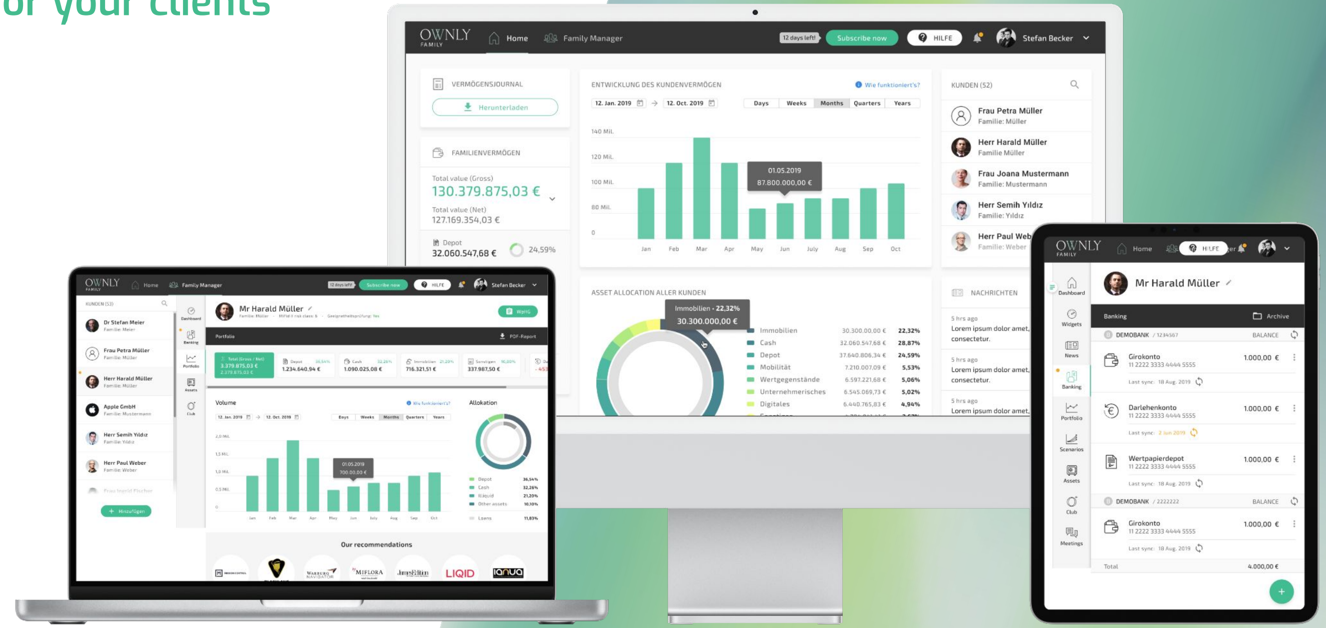
OWNLY FinTech GmbH

Holistic wealth reporting for your clients



OWNLY FinTech GmbH

14. May 2025

Inhalt

Our mission is...

to enable individuals, families and organizations with wealth and their advisors to make good financial decisions by giving them the best possible overview of their current wealth situation.

Range of services: OWNLY FinTech GmbH

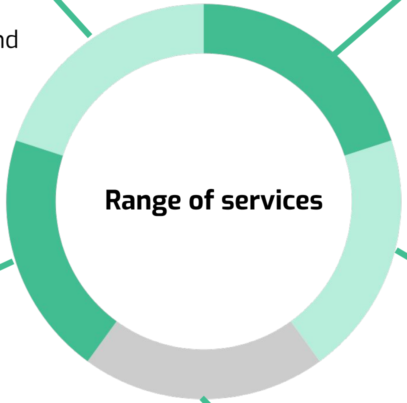
Our B2C tool OWNLY Advisor serves as the basis for further white label solutions

OWNLY Family Software / B2C

- Tool for asset overview and management.
- > EUR 3.3 billion assets and information
- > approx. 3,400 users

Individual B2B software projects

- According to the requirements of the financial company.
- Connection of interfaces to CRM, custodian banks or insurance companies.



Ongoing operations / B2B IT administration

- “Outsourced IT department”
- Hardware and software setup
- Operation and maintenance
- IT support

Digital marketing B2B

- Creation of websites
- Creation of campaigns with the channels LinkedIn, Youtube, Facebook, Instagram, etc.
- Video production

White-Label product B2B

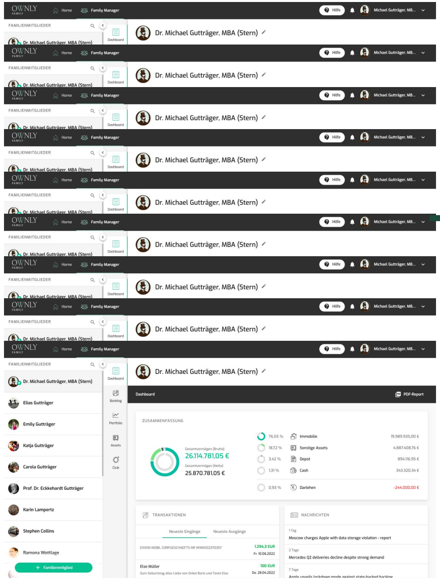
- SaaS offering OWNLY Advisor
- Project work and consulting
- Software enhancement

The OWNLY plattform

OWNLY is a platform for end users and their consultants

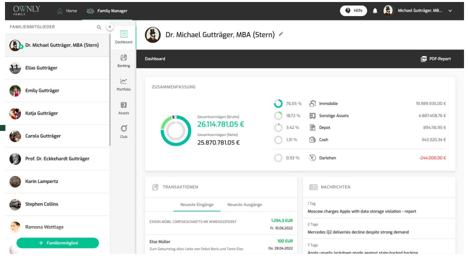
OWNLY Family

- Instrument for the private asset management of families.



OWNLY Advisor*

- Tool for professional consultants who connect directly to the customer portfolio.

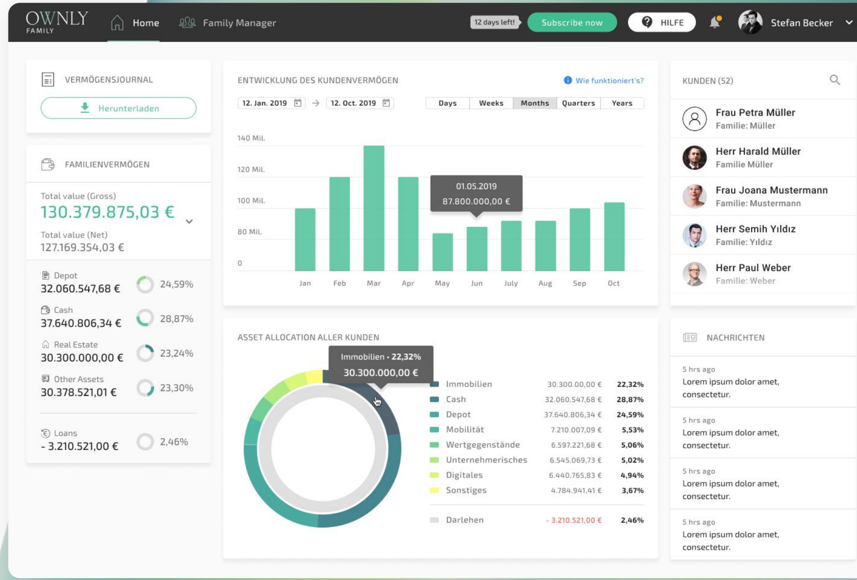


*Available as a customized product.

End customer view

As a private individual, keep track of all your assets and those of your family.

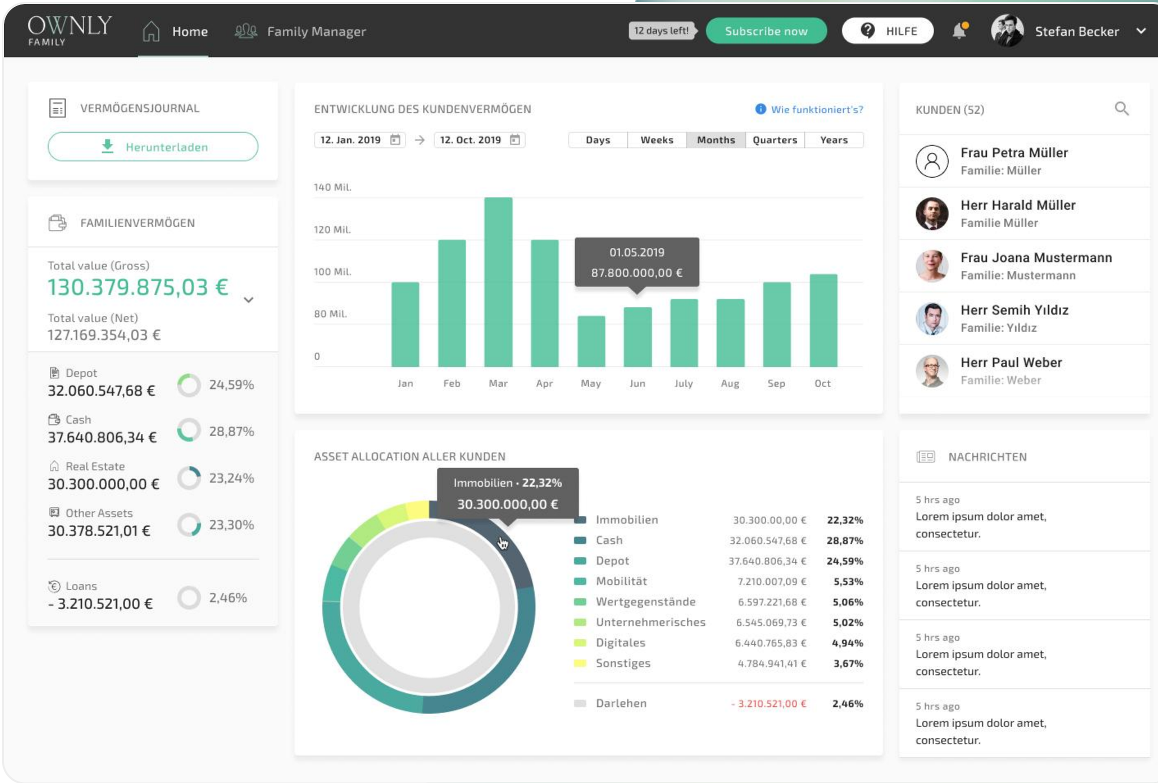
The assets can be displayed at family level or for individuals.



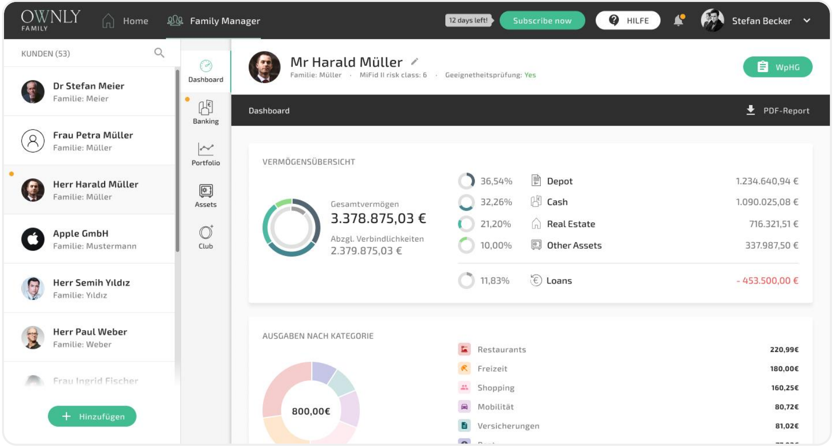
View with total assets overview
(Family)

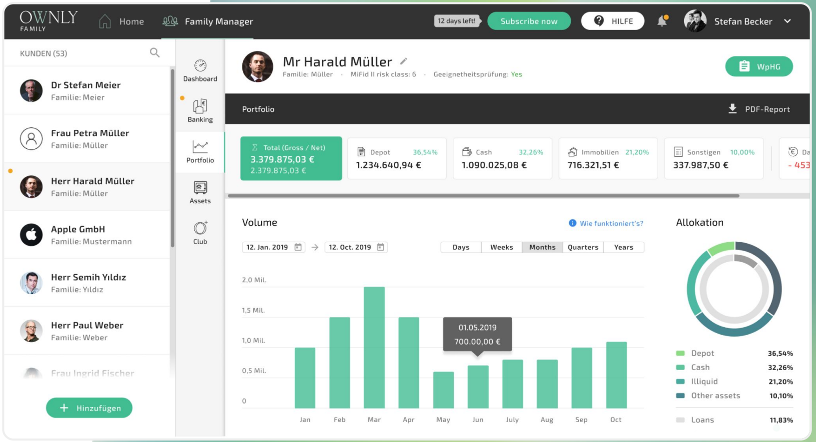
The dashboard is the cockpit of the wealth management solution.

The performance and asset allocation of families and individuals are visualized here simply and clearly.



Individual and portfolio views



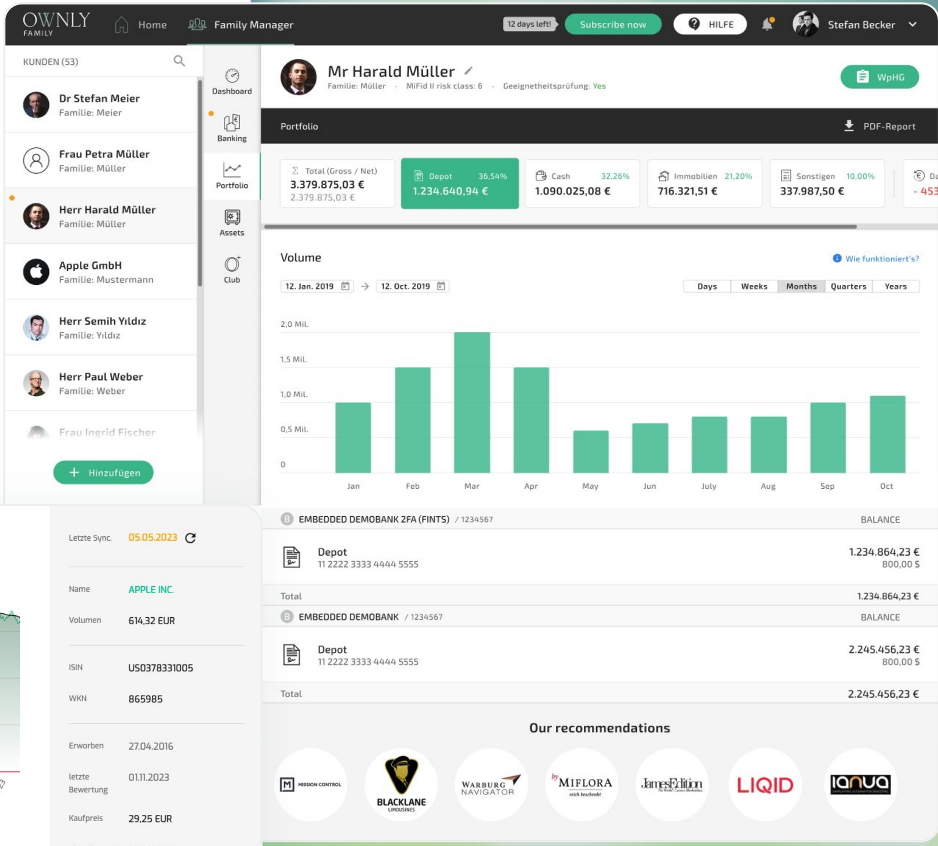


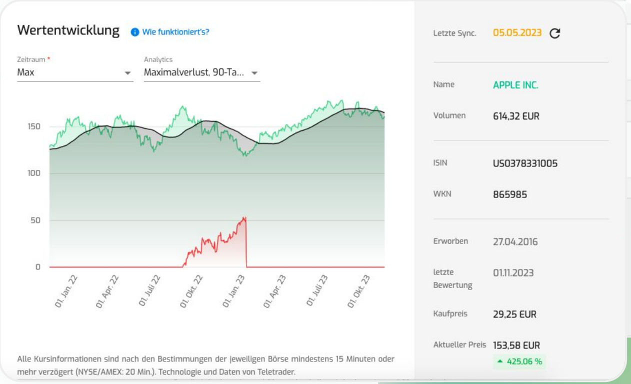
The distribution of assets can be organized and analyzed for individual legal entities or natural persons and for groups (e.g. families).

Depot overview

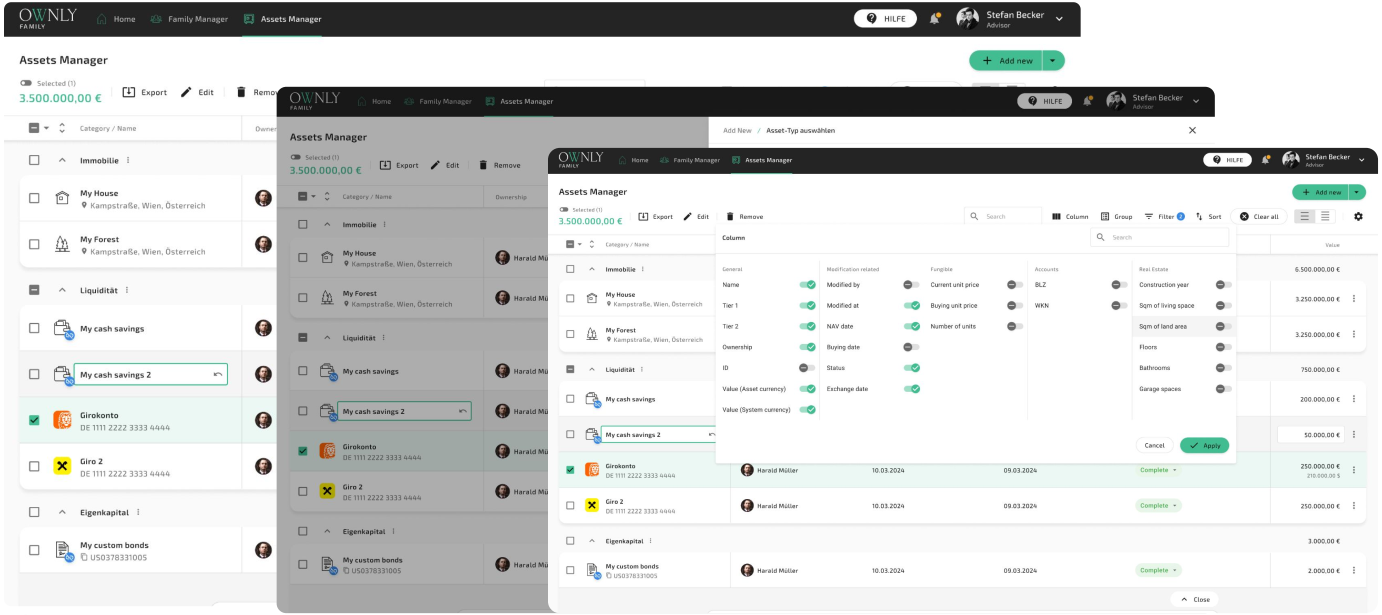
This section shows the overall performance of all securities accounts and the various banks with the securities accounts they contain.

The detailed view of the securities accounts and individual securities can be accessed by selecting them.





The "Asset Manager" - From thousands of assets to individual analyses



The asset manager makes it possible to evaluate a very large number of assets according to a wide variety of categories. This can be an evaluation by asset manager as well as by maturity, interest rates, contractual partners, ESG criteria and much more. You decide which criteria you want to use to structure your asset reports.

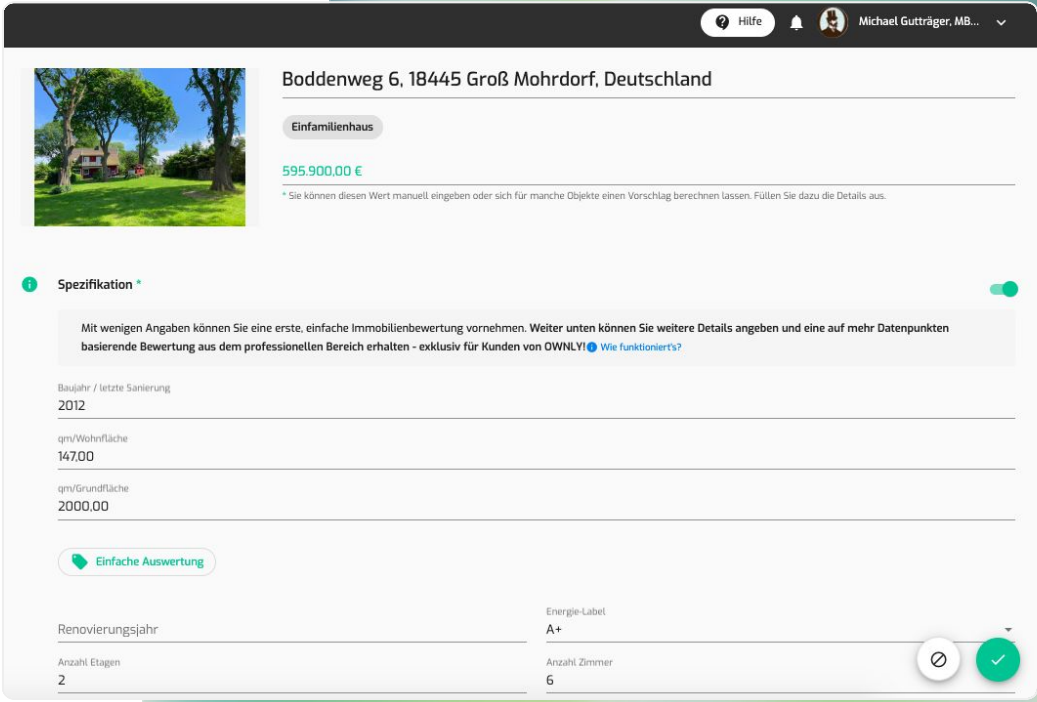
Real estate valuation

In the area of illiquid assets, real estate can be estimated with the help of property information. To obtain a market value calculation, the user must add some data.

For this purpose, the property data is sent anonymously to the partner Price Hubble, which can provide a price estimate based on recently traded properties in the vicinity.

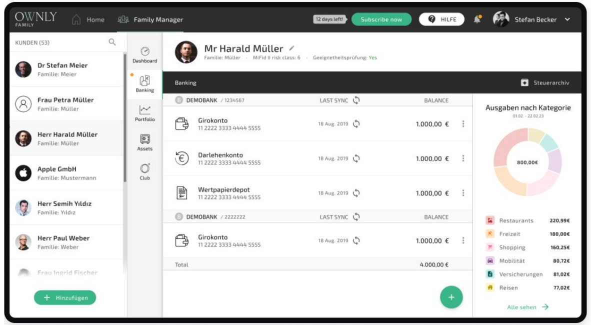
The valuation can be repeated as often as required with different parameters.

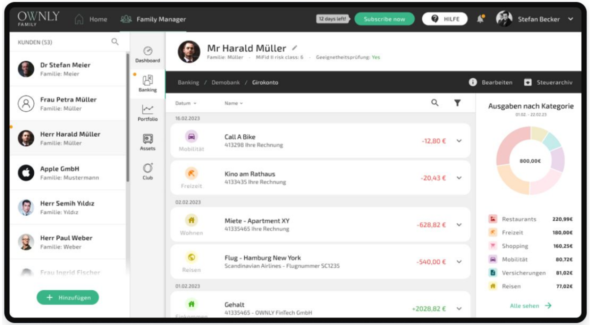
If no valuation is displayed, there are either no comparable properties for this address and therefore no valuation, or an entry is missing.

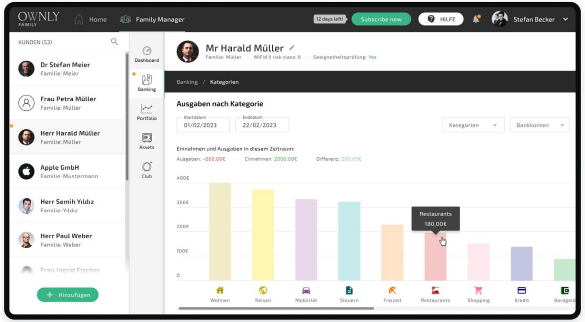


Categorization of your bank transactions

Budgets







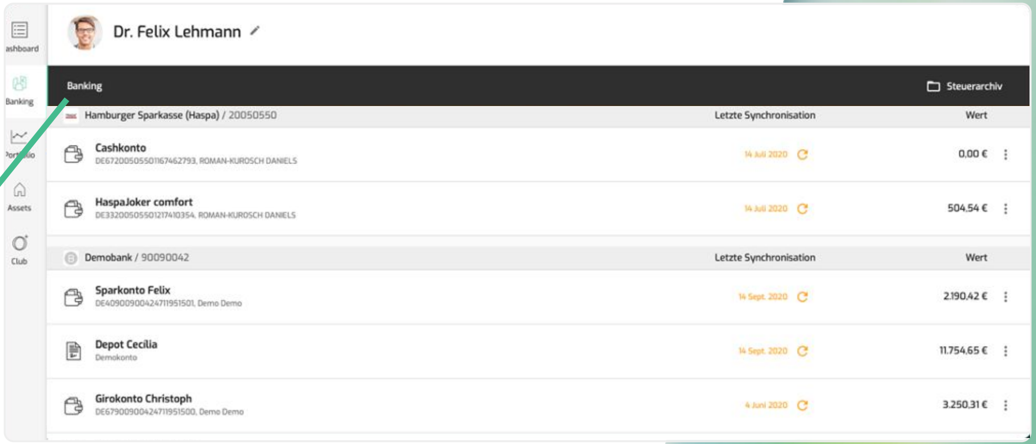
Navigate to the Banking area. Synchronize your bank accounts. An overview of the categories for the current month is now displayed on the right-hand side.

If you select a specific bank account, you will see the same view of the categories, but only for the selected bank account. Here you can also edit the category of each individual transfer.

If you click on “See all”, you will see the large overview of expenses, in which you can adjust the date, categories shown and the bank accounts individually. You will also find a comparison between income and expenditure with differences.

Assign transactions to the types of income

With OWNLY Family, all tax-relevant documents can be clearly archived into the individual seven types of income according to §2 of the Income Tax Act (EStG).



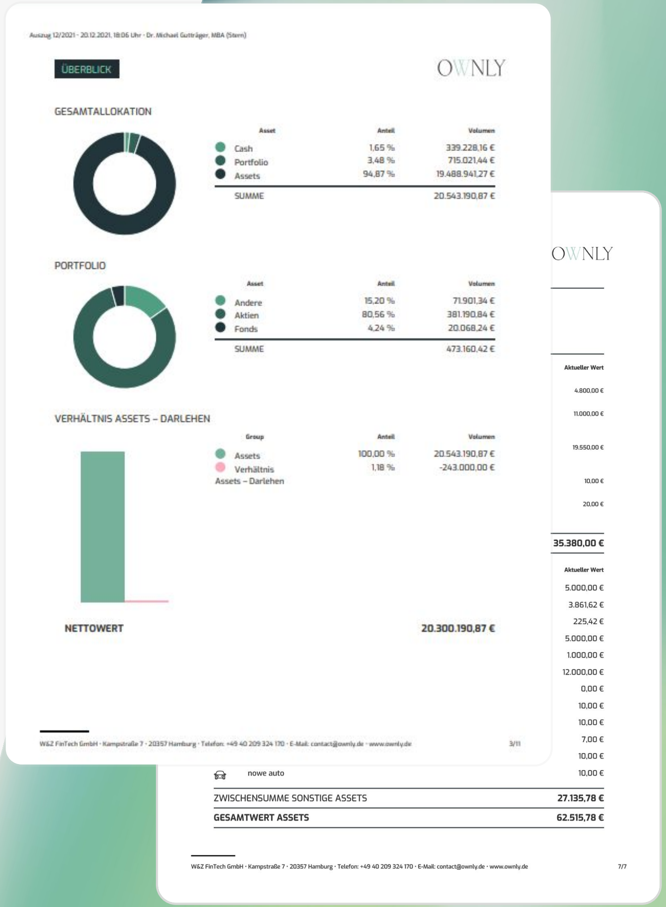
The documents can then be clearly filtered by income type and year and can be printed out as a PDF file.

Account transactions can be saved with the date in the seven types of income in the tax archive.

Asset reporting

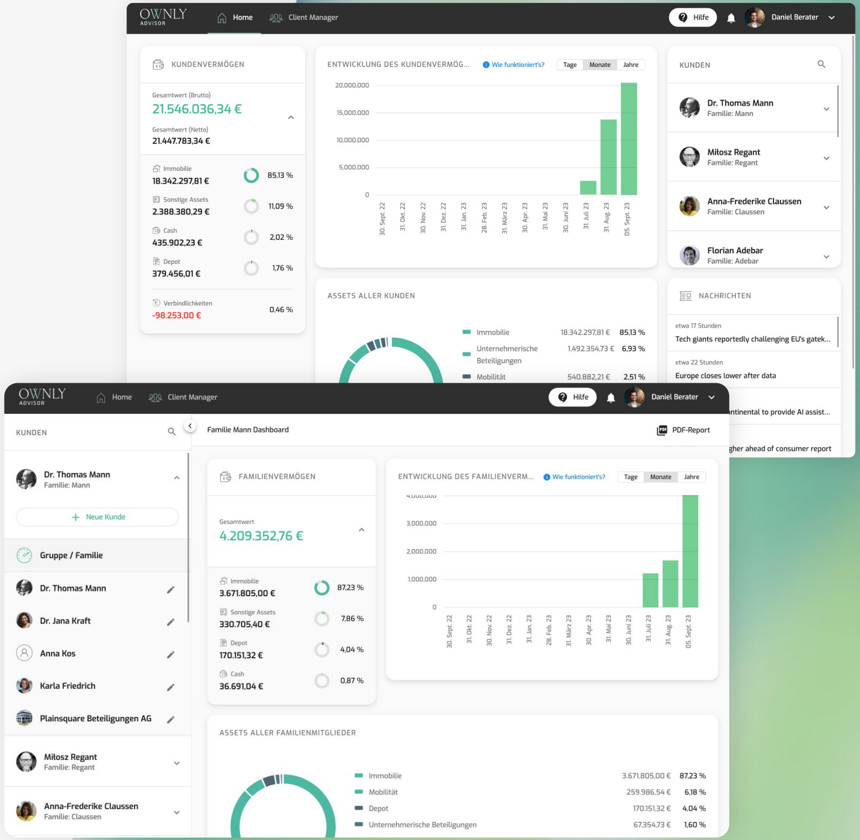
An asset overview can be created as a PDF in the dashboard.

The report includes a general asset overview, a cash, portfolio and loan report, as well as an overview of all illiquid assets.



Advisor view

As an advisor, you can keep track of all your clients' assets:



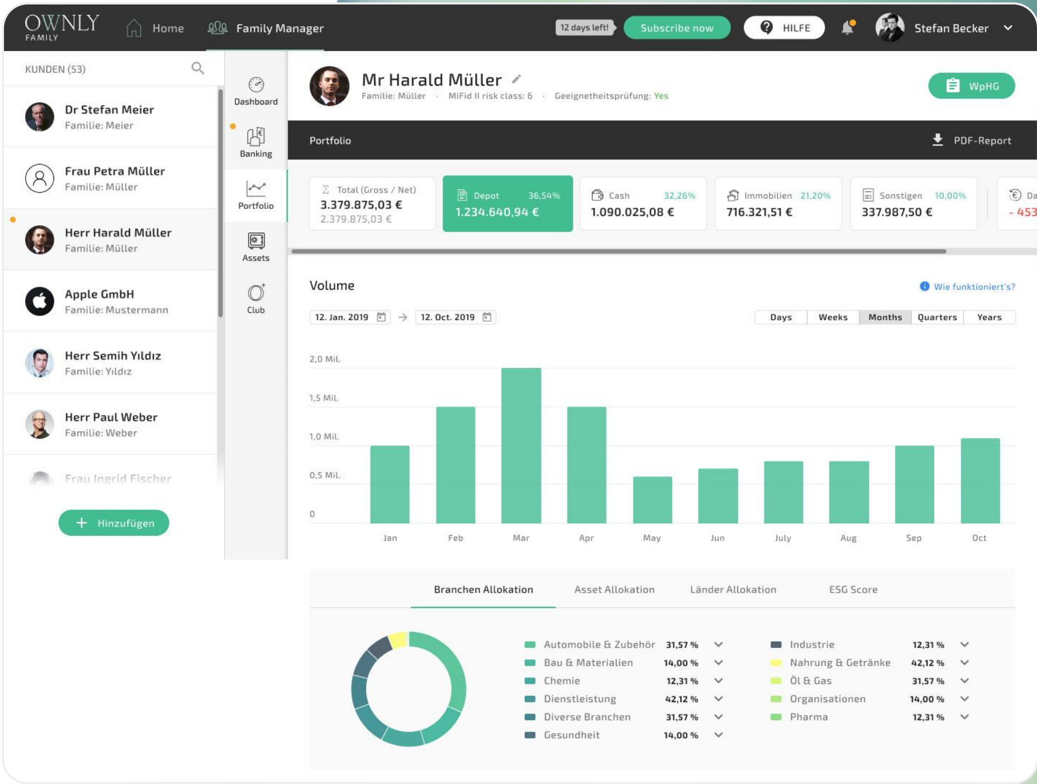
The assets can be displayed for all customers as a whole, at family/group level or for individual customers.

*Available as a customized product.

Asset Allocation

Analysis of securities portfolios, for example by sector, asset or currency area.

We implement ESG scores on individual request.



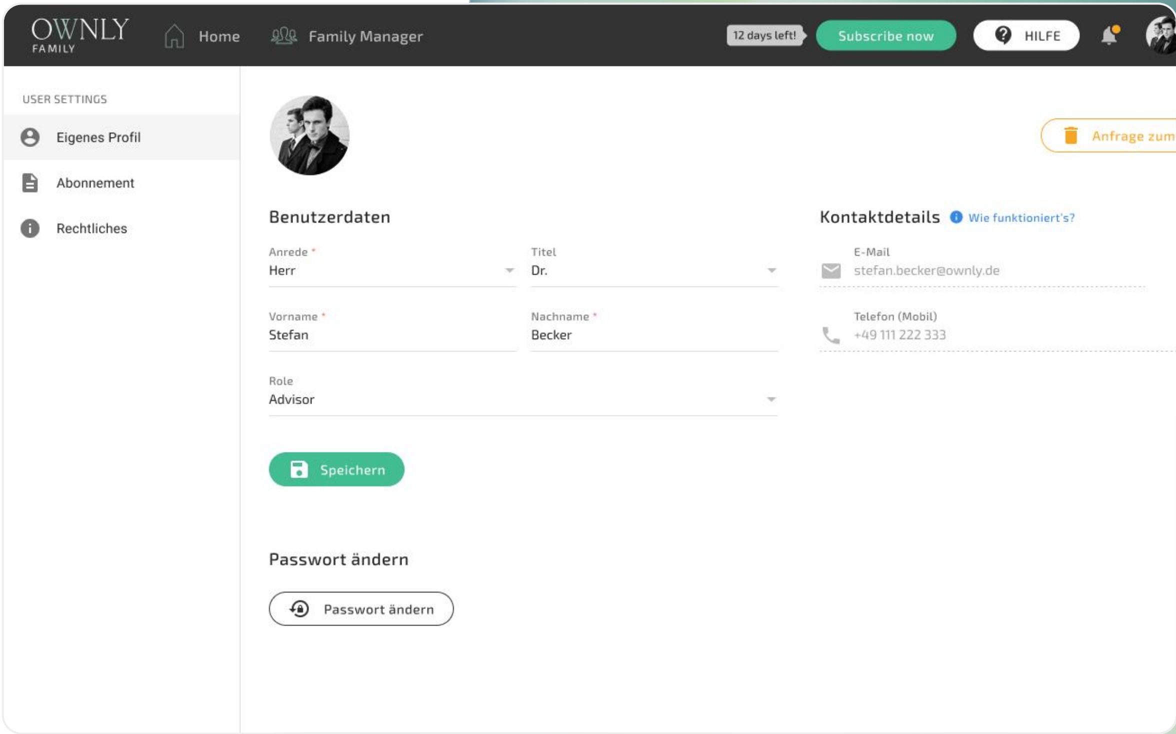
Mandanten und Kunden

Customer and client profiles can be created and maintained independently.

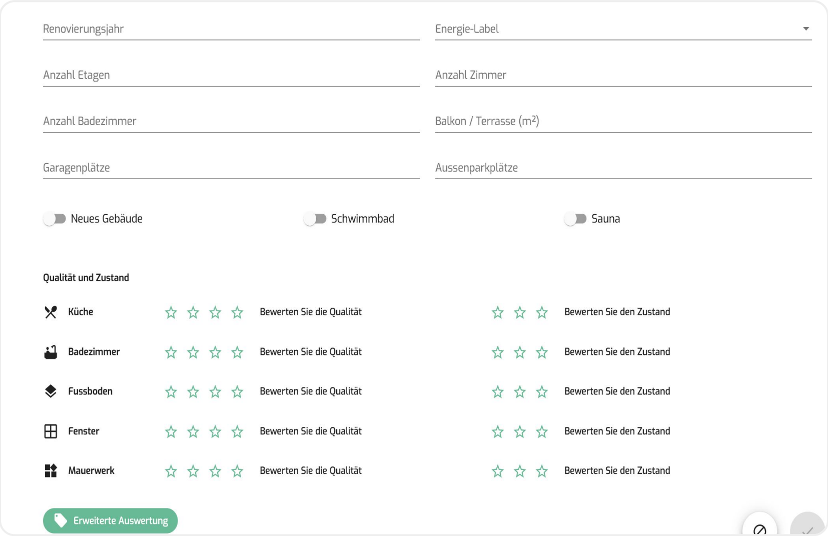
The main account holder has unlimited read and write access to all assets and sub-accounts (family members, companies).

Currently, 50 sub-accounts can be assigned to each account.

Several accounts can be managed side by side in the Family Advisor.



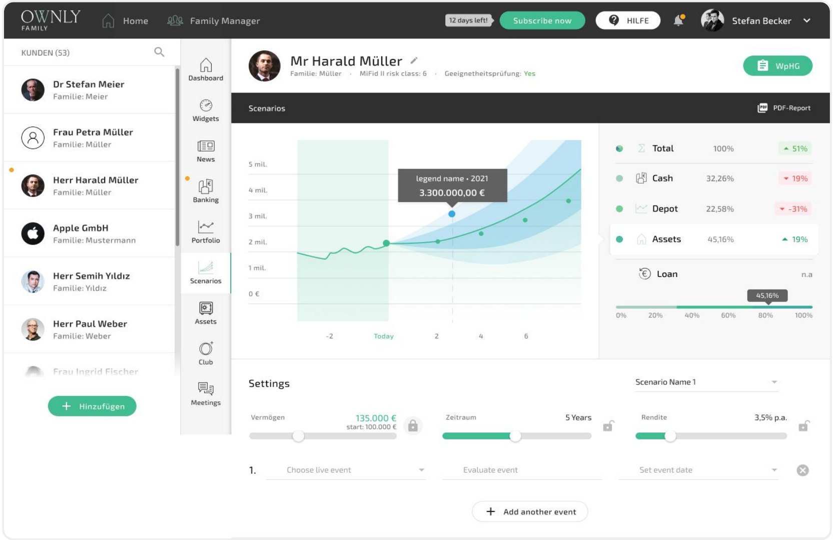
Advanced real estate valuation



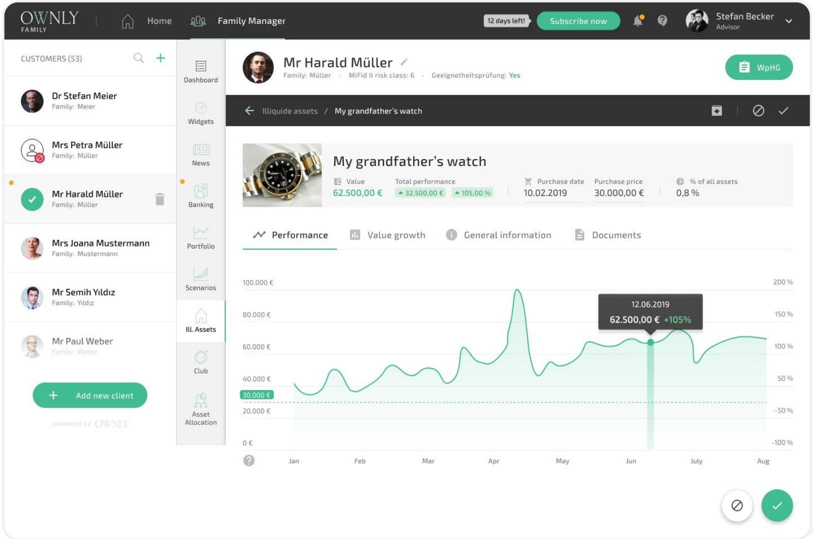
With the detailed property valuation, you can determine the exact value of your property based on data from our partner company PriceHubble.
This application is available for B2B customers on request.

First fill in the mandatory fields such as year of construction, living space and floor area for a simple valuation. The detailed valuation then gives you the opportunity to further specify the valuation using various parameters.

Performance Analysis

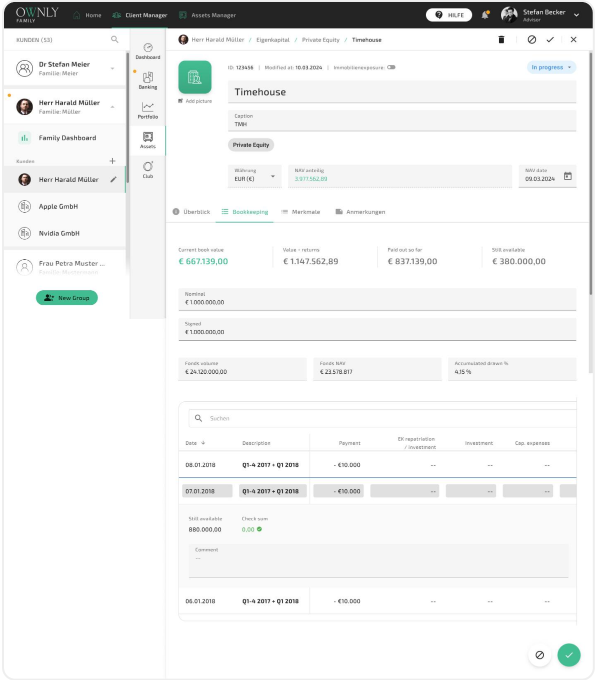


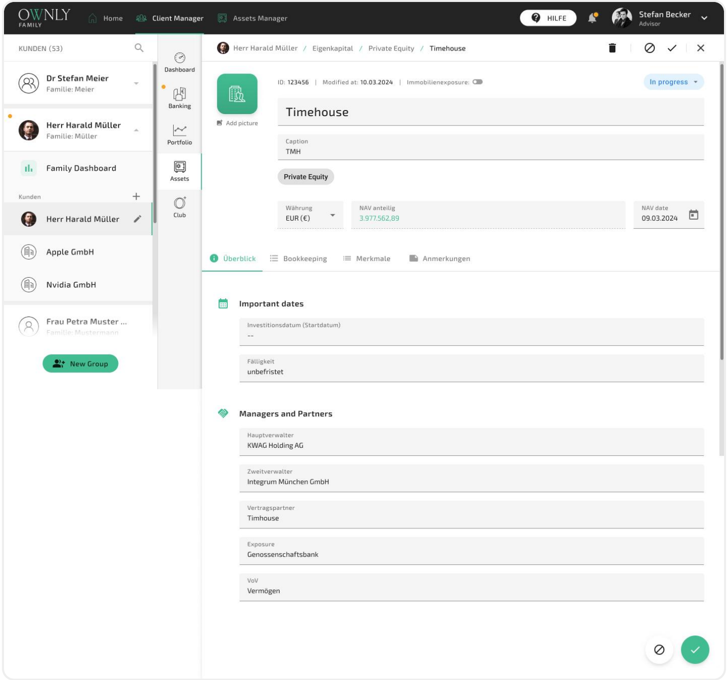
E.g. modeling of scenarios for the development of assets.



Or detailed analysis of the performance of individual assets.

Private equity detailed view (example)





Aufnahme und Darstellung des Reportings von Private Equity Fonds.

Stammdaten und Bewertungsverläufe können abgebildet werden.

Functions in the **frontend** (1/2)

Basic modules

- Registration and authentication including 2-factor authentication via SMS
- Individual legal terms (imprint, GTCs and DSE)
- Provision and operation of interfaces to information service providers (Finleap, Teletrader, Pricehubble, etc.)
- Hosting in a Bafin-compliant hosting environment
- Bafin certification of our offering

User Management

- Manage user profile (incl. profile photo)Change password (incl. 2FA)
- Change password (incl. 2FA)
- Change password (incl. 2FA)
- View/change subscription
- Delete account (by request)
- GTC, imprint, DSE

Family members

- Add family members
- Change family member data
- Delete family members
- (Hidden feature)Invite family members

Dashboard

- Visualization of the asset dashboard including family members
- Creation of a PDF report from all assets and for all family members

Asset dashboard

- Chart of the family portfolio's assets; contains the cumulative performance of all asset classes
- Development of assets (T/M/Y)
- Allocation of assets
- Overview of families
- Latest news on assets

Banking

- List of accounts, separated by bank
- Synchronize accounts
- Add accounts

Account / Deposit / Loan detail view

- Changing bank details
- Deleting bank details
- Assigning names to bank details
- Assigning bank details to individual family members

View transactions

- Categorize transactions
- Visualization and categorization of all transactions - all accounts (end of April)
- Dashboard for expenditure overview
- Tax archive - transaction aggregation
- Search function

Tax archive area

- List of archived transactions
- Filter option by year and tax categories
- Changes to tax categories
- Create a tax overview as PDF

Pseudo-bank

- Automatic validation of entries
- Bank search
- Foreign currency accounts with automatic EUR conversion
- Loans and custody accounts as special types
- Remove bank details

List of securities

- Overview of individual positions
- Detailed view of the individual securities
- Performance chart (Teletrader) with basic figures for the security, selection of the period under review

Functions in the **frontend** (2/2)

Portfolio overview

- Performance of total and individual assets, asset allocation
- Performance of the portfolio
- Performance of cash
- Performance of real estate
- Performance of loans

Assets

- Overview of existing assets
- Adding valuables, the classes real estate, loans, crypto, mobility, commodities, investments, insurance, valuables or other

Real estate area

- Select property type
- Specification of key and extended features
- Automatic valuation of the value via Pricehubble
- Manual price quotation
- Upload a picture of the property

Digital currency

- Add Bitcoin, current price
- Add other cryptocurrencies with manual price indication

Financing

- Select the type of financing
- Add the value, including a description of the characteristics and comments

Mobility

- Select the asset (car, yacht, airplane, etc.)
- Add the value, including a description of the characteristics and notes

Raw materials

- Selection of the asset - commodity class
- Adding silver/gold, current price
- Adding the value, including description of the characteristics and notes

Entrepreneurial participation

- Select the type of participation
- Add the value, including a description of the characteristics and comments

Insurance and pensions

- Select the type of insurance
- Add the value, including a description of the characteristics and comments

Valuables

- Selection of the object of value
- Adding the value, including a description of the characteristics and comments

Other Assets

- Description of the asset
- Adding the value, including a description of the characteristics and notes

Club area

- Overview of posts
- Detailed view of a post
- Call up a PDF or a video

Help area

- FAQs
- Contact details

Administration function overview

Numerous site functions can be customized via the admin panel.

Bank accounts
- Adding and changing control categories

Assets of the users
- Adding and changing asset categories
- Creation and maintenance of subcategories

User communication
- Sending push messages to all users for display next to the user name

User management
- Overview of all users stored in the database
- Search function, filter function
- Delete users

Club / Bulletin board
- Overview of all content
- Maintain content
- Delete content
- Add media (pdf, video)

Possibility to apply for third-party offers
- Creating logos
- Creating tracking links

Page management
- Adding static pages within the offer
- Content maintenance
- Deleting content

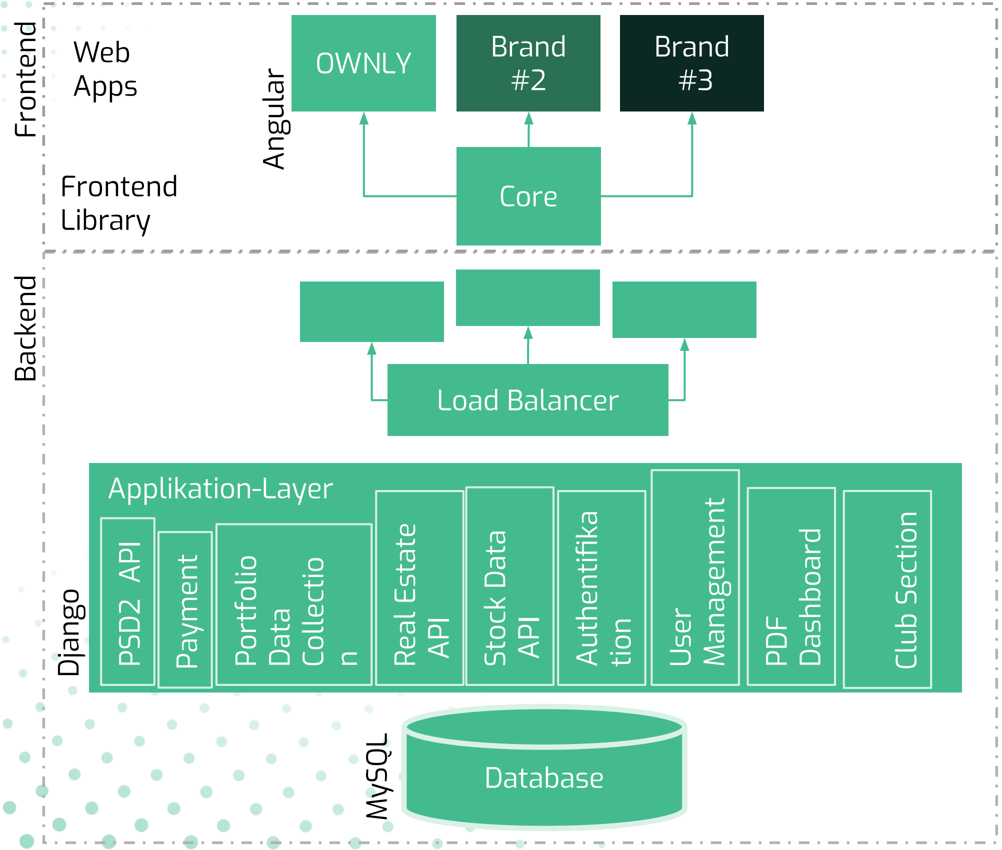
Multipliers
- Overview of patriarchs
- Adding patriarchs
- Deleting patriarchs

Payment management/transactions
- Overview of user payment plans
- Search function, filter function
- Change payment plans
- Add payment plans

Log Files and Viewer
- Viewing and monitoring all transactions and processes, especially at the interface to third-party applications
- Finleap (psd2 data exchange), SMS dispatch, Pricehubble real estate valuation, Stripe Payment

Tech Stack

OWNLY – the technical platform



We provide the frontends in an individual web app that can be customized in the customer's corporate design.

With the help of our front-end code library, we are able to set up the application quickly.

Our OWNLY platform is very flexible and designed to run several individualized applications simultaneously.

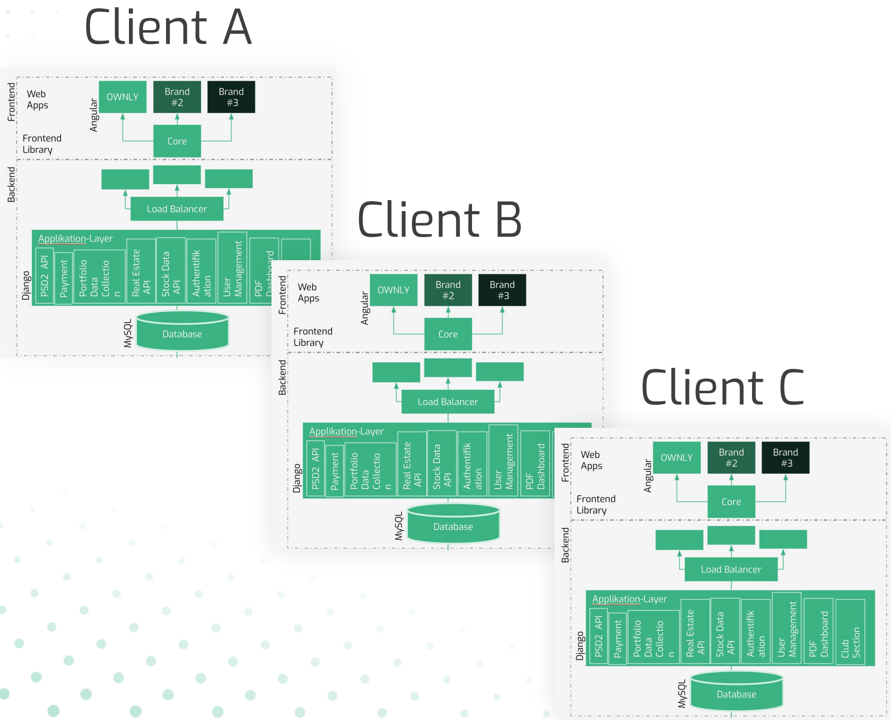
Each instance has its own independent backend system. Through the configuration, we are able to activate the respective functionalities that the customer requires.

As the front-end and back-end systems are decoupled, we can customize the applications simply and easily.

With our platform, we can operate our own wealth management dashboard for clients very quickly and efficiently.

Multi-Customer Management

Individual instances for each customer



We create a separate instance and a separate virtual server in the cloud for each new customer.

The **application layer** is replicated and linked to the database.

We take a similar approach for the frontend: we replicate the frontend library and customize it based on the desired corporate design.

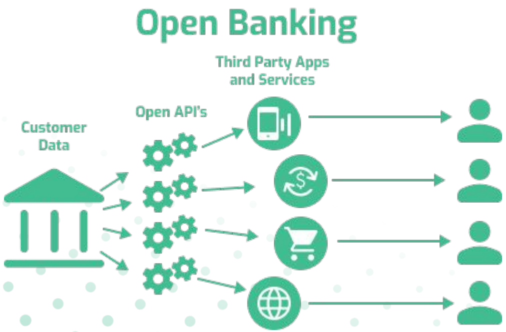
This allows us to keep the setup process lean and avoid code deviations in the instances.

In addition, all customers can benefit from extensions for individual customers on request.

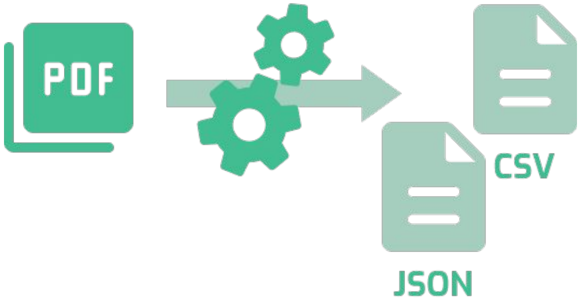
Data import and data maintenance

1 and /or 2 and /or 3

Recording of cash holdings via the PSD2 interface



Processing of securities settlement to record securities account values



Manual recording of illiquid assets; modification and expansion of existing data

Interface providers and partner companies

OWNLY FinTech Master Admin

German, Austria, Switzerland real estate market

Gold, Silver, Bitcoin

Pay wall

SMS system

Currency system

Mass mailing system

PriceHubble

Quandl

stripe

websms
FROM LINK MOBILITY

exchangerates

German Edge Cloud

Banking API

Qwist

Deutsche Bank, Commerzbank, Sparkassen, Volksbanken, Consors etc.

Market Info

Baha

QPLIX

Deutsche Börse, Dow Jones, NASDAQ, MSCI World

Server operator in Germany (Eschborn, Frankfurt)

Programming frameworks

OWNLY was developed using the latest programming technology and is constantly being updated and expanded with new features. This includes the following topics

- Database software
- Backend programming
- Encryption and IT security technologies

- Front-end development and design
- Organization of the server structure

Security concept

Questions about operation and data security

1. **Where is the data stored (hosted)?**
   The data is hosted on a separate instance of German Edge Cloud GmbH & Co. KG, Eschborn in Germany. Technically, this is a cloud solution that uses German locations.
2. **Can the customer also have the operation managed by service providers other than OWNLY FinTech GmbH?**
   Yes, after the software has gone into production, the client can decide for themselves who will monitor and support the ongoing operation (software and server structure). OWNLY FinTech is available for this in any case. OWNLY FinTech is prepared to update the software on an ongoing basis and also to implement new features. However, the software is programmed in such a way that third parties with the appropriate knowledge can further develop the software.
3. **How is data security guaranteed?**
   Data security concerns different levels of the applications. Firstly, personal data is encrypted as part of the software (SHA 256). The server operator also protects the server structure by means of firewalls and physical security measures and is certified accordingly. OWNLY FinTech has data security checked at least once a year by external software experts using penetration tests, i.e. structured attempts are made to access data. The results of the annual tests are incorporated into the expansion of the security architecture.
4. **What influence does registration as an account information service with BaFin have?**
   OWNLY FinTech is subject to the German Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz - ZAG), which primarily sets out organizational requirements for the protection of customer data. For example, appointments of managing directors must be approved by BaFin (verification of qualifications), IT governance must be established and an audit must be carried out.

IT security structure

The organization and structure of IT

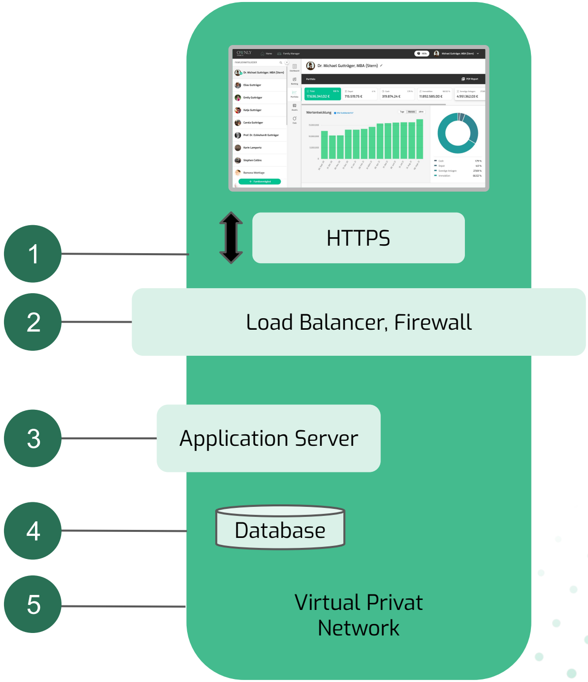
Organization

1. Secure communication via an encrypted SSL connection.
2. Servers are protected by firewalls and load balancers.
3. Multi-layer architecture to reduce complexity and ensure stable maintainability.
4. Securely stored backups in Germany within certified data centers according to ISO standards (see below).
5. Server access not possible from outside (only in-house within a virtual private network).

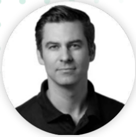
Certificates of the data centers we use at German Edge Cloud:

- ISO27001 based on IT-Grundschutz
- ISO9001
- ISO22301
- ISO5001
- ISO 14001
- PCI DDS
- Tier II Standard

Structure



Management team



Dr. Nicholas Ziegert
CEO
Lawyer, Master of Laws

Dr. Matthias Schulz
Co-CEO
Lawyer, Fondmanager

Daniela Obermeier
CFO
Dipl. Kffr., Fürtslich Castell`sche Bank

Daniel Konwisorz
CTO
Bachelor of Engineering, DESY Hamburg, PhD student

Cristina Bülow
Head of Regulation
Dipl. Kffr., Partner EY, Gf, KVG, Finanzdienstleister

Developer/Designer/Revision

Produkt Team:

- **Florian Pawlow**, Frontend designer and developer, degree in multi-media design
- **Daniel Pietocha,** Frontend Designer and Developer, Bachelor Graphic Design
- **Pawel Sciercki**, Backend Developer, Master in Computer Science
- **Piotr Lukaj**, Full-Stack-Developer, Bachelor of Computer Science
- **Karina Baranska**, Testing, Master in Geology
- **Kamil Tamindarov**, Testing, Marketing

Sales:

- **Hendrik Emrich**, Diploma in Business Administration

Revision:

- **Kai Mühlenbrock**, Diploma in Computer Science, Master in Business Informatics

Team-Video:
https://youtu.be/u72r5TWish4

Pricing model

Pricing model

Our pricing model is individual and is based on the customer's requirements:

1. Setup (one-time)
   - Installation der Software auf gewünschter Serverumgebung; Setup eines eigenen Mandanten; Individualisierung und Funktionstests zur Abnahme. — from **€ 2,500,-**
   - Migration — (at cost)

2. Monthly license fee for the use of our software in the SaaS model **(**from **€ 350,-)**
   - Based on user (end user) — metric: number of users
   - Based on workstations — metric: number of workstations
   - Based on AuM — metric: per thousand of volume managed

3. Individual services for the extension of features and interfaces are charged at the current daily rates (see below).
   - Developer — **€ 850,-**
   - Projekt Manager — **€ 1.190,-**

Further contract components/sales tax:
License agreement, order data processing agreement and Software Service Layer (SSL) agreement; if applicable, individual orders according to service description. All prices are subject to VAT.

Next steps & contact

Nächste Schritte

Schritt 1

Presentation of the software and expansion options by OWNLY

Schritt 2

“Event storming” with the aim of describing the individualization work

Schritt 3

Preparation of an offer for the implementation of the customizations

Schritt 4

Conclusion of contract and start of structuring

Schritt 5

First results of the individualizations

Schritt 6

Onboarding/training of employees/users

Schritt 7

Testing with selected customers and collecting the results

Schritt 8

Customer-ready tool (depending on the scope of customization)

Contact

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