

Fin Accelerate  | EMPOWERED BY
Jones Day



2023 COHORT

CONTENTS

| | |
|--|----|
| About FinAccelerate | 1 |
| 2023 FinAccelerate COHORT | 2 |
| 21.finance | 2 |
| Arsnl Art | 3 |
| Avestor | 4 |
| CogniCor | 5 |
| CryptoLock | 6 |
| Inveniam | 7 |
| IoMarkets | 8 |
| Lenme | 9 |
| MPCVault | 10 |
| PowerPatent | 11 |
| Qure.Finance | 12 |
| Rain | 13 |
| REMASTER | 14 |
| Remynt | 15 |
| Rudy | 16 |
| SalaryFlex™ | 17 |
| StegX | 18 |
| Straylight Systems | 19 |
| The Beaqn | 20 |
| Theia Insights | 21 |
| Tigerblocks | 22 |
| Valmar Capital | 23 |
| Veri Labs | 24 |
| Wallbit | 25 |
| 2022 FinAccelerate COHORT | 26 |
| Jones Day Global Team | 27 |
| United States | 27 |
| EMEA | 29 |
| Asia/Pacific | 30 |
| Latin America | 30 |

Legal Notice: Jones Day is not the source of the information about the cohort companies and products in this document. Jones Day is not responsible for the content of third party sources. Jones Day does not endorse any company or product and does not advise on investing in any company or product.

ABOUT FINACCELERATE

FinAccelerate is an intense accelerator program empowered by one of the world's leading and largest law firms, Jones Day. The program covers the fundamental areas of law relevant to innovative fintech companies and enables selected fintech businesses to access leading investors, corporations, financial institutions, and potential JV partners to accelerate their business.

Program Structure

The program is run over four key days and followed up with continuous engagement with a strong ecosystem of world-leading advisors, investors, and partners to the program.

Day 1: Tuesday, October 10, 2023

Know-How Sessions

Structured, one-hour know-how sessions for the fintech cohort companies, covering these key areas: capital markets, regulatory law, IP, corporate structure and funding, data and privacy, employment, tech agreements, and risk management.

Location: Jones Day's San Francisco Office
555 California Street, 26th Floor
San Francisco, CA 94104

Day 2: Wednesday, October 11, 2023

Q&A Sessions

A limited number of dedicated time slots for small group Q&A sessions that the fintech cohort can book with relevant lawyers presenting on topics from Day 1. General access with refreshment breaks provided.

Location: Jones Day's San Francisco Office
555 California Street, 26th Floor
San Francisco, CA 94104

Day 3: Thursday, October 12, 2023

Demo Day: Present Your Company

The third day will be a demo day during which the fintech cohorts are given an opportunity to present their companies to an audience of invited institutions, VCs, and investors. Thought leaders are also invited to speak.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303

Day 4: Friday, October 13, 2023

Interconnection Day: Meetings

The final day of the program allows for program participants to meet up in a relaxed atmosphere hosted at Jones Day's office.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303

21finance

21.finance

21.finance is an award-winning EU fintech developing digital asset market infrastructure for asset managers and financial institutions. Our Frankfurt-based entity 21X is in the process of obtaining the 1st ESMA license to operate a DLT Trading & Settlement System. This regulated market infrastructure will enable atomic trading and settlement of crypto and securities on a public permissionless blockchain, thereby revolutionizing capital markets based on the new, groundbreaking EU DLT regulation.

ARSNL.

Arsnl Art

Arsnl Art (“Arsnl”) was founded in 2022 with the aim of empowering artists through use of emerging technologies, with a focus on the protection and promotion of intellectual property, licensing, and the production of digital art.

Rooted in legacy, born from technology, Arsnl Art is the exclusive digital platform for Artists Rights Society (ARS). Founded in 1987, ARS is the preeminent copyright, licensing, and monitoring organization for visual artists in the United States. Today, ARS represents over 120,000 artists from around the globe (amongst them Pablo Picasso, Andy Warhol, Rene Magritte, Henri Matisse, Jenny Holzer, George Condo, Marina Abramovich, etc.) and issues over 100,000 licenses annually. Creators, museums and commercial clients have relied on ARS to license works for over three decades and have voiced both need and enthusiasm for a product that facilitates digital licensing in an automated capacity.

As the official digital platform for ARS, Arsnl is able to expand upon ARS’ 35 years of knowledge and experience and apply it to the new digital paradigm. Arsnl is structured as a separate organization from Artists Right Society (“ARS”)— this structure allows us to embrace the flexibility of a startup whilst capitalizing on the 35 years of goodwill established by ARS. In short, access to 120,000 ARS members plus 35 years of licensing expertise provides significant defensibility for the project.

Supporting Information: Currently, the only way an artist can monetize their work after primary sale is through the licensing of their intellectual property. This can be an extremely time consuming and opaque process, one that ARS has facilitated for the past 35 years. Furthermore, in the rapidly expanding digital/web3 space and AI space, there is a total lack of standards for licensing, which creates significant confusion over the transfer of rights that accompany blockchain based assets as well as derivatives created through use of AI. Commercial clients are in need of a protocol for obtaining legitimate licenses while creators are seeking a solution to safeguard their intellectual property. In short, protocols and transparency in digital licensing are needed to enable further growth of the space and allow for the entry of commercial brands and cultural institutions.

Licensed by Arsnl will create a protocol through which IP holders can register their ownership and issue licenses on-chain to interested parties (commercial brands, cultural institutions, other artists, etc.). This new licensing protocol will make the licensing process transparent, automated, and seamless.

Arsnl Studio will facilitate entry into the web3 space for artists and commercial clients. Given their pre-existing relationship with ARS, artists trust Arsnl Studio to facilitate the creation of museum-grade NFTs, and bring them to market.

Over the last 12 months, Arsnl has produced and sold-out projects by the legendary Frank Stella, Siebren Versteeg, Anna Lucia, The Quilters of Gee’s Bend and Ash Thorp and has grossed over \$2 million in revenue. Upcoming projects for Fall of 2023 include shows by David Salle and Deb Kass.



Avestor

The private markets in the United States provide a vast opportunity for companies to raise capital. Yet, to raise capital in the private markets is complicated, time consuming and costly. Companies must understand the complex legal and regulatory requirements around private offerings. They must verify investors, perform background checks, ensure legal documents are properly signed and manage the capital raised for their projects through strict accounting, tax and legal requirements. All of this can be overwhelming for small companies seeking to raise capital.

Avestor's objective is to simplify, accelerate and lower the cost at which capital is raised. We offer an end-to-end solution that combines our online platform, an innovative product called a customizable fund, our services and a community.

Avestor built and refined our customizable fund platform by starting and managing our own private pooled fund for the first three years. We raised millions of dollars from investors and deployed it across hundreds of investments. We ran thousands of financial transactions on our platform and solidified our software before taking on our first customer.

In the past 18 months, we have launched customizable funds for over 50 customers and are growing rapidly. We have a clear, scalable business model with all paying customers. We believe we have a significant competitive advantage over traditional pooled funds and the software platforms that support them.

The size of the market we are targeting is large. Over \$4.3 trillion dollars is raised annually in Regulation D offerings. Pooled funds account for 85% of these offerings (~23,000 separate offerings). This provides us a significant growth opportunity.

Finally, we have a strong team with three co-founders that have over 60 years of combined experience building and selling products in the tech industry.

2023 FINACCELERATE COHORT



CogniCor

CogniCor accelerates productivity and growth for wealth management firms, insurance businesses and other financial services companies across the country. Central to the firm's offerings is its AI based Digital Assistant platform, purpose built for wealth managers, that uses AI-powered business automation to help wealth management and financial services firms drive client engagement and business efficiency. Launched by Dr. Sindhu Joseph from her Ph.D in AI and driven by a team with decades of experience in AI and Financial Services, CogniCor was named the winner of wealthmanagement.com 2023 outstanding AI platform award.



CryptoLock

CryptoLock

What do you do when you are the victim of a rugpull, hack or scam and all your crypto gets stolen?

99% of respondents have no idea what to do next.

Introduce CryptoLock, where we've developed an AI platform to educate crypto businesses and retail users in digital asset security, compliance and recovery. Our AI will guide users on how to monitor and protect their crypto and in the event of hack, scam or rug pull, we help curate and manage alongside industry leading partners the recovery process to help victims analyze, strategize and execute on the recovery business and helping victims. Crypto recovery is a multi-disciplinary process which involves cyber forensics, blockchain tracing, blacklist, ransomware negotiation, legal, coordination with law enforcement, intelligence amongst other disciplines to embark on the recovery journey. Our AI not only will educate users on this process, how to avoid being scammed but also leverage CryptoLock's own product amongst other security partners to ensure users learn best practices to protect their crypto.

In our short history, we are helping victims manage close to \$30M in crypto recovery with over \$200K in referral revenue, and recently released the beta of our AI.

2023 FINACCELERATE COHORT



Inveniam

Trusted data is central to digital asset evolution. There is an undeniable movement to digitize assets across markets, with participants demanding technology innovation.

We help asset owners and managers prepare private market assets for this digital evolution through products and solutions that deliver a seamless workflow for data-rich, low-frequency trading private market assets.

Our data and workflow tools preserve the private market asset integrity by establishing the provenance of underlying data. Trusted data creates efficiencies and expands market participation while reducing discounts on assets created by opaque or imperfect data. We intend to work with ecosystem participants rather than disrupt well-established value-contributing players.

Using Inveniam as a Cross-Enterprise Service Bus (C-ESB)

During their lifecycle, private assets are subject to business processes that straddle organizational boundaries. Examples of organizational entities that may need to handle the same asset include general partners, limited partners, fund administrators, independent third-party valuation providers, lawyers, auditors, and surveyors (e.g., for real-estate assets) to name a few. Cross-organizational business processes typically rely on ad hoc bilateral exchanges of data between different parties.

These organizations suffer from multiple drawbacks. Information is replicated through the data exchanges, giving rise to potential inconsistencies. Once data is replicated, the original data owner loses control of the information and its further dissemination. Each party needs to implement multiple data schemas, protocols, and APIs not only for the different categories of counterparties but also for different members of the same counterparty category; for example, an asset manager may have to interface with multiple valuation providers. Data often needs to be translated from an input format to a different output format. The N2 mesh of interconnections, interfaces, and data transformations creates a tight coupling between systems and makes it difficult for parties to evolve or replace their legacy systems since such evolution or replacement would break the data exchanges with other parties and would, therefore, disrupt the associated business processes. The process flow is implemented in an ad hoc manual way. Data security is difficult to ensure. In addition, this environment gives rise to new security concerns like data authenticity. For example, fund administrators often need to confirm capital call instructions with callbacks. Tracing the origin of data can also be difficult.

The challenges mentioned above are similar to the challenges faced by single organizations when they tried to implement business processes that spanned multiple functional departments where each department had its own siloed IT infrastructure. Enterprise resource planning (ERP) systems solved many of these challenges within a single organization and enabled cross-departmental business processes. Many organizations used an enterprise service bus (ESB) architecture to implement ERP functionality. The similarity between the challenges of cross-departmental processes and those of cross-organizational processes provides a hint about how to address the latter.

IoMarkets®

IoMarkets

“In the dynamic world of private markets, where innovation and opportunity converge, a transformation is unfolding. **The co-evolution of artificial intelligence (AI), blockchain, and data analytics is reshaping the landscape of alternative investments, and ushering in a new era of value creation for accredited and institutional investors alike.**”

Broudy, Alex (Jun 26, 2023).

AI, Blockchain, and Data Analytics in Private Market - A Story of Convergence. (DataDrivenInvestor).

IoMarkets will utilise all those technologies. It will also take this innovation further by pioneering a holistic business model within the realm of regulated private markets.

Think of IoMarkets digital asset platform (www.iomarkets.io) as the first step towards building a Web3 crossover between Goldman Sachs and NASDAQ. Namely, IoMarkets Organisation (www.iomarkets.org) will be anchored by an AI-powered business intelligence platform and a regulated digital asset exchange with primary issuance and secondary market trading capabilities, tokenisation engine, embedded payments, corporate finance advisory, investor relations and asset management arms. IoMarkets also plans to issue its own digital currency backed by investments in the best platform deals and launch private markets focused online news and internet TV outlets similar to Bloomberg. Please see Exhibit 1 for further details.

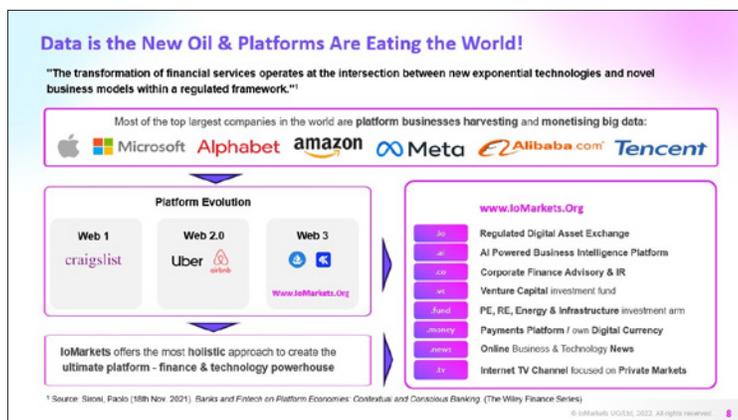


Exhibit 1: Data is the New Oil & Platforms Are Eating the World!

This comprehensive approach is the result of over three years of in-house research and analysis, revealing that the costs of launching complementary business units are relatively low, while the potential synergies are limitless. Such approach provides an unprecedented opportunity to harness real-time big data in private markets, with AI leading the charge in monetizing this invaluable resource. By leveraging the same top-tier software solutions and infrastructure currently utilized by leading global financial institutions, IoMarkets ensures that its users have access to the very best tools available.

To achieve this vision, IoMarkets will develop AI and machine learning features, followed by proof of concepts and pilot programs with strategic partners/investors. This will mark the initial steps toward creating the ultimate investment platform, akin to what Amazon represents in the world of e-commerce.

With the necessary funding, regulatory approvals, and development efforts, IoMarkets anticipates launching in select jurisdictions with an MVP, supported by its existing portfolio of proprietary, unique, and disruptive dealflow, valued at over \$40 billion. To expedite the commercialization of its services, IoMarkets will further advance its work in the areas of big data, machine learning and AI.



Lenme

Lenme is a subscription-based lending platform that connects borrowers directly with lenders in the short-term loan market. Additionally, Lenme offers a unique crypto-backed loan product, providing users with an alternative and innovative way to access financing while using their cryptocurrency holdings as collateral.

In the past year, the entire nation has gained firsthand experience of the reality faced by millions of hard-working Americans who resort to taking out short-term loans, averaging about 10 times per year, just to make ends meet. While the financial industry has slowly adapted to this new digital and financial landscape, Lenme stands out as a pioneering solution. Only with Lenme can Techstars lead the way in addressing this issue.

Lenme has spent nearly two years working closely with this demographic to offer a cutting-edge solution that not only streamlines the process but also levels the playing field, ensuring everyone has access to the same tools and data that major financial institutions use for lending and borrowing.

Lenme operates as a subscription-based lending platform that enables subscribers to request loans from both peer lenders and enterprise lenders seeking to acquire and serve borrowers. Our platform conducts a comprehensive analysis, considering more than 2,500 data points from each borrower, including credit bureau data, aggregated bank data, and behavioral data. We oversee the entire borrowing and lending process and continuously refine our machine learning algorithm, LenmePredict, which provides lenders with predictions on borrower defaults and payback rates.

Borrowers can access these services for a nominal monthly fee of just \$1.99. On the other hand, lender subscription packages start at \$249.99, based on the volume of lending, which is a fraction of their typical operating costs. Lenders actively take advantage of our pay-for-data products to gain valuable insights into potential borrowers.

As we continue to expand and grow, Lenme is poised to become the go-to platform for seamless borrowing and intelligent allocation of capital in the short-term loan segment.

MPCVault

MPCVault

MPCVault is a digital asset wallet specially designed for team use, incorporating multiple features such as multi-chain, multi-asset, and multi-signature capabilities as well as payroll and accounting functions. It simplifies access to digital assets and decentralized finance (defi), providing a hierarchical management system for team members.

With a portfolio exceeding \$500 million in managed assets, MPCVault has successfully gained the trust of hundreds of Web3 teams worldwide for their on-chain asset management needs. Its wide adoption spans across leading exchanges, cryptocurrency venture capital firms, Web3 corporations, hedge funds, and trading desks.

2023 FINACCELERATE COHORT



PowerPatent

PowerPatent (www.powerpatent.com) provides a multifaceted fintech platform that combines advanced technology, financial services, and innovative AI-powered solutions to transform the way intellectual property (IP) is created, managed and monetized. According to IBIS, the market size, measured by revenue, of the Intellectual Property Licensing industry was \$65.8bn in 2022.

PowerPatent's key components, including the AI IP generation solution, include:

AI IP Generation Solution: A distinctive feature of PowerPatent's fintech solution is its AI-powered IP generation capability. This tool employs artificial intelligence to assist patent lawyers, inventors and innovators in creating high-quality patent applications and IP documents that are tied to the blockchain for licensing purposes. PowerPatent also provides USPTO Private PAIR integration to enhance the efficiency of the patent prosecution process, ensuring that IP assets are well-prepared and legally sound with a cradle-to-grave solution for creating and monetizing IP.

IP Portfolio Management: PowerPatent's platform offers robust tools and features for users to efficiently manage their IP portfolios, which may include patents, trademarks, and other IP assets. Users can track, analyze, and strategize the handling of their intellectual property holdings.

Patent Valuation: The platform provides powerful valuation tools that leverage AI and data analytics to assess the value of patents accurately. This valuation capability aids in making informed decisions regarding IP asset monetization, licensing, or sales.

IP Marketplace: PowerPatent's platform includes an IP marketplace, where users can list their patents for sale or licensing opportunities using the blockchain. This fintech marketplace fosters connections between IP holders and potential buyers or licensees, streamlining IP transactions.

IP Monetization: Users can explore various avenues for IP monetization, facilitated through the platform. This includes licensing agreements, sales, partnerships, and other strategies to maximize the financial potential of intellectual property assets using fintech.

IP Analytics: The platform harnesses the power of AI-driven fintech analytics to monitor IP trends, competitive activities, and market opportunities. This data-driven approach enables users to make well-informed decisions concerning their IP assets.

Secure Transactions: The platform prioritizes security and transparency in all financial transactions related to intellectual property. Utilizing blockchain technology or other secure mechanisms, it safeguards the integrity of financial dealings.

Reporting and Compliance: Users can easily generate reports and maintain compliance with IP regulations and requirements, enhancing organization and reducing the risk of legal complications.

User-Friendly Interface: PowerPatent's fintech solution is designed with a user-friendly interface, ensuring accessibility for inventors, businesses, and IP professionals alike. It simplifies navigation and utilization of its diverse features.

Cost Efficiency: By automating and streamlining various IP management tasks, the platform aims to reduce costs associated with the entire IP lifecycle, from initial filing to successful monetization.

In summary, PowerPatent's fintech solution encompasses a comprehensive suite of tools, financial services, and innovative AI IP generation capabilities. This integrated platform empowers users to efficiently create, manage, evaluate, and monetize their intellectual property assets while leveraging AI technology to enhance the quality and efficiency of patent drafting and documentation. It serves as a valuable resource for IP professionals, inventors, and businesses seeking to maximize the value of their intellectual property.

2023 FINACCELERATE COHORT



Qure.Finance

Qure.Finance is the world's first web3 ecosystem for financial influencers.

We empower influencers to monetize with personal tokens, automated trade following, and premium content. Followers can verify influencers returns and automatically copy successful strategies.

Product is live.

We got registered by SEC and integrated U.S. registered broker-dealer for U.S. clients.

We are integrating OKX, Binance, Zerion, Coinbase etc.

2023 FINACCELERATE COHORT



Rain

Who We Are:

Rain is the premier financial solution for crypto-native teams. In today's world, converting on-chain assets can be costly and tedious. With Rain, enjoy seamless and secure spend management directly from your decentralized wallet – without the need for an exchange or bank account. We're proudly backed by top investors including Lightspeed, Norwest, Khosla, Coinbase Ventures, and more.

The Problem We Tackle:

The influx of funds into web3 has been staggering since 2018, with billions pouring in. Shockingly, only 10% of these teams have easy access to off-ramps. Currently, teams move their digital tokens to centralized exchanges, facing myriad costs: spreads, transfer fees, selling/conversion fees, gas fees, and more. Then comes the challenge of transferring your crypto to a bank account (if you can find one), all to pay ordinary business expenses.

Our Solution:

Rain streamlines this process. Teams simply collateralize their digital tokens in an on-chain smart contract. Rain then assesses and underwrites these digital tokens for real world spending on the Visa network. The result? Teams gain instant access to a credit line, allowing them to spend their money anywhere that accepts credit cards. Later, they settle their credit card balance using their digital tokens. With global acceptance on the Visa network and with the ability to send ACH and wire transfers, Rain can be used for all your team's business expenses.

Experience the Future of Crypto Financial Management.

Sign up now at raincards.xyz.

REMASTER

REMASTER

Reinventing Commerce Through Composable, Dynamic Legal Protocols

In an era where digital transformation is rapidly altering the commerce landscape, REMASTER stands as a trailblazing legal-tech and fintech solution set to revolutionize business transactions. At its core, REMASTER leverages cutting-edge blockchain technology to facilitate and automate complex asset transactions, particularly around Intellectual Property (IP) like copyrights, trademarks, and patents.

What Sets Us Apart?

- **Smart Contracts with Teeth:** Unlike traditional legal agreements that require external enforcement mechanisms, our platform offers on-chain agreements that not only record but actively enforce the terms of a transaction.
- **Zero-Knowledge Enforceability:** REMASTER integrates zero-knowledge proofs, ensuring unparalleled data privacy and security, without the need for intermediaries.
- **Composable Legal Protocols:** Our dynamic legal protocols can communicate directly with verification and banking systems. This offers a new level of flexibility in drafting, signing, listing, tracing, and automating transactions.
- **IP Marketplace:** Imagine a 'Getty Images' for IP assets, but programmable. Our marketplace is a game-changer for large IP enterprises looking to monetize their portfolios through licensing, catalog sales, fractionalization, and syndication.
- **AI Capabilities:** From AI-driven asset searches to automated onboarding for IP owners, our platform incorporates machine learning to improve user experience and data-driven decision-making.

Target Markets

- **Intellectual Property:** We're actively working with the world's largest patent holders to streamline licensing processes.
- **Legal-tech and Reg-tech:** Our solution fills a critical gap in the market, offering a fully integrated solution for drafting, signing, and enforcing complex transactions.

Why It Matters?

- **Efficiency:** Accelerates transactions by automating enforcement and payment flows.
- **Transparency:** Offers clarity on the status of agreements and transactions.
- **Regulatory Compliance:** Built with an understanding of the evolving legal landscape.

By harmonizing legal frameworks with digital enforcement, REMASTER is setting the stage for a seismic shift in how businesses think about contracts, compliance, and commercial transactions.



Remynt

Remynt empowers consumers to rebuild credit while resolving delinquent debt, buying charged-off consumer credit card debt and offering:

- new credit,
- financial management tools,
- community, and
- a savings account for rewards

for repayment.

Charged-off Credit Card Debt is \$20B+ Annually

Remynt provides a modernized debt recovery experience without phone calls, leveraging data, machine learning, AI, and marketing automation tactics to drive consumers online to resolve their debt at their own pace: choosing their repayment amount, frequency, and payment type, including peer-to-peer payments like CashApp and Venmo. Remynt's novel approach enables consumers to maintain and grow credit access as their debt secures a new (zero credit available) credit (charge) card to report debt payments on an active credit account to help rebuild credit scores. Credit is available upon full debt repayment.

Capturing Gen Z Consumers

Gen Z is the primary demographic with charged-off debt; digital natives at the beginning of their credit and career journey. Remynt offers a second chance, free financial management tools, credit scores, and a supportive community to grow with them over time.

Credit Recovery is Profitable

Remynt buys debt for pennies on the dollar, generating revenue from debt repayments and the Remynt card. We will grow with our consumers to offer additional credit products and services over time.

Remynt's B2B offerings provide recovery services for non-performing charge-offs on a contingency basis and a white-label platform. Leveraging AI and data, predictive products will include consumer default prediction, debt portfolio performance prediction, and credit health scoring.

www.getremynt.com



Rudy

Your Gateway to Intelligent Digital Asset Investment

In the dynamic sphere of digital finance, Rudy emerges as a powerhouse of innovation and intelligence. Based in Germany and operating under the strict guidelines of BaFin regulation, Rudy reinvents the concept of robo-advisors by offering an educational, secure, and transparent platform for digital asset investments. Rudy is not merely a tool; it is an empowered ally guiding users through the intricate world of digital finance with adeptness and foresight.

Our Solution

Rudy brings to the table a first-of-its-kind blend of digital asset management and robo-advisor convenience in Germany. At its core, it features proprietary hedge fund-level strategies and corresponding smart contracts meticulously developed in-house. This innovation transforms the complex landscape of digital asset investment, making it accessible, transparent, and secure for both newcomers and seasoned investors. Our emphasis on user education, combined with cutting-edge technology, heralds a fresh, user-centric approach in the digital asset domain.

Technical Fortitude

Rudy is built on the solid foundation of blockchain technology, leveraging the full potential of decentralized finance (DeFi) mechanisms. Our platform, powered by meticulously engineered smart contracts, guarantees transparent and tamper-resistant transactions. Coupled with bespoke investment algorithms, Rudy promises an automated investment solution that is both modern and grounded in prudent financial strategies. This harmonious synthesis of blockchain technicality with pragmatic financial know-how is what defines Rudy's technological prowess.

Journey and Aspirations

Having successfully navigated through the pre-seed and seed phases, Rudy is steering confidently towards the Series A financing slated for February 2024. Parallely, we are gearing up for the launch of our Minimum Viable Product (MVP) in February 2024, a testament to our relentless pursuit of innovation and excellence.

As we forge ahead, 2024 marks a significant milestone for Rudy with plans for expansion into international markets. Our vision is to transcend boundaries and bring the Rudy experience to global investors, setting new standards in digital asset management worldwide. This strategic move not only symbolizes our growth but also underscores our commitment to making digital asset investments accessible and transparent globally.

Join Us on this Revolutionary Journey

As Rudy strides ahead in revolutionizing the digital asset investment arena, we invite you to be part of this futuristic journey. Experience a new era of investment that epitomizes security, transparency, and education, only with Rudy.

2023 FINACCELERATE COHORT



SalaryFlex™

SalaryFlex is a recently launched, female-led, Australian fintech startup that provides a multi-faceted solution to simultaneously address issues faced by:

- employees, by providing access to their salary between pay cycles; and
- employers, by enhancing employee wellbeing, productivity, recruitment and retention.

SalaryFlex partners with large Australian employers to provide their employees with a salary access solution via its proprietary and easy-to-use App, to access up to \$2000 of their salary weekly, fortnightly or on demand in each pay cycle, with no interest, setup or late fees*. This solution avoids both ad-hoc pay runs and cashflow impacts for employers.

SalaryFlex also provides a range of *free* financial wellness offerings to educate participating employees to better manage their finances and improve their financial literacy.

Financial stress is a proven productivity killer and is not simply a low-paid worker phenomenon. Many Australians are living paycheck to paycheck, including one in two low-paid workers, and almost 25% of workers earning >\$200k per annum. Approximately 1.8 million Australian workers are in severe or moderate financial stress, with EACH of these workers losing almost nine hours PER WEEK in productivity due to their financial stress¹.

Recent Australian research has found that **>50% of employees say pay-on-demand would reduce their financial stress and they would take it up if it was offered by their employer²**.

SalaryFlex's salary access solution allows employees to access up to \$2000 of their salary at any time during a pay cycle in just a few clicks via the proprietary App. The salary access solution, combined with access to free financial wellness offerings, are designed to assist large employers in attracting and retaining talent by enhancing their employee value proposition, reducing employees' financial stress and boosting productivity.

SalaryFlex is initially focused on Australian employees at ~150 large target organizations (IAM), with aspirations to expand beyond Australian shores (subject to favorable regulatory environments) as it scales. SalaryFlex operates a low opex, capital-lite model, with the opportunity for substantial returns due to the frequent turning of capital, and with a clear path to profitability.

In addition to private legal practice experience, SalaryFlex's co-founders, Jessica Huberman and Lauren Harris, have over 18 years' combined experience in senior roles and in Boardrooms within some of the largest companies listed on the Australian Securities Exchange (ASX). This background, coupled with extensive legal experience, including in HR, equity capital markets, M&A and corporate governance, place SalaryFlex in great stead to successfully run and scale up, whilst ensuring best practice governance.

SalaryFlex received initial equity funding from a non-founding shareholder (family), and also has access to debt funding. SalaryFlex has also received a number of unsolicited approaches regarding potential investment, including from a well-connected Australian family office, with these discussions in the early stages.

* A small transaction fee per advance applies, funded by employer or employee (at employer's election).

¹ <https://corporate.amp.com.au/newsroom/2020/November/amp-2020-financial-wellness-report>

² Pay in the new economy whitepaper, Ernst & Young Australia and Flare HR, March 2022



StegX

StegX is a One-Stop-Shop ecosystem for institutional real estate investments that changes the traditional financial system by leveraging the innovative capabilities of blockchain technologies to connect professional real estate managers with institutional investors on a global scale. StegX is not only a first mover for institutional marketplace solutions that enable the investing and the trading of traditional and/or tokenized real estate investment structures, but StegX is also a platform that connects all stakeholders throughout the real estate investment lifecycle with the service and financial intermediaries they need to perform their services. At StegX we have a purpose-led strategy: Building the bridge to the digital future of real estate investing, while fostering innovation and technology. We combine scale and geographical reach with the expertise of a global network of specialized partners to build an ecosystem that not only adds value to the business of our partners and clients but also creates a community that builds the future of Real Estate Investing together.

The heart of the StegX ecosystem is our global marketplace, built for the world of tokenized real estate investments. StegX's blockchain technologies and global approach will allow investors from around the world to access the properties and expertise of real estate managers and new opportunities to build a customized real estate portfolio. For these asset management companies StegX provides a one-stop-shop for that supports them to grow their business with Digital Assets on a global scale. The platform offers an end-to-end solution, connecting their services and their investment opportunities to global investors while simplifying every facet of the investment journey with state-of-the-art tools and partnerships.

The StegX platform is built to connect institutional investors and asset managers with the expertise and services of a diverse range of partners, from legal professionals and consultants to FinTechs and Proptechs. This integration ensures that our users have access to a comprehensive suite of tools and services, all under one roof. The institutional stakeholders can seamlessly navigate the complexities of real estate investments, benefiting from the collective knowledge and capabilities of the service partners and state-of-the-art technology solutions.

In essence, we built a dynamic community of professionals, each contributing their unique expertise to shape the future of digital real estate investments, all in one marketplace, the StegX Marketplace for professional real estate investments of the future.



Straylight Systems

Straylight Systems (Straylight) is an Artificial Intelligence (AI) company helping commercial and government customers operationalize and drive insights from their data by unlocking information stored in PDFs, text files and CSVs in seconds so organizations can accelerate and improve decision making. Straylight is revolutionizing how data is unified, processed and analyzed to allow business and organizations data fidelity and data quality in an automated platform.

Both commercial and government entities have data challenges that include data being stored across systems and databases and in different formats. Today, companies are competing globally, and speed of operations need to keep pace with the voluminous amounts of data that organizations store and ingest in real-time from Internet-of-Things (IoT), sensors and wearables. Straylight is leveraging its proprietary AI to accelerate workflows for data scientists and data engineers that normally are manual and can take anywhere from 6-8 weeks that can be completed in seconds.

With the advent of Generative AI and Large Language Models (LLMs), data, especially data quality and data provenance are paramount. Bringing AI to your data allows for increased “explainability” as Straylight documents the logic its AI performs leading to improved decision making and more trusted AI.

2023 FINACCELERATE COHORT



The Beaqn

A Beacon for Sustainable Business in the Digital Age

In this world where sustainable practices are no longer an option but a necessity, **The Beaqn** stands as a beacon of hope. We are your gateway to a sustainable future, dedicated to fostering diversity, inclusion, equity, and equality in every facet of entrepreneurship.

Education and Assistance: Nurturing Digital Pioneers

For those embarking on their digital journey, **The Beaqn** offers more than a platform. We provide education and assistance, guiding you through the complexities of the digital landscape. Our Learning Center is a treasure trove of knowledge, offering courses, webinars, and expert insights to prepare you for success.

Building a Digital Business Presence: Forging New Horizons

In today's digital age, your online presence defines your business. **The Beaqn** equips you with the tools and expertise needed to establish and enhance your digital footprint. Whether you're a startup looking to make waves or an industry veteran seeking innovative strategies, we offer the resources to light your way.

Innovative Businesses of the Future: Pioneering Sustainability

We recognize that the future belongs to businesses that embrace innovation and sustainability. That's why **The Beaqn** integrates fintech solutions, blockchain technology, and smart contracts at its core. We champion eco-friendly practices, support ventures that balance profit with purpose, and connect you with entrepreneurs who are reshaping industries.

Diversity, Inclusion, Equity, and Equality: Our Bedrock

At **The Beaqn**, we believe in breaking down barriers. We actively promote diversity, inclusion, equity, and equality, empowering underserved communities and BIPOC entrepreneurs. We understand that eliminating risk requires building a community that values every voice.

Blockchain for Trust, Accuracy, and Qualitative Networking: Credibility Guaranteed

Our platform leverages blockchain technology and smart contracts to ensure trust, accuracy, and credibility. Your business interactions are securely recorded, providing a transparent and immutable ledger that fosters trust among all parties. Qualitative and quantitative networking thrive here, creating connections that matter.

Join The Beaqn: Your Bridge to a Sustainable Future

Whether you're just starting your digital journey or you're a sustainability advocate ready to make an impact, **The Beaqn** is your destination. We're not merely a social platform; we are the future of entrepreneurship, where sustainability, innovation, and global connectivity converge.

Learn More About The Beaqn – The bridge to the digital age of sustainable entrepreneurship, where trust, diversity, and innovation, along with qualitative and quantitative networking, reign supreme.

Together, we illuminate the path to a brighter, more inclusive world.



Theia Insights

Theia Insights provides Factual AI to transform portfolio analysis and client communication for the \$126T global asset management industry. Powered by three proprietary technologies - a dynamic Knowledge Graph of industry classification, thematic factor risk models and Factual Large Language Model (FLLM) for finance, we streamline return attribution, risk assessments, benchmarking, and report writing for asset owners, managers, and advisors, dramatically cutting costs and improving client retention and acquisition.

2023 FINACCELERATE COHORT



TIGERBLOCKS

Tigerblocks

The Business: Tech-enabled, SEC-Compliant Marketplace for Institutional Real Estate Tokens.

Thesis: The \$20T institutional real estate market is poised for disruption & expansion due to recent changes in legislation, technology, and volatile market conditions.

Materials: [Pitch Deck](#) | [Video Presentation](#)

Team: **Scott Bales (CEO/Founder)**, former Vice Chairman of Newmark, brings 35 years industry experience and \$10B+ in real estate transaction experience with clients like Blackstone, Blackrock, CalPERS, Prudential and many others. **Adam Pluemer (CTO/Founder)** is on the Advisory Board of Stanford's Cardinal Ventures as a startup technologist and strategist and has advised on companies such as InstaDeep, Logi, Mammoth Biosciences, and helped build the like-kind stock distribution system for State Street Global. **David Hosler (Ops/Chief of Staff)** is the former Head of Operations at Villa and Director at Newmark with \$4B+ in transaction experience, clients include Angelo Gordon, PIMCO, Uber, Broadcom, Invesco, Northwestern Mutual, and more. **David Kidder (Investor Relations)** is a highly experienced real estate investment relations manager with \$2B+ and decades of real estate transaction and investment experience. **Patrick Walker (CCO)** is a professionally qualified Chief Compliance Officer with 25 years of securities industry experience with broker-dealers, and served as the CCO of the first digital asset broker deal approved by FINRA. The Tigerblocks Team also includes highly experienced professionals in the industries of real estate, finance, and technology to transform the industry from the inside.

Problem: The traditional institutional real estate investment is not structured for creating and preserving intergenerational wealth, which is the #1 concern for most investors, specifically family offices. As it stands today, institutional real estate is not considered safe because debt and private equity add the risk of catastrophic loss. This ownership structure limits access, control, permanence, scalability, and liquidity making the investments too complex to be efficiently traded. Many have tried to "democratize access" to real estate with technology alone, believing it will fix the core problem, but it doesn't solve the underlying real estate ownership problem.

Opportunity: Restore real estate to the secure asset class it should be so it can be tokenized and freely-traded. Tigerblocks is democratizing ownership with a new public investment structure to provide a long-term solution for existing and new investors. Tigerblocks offers SEC/FINRA compliant fractional investments in tokenized institutional real estate assets by simplifying the underlying ownership structure. Tigerblocks utilizes blockchain and takes advantage of recent regulatory changes to solve the core ownership problem facing existing real estate investors and expand the market of potential real estate investors by 100x. With this new structure real estate can be traded similar to public stock and is not limited to accredited investors, effectively redefining real estate as an asset class and enabling a global marketplace. Tigerblocks simplifies real estate investing in a way that gives every investor, from the grandma in Brazil to the largest institutional investors and everyone in between, access to one of the most reliable ways to create and preserve generational wealth, institutional real estate.

Fundraising Summary: Tigerblocks was founded in 2022 with \$650k of pre-seed capital from titans of the industry including: the Head of Asset Management at an \$83B CRE firm, the Founder of Top-3 Public CRE Asset Manager & former CIO of major west coast REIT, and the Founder & Chairman of a \$48B Public REIT (confidential names are available upon request).



Valmar Capital

Valmar Capital is dedicated to building a premier institutional gateway for sophisticated digital asset investments. Our core objective is to develop and scale a multi-strategy, multi-manager investment platform capable of delivering robust risk-adjusted returns. This platform is designed to offer optimized exposure to digital assets through the construction of a diversified portfolio of uncorrelated investment strategies, run by top-tier crypto managers.

Our approach is underpinned by state-of-the-art technology, rigorous risk management systems, an institutional-grade infrastructure, and a team possessing decades of experience in traditional finance, couple with a profound understanding of the digital asset landscape.



Veri Labs

The Compliance Infrastructure for Tokenized Finance

As the financial ecosystem gears towards inevitable tokenization, a notion reinforced by industry stalwarts like Larry Fink of BlackRock,—a trajectory underscored by industry leaders like Larry Fink of BlackRock—the most pressing issue is robust, scalable compliance. VERI directly addresses this by seamlessly integrating a compliance layer within the fabric of digital assets.

Built on verified wrappers, VERI allows for the compliant creation of ERC20 token derivatives, serving as the crucial bridge between traditional financial systems and the decentralized world. Its unique feature is the dynamic compliance proof, a non-transferable proof that links blockchain addresses to verified off-chain accounts, enabling real-time, on-chain compliance checks.

VERI distinguishes itself through its ability to inherit compliance from regulated service providers. This mechanism ensures that the compliance rigor maintained by regulated entities is seamlessly extended to the digital asset space, streamlining regulatory processes and enhancing asset integrity.

Moreover, VERI's horizontal compliance layer is universally applicable and already operational for decentralized exchanges and other protocols, as the tokens are inherently compliant. This eliminates the need for fragmented, application-specific compliance mechanisms, thereby simplifying regulatory adherence across an array of platforms and decentralized applications.

In summary, VERI is engineered to be the essential compliance backbone for a tokenized financial landscape, covering everything from decentralized finance to tokenized securities and payment systems. It harmonizes blockchain's inherent transparency with the stringent compliance requisites of traditional finance. With VERI, the transition to a fully tokenized, yet secure and compliant, financial ecosystem is not only feasible but practically underway.



Wallbit

Overview: Wallbit is a neobank that gives global remote workers a U.S. bank account where they can receive their income, withdraw in local currencies, and invest in the U.S. stock market.

Our vision: Our mission is to revolutionize Latin America's financial industry by addressing the significant banking gap that exists. Latin American banks often lack support for U.S. dollars and stable investment products, while U.S. banks remain inaccessible to those who do not reside in the United States. In other words, we're extending the accessibility of U.S. financial products, including checking accounts, debit cards, and a brokerage account to invest in treasury bills, stocks and ETFs.

2022 FINACCELERATE COHORT

| | | | |
|---|---|---|--|
|  <p>Astrapilot, Inc.</p> |  <p>BAXUS</p> |  <p>CoinBeam Inc.</p> |  <p>Coinroll</p> |
|  <p>CrossKudi</p> |  <p>CryptoProof, Inc.</p> |  <p>Futureproof</p> |  <p>idclear</p> |
|  <p>KOWRII</p> |  <p>Lucrisma, Inc.</p> |  <p>Messari</p> |  <p>Mimicry</p> |
|  <p>Optherium Labs</p> |  <p>PredictionStrike, Inc.</p> |  <p>Radair</p> |  <p>Scalens SAS</p> |
|  <p>Senken</p> |  <p>Sindric Solutions, LLC</p> |  <p>Syndagent</p> |  <p>Ventu</p> |

JONES DAY GLOBAL TEAM

United States



Abradat Kamalpour
Partner, Financial Markets
San Francisco



Jayant W. Tambe
Partner, Practice Leader
Financial Markets
New York



Brett P. Barragate
Partner, Chair of Americas
Region Financial Markets
Practice
New York



David C. Kiernan
Partner-in-Charge
Northern California
San Francisco/Silicon Valley



Karen P. Hewitt
Partner-in-Charge
California Region
San Diego



Timothy Curry
Partner
Silicon Valley/San Francisco



Dean C. Bachus
Partner
Chicago



Jonn Beeson
Partner
Irvine



Jennifer Bennett
Partner
San Francisco



Nathan S. Brownback
Of Counsel
Washington



Amie Colwell Breslow
Of Counsel
Washington



Richard DeNatale
Partner
San Francisco



Dorothy N. Giobbe
Of Counsel
New York



David A. Grubman
Partner
Pittsburgh



Lori Hellkamp
Partner
Washington



Christine S. Hwang
Partner
San Francisco



Kelsey A. Israel-Trummel
Partner
San Francisco



Lin W. Kahn
Partner
San Francisco



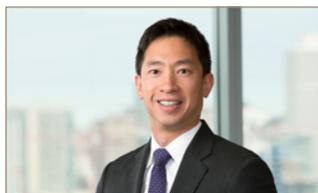
Carl Kukkonen
Partner
San Diego



Ka-on Li
Partner
Silicon Valley

JONES DAY GLOBAL TEAM

United States



Jerry C. Ling
Partner
San Francisco



Teresa A. Maloney
Partner
San Francisco



Joseph Melnik
Partner
Silicon Valley



Mary Alexander Myers
Partner
Atlanta



Laura S. Pruitt
Partner
Washington



Jeff Rabkin
Partner
San Francisco/Silicon Valley



Mark W. Rasmussen
Partner
Dallas



Cameron A. Reese
Partner
San Diego



Jeff Schenk
Partner
Silicon Valley



Schuyler J. Schouten
Partner
San Diego/Washington



Joshua B. Sterling
Partner
Washington



Taylor Stevens
Partner
San Diego/Silicon Valley



John Tang
Partner
San Francisco



Kerianne Tobitsch
Partner
New York



Craig A. Waldman
Partner, Practice Leader
Antitrust & Competition Law
Washington



Samuel L. Walling
Partner
Minneapolis



Rita J. Yoon
Partner
Chicago



John Paul Putney
Associate
Pittsburgh



Collin L. Waring
Associate
Dallas



Alexandre Wibaux
Partner
New York

JONES DAY GLOBAL TEAM

EMEA



Renaud Bonnet
Practice Leader
Private Equity
Paris



Alban Caillemer Du Ferrage
Partner
Paris



Giles P. Elliott
Partner
London



Leon Ferera
Partner
London



Dr. Michael R. Fischer
Partner
Frankfurt



Marco Frattini
Partner
Milan



Philippe Goutay
Partner
Paris



Jean-Gabriel Griboul
Partner
Paris



Lewis Grimm
Partner
London



Olivier Haas
Partner
Paris



Iván Martín-Babron
Of Counsel
Madrid



Edward J. Nalbantian
Of Counsel
London/Paris



Natalia Sauszyn
Of Counsel
Paris



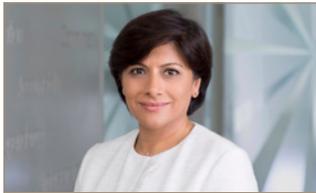
Patrick G. Stafford
Practice Leader
Private Equity
London



Dr. Nick Wittek
Partner
Frankfurt

JONES DAY GLOBAL TEAM

Asia/Pacific



Sushma Jobanputra
Partner-in-Charge Singapore
Singapore



Daniel Moloney
Partner
Melbourne



Hemang Shah
Partner
Sydney



Dr. Wilson L.K. Sung
Of Counsel
Hong Kong

Latin America



Luis Riesgo
Partner-in-Charge
Spain/Latin America Region
and Partner-in-Charge
São Paulo Office
São Paulo



Artur Badra
Of Counsel
São Paulo/Madrid



Guillermo Larrea
Of Counsel
Mexico City



Fernando Pastore
Associate
São Paulo



web: www.finaccelerate.com • email: finaccelerate@jonesday.com