

Bank	Country	Founded	Customer Base	Market	Products and Services	Unique Selling Points
Revolut	UK	2015	25.5 million	Consumer	Multi-currency accounts, cryptocurrency trading, stock trading, metal and premium cards, junior accounts	Wide range of financial services, strong international money transfer capabilities, integrated trading platform
N26	Germany	2013	8 million	Consumer	Basic and premium accounts, overdrafts, investment products, mobile payments	Combination of traditional banking features with innovative insurtech solutions
Monzo	UK	2015	7 million	Consumer	Current accounts, business accounts, savings pots, loans, joint accounts	User-friendly app with powerful budgeting tools, strong community engagement
Wise	UK	2011	16 million	Consumer	International money transfers, multi-currency accounts, borderless account, debit cards, business accounts	Transparent fee structure, real-time exchange rates for international transfers
Lydia	France	2013	7 million	Consumer	Peer-to-peer payments, accounts, debit cards, savings, investments, loans, insurance	Strong emphasis on mobile payments, wide array of integrated financial products
Holvi	Finland	2011	Not specified	Consumer	Business accounts, invoicing, bookkeeping tools, business debit MasterCard	Tailored for self-employed individuals, comprehensive financial management tools
Bunq	Netherlands	2015	Not specified	Consumer	Multiple accounts, real-time payments, budgeting tools, joint accounts, investment options	Highly flexible account management, strong focus on real-time financial management
Nickel	France	2014	1.2 million	Consumer	Current accounts, debit cards, mobile app for account management	Accessibility through physical locations like tobacconists, easy account opening
Lunar	Denmark	2015	100,000	Consumer	Personal and business accounts, investment products, real-time spending analysis, bill payments	Strong focus on investment products, real-time financial management through a mobile app
Curve	UK	2015	Not specified	Consumer	Card aggregation, cashback rewards, expense tracking, payment splitting	Simplifies card management by combining all cards into one, generous cashback rewards
Anytime	Belgium	2012	Not specified	Consumer	Current accounts, debit cards, financial management tools for SMEs	Emphasis on human customer service, catering to both personal and business needs
Bnext	Spain	2017	300,000	Consumer	Current accounts, debit cards, cryptocurrency trading, loans, insurance	Fast account setup, integration with various financial products, cryptocurrency trading options
Neon	Switzerland	2017	10,000	Consumer	Mobile banking, debit cards, no base fees	Focus on fair pricing and simple, user-friendly mobile banking
Banco BNI Europa	Portugal	2014	Not specified	Consumer	Digital-only banking platform, innovative banking products through fintech partnerships	Modern digital banking with a low-cost approach, leveraging fintech partnerships
Hype	Italy	2015	Not specified	Consumer	Prepaid credit cards, payment services, money transfers	Focus on prepaid cards, easy money transfers within Italy and abroad
Revolut	UK	2015	Not specified	Business	Business Accounts, Payments and Transfers, Financial Tools, Credit and Loans,	Ability to handle multiple currencies with low fees, integrated expense management, flexible financial products like corporate cards and loans
Holvi	Finland	2011	Not specified	Business	Business accounts, invoicing, bookkeeping tools, business debit MasterCard	Tailored specifically for self-employed individuals, offering comprehensive financial management tools
Anytime	Belgium	2012	Not specified	Business	Current accounts for individuals and SMEs, debit cards, financial management tools for businesses	Emphasis on human customer service, avoiding AI chatbots, and catering to both personal and business needs
Bunq	Netherlands	2015	Not specified	Business	Multiple accounts, real-time payments, budgeting tools, joint accounts, investment options	Highly flexible account management with up to 25 accounts per user and strong focus on real-time financial management
Lunar	Denmark	2015	100,000	Business	Personal and business accounts, investment products, real-time spending analysis, bill payments	Strong focus on investment products and real-time financial management through a mobile app
Banco BNI Europa	Portugal	2014	Not specified	Business	Digital-only banking platform, innovative banking products through fintech partnerships	Modern digital banking with a low-cost approach, leveraging fintech partnerships to offer unique products
Qonto	France	2016	Not specified	Business	Business accounts, expense management, multi-user access, integration with accounting tools	Focused on providing a comprehensive banking solution for SMEs and freelancers, with strong integration capabilities
Penta	Germany	2017	Not specified	Business	Business accounts, multiple cards, expense management, accounting software integration, automated book	Designed to simplify financial management for startups and SMEs, with a focus on automation and ease of use
Spendesk	France	2016	Not specified	Business	Spend management platform, virtual and physical cards, automated expense reports, real-time spending ins	A holistic spend management solution aimed at improving financial transparency and control within businesses
Soldo	UK	2015	Not specified	Business	Prepaid company cards, expense management, automated reporting, multi-user platform with custom per	Focus on improving expense management and control for businesses through a multi-user platform
Tide	UK	2015	Not specified	Business	Business accounts for SMEs, invoicing and expense tracking, integration with accounting software, credit op	Comprehensive banking solutions designed to support the growth of SMEs with easy account management and financial tools



This overview was made by Grant and Graham Ltd, for the blog post "The Rise of Fintech Banks in Europe: A Comprehensive Look at Business and Consumer Solutions" This blog can be found on our company page <https://www.grant-graham.co.uk/en/grant-and-graham-blog> | Grant & Graham Ltd.167-169 Great Portland Street, 5th Floor, London, W1W 5PF, United Kingdom |