

# Finance & Insurance Vertical

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## Tagline

Based in one of the world's leading financial cities, Kickstart is at the forefront of cutting-edge innovation in the finance, cyber, crypto, and insurance sectors.

## Vertical Description

Kickstart is at the forefront of driving constant innovation. Our expertise lies in navigating the ever-evolving landscape of the finance, insurance, and cybersecurity industries and helping our partners stay agile, competitive, and relevant. We are committed to promoting disruptive startup solutions reshaping the financial market. Moreover, we have placed sustainability at the heart of our core strategic objectives and are excited to advance sustainable finance initiatives within Switzerland and globally.

## Partners

- AXA
- Coop
- La Mobilière
- PostFinance
- Swisscom
- Sanitas

## Technologies

### Artificial Intelligence & Machine Learning

- AI / Machine Learning
- AI Agents
- Autonomous Systems (AS)
- Cognitive Intelligence (CI)
- Agentic Mesh
- Generative AI
- GPT

### Human Augmentation & Robotics

- Drones
- Human Augmentation
- Robotics (incl. M2M)

### Blockchain, Web3 & Decentralized Technologies

- Blockchain
- De-Fi

- Distributed Ledger Technology (DLT)
- Web3 (incl. Web3+)

## Data & Analytics

- Big Data / Data Analytics
- API Ecosystems

## Emerging & Frontier Technologies

- Quantum

## Collaboration Areas

- Finance and Banking
- Insurance
- Platform Solutions
- Payments
- SMEs
- Infrastructure
- Cybersecurity & Data Protection & Digital Trust
- Crypto
- Sustainability and Impact
- Financial Literacy

## Collaboration Opportunities

### Finance & Banking

- Savings: “Round up” saving models
- Decentralized Finance (DeFi)
- Web3+ / Web5 - DeFi
- Embedded payments
- Embedded Finance BNPL
- Beyond Payment

### Insurance

- Services with Drones
- Automation of Insurance Examination
- Gamification of the Insurance Process
- Younger generation - independence support
- Wildlife Accidents
- Prevention in everyday life (e.g. accidents, damage, screening, vaccinations)
- Conversational AI for claims and sales processes as well as predictive services
- Customer Loyalty
- Customer Retention
- Online sales processes

- Beyond Services for Social Inclusion

**Platform Solutions**

- Customer Portals
- Customer engagement
- Next-level personalization for customers
- Process optimization like forms and workflow solutions for sensitive and/or highly regulated industries such as Banking, Healthcare, or Government
- Cost Impact Analysis - Tools that define and measure KPIs to model cost savings based on actions

**Payments**

- Wallet (Innovative Solutions, SoME Payment App)
- Digital Payments
- Software (Payment Terminals, Electronic Cash Register)
- Embedded Finance BNPL
- CBDC / Digital Euro (Whitelabel) Wallets
- Cross-border Payments

**SMEs**

- Climate Adaptation (Prevention Services for SMEs)

**Infrastructure**

- Data Analysis and Advanced Analytics
- 360 customer view, beyond CRM view
- Open Data Economy
- Privacy Preserving/Enhancing Technologies
- Process mining
- Hybrid Process of AI Agents and Hybrid Teams around claims, contract management, input management, and customer care

**Cybersecurity & Data Protection & Digital Trust**

- Detection of image manipulation to combat fraud
- Digital Identity (Image recognition, IaaS, IDP, SSI)
- Cyber Risk Management (SME) - Assessment and Certification
- Data Breach
- Privacy Preserving/Enhancing Technologies
- Back to business solutions after Cyber Incident for SMEs

- Cybersecurity: 2FA-Solutions
- Self Sovereign Identity
- Cybersecurity: IT security certification and risk assessment for SMEs
- Security by Design/Default (DevOps Excellency)
- Confidential computing\* - Data analytics & ML to increase security of business & consumer data. Multi-participant data analytics. Cyber protection service to customers.
- Anti-fraud solutions (Clean-up, manipulation of documents, integrity check-in, statistics)
- KYB / UBO / KY-Cargo Data, Automation & Workflows
- Verifiable Credentials in Financial Services
- Innovative solutions to build digital trust in C2C, B2C, B2B, G2C, G2B, etc
- Tokenization platforms to dematerialize physical assets while maintaining trust and security elements of the physical world
- Deep Fake Detection & Prevention in Onboarding and Communication
- Digital Seal Providers (e.g. digital signatures for legal entities)
- Quantum Cybersecurity Threats
- Post-Cyberattack Business Recovery - SME focus
- Reduce risks of cyber threats (before they occur)
  - Protection of critical infrastructure and processes, e.g. Power Supplies, Supply Chain, Software distribution
  - Protection of sensitive data located on public clouds

## **Crypto**

- Wallet Solutions
- Anti Money Laundering
- Trust Services
- ReFi: Regenerative Finance
- DeFi: Decentralized Finance

## **Sustainability and Impact**

- Sustainable Finance Data Standardization - Companies struggle to measure and verify their sustainability impacts due to fragmented data standards

## **Financial Literacy**

- People avoid investing in the stock market due to a lack of understanding, mistrust, and fear
- Beyond Services for Social Inclusion
- Liquidity Management and Financial Planning tools (e.g. Budgeting tools and

financial literacy programs to help manage expenses and avoid financial issues;  
Access to micro-loans and alternative lending options or emergency funds for  
unexpected expenses)

- Pension and Retirement Planning (e.g. Accessible retirement planning and tax advice)