

Finance & Insurance Vertical

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Tagline

Based in one of the world's leading financial hubs, Kickstart is at the forefront of cutting-edge innovation in the finance and insurance sector.

Vertical Description

Kickstart is a trailblazer in the pursuit of innovation, leading the charge in the constantly evolving domains of finance, insurance, and cybersecurity. We specialize in helping our partners navigate this ever-changing landscape and stay ahead of the curve, delivering agility, competitiveness, and relevance. Our passion for promoting disruptive startup solutions is shaping the financial market and transforming it for the better. Moreover, sustainability lies at the core of our strategic objectives, driving us to make a meaningful impact by advancing sustainable finance initiatives in Switzerland and beyond.

Partners

Coop (Global)
AXA (Global)
La Mobilière (Global)
Swisscom (Global)
PostFinance (Global)
Sanitas (Fellow)
SATW (Program)

Technologies

AI / ML

API Ecosystems

AR / VR

Big Data / Data Analytics

Blockchain

Confidential Computing

Conversational Interfaces (i.e. Voice, Chatbots)

De-Fi

IoT

Metaverse

Web3

Collaboration Areas

Potential Sustainability Collaboration Opportunities **in bold** (including Circular Economy)

Cybersecurity

Crypto

FinTech / Banking

Infrastructure

InsurTech

LegalTech / RegTech

Payments

Platform Solutions

SMEs

Sustainable & Inclusive Finance

Collaboration Opportunities

Italicized collaboration opportunities, while still relevant, are not considered to be of the highest priority compared to others.

A - InsurTech

- A6.1 - Flexible life insurance solutions for changing circumstances
- A6.2 - Digital underwriting solutions to enhance customer onboarding

A1 - Use of payment transaction data for insurance and lending

A4 - Location-Based Insurance

A7 - Gamification of the Insurance Process

B - FinTech & Banking

- B1.1 - Data-driven sustainable finance solutions for Swiss banks (i.e. ESG data management, carbon emission tracking, SME-focused models)
- B1.2 - CO2 footprint tracking of digital employee habits
- B2 - Investment products including alternative models and ecosystems
- B4 - New payment methods outside the traditional banking system

B1 - Footprint measurements of private sector organizations (e.g. Co2)

B3.1 - Open Pension platform solutions to consolidate the various sources (1st-3rd pillar)

B3.2 - Retirement Planning

B6 - Savings: "Round up" saving models

C - Platform Solutions

- C4.1 - Digital ecosystems to create a seamless and integrated user experience
- C4.2 - Web3, DeFi, NFT, and Metaverse solutions for P2P value transfers, distributed governance, and new forms of ownership

C3.1 - Customer Portals

C3.2 - Self-management of assets in life insurance for life policy linked to investment funds

C4.3 - Digital company creation for Swiss SMEs

C6 - Customer engagement

D - Payments

- D1 - Wallet-embedded finance and insurance solutions for retail and banking apps
- D2 - Digital payments
- D3.1 - Software for payment terminals and Electronic Cash Registers
- D3.2 - Electronic signing solutions

D2.1 - Payment aggregation systems

E - SMEs

E1 - Tailored green advisory services for SMEs

E2 - Data breach prevention education for SMEs in preparation for nFADP

E6.1 - Automated data exchange services for Swiss SMEs with 3rd parties

E6.2 - Legal solutions for Swiss SME customers (legal advice, contracts, documents)

E4 - Distribution Innovation

F - Infrastructure

F2.1 - Value-added services and monetization opportunities from personal data, with enhanced customer control

F2.2 - Hyperpersonalization in finance management for personalized insights, offers, and experiences

F2.3 - Visualization of innovation exploration portfolios for actionable insights

F2.4 - Multi-participant data analytics and ML for increased security of business and consumer data, cyber protection services for customers

F2.5 - Solutions for multiple cloud/on-prem infrastructures for confidentiality maintenance when switching clouds

F2.6 - Advanced analytics based on payment transaction data for B2B customers with third-party data

F2.7 - Financial market infrastructure for increased efficiency, reduced risk, and additional market data

F3.1 - Conversational AI solutions for claims, sales processes, and predictive services

F2.8 - Process mining

F3.2 - Service Automation

G - Cybersecurity

G1 - Digital identity solutions, including image recognition, IaaS, IDP, SSI, 2FA

G6 - IT security certification and risk assessment for SMEs, back-to-business services after cyber incidents

H - Crypto

H1.1 - Institutional digital asset solutions for secure and compliant access to digital assets within traditional investment portfolios

H3 - Crypto wallets aligned with European and Swiss rules for safe and seamless crypto transfers as a white-label solution

H6 - Sustainable retail banking solutions for a more planet-centric economy

H1.2 - Metaverse solutions in digital assets (purchase/use of digital/virtual assets)

I - LegalTech

I2 - Legal Tech document handling and efficiency in legal procedures

Overview of Collaboration Opportunities 2023 - Finance & Insurance

A - InsurTech	B - FinTech & Banking	C - Platform Solutions	D - Payments
A1: Data-driven Insurance *A2: Damage Prevention *A3: Logistic chains A4: Location-Based Insurance A5: Drone Insurance (pps) A6: Automation of Insurance Examination A7: Gamification of the Insurance Process	*B1: Sustainable FinTech: Impact Measurement, Portfolio Management B2: Investment Products B3: Retirement Planning *B4: Inclusive Banking B5: Next Gen Billing Solutions *B6: Savings: "Round up" saving models	*C1: Micro-Investments *C2: Financing Platforms (SME) C3: Customer Portals C4: Digital Ecosystems *C5: Matchmaking Platforms (SME-SME, Early Stage - Capital) C6: Customer engagement	D1: Wallet (Innovative Solutions, SoME Payment App) D2: Digital Payments D3: Software (Payment Terminals, Electronic Cash Register) D4: Embedded Finance BNPL
E - SMEs	F - Infrastructure	G - Cybersecurity	H - Crypto
*E1: Banking & Sustainable Finance *E2: Loss (risk calculation, (debt) prevention, experience, back-to-business) *E3: Tax & Wealth Management (Private persons & SMEs) E4: Distribution Innovation *E5: AI balance sheet evaluation *E6: Digital Ecosystem	F1: Credit Scoring *F2: Data (Sovereignty, Efficiency, Management) *F3: Service Automation *F4: Verified Credentials Solutions	*G1: Digital Identity (Image recognition, IaaS, IDP, SSI) G2: Cyber Risk Management (SME) - Assessment, Certification G3: Cybersecurity in Online Gaming G4: Data Breach *G5: Privacy Preserving/Enhancing Technologies G6: Back to business solutions after Cyber Incident for SMEs	H1: Digital Assets H2: Trading H3: Wallet Solutions *H4: Anti-Money Laundering H5: Trust Service *H6: ReFi: Regenerative Finance (Institutional) *H7: DeFi: Decentralized Finance H8: On-Chain Asset Management
I - LegalTech		J - RegTech	
*I1: Inventory I2: Database *I3: Anti-fraud solutions		*J1: Crypto Compliance Solutions	

Potential Sustainability Collaboration Opportunities are marked with * (including Circular Economy)