



PAYMENT INSTITUTION FOR THE NEW ECONOMY

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January 2017





WHAT DO SUCCESSFUL PAYMENT FINTECHS DO TO SUCCEED?

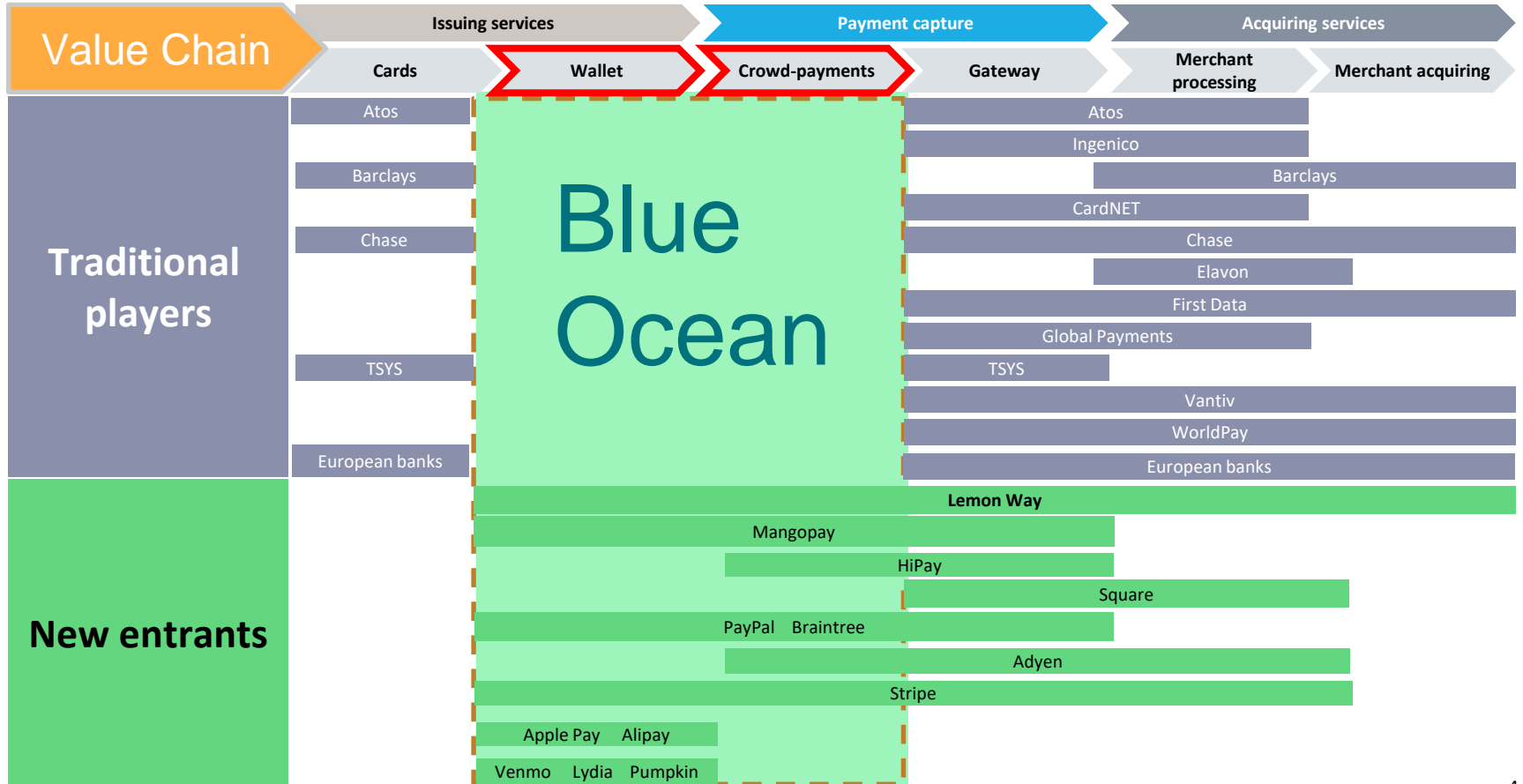
Classement national

Les 50 premiers

	Société	Taux de croissance sur 4 ans	Ville	Dirigeant	Site Web
1	HORIZONTAL SOFTWARE	8 339%	Lomme (59)	Hervé YAHU	www.horizontalsoftware.com
2	CHAUFFEUR PRIVE	7 020%	Paris (75)	Yan HASCOET	www.chauffeur-prive.com
3	DISPOSABLE LAB	3 039%	Martillac (33)	Jacques DECOEUR	www.disposable-lab.com
4	VALNEVA	2 184%	Lyon (69)	Thomas LINGELBACH, Franck GRIMAUD	www.valneva.com
5	DELAIR-TECH	2 095%	Toulouse (31)	Michael de LAGARDE	www.delair-tech.com
6	CROSSCALL	1 987%	Aix-en-Provence (13)	Cyril VIDAL	www.crosscall.com/fr/
7	TRIPULIFE	1 871%	Paris (75)	Julien FERRIER	www.tripulife.com
8	CONSISTENT	1 855%	Perpignan (66)	Boris MALLIE	www.consistent.com
10	ADXPERIENCE	1 797%	Paris (75)	Sébastien THOREL, Stéphane PITOUN, Fabrice Guez	www.adxperience.com
11	SLIMPAY	1 457%	Paris (75)	Jérôme TRAISNEL	www.slimpay.com
12	GROUPE ALLIANCE	1 324%	Paris (75)	Michael MALKA	www.groupealliance.eu
13	LEMON WAY	1 260%	Montreuil (93)	Damien GUERMONPREZ, Sébastien BURLET	www.lemonway.com
14	MADGIC	1 253%	Paris (75)	Olivier CHOURAKI	www.madgic.com
15	MYELEFANT	1 203%	Malakoff (92)	Cyril PUGET	www.pro.myelefant.com
16	DIGILOR	1 102%	Heillecourt (54)	Florent GUNDERMANN	www.digilor.fr
17	WISEED	1 094%	Toulouse (31)	Stéphanie SAVEL	www.wiseed.com
18	SQUADATA	1 085%	Lyon (69)	Ludovic MUGNIER, Stéphane PELISSIER	www.squadata.net
19	INVENTY	1 062%	Valbonne (65)	David HOUSSEMAND	www.inventy.com
20	PACIFA DECISION	1 009%	Bézannes (51)	Julien PIWOWAR	www.pacifa-decision.com

3 FINTECHS IN THE TOP 20 FASTEST GROWING COMPANIES

THEY FILL THE EMPTY SPACE LEFT BY INCUMBENTS



AML + KYC + KYB...

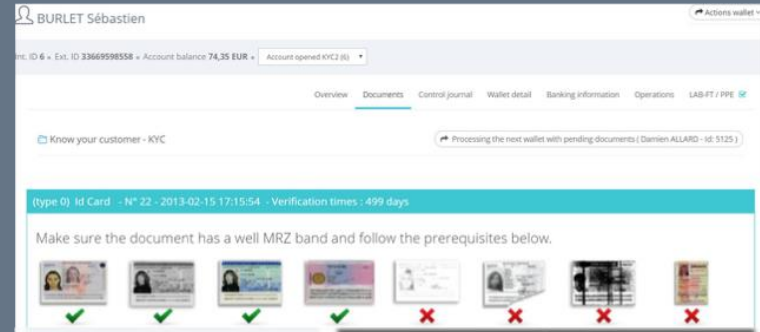
SPECIFIC ID FOR EACH WALLET
& CURRENT ACCOUNT
BALANCE



MODIFICATION HISTORY



AUTHORIZED DOCUMENTS

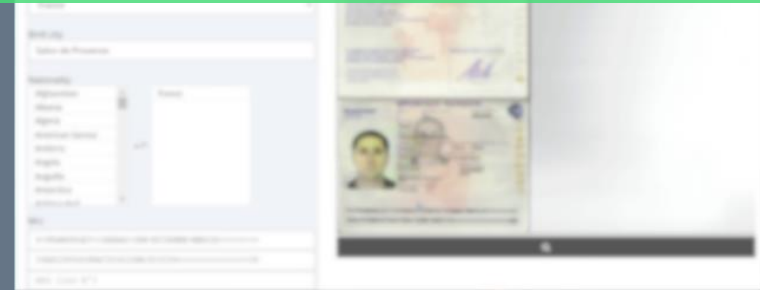


THEY COPE WITH THE NEW REGULATORY CONSTRAINTS

ID DETAILS FOR
EACH WALLET

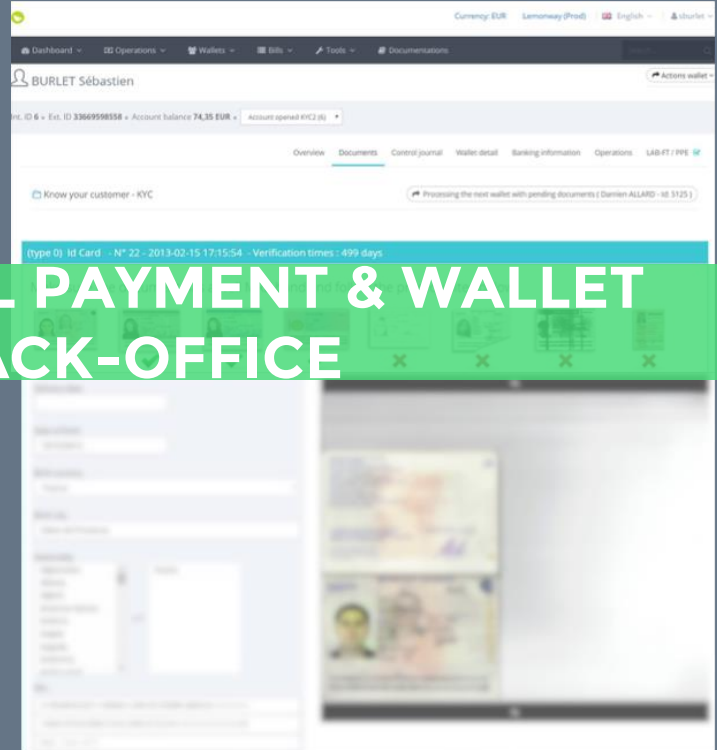


AUTOMATIC 'GREEN POINT'
SCAN FOLLOWED BY HUMAN
VERIFICATION





**THEY PROVIDE A POWERFUL PAYMENT & WALLET
MANAGEMENT BACK-OFFICE**

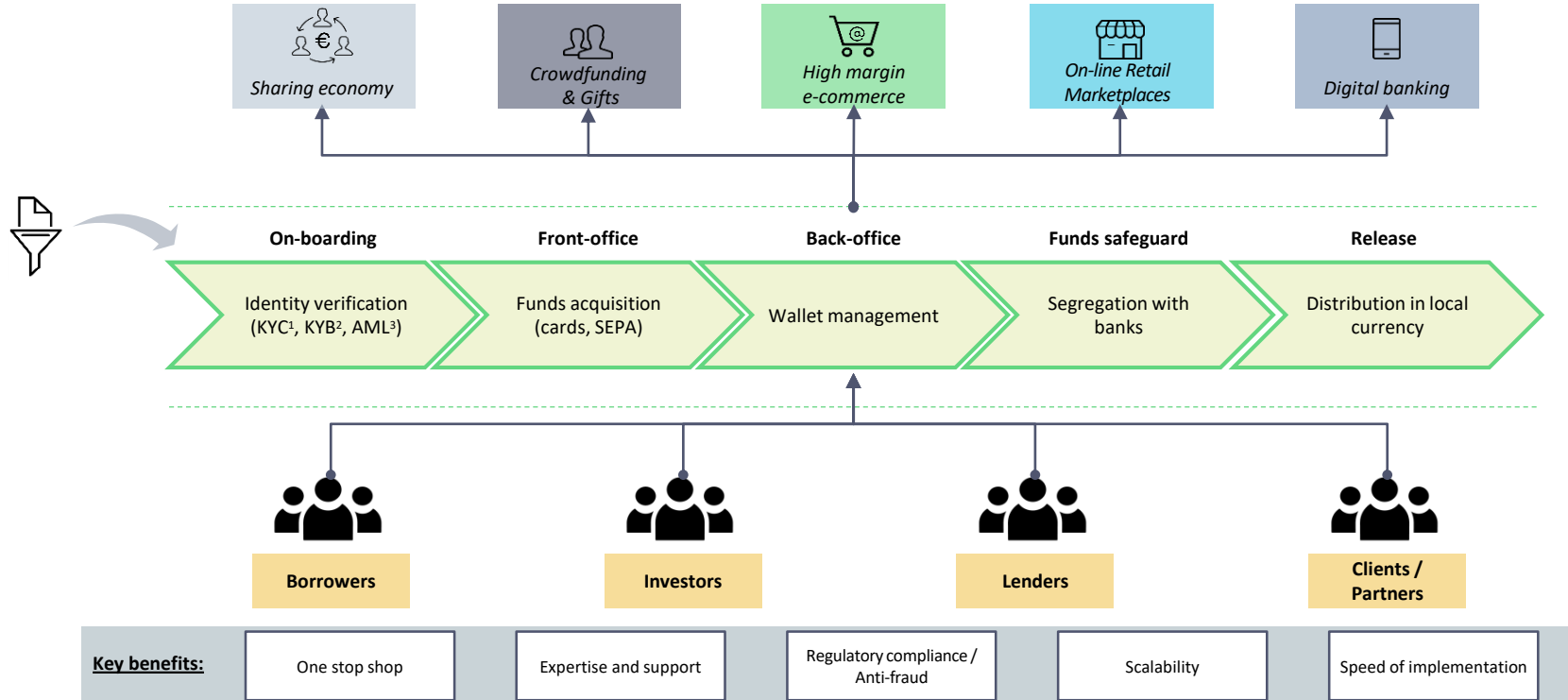


WWW.LEMONWAY.COM



THEIR APIs PROVIDE SMART AND INTEGRATED PAYMENT SERVICES FOR THE DIGITAL ECONOMY

Lemon Way masters all key services of the digital payment



Notes

- 1 Know Your Customer
- 2 Know Your Business
- 3 Anti-Money Laundering

THEY ANSWER THE NEEDS OF THE A NEW ECONOMY

CROWDLENDING



CROWD INVESTING IN EQUITY



CROWD INVESTING IN REAL ESTATE



150.000

DE RIJKE

SPIJKENISSE

DAF

XF

FACTORING



PROJECT FINANCING



CrowdAngels
www.crowdangels.co



ADRIfund



TRINE



COMMEON



J'Adopte
un Projet



k
KAROLINA FUND



keewi



me
se
naatti
.me

DIGITAL BANKING

 pleo laNef
finance éthique bettr
Vos finances. viamobis OCAPOST Trustly Robin'Finance

HEALTHY FOOD AND DRINKS



SOCIAL GIFTING





WEDDING LISTS



TICKETING





LIFESTYLE AND TRAVEL

The spotWood logo features the word "spot" in red and "Wood" in green, with a small orange and yellow sun-like icon between them.

TRANSPORTATION



MARKET PLACES - E-COMMERCE - FRANCHISORS





LEMONWAY

WE FOCUS ON EUROPE AND AFRICA

ACPR LICENSE PASAPORTED
IN 30 EUROPEAN COUNTRIES

Austria
Belgium

Greece
Hungary

Norway
Poland

Bulgaria

Iceland

Portugal

Czech Republic

Denmark

Finland

Denmark

Latvia

Slovenia

Estonia

Lithuania

Spain

Finland

Luxembourg

Sweden

France

Malta

United Kingdom

Germany

Netherlands

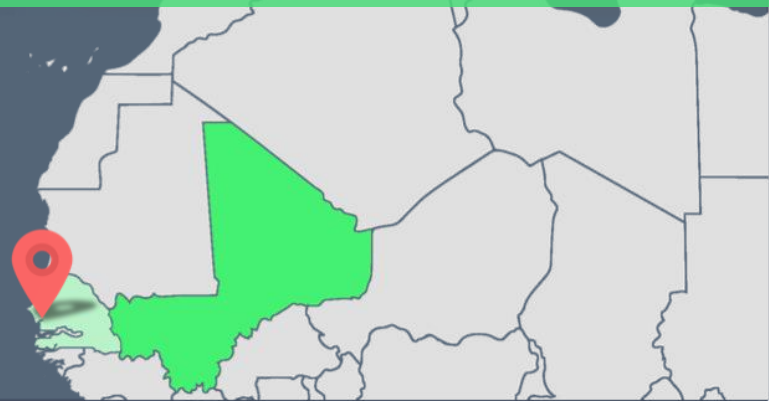
+ Serbia

+ Switzerland

6 OFFICES

Paris (HQ)
Barcelona
Turino

London
Dakar
Munich





THEY RECRUIT HEROES FROM 26 COUNTRIES



LEMONWAY



LEMONWAY

#1 PAYMENT INSTITUTION IN SPAIN

60% OF THE SPANISH CROWDFUNDING MARKET-SHARE



BANKING PARTNER - **PAGARÉ**

ACCEPTED

COMPLIANT WITH THE CMNV (SPANISH REGULATOR)



MEMBER OF THE 'SPAIN CROWDFUNDING' NETWORK



ONE OFFICE IN BARCELONA



THEY ARE FAST TO EXPAND

THEY TRUST LEMONWAY





FRANCE



EUROPE



THEY MAKE SURE TO BE RECKGNIZED

LEMON WAY IN FIGURES



2.4M

customer
accounts



838

market
places



10k

E-
merchants



€900m

In + Out
Money
flows



€6.5m

2016
turnover



80

people



25

nationalities



THANKS !

WWW.LEMONWAY.COM