

# Fintech

Koch Disruptive Technologies (KDT) invests in transformative fintech platforms that advance the vision of making personal and business finance services widely available, low-cost, convenient, secure, compliant, decentralized and personalized.

## FOCUS AREAS

### CFO Stack

Companies aiming to assist customers in managing their financial operations leverage technology and data-driven insights to provide solutions for streamlining back-end processes, such as financial reporting, taxes, accounting and auditing. These solutions reduce errors, improve compliance and improve company performance by providing real-time visibility into areas like operating KPIs, financial analytics, AR/AP and forecasting and budgeting.

### B2B Payments

There are more opportunities to improve the efficiency, security and costs for customers to make and receive payments – regardless of organizational complexity, payment size or payment domicile.

### Embedded Finance

Embedding payments, lending, insurance, etc., are ways of disrupting traditional banking for customers. This trend has gained traction as software companies become more natural banking partners with superior underwriting capabilities, financial service offerings and customer service with lower friction than incumbent banks.

### Wallets

In an increasingly digital world, more opportunities exist to improve how customers and businesses manage and transact. In “winning” the wallet, companies have increased ownership of customer distribution and monetization opportunities. Innovation is required across the entire wallet infrastructure, including payments, settlement speed, incentives, geographic barriers and security.

## The Added Value of Koch

Leveraging Koch Industries’ extensive scale in B2B payments, status as a large employer and strong cross-industry distribution channels, KDT partners with startups to co-create innovative solutions across the rapidly evolving fintech landscape.

### FINTECH AT KOCH

- 11 global businesses with 120,000+ employees in about 60 countries
- Agile and forward-thinking approach to best-in-class platforms to support financial operations
- Global reach with strong relationships across 100+ banking partners and 50,000+ customers worldwide
- Dedicated finance teams with over 3,500 employees continuously experimenting to improve financial operations and security while reducing complexity
- Market leaders in a wide variety of industries that touch nearly 50% of U.S. GDP, providing broad customer and partnership potential for fintech providers

### INVESTING AT KOCH

- Nearly \$150B invested in growth and improvements since 2003
- Early-stage and growth equity investing designed to unlock the long-term potential of disruptive companies through a differentiated balance sheet, time horizon and mutually beneficial partnership approach
- Koch Labs® capability that connects our investment portfolio companies with diverse capabilities across Koch Industries
- Strong partner community, including commercial partners, industry partners, capital partners and access to talent and market insights internal and external to Koch

For more information on KDT’s work in fintech:  
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