

Tallinn, Estonia

the coolest digital society and
fintech ecosystem in Europe

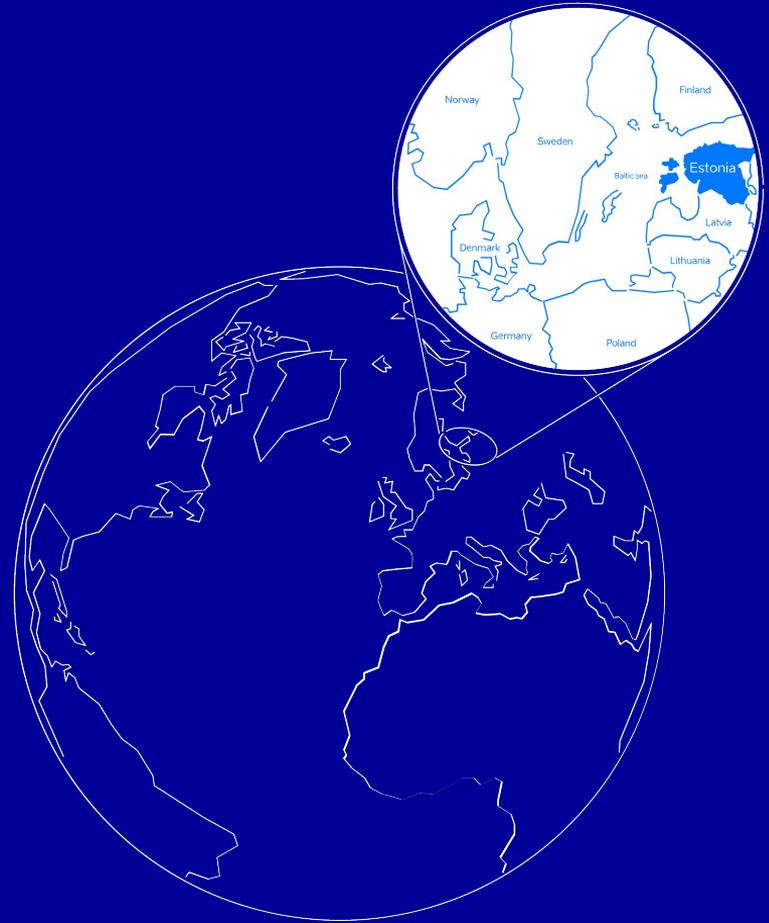
estonia

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CEO & Founder, Salv
Board Member, FinanceEstonia

salv

Europe's digital star for borderless business and fintech

- + population: 1.3 million
- + area: 45,227 km²
- + currency: Euro
- + member of: EU, Eurozone, OECD,
NATO and Schengen



ease of doing business

simplest and fastest business environment

enter e-estonia

- + a few hours to start a company
- + hassle-free e-taxation
- + automatization in tax reporting
- + e-Residency – Estonian e-services to every world citizen

borderless business

gateway to Europe with e-residency

- + register an EU based company online and manage it remotely
- + access to Estonian e-services
- + means of identification online
- + secure digital signature
- + a community of like-minded people



vibrant startup ecosystem

- + 1300+ startups
- + 10 unicorns - #1 per capita in Europe
- + raised around € 3.5B in funding since 2010
- + Estonian Startup Visa
- + supportive ecosystem



estonian fintech hub

a great place to test, easy to scale

- + 220+ fintech companies
- + 1.5x growth in last 2 years
- + €1B in assets, €250M in revenue
- + 2000+ people employed in sector
- + 50% of fintech operating 2-3y
- + 65% of fintech operate globally



3 fintechs & 2 regtechs among 10 unicorns 🦄



Next unicorns in pipeline

Most rapidly growing Estonian fintech and regtech

 EveryPay






monese

 FUNDERBEAM



ESTATEGURU



 iη bank





guardtime 

strong and supportive ecosystem

what companies value the most

- + e-services available 24/7
- + ease of establishing a business
- + fintech friendly regulatory environment
- + strong relationships with government
- + the ease of raising capital
- + availability of qualified workforce
- + ease of scaling business to Europe



fintech industry outlook

how fintechs see the future

- + trending segments in open banking, digital currencies, regtech
- + more focus on ESG and sustainable finance
- + more cooperation with established financial institutions
- + more government support for fintech innovation
- + country level fintech strategy in process



cyber security

the strongest
competence

- + first and so far largest cyber attacks against a nation state in 2007
- + home of NATO CCDCOE and EU IT agency
- + cyber defence league and cyber command
- + non-permanent member of UNSC 2020-2021
- + data embassy
- + KSI Blockchain



collaborative crime fighting

smartest technology to
beat financial criminals

- + Europe's first cross border intelligence sharing platform & network
- + fighting fraud and money laundering more efficiently
- + building up global crime-fighting networks
- + Bridge by regtech Salv and leading financial institutions

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