Meet the French startups at the French Pavilion

# Do you speak French (Tech)?

French Delegation Booklet



### In partnership with



























### A word from Marc Abensour Ambassador of France in Singapore

#### Welcome to the French Pavilion "Choose France - La French Tech"!

France was present in full force at the 2019 edition of the Switch Fintech Festival, under the message "Choose-France La French Tech". Our 50 participating French startups and companies were eager to engage in cooperation with the local and regional ecosystem.

This year again, France is one of the first countries to have embarked with enthusiasm on the hybrid adventure promoted by Singapore. As a partner country, we will organize in Paris a physical edition of SFF 2020. The French Tech ecosystem, resilient despite the pandemic, will manifest its presence in two ways:

- -a national pavilion on the Singaporean SFF platform, with conferences organized by French Tech Singapore experts on several subjects (Fintech, Al, Music and Tech, Green Finance etc).
- -a VIP event on December 8 at Palais Brongniart, Paris' historical stock exchange, involving Cedric O, Minister of State for the Digital Transition and Electronic Communication, François VILLEROY DE GALHAU, Governor of Banque de France, Arnaud CAUDOUX, Deputy CEO of Bpifrance, Arnaud DE BRESSON, Managing Director of Paris Europlace, and Kat BORLONGAN, Executive Director of La French Tech, along with Five of the most promising French startups.

With our booming French Tech ecosystem here in Singapore, composed of over 1,000 companies and more than 300 entrepreneurs, we are confident that this year's edition will be outstanding and in the continuity of initiatives bringing our two ecosystems, French and Singaporean Tech, closer together. To name a few of the very dynamic bilateral initiatives;

- -The "Global Innovation Alliance" in France, set up by Enterprise Singapore, a system for welcoming and supporting Singaporean startups in their approach to Europe;
- -the program between Bpifrance and Enterprise Singapore to encourage, finance and foster the emergence of new technological partnerships between French and Singaporean companies;
- -more recently the implementation of the acceleration program in France "Hello Tomorrow Innovation Alliance" (HT IA), designed to support access to the European market for Singaporean technology startups and SMEs;
- -and in the last few days, the adoption of a french-singaporean roadmap for deepening cooperation in artificial intelligence.

Several French acceleration initiatives for startups, SMEs and venture capital funds are being developed in parallel, among which the creation of a France-ASEAN venture capital fund (French and Singaporean investment funds), intended to finance their development in France/Europe and ASEAN.

#### We are very pleased to be present again this year at Switch Fintech Festival.

Paris, which will be post-Brexit the leading financial centre in the EU27, is the European leader in fintech and green and sustainable finance. The Paris Financial Centre is developing a long-term strategy to consolidate its position as "financial centre of the future in Europe", to develop a financial industry that serves society, and contributes to a real and sustainable economy.

I wish you a very good and fruitful time at the French Pavilion!

### What's happening on France Tech scene?

La French Tech designates the French startup scene. It's also a special government initiative inside the Macron administration better known as French Tech Mission, to bolster France as a country where tech startups can start, scale and succeed in companies that make sense for the future.

French ecosystem is now literally booming with 10,000 startups, 14 unicorns (as opposed to only three in 2018), more than 300 incubators, 50 accelerators, famous research institutes (CNRS, INRIA, CNES, etc) and 71 innovation clusters, centers of technological excellence.

Today there are 99 French Tech communities based in more than 100 cities all over the world (check the one close to you here), 43 French Tech communities in France, and 13 French Tech capitals.

#### \*\* Communities are made to:

- Facilitate introductions between entrepreneurs/corporates locally based and French entrepreneurs looking to expand their business in the targeted country.
- Provide visibility to startups founded by French/francophone/francophile entrepreneurs who are operating in the country.
- Reference public and private initiatives and organizations that support French startups expanding in Singapore.
- Be the entry point for local investors, companies, engineers willing to explore new opportunities in France.
- Any member of the community (not exclusively French) is entitled to use the French Tech logo (with the name of your community on it) on its communication documents.

To integrate a local community go on the official website (they all have one or at least a Linkedin/Facebook page) and get in touch with the board. It's that easy!

To close-up on Asia, we are proud to count 14 labeled communities established in all the major tech hubs of the region (Beijing, Shanghai, Hong-Kong-Shenzen, Tokyo, Seoul, Taiwan) and 6 in ASEAN since May 11th 2020 (Singapore, Bangkok, Phnom Penh, Vietnam < Hanoi-Danang-Ho Chi Minh city >), and the 2 new ones that we are very glad to integrate to the network: Philippines and Malaysia. Since the region is booming and attracts more and more French, we should welcome new communities in the near future!

### **Delegation list**





### French Tech 120/Bpifrance

**Younited Credit** 

Ledger

**Fortia** 

**LGO** 

Saagle

vounited credit.

**...** Ledger

**CO Fortia** 



#### Switch

**Dathena** 

Aurexia

Fieldbox.ai

City taps

Actility

Chekk

Geotwin

Balyo

Passerelles numériques

**Fintech** 

























**Descartes Underwriting** 

QuantFi

Breega





### French Tech Tour



Akur8

Atempo











#### Fintech French Tech 120

#### What is La French Tech 120?

Every fall, La French Tech and Bpifrance publish a list of 40 French startups with the strongest prospects of long-term growth based on economic performance criteria. This list comprises companies that have their head offices in France and that have not yet undergone a trade sale or floated on the stock market.

French unicorns — unlisted tech companies that are valued at over a billion dollars and start-ups that have raised over €100 million in the last three years — are automatically admitted to the group of French Tech Next40 businesses. The rest are selected based on the following guidelines:

- The most funds raised in the last three years
- Turnover exceeding five million euros in FY 2018 and annual growth averaging at least 30% in the last three FYs



### French Tech 120/Bpifrance







#### Younited Credit | French Pavilion

Younited Credit is one of the biggest European Fintech, with a staff of 370, covering 5 European countries (265 M consumers) with \$200 M raised in equity since launch.

Launched as an online lending platform in 2011, the company has expanded since 2018 into a SaaS payment and lending platform under its brand "Younited Business Solutions" (YBS). YBS will account for 30-40% of revenues in 2021, with already live offers at Tier 1 partners: leading consumer banks (HSBC), neo-banks (N26, Lydia), Telcos (Iliad-Free), SMB lenders (Bpifrance, the French public bank), and global techs such as Microsoft (YBS is one of the preferred financing partner for the Xbox across Europe). YOUNITED is one of the very few European fintech to hold its own full Credit Institution license.

YOUNITED CREDIT is a member of the Next 40, the list of 40 companies identified by the French government to build global technology leaders in their fields.

#### **Ledger | French Pavilion**

Ledger is a blockchain security company providing hardwares and softwares to protect digital assets with easy and with enjoyable user experience. We provide our solutions to individuals, financial institutions and to industries across the globe. Our flagship hardware wallet line - Ledger Nano series - was sold to more than 2m users and to 170+ countries. Our institutional custody technology - Ledger Vault - enables financial institutions to build digital asset businesses not only with the highest level of security but also with flexible governance rules and operation flows.

### Fintech French Tech 120











#### Fortia | French Pavilion

Founded in 2012, Fortia is a software company specialized in Artificial Intelligence applied to compliance management, data processing and complex business processes automation. The 2 technological platforms of Fortia are INNOVA, a low-code AI platform for Investment restriction monitoring & core process digitalization and 20S, a revolutionary AI No-Code platform for all business segment. With 75 associates, including 9 researchers in Data Science, Fortia continues to use disruptive technologies to become a trendsetter in achieving strategic challenges and competitiveness of its clients. The company has a client base of major international financial institutions in France, UK & US.

#### **LGO | French Pavilion**

LGO is the leading Bitcoin spot exchange for institutions. Live since April 2019, they are trusted by over 50 institutional counterparties across 15 countries. With a boutique approach they provide a suite of fully customizable services, best in class technology, and deep liquidity. With offices in the US and in France, LGO has been selected in the FrenchTech 120 as one of the French global technology leaders of tomorrow.

### Saagie | French Pavilion

Saagie, founded in 2013 and one of the 120 most promising French startups, has created a DataOps platform for data engineers, enabling them to bring together the most popular technologies to deliver and run data projects easily, quickly, and reliably. In 2020, the company finalised a 25M€ fundraising to become a DataOps leader and gain market shares internationally.

### Fintech delegation









#### Incomlend | French Pavilion

Incomlend is an online multi-currency invoice exchange for businesses and private capital.

### **Descartes Underwriting | French Pavilion**

Descartes Underwriting is a Managing General Agency. In other terms, they underwrite insurance policies on behalf of a selected number of first-tier insurers, reinsurers and Insurance-Linked Securities funds. They do not receive commissions from brokers nor clients. They make a living out of the premiums booked by their risk carriers.

In terms of insurance capacities, Descartes usually offers from EUR 0.5M to +100M per deal. Thanks to their partners, their reach is global.

#### QuantFi | Cacib booth

By using innovations in the fields of finance, physics, mathematics, and computer science, QuantFi is getting ahead of the quantum computing revolution. They are a grassroots startup that champions young postgraduate scientists creating solutions for complex financial problems. QuantFi creates intellectual property in Quantum Computing for Finance through the creation of computer algorithms designed to make financial analysis not only faster but more accurate and predictive.

### Breega | Cacib booth

Breega's story began in 2013 when three serial entrepreneur friends decided together to build a different kind of VC They wanted to "Bridge the Equity and Experience Gap" they saw missing in venture, which is why they called their fund Breega. Their approach was to find founders they felt had passion and potential, and then to provide them with tangible support to accelerate their success.

Today Breega's mission is to provide founders with fair financing, real mentoring and accessible experts, propelling today's startups into tomorrow's scale-ups.

# French Tech Singapore: one of the most dynamic community in Singapore

French Tech Singapore is a one of the most vibrant tech communities in Singapore, the voice of French startup entrepreneurs and a key contributor of the tech ecosystem in Southeast Asia. La French Tech encompasses all start-ups, i.e. all growth companies that share a global ambition, at every stage in their development, from embryonic firms to growing start-ups with several hundred employees and their sights set on the international market.

As is the case all over the world, digital technology is a major catalyst for its development, and French Tech represents both digital pure players and medtech, biotech, cleantech, etc. start-ups. Around a hundred startups created by French entrepreneurs have now joined La French Tech Singapore.



French Tech Singapore, last Switch Fintech Festival

## Switch delegation





FieldBox.ai

#### Dathena | French Pavilion

Leveraging the power of modern Artificial Intelligence (AI) technologies, Dathena delivers breakthrough, petabyte-scale solutions with unprecedented accuracy, efficiency and speed that build consumer trust in a digital world and support success on the data security and privacy journey. Founded in 2016, Dathena continues to grow with offices in Singapore, Bangkok, Geneva, Lausanne, Paris, and New York City, Dathena employs more than 70 people, including the world's top data scientists and information risk experts.

### Aurexia | French Pavilion

Founded in 2006, AUREXIA is a business management-consulting firm, committed to helping clients within the financial services industry achieve substantial and lasting improvements in their organizations. With consultants based in 5 different countries, they believe they can bring unparalled value and expertise to their clients globally. They help their clients to take on challenges involving the re-structuring of their business model and re-shaping of operations and processes all within an increasingly restrictive regulatory framework. Their commitment to research and development such as our Aurexia Institute supports these objectives.

### Fieldbox.ai | Enterprise Singapore booth

FieldBox.ai helps industries dramatically improve their operational efficiency thanks to artificial intelligence. The company develops algorithms, collects and values data to improve the productivity and safety of industrial sites. The result of several years of R&D, Fieldbox.ai enables the transmission of information at the very heart of industrial sites, where data is often difficult to access due to connectivity and security constraints. The platform manages the lifecycle of virtual agents trained with AI to continuously and autonomously optimize operation and operate machines. Several solutions for smarter cities have already been deployed: for example, an optimisation of luggage sorting system in airports, or a prediction system of failures of mechanical stairs in railway. Fieldbox.ai was launched in 2011. It currently has over 50 employees and offices in Bordeaux, Pau, Paris and Singapore.

### Switch delegation







### City taps | Enterprise Singapore booth

CityTaps' vision is to help bring running water to every urban home, to boost the health, dignity and productivity of the urban poor in developing countries.

### **Actility | Enterprise Singapore booth**

Actility is a leader in low power and long range IoT solutions (LPWAN, LoRaWan), with more than 50 public networks and thousands of companies using ThigPark-Wireless platform all over the world in various sectors such as industry, city development, logistics or agriculture. Actility also offers geolocation solutions at particularly low costs. Already present in Singapore, the company aims at developing LoRAWAN networks and IoT solutions in partnership with operators, integrators, suppliers of sensors and applications. Actility is present across Southeast Asia with multiple LoRaWAN networks from partner service providers, supported by our dedicated APAC operations team from Actility Singapore Pte. Ltd.

#### Chekk | Cacib booth

Chekk is a Digital Identity leader providing secure end-to-end "Know Your Customer" solutions that remove the pain and costs of interactions between financial institutions and their retail and corporate customers. A comprehensive and differentiated ecosystem allows for integrating, verifying and interacting with customers via API or Web and mobile front -end interfaces, including customer due diligence; connectivity to people and company registries, AML lists, corporate hierarchies; electronic identity verification with OCR, FaceMatching and Proof of Life for individuals, administrators and UBOs; secure data portfolio for consent, data portability... Chekk is growing rapidly and was presented by the World Economic Forum, supported by Facebook, the Citi Group, Standard Chartered, Allianz and Crédit Agricole, through various acceleration and collaboration programs, and rewarded by Microsoft, IBM and Money 2020.

### Switch delegation







#### Geotwin | Enterprise Singapore booth

GeoTwin is a technology company born from a vision: to help facilitate complex transport planning simulator use for all mobility stakeholders and deliver high-fidelity results for a reliable decision making experience! We bring decades of experience in solving cities and mobility stakeholders 'most difficult city-scale transport challenges, with the spirit and ingenuity of a start-up. Since 2018, GeoTwin has been combining human-centred design with cutting-edge technology to develop an end to end, next generation activity-agentbased transport planning enablers. GeoTwin proposes a single platform to design, to plan, and to optimise multiple transportation modes in a city. On the one hand, Singapore targets to become a Smart Nation to support better living, stronger communities, and create more opportunities.

### Balyo | Enterprise Singapore booth

2004: two young engineers, robotic enthusiasts, team up to automate a custom Automated Guided Vehicle (AGV) for a large industrial glass company. Aware of the technology potential and market opportunity, they decide to found their own robotic company and create BALYO in 2005.

Then, they quickly focus on developing a navigation module concept, bringing a unique intelligence technology that turns standard electric trucks into standalone intelligent robots: the BALYO revolution can start.

In 14 years, BALYO has opened offices in three continents, deployed more than 500 robots worldwide, signed two strategic partnerships with two majors of the material handling industry and went public in 2017 (Euronext, Paris).

### Passerelles numériques | Cacib booth

Passerelles numériques is a French NGO created in 2005 and operating in <u>Cambodia</u>, the <u>Philippines</u> and <u>Vietnam</u>.

### French Tech Tour delegation

(operated by French Chamber & Business France Malaysia)











#### Akur8

Akur8 is a young, dynamic and fast growing insurtech startup. Their objective is to revolutionize the insurance pricing activities leveraging unique Al algorithms developed by our R&D team during the last 4 years. With their solution they allow insurance companies to perform risk modeling process 10x faster while improving model performance, processing more type and volume of data and allowing efficient models governance and collaboration with the different business units.

#### DreamQuark

They provide bank and insurance sales and customer engagement teams with Al based recommendations that generate new sales opportunities and engage better customers Financial services business teams trust DreamQuark Explainable AI to increase their revenues. They use our software Brain to train, control and deploy AI at large scale in their organizations and accelerate its adoption.

#### Atempo

Present on every continent, Atempo data management solutions preserve data ecosystems for mid-sized and corporate organizations. Atempo protects endpoints, applications, servers and large storages.

Atempo has a reputation for high-level technical expertise in protecting, migrating and orchestrating very large data volumes (Bank & Finance, Life Sciences, Industries, Media & Entertainment).

#### **Evina**

Evina provides MNOs, merchants, ad networks and payment gateways worldwide with the most advanced cybersecurity solutions for mobile payments and advertising. By effectively fending off fraudsters, complaint rates decrease, brand image is protected, and new markets are opened up while revenue increases.

#### Jenji

Jenji data-driven realtime, is the first expense management platform. Jenji delivers a top-notch mobile and web user experience from inthe-field employees to managers to the accounting, payroll and audit teams.

#### Co-Exhibitors



### **Bpifrance**

Bpifrance, French State-owned Investment composed of 3 divisions: equity (French sovereign funds - private equity and fund of fund), financing (loans and guarantees) and insurance (Export Credit Agency). As part of its public-interest missions in favor of financing business investment and its positioning as a supporting institution, Bpifrance offers a comprehensive range of products and services dedicated to financing and accompanying SMEs, Midcaps and Large corporations, mostly through loans, guarantees and equity. Bpifrance accompanies firms in their innovation projects and international activities. Bpifrance also offers a tangible support to companies to accelerate their growth with a range of services: consulting missions, training days, networking and acceleration programs. With employees, Bpifrance has offices everywhere in France. It also has an international presence. In ASEAN, Bpifrance is located in Singapore.



#### La French Tech

"La French Tech" is our startup scene here in France. It's also a unique movement bringing together startups, investors, policymakers and community builders.

Our mission? To make France one of the greatest places in the world to launch and grow global companies that make sense for our future.



#### French Chamber of Commerce

Established in 1979, the French Chamber of Commerce in Singapore belongs to a worldwide network of 123 French Chambers in 92 countries with over 35,000 companies. One of the most active Chambers in Asia, the French Chamber is a private association that promotes mutually beneficial trade relations between Singapore & France. We represent a dynamic business platform of over 750 companies and individual members representing a total network of 5,000 contacts in Singapore. Official "Team France Export representative", we are the one-stop shop for French companies in their export and development in Singapore.

#### Co-Exhibitors



#### CIC

CIC is an international financial services provider with a proud heritage and a global approach to banking. Established in 1984, CIC Singapore has been offering global capabilities and comprehensive financial solutions to our clients in Asia Pacific. We have opened a branch in Hong Kong in Year 2017 and plan to open in Australia (Sydney) in Year 2020. Our independent perspective, combined with expertise and insight will provide the most relevant advice. Whatever your needs, you have access to a bank of expertise that is always at your service. We offer Structured & Corporate Finance, Market Services & Solutions and SME International Development.

#### **BNP Paribas**



In Singapore, BNP Paribas offers products and services in Corporate and Institutional Banking (Advisory and Capital Markets, Financing Solutions and Securities Services), Wealth Management, Asset Management. Our clients include large multinationals, local and corporations, Financial Institutions and high-net-worth BNP Paribas Singapore 2,000 employees and is the Group's hub for Southeast Asia, where it has core banking licences in all five Southeast Asian markets in which it operates



### **CCEF (French Foreign Trade Advisors)**

"The Conseillers du Commerce Exterieur de la France" (French Foreign Trade Advisors or CCEs) voluntarily share their experience helping with the international development of France. They carry out concrete actions on a daily basis in partnership with public and private players who have a role to support the internationalisation of French companies. Appointed by the Prime Minister, CCEs are vested with the missions of advising public authorities, supporting businesses, training young people international stage and promoting attractiveness". We count 4,500 businesswomen and men and experts in the international domain across 150 countries, and in every French Region, France's development for more than 120 years.

#### Co-Exhibitors



#### Banque de France

The Banque de France is the central bank of France. It is the French pillar of the Eurosystem. Its three main missions are monetary strategy, financial stability and the provision of economic services to the community. The Governor of Banque de France is François Villeroy de Galhau since November 1st, 2015. Since June 2017, the Banque de France has launched "Le Lab", a genuine Open Innovation laboratory. Its goal is to bring new practices and technologies into the Bank's activities, and experiment where necessary within short and flexible cycles. The Banque de France Lab works in close collaboration with innovative firms to identify, explore and test new ideas and solutions, and gives them the opportunity to try out their projects in real-world conditions and within a major institution.



### Société générale

Société Générale is one of the largest European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth, aiming to be the trusted partner for its clients, committed to the positive transformations of the world. Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Société Générale has over 149,000 members of staff in 67 countries and supports on a daily basis 31 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions.

# **Special** | partnerships





### **Bpifrance x Enterprise Singapore**

Bpifrance and Enterprise Singapore have had a partnership for 3 years now. Our two entities joined forces to encourage technological collaborations between French and Singaporean companies, by helping them meet, work together and by financing them for their innovation projects.

To value this successful partnership, Enterprise Singapore gracefully invited Bpifrance this year on SWITCH! with the possibility to choose 5 guests French Startups and innovative SMEs.

Hence, we were happy to welcome and give this opportunity to 5 promising French Tech companies, members of the Bpifrance Excellence label and already active in Singapore and with Singaporean partners: Balyo, Actility, City Taps, Fieldbox.ai & Geotwin.



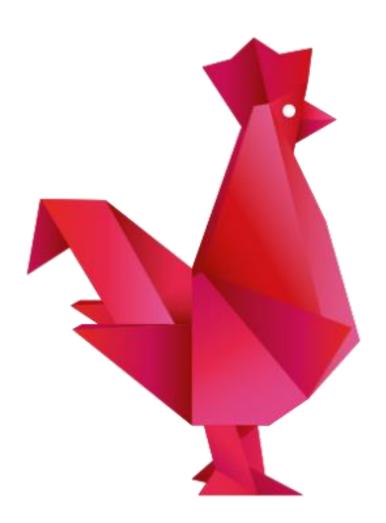
### La French Tech x Crédit Agricole CIB

For the second year, La French Tech Singapore is partnering with Crédit Agricole CIB at Switch Fintech Festival. Thanks to Crédit Agricole CIB, gold sponsor of the event, La French Tech is virtually present as co-exhibitor. In addition, Crédit Agricole CIB gave La French Tech two speaking opportunities that are used to talk about these two following topics:

- -Al in Banking: Do you have what it takes to deploy?
- -How FinTech grows Business Profit

# **Choose France for Fintech**

In partnership with Switch Fintech Festival Singapore



# Let's keep in touch

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