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THIS IS EXPORT. **THIS IS WALES.**

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# M O N E Y      2 0 2 0

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Export Market Visit

5 – 9 June 2023

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**This is Export.**  
**This is Wales.**

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Pierhead, Senedd and  
Wales Millennium Centre, Cardiff Bay

Wales is a self-governing constituent country of the UK and the Welsh Government is the devolved Government for Wales.

Devolved since 1999, the Welsh Government's decision-making powers within a small and joined-up country mean we can cut red-tape and act fast.

They also mean we are responsible for our own economic development, working with business to create a prosperous, green and equal economy.

Wales has a strong industrial heritage that has shaped our confident, creative and ambitious economy of today. We have strength in depth in advanced manufacturing, creative industries, energy and environment, financial and professional services, food and drink, life sciences, and technology.

Our commitment to sell Wales to the world has never been more focussed and this mission provides an ideal platform for us to build on established links and discuss future export opportunities.

Wales means business.



Founded in 2016, **Credas** provided a facial recognition ID Verification service, which quickly grew with additional checks allowing clients to conduct full Anti-Money Laundering, Know Your Customer, and Right to Work/Rent checks. Credas' IDV and AML technology is now widely used across 40 different sectors, completing over 180,000 checks a month. Our app is the highest rated in the UK with over 150,000 reviews and is a regular member of the UK's top 10 business apps.

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### Product/Service

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Our new enterprise platform offers an end-to-end onboarding solution that includes smart data capture forms, eSignatures, journey builder, identity verification, open banking, and custom branding modules, all available via a Portal or through API integration.

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### Objectives

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Credas will be attending Money 20/20 to showcase our new enterprise platform and how it can help the finance sector automate its onboarding and compliance checks through the use of our slick, simple, and user-friendly technology.



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Headquartered in Cardiff, and with offices in London and Brussels, **Delio** is using technology and private investing to enable financial institutions to appeal to the next generation of high net wealth investors, launching new offerings that make private banks, wealth managers, professional services firms, angel networks and family offices relevant to their clients again. Launched in February 2015, it has customers across the UK, Belgium, Holland, Luxembourg and Australia.



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### Product/Service

Delio creates and delivers private asset platforms for some of the world's leading financial institutions. It was born out of the changing needs of today's wealth creators who are increasingly looking to invest directly in opportunities across private equity and debt, social impact and real estate; both direct and via funds.

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### Objectives

Leading the way in the sector, Delio is growing exponentially; working with notable brands and is on course to create 30 jobs with Welsh Government support in the next 18 months.

As part of continued growth, Delio is seeing demand for its offering across Europe and is looking to meet flagship customers across financial services

with a view to establishing a full time presence.



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Gareth Lewis  
Co-Founder & CEO

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## **Growth.**

The vibrant capital city of Wales – Cardiff is one of the fastest growing cities in the UK. It is also just two hours on the train from London.



**LDMS** is a leading provider of loan and credit management software across Europe. Our platforms are live in 10 countries, supports over €60 billion in assets and have been proven over the past 20 years.



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### Product/Service

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LDMS products provide management of loan and credit products for the complete lifecycle, from Origination through to termination or collections. Combining a CRM, Contact Management System, Payments Engine, Communications Engine, workflow and much more into a single simple web interface.

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### Objectives

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Meet and discuss opportunities with vendors in the loan and leasing spaces looking for a modern digital solution to contract servicing.



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**Chris Whitcombe**  
Managing Director

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Founded in 2006, **Mazuma** was the world's first subscription accountancy service for small and micro businesses. Since then, Mazuma has grown into a multi 7 figure business, with thousands of clients across the UK.

In 2019, Mazuma began developing its own proprietary software platform, MazApp, which underpins the operations of Mazuma and provides significant efficiency savings and service enhancements ahead of traditional accountancy providers.

### Product/Service

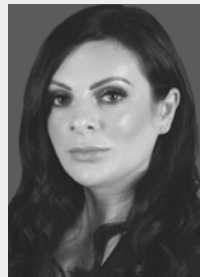
The main problem with all other accountancy software is that it requires the small business owner to spend their time completing data entry, and then they require an accountant on top of that to complete the year-end accounts and tax returns.

Data entry completed by business owners is notoriously inaccurate and often requires complete re-working by an accountant before accurate financial data can be provided on their performance.

Mazuma provides a full end-to-end service – an accountant and tech built into one small subscription fee.

### Objectives

Mazuma will be exporting its technology outside of the UK, so the objective of this visit is to scope out opportunities and potential partners to enable this.



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**Sonovate** is the leading provider of embedded finance solutions for the contingent workforce. It caters to recruitment businesses, consultancies, and labour marketplaces who place contractors and freelancers around the world.



Sonovate's platform delivers swift credit decisions, same-day funding, credit insurance, and collections services, empowering companies to concentrate on expanding their business, confident that funds are in place. To date, Sonovate has lent over £3.5 billion in 44 countries.

A key component of Sonovate's embedded finance strategy is the opening of its suite of services through APIs, allowing the contingent labour ecosystem to use fintech capabilities, empowering fast and easy payments across the workforce supply chain.

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### Product/Service

- Financial Services
- Payments
- Invoice factoring

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### Objectives

Sonovate is attending Money 20/20 to demonstrate the innovative fintech solutions Wales has to offer. The

company aims to further its network and relationships within the financial services industry, explore trends in the sector and discuss what lies ahead for financial services. They are also looking to make contacts with potential partners and customers.



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**Matt Coburn**  
Strategic Partnerships Manager

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## **Decision making.**

Wales is a connected country with a devolved Government for fast decision making from Ministers. The Senedd is home to our Welsh Parliament.

**W2** provides a RegTech orchestration platform and has access to leading data and service providers ensuring that up to date and reliable information is available via a single access point; enabling businesses to satisfy regulatory requirements and make reliable informed decisions about customers.



W2's market leading software is trusted by 100+ clients and a consistent flow of new business deals. The ease and integration of regulatory compliance software through a single, streamlined API leads to an increase in both the quality and efficiency of the customer onboarding journey. Founded in 2011 and based in Wales, W2 has enjoyed consistent growth, with a team of 20+ strong both in head office in Cardiff, and remotely around the UK and Europe. W2's mission is simple; complexity should never be a barrier to business.

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### Product/Service

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W2 provides Know Your Customer (KYC), Anti-Money Laundering (AML), Identity Verification, and Know Your Business (KYB) through a single orchestration platform. W2 provides the right solution on a global scale, for both onboarding and ongoing monitoring of customers. W2 offers the most customer focused compliance solution available, allowing active management of risk.

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### Objectives

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As Money 20/20 sits as one of the key payments' events worldwide, W2 is keen to build relationships and network with new partners, particularly those based outside the UK. Currently, W2

has a network of 70+ partners across various focus areas in the industry and have identified multiple businesses attending, sponsoring, and exhibiting where there is a good opportunity for mutual growth.

Money 20/20 is also an opportunity for business development. To gain support from the Welsh Government to support introductions into Dutch or European firms where W2's offering fits their requirements is invaluable. As a small team with big ambitions, this support will be a key driver in ensuring 2023 is another successful year for W2.



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Lynsey Hoxha  
Head of Channel Partnerships

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