

The finalists of the CODE_n16 CONTEST

Applied FinTech

[BIOWATCH SA](#)

Martigny,
Switzerland



Biowatch is developing the world's first miniature vein biometric recognition system to be worn on the wrist. Coupled with cryptographic communications and NFC/Bluetooth antennas, Biowatch's wearable device can authenticate users within a wider ecosystem in the IoT more securely than simple PIN codes, keys, badges, cards, or passwords. It is also much more convenient than Touch IDs or other mobile biometric solutions.

[Bit2Me](#)

Alicante,
Spain



The company Bit2Me created Hive. Hive is a decentralized finance tool, which allows users to build a social banking ecosystem without ever having to physically deal with their money. It allows users to organize themselves in groups in order to create a peer-to-peer human network that serves as an infrastructure for sending and receiving money globally and in real time – at no extra cost: remittances, payments, donations, lending – it's banking without banks. No middlemen. User-focused.

[Blockchain Helix AG](#)

Frankfurt,
Germany




Blockchain Helix has a subsidiary – its FinTech headquarters – which drives the main FinTech community in Germany. The Blockchain Lab is an open platform for all Blockchain enthusiasts, offering events and an online portal. Blockchain Helix has data architects, cryptographers, programmers, sys admins, and marketing staff on board, and is running their own datacenter.

[BuchhaltungsButler UG](#)

Berlin,
Germany



BuchhaltungsButler automates the financial accounting process. Its technology reads invoices, matches receipts with respective bank transactions, and automatically generates accounting records. Instead of manually doing the sorting and bookkeeping work, the user only has to validate the automatically generated data. BuchhaltungsButler significantly reduces the cost and time needed for financial accounting.

Community Life GmbH	Kelkheim, Germany	 Community Life Einfach. Online. Versichern.	<p>Community Life aims to make buying insurance as easy as it can be for the customer. It looks at every aspect of the insurance business to make the customer experience as smooth as possible. This leads to several innovations, for example:</p> <ul style="list-style-type: none"> - Newly developed, high-quality products - CTGs in everyday language - Online identification and health checks - Full customer anonymity until the customer decide to take out a policy
creditshef	Frankfurt, Germany		<p>creditshef is an online marketplace that brings together SMEs and professional investors, providing unsecured loans ranging from €100k to €2.5m with a runtime of 1-12 months. In general, customers have been in business for at least 3 years with expected revenues exceeding €5m. Each accepted loan project goes through a detailed risk analysis before it is uploaded for a blind bidding process. Investments start at €10k.</p>
CRiskCo	Sunnyvale, USA		<p>CRiskCo revolutionizes the credit approval process and helps loan providers with key challenges such as: financial data acquisition, response time reduction and better risk assessment. CRiskCo's infrastructure connects to accounting systems in a one-click process, collects relevant data, standardizes it, and sends it to the loan provider in seconds. The startup constantly monitors the loan requesters and their customers, and utilizes machine learning algorithms to predict credit risks before they happen.</p>
Everledger	London, UK		<p>Everledger is a leader in the real world application of blockchain technology. The company develops and deploys innovative technological solutions to markets where provenance matters by creating an immutable digital footprint of items. Once items are registered on the blockchain, the records are permanent. This provides a clear audit trail for different parties to use throughout the supply chain in order to prove authenticity and reduce the risk of fraud.</p>
fino digital GmbH	Kassel, Germany		<p>fino is <i>the</i> b2b2c expert for customer onboarding and switching. With intelligent micro services, customers can easily manage and switch banks and contracts. After starting in the field of account switches, fino has expanded its focus and products to include the complete customer onboarding process.</p>

[Ginmon GmbH](#)Frankfurt,
Germany

Ginmon allows customers to invest money in a globally diversified portfolio based on proven scientific methods. Customers gain access to high returns while enjoying the low risk associated with broad investments in over 10,000 companies in 47 countries. The company provides a transparent, all-inclusive solution that enables customers to understand their investments and give them the feeling their finances are in safe hands. Comprehensive ongoing support ensures investments remain uniform over time.

[Kantox](#)London,
UK

Kantox is a multinational FinTech company offering FX management solutions which allow customers to manage their currency exposure, build hedging strategies, and automate FX transactions and process international payments in a smart way. Kantox is headquartered in London and authorized by the Financial Conduct Authority (ref. FRN 580343).

[TaxFree4U \(Bank4You\)](#)London,
UK

TaxFree4You is an online system that allows non-EU residents to claim VAT refunds on purchases while travelling within the EU, thus making their trip more enjoyable.

[Valsight](#)Potsdam,
Germany

Valsight is a spin-off of the renowned Hasso Plattner Institute (HPI) based in Potsdam, Germany. Valsight's software is available both as a cloud service and as an on-premise installation, offering various integration options for financial data sources. The company is already involved in pilot projects with a number of large enterprises (Top 30 DAX-listed). Valsight has grown to 15 employees in the past year, 10 of whom work in development.

Connected Mobility

[Augmensys GmbH](#)
Klagenfurt,
Austria

Augmensys provides and develops leading augmented reality software called UBIK® for professional use in industrial environments. Since 2011, this Austrian company has been a pioneer of zero-loss, efficient data management throughout the process industry. The initiators pursued an ambitious idea when they founded the company by integrating augmented reality into industrial processes to overcome significant usability obstacles.

[blickshift](#)
Stuttgart,
Germany

blickshift is a spin-off of the Institute for Visualization and Interactive Systems at the University of Stuttgart. The company's mission is to develop highly innovative software for revolutionary future technologies such as human-machine interaction, big data analytics, and perceptual software systems.

[dynacrowd GmbH](#)
Wiesbaden,
Germany

dynacrowd developed YOU OS to provide a core technology for location-based services needed in app development and the internet. YOU OS is about matching users to micropages based on location, interests, time, gender, and age. Micropages provide multiple functions such as identifying people, groups, events, chats, votes, etc. It's open to 3rd-party process integration. Revenues are generated through SaaS and PaaS, with options to enter into SDK licensing and micropayment integration for content and services.

[evopark](#)
Cologne,
Germany

evopark is the market leader in digital off-street parking in Germany. The evopark app allows you to easily find off-street parking locations and check real-time availability. Parking lot tickets become obsolete as you can enter and exit lots and garages by opening barriers automatically using RFID technology (evotag). evopark also works with exclusive retail partners to offer discounts on parking fees. Fees are only billed to you once a month.

[Geospin](#)
Freiburg
(Breisgau),
Germany

From data editing and cleansing to data analysis and prediction – Geospin helps to exploit the full potential of geospatial data. No more need to rely on rough estimates and costly trial-and-error approaches. Geospin enables companies to profit from their own digital resources by enriching enterprise data with external sources to find the perfect locations for their service – where their profits will grow.

INS Insider Navigation GmbH	Vienna, Austria	 insider navigation	Thanks to augmented reality and efficient navigation technologies, INS offers complete indoor experiences that provide tangible benefits to visitors, tenants, and operators. Insider Navigation assists visitors by working like a personal indoor assistant, complete with recommendations, navigation, up-to-date information, and much more. It empowers tenants by offering new ways to conduct marketing campaigns and offer mobile services.
Kinemic GmbH	Karlsruhe, Germany		Kinemic develops software to control and interact with digital devices – from smart watches, to smartphones, AR glasses, and PCs. All it takes is a few hand and arm motions. Kinemic is currently developing its first finished products with major German enterprises. Later, the plan is to license the patented technology to OEMs and other software developers.
KREATIZE	Tübingen, Germany		KREATIZE has one key objective: to enable customers to go from 3D CAD models or simple drawings straight to ordering and receiving custom parts – quickly, easily, and safely. The uniqueness of their platform lies in the Smart Project Realizer. Giving the platform a part, material, quantity, location, and time constraints and it will find the best way to not only manufacture the specific custom part, but also to connect with the right supplier. And it does this by factoring in price, speed, and quality.
Netbeast	Munich, Germany		Netbeast is an open source platform that connects devices of any brand or technology and can add support for new devices through community collaboration. Netbeast allows developers to create IoT apps for smart devices without having to worry about compatibility issues.
R3- Reliable Realtime Radio Communications GmbH	Berlin, Germany		R3Coms was founded in July 2015 as a spin-off of two leading engineering universities. The company's goal is to replace cables in places they are usually considered indispensable – anywhere cables increase costs and limit functionality or flexibility.
senvisys UG	Saarbrücken, Germany		senvisys works together with railway operators to develop sensors for a suitable early warning system on trains. The company produces the software internally (patent pending) and the hardware is either assembled internally or outsourced under strict confidentiality.

[Toposens](#)Munich,
Germany

Toposens builds innovative 3D sensor technology and is developing a completely new method of localizing 3D positions through ultrasound and radar for the precise 3D detection of objects in real time. The Toposens sensor system generates new ways of providing non-optical vision for technical objects, such as robots, autonomous vehicles, or IoT systems. The systems are energy efficient, small, lightweight, robust, and low cost.

[Ubermetrics](#)Berlin,
Germany

Ubermetrics refines and filters public information from online and offline sources to help companies optimize business decisions and performance. The scalable technology platform handles multiple languages and processes data from more than 400 million sources in real time. That's why companies like BMW and DHL rely on Ubermetrics as part of their most critical decision-making related to use cases in the areas of marketing, PR, sales and supply chain management.

HealthTech

AmbiGate GmbH	Tübingen, Germany		<p>AmbiGate is a spin-off of the university of Tübingen and is specialized in 3D sensor solutions. The team, comprising 3 founders and 6 professors, wants to disrupt the physical therapy market through a combination of innovative AI and sensor-motoric algorithms, 3D sensors, and a highly motivating treatment approach called ExerGame.</p> <p>Working with the largest therapy association (23,000 members), AmbiGate has defined a real 3-Win Business Model.</p>
Amparo	Potsdam, Germany		<p>Amparo focuses on simple but effective solutions for prosthetics in developing nations. Amparo's prosthetic socket will allow governmental and non-governmental organizations worldwide to provide services to more amputees and to extend their services with mobile outreach programs. The Berlin based startup Amparo is currently in the seed phase.</p>
Blue Bird Technologies	Berlin, Germany		<p>Blue Bird Technologies has developed an app that uses smartphone sensor data and machine learning to predict emergencies and prevent them by suggesting suitable interventions. At the same time, the Blue Bird app collects valuable data which helps patients and therapists analyze symptoms and take appropriate actions to improve them.</p>
Diafyt	Leipzig, Germany		<p>Diafyt is combining the brilliance of physicians with the analytical power of big data, processing hundreds of datasets (even real-time sensor data) to build actionable real-time information for predicting the current and future insulin needs of diabetics.</p>
egoHEALTH	Siena, Italy		<p>egoHEALTH aims to develop, engineer, and produce hardware and software as well as innovative services based on high-tech solutions in the fields of bioengineering and biomedical informatics – primarily in the area of public health. In addition, egoHEALTH is involved in activities that help promote and implement research and development programs in education and prototyping.</p>

HealMet	San Diego, USA		HealMet is a voice-controlled, home-based multi-vital parameter platform device that enables people to take action before a disease becomes life-threatening. It helps to save money, improve people's behavior, and share information. A simple touch with two hands could avoid millions of deaths, suffering, and disability.
Hindsait, Inc.	New Jersey, USA		Hindsait's AI platform extracts clinical information from patient charts, enables machine learning from established guidelines and rules, and facilitates predictive scoring to enable consistent clinical decision-making. Hindsait has revolutionized the Prior Authorization process.
nevisQ	Aachen, Germany		nevisQ provides patented smart baseboards that can recognize and analyze activity in rooms. These can be used to detect and prevent falls in nursing homes. In the event of a fall, the nurse is notified via app/web or app/bell system. The German startup also provides solutions like automatic light controls to prevent falls.
NonInvasive Medical Devices	Jerusalem, Israel		NIMD is a medical device startup focused on the treatment of cancer currently at the R&D stage. Its revolutionary technology is based on microwave and nanotechnologies. The device can heat and kill cancer tumors at low microwave powers and at high precision without causing damage to the surrounding tissue. It has a strong team aimed at finding a solution to cancer and improving people's quality of life.
NovioSense BV	Nijmegen, Netherlands		NovioSense is a medical sensor company that develops cellphone-powered sensor devices for glucose monitoring in diabetics. Our first product is a non-invasive, wireless, cellphone-powered sensor that measures glucose levels in tears. The device was first produced in 2011, and since then, we have developed the first prototypes and entered clinical testing in Europe. In 2016, we will carry out phase 2 of our clinical trials, testing the device with human volunteers.
Quantum Base	Lancaster, UK		Quantum Base designs, develops, and delivers quantum security solutions, which are based on quantum mechanics rather than mathematical complexity. This is the only proven way to save digital information securely. The British startup was spun out from Lancaster University and provides solutions that are 100% secure and guaranteed by the laws of physics.

[SpinDiag](#)Freiburg,
Germany

SpinDiag enables fully automated, PCR-based screening for drug-resistant pathogens in less than 30 minutes. The system consists of a disposable lab-on-a-disk (which is the size of a DVD) and a portable device. Hospitals can screen quickly and reliably during patient admission and isolate and treat risk patients. This significantly reduces the risk of infection to other patients and cuts hospital costs. Savings can be up to €200 per patient.

[WearHealth](#)Bremen,
Germany

The wearables market is set to grow exponentially and has the potential to transform how healthcare services are provided. Wearable devices will soon generate large volumes of medical grade data, but without analysis and insight from health experts, they won't reach their full potential. That is why WearHealth's mission is to enable personalized mobile preventive health care by bringing together medical wearable technology, artificial intelligence, and health experts.

Photonics 4.0

[8tree](#)Daisendorf,
Germany

8tree products enable aeronautical and automotive OEMs, airlines, MROs, car repair companies, and organizations involved in public infrastructure to improve the quality and efficiency of inspections using Vision & AR. 8tree is certified by Airbus and its initial clients include Airbus, Boeing, firms in their supply chain, and airlines. 8tree provides a flexible hardware platform to act as a vehicle for delivering differentiated, application-specific software solutions.

[Bodle Technologies](#)Oxford,
UK

It all started with a breakthrough in optoelectronics by our founders in the journal of science nature. The research has received press coverage across the world in sources such as MIT Technology review, New Scientist, The Economist, Fortune, BBC news, and many others. Bodle Technologies started operations in November 2015 after successfully raising a seed round with the aim of commercializing the research into a number of applications.

[Enigma Biotech](#)Istanbul,
Turkey

Enigma Core developed a key optical technology enabling the richest medium of health vital analysis; ones blood to be measured easily, and cost effectively via a non-invasive method. A light based sensor inside the ear canal measures minute changes in glucose, cholesterol and many other vitals in the near future.

[FaunaPhotonics](#)Copenhagen,
Denmark

FaunaPhotonics plans to work in partnership with the crop science industry to offer seamless data integration between in-field sensors and the leading digital farming software platforms. This will enable crop science players to make advancements in data analytics. The agricultural market will see an extension to business models, with new players operating in new value chains and adapting to technology developments and new solutions.

[ioxp](#)Mannheim,
Germany

The augmented reality manuals, developed by ioxp, are step-by-step instructions from the point of view of the worker. Content is created by filming a correct procedure during actual work processes. The system extracts all explanatory information and allows adjustments to be made in post-production. The result is a multimedia instruction and assistance system. The system also uses hand tracking to recognize if something is executed incorrectly and subsequently issues alerts.

LightFab GmbH	Aachen, Germany		LightFab produces prototypes and series of complex 3D glass parts from customer CAD data. Moreover, the German startup sells machines to rapidly produce 3D glass parts using selective laser-induced etching (SLE). The LightFab 3D printer is also used for precision ablation, waveguide writing, internal glass welding, and two-photon polymerization. LightFab enables the mass production of 3D glass parts by scaling the SLE process with special high-speed modules.
LuxFlux GmbH	Reutlingen, Germany		LuxFlux is a sensor company in the field of photonics which develops and markets compact and cost-efficient micro-spectrometers. The spectral information gathered by the solution is used to identify and compare products and materials. The company is located in the “sensor valley” in Reutlingen (Germany) and seeks partners across all industries to build solutions based on their spectrometer capabilities.
otego	Karlsruhe, Germany		otego is poised to be the first manufacturer of low-cost thermoelectric generators (TEGs) that are suitable for mass use. By avoiding batteries in IoT devices, otego TEGs are a sustainable solution for harvesting energy using wireless sensors and actuators. otego aims to sell its generators directly to sensor manufacturers and smart home OEMs. To achieve this, the team is setting up its own production line (capacity 1 million TEGs per year) and is already in regular contact with many potential customers.
Roboception GmbH	Munich, Germany		Roboception offers innovative navigation, real-time perception, and manipulation solutions for robotic systems. Roboception’s innovative sensor solutions enable customers across all robotic fields to generate real-time 3D data products that also revolve around timing and location. Our solutions include highly intuitive, user-friendly interfaces, parametrization, and programming. As a result, no detailed knowledge of robotics is required to set up or operate our solutions.
twip optical solutions	Esslingen, Germany		twip optical solutions is a young spin-off of the University of Stuttgart. It was founded in 2013. The aim of the company is to provide innovative solutions for measurement tasks. It focuses on providing measurement solutions that are suitable for automation processes and supervised manufacturing. This is resulting in the development of innovative, small, and lightweight optical systems.

[UrbanAlps AG](#)Zurich,
Switzerland

A high-tech startup based in Switzerland that is reinventing the mechanical key with 3D printing. UrbanAlps is a constellation of innovation specialists with a focus on laser processes, plus a group of remarkable advisors ranging from former members of the executive team at ASSA ABLOY (32% worldwide share of locking devices) to serial entrepreneurs (a-connect) and directors at McKinsey & Co.

[Wearable Life Science](#)Nuernberg,
Germany

Wearable Life Science GmbH was founded in 2014. They developed a novel sports tech product (ANTELOPE) consisting of 3 parts: a compressive textile with embedded electrodes and wiring and an innovative hardware and app to control the system. The revolutionary sportswear is based on the embedded EMS (electro muscle stimulation) technology. Today's interdisciplinary team comprises 23 people that all love ANTELOPE! Their vision: help every person to activate the full potential of its body.

[XARION Laser
Acoustics GmbH](#)Vienna,
Austria

XARION develops laser-based transducers which it markets worldwide. Its solutions offer the world's first sensors that can detect sound by its ability to change the speed of light. The advantages of this lie in a perfectly linear frequency response and an extremely broad ultrasound frequency bandwidth in both air and liquids. The key markets comprise acoustic metrology, industrial process control, medical imaging, and automotive. XARION sells as an OEM and operates as a licensor.
