



Platform Overview

January 2026



Building the AI-powered *future of business finance* — unifying payments, collections, trust, and treasury into *one intelligent platform*.

An intelligent era of banking. finhub.ai simplifies financial workflows — predicting cash, automating money movement, reducing risk, and enabling faster, smarter decisions.



VALUE PROPOSITION

An intelligent financial operating system that lets businesses bank, pay, get paid, manage trust, and forecast cash flows — all in one connected platform.



THE PROBLEM

Managing money as a business today is *fragmented* and *inefficient*. Financial friction costs real money.

- Finance teams waste **hours daily** reconciling transactions manually.
Finance teams lose ~20–50 hours/month (30–40% of their time) on manual reconciliation — automation can cut that by ~70–85%.
- Cashflow blind spots lead to missed opportunities and poor liquidity control.
~43–80% of SMEs report cash flow issues; late payments/cash blind spots can cost firms 5–10%+ of revenue and create recurring 'crisis' episodes that block growth.
- Businesses lose trust and transparency in handling funds.
Payments/escrow failures are common and costly — fraud attempts hit ~79% of orgs, recovery rates can be <20% in escrow losses, and 62% say poor resolution damages trust more than the incident itself.



"While we do not know the full effect or the precise rate at which AI will change our business — or how it will affect society at large — we are completely convinced the consequences will be extraordinary. [The impact will be] possibly as transformational as some of the major technological inventions of the past several hundred years: Think the printing press, the steam engine, electricity, computing and the Internet."

Jamie Dimon

JPMorgan Chase Chairman & CEO
Annual Shareholder Letter, April 2024

THE SOLUTION

Reimagining business finance for the future

01

PAY

Composable workflows for any payment: pay-in, pay-out, collect, in any currency, for domestic and cross-border

02

TRACK

Optimize liquidity management, structure funds across sub-accounts, and gain real-time visibility into your cash position

03

TRUST

Bring trust infrastructure to every transaction with flexible escrow designed for any business arrangement

04

CONNECT

Eliminate blind spots and manual errors by integrating financial systems and banking partners for real-time visibility

CUSTOMER SEGMENTS

Who we serve.

BANKS

Reimagine transaction banking. Accelerate client acquisition with simplified onboarding, strengthen risk controls, automate escrow, trust, payments and liquidity operations, and expand revenue across existing and emerging channels.

BUSINESSES

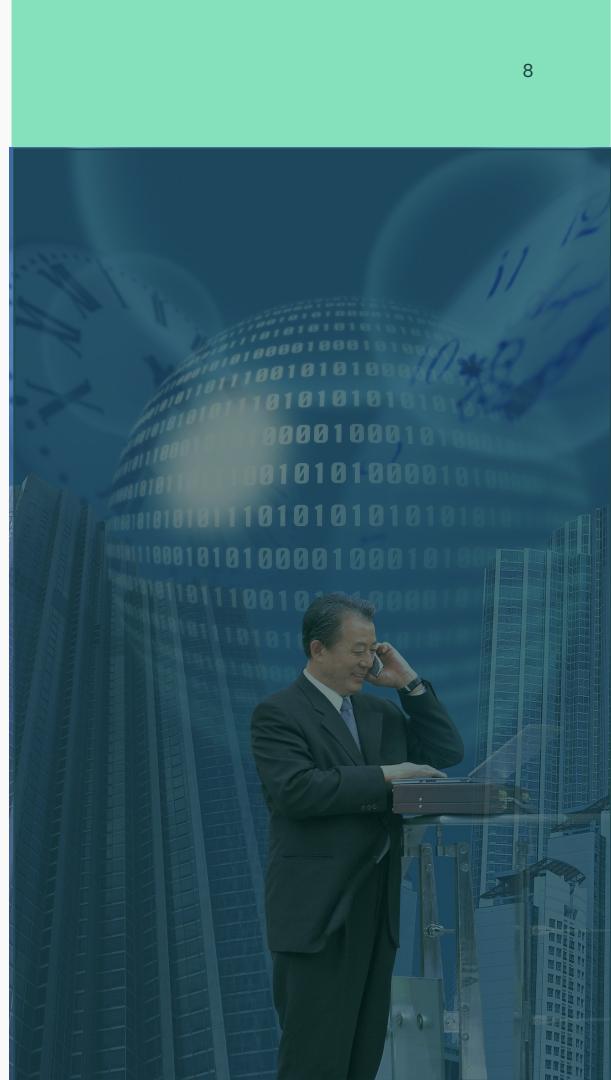
Modernize finance operations: streamline payments, automate reconciliations, and gain full control over cash and trust accounts — all within a single, easy-to-use platform.

DIGITAL NATIVES

Power the next generation of commerce: automate every payment and escrow workflow, reconcile in real time, and optimize liquidity — all on a platform built for speed and scale.

Pay.

Making it radically easy for businesses to move money.



PAY

A composable payments engine that enables money-movement at scale, anywhere

01

SPLITS AND ROUTING

Flexible payment journeys: split any payment into relevant tranches, and route faster-vs-cheaper via local and global payment rails

02

ON-BEHALF-OF

Collect and pay on behalf of others, enabling newer business models around digital commerce

03

NETTING

Reduce workloads on mainframes and drastically simplify reconciliation with configurable netting rules

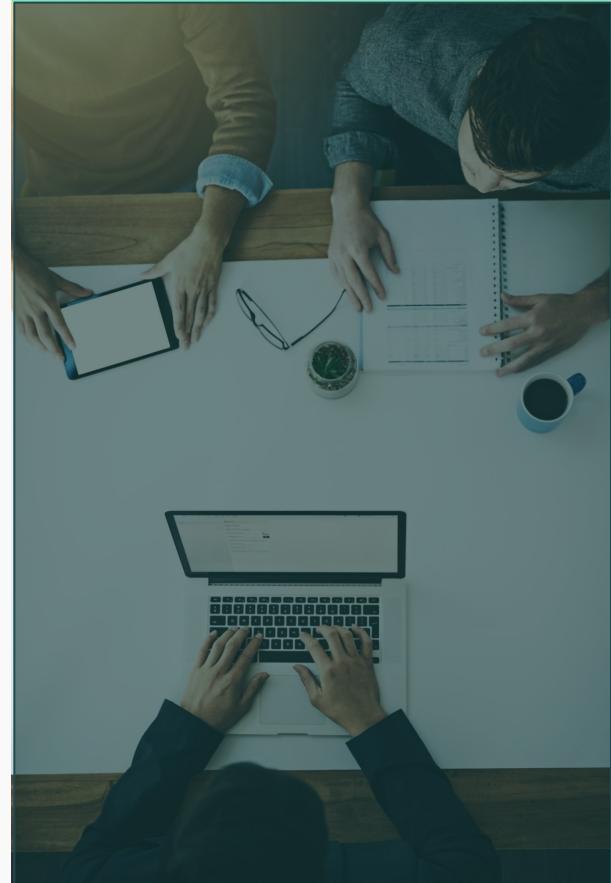
04

RISK MANAGEMENT

Setup any business rule or configurable workflow to elevate scrutiny, annotate documents and deal with risks and/or KYC, KYB and KYT

Track.

Making it radically easy for businesses to manage money.



TRACK

A sophisticated money tracking system that goes beyond virtual accounts

01

COLLECTIONS

Manage hundreds of thousands of virtual accounts to simplify reconciliation on receivables

02

SUBACCOUNTS

Record and store balances per virtual account in a ledger for apportioning funds without the overhead of managing separate bank accounts

03

FINTECH

Deliver real-time API-first virtual account and wallet functionality, built for scale, with event triggers and automated statements

04

BALANCE BUILDING

Build custom balances for more complex computation to manage new business requirements or compliances, such as inflow, outflow, reserves, etc.

Trust.

Making it radically easy for businesses to build trust in commerce.



TRUST

Turn complex, regulated transactions into automated, policy-driven workflows

01

TRUST ACCOUNTS

Manage any trust account setup, even the most complex ones, globally - across any industry, built for high-value, high-scale

02

COMPLIANCE

Deal with any policy or rule - contractual, institutional or regulation, with limits, budgets, checklists and audits

03

VIRTUAL ESCROWS

Configure milestone-based payouts, digital commerce virtual escrows (alternatives to LCs) for larger scale

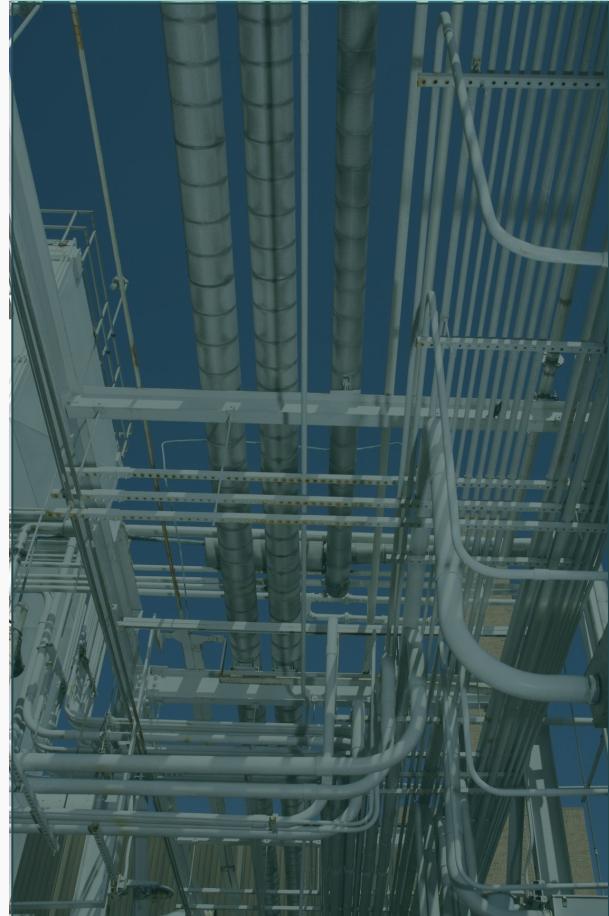
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WATERFALL

Deliver any payout structure including retention, STP, recurring or waterfall setups, with ease

Connect.

Seamless automation for faster, smoother payments, accounting and reconciliation.



CONNECT

Integrate with the financial institution across all banking products, with any format of yours

01

ANY PAYMENT FORMAT

ISO20022, CSV, fixed length
- standard formats, ERP or
custom format

02

ANY STATEMENT FORMAT

CAMT, MT/MX, IDOC or
custom formats as required
by customers

03

REAL-TIME APIs

For web-scale / fintechs,
real-time APIs on
deployment

04

SECURE

Bank-grade security via HTTPS,
payload encryption, and RBAC