Congruit Named Finalist in Tampa Bay Wave FinTech|X Accelerator

Company joins elite cohort driving the next wave of credit and payments innovation

Saint Petersburg, Florida Aug 11, 2025 (Issuewire.com) - Congruit Credit, a next-generation credit bureau redefining risk assessment through real-time financial behavior, has been selected as a finalist in the 2025 **Tampa Bay Wave FinTech|X Accelerator**—a nationally recognized program for high-growth fintech startups transforming financial services.This selection places Congruit alongside some of the most innovative companies in the sector, providing access to strategic resources, mentorship, and national investor networks.

Congruit joins a curated cohort of forward-thinking startups, including:

- **TANGGapp** – Cross-border remittance app with over $4 million raised
- **Rely** – Improving rental application processes through pre-verified credit profiles

“Being selected for the Tampa Bay Wave FinTech|X Accelerator is more than recognition — it’s a launchpad,” said Chris Lamb, Chief Technology Officer at Congruit. “This program gives us the strategic support and partnerships to scale our vision: building credit infrastructure that reflects how people actually manage money today. We’re honored to join a cohort of innovators pushing the future of finance forward.”

The Tampa Bay Wave FinTech|X Accelerator is presented in collaboration with the University of South Florida Muma College of Business and the Kate Tiedemann School of Business and Finance. The program is powered by a grant from the U.S. Economic Development Administration (EDA) and supported by sponsors including Justworks, NIX, and Shumaker. Learn more at www.tampabaywave.org/fintech.

“We’ve already built meaningful connections we hope will grow into long-term business partnerships through the Wave program,” said Jim James, Chief Innovation Officer at Congruit. “We chose Wave intentionally—for the strength of its cohort, the caliber of its resources, and its unmatched access to national investors who can help us accelerate our mission.”

Congruit’s selection reflects growing momentum for behavior-based, real-time credit data—as traditional credit models struggle to keep pace with today’s dynamic financial environment. From gig economy workers to underbanked consumers, a new generation of borrowers is demanding smarter, faster, and fairer access to credit.

By focusing on live payment behavior—like ACH success, income patterns, and account usage—Congruit equips lenders with real-world insight into repayment risk. This approach helps financial institutions reduce charge-offs, unlock underserved markets, and build a more inclusive credit ecosystem.

To explore early access or partnership opportunities, visit www.congruitcredit.com.

About Congruit Credit

Congruit Credit is a national consumer credit reporting agency transforming how credit is assessed through transactional underwriting, real-time data, and modern infrastructure. Designed to serve today’s lenders, financial institutions, and identity verification platforms, Congruit delivers smarter credit insights, faster decisions, and broader consumer inclusion. Headquartered in St. Petersburg, Florida, Congruit is defining the future of credit. Visit www.congruitcredit.com for more information and follow us on LinkedIn: Congruit-inc.

About Tampa Bay Wave

Tampa Bay Wave, the #1 accelerator in Florida, drives innovation by combining industry focused programs with hands-on support for early-stage tech startups. As a nonprofit for over a decade, we’ve built a dynamic ecosystem that empowers founders to grow without giving up equity. Our work has contributed to economic growth locally and globally (locally, across the state, and beyond), supported by a powerful network of mentors, investors, and partners and sustained through sponsorships, grants, and community support. We don’t just back startups; we help accelerate the entire innovation economy around the world. We are built for founders, fueled by community.

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