



FinTech

Technology Report

Vienna,
February 2022

Dear readers,

Vienna is one of the top 5 IT metropolises in Europe with 5,900 companies employing around 55,000 people. These companies generate a total annual turnover of around 20 billion euros. As these figures illustrate, digital technologies are of enormous importance for Vienna as a business location. The industry generates high-quality jobs that require an equally highly skilled workforce. In addition to its first-rate education system, Vienna's good infrastructure and high density of (extra-)university research institutions make it a particularly attractive location. According to several studies, Vienna also scores highly for its enormous power to innovate, comprehensive support for start-ups and strong focus on sustainability. The Austrian capital has defined six top issues in its economic and innovation strategy "VIENNA 2030". They outline those areas in which Vienna aims to become a world leader over the next ten years and to produce particularly powerful innovations ("Viennese solutions"). One of these top issues is the Viennese approach to digitalisation. High-quality digital solutions from Vienna will gain international recognition for fairness, transparency, security and autonomy. Vienna aims to be the city where digital solutions that benefit people in ways that are both sustainable and inclusive, in line with a new digital humanism, are developed and implemented.

The "FinTech" sector is one of the most important drivers of the Austrian economy and generates high added value across a broad spectrum of economic sectors. Over the next few years, the industry will benefit worldwide from the increased demand for digitalisation resulting from the Covid19 pandemic, the trend towards online shopping and the associated demand for corresponding solutions. As the industry is evolving very rapidly, the keys to success lie in active research and development and international networking.

This technology report provides an overview of strategies, lighthouse projects and relevant stakeholders in the field of FinTech in Vienna.

We hope you enjoy reading it!
Your Vienna Business Agency team



REACT-EU ALS TEIL DER
REAKTION DER UNION AUF DIE
COVID-19-PANDEMIE FINANZIERT.





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Despite the COVID-19 pandemic, the Austrian banking world is still performing well – this is confirmed by a recent report published by the Austrian National Bank: According to this report, the Austrian banks' net profit for the period in Q2 2021 was 3.7 billion euros.¹

The digitalisation surge of the past few years also had a lasting impact on the world of finance and brought about the first quantum leap in this field a few years ago: traditional financial institutions made numerous offers and services available online, in many cases saving their customers the trip to the branch office. It was suddenly possible to access your own account and transfer money via your laptop or smartphone. The financial markets' second digitalisation surge was far more comprehensive: financial technology, also known as FinTech, is now one of the largest ecosystems in the tech sector. This is driven by start-ups that are changing the financial sector with new and innovative tools, while cooperation between the start-ups and established banks is an essential success factor: the banks have the structures, the financial resources and an extensive clientele, and the FinTechs provide innovative ideas and solutions and the often indispensable outside perspective. Their products focus on achieving maximum usability, ease of use and mobility, which they offer in areas such as mobile payments, crowdfunding, crowdinvesting and insurance, using technologies such as AI or blockchain. In terms of technology, at least, widespread digitisation did not stop during the COVID 19 pandemic. Not even in the world of FinTechs, because trends such as artificial intelligence (AI), embedded finance and blockchain technology have been further developed and are now evident in the innovations of many domestic FinTech companies.

The growth of the domestic ecosystem has been unstoppable despite the pandemic, following its initial boom in 2018. This is demonstrated by Bitpanda, the first Austrian unicorn, which

presented a company valuation of over 4 billion euros after an investment of 170 million euros.² More and more innovative companies are turning their attention to the FinTech sector, as evidenced by the annual ranking of the 100 best start-ups from Austria compiled by the business magazine "trend": the top 10 includes no less than three FinTech start-ups, Bitpanda, N26 and Wikifolio.³

"The pandemic has changed how we work. Virtual flexible working is becoming increasingly viable and new role models have been and are being created. Women and men are seen in new roles that combine both the personal and the professional, the shift from "on-site" to "online" or "hybrid" has opened up new possibilities for flexible working. This offers new opportunities for reconciling family life and work more easily, making work arrangements more flexible, internationalising teams and creating new recruiting prospects – to name just a few examples. These developments in turn promote diversity within the financial and FinTech scene. This trend will continue", says Johanna Maria Leiner, ambassador at "FinTech Ladies" and VP Compliance Governance & Ethics, Paysafe Group.

1
www.oenb.at/Publikationen/Finanzmarkt/Fakten-zu-Oesterreich-und-seinen-Banken.html

2
www.wienerzeitung.at/nachrichten/wirtschaft/oesterreich/2096525-Wiener-Krypto-Firma-Bitpanda-mit-Milliardenbewertung.html

3
www.trend.at/trendventure/oesterreichs-beste-start-ups

Ranking of Austria's best start-ups. The top ten list includes 3 FinTechs:

1	Bitpanda	6	Bitmovin
2	Gostudent	7	Anyline
3	Adverity	8	Tractive
4	Refurbed	9	Wikifolio
5	N26	10	Storebox

Source: "trend" Magazine: Austria's best start-ups of 2021 – www.trend.at/trendventure/oesterreichs-beste-start-ups



The digital transformation is an undeniable fact – and it is progressing at breakneck speed. “Full-scale digitalisation of the financial sector is clearly progressing, more or less in every part of the ecosystem,” says Stefan Punkl, expert advisor for digitalisation/FinTech, securities and capital market law at the Austrian Bankers’ Association.

Not only has the payment sector within the FinTech ecosystem experienced outstanding growth, but the intersection with cryptocurrency trading has also become firmly established in the domestic FinTech ecosystem: Bitpanda is the first Austrian Unicorn. Founded in 2014 in Vienna, Bitpanda currently has up to 600 employees and 3 million users.⁴ The company started with crypto exchange, but today the platform also supports trading in shares, precious metals, ETFs and crypto indices.

The Austrian Financial Market Authority (FMA) has also embraced the ecosystem and created the “FinTech Sandbox” to give FinTech companies and incumbents the opportunity to try out new business models and innovations.⁵

“This universal acceptance is also due to the high degree of professionalisation of the ecosystem in recent years, alongside the increase in the significance of the topic among exis-

4 www.bitpanda.com/de/ueber-uns

5 www.bmf.gv.at/themen/finanzmarkt/sandbox-beirat.html

6 <https://www.trendingtopics.eu/ai-startups-europa-droht-bei-kuenstlicher-intelligenz-ins-hintertreffen-zu-geraten/>

ting players in the business community. Its relevance to the regional economy is also on the rise, as a declining but still high number of new FinTech companies can be observed in 2022,” says Patrick Pöschl, chair of the FinTech Austria association.

In addition to technological developments, social issues have also become increasingly important for the ecosystem in recent years.

“Diversity is more than just a buzzword, concrete implementation strategies are now being set out in KPIs and programmes designed to facilitate diversity and inclusion in the FinTech scene. There is an awareness that diversity has a positive and lasting impact on corporate culture as well as on business figures and innovation. There is still room for improvement, however – diversity must not remain just a buzz word, instead we hope that 2022 will be used for the concrete implementation of diversity goals and an increase in the numbers of women in the FinTech and finance world, even though women are becoming increasingly visible. A range of approaches to increasing awareness even more are, however, still being tested. Both in terms of giving women more space in the community and creating awareness of personal finance and investment,” – says Natalie Staniewicz, ambassador for the international FinTech Ladies network and FinTech lead at Accenture Austria.

2.1 Artificial intelligence

A combination of artificial intelligence (AI) and FinTech continues to be a trend. AI plays an essential role in the start-up sector, as it helps to optimise and accelerate processes and to facilitate and improve human activity. Europe is currently the second most important hub for AI start-ups, right after the USA, and investor and customer interest is growing steadily. A study by Roland Berger and the Berlin-based VC firm Asgard confirms that the European continent is on the front lines in the battle for dominance in the AI sector⁶: The study found that around 40 percent of the 3,465 AI start-ups surveyed are based in the US and 22 percent in Europe (769 start-ups). They are followed by China (383), Israel (362), Canada (131) and Japan (113).

Austrian FinTech start-ups are also engaged with various forms of artificial intelligence – and use it as the basis for their developments. The Viennese start-up Abacus, winner of the 13th Startup Live in Vienna, for example, uses artificial intelligence to automate accounting processes: 150,000 invoices can already be analysed and sorted with the aid of classic text recognition technology.

The FinTech start-up kompany also relies on AI. It offers real-time access to official and governmental commercial register information, including company documents filed by more than 100 million companies in over 150 countries and states. Founded in 2012, kompany is headquartered in Vienna and now has customers in over 100 countries. The company will continue to drive the topic of artificial intelligence forward

in the future as well, as Johanna Konrad, Chief Strategy Officer at kompany, comments: “In 2019, we will expand our product portfolio to include an integrated business KYC solution for the financial industry. We also plan to pilot and launch the AI-based UBODiscovery solution in 2019. This solution helps you find a company’s ultimate beneficial owner (UBO) by automatically analysing and displaying the company’s ownership structure. We are also pushing ahead with international expansion and enlarging the team.”

kompany, which became part of Moody’s Analytics in March 2022, is thus ensuring that it will continue to set the benchmark for real-time business verification. This new relationship has the potential to accelerate joint product development efforts, with access to a broader range of business verification resources in new markets and regions. Affiliation with Moody’s helps to achieve these goals and turn the burden of AML compliance into a competitive advantage.

2.2 Decentralised finance – decentralised exchanges

Projects in the field of decentralised finance, or “DeFi”, are closely tied to blockchain technology and the associated principle of decentralisation.

DeFi is primarily used to provide access to financial services in areas where the traditional financial sector is facing difficulties.

“To me, DeFi essentially means companies and applications developed on smart contract platforms such as Ethereum and other layer-1 networks with the goal of creating a decentralised financial system that offers better transparency and compatibility between different applications. DeFi is a part of Web 3.0 where the focus is more decentralised, more local, with a more targeted focus on certain niches. It is currently the main factor opposing the monetisation of Web 2.0 through the personalisation or resale of direct or indirect personal data. That’s why there are in principle developers for virtually every type of financial service who are trying somewhere to convert existing Web 2.0 protocols into a decentralised protocol, whether it’s trading, execution, loans, derivatives, or forecasting. The advantages of DeFi are self-evident: speed and lower costs. For example, DeFi services can lower the costs for third parties because they use a public infrastructure (DLT) that executes persistent scripts on behalf of users,” says Eduard Prinz, Chair of the DLT Austria association.

By leveraging blockchain architecture, DeFi benefits from interoperability, accessibility and faster financial inclusion for everyone, as well as financial transparency that bypasses opaque data silos and opens up the flow of information to all stakeholders.

Scalability, which is still not sufficient for most use cases, remains a major disadvantage.

2.2.1 Blockchain – science, research and business

In 2018, the Research Institute for Cryptoeconomics was established at the Vienna University of Economics and Business (Wirtschaftsuniversität Wien, WU Wien), and the topic is more relevant today than ever before. At present, seven researchers are working directly at the institute. The Blockchain & Sustainability project is investigating the potential of blockchain technology for overcoming social and ecological challenges, in accordance with the UN Sustainable Development Goals (SDGs). The Token Engineering project is focused on the development of taxonomies and modelling, prediction and evaluation instruments for tokens as a key element of decentralised applications based on blockchain. At present, there are seven researchers working at the institute. A further 25 WU Wien professors from eight WU Wien departments are also assigned to the research institute, bringing the total number of interdisciplinary WU Wien staff working in the research area of cryptoeconomics to 32.

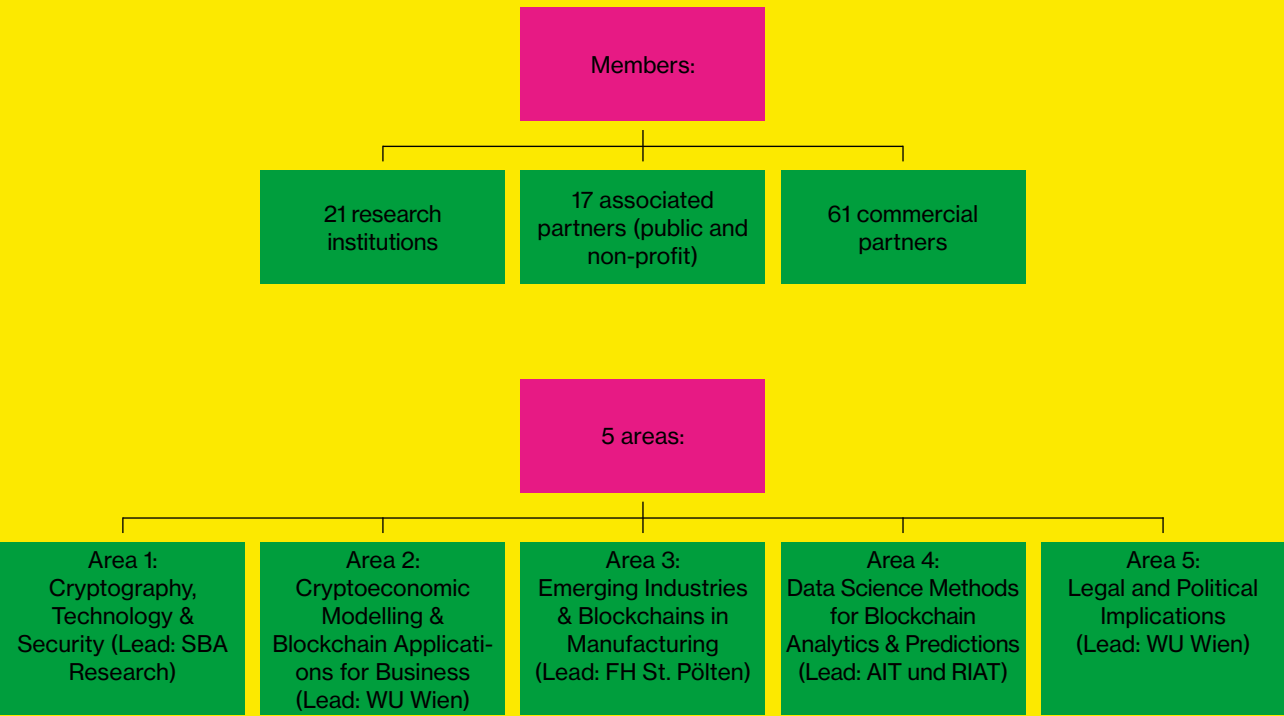
The Austrian Blockchain Center (ABC) is a research centre in Vienna funded by the Austrian Research Promotion Agency (FFG)’s COMET programme and the Vienna Business Agency. A total of 21 research institutions, 17 associated partner organisations from the public and non-profit sector and 61 commercial partners work together at the research centre to promote developments in blockchain technologies to be applied in financial services and energy, Industry 4.0 and the Internet of Things (IoT), administration and logistics. The research programme is divided into five areas: Cryptography, Technology & Security (lead: SBA Research), Cryptoeconomic Modelling & Blockchain Applications for Business (lead: WU Wien), Emerging Industries & Blockchains in Manufacturing (lead: FH St. Pölten), Data Science Methods for Blockchain Analytics & Predictions (lead: AIT Austrian Institute of Technology and RIAT Research Institute for Future Cryptoeconomics) and Legal and Political Implications (lead: WU Wien). The institute’s budget totals 20 million euros over four years.

RIAT (Research Institute for Arts and Technology), an institute for research, development, communication and education in the fields of cryptography, data protection technologies and the future of decentralisation, has been operating since 2012. RIAT consists of a network of researchers, developers and innovators who are committed to advancing a more widespread use of cryptography and privacy technologies. Their motto is: “We work with experimental technology and open hardware to explore the role of research and development in an age of zero trust and to put it to the test. We use novel modes of presentation, discussion and publication to examine the global crypto-economic condition and its impact on culture and society. We aim to engender an open, interdisciplinary discourse that will improve cryptoliteracy for the decentralised society of the future.”

People from a wide range of professional backgrounds are directly involved in the topic of blockchain in recent years – this is clearly demonstrated by DLT Austria.

“DLT Austria is a non-profit association. We empower and connect blockchain stakeholders in order to establish a broad international “DLT cluster” originating from Austria. In order to expand the blockchain ecosystem further, we offer our corporate members three different formats for breaking

ABC Austrian Blockchain Center, Based in Vienna



Source: www.abc-research.at/de

new innovative ground with distributed Ledger technologies and finding suitable use cases and reliable implementation partners for their projects. Individuals are also eligible to join – membership is free of charge and they will be fairly compensated for their contributions. We are committed to provide high-quality work for our member companies and to ensure that individual members are adequately compensated for their work. DLT Austria is not a debating society, but a rapid reaction force in the field of deep tech. The criteria for admission are accordingly rigorous. Combining the experience and knowledge of the “old economy” with new technologies to increase efficiency and benefit is certainly an important element. Likewise, close cooperation between research, technology, regulators and stakeholders across industries and

sectors is necessary to successfully shape the digital transformation into a token economy. DLT holds the potential for a paradigm shift in economic and social approaches to the great challenges of our time: collaboration, transparency and trust, data security and value creation participation can be achieved and the vast differences between the goals of economically active individuals and groups can thus be harmonised. To summarise: We hope to organise more public events if the Covid-19 pandemic allows. Alongside our networking events, we would also like to launch an open source community project. We are currently very proud of how strongly our community is growing, especially the proportion of women, which makes us especially happy,” says Eduard Prinz, Chair of the DLT Austria association.



2.3 Embedded Finance

Embedded finance is the result of the widespread digitalisation across all industries. Nowadays, more and more companies outside the banking sector are offering financial products and services such as loans in their service portfolio. Real estate agents, travel agencies, construction companies, energy suppliers and many other business sectors are now benefiting from this development. This was made possible primarily by combining open banking, the opportunities offered by API integrations and cloud services in order to offer customers innovative payment and banking services. This form of technological disruption has also changed the banking ecosystem, as banks around the world did not want a rupture to occur and went along with this form of digitalisation on many levels: banks now also offer their services via third-party platforms.⁷

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- having to comply with all regulatory requirements.
- Another focus of the FinTech Advisory Council is the digitalisation of securities.

3.2 Successful cooperation between FinTechs and banks

Increasing cooperation between banks and FinTechs will mean that consumers can look forward to more and more user-friendly products and services in general. These will affect all areas of banking.

The FinTech scene in Austria has also become more complex, more successful and more professional in recent years. Vienna is emerging as an attractive location for innovative and forward-looking technology start-ups, especially in the FinTech sector. Digital payment and digital services in particular are experiencing a real boom – not least in the context of the European PSD2 regulation⁸ – and cashless payment methods are becoming increasingly diverse. Today, it is not only the established players such as Google, Apple, Facebook or Amazon that are entering our markets. A stroll through the shops in Vienna’s 1st district reveals the extent to which Alipay and other Chinese players have already established themselves in Austria.

BAWAG P.S.K. is currently collaborating with several national and international FinTechs to continuously develop and refine technologies and services for its customers. One of its partner companies is the Austrian FinTech company baningo.com. “You don’t always have to develop everything yourself or reinvent the wheel. What counts is keeping the focus on the customer and ensuring that they benefit from innovations, services and products,” explains Marcus Kapun, BAWAG P.S.K.’s Chief Digital Officer.

One example of UniCredit Bank Austria’s collaboration with FinTechs is the photo transfer feature in the mobile banking app developed in cooperation with FinTech Gini: UniCredit Bank Austria is the first and only Austrian bank to offer the photo transfer feature. The software uses artificial intelligence to identify all the necessary information on an invoice from a single photo and automatically fills out the transfer form. It is no longer necessary to enter all the data needed for the transaction by hand. This innovation was made possible by a collaboration with the German start-up Gini.

Volksbank Wien AG purchases products and services from competent partners. sumUp is a good payment solution that is particularly popular with commercial customers as a

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www.fma.gv.at/fma-aktuell/fma-fokus-initial-coin-offerings

9

www.eur-lex.europa.eu/legal-content/DE/TXT/?uri=CELEX:32015L2366

3.1 What are the developments in the domestic market?

“In light of the increasing digitalisation in all areas of financial services, the Association of Austrian Banks and Bankers also continues to align its offerings accordingly, in order to create added value for its members and to support them with their digital transformation. Cooperation with FinTechs will also be crucial in the future to raising the digital maturity level of existing products and processes or possibly to opening up new business models” says Stefan Punkl from the Austrian Bankers’ Association.

The state regulatory authorities are also adapting to the new circumstances. One of these is the Austrian Financial Market Authority (FMA), which is focusing supervision on digitalisation and financial innovation and is working to ensure technology neutrality and legal transparency. The FMA has also committed to creating a FinTech contact point as a knowledge centre for an integrated supervisory approach and to host the FinTech navigator. In addition, the Austrian Federal Ministry of Finance established the FinTech Advisory Council in spring 2018 to support and actively shape the further development of this sector. Initial results of these efforts include:

- Information on ICOs (initial coin offerings) was prepared in close consultation with market participants and is available on the FMA’s website.⁹
- Work has also been undertaken to develop a “regulatory sandbox”, which offers FinTechs the opportunity to test their business models first for a limited period of time and within a limited circle, without



mobile payment terminal. Finreach is a service that allows new customers to change accounts quickly and easily. The process is implemented digitally, thus minimising the use of paper. Finapi provides a multibanking solution that will soon be made available to Volksbank customers.

In 2017, RBI launched the largest FinTech partnership programme in Central and Eastern Europe. This “Elevator Lab” is looking for start-ups with successful, innovative FinTech products and technologies. The aim is to work with FinTechs to develop scalable business cases and thus enable international growth.

3.3 Women in the FinTech scene

The proportion of women on the boards of FinTech companies is five percent in the EU and eight percent worldwide.¹⁰ While there are no separate figures for Austria, the meetings of the Fintech Ladies show that women certainly play a role in the Austrian FinTech world. Established in Berlin in 2016 by Christine Kiefer, the network’s goals are to promote networking, visibility and professional dialogue. The network branched out to Vienna in 2018, where it is currently headed by Johanna Maria Leiner, Head of Compliance Governance & Ethics at Paysafe Group, and Natalie Staniewicz, FinTech Lead at Accenture Austria.

“Our aim is to continue to promote events and partnerships to make a significant contribution to promoting the ecosystem in Austria. The most important points are the same: to increase the visibility of women in the FinTech scene, to continue the mission for networking and to present role models that will inspire the next generation to become part of this ecosystem, because we want to advance the financial and technology sector together,” says Natalie Staniewicz.

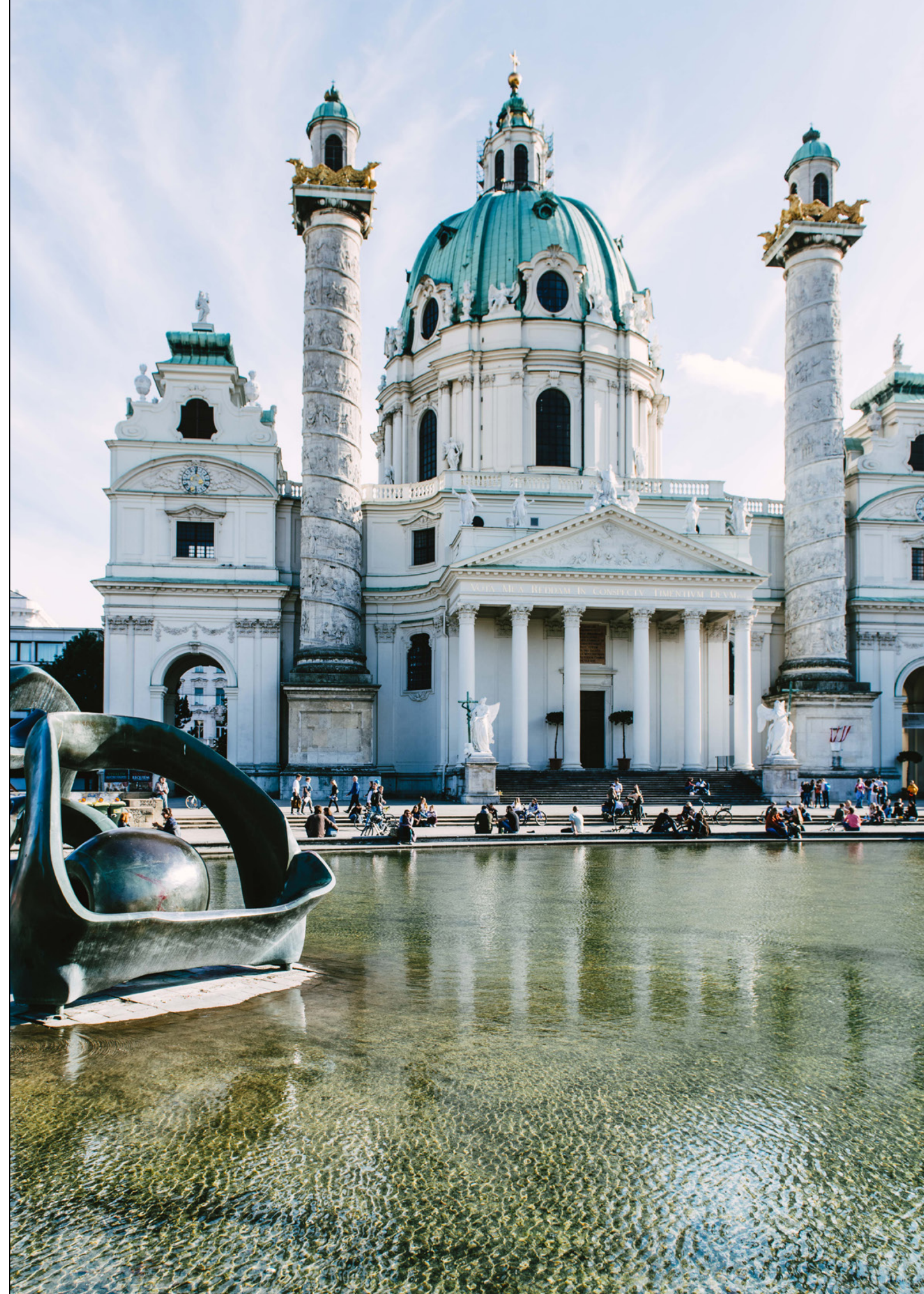
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www.derbrutkasten.com/fintech-ladies-deep-dive-wien

3.4 Supporters, incubators, events

Accelerators and hubs where fledgling companies can try things out, carry out research and receive support, are enormously important for launching a start-up. There has been a marked upswing in this area in recent years. The Raiffeisen Bank International (RBI) Elevator Lab accelerator programme was founded in 2017 and entered its second round in 2018. The programme runs for six months, and up to 200,000 euros are invested in a pilot project. Maximilian Schausberger, Head of the Elevator Lab programme: “Elevator Lab is the largest FinTech partnership programme in Central and Eastern Europe. We are deeply committed to working closely with FinTechs on an equal footing. We invest a lot of time in the programme, provide very good mentors and create the basis for long-term cooperation between Raiffeisen Bank International and the participants.”

The most comprehensive forum bringing together all stakeholders in this field – start-ups, SMEs, research institutions, banks, venture capital companies or accelerators – is FinTechWeek Vienna, which was held for the fifth time in 2021, and addresses topics such as financial technology, blockchain, business models and growth strategies of FinTechs, legal and regulatory aspects for FinTech entrepreneurs, and customer benefits of FinTech solutions. Initiated by Fintech Austria, the Austrian Bankers' Association and the Vienna Business Agency, FinTechWeek is specifically conceived as a community event, as Patrick Pöschl from Fintech Austria emphasises: “The presentations are focused on products and innovations. This gives the event a completely different tone. The event is very well received in the community and yields excellent discussions, new ideas and even the occasional beginnings of a collaboration.”



The objective of the Vienna Business Agency is the continuous development of international competitiveness by supporting both Vienna-based companies and their innovative strengths, and the sustainable modernization of the city as a business location. To achieve this, the Agency provides free consultations to all entrepreneurs in Vienna on the topics of business creation, business location or expansion, business support and financing. Furthermore, networking contacts in the Viennese economy are also made available.

The Vienna Business Agency supports and helps businesses complete their research and development projects with both individual consulting and monetary funding. Depending on requirements, they will receive information about sponsorships, financing opportunities, possible development partners, research service providers, or research infrastructure, according to their needs.

The Vienna Business Agency sees itself as a network of the Viennese Green Tech & Social Tech industry and supports businesses with consultations, as well with distribution and networking among themselves. Events and workshops on topics from the sustainability sector are held regularly.

Additionally, the Vienna Business Agency helps with company relocations or internationalization services. Assistance is provided to business founders and young entrepreneurs in the start-up area. Free workshops and training sessions on topics of everyday business are offered as well as small, affordable office spaces.

Founders Labs¹¹ support aspiring entrepreneurs and founders with a two-month, part-time program to help them get started.

All funding programs of the Vienna Business Agency can be found here: viennabusinessagency.at/funding/programs

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viennabusinessagency.at/startup-and-grow/lets-talk-founding-1/founders-labs/





The following table provides a brief overview of some innovative Viennese FinTech companies, associations and academic institutions promoting FinTech in Vienna, in alphabetical order and without any claim to completeness. Information has been sourced from the respective websites. If you would like to be listed here as well, please contact technologieservices@wirtschaftsagentur.at.

Unternehmen im Bereich FinTech

COMPANY	DESCRIPTION	CONTACT
OBSNETWORK	A public blockchain platform uniquely suited to the B2C and B2B needs of start-ups, established small and medium companies, as well as globe-spanning enterprises with hundreds of corporate partners and millions of users. Obsnetwork is the right platform for you if you want to create retail/loyalty tokens to tokenise ownership.	Zwölfergasse 10/8. door 3 1150 Vienna www.Obsnetwork.com
ABACUS	Artificial intelligence for finance and accounting: the self-learning Abacus Intelligence software organises and automates accounting and financial processes around the globe.	Goldschlagstrasse 22/5-7 1150 Vienna www.abacus.ac
ALLVER	Allver offers insurance customers digital access to policies, applications and claims, suggests solutions for optimal protection based on your personal characteristics and needs, and allows you to collaborate with your insurance company's or broker's account manager.	Margaretenstrasse 9/3 1040 Vienna www.allver.at
AUTOWHALE	Autowhale GmbH is a software development company, trading desk and consulting group for start-ups in the Crypto Space.	Krottenbachstrasse 122/29/3 1190 Vienna www.autowhale.net
BANINGO	With its software solution "baningo-select", baningo GmbH has developed a product that combines the efficiency of the digital world with the individuality of personal consulting.	Sechskrügelgasse 2/7 1030 Vienna www.baningo.com
BITPANDA	An easy-to-use wealth building platform on which users can buy, sell, store and exchange all digital assets.	Campus 2, Jakov-Lind-Strasse 2 1020 Vienna www.bitpanda.com

COMPANY	DESCRIPTION	CONTACT
BOOKAMAT	The company offers accounting services for self-employed professionals in Austria. Simply record your income and expenses yourself – and keep an eye on your finances while saving time, money and energy.	Franzensgasse 25/15 1050 Vienna www.bookamat.com
BRICKWISE	Brickwise is a blockchain-based marketplace for digital real estate shares. Investors can purchase real estate units for as little as 100 euros via a smartphone app, collect monthly rental income and benefit from its performance. The Brickwise Launchpad is designed to make transferring a property from the analogue world to the digital one easier, faster and cheaper than ever before. It allows everyone to not only advertise their property, but also sell it digitally, fairly and under transparent conditions, with just a few clicks. The keys to success in this regard are the use of blockchain technology, advanced augmented reality processes and a pricing method that earned the scientists who developed it the Nobel Prize.	Börseplatz 4/2 1010 Vienna www.brickwise.at
BSURANCE	bsurance specialises in the digital transformation of insurance products. A cloud-based digital platform is used to embed fair and relevant products (from insurance and other companies) into the sales channels of B2C partners via simple API interfaces, making them directly available at the key product POS. This adds value to the products and services on offer there. The bsurance digital platform allows users to purchase insurance, create policies and manage claims in real time.	Nordmanngasse 27/2/10 1210 Vienna www.bsurance.com/de
CASHPRESSO	cashpresso allows users to pay in convenient instalments in all online shops and thus enjoy more financial freedom. Customers choose the instalment rates themselves. In 2019, the Bluecode mobile payment features were integrated into the cashpresso app.	Schottenfeldgasse 85/2 1070 Vienna www.cashpresso.com
CASHY	CASHY was founded by three long-time friends in 2018. Coming from the banking sector and frustrated by the many rejections of loan applications, as well as the lack of alternative offers for applicants, they decided to get into micro-loans against movable collateral themselves and offer a digital solution. The goal of our digital solution is to make the process of pledging and selling (temporarily) unneeded items as easy and convenient as possible for our clients.	Burggasse 117/2 1070 Vienna www.cashy.at

COMPANY	DESCRIPTION	CONTACT
COINPANION	Coinpanion is the world's first asset manager for cryptoassets such as Bitcoin and Ethereum. Coinpanion enables users to invest in a personalised cryptoportfolio without any prior knowledge, and provides portfolio administration using an AI-optimised investment strategy. This strategy makes it possible to automatically react to market fluctuations in real time.	Seitenstettengasse 5/37 1010 Vienna www.coinpanion.com
COINSTOX	Coinstox is the first DeFi crowdfunding platform for asset tokenisation, designed to enable start-ups and entrepreneurs to generate capital in exchange for tokens.	Rotenlöwengasse 13 1090 Vienna www.coinstox.io
CONDA	This crowdinvesting platform has branches in Vienna and Munich. The platform connects companies with investors to lay a foundation for successful business ideas.	Donau-City-Strasse 6 1220 Vienna www.conda.at
CORTECS	Cortecs develops systems for the analysis and forecasting of crypto-assets. The team has its roots in a research unit at the University of Vienna, working on the use of artificial intelligence in asset management. This spin-off now focuses on analysing the influence of social media on price developments. It processes millions of messages from Twitter, Reddit and relevant online media every day to gauge the prevailing mood. This is because there are strong interactions between moods and price developments which helps to detect price changes at an early stage. Algorithms are designed to enable profitable trading of crypto-assets and form the foundation of a new type of crypto-fund.	Schottengasse 10 1010 Vienna www.cortecs.ai
CPB SOFTWARE	Originally founded as a banking software specialist, CPB Software is now a leading company for complex IT and offers solutions for banks, financial service providers and auditors from a single source.	Campus Viertel Zwei Vorgartenstrasse 206c 1020 Vienna www.cpb-software.com
CRIF	CRIF operates worldwide and specialises in credit reports and corporate information, outsourcing and data processing services, and credit solutions. In Austria, CRIF is the leading provider of business and credit information, fraud prevention, data-based technologies and decision management solutions along the entire customer life cycle.	Diefenbachgasse 35 1150 Vienna www.crif.at

COMPANY	DESCRIPTION	CONTACT
DAGOBERT INVEST	Dagobert invest is one of Austria's leading crowdfunding platforms and brokers capital exclusively for real estate projects. Dagobert invest directs investment offers from property developers to Austrian investors within the framework of the Austrian Alternative Financing Act (AltFG).	Wohllebengasse 12-14. Top 601 1040 Vienna www.dagobertinvest.at
DANUBE TECH	The start-up Danube Tech uses blockchain to put digital identities in the hands of users. The "Self Sovereign Identity" allows you to control who has access to which identities on the internet – and who has their access revoked.	Annagasse 8/1/8 1010 Vienna www.danubetech.com
DAOPAY	DaoPay helps web shops and online traders to accept credit cards and alternative payments via the internet.	Hackhofergasse 5/14 1190 Vienna www.daopay.com
DIMOCO PAYMENT SERVICES	DIMOCO Payment Services is a payment institution licensed in the European Economic Area and regulated by the Austrian Financial Market Authority (FMA). As a licensed acquirer and payment service provider, DIMOCO Payment Services processes credit card payments and alternative payment methods for e-commerce merchants. The company offers the security of a regulated payment institution, customised payment solutions tailored to specific industries, innovative risk management tools, and individual revenue-generating services.	Mariahilfer Strasse 77-79 1060 Vienna www.dimoco.eu/paymentservices
DOMONDA	Domonda provides accounting automation for SMEs and also offers an on-demand service platform with the best service providers in the financial sector.	Wattgasse 48/26 1170 Vienna www.domonda.com
DURCHBLICKER.AT	Durchblicker.at is Austria's largest independent fixed-cost comparison portal offering 27 rate comparisons for insurance, energy, telecommunications and finance. It allows consumers to easily find top offers, conveniently take out a policy online and save up to 3,040 euros a year. The start-up has around 70 employees at its headquarters in Vienna and offers free consulting and supports customers in changing providers.	Salzgries 15 1010 Vienna www.durchblicker.at

COMPANY	DESCRIPTION	CONTACT
EBURY	The London-based FinTech company Ebury assists SMEs and internationally active corporations in Austria in processing payment transactions. Its core competencies are international foreign exchange trading and hedging cash inflows and outflows in foreign currencies. This makes it easier for Ebury clients to calculate costs and concentrate on their own core competencies, as the risks associated with foreign currency fluctuations are professionally hedged.	Albert Hall Albertgasse 35 1080 Vienna www.ebury.at
EVERBILL	User-friendly and intuitive online software makes it easier for customers to create, manage and send invoices, quotations and delivery notes.	Alliiertenstrasse 1/28 1020 Vienna www.everbill.com
FINABRO	FINABRO is your digital platform for asset accumulation and pension provision. We help people to make provisions for the future: either via their employer or directly by means of private pension options. With a focus on cost-effective, tax-optimised and flexible pension provision, FINABRO offers Austria's most advanced retirement provision and works together with Zurich Versicherung, and other insurance companies, for this purpose.	Liechtensteinstrasse 55/8 1090 Vienna www.finabro.at
FINAPU	The risk assessment models in FinAPU allow you to perform efficient risk assessments in seconds. Analyse states, companies and banks around the world at the touch of a button, regardless of whether they are listed or not. FinAPU is flexible and adapts to your requirements.	Thunhofgasse 7/9 1120 Vienna www.finapu.com
FINCREDIBLE	The young start-up offers a digital toolbox for performing credit checks on individuals and SMEs based on their bank account information directly at the point of sale.	Wipplingerstrasse 32/22 1010 Vienna www.fincredible.at
FINNEST	Finnest is the leading platform for investment in successful, medium-sized companies. Only established companies that have been successful for a long time and have a turnover of several million euros are financed.	Schleifmühlgasse 6-8, Top 815 1040 Vienna www.finnest.com
FISKALY	Each European country regulates the requirements for electronic records for cash or electronic payments according to its own specifications (RKSv in Austria, KassenSichV in Germany). This applies to cash registers, ERP systems and eCommerce systems. Fiskaly offers cloud-based compliance as a service and unifies all national regulations in a single API.	Stutterheimstrasse 16-18/2/20e 1150 Vienna www.fiskaly.com

COMPANY	DESCRIPTION	CONTACT
FONMONEY / TRANSPAYGO	Transpaygo offers international money transfers from euros to foreign currencies and foreign currencies to euros for business customers and end customers.	Alser Strasse 21 1080 Vienna www.fonmoney.de
GEORGE LABS	Serving almost five million users in four different countries, George offers a digital banking experience that combines design, technology and transparency. George is developed and operated at Erste Group's George Labs by an international and interdisciplinary team of skilled professionals.	Am Belvedere 1 1100 Vienna www.george-labs.com
GETSBY	Getsby is designed to minimise unnecessary waiting times in restaurants and bars by allowing customers to order and pay on the spot using their smartphone. The restaurant does not have to invest in additional hardware, as Getsby connects to the restaurant via a specially developed interface which does not require any technical implementation on the part of the restaurant.	Media Quarter Marx 3.2, Maria-Jacobi Gasse 1 1030 Vienna www.gets.by
GLOBAL PAYMENTS	Global Payments is one of the world's largest providers of payment services and technologies. Customers in 38 countries trust in its solutions, which process more than 50 billion transactions per year. In Austria, Global Payments has been operating as a joint venture with Erste Bank Group since 2019.	Am Belvedere 1 1100 Vienna www.globalpayments.at
HANDCHEQUE	All your favourite customer, payment and voucher cards can be grouped together on a group card equipped with a touch-screen.	Teinfaltstrasse 8/4 1010 Vienna www.handcheque.com
HAUDE ELECTRONICA	haude electronica has been developing bookkeeping, accounting and tax software since 1999. It focuses on supporting entrepreneurs & sole trader businesses with easy-to-use software that assists users by providing automated features. Furthermore, haude electronica has been a respected partner for individual developments for ministries, banks and other institutions such as Erste Bank/Sparkasse, the Federal Ministry of Finance, the Austrian Economic Chamber and the aws for many years.	Nestroyplatz 1 1020 Vienna www.haude.at
HERO	Herosphere uses blockchain to enable customers to bet on eSport competitions in League of Legends, Dota 2, CS:GO and Overwatch.	Praterstrasse 1, Space 21 1020 Vienna www.herosphere.gg www.herocoin.io

COMPANY	DESCRIPTION	CONTACT
IMMOFUNDING	IMMOFUNDING is a financial technology company with an exclusive focus on the real estate industry. IMMOFUNDING gives experienced developers the opportunity to finance their own projects through crowdfunding, to work with investors and to create something special together.	Sterngasse 3/2/6 1010 Vienna www.immofunding.com
IMPERION	Our real-time tax reporting solution powered by open banking will provide an innovative solution that will revolutionise the trading platforms of neobrokers and their clients who have high demands in terms of fast and efficient online services. Our solution allows neobroker clients to easily generate real-time tax reports for their trading income, when and as often as they need them. This includes end-of-year tax reports, mid-year tax optimisation reports and withholding tax reports.	Schegargasse 18/16 1190 Vienna www.imperion.eu
IXOPAY	IXOPAY is a payment management platform that offers independence and flexibility in the processing of online payments. From intelligent payment method selection options for end customers to an acquirer-agnostic PCI vault that enables smart routing and modular risk and fraud management, to centralised reporting, settlement and reconciliation, the entire lifecycle of a transaction can be mapped completely and with individually configurable technology.	Mariahilfer Straße 77–79 1060 Vienna www.ixopay.com
KASSANDRO	Kassandro is the perfect answer to the 2016 cash register obligation as it applies to small businesses and has been developed for use in all sectors. Its special functions allow it to be used by almost all occupational groups. From taxi drivers, market stalls and hair and beauty salons to simple catering businesses, Kassandro can be used for a wide range of purposes.	Pfarrgasse 52 1230 Vienna www.kassandro.at
KLARNA	Klarna is one of the leading payment providers in Europe and also a newly licensed bank. Founded in Stockholm in 2005, it has an office in Vienna.	Mayerhofgasse 1/20 1040 Vienna www.klarna.com

COMPANY	DESCRIPTION	CONTACT
KOMPANY	<p>kompany is the leading RegTech platform for global company verification and business KYC (KYB). Its global network provides real-time access to commercial registers, financial authorities and tax offices around the world, making it one of the few KYB providers capable of meeting the most stringent due diligence requirements of the most recent anti-money laundering laws. Kompany's clients include regulated companies such as global and international banking groups, FinTechs, Big Four accounting firms, financial service providers, payment service providers, banking-as-a-service and compliance platforms, and multinational corporations. Headquartered in Vienna, kompany is a state-licensed clearing house and official distributor for commercial registers in many countries around the world.</p>	<p>Schwindgasse 7/12, 1040 Vienna</p> <p>www.kompany.at</p>
MOOMOC	<p>moomoc's robo-advisor allows investors to automatically invest in individual shares according to more than 20 different strategies.</p>	<p>Strozzigasse 10/1/6 1080 Vienna</p> <p>www.moomoc.com</p>
MORPHER	<p>Morpher allows customers to trade in shares, cryptocurrencies, foreign currency and commodities around the clock with zero fees.</p> <p>In January 2019, investor Tim Draper announced that he had provided 1.25 million USD of seed capital to Morpher's VC funding round.</p>	<p>Heinestrasse 21, Top 4 1020 Vienna</p> <p>www.morpher.com</p>
MPAY24	<p>mPAY24 is a leading online payment provider and part of the Bafin-licensed heidelpay Group. It offers all standard payment methods via a single interface and with only one contract.</p>	<p>Grüngasse 16 1050 Vienna</p> <p>info@mpay24.com www.mpay24.com</p>
MYCHEX	<p>myChex offers a platform that connects businesses, customers and invoice users, and processes invoices in a digital and machine-readable form. On the basis of existing interfaces in many POS systems, invoices are sent to myChex during the payment process, which users can view and categorise on their smartphones in the myChex app and find again at any time by means of a simple search function. If the invoice is needed for a tax return or an expense report, it can simply be forwarded to other linked systems.</p>	<p>Mooslackengasse 17 1190 Vienna</p> <p>www.mychex.net</p>
N26	<p>This direct bank specialises in account management using your smartphone. It offers a free current account with innovative product services and premium offers.</p>	<p>Praterstrasse 1/3rd floor/37 1020 Vienna</p> <p>www.n26.com/de-at</p>

COMPANY	DESCRIPTION	CONTACT
NETINSURER	<p>Netinsurer offers AI-based automation and software solutions in consulting, sales and back-end for insurance companies and brokerages.</p>	<p>Hietzinger Kai 13/6 1130 Vienna</p> <p>www.netinsurer.com</p>
NOMENTIA	<p>TIPCO is now called Nomentia, but TIP is still TIP. This acquisition brings together two complementary product portfolios that offer companies of all sizes a state-of-the-art treasury solution that will revolutionise the treasury management systems market.</p> <p>The key factors for the successful development of the first talks were the broad similarity between the two FinTechs' corporate cultures and plans for the future. "Nomentia and TIPCO share the same vision: to offer a web-based treasury and cash management solution in an unprecedented form, not only for – but most importantly in – partnership with our customers."</p>	<p>Gertrude-Fröhlich-Sandner-Strasse 3 1100 Vienna</p> <p>www.nomentia.com</p>
OWN360	<p>Own360 is the first all-round free fund savings service. All of this is simple and easy to understand and comes from a single source. Use the Own360 app to invest in a broad range of around 300 companies that are particularly relevant for your location – Germany or Austria. From A for Apple to B for BMW or C for Coca-Cola to Z for Zalando, the list includes everything that creates sustainable economic value in our part of the world.</p>	<p>Gusshausstrasse 3/2a 1040 Vienna</p> <p>www.own360.app</p>
PAYSAFECARD	<p>Founded in 2000, paysafecard is now a globally active online prepaid payment provider and part of the leading payment provider Paysafe. Headquartered in Vienna, paysafecard operates internationally and has offices in almost 50 countries around the world. This electronic payment method is based on the prepaid concept. In 2015, it was wholly acquired by the international Optimal Payments Group, which subsequently changed its name to Paysafe Group. Paysafecard products are available at over 650,000 points of sale around the world. In 2018, paysafecard developed the online cash method Paysafecash, which is now available in over 20 countries.</p>	<p>Am Europlatz 2 1120 Vienna</p> <p>www.paysafecard.com</p>
PREDICTR	<p>predictR is a software solution for online banking that uses algorithmic analysis to turn historical transaction data into an account balance prediction.</p>	<p>Margaretenstrasse 77/5 1050 Vienna</p> <p>www.predictr.eu</p>
PRINCIPIA	<p>Principia is an automated investment and credit engine for banks and FinTechs that opens up opportunities for European companies.</p>	<p>Prinz Eugen-Strasse 54/9 1040 Vienna</p> <p>www.principia.at</p>

COMPANY	DESCRIPTION	CONTACT
PROSALDO.NET GMBH	ProSaldo.net offers an all-in-one accounting and invoicing solution for Austrian start-ups, entrepreneurs and sole trader businesses. In addition to all the standard features of a professional financial software programme, ProSaldo.net provides many innovative functions such as uploading receipts with automatic recognition and posting invoices. ProSaldo.net GmbH is part of the haude electronica group, which has been developing software, online calculators and apps for accounting, invoicing and taxes since 1999.	Nestroyplatz 1 1020 Vienna Contact person: Marlene Gottweis (MA) www.prosaldo.net
READY2ORDER	ready2order is a cloud-based cash register software that enables businesses to sell their products remotely or in-store.	Treustrasse 22-24 1200 Vienna www.ready2order.com
RENDITY	The crowdfunding platform allows individuals to pool their financial resources and combine them into one project to lay the foundation for their real estate portfolio.	Tegetthoffstraße 7 1010 Vienna www.rendity.com
REVAL	reval offers users the opportunity to invest in real estate projects in a simple and uncomplicated process and to share in the property's profits.	Custozzagasse 4 1030 Vienna www.reval.co.at
RESPEKT.NET	The goal of the respekt.net platform is crowdfunding for a better society. It connects non-profit initiatives that are committed to social change with potential supporters.	Neubaugasse 56/2 1070 Vienna www.respekt.net
RIDDLE & CODE	Provider of blockchain-based end-to-end solutions. RIDDLE&CODE's hardware and software stacks enable companies to master the challenges of our digital society such as machine identity, product provenance and supply chain management.	ORBI TOWER, 10th floor Thomas-Klestil-Platz 13 1030 Vienna www.riddleandcode.com
RISKINE	riskine offers intelligent solutions for digital consulting. Its clients come from the banking and insurance sectors.	Waaggasse 15/1 1040 Vienna www.riskine.com
SAVITY	The Viennese company Savity Vermögensverwaltung GmbH is an independent online asset manager (robo-advisor) for private clients. It transposes the concept of saving into the here and now. Savity enables cost-effective, transparent and professional asset management based on client specifications in terms of return/risk levels and personal values such as sustainability of investments.	Storchengasse 21/7 1150 Vienna www.savity.at

COMPANY	DESCRIPTION	CONTACT
SEASONAX	Seasonax specialises in identifying and evaluating seasonal patterns in financial instruments. The software offers an analysis of currencies, commodities, and individual shares in order to optimise the timing when trading.	Elisabethstrasse 22/2 1010 Vienna www.seasonax.com
SECURE PAYMENT TECHNOLOGIES/BLUECODE	Secure Payment Technologies offers mobile payment using your smartphone. The Bluecode app can be used to pay at more than 18,000 checkouts in Austria, at supermarkets, petrol stations and selected tobacconists. Bluecode was integrated into the cashpresso app in 2019.	Hohenstaufengasse 6/3 1010 Vienna www.bluecode.com
SIMPLYTOKENIZED	SimplyTokenized was founded in 2020 with the aim of establishing new alternative forms of financing and enabling small-scale financing.	Ungargasse 37 1030 Vienna www.simplytokenized.com
SIX PAYMENT	The Swiss financial service provider specialises in cashless payment transactions and maintains a branch office in Vienna.	Marxergasse 1B 1030 Vienna www.six-payment-services.com
SMART ENGINE	The company uses focused target marketing to connect consumers, retailers and financial service providers.	Wienerbergstrasse 11 / Tower B / 7th floor 1100 Vienna www.smartengine.solutions
SMARTSTREAM	SmartStream is a software company that operates internationally and develops software solutions for banks. Its headquarters are in London. The company has had a branch office in Vienna since 2000. It has a total of 20 branches worldwide. In 2018, an Innovation Lab for AI and blockchain was also opened at the Vienna site. There is now a team of data scientists working here specifically on use cases for AI in the financial sector.	Vienna TwinTower Wienerbergstrasse 11 1100 Vienna www.smartstream-stp.com
SPECTOSPHERE GMBH	Spectoshere focusses on artificial intelligence, deep learning processes, mathematical modelling of complex data and software development. This expertise is applied in the finance industry to develop innovative software systems based on artificial intelligence.	Hernalser Hauptstrasse 35/101 1170 Vienna www.spectosphere.com
THREE COINS	Three Coins is an incubator for financial literacy and innovative learning formats.	Lindengasse 56, 18-20 c/o Hub Vienna 1070 Vienna www.threecoins.org

COMPANY	DESCRIPTION	CONTACT
TRALITY	Trality is a Viennese company currently in the founding stage. It aims to use technological developments to facilitate access to cryptocurrency trading and to reduce the barriers to entry into this market. The goal is to enable cryptocurrency traders with little experience (leisure traders) to generate consistent trading income – an undertaking that is made more difficult by the highly volatile market environment.	Novaragasse 19/9 1020 Vienna www.trality.com
WEFOX	The wefox concept: tariffs and insurance policies can be viewed, optimised, newly concluded and claims reported at any time and anywhere – digitally and all in a single location.	Thomas-Klestil Platz 3 1030 Vienna www.wefox.at
WIKIFOLIO	wikifolio is Europe's largest marketplace for transparent investment strategies. wikifolios are sample portfolios of private and professional investors who implement their trading ideas actively and present them transparently. Customers can then invest accordingly.	Berggasse 31 1090 Vienna www.wikifolio.com

FinTech associations and scientific institutions in Vienna

ASSOCIATIONS / SCIENTIFIC INSTITUTIONS	DESCRIPTION	CONTACT
ABC BLOCKCHAIN CENTER	The ABC Blockchain Center aims to be the Austrian research centre for blockchain (and related) technologies used in industrial applications such as Industry 4.0 / IoT as well as in finance, energy, logistics, government and administration. The new applications and business models resulting from collaborations between established players, innovative start-ups and top R&D institutes will be the key to creating new jobs and establishing Austria among the top ten innovative countries in Europe.	Welthandelsplatz 1, D2 Building 1020 Vienna info-crypto-economy@wu.ac.at www.blockchain-center.at
BITCOIN AUSTRIA	Bitcoin Austria is a non-profit organisation that promotes and supports the widespread adoption of the digital currency Bitcoin in Austria. The organisation's network of experts forms the primary point of contact for traders, end users and media professionals regarding technical, legal and organisational questions about Bitcoin.	Seilerstätte 24 1010 Vienna www.bitcoin-austria.at
DAAA – DIGITAL ASSET ASSOCIATION AUSTRIA	Association for the promotion and sustainable development of the digital assets ecosystem in Austria.	Seilerstätte 24 1010 Vienna office@daaa.at www.daaa.at
DLT AUSTRIA	DLT Austria is a non-profit association that aims to support and connect blockchain stakeholders in Austria in order to establish an international “DLT Cluster” from within Austria on as broad a basis as possible. In order to expand the blockchain ecosystem further, DLT Austria offers its corporate members three different formats for breaking new innovative ground with distributed ledger technologies and finding suitable use cases and reliable implementation partners for their projects.	Kärntner Ring 2/28 1010 Vienna www.dltaustria.com
FINANZMARKTAUF-SICHT AUSTRIA	As an integrated supervisory authority established in 2002, the FMA brings together the supervision of all significant providers and functions under a single roof.	Otto-Wagner-Platz 5 1090 Vienna www.fma.gv.at

ASSOCIATIONS / DESCRIPTION SCIENTIFIC INSTITUTIONS		CONTACT
FINTECH AUSTRIA	FinTech Austria's mission is to promote the development of the FinTech sector in Austria and CEE, to make an active contribution to the ecosystem and to facilitate communication and cooperation within the community and with external participants. One of its main goals is to create a well-functioning bridge between the world of FinTech, regulation and banking via the FinTech Advisory Council, the quarterly Vienna FinTech MeetUps and the annual FinTechWeekVienna.	Talent Garden Vienna Liechtensteinstrasse 111-119 1090 Vienna www.fintechaustria.org
FINTECH LADIES	The Fintech Ladies are a network for women in the finance and technology sector. Headquartered in Berlin, the network has expanded to various cities across Europe. The network currently has a presence in Germany, Austria, Switzerland and Belgium.	Scanbox #05700 Ehrenbergstr. 16a D- 10245 Berlin www.fintechladies.com
FINTECHMATTERS	FINTECHMATTERS is a European FinTech ecosystem summit and business matchmaking platform that brings together start-ups, established companies, investors and experts.	Krummbaumgasse 1/27 1020 Vienna office@fintechmatters.org www.fintechmatters.org
SBA RESEARCH	SBA Research was founded in 2006 as the first Austrian research centre for information security by TU Wien, Graz University of Technology and the University of Vienna. In recent years, the Vienna University of Economics and Business, the AIT Austrian Institute of Technology and the University of Applied Sciences St. Pölten have joined as academic partners. SBA Research develops practical and applicable solutions based on scientific research on information security, with a focus on emerging topics such as cybersecurity and blockchain. SBA Research employs a staff of approximately 100 people and is now the largest research centre in Austria to exclusively address information security. The centre is part of the Austrian COMET excellence programme (COMET – Competence Centers for Excellent Technologies).	Floragasse 7 1040 Vienna www.sba-research.org

ASSOCIATIONS / DESCRIPTION SCIENTIFIC INSTITUTIONS		CONTACT
WU WIEN RE- SEARCH INSTITUTE FOR CRYPTOECO- NOMICS	The institute at WU Wien (Vienna University of Economics and Business) was founded in 2018 with the aim of pooling the available competencies and diverse range of specialist knowledge on the subject of cryptoeconomics.	Welthandelsplatz 1 1020 Vienna info-crypto-economy@wu.ac.at www.wu.ac.at/cryptoeconomics
RIAT	RIAT is an independent institute working on cryptoeconomics, privacy technologies and open hardware. The institute investigates and shapes the future of decentralisation.	Neubaugasse 64-66/3/4 1070 Vienna www.riat.at
AUSTRIAN BANKERS' ASSOCIATION	The Austrian Bankers' Association sees itself as a conduit between our members and interested members of the public.	Börsegasse 11 1010 Vienna www.bankenverband.at

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na, encourages cooperation and awakes enthusiasm for re-
search and innovation among young Viennese. Additional
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