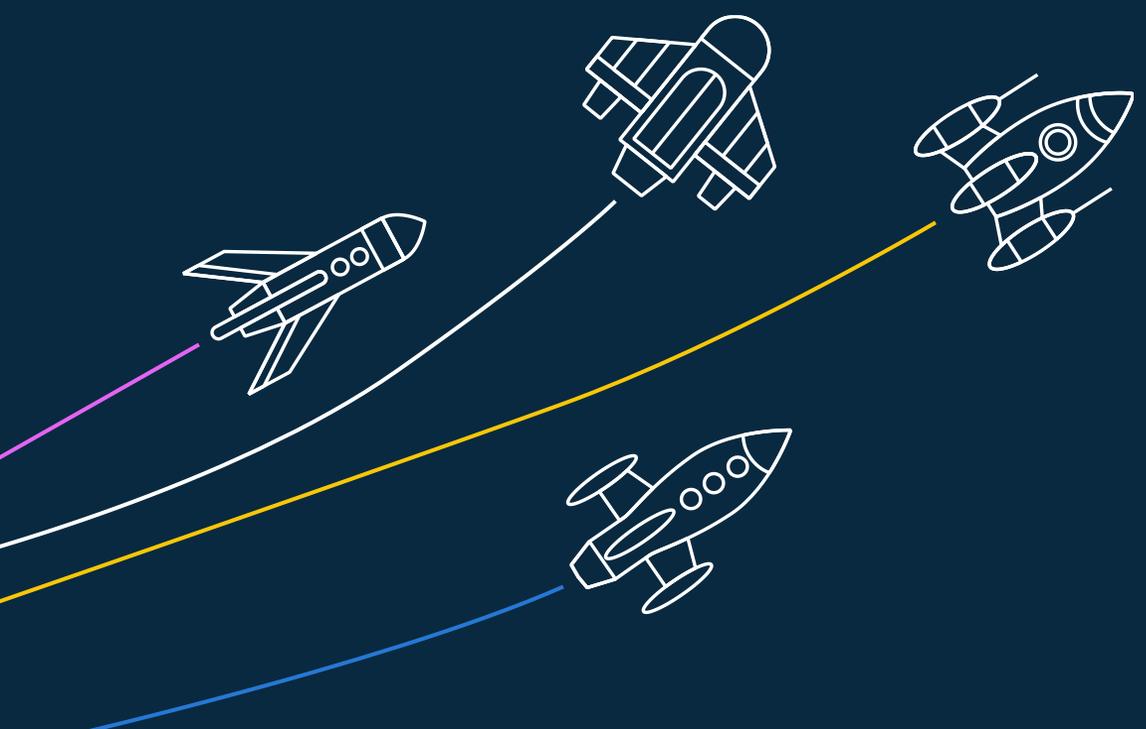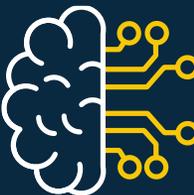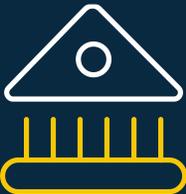**fino digital**

ABOUT US

fino digital

2026

Frankfurt

Our mission

ADDING VALUE TO DATA!

At fino we are convinced that data-driven business models are the future.
As experts in the field of account and data analysis, it is therefore our declared mission to give data value and turn it into useful insights through intelligent and forward-looking data analytics solutions. Account transaction data reflects the entire life of your customers – we support you in quickly and easily understanding and benefiting from this data for your business model and thus opening up completely new horizons!

ABOUT US

+275 Mio.

analyzed account transactions already transformed data into value.

+1k

banks are now integrating fino.digital technologies into their product portfolios.

2015

founded.
The first fully digital account switching service from fino is a game changer to the fincancial services industry.

100%

self-financed and profitable from the very first moment - bootstrapped!

BaFin License / AIS/PIS
§ 1 I S.2 Nr.7 + 8 ZAG

Internal and external audits
performed regulary and in accordance with all requirements of German regulations

SOME OF OUR REFERENCES

OPEN BANKING MEETS DATA ANALYTICS

.kontowechsel

THE NO. 1 IN ACCOUNT SWITCHING!

Whether account switching service, account switching assistance, deposit change service or estate account switch – with our digital solutions you will inspire your customers right from the start!

.analytics

WE ADD VALUE TO DATA!

Whether sales impulses in real time, credit checks, risk analysis, transaction matching and much more – our analytics solutions Open Banking Modules and fino-Cockpit transform data with AI-based account analysis into valuable knowledge for every use case!

.trust

CLIENT RELATIONS WITHOUT RISKS!

With our AI-based solutions for account verification, credit checks and AML & fraud prevention, you can combine an innovative customer experience with a high level of security. Financial services at the touch of a button need trust at the touch of a button - or simply fino trust!
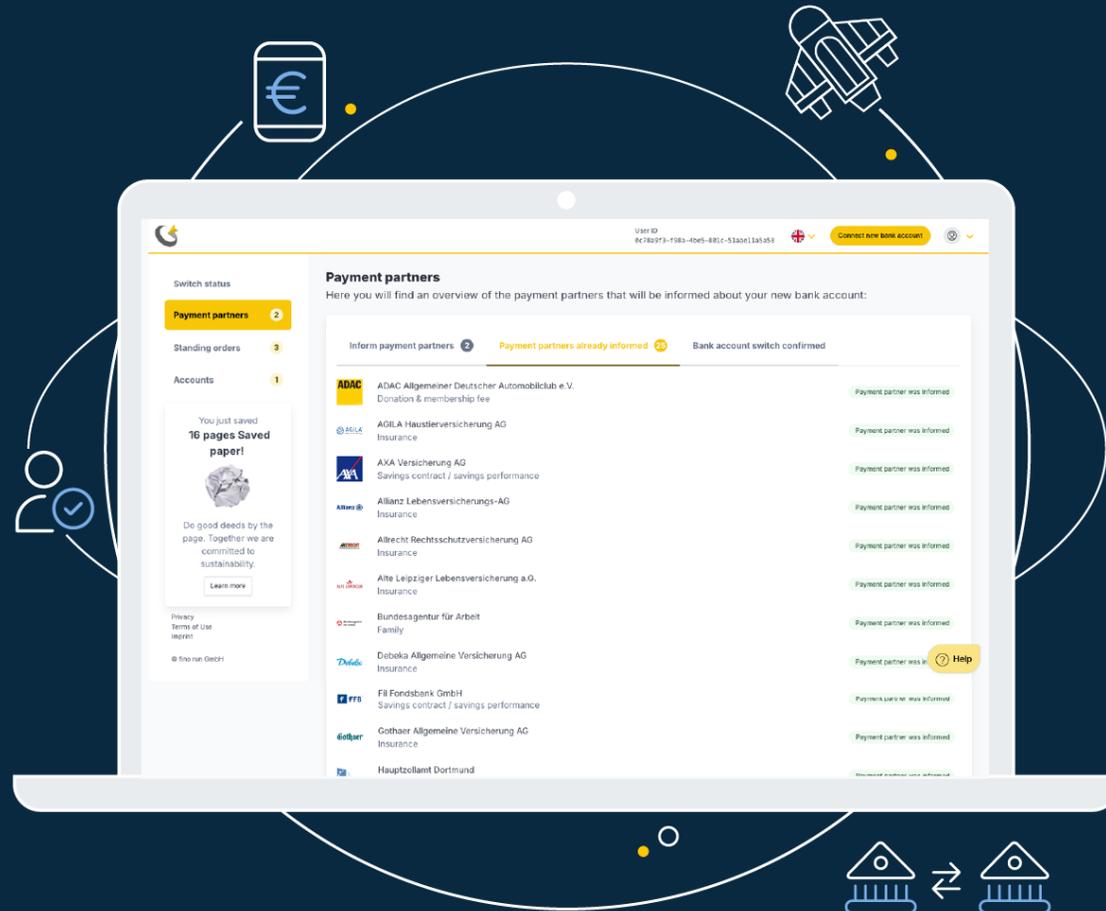
.ai-agents

ACCOUNTING ON AUTOPILOT!

With fino ai-agents, invoice verification, payment approval and liquidity management

run intelligently, securely and in real time. They take over routines, detect deviations and document every step – for reliable invoice processes, transparent data and relief in accounting.

ACCOUNT SWITCHING SERVICE - IN WARP MODE

Account switching service

fino.account switching is your space navigator for the account switching service and leads the way with pioneering solutions and products. Whether private or business customers – make it easier for new customers to switch to your financial institution. With our intuitive & time-saving account switching service based on AI data analysis, you can impress your customers with performance from the very first moment and create guaranteed added value.

# DEPOSIT CHANGE SERVICE - TRANSFER IN RECORD TIME
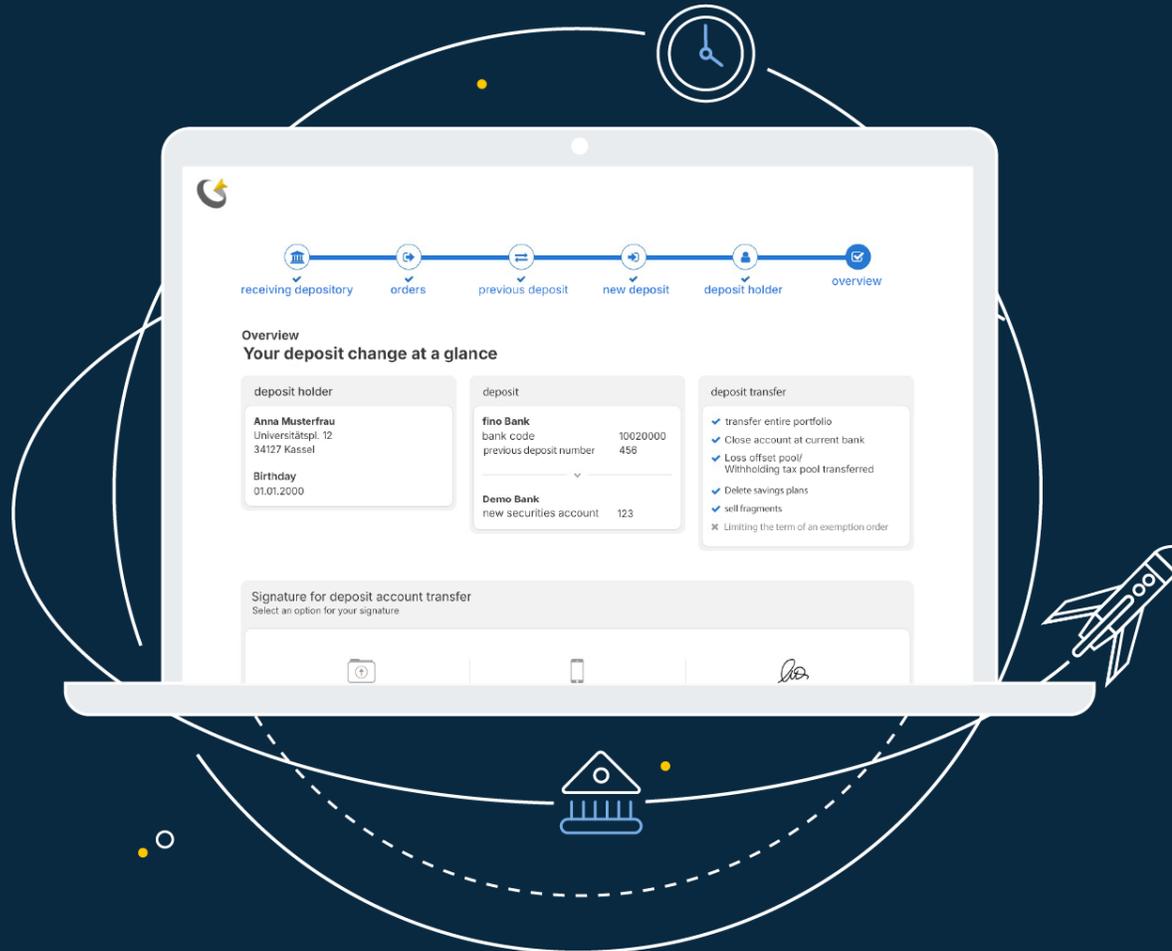
Deposit Change Service

Our innovative, AI-based technology makes the securities account transfer as easy as possible for you and your customers. The fino deposit change service takes all tax law scenarios into account and is available to you as a flexibly connectable stand-alone solution. And the best thing for your customers? Thanks to the innovative solution, your customer needs less than 5 minutes to completely move their securities account in just three steps.

ESTATE ACCOUNT SWITCH – SIMPLE WHEN THINGS GET TOUGH .
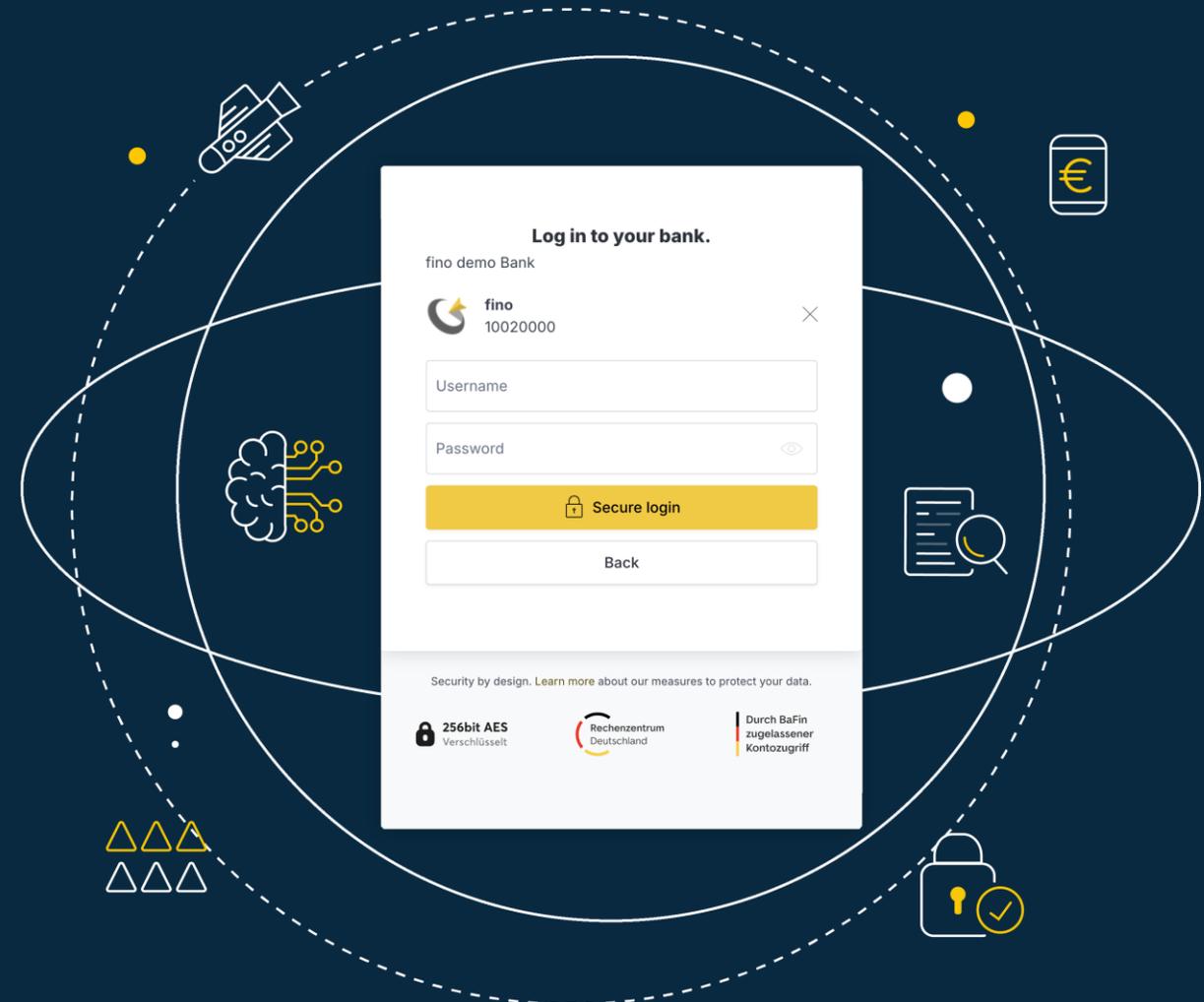
Estate account switch

fino.account switching also supports you and your bank in the processing of inheritance cases. Like the account switch, these are bound by the statutory deadlines of the Payment Accounts Act. We offer you the option of creating and **processing estate cases directly in the tool via a new option**. Of course, we observe every aspect of the Payment Accounts Act and **keep the deadlines on the radar for you**.
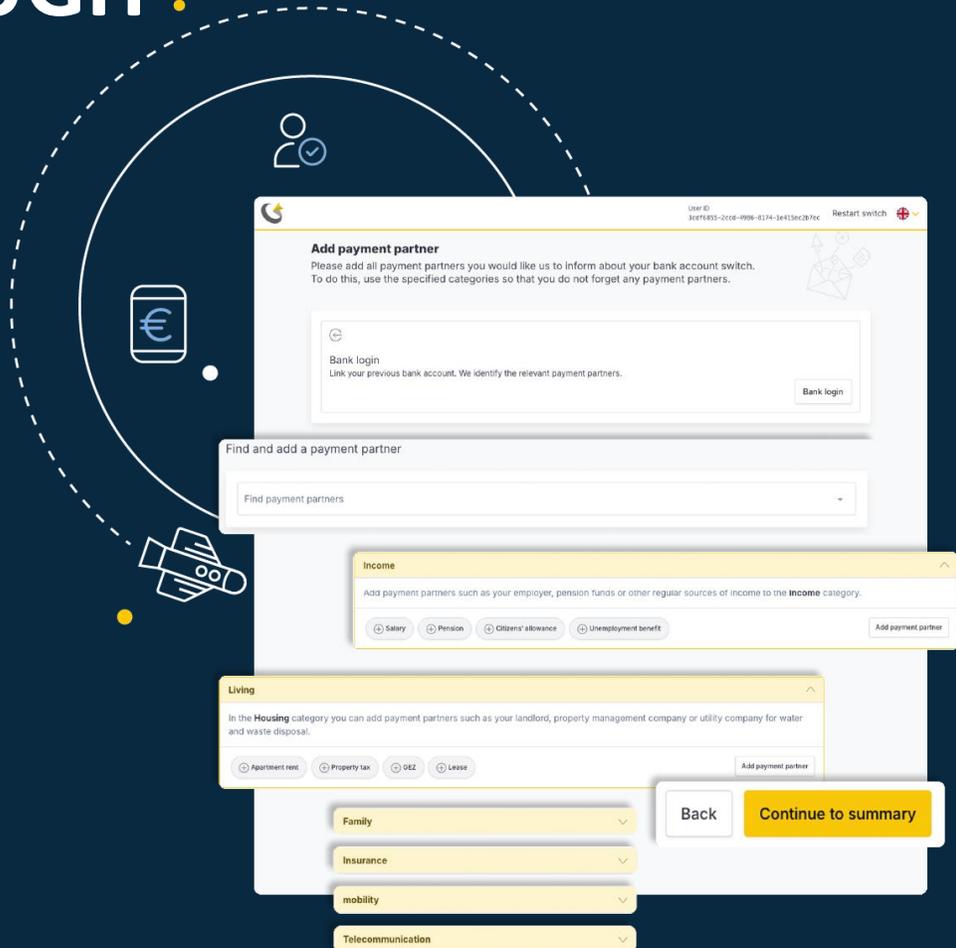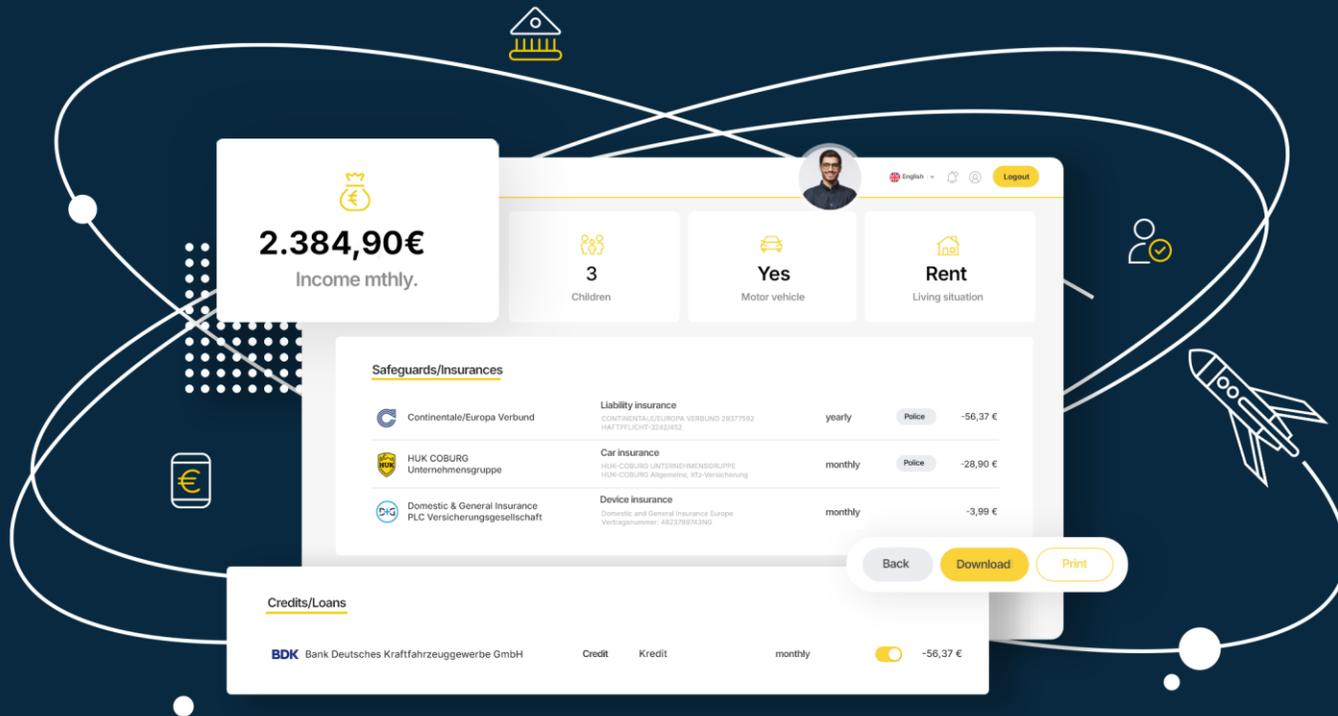
MORE THAN ACCESS TO ACCOUNT!

Open Banking Modules

At fino.analytics, we have taken access to account a step further: with our **Open Banking modules**, we combine PSD2-compliant access to account transaction data with pioneering data analytics modules. Depending on the use case and according to the modular principle, the **categorisation, contract recognition, payment, logoAPI or preconfigured analysis services** modules supplement Access to Account and provide you and your customers with exactly the information you need to advance your project – **customised, modular, connecting the dots!**

Log in to your bank.

fino demo Bank

fino
10020000

Username

Password

🔒 Secure login

Back

Security by design. **Learn more** about our measures to protect your data.

256bit AES Verschlüsselt

Rechenzentrum Deutschland

Durch BaFin zugelassener Kontozugriff

MORE SALES AT THE TOUCH OF A BUTTON!

fino-Cockpit

With **fino-Cockpit, our smart sales assistant** , time-consuming analyses of customer needs and sales potential are a thing of the past. With the help of AI-supported account and data analysis, **fino-Cockpit** identifies current customer needs in a matter of seconds and prepares valuable insights on **income & life situation, loans & credits, contracts, investments and much more** for you! This provides you with relevant sales impulses for your consultation and scores points – even with new and business customers – with customised product offers.

LOGO-DATABASE – FOR YOUR APPEARANCE

Logo-Database & API

Enhance your services and applications with always up-to-date, high-resolution logos of national and international companies. fino's logo database offers access to tens of thousands of logos in different formats and dimensions and can be quickly and seamlessly integrated into your application.
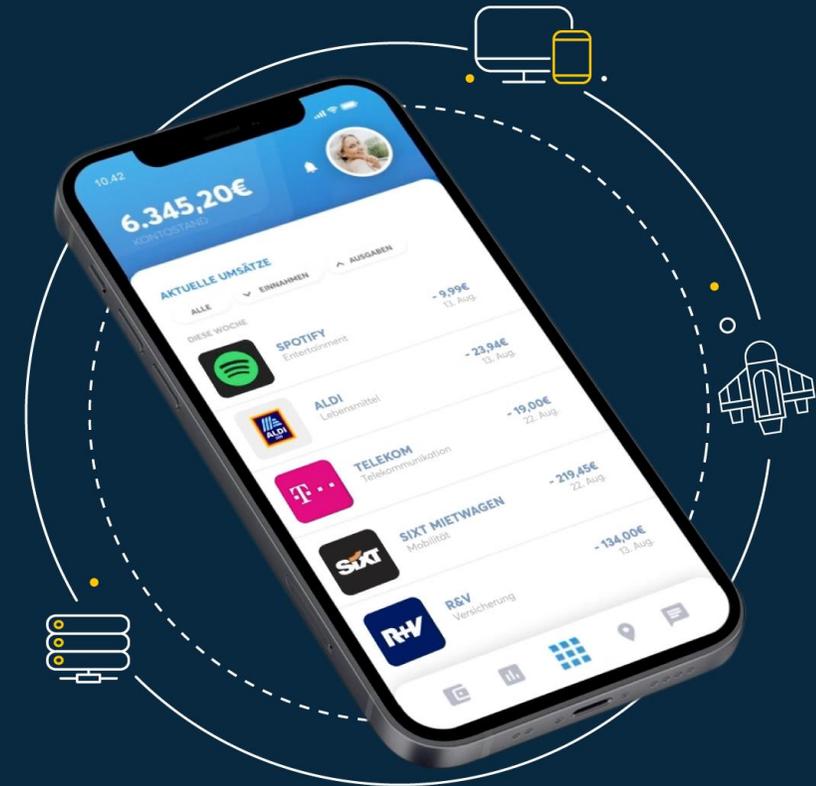
IDENTIFY ACCOUNT HOLDER

Account verification

Whether it's onboarding or account openings for new customers, targeted transfers, credit checks or fraud prevention – in a world increasingly shaped by AI and digitalization, it is more important than ever to know the business partner at the other end. With our account verification solution, we make the first step particularly easy for you:

Your customer or business partner logs into their online banking via our PSD2-compliant interface and in real time, our software, matches your business partner's name with the account holder and account transactions.
The result? A secure verification of the name in just a few seconds.

With our account verification from fino.trust, you make it particularly easy for your customers to do business with you without having to compromise on the security you need!
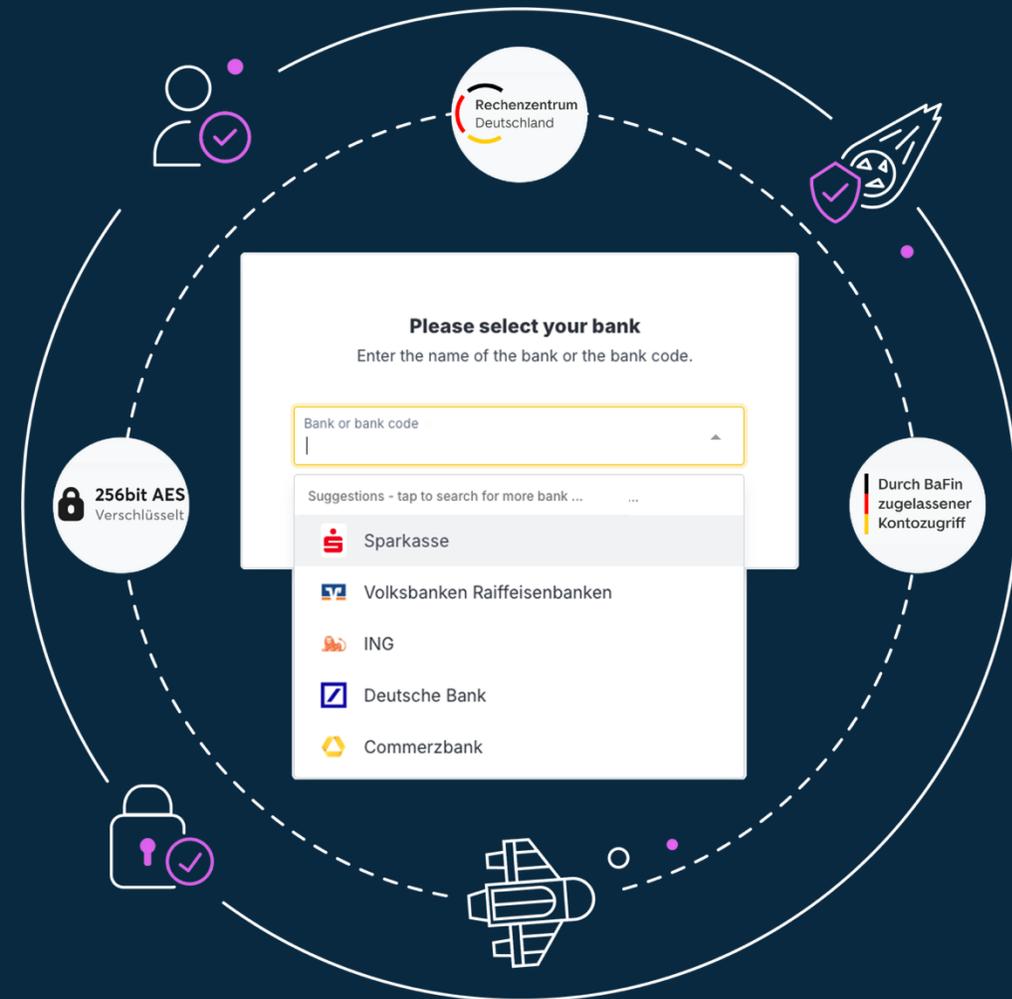
CREDIT CHECK IN SECONDS

Scoring & Credit check

Use fino.trust's account transaction analysis for an instant credit decision that surprises your private and business customers and enables attractive credit conditions through efficiency gains!

Using the PSD2-compliant Open Banking interface, our scoring solution analyzes income, expenses, contracts, credits & loans, returns and much more from the account transactions in real time and prepares a detailed overview of the financial situation for you. This makes credit checks very easy not only for you, but also for your customers, as there is no need to submit paper documents.

And the best thing about it: AI-supported data analysis means that not only the usual historical values are included in the analysis, but also forecasts of possible financial developments. Uncomplicated credit decisions based on the highest data quality and precision – impress your customers with the credit products of tomorrow!

PATTERN RECOGNITION 2.0 – POWERED BY AI

AML & Fraud Prevention

Whether when opening an account, granting a loan or in existing customer relationships – money laundering and fraud always represent a potential risk in customer relationships with financial institutions. The good news is that our innovative AI algorithms significantly increase your risk protection against financial crime compared to established money laundering and fraud prevention measures. In addition to the simple screening of individual transactions for criminal anomalies, identity checks or checks against embargo and blacklists, fino.trust's AI-supported AML detector enables forward-looking pattern recognition even for independent transactions that appear unsuspicious with conventional screenings.

Convince yourself of our pioneering pattern recognition 2.0, so that money laundering and fraud don't stand a chance!
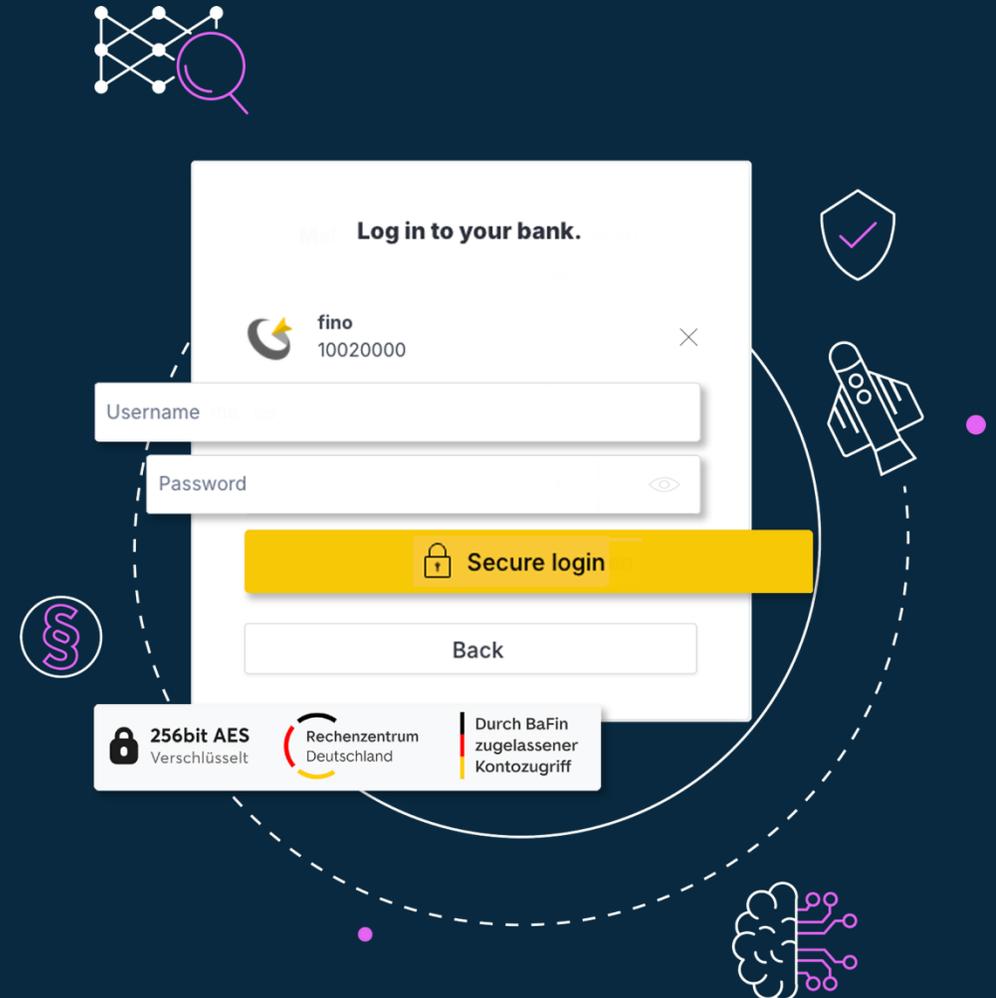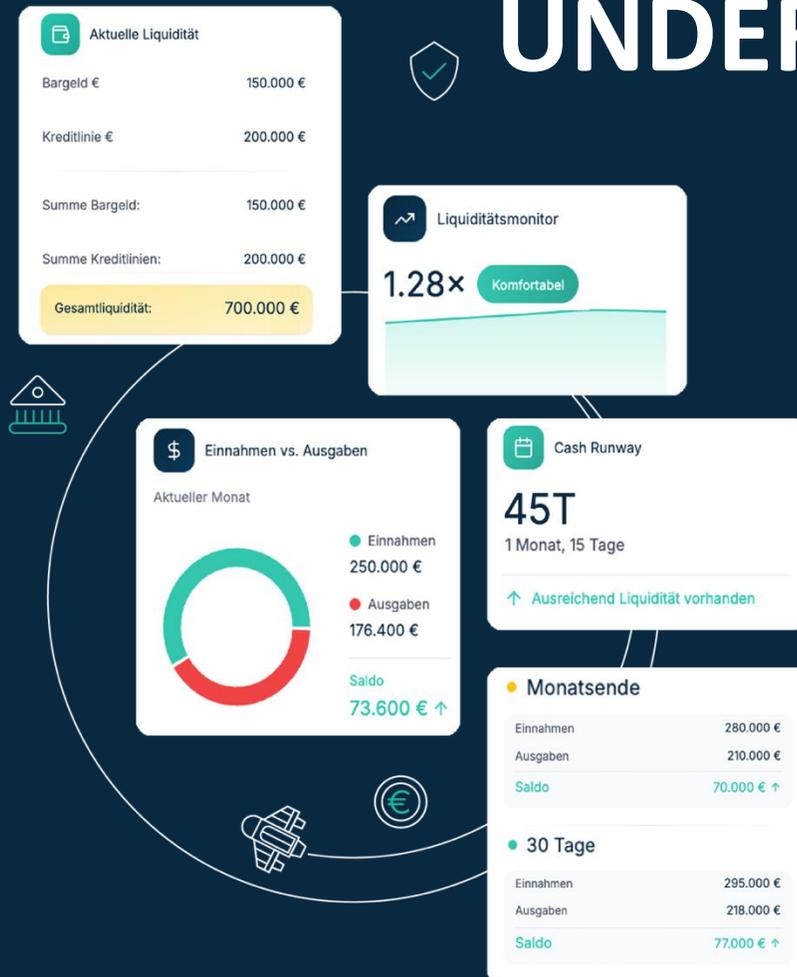
PROCESSES YOUR PARTNERS TRUST

Securing supply chains

Supply chains are the backbone of economic stability – and they are only as secure as their payment processes. In industry and manufacturing in particular, even small errors in the payment process can lead to material shortages, delivery stoppages and costly downtime. Duplicate invoices, incorrect IBANs or delayed approvals have a major impact: material flows come to a standstill, trust crumbles and margins decline.

fino ai-agents create a new level of reliability here. They automate the entire procure-to-pay process – from invoice receipt to payment. Each document is automatically imported, compared with order and payment data, and checked for anomalies. Duplicates, price deviations, or manipulated account data are detected in real time, approvals are triggered according to stored rules, and each step is documented in an audit-proof manner.

Anzahl geprüfte Rechnungen
1.320
↗ +67 im Vergleich zum Vormonat

Automatisch geprüft
1.301
↗ +9 im Vergleich zum Vormonat

Manuelle Nacherfassung
17
↘ -49 im Vergleich zum Vormonat

Effizienz-Highlights

Automatisierungsgrad	Zeitersparnis	Fehlerquote
98,6%	~ 240h	0,15%

Automatische Betrugsprävention
2
↗ +1 im Vergleich zum Vormonat

15

FORECASTS, DEADLINES AND DISCOUNTS UNDER CONTROL

Aktuelle Liquidität
Bargeld € — 150.000 €
Kreditlinie € — 200.000 €
Summe Bargeld: — 150.000 €
Summe Kreditlinien: — 200.000 €
Gesamtliquidität: — 700.000 €

Liquiditätsmonitor
1.28× Komfortabel

Einnahmen vs. Ausgaben
Aktueller Monat
● Einnahmen 250.000 €
● Ausgaben 176.400 €
Saldo 73.600 € ↑

Cash Runway
45T
1 Monat, 15 Tage
↑ Ausreichend Liquidität vorhanden

● Monatsende
Einnahmen 280.000 €
Ausgaben 210.000 €
Saldo 70.000 € ↑

● 30 Tage
Einnahmen 295.000 €
Ausgaben 218.000 €
Saldo 77.000 € ↑

Liquidity management

Liquidity determines your ability to act, grow and remain secure. In retail and wholesale, where margins are tight, purchasing goods ties up a lot of capital and seasonal fluctuations make planning even more difficult, a lack of transparency regarding cash flows, discount periods and due dates can quickly lead to bottlenecks, margin losses and limited planning capabilities. However, manual approvals and delayed reports slow down control – still commonplace in many companies.

fino ai-agents put an end to static processes. They consolidate cash flows, open items and due dates in a central dashboard and show cash flow in real time.
Discount periods are automatically taken into account, payments are prioritised and bottlenecks are identified before they arise.

The integrated **predictive finance engine** analyses historical data and uses it to calculate precise liquidity forecasts and scenarios. This transforms reactive controlling into forward-looking management – fast, data-driven and with maximum planning reliability.
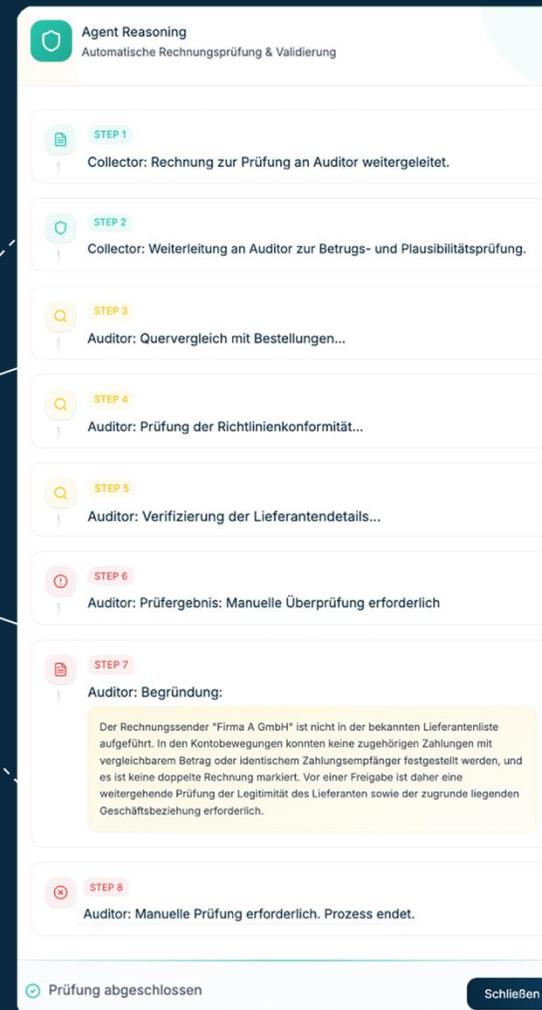
16

REAL-TIME CONTROL FOR EVERY TRANSACTION
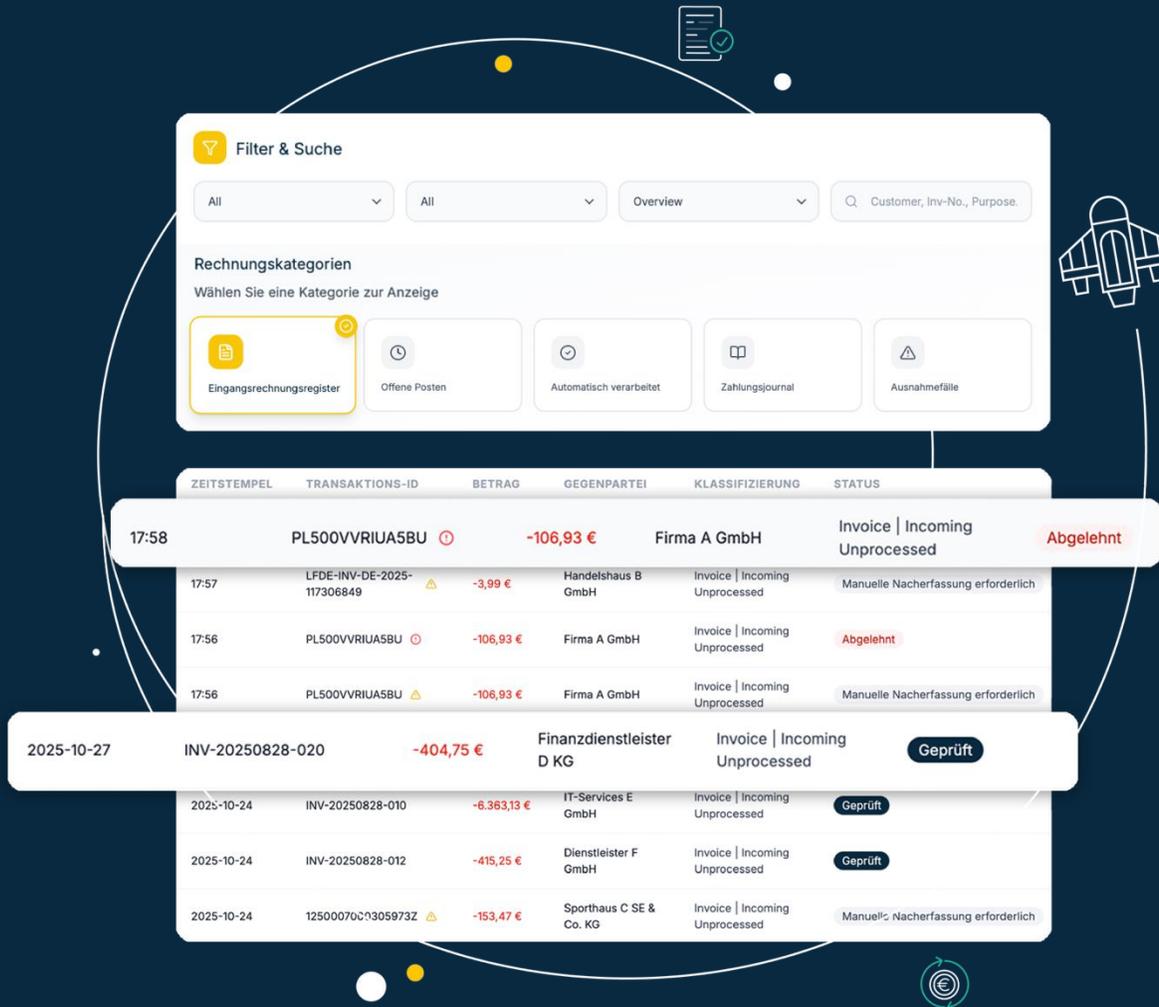
AI-supported payment security

In a globally networked financial world, the demands on control and security are increasing. In the logistics and transport sector, characterised by international partners, volatile costs and time-critical processes, payment processes quickly become an operational risk – especially when different formats, currencies, fees and regulatory requirements come together. International payment flows often lose transparency and become susceptible to errors or manipulation.

fino ai-agents create a safety net across all countries and systems. Every transaction is automatically checked – recipients, IBANs, amounts and purposes are validated, duplicates are detected and unusual patterns are identified. AI algorithms analyse data in real time and prevent fraud attempts before they cause damage.

 Country-specific features such as thresholds, foreign currency fees and tax regulations are also automatically taken into account. This results in global, transparent payment management that combines security and efficiency – without any additional effort.

EVERY PROCESS SEAMLESSLY DOCUMENTED

Audit Ready

Transparency, governance and traceability are no longer optional extras, but essential requirements. Regardless of whether external auditing obligations exist, companies of all sizes need clear, traceable documentation of their financial processes – especially where many payments, approvals and responsibilities converge. Nevertheless, audits, approvals and reconciliations still cost many organisations time and nerves.

With fino ai-agents, compliance becomes a breeze. Every step – from invoice to payment – is automatically documented and stored in the audit trail. Decisions, approvals and amounts can be traced seamlessly at any time.
Governance rules, ICS controls and approval limits are systematically integrated and automatically checked before a payment is made.

This creates an audit-proof environment that combines transparency and efficiency. Audits can be tracked in real time, and reports are available at the touch of a button – accurate, complete and GoBD-compliant.

GET IN TOUCH

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+49 177 777 6162

aj@fino.digital

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