



Fin Accelerate  EMPOWERED BY
Jones Day

2025 COHORT

www.finaccelerate.com

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ABOUT FINACCELERATE

FinAccelerate is an intense accelerator program empowered by one of the world's leading and largest law firms, Jones Day. The program covers the fundamental areas of law relevant to innovative fintech companies and enables selected fintech businesses to access leading investors, corporations, financial institutions, and potential JV partners to accelerate their business.

Program Structure

The program is run over four key days and followed up with continuous engagement with a strong ecosystem of world-leading advisors, investors, and partners to the program.

Day 1: Tuesday, October 21, 2025

Know-How Sessions

Structured, one-hour know-how sessions for the fintech cohort companies, covering these key areas: capital markets, regulatory law, IP, corporate structure and funding, data and privacy, employment, tech agreements, and risk management.

Location: Jones Day's San Francisco Office
555 California Street, 26th Floor
San Francisco, CA 94104

Day 2: Wednesday, October 22, 2025

Q&A Sessions

A limited number of dedicated time slots for small group Q&A sessions that the fintech cohort can book with relevant lawyers presenting on topics from Day 1. General access with refreshment breaks provided.

Location: Jones Day's San Francisco Office
555 California Street, 26th Floor
San Francisco, CA 94104

Day 3: Thursday, October 23, 2025

Demo Day: Present Your Company

Fintech cohorts are given an opportunity to present their companies to an audience of invited institutions, VCs, influencers, and investors. Thought leaders are also invited to speak. A separate demo area will be available to showcase your technology.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303

Day 4: Friday, October 24, 2025

Interconnection Day: Meetings

Special sessions presented by our influencers and advisors. Opportunity to connect with and meet up with influencers and other cohort members in a relaxed environment.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303



Arda

Arda is revolutionizing private markets by replacing manual, opaque deal processes with a programmable, verifiable infrastructure. It addresses inefficiencies in private credit, currently managed through PDFs, spreadsheets, and fragmented systems, by digitizing assets into verifiable instruments that enable real-time transactions, financing, pooling, and monitoring.

Business Outcomes

Faster Execution: Loans and asset transfers settle in days instead of months, supported by escrow, instant registry updates, and audit-ready closing packages.

Cheaper Capital: Automation of covenants, variance checks, and proofs reduces operational costs, lowering spreads.

Secondary Liquidity: Registry-native resales and compliant matching allow investors to exit or re-allocate portfolios without intermediaries or manual settlement.

Financing Unlocks: Automated borrowing-base monitoring, repo, and warehouse facilities with real-time eligibility checks reduce reliance on costly intermediaries.

Curated Portfolios & Tranching: Programmatic loan pooling with automated waterfalls, real-time monitoring, and zk-proof-verified covenants enables securitization benefits (diversification, tranching, structured returns) without SPVs or trustees

How It Works

Arda's core innovation is the Asset Pod, a verifiable application embedding compliance, privacy, and business logic into each asset. Every state change (e.g., assignment, covenant test, repayment, pooling) is recorded as cryptographic evidence, transforming private market exposures into programmable, regulator-ready digital records that can be financed, traded, or structured in hours.

Team

Oliver Harris, Co-Founder & CEO: Former Managing Director at Goldman Sachs, Head of Crypto Strategy at J.P. Morgan, and Head of Strategy for J.P. Morgan's International Consumer Bank.

Matt Sevey, Co-Founder & CTO: Previously led engineering at Celestia, delivering Rollkit and mainnet, and built Skynet's decentralized web for millions of users.

Toby Thwaites, Head of Product: Designed the first central-bank-regulated digital CCP at ClearToken and delivered platforms for OCC, CME, JPX, and major global banks.

Funding

Arda raised \$3M in pre-seed funding led by Lightshift.

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Ashantix

Problem

At Ashantix, we're tackling a critical fragmentation in global finance: the lack of seamless interoperability between crypto, fiat, and mobile money systems. Current solutions rely heavily on centralized exchanges, creating friction, delays, and added costs.

Solution

Our breakthrough algorithm enables seamless transactions between crypto, fiat, and mobile money systems, allowing users to send or receive value in any form with ease. By bridging traditionally siloed payment rails, Ashantix unlocks underserved transaction types, supports financial inclusion, and positions itself as a scalable alternative to legacy platforms. With its next-generation wallet, Ashantix empowers individuals and businesses to access the global digital economy without limits.

Business Model

Our revenue model consists of two main streams:

B2C – We generate income through transaction fees from individual users.

B2B – We offer API integrations that allow businesses to provide seamless crypto, fiat, and mobile transactions. This service is available under three tiered plans—Free, Silver, and Premium—based on transaction volume.

Market Size

TAM: \$10.6T source: <https://www.linkedin.com/pulse/digital-payment-market-size-growth-mapping-ybd1f/>

SAM \$3.49T source: <https://www.statista.com/outlook/fmo/payments/digital-payments/north-america?currency=USD>

SOM \$181B source: <https://fitsmallbusiness.com/digital-payment-market-growth/>



Binaryx

For the past two years, we've been building a tokenization and DeFi platform for real-world assets — starting with real estate. Our mission is straightforward: to unlock wealth that is currently trapped in RWA and make it accessible and safer for everyone to invest in.

Since our launch in 2023, we've built an on-chain marketplace, integrated oracles, launched an MVP for a peer-to-peer real estate market, and created infrastructure for real estate professionals. We're now moving into DeFi tooling — lending, derivatives, and mortgage products.

So far, we've tokenized \$5 million worth of real estate across three countries. Over 2,000 co-owners already hold these assets, and we've hit \$600,000 in monthly sales — all with minimal marketing spend. You can already find us listed on DeFi Llama, and our user base has grown to over 50,000 registered users.

Legally, we operate through a U.S.-based DAO LLC in Wyoming, giving users real, legal ownership of assets — not just financial exposure. We chose real estate as our entry point because it's familiar to most investors, but our long-term vision includes many more RWA types.

You've probably seen many projects tokenizing assets. But unlike others, we're not just building another investment platform. We're creating a transparent on-chain infrastructure that anyone can use to tokenize and trade real-world assets. With working oracles, a liquid secondary market, and location diversity, we're already far ahead in terms of infrastructure maturity.

Most of our competitors sell financial products and struggle with heavy compliance. We focus on real ownership and web2-to-web3 adoption — helping everyday users understand tokenization and grow with us.

Our current ecosystem includes:

- A marketplace for construction and rental-ready properties
- A peer-to-peer on-chain market
- A verified Oracle network

Next up: DeFi tools, mobile apps, and even land tokenization.

We've been building this with a core team of full-time contributors, most of us in fintech and crypto, since 2017.



Boonty

Problem

Most loyalty programs are a hassle and pointless. They require apps, forms, or loyalty cards, and 81% of customers never engage (silent majority). This leads to wasted spend, poor retention, and low ROI for merchants. What could be a great channel for customer retention and acquisition can be consumed by friction and unforeseen costs.

Solution

Boonty embeds loyalty directly into the payment process => no signup, no friction, no app. The moment someone pays, they're rewarded via their payment method. GDPR-compliant and anonymous. 40 s Demo: <https://m.youtube.com/watch?v=faCCRbjM8ns>

Product Highlights

- Seamless integration with POS terminals (Ingenico prototype validated)
- Automatic onboarding at checkout (100% participation rate)
- Remote installation – no staff training or manual setup
- Optional web app for deeper engagement (surveys, social sharing)

Go-To-Market

- Partner-led distribution through POS providers and banks
- Remote onboarding + integrated pricing model
- SaaS model + % of loyalty-based transactions

Opportunity Size

- TAM: \$225B global loyalty & rewards market
- SAM: \$4–10B card-linked offers in EU
- SOM: €17–25M (France/Benelux B2C retail with recurring footfall)
- CAGR of this market: 20.8%

Traction

- Live agreement with world's largest POS supplier
- Pre-agreements with 2 banks
- 6 pilots for events tested, 2K+ users, 150K raised for MVP, 500K for GTM.
- Q3 2025: live pilots, ~40 merchants ready to start from October, and interest from multiple franchises having between 5 to 350 stores each.

Team

- CEO (HEC, ex-embedded systems engineer, 50+ projects managed)
- CTO (IMT Atlantique eng., 20 yrs experience across telco (head of IT), ex head of AI)
- 2 full-time devs, (incl. 1 engineer), 2 full-time sales + Support from senior 30y exp. BD
- 4 advisors that validate the problem and bring global industry expertise (ex-CMO Auchan, ex Global director at Mastercard)

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Borderless

Borderless is a global best execution network for stablecoin on & offramp. Fintechs plug-in once, compare real-time FX rates, and route transactions to leading stablecoin providers all over the world – all from one API. Customers generally want to connect to additional providers for a mix of three reasons: (1) expanding geographic coverage, (2) getting redundancy to existing providers in corridors they already operate, and (3) improving their FX margins by getting best execution across a pool of providers instead of relying on the rates of one or two.

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Dhahaby

Dhahaby is a GCC-focused fintech platform that modernizes a centuries-old practice: borrowing against gold. Across the region, millions of individuals hold significant value in gold and jewellery, yet access to affordable and transparent credit remains limited. Dhahaby bridges this gap by enabling users to unlock liquidity securely, compliantly, and digitally.

Our platform allows customers to borrow against both physical and tokenized gold, supported by licensed jewellers and financial institutions. Core offerings include loan origination against gold and jewellery, a collateral-backed credit card launching with Mastercard in the UAE, and tokenized gold issuance with full traceability, redemption, secure digital custody, and trading. These services are delivered through an intuitive mobile experience designed to make accessing credit simple and fair.

For lenders, Dhahaby removes key barriers to expanding collateralized lending. Our infrastructure provides tamper-proof asset records via blockchain tokenization, AI-driven real-time valuations, and direct integrations with appraisers, vaults, and liquidity providers. This reduces fraud, streamlines operations, and enhances recoverability—allowing lenders to price loans more competitively and extend credit with lower risk. Together, these capabilities create a low-risk, efficient lending ecosystem that is regulator-ready from day one.

We are licensed under the Qatar Financial Centre, have signed a partnership with Mawarid Finance PJSC for card issuance and financing, and are actively engaged with both the Central Bank of Qatar and the Central Bank of the UAE through regulatory sandbox programs to ensure strong compliance and alignment with national priorities. To date, Dhahaby has raised \$370,000 from investors including Antler and Qatar Development Bank.

Our mission is to become the leading gold-backed financial services platform in the GCC, empowering both banked and unbanked consumers with fair, collateralized credit while helping financial institutions unlock new, low-risk lending opportunities.



DwellFi

DwellFi is an Agentic OS for private markets, combining AI automation with human oversight to revolutionize fund administration. We empower fund administrators, private equity firms, venture capital firms, and family offices to automate complex, error-prone, and time-consuming operations, including:

- Capital call processing
- Investor/LP reporting
- Reconciliation
- Structured document extraction from unstructured data

These are just the initial capabilities; with DwellFi, clients can rapidly build custom AI Agents and skills tailored to their unique workflows.

Key Advantages of DwellFi

Unlike fragmented low-code tools or self-built AI solutions, DwellFi stands out as a unified, cloud-agnostic platform meticulously designed for finance-grade security.

- Flexible Deployment: Operates within a client's own infrastructure or repository.
- Seamless Integration: Blends effortlessly with existing systems, eliminating the need for disruptive "rip-and-replace" overhauls.
- Future-Proof Adaptability: Continuously adapts to new models and API changes, significantly reducing ongoing maintenance burdens.

Tangible Results & Global Reach

Early clients have reported remarkable outcomes, including:

- 25% efficiency gains
- Significant reductions in errors
- 10+ hours saved per operations professional weekly, allowing teams to dedicate more time to critical LP relationships and strategic decisions.

Headquartered in Palo Alto, California, with a presence in Dubai, DwellFi proudly serves clients across the US, UK, EU, and GCC regions.

DwellFi's vision is to create a digital workforce that scales seamlessly with your team: fostering human + AI collaboration to make private markets faster, more accurate, and more resilient.



Ekalavya Networks

Overview

In today's volatile business environment, leaders are under pressure to make faster, more complex, and higher-impact decisions than ever before. Traditional dashboards, static analytics, and siloed reports fall short when decisions must balance financial, operational, regulatory, and strategic trade-offs in real time.

Executive-Grade Decision Intelligence (DI) platform bridges this gap by combining advanced analytics, AI, and human-centered design into a single, integrated capability that augments executive judgment and ensures decisions are consistent, explainable, and outcome-oriented.

Core Capabilities

- **Holistic View of Risk & Opportunity**
Connects structured (financial, operational) and unstructured (regulatory, market, geopolitical) data into a unified decision fabric.
- **Scenario Simulation & Foresight**
Models multiple futures using AI-driven simulations, stress tests, and probabilistic forecasts, helping leaders evaluate trade-offs before committing resources.
- **Decision Automation at Scale**
Where appropriate, routine or rules-based executive decisions can be automated, freeing leaders to focus on strategic judgment calls.
- **Explainability & Governance**
Built-in audit trails, regulatory alignment, and transparent AI models ensure that decisions can be defended to boards, regulators, and stakeholders.
- **Adaptive Intelligence**
Learns from past decisions and continuously refines recommendations as new data, risks, and market signals emerge.

Strategic Value for Executives

- **Accelerated decision cycles** without sacrificing quality
- **Reduced cognitive overload** for leadership teams
- **Increased resilience** by stress-testing strategies against disruption
- **Enhanced stakeholder trust** through explainable, transparent decision processes
- **Sustainable growth** by balancing short-term performance with long-term stability

Broader View of Our Capabilities

Our decision intelligence platform and services are designed to scale with executive needs across industries. We integrate:

- AI Agents & Small Language Models (SLMs) for contextual reasoning
- Knowledge Graphs to map complex relationships between risks, assets, and stakeholders
- Robotic Process Automation (RPA) to execute decisions seamlessly
- Human-in-the-loop design to ensure executives remain in control

Conclusion

Executive-Grade Decision Intelligence is not just about better data—it's about better outcomes. By combining institutional memory, predictive foresight, and transparent AI, we empower executives to make decisions that are faster, safer, and strategically aligned.

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EquityNav

EquityNav is a tech-forward SaaS platform helping startup founders, employees, and executives make smarter, tax-optimized decisions around their equity compensation. We combine AI-powered scenario modeling, deadline alerts, and secure planning tools to simplify high-stakes choices long before they become costly mistakes.

The Problem

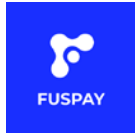
Equity decisions are complex, time-sensitive, and easy to get wrong. From 83(b) elections and AMT exposure to QSBS eligibility and tender offer timing, employees and executives often lack the tools to proactively model their outcomes. Spreadsheets and ad-hoc advice are not scalable, leaving millions of equity-holders exposed to avoidable risks.

The Solution

EquityNav delivers proactive, automated planning that complements traditional advice and empowers users to act confidently. Key features include:

- AI-powered scenario engine for “what-if” equity and tax planning
- Offer letter and grant analyzers with actionable tax insights
- Smart alerts for critical deadlines (83(b), AMT, vesting cliffs, expirations)
- Secure vault for documents and planning snapshots
- Advisor partner portal with exportable dashboards and co-planning capabilities

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Fuspay

Fuspay is the fastest way to launch and scale a financial services business. In just days—not years—you can go live in 59 countries with our white-label platform. We provide everything you need: software or API, rails, backend liquidity operations, free hosting, customer and tech support, plus access to our licenses and partners' licenses. With Fuspay, there's no need for a tech team or heavy upfront costs—you can launch for just \$3,000 with a \$500 monthly SaaS fee. Whether you want to create a niche-based financial service or a broad offering, Fuspay lowers the barrier to entry and handles the infrastructure so you can focus on growth.



Grand

Grand is the **One-Stop Investment App for On-Chain Finance**, eliminating middlemen and providing self-custodial, biometric-secured, 1-click access to verified blue-chip DeFi and RWA protocols, without leaving the app. **Grand is simple and intuitive for Newcomers, yet powerful enough for Degens.**

Whether in a bull or bear market, Grand is designed to help users **preserve, grow, and access capital** with confidence, across volatile and stable cycles.

- **In bull markets:** Trade perps, speculate on blue-chip tokens, join vaults, and participate in ecosystem upside.
- **In bear markets:** Access RWA products like tokenized T-Bills and golds, stablecoin yield strategies, and risk-managed portfolios.
- **In all markets:** Use virtual wallets, pay with crypto, and control your assets with full sovereignty.

Raising \$1M to build v2 infra, run GTM pilots, and grow B2C funnels with existing strategic partnerships. Targeting 50K registered users with 15K MAU in 12 months.

Opportunity & Traction

- Powered through partnerships with Hyperliquid, Ondo, and Tether Gold.
- Collaboration with 10+ ecosystem partners, including a paid co-marketing agreement with Tether Gold.
- Insights gained from 100+ customer surveys
- Focused on 7.5 B+ smartphone users (expanding in MENA), Less than 0.2% adoption of DeFi products (Opportunity)
- 20% app revenue shared with active users, 5% of app revenue distributed via Cashback in BTC or Gold
- **100+ customer interviews** driving product design.

Revenue Streams

- **Transaction Fees** – 0.8% swap fee, 0.04% perp trading fee, 0.08% stock trading fee
- **Subscription Plans** – \$14.99 tier for pro users.
- **Indexes:** 0.125% monthly fee charged on Asset Under Management (AUM)

- **Smart Savings:** 5% performance fee (Staking, Re-staking, Lending, Gold, T-bills, etc.)
- **Partnership Revenue Share** – flexible split

Growth Strategy

Short-Term (6–12 mo)	• Launch Hyperliquid (HyperCore Perps and spot), Ondo Finance (T-bills and Stocks), and Tether Gold. • Release iOS & Android apps. • Grow in GCC & Turkey via social and community funnels.
Mid-Term (12-36 mo)	• Expand product catalog (Indexes, staking, DeFi Yield Products, Real Estate, and Commodities). • Enter the US market with the compliant stack.
Long-Term (36 mo+)	• Evolve into a fintech superapp — a globally usable, social + daily investment + payment platform.

Team Credentials

- **80+ years combined** in crypto, SaaS, fintech, and product leadership.
- 7 team members (3 co-founders, 1 product owner, 2 designers, 1 lawyer & compliance officer)
- Founders with **one exit, hackathon wins**, and **ecosystem mentorships**.
- Deep networks in GCC, Web3, and fintech sectors.
- Blockchain, SaaS, Finance & Product Development.

Funding Round

- **Raising \$1M** to fuel v1 launch and scale GTM.
- **Use of Funds:**
 - 46% R&D
 - 33% Marketing
 - 13% Operations
 - 8% Reserve

Goals:

- Integrate **Hyperliquid + Ondo.**
- Acquire **15,000+ MAU.**
- Capture **1% of Hyperliquid's trading volume** via native integrations.

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IBVM

International Bitcoin Virtual Machine (IBVM) is revolutionizing blockchain as the world's first Bitcoin-native Zero-Knowledge Rollup Layer 2 with UTXO partitioning. Purpose-built to expand Bitcoin beyond its traditional role as a store of value, IBVM transforms the network into a programmable, scalable, and sustainable platform for decentralized finance (DeFi), smart contracts, and cross-chain innovation.

- **Unmatched Performance & Security**

- 9,000+ transactions per second with near one-second finality with 67 Trillion transaction's capabilities daily with its ZK- Rollup compression algorithm.
- Ethereum-style smart contracts & dApps directly on Bitcoin
- Interoperability across 60+ blockchains and 1,500+ digital assets

- **Green Blockchain Innovation**

- Rollup compression reduces Bitcoin's energy footprint by 99.9%
- Cuts energy consumption from 438 GWh/day to just 0.438 GWh/day
- Enables \$40B+ in annual savings, positioning IBVM as the world's greenest Layer 2

- **Ecosystem Growth**

- IBVM Wallet: 100K+ downloads, 15K+ reviews, 4.9 rating
- 200+ smart contracts deployed on testnet
- Live services including IBVM Escrow and IBVM unified Swap

- **Community & Market Traction**

- 90K+ followers on X (Twitter), 85K+ Telegram members
- Millions raised at a \$140M valuation

IBVM is pioneering Bitcoin's next chapter: programmable, green, and built to scale

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ID-Bound

TRIO: The Identity, Crypto, and Payments Ecosystem that Eliminates Online Financial Crime.

TRIO is on a mission to eliminate Theft, Fraud, and Money Laundering from the Internet.

The Problem-A Global Crisis of Trust

- **Crypto Theft:** Surging, with \$2.2 billion stolen in 2024, a 17% increase.
- **E-commerce Fraud:** Expected annual losses to exceed \$91 billion by 2028. For every \$1 of fraud, retailers lose \$3.75.
- **Money Laundering:** Globally, \$800 billion to \$2 trillion is laundered each year. Despite over \$300 billion spent on compliance and cybersecurity, less than 1% of laundered money is recovered.

A Market Ripe for Disruption

Our Bold Claim: From Risk Reduction to Risk

Elimination. Traditional solutions are reactive, offering only risk mitigation. TRIO is proactive, designed from the ground up to eliminate theft, fraud, and money laundering. Our solution restores trust and security for all parties in online transactions.

The TRIO Solution

- Total Security for a Trillion-Dollar Market.
- Built on the Public Ethereum Blockchain and powered by our proprietary Cloud-Based Identity technology, TRIO creates a scalable, secure ecosystem with built-in KYC safeguards. This foundational approach directly addresses user concerns and is designed for widespread, reliable adoption.
- *Current Stage: MVP*

Unique Selling Proposition: The TRIO Advantage

- **100% Crypto Account Guarantee:** Your funds are safe. Our patented solution offers 100% theft and access loss protection for ETH-pegged tokens. This is an unparalleled safeguard for high-net-worth individuals and institutional investors.
- **Fraud-Free E-Commerce:** Our proprietary "Pay with TRIO" feature guarantees non-repudiation, eliminating mistrust between buyers and sellers. This drives a significant boost to a seller's bottom line.
- **Zero-Tolerance for Money Laundering:** The TRIO ecosystem is designed to be free from money laundering, making DeFi KYC-ready and compliant with future regulations like the Genius Act.
- **Direct P2P Trust:** We enable secure peer-to-peer trust without the need for traditional, costly middlemen, opening up a myriad of new business cases.

Proprietary Technology & Intellectual Property

Our extensive technology is protected by **four U.S. patents**, providing a strong competitive moat.

Don't Just Take Our Word For It. Validate Our Claims

[Get on Board https://id-bound.com](https://id-bound.com). **TRIO Theft-Free**

DIY Validation: We challenge you to try to transfer TRIO tokens to an arbitrary address. Our technology is so secure that even if you are coerced, the transaction will fail. Experience quantum-resistant theft protection firsthand.

ID-BOUND
CO-FOUNDERS

Dr. Eli Talmor, Serial Entrepreneur, www.linkedin.com/in/elitalmor
Rita Talmor, B.A., Software Leader, www.linkedin.com/in/rita-talmor-9995671a/

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InvantX AI

InvantX is an AI-powered investment copilot designed for self-directed investors who want to make smarter, faster, and more informed decisions. Rather than spending countless hours researching, analyzing, and interpreting market data alone, investors can rely on InvantX to surface the key insights that directly connect market signals to their personal portfolios.

The Problem

Self-directed investors face an overwhelming challenge: endless streams of financial data, market news, and company reports- each requiring time, context, and expertise to interpret properly. Every investor sees this data through their own unique lens, yet most tools treat everyone with generic, one-size-fits-all outputs. The result? Missed opportunities, costly mistakes, and mounting frustration.

Our Solution

InvantX bridges this gap by acting as a personalized interpreter between the market and the investor. Our platform doesn't just aggregate data, it makes sense of it. We apply AI-driven analysis to highlight what matters most for each individual's holdings and strategy, answering the critical questions that keep investors up at night:

- How do today's market conditions actually affect my positions?
- What signals should I focus on, and what noise can I safely ignore?
- How should I adjust my strategy to improve my outcomes?
- This tailored interpretation means investors can finally act with confidence instead of guesswork.

Key Value Proposition

Every portfolio is unique, and so is every investor's perspective. InvantX's mission is straightforward: transform raw, complex market and portfolio data into clear, context-aware insights that help investors avoid common pitfalls and align their decisions with their personal strategy.

Competitive Advantage

Unlike generic robo-advisors or surface-level market tools, InvantX serves as your strategy coach:

- Personalized Interpretation – insights tailored to your specific portfolio and strategy, not cookie-cutter advice
- Time Savings – compresses hours of research into actionable, plain-language insights you can actually use
- Error Reduction – minimizes the bias and misinterpretation that often derail even experienced investors
- Confidence Building- equips you to learn from your portfolio and continuously refine your approach

Who We Serve

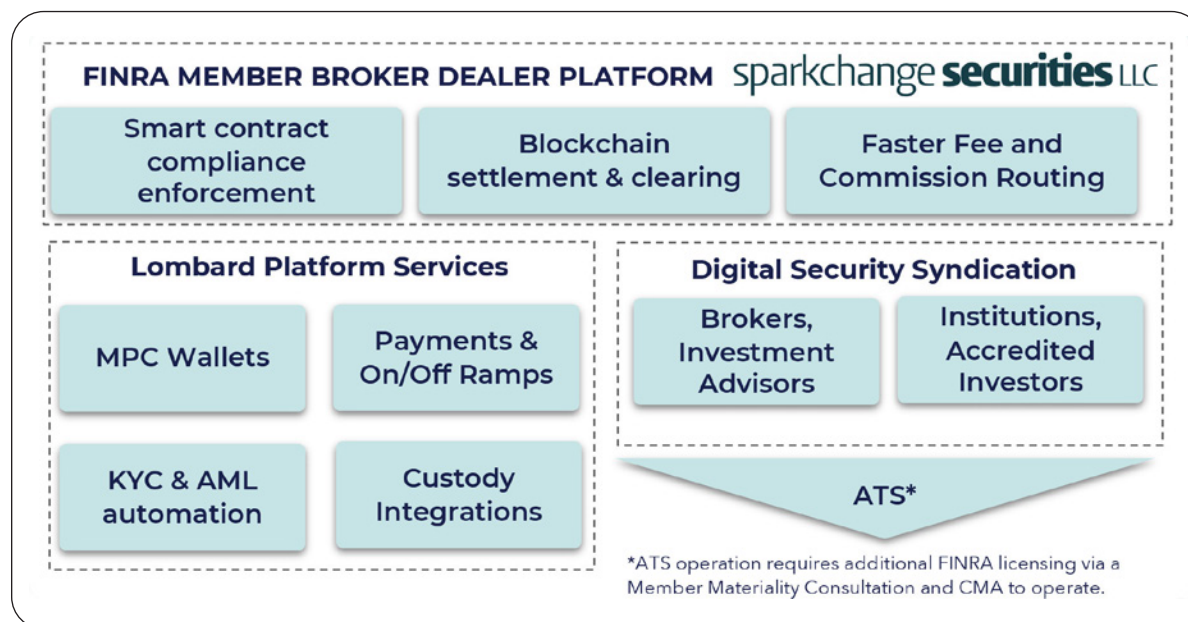
Self-directed investors who want more than just raw data—they want clarity, guidance, and confidence in their investing journey.

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Lombard Works & Co.

- Founded in December 2022, Lombard Works & Co. is a U.S. holding company for a group of technology & financial issuer and services entities, headquartered in Seattle with offices in London.
- We believe that digital assets can increase efficiency, reduce cost, improve liquidity and create access to illiquid assets and hard to access asset classes for issuers and investors.
- Lombard's digital security issuance and management platform was created to allow end- to-end asset tokenization and investor management for issuers to create digital and traditional financial products for investors to access niche asset classes, starting with carbon.
- SC-Securities (below) is our SEC registered, broker dealer, one of the first new firms approved for digital asset private placements in 2023.



ABOUT THE GROUP & PRODUCTS

Our U.S. based issuer (SC-Holdings) operates a commodity pool of physical CCA allowances that investors can access via security tokens to get direct access to physically backed CCA allowances. Smart contracts and blockchain enabled transparency for investors into the registry accounts that custody those physical allowances.

Our UK based investment and specialist carbon advisor (SC- Financial) launched the world's first and largest, physically backed EUA carbon allowance ETF/ETC, listed on London Stock Exchange (CO2.L) with nearly ~\$150m AUM.

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Philanthrify

Philanthrify is a next-generation donation platform designed to rebuild trust in the charity sector by making giving radically more transparent. At its core, Philanthrify enables donors to see where their money goes and what impact it achieves in real time.

Charities use the platform to pitch projects and raise funds, then manage, monitor, and report on their work using Philanthrify's integrated suite of tools powered by blockchain and AI. Through seamless integrations and smart data tracking, spending and outcomes are autonomously recorded and published to a donor-facing portal, allowing each donor to follow their unique giving journey. The result: greater trust, more engagement, and up to 50% more donations.

With trust in charities at just 48% and only half the public currently donating (CAF Giving Report), the sector faces increasing pressure from governments, foundations, and the public to become more accountable. Philanthrify provides a timely solution, helping charities transition from fragmented systems to a unified platform that reduces costs, saves time, and strengthens donor relationships.

Business Model

Philanthrify operates a multi-revenue model:

- 2–6% platform donation fee (Depending on the subscription the charity has)
- Monthly subscription fees for charities (Standard & Premium)
- Licensing fees for large institutions

Founders & Team

Co-founders Tomos Rees (CEO) and Arran Clark (CTO) bring a rare blend of deep sector empathy and technical acumen. Tom's 17 years of charity experience and a strong FinTech and blockchain background are matched by Arran's expertise in machine learning and software development. Supported by a growing team of developers, Philanthrify has reached beta testing and is preparing for full platform launch in October.

Technology & Innovation

Recognised by Innovate UK with a \$350k Smart Grant (1.5% success rate), Philanthrify's technology combines blockchain, and AI in a SaaS platform built for scale. From donation processing to automated impact tracking and personalised donor reporting, the system replaces outdated, siloed charity tools with a modern, transparent infrastructure. The platform's smart incentives, immutable impact records, and automated reporting mechanisms are not only hard to replicate—they're designed to rebuild trust across the sector.

Traction & Funding

To date, Philanthrify has secured \$550k in non-dilutive and angel funding and recently won a \$30k blockchain innovation grant (MultiversX). Beta pilots are underway, and a public launch is scheduled. Additional grant applications are in motion to further de-risk investment and accelerate revenue generation.

Vision

Philanthrify aims to become the infrastructure and distribution layer for a more transparent charity sector, unlocking billions in untapped giving potential by empowering trust.



Quadron

Quadron is the AI-native, blockchain-powered infrastructure for progress, building the substrate for RWA 2.0: digital-native, human validated, globally liquid. Quadron turns credible insight into on-chain assets—capturing provenance, validating credibility, and routing value back on reuse. Our passive, team-first experience elevates organizations while recognizing individuals. With partners like [nesa.ai](#), we are proving the model in IP and laying the rails for a new asset class where credibility becomes capital.

Company Description

Quadron is the AI-native, blockchain-powered infrastructure for progress. We are building the substrate for RWA 2.0: digital-native, human validated, globally liquid.

We turn credible insight into an asset. Quadron acts as a wallet and proof layer for ideas—capturing who did what and when, applying AI and peer validation to separate signal from noise, and minting attribution-native assets so credit and value flow back on reuse.

We are developing a passive, team-first experience that elevates organizations while recognizing individuals. Quadron runs across existing tools, quietly assembling provenance, surfacing readiness, and guiding decisions—so progress compounds without added overhead and contributors are visibly credited.

On this foundation, we are launching applications and partnerships that power the RWA 2.0 economy. Our first, with [nesa.ai](#), is an inference-driven decision engine for IP that reduces wasted filings, surfaces overlooked novelty, and strengthens portfolios.

Quadron is laying the rails for a new asset class: collaborative, digital native, composable assets that can be priced, traded, and reused. The \$QUAD token secures validation, rewards credible contribution, and settles reuse—ensuring this economy remains liquid, investible, and tied to real credibility



Retica Technologies

Retica Technologies is building global identity and access infrastructure via an API-based biometric authentication system powered by multi-modal biometrics, zero-knowledge proofs (ZKPs), and multi-party computation (MPC). By combining multi-modal biometrics with zero-knowledge proofs and creating an interconnected network of authentication events, Retica is building not only an adaptive security solution but also a transparent, accountable ecosystem where every interaction generates verifiable proof while preserving privacy.

Retica's simultaneous multi-biometric authentication system via API can eliminate passwords, keys, cards, and minimize mobile and other device reliance. Retica is further establishing the access and identity infrastructure where biometric authentication events trigger zero-knowledge proofs across interconnected systems, processes, and platforms, creating unprecedented transparency that can replace trust-based processes within systems. From bike-sharing systems and public transit for urban mobility to supply and delivery chains and intermodal freight transport, from residential and commercial building access to financial transactions, every authentication becomes a data point that drives visibility and accountability, enables root cause analysis, and creates sustainable, self-correcting systems.

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SUPERSTABLE

SuperStable

Website: www.superstable.io

Overview

SuperStable is a fintech company building **stablecoin-powered remittance and B2B payment** rails to make cross-border money movement faster, cheaper, and more transparent. Incorporated in Delaware as Arbirem LLC, SuperStable combines regulated infrastructure with scalable technology to address real-world payment needs especially in emerging markets.

Problem & Opportunity

Cross-border remittances and SME trade flows are often slow, costly, and opaque. With remittances exceeding **\$300B annually across Asia**, and B2B trade corridors representing even larger flows, there is significant demand for faster settlement, better FX rates, and digital-first solutions.

Our Solution

SuperStable enables retail and institutional clients to move money globally using **stablecoins as the settlement layer**. Through its non-custodial wallet and API infrastructure, users can:

- Remit funds from **US, UK, UAE, Asia and MENA**.
- Execute B2B payments seamlessly across multiple regional trade corridors.
- Benefit from **better-than-Google FX rates**, instant settlement, and compliant payout rails.

Licensing & Compliance

- Registered **Money Services Business (MSB)** in the United States.
- Licensed **Virtual Asset Service Provider (VASP)** under India's FIU framework.
- Compliance-first approach across AML/KYC and cross-border regulatory requirements.

Traction

- Currently processing **\$1–2M/day** across multiple corridors.
- Early access launch of PLU Wallet attracted 100+ users in 24 hours, with a pipeline toward 10k+ retail users.
- Partnerships with remittance houses and retail chains to onboard cash-to-crypto users.
- Operating on **Base and Tron**, with regulated payout partnerships in India and Asia.

Team

Founded by Sid Pillai, a serial entrepreneur who previously exited a fintech startup to Klarna. The SuperStable team brings deep expertise across **fintech, compliance, and Web3 infrastructure**, with a compliance-first approach.



Toffee

Pay in the moment

Toffee is a fintech powering the entertainment economy. People buy and earn without leaving what they watch, play or interact with. We enable more of every dollar to stay with studios, creators, and brands and create stronger relationships with consumers.

We wrap those experiences with a shared wallet and simple rewards helping to drive transactions.

- Powering direct relationship with consumers for the entertainment economy
- Unlocking rewards for users for spending, via our wallet
- Enabling users to transact/buy in the moment from anywhere

Why it matters

The entertainment economy has waited for this. People can buy and earn in the moment so more value stays with the people who make it. Games, brands, creators, celebrities, sports stars and influencers can sell and reward inside their worlds not around them. This turns attention into spend with fewer fees and stronger direct relationships.

Team fit

Dmitry Vysotski co-founded Profitero and grew it to 300 plus people before a 220 million dollar sale to Publicis. Enterprise commerce and brand go to market. This drives adoption.

Kevin Cubitt ran a regulated lender for seven years with full approvals. Twenty years in finance and bank partnerships, building trust and money movement.

Progress to Date

- In app checkout live.
- Lite wallet operating two years.
- Regulated US card program live.
- gCommerce pilots running.
- Partnership with Bolt 1 Click for our game specific checkout, wallet, identity, retargeting, and attribution stack.

Who we serve

Game studios and publishers. Creators. Brands. Streaming and social apps. Utility apps and GPTs.



Twocents.ai

Twocents.ai is an AI-powered investment co-pilot designed to help everyday DIY retail investors, particularly tech-savvy Millennials and Gen Z, improve their investment outcomes by addressing common behavioral pitfalls.

The platform delivers real-time portfolio insights, & guidance using AI and human advisors to close the performance gap versus market benchmarks like the S&P 500

The solution solves for three aspects. First, "Know me" - provides a holistic dashboard of users financial wellness and surfaces insights using our proprietary 10 key elements ranging from risk, exposure, performance and biases. Next "Show Me" module helps the user understand in depth about options and patterns around their financial behaviour and portfolio. Lastly the "Help me" module provides a market place of human financial advisors who can provide on demand additional help to augment the insights.

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UNYX

UNYX AI is an agentic-AI settlement network for regulated non-bank financial institutions (EMIs, PSPs, NBFIs) that enables direct, real-time, multi-currency settlement on compliant stablecoin rails at 10–30 bps—with no pre-funded collateral. The opportunity in the US is significant: American fintechs, payfacs, money transmitters, marketplaces, and digital asset platforms still absorb high correspondent-bank fees, FX spreads, slow cut-offs, and trapped capital in nostro accounts. UNYX removes that friction, freeing working capital and delivering instant T+0 settlement domestically and cross-border.

Five coordinated AI agents orchestrate intelligent routing, on/off-ramps, bank-grade KYC/KYB/KYT and sanctions screening, treasury/credit risk, and continuous audit—making deployment turnkey for US compliance and finance teams. For US institutions with global users, UNYX provides immediate reach into 60+ countries via licensed founding NBFIs, creating USD-led corridors across Europe, LatAm, Africa, and APAC. Core use cases include B2B payments, marketplace payouts, remittances, payroll, card/acquirer settlement, and broker/exchange flows—anywhere USD liquidity needs to move instantly with full transparency.

As agentic AI matures and stablecoin regulatory frameworks solidify, US companies can expand internationally without stitching together country-by-country banking stacks—while earning new settlement revenue. Bottom line: no correspondent banks, no pre-funding, and real-time, compliant, multi-currency settlement built for US fintechs scaling globally.



URCASH

URCASH-P2P Financial Platforms (16 Products) are developed by Excent RIT Service LTD, in a compliant, rate-aware credit marketplace that connects borrowers and lenders over secure Open Banking rails. We compress settlement time, pegged to central-bank base rates, and convert cross-border 'float' into yields.

Problem

Cross-border funds settle in 1–3 days. During transit, balances often earn at the lower rate (or zero), leaking basis points due to central-bank rate dispersion. This cost scales with volume and frequency.

Solution

- RepoEdge Account — short-tenor, collateral-aware treasury to monetise idle and in-transit balances.
- UR-FinAI Global — interbank/large-ticket flows across major currencies with central-bank-rate awareness.
- IRaaP (Identity, Risk & Authorisation) — compliant onboarding, payments, and auditability as modular SaaS.

Market Size & Economics (USD/GBP/EUR/INR – URCASH P2P - illustrative)

Bottom-up: 11,352 regions × 10 tx/day × 365 = 41.43M tx/yr; at 12 tx/customer/yr ≈ 3.45M customers.
Equal-weighted average ticket (₹50k / \$2k / £2k / €2k) ≈ \$1,905; Revenue: \$1.21B/yr; GMV ≈ \$78.9B/yr.

Macro lens: On \$52.80T annualised flow, avoidable 'Loss of Interest' ≈ \$12.79B (0.0242%) and recoverable 'Cost of Interest' ≈ \$130.40B (0.2470%); combined ≈ \$143.19B (0.2712%), -3.25% of \$4.4T global reserves.

Business Model

Transparent take-rate of 2% (1% borrower/1% lender) on platform volumes, with optional recurring SaaS revenues from identity (IRaaP), payments, analytics, and FX-linked without distorting price discovery.

Go-to-Market (initial)

- Institutional treasuries & banks - RepoEdge to quantify recovered basis points from settlement float.
- Large corporates & MSMEs — embed IRaaP-enabled payments and cash-flow-aligned credit.
- Retail (via regulated partners) — curated access to rate-aware instruments.

Why Now & Moat

Rate dispersion + legacy settlement create structural leakage. URCASH's rate-aware rails, multi-currency design (86 currencies; 3,655 rate-referenced segments), and compliance-first stack (encryption in transit/at rest, role-based access, full audit; FCA application due for submission) form a durable edge.

Traction & Readiness

Multi-product catalogue across consumer, business, institutional and government use-cases; modules live for demo. Architecture integrates identity, payments and risk into onboarding, servicing and analytics.

Risks & Mitigations (brief)

- Regulatory timing — staged pilots with regulated partners; transparent controls and audit trails.
- Liquidity ramp — phased market entry prioritising institutional flows, then MSME/retail via partners.
- Credit & operational risk — rate-aware instruments, collateral focus, and layered monitoring/limits.

The Ask/Next Step

Invite to run a three-month pilot of RepoEdge and UR-FinAI with your treasury flows to measure recovered basis points, validate compliance fit, and align an investment roadmap tied to pilot KPIs.



Valar Solutions GmbH

Valar Solutions GmbH is revolutionizing staking on blockchains with the Valar platform – a new, simple, and secure way of generating passive income on one's digital assets, all while at the same time bringing the blockchain's core promise of decentralization into reality, further strengthening one's digital asset positions.

At its core, Valar acts as a decentralized marketplace for connecting blockchain stakeholders to node operators, enabling direct staking of their digital assets. Node operators from around the globe can advertise their node services via the platform, and the users easily conclude contracts for the service. This way, users can stake directly without having to have the technical knowledge or invest time to set up and maintain the nodes. Moreover, users get 100% of their generated staking income and pay no commission on it. Valar focuses not only on user simplicity but also on minimizing user risks. Users retain sole and full custody of their assets at all times. Furthermore, Valar's solution does not expose users' asset to smart contract risks because it leverages blockchain's native staking capabilities. Valar not only benefits users but also the supported blockchains by opening novel ways for node operators to earn more predictable revenues as they can charge for their service even in stablecoins. This results not only in a more consistent number of node operators on the networks, but also increased decentralization because any operator can easily offer their service, driving wider competition and participation.

The Valar platform currently serves 350 users who are staking an equivalent of 25M USD at 5%-6% APY. The node services on the platform are provided by 100 different operators. Valar Solutions GmbH is now expanding the Valar platform to support staking of a broad range of assets and provide new staking strategies for users, while simultaneously strengthening the decentralization of blockchain networks.

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WeLeap

Overview

WeLeap is an AI-powered financial sidekick built for Gen Z and Millennials. Unlike traditional fintech apps that either push products or only solve a narrow part of the financial journey, WeLeap provides a holistic, action-oriented platform. It helps users manage cash flow, prevent overdrafts, reduce debt, and grow wealth — all while aligning incentives through a shared community fund.

The Problem

Today's financial tools fail younger generations. Most either profit off users' mistakes or leave them with fragmented solutions that don't connect the dots. As a result, Gen Z and Millennials remain stressed, paying billions in hidden fees, missed opportunities, and mismatched products. 58% report feeling overwhelmed managing money, while 43% abandon traditional PFMs due to lack of insight or action.

Our Solution

WeLeap flips the script. Our AI-driven platform acts as a true financial sidekick, not just an advisor. It proactively recommends the right actions — reallocating paychecks, moving funds, refinancing debt, or investing smarter — and lets users act on these insights directly through our marketplace. Every commission WeLeap earns is visible to users, and a portion flows into a shared Community Fund, building financial freedom together.

Why We're Different

Most fintech tools fall into two traps: 1) Product-pushers like SoFi or NerdWallet that profit by selling what benefits them, not the user, or 2) Point-solutions like YNAB, Cleo, Chime, Robinhood, or Wealthfront that only cover one slice of life. WeLeap breaks out of that grid. We are the only holistic, user-outcome-driven platform that combines cash flow management, debt reduction, and wealth building — all in one place.

Team

Our team combines deep domain expertise with personal conviction. Vinod scaled a business from \$50M to \$350M at Broadcom, led a venture-backed startup through exit, and holds 50+ patents in tech and AI. Maurizio has built financial platforms for global banks and delivered blockchain infrastructure for the pharmaceutical industry. Together, we bring proven experience in scaling, fintech, AI, and user-first design — and as parents of Gen Z daughters, we're deeply connected to the problem we're solving.

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Arda



Ashantix



Binaryx



Boonty



Borderless



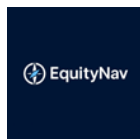
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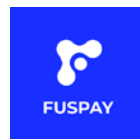
DwellFi



Ekalavya Networks



EquityNav



Fuspay



Grand



IBVM



ID-Bound



InvantX AI



Lombard Works & Co.



Philanthrify



Quadron



Retica Technologies



Superstable



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UNYX



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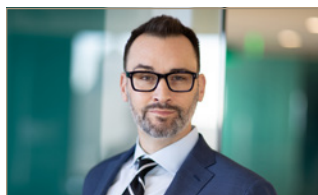
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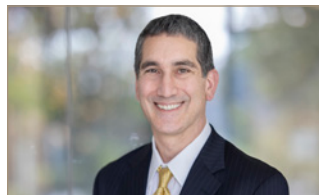
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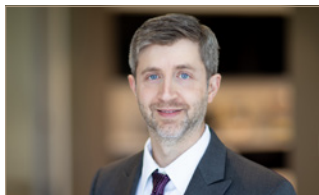
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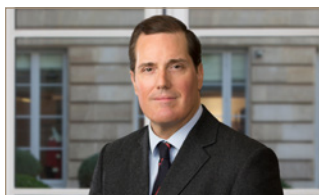
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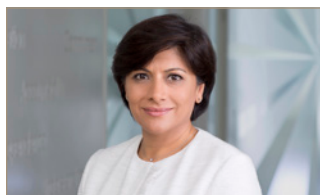
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