

2026 Fintech

Cyborg Score Rankings

Top 10 Fintech companies stress-tested by the AskCyborg multi-agent analyst-debate framework. Scores recalibrated weekly across business model, financials, leadership, competitive position, technology, marketing, and ESG dimensions.

10

COMPANIES RANKED

2

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Fintech CYBORG SCORE RANKINGS

Top 10 companies

Sorted by Cyborg Score (higher is better). Click any company name to read the full research report.

RANK	COMPANY	SCORE	HEADQUARTERS
#1	HUB24 Limited Strong	8.0 / 10	Sydney, Australia
#2	Wise PLC Strong	8.0 / 10	London, UK
#3	Méliuz S.A. Strong	7.0 / 10	São Bernardo do Campo, Brazil
#4	Fonix Plc Solid	7.0 / 10	London, UK
#5	Qfin Holdings, Inc. (Formerly Qifu Technology, Inc.) Solid	7.0 / 10	Shanghai, China
#6	Inter & Co, Inc. Strong	7.0 / 10	Belo Horizonte, Brazil
#7	Society Pass Solid	6.0 / 10	Singapore, SG
#8	IDT Corporation Solid	6.0 / 10	Newark, US
#9	Klarna Group plc Solid	6.0 / 10	London, UK
#10	The OLB Group, Inc. Challenged	3.0 / 10	New York, US

METHODOLOGY

How the Cyborg Score is built

Every company in the AskCyborg corpus is stress-tested by a panel of AI analysts arguing across 11 dimensions: business model, financials, leadership, competitive position, products, operations, growth, technology, regulatory exposure, news flow, and outlook.

The Cyborg Score (1-10) is the part of that case that survived stress-testing — not the consensus that nobody pushed back on. Scored 8+ companies have survived attempts to argue them down. Scored 4 or below have unresolved structural questions a buyer or investor should know about.

Scores recalibrate weekly. Full methodology at:

askcyborg.com/methodology

READ THE FULL REPORTS

Every company in this ranking has a full research report on askcyborg.com — 30 pages plus a 15-minute analyst-debate audio briefing. Free, no credit card.

TOP 5 IN THIS RANKING

#1 HUB24 Limited — Cyborg Score 8.0/10

#2 Wise PLC — Cyborg Score 8.0/10

#3 Méliuz S.A. — Cyborg Score 7.0/10

#4 Fonix Plc — Cyborg Score 7.0/10

#5 Qfin Holdings, Inc. (Formerly Qifu Technology, Inc.) — Cyborg Score 7.0/10

score.