Open Finance AI

Low code open banking with finance management

Problem

Global finance is a tangled mess — fragmented banks, sky-high fees, and sluggish systems turn every payment into a battle.

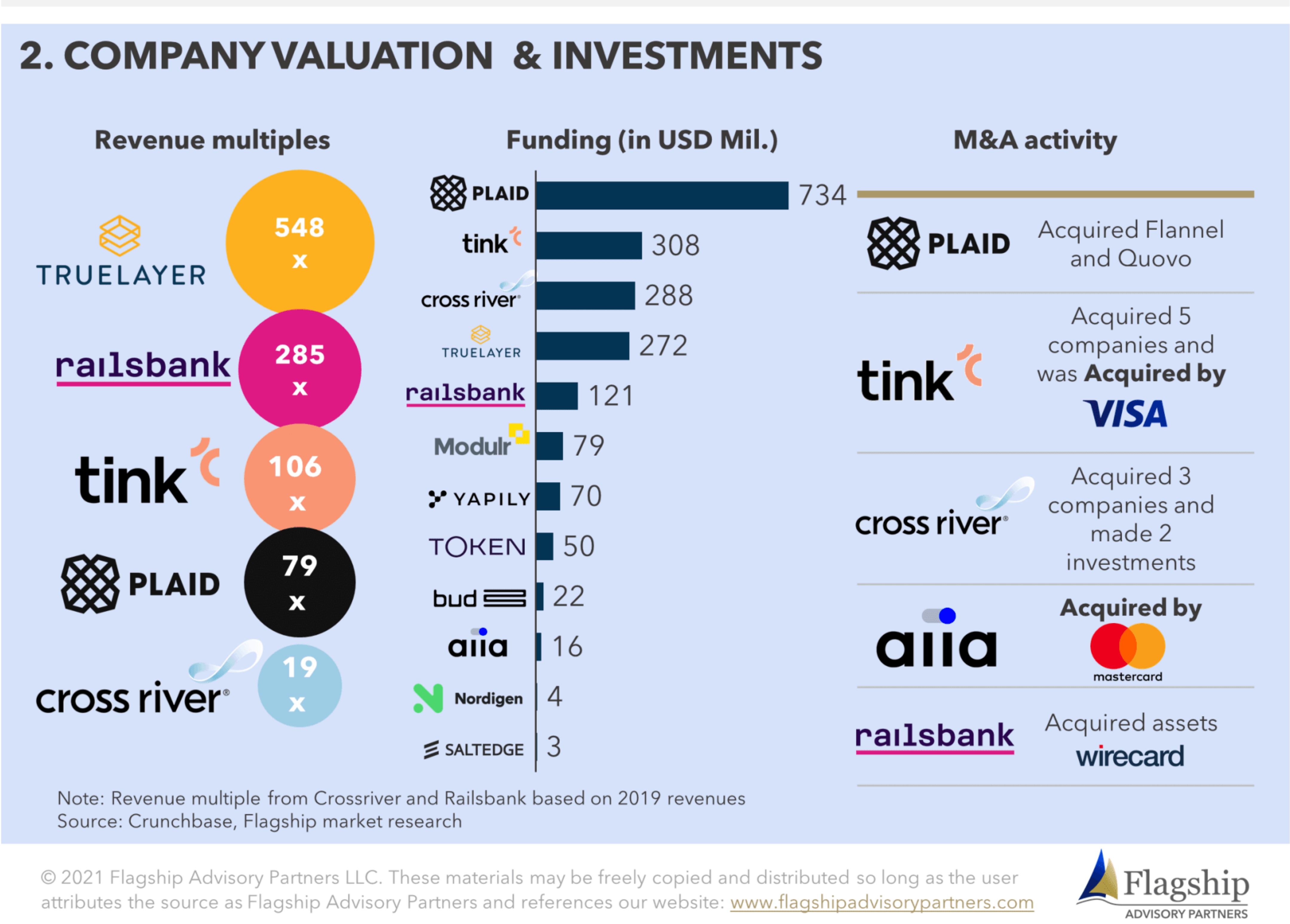
Businesses bleed time and money managing cross-border flows through fragmented banking systems, poor FX rates, and zero intelligent automation — it’s a nightmare costing millions.

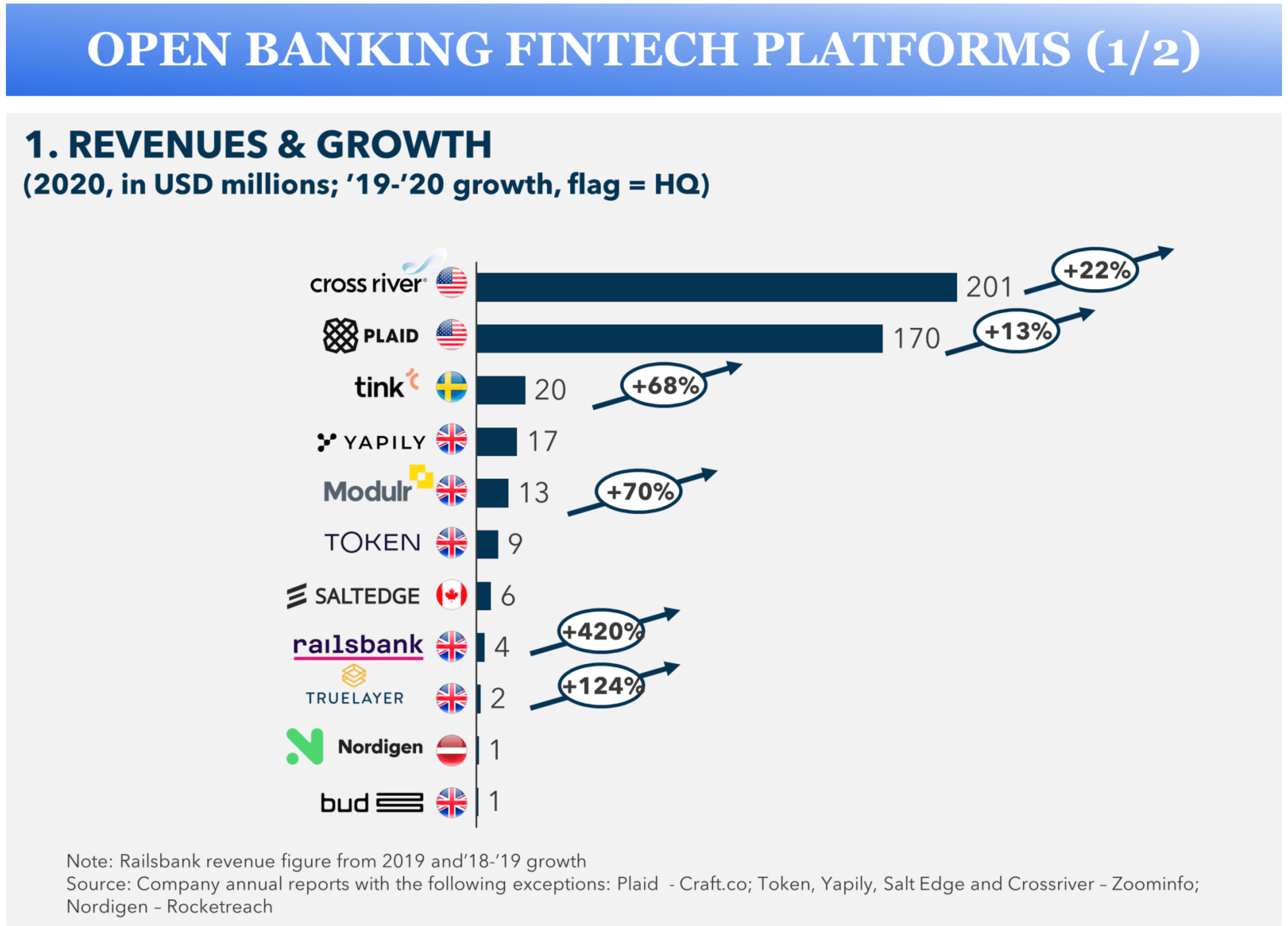
World class OB solution

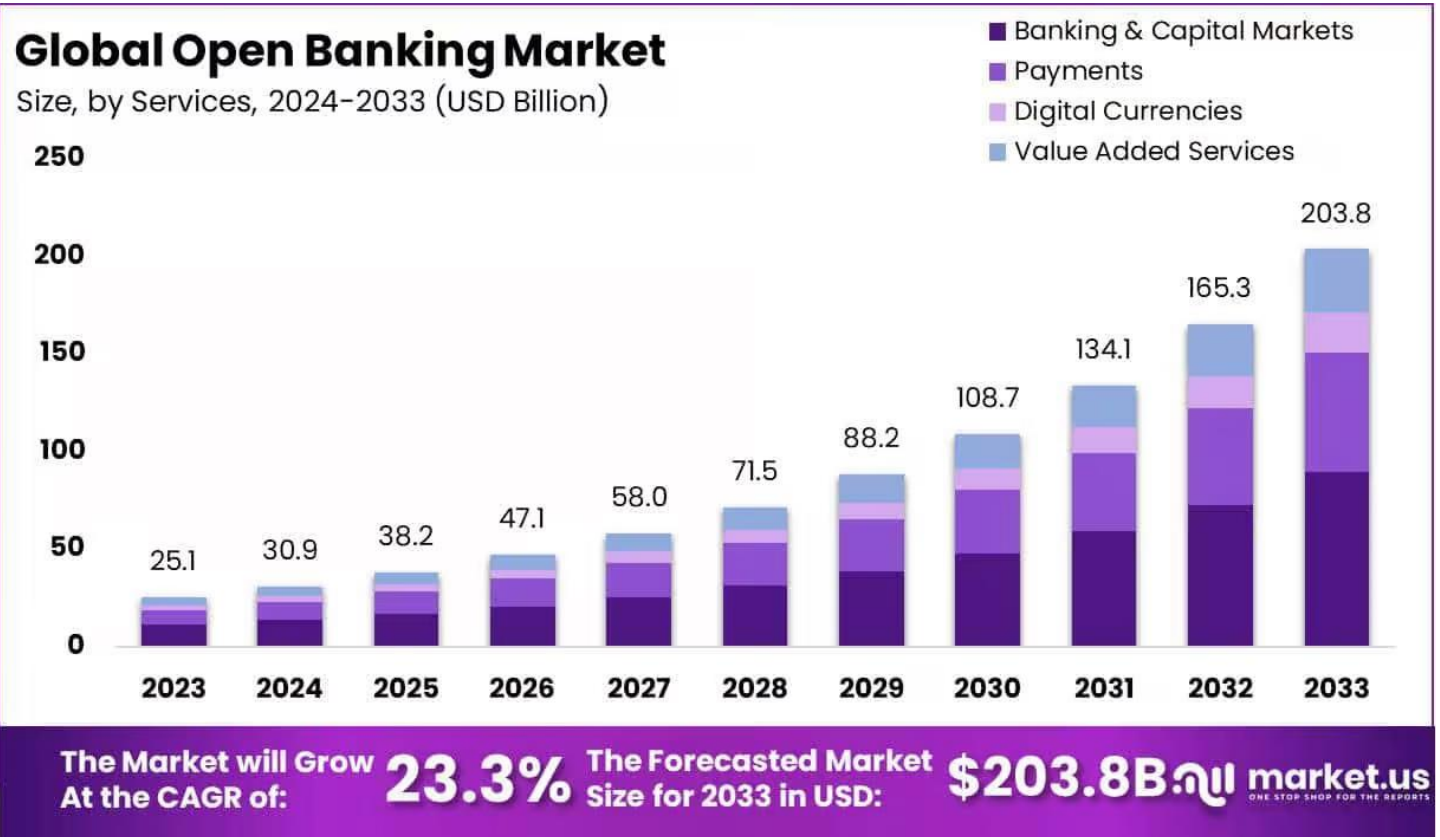
- Open Finance AI connects to thousands banks worldwide through a single interface — merging payments, data, and AI into one seamless financial brain.

- We turn fragmented banking into real-time intelligence: faster payments, lower costs, smarter decisions — all powered by automation and global data.

Open banking market







Industry insights:

-Invoicing and Reconciliation: Open Banking integration can streamline these processes, potentially reducing manual efforts by up to 80%.
Source: tensorway.com

-Dashboards and Financial Management: Approximately 54% of consumers utilize Open Banking for financial planning, indicating a significant demand for integrated financial dashboards.
Source: Visa USA

-Artificial Intelligence (AI): AI applications in banking, powered by Open Banking data, can unlock up to $1 trillion in value annually.
Source: Mckinsey

Market size

Products - **Payments**

Our PIS solution lets businesses move money — to suppliers, employees, or customers — instantly and at scale, using low-cost account-to-account payments. By routing funds through our Open Finance AI infrastructure, we eliminate high transaction fees and delays, turning cross-border B2B and B2C transfers into seamless, real-time experiences.

Products - Data

Our AIS solution enables strong, bank-verified user identification for apps, websites, and in-store — removing the need for partners to build their own KYC flows. Over time, enriched financial data like income, spending, and transaction patterns can unlock even deeper insights.

Products - Data

Choose your bank

Search for a bank

Popular banks: **Sweden**

Swedbank | SEB
Handelsbanken | Nordea
American Express | ICA Banken
Revolut | Skandia

ICA Banken
via fino run GmbH
1 account shared with **Open Finance AI**

Expires in **87 days**

Accounts

SE8192700000092738966195

26.09 SEK

33 transactions

ID	Made on	Category	Description	Amount
1483372245966392075	24 Feb 2025	Uncategorized	AVGIFT BANKKORT	-35.0 SEK
1480462194658248972	19 Feb 2025	Uncategorized	FILIPE PARPINELLI BORDONI	11.13 SEK
1469756460400380772	26 Jan 2025	Uncategorized	MAXI ICA STORM BARKA	-10.0 SEK
1469756460400380771	23 Jan 2025	Uncategorized	AVGIFT BANKKORT	-35.0 SEK
1469756460391992161	23 Dec 2024	Uncategorized	MAXI ICA STORM BARKA	-72.85 SEK
1469756460400380770	23 Dec 2024	Uncategorized	AVGIFT BANKKORT	-35.0 SEK
1469756460391992160	25 Nov 2024	Uncategorized	AVGIFT BANKKORT	-35.0 SEK
1469756460391992158	31 Oct 2024	Uncategorized	ERLAGD RÄNTA	-1.35 SEK
1469756460391992159	31 Oct 2024	Uncategorized	ÖVERFÖRING	500.0 SEK
1469756460391992157	30 Oct 2024	Uncategorized	PÅMINNELSEAVGIFT	-60.0 SEK
1469756460391992156	28 Oct 2024	Uncategorized	ÖVERTRASSERINGSAVGIFT	-100.0 SEK
1469756460391992155	23 Oct 2024	Uncategorized	AVGIFT BANKKORT	-35.0 SEK
1469756460383603546	30 Sep 2024	Uncategorized	ERLAGD RÄNTA	-0.62 SEK
1469756460383603545	23 Sep 2024	Uncategorized	AVGIFT BANKKORT	-35.0 SEK

Products – **Artificial intelligence**

Powered by AI and enhanced through our partnership with **IBM Watson**, Open Finance AI transforms raw financial data into real-time insights. We deliver smarter liquidity management, automated compliance, and intelligent fraud detection — all while enabling partners to forecast trends, assess risk, and even monetize anonymized data. It’s financial decision-making supercharged by AI.

Business model

Flexible and Scalable Business Model for Global Markets

Open Finance AI operates on a pay-as-you-go pricing model, making it highly adaptable to different geographies and client segments. Our pricing structure is designed to scale efficiently across various markets, whether serving SMBs in Europe, large enterprises in North America, or fintech innovators in Latin America and Asia. Example:

- AIS Fee: $0.15 per AIS identity check
- PIS Fee: 0.4% per payment transaction

🚀 With a globally adaptable pricing model, Open Finance AI empowers businesses to leverage Open Banking efficiently, regardless of their market or transaction volume.

	LOW CODE	Simple interface	Wide API connection	Integration Support	Global	AI
OFAI	X	X	X	X	X	X
TINK			X	X	X	
TRUSTLY		X	X		X	
YAPILY		X	X	X	X	
PLAID		X	X			
PLUGGY				X		

Competitive analysis

Why Open Finance AI?

- Connected to 5,000+ banks across Europe and over 90% of Brazilian institutions — built for instant global reach.
- In partnership with IBM Watson, we're building next-gen AI trained on rich, real-world financial data from mature markets.
- Our vision: predictive models that anticipate fraud, risks, and market trends — unlocking the full potential of Open Banking.
- Custom-built use cases across AIS, PIS, and ASPSP — designed to match each partner's real-world needs, not generic solutions.

Open Finance AI

Team

Talented team with fintech expertise and senior bank executives

LUIZ SIMIONE
CEO

-Former CEO of Bradesco Asia — led one of Latin America's largest banks across key Asian markets.

-Ex-Senior Manager at HSBC Hong Kong — deep expertise in global banking and cross-border operations.

-Active investor in high-growth startups — bringing strategic vision and execution to innovation.

ANDRÉ COELHO
CRO

-CEO of IDtech Saffe — led innovation in facial biometrics and digital identity across international markets.

-Ex-banker at UBS — brings sharp financial acumen and experience from one of the world's top investment banks.

-Startup investor and operator — combines fintech vision with hands-on execution.

MIKKEL THRANE
CCO

-Director of Payments in Scandinavia — led complex payment operations in one of the world's most advanced fintech ecosystems.

-Former Bank Co-Founder — built financial services from the ground up with deep understanding of regulatory and operational challenges.

-Specialist in Open Banking Licenses — deep regulatory expertise across regions.

ODAIR MOFATO
SR. ADVISOR

-Former Executive at Itaú and PagBank — decades of leadership in two of Brazil's most influential financial institutions.

-Ex-Accenture Executive — combined strategic consulting with deep fintech implementation experience.

-Active Startup Investor — brings seasoned insight to innovation, growth, and market positioning.

CTPO under NDA

Senior Manager at a leading US-based payments giant — led high-impact operations across Europe with deep strategic responsibility.

Former Global Director at Trustly — scaled one of Open Banking's top players across multiple markets.

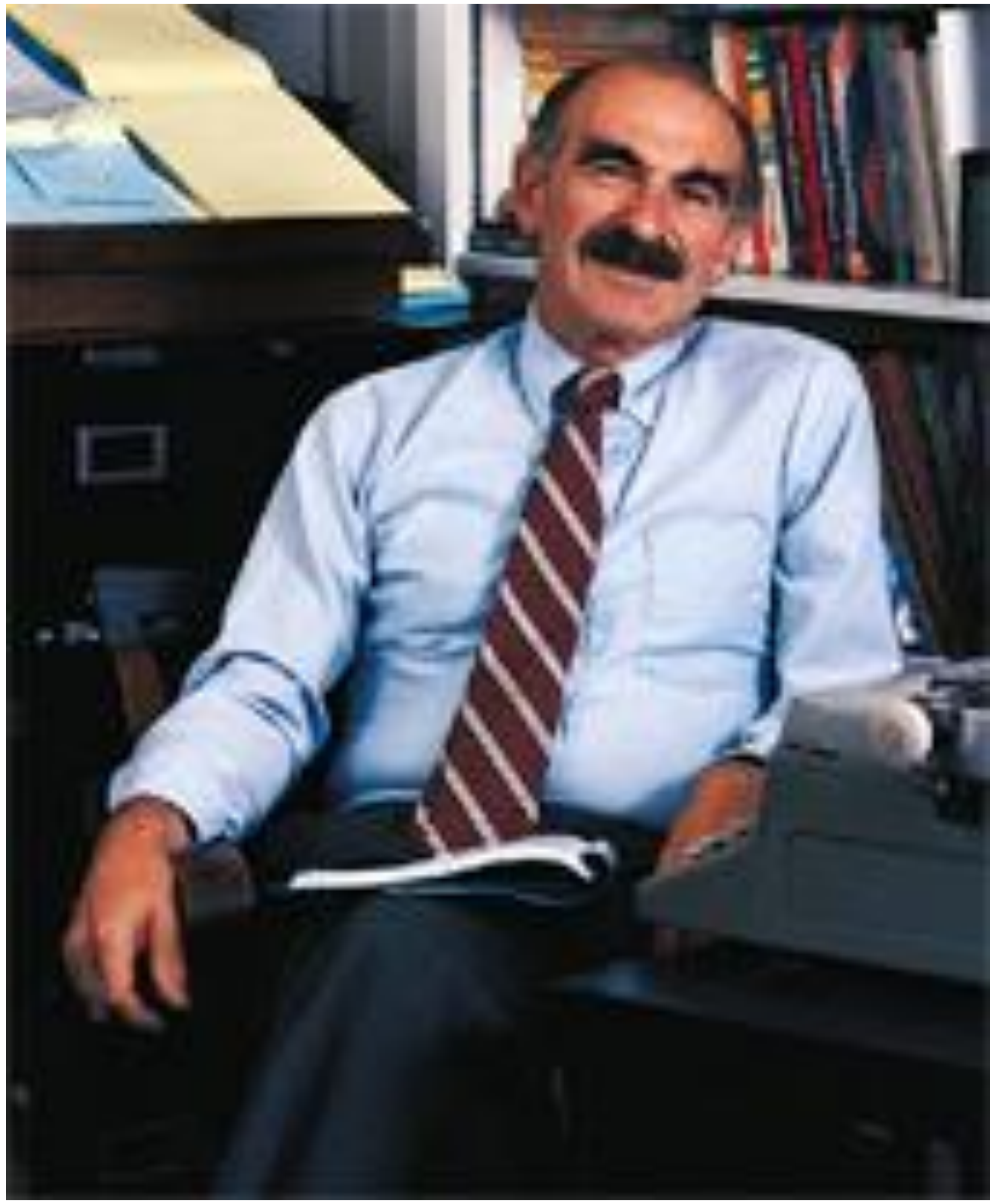
Strategic Advisor to startups in Europe, the US, and Brazil — helped drive multi-million dollar revenues through global growth and execution.

MORE SR. ADVISORS

Senior Scandinavian Executives with Global Reach — Decades of leadership across Europe, the US, and Canada, driving growth through innovation, sustainability, and economic development.

Experts in Data, Strategy, and Execution — Combine Nordic precision in data science, business engineering, and strategic leadership across diverse industries.

Trusted Advisors to High-Impact Initiatives — Support startups and institutions with deep European insight, fueling global expansion, operational excellence, and long-term value creation.



Appreciated!

- “Ideas are Useless Unless Used,” Inc. (1981)
- Theodore Levitt