

FT PARTNERS FINTECH INDUSTRY RESEARCH

November 8, 2019



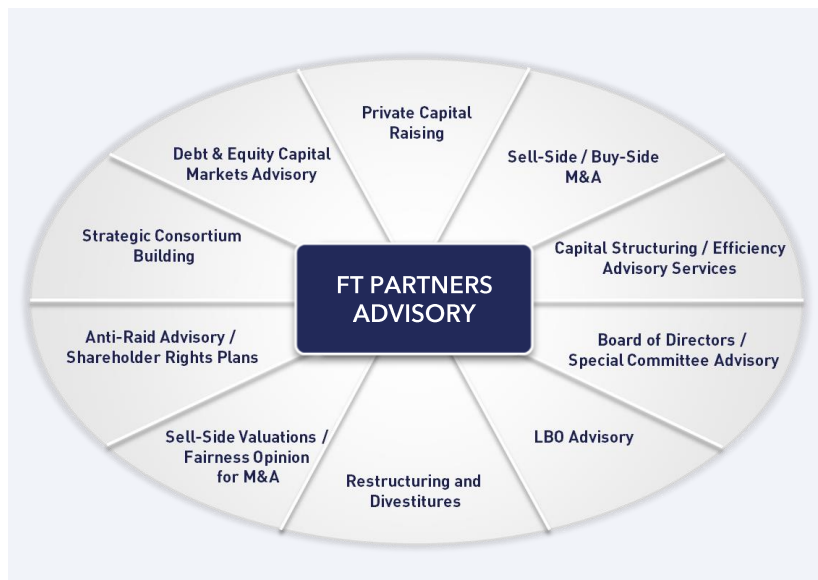
Reonomy Raises \$60 million in Series D Financing Led by Georgian Partners



Overview of FT Partners

- Financial Technology Partners ("FT Partners") was founded in 2001 and is the only investment banking firm focused exclusively on FinTech
- FT Partners regularly publishes research highlighting the most important transactions, trends and insights impacting the global Financial Technology landscape. Our unique insight into FinTech is a direct result of executing hundreds of transactions in the sector combined with over 17 years of exclusive focus on Financial Technology

FT Partners' Advisory Capabilities



FT Partners' FinTech Industry Research

- In-Depth Industry Research Reports
- Proprietary FinTech Infographics
- Monthly FinTech Market Analysis
- FinTech M&A / Financing Transaction Profiles



The Information

Named Silicon Valley's #1 FinTech Banker (2016) and ranked #2 Overall by The Information



Ranked #1 Most Influential Person in all of FinTech in Institutional Investors "FinTech Finance 40"



THE M&A ADVISOR

Numerous Awards for Transaction Excellence including "Deal of the Decade"

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Reonomy Raises \$60 million in Series D Financing



Transaction Overview

Transaction Summary

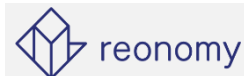
- On November 7, 2019, Reonomy, a provider of property intelligence, announced it has secured **\$60 million** in Series D funding led by Georgian Partners
 - The round included participation from Wells Fargo Strategic Capital, Citi Ventures, and Untitled Investments
 - Existing investors Sapphire Ventures, Bain Capital, and Primary Venture Partners also participated in the round
- The new funding will be used to expand the Company's machine learning technology and to fuel its international expansion to Canada, the United Kingdom and other markets
 - Additionally, Reonomy plans to expand its offerings for all industries, but will especially prioritize banks and financial institutions
- To date, Reonomy has raised **\$128 million** in its effort to become a central player in providing data and analytics to the commercial real estate market

Selected Financing History

Date	Size (\$ mm)	Financing Round	Investor(s)
11/07/19	\$60	Series D	Georgian Partners; Wells Fargo Strategic Capital; Citi Ventures; Untitled Investments; Sapphire Ventures; Bain Capital; Primary Venture Partners
06/14/18	30	Series C	Sapphire Ventures; Bain Capital Ventures; SoftBank Capital
02/06/18	16	Series B1	Bain Capital; MMC Technology Ventures; JAWS; Silicon Valley Bank; SoftBank; Lerer Hippeau Ventures; Primary Venture Partners; KEC Ventures
01/05/15	13	Series B	Bain Capital; SoftBank Capital; Resolute Ventures; Primary Venture Partners; KEC Ventures; FinTech Collective; Solon Mack Capital
03/18/14	4	Series A	SoftBank Capital; Resolute Ventures; Primary Venture Partners; KEC Ventures; FinTech Collective

Management and Investor Commentary

"Despite real estate being the world's largest asset class, the industry has been largely starved of cutting edge solutions to core business problems because of the opaque nature of property information. We're building a platform that connects the world of property information and empowers a new era of applications to unlock insights and opportunities for everyone. The investment will further strengthen our position as the system of record for properties and drive innovation around property intelligence."



Rich Sarkis
Co-Founder & CEO



"Reonomy has developed a powerful platform to integrate and resolve sources of commercial real estate data into a single, unique identifier for every CRE asset in the United States. This unique identifier is being leveraged by some of the largest enterprises in the world to tie together their public, proprietary, and third-party data sources and to create a level of visibility into real estate assets that was previously unattainable."



Emily Walsh
Principal



Reonomy Raises \$60 million in Series D Financing



Reonomy Overview

Company Overview



CEO:	Rich Sarkis
Headquarters:	New York, NY
Founded:	2013

- Reonomy leverages big data, partnerships, and machine learning to connect the fragmented, disparate world of commercial real estate, enabling users to reach better property-centric decisions
 - Reonomy's proprietary applications include predictive analytics, portfolio analysis, and market insights
 - The platform also empowers Reonomy's leading ecosystem of partners to build their own custom applications
- The Company's applications serve over 100,000 users across a multitude of industries
- In 2018, Reonomy announced new preferred data partnerships with various leading industry data providers, such as CoreLogic, Black Knight and Dun & Bradstreet

Platform Key Stats

50 million Properties	300 million People	68 million Property Sales
80 million Companies	38 million Mortgages	

Solutions Overview



For Individuals

- Identifying new opportunities efficiently
- Understanding properties and markets in a single source
- Going beyond the LLC and connecting directly with property owners



For Teams

- Same features as "For Individuals" in terms of discovery, research, and outreach tools
- Collaboration tools specifically designed for teams to streamline their workflow on the platform



For Enterprise

- Same features as "For Teams" in terms of discovery, research, outreach and collaboration tools
- Customization tool specifically designed for enterprises to customize the data they access and search
- Unlocking the potential of companies' own proprietary data

Management Overview



Rich Sarkis
CEO



Michael Manne
CRO



Hayley Margio
VP, Operations



Bhaskar Maddala
VP, Engineering



Aviva Fink
VP, Business Development

Reonomy Raises \$60 million in Series D Financing

FT PARTNERS RESEARCH



Georgian Partners Overview

Overview



Justin LaFayette
Co-Founder &
Managing Partner



Simon Chong
Co-Founder &
Managing Partner



John Berton
Co-Founder &
Managing Partner



Steve Leightell
Partner



Tyson Baber
Partner



Margaret Wu
Vice President

Locations

- Toronto, ON

About

- Founded in 2008
- Primarily focuses on late-stage venture and growth-stage investments in Series B or later financings
- Will invest in earlier-stage transactions if there is predictability in the company's model and consistent historical growth
- Particularly interested in companies disrupting the big data and the broad information rights industries
- Leverages an in-house Impact Team that supports portfolio companies through applied analytics workshops, product development, financial modeling and talent sourcing

Investment Preferences

Investment Criteria

Fund Size:	\$550 mm
Fund Raised:	NA
Investment Range:	\$10-25mm
Revenue:	\$6mm+
EBITDA:	NA

General Preferences

Control:	Minority
Geography:	U.S., Canada
Transaction Type:	Venture, Growth
Industry Focus:	Enterprise Software, B2B Software & Services

Selected Recent Investments / Exits

FinTech / Financial Services Investments

Date	Company	Deal Amt. ¹	Board Rep.	Sector
11/19	Reonomy (Series D)	\$60	NA	Bnkg
10/19	Total Expert (Series C)	52	NA	FMS
07/19	DefenseStorm (Series A)	15	NA	Bnkg
06/19	Aera Technology (Series C)	80	Emily Walsh; Tyson Baber	FMS
04/18	WorkFusion (Series E)	50	Justin LaFayette	FMS
12/17	PrecisionLender (Q2)*	NA	NA	Bnkg
05/17	Opcity (News Corp)*	27	NA	Bnkg
10/14	BitFury (Later-Stage VC)	20	NA	Pymts
07/14	FreshBooks (Series A)	30	NA	Pymts
12/13	Shopify (Series C)**	100	NA	Pymts
04/12	41st Parameter (Experian)*	13	Justin LaFayette	Bnkg
07/11	Razorsight (Synchronoss)*	12	Simon Chong	BPO

Source: Company website, PitchBook, FT Partners' Proprietary Transaction Database

1) Deal Amount in mm

FT Partners – Focused Exclusively on FinTech

FT PARTNERS RESEARCH

Selected FT Partners Research – *Click to View*

June 25, 2018

FT PARTNERS
TRANSACTION ANNOUNCEMENT

FT PARTNERS is Pleased to Announce its Role as IPO Advisor to

GreenSky™

in its
\$1,010,000,000
Initial Public Offering

for a total enterprise value of
\$4,500,000,000

The Only Investment Bank Focused Exclusively on FinTech

San Francisco • New York • London

GreenSky Raises \$1 billion in its IPO

August 22, 2018

FT PARTNERS
TRANSACTION ANNOUNCEMENT

FT PARTNERS is Pleased to Announce its Exclusive Role as Sole Strategic and Financial Advisor to

Porch

in its acquisition of

SERVIZ
Home Services from A to Z.

The Only Investment Bank Focused Exclusively on FinTech

San Francisco • New York • London

Porch Acquires Serviz

July 16, 2019

Featuring:
Exclusive CEO Interview
David Johnson

FT PARTNERS
TRANSACTION ANNOUNCEMENT

FT PARTNERS is Pleased to Announce its Role as Exclusive Strategic and Financial Advisor to

FIRST ASSOCIATES

in its Recapitalization by

STONE POINT CAPITAL

and Merger with

PORTFOLIO FINANCIAL SERVICES LLC

The Only Investment Bank Focused Exclusively on FinTech

San Francisco • New York • London

First Associates' Majority Recapitalization and Merger with Portfolio Financial Services

August 19, 2019

FT PARTNERS
TRANSACTION ANNOUNCEMENT

FT PARTNERS is Pleased to Announce its Role as Strategic and Financial Advisor to

better.com

on its Series C financing from new investors

ACTIVANT CAPITAL **CHINA MERCHANTS** **HOOPP**
CITI **VENTURES** **AGNC** **ally**

along with participation from existing investors

for total consideration of
\$160,000,000

The Only Investment Bank Focused Exclusively on FinTech

San Francisco • New York • London

Better.com's \$160 million Series C Financing

FT PARTNERS FINTECH INDUSTRY RESEARCH

October 25, 2019

ATHENA

Athena Raises A\$70 million (~\$54 million) in Financing Led by AustralianSuper

AustralianSuper

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Athena Raises A\$70 million in Financing

FT PARTNERS FINTECH INDUSTRY RESEARCH

October 16, 2019

NOBROKER

NoBroker Raises \$50 million in Series D Financing

TIGERGLOBAL **GENERAL ATLANTIC**

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San Francisco • New York • London

NoBroker Raises \$50 million in Series D Financing

FT PARTNERS FINTECH INDUSTRY RESEARCH

October 16, 2019

CoStar Group

CoStar Group (Nasdaq:CSGP) Acquires STR for \$450 million

str

The Only Investment Bank Focused Exclusively on FinTech

San Francisco • New York • London

CoStar Acquires STR for \$450 million

FT PARTNERS FINTECH INDUSTRY RESEARCH

September 18, 2019

QUINTOANDAR

QuintoAndar Raises \$250 million in Series D Financing Led by SoftBank

SoftBank

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San Francisco • New York • London

QuintoAndar Raises \$250 million in Series D Financing

[VIEW MORE FT PARTNERS RESEARCH](#)

Track Record of Success Across the Real Estate Tech Sector

Digital Mortgage Origination

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its role as advisor to



on its Series C financing from new investors



with participation from existing investors

for total consideration of

\$160,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

Real Estate Invoicing & Payments

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to



in its Series F minority investment from



THIEL

for total consideration of

\$ 300,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

Mortgage Technology

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive
role as financial advisor to



in its sale to

GTCR



The Only Investment Bank
Focused Exclusively on Financial Technology

Online Home Services Platform

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to



in its acquisition of



Home Services from A to Z



The Only Investment Bank
Focused Exclusively on Financial Technology

Consumer Home Improvement Financing

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its role as
IPO Advisor to



\$1,010,000,000
Initial Public Offering

for a total enterprise value of

\$4,500,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

Mortgage Technology

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
Capital Markets & IPO Advisor to



in its

\$45,000,000

Initial Public Offering

valuing the equity at approximately

\$ 146,000,000



The Only Investment Bank
Focused Exclusively on Financial Technology

Property Insurance Solutions

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to



in its sale to



The Only Investment Bank
Focused Exclusively on Financial Technology

SaaS-based Real Estate Loan Origination

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to



in its sale to

MOODY'S



The Only Investment Bank
Focused Exclusively on Financial Technology

Listing Management Solutions

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its exclusive role as
sole strategic and financial advisor to



in the sale of its



software division to



for approximately

\$ 8,500,000



The Only Investment Bank
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Real Estate Payments

Financial Technology Partners LP
FTP Securities LLC

is pleased to announce its role as exclusive
strategic and financial advisor to



in its Series C financing led by

Premji Invest

for total consideration of approximately

\$ 71,000,000



The Only Investment Bank
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FT Partners Advises GreenSky on its \$1 billion Initial Public Offering

Overview of Transaction

- On May 23, 2018, GreenSky (Nasdaq: GSKY) priced its IPO at \$23 per share, raising approximately \$1.01 billion
- Due to strong demand, the deal priced at the high end of the initial \$21 - \$23 filing range and the number of shares was increased by 3.9 million, or 11%
- GreenSky will use the IPO proceeds to purchase Holdco units and Class A common stock from its CEO and other officers as well as early equity investors
- GreenSky is a leading FinTech company that powers commerce at the point of sale; the Company's technology platform facilitates merchants sales, while reducing the friction, and improving the economics, associated with a consumer making a purchase and a bank extending financing for that purchase
 - GreenSky has approximately 12,000 active merchants on its platform and the Company has enabled 1.7 million consumers to finance over \$12 billion of transactions since its inception through March 31, 2018

Significance of Transaction

- GreenSky's IPO is the largest U.S. Technology IPO of 2018 and is also the largest U.S. FinTech IPO in over two years¹
- This transaction further supports FT Partners' continued success advising leading FinTech growth companies and also highlights the long-term nature of many of the Firm's advisory relationships

FT Partners' Role

- FT Partners served as IPO Advisor to GreenSky on this transaction
- FT Partners previously advised GreenSky on its [\\$300 million investment by TPG, Iconiq, Wellington, and DST in 2014](#), its [\\$2 billion loan purchase agreement and \\$50 million investment by Fifth Third Bank in 2016](#), and its [\\$200 million investment by PIMCO in 2017](#)
- FT Partners has leveraged its deep industry knowledge, extensive transaction expertise, and broad scope of relationships to consistently achieve favorable outcomes for GreenSky

Financial Technology Partners LP FTP Securities LLC

*is pleased to announce its role as
IPO Advisor to*



in its

\$1,010,000,000
Initial Public Offering

for a total enterprise value of

\$4,500,000,000



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(1) Excludes ADRs and foreign issuers

FT Partners Advises Better.com on its \$160 million Series C Financing

Overview of Transaction

- On August 19, 2019, Better.com announced it has closed its Series C financing round for a total of \$160 million
 - The round included new investors Activant Capital, Ping An Global Voyager Fund, Ally Financial, Citi, AGNC, American Express Ventures and Healthcare of Ontario Pension Plan, as well as existing investors Goldman Sachs, Pine Brook and Kleiner Perkins
 - Better.com initially closed its Series C round in January 2019 for a total of \$70 million, but expanded the round due to high demand
 - The Company has now raised \$254 million in total financing
- Better.com is one of the fastest growing homeownership platforms in the U.S. and has funded more than \$4 billion in loans since its founding in 2016
 - The Company has reconstructed the process of buying and financing a home, step-by-step, using technology and automation to create the most efficient, cost-effective and user-friendly experience in the market
 - Better.com has grown 3x year-over-year (vs. -15% for the industry) and is currently funding \$375 million in mortgages a month, which puts the Company on track to lend over \$4 billion in 2019 alone

Significance of Transaction

- With strong investor demand including from high profile strategics, this financing round positions Better.com as a market leader in streamlining and digitizing the home loan process
- The additional capital will enable Better.com to enhance its offerings, grow its strategic partnerships, as well as expand its team by hiring an additional 400 people in sales and technology by the end of 2019

FT Partners' Role

- FT Partners served as strategic and financial advisor to Better.com
- This transaction highlights FT Partners' deep domain expertise in the Alt Lending / Real Estate Tech space as well as our successful track record generating highly favorable outcomes for leading FinTech companies globally

Financial Technology Partners LP FTP Securities LLC

*is pleased to announce its role as
strategic and financial advisor to*



on its Series C financing from new investors



VENTURES



along with participation from existing investors

for total consideration of

\$160,000,000

FINANCIAL
TECHNOLOGY
PARTNERS

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FT Partners Advises Enservio on its Sale to Solera

Overview of Transaction

- On July 19, 2016 Enservio, Inc. (“Enservio” or the “Company”) announced it has entered into a definitive agreement to be acquired by Solera
- Headquartered in Needham, Massachusetts, Enservio is the largest U.S. provider of SaaS-based software and services to the property contents insurance marketplace
 - Existing investors include Bain Capital Ventures and Matrix Partners
- Solera Holdings (“Solera”) is a leading provider of digitally-enabled risk and asset management software and services to the automotive and property marketplace
 - Acquired by Vista Equity Partners for \$6.4bn in Sept. 2015

Significance of Transaction

- Enservio’s proprietary database of more than \$10 billion in property contents information will add another component to Solera’s Digital Home platform
- Move signals accelerated expansion of Solera’s asset management and risk protection technologies for life’s most important assets
- Acquisition leverages Solera’s unique Invent & Acquire (“I&A”) strategy
- Highly-attractive outcome for both Enservio and Solera

FT Partners’ Role

- FT Partners served as exclusive strategic and financial advisor to Enservio and its Board of Directors
- Transaction demonstrates FT Partners’ continued success advising top-tier companies and achieving outstanding results within the Insurance IT and Services sector

Financial Technology Partners LP FTP Securities LLC

*is pleased to announce its exclusive role as
sole strategic and financial advisor to*

enservio

in its sale to

Solera



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FT Partners Advises Optimal Blue on its Sale

Overview of Transaction

- Optimal Blue has agreed to sell to GTCR, a leading private equity firm
- Backed by Serent Capital, Optimal Blue is one of the largest SaaS providers of enterprise services to mortgage originators & investors
- The Company created the first cloud-based Product & Pricing Engine (“PPE”) and is now the largest independent provider of pricing solutions in the mortgage ecosystem
- GTCR has committed up to \$350 million of equity capital to the investment to pursue growth initiatives at Optimal Blue as well as complementary acquisitions to provide information and other digital services to the \$14 trillion mortgage marketplace

Significance of Transaction

- Represents one of the largest Mortgage Technology M&A transactions in recent times
- Represents a highly favorable outcome to Optimal Blue management and Serent Capital, its private equity backer

FT Partners’ Role

- FT Partners served as exclusive strategic and financial advisor to Optimal Blue and its Board of Directors
- FT Partners leveraged its deep knowledge, extensive experience and broad industry relationships to help bring in a knowledgeable partner with deep domain expertise in financial services
- Transaction demonstrates FT Partners’ continued success advising top-tier financial technology companies

Financial Technology Partners LP FTP Securities LLC

*is pleased to announce its exclusive
role as financial advisor to*



in its sale to

GTCR



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Award-Winning Investment Banking Franchise Focused on Superior Client Results



2018 Top Investment Bank in FinTech



Institutional Investor
Annual Ranking

2018 Steve McLaughlin Ranked #1 for the Second Year in a Row on Institutional Investor's FinTech 40 List

2017 Ranked #1 on Institutional Investor's FinTech 40 List

2015 & 2016 Ranked Top 5 on Institutional Investor's FinTech 35 List

2006 – 2008 Consecutively Ranked (2006, 2007 and 2008) among the Top Bankers on Institutional Investor's "Online Finance 40"



The Information

2016 Ranked #2 Top Technology Investment Banker on The Information's "Silicon Valley's Most Popular Dealmakers"



M&A Advisor
Awards

2018 Corporate / Strategic Deal of the Year

2018 Cross Border Deal of the Year

2017 Investment Banker of the Year

2016 Investment Banking Firm of the Year

2016 Cross Border Deal of the Year

2015 Dealmaker of the Year

2015 Technology Deal of the Year

2014 Equity Financing Deal of the Year

2014 Professional Services Deal of the Year, \$100 mm+

2012 Dealmaker of the Year

2012 Professional Services Deal of the Year, \$100 mm+

2011 Boutique Investment Bank of the Year

2011 Deal of the Decade

2010 Upper Middle Market Deal of the Year, \$500 mm+

2010 IT Services Deal of the Year, Below \$500 mm

2010 Cross-Border Deal of the Year, Below \$500 mm

2007 Dealmaker of the Year – Steve McLaughlin

2007 Business to Business Services Deal of the Year

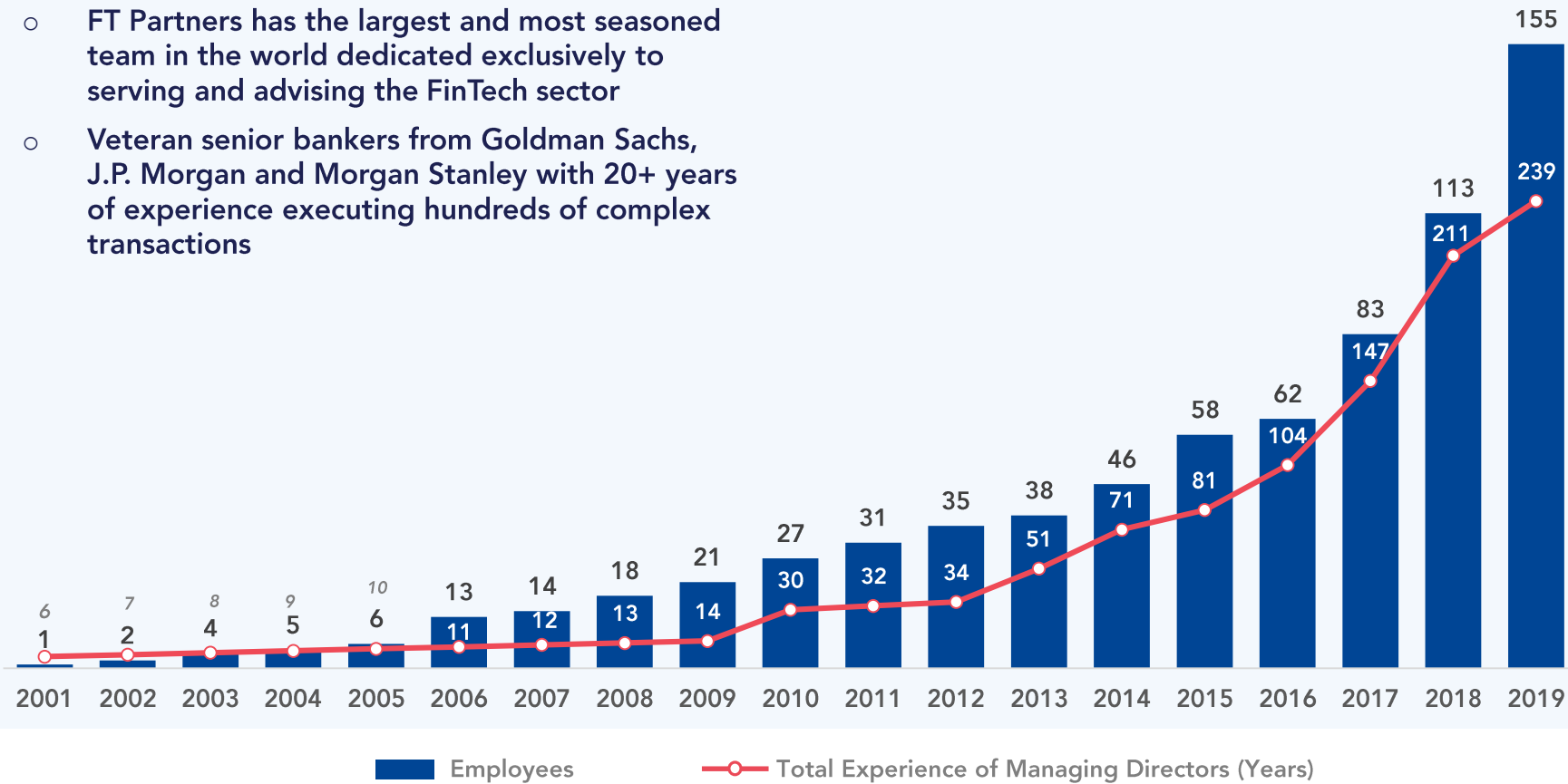
2007 Computer & Information Tech Deal of the Year, \$100 mm+

2007 Financial Services Deal of the Year, \$100 mm+

2004 Investment Bank of the Year

Platform of Choice for Clients and Bankers Alike

- FT Partners has the largest and most seasoned team in the world dedicated exclusively to serving and advising the FinTech sector
- Veteran senior bankers from Goldman Sachs, J.P. Morgan and Morgan Stanley with 20+ years of experience executing hundreds of complex transactions



Average Experience of Managing Directors (Years)



The FT Partners Senior Banker Team

Name / Position	Prior Background	Experience / Education	Years of Experience
Steve McLaughlin <i>Founder, CEO and Managing Partner</i>		<ul style="list-style-type: none"> Formerly with Goldman Sachs in New York and San Francisco from 1995-2002 Former Co-Head of Goldman Sachs' Financial Technology Group (#1 market share) Wharton M.B.A. 	24
Mohit Agnihotri <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly Managing Director and Global Head of Payments Investment Banking at J.P. Morgan Wharton M.B.A. 	17
Kate Crespo <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly with Raymond James' Technology & Services investment banking 12+ years of FinTech transaction execution experience Dartmouth M.B.A. 	17
Larry Furlong <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly with Goldman Sachs in New York, London and Los Angeles from 1995-2004 Wharton M.B.A. 	23
Osman Khan <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly Managing Director and Head of FIG M&A at Alvarez & Marsal 15+ years FIG deal, consulting and assurance experience at PwC 40 Under 40 M&A Advisor Award Winner in 2013 	22
Andrew McLaughlin <i>Managing Director</i>		<ul style="list-style-type: none"> 20+ years experience executing / implementing financial and operational strategy Formerly with Deloitte Consulting 	13
Mike Nelson <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly head of FinTech M&A at SunTrust Robinson Humphrey Kellogg M.B.A. 	19
Timm Schipporeit <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly with Morgan Stanley as Senior Executive Director of European Technology Investment Banking Team in London Formerly a Venture and Growth Investor focused on FinTech at Index Ventures 	16
Greg Smith <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly award winning Equity Research Analyst at Merrill Lynch, J.P. Morgan and Hambrecht & Quist 20+ years of experience covering FinTech as both an Analyst and Investment Banker 	23
Tim Wolfe <i>Managing Director</i>		<ul style="list-style-type: none"> Formerly with Goldman Sachs from 2000-2002 40 Under 40 M&A Advisor Award Winner 2013 Harvard M.B.A. 	17