



FOR IMMEDIATE RELEASE

For more information, please contact:

Cesar Hernandez | Omni Public

Phone: (813) 277-6540

Email: [ch@omnipublic.global](mailto:ch@omnipublic.global)



## Tampa Bay Wave and University of South Florida Muma College of Business Launch the 2023 FinTech|X Accelerator

TAMPA, FL - [August 28, 2023] - Tampa Bay Wave, in collaboration with the University of South Florida (USF) Muma College of Business, proudly announces the launch of the highly anticipated 2023 FinTech|X Accelerator powered by the U.S. Economic Development Administration (EDA), Encore Bank, and Smiley Technologies. This 2023 Accelerator represents the second year of a multi-year partnership between industry leaders aimed at nurturing and propelling disruptive fintech startups to new heights of success in Tampa Bay and beyond.

“The second year of this fintech accelerator signifies a significant drive forward in the collaboration between Tampa Bay Wave and USF Muma College of Business, and we couldn’t be happier,” explained Linda Olson, CEO of Tampa Bay Wave. “This partnership demonstrates our shared dedication to fostering innovation, entrepreneurship, and technological advancement in the fintech landscape.”

“Through our partnership with the Tampa Bay Wave, the USF Muma College of Business, and particularly the Kate Tiedemann School of Business and Finance, has become the destination of choice for fintech entrepreneurs to learn and launch their ventures,” said Gert-Jan de Vreede, interim dean of USF’s Muma College of Business. “Cutting-edge fintech innovations are born and nurtured right here in the heart of St. Petersburg.”

The 2023 FinTech|X Accelerator has identified 15 trailblazing startups to comprise this year’s cohort. These visionary companies were selected for their innovative solutions and revolutionary approaches to reshaping the financial technology landscape.

Over a period of 90 days, with three in-person weeks taking place at the USF St. Petersburg campus, each startup will receive unparalleled access to resources, mentorship, connections and guidance from industry veterans, equipping them with the tools necessary to accelerate growth and drive lasting impact.

"This year's lineup of exceptional cohort participants for the 2023 FinTech|X Accelerator reflects a significant depth of innovation, expertise and diversity in the fintech sector," said Dr. Richard Munassi, Accelerator Managing Director at Tampa Bay Wave. “Through this program, we are committed to providing these startups with the support and resources needed to continue to drive their transformative ideas forward and shape the future of financial technology."

This year’s FinTech|X cohort continues the trend of strong founders solving real problems. Applications were received from startups throughout the United States and abroad, and the final companies chosen for the program stand out. The founders of the Wave’s newest companies come from accomplished backgrounds, including Oracle, AWS, Microsoft, Yahoo, Splunk, Northwestern Mutual, Umb Bank, Wells Fargo, GE Capital, and more. Founder backgrounds also include time at premier academic institutions, including Carnegie Mellon, University of Central Florida, Drexel University, Florida International University, University of West Florida, MIT, Rutgers, NYU, UC Berkeley, University of Waterloo, Virginia Tech and more.

The selected companies for the 2023 FinTech|X Accelerator are as follows:

**Andeno Co** (San Juan, Puerto Rico)

Andeno revolutionizes lending by elevating all aspects from credit assessment to servicing and collections, resulting in a substantial impact in LatAm communities.

Founder(s): [Javier Hernandez Muñoz](#) and [Julián Hernández Muñoz](#)

Website: andeno.com

**Ascent** (New York, NY)

Ascent is a data platform turbocharging underwriting and diligence teams. By digitizing and enhancing workflows with comprehensive data, we empower lenders to optimize their underwriting processes.

Founder(s): [Arjun Sahgal](#) and [Allan Boyd](#)

Website: ascentplatform.io

**Bringo Net** (Albany, NY)

Bringo Net provides the FASTEST wireless intercontinental links for High Frequency Traders, harnessing Skywave Technology that merges low-latency, high-frequency radio signals.

Founders(s): [Alexander Suvorov](#) and [Vadim Limar](#)

Website: bringo.net

**Fitbux** (Pflugerville, TX)

Automating personal financial services via AI and Data Analytics. Our first product in the market reduces the time financial planners work with clients.

Founders(s): [Joseph Reinke](#)

Website: fitbux.com

**Hadley** (West Hollywood, CA)

Hadley is an app that lets Americans link their 529 education savings plans so friends, family, brands, and employers can seamlessly send money to it (think venmo for 529s as Hadley works with all 529 plans). For Americans without a 529 plan (vast majority of folks), Hadley matches users for free to their top-rated plans.

Founders(s): [Yosh Miller](#)

Website: gohadley.com

**Jisell** (Tampa, FL)

Jisell is your individual gift card companion, addressing the challenge of unused cards by teaming up with retailers using a subscription model, boosting redemption rates, and bridging the gap between retailers and customers to maximize the value of your gift cards.

Founders(s): [Alexandra Cusell](#)

Website: jisell.app

**KashIO Inc.** (Miami, FL)

KashIO is a Finance as a Service platform for companies in Latin America with 500+ B2B customers using our technology to automate their payment needs and more than US\$400MM in processed transactions, preparing to raise capital for international expansion to four new markets.

Founders(s): [Antonio Rolando](#), [Marco Cacic](#), and [Gary Urteaga](#)

Website: kashio.net

**Kiddie Kredit** (Miami, FL)

Kiddie Kredit is a tool for brands to help parents with younger kids learn & experiment with credit BEFORE it becomes an issue.

Founders(s): [Evan Leaphart](#), [Mike Gross](#), and [Vic Moreno](#)

Website: [kiddiekredit.com](http://kiddiekredit.com)

**Monark Markets** (New York, NY)

Monark Markets is reshaping alternative assets with a NASDAQ-style infrastructure for liquid trading of private market securities, building the first ever platform-agnostic trading infrastructure in private markets.

Founders(s): [Caleb Benedict](#), [Ben Haber](#), [Paul Davis](#), and [John Husband](#)

Website: [monark-markets.com](http://monark-markets.com)

**OUTFYT** (Los Angeles, CA)

OUTFYT is an immersive livestream shopping platform dedicated to helping luxury & fashion brands foster deeper engagement and connection with their communities. Our mission is to offer a shopping experience that is more visual, conversational, and hyper personalized.

Founders(s): [Daman Baath](#)

Website: [outfyт.io](http://outfyт.io)

**Propaga** (Miami, FL)

Propaga is building B2B Buy now, pay later focused on informal retailers in LatAm. We embed frictionless capital in the checkout of B2B marketplaces or consumer goods distributors in order to digitize \$500B of cash transactions between corner stores and their vendors in LatAm.

Founder(s): [Michael Seidl](#), [Santiago Creixell](#)

Website: [propaga.mx](http://propaga.mx)

**REITIUM** (Vancouver, BC)

REITIUM revolutionizes real estate investing with blockchain, enabling entry from \$100, where fractional ownership offers rental income and appreciation, backed by compliance assurance and enhanced liquidity through a dedicated exchange.

Founders(s): [Thomas Park](#) and [Laura Fortey](#)

Website: [reitium.com](http://reitium.com)

**Saturation** (Los Angeles, CA)

Saturation redefines financial management in project-driven sectors, starting from film production and expanding across industries. Project financial management needs more than a spreadsheet.

Founders(s): [Jens Jacob](#) and [Simon Tam](#)

Website: [saturation.io](http://saturation.io)

**Tech & Flow** (St. Petersburg, FL)

Tech & Flow crafts an interactive app fusing financial education and digital tools, gamifying planning to reward smart choices and learning, bolstered by expert guidance for enhanced financial acumen.

Founders(s): [Xaviar Gray](#)

Website: [techflowventures.com](http://techflowventures.com)

### **Visbanking** (Oklahoma City, OK)

Visbanking provides real-time visualization of comprehensive bank data across the US which enables banks and bank stakeholders to improve performance, increase efficiency and manage risk.

Founders(s): [Brian Pillmore](#)

Website: [visbanking.com](http://visbanking.com)

Supporting this multi-year FinTech|X partnership for the second year is The Depository Trust & Clearing Corporation (DTCC) and local economic development partner the St. Petersburg Area Economic Development Corporation.

To learn more about the 2023 FinTech|X Accelerator Program, visit:

<https://www.tampabaywave.org/fintech/>

Note: The information provided in this press release is accurate as of the release date and is subject to change.

### **About Tampa Bay Wave**

*Tampa Bay Wave, Inc. is a 501(c)(3) nonprofit providing entrepreneurs with facilitated access to the resources, expertise, and capital they need to grow vibrant technology-based companies in Tampa Bay. Since March 2013, Tampa Bay Wave has supported more than 500 tech startups thanks to grant funding from the U.S. Economic Development Administration (EDA) and the U.S. Small Business Administration (SBA), plus support from its economic development partners Hillsborough County and the City of Tampa. Tampa Bay Wave also receives support from individuals such as Michael and Korrine Fraser, as well as from corporations and foundations such as: A-LIGN, Bank of America, Encore Bank/STi, Delta Airlines/Virgin Atlantic Airlines, The Depository Trust & Clearing Corporation (DTCC), EY, Florida Blue, Florida Business Development Corporation, Florida Funders, Foley & Lardner, KnowBe4, Nielsen Foundation, Rays/Rowdies Foundation, Southwest Airlines, Tampa Bay Ventures, TECO, Truist Foundation, and Vinik Family Foundation. Tampa Bay Wave is a member of the Morrow (formerly Global Accelerator Network) network of accelerators. For more information, visit [www.tampabaywave.org](http://www.tampabaywave.org)*

### **About the University of South Florida**

*The University of South Florida, a high-impact research university dedicated to student success and committed to community engagement, generates an annual economic impact of more than \$6 billion. With campuses in Tampa, St. Petersburg and Sarasota-Manatee, USF serves approximately 50,000 students who represent nearly 150 different countries. For four consecutive years, U.S. News & World Report has ranked USF as one of the nation's top 50 public universities, including USF's highest ranking ever in 2023 (No. 42). In 2023, USF became the first public university in Florida in nearly 40 years to be invited to join the Association of American Universities (AAU), a prestigious group of the leading universities in the United States and Canada. Through hundreds of millions of*

*dollars in research activity each year and as one of the top universities in the world for securing new patents, USF is a leader in solving global problems and improving lives. USF is a member of the American Athletic Conference. Learn more at [www.usf.edu](http://www.usf.edu).*

**About Encore Bank and Smiley Technologies, Inc.**

*Encore Bank is a private boutique bank that couples experience with innovative technology to provide unprecedented levels of personal service and experiences to its clients through a hospitality-inspired concierge approach. Encore Bank provides a full suite of financial products and services to businesses, business owners, professionals, their families, and contacts with purpose, passion, and precision. Learn more at <https://www.bankencore.com/about-us/>*

*Smiley Technologies seeks to modernize core banking applications and services so that banks can use their data in the most efficient and meaningful way. Learn more at <https://www.sibanking.com/>.*

**###**