



Disrupting European Banking: The FinTech Startups That Are Unbundling HSBC, Santander, and BNP

European Banks are under attack from a number of emerging specialist FinTech startups. Here are some of the European FinTech startups unbundling banking.

We previously dug into [the US companies that were disrupting banking](#) with a look at the startups attacking the likes of Wells Fargo, Bank of America and Citi. While the US is a major market in the FinTech landscape, the UK, and more broadly, Europe has proven to be another key market in the [global boom in FinTech](#). With this in mind, we looked at the European FinTech companies attacking bank services ranging from lending companies like [Borro](#), [Zopa](#), and [Auxmoney](#) to wealth management companies like [Nutmeg](#) and [eToro](#) to money transfer companies like [Azimo](#), [WorldRemit](#), and [Transferwise](#) and many other areas.

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As we detailed in our previous analysis of companies attacking FedEx and US banks, these emerging startups that are attacking top European banks like HSBC, Santander, and BNP Paribas are not attacking them head on, but instead are attacking them across individual products and services (hence the term “unbundling”). As we’ve previously asked, could these companies out-innovate banks and inflict death by a thousand cuts?

See the full graphic below.

Unbundling of a European Bank





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