



# 2025 FinTech|X Accelerator

## Recap Report



# EXECUTIVE SUMMARY

The 2025 FinTech|X Accelerator represented our 4<sup>th</sup> year of this partnership between Tampa Bay Wave (“Wave”) and the University of South Florida Muma College of Business (“USF”), to host nationally-recognized annual multi-week fintech business accelerator programs. This partnership has become a premier Launchpad for high-potential, early-stage fintech companies. Startups that have participated in the program have collectively raised over \$300 million in funding and generated over \$60 million in revenue.

Primary program funding was provided through a grant from the US Dept. of Commerce’s Economic Development Agency, supplemented by USF, plus Shumaker, Loop & Kendrick, LLP and Nix, with additional support from Thoropass, Insight Assurance and JustWorks, representatives of whom served on the FinTech|X Advisory Council, along with other financial industry subject matter experts, noted later herein.

The goal of these FinTech|X programs has been to further St. Petersburg’s and the Greater Tampa Bay region’s reputations as nationally-recognized hubs for fintech talent and innovation and to create jobs. Year 4 brought together an elite group of 12 fintech startups recruited from St. Petersburg, and from across the US, plus Canada. These startups are reimagining banking, payments, blockchain, wealthtech, crypto and more.

The live curriculum & the Mentor Surge matching event was again hosted at the Kate Tiedemann School of Business and Finance on the USF St. Petersburg campus. The accelerator is designed to help startups accelerate growth, attract investment capitals and scale innovations that are reshaping the future of finance. The program leverages the University’s world-class faculty, research and business networks to give participating startups a distinct competitive edge and 58 students from USF’s Fintech programs were invited to observe sessions and to attend the Pitch Night. One of these students is now doing some work for Oink, the Stanford team.

The 12 startups participating in the intensive multi-week program had access to dedicated mentors, one-on-one coaching with notable tech founders, sales training, pitch coaching and investor introductions in an environment designed to support high-scale growth. Beyond the Accelerator, the participating startup companies continue to enjoy ongoing support and connections to further accelerate their development.

Collectively, well over 500 hours of mentoring and other support were provided to these companies, as well as invaluable exposure opportunities through press, social media and Wave’s signature Welcome Reception and Pitch Night events that showcased this year’s cohort of companies. The Welcome Reception featured Alex Sanchez, Banking Executive with Nasdaq, while the keynote speaker at Pitch Night was his successor, Kathy Kraninger, President and CEO of the Florida Bankers Association. Both have offered to return in 2026 and USF Finance students will be visiting Nasdaq in March, 2026. USF Provost Prasant Mohapatra and Deans David Blackwell and Gary Patterson also engaged with the startups and spoke at the signature events.

## EXECUTIVE SUMMARY- cont'd.

Wave's non-profit status and equity-free approach to supporting startups allows us to provide comprehensive assistance to startups, ensuring they retain full ownership of their ventures while benefiting from our combined expansive resources and community. Partnership with USF and others result in economic growth and technological advances.

The following report recaps highlights from the 2025 Accelerator, with pages featuring a selection of photos, links to articles published about the program, our Advisory Council, an outline of the topics that were covered by subject matter experts, plus notes about some of the founders from both this Accelerator, as well as updates about alumni companies from prior FinTech|X cohorts. We also included additional context about Wave's broader Mentor and Investor network and about our Staff and Board.

This report demonstrates the return our sponsors and supporters receive for investing in our mission delivery and we hope it inspires additional engagement from across the business, academic, public and private community.

The 2025 FinTech|X Accelerator was another resounding success. Wave is grateful to all those who helped make it so successful and we look forward to providing updates on these startup companies as they progress. We look forward to hosting FinTech|X again in 2026, showcasing the USF FinTech programs including the new USF MS degree in FinTech and to strengthening Tampa Bay's growing reputation for financial technology.



Linda Olson  
CEO, Tampa Bay Wave



# Thank you to our FinTech|X Accelerator Partners

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Tampa Bay Wave (“Wave”), a 501(c)(3) nonprofit technology accelerator, expresses sincere gratitude to the EDA and USF for their generous and long-term sponsorship of the 2025 FinTech|X Accelerator. This critical support enables Tampa Bay Wave to continue our mission of fostering cutting-edge startups for all and driving the growth of Florida's innovation economy!



**USF Muma**  
College of Business  
UNIVERSITY of SOUTH FLORIDA



## Prasant Mohapatra

Provost and Executive Vice President

*“We are proud to continue our eighth year of support for the Tech|X Accelerator, which aligns with our mission to power and advance innovation in technology.”*

*The talent and ideas within the 2025 cohort are truly impressive, showcasing how groundbreaking advancements in fintech, cybersecurity, healthtech, and more will create a better future for people everywhere and expand opportunities for all across the ecosystem.”*





# 2025 FinTech|X Cohort Spotlight



**John Taylor Garner**  
*Founder & CEO*  
*New York, New York*

**Odynn**, founded by CEO John Taylor Garner, joined the 2025 FinTech|X Accelerator to scale its AI-powered loyalty platform designed to help banks and fintechs launch embedded travel and rewards programs.

During the program, Odynn expanded its coverage to over 50,000 hotel properties across major chains and secured strategic partnerships with multinational corporations and travel management companies.

By leveraging AI and machine learning for real-time loyalty pricing, Odynn is transforming travel rewards with transparency and customization that drives cardholder engagement and revenue.



**Nuuvia**, led by President and COO Marcell King, joined the 2025 FinTech|X Accelerator to scale its youth banking platform designed to help community banks and credit unions engage Gen Z and build lifelong customer relationships.

During the program, Nuuvia achieved 17% growth in new customers and tripled its workforce to meet surging demand for its white-labeled, digital-first solution now live with dozens of financial institutions nationwide.

By delivering personalized banking experiences that help young people develop financial literacy from first savings to financial independence, Nuuvia is transforming how community financial institutions compete with neobanks and retain deposits, card revenue, and customer loyalty.



**Marcell King**  
*President and COO*  
*Portland, OR*

# Alumni Spotlight

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**Jack Markwalter**  
*Co-founder & CEO*  
*San Francisco, CA*  
**2022 FinTech|X**

Jack Markwalter and Hodges Markwalter, co-founders of VIVA Finance, participated in the 2022 FinTech|X Accelerator inaugural cohort to advance their mission of expanding affordable credit access through employment-based underwriting. In August 2021, VIVA Finance raised a \$6.2 million Series A to scale its mobile-first lending platform, which offers loans based on employment information rather than traditional credit scores.

Building on this momentum, VIVA Finance secured \$220 million in new funding in July 2025, led by Community Investment Management with participation from new and existing equity investors, to further expand its reach. Since launching, the company has originated over \$250 million in loans, helping tens of thousands of Americans manage debt and build credit while earning recognition on the Deloitte Technology Fast 500 and Inc. 5000 lists.



Colin Horsford, co-founder & CEO of MuseTax, participated in the 2022 Techstars accelerator cohort to advance their mission of democratizing access to tax planning and financial insights through AI-powered technology.

In early 2023, MuseTax raised \$350,000 in pre-seed funding led by Techstars NYC, with participation from AI Operators Fund and Everywhere Ventures (formerly The Fund), and began raising a \$2 million seed round to expand their AI-based tax engine that enables financial institutions to offer personalized tax strategies and financial planning to their customers.

MuseTax has secured strategic partnerships with companies like Nestment and Bilt Rewards, while participating in multiple prestigious programs including CAFE Fintech Accelerator and the Amex Ventures and Visible Hands Founder Summit, positioning the company to transform how millions of Americans access professional-grade tax planning services.



**Colin Horsford**  
*Co-founder & CEO*  
*New York City, NY*  
**2023 FinTech|X**

# FinTech|X Advisory Council



Mindi Richter



Jignesh  
Sherdiwala



Fernando Ramirez  
Blanco



Red Daniels



John Short



Gabe Higgins

Shumaker

accenture

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GEORGIA TECH

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Kristen Castell



Jim Ryan



Leslie Norman



Laurent  
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Allan Rayson



Kathy Kraninger

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BANKERS  
ASSOCIATION



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Brian Neer



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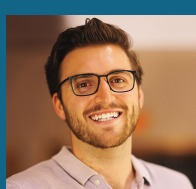
Omnicom  
Marketing  
Ventures



Manoj Govindan



Eric Baker



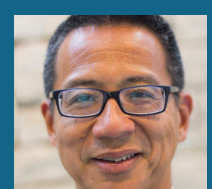
Beau Kraft



Jack Markwalter



Wayne Miller



Tom Shen

PGIM

RAYMOND JAMES

svb

VIVA  
FINANCE

ICBA

tyfone



# Mentor & Investor Networks

## Advisory Council + Mentor Network

Participating companies tapped into a network of 260+ volunteer mentors passionate about supporting early-stage startups. Some offer expertise in areas like HR, go-to-market strategies, or trademark law, while others provide ongoing CEO coaching. Various programming is designed to facilitate mentor introductions and relationship building between the startups and mentors. On average, each participating startup gained 20–30 direct connections and received 100+ hours of hands-on guidance.



## Investor Network & Demo Day

Startups in the 2025 FinTech|X Accelerator tapped into Tampa Bay Wave's national network of 600+ investors. The program also drew 100+ registered investors for Demo Day, leading to dozens of follow-ups and investor meetings.

Wave's investor team continues to expand its reach in markets like NYC, Austin, and San Francisco while providing hands-on support with investor readiness and non-dilutive funding (SBIR/STTR). With portfolio companies surpassing \$1B raised, Wave ranks among the top five nonprofit startup accelerators nationwide.

# 2025 FinTech|X Recruitment & Selection



**85%**

Applications  
Outside of FL



**36%**

Applications  
Outside of US



**12**

Companies  
Selected

The 2025 FinTech|X Accelerator year-round recruitment efforts attracted another cohort of exceptional tech startups ready to scale. Tampa Bay Wave's reputation as a "best-in-class" accelerator, combined with its extensive networks, continues to help attract top-level founders seeking strategic connections and expert guidance needed for long-term success.

The cohort exemplifies the exceptional talent we're attracting. The founders brought impressive backgrounds from leading organizations such as Goldman Sachs, Morgan Stanley, Citi, McKinsey & Company, Apple, Amazon, LinkedIn, Deloitte, PwC, Accenture, Salesforce, JPMorgan Chase, Merrill Lynch, RBC, BNP Paribas, CIBC, Scotiabank, UnitedHealth Group, GE Capital, Walmart, AQR, General Motors, U.S. Navy, and the United Nations.

Additionally, with degrees from top institutions like Harvard, Stanford, Columbia, Oxford, MIT, Brown, Penn, Dartmouth, Northeastern, Boston University, Cornell, Harvard Kennedy School, Tufts, Texas A&M, UC Berkeley, University of Central Florida, McGill, Syracuse, Georgia Tech, University of London, Australian National University, University of San Diego, Boise State, University of Colorado, and Western University, the 2025 cohort represented the elite caliber of talent advancing through Tampa Bay Wave's FinTech|X program. Several of this year's participants also bring deep expertise from leading financial institutions and technology companies, further demonstrating the value of Tampa Bay Wave's growing network of industry partnerships in the financial technology innovation space.

## Key Recruiting Metrics

- 58 Total Applications received
- 85% of applications from outside Florida
- 36% of applications from outside the US
- 30 Semi-Finalists selected from initial screenings
- 12 Companies selected for the cohort

# 2025 FinTech|X Accelerator Sponsors

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## 2025 FinTech|X Accelerator Cohort



**CONGRUIT**

**COVE**



**Cyder.**

**HappiNest**.AI  
Smarter leasing,  
Fewer vacancies

**nuuvia**<sup>TM</sup>



**Payfinia**



# 2025 Cohort Companies



*First I want to thank the Tampa Bay Wave team that pulled this together. It was an incredible journey and I'm so appreciative of the knowledge share, collaboration, and support from the Tampa Bay Wave team. Secondly, I'd like to give a shout out to all of the founders! You all are amazing and very talented people with incredible insights into your businesses.*

**Marcell King -President & COO**

## **Artificial Intelligence Risk (Greenwich, CT)**

Artificial Intelligence Risk (AIR) integrates high risk AI safely and securely across enterprise financial services, healthcare and federal, state and local government..

Founders: Alec Crawford, Frank Fitzgerald, Joe McMann

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

## **Guala (Atlanta, GA)**

The CRM and Financial OS empowering micro-preneurs to scale with confidence.

Founder: Austin Evans

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

## **Congruit Credit (St.Petersburg, FL)**

Congruit is a next-generation credit bureau redefining how modern credit is assessed by leveraging real-time, behavior-based data.

Founders: Tim Ranney, Chris Lamb, Jim James

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

## **Cove (Toronto, Canada)**

Stripe lets you accept payments. Cove lets you launch entire financial products - and make way more money.

Founder: Aydan Tanver

Website: [cove.dev](http://cove.dev)

## 2025 Cohort Companies - cont'd.

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### **Cyder Inc.** (Toronto, Canada)

Cyder is the best loyalty platform for FIs that can't afford to build their own.

Founders: Will Christodoulou, Sukhman Dulay

Website: [getcyder.com](https://getcyder.com)

### **HappiNest AI** (St. Petersburg, FL)

We seamlessly automate the real estate leasing process from lead ingestion to lease signing using our AI powered platform.

Founders: Nipun Dubey, Shehab Ismail, Mehdi Karoui

Website: [happinest.ai](https://happinest.ai)

### **Nuuvia** (Portland, OR)

Leading B2B provider of digital youth and lifecycle banking services to banks, credit unions and their account holders.

Founders: Marcell King, Zach Briers, Richard Logan

Website: [nuuvia.com](https://nuuvia.com)

### **Odynn** (New York, NY)

Odynn is an AI-powered, fully modular platform that helps fintechs, banks, card issuers, and travel companies launch embedded travel, loyalty, and rewards programs.

Founders: John Taylor Garner, Bruce Garner, Anuj Patel

Website: [odynn.com](https://odynn.com)

### **Oink** (San Diego, CA)

Oink rounds up your spare change and automatically invests it into your crypto wallet.

Founders: Zevin Attisha, Andre Suaid, Thomas Caneday

Website: [oinkcrypto.com](https://oinkcrypto.com)



## 2025 Cohort Companies - cont'd.

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### **Payfinia** (Portland, OR)

Independent embedded payment services provider for community financial institutions.

Founders: Siva Narendra, Keith Riddle, Nizar Jamal

Website: [payfinia.com](https://payfinia.com)

### **Rely** (Reno, NV)

The last rental application you'll ever need.

Founder: Heather Rankow

Website: [relyestate.com](https://relyestate.com)

### **TAANGapp** (New York, NY)

AI native cloud platform for modern builders

Founder: Rebecca Kersch

Website: [tanggapp.com](https://tanggapp.com)

# Programming

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The 2025 FinTech|X cohort companies had access to **over 500 hours of mentoring and support, including 70 workshops and training sessions** featuring an impressive lineup of expert speakers. Founders also benefited from numerous one-on-one coaching with our Mentor Network over 260 professionals.

## Featured Speakers

### ● Government/Military

- David Wilkinson (SBIR/STTR expert)

### ● Venture Capital

- Raymond James
- Tampa Bay Ventures
- Deep Work Capital
- Gilgamesh VC
- BIP Ventures
- Unusual VC
- Brian Neer

### ● Industry Experts

- JustWorks
- Locality Bank
- FounderSuite
- Rocket Proforma
- Thoropass
- Nvidia
- Gunderson Dettmer
- Insight Assurance
- Tuuki

### ● Founders/Alumni

- Kullipay
- Ascent
- Muse Tax
- Im Financial
- Clox ai
- Redactable

### ● Founders/Alumni

- SBIR Funding, Process, and Hacks
- Exploring the US Government as a Customer
- State of Venture Capital
- Financial Projections and Modeling Best Practices
- Alternative Funding Sources (Family Office, Venture Debt, RBF, Crowdfunding)
- Building with an Exit in Mind
- Tax-Advantaged Strategies
- Enterprise Sales Strategies & Hacks
- Enterprise Marketing Strategies
- Professional Business Presentations
- Growth Strategies and Scaling Up
- Demystifying Payroll and HR
- Leadership & Skills
- Sourcing and Managing Talent

# Mentor & Community Partner Networks

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Founders coming through Wave programs talk extensively about the connections they made by being in our Accelerators. Below are some examples of the networks they meet.

## Wave's Mentor Network

Wave member companies have access to a wide network of professionals in our 260+ all volunteer Mentor network. These professionals have a passion for helping early stage startups. Some offer their expertise on specific topics (such as HR or trademark laws), while others may coach a startup on an ongoing basis, depending on what support the founder(s) need. We host regular Mentor mixers to build strong trusted relationships. Startups receive at least 20-30 direct mentor connections during their time in the program resulting in easily 100+ hours of consulting help.

Visit the [Mentor network page](#) on Wave's website for more information.

## Wave's Community Partner Network

Wave has also built a strong community partner network, with both formal and informal agreements in place. We connect our member companies to a wide range of community partners, such as our economic development partners and others who can help our startups build their base in our community.

We also provide introductions to others ESO (entrepreneur support organizations) in the ecosystem to encourage their participation and to magnify their visibility and exposure. Visit the [Community Partner Network page](#) on our website for the complete list of partners.

## Notables from Tampa Bay Wave's Community Network

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# USF Muma

College of Business

UNIVERSITY of SOUTH FLORIDA



*USF has done a remarkable job fine-tuning their students, and we've seen that firsthand through the work of a student intern here at Oink. Their eagerness to learn and ability to adapt quickly are qualities we deeply value—especially at an early-stage company like ours. Coming from a university in San Diego, I can confidently say that USF sets a strong example in how to effectively prepare their students with real-world, applicable skill sets. It's clear that USF is cultivating future leaders who are ready to make an impact from day one.*

***Zevin Attisha - Co-Founder***

## Nearly 60 USF finance students attended the Fintech|X Accelerator Pitch Night, including Samhi Prabhakar:

"At the Fintech|X Accelerator event, Oink was one of the pitches that stood out to me. Their mission to make crypto micro investing more accessible for young people really impressed me, and I genuinely loved the energy behind what they were building. During the networking session, I spoke with the two founders from San Diego. What started as a casual conversation quickly turned into a genuine friendship. As I learned more about their vision, I saw an opportunity to get involved in something that aligned so well with what I care about and something I believe would succeed.

"I started supporting their marketing efforts, and as the team grew I found myself helping brainstorm growth ideas, shaping strategies, and giving Oink a presence in the Tampa Bay area. I now work with the purpose of building a strategic growth plan within the company. It has been an exciting start to the journey!

"It is remarkable how one evening at FintechX Accelerator night at USF provided me with meaningful exposure as a student and ultimately led to this opportunity."

# Curriculum Days



Panel with **Will Sprague** from **Adventum**



Alumni Session with **KuliPay** and **Ascent**



Session with **Nix**



2025 **FinTech|X** Mentor Surge

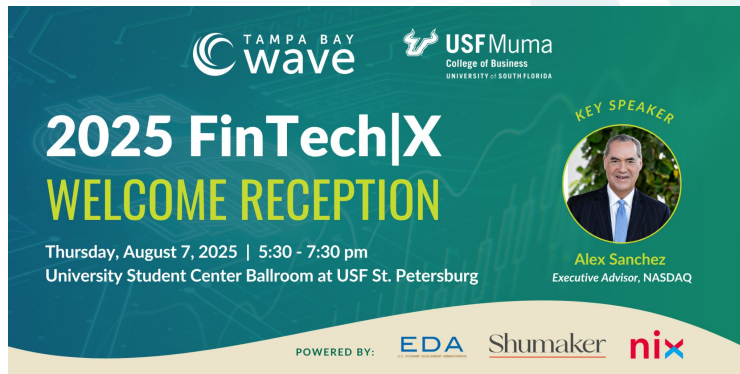


Cohort Dinner at **Bella Brava**



# Signature Events - Welcome Reception

Tampa Bay Wave opens every program with a Welcome Reception, and culminates with a Community Pitch Night. Both events serve to engage local business community and other partners.



Alex Sanchez (Nasdaq), Prasant Mohapatra (USF Provost), David Blackwell (USF Business Dean),



FinTech Welcome Reception Audience



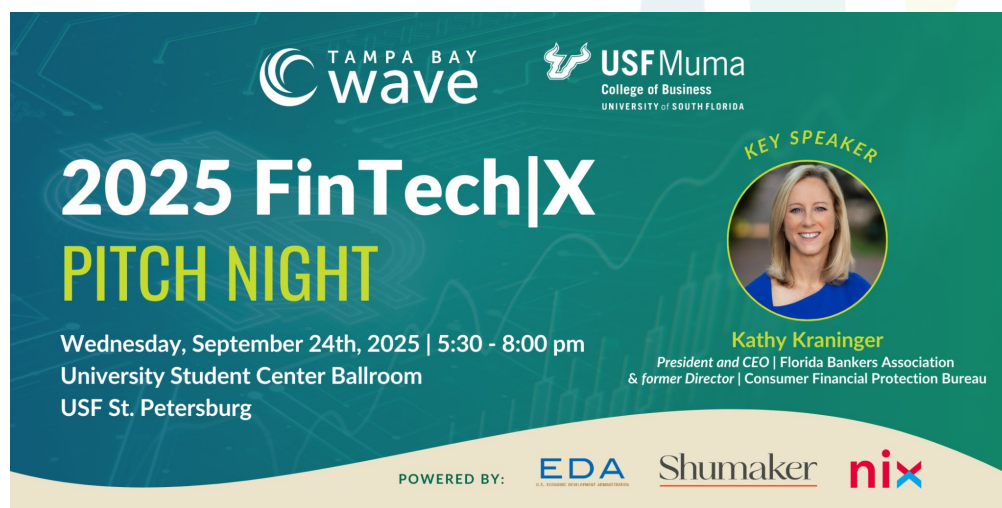
Linda Olson (CEO Tampa Bay Wave)



Advisory Council and Wave Board Members picking up name tags



# Signature Events – Pitch Night



## Key Speaker

**Kathy Kraninger**  
CEO & President  
Florida Bankers  
Association & Former  
Director U.S.  
Consumer Financial  
Protection Bureau



A crowd of 250+ guests enjoyed powerful presentations from our FinTech|X founders and featured speakers!



## Additional Pictures



**Kathy Kraninger** talking with USF Students



USF Students networking



**Nam Nguyen (Deepwork Capital)** and **Claire Lamb (Thoropass)**



**Megan O'Keefe (Tampa Bay Tech)**



**Prasant Mohapatra (USF Provost)**



# Wave Staff

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**Linda Olson**  
CEO & Founder



**Dr. Richard Munassi**  
Accelerator and CORE  
Managing Director



**Demelza Genest**  
Chief Operations Officer



**Dee Garcia**  
Director of Development  
& Strategic Partnerships



**Amit Agrawal**  
Director, Investor  
Relations & Platforms



**Jonathan Truong**  
Sr. Mgr, National Programs  
and Partnerships



**Michael "Mike" Lynn**  
Manager, Venture  
Center Operations



**Prat Reddy**  
Manager, CORE and  
Community Growth



**Matt Ymiolek**  
Investor Relations, Senior  
Associate



**Greg Pierce**  
Accelerator Associate



**Laura Davenport**  
Marketing Associate

# Wave Board of Directors



**Santo Cannone**  
Board Chair



**Linda Olson**  
President/CEO



**Alfred Goldberg**  
Vice President



**Madeline Dent**  
Secretary



**Catherine Wilhelm**  
Treasurer



**Kailah Matyas**  
Program Strategy Committee Chair



**Rob Brown**  
Fundraising Committee Chair



**Yvette Segura**  
Sustainability Committee Chair



**Diana Hayes**  
Gov. & Ethics Committee Chair



**Marcus Adolfsen**



**Kathy Chiu**



**Taylor Johnston**



**Lew Jolly**



**Amanda Milligan**



**Brian Model**



**Jack Murray IV**



**Shane Needham**



**Nick Outman**



**Penny Parks**



**Miraj Patel**



**Lance Raab**



**Cathy Ryan Reneer**



**Inga Schmitzer**



**Kathleen Shanahan**



**Andrew Smith**



**Elizabeth Urbanski**



**Lauren Weiner**



**Aaron White**

# ECONOMIC IMPACT

BUILDING FLORIDA'S TECH ECOSYSTEM

SINCE OUR PROGRAMS LAUNCHED IN 2013



**600+**

STARTUPS SUPPORTED



**\$1.6B+**

CAPITAL RAISED



**6,800+**

NEW JOBS CREATED



**24**

EXITS

## ACCELERATING FLORIDA'S INNOVATION ECONOMY

- AI
- DefenseTech
- MedTech
- FinTech
- EdTech
- CyberTech
- IoT
- SaaS
- eCommerce
- Hospitality
- HealthTech
- MarTech
- CleanTech
- BlueTech
- InsureTech

## BUILDING BETTER FOUNDERS



STARTUP FOUNDERS FROM  
**30** COUNTRIES SHOWCASED TAMPA  
AS AN INNOVATION HUB



**22** COMPANIES RELOCATED  
TO TAMPA BAY

## ANNUAL REGIONAL ECONOMIC IMPACT



**1,248**

COMMUNITY CONNECTIONS



**1,300**

HOTEL ROOMS



**450**

FLIGHTS THROUGH TPA



**500**

MENTORING HOURS



**2,500+**

TRAINING HOURS



# Tampa Bay Wave Sponsor & Partner Community

## Federal Support



## Economic Development Partners



## Pillars of Innovation



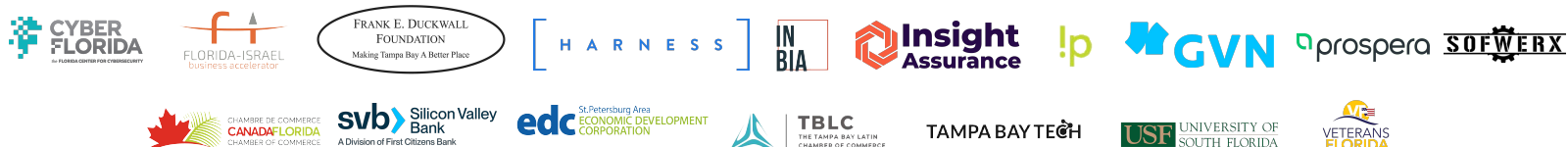
## Tidal Wave Sponsors



## Corporate Friends of Wave

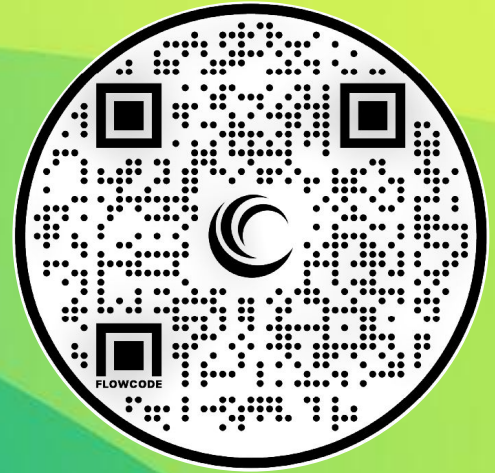


## Partners



# THANK YOU!

For questions, please reach out to:  
**Linda Olson,**  
**CEO, Tampa Bay Wave**  
[linda@tampabaywave.org](mailto:linda@tampabaywave.org)



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