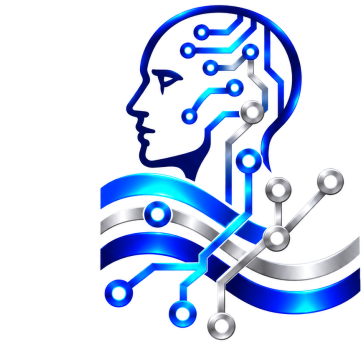

FINTECH SCB®
Financial Advisory & Intelligence
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FINTECH SCB INSIGHT November 2026

Method Before Speed

FINTECH SCB Intelligence: one engine, up to three AI systems working together, one report. Security, offline work and dedicated servers on request.

Roberto Balbino
Founder & CEO, Fintech SCB

ENGLISH EDITION

THE VISION

“

I wanted FINTECH SCB Intelligence because working with capital, businesses and international decisions requires method even before speed. Through many years in financial management, banking and advisory, I have learned that the problem is rarely a lack of information: it is the time needed to verify it, connect it and turn it into a reasoned position. This platform puts up to three artificial intelligence systems at the service of that method, leaving the final judgement where it belongs: with the professional.

Roberto Balbino

Founder & CEO, Fintech SCB

FINTECH SCB® INTELLIGENCE

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About this insight. Period: November 2026. This document presents FINTECH SCB Intelligence, the platform developed within Fintech SCB, as described on fintechscb.com and robertobalbino.com on 22 November 2026. Features, plans and conditions may change. External sources are listed at the end, with links and dates. Facts, interpretations and hypotheses are kept distinct. The document is information, not investment, legal or tax advice.

In brief

FINTECH SCB Intelligence is built for people whose work ends in a decision: an allocation, a credit line, a recommendation to a board. It rests on one conviction: in finance, method comes before speed.

- **One engine, up to three AI, one report.** ULTRA Combined makes up to three artificial intelligence systems from different providers work together on the same question, like a team of analysts. The user receives a single shared report, not three answers to reconcile.
- **Seven stages, always the same.** The question, research with sources, independent analyses, cross-review, drafting, shared verification, final report. Each stage leaves a trace in the document.
- **Five modules on one engine.** Research and analysis with sources, financial analysis and scenarios, Document Library, CRM and relationship management, Financial Observatory.
- **Security by design.** Calls to the AI engines leave only from the server side, access keys never reach the device, data are separated by account and connections are encrypted. Nothing goes to AI without the user's confirmation.
- **Work continues offline.** Library and CRM remain usable without a connection: consulting, searching, adding documents, updating records, planning next steps.
- **Dedicated servers on request.** Professional firms, family offices and companies with specific confidentiality requirements can ask for the platform to be installed on a server of their own.
- **The final judgement stays with the professional.** The platform provides information and analysis tools. It does not provide investment advice and it sends nothing on the user's behalf.

At a glance

ENGINE	ULTRA Combined: up to three AI systems, one shared final report
METHOD	Seven stages, from the question to the final report
MODULES	Research with sources · Financial analysis and scenarios · Document Library · CRM · Financial Observatory
SECURITY	Server-side AI calls · data separated by account · encrypted connections · confirmation before any data is sent
OFFLINE	Library and CRM usable without a connection, with the platform open and access completed
SERVERS	Dedicated server on request; timing, terms and costs defined case by case
LANGUAGES	Italiano · English · Español, for the interface and for reports
DEVICES	App for iPhone and iPad · on a computer, in the browser
ACCESS	With the app, or on a computer at intelligence.fintechscb.com

How to read this insight

- **For the method:** chapters 3 and 4, the ULTRA Combined engine and its seven stages.
- **For security and data:** chapters 7 and 8, including dedicated servers.
- **For work without a connection:** chapter 9.
- **For a practical case:** chapter 6, from the client record to the follow-up.
- **For limits and responsibilities:** chapter 11.

01

From information to decisions

Those working with wealth, businesses and international markets receive more information each day than they can verify: news, market data, financial statements, reports, regulations, client documents and meeting notes.

Value lies not in quantity, but in the ability to select what matters, verify it, connect it and turn it into a reasoned position. That sentence describes the daily work of an adviser, a private banker, a chief financial officer. It also describes the gap this platform was built to close.

Scarcity has moved

Twenty years ago the scarce resource was access. A professional with the right terminal, the right broker notes and the right contacts knew more than the others. Today the same central bank decision reaches everyone within seconds, accompanied by dozens of comments. What is scarce now is the time to check which of those comments rests on a document and which on an impression.

Artificial intelligence has widened the gap. A well-written answer now costs nothing and arrives at once. But a fluent answer is not a verified one, and in this profession the cost of an error is asymmetric: a wrong figure in a memo to a client costs far more than the hour that was saved by not checking it.

> *The problem is rarely a lack of information: it is the time needed to verify it, connect it and turn it into a reasoned position.*
>
> **Roberto Balbino, Founder & CEO, Fintech SCB**

One environment instead of many

FINTECH SCB Intelligence brings this work into one environment. It combines research, analysis, a document archive and relationship management, and connects them to an artificial intelligence engine that works methodically: accessible sources, independent analyses, critical comparison and a final result to read, check, share and defend before a client.

The last four verbs set the standard. A report must be readable by someone who was not present when it was prepared. It must be checkable, because every source carries its link. It must be shareable, in a single document rather than a chain of messages. And it must be defensible, because the professional who signs it will have to explain it to a client.

Four principles

Four principles guide the platform. They are stated here because every chapter that follows applies at least one of them.

Verifiability

Sources are cited with their links, so that every conclusion can be checked.

Context

Analyses can start from the documents and information the user chooses to provide.

Control

The user decides which data to send for processing; no communication is sent without the user's decision.

Security

Calls to the AI engines leave only from the server side, data are separated by account and, on request, the platform can be installed on a dedicated server.

02

Why method matters now

Artificial intelligence has entered financial work faster than the controls that usually accompany a new tool. Supervisors have noticed, and their message is consistent: the technology may change, the responsibility does not.

What the authorities say

On 30 May 2024 the European Securities and Markets Authority (ESMA) published a statement giving initial guidance to firms that use artificial intelligence when providing investment services to retail clients. The statement is built on the existing MiFID II framework: firms that use AI must continue to meet its requirements, in particular on organisational arrangements, conduct of business and the duty to act in the client's best interest.[2]

On 14 November 2024 the Financial Stability Board (FSB) published its report on the financial stability implications of artificial intelligence. The report recognises benefits such as operational efficiency, regulatory compliance, product customisation and advanced analytics. It also identifies vulnerabilities that could increase systemic risk: third-party dependencies and service provider concentration, market correlations, cyber risks, and model risk, data quality and governance.[3]

In March 2025 the International Organization of Securities Commissions (IOSCO) published a consultation report on artificial intelligence in capital markets, prepared by its Fintech Task Force with the contribution of members and market participants. It describes current use cases together with the risks and challenges for investor protection and market integrity.[4]

Authority	Document	Date	Point relevant here
ESMA	Public statement on AI in retail investment services	30 May 2024	Existing obligations continue to apply when AI is used
FSB	The Financial Stability Implications of Artificial Intelligence	14 November 2024	Dependence on few providers; model risk and data quality
IOSCO	AI in Capital Markets: Use Cases, Risks, and Challenges	March 2025	Shared map of uses, risks and challenges

What research suggests

In 2023 a group of researchers proposed an approach in which several instances of a language model put forward their answers, discuss them over several rounds and arrive at a common final answer. On the tasks they tested, the authors report better reasoning and better factual validity, with fewer fallacious answers and hallucinations than a single model working alone. The paper was presented at the International Conference on Machine Learning in 2024.[5]

The limits must be stated. The experiments concern benchmark tasks, not financial analysis, and no procedure removes the possibility of error. The study supports an intuition any investment committee already knows: a conclusion that has survived an informed objection is worth more than one that has never been questioned.

Our reading

Three consequences follow for a professional. They are Fintech SCB's interpretation, not statements by the authorities cited above.

1. **Responsibility stays human.** If the obligations do not change with the tool, the tool must leave the final judgement to the person who answers for it.
2. **Depending on a single system is a risk.** A method that uses more than one system, from different providers, and declares openly when one is missing, is less exposed than a method that relies on one voice.

3. **The quality of sources decides the quality of the answer.** An analysis is only as sound as the documents it rests on, so sources must be visible and checkable.

Three questions for any AI tool

Before entrusting a tool with a client's documents, three questions are worth asking. This insight answers them for FINTECH SCB Intelligence.

Question	Where the answer is
Where do my data go, and who decides?	Chapters 7 and 8: security, privacy, dedicated servers
Can I see what the answer rests on?	Chapters 3 and 4: the engine and its seven stages
Who answers for the result?	Chapter 11: limits and responsibilities

> **Facts, interpretations, hypotheses**
>
> The first two sections of this chapter report what the cited documents say. The third is an interpretation. None of the documents evaluates, endorses or mentions FINTECH SCB Intelligence.

03

The engine: ULTRA Combined

One engine, up to three AI, one report. At the heart of the platform is a powerful integrated engine that can use up to three artificial intelligence systems and makes them work together.

The engine's strength is joint work

The engine does not add up three answers. It makes up to three AI engines work jointly on the same question, with distinct roles, comparison and a final verification. The result is one report that has already passed a comparison and a check before it reaches the reader.

A team, not three opinions

With the ULTRA Combined method, you do not receive three answers to compare manually. The systems work as a team of analysts, each with a role in the same procedure, and the result is a single shared final report.

The difference is practical. Anyone can put the same question to three AI systems and read three answers. The work then begins: finding where they agree, understanding why they differ, deciding which figure to trust. That work falls on the user, at the moment the user has least time. ULTRA Combined moves the comparison inside the procedure, where it is carried out systematically and leaves a trace.

Aspect	Three separate answers	ULTRA Combined
Who compares	The user, by hand	The procedure, systematically
Divergences	Left to the user to interpret	Examined before drafting
Weak statements	Up to the user to notice	Challenged in the cross-review
Result	Three texts	One shared report
If a system is unavailable	One answer fewer	Work continues; the report states how many took part

Why more than one system

Each artificial intelligence system has its own strengths and limitations. Having them work on the same question, using a method that includes comparison and verification, helps uncover inconsistencies and gaps before they reach the final document.

This is the logic of the second signature, familiar to anyone who has worked in a bank. An analyst prepares, a colleague reviews, a committee discusses. Nobody assumes that the first draft is wrong. The assumption is that an error is more likely to be caught by someone who did not make it.

The engines do not simply run side by side. First comes independence: each available engine examines the question and the material on its own, so that the first answer does not anchor the rest. Then confrontation: the analyses are compared and weak or unsupported statements are challenged. Finally one text: the conclusions come together in a single document, which the engines that took part verify before delivery.

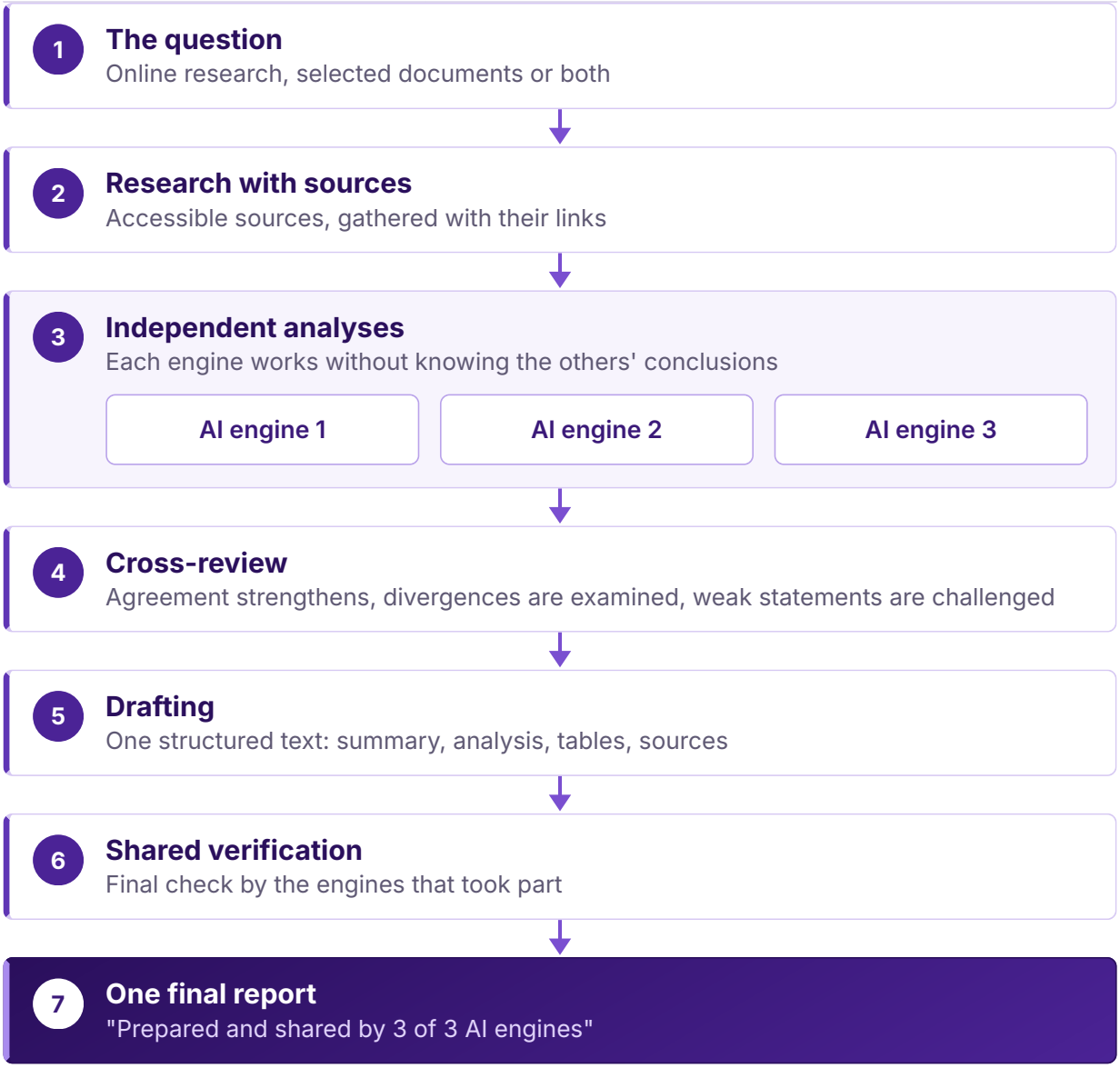

Figure 1. ULTRA Combined: up to three AI engines work on the same question and deliver one report.

04

The seven stages

ULTRA Combined is a procedure, not a prompt. Every report follows the same seven stages, in the same order.

1 The question

The user formulates the request and chooses its basis: online research, selected documents or both. The choice of basis is the first act of control. A question about a client's balance sheet does not need the web; a question about a market does.

2 Research with sources

When requested, the platform carries out online research and gathers accessible sources, which accompany the analysis with their links. A source that cannot be opened by the reader cannot support a conclusion.

3 Independent analyses

Each available engine examines the question and material independently, without knowing the others' conclusions. At this stage difference is an asset: three readings of the same documents show where the evidence is firm and where it is open.

4 Cross-review

The analyses are compared: areas of agreement strengthen the conclusions, divergences are examined, and weak or unsupported statements are challenged. This is where the engines stop working in parallel and start working together.

5 Drafting

The conclusions come together in a single structured text, with a summary, developed analysis, tables and sources. The reader finds one line of reasoning, not a collage.

6 **Shared verification**

Before delivery, the text undergoes a final verification shared by the engines that participated. The draft is checked against the analyses and sources from which it came.

7 **Final report**

A single document carrying the FINTECH SCB® identity, sources with links and an indication of how many engines prepared and shared it, for example "Prepared and shared by 3 of 3 AI engines".

What the final report looks like

Every ULTRA Combined report has the same structure, so that a reader who has seen one knows where to look in the next.

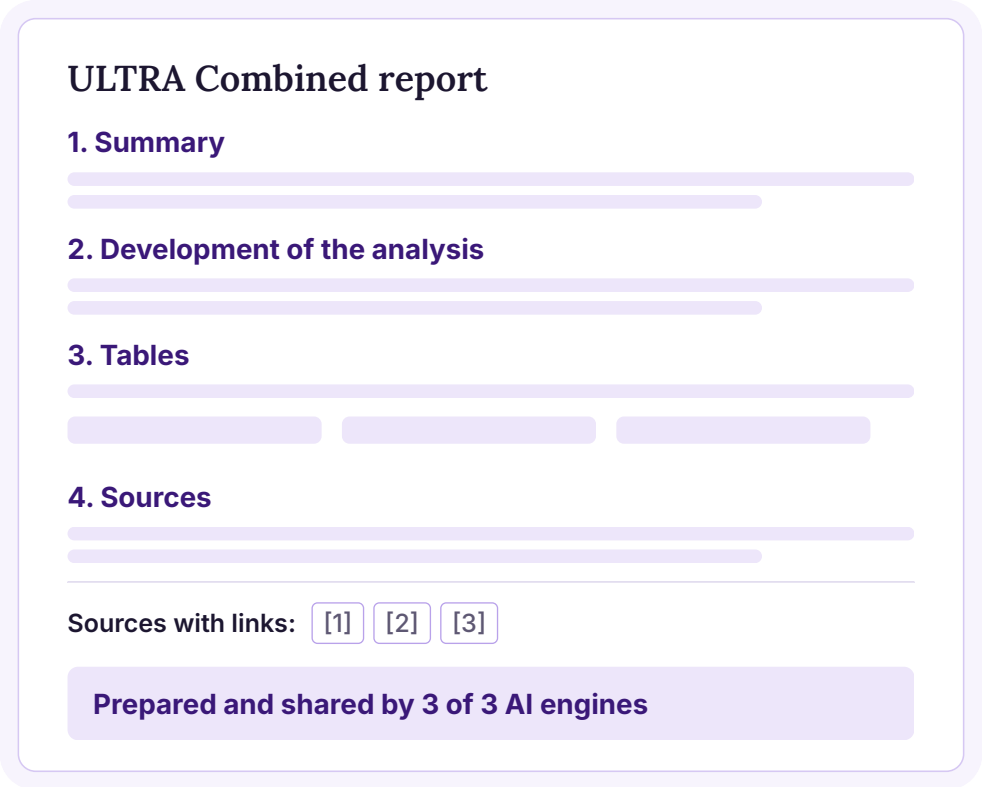

Figure 2. Structure of an ULTRA Combined report.

The summary states the conclusion first. The development shows the reasoning. Tables collect the figures in one place, and sources close the document, each with its link. The last line declares how many engines took part.

Continuity

When an engine is unavailable, work continues with the active ones and the report states how many participated. The absence of an engine is never concealed.

Transparency

Before starting a processing task, the platform shows an estimate of the credits required. Every report remains in the history, where it can be consulted and exported.

Engines that can change

The artificial intelligence systems used may evolve over time. The method does not depend on any one of them. The providers are identified in the Privacy Policy and in the consent screen shown before first use, so the user always knows who processes the content sent for analysis.

05

Five modules, one working environment

The platform brings together tools that are usually scattered across archives, spreadsheets, address books, folders and different programs. Each module works on its own; value emerges when they work together on the same engine.

1. Research and analysis with sources

In-depth work on economics, finance, markets, banks, geopolitics and technology, with the option to use accessible online sources and documents selected by the user.

The starting point is a precise question: the effects of a monetary policy decision, the soundness of a country's banking system, the impact of a geopolitical tension on a supply chain, the evolution of a technology sector. Depending on the need, the answer is a short reply with sources or a complete report prepared with ULTRA Combined. Sources are cited with their links, and the method aims to keep facts, interpretations and hypotheses distinct, so that the reader always knows what each conclusion rests on.

2. Financial analysis and scenarios

Examination of financial statements, margins, debt and liquidity; SWOT analysis; favourable, central and adverse economic scenarios, with risks, assumptions and indicators to monitor.

Starting from the financial statements and documents uploaded, the platform reconstructs the economic and financial picture of a company: profitability and margins, structure and sustainability of debt, liquidity. From this it derives strengths and weaknesses, opportunities and threats, and the questions to put to

the client or to management to complete the picture. The scenarios compare three hypotheses, favourable, central and adverse, stating for each the premises, the main risks and the indicators to follow over time.

This supports a preliminary assessment, the preparation of a meeting with an entrepreneur or a bank, or the discussion of a plan. It does not replace the verification of the data or professional judgement.

3. Document Library

A space to collect, organise and consult books, articles, reports, insights, financial statements and other documents. Selected materials can serve as the basis for analysis and in-depth research.

Documents in PDF, Word and text format can be added, and their text is extracted directly on the device. Each document receives a title, a category, tags and notes. Search works on the full text, with filters by category, tag and own works. The Library is the memory of the platform: what the professional has read, written and collected becomes material that the engine can use, when and only when the user selects it.

4. CRM and relationship management

Records for clients, prospects, partners, professionals and media contacts, with notes, linked documents, activities, next steps and reminders. The platform can help prepare meetings, minutes and follow-up drafts.

Each record keeps the history of a relationship in one place: who the person is, what was said, which documents are linked, what happens next and when the next periodic review falls due. Records can be searched and filtered by text, segment, tag and deadline, and reports already saved in a client's record can be read again at any time. Minutes and follow-up drafts remain drafts: the platform prepares, the professional decides.

5. Financial Observatory

European Central Bank reference exchange rates, monitoring of the websites entered by the user and the possibility of preparing short notes on the available data.

The Observatory is the starting point for following the data: the euro reference exchange rates published by the ECB, the monitoring of websites chosen by the user, and short notes on the available data, useful as the basis for a comment or a deeper analysis. Its extension with new sources and with personalised monitoring tools is planned.

The modules compared

Module	What it is for	Without a connection
Research and analysis with sources	Answers and reports on economics, finance, markets, banks, geopolitics, technology	Not available: requires a connection
Financial analysis and scenarios	Statements, margins, debt, liquidity, SWOT, three scenarios	Not available: requires a connection
Document Library	Collecting, organising, searching and consulting documents	Available; AI summary sheets require a connection
CRM and relationship management	Records, notes, linked documents, next steps, reminders	Available; AI briefs and minutes require a connection
Financial Observatory	ECB reference rates, monitored websites, short notes	Not available: requires a connection

06

How they work together: an example

An adviser is about to meet the owner of a manufacturing company that is considering new financing. The example shows the modules in sequence, and where the professional decides.

1 **The client record**

The adviser opens the client record in the CRM: notes, documents and previous activities are already there. Nothing has to be reconstructed from e-mails and folders.

2 **The financial statements**

The adviser uploads the latest financial statements to the Library and links them to the record. The text is extracted on the device.

3 **The request**

The adviser asks for an analysis of margins, debt and liquidity, and for the three scenarios, favourable, central and adverse, for the sector. Before sending, the platform shows what will leave the device and an estimate of the credits required.

4 **The report**

ULTRA Combined returns a single report, with tables and sources, shared by the engines that took part.

5 **The brief**

The pre-meeting brief summarises the key points and the questions to ask.

6 **After the meeting**

The platform prepares minutes, a follow-up draft and the next step, which stays in the record together with the reminder of the next review.

What has changed

No single step in this sequence is extraordinary. Advisers have always read statements, prepared questions and written minutes. What changes is continuity. The same record holds the documents, the analysis, the brief, the minutes and the next step. Six months later, the periodic review starts from there and not from a blank page.

The same method applies to a family office following a geopolitical theme, or to an entrepreneur preparing a meeting with the bank.

> **Where the professional decides**
>
> Which documents to send for processing. Whether the conclusions of the report hold. What to say to the client. Whether, when and how to send the follow-up. At each of these points the platform proposes and the professional disposes.

07

Security, privacy and data control

Those who handle clients' assets and company documents handle confidential information by definition. In FINTECH SCB Intelligence security is one of the four principles, and it shapes how the platform is built.

A hybrid model

FINTECH SCB Intelligence adopts a hybrid model. Documents and records can be stored on the device; the user chooses which information to send for processing and, before each sending, sees what leaves the device.

Two consequences follow. The first place for the user's material is the user's own device, where Library and records are kept separate for each account. And processing is always an explicit act: it happens because the user asked for it and confirmed it.

No data goes to AI without your confirmation

Before every processing task the platform shows what will leave the device. Only the content you choose is sent, and only after you confirm. What you do not select stays where it is.

What the user controls

- **On the device.** Library and records can be stored on the device, separated by account.
- **Confirmation before sending.** Content is sent for AI processing only after confirmation, with an indication of what is being sent.
- **Contact details excluded.** E-mail addresses and telephone numbers in the records are excluded from AI processing.

- **Explicit consent.** Consent to processing by third-party AI services is recorded and can be withdrawn at any time.
- **Optional synchronisation.** Synchronisation between devices is optional and switched off by default.
- **Access with a code.** Sign-in with an e-mail address and a six-digit code.
- **Account deletion.** The account can be deleted at any time.
- **No advertising.** No advertising and no tracking in the platform.

Server-side protection: five measures

1 **AI calls leave only from the server**

Calls to the AI engines start only from the server side of the platform. The access keys to the AI services are kept in a protected environment and never reach the device. A key that is not on a phone or a laptop cannot be copied from it.

2 **Access rules for each account**

The database applies access rules at the level of the single account. Each account reads and writes its own data, and only those.

3 **Encrypted connections**

Connections between the device and the platform are encrypted.

4 **Text extracted on the device**

The text of documents is extracted on the device. With optional synchronisation, activated only after a separate consent, the originals are kept in a private storage space.

5 **Sources verified by the server**

The sources found by online research are verified on the server side before they are listed in the report.

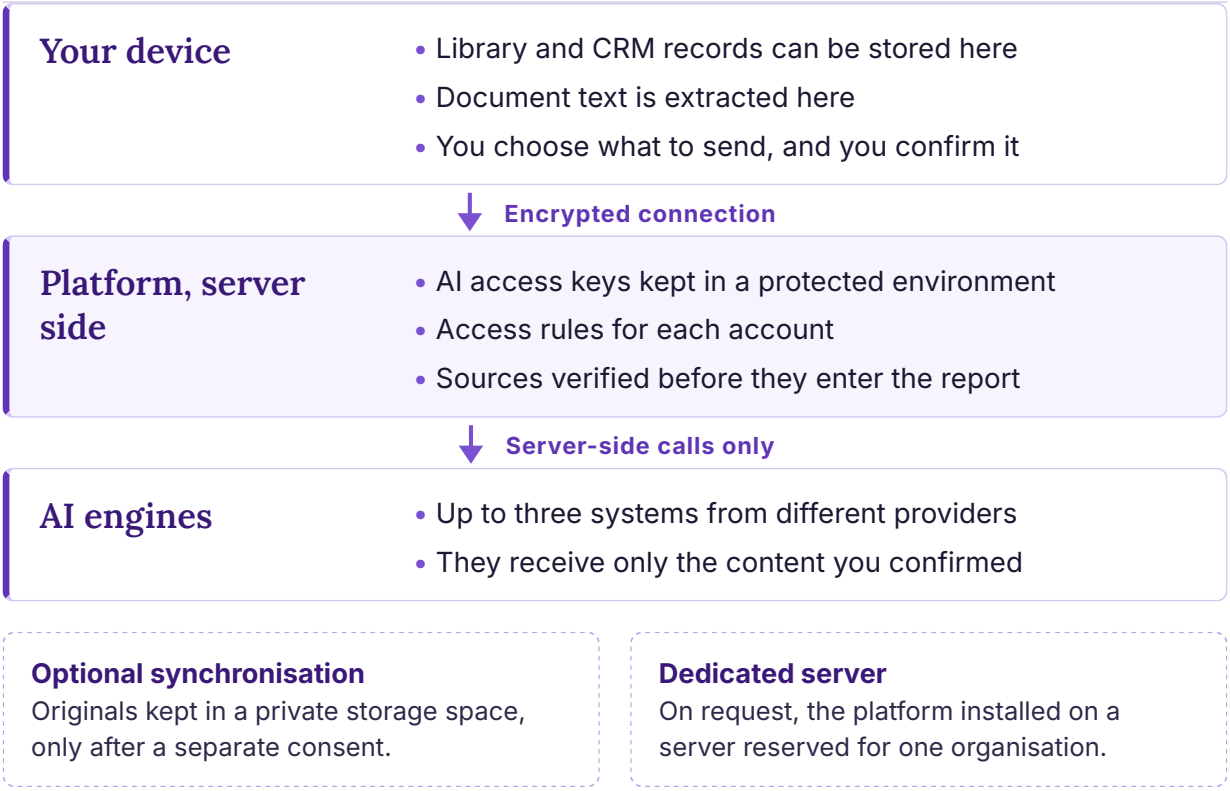

Figure 3. Where the data are and how they move.

Who processes the content

The artificial intelligence systems come from different providers. They are identified in the Privacy Policy and in the consent screen shown before first use. Because the systems may evolve over time, those are the two places where the current list can be checked. Consent is given before first use; it is never assumed.

The questions clients ask

Question	Answer
Where are my documents?	On the device, separated by account. In a private storage space only if optional synchronisation has been activated with a separate consent.
What is sent to the AI engines?	Only the content selected by the user, after confirmation.
Where are the access keys to the AI services?	In a protected environment on the server side. They never reach the device.
Who can read my records?	The database applies access rules at the level of the single account.
Can the platform run on a server of our own?	Yes, on request. See the next chapter.

A sober note

No system connected to a network can promise absolute security, and this platform does not. What it does is reduce exposure by design: keys kept off the device, data separated by account, encrypted connections, material kept locally wherever possible. It also makes every transfer visible and leaves the decision to the user.

The user has a part too. A device protected by a code or by biometrics, kept up to date, with backup copies of Library and CRM exported regularly, is the other half of the same protection.

08

Dedicated servers on request

Some organisations need more than a well-protected shared service. They need an environment of their own.

For professional firms, family offices and companies with specific confidentiality requirements, the platform can be installed on a dedicated server. Timing, terms and costs are defined case by case.

When it makes sense

- **A professional firm** bound by professional secrecy, which wants its clients' files in an environment reserved for the firm.
- **A family office** whose governance requires the family's data to be kept apart from those of any other organisation.
- **A company** whose internal security policy sets rules on where systems are hosted and who administers them.
- **An international group** that needs to agree in advance where its data are kept.

What changes, and what does not

With a dedicated server the installation is reserved for one organisation, and the conditions of hosting and administration are agreed with that organisation. The method does not change: the same engine, the same seven stages, the same rule that nothing is sent for processing without the user's confirmation. The technical set-up of each installation is defined with the client, case by case.

How to ask

The request is made from the page fintechscb.com/intelligence, with the button to request information or by choosing the dedicated server option in the form on the page. Fintech SCB examines the request and defines timing, terms and costs together with the organisation.

Dedicated server on request

For professional firms, family offices and companies with specific confidentiality requirements, the platform can be installed on a dedicated server. Timing, terms and costs are defined case by case.

09

Working without a connection

A platform for professionals must work where professionals work: on a plane, in a client's meeting room without a guest network, in a place where connecting is not advisable. In FINTECH SCB Intelligence the Library and the CRM remain usable offline.

Why it matters

- **Continuity.** Travel does not interrupt the work. Documents can be read and searched, records updated and next steps planned at any time.
- **Confidentiality.** What is consulted offline is read on the device and is not transmitted. For sensitive material this is often the most appropriate way to work.
- **Preparation.** The hours without a connection are the ones in which meetings are actually prepared. The material must be there.

A working routine

1. **Before leaving.** Open the platform and complete access. Add to the Library the documents needed for the trip and link them to the client records.
2. **Without a connection.** Read, search, annotate. Update the records after each meeting and set the next step and its reminder.
3. **Back online.** If synchronisation is active, the changes are sent. The questions noted during the trip become requests to ULTRA Combined.

Also without a connection

- Consult the Library: documents, text, notes and summary sheets already prepared.
- Search the full text of documents and filter by category, tag and own works.
- Add PDF, Word and text documents: the text is extracted directly on the device.
- Organise documents with title, category, tags and notes.
- Create and update records for clients, prospects, partners, professionals and media contacts.
- Add notes, contacts and linked documents to each record.
- Plan the next step and the periodic review of each client, with reminders falling due.
- Search and filter records by text, segment, tag and deadline.
- Read again the reports already saved in client records.
- Export and import backup copies of Library and CRM.

With a connection

- Access to the platform.
- ULTRA Combined and all artificial intelligence functions, including summary sheets, briefs and minutes.
- Online research with sources.
- Financial Observatory.
- Optional synchronisation between devices.
- Purchase of plans and credits.

The conditions, stated plainly

Offline activities require the platform to be already open, with access completed. If synchronisation is active, changes made without a connection are sent as soon as the connection returns. Online research and AI functions require a connection and the availability of the connected services.

10

Who it is for

FINTECH SCB Intelligence is designed for professionals, advisers, entrepreneurs, family offices and anyone who wants to approach decisions and projects with a more structured method of analysis.

Financial and wealth advisers

Prepared meetings, periodic client reviews, documented analyses. Each client record gathers notes, documents and next steps, and each review starts from the previous one.

Private bankers and wealth managers

An orderly picture of markets, banks and scenarios, and relationships followed with continuity. Research with sources supports the conversation with a demanding client.

Family offices

A single archive of documents and research, themes followed over time, clear reports for decisions. For those who need it, a dedicated server.

Entrepreneurs and chief financial officers

Reading of financial statements, scenarios, preparation of meetings with banks, investors and partners. The three scenarios help to arrive with answers already prepared.

Professionals and advisers

Accountants, business lawyers and corporate consultants who work on complex documents and international clients. The Library keeps documents searchable, also offline.

Analysts and researchers

Research with sources, analysis of documents and scenarios, professional and media contacts. Every conclusion carries the link to its source.

One method, different questions

Who	A typical question	Modules involved
Wealth adviser	What should I review with this client before the half-year meeting?	CRM, Library, ULTRA Combined
Private banker	How exposed is this portfolio's banking sector to a change in rates?	Research with sources, scenarios
Family office	How is this geopolitical theme evolving, and what should we watch?	Research with sources, Observatory, Library
Chief financial officer	How will the bank read our debt and liquidity?	Financial analysis and scenarios
Business lawyer or accountant	What do these documents say, and what is missing?	Library, financial analysis
Analyst	Which sources support this thesis, and which contradict it?	Research with sources, ULTRA Combined

11

What it is not

A tool is also defined by its limits. Stating them clearly is part of the method.

It is not advice

It is not investment, legal or tax advice, nor a personalised recommendation. It provides information and analysis tools.

It does not decide for the user

It does not take decisions in the user's place. It proposes analyses, scenarios and drafts; the choice remains with the person who answers for it.

It sends nothing automatically

It does not send communications on the user's behalf. Minutes and follow-up drafts remain drafts until the user decides whether and how to use them.

It does not replace verification or judgement

It does not replace the verification of sources or professional judgement. Figures must be checked against the original documents.

Content prepared with artificial intelligence may contain errors, also when several systems work together: cross-review and shared verification reduce the likelihood that an inconsistency reaches the final document; they do not eliminate it. Sources and conclusions must always be verified before taking decisions. This is why sources carry their links and every report declares how many engines took part.

> **What remains with the professional**
>
> Choosing the question and the documents. Checking the figures that matter. Deciding whether the conclusions hold. Explaining them to the client. No procedure takes these four tasks away, and none should.

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Access, languages and credits

FINTECH SCB Intelligence is used on iPhone and iPad with the app and on a computer from the browser. To get access, download the app or copy the address intelligence.fintechscb.com into your computer's browser.

1 **Download the app or copy the address**

On iPhone and iPad, download the FINTECH SCB Intelligence app. On a computer, copy the address intelligence.fintechscb.com into your browser.

2 **Sign in with your e-mail address**

You receive a six-digit code.

3 **Give consent to AI processing**

Your consent is recorded and can be withdrawn at any time. Nothing goes to AI without your confirmation.

4 **Start working**

Upload your first documents, create your first records and start your first ULTRA Combined report.

Languages

The platform is available in Italian, English and Spanish, both for the interface and for reports.

Credits and plans

Each AI function uses credits in proportion to the work required, and before starting it the user sees an estimate. The Advisor and Advisor Ultra plans include credits every month; if more are needed, they can be purchased.

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Frequently asked questions

The answers below follow those given on the platform's public pages.

What is ULTRA Combined?

It is the method by which the engine addresses a question: research with sources when requested, independent analyses by several artificial intelligence systems, cross-review, drafting and shared verification. The result is a single report.

Which artificial intelligence systems does it use?

Up to three systems from different providers, working together on the same report. The providers are identified in the Privacy Policy and in the consent screen shown before first use.

What happens if an engine is unavailable?

Work continues with the active engines, and the report states how many participated.

Where are my documents stored?

Documents and records can be stored on the device, separated by account. Only the content you choose is sent for processing, after your confirmation.

Is it possible to use a dedicated server?

Yes, on request, for professional firms, family offices and companies with specific confidentiality requirements. Timing, terms and costs are defined case by case.

Does it work without a connection?

Yes, for many activities. With the platform already open and access completed, you can consult and search the Library, add documents, update CRM records, plan next steps and read saved reports again. Online research, AI functions and the Observatory require a connection and the availability of the connected services.

Does the platform send communications on my behalf?

No. Minutes and follow-up drafts remain drafts until you decide whether and how to use them.

How do credits work?

Each AI function uses credits in proportion to the work required, and before starting it you see an estimate. The Advisor and Advisor Ultra plans include credits every month; if needed, more can be purchased.

In which languages is it available?

In Italian, English and Spanish, both for the interface and for reports.

How do I get access?

On iPhone and iPad, by downloading the app; on a computer, by copying the address intelligence.fintechscb.com into the browser.

Is it financial advice?

No. FINTECH SCB Intelligence provides information and analysis tools and does not constitute investment, legal or tax advice, nor a personalised recommendation.

Who develops the platform?

FINTECH SCB Intelligence is developed within Fintech SCB, an international wealth advisory firm founded by Roberto Balbino, with offices in Milan, Miami, New York and Buenos Aires.

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The judgement remains with the professional

Artificial intelligence will keep getting faster. Speed will not be the scarce resource of our profession.

What will remain scarce is what has always been scarce: a position that can be explained, resting on sources that can be shown, reached by a method that can be repeated. A client does not ask how quickly an answer was produced. A client asks whether it holds.

This is why FINTECH SCB Intelligence was built around a method and not around a model. The engines may change; the seven stages do not. Up to three artificial intelligence systems work together, check one another and deliver a single report. Then the report reaches a person, who reads it, verifies what matters and decides.

The same idea guided the choices on security and on working offline. A professional's documents belong first of all on the professional's device. What leaves it leaves because someone chose to send it. And when a shared environment is not enough, a dedicated server is available on request.

> *Method even before speed. And the final judgement where it belongs: with the professional.*

Roberto Balbino
Founder & CEO, Fintech SCB

Sources and notes

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Notes on method and limits

- The description of the platform reflects the public pages cited as source 1, as consulted on 22 November 2026. Features, plans and conditions may change; the pages and the documents shown in the platform, including the Privacy Policy, prevail over this text.
- Sources 2 to 5 were consulted in November 2026. The statements attributed to them are summaries; the original documents should be read for their full content. They do not mention FINTECH SCB Intelligence.
- The connection between those documents and the design of the platform, in the chapter "Why method matters now", is an interpretation by Fintech SCB.
- The example of the adviser and the manufacturing company is illustrative and does not refer to real persons or companies.
- This insight is information. It does not constitute investment, legal or tax advice, nor a personalised recommendation.

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