FINTECH SCB®
INTELLIGENCE

FEATURE OVERVIEW
NOVEMBER 2026

RESEARCH. ANALYSIS. INDEPENDENT THINKING.

AI research, with a *method*.

Several AI engines analyse your question **independently**, review each other's work and deliver **one report with sources**. Around it: your library, your clients and your market watch.

ULTRA Combined · **Fintech SCB Method** · **Disagreement map** · **CRM** · **Observatory** · **Scan and automations**

5 modules in one workspace

5 Fintech SCB Method templates

3 languages: IT · EN · ES

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Open access with your email
iPhone · iPad · computer

THE IDEA

Asking is the easy part. The work starts *afterwards*.

Several AI systems give several well-written answers. Finding where they agree, why they differ and which figure to trust is the real work.
FINTECH SCB Intelligence does it with a method.

FIVE MODULES, ONE WORKSPACE

1 **Research and analysis**
ULTRA Combined reports and short answers with verified web sources.

2 **Financial analysis and scenarios**
Fintech SCB Method templates for banks, countries, statements and scenarios.

3 **Document Library**
Your books, reports, financial statements and contracts, kept on your device.

4 **CRM**
Clients and contacts, with meeting briefs and follow-up drafts.

5 **Financial Observatory**
ECB reference rates, market notes and the sites you monitor.

NEW IN NOVEMBER 2026

Disagreement map · Figure check · Scan · Automations · Invoices and pro-formas · Online user guide

MODULE 1 · THE ENGINE: ULTRA COMBINED

Several AI engines. *One* report.

AI engines from different providers work on the same question the way a team of analysts would: separately first, then against each other.

1	**Source research**	Web research, your documents, public data.
2	**Independent analyses**	Each engine works alone, unseen by the others.
3	**Cross-review**	The engines review each other’s analyses.
4	**Drafting**	The conclusions come together in one text.
5	**Shared check**	The text is checked together before delivery.

→ One report, with *sources you can check*.

Summary · analysis · tables · scenarios · risks · points to verify · sources

Nothing is hidden

If an engine does not respond, work continues with the others and the report says so.

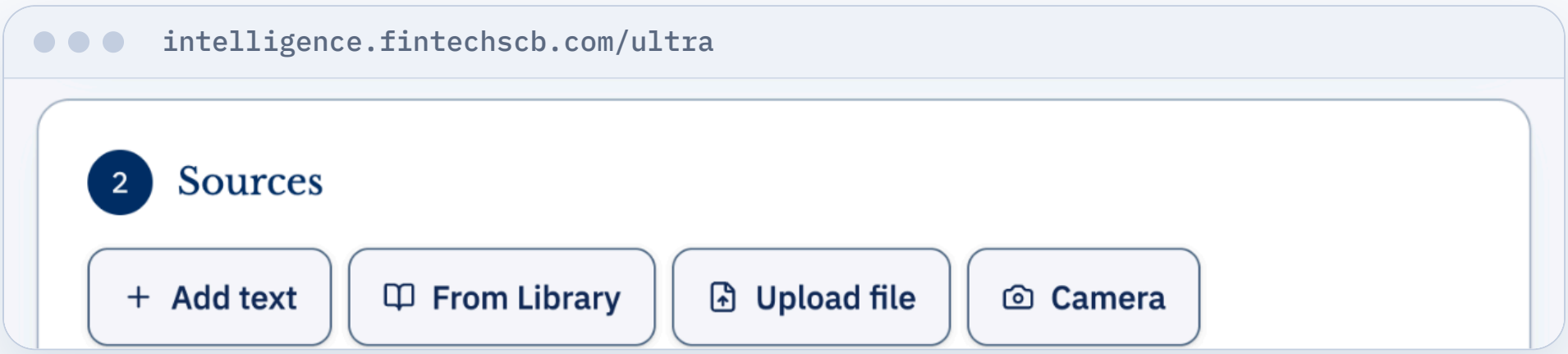
Nothing is lost

If your connection drops, tap Resume: completed steps are recovered without running them again.

EVIDENCE FIRST

Every report starts from *sources*.

You choose the evidence. The engines work on it, and cite it.



Live screen, 28 November 2026: adding sources to an ULTRA Combined report.

Online research with sources

Up-to-date web data, cited with links. Pages are verified by the server before they count as evidence.

Your own documents

From your Library, an upload or the camera, with text recognition for scanned pages.

Free public data

Optional enrichment on selected topics. Only the topic is sent, never your prompts or documents.

`ECB` `World Bank` `Eurostat` `Crossref` `Wikidata`

Research with sources

When you do not need a full report: a short answer backed by verified web sources.

NEW DISAGREEMENT MAP · FIGURE CHECK

See where the engines agree, and where they *don't*.

Topic by topic: agreed, partial or divergent, with a confidence level and the reason. **Where they diverge, your judgement is needed.**

Disagreement map

6 topics · 2 agreed · 3 partial · 1 divergent

Topic	Convergence	Confidence	Reason
Third-quarter growth	Agreed	High	Official preliminary data, confirmed by several extracts.
Inflation trend	Agreed	High	Flash estimate confirmed by two sources.
Interest-rate path	Partial	Low	Policy rate sourced; the risk of a rise comes from a secondary source.
Debt sustainability	Partial	Medium	Only last year's ratio is sourced; no verified trajectory.
Overall country-risk level	Partial	Low	Ratings, banks and politics are not covered by evidence.
Previous-year growth figure	Divergent	Low	Sources disagree; the difference is unexplained.

Figure check

An automatic check flags every number with no source beside it.

31 sourced · 2 unsourced

Layout of the map in a Country risk report generated on the platform on 28 November 2026; topics shown without their figures. The map is a qualitative assessment, not a probability.

MODULE 2 · TEMPLATES · FINTECH SCB METHOD

Five templates. One *method*.

Every analysis follows the same checklist. You see it before you start, and can **add up to 12 points of your own**.

01	**Bank and fintech analysis**	Capital, liquidity, asset quality, red flags
02	**Country risk**	Public finances, currency, banks, sanctions
03	**Economic scenarios**	Base, upside and downside, with indicators
04	**Financial statements and SWOT**	Margins, debt, liquidity, client questions
05	**Pre-meeting brief**	Client summary, agenda, commitments



Live screen, 28 November 2026: the templates in Services. Each can use documents from your Library.

FINTECH SCB METHOD · DATA ANALYSIS

Countries and banks, *point by point*.

intelligence.fintechscb.com/servizi/country_risk

Template checklist

Every report covers these points, in this order. When the sources lack a figure, the report says so.

1. Political and institutional framework
2. Macroeconomy: growth, inflation, employment
3. Public finances: deficit, debt to GDP, refinancing, market access
4. External accounts and currency: current account, reserves, exchange-rate regime, capital controls
5. Banking and financial system
6. Sovereign ratings and market indicators
7. Transfer and convertibility risk, sanctions, FATF lists
8. Operating, legal and tax risks for foreign operators
9. Base, upside and downside scenarios with early-warning indicators
10. Risk matrix and implications for the stated exposure

Live screen, 28 November 2026: Country risk. You give the country, the horizon and your exposure. Preferred sources: IMF, World Bank, BIS, national central banks and statistics offices.

Bank and fintech analysis

Capital, liquidity, asset quality, profitability, governance, operational risk, red flags and questions for management.

No guesswork

Every figure carries its date. A missing figure is declared, not estimated. It assigns no ratings and gives no buy or sell views.

MODULE 4 · CRM

A CRM that *prepares* your meetings.

Clients, prospects and partners, connected to the engine, with next steps, dated notes and linked documents.

BEFORE THE MEETING

Pre-meeting brief

Client summary, past commitments, open points, agenda and questions to ask.

AFTER THE MEETING

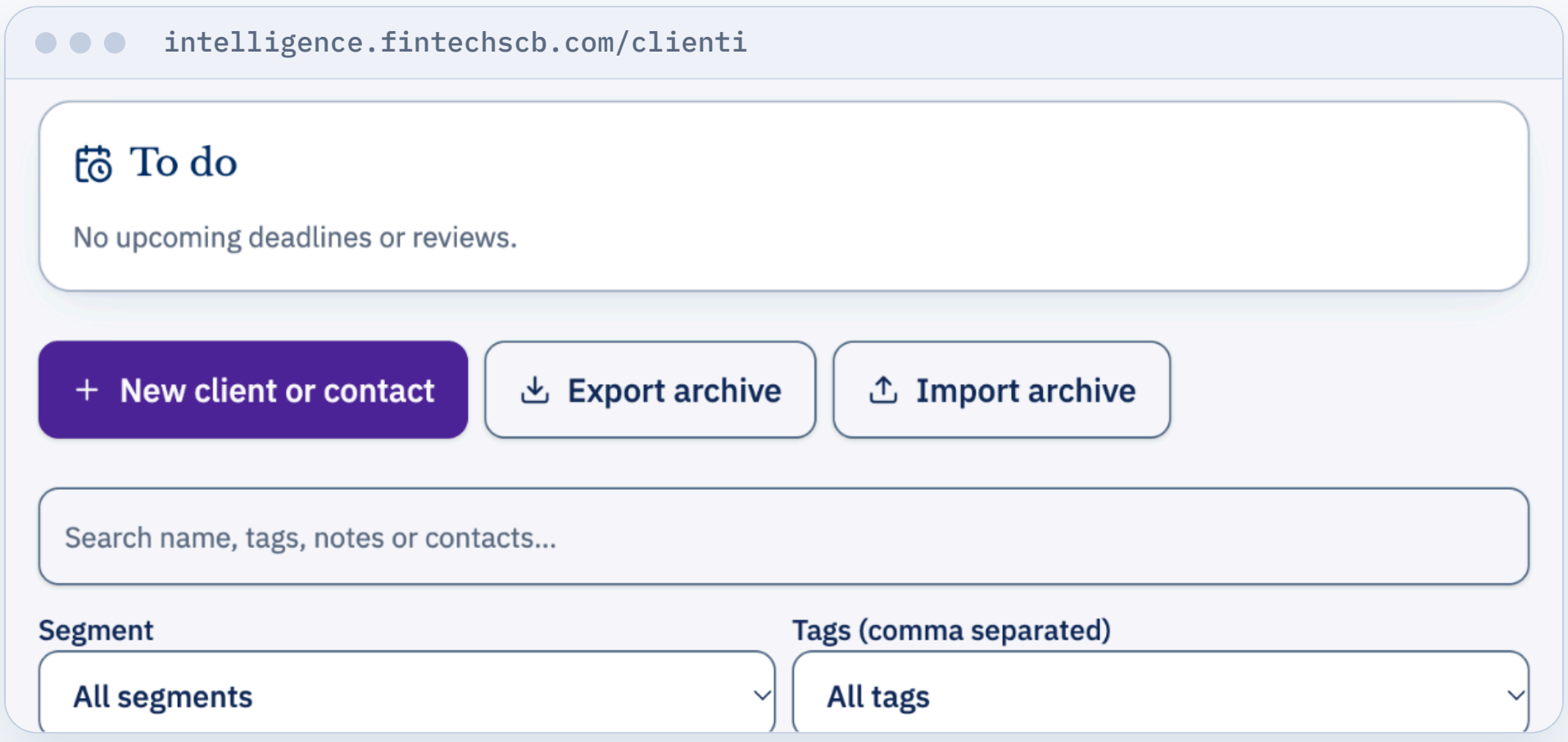
Post-meeting drafts

Minutes, follow-up email, record note and next step. Nothing is sent automatically.

THEN

Suggested next step

Three reasoned options, yours to choose. Reviews appear as reminders.



Live screen, 28 November 2026. Records stay on your device; email addresses and phone numbers are excluded from AI processing.

MODULE 5 · FINANCIAL OBSERVATORY

Your market watch, on *one* screen.

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Currency	Per 1 euro	Previous day	30 days	90 days
USD	1.0957	-0.16% 2026-11-26	-1.58% 2026-10-28	
GBP	0.8350	-0.30% 2026-11-26	-0.34% 2026-10-28	
CHF	0.9157	+0.04% 2026-11-26	-0.97% 2026-10-28	
JPY	174.8100	+0.01% 2026-11-26	-0.60% 2026-10-28	
CNY	7.2912	-0.25% 2026-11-26	-1.76% 2026-10-28	

Show all currencies

Source: European Central Bank, reference rates of 2026-11-27

Live screen, 28 November 2026. Data: European Central Bank, reference rates of 27 November 2026.

1

ECB reference rates

Each currency against the euro: previous day, 30 days, 90 days.

2

Market note

On demand: what moved, by how much, over which dates. Observation, not forecast.

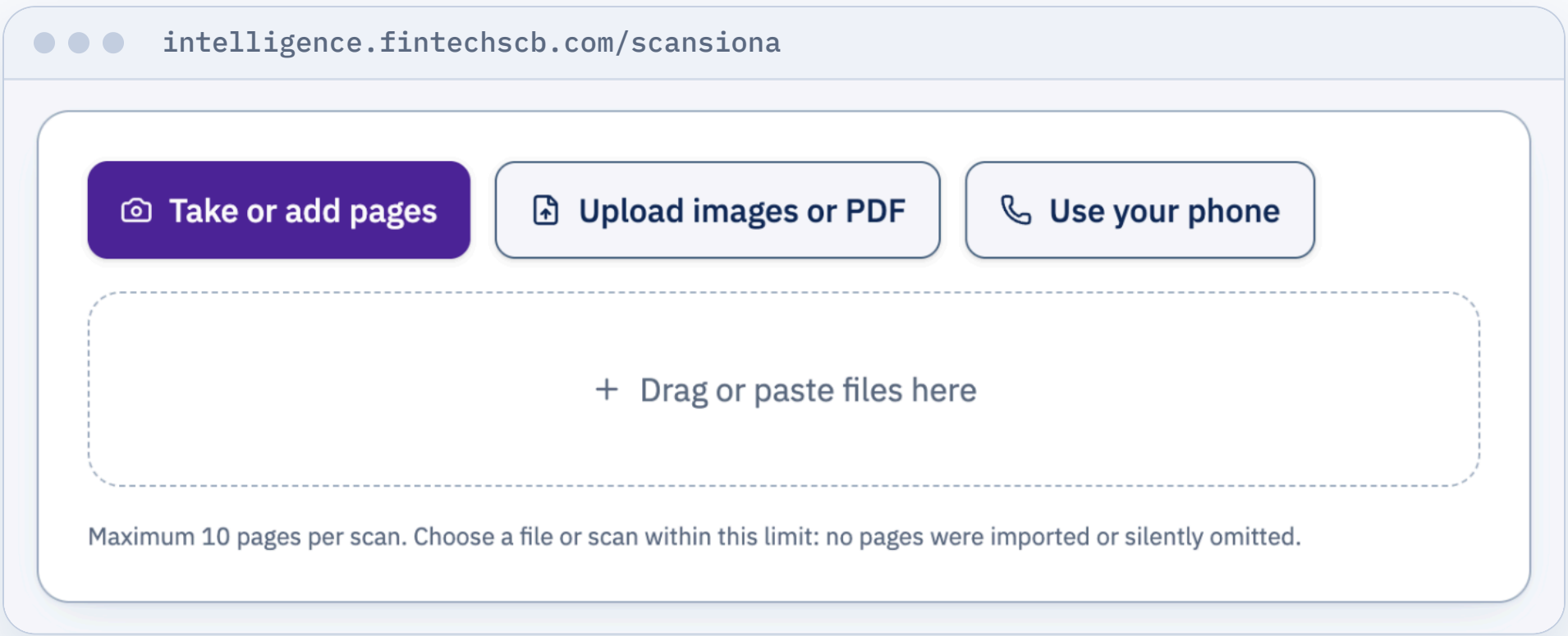
3

Monitored sites

Add the sites you want to follow and see whether they respond.

NEW SCAN · AUTOMATIONS · INVOICES

From paper to data, in a few *taps*.



Scan

- A photo, images or a PDF, up to 10 pages. From a computer, your phone becomes the scanner.
- **Read on device · 0 credits**, or AI reading for difficult documents.
- Then: create or update a client, draft an invoice or save to the Library.

Automations

- Rules propose the action: a business card becomes a new client with a next step in 7 days.
- **Nothing starts on its own:** you confirm every action.
- Invoice and pro-forma drafts, with status and PDF.

Live screen, 28 November 2026. Invoices and pro-formas are courtesy documents, not electronic invoices.

MODULE 3 · DOCUMENT LIBRARY · REPORTS

Your documents in. Your reports *out*.

Library

- Books, articles, reports, financial statements and contracts, with categories and tags.
- **Analyse with AI:** summary, key points, figures and dates, risks, open questions.
- **Use in ULTRA:** a document becomes the basis of a report.
- Documents stay on your device, with export and import for backup.

ANATOMY OF A REPORT

- **Executive summary**
- **Disagreement map** new
- **Figure check** new
- **Analysis, tables, scenarios**
- **Points to verify**
- **Sources** with links

Reports

PDF with your logo

Download a PDF with cover, title, period and optional signature. Upload your own logo in Account to brand it.

History and reuse

Every session is kept with its status. Reopen it, export it again, or turn it into an editorial draft that is never published automatically.

ALSO IN SERVICES

Research with sources · Document analysis · Post-meeting drafts · Suggested next step · Editorial content · Market note

CONTROL · PRIVACY · OFFLINE

You decide what *leaves* your device.

- **Kept on your device:** Library documents and client records.
- **Nothing reaches the AI engines without your action.** Consent is recorded and can be withdrawn at any time.
- **Contact details stay out:** client email addresses and phone numbers are excluded from AI processing.
- **Sync is optional:** between devices, only with your consent.
- **Server side:** calls to the AI engines are made from the server; access keys never reach your device.
- **Offline:** reread your Library and client records without a connection, after opening the app online.
- **On request:** the platform can be installed on a dedicated server.

No system can guarantee absolute security. That is why we tell you precisely where your data is, and leave every decision to you.

Internet is required for ULTRA Combined, Services, online research, AI reading, purchases and sync.

GET STARTED

Open it. Ask your *first* question.

Built for independent advisors, professional firms, family offices and executive teams. Nothing to install.

1. **Open intelligence.fintechscb.com** on iPhone, iPad or computer.
2. **Sign in with your email:** you receive a 6-digit code and a sign-in link.
3. **Choose your language** (Italian, English or Spanish) and ask.

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AI work uses credits: you see the estimate before every job. Reading on device, Library, Clients and Invoices use none.
User guide: intelligence.fintechscb.com/guida · **Questions:** intelligence.fintechscb.com/contatti

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FINTECH SCB Intelligence provides information and analysis tools. It is not investment, legal or tax advice, nor a personalised recommendation. AI can make mistakes: always verify figures and sources.

Overview as of 28 November 2026; features may change. Sources: the platform and its online User guide (intelligence.fintechscb.com, updated 28 November 2026) and fintechscb.com/intelligence. Screens captured on 28 November 2026. Exchange rates: European Central Bank, 27 November 2026. © 2026 FINTECH SCB®.