



French Fintech

Exclusive Insights from 11 Leaders
In the
French Fintech Marketplace



September 2018

Introduction

The French fintech landscape is undergoing a rapid period of growth. According to [BlackFin Tech](#), in the past year the landscape has grown to **350+ fintechs, and in 2017 €240m was invested** in French fintechs (this compared to the €140m invested in Q1 2018 alone).

Some of this growth is attributed to President Macron, who as stated by [Crowdfund Insider](#), “put a new focus on innovation and fostering a robust startup ecosystem.” To help fuel this growth in the fintech sector, the French government is creating a **€10bn fintech startup fund**, which will be invested over the next three to five years. With a government backing them, what’s next for the French fintech ecosystem?

We asked our French contacts to share their perspective on fintech in their region. This report shares some of those findings.

Some of the **key takeaways** from their answers include:

- Investments into French fintech are increasing, but larger investments beyond series A typically have to come from the **international investment** community.
- President Macron's administration is instrumental in transforming France into a leading tech hub, especially in areas like blockchain and AI. That said, regulation was consistently listed as one of the main challenges, with the **administration moving quite slowly** when compared to European counterparts.
- **Scaling remains a challenge**, especially internationally. This also relates back to the challenge of securing larger scale investments.
- **Insurtech** is an exciting growth area within the French fintech ecosystem.
- Public awareness remains a challenge, resulting in **low fintech solution adoption rates**.

Continue on to see what these **11 thought leaders** had to say about fintech in France:



- **Antoine Baschiera**, Chief Executive Officer, [Early Metrics](#)
- **Thomas de Bourayne**, President & CEO, [Credit.fr](#)
- **David El Nouchi**, Co-Founder, [ClubFunding](#)
- **Jean-Michel Errera**, Co-Founder, [MIPISE](#)
- **Nakul Kapoor**, Co-Founder & COO, [Hiive](#)
- Team, [Kramer Levin](#)
- **Florence De Maupeou**, General Coordinator, [Financement Participatif France](#)
- **Patrick de Nonneville**, Chief Operating Officer, [Lendix](#)
- **Cédric Teissier**, Chief Executive Officer, [Finexkap](#)
- **Julien Trucy**, Investment Manager, [Euratechnologies](#)
- **Alexandre Velut**, Co-Founder & CEO, [INVYO](#)

French fintechs will be participating at the upcoming LendIt Fintech Europe 2018, taking place in London on November 19-20. At the time of release of this report, two French speakers are confirmed, **Patrick de Nonneville**, COO of **Lendix**, and **Charles Egly**, Co-Founder and CEO of **Younited Credit**. Join them this November!

Want to learn more about fintech in France and beyond?
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promo code VIVELAFRANCE to save 15%



Antoine Baschiera, Chief Executive Officer, Early Metrics

	
	Startup Rating Agency
	http://earlymetrics.com
	Founded in 2014 in Paris

What are the 3 biggest growth opportunities for fintechs in your region?

1. ICOs are seeing increasing interest from the government
2. The Insurtech sector is nascent but attracting big volumes of capital
3. The Digital Payment sector is reaching maturity but still sees great dynamism

What are the 3 biggest challenges for fintechs in your region?

1. The regulatory environment is still too rigid to accommodate the needs of start-ups
2. Corporate financial services are too slow to integrate innovation
3. Low adoption (27% according to EY's Fintech Adoption Index) due to consumers' lack of awareness

What does the fintech market look like in your country?

The majority of the 750 fintech players in France are concentrated in Digital Payments, Lending, and B2B SaaS. There are about 15 fintech PE investors and many big banks have dedicated fintech funds (Natixis, Credit Mutuel Arkea, BNP Paribas). Investment has increased at a CAGR of 47.8% between 2014 and 2017. Total amounts invested in 2017 reached a record high of \$297.8m, but there is a lack of international appetite. Institutions recognise the need to engage with fintechs but struggle to manage these relationships. There is a move towards more acqui-hiring (acquiring startups to internalise talent and innovation).

What is the regulatory environment for fintech companies?

Operating in France is advantageous as it allows for passporting in the rest of the EU. Beyond this, the regulatory environment still has some catching up to do to provide the right support.

How big is the fintech startup scene in your region?

The French fintech startup scene is very dynamic. With President Macron's push to turn Paris into a leading tech hub and especially since the Brexit vote, new incubators, accelerators and funds have been created to boost the French ecosystem. This has led to greater diversification, especially in lending and insurance. Earlier this year the government also announced that it wants to become a leading ICO jurisdiction and that it has created a €10bn FinTech startup fund. However, French fintech is still hindered by the lack of structure in the Business Angel network, and London still has more talent (though this may change post-Brexit).



Which is the biggest new fintech to emerge from your country in the last 2 years?

Lendix was founded in 2014 but has mostly grown in the past two years. It's the leading French fintech player.

What makes fintech in your region unique?

There is an excellent pool of talent in France which makes the quality of new fintech ventures particularly attractive. However, many startups often lack the ambition and vision to expand internationally. The main challenges remain in the scaling phase where the resources and institutional support is yet to be structured. Furthermore, although the regulatory landscape is slowly changing, there is still a long way to go.

Thomas de Bourayne, President & Chief Executive Officer, Credit.fr

	
	Small Business Lender
	www.credit.fr
	Founded in 2014 in Paris

What are the 3 biggest growth opportunities for fintechs in your region?

1. Crowdlending for SME's
2. Payments
3. Insurtech

What are the 3 biggest challenges for fintechs in your region?

1. Regulation: France does have a very good regulatory framework, but we are at the beginning of deregulation.
2. Size: France doesn't yet have any fintech unicorns.
3. Internationalisation: We need to embrace the European Market, not only the domestic one.

What does the fintech market look like in your country?

France is one of the most dynamic European countries. Business angels, VCs, specialised funds, asset managers, insurance companies and banks are investing in fintech. Fintechs are clearly well accepted by the banking sector. There is a trend toward partnerships between traditional companies and fintech startups. The biggest example of an acquisition is the acquisition of Compte Nickel by BNP Paribas. Regarding partnerships, the partnership between credit.fr and Hello Bank! is one of the most relevant.

What is the regulatory environment for fintech companies?

There is a very good regulatory framework, and both regulators ACPR and AMF wants to make Paris and France THE place for fintech. The creation of the Forum Fintech shows the commitment of the regulators to help fintech.



Which is the biggest new fintech to emerge from your country in the last 2 years?

Difficult to say, but several fintechs in lending have the potential to become stars.

What makes fintech in your region unique?

The French environment is very dynamic - large markets, good regulatory framework, partnerships with banks, huge funding capabilities, good universities and a good infrastructure all combine to make France a unique place in Europe for fintechs.

David El Nouchi, Co-Founder, ClubFunding

	
	Crowdfunding Platform
	www.clubfunding.fr
	Founded in 2015 in Paris

What are the 3 biggest growth opportunities for fintechs in your region?

1. Alternative finance
2. Blockchain
3. Neobanks

What are the 3 biggest challenges for fintechs in your region?

1. Regulation
2. The bank lobbies
3. IT expertise

What does the fintech market look like in your country?

The French fintech market includes payments, online banking, insurance, blockchain and more, with a concentration in crowdfunding. ClubFunding has about 4000 investors (individual or institutional). There are 10 important French private VCs : Kima Venture, Xange, Newfund, Partech Ventures, Truffle Capital, Indivest Partners, 360 Capital Partners, Iris Capital, Elaia Partners and Alven Capital. Fintech has been accepted by institutions, both governmental like the AMF, and traditional like banks. Many banks are acquiring or partnering with fintech, for example the acquisition of KissKissBankBank by La Banque Postale.

What is the regulatory environment for fintech companies?

In France, if an entity wants to exercise a banking, insurance or services activity, it needs to have an agreement from the ACPR (Prudential and Resolution Supervisory Authority) which will notify the European Central Bank. In crowdfunding, the platform needs the Investment Services Provider (PSI) accreditation. More broadly, fintech companies are regulated by the Authority of Financial Markets (AMF).

How big is the fintech startup scene in your region?

The fintech startup scene in Paris is very important and growing. This is because a major part of the economy is concentrated in Paris, and legislation is favourable towards fintech. For example, the future PACTE law will extend the power of action of fintechs and increase the maximum amount of investment. France wants to be the fintech leader and in order to succeed, laws have to be in favor of fintech.

Which is the biggest new fintech to emerge from your country in the last 2 years?

One of the biggest new fintechs is Lendix, a loan company to small and medium companies.

What makes fintech in your region unique?

What makes it unique is the fact that French fintech offers many services with very competitive prices. Even if the laws concerning fintech are not as advanced as in, for example, the UK, France is starting to catch up. Good engineering experts mixed with finance experts and contractors makes France unique and fertile for a healthy fintech ecosystem. But it is necessary to underline the cost of labor, particularly in IT.

Jean-Michel Errera, Co-Founder, MIPISE

	
	Crowdfunding and Blockchain Platform Solutions
	www.mipise.com
	Founded in 2013 in Paris

What are the biggest growth opportunities for fintechs in your region?

1. Crowdfunding (lending and royalties)
2. Blockchain

What are the biggest challenges for fintechs in your region?

1. To have enough funding to invest in new technologies
2. To harmonize with European legislation

What does the fintech market look like in your country?

The French fintech market is very open for new entrants, but even so less than 10 firms hold 50% of the market. The investor universe is quite large, helped by the government (BPI). There is a trend towards partnerships between traditional companies and fintech startups, in particular with banks.

What is the regulatory environment for fintech companies?

On the one hand French authorities are very much encouraging the fintech industry, but on the other hand "financial supervisors" do still impose a lot of boundaries.

What can be done to encourage the fintech startup scene in your region?

Nothing really but for the financial authorities to facilitate their creation from a regulatory point of view.

Which is the biggest new fintech to emerge from your country in the last 2 years?

MIPISE

What makes fintech in your region unique?

France is attractive in itself! An international fintech or investor needs to understand the regulation when doing business with fintechs in France.

Nakul Kapoor, Co-Founder & COO, Hiive

	
	Digital Marketplace for Human Capital
	www.hiive.io
	Founded in 2017 in Paris

What are the biggest growth opportunities for fintechs in your region?

1. Start-up ecosystem and mentorship programs
2. Government funding programs
3. Proximity to other countries in the EU and UK

What are the biggest challenges for fintechs in your region?

1. Unclear information
2. Slow administration
3. Partnerships with private institutions

What does the fintech market look like in your country?

The French fintech market is diverse enough. Most startups are concentrated in e-payments, crowdfunding and peer-to-peer lending. The investor universe is small to medium in size. Fintech is slowly becoming popularized. There is a growing trend towards partnerships between traditional companies and fintechs, but it needs to pick up more; there have to be more opportunities for traditional companies to work with fintech companies.

What is the regulatory environment for fintech companies?

French regulators are supportive thanks to a lot of programs benefiting emerging companies, but the administration is very slow and the information is not concise.

How big is the fintech startup scene in your region?

The fintech startup scene in France is thriving due to the new government and growing ecosystem (Station F). The government is creating programs to encourage fintechs. However, private traditional companies need to get more involved.





Which is the biggest new fintech to emerge from your country in the last 2 years?

Ledger, a leader in security and infrastructure solutions for cryptocurrencies and blockchain applications.

What makes fintech in your region unique?

The next few years will be great for the French fintech ecosystem. The trend is moving towards a strong environment for emerging companies. However, the slow administration and cluttered information can make things difficult. Language is still a challenge. More early-stage investors are needed in the system, and more funding opportunities.

Kramer Levin Team

			
<p>Founded in 1968 in New York City. Paris office founded in 1999.</p>			
<p>Law Firm</p>	<p>Valentine Barbelivien</p>	<p>Wilfried Robin</p>	<p>Hubert de Vauplane</p>
<p>www.kramerlevin.com</p>	<p>Counsel</p>	<p>Counsel</p>	<p>Partner</p>

What are the biggest growth opportunities and challenges for fintechs in your region?

1. Low usage and adoption: only 1 in 4 French people are familiar with new, innovative financial services. But, once fintech services are explained to the French, the interest expressed rises up to 45%.
2. Lack of confidence in IT security: French users have expressed privacy concerns about being tracked. But, if these concerns are addressed, the adoption rates could improve as demonstrated in point 1.
3. Regulatory uncertainty: according to a study conducted by the European Banking Authority, out of 282 EU Fintechs, there is a significant lack of uniformity in the regulation applicable to those Fintechs.

What does the fintech market look like in your country?

The French fintech industry consists of 750 fintechs, mainly in payments and electronic currencies, robo-advising, crowdfunding, and online banking. Transactional values were \$72bn in 2016 and are expected to be \$145bn by 2021. Fintech investments jumped from €57m in 2014 to €318m in 2017. The government has allocated more than €10bn to encourage innovation, and collaboration with traditional finance is increasing.

What is the regulatory environment for fintech companies?

Regulations are designed to foster the development of fintech companies while ensuring investors' protection.

How big is the fintech startup scene in your region?

The government offers many startup incentives. There are also more than 80 incubators and accelerators, including Kamet by AXA, 50 Partners by le Loft, Truffle Fintech Incubator, and L'Atelier by BNP Paribas.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Younited Credit has announced a capital increase of €40 million.

What makes fintech in your unique region?

Fintech is seen by the government as crucial to the future of financial services and vital to economic growth. Paris is home to a high concentration of financial institutions and asset managers, so there is a strong, established infrastructure with large pools of talent. France has the potential fintech customer base, but there is a lack of awareness. Investors must be aware of this obstacle from the beginning.

[This Q&A is an excerpt - view the complete answers from the Kramer Levin team here.](#)

Florence De Maupeou, General Coordinator, Financement Participatif France

	
	Industry Association
	http://financeparticipative.org
	Founded in 2012 in Paris

What are the biggest growth opportunities for fintechs in your region?

1. Real estate
2. Renewable energies

What are the biggest challenges for fintechs in your region?

1. Proportionality of national regulations regarding the amount raised on crowdfunding platforms and adaptation to a numerical activity
2. Accessing a European level with a harmonized regulation

What does the fintech market look like in your country?

France is the biggest market in Continental Europe, with €940M collected by alternative finance companies in 2017 (Barometer of Crowdfunding in France 2017 by KPMG for Financement Participatif France). This is a 50% increase on 2016, with the biggest percentage (€336M) within crowdfunding. The number of crowdfunding platforms is also significant. France has about 170 platforms.

What is the regulatory environment for fintech companies?

French crowdfunding regulations in particular are pioneering, with two statutes created in October 2014, Intermédiaire en Financement Participatif (IFP) and Conseiller en Investissements Participatifs (CIP). Whilst geared towards supporting investors, French regulations fall short in two areas: protecting the issuers, and providing a clear process for platform activities. Regulations also fail to consider the specificities of an activity carried out through an internet platform, notably the client relationship when transactions are exclusively carried out through digital channels, double client typology (investors and issuers), and more.

What makes fintech in your region unique?

French crowdfunding platforms are strictly regulated by the national authorities. Moreover, the national association “Financement Participatif France” is working with industry actors to improve public confidence in the crowdfunding sector and professionalize its members. We enact best practices and enable experience sharing. The crowdfunding platform members of Financement Participatif France sign a code of conduct.

Patrick de Nonneville, Chief Operating Officer, Lendix

	
	SME Marketplace Lender
	https://en.lendix.com
	Founded in 2014 in Paris

What are the biggest growth opportunities for fintechs in your region?

1. Investment in tech: the talent pool is very strong
2. Product expansion: as fintechs become more established, they can add ways to serve their clients
3. International expansion: the operational leverage given by tech makes this very attractive

What are the biggest challenges for fintechs in your region?

1. Having the patience to educate customers
2. The lack of a European-wide framework for some activities
3. Competition with banks swamped in liquidity

What does the fintech market look like in your country?

The French fintech market is very diverse. Pretty much every type of activity is represented. The investor universe for equity capital is growing, and more importantly it's becoming much easier for French fintechs to attract international capital. Fintech has been accepted by institutions up to a point. We have very strong support from the government, a positive attitude from the regulator, a mature and friendly relationship with many banks. We've gone past the curiosity phase and now see very active, practical partnerships between traditional companies and fintech startups in payments, lending and wealth management.

What is the regulatory environment for fintech companies?

The regulator is open to discussion and very diligent. There is no sandbox or exemptions, however, so you need to know and play by the rules.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Younited Credit, a personal loan platform.

What makes fintech in your region unique?

France is attractive in itself! An international fintech or investor needs to understand the regulation when doing business with fintechs in France.

Cédric Teissier, Chief Executive Officer, Finexkap

	
	SME Lender
	www.finexkap.com
	Founded in 2012 in Paris

What are the biggest growth opportunities for fintechs in your region?

1. PSD2 is likely to bring a new paradigm regarding customers' relationships with their banks, and fintech players have the opportunity to become the first point of contact for customers
2. France is one of the most advanced jurisdictions in terms of artificial intelligence
3. I'm also expecting the current deregulation trend to serve as a catalyzer for alternative lending

What are the biggest challenges for fintechs in your region?

1. Banking monopoly: banks are virtually the only source of financing for consumers and companies. While regulatory driven, such a monopoly leads to a cultural perception of the bank as the sole potential provider of debt financing, which requires fintech players to build up trust and evangelize the alternative.
2. Lack of local growth equity financing perspectives: with the exception of a limited number of local investors, growth equity investments need to be secured abroad. This leads to local fintech companies raising much less equity than their international counterparts, and also causes them to focus on international markets at premature stages.
3. Lack of public awareness: this also relates to challenge #1 as banks play such a central role.

What does the fintech market look like in your country?

It's probably one of the most promising markets in terms of value creation. Clearly, the market has structured massively, although companies remain very early stage for the most part. It used to be very concentrated, but has become more diverse over the past couple of years. However, leaders have rapidly emerged in all verticals. There are 15-20 investors who are known for fintech appetites from series A onwards, but beyond series A, most investors tend to be international. Fintech has been accepted by institutions, but only recently. Now, every bank or insurance company has its own fintech team. On paper there is a trend toward partnerships between traditional companies and fintech startups. There are lots of announcements, but very few deals.

What is the regulatory environment for fintech companies?

The regulators are clearly supportive, and launched a fintech forum to advise on regulatory improvements necessary to grow the industry. Recent announcements regarding ICO-friendliness is just an example.

How big is the fintech startup scene in your region?

Thriving - companies raised €200M in S1-2018, average ticket size of €8M (growing significantly).

Which is the biggest new fintech to emerge from your country in the last 2 years?

Payfit, a payroll processing company.

What makes fintech in your region unique?

If you succeed in France, you can succeed anywhere - the size of the opportunity is probably much bigger than in countries where non-bank players have existed for decades, but you need to be resilient!

Julien Trucy, Investment Manager, Euratechnologies

	
	Incubator & Accelerator
	www.euratechnologies.com
	Founded in 2009 in Lille

What are the biggest growth opportunities for fintechs in your region?

1. Brexit
2. Insurance
3. Crypto

What are the biggest challenges for fintechs in your region?

1. Regulation
2. Funding
3. Competition

What does the fintech market look like in your country?

The scope of the French fintech market is quite large, and includes Lending, Payment, AI-Data, Neo Banking etc. The investor universe is large and growing but still smaller than the UK and Germany. Institutions are now catching up and promoting fintech. Banks are willing to develop connections with fintechs but they don't know how to do it. There is no unicorn in France as of today.

What is the regulatory environment for fintech companies?

The regulators are supportive in Europe in general, and in France in particular. The French institutions want to take advantage of Brexit, and to do so they need to attract talent and be accomodating.

How big is the fintech startup scene in your region?

The fintech scene in France is concentrated in Paris. Northern France is emerging with proactive initiatives and its favorable situation as a potential hub between Paris - London - Brussels - Luxembourg - Amsterdam.

Which is the biggest new fintech to emerge from your country in the last 2 years?

Ledger

What makes fintech in your region unique?

Fintechs are catching up in France when compared to British or German equivalents. The regulatory framework is positively evolving with the new administration, and major players are willing to accelerate the innovation process and partnerships with fintechs. One issue is related to investment depth, which is growing but still too small to support future world leaders.

Alexandre Velut, Co-Founder & CEO, INVYO

	
	Fintech Market Intelligence Platform
	https://invyo.io
	Founded in 2017 in Paris

What are the biggest growth opportunities for fintechs in your region?

1. Insurtech: 17% of French fintechs are insurtech-focused, of which 1/3 were created in the last two years.*
2. Crypto, blockchain and ICOs: it is really booming in France, with a supportive regulatory environment.
3. Lending: more platforms are being created in niche markets, offering new products (e.g. Minibons).

What are the biggest challenges for fintechs in your region?

1. Regulation - French authorities are slower than in the UK, but this is changing in some areas such as AI.
2. Scaling - French Fintech start-ups are struggling to scale quickly in continental Europe. We don't yet have a \$1bn fintech company in France. We need more capital to push French fintechs to the next level.
3. Talent - we need to prepare and educate more students in some key industries like AI and blockchain.

What does the fintech market look like in your country?

France has 400-450 fintech companies - 50% address banking challenges (alternative funding, payments etc), 18% are insurance-focused, 18% are wealth management (including portfolio management, regtech etc), and the remaining 14% are split amongst crypto and other services. The French state finances many early stage companies with its VC arm BPI. Major fintech-only VC funds are NewAlpha Asset Management, BlackFin Capital Partners and Truffle Capital. Banks have the users and money to move fast, but can only do so by acquiring fintechs. For example, recently neobank Compte-Nickel was acquired by BNP Paribas; Pumpkin, a payments platform, was acquired by Arkéa; and SocGen acquired renewable energy crowdfunding platform Lumo.

What is the regulatory environment for fintech companies?

French regulators are aligned with European regulators, with everything related to GDPR and PSD2. French regulators are supportive in early industries like blockchain, and just announced ICO regulations by 2019.

How big is the fintech startup scene in your region?

We have quite a big startup scene, with 30% created in the past two years alone. We are closing the gap with the UK, though post-Brexit the UK will remain an important fintech hub. In France, nearly every bank or insurance company has its own incubator or accelerator (eg. BNP Paribas' Pace, and Credit Agricole's The Village).

Which is the biggest new fintech to emerge from your country in the last 2 years?

Ledger, crypto currency wallet (€68M raised), and Alan, an insurtech start-up (€35M raised).

What makes fintech in your region unique?

The diversity of French fintech talent. We have many successful entrepreneurs such as Xavier Niel, some of whom went to the US or the UK and now are coming back to innovate in France. Additionally, more and more European talents are coming to Paris. We have an increasing amount of investment being made into fintech.

¹ *Source: Mapping FinTech France 2018. INVYO, NewAlpha AM and Exton consulting, 2018.

France is also a gateway into continental Europe for many UK and North African fintechs and investors.

Conclusion

With these insights from our contributors, it becomes clear that French fintech is rapidly gaining momentum, with **President Macron as the biggest champion** for the national fintech ecosystem. With Macron at the helm, France is headed in the right direction as a future fintech hub in Europe, especially in a post-Brexit environment where some fintech players may choose to focus their efforts outside the UK.

That said, it also becomes clear that whilst there are lots of exciting developments, particularly in blockchain, AI and insurtech to name but a few, a lot of work still remains to be done, in particular in regards scaling French fintechs internationally. With large investments difficult to come by, **expanding outside of France remains a challenge**. Furthermore, even in the local market securing users can be a challenge, with public awareness of fintech offerings remaining quite low, and public perception continuing to favour the more traditional banking system.

One thing remains true, however - with investments into fintechs jumping by 300% between 2014 and 2016, and a further 184% in 2017, it will be interesting to see where the French fintech ecosystem will go over the coming years.

Want to learn more about French fintech, and network with some of the country's key players? This topic will be covered at LendIt Fintech Europe 2018, taking place in London on November 19-20.

Past French participants include senior representatives from Avak Group, BlackFin Capital Partners, BNP Paribas, Bolden, CACEIS, CODIX, CompareLend, Credit.fr, Crowdlending.fr, Eiffel eCapital, Eiffel Investment Group, Financement Participatif France, Finexkap, Good Morning Crowdfunding, HEC Paris, Kramer Levin Naftalis & Frankel, LA TRIBUNE, L'Atelier BNP Paribas, LEMON WAY, Lendix, Les Echos, Linxo, mind Fintech, MIPISE, Partech Partners, Particeep, Spendesk, Trade Quorum, Unilend, Utocat, WeShareBonds, Younited Credit and more. Join them in London this November.

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Many Thanks to our Contributors

We would like to thank the contributors to this report for their insightful answers and comments:

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- **Julien Trucy**, Investment Manager, [Euratechnologies](#)
- **Alexandre Velut**, Co-Founder & CEO, [INVYO](#)



Remember, French fintech thought leaders like these will be at [LendIt Fintech Europe 2018](#), taking place in London on 19-20 November. This is where 150 speakers and 1200 attendees from 50 countries will gather to discuss that latest fintech trends in Europe. Don't miss it!

Want to learn more about fintech in France and beyond?
Click here to register for LendIt Fintech Europe, and enter the
promo code VIVELAFRANCE to save 15%!

