



“Neobanks” and deposit guarantee

March 2022

This is not a complete list. The FGDR communicates according to the information in its possession and is under no obligation in this regard.

COVERAGE BY THE FGDR - France		
Services offered by Banking Institutions already licensed		
Name of the service or brand	Type of the service	Institution
Avantoo – Crédit Mutuel	Bank account and debit card offer associated with a Crédit Mutuel Mobile phone service	Crédit Mutuel banking institution
C-Zam - Carrefour Banque	Current account offer, debit card with Carrefour Banque mobile app	Carrefour Banque banking institution
Eko – Crédit agricole	Current account offer, international debit card with online app	Crédit Agricole banking institution
Hello Bank – BNP Paribas	BNP Paribas on-line banking trademark	BNP Paribas banking institution
New banks licensed as Banking Institution		
BforBank	On-line bank licensed	BforBank banking institution
Boursorama	On-line bank licensed	Boursorama banking institution
Fortuneo	On-line bank licensed	Fortuneo banking institution
Ma French Bank	On-line bank licensed	Ma French Bank banking institution
Monabanq	On-line bank licensed	Monabanq banking institution
Orange Bank	On-line bank licensed	Orange Bank banking institution

COVERAGE BY ANOTHER FRENCH DEPOSIT GUARANTEE SCHEME (DGS)		
Name of the service or brand	Type of service	Banking institution and country
ING Direct (Netherlands)	French banking branch of a Dutch bank	Banking licence ING Direct – Netherlands
N26 (Germany)	Current account and debit card on mobile app	Banking licence N26 – Germany
Revolut (Lithuania)	At the origins, British « fintech » offering payment services and international transfers on a mobile app. Banking licence received in Lithuania in November 2018.	Banking licence Revolut- Lithuania
Starling Bank (UK)	Multi-currency current account, debit card on mobile app	Banking licence Starling Bank - UK
Trade Republic (Germany)	Mobile app offering investment savings services	Banking licence Trade Republic - Germany

NOT COVERED BY THE DEPOSIT GUARANTEE SCHEME

NO DEPOSIT GUARANTEE SCHEME OR OTHER PROTECTION SCHEME:

Clients of a digital banking service are responsible for consulting the legal notice and, in particular, the legal form of the institution before completing a transaction.

Name of the service or brand	Type of service or institution
Adyen	Dutch company of financial service specialised in the electronic payment created in 2006
Blank https://www.blank.app/	Professional application Registered with the ACPR as an agent of the SFPMEI (89948) – supported by the Crédit Agricole Group
Cashbee	Payment institution licenced– application that allows to open savings accounts with the institution My Money Bank (which adheres to the FGDR under the deposit guarantee – May 2021).
Green Got	Proposes a “Green” current account to reduce the carbon footprint. In development in April 2021. Institution registered with ORIAS and Insurance and Reinsurance Broker under number 21000544.
Hélios Banque	Intermediary in banking operations and payment services registered with ORIAS. Technological partnership with SolarisBank, a German bank institution covered by the German Deposit Guarantee Fund (May 2021).
Klarna	Swedish fintech since 2005. Klarna offers online factoring solutions, and has since 2018 a bank licence under the name of Klarna Bank.
Lydia	"Fintech" that develops person-to-person payment services on a mobile app (2019).
Lyf Pay	« Increased mobile payment » services (between individuals, contactless or to pay without checkout).
Nickel Account	Payment card service. Payment institution licenced. No bank licence even if the Nickel Account belongs to the BNP Paribas group.
Only One https://onlyonecard.eu/	Independent and digital Fintech that combines the banking world with an eco-responsible approach. Launches a «positive impact account » in April 2021. Uses a payment service provider approved by the ACPR (Treezor Company: 16798)- Amounts restricted to a credit institution.
Paylib	Mobile payment app, which includes an instant transfer functionality for all investors.
PixPay	Fintech which develops a mobile account for young people with a Mastercard (since sept 2019).
Pumpkin	Created in 2014, this French start-up from Lille, offered the possibility to open a current account with a Mastercard. Others services available : discounts from online merchants by refunds.
Qonto	Presented itself as “PME neobank”. Licensed by the ACPR as payment institution (2020)
Shine https://www.shine.fr/	Online account to support self-employed and small businesses. Registered in the Trade and Companies Register, also registered by the ACPR (828701557) as payment services agent of Treezor.
Spendesk	Created in 2016, Spendesk is a French start-up specialised in the management of payment means for employees of companies.



Swoon	Payment service start-up 100% online, which offered its customers an advantageous savings at 3% interest. Went bankrupt in September 2021.
Vybe https://vybecard.com/fr-fr	Vybe is approved as payment service agent with a focus on young people (13-25 years), and presents itself on its website as <i>"neobank for young people"</i> . Call to order by the ACPR in 2021 on the usurped use of "neobank". Registered with the National Bank of Belgium – money kept in a restricted account.
Younited Credit	Younited Credit is authorised as credit institution – Investment services provider by the Prudential Supervision and Resolution Authority. This online credit institution offers to be financed from private investors.
<p>Prudential Supervision and Resolution Authority (ACPR) licence:</p> <ul style="list-style-type: none">• Intermediary in banking operations• Payment institution, or electronic money• Credit institution (or banking institution)	