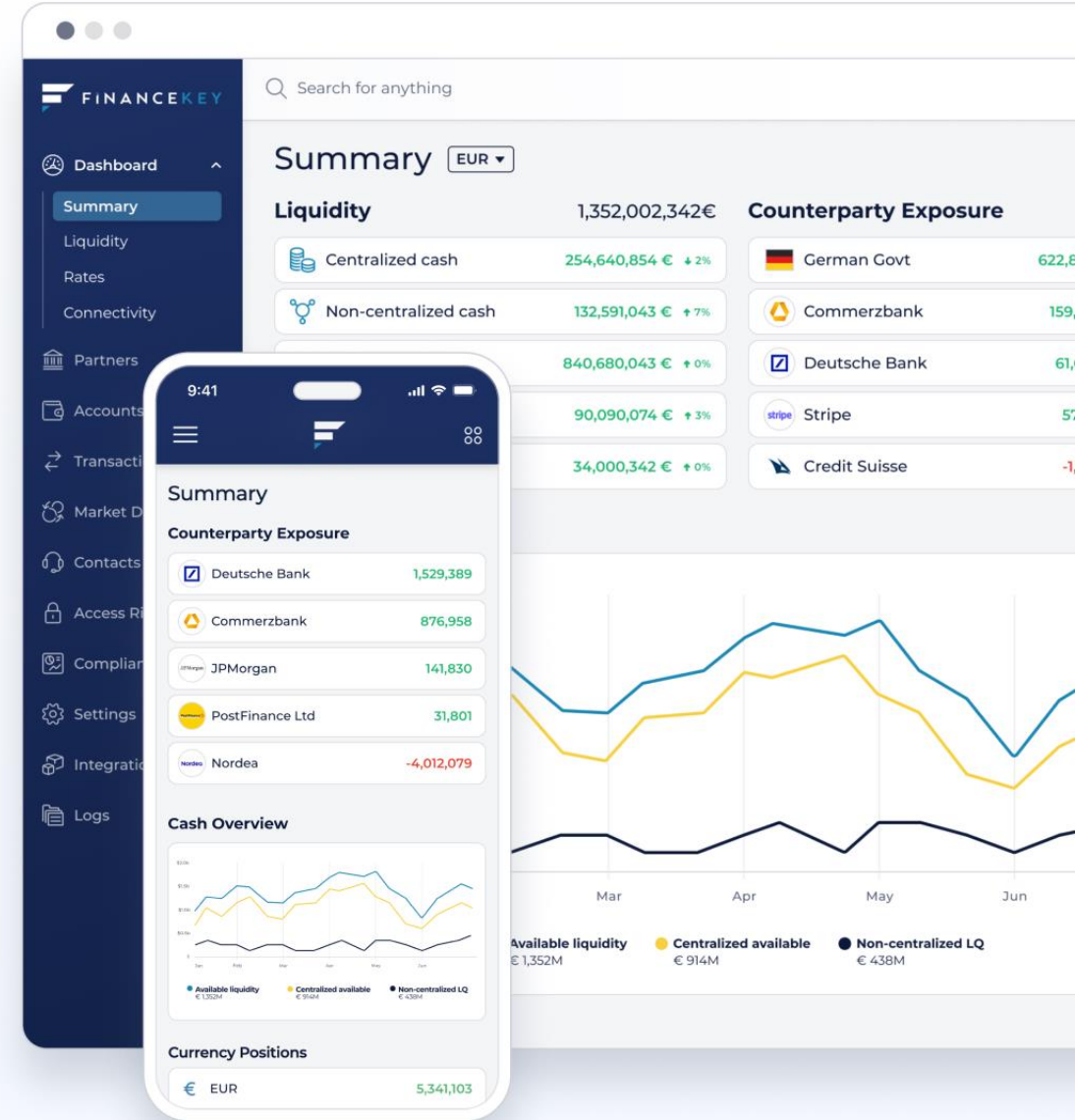




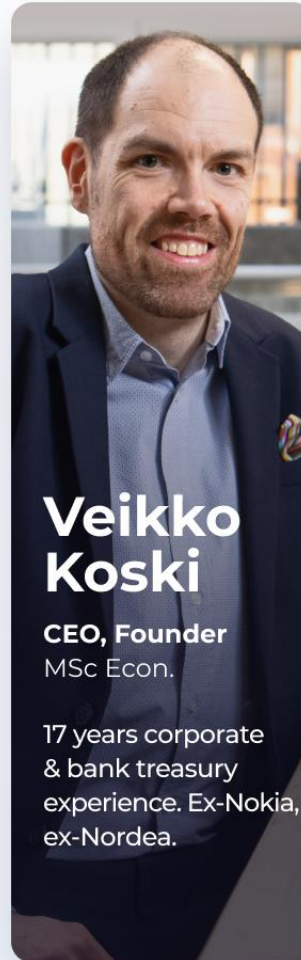
# One API for your whole treasury

FINANCEKEY.COM





“After **tens of millions of dollars saved** digitalising Nokia's treasury operations and 12 years working together, we decided to create FinanceKey”



**Veikko Koski**

CEO, Founder  
MSc Econ.

17 years corporate & bank treasury experience. Ex-Nokia, ex-Nordea.



**Macer Skeels**

CTO, Co-founder  
BSc Oper.

Hands-on CTO, experience leading 30+ people team. 17 years in corporate treasury at Nokia.



**Rony Meyer**

VP, Architecture  
Co-founder  
BSc Eng.

14 years designing mission critical payment tech & treasury SW at Nokia.



**Tiago Batista**

VP, Engineering  
Co-founder  
MSc Eng.

Cern & Nokia. 12 years in treasury, payments, FX & finance automation.



“We didn't like feeling stuck  
with any one provider”



**FLEXIBILITY IS KEY**

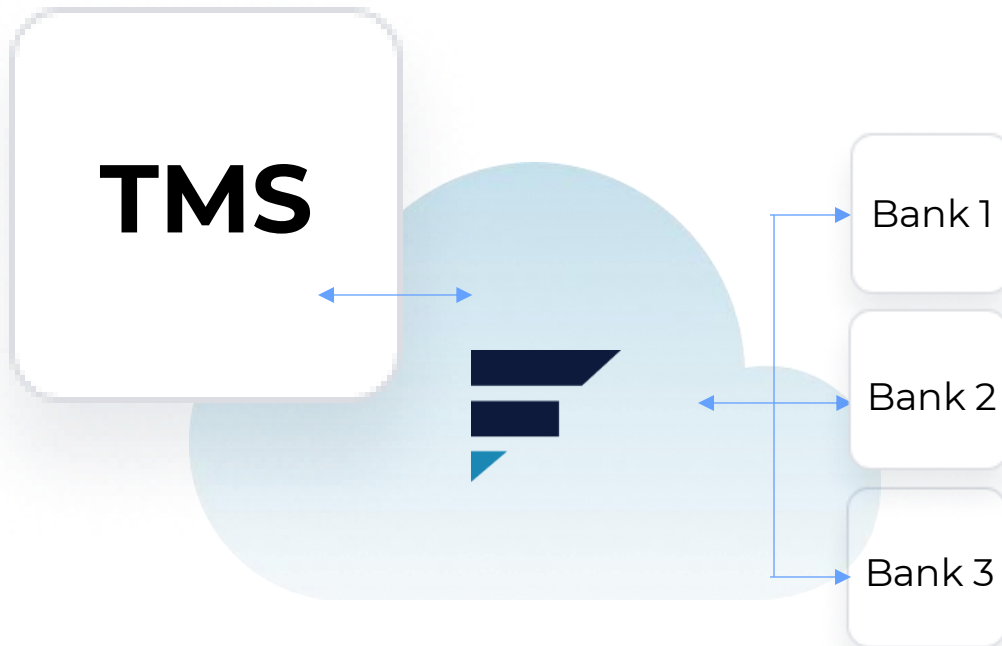


# Use FinanceKey as a...

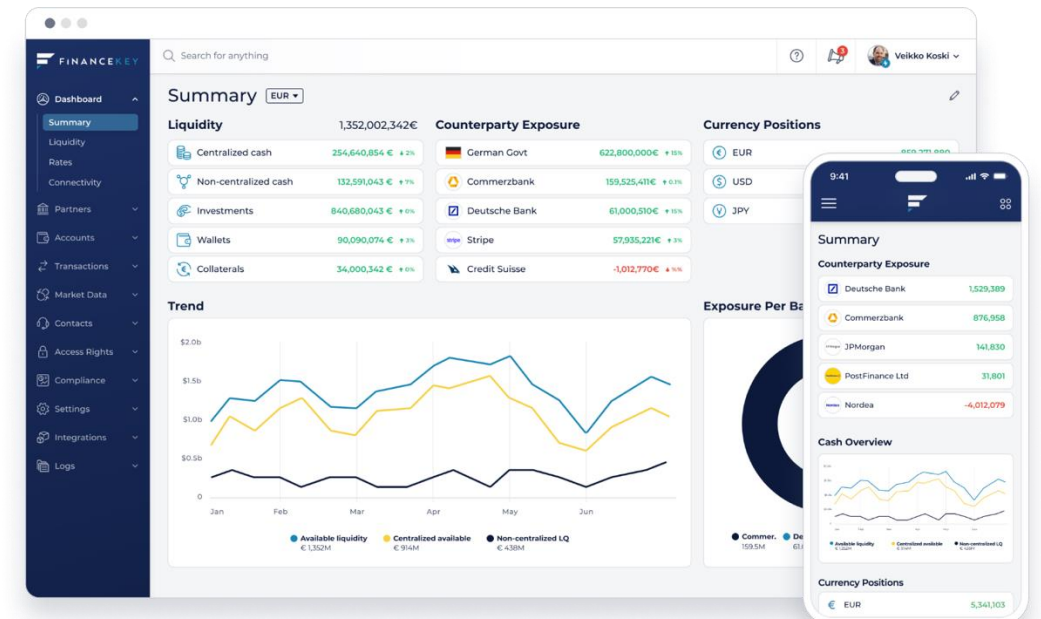
API Aggregator

and/or

Treasury Solution



One API to access real-time multi-banking in any internal system



A modern, easy-to-use platform to manage cash flows, payments & connectivity

## PSD2 APIs

- ✓ AISP/PISP status / aggregators
- ✓ Consent renewals every 90/180 days
- ✓ Reporting, payment APIs have limitations

## Premium APIs

- ✓ API agreement
- ✓ Credentials & certificates to manage
- ✓ Enhanced data & payment APIs designed for enterprise use

## Benefits

- ✓ Real-time / on-demand data
- ✓ Fast deployment
- ✓ Cost-efficiency
- ✓ Ability to identify & react to connectivity problems early on

## Use Cases

- ✓ Real-time balance management
- ✓ Balance check before releasing payment batch & auto-funding
- ✓ Reconciling Accounts Receivables
- ✓ Real-time view to categorised transaction data / actual cash flows

## The Challenge

### How to get started?

- ✓ Tech & treasury expertise required
- ✓ Certificate, credential and consent management
- ✓ Error logging & monitoring of integrations
- ✓ Different standards applied
- ✓ Incoherent data formats
- ✓ Exception handling



# We fit into your workflow

## ✓ API-first connectivity

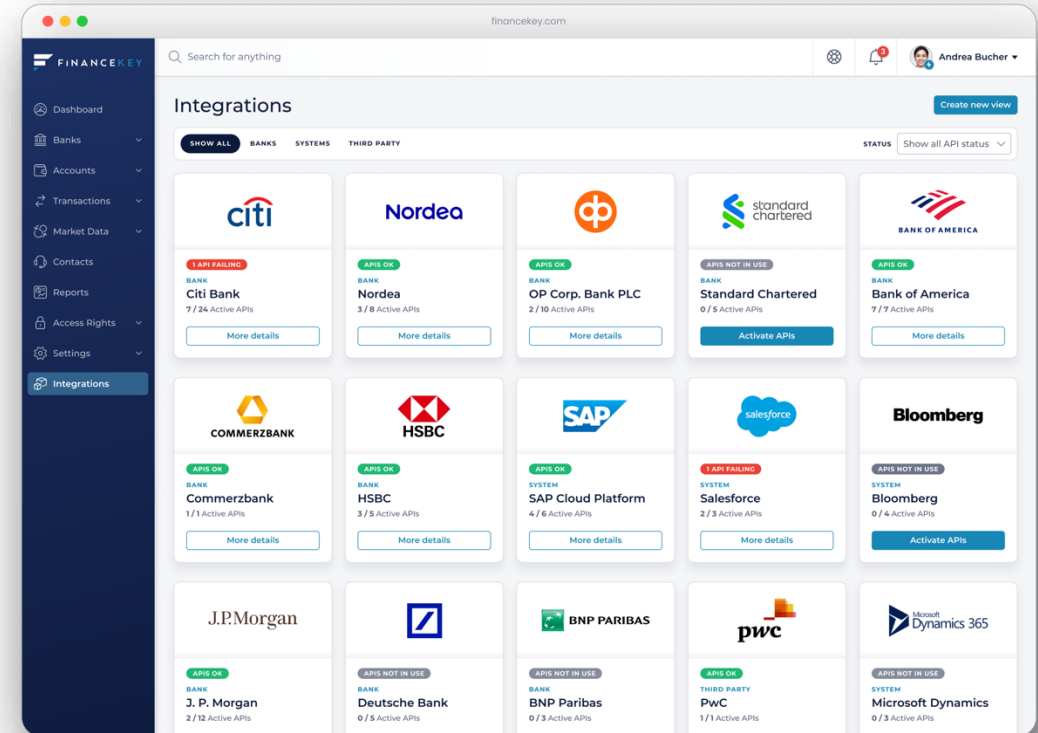
API-first connectivity with support for legacy channels (*incl. host-to-host, WebServices, SFTP connections*)

## ✓ Activate new services instantly

Agility to quickly activate new APIs and services towards internal systems, banks and digital wallets

## ✓ Fully managed maintenance

Standardised connectivity, integration monitoring & integrity checks.  
Management of consents & credentials.



# NORS

- Global Portuguese company with **EUR 3B** revenue
- **Scope:** ~30 banks in EU, North America, LATAM, Africa
- **Implementation period:** 2 months

## Problem

- Limited visibility to cash across regions
- High credit facility usage

## Solution

- APIs providing aggregated real-time cash visibility
- Auto-sweeping using MT101 messaging

## Result

- EUR 1M annual savings through centralised cash management in Brazil & Portugal

# Security

Enterprise-grade security with best practices baked in



## ISO27001

Certified complying with the highest security standards



## Infrastructure

- Single Tenant
- Serverless Architecture
- Azure Key Vault
- Restricted Access
- Internal IP filtering



## Encryption

- Network Traffic uses TLS 1.2
- AES 256 bit Encryption for Credentials



## Daily Automated Testing

- Dynamic Application Security Test (DAST)
- Static Application Security Testing (SAST)
- Vulnerability Assessment and Penetration Testing (VAPT)
- GitHub Dependabot Security Updates



## Access & Controls

- Single Sign-On via oAuth 2.0 with MFA
- System Roles to Restrict Functionality
- Data Profile to limit Data Access
- Immutable Audit Trails
- Actions Logs, System Logs & Activity Logs
- Azure SQL Auditing & Log Analytics

# Thank you

**Schedule a meeting and we are happy to share more!**

Please get in touch with us:

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