



2018 Benzinga Global Fintech Awards Categories

Alternative Investments - alternative investments used to be a term largely used to describe ETFs and mutual funds when they first appeared on the market. Now alternative investments have expanded to include crowdfunding, equity exchanges, portions of real estate projects, and more. Companies in this category provide access to new and interesting markets.

Analysis Platforms & Apps—Even the cleanest data can't generate returns on its own. There are endless solutions for analyzing datasets, but only a select few can deliver analytics that make an impact. Companies in this category help investors make data profitable.

Digital Mortgages and Real Estate - Recent financial crises changed the real estate and mortgage industries forever, forcing an industry once dominated by incumbents to rapidly innovate. This category is for companies who improve access to real estate investments or mortgages specifically.

Digital Mortgage Solution—In the age of the smartphone, there's an app for everything, including home loans. Mortgage solutions have evolved at a rapid pace in the 21st century, and these companies are redefining the way people achieve the American Dream of home ownership.

Education and Personal Finance- The largest transfer of wealth in history is taking place between baby boomer parents and their millennial children. This new generation must be financially literate to manage this wealth to ensure that their lives are as comfortable as their parents'. Companies in this category are working to make that possible.

Financial Advisor and Wealth Management- Financial advisor and wealth management software is rapidly changing as the integration of data allows advisors to provide better financial advice and wealth managers more tools to stay ahead of an ever-changing and turbulent market.

Foreign Exchange / FX- Foreign exchange traders and people conducting international business are dealing with a tough geopolitical environment. Companies in this category are working to give professionals the tools they need to come out on top in the currency markets.

Best InsurTech Solution- Insurance is a massive industry ripe for disruption. Companies in this category are working to upend an industry valued in the trillions of dollars.



Lending- As credit dried up in the wake of the financial crisis, fintech companies stepped in to provide consumers and businesses the capital they need to realize their goals. These companies helped people and enterprises start up and receive returns on their investments.

Proprietary Technology & APIs- The fintech space is filled with companies creating exciting intellectual properties and infrastructure. Entrants in this category are creating technology that helps others excel.

RegTech- Compliance and regulatory costs are a huge factor for any financial institution. A whole segment of fintech has arisen from companies helping firms meet regulatory requirements. Entrants in this category are helping make compliance cool.

Robo-Advisor- The face of financial advising is changing dramatically, as customers grow more savvy. These companies are leading the way in introducing a new generation to investing and ensuring that their clients reach their financial goals.

Trading Execution and Brokerage- Innovation is rewarded, execution is worshipped. This award is dedicated to all the companies who make sure orders are routed to the proper place, and the trading infrastructure is running smoothly.

Trade Recommendations- Even veteran traders need advice, and choppy markets make for a steep learning curve for beginners. These companies are working to give investors both new and experienced an edge.

Underbanked- This category is dedicated to companies who are solving problems in the developing world or for people of lower income or credit scores.

Blockchain / Bitcoin- Blockchain and distributed ledger technology have potentially endless application potential in the financial services space. These companies are pushing the envelope in what is considered possible in finance.

Finding Alpha- In the digital age, traders and investors can find themselves drowning in data. Millions of data points, from market data to social media sentiment, make it incredibly difficult to parse signals from the noise. These companies create tools for investors to find and utilize those actionable signals to generate returns.

Investing for Millennials- Many young people are wary of the finance industry. Companies in this category are working to change that, by making investing appealing and easier for young people.



Leveling the Playing Field- Some trading technologies have made it harder to get into the stock market, offering huge advantages to those with the infrastructure in place to use them. Companies in this category are working to put everyone on even footing.

Solving Problems Through Payments- Moving money around has never been easier. These companies help consumers and enterprises handle transactions and take the headaches out of payments.

Institutional Innovators- While many in the fintech space decry financial institutions as slow to change, some key financial innovations in recent years have come from the “old guard.” Companies in this category are at the forefront of financial innovation, offering new products and services with the backing of a trusted brand.

Best Use of AI or Machine Learning—Artificial intelligence technology has the potential to revolutionize the financial services industry and make a whole lot of money—but maybe cost everyone their jobs. Companies in this category are pushing the limits of technology and creating the future of financial services.

Best Biometrics Tool / Cybersecurity Platform—If the impact of major hacks in the last few years alone is any indication, cybersecurity needs to be front of mind for firms designing technology that handles money. Companies in this category are working to make sure everyone is financially cyber-secure.

Best Customer Engagement Tool/Campaign—Even in a data-driven age, the keys to success still remain the same—talk to your customers, find out how you can solve their problems, and you’ll be successful if you can do so. Companies in this category spent the time getting to know their customers and had it pay off.

Best Digital Bank—As the financial services industry gets more and more tech-savvy, many processes are moving from bank branches to mobile phones. Some companies are ditching the branch model entirely with purely online operations. Companies in this category are creating all-in-one online banking experiences.

Best B2B Commerce Platform—Many fintech companies sell enterprise services to some of the largest companies in the world. That’s not always an easy process, even when all the documents are signed. Companies in this category are making million-dollar-deals simpler to execute.



Best Virtual Reality / Augmented Reality Platform—Technologists used to discuss multi-screen solutions when designing for mobile and desktop. Now there are no-screen solutions that project workspaces into the real world—and they have the potential to change the way financial services operate. Companies in this category are changing the way we interact with the work around us.

Best Procurement / Supply Chain Solution—Getting the ducks in a row for a financial institution with thousands of employees is a difficult task, to say the least. That’s why the fintech revolution is upgrading the industry’s infrastructure to stop the ensuing headaches. Companies in this category are making purchasing a simpler process.