

# Company Insights Parker

Updated: August 19, 2024



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| Ecommerce Banking Reimagined   Parker  getparker.com  Blog   Parker  |
| getparker.com<br>July 25, 2024   |
| Parker - Crunchbase Company Profile & Funding www.crunchbase.com   |
| Parker (Financial Services) Company Profile 2024: Valuation, Funding & Investors   PitchBook pitchbook.com |
| Parker   LinkedIn   linkedin.com   |
| Top Parker Alternatives, Competitors cbinsights.com  |
| Leadership   |
| Yacine Sibous  |
| https://www.linkedin.com/in/yacine-sibous/overlay/about-this-profile/                                      |
| Education:   |
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| linkedin.com   |
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| <u>Yacine Sibous - LinkedIn</u><br>clay.earth                                   |  |
|---|--|
|   |  |
| Nicholas Kucharski<br>Nicholas Kucharski - Parker   LinkedIn                    |  |
| Education:  |  |
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| Docont Work Evnorioncos   |  |
| Recent Work Experiences:  |  |
|   |  |
| Nicholas Kucharski - Chief Technology Officer at Parker   The Org<br>theorg.com |  |
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#### **Milan Ray**

https://www.linkedin.com/in/milan-ray/overlay/about-this-profile/

| Education: |  |   |
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#### Competition

| Competitor<br>Intensity Grid | Financial<br>Management | Payment<br>Processing | Revenue<br>Management | Expense<br>Management | Integrated<br>Banking<br>Services | Business<br>Credit and<br>Loans |
|------------------------------|-------------------------|-----------------------|-----------------------|-----------------------|-----------------------------------|---------------------------------|
| Parker                       |                         |                       |                       |                       |                                   |                                 |
| SellersFi                    |                         |                       |                       |                       |                                   |                                 |
| LepiFi                       |                         |                       |                       |                       |                                   |                                 |
| Juni                         |                         |                       |                       |                       |                                   |                                 |
| Caary                        |                         |                       |                       |                       |                                   |                                 |
| Bento for                    |                         |                       |                       |                       |                                   |                                 |
| Business                     |                         |                       |                       |                       |                                   |                                 |
| Checkout.com                 |                         |                       |                       |                       |                                   |                                 |
| Taulia                       |                         |                       |                       |                       |                                   |                                 |
| Chime                        |                         |                       |                       |                       |                                   |                                 |
| Pex (Financial Software)     |                         |                       |                       |                       |                                   |                                 |

#### **Brief description:**

| SellersFi | https://sellersfi.com/ |
|-----------|------------------------|
|           | •                      |

**About** 



| Sellersfunding Corp<br>greatplacetowork.com<br>May 01, 2024                    |  |
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| Sollors Findower Minmi   |  |
| SellersFi - Endeavor Miami<br>endeavormiami.org<br>January 02, 2024            |  |
|  |  |
| SellersFi Raises Funding finsmes.com December 13, 2023                         |  |
|  |  |
|  |  |
| SellersFi Reviews 2024: Pricing & Features - Tekpon tekpon.com  March 30, 2024 |  |
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| MUFG Innovation Partners invested in SellersFi medium.com December 14, 2023   |           |
|---|-----------|
|   |           |
| US fintech start-up SellersFi secures new credit facility of up to \$300m - FinTech Futures Fintech news fintechfutures.com December 19, 2023 | <u>::</u> |
|   |           |
| SellersFi - Searchspring searchspring.com January 09, 2024  |           |
|   |           |
| Lipefi <a href="https://www.lipefi.com/">https://www.lipefi.com/</a> About  |           |
|   |           |

<u>Lipefi (Techstars &#39;23) | LinkedIn</u>



| be.linkedin.com   |  |
|---|--|
| Top Pliant Alternatives, Competitors cbinsights.com           |  |
|   |  |
|   |  |
| Juni https://www.juni.co/                                     |  |
| About   |  |
|   |  |
|   |  |
| Juni   LinkedIn<br>linkedin.com                               |  |
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| Caary <a href="https://caary.ai/">https://caary.ai/</a> About |  |
|   |  |
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Caary Capital using flexible work, ESOP to help attract, retain employees | Benefits Canada.com benefitscanada.com August 23, 2022 With \$1.6mm Seed Raise, CAARY Appoints Senior Fintech Investment Strategist John MacKinlay as CEO to Lead U.S./Canada Equity Crowdfunding Campaigns globenewswire.com May 25, 2021 FinTech Nuula launches app in Canada in partnership with Caary and OneVest betakit.com June 14, 2022



| Caary Capital   LinkedIn ca.linkedin.com   |  |
|--|--|
|  |  |
| Caary Capital Ltd Apps on Google Play  |  |
| play.google.com<br>July 11, 2024   |  |
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| Bento for Business <a href="https://bentoforbusiness.com/">https://bentoforbusiness.com/</a> About |  |
|  |  |
|  |  |
| Bento for Business: setting the new standard for a modern business missionog.com June 28, 2018     |  |
|  |  |
|  |  |



| Prepaid Business Cards: What They Are, Best Options - NerdWallet nerdwallet.com April 12, 2024  |
|---|
|   |
| Why Bento for Business built its culture around personal relationships   Built In Chicago builtinchicago.org  |
| August 29, 2018   |
|   |
| Visa business debit cards now available with Bento for Business - CPI   The commercial payments community commercialpaymentsinternational.com July 09, 2020 |
|   |
| Checkout.com <a href="https://www.checkout.com/">https://www.checkout.com/</a> About  |
|   |



| Taulia <a href="https://taulia.com/">https://taulia.com/</a> About |  |
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|  |  |
| Taulia   LinkedIn linkedin.com                                     |  |
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| Taulia Supplier Portal kimberly-clark.com                          |  |
|  |  |
| Visa teams with SAPs Taulia on embedded payments paymentsdive.com  |  |
| March 14, 2024   |  |
|  |  |



| Accounts Payable Taulia portal, Invoicinginstructions and AP contacts                       |
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| adient.com  |
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| SAP to acquire stake in working capital specialist Taulia spendmatters.com January 27, 2022 |
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| Invoicing & Payment Portal   Dominion Energy dominionenergy.com                             |
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| Chime https://www.chime.com/  |
| About   |
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| About Chime cbinsights.com         |  |
|------------------------------------|--|
| <u>Chime</u>                       |  |
|                                    |  |
| Products of Chime en.wikipedia.org |  |
|                                    |  |
| Company spotlights                 |  |
| Company spotlights linkedin.com    |  |
|                                    |  |
| Social impact<br>linkedin.com      |  |
|                                    |  |

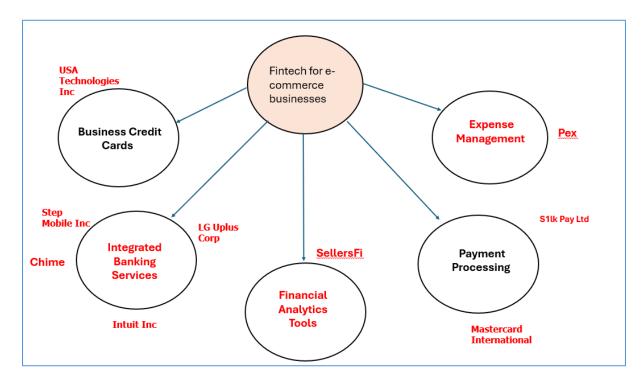


| Chime Mobile Banking apps.apple.com August 13, 2024  |  |
|--|--|
|  |  |
| Its a Chimed Life: A Q&A with Chimes new Chief Product Officer, Madhu Muthukumar medium.com September 12, 2023 |  |
|  |  |
| Pex <a href="https://www.pexcard.com/">https://www.pexcard.com/</a> About                                      |  |
|  |  |
| apps.apple.com<br>July 25, 2024  |  |
|  |  |



#### **Patent**

#### Landscape:



#### Summary:

| Patent Title  | Status | Published<br>Date | Expiry Date | Authors  | Organization                           |
|---|--------|-------------------|-------------|--|--|
| System for monitoring of workflows capable of automatic task allocation and monitoring of resources                   | Pub    | 2017              |             | Knijnik Daniel,<br>Knijnik Fabio,<br>Knijnik Anibal  | A2ps Consulting<br>And Software<br>LLC |
| Network event<br>data streaming<br>platform for<br>batch<br>distribution and<br>streaming of<br>network event<br>data | Grant  | 2024              | 2042        | Sherin<br>Thomas,Jayant<br>h Bharadwaj,<br>Arun Mehta,<br>Karthik<br>Raj,Bhashinee<br>Garg | Chime Financial<br>Inc                 |



| Bridging<br>network<br>transaction<br>platforms to<br>unify cross-<br>platform<br>transfers  | Grant | 2024 | 2042 | Richard Vorp,<br>Geetha<br>Premraj,<br>Michael Ducker,<br>Priyanka Seth,<br>Praveen Jain,<br>Fletcher Fowler   | Chime Financial<br>Inc |
|--|-------|------|------|--|------------------------|
| Generating graphical user interfaces comprising dynamic credit value user interface elements determined from a credit value model            | Grant | 2024 | 2042 | Aaron Plante,Aditya Narula, Akhil Naini, Aoni Wang, Baishi Wu, Brooke Fraser, Emily BernierJames Sheak, Matt McCORMICK, Paola Heneine, Rakesh Vemulapally, Robert Luedeman, Shashank Gadda, Victoria Palmiotto | Chime Financial<br>Inc |
| Utilizing machine learning models to generate interactive digital text threads with personalized agent escalation digital text reply options | Grant | 2024 | 2042 | Jigar Mehta,<br>Abbey Chaver,<br>Paul Zeng, Abhi<br>Sharma   | Chime Financial<br>Inc |
| Generating dynamic base limit value user interface elements determined from a base limit value model   | Grant | 2024 | 2042 | Erin Xie,<br>Aashna<br>Agarwal, Aoni<br>Wang, Braden<br>Staudacher,<br>Dennis Jiang,<br>Lucy Liu   | Chime Financial<br>Inc |
| Generating credit building recommendatio ns through machine learning analysis of user activity-based feedback                                | Grant | 2024 | 2040 | Ryan Alexander<br>King, Michael<br>Ducker, Tilo<br>Sloboda,<br>Zachary<br>Vaughn Smith   | Chime Financial<br>Inc |



| Machine<br>learning system<br>for routing<br>payment<br>requests to<br>different<br>customer<br>accounts   | Grant | 2023 | 2041 | Michael Ducker,<br>Taylor Lentz,<br>Tilo Sloboda  | Chime Financial<br>Inc |
|--|-------|------|------|---|------------------------|
| Graphical user interfaces for consolidated account creation and account funding in digital systems         | Grant | 2023 | 2042 | Kyle Patrick Daley, Jonathan Carter Fulton, Kevin Kang Chen, Spencer Alexander Bell   | Chime Financial<br>Inc |
| Determining base limit values for contacts based on internetwork user interactions                         | Grant | 2023 | 2042 | Shalva Kashmadze, Elyse Lefebvre, Dennis Jiang, Akshat Khandelwal, Aaron Plante, Rakesh Vemulapally, Shashank Gadda, Lynne Cai  | Chime Financial<br>Inc |
| Dynamic generation of digital messages with unique links for direct-to- merchant payments                  | Grant | 2023 | 2041 | Michael Ducker,<br>Baishi Wu  | Chime Financial<br>Inc |
| Display screen<br>or portion<br>thereof with a<br>graphical user<br>interface                              | Grant | 2024 | 2039 | Melissa Mar<br>Leung, Ruslan<br>Mirzayev,<br>Graham<br>Eschrich, Stefan<br>Cirkovic, Iching<br>Cheng,<br>Pichamon<br>Chamroenrak,<br>Samantha Berg,<br>Taron<br>Ghazaryan | Chime Financial<br>Inc |
| Generating a<br>fraud prediction<br>utilizing a fraud-<br>prediction<br>machine-<br>learning model         | Grant | 2024 | 2041 | Anton Laptiev,<br>Jiby Babu   | Chime Financial<br>Inc |
| Developer tools<br>for generating<br>and providing<br>visualizations<br>for data density<br>for developing | Grant | 2024 | 2042 | Jason Fox, Ben<br>Snyder, Harold<br>Kim   | Chime Financial<br>Inc |



| computer<br>applications   |     |      |   |                        |
|--|-----|------|---|------------------------|
| Intelligent load<br>test system  | Pub | 2024 | Rachna Bafna,<br>Joshua Sacks,<br>Ram Daga,<br>Clinton Williams   | Chime Financial<br>Inc |
| Utilizing a deposit transaction predictor model to determine future network transactions                 | Pub | 2024 | Elle Creel ,Ankit Jain, Aoni Wang, Carl Cummings, Daniel Cash, Di Mo,James Sheak, Meeri Shin, Michael Homnick, Michael Stumpo, Polina Munoz, Victoria Palmiotto, Xuanxing Xiong, Yiyang Zeng, Akhil Naini   | Chime Financial<br>Inc |
| Event fanning platform for streaming network event data to consumer applications                         | Pub | 2024 | Sherin<br>Thomas,Arun<br>Mehta,Karthik<br>Raj,Jayanth<br>Bharadwaj  | Chime Financial<br>Inc |
| Intelligently selecting models for resolving pending debit transaction disputes across computer networks | Pub | 2024 | Anthea Maniulit, Austin Wang, Catherine Paulson, Chris Marshall, Clem Akomea- Agyin, Deivide Oliveira, Devadas Mallya, Halfdan Hem, Hugh Bien, Jacqueline Chien, Luca PellicoroMarcus Vinson, Kuan- Wan (Martin) Lo, Sally Eng, Sarah Lin Baxter, Siddhi Soman, Steven Holinaty, Yara Qattom, | Chime Financial<br>Inc |



|  |       |      |         | Andrew<br>MacIver  |  |
|--|-------|------|---------|--|--|
| Generating graphical user interfaces comprising dynamic available deposit transaction values determined from a deposit transaction predictor model                   | Pub   | 2024 |         | Elle Creel,Ankit Jain,Aoni Wang,Carl Cummings,Dani el Cash,Di Mo,James Sheak,Meeri Shin, Michael Homnick, Michael Stumpo, Polina Munoz, Victoria Palmiotto, Xuanxing Xiong, Yiyang Zeng, Akhil Naini | Chime Financial<br>Inc                   |
| Prepaid expense card management platform   | Pub   | 2016 |         | Francis C.<br>Grant, IV  | Prepaid<br>expense card<br>solutions Inc |
| Method and system for multiple incomegenerating business card and referral network   | Grant | 2007 | 2025    | Li-Hsiang Chao   | Individual                               |
| System and method of processing credit card, e-commerce, and e-business transactions without the merchant incurring transaction processing fees or charges worldwide | Grant | 2003 | expired | H. Brock Kolls   | USA<br>Technologies,<br>Inc.             |
| Financial<br>services<br>platform with<br>integrated<br>banking, credit,<br>and P2P<br>capabilities  | Grant | 2022 | 2041    | CJ MacDonald,<br>George Bowen  | Step Mobile Inc                          |
| Methods and<br>systems for<br>integrated and<br>automated<br>financial<br>services   | Grant | 2013 | 2031    | Matthew J. Homier, Craig A. Heath, Thomas E. Hurlbutt, Jose M. Resendiz  | Intuit Inc.                              |



| Interactive point access financial and information system  | Grant | 2001 | expired | Donald W.<br>Kjonaas, David<br>L. Andreas | National City<br>Bank              |
|--|-------|------|---------|---|------------------------------------|
| Comprehensive Financial Plan Generator, Client-to-Client Comparative Analytics Tool, Advisor Ratings, Overall Financial Wellness Rating System and On- Demand Decision Analysis, Data Importation Aggregator | Grant | 2022 | 2038    | Robert M.<br>Hayden                       | Individual                         |
| Enhanced payment processing  | Pub   | 2021 |         | Julie<br>MCGOVERN                         | Mastercard<br>International<br>Inc |
| Distributed payment processing using centralized payment processing platform   | Grant | 2023 | 2042    | Gani Uzbekov,<br>Vyacheslav<br>Yelisseyev | S1lk Pay Ltd                       |

#### **Brief patent summaries:**

Machine learning system for routing payment requests to different customer accounts patents.google.com

December 30, 2019

<u>Graphical user interfaces for consolidated account creation and account funding in digital systems</u>

patents.google.com December 22, 2021



| Determining base limit values for contacts based on inter-network user interactions                                      |
|--|
| patents.google.com December 28, 2021   |
| December 20, 2021  |
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|  |
| Dynamic generation of digital messages with unique links for direct-to-merchant payments                                 |
| patents.google.com   |
| December 30, 2019  |
|  |
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|  |
| Display screen or portion thereof with a graphical user interface  |
| <u>Display screen or portion thereof with a graphical user interface</u> patents.google.com                              |
| December 28, 2021  |
|  |
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|  |
| <u>Developer tools for generating and providing visualizations for data density for developing computer applications</u> |
| patents.google.com   |
| December 19, 2021  |
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| Intelligent load test system  patents.google.com  December 26, 2022  |
|--|
| Intelligently selecting models for resolving pending debit transaction disputes across computer networks   |
| patents.google.com December 09, 2022   |
| Generating graphical user interfaces comprising dynamic available deposit transaction values determined from a deposit transaction predictor model patents.google.com  December 15, 2021 |
|  |
| Prepaid expense card management platform patents.google.com December 21, 2006  |



#### **Mergers and Acquisitions**

#### Summary:

| Buyer                   | Seller   | Year | Price          |
|-------------------------|--|------|----------------|
| DG Financial Technology | SCORE  | 2024 | Not disclosed  |
| Scotiabank buys 14.9%   | stake in KeyCorp<br>for                          | 2024 | \$2.8 Billion  |
| Payoneer                | Skuad  | 2024 | \$61 Million   |
| Veritas Capital         | NCR Voyix - digital banking unit                 | 2024 | \$2.45 Billion |
| Bancorp (merger)        | Heartland (merger)                               | 2024 | \$330 Million  |
| iCapital                | Mirador  | 2024 | Not disclosed  |
| Enova                   | OnDeck   | 2020 | \$90 Million   |
| GTCR                    | FIS,- Worldpay<br>Merchant Solutions<br>business | 2023 | \$18.5 Billion |
| Deutsche Börse          | SimCorp  | 2023 | €3.9 Billion   |
| Duck Creek Technologies | Vista  | 2023 | \$2.6 Billion  |
| Francisco Partners      | Sumo Logic                                       | 2023 | \$1.7 Billion  |
| Nuvei                   | Paya   | 2023 | \$1.3 Billion  |
| Visa                    | Pismo  | 2023 | \$1 Billion    |
| Papara                  | Rebellion  | 2023 | Not disclosed  |
| SimCorp (merger)        | Axioma (merger)                                  | 2023 |                |
| Worldline               | GoPay stakes                                     | 2020 | \$8.6 Billion  |



| ION      | Clarus Financial<br>Technology | 2021 | Not disclosed                               |
|----------|--------------------------------|------|---|
| TrueCar  | Digital Motors                 | 2022 | Not disclosed                               |
| IotaComm | Fintech.TV                     | 2023 | Joint venture for<br>Sustainable Innovation |

#### **Fund Raise**

#### Summary:

| Company | Year | Amount<br>Raised           | Series                                   | Valuation        | Syndicate /<br>Investors |
|---------|------|----------------------------|--|------------------|--------------------------|
| Parker  | 2024 | more than<br>\$100 Million | some<br>venture<br>capital,<br>some debt | Not<br>disclosed | Not disclosed            |
| Parker  | 2022 | \$157 Million              | Equity<br>and debt<br>funding            | Not<br>disclosed | Not disclosed            |

| Company    | Year | Amount<br>Raised | Series              | Valuation | Syndicate /<br>Investors  |
|------------|------|------------------|---------------------|-----------|---|
| Viable     | 2024 | £2.4 Million     | Seed<br>funding     |           | Haatch, Portfolio<br>Ventures, and angel<br>investors including<br>Martin Brailsford. |
| MiddleGame | 2024 | €55 Million      | Not<br>disclosed    |           | Not disclosed   |
| Avenir     | 2024 | \$500 K          | pre-seed<br>funding |           | ABN AMRO +<br>Techstars Future of<br>Finance accelerator<br>program                   |
| Aplazo     | 2024 | \$70 Million     | Series B            |           | QED Investors   |
| re:cap     | 2024 | \$14.6 Million   | Series A            |           | Entrée Capital  |
| Rainforest | 2024 | \$20 Million     | Series A            |           | Matrix Partners   |



| Architect Financial<br>Technologies | 2023-<br>24 | \$29 Million  | Not<br>disclosed  | co-led by BlockTower Capital and Tioga Capital, and attracted new investors including CMT Digital, ParaFi Capital, A Capital, and Twelve Below. |
|-------------------------------------|-------------|---------------|-------------------|---|
| SumUp                               | 2023        | \$307 Million | cash<br>injection | Bain Capital Tech Opportunities, fintech investment firm Fin Capital, and debt financing firm Liquidity Group                                   |

#### **Employee experience**

No articles found.

#### **Customer experience**

No articles found.

#### **Product information**

<u>Get started with Parker Bill Pay</u> | <u>Parker Help Center</u> <u>help.getparker.com</u>

The Biggest Blindspot Sinking Ecommerce Businesses | Parker

getparker.com June 03, 2024



| headwestguide.com February 27, 2024  Introducing Parker medium.com | Parker Card Review | (2024): Pros, | Cons, Pricing | , Alternatives, | and Our | · Take |  |
|--|--------------------|---------------|---------------|-----------------|---------|--------|--|
| Introducing Parker medium.com March 16, 2023                       | headwestguide.com  |               |               |                 |         |        |  |
| medium.com   |                    |               |               |                 |         |        |  |
| medium.com   |                    |               |               |                 |         |        |  |
| medium.com   |                    |               |               |                 |         |        |  |
| medium.com   |                    |               |               |                 |         |        |  |
| medium.com   |                    |               |               |                 |         |        |  |
| medium.com   |                    |               |               |                 |         |        |  |
|  | medium.com         |               |               |                 |         |        |  |
|  | . 10, 2025         |               |               |                 |         |        |  |
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