

fino.digital

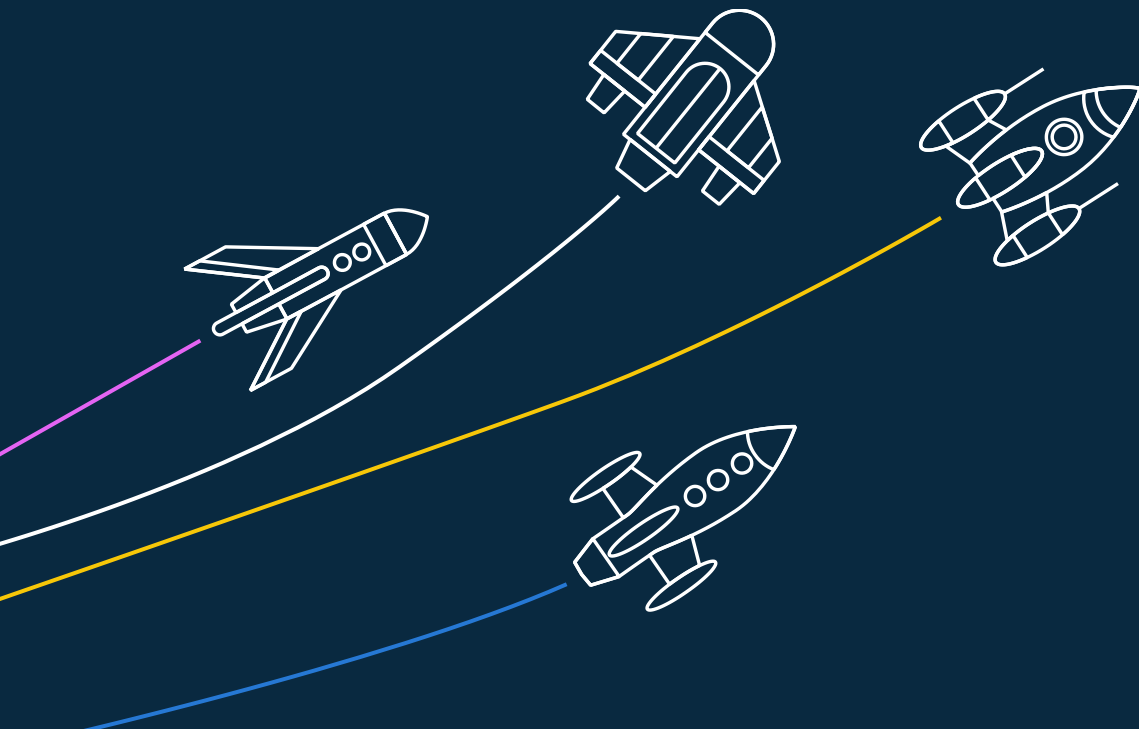
ABOUT US



fino digital

July 2025

Frankfurt



Unsere Mission

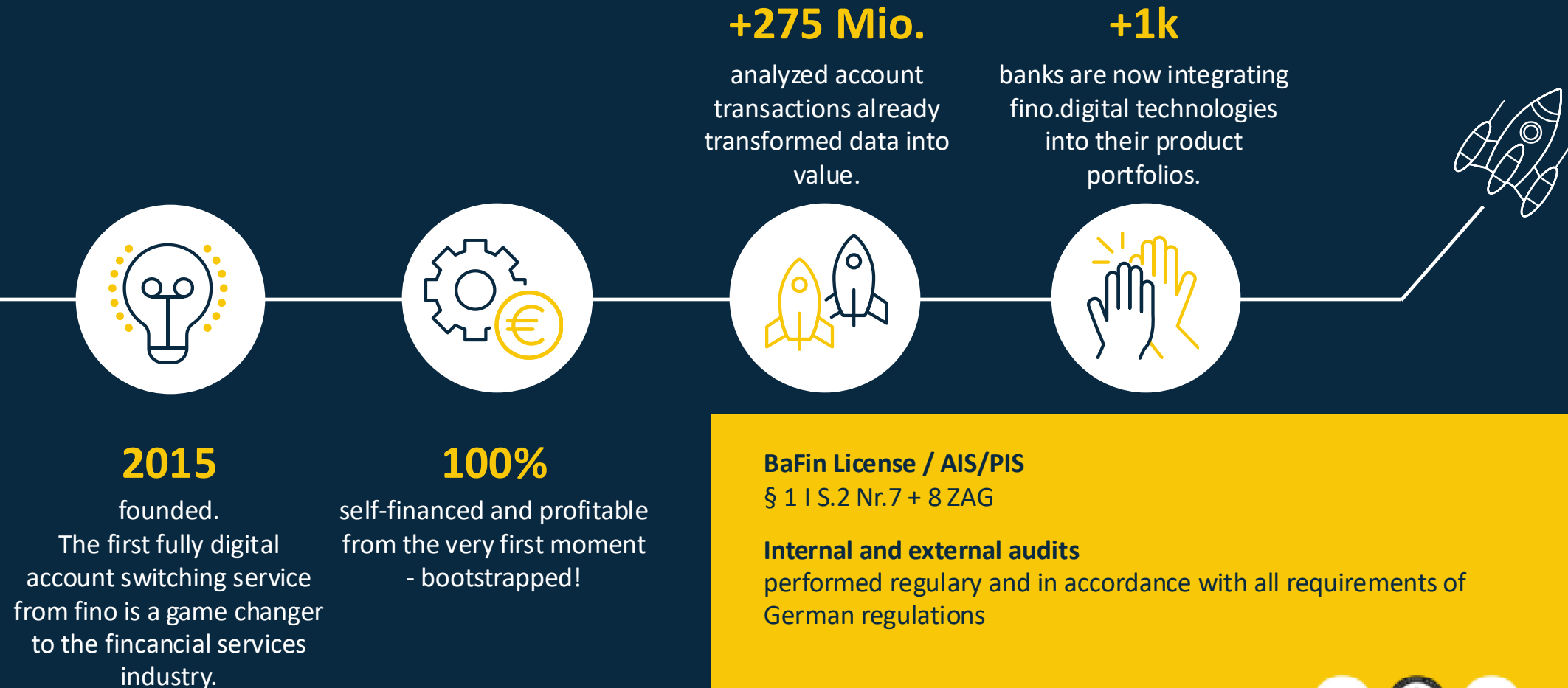
ADDING VALUE TO DATA!

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!



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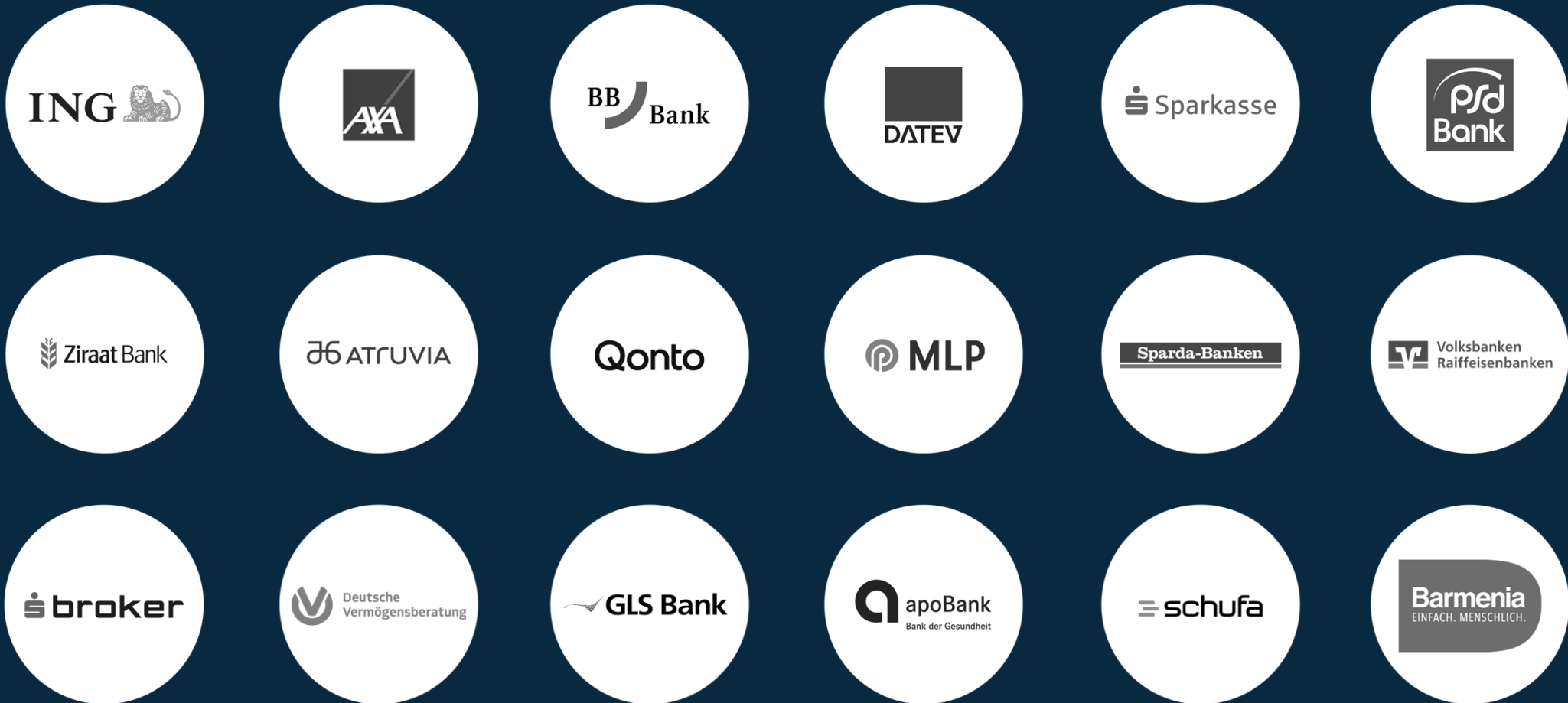


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Internal and external audits
performed regularly and in accordance with all requirements of German regulations

Clients and Partners

SOME OF OUR REFERENCES



Solutions for all Use Cases

OPEN BANKING MEETS DATA ANALYTICS



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!



WE ADD VALUE TO DATA!

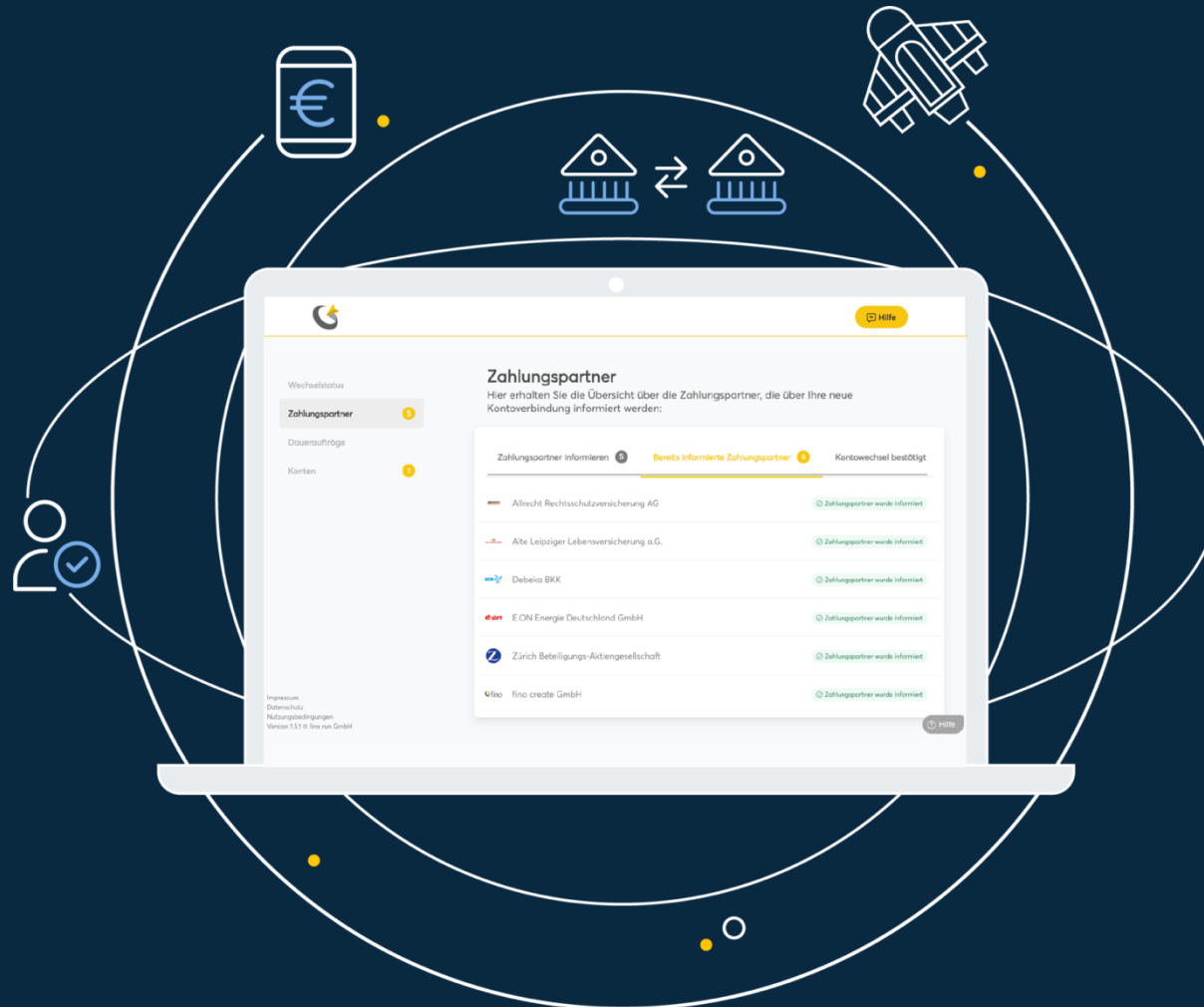
Whether sales impulses in real time, credit checks, risk analysis, transaction matching and much more – our analytics solutions Open Banking Modules and fino-Cockpit transform data with AI-based account analysis into valuable knowledge for every use case!



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!

ACCOUNT SWITCHING SERVICE - IN WARP MODE



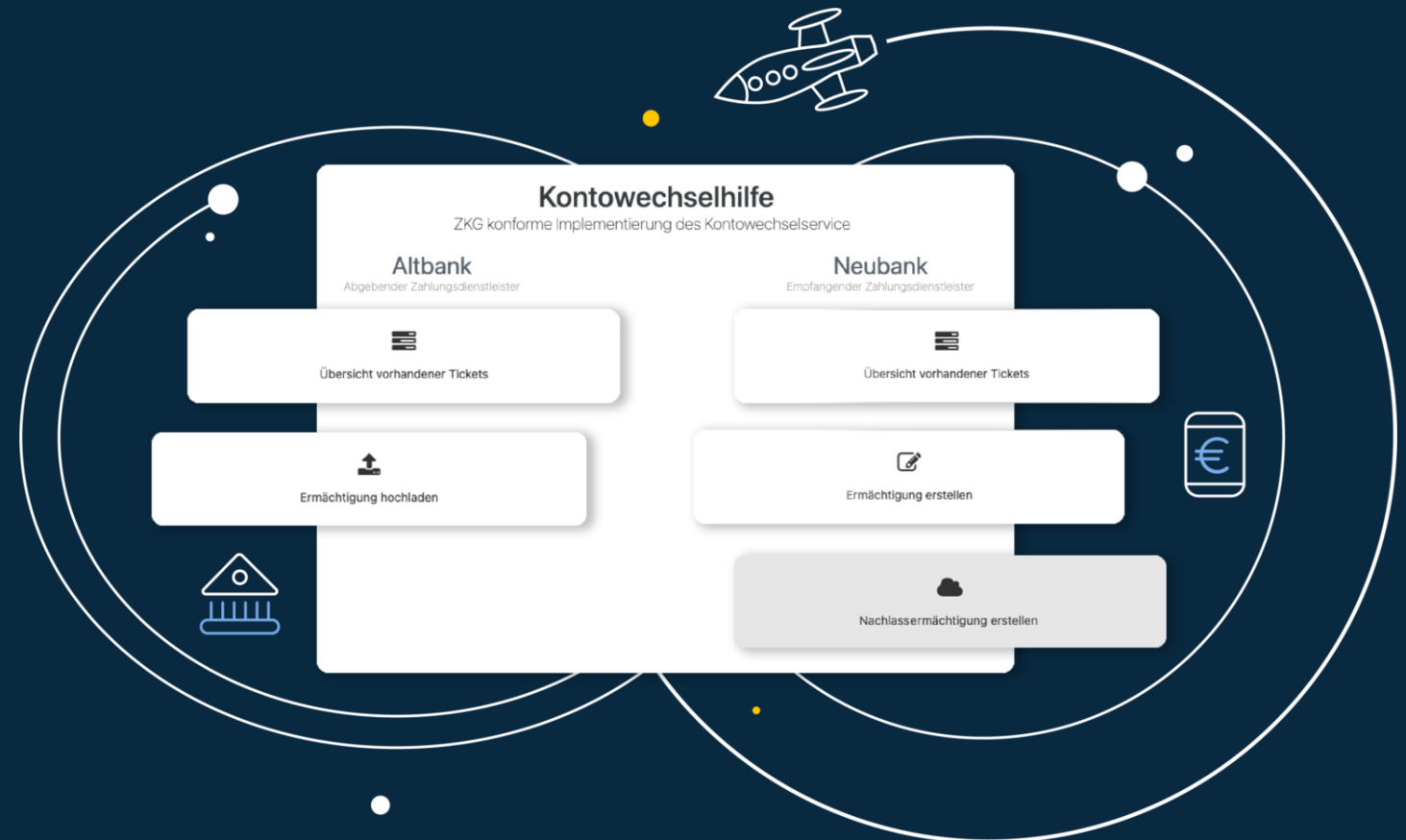
Account switching service

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.

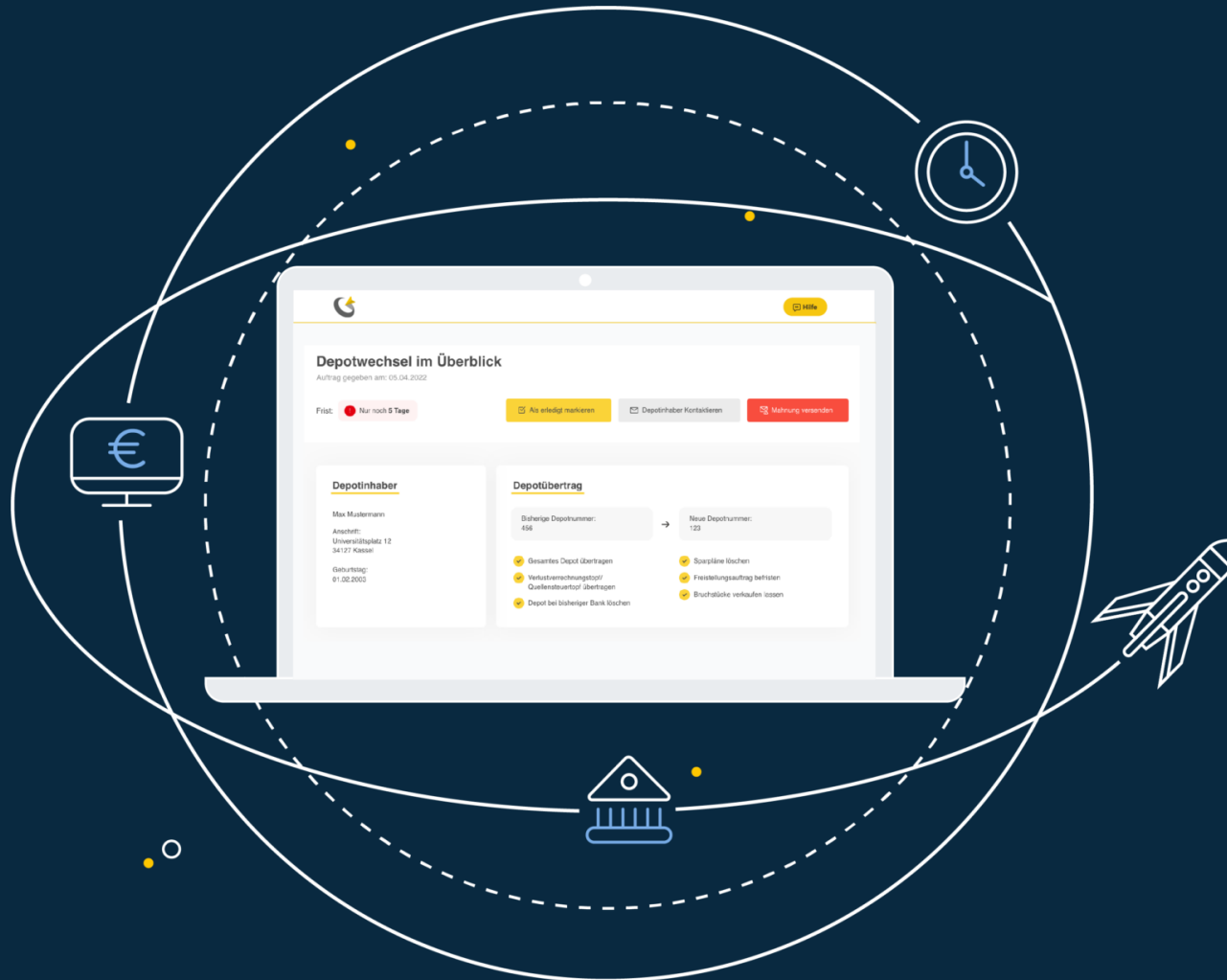
SWITCHING ASSISTANCE - NEVER MISS DEADLINES!

Account switching assistance

fino.account switching supports you and your financial institution with a Payment Accounts Act-compliant account switching assistance – based on innovative AI technology. From automated creation of authorisations to informing the payment partners. We support you throughout the entire process, take care of all data transmission and prepare everything digitally, clearly & comprehensibly. Our aim is to ensure that your bank advisor is automatically informed of all changes in the process so that the legal deadlines are always met.



DEPOSIT CHANGE SERVICE - TRANSFER IN RECORD TIME



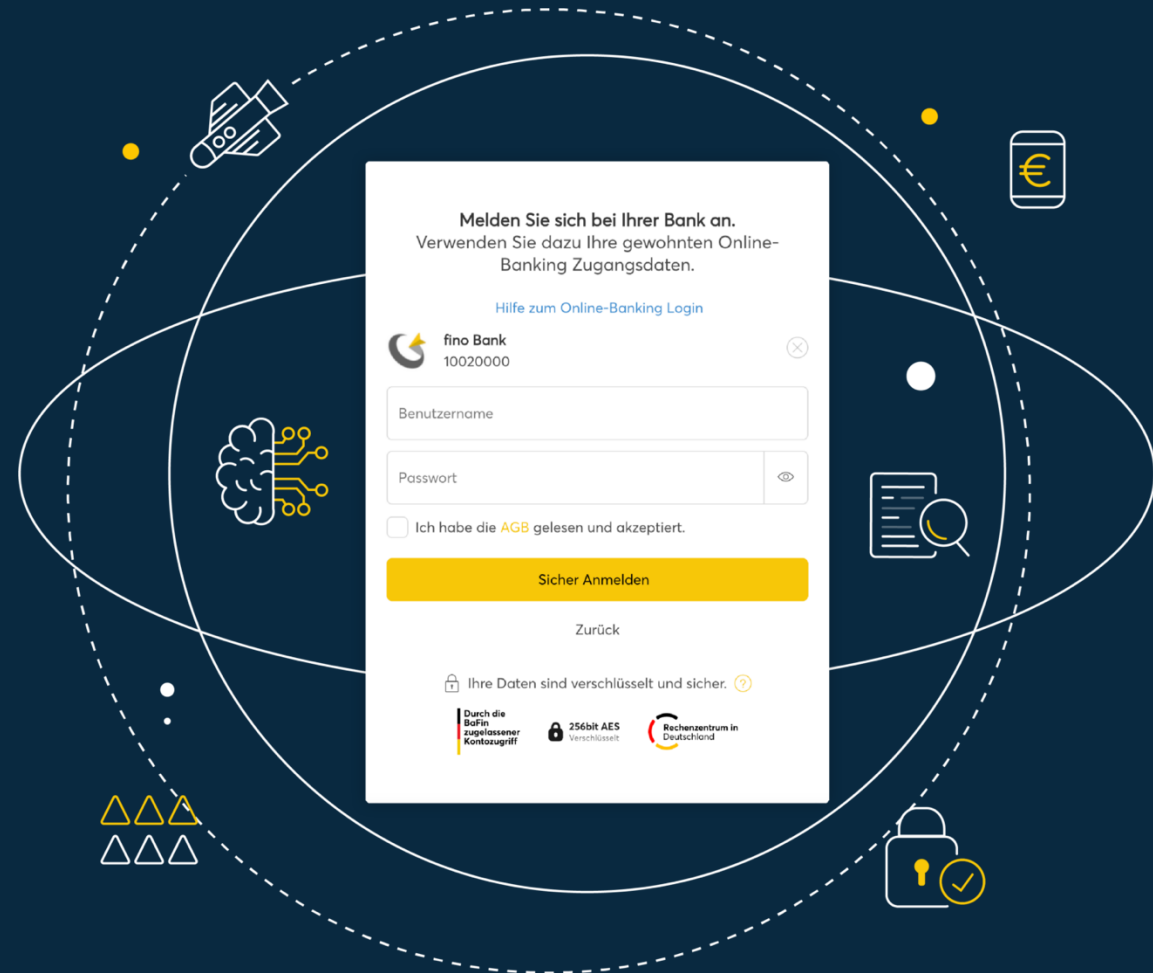
Deposit Change Service

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.

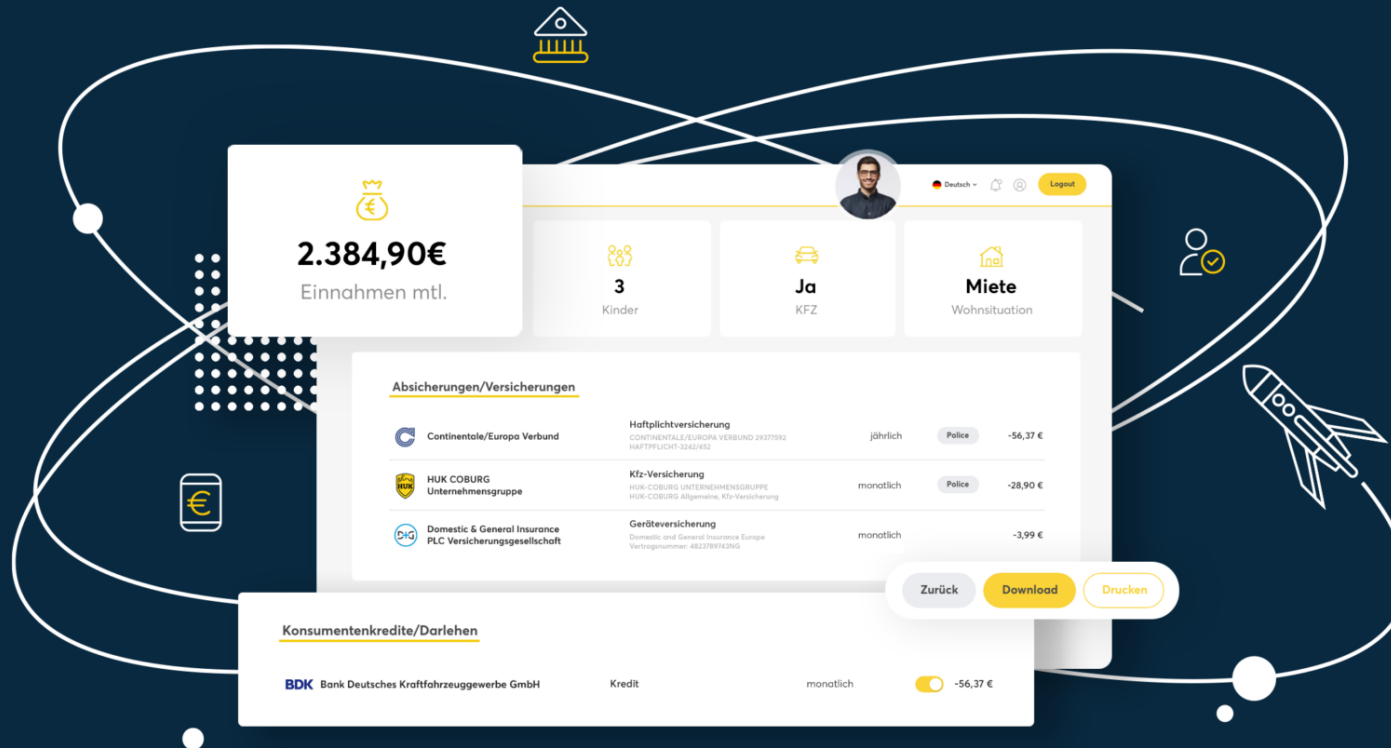
MORE THAN ACCESS TO ACCOUNT!

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**, **LaaS**, **logo API** 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**!



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.



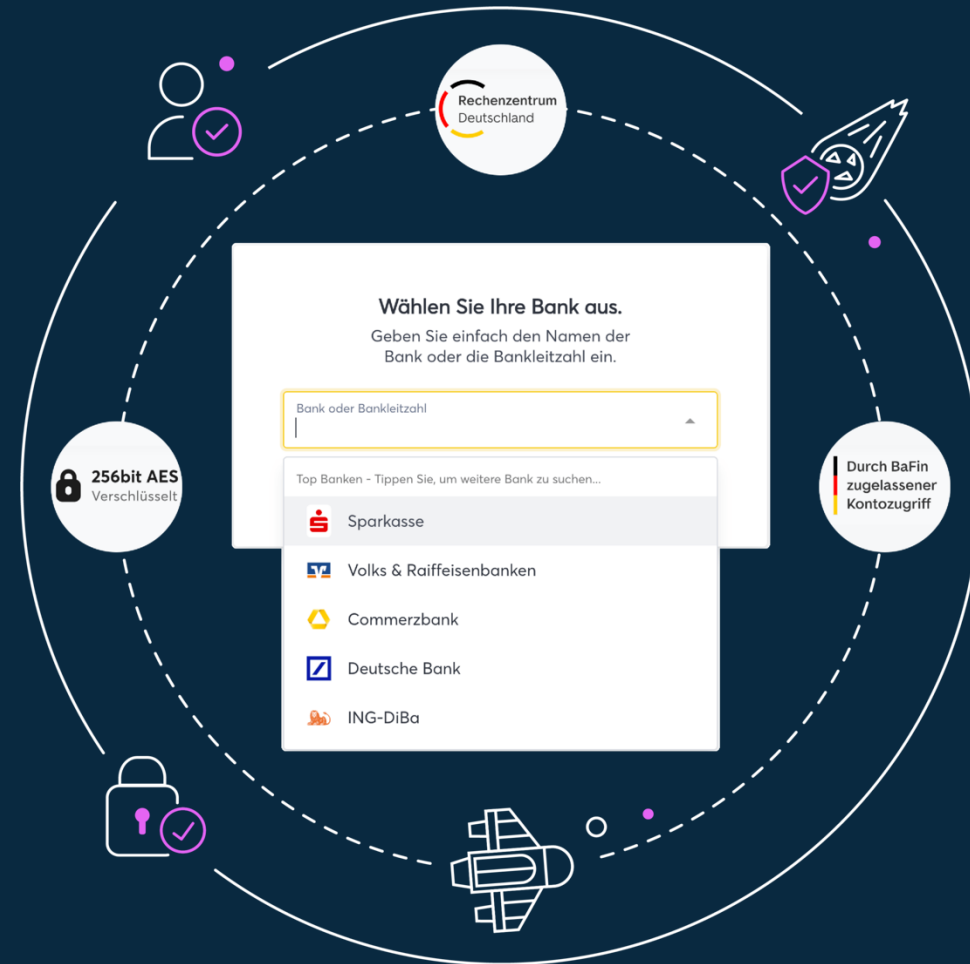
IDENTIFY ACCOUNT HOLDER

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.

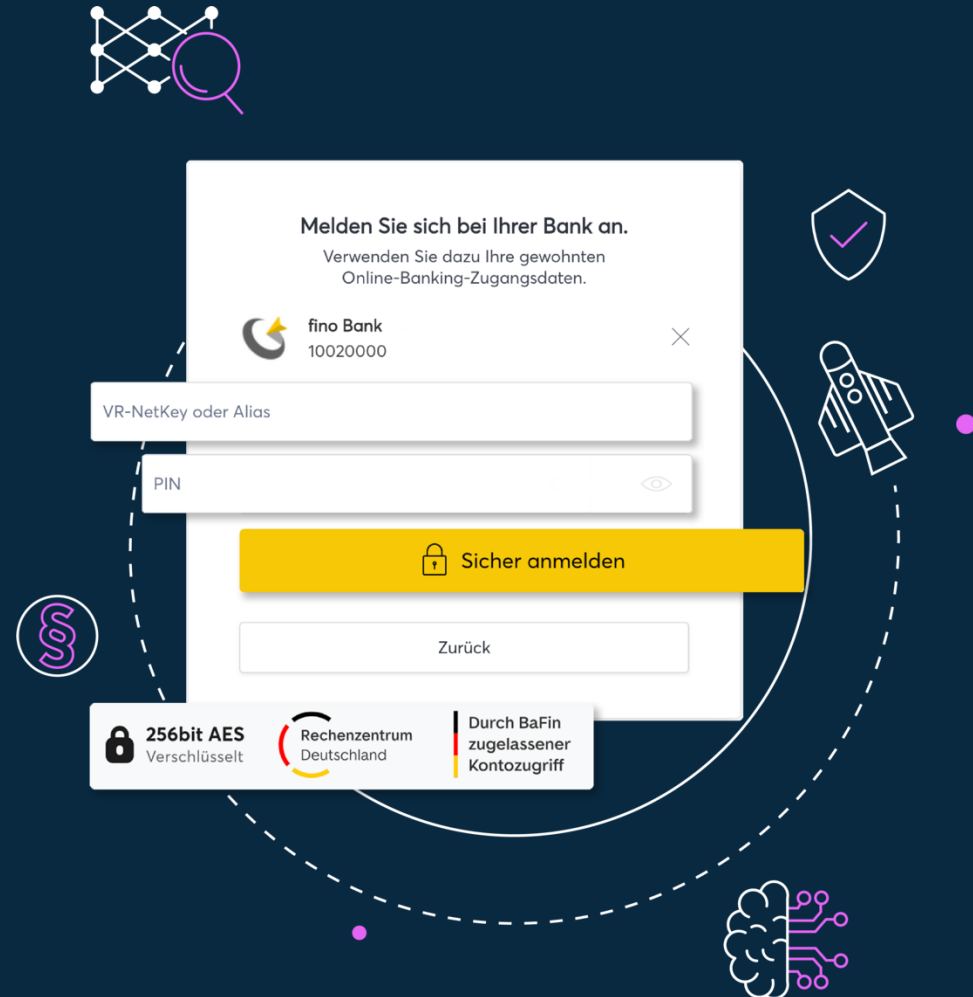
And the best thing about it: AI-supported data analysis means that not only the usual historical values are included in the analysis, but also forecasts of possible financial developments. Uncomplicated credit decisions based on the highest data quality and precision – impress your customers with the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

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



Contact

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**DATA DRIVEN SOLUTIONS.
EXPLORING NEW BUSINESS WORLDS.**

