



MERCHANT  
PAYMENTS  
ECOSYSTEM

BERLIN MARCH 28 -30, 2023

# INNOVATION HUB

*MPE 2023 traditionally hosted payments innovators and rising stars in the Dragon's den style competition. Startups had the opportunity to showcase ground-breaking ideas for improving merchant payments in front of the JURY and the industry's most distinguished audience.*

Allink   
Allink Co., Ltd.

Brite\*

BRIDGE

 Fyorin

 Tap2pay

Hands In

kipp 

kyp 

 i-xcels

 PINECONE

Silverflow

 Tilores

## INNOVATION HUB CHAIR SUMMARY



*Neira Jones, Chair of MPE Awards Judging panel, Innovation hub, Independent Advisor & International Speaker*

This year, the judges and I were so enthusiastic about the semi-finals of the Innovation Corner Competition on Day 1, where we whittled down twelve competitors, pitching to our panel, Dragon's Den-style. We were so impressed with the quality of entries and had a hard time deciding on a shortlist of only three to enter the finals in plenary on Day 2. We could easily have accommodated two more...



*Neira Jones, Pavel Kaminsky, Keren Aviasaf Migdal & David Parker; Chair & Judges of the Innovation hub start-up competition*

But the rules are the rules! In my book they were all winners, and we were glad that MPE 2023 gave them the exposure they deserve.

The Innovation Hub Competition Final, with our three worthy finalists (**Allink,**

**Hands In** and **Pi-Xcels**) were pitching again to our Dragons, before facing the live public vote in Session 1 of Day 2.

The winner of the public vote was **Hands In**, and as the overall winner is determined by a combination of the public vote and the Judges scores, we had to wait for the glittering MPE 2023 Awards Ceremony that evening where the overall winner of the Best Startup Innovation Award was announced.

And the winner was... **Hands In!**



Congratulations to them, and all the competitors. Learn more about all the start-ups in the following pages.

I look forward to seeing you at MPE 2024!

**MPE 2023 INNOVATION HUB**

# Hands In

Company's URL:  
[www.handsin.co.uk](http://www.handsin.co.uk)

Year founded: **2020**

No. of Employees: **1-10**

### Company's Core Competence:

We deliver a simple-to-use set of payment services that enable online retailers to enable groups to checkout on their site, integrated directly with their existing acquiring/payment gateway infrastructure.

### Description of your product /service:

Customers have the ability to select a white-labelled 'Split Payment' button at the checkout and split the basket between the group equally or by item, inviting all group members into the transaction, and enabling each customer to pay into the group simultaneously. No money is taken from anyone in the group until everyone has opted in and confirmed their partici-

pation. This delivers incremental sales for the retailer whilst reducing e-commerce friction for groups paying online.

### How is your solution unique, innovative or game changing?:

A High Conversion, simplified payment process. We pre-authorize each card when a payer gives us their card information, just like when you check in to a hotel they pre-authorize your card. Funds are only taken when the last person in the group commits, just like when you checkout of a hotel the final commitment is made. So if one person drops out, the payment can still be converted as all of the other funds are temporarily put on hold.

MVP2 will enable us to handle dynamic pricing at the checkout by pre-authorizing a slightly higher amount (with end-user approval) than the actual checkout, just like at a hotel when your final bill may be lower than the amount pre-authorized.

### What is your value proposition? How will you prove ROI?:

- Proven to drive incremental spending and volume - Merchants able to upsell to all members of a group purchase - White-labelled, fully integrated into the existing checkout flow - Works with merchants existing acquiring infrastructure. Initially, we will be focusing on the direct online travel agency market given the higher bas-

ket values and 59% of travel purchases are made in groups of 3 or more for Generation Z and Millennials. We are already discussing numbers 1,2 and 4th most prominent in the UK/EU. In the short to medium term, we will be targeting payment aggregators like acquirers, PSP/ Gateways and payment orchestration platforms to accelerate our route to market.

### What is the vision for your product /service?:

Payments is an acquisition-dominant industry, with 167 in the last 5 years alone for start-ups between \$1M- \$10M in ARR.



*Samuel Flynn, CEO - Co-founder, Hands In*





*“Winning the start up innovation award at the MPE means everything to myself as CEO and the team at Hands In, I remember when we just started out the company hoping we’d one day be able to have enough money to afford to go to the MPE let alone actually end up winning an award there! It was a huge honour and I believe a huge stamp of approval from our industry peers that was at first once a cool idea is now a real business. I am confident we will start to reap the rewards of winning this award over the next few months in our conversations with many of PSP aggregators and large enterprises that were actually in attendance at the MPE. I now very much look forward to attending again in 12 months time” said Samuel Flynn, Chief Executive Officer, Hands In.*

*“Hands In emerged as the public vote winner and after incorporating the judges scores, this was confirmed at the glittering MPE 2023 Awards Ceremony. With a clear pitch, they demonstrated not only simplicity and convenience for end-users wanting to split payments, but also how merchants benefit from simple-to-use, plug-and-play, split payment solutions that can work with existing acquirers and payment orchestration solutions” added Neira Jones, Chair of MPE Awards Judging panel & Innovation hub.*



# INNOVATION HUB CONTESTANTS



Company's URL:

<https://www.with-alink.com/>

Year founded: **2019**

No. of Employees: **15**

## Company's Core Competence:

NFC (Near Field Communication) based information transfer solution for merchants and payments providers, developed and commercialized by former a former Samsung Pay architect, a life-long encryption/security software developer, and a former Visa and American Express executive.

## Description of your product /service:

Patented and commercialized technology powers merchant and payment apps to securely enable in-store NFC contactless transactions with a tap - from payments to points, on any phone. Consumer simply taps his/her mobile phone on an untethered NFC tag at the merchant and

the payment information is sent to the merchant's existing POS or any payment terminal, without altering in anyway the existing payment processing methods the merchant has in place. US patent has been issued and the technology is live with 50K merchants in Korea.

## How is your solution unique, innovative or game changing?:

1. The ONLY solution which enables NFC contactless payments/transactions using any app on any phone, even iPhones (Apple restricts 3rd party apps from accessing NFC for payments).
2. In-store contactless transactions can be made with merchants' own app. Frees merchant apps from the "shackles" of Apple Pay, Samsung Pay and Google Pay.
3. No expensive hardware required. Only an untethered, battery-free, and low-cost NFC tag which can be merchant branded is needed.
4. Works with existing POS systems and payment terminals at the merchant with no heavy software integration.
5. Enables limitless contact less use cases from payments, points, unattended retail, self-service, kiosks, entry/access, check-ins, verification, etc.

## What is your value proposition? How will you prove ROI?:

Increase consumer usage of/loyalty to mer-

chant's own app to drive revenues, provide faster speed of service, decrease fraud risk associated with QR transactions, reduce hardware costs and maintenance, redirect staff time to high value work.

## What is the vision for your product /service?:

Power merchants' mobile app to tap for everything. Enable payments, points, unattended retail, selfservice, kiosks, entry/access, check-ins, verification, etc. to drive customer loyalty, revenue growth, and cost-savings for merchants.



*Denny Jeon, COO / US CEO, Allink*

# BR-DGE

Company's URL:  
<https://br-dge.to/>

Year founded: **2018 - commercial journey from 2021**

No. of Employees: **53**

### Company's Core Competence:

BR-DGE payment orchestration is a tool which empowers merchants to take back control of the payment journey by connecting to virtually any service through a single API connection. Our solution sits as a layer between the e-commerce platform and the payment processor, opening up a wealth of innovation. BR-DGE enables merchants to reach new markets, respond to customer preferences, control and minimise payment transaction fees and ensure a continuous flow of payments; all through a centralised, independent platform that integrates seamlessly into existing processes.

### Description of your product /service:

The BR-DGE payment orchestration platform has an extensive product offering, from Network Tokenisation services to intelligent routing, and real-time data reporting.

### How is your solution unique, innovative or game changing?:

- Fully Independent
- Dynamic routing
- Network tokenisation
- Real-time reporting
- Operational ROI

### What is your value proposition? How will you prove ROI?:

BR-DGE is an enabler of growth. Through our modular payment orchestration platform, we empower merchants and partners to collaborate, connect, and make informed decisions to better the ecommerce experience for all. Through greater transparency and connectivity, we enable merchants to reduce transactional costs, improve acceptance rates and enhance the security of their payment workflow.

### What is the vision for your product /service?:

Over the last 12 months, BR-DGE have unveiled our technology to the wider market, after building a robust and resilient solution in stealth-mode. It was critical we had

a viable product to showcase the possibilities of orchestration, ahead of launch. We have since pioneered commercial growth across both merchants and partnership relationships.

We have ambitious plans in place to scale BR-DGE, but in a sustainable fashion, acknowledging market need and merchant readiness to explore this next generation solution for payments. As a result, we are building our platform in a modular fashion, to ensure our clients can access the solutions and tools they need for today's problems, but know they have a broader suite to answer tomorrow's challenges too



*Thomas Gillan, CEO, BR-DGE*



# Brite\*

Company's URL:

<https://britepayments.com/>

Year founded: **2019**

No. of Employees: **80**

### Company's Core Competence:

Instant account-to-account (A2A) bank payments based on open banking infrastructure

### Description of your product /service:

Brite has leveraged the power of open banking to build an innovative instant payments solution that allows merchants and customers to make account-to-account (A2A) payments without creating an account, downloading an app, or being redirected to a payments page. Users can complete payment instantly using top of mind banking information – no cumbersome sign-up forms and no need for additional passwords.

### How is your solution unique, innovative or game changing?:

Brite Payments enables real-time payments and payouts – and a seamless experience for users. The infrastructure provided by open banking serves as the foundation upon which Brite has assembled component parts into an elegant and easy-to-integrate solution.

Speed, security, and efficiency – essential elements of instant payments – are made possible through a banking network that uses open banking APIs to connect nearly 4,000 banks across Europe, ensuring excellent coverage... straight out of the box.

### What is your value proposition? How will you prove ROI?:

Delivering both bottom line cost-savings as well as top-line revenue growth. This is achieved through transparent and predictable fees, automated reconciliation Operational time, elimination of chargebacks and chargeback fraud. Brite has already proven its value to the market and shown ROI to investors by growing in a sustainable manner – transaction volume doubled year-on-year in 2022, as did revenue. .

### What is the vision for your product /service?:

Brite's vision is to make payments acceptance more cost-effective for merchants

while giving consumers a payment method that is instant and convenient.

As open banking reaches maturity and begins to deliver on its promise, Brite is strongly placed to realise its vision with its unique approach to open banking-based A2A payments.

We have chosen to forego do-it-yourself products that take time and resources to put together, and instead launch ready-made solutions that are expanding to reach an ever-growing proportion of the consumers across Europe that are using open banking products.



*Max Wolke, Head of DACH, Brite Payments*



Company's URL:

<https://www.fyorin.com/>

Year founded: **2019**

No. of Employees: **8**

### **Company's Core Competence:**

Fyorin's payments and financial operations platform automates and monetizes the flow of funds for a business, across a curated network of FIs. Cutting 90% of the manual work around payment operations, so finance teams remain the same size as business scales. From one platform and onboarding process, finance teams would be able to access tailored products across multi-banks, on point of need. Fyorin also connects with accounting solutions to automate the receivables and payables.

### **Description of your product /service:**

The platform technology, Fyorin ecosystem, has been built to support 3 partici-

pants;(1) the business that is onboarding to obtain the business banking service (2) the regulated entity that as a member on Fyorin ecosystem will deliver a financial service and (3) the entity, that could be the same regulated entity, that is commercially offering the solution to the business, which includes customer support, monitoring and onboarding support. The latter role, for the time being, is being assumed and managed by Fyorin operations team.

### **How is your solution unique, innovative or game changing?:**

Fyorin solves the EMIs profitability problem and allows innovation in payments to continue to flourish mainly because EMIs can focus on excelling in few areas while achieving expansion and non-focal products through members on the Fyorin network.

As a platform it's not just an orchestrator to the business but acts as a finance companion and supports any business finance teams in automating and monetizing on the flow of funds.

Finally, as an ecosystem it's scalable, because it is not a competitor to financial institutions, but a partner and enabler to grow and attract more business. In this way, the ecosystem can scale and grow independently via members joining the network.

### **What is your value proposition? How will**

### **you prove ROI?:**

Fyorin launched in 2022 and with zero marketing and 8 full time people already attracted 130 businesses, 5 financial institutions members on the network and it's at contracting stage for a white-label solution for a Saudi Arabia financial institution.

### **What is the vision for your product /service?:**

First self-integrate white-label platform for financial institutions that can connect via pre-defined protocols into the network, start servicing businesses and also being able to white-label the platform and start offering Fintech-like solutions to their community of businesses.



*James Camilleri, Co-Founder & CEO, Fyorin*



## INNOVATION HUB CONTESTANTS



Company's URL:  
<https://tap2pay.me>

Year founded: **2019**

No. of Employees: **6**

### Company's Core Competence:

Payments inside social networks and messengers

### Description of your product /service:

Tap2Pay is a platform to accept online payments for SMBs with a high conversion rate on all digital channels: websites, social networks, popular messengers.

Tap2Pay provides a secure, seamless, omnichannel buying experience in 2 clicks via express checkout widget without any redirection or registration.

With Tap2Pay a merchant could sell just from a fb post or an Instagram profile. A buyer after a click on the post will get an

invoice right away in the messenger of choice and ready to pay by card, PayPal, bank accounts, etc.

The service integrates with dozens of payment gateways providing full security during the payment process.

The merchant knows who wants to buy, can support a customer via messenger, can chat with him in real-time, send notification and stimulate to buy.

### How is your solution unique, innovative or game changing?:

Only we are focus on social networks and messengers ecosystems as our core value for customers and users

### What is your value proposition? How will you prove ROI?:

We offer commission based business model with subscriptions and white label offers for bigger merchants

### What is the vision for your product /service?:

We believe that more and more small and micro businesses will use social networks and messengers to sell products.



*Eugene Palcheuski, CEO & Founder, Tap2Pay*





Company's URL:  
[www.letskipp.com](http://www.letskipp.com)

Year founded: **2021**

No. of Employees: **15**

### **Company's Core Competence:**

Enabling full cooperation between credit card issuers and eCommerce merchants to collaborate in real time to approve more legitimate transactions and optimize payment flow.

### **Description of your product /service:**

The Kipp platform addresses the substantial loss of revenue suffered by credit card issuers and online merchants from often-unnecessary declined transactions. For merchants, on average, this amounts to losing 1 in 7 eCommerce payments to an issuer decline. These declines are triggered by automated risk analysis algorithms the issuers use to detect insufficient funds, at-

tempted fraud, or violations of bank policies.

The Kipp platform enables issuers to approve transactions they would otherwise decline, through sharing the cost of risk and data with eCommerce merchants in real time.

Kipp supports multiple decline reasons, such as 'Insufficient Funds', 'Do Not Honor', suspected fraud, etc.

In effect, Kipp has created a market for merchants and issuers to share in the cost of risk of accepting an eCommerce transaction. As a result, between 30-50% of transactions that the bank previously declined, to now be approved payments.

### **How is your solution unique, innovative or game changing?:**

There is currently no solution available that connects issuers and merchants in real-time, enabling them to collaborate to approve more transactions and avoid false positives. There are only off-line, custom-built and managed, periodic data-sharing strategies in which large banks work in special agreements with large eCommerce companies. Kipp levels the playing field, allowing any merchant and any credit card issuer to easily reduce failed transactions.

### **What is your value proposition? How will you prove ROI?:**

Kipp is unique as it's the first platform de-

signed to simultaneously help two players who engage with customers, but not with each other — credit card issuers and merchants. Kipp brings them together to collaborate at a very specific, very common, and very expensive touchpoint in the e-sales process. With Kipp's platform, available for both merchants and issuers, users will be able to quantify the exact # and \$ value of transactions saved, that otherwise would have been declined.

### **What is the vision for your product /service?:**

Kipp's vision is to connect merchants with issuers such that the entire debit and credit card purchase experience results in many more successful transactions.



*Chanan Lavi, CEO, Co-Founder, Kipp*

## INNOVATION HUB CONTESTANTS



Company's URL:  
[www.kyp.io](http://www.kyp.io)

Year founded: **2021**

No. of Employees: **11 (7 perm & 4 interim)**

### Company's Core Competence:

The KYP platform addresses the urgent market need for continuous monitoring and alerts of merchants providing actionable risk intelligence that regulators are demanding.

Regulators are requiring more frequent 'refreshing' of compliance data on merchants, even lower risk ones; KYP eliminates this 'refresh requirement' to a large degree by delivering continuous 365 24/7 monitoring of enterprises. Ideal for Acquirers/PSPs /Gateways looking to manage their merchant basis on an ongoing basis.

### Description of your product /service:

The KYP Risk Intelligence Platform delivers

a data orchestration solution, accessible through an easy-to-use graphic interface, allowing MLROs and risk officers to quickly see alerts and then drill down to understand them better. The risk scores and alerts are delivered through analysis of:

DarkWeb  
Adverse Media  
Credit Scores  
Politically Exposed Persons (PEPs), Sanctions  
Cyber Risk  
Insolvency Checks

### How is your solution unique, innovative or game changing?

In summary, the benefits of the KYP platform are as follows; Improves efficiencies by reducing manual processes  
Immediate identification of high risk merchants for Acquirers and PSPs  
Delivers easier exception management tools and handling  
Proactively monitors third party relationships and partners globally  
Reduces operational time by 90% significantly reducing costs  
Empowers risk and fraud teams to make informed decisions  
Continuous business risk monitoring (no annual reviews required)  
Seamless integration & onboarding

### What is your value proposition? How will you prove ROI?:

KYP is addressing the urgent market need for continuous monitoring and proactive alerts. We found that existing solutions are all focused on transaction monitoring and don't look at the overall risk.

### What is the vision for your product /service?:

To be the leading global real-time continuous monitoring risk intelligence platform. KYP was formed after recognising that current due diligence providers were not solving the problem of identifying the risks involved in monitoring their third party relationships. They provide either on-boarding or transactional monitoring, KYP provides real time, 365 monitoring of 3rd party enterprises.



*Alan Nagle, Founder and CEO, KYP*



## INNOVATION HUB CONTESTANTS

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Company's URL:  
**pi-xcels.com**

Year founded: **2019**

No. of Employees: **16**

### **Company's Core Competence:**

The main strength of our service in comparison with all the competitors within the digital receipt space is the following:

- We do not require customers to download any application
- We do not require customers to provide personal information at check out counters whether to receive the digital receipt or to sign up for membership programs
- Our system doesn't require very much integration
- Our aim is to grow with our retail partners and we are priced extremely competitively.

### **Description of your product /service:**

We provide an NFC digital receipt issuance

system: customers do not need to download an application or key in personal information, instead opening their e-receipt in their mobile browser.

### **How is your solution unique, innovative or game changing?:**

Firstly, Using NFC, our system is truly seamless from payment to post-sales customer service for all stakeholders, and is complementary rather than substitutive;merchants do not require an entire system overhaul.

Secondly, our solution enables offline and omnichannel retailers to obtain actionable customer data insights, which can be used to conduct customer centric-marketing and targeting.

Thirdly, we are currently working under NDAs with Mastercard and JCB Cards to find a solution that enables them to obtain level 3 data from merchants, whilst merchants can benefit from better interchange rates.

### **What is your value proposition? How will you prove ROI?:**

Retailers can be assured that our solution is an ROI-positive ESG initiative: our basic fixed monthly subscription rate is far lower than the monthly costs of thermal paper refills or building their own in-house digital receipt systems, helping retailers cut costs.

### **What is the vision for your product /ser-**

### **vice?:**

We envision a world where we solve problems of our three main stakeholders: (1) The environment is better protected due to fewer paper receipts being printed. Human exposure to harmful BPA chemicals that coat thermal paper is also reduced. (2) Offline and omnichannel retailers obtain more customer insights to provide relevant and useful shopping experiences, improving their market competitiveness. (3) Customers have their receipts easily accessible when they need it, and benefit from a truly seamless in-store checkout and omnichannel shopping experience.



*Zhen Chua, Head Of Commercial, Pi-xcels*



Company's URL:

<https://pinecone.team>

Year founded: **2021**

No. of Employees: **7**

### **Company's Core Competence:**

Founded and funded by best payments and banking business and tech professionals from Germany, Finland and Sweden. We are the first R2P ready company. We have both the certified tech and required licenses. We offer R2P services for banks and for PSP's, e-invoicing operators, merchants, and corporates. We will put all in to become R2P market leader in 2026 by processing over billion R2P-messages through our engines.

### **Description of your product /service:**

We are the first R2P ready company. We have both the certified tech and required licenses. We offer R2P services for banks

and for PSP's, e-invoicing operators, merchants, and corporates. We will put all in to become R2P market leader in 2026 by processing over billion R2P-messages through our engines.

In addition, we have awesome services supporting and accelerating the R2P adoption. We provide EBA Clearing -connectivity services to neo-banks and challenger banks. We also provide payment institution license as a service for companies currently operating without license to manage their customer's funds.

### **How is your solution unique, innovative or game changing?:**

We are first in market. We differentiate from future competitors as we are use case agnostic and we have both tech and licenses. Thus we can provide our services under our license for banks and payment institutions, which the existing technical service providers are not able to offer.

### **What is your value proposition? How will you prove ROI?:**

Cloud-native superb efficient and scalable EBA Clearing -connectivity services for banks with fair pricing. SEPA Request-to-Pay -services for PSP's, eInvoicing operators and Corporates with simple and fair volume stepped transaction fee. We are partnership friendly company.

### **What is the vision for your product /service?:**

We will put all in to become R2P market leader in 2026 by processing over billion R2P-messages through our engines and having the most comprehensive product portfolio of R2P-services.

R2P Phases:

- 2021-2022 Pre-production
- 2023 Launch
- 2024-2025 Adaptation of Banks (1000+)
- 2026-2027 SEPA Dominance and Competition
- 2028-> Global interoperability and Expansion



*Sami Karhunen*, CEO, Co-Founder, Pine&Cone

# Silverflow

Company's URL:

<https://www.silverflow.co/>

Year founded: **2019**

No. of Employees: **55**

### **Company's Core Competence:**

Silverflow's core competence is innovative payment processing.

### **Description of your product /service:**

Silverflow's cloud-based platform provides a unique, state-of-the-art upgrade for card payment processing, finally releasing participants in the payment chain from the current antiquated legacy technology still in use today. It has been designed to cater to both today's payment needs and also those of tomorrow. With Silverflow, PSPs, Acquiring Banks (legacy and neo), Payment Facilitators, Marketplaces and Large Merchants can now directly access card networks, instantly add new functionality,

and significantly reduce costs. Easy to use and data-rich, it frees them to innovate- all to better serve their merchants. One platform, one connection.

### **How is your solution unique, innovative or game changing?:**

Silverflow provides customers with a single API connection to the card networks. This cloud-based API allows customers to seamlessly receive the same excellent level of service globally. Implementation projects that previously cost acquirers and PSPs millions of dollars and years to complete now take only weeks to complete at a fraction of the cost. The Silverflow solution is the next evolution of payment processing, providing our customers with greater functionality, more data, and simplicity.

### **What is your value proposition? How will you prove ROI?:**

We enable our customers to breeze past the limitations of legacy payments technology, so that they can adapt and innovate faster than the competition. Our secret sauce is cloud-native, real-time 24x7 payments solutions built on proven low-code technology platforms delivered as pure SaaS. Innovative and data-rich payment processing simplified on one platform, one connection to card networks. We provide ROI to our customers by helping them reduce fees, increase authorization rates, lower costs, improve productivity, and streamline

processes and reporting.

### **What is the vision for your product /service?:**

We believe that 30-40-year-old technology still in use across the global payment landscape is costing everyone time and money: consumers, merchants, payment service providers, and banks- and the industry needs an upgrade. We can immediately provide value, and create efficiencies, and opportunities for all PSPs, Acquirers, and Merchants with our modern and easy-to-use cloud platform for global card processing. We believe that technological innovation in the global payments industry appropriately enables greater agility, transparency, and security, ultimately benefiting merchants and cardholders.



*Nigel Thacker, CCO, Silverflow*





Company's URL:  
[www.tilores.io](http://www.tilores.io)

Year founded: **2021**

No. of Employees: **4**

### **Company's Core Competence:**

Tilores is a built-for-purpose platform that enables data-matching in real-time and at scale without any manual effort. This is used to detect fraud in eCommerce payments by powering the identification of links between otherwise unconnected, but related fraudulent customer accounts.

### **Description of your product /service:**

Our technology is called "entity resolution" technology. This means it can take volumes of data that lacks unique identifiers and connect them together using other data attributes, such as name, address, contact details, date of birth, location etc. The technology is "data agnostic", but is commonly

used for fraud detection, KYC and AML to allow machines to detect connections between customer accounts that might otherwise remain undetected.

### **How is your solution unique, innovative or game changing?:**

Entity resolution is relatively easy to do on low-scale, static data. Where it becomes very technically challenging is when the volumes of data become very high and the data must be ingested and assembled into "entities" in real-time, as is the case with online fraud detection. Tilores has developed a technology that can ingest such data in real-time, regardless of the volume of data. In addition, highly complex data entities can be searched and retrieved in a consistent sub-150ms. We built the technology whilst part of a European consumer credit bureau because there are no other technologies on the market that can provide such performance.

### **What is your value proposition? How will you prove ROI?:**

Detect and prevent fraud and reduce costs of data infrastructure.

### **What is the vision for your product /service?:**

Our vision is to be an AI-assisted, Nocode tool that ordinary data analysts can use to make sense of large volumes of data. This will unleash the value of the reams of

messy, inconsistent and siloed data that many organisations currently collect but cannot use.



*Steven Renwick, Co-founder & CEO, Tilores*



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Organized by:  **EMPIRIA** GROUP