

Overview of Norwegian Fintech's helping SME's

COVID-19



SIGNICAT

Trusted Digital Identity™

About	For over a decade Signicat has been helping businesses operate securely and efficiently. Our reputation has been built on trust, exemplary results, and a commitment to keep innovating and improving.
What we do	Signicat is a verified digital identity pioneer. We are focused on providing world-leading verified digital identity and electronic signature solutions for regulated industries.
How we do it	We specialize in cross-border, cloud-based electronic identity services and electronic signatures, ensuring organizations can connect and interact with their customers through verified digital identities. We deliver identity solutions to major players in the banking, finance, insurance and eCommerce markets.
How we help now	Two free months use of our signing portal - signere.no - for legally binding signatures using BankID. We give you all the functionality of our Silver package (value of 2490 NOK) to sign up to 20 documents per month, and there are no hidden fee's or automatic renewals. Offer is valid until April 30th.
Learn more	www.signere.no

About	Kravia delivers a digital platform that integrates seamlessly to cloud based accounting systems. The Platform handles all type of transactions connected to late payments. Our mission is to make dept, credit and financial risk management automated and friction free for business of all sizes.
What we do	Kravia delivers smart and automated late payment and debt collection services to over 5000 clients in Norway. trough our integrations with PowerOffice Go, Tripletex and Visma Business.
How we do it	We integrate to cloud based accounting systems and collect valuable data that can be used in different ways to ensure healthy financial liquidity control.
How we help now	To help our clients we created a Covid-19 calculator that is matching data from our client's accounts with Norwegian government's "Emergency- funding" parameters. The 60 000 companies using Tripletex and PowerOffice Go can order their automated reports by turning on our integration and logging in to our portal. Our calculator review their accounts and confirms if they are qualified to apply for state funding. We also give them the total of how much funding they are eligible to receive due to Covid-19 restrictions. We save especially accountants a lot of time and effort with this calculator because they can effectively check dozens of clients in a few minutes and we give them all the numbers they need for their application automatically.
Learn more	https://www.kraviainkasso.no/nyheter/kan-du-fa-kontantstotte



Diggecard

About	Diggecard is a leading global provider of gift card expertise and technology. The company was established in 2014 and has today offices in Norway, UK and Ukraine with several tier 1 retails and more than 500 SME's using our plug & play tools an a catalogue of gift card with more than 500 brands serving 200 corporate buyers.
What we do	Diggecard is delivering Gift card as a Service (SAAS) to the B2B market, with end to end gift card management solutions and services for retailers, businesses, agencies and ePos/ eCommerce suppliers.
How we do it	For the seller/provider of gift card we offer Plug & Play tools, self-service, and access to the professional B2B purchaser market. You are up and running in 1 hour. For corporate buyer/purchaser of gift card we offer Plug& Play Marketplaces and API's with gift card from more than 500 brands.
How we help now	We are helping with several initiatives during the Covid-19 crises. We are offering our platform free for all SME until 30 September. https://www.diggecard.co.uk/offer-en We are also supporting several initiatives around Europe to help with easy onboarding with separate white labelled landing pages. Examples: - https://www.support-your-restaurant.co.uk/ - https://www.stott-en-grunder.no/ - https://kdr-kampanje.diggecard.com/kdr-kampanje This platform is ready to launch in 1 day for others seeking a platform to help so if you need it, just reach out to us at sales@diggecard.com
Learn more	www.diggecard.com

About	Stacc is a Norwegian software company group with more than 25 years of experience, delivering financial software and professional services in the Nordics for our customers to keep up with new market trends, compliance requirements, as well as the ongoing digital transformation.
What we do	Stacc provide end-to-end financial software solutions to banks, asset finance providers, insurance companies and more. Our core platform offers financial products like Deposits, Loans & Credits, Sales Financing, Factoring, Car Loans, Leasing and Fleet Management. Combined with the core platform or as stand-alone solutions, we also offer market leading financial advisory solutions, omniflow orchestration tool and consulting services specialized in customer experience.
How we do it	We provide standardized core and advisory solutions and customized workflows and self-service channels. Our highly skilled business developers, designers, project managers, developers and consultants can take care of the entire project from the design phase to implementation, operation and ongoing maintenance.
How we help now	In the wake of the corona epidemic, a number of individuals and businesses are experiencing payment or debt problems and are in need of financial advice, changes in loan repayment plans, temporary credits, etc. Stacc Insight offers market leading advisory solutions that provides a 360-degree customer view and documents the advisory process both for PM and BM. The solution performs precise and detailed analysis of a customer's financial situation, providing concrete advice and execute plans regarding loans and credits, savings and investments, pensions, insurance, or other financial decisions. Insight BM provide analysis, forecasting, benchmarking, and scenario analysis for SMB businesses.
Learn more	www.stacc.no



About	Aprila is a start-up digital bank for small and medium sized businesses. Aprila received its full banking licence in march 2018, is independent, and we are completely dedicated to contributing to new job creation and growth through financing small and medium sized businesses. 1/5 of the bank is owned by its very dedicated employees.
What we do	Aprila offers working capital and liquidity products: Credit Line (kassekreditt) and Spot Invoice Purchase (forhåndsbetaling av fakturaer) integrated inside online accounting systems that are used by 130.000 Norwegian SMBs.
How we do it	Aprila is the first bank in the world to integrate financing inside online accounting systems, enabling 2-minute onboarding, same day financing, and automatic booking
How we help now	To support SMBs in this extreme situation, Aprila offers 0,49% monthly interest rate on credit line right now. Pay only for what you use - free to be a customer.
Learn more	www.aprila.no

About	Systor Vest is a IT software company founded in Stavanger in 2000. Since the beginning we have helped our customers with our expertise in software development making good ideas come true. We have been working with fintech and regtech the last few years as a BankID partner, and have experience within ID, signatures and complete online onboarding solutions for the finance industry. Our last project is a new AML solution for the Norwegian market called www.kundesjekk.no , an online tool helping clients affected by Money Laundering Act.
What we do	We can help customers with digital ID and signatures across the Nordic countries. We can also provide SMS services, both an API / gateway and a web /GUI solution..
How we do it	We support BankID in Norway and Sweden. NemID in Denmark, and the Trust Network in Finland. With our expertise we can provide build a digital ID or signature solution, or we can help with integration with your existing solutions or platforms. We also have a SMS platform ready to provide you with a possibility to send SMS to employees, clients or contacts.
How we help now	We have both platforms for digital ID/signatures and SMS in production so it`s a short time to make use of the services. Please contact us with your needs so can we discuss the best options.
Learn more	www.systorvest.no

SPL*E*iS

About	Spleis is the most popular platform for donation and rewards based crowdfunding in Norway. 250 million NOK has been raised to almost 20,000 fundraisers.
What we do	At Spleis our vision is to bring people together, by making it super easy for people, start-ups and organizations to raise funds to realize their projects – and dreams.
How we do it	We've made it super easy for the backers to donate, both in terms of the user experience and the range of payment methods, which includes Vipps and invoice.
How we help now	Businesses can create digital fundraisers in order to raise money from their crowd and supporters in order to survive the crisis. During these last few weeks we've seen a surge in businesses creating spleises. https://www.spleis.no/digital-dugnad
Learn more	www.spleis.no

About	Finanstipset is a Norwegian Fintech company, founded in 2018. The company claims to ensure that the best possible solution is offered for people with bad credits who need to consolidate their debts. This is received by dealing with all remortgages banks in Scandinavia and connecting the customer to the bank that fits its need in order to give borrower the best terms.
What we do	Finanstipset is a lending platform specialized in offering remortgages when the traditional banks say no. Remortgaging is about using the same property as security in order to help customers to consolidate debt in order to taking control of their finances and reducing their monthly costs.
How we do it	We combine self-developed technology with top expertise when scanning and analysis our customer's financial situation, looking at the customer's strengths rather than only looking at their history. The technology allows the streamline to happen in a revolutionary short time.
How we help now	We're helping self-employees, law firms and financial institutions to find an alternative refinancing solution for themselves or customers who's now dealing with bad liquidity and with personal financial challenges.
Learn more	www.finanstipset.no

About	Innovative accounting firm based in Bergen, always looking for new ways to improve our customers everyday-life.
What we do	We combine strong accounting skills with technical knowledge to provide our customers with the best solutions on the marked.
How we do it	We adapt all solutions to every customers need.
How we help now	To help all businesses get an overview of the state-grants, we have created a calculator that estimates the compensation the business is entitled to. The calculator can be used free of charge for anyone who is interested.
Learn more	www.okonomihuset.no/forside/forsidesaker/kompensasjonskalkulator