



2026 COHORT

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ABOUT FINACCELERATE

FinAccelerate is an intensive accelerator program powered by one of the world's leading and largest law firms, Jones Day. The program covers the fundamental areas of law relevant to innovative fintech companies and enables selected fintech businesses to access leading investors, corporations, financial institutions, and potential joint venture partners to accelerate their growth and success. 2026 marks the fifth year of FinAccelerate — five years of unlocking innovation and empowering the next generation of fintech leaders.

Program Structure

The program is run over four key days and followed up with continuous engagement with a strong ecosystem of world-leading advisors, investors, and partners to the program.

Day 1: Tuesday, October 20, 2026

Know-How Sessions

Structured, one-hour know-how sessions for the fintech cohort companies, covering these key areas: capital markets, regulatory law, IP, corporate structure and funding, data and privacy, employment, tech agreements, and risk management.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303

Day 2: Wednesday, October 21, 2026

Q&A Sessions

A limited number of dedicated time slots for small group Q&A sessions that the fintech cohort can book with relevant lawyers presenting on topics from Day 1. General access with refreshment breaks provided.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303

Day 3: Thursday, October 22, 2026

Demo Day: Present Your Company

Fintech cohorts are given an opportunity to present their companies to an audience of invited institutions, VCs, influencers, and investors. Thought leaders are also invited to speak. A separate demo area will be available to showcase your technology.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303

Day 4: Friday, October 23, 2026

Interconnection Day: Meetings

Special sessions presented by our influencers and advisors. Opportunity to connect with and meet up with influencers and other cohort members in a relaxed environment.

Location: Jones Day's Silicon Valley Office
1755 Embarcadero Road
Palo Alto, CA 94303

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11th.com

11th.com is an **AI investor recovery engine** that helps recover funds from class action settlements, digital asset compensation, bankruptcy claims, and tax benefits.

RIAs, broker-dealers, custodians, and banks embed its recovery engine so clients automatically receive **owed funds—just like dividends**.

Its **AI agents monitor 100,000+ corporate events** across court documents and SEC filings, match them to client positions, file claims, and facilitate payments into client accounts.

The platform has **\$200B+ in assets under recovery management** across 305,000+ accounts and integrates natively with major custodians, including Fidelity, Schwab, BNY, Pershing, Goldman Sachs, Merrill Lynch, Axos, and Altruist.

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Adeptiv AI

Govern every AI system. Fast, automated, continuously

Adeptiv AI is the governance and compliance layer for enterprises deploying AI. We map every AI system to **38+ global, regional and sector regulations at once** — so a control is written once, evidence is collected once, and both are reused across every framework instead of rebuilt for each one.

The Problem

An enterprise deploying AI today answers to four regulators at once — data protection law, AI-specific acts, sector rules, and international standards. Treated as separate projects, that means:

- **The same evidence collected three or four times**, once per framework, from the same systems.
- **The same control re-documented under a different name** in every audit, with no shared source of truth.
- Compliance teams spending more time reconciling frameworks than actually managing AI risk.
- Consultant-led programmes that cost six figures, take months, and go stale the moment a regulation moves.

Why Now

The enforcement window opened across Europe, India and the US simultaneously — the first time compliance teams have faced overlapping AI obligations rather than sequential ones. Deduplication stops being nice-to-have and becomes the only workable approach.

THE PLATFORM — SEVEN MODULES, ONE MAPPED CONTROL LAYER

Cross-Mapped Controls Frameworks Clause- and article-level control libraries per regulation, split into primary and sub-controls, each tagged by applicability, control nature, user type, required policy and evidence type. Audit-aligned from day one instead of built from scratch.	Evidence Pack Generation Audit-ready packs assembled automatically by article or clause, pulling directly from connected Google Drive and SharePoint repositories. Every artefact traces back to the requirement it satisfies.	Pre-Deployment Risk Review One standardised risk-review gate every AI system passes before it ships — identical triage regardless of use case, model or business unit.	Real-Time Monitoring & Audit Trails Continuous monitoring of deployed AI systems with full audit trails and regulator-ready reporting, collapsing the manual scramble during audits and inquiries.
AI Inventory & Workflows Central register of every AI system in the organisation with assigned ownership and structured approval workflows — visibility into what is running and who is accountable.	Policy Automation Organisational policies stay aligned to compliance requirements automatically, eliminating the policy drift that appears as regulations evolve.	Telemetry Ingestion Logs stream in from client AI systems automatically, feeding live monitoring and compliance posture with no manual log submission.	The compounding effect Because controls and evidence are mapped to a shared layer, each new regulation a customer adopts costs a fraction of the first. Coverage grows; effort does not.

WHY WE WIN

- **Deduplication is the product, not a feature.** Competitors add frameworks as separate modules; we map them to one layer, so overlapping obligations collapse into shared work.
- **Clause-level depth, not checklists.** Controls go to sub-control granularity, tagged for applicability, so output survives a real audit.
- **Days, not months.** Custom compliance policy onboarded in under 24 hours, against consultant programmes measured in quarters.
- **Platform plus implementation.** Policy drafting, evidence pipelines and auditor-ready workflows are built in — the parts other vendors leave to you.

TRACTION

Funding to date	\$100K angel · pre-seed
Paying customers	BFSI
Design partners	6
Pipeline	100 + Customers

MARKET & MODEL

Buyer	CISO, Chief Compliance Officer, Head of AI
Segments	BFSI, healthcare, HR tech — regulated, multi-model
Team	20+



Aeredium Holdings Inc.

AEREDIUM builds the trust layer for institutional settlement. It is a United States company with teams in Melbourne, Tel Aviv and Austin. It operates a purpose-built blockchain together with the custody, identity, liquidity and audit infrastructure an institution needs in order to settle on it.

The chain has no proof of stake. There is no stake with which to weight ordering and no validator auction to enter, so a position in the queue is not for sale. Consensus is TEE-BFT, a Tendermint-style protocol executed inside hardware trusted execution environments across a multi-cloud deployment, using unique sequential identifiers that prevent equivocation outright, with 2f+1 fault tolerance. Design capacity is 250,000 transactions per second, and the transaction fee is fixed at the equivalent of one United States cent, so an institution knows the price of every transaction it will send before it sends the first one.

AEREDIUM has merged with KIMA Labs, which brings KIMA's bridgeless transfer technology onto the AEREDIUM chain as a native layer. Value moves between chains with no bridge in the path, and therefore with no bridge to attack. The bridgeless layer works through AERKey, our threshold signature custody, and through native integrations with the major decentralised exchanges, which lets AEREDIUM run a custodial service priced by swap spreads embedded in the deep liquidity pools of the world's largest liquidity providers.

AER360 is where an organisation runs its money under its own written law. Each organisation holds an estate: everything it owns, everyone admitted to it, every rule it pays by, and the record of what happened, in one place. Policy comes before movement. A payment happens because the estate's charter, written in plain answers during a policy interview, allows it, and it is refused before execution where the charter does not. A refusal states its reason and is recorded as faithfully

as a payment. Every estate begins in a sandbox, where nothing real can move, and goes live only by a deliberate ceremony.

That charter now governs software agents as well as people. AEREDIUM operates MCP servers on the Anthropic platform through which Claude carries out trading and payment instructions. Every instruction passes the policy engine before it reaches a key, and the keys themselves are threshold signatures held by AERKey, so the agent holds no private key and cannot move an asset the charter does not allow. This is full custody of assets for agents.

AEREDIUM holds United States Patent No. 12,694,407 B1, "Autonomous Auditing of Digital Asset Reserves Using a Multi-Model Architecture", issued 28 July 2026. It covers a four-model artificial intelligence ensemble with dual-blockchain settlement that verifies reserves continuously and attests cryptographically to its own findings, so the reserve behind a token is audited as a running condition rather than as a periodic opinion. The patent sits within a portfolio of eight United States filings.

All on-chain activity is governed from the Cayman Islands. Aeredium Foundation Limited, a Cayman Islands foundation company, operates the chain and is the counterparty of record for institutions. AEREDIUM Digital Ltd., a British Virgin Islands company, is the issuer of the AERX token. StableProtocol LLC holds the artificial intelligence audit patents, and AEREDIUM Holdings Inc. is the United States parent company.

The founder and chief executive is Albert Dadon, named as inventor on five of the group's patent filings. He has led Ubertas Group, a Melbourne property development company, as executive chairman for 26 years, and he chairs the Australian Friends of Reichman University.



Athenian Tech

Athenian Tech is an AI powered Threat Hunting company that delivers 360-degree protection defending against deepfakes, disinformation, and fake news to ensure that the organisation stays resilient. Athenian Tech combines advanced AI with AgenticAI's capabilities to not only tackle technical threats, but also to neutralize social engineering attacks like phishing and impersonation impacting Enterprises and its Executives.

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Brickken

Brickken is a leading global tokenization platform for private markets, providing financial institutions, regulated entities, asset managers, and enterprises with the infrastructure to issue, manage, and distribute digital financial instruments across their full lifecycle.

The platform supports the tokenization of equity, debt, private credit, funds, investment vehicles, real estate, infrastructure, commodities, and other asset-backed structures. Its capabilities include asset configuration and issuance, investor onboarding and eligibility controls, permissioning, recordkeeping, reporting, distributions, redemptions, corporate actions, and integration with existing systems.

Brickken provides its infrastructure through Issuer Studio, White Label Infrastructure, and Brickken API, enabling institutions to deploy tokenization programs through direct, branded, or embedded operating models.

Brickken infrastructure has supported more than \$660 million in tokenized assets, serving over 150 institutional clients across more than 40 countries. The company has participated in the European Blockchain Sandbox and maintains ISO/IEC 27001, ISO/IEC 27018, and ISO/IEC 27701 certified management systems.



Chekkd

Chekkd is an Utah-built trust layer for transactions between strangers. Before money changes hands on a marketplace sale, a rental deposit, a peer-to-peer payment, or a hire, one person sends a Chekkd request and the other verifies through Plaid using a government ID and a live face match. Both parties see that the other is a real, verified person, and nobody hands a photo of their license to a stranger. After the transaction, each side rates the other, and those ratings build a portable Trust Passport that follows the user into every future deal. Chekkd is free to use, live today at app.chekkd.com, and built to stop scams before they happen rather than clean them up afterward. The company is Let's Handshake, Inc DBA CHEKKD a Delaware corporation headquartered in Midvale, Utah, founded by Shaun Kimball (CEO) and Matt Schwen (CTO).

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culionXchange

Executive Overview

culionXchange delivers an **intelligent financial operations platform** for SMEs—unifying workflows, payment orchestration, and instant accounting updates in **one unified control layer**. Unlike traditional payment tools focused strictly on transaction speed over raw rails, culionXchange governs operational intelligence **before, during, and after** every payment while continuously updating an **immutable ledger**—eliminating manual friction, legacy payment gaps, reconciliation overhead, and fragmented systems.

Our flagship platform, **Payko iCheck**, acts as an **all-in-one Financial Operating System** that automates the entire **SME cash cycle** while connecting directly into existing banking infrastructure.

Our Control Layer Architecture

The culionXchange Control Layer sits between front-end applications and banking rails:

- **AI Context Engine:** Automatically ingests invoices and contracts to **extract operational intent**, eliminating manual data entry upfront.
- **Patented DLT Engine:** Executes **programmable rules** on a permissioned ledger—enforcing policy compliance pre-execution, orchestrating payment, and maintaining in-flight visibility.

Combining front-end AI extraction with DLT programmable rules delivers **zero-manual workflows, deterministic payments**, and an **auto-reconciled real-time ledger**.

Outcomes & Benefits

- **80% Operational Workload Reduction:** Automates document ingestion, approval routing, and post-settlement reconciliation **without new software, spreadsheets, or switching banks**.
- **Real-time Cash Visibility & Control:** Eliminates cash flow blind spots with real-time tracking and programmable routing to **optimize payment timing and working capital**.
- **Deterministic Security & Continuous Audit:** Cryptographically validates policies pre-execution to prevent costly fraud while automatically **reconciling books on-chain**.

Market Validation, Traction & Business Model

- **Live Production & Ecosystem Integration:** Active in US SME production via Payko iCheck; integrated with top open-banking infrastructure for bank connectivity, identity verification, and compliance.
- **Institutional Validation & Proprietary IP:** Completed pilots and UAT across seven top commercial banks and the Philippine Clearing House, backed by issued patents in the US and the Philippines.
- **Predictable Dual-Revenue Model:** Scalable hybrid model combining **recurring SaaS subscriptions** with **fixed per-transaction fees**—eliminating seat-based licensing limits and percentage-fee friction.



Dar3

Dar3 is the liquidity infrastructure for wholesale commerce in Latin America.

Wholesalers across the region sell to thousands of small merchants who typically buy only as much inventory as their available cash allows. That limits how fast merchants grow and how much wholesalers can sell.

We start with financing, embedded directly into the wholesaler's existing order flow. Merchants are scored using the wholesaler's own order and payment history alongside bureau data, so financing is ready before the merchant ever asks for it. Financing appears at checkout and can be accepted in a single step. The wholesaler is paid in full when the order is placed and carries no receivable. Merchants repay us progressively as they sell, through small daily payments collected over the instant payment rails now live across Latin America. Distribution comes with the integration. We reach every merchant in a wholesaler's network without acquiring them one at a time.

Underwriting, funding, payments, and collections already exist as separate products. We've combined them into a single infrastructure layer built for the channel where millions of Latin American merchants buy their inventory.

Founding Team

Samer Seguias, Co-Founder and CEO

15+ years building data and AI products in financial services, including at IBM and Wilmington Trust. Boston University MBA, London Business School Sloan Fellow.

Alexander Bonder, Co-Founder and CRO

15+ years scaling payments and fintech businesses across Latin America, including at Mastercard LATAM and fintech Ditto. Boston University MBA.



dowgo.

Dowgo is a Paris-based fintech building a regulated DLT Trading and Settlement System (DLT TSS) under the EU DLT Pilot Regime (Regulation (EU) 2022/858). Dowgo operates a single regulated platform covering the full lifecycle of financial instruments — issuance, placement, secondary market trading and instant settlement — for equities, bonds and UCITS fund units.

European capital markets are slow, costly and illiquid for these asset classes: issuance takes months and layers of intermediaries, secondary markets for bonds, fund units and pre-IPO equity barely exist, and settlement still runs on T+2 cycles with counterparty risk. Dowgo addresses all three on one platform.

What Dowgo does

- **Primary market.** Digital issuance and placement of shares, bonds and fund units, giving issuers faster and cheaper access to capital.
- **Secondary market.** A regulated venue where investors can trade these instruments continuously — bringing liquidity to asset classes that are traditionally illiquid.
- **Settlement.** 24/7 atomic delivery-versus-payment settlement in MiCA-compliant euro e-money tokens, removing counterparty risk and settlement delays.

Positioning

Dowgo is neutral, non-custodial, regulated market infrastructure. It is built to work with banks, asset managers, brokers, listing sponsors and market makers rather than compete with them. Dowgo is not a crypto exchange: it is capital markets infrastructure for regulated financial instruments.

Credibility

- **Regulation.** Licence applications in progress with the French authorities (ACPR / AMF) under the EU DLT Pilot Regime.
- **Security.** ISO 27001 certified.
- **Team.** Founding team with 20 years of experience in corporate and investment banking, and a track record in financial market technology.

Who we want to meet

Issuers; professional investors; banks and asset managers; brokers and distributors; listing sponsors and market makers; infrastructure partners (stablecoin issuers, custodians, DLT networks).

Contact

Oscar Dumant, Co-founder & CEO
oscar@dowgo.com — www.dowgo.com

5 rue de la Manutention, 75016 Paris, France



DwellFi

DwellFi is an agentic OS platform provider for fund operations within private markets. Fund operations teams use our platform to manage their back and middle office through AI agents. We currently serve five clients across North America, Europe and the Middle East, including our first enterprise client, TMF Group, with over \$700B in AUA.

Team

Kumar Ujjwal, CEO and Co-Founder, has two US patents in AI/ML with experience in various product roles at Kohl's, Wells Fargo and Applied Materials. He was the first PM at Punchh, helping the company scale to \$50M ARR, resulting in a \$500M exit in 2021.

Deepak Sheoran, CTO and Co-Founder, brings 18+ years of engineering leadership experience, ranging from early stage startups that led to IPO (Rubrik, Tintri) as well as enterprise firms such as Citadel Securities, Walmart Labs and Broadcom/VMWare.

Platform

DwellFi runs inside the client's own environment, on any major cloud, private cloud, or bare metal, with a self-hosted option available. Fund operations teams work through nine core surfaces – Virtual Dataroom, Knowledge Library, AI Conversation, AI Agents, AI Workbooks, AI Apps, MCP Connectors, Skills, and Artifacts – to find, validate, create, and share work across every fund workflow. DwellFi ingests data from existing systems, stores it as that firm's own enterprise memory, and puts agents to work on it from day one. It routes each task to the best-performing frontier or open model, so no customer bets on one lab and the same work costs fewer tokens.

Revenue Model

DwellFi monetizes in three ways, and clients choose the entry point that fits.

1. **Managed Services** are the fastest wedge: forward-deployed engineers run a client's data processing inside a designated and compliant workspace.
2. **Verticalized Agents**, delivered via MCP, drop DwellFi agents into an existing stack, surgically, for specific workflows.
3. **The Platform** licenses the infrastructure to a client's own team. We price our offerings to our core ICP, fund administrators, the way they price their own services, per fund: \$500 to \$1,500 per fund per month, tiered by fund complexity, on multi-year terms.

Market

DwellFi targets the top 377 fund administrators controlling \$98.2T across 288K+ funds—a \$1.9B+ direct platform opportunity yielding \$400M in ARR. Unlike Generic AI, which cannot execute auditable fund operations like NAVs or capital calls, DwellFi delivers domain-specific, forward-deployed automation purpose-built for administrators rather than managers. While in-house builds routinely fail and return as boomerang clients, DwellFi integrates directly with incumbent platforms like SS&C and BlackRock, establishing an indispensable operational layer.

eisen

Eisen

Eisen is the compliance operations infrastructure for companies that hold customer money. When an account goes dormant, a check goes stale, or a customer can't be reached, the company becomes responsible for a state-by-state web of escheatment, disbursement, and tax reporting obligations. Most firms still handle this in spreadsheets running to millions of rows, plus mail vendors and manual review.

Eisen replaces that with software: state reporting for escheatment, customer outreach that reconnects account holders before assets are lost, one-click disbursements, and 1099 tax reporting. A white-labeled claims portal, launched this year, lets customers respond to a due diligence letter by scanning a QR code instead of mailing paper back.

Eisen tracks 58+ government reporting deadlines across all 50 states, US territories, and Canadian provinces, and monitors tens of millions of accounts representing roughly \$16 billion in balances for more than 50 companies across payments, crypto, wealth, and traditional banking, including Adyen, AllianceBernstein, Coinbase, Binance.US, and regional banks and credit unions.

Eisen has raised \$18.5 million, including a Series A led by MissionOG, with participation from Index Ventures, Cowboy Ventures, First Round Capital, Homebrew, and Restive Ventures. The company is based in New York.



Eloquent AI

Eloquent AI builds AI Operators that automate complex customer operations end-to-end for financial services organisations. Our Operators can handle customer conversations, complete actions across multiple systems and leave a full audit trail — reducing handling time, operational cost and the amount of repetitive work done by human teams.

They work directly across existing systems, including legacy and desktop applications, so banks, lenders, insurers and fintechs do not need to build new APIs or redesign their technology stack. We can also deploy without perfectly documented SOPs: our AI Operators observe how work is actually done, capture exceptions and unwritten knowledge, and turn that into automation as part of implementation. This means teams can move from a manual process to production automation in a matter of weeks, increasing capacity and consistency while maintaining the control, compliance and auditability financial services operations require.



ereon.ai

ereon.ai: a sovereign AI agent platform for capital markets

Every capital markets institution is being told to put AI agents to work. Almost none can, because the platforms on offer expect the institution to send its transaction data to someone else's cloud and trust an agent whose limits it cannot set. For financial institutions across the board, that is two non-starters in one product.

ereon is an agent platform built the other way round. It runs inside the institution's own infrastructure. It supports models hosted locally on the institution's own hardware, so transaction data never has to leave the building. And the rules an agent runs under are written by the institution's own staff: which actions it may complete on its own, which it must hand to a person, and what it may never touch. Those rules are deterministic and set per action. The agent does exactly what it is permitted to do and nothing else, and every step is recorded in an audit log built for the people who have to sign off on it.

The automation footprint covers the whole operations floor. Settlement breaks, KYC reviews, collateral calls, regulatory filings and ledger events on tokenised securities all still land on a desk and wait for a person, and ereon agents take that work on under the same rules and the same audit log regardless of the workflow. None of it requires a systems overhaul. The platform integrates with whatever an institution already runs, from legacy interfaces such as file transfer through to modern APIs and MCP, so clients put agents to work on their existing estate without going through an internal revolution first.

ereon.ai is based in Frankfurt am Main, Germany. Its founder, Matheus Mapa, spent more than six years at Clearstream (Deutsche Börse Group), most recently as Vice President leading software design for the D7 digital securities platform, after a decade building software.

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FixMyReports.com

Fix My Reports (fixmyreports.com) is a consumer fintech platform that helps Americans find and challenge errors on their credit reports with Experian, Equifax, and TransUnion - and rebuild the financial reputation those reports control.

Built around consumers' rights under the Fair Credit Reporting Act (FCRA), the platform gives users a simple, do-it-yourself system: a free three-bureau credit analysis using a soft inquiry only (zero score impact); a plain-English breakdown of each file - per-bureau scores, revolving utilization, the most damaging accounts, statute-of-limitations flags, and prioritized next steps; and item-by-item dispute letters that cite the exact FCRA section, account number, reported date, and reason for each challenge. Every letter is reviewed and approved by the user before anything is sent - nothing ships without their consent.

Unlike traditional credit-repair agencies that send generic template letters bureaus can dismiss as frivolous, Fix My Reports letters are sent in the consumer's own name, tailored to each account, and tracked end-to-end: bureau responses, escalations (including furnisher-direct and method-of-verification letters), and score movement across all three bureaus. The platform also guides members through building positive history and protecting their gains - including credit-building partners and budgeting tools.

The business model is simple and transparent: a \$1 seven-day full-access trial, then \$50/month, cancelable anytime. No hard inquiries, no contracts, no data sold - reports and letters remain the customer's, exportable or deletable at any time.

Founded in 2026 by Yaşar Josh Daglar and based in New Jersey, Fix My Reports is led by a founder who has worked in the credit and financial services industry since 2003 - and is on a mission to give every American a fair file, and a fair price for credit.



ICTI

The Next Generation Digital Asset Infrastructure.

The first platform purpose-built for institutional-grade tokenization — a fully on-chain, interoperable and compliant infrastructure that enables the next evolution of digital finance. It unites issuance, settlement, compliance, and oversight within a single programmable ecosystem — secure by design and engineered for scale.



Lenderwize

Overview

Lenderwize is a live legaltech-enabled trade finance infrastructure platform built to help institutional funders, banks, insurers and enterprise ecosystems finance receivables and supply-chain transactions with stronger legal control, payment certainty and operational efficiency.

What the platform does

The platform connects the key components required to make trade finance scalable: receivables purchase workflows, notices of assignment, irrevocable payment undertakings, debtor confirmations, eligibility rules, payment instructions, controlled accounts, cash dominion, automated reconciliation, servicing actions, audit trails and evidence packs for funders, insurers and advisors.

Core innovation

Lenderwize's core innovation is turning legal conditions into executable operating controls. Instead of treating contracts, debtor acknowledgements, payment routing and insurance evidence as separate manual processes, Lenderwize embeds them into a live workflow. Legal obligations become data, approvals, triggers, exceptions and auditable evidence.

Why it matters

Trade finance is attractive to institutional capital, but deployment is often slowed by fragmented documentation, weak payment control, manual servicing and insufficient real-time evidence. Lenderwize addresses this bottleneck by combining legaltech, paytech, insurtech and fintech capabilities into a single operating layer for institutional trade finance.

Business model and use cases

Lenderwize can be used directly as a platform service by banks, credit funds, insurers and funders, or deployed as white-label infrastructure by banks, fintechs, ERP platforms, payment platforms and enterprise ecosystems. The platform supports receivables finance, supply-chain finance, asset-based lending and embedded "fund me now" solutions.

Team

Lenderwize is led by founder and CEO Lawrence Gilioli, supported by a multidisciplinary team spanning technology, international legal structuring, banking, credit, insurance and payments. CTO Steven Goumas leads the platform architecture; Jeff McGeachie contributes international legal expertise; and Mark Cornwall brings former banking and institutional finance experience.

FinAccelerate objective

Through FinAccelerate, Lenderwize aims to engage selected banks, funders, insurers, fintech platforms, investors and strategic partners who may wish to use the platform, explore white-label deployment, participate in the Lenderwize Live Academy Sandbox, or help validate a new operating standard for modern trade finance.



McCarthy Hatch

McCarthy Hatch helps organizations see what regulators see—before regulators see it. Our FSAi platform analyzes consumer complaints, feedback, public signals, and regulatory sources to identify emerging consumer harm, regulatory risk, and operational weaknesses in consumers' own words, as they occur. By turning narrative data into actionable intelligence, we help institutions identify risk months earlier, strengthen controls, improve consumer outcomes, and reduce the likelihood of supervisory findings, enforcement actions, and reputational events.

We work with banks and large-market participant non-banks that want better visibility into emerging consumer harm, regulatory risk, and operational weaknesses. Our clients are leaders responsible for risk, compliance, complaint management, customer experience, operations, and regulatory readiness, as well as consumer protection regulators and investors interested in AI-driven market and risk intelligence.

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Noemon Koinon

Delivering the Future of Financial Markets

A coordinated group of three Cyprus entities, one regulated operating model.

Noemon Koinon brings together **investment services**, **crypto-asset services** and **EEA payment access** in a single coordinated commercial proposition, operated through three separately licensed Cyprus entities. Clients define the outcome they want — across assets, reference currencies and settlement rails — and receive a fully priced, hedge-integrated position executed inside a clean regulatory perimeter.

NOEMON FINANCE LTD

Investment Platform

MIFID II Cyprus Investment Firm authorised by CySEC.

Licence 449/24 · HE 427234. Passport across the EEA. Notified under **MiCA Article 60** on the CySEC and ESMA registers for crypto-asset services equivalent to its MiFID permissions.

www.noemon.finance

- **BondHub** — exposure composition across asset, reference currency and hedge
- **BondPlus** — bonds paired with strategic precious metals coupons (gold, silver, platinum, palladium)
- Bond, equity, fund and money-market execution with custody and safekeeping
- Portfolio management and investment advice
- Regulation-as-a-Service: MiFID-wrapper structuring and distribution for tokenised real-world assets

NOEMON TECH LTD

Crypto, Stablecoin & Issuance

CySEC-authorised CASP under the Cyprus national regime.

Registration 014/24 · HE 427232. MiCA **Title V application filed October 2025**, under CySEC review during the transitional period. **CBC dual authorisation** for payment services connected to crypto-asset activity.

www.noemon.tech

- **Third-party EMT transfers** — move client funds to third parties in stablecoin where most competitors cannot
- Crypto execution, custody, safekeeping and exchange (fiat-crypto and crypto-crypto)
- On / off-ramp infrastructure for investment-platform clients
- Tokenisation under MiCA — asset-referenced and other in-scope crypto-assets
- **FMA-approved base prospectus** (Liechtenstein) — issuer under EU Prospectus Regulation 2017/1129; EEA-passportable programme for structured note and tokenised certificate issuance

NOEMON MONEY LTD

EEA Payment Access

Registered **e-money distributor of Sureswipe E.M.I. PLC** under PSD2. **HE 427233.** Sureswipe holds CBC EMI authorisation **115.1.3.26** (since June 2018), passported across the EEA. NML operates as principal-EMI-fronted distribution; it is not an EMI in its own right.

www.noemon.money

- EEA fiat rail access through Sureswipe's passported perimeter
- Business payments, SEPA and SWIFT
- Virtual IBANs and e-wallets for corporate clients
- Funding and withdrawal support for investment and crypto clients
- Coordinated client journey with NFL and NTL

WHY NOEMON

Coordinated regulated perimeter

MIFID II, MiCA Article 60 notification, MiCA Title V (under review) and PSD2-aligned payment access in one group, each entity separately licensed.

Differentiated investment product

Exposure composition through BondHub, bond income delivered in strategic precious metals through BondPlus, and a Liechtenstein FMA-approved base prospectus for structured note issuance — outcomes ETFs, private banks and retail brokers do not deliver.

Scarce stablecoin capability

Third-party EMT transfers through NTL's CBC dual authorisation, alongside Sureswipe-passported fiat rails through NML. One coordinated stack, no perimeter blur.



OneDosh

OneDosh is a stablecoin-powered, human-centric platform on a mission to make money move as freely as we do. Since launching in December 2025, we've built a network of >200,000 users who use OneDosh to preserve their wealth in dollars, access the global economy with a dollar bank account, and spend their money freely with a Visa debit card that actually works around the world.

Before OneDosh existed, our cofounders lived the personal pain of moving their money between the US and Nigeria. Now, hundreds of thousands of people use OneDosh to send, convert, and spend their dollars and naira in one place. We've since expanded our platform to serve the Nigerian diaspora in Europe, and will launch across Africa with the strategies that drove our exponential growth in 2026.

Making money move as freely as humans means building a simple user experience for instant payments around the world. Our team brings best in class security, payments, identity, and software engineering foundations from SpaceX, Plaid, MIT, and other market leading companies.

2026 FINACCELERATE COHORT



OORI

OORI is a Riyadh-based fintech company building regulated private-markets infrastructure for Saudi Arabia and the wider Gulf Cooperation Council. The company connects qualified investors with global growth-stage and pre-IPO opportunities while providing financial institutions with technology to evaluate, structure, administer and distribute private investments.

OORI Arabia is licensed by Saudi Arabia's Capital Market Authority under License No. 26341-30 to conduct advising and arranging activities. OORI has also received CMA FinTech Lab scope approval for the tokenization of fund units and digital securities, subject to the remaining regulatory framework approvals required before launch.

Investment Access

OORI Invest enables qualified investors to participate in private-company opportunities through regulated investment structures and fractional participation. The platform is designed around transparent fees, rigorous investment assessment and Shariah screening and governance tailored to Saudi and GCC investors.

By combining regional regulatory knowledge with digital investment infrastructure, OORI seeks to reduce the high minimum commitments, fragmented processes and limited access that have traditionally constrained participation in private markets.

Tokenization and Digital Ownership

OORI is developing tokenization infrastructure to represent investment interests digitally, support fractional ownership and improve the administration and transfer of private assets. Its infrastructure incorporates investor eligibility controls, permissioned transactions and compliance workflows designed to support secondary liquidity where permitted by applicable regulations and investment terms.

OORI has received a grant from Avalanche.

Institutional Technology

OORI Terminal is the institutional platform developed from the technology used to underwrite and operate OORI's own investments. Designed for family offices, banks and fund managers, it combines AI-assisted investment research, due diligence, Shariah screening, fund operations, investor reporting and optional tokenization capabilities within one platform.

Founders and Backing

OORI was co-founded by Elie Nasr and Naif Alajmi.

Elie is a serial technology entrepreneur with more than 20 years of experience across fintech and business-to-business technology. He previously founded and exited FOO Holding, a fintech company, and RAY Labs, a property-technology company.

Naif is an investment professional with experience across private markets, venture capital, real estate and regulated investment structuring. He previously served as a Director at Inovalis and leads OORI's development in Saudi Arabia.

OORI is backed by RZM Investment, Bunat Ventures, and regional and European investors.

OORI's objective is to connect GCC capital with global private-market opportunities while providing institutions with the regulated digital infrastructure required to serve the next generation of investors.

oori.co



Rainfall Inc.

Introduction

Rainfall is building the control and evidence infrastructure required to make autonomous AI dependable enough for financial services and other regulated environments.

Financial institutions are moving from AI that answers questions to autonomous agents that initiate payments, open accounts, service customers, evaluate claims, and manage workflows. Before an AI-generated action reaches a customer or financial system, the institution must know that it is authorized, policy-compliant, consistent with prior commitments, and safe to execute.

The Rainfall Coherence System (RCS) is a model- and platform-agnostic runtime operating between probabilistic AI reasoning and consequential execution. The model proposes; the application decides consistently.

What Rainfall Delivers to Financial Institutions

RCS evaluates proposed actions against actor identity and authority, institutional policy, transaction context, and relevant historical commitments. Before execution, it can permit, block, escalate, or require further evidence, while creating an auditable record of what was proposed, which controls were applied, and why the decision was made.

This gives financial institutions a common control point across payment authorization, lending and servicing, fraud operations, insurance claims, treasury controls, account administration, and regulated customer communications. Because RCS operates independently of any single model or agent framework, institutions can change providers and applications without rebuilding their control architecture.

Rainfall combines persistent identity and permissions for human and AI actors, continuity across sessions and models, pre-execution policy enforcement, multi-agent coordination, human escalation, and evidentiary audit records—all through existing enterprise systems.

Where shared verification is required, approved actions and supporting evidence can be cryptographically anchored through Monsoon, providing durable provenance without making blockchain a prerequisite for deployment.

About the Company

Founded in 2021, Rainfall Inc. is a Wyoming C-corporation operating from San Francisco, with Rainfall AG in Zug supporting European engagement. The company is led by Amit Pradhan, Chief Executive Officer; Rajesh Pradhan, Chief Technology Officer and Chief Architect; and Mark Strehlow, Chief Experience Officer.

Rainfall has developed a working prototype/alpha and is preparing design partners, early testers, and enterprise pilots ahead of broader commercial availability. The company is raising a \$5 million financing round and seeking strategic investors and financial-services partners who recognize the need for a trusted control layer between AI reasoning and transaction execution.

www.rainfall.one · info@rainfall.one
Amit Pradhan, CEO — amit@rainfall.one



Sprink Technologies, Inc.

Sprink gives US households a private financial advisor. It connects the household's entire financial life through Plaid and works the way a real advisor does: it looks after the whole picture, handles what needs handling, and brings up the things worth discussing, sometimes to act, sometimes just to think them through together.

The beta is live, built on a signed data partnership with Plaid, with a US launch planned for this fall. Founded by Theodor Wallensten and Max Rundberg Larsson. Delaware corporation.

JONES DAY GLOBAL TEAM

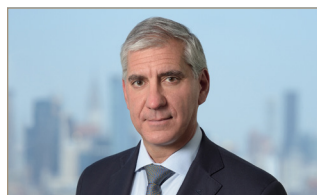
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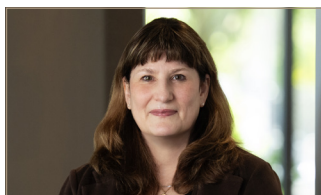
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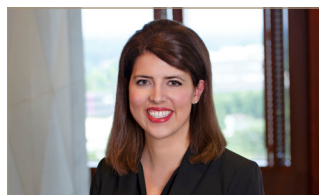
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