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**Capgemini and Efma announce winner of
FinTechVisor Race to the Top 2019**

***Industry influencers and financial institutions choose winner of inaugural competition
during live web event***

Paris, March 27, 2019 – Germany based FinTech, [Raisin](#), has been announced as the winner of [Capgemini](#) and [Efma](#)'s inaugural [FinTechVisor Race to the Top](#).

The competition, which aims to uncover the most exciting FinTech innovations and connect start-ups to new mentoring and partnership opportunities, reached its climax during a recent online webinar. The event saw the three top finalists pitching their solutions to an elite panel of financial institutions and industry influencers. Each five-minute pitch was followed by a three-minute question and answer session, as the finalists were quizzed by the expert judging panel before the overall winner was decided.

Raisin was announced as the overall winner for their marketplace that provides partner banks with seamless, flexible access to wider European deposit markets, and helps distribution partners broaden their product portfolio.

Personetics took silver for their customer-facing AI solution that guides customers towards financial goals with personalized insights, advice and automated money management. Exagens took bronze for their behavioral solution to create better relational engagement and more product and service conversions in a bank's digital channels.

As the winner of the 2019 competition, Raisin will receive exclusive mentorship from Capgemini, an opportunity to present its solution during Efma's '[Bank + Fintech](#)' Conference April 2-3, 2019, promotional opportunities at key industry events, and introductions to the major financial institutions involved in the judging panel.



The winning nominees also receive an invitation to join [Capgemini's ScaleUp Qualification program](#) which offers ScaleUps¹ opportunities to gain credibility and increase the likelihood of successful partnerships.

"Our congratulations go to Raisin for winning this year's FinTechVisor Race to the Top and to the other two top finalists," said Elias Ghanem, Chief New Technologies Officer and FinTech Lead at Capgemini's Financial Services, Europe. *"The strength of the innovations we've seen since announcing the competition has been tremendous. It underlines the impact cooperation between FinTechs and institutions will have on the future of financial services and illustrates the huge potential of the FinTechVisor portal, as an enabler for effective collaboration between established and emerging companies."*

"Since its launch in May 2018, the FinTechVisor portal has become the home of a strong community of innovative FinTech organizations," said Vincent Bastid, CEO of Efma. *"FinTechVisor Race to the Top 2019 builds on this, providing a platform for FinTechs to showcase the strength of their propositions and benchmark them against those of their peers, while providing new partnership opportunities for institutions."*

About Capgemini

A global leader in consulting, technology services and digital transformation, Capgemini is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. It is a multicultural company of over 200,000 team members in more than 40 countries. The Group reported 2018 global revenues of EUR 13.2 billion. Visit us at www.capgemini.com. *People matter, results count*

About Efma

A global non-profit organization, established in 1971 by banks and insurance companies, Efma facilitates networking between decision-makers. It provides quality insights to help banks and insurance companies make the right decisions to foster innovation and drive their transformation. Over 3,300 brands in 130 countries are Efma members.

Headquarters in Paris. Offices in London, Brussels, Barcelona, Stockholm, Bratislava, Dubai, Milan, Montreal, Istanbul, Beijing and Singapore. Learn more at www.efma.com

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¹ ScaleUps are revenue-generating startups that have raised institutional or private funds and have a dedicated C-suite team.