to a whole new level, enhance the customer experience, and serve as a crucial foundation for our country's post-war recovery.

Our priority is not merely to implement individual technological solutions, but to build a reliable, transparent, and secure financial ecosystem that is integrated with European and global financial markets. Each of our projects is a step toward ensuring that Ukraine has a financial system that meets global standards. We are doing this for Ukraine's economic future.

We closely monitor global practices and are working to implement them in Ukraine. Specifically, our plans include the implementation of artificial intelligence, continued research into digital currencies and the regulation of virtual currency circulation, the development of RegTech, the expansion of

instant transfers and open banking standards, Ukraine's accession to the Single Euro Payments Area (SEPA), and more.

Digital currencies

The NBU continues to study the digital hryvnia (e-hryvnia), viewing it as a non-cash form of currency that can be used to complement, rather than replace, existing forms of money.

We have now identified the potential architecture and design of the e-hryvnia and are exploring current use cases for it, including the potential for offline payment solutions to meet the modern needs of payment service users. At the same time, the final decision on the introduction of the e-hryvnia in Ukraine will be made after the end of the full-scale war, particularly given the investments that may be required for this. Currently, we are focused on finding the best technical solutions, researching CBDC projects, and studying the practices of other central banks. We are paying particular attention to the development of the European Central Bank's "Digital Euro" project, given Ukraine's course toward European integration.

Virtual assets

Ukraine is already one of Europe's largest markets for virtual assets. Our goal is to establish clear and transparent rules, ensure alignment with European regulations, and develop the institutional infrastructure.

The National Bank, together with the National Securities and Stock Market Commission and the IMF, and with the support of other international donors, is examining the regulation of virtual assets in Ukraine with a view to launching this market, while taking into account macroeconomic and security risks and ensuring an adequate level of consumer protection.

Ukraine is gradually moving toward the legalization of virtual assets: the parliament has passed a bill in its first reading that proposes a revised version of the law on virtual assets, bringing Ukraine's legislation in this area significantly closer to that of the EU, particularly the EU's Markets in Crypto-Assets Regulation (MiCA).

Therefore, the bill is currently being finalized ahead of the second reading to incorporate best practices in regulating the virtual asset market, ensuring an adequate level of transparency and accountability. After all, if Ukraine is moving toward the EU, we need not only to adopt modern legislation but also to ensure its effective implementation and immediately build a system that meets MiCA requirements - with real oversight, strong AML measures, and a clear role for regulators. The trust of our partners, Ukrainian companies' access to the European market, and the competitiveness of our virtual asset market depend on this.

Artificial Intelligence

Another equally important trend is the responsible use of artificial intelligence (AI). The financial sector is already moving from experimenting with AI to its practical application - in credit scoring, risk management, cybersecurity, customer support, fraud prevention, and the automation of internal processes. According to a survey conducted by the NBU in November 2025, 64% of financial services market participants surveyed had already used AI or machine learning technologies, and 23% of them were using them actively.

At the same time, the use of AI requires a balanced regulatory approach. Technology should benefit consumers without creating risks, particularly regarding discrimination, opaque automated decisions, violations of customer rights, or threats to financial stability. That is why the National Bank is developing an approach to the responsible use of AI in the financial sector through dialogue with the market, risk assessment, and gradual alignment with European regulatory principles.

An open dialogue with the market has now begun to discuss the Discussion Paper on the Ethical and Responsible Use of AI by participants in Ukraine's financial services market, developed by the National Bank as a key guideline for establishing a common understanding of the principles governing the use of AI in the financial sector and for gathering the views, comments, and suggestions of market participants. The outcome is expected to be the development

of a White Paper for the financial sector as a comprehensive sectoral document that will reflect the National Bank's established approaches, practices, and expectations.

Cybersecurity

In today's environment, cyber resilience and operational resilience are mandatory regulatory requirements for the financial system. This involves the systematic management of information and communication technology risks, testing and monitoring dependencies on critical providers (cloud services, payment processors), incident reporting, and ensuring business continuity.

We are fully aware that countering the aggressor's ongoing attempts to disrupt Ukraine's financial sector and ensuring effective recovery following attacks, including those in cyberspace, requires, above all, a resilient information infrastructure. One of the priority approaches is the widespread adoption of cloud technologies, which will ensure distributed data processing and storage, the continuity of the information infrastructure, and, overall, the operational resilience of financial institutions in the event of a full-scale invasion.

The National Bank pays particular attention to striking a balance between innovative development and cybersecurity, given the new technological and operational risks. Thus, the further implementation of innovative solutions requires timely consideration of cybersecurity aspects, risk management of

third parties and critical providers, as well as corresponding adjustments to approaches to regulatory and supervisory mechanisms, particularly in terms of DORA implementation and the adoption of regulatory approaches regarding the use of AI.

Payment sector

We are working to develop open banking and instant transfers. We expect this to improve the quality of customer service and help introduce new, convenient services in Ukraine that are popular in the EU, where open banking and instant transfers have been in use for nearly 10 years.

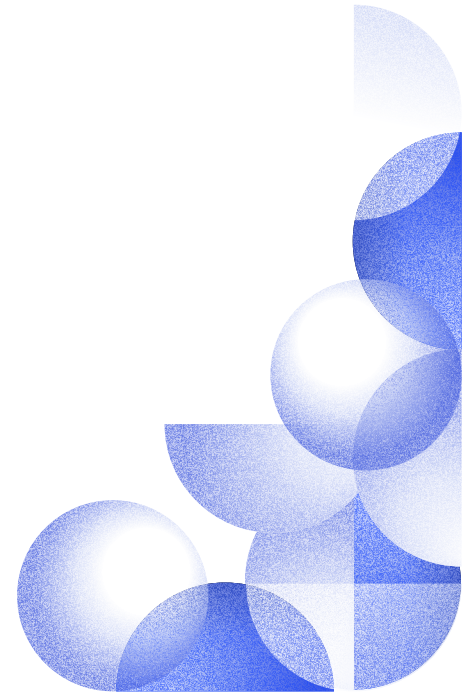
In 2025, comprehensive regulations for open banking were introduced in Ukraine. To date, the National Bank has authorized several financial institutions to provide non-financial payment services and has agreed with several technology operators on the terms and procedures for providing services to payment service providers within the framework of open banking.

At the same time, the focus today is not only on the development of open banking but also on the gradual transition to the concept of open finance. This issue is also being addressed through ongoing dialogue with financial market participants, as open finance entails broader integration of open banking standards through a cross-industry approach and collaboration among various segments of the financial ecosystem.

We are also focusing on Ukraine's accession to the Single Euro Payments Area (SEPA). We expect Parliament to soon adopt the necessary legislative amendments, which will enable Ukraine to apply for SEPA membership. As soon as this is done, the NBU will immediately prepare the necessary documentation to submit the application to the European Payments Council. Once approved, Ukrainian financial institutions will be able to begin technical integration with SEPA.

RegTech

Like other financial market regulators, we are promoting the development of regulatory technology in Ukraine. We have now drafted a Green Paper on the development of regtech (the NBU's high-level vision for development) and are discussing our vision and expectations for future decisions in this area with banks and the IT community. The next step will be the preparation of a White Paper - a joint vision of the NBU and the market, including a Roadmap for the development of technologies in the area of regulatory compliance. Innovations in RegTech will enable financial institutions to better comply with regulatory requirements, which should enhance consumer protection, increase trust, improve process efficiency, and reduce personnel costs.





Embedded Finance and Ukraine's Reconstruction: From Recovery Tool to Strategic Infrastructure

Ukraine's financial sector has shown extraordinary resilience over four years of Russia's invasion. Banks have remained operational, payments have continued to clear, and the National Bank of Ukraine (NBU) has advanced reforms on open banking, digital identity, and supervision. **At the same time, the scale of reconstruction ahead is unprecedented** with around USD 588 billion needed according to the World Bank Group (WBG). Public capital, donor funding, and traditional bank lending alone cannot meet that demand. Embedded finance offers a way to mobilize private capital efficiently and direct it to the households, small and medium-sized enterprises (SMEs), and sectors that will drive Ukraine's recovery. Through the International Finance Corporation (IFC) Ukraine Financial Inclusion Program and complementary advisory and investment work, IFC has been supporting the modernization of Ukraine's payments, digital identity, and open banking infrastructure throughout the invasion, and views embedded finance as a logical next step in that agenda.

Embedded finance is the integration of financial services, payments, credit, insurance, and savings, into the non-financial platforms where people and businesses already operate. A farmer accesses input financing through an agritech app at the moment of purchase. A small contractor receives a working capital loan through a construction marketplace based on verified contract data. An internally displaced person opens an account and receives social transfers through a service portal without visiting a branch. The financial product moves to where the customer already is, rather than asking the customer to find the bank.

For Ukraine, this is not a theoretical proposition. **The country has assembled, often under extraordinary operating conditions, the building blocks that make embedded finance work at scale.**

- Diia provides a digital identity and service layer used by more than 21 million citizens.
- BankID supports remote onboarding across the banking sector.
- The NBU's open banking framework, aligned with Payment Services Directive 2 (PSD2), is creating the Application Programming Interfaces (API) infrastructure that lets third parties access account data and initiate payments with customer consent.
- Ukraine's instant payments roadmap, including alignment with the Single Euro Payments Area (SEPA), will reduce the cost and friction of moving money.

The fintech sector itself is unusually deep for a market of Ukraine's size, with strong domestic players in neobanking, lending, and merchant payments.

The reconstruction use cases are concrete. In agriculture, embedded credit and insurance can be delivered through input suppliers, equipment dealers, and grain trading platforms, channeling capital to farms whose physical collateral has been destroyed but whose cash flows can still be observed digitally. In housing reconstruction, embedded payments and escrow services can sit inside construction marketplaces and government grant platforms, reducing leakage and giving donors and auditors real-time visibility into how funds are spent. In SME finance, accounting software, e-commerce marketplaces, and logistics providers can become origination points for working capital, using real transaction data rather than collateral that often no longer exists.

In insurance, Ukraine remains significantly underinsured. Traditional distribution is expensive, and customers rarely seek coverage proactively in the absence of regulatory or contractual triggers. Embedded insurance, including business cover offered at merchant onboarding and product protection at the point of purchase, brings coverage to where the customer already is. Over time, this reduces uninsured losses, strengthens household and SME resilience to future shocks, and helps build a domestic insurance culture that will be essential throughout reconstruction.

Three structural trends will shape how embedded finance evolves in Ukraine over the next several years.

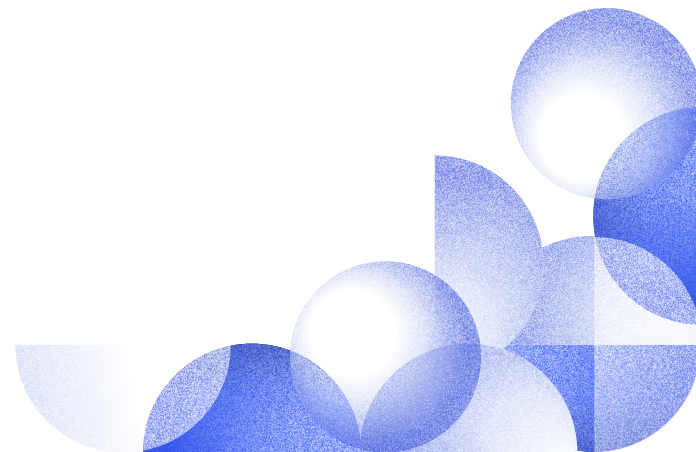
The first, is the broadening of embedded finance beyond payments and credit. Cards, savings, investments, and insurance are emerging as embedded categories in their own right. Business-2-Business use cases are attracting particular interest, given higher margins and stronger demand for automation among business customers managing supplier networks, payroll, and cross-border flows.

The second is regulatory direction. Open banking regulation is becoming the global default. Ukraine's EU candidacy creates a clear opportunity to align existing regulation, and related frameworks, while leveraging EU standards on data sovereignty, consumer protection, and cybersecurity. Coherent regulation enables embedded finance at scale by setting predictable rules for data access, liability, and consumer redress across banks, payment institutions, and their non-financial platform partners.

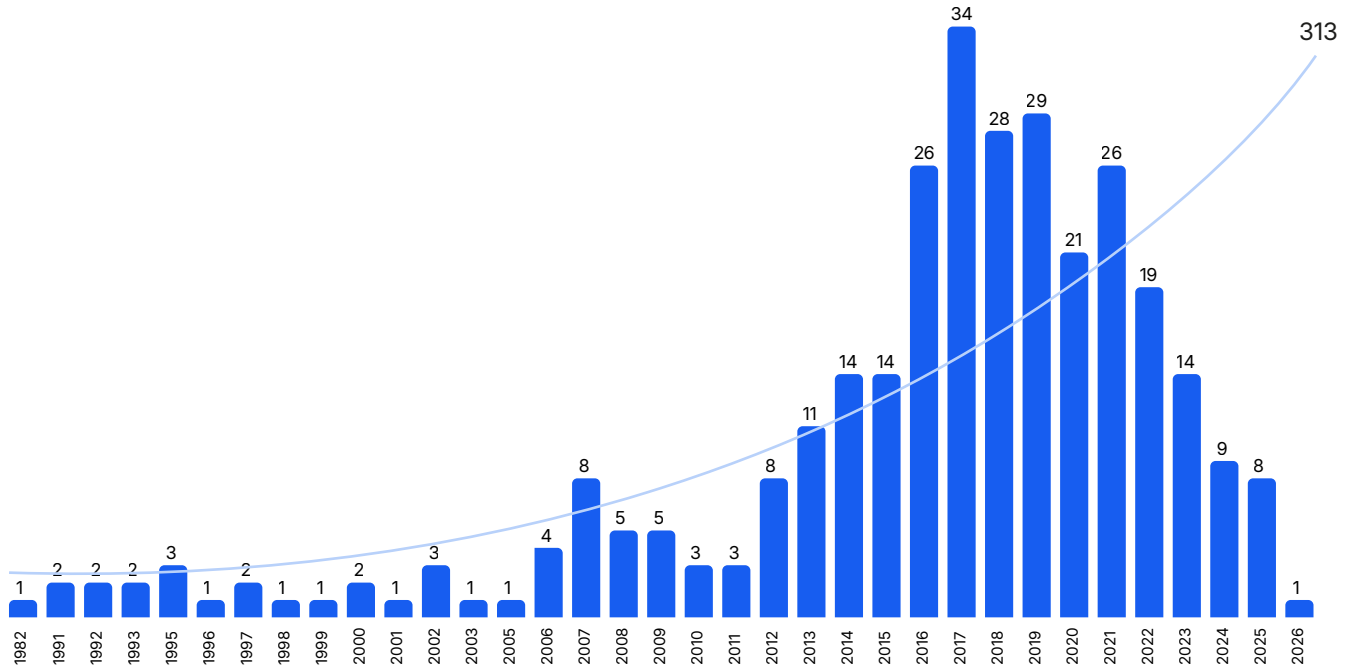
The third is the rapid integration of artificial intelligence (AI) across the financial value chain. AI-driven analysis of unstructured data is opening credit access for previously unbankable segments, particularly micro-enterprises and informal-economy participants. Ukraine's high digital adoption and rich transactional data provide a uniquely strong environment for AI-led financial innovation. At the same time, rising cyber threats and deepfake-enabled fraud raise the bar for identity verification, fraud detection, and operational risk management. Providers that integrate strong identity and

AI-based risk controls from the outset will hold a structural advantage.

The strategic case is straightforward. Ukraine's reconstruction will not be financed by branch networks and paper-based processes. It will be financed by capital that moves quickly, transparently, and at low unit cost to millions of households and small businesses. Embedded finance is the operating model that makes that possible. The infrastructure is largely in place. The fintech sector has the capability. The regulatory direction is right. What remains is to treat embedded finance as a deliberate part of Ukraine's recovery architecture, and to build the partnerships, between banks, fintechs, platforms, regulators, and international partners, that turn it into outcomes on the ground.



Fintech companies by year of foundation



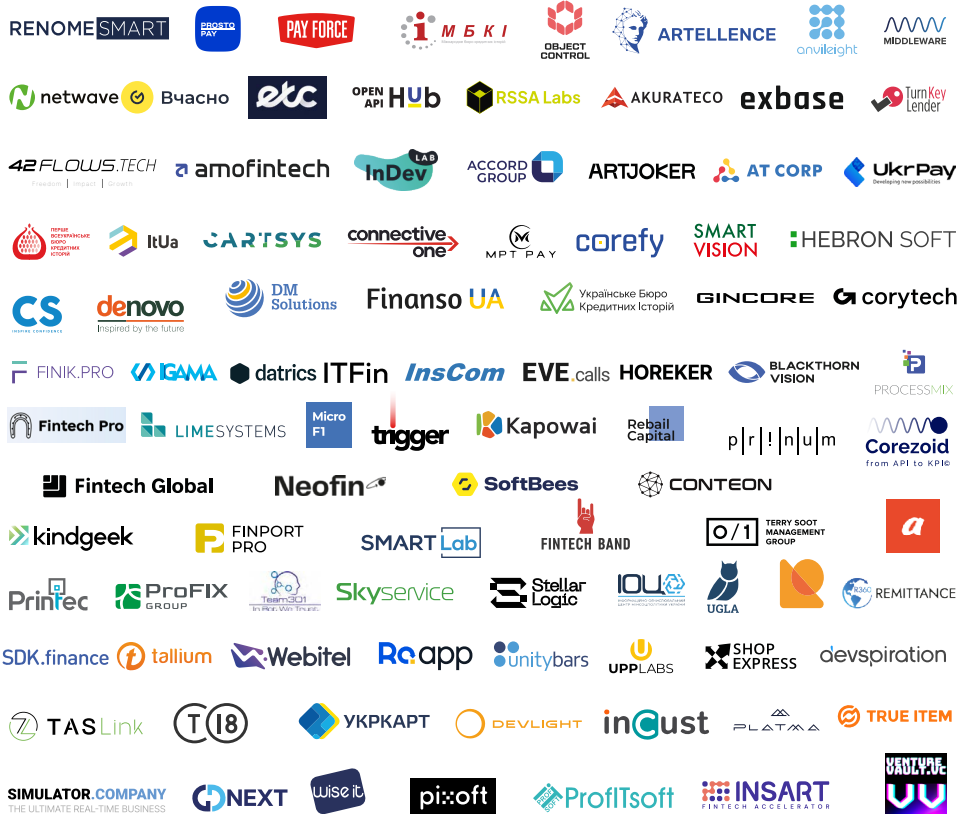
Map of the Ukrainian Fintech ecosystem 2026

Payments/Money transfer

Oil&Gas

Personal and consumer lending

Technology and infrastructure



Consulting/Analytical systems



Blockchain/Crypto



Cybersecurity/Anti-fraud



RegTech



Ecosystem



Personal finance/Wealth management



LegalTech



Media



Business lending



Digital/Neobanks/Chatbots



Electronic wallets



InsurTech



Marketplace



Digital comparison tools



Crowdfunding



Fintech Investment



About the company

PrivatBank's "Terminal" app is an innovative mobile application that turns an Android or iPhone (with NFC support) into a full-fledged POS terminal. The solution is designed for small and medium-sized businesses, enabling them to accept contactless payments via cards and mobile wallets (Apple Pay, Google Pay). The app provides automatic fiscal registration of transactions through the integrated "Kasa" cash register software, generates digital receipts, and manages sales. It is a mobile, secure, and cost-effective solution that does not require renting physical equipment.

Features

In 2025, the app generated 15 billion UAH in turnover. It is used by over 78,000 merchants, and the number of active terminals has exceeded 40,000. This solution is particularly important for small businesses, couriers, service providers, and entrepreneurs in frontline regions.

Practical value

If a business owner has an iPhone or Android smartphone with NFC, it can be turned into a POS terminal in just a few minutes. To do this, download the "Terminal" app, complete a quick registration, and start accepting cards from any bank. Additionally, the app is equipped with the "Kasa" PRRO cash and non-cash transaction fiscalization feature.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – mainstream segment
 - Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses

Stage:
Maturity

Employees:
75+

Founded in:
1992

About the company

city24 is a payment system with the largest terminal network in Ukraine, comprising more than 20,000 payment terminals in over 2,000 locations. The payment terminals and website allow users to pay for more than 3,000 services. The company has a well-developed online and offline payment infrastructure with integration services for B2B partners. It owns its own software, which allows it to quickly respond to the needs of the payment market by developing modern financial products.

Features

Terminal coverage of the most remote corners of Ukraine, including small settlements, B2B solutions, a simple interface and innovative payment instruments.

Practical value

The ability to pay for over 3,000 services in any convenient way: cash, card, QR code, or POS terminal. Connecting B2B partners to accept payments on their behalf.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – mainstream segment
 - Individuals – middle segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses

Stage:
Maturity

Employees:
75+

Founded in:
2007

About the company

EasyPay is Ukraine's №1 payment aggregator. We have the largest payment infrastructure with a full range of payment methods (25,000 payment terminals, web and app, E-commerce, M-commerce, POS). We create ready-to-use products: mobile payment technologies (Push, Embedded, NFC), Proximity Marketing, Scan&Go, Loyalty, and Single Receipt. Our flagship product is the E-Ticket. We simultaneously develop software, provide billing, ticket distribution, and a customer interface. Our strategic partners include 19 cities (Kyiv, Lviv, Rivne, Kamianets-Podilskyi, Ivano-Frankivsk, etc.).

Features

- best rates and 0% commission for any service;
- direct APIs with >12,000 partners;
- customer identification integrated with "Diia".

Practical value

EasyPay ensures seamless transaction processing within an omnichannel payment infrastructure (online, mobile, POS, 25,000+ payment terminals across Ukraine) that supports all modern payment methods. Key benefits include: in-house processing, IT support, cascading and routing to multiple acquiring banks, and payment and conversion analytics in Merchant Cabinet. The result is operational stability of payment processes, high availability (99.9% uptime), and high conversion rates. The solution is already used by over 12,000 companies—ATB, FORA, OKKO, Silpo, zakaz.ua, ViYar, and others.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – mainstream segment
 - Individuals – middle segment, Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses
 - Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2007

About the company

FINANCIAL LINE LLC, founded in 2017, offers comprehensive solutions for participants in the financial and payment markets. Since 2018, the company has been listed by the National Bank of Ukraine in the Payment Infrastructure Register. Finline specializes in developing technical products for the payment sector and provides processing and technical support services for fund transfers. The company's operations comply with the requirements of the international PCI DSS standard, and Google's cloud infrastructure is partially used for data storage.

Features

- PCI DSS certification, regulated by the NBU;
- modern data protection technologies;
- flexible, individual solutions for businesses;
- personal client portal for managing payments and returns;
- creation of a seamless checkout experience to enhance your brand recognition;
- available 24/7 to support your business.

Practical value

Finline operates primarily in the hotel and tourism market, providing a fast, secure, and automated way for funds to move from the customer to the hotel's account. The solution includes seamless payment at the time of booking (reducing the likelihood of last-minute cancellations (no-shows) by 40–60%), funds holding, payment links, split payments, and integration with POS systems and PMS. Practical benefits: fewer cancellations, faster receipt of funds, automated settlements, minimization of staff errors, and transparency of all payments.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Business – individual entrepreneurs and SMBs

Stage:
Product/Market Fit

Employees:
51-75

Founded in:
2017

About the company

FinPay is a high-service payment provider offering comprehensive solutions for e-commerce and financial companies. The company develops its own payment platform and card issuance solutions, and supports all modern payment methods on websites and in apps. FinPay operates in full compliance with regulatory requirements, ensuring transaction security, transparency, and prompt business support.

Features

- our own card issuance, providing unique opportunities for business;
- flexible pricing terms;
- responsive support service;
- all existing payment security standards;
- experience collaborating with various business sectors.

Practical value

A card solution for e-commerce and MFOs that opens new channels for lead generation and growth. It drives conversion growth for businesses and improves the customer experience.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2020

About the company

A trusted provider of payment solutions that handles the full payment processing cycle and offers comprehensive payment services to a wide range of participants in the e-commerce and financial markets. The company develops and implements innovative products that provide secure, fast, and scalable payment solutions for businesses.

Features

- deep expertise in the fintech industry and years of practical experience working with payment systems;
- flexible product development—rapid adaptation of solutions to client and market needs;
- own development center, ensuring quality control, security, and service stability;
- strong team of professionals with experience in mobile apps, online banking, and payment solutions;
- focus on scalability and high traffic.

Practical value

The solution provides a full payment processing cycle for e-commerce businesses and financial companies through a secure, scalable payment infrastructure and proprietary technological developments. The result: stable and fast payments, reduced operational risks, compliance with regulatory requirements, and the ability to scale the business without technical limitations.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2017

About the company

HOSTPAY is a payment service specializing in payment processing and the automation of utility bill payments. Our solutions are used by Kyiv Digital, Naftogaz, Administrative Service Centers, and other services.

Our flagship product is a mobile app featuring the HOSTCARD bank card, which allows customers to pay for utilities without any fees.

For businesses, we offer a full suite of services: Google Pay and Apple Pay; P2P, A2C, C2A, A2A; recurring payments; co-branded cards; and, of course, the Payment Button (API) and customized payment pages.

Features

- For customers, a single receipt for all services at the address and commission-free payment with a HOSTCARD co-branded card.
- For businesses, we find solutions for any type of payment.

Practical value

HOSTPAY offers its clients a way to save time and money when paying for utilities and other services. We offer a financial ecosystem to every city: a unified digital receipt, billing, mobile apps, co-branded payment cards, transit and parking payments, printing of unified paper receipts, and payroll projects. For businesses—recurring payments, all forms of P2P, A2C, C2A, A2A, offline and online QR payments, full support for Google Pay and Apple Pay, and customized payment pages and buttons (API).

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Product/Market Fit

Employees:
6-10

Founded in:
2023

About the company

iPay.ua is one of the leaders in the Ukrainian online payments market, setting the standard for speed, security, and convenience since 2008. Every day, the service processes over 1 million transactions, facilitating service payments and instant transfers. Its proprietary infrastructure ensures stability and reliability, while its innovations drive market growth. As a recognized Visa partner and winner of the Best Payment Provider 2026 award, iPay.ua creates financial solutions for millions of users and businesses.

Features

Own processing infrastructure, high transaction speed and security, scalability and operational stability, a well-developed payment ecosystem, leadership among Visa providers, and recognition by the professional community through industry awards.

Practical value

iPay.ua solves the challenge of fast, secure, and seamless online payment acceptance for e-commerce businesses, marketplaces, and corporate clients through its own payment platform featuring a flexible API, optimized processing, and built-in anti-fraud mechanisms. The result is increased payment conversion rates, reduced financial losses from fraud, and business scaling without technical limitations.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2008

About the company

The all-in-one payment solution for your business. Accept payments, send payments, and manage your business with ease using LiqPay.

Features

LiqPay is used by over 25,000 merchants across Ukraine—from large online stores to small businesses selling through websites, social media, and messaging apps. In 2025, the value of goods and services paid for by Ukrainians via the LiqPay online acquiring service amounted to nearly 103 billion UAH.

Practical value

LiqPay is the most reliable online acquiring solution on the Ukrainian market. Thanks to LiqPay, entrepreneurs and legal entities can conveniently accept online payments via websites and mobile apps (PrivatPay, Apple Pay, Google Pay, QR codes, tokens, installment payments, and instant installment plans, etc.), record transactions, and manage their business.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2000

About the company

NovaPay is an international financial service from the NOVA Group (Nova Poshta) that has been providing convenient financial solutions for individuals and businesses for nearly 14 years, operating both online and offline at more than 3,600 branches across Ukraine. The NovaPay app is a unified financial platform with separate profiles for personal and business needs.

Features

NovaPay was the first among Ukraine's non-banking institutions to create a full-fledged financial app with its own payment card. The NovaPay app is a unified financial platform with separate profiles for personal and business needs.

Practical value

The NovaPay app eliminates the main financial “pain point” for modern users—fragmented services and complex money management. It combines daily payments, business transactions, loans, and investments into a single app. Users don't need separate apps for personal finances, sole proprietorship accounts, post-payment, or investing—everything works in a single digital environment, quickly and without unnecessary red tape.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine, Moldova

Audience:

- Individuals – mainstream segment
- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:
Maturity

Employees:
75+

Founded in:
2012

About the company

PAYTECH is a team of professionals with many years of experience in fintech. We create innovative software solutions for financial institutions, enhancing their efficiency and security. Our goal is to ensure convenient, reliable money transfers to help businesses grow. We have our own proprietary platforms for processing, monitoring, and anti-fraud. We are constantly working to improve payment performance and quickly implement new client solutions.

Features

- European investment and high financial stability;
- functional software;
- the ability to offer competitive prices thanks to our own resources;
- experience and reputation in the money transfer and lending sectors.

Practical value

Continuous improvement of the PayTech service ensures:

- increased loan repayment rates;
- a reduction in loan portfolio delinquencies;
- increased debt collection;
- greater user convenience to better meet their needs;
- an overall improvement in service quality to attract more customers.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2021

About the company

Portmone – the #1 payment service for those who value their time! Since 2002, the service has provided fast and secure payments (PCI DSS certified). The platform lets you pay bills, top up your mobile phone, make transfers, and purchase insurance in just two clicks. Every month, over 1.5 million Ukrainians use the service, performing 600+ transactions every minute. Portmone is a reliable business partner for banks, online stores, mobile operators, utility companies, and more.

Features

- single API integration, without changing the customer UX;
- easy integration and customization of solutions to meet any requirement;
- multi-channel payments;
- wide range of payment methods;
- the leading utility payment service in Ukraine;
- 99.97% service availability and resilience to high loads;
- 24/7 B2B and B2C support.

Practical value

Portmone solves the challenge of fast, secure, and convenient payment acceptance and processing for businesses and millions of users through a payment platform featuring a single API integration, multi-channel support, a wide range of payment methods, and high service stability. The result: seamless payments, a convenient customer experience (manage accounts in 2 clicks from any smartphone), quick onboarding for businesses, and time savings for users.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2002

About the company

The PrivatMoney international payment system, operated by PrivatBank, enables instant domestic and cross-border transfers to over 100 countries worldwide. In 2025, it was designated by the National Bank of Ukraine as a critical national payment system.

Features

Since the beginning of 2025, over 2.5 million Ukrainians have used the services of PrivatBank and PrivatMoney, receiving over 20 million transfers totaling more than \$4 billion. 98% of these transfers were made digitally, confirming the bank's efficiency and high level of trust.

Practical value

PrivatMoney holds a leading position in Ukraine as the largest operator of international payments, accounting for over 60% of the market share. PrivatBank is actively setting new standards in innovation, security, and convenience for international transfers, giving Ukrainians the ability to make payments at any time and from anywhere in the world. PrivatBank offers a wide range of online services for international transfers, including P2P transfers, SWIFT transfers, as well as payments through international payment systems and partners such as Western Union, MoneyGram, Ria, IntelExpress, Meest, Wise, Payoneer, Zen.com, and others. This allows customers to conduct financial transactions quickly, conveniently, and securely, regardless of their location.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2000

🌐 privatbank.ua/sistemy-denegnih-perevodov/newprivatmoney

About the company

PSP PLATON is a Ukrainian payment provider offering secure, flexible, and technologically advanced payment solutions for online businesses. We enable payment acceptance via credit cards, digital wallets, QR codes, recurring payments, and other tools tailored to your business needs. We have been in operation since 2012 and serve thousands of clients.

Features

- customized solutions;
- quick integration;
- dedicated support;
- high security;
- transparent pricing.

Practical value

We started with just a few orders a day, with strong faith in our idea and no cookie-cutter solutions. We tested extensively, made mistakes, and searched for our niche. Thanks to a reliable payment infrastructure and flexible solutions, we were able to scale up and become leaders in our niche.

We provide solutions that scale to fit your business model—from a local store to a national marketplace. One of our solutions is online acquiring for high-volume sales. We solve the challenge of comprehensive automation of financial processes and omnichannel sales for online and offline businesses through a unified integration of the payment tools ecosystem: from built-in POS and dynamic currency conversion (DCC) to smart cascading and tokenization.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2012

🌐 platon.ua

About the company

RozetkaPay is a payment service for over 30,000 entrepreneurs. Our business tools include accepting payments on websites, marketplaces, and in brick-and-mortar stores, subscriptions, invoices, QR code payments, as well as a simplified checkout page called "Buy with RozetkaPay" and payment plans.

RozetkaPay supports all major payment methods. All payments are processed in accordance with international security standards, including PCI DSS.

Features

RozetkaPay has the largest customer base in the Ukrainian e-commerce sector. We operate in accordance with the standards of the Ukrainian marketplaces Rozetka and Prom.

We adapt this experience to every business that trusts us—from an online women's clothing store to a pet food manufacturer or a chain of gyms.

Practical value

We improve the shopping experience for both the buyer and the seller. What does this mean? We want the buyer to enjoy the purchase at every stage—from selecting the product to making the payment. And, of course, we want this to take as little time and effort as possible: no extra fields, no need to enter card details or a shipping address. Need to defer payment? You can choose any bank; it takes just a few minutes, and the seller is already processing the order. For sellers, we provide the opportunity to increase conversion rates into successful orders and set up deferred payment options for goods from various partner banks.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
75+

Founded in:
2019

About the company

Tranzzo is an international payment platform that enables businesses worldwide to accept and process online payments. The company offers payment orchestration solutions, a White-Label PSP, and integration with over 180 payment methods via a single API. The platform processes over 10 million transactions monthly, operates in 190+ countries, and helps businesses increase payment conversion rates, reduce cart abandonment, and scale into new markets.

Features

A comprehensive approach to payment services:

- online acquiring, anti-fraud, recurring payments, payment orchestration;
- merchant portal;
- White-Label solution for launching a PSP;
- Telegram Pay;
- payment conversion rate of 95%+, SLA of 99.9%.

Practical value

Today, Tranzzo provides over 95% conversion rates for more than 3,000 businesses in Ukraine and around the world. One example is the partnership with Foxtrot, where Tranzzo's solution enabled the creation of a stable payment infrastructure capable of handling peak loads during seasonal sales. Thanks to smart routing, anti-fraud tools, and a customized checkout, we were able to ensure uninterrupted payments, reduce fraud losses, and improve the user experience during the payment process.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine, Europe, CIS

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2017

About the company

UAPAY is a trusted partner in financial technology, helping businesses grow through convenient online payments. We create customized payment solutions and facilitate transfers from card to card, by phone number, or by email. The UAPAY Escrow Box service guarantees secure online transactions, where payment is made only after the terms are met, protecting both the buyer and the seller.

Features

We prioritize the security of online payments and utilize cutting-edge technologies to ensure the highest standards of payment processing. We guarantee high-quality service, transparent and reliable transactions, and responsive customer support.

Practical value

Visa/Mastercard tokenization. The solution addresses the challenge of securely storing and processing e-commerce payments by replacing actual Visa/Mastercard details with unique digital tokens. The result is a 90% reduction in fraud risk, PCI DSS compliance without storing sensitive data, and seamless payments for users. The practical value for businesses lies in reduced bureaucracy related to security audits and a higher transaction success rate. The value for the customer is that they don't have to enter the 16-digit card number every time, and their data is protected even if the merchant's database is compromised.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
26-50

Founded in:
2014

About the company

UPC is a Ukrainian fintech company that is part of the Austrian RBI Group. Its clients receive a full range of card transaction processing services, as well as modern solutions for e-commerce and card-based money transfers. The company's services include card issuance, ATM and POS terminal acquiring, and A2A transfers. UPC is Ukraine's first official provider of Open Banking solutions. UPC's services are used not only by Ukrainian banks but also by European financial institutions.

Features

UPC offers innovative, top-quality services tailored to various markets. The company's services, built on the best European practices, are distinguished by rapid development, the highest security standards, and competitive pricing.

Practical value

UPC's comprehensive payment ecosystem enables banks, fintechs, and merchants to quickly implement innovations and improve payment processing efficiency. The company's solutions address the key challenge of secure, fast, and convenient customer interaction, optimizing the cost of payments and related processes through the UPC API. Account-to-account (A2A) and Open Banking solutions help reduce transaction costs and unlock new business models. The result is increased conversion rates, customer loyalty, and the competitiveness of financial products.

Area:
Payments/Money transfer

Location:
Ukraine

Key market:
Ukraine

Audience:

- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
1997

About the company

XPAY GROUP LLC is an innovative fintech company specializing in the development of payment solutions for businesses and the integration of modern financial tools. We offer convenient services for online transactions, cash flow management, and analytics, helping to streamline payments and minimize risks. The company's primary focus is on the security and speed of transactions, as well as support for online acquiring and B2B solutions. Our goal is to promote the development of the digital economy in Ukraine by offering reliable and flexible financial services.

Features

XPAY offers comprehensive payment services, scalable integration solutions, convenient analytics, and high security standards. We are responsive, flexible, and provide a customer-centric approach to our partners.

Practical value

In just 1.5 years, the company has gone from a startup to a financial services provider. Every year, XPAY is among the first companies in Ukraine to certify and implement cutting-edge payment services from international payment systems, making them accessible to banks, financial institutions, and the e-commerce market.

Area:
Electronic wallets

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2017

About the company

AgriAnalytica is an agri-financial ecosystem for small-scale agricultural producers that provides access to financing, markets, knowledge, and digital services. The platform combines SaaS/PaaS solutions with the "Farmer's Dashboard". It has over 17,000 users. Super App, a neobank with credit monitoring, will launch soon.

Features

We have created a unique ecosystem for agricultural producers—a Super App with built-in lending, monitoring, and real-time analytics that aggregates data to determine credit limits, assess risks, and improve business efficiency.

Practical value

The solution addresses the issue of farmers' access to financing, markets, and knowledge by developing an AI-powered agri-financial ecosystem platform. Result: farmers have received over \$200 million in financing through the platform, sold grain and purchased equipment worth over \$70 million, and more than 2,000 farmers use Agri:Accounting and Agri:Business Plan and receive real-time expert advice; 7 banks and leasing companies use Agri:Credit Analysis & Risk Assessment to make quick decisions on farmer financing; 37 agricultural universities and colleges use our Agri:Accounting and Agri:Business Plan products to teach students.

Area:
Digital/Neobanks

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2018

About the company

izibank is a digital banking project by TASCOMBANK JSC that provides customers with modern financial services via a mobile app. The service is focused on remote banking and offers payment cards, payments and transfers, loan products, and cashback programs. The main goal is to provide simple, fast, and cost-effective everyday banking for customers.

Features

- fully digital banking with no branches;
- gamification with cashback programs (Wheel of Prizes, etc.);
- installment plans starting from the statement for any purchases in the izibank app.

Practical value

izibank meets customers' needs for simple and fast access to banking services without having to visit a branch. Through the mobile app, users can open an account, make payments and transfers, receive loan funds, take advantage of cashback programs, and pay for purchases in installments. This provides convenient digital banking, saves time, and offers additional financial benefits to customers.

Area:
Digital/Neobanks

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment

Stage:
Maturity

Employees:
51-75

Founded in:
2020

About the company

KViTKA by Global Ukraine is a French-Canadian fintech platform with a social impact that provides Ukrainian entrepreneurs, startups, and the diaspora in Europe with access to the EU's banking infrastructure: account opening, payment solutions, compliance support, and financial consulting. The company specializes in the defense, technology, and e-commerce sectors. Headquartered in France (Metz), it serves as a financial bridge between Ukraine and Europe.

Features

The only fintech platform in the EU that combines banking access, compliance expertise, and industry specialization (defense, tech, e-commerce) for Ukrainian businesses, with an academic foundation and an impact mission.

Practical value

KViTKA by Global Ukraine solves the challenge of accessing European banking infrastructure for Ukrainian companies in the defense and technology sectors through a partner network of licensed European banks, compliance support, and tailored onboarding. The platform removes the barriers Ukrainian businesses face when opening accounts in the EU: language barriers, complex compliance requirements, and prejudices against Ukrainian counterparties. The result is full operational access to the EU financial system, accelerated international contracts, and strengthened trust from European partners in Ukrainian businesses.

Area:
Digital/Neobanks

Location:
France, EU, Global

Key market:
France, EU, Global

Audience:

- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2023

About the company

MustPay is a Ukrainian IT company specializing in fintech solutions. Key products: FastPay—a platform for processing e-commerce payments; a digital neobank for individuals and sole proprietors; AML and KYC platforms; a decision-making system for online lending; and remote onboarding for legal entities. The company helps banks and financial companies quickly launch financial services, integrate payment tools, and conduct remote customer identification.

Features

Rapid launch of payment products, expertise in NBU requirements for process and product development, innovative solutions, robust data protection, and flexible solutions for businesses of any scale.

Practical value

The company provides end-to-end development of digital banking products: from business analysis and architecture to deployment in a production environment. Solutions include remote banking, KYC/AML, and integration with core banking systems, government registries, and payment systems. The products fully comply with NBU requirements, PCI DSS, and ISO 27001 standards. The result for banks and financial companies: a comprehensive digital transformation that allows for seamless customer acquisition worldwide and scaling of the customer base without technical limitations. This ensures a global presence and high operational speed.

Area:
Digital/Neobanks

Location:
Ukraine

Key market:
Ukraine

Audience:

- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2020

About the company

Qubstudio is a digital product design partner for tech companies. We create scalable digital products and brands by combining strategy, UX/UI design, and branding. We craft a cohesive experience across all touchpoints. Our flagship offering is an end-to-end experience system: from research to design systems and continuous development. This helps businesses innovate faster and grow steadily, especially in fintech and other complex industries.

Features

19 banks in our portfolio provide deep domain expertise and a fast start for fintech projects; we integrate branding into digital products, creating a unique and seamless experience that is difficult to replicate.

Practical value

The solution addresses the challenge of creating a cohesive and scalable digital experience for banks and fintech companies through a systematic approach (research, UX/UI, branding, design systems). The result is faster time-to-market, increased conversion rates and user trust, alignment across all channels, and the ability to scale products without compromising quality.

Area:
Digital/Neobanks

Location:
Ukraine

Key market:
Persian Gulf countries,
USA, Europe

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
51-75

Founded in:
2016

About the company

VST FinTech is the fintech division of VST Bank, which develops digital payment and credit solutions for businesses. The company specializes in embedded finance, including BNPL, instant payments, and integrations with retail networks. VST FinTech's solutions enable companies to quickly integrate financial products into their own sales channels and enhance the customer experience through seamless payments and lending.

Features

Embedded finance solutions, rapid integration via API, proprietary banking infrastructure, instant payments and buy-now-pay-later (BNPL), scalability for retail and e-commerce, and a focus on the customer experience.

Practical value

Buy Now, Pay Later (BNPL): The solution increases the accessibility of purchases for retail customers through an integrated BNPL model at points of sale and online. Users receive an instant credit decision and installment plan directly during the purchase. The result is increased conversion rates, average transaction value, and customer loyalty.

Instant payments: The solution provides fast and secure transfers for businesses and customers through the integration of real-time instant payments (EPS, Request-to-Pay). The result is faster transactions, improved cash flow, and convenient services.

Area:
Digital/Neobanks

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses

Stage:
Product/Market Fit

Employees:
11-25

Founded in:
2025

About the company

WEAGROBANK is the first digital financial service for farmers, created in partnership between the fintech company Activitis and Piraeus Bank Ukraine. The service combines the best of both partners—the reliability of a European bank and the speed of modern fintech. The product combines banking transactions and built-in financing within a single digital ecosystem for agribusiness. The service currently has no analogues not only in Ukraine but also in Europe.

Features

The service combines the best of both partners—the reliability of a European bank and the speed of modern fintech—by integrating banking transactions and built-in financing into a single interface.

Practical value

The solution addresses the daily financial and seasonal needs of farmers, primarily micro and small farms, through a single digital interface that combines banking operations, built-in financing, credit limits, a marketplace, and an AI advisor. The result is access to key services in a single environment, faster decisions, fewer barriers, and higher operational efficiency for the farm.

Area:
Digital/Neobanks

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Product/Market Fit

Employees:
75+

Founded in:
2026



About the company

Costless is a retail price analytics and market monitoring platform for brands and retailers. It aggregates up-to-date price data from over 25 retail chains across 5 countries in Eastern Europe, provides an API for receipt recognition and validation with fraud protection, and offers tools for analyzing market trends. Business clients receive personalized analytical dashboards based on their own and market data: price trends, market share, and consumer behavior.

Features

- transaction data (no scraping);
- price analytics across 5 countries;
- Receipt API with anti-fraud;
- customized reporting for each client.

Practical value

The solution addresses the challenge of monitoring market prices and validating promotional campaigns for FMCG brands. Costless collects market price data and, via the Receipt Recognition API, automatically verifies consumer purchases—checking product availability, price, location, and receipt uniqueness. The brand receives analytics on its own campaign within the market context. The result is a 60–80% reduction in verification costs and reliable data for pricing decisions.

Area:
Digital Comparison Tool

Location:
Ukraine, Poland, Lithuania, Romania, Serbia, Hungary, Moldova

Key market:
Ukraine, Poland, Romania, Hungary, Moldova

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:
Scale

Employees:
6-10

Founded in:
2019



About the company

The company acts as your personal financial advisor, providing a comprehensive selection of loan solutions for individuals. Instead of searching on their own, clients gain access to an analytical service that compares offers from leading banks and financial institutions.

Features

- all in one place;
- online;
- minimal number of documents;
- quick selection.

Practical value

The solution addresses the need for rapid access to credit for customers, partners, and banks through an intelligent comparison ecosystem and cutting-edge technologies that match capital with demand. The result: customers receive personalized loans in minutes, partners (brokers and e-commerce platforms) scale their businesses using ready-made fintech tools, and lenders effectively grow their portfolios through a smart channel for attracting their target audience. This creates a barrier-free financial environment for all market participants.

Area:
Digital Comparison Tool

Location:
Ukraine

Key market:
Ukraine, Mexico, Colombia, Romania, Spain, Poland, Vietnam, Philippines, Kazakhstan

Audience:

- Individuals – mainstream segment

Stage:
Scale

Employees:
6-10

Founded in:
2018

About the company

Miisoft is the most comprehensive directory of Ukrainian software and payment solutions. Any business user — from a self-employed individual to a large corporation — can find solutions that meet their needs and budget at <https://miisoft.com.ua/>.

Features

Detailed categorization of programs makes it easy to find the right solution. Industry-specific focus simplifies the process of finding tools tailored to the specifics of each business. A separate “hostile software” category helps businesses avoid russian software and find Ukrainian alternatives.

Practical value

Miisoft helps businesses quickly find and more safely select fintech, payment, and business solutions through a structured catalog and detailed categorization. The result is time savings, reduced risks when selecting a provider, and easier access to Ukrainian alternatives tailored to the company's needs and budget.

Area:
Digital Comparison Tool

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:
Product/Market Fit

Employees:
1-5

Founded in:
2024



About the company

Kolibrio is a Web3 infrastructure platform that enables wallets, dApps, and node providers to monetize order flow through on-chain auctions (OFA). Connecting to Kolibrio's RPC API protects initiators from toxic MEV and allows them to generate revenue from arbitrage. The platform operates on the Solana, Ethereum, and BNB Smart Chain networks, ensuring fair value distribution and improving transaction efficiency for users.

Features

Up to 15% of transactions on the Solana network pass through Kolibrio's infrastructure. We have partnered with key infrastructure players in Ethereum and Solana. Clients successfully monetize order flow without any changes to the user experience, integrating our solution quickly and cost-effectively.

Practical value

The solution addresses the challenge of monetization and transaction protection for transaction originators (apps, bots, wallets, integrators) through the Kolibrio infrastructure with private order flow, MEV protection, and automatic revenue sharing. Originators receive 2–5 bps of trading volume on Solana (~2–3 SOL per 10k SOL) and \$0.15 in gas compensation per transaction on Ethereum. The result is a new risk-free revenue stream, better execution quality, and reduced MEV losses without changing the UX.

Area:
Blockchain/Crypto

Location:
Portugal

Key market:
The whole world

Audience:

- Big businesses

Stage:
Scale

Employees:
6-10

Founded in:
2022

About the company

A centralized cryptocurrency exchange based in Kyiv. It is a service for the fast and secure exchange of crypto assets between individuals, with a focus on accessibility and support for the local market.

Features

- full Ukrainian localization;
- an expert approach to building a list of assets and tools for managing them;
- 8 years in the market;
- use the best methods for protecting virtual assets;
- track trends, implement cutting-edge technologies, and even set trends for the crypto world;
- powerful servers ensure fast performance—instant deposits and withdrawals without unnecessary delays.

Practical value

Richamster solves the problem of secure access to the digital economy for users through an intuitive P2P mechanism and robust technical infrastructure. The platform allows individuals to exchange, transfer, and invest assets in currency pairs 24/7. The result is instant liquidity, full control over your portfolio, and capital security thanks to 8 years of experience and cutting-edge security methods.

Area:
Blockchain/Crypto

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment

Stage:
Scale

Employees:
1-5

Founded in:
2018

About the company

42flows.tech is a Rewards platform for banks that transforms loyalty programs into a behavioral CRM system. Instead of a flat 1% for everyone, the platform allows you to customize rewards by MCC categories, target specific products (at the SKU-level), and develop separate strategies for different customer segments. Flexible budget control through payout limits protects against overspending. The result: a shift in spending habits, the card becomes the primary one in the wallet, and LTV increases.

Features

SKU-level reward targeting, behavioral customer segmentation, full real-time budget control, quick campaign launches without developers, and a ready-made network of retail partners offering cashback rewards.

Practical value

The solution addresses the challenge of optimizing loyalty program costs for banks through behavioral segmentation and MCC targeting. Economic model: high cashback (10–20%) on rare categories creates a “wow effect” at minimal cost, while low cashback (0.5–2%) applies to everyday purchases. Actual costs amount to only 20–30% of interchange revenue. Results over 4 years: ROI +150%, additional net revenue +50% compared to baseline interchange.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Moldova, Georgia, Middle East, Europe

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2018

About the company

AMO FINTECH is a Ukrainian financial technology developer that creates innovative digital solutions for the banking sector and businesses. The company delivers the full lifecycle of technology products—from idea generation and architecture design to implementation, integration, and continuous development.

The company's flagship product is a modern processing platform built on the software core of one of Europe's leading technology providers. The solution complies with the highest international standards for payments and cybersecurity and enables the rapid launch of scalable payment services and digital financial products.

Features

The AMO FINTECH solution ecosystem covers card transaction processing, development of digital banking services, Qualified Electronic Trust Services (Qualified Trust Service Provider), integration of payment instruments, online customer identification technologies, and electronic document management. This comprehensive approach allows the creation of end-to-end technology solutions for digital banks and corporate clients across various sectors of the economy.

Practical value

AMO FINTECH also delivers an acquiring platform implementation that enables the company's clients, including banks, to launch full-featured online payment solutions for merchants in the shortest possible time—starting from 20 minutes—supporting multiple payment instruments such as e-commerce, POS, and Tap2Phone.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – mainstream segment
 - Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses
 - Financial institutions

Stage:
Scale

Employees:
51-75

Founded in:
2022

About the company

Artelligence develops innovative AI solutions for the fintech industry. Over the past 10 years, the company has created a range of fintech solutions based on social media data and its in-depth analysis using machine learning algorithms and LLM models. These include predictive models for scoring and verification, as well as solutions for debt collectors. These products are actively used by MFIs, banks, and collection agencies. The technologies developed by the company are unique to the Ukrainian market.

Features

Our business is all about technology. We not only implement the latest advancements in artificial intelligence, but also independently develop and refine existing solutions. Our proprietary facial recognition technology, which ranks among the world's best, our in-house developments in natural language processing (NLP), and our architecture based on large language models (LLM)—all of this is part of our expertise.

Practical value

BigDataPeople 2 addresses the challenge of risk assessment using an OSINT platform that covers the full cycle of open-source data analysis from over 30 sources. The system analyzes, compares, and substantiates findings using artificial intelligence and graph-based relationship models. As a result, users significantly reduce verification time, improve the accuracy of risk detection, and make informed management decisions.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Big businesses
 - Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2016

About the company

We help our clients build successful businesses. We create websites, online stores, and mobile apps. We promote all of these online. We prioritize quality, service, and deadlines.

Features

We have been in the development field for 17 years; our team is rich in technological knowledge and works with cutting-edge project management methods. We strictly adhere to deadlines and strive for high quality in every project we undertake. Our experience encompasses not only technological solutions but also in-house developments for fintech, e-commerce, and real estate. This allows us to optimize time and budget when launching such projects, ensuring their efficiency and success.

Practical value

Our solution is used by the top 3 companies in the microcredit market. Our products have also been adapted for the markets of the following countries: Vietnam, Poland, the Czech Republic, and Sri Lanka.

Area:
Technology and Infrastructure

Location:
Ukraine, Spain, Vietnam, Portugal, Estonia, USA

Key market:
Ukraine, Norway, Denmark, United Kingdom, Malta, USA, Vietnam

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2007

About the company

The company develops solutions and products in the field of payment card issuance technologies and processes, card data generation, card data security solutions, and software components and systems for e-commerce and mobile commerce. Our products:

TRANSENIX – enables the use of modern smartphones and tablets as payment terminals;

MAP ISSUER – a solution designed to enable card-issuing banks to create their own digital mobile wallets;

MAP FASTTACK – allows for the rapid integration of digital wallets into a bank's products.

Features

Our system features an interface adaptable to banking systems, enabling projects to be launched quickly.

Practical value

Cartsys' FastTack solution addresses the challenge of quickly and standardizing the implementation of digital payment services for banks through an integration module that supports payment system APIs and interacts with the bank's internal card systems. The result is a reduction in the time required to launch new payment services, lower integration costs, and the provision of modern and secure online payment methods to the bank's customers.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2020

About the company

ConnectiveOne is an AI-powered customer service platform that helps medium and large businesses enhance the customer experience without expanding their teams. The platform consolidates all communication channels into a single operator dashboard, automates routine tasks using AI agents (for support and sales), monitors the quality of every conversation with AI QA, and provides tools for building self-service scenarios, triggered email campaigns, and custom analytics.

Features

A single platform for all channels, AI agents, and quality control—we automate up to 70% of inquiries without expanding the team.

Practical value

ConnectiveOne solves the problem of overloaded customer service for medium and large businesses through AI agents, an omnichannel operator dashboard, and automated quality control. The platform automates up to 70% of routine inquiries, unifies all channels into a single interface, and provides managers with comprehensive analytics without unnecessary costs. The result: faster service, satisfied customers, and support as a driver of growth, not costs.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Central and Eastern Europe, United Kingdom, Brazil, UAE

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
11-25

Founded in:
2020

About the company

Corefy is an international paytech company that develops payment infrastructure for businesses working with multiple payment providers. The platform acts as a control layer over the payment stack: it consolidates integrations, enables flexible management of transaction routing, and provides full visibility into payment processes. Corefy helps centralize operations, scale quickly into new markets, and increase payment conversion rates without relying on a single provider.

Features

- 600+ ready-made integrations with payment providers;
- routing and cascading based on 100+ attributes;
- full visibility of payments;
- independence from providers;
- expertise of the payment team.

Practical value

The solution addresses the challenge of launching and scaling payment infrastructure for payment entrepreneurs and operations managers through a ready-made orchestration platform with over 600 integrations with providers worldwide. Instead of months of development, onboarding in a matter of days. Instead of chaos with multiple PSPs, centralized control over routing, cascading, and analytics. The result: higher payment conversion rates, lower operational costs, and complete independence from any single provider.

Area:
Technology and Infrastructure

Location:
Ukraine, United Kingdom

Key market:
The whole world

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2018

About the company

CS is a Ukrainian IT product company and a leader in the fintech solutions sector. Since 1997, it has been developing software for banks and financial institutions, holding a 63% share of the Ukrainian market and operating in Europe and Central Asia. Ten of the 15 banks designated by the National Bank of Ukraine as systemically important are CS clients. The company is certified under the international information security standard ISO/IEC 27001:2022, which confirms the reliability of our processes and the high quality of data protection in all our products and services.

Features

- 24/7 technical support;
- compliance with regulatory requirements;
- experience in implementing international projects;
- a partnership-based approach and close collaboration with clients.

Practical value

CS solutions provide full automation of banking operations for any business model. This automation:

- significantly increases the security of banking processes;
- minimizes operational risks;
- guarantees the uninterrupted operation of the automated banking system;
- ensures that financial institutions comply with regulatory requirements with minimal impact on their operations;
- increases the efficiency of banking institutions, in particular through a flexible approach to the implementation of integrated IT solutions and the use of modern data development and processing technologies.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Moldova, Uzbekistan

Audience:

- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
1997

About the company

De Novo is a Ukrainian national provider of IaaS, PaaS, and data center services, whose technological capabilities, quality, and reliability have been confirmed and recognized by global leaders VMware and SAP, and proven by Ukrainian corporations and the government.

Features

The two key components of a benchmark cloud provider that make us the preferred choice—and why we are considered among the best—are technological perfection and operational excellence.

Practical value

DE NOVO products meet the needs of businesses and the government for cloud infrastructure and infrastructure for AI/ML solutions, thanks to the widest range of GPU accelerators and the highest level of cloud and data center availability in Ukraine.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2008

About the company

DM Solutions is a Ukrainian IT company that has been working with address and customer data since 2012. Our GeoData Online platform, as well as products such as DB Cleaner, Address Book, DB Mail, DB Connect, and others, enable businesses to update, structure, enrich, and clean large volumes of address data and more, ensuring accuracy and compliance with national and European standards.

Features

The only up-to-date, comprehensive directory of all addresses in Ukraine, proprietary algorithms, 24/7 address updates, data accuracy, compliance with regulatory requirements, a simple API, and fast integration.

Practical value

We create an ecosystem of digital solutions that combines geodata (addresses, GPS coordinates, reverse geocoding, and more) from various countries around the world, database cleansing and enrichment, personalized mailings, and document digitization. Our products and services help businesses work more accurately with customers, plan sales, logistics, and financial reporting more effectively, build analytics, and create a sustainable digital economy without data loss.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2012

About the company

Development and maintenance of software for the collection, processing, storage, retrieval, and summarization of information regarding utility bill calculations, as well as integration with the transport modules of municipal billing centers.

Features

A comprehensive approach to the development and support of software for the utilities sector, providing acquiring technologies, electronic data management, and information security.

Practical value

FINANSO UA successfully develops software for processing utility payments and electronic payment methods. Our technological solutions facilitate efficient data storage and processing, as well as ensure reliable information security. The company actively collaborates with municipal billing centers, providing a high level of service and security for its clients.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2013

About the company

Finik.Pro is a modern and user-friendly solution designed to serve retail, small, medium, and corporate businesses via mobile and web interfaces. We specialize in developing applications for mobile and online banking, self-learning chatbots, banking apps for smartphones, and contactless payments based on NFC and QR technologies. Our mission is to provide a user-friendly approach to banking services.

Features

The platform provides omnichannel access via a browser and iOS and Android apps. The system offers an intuitive, customizable interface, multi-client support for legal entities and individuals, as well as multi-level authorization. Thanks to an open API, real-time synchronization, and built-in messaging, the product combines convenience with high security.

Practical value

An omnichannel platform developed using the latest technologies and tailored to meet the modern business needs of banks.

The solution's added value lies in its rapid integration with business-friendly services such as online cash registers, factoring, online accounting, reporting systems, electronic document management, and more.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – mainstream segment
 - Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses
 - Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2017

About the company

Finport Pro is a modern Ukrainian IT company whose core business focuses on computer programming, the development of customized digital solutions, their integration into business environments, and ongoing technical support. Finport Pro is currently undergoing the approval process with the National Bank of Ukraine to operate as a payment services technology provider. The company possesses the necessary technological infrastructure, which complies with the PCI DSS standard, and has a professional team.

Features

Key advantages of FINPORT PRO LLC: a modern, scalable platform and an API-oriented approach that accelerates integration. A flexible business model allows for customizing functionality and pricing to suit the client, ensuring a rapid service launch. Key features include a shortened service launch cycle and a focus on operational support and technical assistance, including direct involvement of the technical team.

Practical value

FINPORT PRO LLC's entry into the payment infrastructure market is taking place amid a sustained trend of growth in cashless transactions conducted using payment cards. Given the regulatory environment, market structure, and stated technical specifications, FINPORT PRO LLC has the potential to establish a strong competitive position.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Business – individual entrepreneurs and SMBs
 - Big businesses
 - Financial institutions

Stage:
MVP

Employees:
26-50

Founded in:
2024

About the company

Our products cover a wide range of solutions, from mobile apps for personal finance to comprehensive corporate asset management systems. We are also working on implementing blockchain technologies to ensure maximum security and transparency in financial transactions.

Features

At Fintech Global, we offer cutting-edge IT solutions for the financial sector, ensuring innovation, security, and flexibility for your business.

Practical value

Fintech Global's solutions address the digital transformation of financial institutions (banks, MFOs, insurance companies) through the implementation of customized software, process automation, and modern technologies (including blockchain). The result is increased business efficiency, reduced operating costs, greater transparency, and an improved customer experience.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2017

About the company

We develop IT platforms for online business financing. Our products are designed to be fully adaptable to the needs of today's banking and lending industries. We can easily integrate into both existing business models and enable the rapid launch of new business ventures in the field of SME financing. We also operate our own successful platform, AgroApp, which provides financing to farmers.

Features

We have developed digital solutions for online SME financing: application submission, assessment, document management, and decision-making in a matter of minutes. We utilize artificial intelligence, CRM, automated processes, and integration with banking algorithms. Business financing—in less than an hour and entirely online.

Practical value

Fintech Pro platforms were recognized for their digital solutions for small and medium-sized businesses (SMEs). OschadBusiness won the Best SME Banking Digitalization (2024) and Best Digital Banking Lending for SME (2025) nominations. BNPL WEAGRO and eDilo services won the Best Fintech Ecosystem Partner of the Year (2024) and Best Business Lending Company (2025), Best Agro Fintech Solution (2026) awards at the Ukrainian FinTech Awards from UAFIC. BNPL WEAGRO was recognized as the best fintech startup in Ukraine in 2025.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2017

About the company

We provide professional IT outsourcing services, offering end-to-end management of your technology assets: from custom software development and support for a reliable IT infrastructure to the implementation of multi-layered cybersecurity systems that ensure the protection of critical data and the continuity of your business.

Features

Our approach is based on a fundamental combination of innovation, security, and reliability, which allows us to implement comprehensive solutions for large and medium-sized businesses, including through deep automation of business processes, the implementation of modern R&D projects, and the deployment of highly effective cybersecurity tools and innovative cloud-based solutions.

Practical value

Stability, security, and IT scalability with predictable results. We don't just select and implement the best technological solutions; we ensure their successful implementation while taking into account timelines, resources, and your goals.

Area:
Technology and
Infrastructure

Location:
Ukraine

Key market:
Ukraine, EU

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2017

About the company

The State Enterprise "Information and Computing Center of the Ministry of Social Policy" is a state-owned IT enterprise dedicated to the digital transformation of Ukraine's social sector. We develop, test, and implement software solutions for the management and administration of public services. The enterprise automates processes, creates web platforms and analytical systems, and conducts audits of information security and IT infrastructure. Our products increase the transparency, efficiency, and accessibility of social support for citizens.

Features

State Enterprise "IOC" provides reliable, secure, and integrated digital solutions for the social sector, improving the efficiency of government processes and making services more accessible to citizens.

Practical value

Automated Humanitarian Aid Registration System.

The solution addresses the need for fast and transparent tracking of humanitarian aid for government and charitable organizations through an automated registration system with digital integration and analytical tools. The result: reduced lines, savings in time and resources, increased accuracy in tracking and efficiency in aid distribution, as well as an improved experience for recipients.

Area:
Technology and
Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses

Stage:
Maturity

Employees:
75+

Founded in:
1982

About the company

The International Bureau of Credit Histories is one of the leading credit reporting agencies in Ukraine; it has been operating since 2006 and is part of the international Creditinfo Group. The company collects and processes credit data covering over 81 million credit contracts from banks and financial companies, conducts borrower verification, and provides scoring, analytical, and monitoring solutions for risk management. It collaborates with foreign bureaus and is a member of UAFC, as well as a partner in IFC and World Bank projects.

Features

- not owned by any Ukrainian bank; 100% owned by Creditinfo Group;
- 20 years of experience;
- cross-border exchange with 10+ countries;
- 24/7 access to credit history via chatbot.

Practical value

The IBCH solution provides banks and other financial institutions with precise credit risk management through scoring models, in-depth analytics, and automated integration with credit data. The result is a reduction in the share of non-performing loans and increased predictability of the loan portfolio. For individuals, the bureau provides 24/7 access to their own credit history via the "IBCH Online" chatbot, which allows them to verify data, monitor changes, and reduce the risk of credit fraud.

Area:

Technology and Infrastructure

Location:

Ukraine

Key market:

Ukraine

Audience:

- Individuals – mainstream segment
- Financial institutions

Stage:

Maturity

Employees:

11-25

Founded in:

2006

About the company

Kapowai is a Ukrainian fintech company that develops digital banking solutions for banks and financial institutions. Its main products include mobile and online banking, remote customer onboarding systems, Open Banking APIs, and integration modules. The company provides a full cycle of fintech solution development—from UX/UI design and architecture to development, integration with banking systems, and ongoing support. Kapowai's solutions help financial institutions launch modern digital services faster.

Features

Deep expertise in fintech development, rapid launch of digital banking services, flexible modular solution architecture, and a full development cycle—from design to integration and support.

Practical value

Kapowai solutions help financial institutions quickly launch modern mobile banking and digital services for customers. The company developed a mobile app, backend systems, and integrations with banking services, and deployed the necessary IT infrastructure. As a result, the client was able to enter the market with a fully-fledged digital platform in less than 4 months, providing customers with convenient access to financial services.

Area:

Technology and Infrastructure

Location:

Ukraine

Key market:

Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:

Scale

Employees:

26-50

Founded in:

2015

About the company

Kindgeek is an IT company specializing in software development for startups and businesses across various industries, including fintech. The team offers comprehensive solutions: from product design and architecture to full-cycle development and support. The company's main products are customized web and mobile apps that help businesses automate processes, increase efficiency, and create a modern digital experience for users.

Features

Innovative custom solutions, deep expertise in IT and fintech, a flexible approach to the client, rapid product development, high quality, and support at every stage.

Practical value

Kindgeek's solutions help businesses automate internal processes and improve digital interactions with users through custom web and mobile applications. The result is increased efficiency, time savings, and an enhanced customer experience.

Area :
Technology and Infrastructure

Location:
Ukraine

Key market:
USA, Europe, Ukraine

Audience:

- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2015

About the company

Lime Systems is an IT product company with over 30 years of experience in developing systems for banks and financial institutions. The company owns and develops a product portfolio of key solutions, including the Scrooge automated banking system and the Scrooge Card System. These solutions provide a reliable, high-performance operational foundation—from accounts and accounting to card transactions, payments, and regulatory reporting—and are used by banks and financial companies in Ukraine, Central Asia, and Europe.

Features

Integration of an automated banking system and a card service within a single operational framework. Handling complex integrations, rapid deployment, and coordination of multiple project stakeholders with a focus on the integrity of the financial infrastructure for banks and non-bank financial institutions.

Practical value

Lime Systems' solution addresses the challenge of building a comprehensive and manageable financial infrastructure for banks and non-bank financial institutions by combining an automated banking system, a card platform, and API-driven integrations within a single operational framework. The result is reduced time-to-market, operational transparency, regulatory compliance, and stable performance under high load.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Europe, Central Asia

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
1993

About the company

MicroF1 is a provider of innovative software for digital lending. For 9 years, we have been developing high-load and SaaS products for the fintech industry. Our pipeline enables you to launch a financial business in just five days. We develop flexible software for MFIs, banks, leasing companies, collection agencies, and marketplaces. MicroF1 systems automate onboarding, e-KYC, application submission, CRM, scoring, loan management, payments, and NPL monitoring.

Features

Extensive experience in launching modern financial products. Launch a new fintech service in as little as 5 days! Best prices and licensing models. 40 functional software modules.

Practical value

The solution addresses the challenge of rapidly launching and scaling digital lending for financial companies (MFIs, banks, BNPL providers) through the modular MicroF1 SaaS platform with built-in e-KYC, scoring, a decision engine, and integrations. The result: product launch in as little as 5 days, reduced operational costs, risk control, and rapid growth of the loan portfolio.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Central Asia

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2017

About the company

NEOFIN GLOBAL is an enterprise-grade lending infrastructure designed for financial groups, digital lenders, and fintech companies to scale seamlessly across products, geographic regions, and markets. An intuitive SaaS platform that fully automates all lending and borrowing operations, and offers a mobile super-app with loyalty programs, a wallet, cashback, and credit features.

Features

An intuitive AI-powered interface, full automation of any type of turnkey loan: from application to credit scoring, issuance, and servicing. Ready-made integrations, security certification.

Practical value

The solution addresses the challenge of rapidly launching and scaling financial products for retail, financial companies, and service platforms through a ready-made fintech infrastructure: loyalty programs, digital wallets, cashback, and lending services. The result: new revenue streams and 30–40% revenue growth for businesses, a 25% increase in customer loyalty, and rapid (within hours, not months) launch of financial services without complex development.

Area:
Technology and Infrastructure

Location:
CЩA

Key market:
USA, Europe, Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2022

About the company

Netwave is a Managed Service Provider that designs and operates end-to-end IT infrastructures for businesses. The company combines architectural consulting, solution implementation, and service support across Networking, Computing, Data Management, and Cyber Security. Leveraging deep expertise, a 24/7 service model, SLAs with clear commitments, and the integration of innovative solutions into business operations, Netwave acts as a strategic technology partner — ensuring scalability, manageability, and infrastructure readiness for growth.

Features

Full service cycle — from consulting to implementation and 24/7 technical support, vendor-agnostic approach, engineers with expert-level certifications, deep competencies in Networking, Computing, Data Management, and Cyber Security, proven experience with enterprise infrastructures.

Practical value

Netwave's solutions minimize technical risks and optimize IT costs for businesses through the integration of infrastructure solutions combined with a full cycle of managed IT services. The result is a unified, reliable, and scalable IT infrastructure that ensures business continuity and readiness to grow together with the business.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
51-75

Founded in:
2010

About the company

Object Control is a deep-fintech infrastructure platform for insurers, banks, and marketplaces. We automate end-to-end insurance and lending workflows—from onboarding and asset verification to claims settlement—which reduces operational costs and enables real-time fraud detection using AI/ML.

Features

Development of innovative products for fintech and insurtech. Our advantage lies in our proprietary AI data and computer vision: patented photo-documentation technology during pre-insurance inspections, a library of over 2 million vehicle photos, analysis of customer behavioral signals from photos, as well as proprietary datasets and models for recognizing vehicles, parts, and damage. Our approach to data makes our risk and claims automation difficult to replicate. We are trusted by over 30 corporate clients in the insurance and banking sectors.

Practical value

The company saves on customer service costs. Customers receive convenient products without visiting company offices.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2019

About the company

Open API Hub is a Ukrainian company that brings together experts and developers of open banking solutions with European experience. Open API Hub offers services and solutions that help quickly and efficiently open access to customer financial data, connect participants in the Open Banking ecosystem, and experience the benefits and opportunities of open finance. Our Open Banking solutions are technological solutions for banks and financial institutions that include the minimum required and additional components of the Open Banking system.

Features

Our participation in the development of the Berlin Group and NBU standards ensures that our solution meets market requirements. Ready-to-use components: AIS/PIS API, NPP verification, consent management, sandbox, and developer portal.

Practical value

The solution addresses the challenge of ensuring compliance by banks and non-banks with the requirements of the Law of Ukraine "On Payment Services" and NBU regulations through the implementation of the Open API HUB software suite within the bank's infrastructure, featuring a full set of mandatory and commercial APIs based on the Ukrainian adaptation of Berlin Group standards. The result is compliance with regulatory requirements both during implementation and in ongoing operations, minimization of compliance risks, expansion of AIS/PIS functionality to create enhanced services (lending, aggregation, PFM), and monetization of data through commercial APIs.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2025

About the company

Today, PayForce is a leader in the development and implementation of fintech solutions for banks and businesses. Approximately 5 million people use the company's products. More than 10 banks have already purchased its solutions and services.

Own products:

- iBank — an online banking system comprising over 20 ready-made modules that can be customized to meet specific business needs.
- Ready-made API solutions for rapid Open Banking implementation.

Features

- a proprietary technological solution—"remote identification"—for all types of customers, utilizing liveness detection and facematch technologies;
- the PayForce platform features open APIs compliant with the PSD2 standard, enabling its integration not only in Ukraine but also in other countries where this standard is required;
- all the necessary components of an IT platform for building a neobank.

Practical value

Today, PayForce products are used by approximately 5 million people. Among the company's products is its proprietary online banking system "iBank," which includes over 20 ready-to-use modules and has already been implemented in more than 10 banks, including Kredobank, Industrial Bank, MIB, AP Bank, and others. The PayForce platform has open APIs compliant with the PSD2 standard, allowing for its integration not only in Ukraine but also in other countries where this format is the standard.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2015

About the company

For over 35 years, Printec Group has been a leading global provider of payment and self-service technologies, with 19 years of experience in the Ukrainian market. Printec Ukraine supports the country's largest banks and retail chains, helping to accelerate digital transformation through innovative, secure, and scalable solutions, and managing a network of over 115,000 payment terminals and more than 3,000 ATMs.

Features

Printec's portfolio includes modern self-service kiosks, smart ATMs and deposit machines, cybersecurity solutions for IT and payments, retail automation solutions, as well as solutions for building battery-backed ATMs and branches. Our development team adapts software solutions to the needs of the Ukrainian market, and our nationwide service infrastructure comprises 40 service centers, ensuring rapid response and exceptional uptime for our clients' systems.

Practical value

Printec Ukraine provides reliable transaction automation solutions for banks, retailers, and service providers by combining payment hardware, software, and technical support. The result is stable operation of POS/ATM infrastructure, reduced downtime, faster customer service, and improved operational efficiency.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Greece, Austria, Czech Republic, Slovenia, Hungary, Slovakia, Bosnia and Herzegovina, Romania, Montenegro, Kosovo, Serbia, Bulgaria, Macedonia, Albania

Аудиторія:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2007

About the company

Profitsoft is a leading software development company with deep expertise in the insurance sector and innovation in the InsurTech industry. We create turnkey digital solutions for our clients, including those based on our proprietary platform for insurance companies. We have been providing high-quality software development and maintenance services for nearly 25 years, and leading Ukrainian and international companies trust us with their projects.

Features

Deep engineering expertise in Java and web technologies. An exceptional level of expertise and corporate culture. A focus on building long-term relationships with clients and business flexibility.

Practical value

For nearly 25 years, the Profitsoft group of companies has specialized in developing high-tech IT solutions that help scale and grow clients' businesses (Key market: Europe). In the Ukrainian market, it is known as the developer of an insurtech product (a comprehensive insurance company automation system—Profitsoft), which is successfully used by leading insurance companies.

Area:
Technology and Infrastructure

Location:
Ukraine, Poland

Key market:
Europe, Ukraine

Audience:

- Big businesses

Stage:
Maturity

Employees:
75+

Founded in:
2002

About the company

ProFIX Group provides IT services to banks and financial institutions, including connections to payment systems, data processing services, and custom solutions. The company's key areas of focus are:

- Swift for banks and corporations: onboarding, consulting, and the provision of a full range of Swift solutions and services;
- MoneyGram services: system connectivity and service integration;
- Visa Direct Account & Wallet: service integration and technical support;
- FinTech: the Universal Payment Hub platform enables the receipt of payments through various sales channels;
- Development of turnkey money transfer systems.

Features

Deep specialization in banking payment infrastructure, partnerships with global payment ecosystems, a large client base of banks, a combination of off-the-shelf solutions and services with custom development, experience and expertise in banking technologies.

Practical value

ProFIX Group's solutions address the challenges of efficient, secure, and scalable payment processing for banks and financial institutions through integration with global payment systems, processing platforms, and APIs. The result is the rapid launch of payment services, reduced operational and financial costs, compliance with international standards, and an improved customer experience.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
The whole world

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
51-75

Founded in:
1996

About the company

ProstoPay is a Ukrainian technology company that develops comprehensive IT solutions for automated retail: vending machines, self-service coffee kiosks, micromarkets, car washes, charging stations, parking meters, and other autonomous systems.

Features

We combine telemetry, cashless payments, analytics, fiscalization, and remote management into a single ecosystem, enabling operators to reduce costs, increase productivity, and scale their business.

Practical value

Business thrives when every machine runs smoothly, and every payment goes through instantly—and that's exactly what we offer to vending and retail companies. Cashless payments and telemetry are integrated into a single platform so you can see the full picture: where sales are dropping, where machines are idle, and what to do about it right now.

Area:
Technology and Infrastructure

Location:
Ukraine, Germany, Bulgaria, Kazakhstan, Georgia

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
26-50

Founded in:
2016

About the company

RENOME SMART is an IT product company with over 35 years of experience in developing software for ATMs, deposit machines, and self-service kiosks. Our own research and development department creates secure, scalable fintech solutions that modernize banking infrastructure, optimize cash management, and enable digital transformation for banks, businesses, and communities in Ukraine and 30 countries worldwide.

Features

Expert partner in the TechFin (Technology Finance) sector: 35 years of experience, an in-house R&D team, software development, equipment manufacturing, and Ukraine's largest service support network for banking and payment systems.

Practical value

The RS.Core, CASH Lab, and X5 ecosystem solve the challenge of managing a fleet of self-service devices for banks through multi-platform software and intelligent monitoring. The result is expanded functionality, flexible scenario management, interactive customer communication, optimized cash collection costs through cash flow forecasting, and seamless 24/7 network operation.

The solution transforms ATMs from cash dispensing tools into full-fledged digital branches, meets customer expectations, and increases network profitability.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big business
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
1990

About the company

RSSA Labs is a technology hub specializing in innovative fintech solutions. Our core product, the Pryzma transaction system, is based on the principles of a State Machine, where every state is clearly defined. The platform utilizes a modern microservices architecture with hybrid data storage to ensure maximum reliability of financial transactions (ACID). We provide seamless integration and dynamic configuration of business logic without code intervention, creating ecosystems where speed is combined with flawless logic.

Features

Deterministic architecture based on State Machine, proprietary Orchestrator for distributed tasks, guaranteed ACID reliability, and flexible configuration of business logic and APIs without writing code.

Practical value

The solution addresses the challenge of automating financial services for banks and enterprises through the implementation of a deterministic state-based architecture. Thanks to its proprietary Orchestrator and hybrid data storage, the system ensures seamless management of complex payment cycles. The result is reduced time-to-market, guaranteed ACID data integrity, and the ability to scale infrastructure without accumulating technical debt.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Product/Market Fit

Employees:
6-10

Founded in:
2025

About the company

SDK.finance is a company specializing in the development of a FinTech platform that serves as the foundation for the rapid development and launch of payment and banking products. A key advantage is its PCI DSS certification, which confirms a high level of security. The platform includes 60+ modules, 570+ APIs, and a wide range of integrated partners, ensuring flexibility and scalability. Using SDK.finance allows you to cut the time to market for new products by at least half.

Features

SDK.finance stands out for its ledger-based architecture, full access to source code without vendor lock-in, and PCI DSS certification, which guarantees security, control, and scalability.

Practical value

The solution addresses the challenge of rapidly launching a neobank for financial institutions and fintech companies by leveraging a ready-made ledger-based platform with an API-first architecture. SDK.finance provides a foundation for accounts, payments, card transactions, and KYC/AML integrations. The result is a reduction in time-to-market to 12–18 months, cost savings of up to 70%, and the ability to scale without architectural limitations.

Area:
Technology and Infrastructure

Location:
United Kingdom

Key market:
Saudi Arabia

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2013

About the company

Skyservice POS is a modern cloud-based accounting automation system that combines a cashier workstation (POS terminal), financial management, inventory tracking, and a built-in cash register (SRRO). The platform enables business owners to manage all business processes in real time from any device and from anywhere in the world.

Features

An all-in-one cloud ecosystem: cross-platform compatibility, built-in POS, flexible inventory and financial accounting. Quick setup on any device, an intuitive interface, and full business control from anywhere in the world.

Practical value

SkyService POS solves the problems of chaotic accounting and high startup costs for entrepreneurs by integrating POS software, mobile acquiring, and e-commerce into a single cross-platform app. The result: instant sales launch without purchasing expensive hardware, 100% control over inventory and finances, and easy business scaling based on accurate analytics.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, EU

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Maturity

Employees:
51-75

Founded in:
2016

About the company

SoftBees is a product fintech company and technology partner that provides a full development cycle: from architectural design and mobile app development to the implementation of complex integrations. We provide a SaaS Core Banking platform for licensed institutions (MSB, VASP/CASP) and help centralize customer and operations management on a single IT platform through white-label solutions.

Features

Expertise in architecture design and mobile app development, experience in launching 5 neobanks over 4 years, and a SaaS platform for MSBs/VASPs that enables rapid transformation into a transparent financial ecosystem.

Practical value

The solution enables financial institutions (particularly digital asset providers) to transition from semi-formal operations to fully regulated and transparent ecosystems via the SoftBees SaaS Core Banking platform. The technology allows for the centralization of customer management and operational processes within a single IT platform without high capital expenditures. The result is regulatory compliance and economic stability for institutions in the early stages of development, thanks to the affordable cost of system setup and ongoing maintenance.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, EU

Audience:

- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2022

About the company

Stellar Logic is a software development company specializing in complex custom IT solutions for large enterprises. The team has hands-on experience building high-traffic and mission-critical systems for leading global companies. Stellar Logic develops scalable web and mobile applications, internal corporate systems, and cloud platforms. Thanks to its lean and efficient team, the company delivers high quality, fast development, and optimal value without compromising on architecture, performance, or reliability.

Features

- experience working with large businesses and enterprise clients;
- expertise in complex, high-load, and mission-critical systems;
- a lean team, low costs, and rapid decision-making;
- an optimal balance of price and quality without compromising scalability;
- a focus on architecture, performance, support, and flexible collaboration.

Practical value

The company's core specialization encompasses three key areas: creating SaaS products for the IT market, developing internal operational process automation systems, and designing financial and payment solutions. Stellar Logic provides ongoing technical support and quick adaptation of these services to meet evolving business needs.

Area:
Technology and Infrastructure

Location:
Poland

Key market:
EU

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2024

About the company

T18 is a Ukrainian innovative IT company specializing in the development of financial solutions for banks and financial institutions. The company creates software for electronic payments, financial transaction automation, and online service management. Its main products include online banking for individuals, legal entities, and sole proprietors; integration with NBU BankID and Diia services; online identity verification for accessing banking services; open banking; and much more. T18 combines innovative technologies, industry expertise, and modern development approaches to create secure, reliable, and scalable digital solutions for various sectors of the economy.

Features

A customized approach to the client, a balance between regulatory requirements and business trends, deep expertise, and a stable team.

Practical value

OpenBanking is a technology that provides third parties with access to banking data via standardized APIs with the client's consent. This allows for the secure transfer of account and transaction information to trusted financial services. As a result, users benefit from fast payments, integrated financial products, and convenient fund management all within a single app.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Malta, United Kingdom, USA

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
51-75

Founded in:
2019

About the company

Tallium is a technology partner for creating innovative digital products. We develop custom mobile, web, and AI solutions for startups and large companies, supporting our clients from concept and design through to launch and ongoing support. Our team of over 120 specialists—designers, engineers, QA specialists, and product experts—works on projects in FinTech, Healthcare, and Education. We also build marketplaces, social platforms, and AI products, provide consulting on Agile processes (SAFe), and help strengthen teams through staff augmentation.

Features

Tallium creates complex digital products for regulated industries, combining experienced cross-functional teams, a European presence, high engineering standards, AI expertise, and long-term partnerships.

Practical value

Tallium's solutions help companies build and scale complex digital products for fintech, healthcare, and other tech sectors by combining deep engineering expertise, UX/UI design, AI technologies, and modern architectural approaches. The result is faster time-to-market, reliable and scalable systems, as well as improved business process efficiency and a better user experience.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
North Europe

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2012

About the company

TAS Link is a technology company that has been operating in the digital finance sector since 2012. We offer digital payment solutions, providing our clients with new opportunities. We take a responsible approach to every project because we believe that reputation is the foundation of a successful partnership.

Features

We strive to be an innovative, approachable, and effective partner for our clients, collaborating with international and local payment systems while maintaining the highest security standards.

Practical value

TAS Link solves the challenge of reliable and efficient processing of non-cash payments for banks, fintech companies, and merchants through a modern processing platform and integration with international payment systems. The result is the rapid launch of payment products, operational stability, business scalability, and reduced operating costs.

Area:
Technology and Infrastructure

Location:
Ukraine, Poland

Key market:
Ukraine

Audience:

- Financial institutions

Stage:
Maturity

Employees:
51-75

Founded in:
2012

About the company

The Trigger Neobank Engine enables banks and fintech companies to launch flexible, scalable, and secure neobanks, digital wallets, and lending platforms—five times faster and at a total cost of development that is 10 times lower.

Features

Launch end-to-end fintech products on a single low/no-code platform—faster and cheaper than native development, with high customization and scalability.

Practical value

The solution enables the rapid launch of a web-based digital bank for both existing and new customers through the no-code Trigger Neobank Engine platform. The result is faster time-to-market, reduced reliance on external development, rapid scalability of functionality, and convenient online access to banking services for users.

Area:
Technology and Infrastructure

Location:
The whole world

Key market:
Ukraine, Europe, Middle East

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2021

About the company

The Ukrainian Bureau of Credit Histories collects, stores, processes, and provides credit histories, as well as aggregates and provides data from open sources. The Bureau offers a wide range of predictive analytics services and anti-fraud tools.

Features

The largest credit history database in Ukraine, a high-tech online service operating around the clock, and unique solutions tailored to the Ukrainian market for fraud prevention and risk assessment, with a special focus on attracting borrowers and improving financial literacy among the population.

Practical value

The value of the bureau's work lies in reducing credit risks, preventing fraud, and increasing the transparency of the financial market. It provides access to reliable credit history, which helps lenders make informed decisions and borrowers build a positive reputation.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
26-50

Founded in:
2005

About the company

An IT platform for the financial and utilities markets that combines deep industry expertise with cutting-edge technology to create reliable tools that optimize business processes and enhance transparency in customer interactions.

Features

We provide a modern platform for operational accounting that serves as a reliable alternative to the Russian 1C system and gives businesses a strategic advantage through high flexibility, rapid decision-making, and the ability to quickly adapt processes, while ensuring uncompromising security, system stability, and full compliance with current regulatory standards.

Practical value

This solution addresses the challenge of data processing for companies via a web platform. The result: data is entered once at the point of origin—the system handles the rest.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
11-25

Founded in:
2001

About the company

UKRCARD is a payment infrastructure technology platform that provides a full cycle of transaction processing and digital authentication. The company is a certified service provider for international payment systems and offers solutions for issuing, acquiring, and e-commerce. UKRCARD is building a payment ecosystem independent of individual acquirers, focused on API integration and the cloud-based transformation of the financial sector.

Features

Scheme-level expertise, high security standards, independent payment infrastructure, end-to-end client support from design to operation, API architecture, flexible integrations, and a highly qualified team with deep industry experience.

Practical value

UKRCARD solutions enable financial institutions to quickly launch new payment products, optimize transaction costs, and enhance security. Comprehensive support and flexible integrations help scale businesses and adapt to changes in the payment market.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, Europe

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
51-75

Founded in:
1998

About the company

UNITY-BARS is a Ukrainian IT company that develops fintech and digital solutions for banks, businesses, and government services. The company creates software for payment processing, financial process management, and online services. Its solutions are also used by government agencies, healthcare facilities, and the restaurant industry to improve customer service, simplify payments, and optimize operations. UNITY-BARS combines modern technologies and expertise to create reliable, secure, and scalable digital solutions. Core Banking System, Customer Identification Services, AML, KYC, Online Banking (Business, Personal), CRS, Reporting, Payment Firewall, Doctonica, Platymo.

Features

A customized approach to the client, balancing regulatory requirements with business trends, deep professional expertise, and a stable team.

Practical value

KUB Naftogaz is a mobile app for Naftogaz Ukraine customers that allows them to manage gas services online. Users can submit meter readings, pay gas and delivery bills, view payment history, and monitor consumption. The app also sends payment reminders and allows users to manage multiple personal accounts. KUB simplifies interactions with Naftogaz services, saves time, and lets users handle all gas-related matters directly from their smartphone.

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine, United Kingdom, Malta, USA

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
1991

About the company

Vchasno is the preferred partner for over 1,300,000 Ukrainian companies. The service brings together digital solutions for simple and clear business management. It includes electronic document management, HR process automation, issuing electronic receipts, creating secure digital signatures, exchanging contracts with partners, generating waybills, and filing reports for sole proprietors. All of this is done online—quickly, conveniently, and legally secure.

Features

We help Ukrainian companies digitize routine processes—so they can work faster and more efficiently.

Practical value

"Vchasno" makes document processing simple and fast. Every month, over 10 million documents are processed through the platforms, and 100 million receipts are issued through "Vchasno.Kasa."

Automation also saves employees time—up to 6 working hours per year can be saved on HR processes using "Vchasno.Kadry."

Area:
Technology and Infrastructure

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:
Scale

Employees:
75+

Founded in:
2017

About the company

Webitel is a vendor of omnichannel platforms and applications for contact centers, integrating calls, messengers, email, websites, chatbots, and voice robots. These tools automate routine tasks, build service workflows, and boost productivity. The portfolio includes successful corporate projects for over 500 brands in 30 countries.

Features

- processing over 1 million calls and chats daily;
- monitoring, managing, and evaluating agents and teams;
- detailed history, statistics, and analytics;
- flexible process management;
- REST API, webhooks, SQL, and mobile SDK integrations;
- custom chatbots and voice bots;
- DSTU ISO/IEC 27001:2023 certification.

Practical value

Thanks to our architecture, AI dialers, routing, mobile apps, ML, AI, AMD, STT, and TTS technologies, and our expertise in Ukraine, Europe, Asia, Africa, and Latin America, we help financial companies adapt their contact centers to comply with regulations and meet business needs to increase market reach.

Area:
Technology and Infrastructure

Location:
Ukraine, Estonia

Key market:
Ukraine, Europe, Asia, Asia-Pacific region, Africa, Latin America

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
51-75

Founded in:
2012

About the company

Banking Innovations Lab (BIL) is an analytical club that provides banks, financial companies, and fintech firms with in-depth market analysis. The company offers monthly and quarterly reports on banking products, digital platforms, and lending, as well as hosts industry events for knowledge sharing and networking. BIL's mission is to help clients stay at the forefront of financial innovation.

Features

Deep expertise in financial analytics, regular reports, unique market insights, and an ecosystem of events for professional growth and networking.

Practical value

Banking Innovations Lab solutions help banks, financial companies, and fintechs make more informed strategic decisions through in-depth market analytics, regular reports, and a professional ecosystem of industry events. The result is access to up-to-date insights on products, digital platforms, and lending, a better understanding of the competitive landscape, and the ability to adapt more quickly to market changes.

Area:
Consulting/Analytical systems

Location:
Ukraine

Key market:
Ukraine

Audience:

- Financial institutions

Stage:
Product/Market Fit

Employees:
1-5

Founded in:
2025

About the company

Clarity Project is a Ukrainian online analytics platform that provides access to more than 140 government registries, Prozorro procurement and auction analytics, the Antimonopoly Committee's database of decisions, and DASU monitoring reports.

Features

A platform that offers users both advanced analytics of Prozorro public procurement and up-to-date data from more than 140 Ukrainian registries.

Practical value

The solution addresses compliance, procurement analytics, and the search for potential clients and partners by combining complex open data sources into user-friendly tools and functionalities. This allows businesses, financial institutions, and government agencies to reduce risks and increase efficiency.

Area:
Consulting/Analytical systems

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2019

About the company

FinSB provides technical and consulting services to banks and financial institutions. It specializes in connecting clients to international payment systems and in financial monitoring solutions (including AML). It holds Gold Business Partner status with EastNets and assists clients with their digital transformation.

Features

Products and solutions are provided as a service and do not entail high costs for customers.

Practical value

Since its founding in 2006, FINANCIAL SERVICE BUREAU LLC has been providing technical services to banks and financial organizations to effectively address various business challenges. The company's main areas of activity include services for connecting to leading international money transfer systems, as well as services ensuring compliance with legislation in the field of preventing and combating the legalization (laundering) of proceeds from crime and the financing of terrorism. Today, over 90% of the Ukrainian market uses our company's services, as well as clients in other countries. Our money transfer solution is unique in the market.

Area:
Consulting/Analytical systems

Location:
Ukraine

Key market:
Poland, Israel, Georgia, Moldova, Armenia, Ukraine, Lithuania, USA

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
11-25

Founded in:
2006

About the company

Finmap is an online business finance management service that helps entrepreneurs track revenue, expenses, and cash flow all in one place. The system allows you to see real financial results, forecast cash flow, and avoid cash gaps. Finmap requires no financial background and integrates easily into daily business operations. The platform is used in over 50 countries and is suitable for small and medium-sized businesses.

Features

Finmap provides full financial control without Excel; it is easy to use, quick to implement, shows actual profit, and helps avoid cash flow gaps.

Practical value

Finmap solves the problem of a lack of transparent financial accounting for small and medium-sized business owners through a unified system for tracking revenue, expenses, and cash flow. The result: entrepreneurs see their actual profit, control expenses, forecast cash flow, and make informed management decisions without Excel or complex tools.

Area:
Consulting/Analytical systems

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
51-75

Founded in:
2019

About the company

The company empowers businesses to navigate the ever-evolving landscape of fintech and digital transformation by providing strategic guidance, innovative solutions, and expert advice. It offers expertise in export strategies and strategies for entering new markets.

Features

We provide expertise in:

- strategic consulting services;
- market entry and export strategies;
- business process optimization;
- technology assessment and selection;
- digital transformation roadmaps;
- innovation and product development;
- project management and implementation support.

Practical value

Fintechly helps businesses effectively undergo digital transformation and enter new markets through strategic consulting, process optimization, technology selection, and support for implementing changes. The result is a clear development strategy, reduced operational risks, faster innovation adoption, and better company readiness for scaling and international expansion.

Area:
Consulting/Analytical systems

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:
Product/Market Fit

Employees:
1-5

Founded in:
2023

About the company

Self-ERP is a Ukrainian IT company and an official Odoo Gold Partner specializing in the comprehensive implementation of ERP systems for local and global businesses. We are the creators of the "Accounting for Ukraine" solution, which has since evolved into the independent company Oblik-ERP and is distributed through a network of integrators. Today, Self-ERP focuses on digital transformation, offering deep business expertise, customization, and seamless integration of Odoo with fintech products to create reliable architectures.

Features

In-depth expertise (Odoo Gold Partner), a proven track record of successful international ERP implementations, a focus on scalable ecosystems, and a unique background in developing the national product Oblik-ERP.

Practical value

The solution addresses the challenge of centralizing financial and sales management for an international IT company through the implementation of a customized Odoo ERP ecosystem (NuxGame case study). The result is 100% transparency of global financial flows for investors, full automation of the transaction cycle, and the creation of a flexible, scalable digital infrastructure that enables the business to grow confidently in the international market.

Area:
Consulting/Analytical systems

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Maturity

Employees:
26-50

Founded in:
2021

About the company

AVENTUS UKRAINE is a Ukrainian financial company that has been developing digital financial services since 2017 and is among the leading companies in Ukraine's online lending market. The company operates under the CreditPlus and Pluscard brands and implements modern technologies that make financial services faster, more convenient, and more accessible to customers. In 2026, AVENTUS UKRAINE was recognized by the National Bank of Ukraine as a significant financial company.

Features

Fast digital services, a robust risk model, a user-friendly customer journey, recognizable products like CreditPlus and pluscard, a transparent approach, and compliance with high regulatory standards.

Practical value

Aventus Ukraine simplifies access to financial services for a wide range of customers through the digital services CreditPlus and pluscard, automated application assessment, modern data analysis technologies, and a user-friendly online experience. This enables quick access to financial products, improves the customer experience, increases service transparency, and expands access to digital financial solutions in Ukraine.

Area:
Personal and consumer lending

Location:
Ukraine

Key market:
Ukraine

Audience:
• Individuals – mainstream segment

Stage:
Maturity

Employees:
75+

Founded in:
2017

About the company

Moneyveo is one of Ukraine's leading fintech companies, setting trends in the online lending market and promoting financial inclusion. The company provides customers with access to modern financial solutions, combining fast service, innovative approaches to risk assessment, and high standards of data and operational security. Moneyveo consistently implements the principles of responsible lending, ensuring transparency, reliability, and clear terms of engagement with customers. At the same time, the company actively develops corporate social responsibility initiatives and builds a transparent digital financial ecosystem accessible to users 24/7.

Features

Automated solutions, fast processing (up to 7 minutes for new users and up to 2 minutes for repeat users), flexible loan terms (interest rate discounts, increased loan amounts, minimized rejections), proprietary scoring models, high level of service.

Practical value

The solution provides individuals with quick access to short-term financing through online applications using automated scoring and digital customer verification. This allows users to receive funds within minutes without visiting branches, while simultaneously reducing operational costs and risks for the company and increasing financial accessibility for customers.

Area:
Personal and consumer lending

Location:
Ukraine

Key market:
Ukraine

Audience:
• Individuals – mainstream segment

Stage:
Maturity

Employees:
75+

Founded in:
2013

About the company

MULTICREDIT LLC is an online service that helps Ukrainian citizens resolve their financial matters quickly, conveniently, and securely 24/7. The company provides online consumer lending services, ensuring easy access to financial support at any time.

Features

- speed of decision-making;
- transparency of procedures;
- security of customers' personal data;
- 24/7 access to services.

Practical value

The solution from MULTICREDIT LLC helps Ukrainian citizens quickly address urgent financial needs through a convenient and secure online lending service available 24/7.

Convenient, secure, and fast access to funds without unnecessary procedures or in-person visits.

Area:
Personal and consumer lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment

Stage:
Scale

Employees:
11-25

Founded in:
2024

About the company

MyCredit is a financial service that guarantees a decision on the requested loan amount within 5 minutes, in a convenient way, and on transparent terms. All MyCredit products are distinguished by the speed of decision-making and their open, easy-to-understand terms.

Features

- fast customer registration via the BankID system and application review in 5 minutes;
- development of a proprietary product: CRM for customer service, backend and frontend development, mobile app development;
- proprietary scoring model from Data Science Lab;
- "Best Quality Control Team" with the "DzWINNER" distinction (an award among contact centers);
- the first Ukrainian microfinance company in the Asian market.

Practical value

MyCredit addresses the challenge of providing the public with rapid access to financial resources through digital lending, automated scoring, and online services. The result is increased financial accessibility, faster access to funds, and an improved user experience, all while maintaining risk control and business efficiency.

Area:
Personal and consumer lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals - middle segment

Stage:
Maturity

Employees:
75+

Founded in:
2016

About the company

Novi Kredyty is a fast online consumer lending service for Ukrainian citizens.

Features

- speed of service;
- 24/7 service availability;
- security of users' personal data

Practical value

The "Novi Kredyty" solution helps Ukrainian citizens quickly access the funds they need through an online consumer lending service. The result is a prompt solution to urgent financial needs, a convenient application process without visiting branches, and access to financial support in a fully digital format.

Area:

Personal and consumer lending

Location:

Ukraine

Key market:

Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment

Stage:

Maturity

Employees:

26-50

Founded in:

2018

About the company

SelfieCredit is a rapidly growing fintech company in the online lending sector, which was included by the National Bank of Ukraine in 2026 on the list of significant players in the non-bank financial sector.

The company's key priority is to develop a product with a high level of customer satisfaction, based on technologically advanced solutions and high-quality standards.

Features

A customer-centric product with a fully online process and user-friendly mobile apps.

Practical value

The solution provides fast access to financing for customers who need immediate support, thanks to a fully online process with scoring and modern data processing technologies. The result is instant decision-making, a convenient user experience, and increased accessibility of financial services.

Area:

Personal and consumer lending

Location:

Ukraine

Key market:

Ukraine

Audience:

- Individuals – mainstream segment

Stage:

Scale

Employees:

75+

Founded in:

2021

About the company

Slon Credit is a Ukrainian financial company that provides fast and transparent credit solutions, combining powerful digital technologies with a personalized approach to each client.

Features

The online service is designed so that financial support can be obtained quickly and without unnecessary steps, with fair and transparent terms. A simple application process and clear understanding of payments have been established.

The integration of modern technologies enables decisions to be made within minutes, minimizing risks. A personalized loyalty program with discounts of up to 99% and a high level of support at every stage—from application to repayment—creates the best service for customers.

Practical value

Our solution addresses the need for quick access to financial support for customers facing difficult situations through an automated online lending platform. The result: users receive a fast, transparent, and convenient service, while the company builds long-term trust and customer loyalty.

Area:
Personal and consumer lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment

Stage:
Maturity

Employees:
75+

Founded in:
2018

About the company

Activitis is a Ukrainian fintech company that develops embedded financial solutions for micro, small, and medium-sized businesses, creating a modern financial ecosystem aimed at developing entrepreneurship and strengthening the country's economy.

The Activitis ecosystem brings together:

- *WEAGRO* – an online agricultural installment service for agribusiness;
- *eDilo* – an installment payment service for companies across various industries;
- *Activitis Education* – an educational platform for businesses and students;
- *Rebail Asset Management* – an asset management company.

Features

Deep understanding of business needs. Speed and digitalization. An innovative approach to solution development. An experienced and qualified team. High-quality service.

Practical value

The Activitis solution addresses the challenge of providing Ukrainian MSMEs with access to fast, transparent, and modern financing through built-in digital tools. The result is that businesses gain more opportunities for development without unnecessary barriers, while the country's economy benefits from a stronger entrepreneurial foundation, greater financial inclusion, and modern infrastructure for growth.

Area:
Business lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Maturity

Employees:
75+

Founded in:
2013

About the company

Done is a financial and logistics solution* that helps importers scale their businesses. The product offers fast financing at 2% per month with no red tape or collateral, ensuring transparent and reliable imports from international manufacturers to warehouses in Ukraine. This allows importers to focus on growth and increasing profits.

*Done is the flagship product of the trading company DANN LLC, developed in partnership with the financial company SCF.

Features

- no credit history required;
- no collateral required;
- financing per contract;
- financing limit depends on actual imports.

Practical value

Starting Point

Factories in China changed their pre-payment terms: due to the Suez Canal blockage, delivery times stretched from 35 to 90 days. Businesses faced a shortage of working capital.

What did Done do?

- provided \$500,000 in financing;
- financed 5 shipments;
- provided full logistics support.

Client Results

The client increased revenue by 30%, stabilized turnover, expanded its product range, and entered new sales channels. The company has strengthened its position in Ukraine and is preparing to expand into foreign markets.

Area:
Business lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
75+

Founded in:
2016

About the company

eDilo is Ukraine's first online installment payment service for businesses, created by the fintech company Activitis. It is an integrated financial solution for the B2B segment that allows entrepreneurs to receive goods or services immediately and pay for them later from their profits—without collateral, down payments, or unnecessary bureaucracy. All processes take place entirely online, and decisions are made within 30 minutes. eDilo operates exclusively in the B2B segment and partners with trusted suppliers in the fuel, machinery, spare parts, equipment, and services sectors.

Features

Deep understanding of B2B needs. Full digitization of processes. Speed of decision-making. Innovative approach. Simplicity for business clients. Paperless and collateral-free service.

Practical value

Since its launch, eDilo has established a significant B2B presence in the Ukrainian market and already brings together over 100 partners. The average application approval rate is 57%, which significantly exceeds the estimated market average of about 15%. Thanks to its digital decision-making model, eDilo provides decisions in up to 30 minutes, with a record time from application submission to payment of 42 minutes. About 70% of transactions on the platform are initiated by suppliers, while another 30% are initiated by buyers. This confirms that eDilo is an effective embedded financing tool that helps businesses preserve working capital, accelerate procurement, and grow without paperwork, collateral, or delays.

Area:
Business lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
75+

Founded in:
2023

About the company

Fincar is a Ukrainian fintech company founded in 2019 that specializes in auto loans and commercial vehicle leasing for small and medium-sized businesses. The service operates entirely online throughout Ukraine—no office visits required. The network includes over 80 car dealers and more than 1,000 vehicles in stock. Over 1,000 entrepreneurs have already received financing through the platform.

Features

The company has accumulated deep expertise in business and commercial equipment financing. With Fincar—faster, legally safer, and simpler.

Practical value

We handle both financing and commercial vehicle selection in a single window.

Area:
Business lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
11-25

Founded in:
2019

About the company

Findrive is a company that provides operating lease services to small and medium-sized businesses in Poland. It helps entrepreneurs access financing for vehicles and other business needs through fast, customer-centric digital processes, targeting clients for whom traditional financial instruments are often less accessible.

Features

AI scoring, fast digital processes, and a focus on SMEs with limited access to traditional financing in Poland.

Practical value

The Findrive solution addresses the challenge of accessing operational leasing for small and medium-sized businesses in Poland through AI scoring and rapid digital customer assessment processes. The result: entrepreneurs gain simpler and faster access to financing, can launch or scale their operations more quickly, and lower barriers to entry for financial instruments.

Area:
Business lending

Location:
Poland

Key market:
Poland

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
1-5

Founded in:
2022

About the company

VisionFund Ukraine LLC was registered in November 2023 and received a license from the NBU on December 16, 2024, as a financial company that provides funds on credit for SMEs.

Features

VisionFund Ukraine LLC operates under a social entrepreneurship model for Ukraine's economic recovery. Through online lending, the company supports existing entrepreneurs; all processes take place online thanks to a fintech solution. The company also conducts educational programs on financial literacy for SMEs.

Practical value

VisionFund Ukraine LLC's solution addresses the challenge of SME access to financing through online lending based on fintech solutions and digital processes. The result: active entrepreneurs gain faster and more convenient access to financial support for business development, while additional financial literacy programs strengthen their resilience and capacity for growth.

Area:
Business lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Product/Market Fit

Employees:
11-25

Founded in:
2023

About the company

WEAGRO is an online agricultural installment service for agribusinesses, created by the fintech company Activitis. It is an embedded financial solution for micro, small, and medium-sized agribusinesses that allows them to purchase goods and services exactly when they need them and pay later—without collateral, down payments, or unnecessary bureaucracy. The service helps farmers obtain necessary resources promptly, preserve working capital, maintain stable farm operations, and plan seasonal expenses more effectively. WEAGRO's mission is to expand Ukrainian farmers' access to modern financial tools and create more opportunities for agribusiness growth.

Features

A financial solution that allows agribusinesses to operate regardless of seasonality. Full digitization. No paperwork, collateral, or waiting. Decisions in 30 minutes.

Practical value

WEAGRO solves the problem of rapid access to resources for agribusinesses during peak seasons through a built-in financial solution and a digital decision-making model. The result: farmers can purchase necessary goods and services when needed without tying up all their working capital, while suppliers receive full payment immediately and increase sales.

Area:
Business lending

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:
Scale

Employees:
75+

Founded in:
2024

About the company

An online insurance service that allows users to purchase auto liability insurance online.

Features

Complete elimination of promo codes, allowing users to see the final price without wasting time searching for discounts; a single minimum price for everyone.

Practical value

The service allows users to compare offers from all insurance companies at once and purchase auto liability insurance online without visiting company offices. Policies are automatically registered in all government databases immediately.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment

Stage:
Scale

Employees:
1-5

Founded in:
2023

About the company

An online service that brings together all major types of online insurance—both mandatory and voluntary—without the need to visit an office.

Features

Ongoing discounts, expert support and guidance at every stage, including auto insurance—free legal consultation regarding traffic accidents.

Practical value

The E-Polis service solves the problem of quickly and cost-effectively obtaining insurance for drivers in Ukraine through integration with trusted insurance companies and automated online calculations. The result is time savings, transparent pricing without promo codes, and instant receipt of an electronic policy that is immediately registered in the MTIBU database.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment

Stage:
Scale

Employees:
1-5

Founded in:
2023



About the company

Ukraine's first neo-insurance platform offering Usage-Based Insurance. It allows you to pay for comprehensive auto insurance not upfront, but only for the miles you drive. You pay only for what you drive! The use of insurance telematics enables customers to receive personalized auto insurance rates and determine their driving rating. Drivers are rewarded for good driving habits with bonus comprehensive insurance mileage coverage. We encourage our customers to improve their driving habits and reduce emissions into the environment.

Features

Transparent pricing based on actual vehicle usage and driving style. Technological innovation. Online enrollment in just a few clicks. Live support, even via messaging apps. We use gamification to break away from outdated models. We make insurance fun!

Practical value

We solve the problem of non-transparent pricing and the complexity of the traditional Comprehensive Auto Insurance application process for car owners by using telematics and the Usage-Based Insurance model. The customer pays only for actual mileage and manages their insurance online without any extra steps. As a result, we help car owners save up to 40% on insurance costs, get a personalized quote, encourage better driving habits, and make an environmental impact.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment

Stage:
Scale

Employees:
6-10

Founded in:
2020

About the company

Financial insurance is available both through the website and the Multi app, creating a unified ecosystem for users. A key competitive advantage is access to over 150,000 insurance policies that are not tied to specific financial institutions. This allows users to choose the best options from a wide range of offers. This approach ensures flexibility, transparency, and convenience, increasing user trust and the effectiveness of financial decision-making.

Features

Finance.ua Insurance offers a friendly, responsive support service that guides the customer through every step of the process. Thanks to its direct partnerships, the company provides favorable terms, a wide selection of policies, and transparent offers tailored to the customer's needs and financial security.

Practical value

Finance.ua Insurance solves the problem of quickly and conveniently selecting insurance products for users, providing transparent comparisons, and ensuring effective collaboration with partners. The result is access to favorable terms, time savings, increased trust, and the ability to purchase insurance online with full support.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2013

About the company

hotline.finance is Ukraine's leading online insurance platform, helping users easily select, purchase, and manage insurance policies all in one place. The service is available via a website and a mobile app, providing a fast and intuitive user experience.

For insurance companies, hotline.finance serves as an effective digital sales channel with ready-to-use integrations and technological tools to support online business growth.

The platform makes insurance more accessible and transparent, contributing to the development of a modern and competitive insurance market in Ukraine.

Features

hotline.finance is transforming insurance in Ukraine: a single platform, competitive prices, a convenient mobile app, policy sharing, and the ability to instantly select and purchase the best offer without agents.

Practical value

hotline.finance addresses the challenges of complex and opaque insurance product selection for end users and inefficient online sales for insurance companies through a single digital platform that enables policy comparison, purchase, and management. The result is a faster customer journey, increased digital sales, and greater trust in the insurance market.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment

Stage:
Scale

Employees:
51-75

Founded in:
2017

About the company

Polis.ua is a great insurance comparison site where Ukrainians can purchase insurance online at the best prices, without waiting in lines or making phone calls, and with 24/7 support. Even during war, air raid alerts, forced relocations, or blackouts—our users can always access the following from any device: auto liability insurance, Green Card, comprehensive auto insurance, home, life, and health insurance, firearms insurance, travel insurance, electronic road vignettes, free monitoring and payment of traffic fines, and vehicle checks by VIN code.

Features

For Polis.ua users, this means getting insurance from reliable companies participating in the MTIBU in just 3-5 minutes and a few clicks. For companies, it's an opportunity to quickly and conveniently launch a new business line with transparent automated reporting and real-time pricing on the partner's side.

Practical value

Purchasing insurance online on Polis.ua saves users time and money. There's no need to browse through dozens of insurance websites separately. Offers from all the most reliable insurers are already aggregated on Polis.ua.

Plus, users can get auto liability insurance at a personalized super-low price instead of the market average. To do this, simply fill out 3 additional fields about yourself and your car in the Polis.ua Smart Calculator. This allows insurers to assess the driver's accident-free record, better weigh the risks, and offer better insurance terms.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2018

About the company

SMART LIFE – Live Smartly LLC is an insurance agent listed in the National Bank of Ukraine's Register of Insurance Intermediaries. Its primary focus is providing professional brokerage services in the insurance sector, facilitating the conclusion of high-quality and favorable contracts between insurance companies and their clients. This includes not only the basic structuring of contracts but also ensuring proper client support at every stage of the partnership.

Features

A modern technological platform designed for the convenience of subagents. Proprietary CRM system. Multi-agent (we sell risk and life insurance policies).

Practical value

The practical value of our solution lies in the fact that it addresses the need to protect the health and financial stability of modern Ukrainian families through the smart selection of personalized insurance coverage that takes into account real risks and budget constraints. The result: customers pay only for what they truly need and receive prompt claims settlement and peace of mind that their family is protected even in the most difficult times.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – middle segment
- Individuals – premium segment
- Big businesses

Stage:
Product/Market Fit

Employees:
1-5

Founded in:
2025

About the company

TrustLife – your online life insurance advisor. The first online platform for automating life insurance sales processes. We provide cutting-edge marketing solutions for insurance agents, all in one dashboard.

Features

TrustLife is Ukraine's only platform for comparing and selling endowment life insurance policies from trusted insurers.

Practical value

An automated sales funnel and a unique referral system provide insurance agents with the most lucrative commissions, combined with a steady stream of "warm" leads, who, by the way, are also incentivized and receive bonuses for referrals. Comprehensive marketing solutions have been developed, the lead generation system has been tested, real-time monitoring of statistics and finances has been refined, and a proprietary media resource has been launched, among other things. The project is actively working on attracting investments and scaling up to the European market.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:
MVP

Employees:
1-5

Founded in:
2018



About the company

UKRAINE INNOVATION HUB is a company specializing in the development of innovative technological solutions for the insurance industry. We also serve as a systems integrator and provide custom software development services tailored to complex corporate environments.

Our product suite includes a policy administration system, an AI-powered underwriting workstation, a platform for managing individual and group insurance, portals for clients and brokers, a data warehouse, a super app, and chatbot solutions that support policy lifecycle management, claims processing, underwriting, and customer engagement.

Features

The combination of ready-made insurance products and custom development allows us to quickly launch new solutions, adapt platforms to business needs, and significantly reduce go-to-market time.

Practical value

The company's technological solutions help insurers, brokers, and financial organizations tackle the challenges of digitalization and business process optimization through operational automation, system integration, and data analytics. The result is improved operational efficiency, faster product launches, reduced costs, and enhanced customer service quality.

Area:
Insurtech

Location:
Ukraine

Key market:
Ukraine, EU, USA

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
1-5

Founded in:
2019



About the company

A national developer of hardware and software solutions for cryptographic information security.

Features

Cutting-edge. Dynamic. Flexible. Reliable.

Practical value

The Cipher-HSM solution enables the secure storage of cryptographic keys and the rapid execution of cryptographic operations, such as electronic signatures. As a result, businesses can quickly process large volumes of transactions and meet regulatory requirements.

Area:
Cybersecurity/Anti-fraud

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
1995



About the company

ESKA is a cybersecurity service provider and integrator of cutting-edge IT solutions.

We bring together three specialized teams—the Red Team, Blue Team, and GRC Team—to ensure a comprehensive approach to cybersecurity, risk management, and regulatory compliance.

Features

A comprehensive approach to cybersecurity based on the Blue Team, Red Team, and GRC Team model allows us to cover all business needs in one place: implementing security measures, testing and addressing vulnerabilities, and preparing for audits and international standards (ISO 27001, SOC 2, DORA, and others). A certified team of experts, practical experience working with leading Ukrainian banks and fintech companies from the US and Canada, long-term partnerships, and solutions tailored to businesses of any size.

Practical value

The solution provides comprehensive cybersecurity and compliance management for companies through the work of three teams: Blue Team (monitoring and protection), Red Team (penetration testing), and GRC Team (compliance and risk management). As a result, the company gets all key cybersecurity issues addressed in one place, reduces the risk of incidents, and prepares for audits and certifications.

Area:
Cybersecurity/Anti-fraud

Location:
Ukraine

Key market:
Ukraine, USA

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
11-25

Founded in:
2014

About the company

H-X Technologies is a cybersecurity and compliance provider for fintech companies, banks, and Web3 projects. We combine penetration testing, red team exercises, and process audits (ISO 27001, SOC 2, DORA readiness) with practical testing. Our product is Security Assurance: rapid risk detection in web and mobile applications, APIs, and the cloud, prioritization by business impact, and a remediation roadmap. We work on a project basis or by rates, perform retests, and prepare evidence.

Features

A combination of offensive and compliance strategies, a quick start, transparent risk prioritization, actionable engineering recommendations, retesting, DevOps and CI/CD support, international experience (EU, US), and strict confidentiality.

Practical value

The solution addresses the challenge of rapidly reducing cyber risk for fintech payment providers by combining manual penetration testing, threat modeling, and automated checks in CI/CD (SAST/DAST). The result: critical vulnerabilities in APIs and mobile applications are identified and confirmed as resolved, the lower risk of fraud and data breaches, and faster compliance onboarding with banks and payment systems.

Area:
Cybersecurity/Anti-fraud

Location:
Ukraine, EU

Key market:
Ukraine, EU, USA, Central Asia

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2015

About the company

Hideez specializes in passwordless two-factor authentication technologies for enterprise environments, including financial institutions, healthcare facilities, government agencies, and critical infrastructure sectors. The company offers a range of tools (biometrics, mobile authentication, hardware keys) that automate employee access to work systems and devices, providing robust protection against phishing and credential-based attacks.

Features

Hideez eliminates passwords across all authentication processes—from device unlocking to account login—by consolidating multiple access methods into a single solution. The solutions are certified to FIDO2 standards and have received an expert opinion from the State Service of Ukraine for Technical Regulation and Metrology (DSTZI).

Practical value

Hideez is the only Ukrainian company that is a certified member of the FIDO Alliance. The company provides passwordless authentication solutions for Ukrainian government agencies, including the Cabinet of Ministers, the State Agency for Infrastructure Restoration and Development, and the Ministry of Health, as well as for private enterprises such as JSC “Farmak.” Hideez also has several integrations and technical partnerships with global cybersecurity vendors.

Area:
Cybersecurity/Anti-fraud

Location:
Ukraine

Key market:
Ukraine, USA, Europe

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2017

About the company

Iterasec is a leading boutique penetration testing and cybersecurity firm with offices in Ukraine and Poland. We specialize in in-depth penetration testing for web applications, cloud environments, and complex fintech infrastructures. Unlike standard checklist-based audits, our team focuses on identifying critical vulnerabilities that others miss. We help clients—from startups to Fortune 500 companies—ensure real protection and compliance with DORA, PCI DSS, and other regulations.

Features

Deep expertise in offensive security, going beyond standard checklists, rigorous selection of the best specialists in Ukraine and Poland, and a combination of real security with compliance requirements.

Practical value

Our services address the challenge of securing transaction systems for fintech companies through in-depth penetration testing and real-world threat simulation. The result is the detection of critical vulnerabilities before attackers can exploit them, successful PCI DSS/DORA audits, and strengthened investor and customer trust thanks to a high level of cyber resilience.

Area:
Cybersecurity/Anti-fraud

Location:
Ukraine, Poland

Key market:
USA, Europe

Audience:

- Financial institutions

Stage:
Maturity

Employees:
26-50

Founded in:
2020

About the company

Smart IT Systems is a Ukrainian company specializing in cybersecurity for businesses. We provide cutting-edge solutions from leading global vendors (CrowdStrike, KnowBe4, SecureFlag) and offer professional services (ISO 27001, GDPR), including audits, implementation, staff training, and phishing testing. We help companies reduce the risk of cyberattacks, enhance their security, and meet compliance requirements. We work with organizations of all sizes, ensuring a personalized approach, rapid implementation, and long-term customer support.

Features

CEH and OSCP certified specialists, official partnerships with CrowdStrike, KnowBe4, SecureFlag, and ISO 27001 compliance support for medium and large businesses.

Practical value

KnowBe4 successfully reduced the risk of phishing attacks for an insurance company through its training platform and regular simulations of real-life phishing scenarios. Employees develop a lasting ability to recognize suspicious emails and refrain from sharing login credentials with attackers. The platform tracks each user's progress and tailors training to address their weaknesses. As a result, the click-through rate on phishing emails dropped from 25% to 6%.

Area:
Cybersecurity/Anti-fraud

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2020

About the company

AML.point is a Ukrainian solution for automating financial monitoring and compliance that combines compliance with NBU requirements with the flexibility of modern IT systems.

The product covers the entire AML/KYC cycle: counterparty checks, risk assessment, transaction tracking, and reporting. Thanks to its API, the system easily integrates with ERP, CRM, and payment infrastructure.

AML.point helps companies reduce operational burdens, avoid regulatory risks, and build transparent compliance processes.

Features

AML.point – a Ukrainian AML/KYC system with a flexible API, compliance with NBU requirements, rapid integration, automated financial monitoring, and support for complex business models.

Practical value

AML.point allows you to meet all the needs of an AML/compliance officer in a single window. We have created a workspace where counterparties, contracts, and transactions are tracked, where client checks against risk lists occur automatically, and where statistical reports can be generated and sent to the NBU with a single click. AML.point is a universal solution for automating financial monitoring processes.

Area:
Regtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2015

About the company

Ethicontrol is one of the pioneers in the business ethics, compliance, and integrity market in Ukraine. The company provides a full range of services for the proper organization of business ethics management processes. The company is certified to ISO 27001 and ISO 27701. The platform for processing reports from applicants enables feedback, initiates and conducts investigations, assigns responsible parties, escalates cases, generates reports, and performs analytics. The platform includes modules for profiling individuals involved, a corporate compliance portal, conflict of interest management, risk management, and control enhancement.

Features

- transparent pricing;
- no limits on cases or users;
- flexible configuration;
- advanced analytics;
- modern channels for applicants.

Practical value

The solution addresses the challenge of effectively managing complaints and internal investigations for companies through a centralized case management platform. The result is transparent processes, faster incident response, risk mitigation, and regulatory compliance.

Area:
Regtech

Location:
Ukraine

Key market:
Ukraine, EU, Middle East

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2017

About the company

Identification Solutions is a leading technology company specializing in the development and implementation of cutting-edge solutions in the field of digital identification and biometric verification.

Our platform optimizes the process of online customer recognition, liveness detection, facial comparison, age verification, identification document recognition, and Live Video KYC in full compliance with NBU requirements.

Features

- fast verification;
- proven technology;
- compliance with NBU requirements.

Practical value

Implementing our services significantly increases registration conversion rates thanks to a convenient and fast onboarding process. Automation allows businesses to drastically reduce the costs of manual data verification and minimize the risk of fraud.

Area:
Regtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
1-5

Founded in:
2020

About the company

Kycaid is a global RegTech company that provides B2B solutions for automating KYC/AML compliance. The platform covers document verification, biometric identification (face recognition), and transaction monitoring. Kycaid helps businesses quickly and securely verify customers, reduce the risk of regulatory fines, and cut operational costs.

Features

- quick integration and configuration;
- manual verification;
- service pricing;
- 24/7 customer support.

Practical value

Kycaid solves KYC/AML compliance challenges for businesses by automating customer verification and sanctions list checks. The result is faster onboarding, reduced risk of regulatory fines, and lower operational costs without manual labor.

Area:
Regtech

Location:
Ukraine

Key market:
Ukraine, United Kingdom, Poland, Kazakhstan, South Africa, Brazil, Croatia

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2018

About the company

Opendatabot is a Ukrainian company that automates access to government registries for businesses and citizens. It helps companies quickly vet business partners, assess risks, and ensure compliance, while enabling users to track their own data—including court records, debts, fines, and real estate holdings. The data is available via a web interface and through an API for data-driven decision-making.

Features

Proprietary data processing algorithms, quick access to government registries, API and web interface, change monitoring, high accuracy, scalability, and business integrations.

Practical value

The solution addresses the challenge of counterparty verification and risk mitigation for businesses through automated access to government registries, analytics, and change monitoring. The result is faster decision-making, reduced financial costs, and increased transparency in company operations.

Area:
Regtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2016

About the company

Travel Rule is a solution for crypto companies that automates compliance with FATF requirements. The platform ensures the secure exchange of sender and recipient data during crypto transactions, screening against sanctions lists, and counterparty verification.

Features

One API integration instead of several. Protocol-agnostic architecture. Support for self-hosted wallets. Transparent pay-per-use model with no hidden costs. Fast go-live.

Practical value

TRP solves the challenge of meeting FATF Travel Rule requirements for crypto exchanges and VASPs through a single API integration with a protocol-agnostic engine (TRISA, OpenVASP, TRP native, and others). The result is global compliance with any counterparty without complex infrastructure, reduced team costs, and rapid time-to-market.

Area:
Regtech

Location:
Ukraine

Key market:
Poland, Czech Republic,
Slovakia, Cyprus, Gibraltar

Audience:

- Financial institutions

Stage:
Product/Market Fit

Employees:
1-5

Founded in:
2025

About the company

VKURSI is a big data platform for verifying customers and business partners. It is an official provider of access to government registries. Resident of Diiia.City. According to the results of the 2025 Banker Awards, the VKURSI API is the best solution for the digital transformation of banks.

Features

VKURSI is the only platform for counterparty verification that allows you to download legally significant documents from registries using the Qualified Electronic Signature (QES) of the State Enterprise "NAIS": extracts from the Unified State Register (USR), ownership structures, founding documents, certificates, and extracts from the State Register of Rights to Real Estate (SRRRE) and the State Register of Encumbrances of Movable Property (SREMP). Sanctions screening on the platform is the most accurate on the market and accounts for errors, typos, transliteration, automatic word order changes, and spellings of names and company names in foreign languages. At the same time, AI-driven proofreading is used to analyze the ownership structures of legal entities from the USR and business groups.

Practical value

VKURSI minimizes commercial and reputational risks for businesses by automating in-depth counterparty verification through direct access to government registries.

Area:
Regtech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2017



About the company

YouControl is a Ukrainian IT company that develops services based on open data, as well as a comprehensive analytical system of the same name for compliance/due diligence, business analytics, OSINT, due diligence in the areas of financial monitoring and taxation, and ESG compliance. The system generates a comprehensive profile for every company and sole proprietorship in Ukraine based on open data from over 220 sources, tracks changes, and visualizes connections. It includes data for verifying foreign companies. It allows users to obtain up-to-date information on individuals from over 100 reliable sources.

Features

YouControl aggregates data from over 220 open sources, monitors changes, and visualizes connections. The system contains the most comprehensive sanctions lists, a database of Ukrainian and foreign PEPs, over 3,000 corporate groups, and Ukraine's first module for comprehensive assessment of companies' ESG risks.

Practical value

YouControl enables businesses to verify counterparties based on open data, as well as search for new potential clients and partners. Users can obtain a customized solution and automate most tasks related to verifying counterparties and integrating open data into their IT systems. As part of its social mission, the company provides special access to journalists and civic activists for fact-checking, investigations, analyzing government procurement, and reviewing declarations. Faculty and students at higher education institutions also have access to the system.

Area:
Regtech

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses
 - Financial institutions

Stage:
Scale

Employees:
75+

Founded in:
2014

About the company

Finerd is a fintech company that develops a platform for managing personal, family, and business finances in a single environment. The product combines budgeting, expense tracking, debt management, and investment tracking, supports multiple currencies, and automates financial data processing using AI. Its double-entry architecture ensures accounting accuracy in a user-friendly format.

Features

AI-powered automation of financial processes, accounting accuracy, a unified platform for personal, family, and business finances, multi-currency support, automatic transaction recognition and classification, and family finance tools with flexible privacy settings.

Practical value

Finerd helps users with complex personal, family, and business finances keep accurate records in a single environment thanks to AI-powered transaction processing, a double-entry model, and multi-currency support. This reduces manual work, eliminates errors during reconciliation, and provides a transparent view of expenses, assets, liabilities, and cash flows.

Area:
Personal finance/Wealth management

Location:
USA

Key market:
USA

- Audience:**
- Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs

Stage:
Product/Market Fit

Employees:
11-25

Founded in:
2025

About the company

FIREkit is a user-friendly platform for managing and analyzing all your investments and assets. We help retail investors analyze the building blocks of their wealth, evaluate the quality of their portfolios across various dimensions, and estimate when they will achieve financial freedom. Our service also allows financial advisors to manage client portfolios and track plan execution through the Advisor Portal. Thanks to various innovations, data synchronization, and continuous development, we empower investors to make informed investment decisions.

Features

- convenience and an intuitive interface;
- detailed analytics;
- synchronization with brokers;
- goal tracking and capital forecasting;
- All features and premium capabilities for investors and financial advisors.

Practical value

FIREkit solves the challenge of comprehensive investment management for private investors and financial advisors through a single, intuitive wealthtech platform featuring deep analytics, financial planning, and automated asset tracking from various sources. The result is full portfolio control, informed investment decisions, time savings, and increased financial efficiency for investors focused on long-term capital growth and more conscious wealth accumulation.

Area:
Personal finance/Wealth management

Location:
EU, Ukraine

Key market:
EU, Ukraine

- Audience:**
- Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2021

About the company

For over 17 years, ICU has been a leading asset management company in Ukraine and the largest broker in the Ukrainian government bond market.

We are an independent investment group providing brokerage, depository, asset management, and private equity services, as well as engaging in venture capital and fintech investments.

Features

Over 20 years of experience and unquestionable reliability in Ukraine’s investment market. We offer a wide range of tools, a user-friendly app, and premium-level customer service.

Practical value

We simplify access to government bonds and create unique investment solutions. Our flagship product—“Flexible Fix”—allows you to buy and sell government bonds with a fixed yield and the ability to exit at any time without losing profit. Thanks to its high efficiency and demand, this instrument has become the market benchmark, which other players have repeatedly attempted to replicate.

Area:
Personal finance/Wealth management

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – mainstream segment
 - Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses

Stage:
Scale

Employees:
75+

Founded in:
2006

About the company

INVESTUDIO is a fintech company that develops tools for smart investing. It works with private investors, business owners, and funds seeking transparent and efficient capital management. The company's flagship product—the TRADE.VISION platform—helps analyze markets, select assets, and automate portfolio management on a global scale.

Features

INVESTUDIO combines the analytical power of machine learning with the expertise of financial advisors. The company offers specialized solutions for Private Banking and Family Offices—taking into account asset structures, tax considerations, and estate planning needs.

Practical value

Since 2019, INVESTUDIO has been helping clients achieve their financial goals through personalized investment solutions. The company's flagship product is INVESTMENT OFFICE—a software solution for automated investment account management. It covers the entire cycle: from asset analysis and strategy adaptation to the execution of trade orders. This provides clients with transparency, control, and flexibility in managing their own portfolios—without the need for daily intervention in the process.

Area:

Personal finance/Wealth management

Location:

Ukraine

Key market:

Ukraine, Europe

Audience:

- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:

Scale

Employees:

11-25

Founded in:

2019

About the company

iPlan.ua Partnership is the first company in Ukraine to provide financial planning services to Ukrainians around the world based on the American fee-only model.

Features

- the company employs planners with over 15 years of experience in the field;
- during the war, iPlan.ua was forced to scale up globally and now works with Ukrainians from dozens of countries! The number of clients has even increased;
- iPlan.ua improves the level of financial education among Ukrainians worldwide and is a thought leader in financial literacy;
- the iPlan partnership is a transparent service where the client pays only for the financial advisor's consultation services. There are no additional commissions, revenue from investments, dividends, etc.

Practical value

The iPlan.ua solution addresses the need to create a systematic financial plan for Ukrainians worldwide through an independent fee-only model and a fiduciary standard. The key mechanism is personalized financial life planning without conflicts of interest or hidden fees. The result is a clear financial strategy, capital growth, and client confidence in long-term decisions regardless of country of residence.

Area:

Personal finance/Wealth management

Location:

Ukraine, Europe, USA

Key market:

Ukraine, Poland, USA, Portugal, Cyprus

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:

Scale

Employees:

26-50

Founded in:

2016

About the company

Nomi is a Ukrainian fintech product designed for small and medium-sized businesses.

We help founders, finance professionals, and accountants get a clear picture of their finances—without the chaos of Excel, manual data entry, or data delays.

Our focus: simplifying management accounting through automation, analytics, and AI.

Features

Nomi automates the finances of small and medium-sized businesses: accounting, P&L, budgets, and payments in a single interface tailored to the owner's needs, allowing them to manage capital without involving financial specialists.

Practical value

The solution addresses the need for automated financial accounting for small and medium-sized businesses through integration with banks, point-of-sale systems, and a Telegram bot. As a result, business owners or finance professionals receive accurate cash flow, P&L, and balance sheet data in real time, save time on routine calculations, and make informed business decisions.

Area:
Personal finance/Wealth management

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs

Stage:
Product/Market Fit

Employees:
11-25

Founded in:
2023

About the company

Quoroom is a platform for managing the investment and shareholder onboarding process for private companies, syndicates, and funds.

With Quoroom, you can manage all aspects of the lifecycle of a company, syndicate, or fund, from building an investor pipeline and communicating with investors to the legal closing of an investment deal and managing the shareholder/investor registry. In addition, a secure data room, investment updates, and access to an investor portal with portfolio reporting make it easier for investors to monitor investments and file tax returns.

Features

Quoroom is a solution that fully handles equity and debt capital management, investor communications, and deal closing all in one place. With Quoroom, a company can save over \$20,000 a year by avoiding unnecessary expenses on lawyers and investment intermediaries.

Practical value

The solution addresses the challenge of effectively managing investment deals and raising capital for syndicates, venture funds, and founders through a unified digital platform that automates SPV, KYC/AML, document management, and investor communications. The result: faster deal closings, reduced operating costs, and transparent management of investors and the portfolio.

Area:
Personal finance/Wealth management

Location:
United Kingdom

Key market:
United Kingdom, Australia, USA

Audience:

- Individuals – middle segment
- Business – individual entrepreneurs and SMBs
- Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2018

About the company

WillUpay is a digital service for formalizing and managing private loans and lease agreements. The platform allows users to sign contracts online, negotiate and finalize terms, automate payment schedules, and monitor compliance with obligations. The service promotes transparency in the infrastructure of private financial transactions, enhancing financial discipline and reducing conflicts between the parties to the agreement.

Features

The only service in Ukraine that combines management of private financial agreements, credit history checks, risk assessment, contract drafting, payment schedules, utility bill tracking, and digital convenience.

Practical value

The WillUpay solution eliminates the risks of unregulated private financial obligations for landlords and lenders through the digital structuring of agreements, performance monitoring, and pre-screening of payment history. The result is a reduction in delinquencies, increased predictability of cash flows, and a reduction in the time and resources spent resolving disputes between parties to agreements.

Area:
Personal finance/Wealth management

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment

Stage:
Product/Market Fit

Employees:
6-10

Founded in:
2024

About the company

Agro ETF is Ukraine's first investment firm offering retail investors the opportunity to invest in shares of legal entities that own land plots, thereby creating a market for liquid shares of land-owning companies.

We help investors diversify their land investments, earn income from both rent and changes in land value, while retaining the option to conveniently sell their stake in the company at market price.

Features

Thanks to a unique legal model for attracting partners and a technically implemented mechanism for buying and selling LLC shares, the service opens up the opportunity to invest and grow alongside Ukraine's dynamic land market.

Practical value

Agro ETF transforms the complex process of buying land into an accessible digital asset, allowing investors to earn passive income from rent and capitalization without having to manage the plots themselves.

Area:
Marketplace

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – middle segment
- Business – individual entrepreneurs and SMBs

Stage:
Scale

Employees:
1-5

Founded in:
2024

About the company

Djooky is a music technology platform that helps emerging artists secure funding and monetize their work in the early stages. The product combines AI analytics, an auction mechanism, and automated royalty distribution. Users can discover new music, support artists, and share in their success. The platform creates a transparent ecosystem where fans become active participants in the music industry.

Features

Early monetization of artists, fan participation in financing, AI analytics, automated royalties, and a transparent legal model create a unique ecosystem unavailable to traditional music platforms.

Practical value

The solution addresses the challenge of early-stage funding and monetization for independent artists through AI analytics, fan-participation auctions, and automated royalty distribution. The result is rapid access to capital, transparent interaction with fans, and fair revenue distribution, allowing artists to develop their careers without relying on traditional labels.

Area:
Marketplace

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment

Stage:
MVP

Employees:
1-5

Founded in:
2021

About the company

Multi is a financial app that brings together all major financial products in one place. Users can apply for loans, insurance, deposits, and other services entirely online with minimal effort. The platform collaborates with over 200 partners, offering favorable terms and a wide selection. An added benefit is cashback on purchases, allowing you to save money every day. Multi is designed for convenient, fast, and transparent management of personal finances in a single digital environment.

Features

A single app for all financial products; 200+ partners, favorable terms, cashback, fast online processing, user-friendly interface, transparency, wide selection, time savings, daily benefits, and user trust.

Practical value

The app solves the problem of the complexity of choosing financial products and market fragmentation through a single platform with access to various services. The key mechanisms are online comparison, product application, and cashback, all within a single interface. Users quickly find attractive offers and make decisions effortlessly. As a result, time and money are saved, convenience increases, and the business gains an engaged and loyal audience.

Area:
Marketplace

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2021

About the company

Treeum is a Ukrainian fintech company and Ukraine's leading financial marketplace. Our goal is to make the world of finance understandable, convenient, and accessible to everyone. We help the audience of over 5 million Ukrainians on Minfin and Finance.ua choose and access financial services. We support our partners in acquiring customers through our own CPA network, SalesDoubler, and are developing the Multi mobile app.

Features

Media outlets Minfin and Finance.ua, with an audience of 5+ million, our own CPA network SalesDoubler, the Multi app, and a well-developed digital infrastructure create a unique ecosystem that integrates 70+ partners.

Practical value

Treeum leads in all segments of the financial marketplace: over 5 million Ukrainians choose products on Minfin and Finance.ua, with 80% of traffic being organic. The SalesDoubler CPA network generates over 800,000 conversions per year for partners. The currency marketplace is visited by 200,000+ users daily. The Finance.ua insurance aggregator has 30,000+ policies. The next step is to consolidate all financial services into the Multi app and make them accessible with a single click.

Area:
Marketplace

Location:
Ukraine

Key market:
Ukraine

- Audience:**
- Individuals – mainstream segment
 - Individuals – middle segment
 - Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses
 - Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2023

About the company

Aequo is a leading Ukrainian law firm with the strongest fintech practice in Ukraine. The firm advises leading international and Ukrainian banks, non-bank financial institutions, and fintech companies on the development and market launch of new products and services, as well as on regulatory matters and dispute resolution. Aequo's achievements are consistently recognized in international rankings, including: the Financial Times ranking (Top 25 most innovative law firms in Europe 2025), a high recommendation from The Lawyer European Awards, and leader status according to the Ukrainian Fintech Awards.

Features

In addition to financial law attorneys, we draw on the expertise of colleagues in corporate law, IT, intellectual property, and data protection, providing a full range of services required by fintech companies.

Practical value

Aequo's fintech team, led by Managing Partner Yulia Kyrpa, was at the forefront of the industry's development in Ukraine. Yulia has extensive experience in fintech, digital finance, cryptoassets, Regtech, Insurtech, and Legaltech. On behalf of international financial organizations, she was directly involved in shaping regulations and the legislative framework to bring Ukraine closer to EU standards and implement Open Banking standards.

Area:
Legaltech

Location:
Ukraine

Key market:
Ukraine, Europe, USA

- Audience:**
- Individuals – premium segment
 - Business – individual entrepreneurs and SMBs
 - Big businesses
 - Financial institutions

Stage:
Maturity

Employees:
75+

Founded in:
2014

About the company

AVITAR is a modern law firm specializing in providing legal support to IT businesses, startups, and digital projects during their scaling phase.

We operate at the intersection of law, technology, and business—helping companies not just “be compliant,” but build a systematic, secure, and scalable product.

What we do:

- prepare the legal infrastructure for websites and apps (Terms & Conditions, Privacy Notice, Cookies);
- support expansion into international markets (US, EU, UK);
- advice on GDPR, CCPA, FTC, and other regulations;
- design corporate structures and optimize tax burdens;
- assist with access to payment systems, the App Store, and Google Ads;
- provide ongoing legal support in a “lawyer-as-a-service” format.

Features

We know how the IT business works from the inside. We have a narrow specialization in the EU and US markets. Every legal decision is based on the company’s business needs and requirements.

Practical value

We help clients avoid millions in fines when doing business in Europe and the U.S. by comprehensively preparing their operations to comply with local laws and regulations.

Area:
Legaltech

Location:
Ukraine

Key market:
Ukraine, USA, EU

Audience:

- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2018

About the company

Axon Partners is a specialized law firm that works with technology companies in Ukraine, the EU, and the U.S.

Axon’s areas of expertise lie at the intersection of technology and creativity. We provide consulting services in the fields of intellectual property, venture capital, digital and cryptocurrency, and e-commerce.

Features

Axon Partners’ narrow industry specialization and presence at the forefront of Ukrainian fintech provide clients with the deepest possible niche expertise.

Practical value

The Axon Partners team has a deep understanding of its clients’ business areas, resulting in solutions that bridge legal and business consulting.

Area:
Legaltech

Location:
Ukraine

Key market:
Ukraine, EU, USA

Audience:

- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
11-25

Founded in:
2016

About the company

IFB is an international law firm specializing in financial licensing and regulatory compliance. We assist businesses in obtaining banking and financial licenses, opening accounts with international banks, and ensuring compliance across various jurisdictions. IFB also provides services related to the sale and acquisition of licensed financial companies and supports merger and acquisition processes in the financial sector.

Features

Expertise in financial licensing across 57 countries, direct connections with regulators, and our own database of ready-to-use licensed companies for rapid market entry into the EU, US, Asia, or other regions.

Practical value

Our solution helps fintech companies, payment institutions, and crypto projects quickly enter regulated markets by obtaining or acquiring financial licenses. We address the challenge of market entry for fintech companies through legal structuring, regulatory support, and M&A deals with licensed companies. The result is the rapid launch of financial services, access to banking infrastructure, and reduced regulatory risks.

Area:
Legaltech

Location:
Ukraine, United Kingdom,
Japan, Poland, Spain

Key market:
EU, United Kingdom, USA,
Canada, Australia, Japan,
Hong Kong

Audience:

- Big businesses
- Financial institutions

Stage:
Scale

Employees:
6-10

Founded in:
2022

About the company

Juscutum is an innovative law firm operating at the intersection of law, business, and technology. The firm specializes in Technology and Investment, AI, Business Security, Business Support, Dispute Resolution, Accounting, and Audit. For FinTech companies, Juscutum offers specialized support in regulatory compliance, licensing, taxation, GR, AML/KYC, structuring, investments, and market expansion.

Features

Juscutum provides a full range of legal services for FinTech companies, offering comprehensive support on regulatory, tax, compliance, and corporate matters.

Practical value

Juscutum addresses a range of legal issues for financial companies related to scaling, business structuring, regulatory requirements, taxes, compliance, and international expansion. Thanks to comprehensive support, businesses receive not just isolated answers, but holistic legal solutions. The result: managed risks, faster strategic decisions, and a solid foundation for growth.

Area:
Legaltech

Location:
Ukraine

Key market:
Ukraine

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
51-75

Founded in:
2008

About the company

LawyerD is a legaltech startup that automates the protection of digital content through DMCA tools and online infringement monitoring. The platform helps companies, startups, and creators identify unauthorized use of their materials and quickly send legally compliant takedown notices. We combine automation, analytics, and legal expertise to reduce the costs of intellectual property protection and minimize losses from digital piracy.

Features

Automated submission of DMCA requests, rapid detection of infringements, scalability for global markets, legal compliance, and cost savings compared to traditional legal services.

Practical value

The solution addresses the issue of unauthorized use of digital content for startups, IT companies, and creators through automated monitoring of the internet and the generation of legally sound DMCA takedown notices. The result is the rapid removal of infringements, reduced reputational and financial losses, and time savings for the team, which can focus on product development instead of lengthy legal processes.

Area:
Legaltech

Location:
Ukraine, Poland,
Switzerland

Key market:
EU

Audience:

- Big businesses

Stage:
Scale

Employees:
6-10

Founded in:
2022

About the company

Manimama is a leading international law firm specializing in comprehensive support for crypto projects, fintech startups, and the iGaming industry. We provide services in crypto licensing (including under MiCA regulations), asset tokenization, and the development of compliance systems. The company helps businesses scale legally in over 85 jurisdictions, providing company registration, bank account opening, and full legal protection. Manimama is your strategic partner in the world of digital assets and innovative financial technologies.

Features

Manimama offers in-depth expertise in MiCA, licensing in over 85 jurisdictions, and comprehensive turnkey legal support for fintech projects, ensuring secure business scaling within the digital asset ecosystem.

Practical value

Manimama's solutions address legalization and compliance for crypto projects by implementing customized legal structures and obtaining licenses in over 85 jurisdictions. The result is the ability for businesses to officially work with fiat currency, open accounts at Tier-1 banks, and scale in the EU market without the risk of regulatory fines, ensuring high investor confidence and stable company growth.

Area:
Legaltech

Location:
Estonia

Key market:
EU, Ukraine

Audience:

- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
26-50

Founded in:
2019

About the company

Pocket IP is an online service that addresses the key challenges of managing global brand portfolios for intellectual property professionals at law firms and corporate legal departments.

Features

Pocket IP is a SaaS solution that brings together all the essential tools for managing global brand portfolios in one place. The system operates on a "single-window" principle, automating most processes and eliminating the need for users to manually track assets or work across multiple disparate databases.

Practical value

Pocket IP solves key challenges for intellectual property lawyers and companies operating in multiple countries. Using the platform significantly optimizes legal costs and saves time spent searching for reliable international partners, while ensuring full transparency and professional oversight of every asset in the portfolio.

Area:
Legaltech

Location:
Ukraine

Key market:
EU

Audience:

- Business – individual entrepreneurs and SMBs
- Big businesses

Stage:
Product/Market Fit

Employees:
6-10

Founded in:
2022

About the company

Platform of Investment Solutions is an investment marketplace that helps domestic businesses attract investment for scalable and well-structured projects. The platform provides comprehensive support: from identifying innovative ideas and securing grants to operational management and preparing businesses to raise capital.

Features

The platform offers a convenient user dashboard, a user-friendly interface, and the ability to communicate quickly with investors. The system also automates the monitoring of investment inquiries, allowing for an immediate response to new market opportunities.

Practical value

The company transforms businesses into attractive investment assets through strategic coaching and professional preparation for financing. Thanks to comprehensive management, the company mitigates risks for both parties, ensuring the achievement of strategic goals, systematic scaling, and the confident entry of Ukrainian projects into the international arena.

Area:
Crowdfunding

Location:
Ukraine

Key market:
Ukraine

Audience:

- Big businesses

Stage:
Product/Market Fit

Employees:
1-5

Founded in:
2021

About the company

A leading Ukrainian financial media outlet for personal finance, providing up-to-date news, analysis, and practical tools for everyday financial decisions. The platform brings together verified local information, expert content, product comparisons, and user reviews, helping its audience navigate the complex financial landscape and effectively manage their finances.

Features

Leading financial media; verified local information, real-time news, expert analytics, product comparisons, user reviews, practical tools, wide reach, high engagement.

Practical value

We help people make better financial decisions by addressing the issues of market complexity and lack of transparency through a combination of news, analytics, and comparison tools. Our key mechanism is access to verified data combined with practical services that allow users to quickly evaluate financial products. As a result, users gain a clear picture of the market and confidence in their decisions, while businesses gain an engaged audience, trust, and stable growth.

Area:
Media

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
1995

About the company

Fintech Insider is a Ukrainian online media outlet dedicated to covering the development of the Ukrainian fintech ecosystem and global industry trends. We are the first to report on the latest news from local market players, closely monitor the global market, and share exclusive insights from leading experts with our readers. Our mission is to support the Ukrainian fintech community. Our goal is to become the number one platform where companies and experts can not only learn the latest news from the world of financial technology but also share their perspectives on current trends and their own case studies.

Features

A specialized media outlet unique to the Ukrainian market, dedicated to promoting the development of Ukrainian fintech. We cover the most important global industry trends and the latest developments from local players.

Practical value

FinTech Insider facilitates high-quality communication and the exchange of expertise among banks, financial institutions, fintech companies, and the professional community through specialized media, industry-specific content, partnership projects, and an international presence at key events. The result is increased visibility for market participants, access to relevant insights and new partnerships, and support for the development of Ukraine's fintech ecosystem and its integration into the European space.

Area:
Media

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Product/Market Fit

Employees:
6-10

Founded in:
2021

About the company

Minfin is Ukraine's leading online financial publication for investors and anyone interested in personal finance. The №1 platform in its category, providing up-to-date news, analytics, reviews of banking products, and tools for making financial decisions. Minfin fosters a community of experts and helps Ukrainians manage their money effectively.

Features

№ 1 Ukrainian financial media; verified Ukrainian news, real-time updates, expert analysis, product comparisons, user reviews, market insights, practical tools, wide reach, high engagement.

Practical value

As a Ukrainian financial media outlet, Minfin addresses the challenges of accessing reliable financial information and the complexity of decision-making by combining analytics, comparison tools, and user reviews. The platform ensures market transparency and helps users quickly navigate financial products. As a result, audience trust, engagement, and decision-making effectiveness increase, creating business value through high traffic and loyalty, and user value through convenience and confident financial decisions.

Area:
Media

Location:
Ukraine

Key market:
Ukraine

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Scale

Employees:
26-50

Founded in:
2007

Catalog of foreign fintech companies operating in the Ukrainian market

Bandera Agency



About the company

A specialized marketing agency for financial companies (banks, neobanks, and lending companies). We help our clients set up their marketing as a system designed to drive business growth.

Features

Extensive experience in marketing financial products, with a focus on evidence-based strategies and customised partner approaches.

Practical value

Our system allows us to significantly reduce customer acquisition costs and also enables rapid growth in sales.

Location:
London, United Kingdom

Location in Ukraine:
Kyiv

Focus of activity:
Sales

Key market:
International

Audience:
• Financial institutions

Stage:
Scale

Employees:
11-25

Founded in:
2023

Opening in Ukraine:
2023

Swiss FinTech Association



About the company

Switzerland's Fintech association, representing all stakeholders neutrally, works as a center of gravity to foster the development of the Swiss FinteCH Ecosystem

Features

Switzerland's only Fintech Association representing and advocating for members.

Practical value

We enhance the positioning of Switzerland as a leading international Fintech Hub by organising events, connecting stakeholders, conducting research, leveraging the knowledge base, advocating, and promoting.

Location:
Zürich, Switzerland

Location in Ukraine:
Kyiv

Focus of activity:
Integrator

Key market:
Switzerland

Audience:
• Business – individual entrepreneurs and SMBs
• Big businesses

Stage:
Scale

Employees:
51-75

Founded in:
2010

Opening in Ukraine:
2019

About the company

Identomat is a global identity verification and KYC/KYB/KYT compliance platform that powers fast, secure, and compliant customer onboarding wherever you grow. From AI-driven identity & biometric verifications to end-to-end AML compliance, Identomat helps businesses verify users, prevent fraud, and stay ahead of regulations-remotely, instantly, and at scale.

Trusted by public and private institutions across 20+ countries, it delivers frictionless onboarding experiences for users and fearless tools for compliance and security teams.

Features

Identomat provides AI-powered KYC/KYB/KYT with advanced biometric fraud detection, deepfake protection, and top security certifications, enabling secure, compliant, and frictionless customer onboarding and monitoring.

Practical value

Identomat helps businesses onboard users faster and more securely through AI-powered identity verification and KYC/AML workflows, including document checks, liveness detection, face match, AML screening, age verification, and proof of address. The result is faster activation, lower abandonment, stronger fraud prevention, and easier compliance for regulated industries.

Location:
Champaign, IL, USA

Location in Ukraine:
Kyiv

Focus of activity:
R&D

Key market:
Ukraine, globally

Audience:

- Individuals – mainstream segment
- Individuals – middle segment
- Individuals – premium segment
- Business – individual entrepreneurs and SMBs
- Big businesses
- Financial institutions

Stage:
Maturity

Employees:
26-50

Founded in:
2019

Opening in Ukraine:
2025