



INVEST IN
Holland

Meet the Netherlands

Capitalizing a New Era of Fintech

Your guide to the Dutch fintech ecosystem

Where global players forge the future of fintech

Once the birthplace of the stock market, the Netherlands has surged to the forefront of today's fintech revolution. Breakthrough startups, homegrown champions and global heavyweights all converge in the country – and for good reason. The Dutch ecosystem is a laboratory where firms can push the leading edge of financial innovations, powered by deep tech, cross-sector collaboration, digital connectivity and top-tier talent. Moreover, the Netherlands' trusted regulators, rapid consumer adoption of new technologies and prime EU market access clear the runway for growth. If you're aiming to accelerate and scale your fintech venture in Europe, the Dutch ecosystem delivers an unbeatable return on investment.

The Dutch fintech ecosystem

National networks & authorities

- Authority for Financial Markets
- Dutch Central Bank
- Dutch Blockchain Coalition
- Holland Fintech Association
- Innovation Center for AI
- Invest-NL
- Netherlands AI Coalition
- Quantum Delta NL
- Techleap
- 2Tokens
- BCNL Foundation

• Knowledge institutions

• Innovation hubs & accelerators

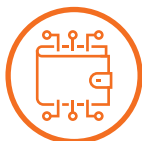


Homegrown industry players

ADYEN | BACKBASE | BITVAVO | BUNQ

FOURTHLINE | MOLLIE | OHPEN | SILVERFLOW

Areas of opportunity



Payments



Neobanks



Alternative
lending &
venture capital



AI,
blockchain
& regtech



Embedded
finance &
wealthtech



Insurtech

Fast facts

#2

most globally connected country

DHL Connectedness Report, 2024

#3

most innovative country in Europe

European Innovation Scoreboard, 2025

860+

companies in fintech ecosystem

#3

venture capital destination in Europe

Dealroom, 2024

Top 5

startup tech ecosystem in Europe

Dealroom, 2025

88%

of fintech firms see the Netherlands as attractive to live

€240+

billion

total valuation of Dutch tech ecosystem

Collaborative innovation ecosystem

At the core of Dutch success in fintech is a unique approach called the triple helix. Companies, regulators (DNB and AFM) and government work together alongside a vibrant startup community to drive next-gen technologies that transform the way the world handles money. With a strong foundation of successful homegrown players and foreign fintechs alike, this ecosystem is backed by a transparent, well-regarded regulatory environment and tax advantages to fuel fintech R&D and market entry.

The Dutch advantage



High quality of life



Fast adoption of innovation



Robust digital infrastructure



Multilingual, skilled talent



Close to 95% of European market



Accessible tier-one regulators



Attractive tax environment

Start your journey with the Invest in Holland Network

Whether you're an executive at a multinational or a founder of a fast-growing scale-up, the journey to international expansion comes with a long list of considerations. The Netherlands Foreign Investment Agency (NFIA), an operational unit of the Ministry of Economic Affairs, is here to help. We provide:



Free, customized information on doing business in the Netherlands



Practical solutions for all stages of the expansion process



Personalized support from industry specialists



Powerful connections with the nationwide Invest in Holland network

Experience the difference

It's one thing to do business in a new location. It's another thing to love where you live and work. The Dutch are some of the happiest people in the world, with 90% of them speaking English. Work-life balance is ingrained into the culture. And the Netherlands' elevated way of life is wide-open to global talent, thanks to 13 expat centers and plenty of international schools.

Contact us
for support with your
expansion ambitions
in the Netherlands.

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info@nfia.nl
InvestinHolland.com

2025