finago



FINAGO SUITE

Statement of Direction of the AI era

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About us

Finago specialises in software solutions for financial, HR and business operations services. The group serves about 170 000 customers in the Nordics and employs more than 950 employees. Our vision is to be the most customer centric business software company in the Nordics. With our products we empower our customers to do more of what they love. Finago is a participant of the UN's Global Compact and adheres to its principles based approach to responsible business.



Statement of direction guides our software development

Finago focuses on delivering best in class innovation and value in financial, HR, payroll, workforce management and business operations solutions with continuous delivery of new capabilities. A flexible suite of solutions provides productivity boosts for organisations through familiar, intelligent and connected experiences. Our software mission for the future is to provide future-proof solutions for our customers to achieve world-class business results.

The number of available technologies in everchanging world is increasing and at the same time customer expectations set the bar high for software companies. Therefore, it is vital to continuously evaluate the trends and technologies which are most relevant for exceeding customers' expectations to create right kind of value.

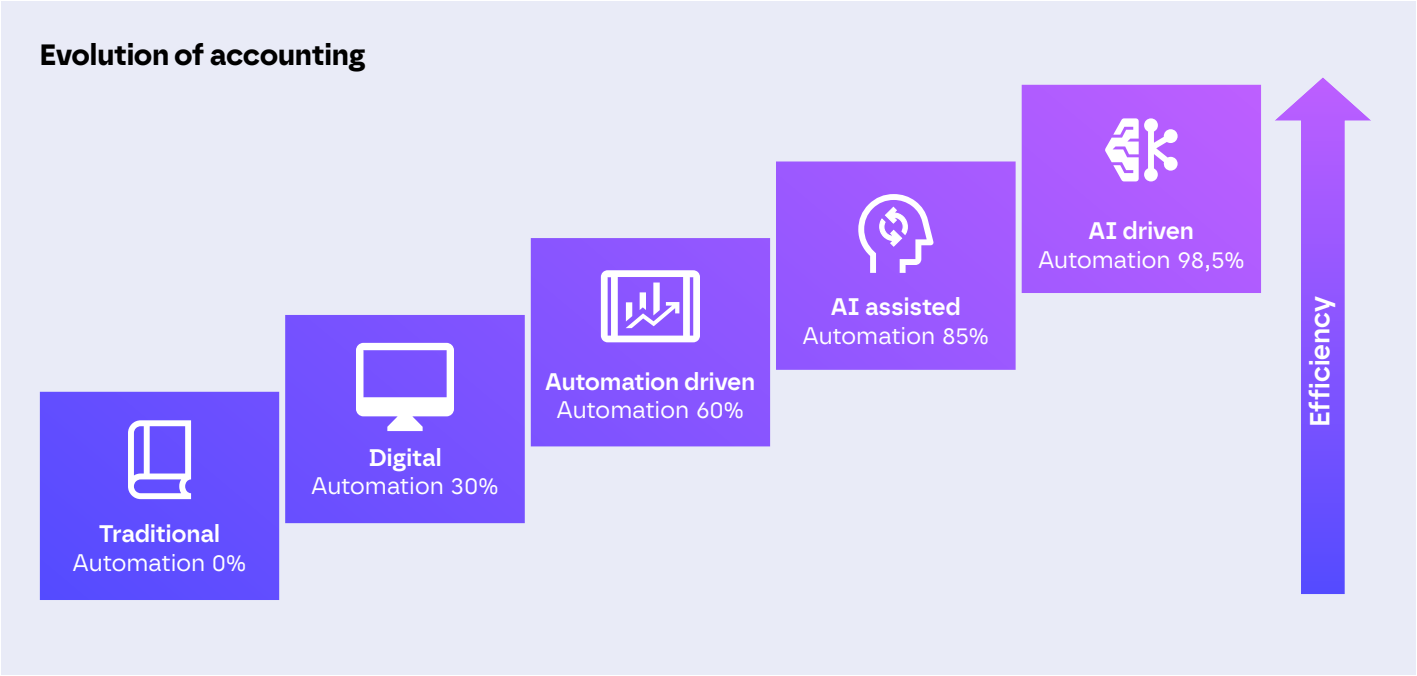
1. **User expectations are higher than ever before.**
   Consumer level user experience set the bar high also for software used by business users: easy, fast, intuitive and visually top notch are just some of the expectations that need to be met.

2. **Technologies transform our lives at a stunning pace.**
   Many find that the success criteria of their industry are being redefined. Managing technological transformation will separate winners from losers, but it is not a trivial task to define which technologies help you to succeed in future.

3. **Businesses urge for partners who will help them through the digital transformation.**
   Despite the relatively traditional field of business, which accounting and payroll services are, there are many opportunities to be harvested through new technologies and new ways of working. These opportunities are gained best in tight cooperation with suppliers driving this digital transformation.

4. **The evolution of AI generates a complex technology layer on software products but provides simple to use and efficient functionality.**
   Building solutions that bring securely this value to the users, allowing them significant leaps of performance during the fastest ever evolutionary transformation of the industry is challenging and requires very specific knowledge.

To unlock the benefits of AI securely, we build, so you don't have to. Together we create a trustworthy and productive AI-powered world.



What comes next is already here...

...since we drive the reinvention!

For decades, accounting, payroll and financial management were defined by stability. Processes changed slowly, systems were built to last, and the primary job of finance was to explain the past. Accuracy mattered more than speed, and compliance more than insight.

Today, a new phase is already here.

Artificial intelligence (AI) is entering financial management not as a replacement for professionals, but as an amplifier of expertise. AI-assisted financial solutions highlight deviations humans might miss, explains trends in natural language, and turns raw data into forward looking insights. Decision making remains human, but it is increasingly informed by prediction rather than hindsight. Yet this may still only be a transition phase.

Next step of the evolution is already emerging; AI-driven financial management. In this model, financial processes operate continuously and autonomously within clearly defined controls. Accounting becomes real time, forecasting is always on, and human involvement shifts almost entirely to governance, strategy, and judgment. Finance stops reporting on the business, the rear mirror view — and starts actively guiding it.

This transformation is not about technology alone. It changes what accounting is. From record keeping to operations, from operations to insight, and from insight to direction. What was once the back office is becoming a central nervous system for the business.

While the evolution of accounting has in the past been steady this reinvention of the industry impacts on how companies understand, steer, and grow their business, which may soon be anything but.

However, the same evolution plays out differently: accounting firms optimize for scale, SMEs for simplicity, and enterprises for control. All of them are nevertheless moving toward more autonomous, AI-driven finance.



We can see a constant drive for real time, flexible, and mobile financial management, payroll, and people management emerging in our everyday lives. A few years ago, everyone was just focused on digitalisation. Now, we are fixated on doing everything instantly — fast, mobile, and increasingly AI-driven.

CTO Sakari Jorma



Finago's key priorities

At Finago, we are constantly on the top of the latest technologies while assessing how they could serve the needs of our customers in the future. At the same time, we recognise that no technology is useful unless we manage to consider how it affects people and ways of working. Our key themes we want to focus on in order to bring greater value to our customers are: **customer first, technology starts with you, artificial intelligence, and pure cloud services.**

Customer first

Imagine never handling paper receipts again. Your purchases would automatically move through all the steps of accounting. You could do work anywhere and anytime with the smoothest mobile app.

What if your software would help you to notice when something is out of the ordinary in accounting? Take care of all the repetitive tasks, provide you dynamic reports and help you to analyse them. The software would be personalized so that it fully supports your way of working. These are just a few examples of what the change already looks like in practice.

Technology starts with you

As new technologies create both opportunities and challenges, we continuously optimise the balance between human expertise and digital solutions.

Our focus is on building long lasting, secure technology solutions that drive the evolution of our industry and enable the real time economy, high automation level and ease of use. Our customers should feel that our software is reliable, professional, ingenious and smooth to use – just lovable, and it's all that because it starts with you.

Artificial intelligence

The evolution of accounting has moved from manual record keeping, to digital systems, to automation at scale and it will ultimately move towards AI-driven, autonomous financial management with humans focusing on value and decision making. This significant leap happens now, when the forerunners of the industry are racing to find the best and sustainable ways to utilize AI-based automation.



Harnessing AI is the key strategic initiative at Finago now. We are continuously investing to leverage the full potential of AI for our customers' benefit, as well as to excel in software development by accelerating it with AI.

When built correctly, AI-based solutions display clear audit trails for all steps and recommendations made by the machine to ensure that users will always remain in control. Therefore, our approach to the implementation of AI is nonintrusive. We place high value on the protection of our customers' data, which in turn will produce solutions with enterprise-grade security and full transparency. This empowers professionals to make faster and smarter decisions while maintaining complete control over critical financial matters.

This means not only complying with regulations but going beyond. We offer peace of mind to our customers through our high-level commitment to privacy.

Pure cloud services as an enabler

Our strategy now and for the future is pure cloud, meaning services which we deliver entirely through the cloud without any local installations. Our cloud services provide easy access and onboarding, without any technical knowledge or maintenance requirements from you as a customer.

Cloud allows accelerated product development and flexible capacity, which in turn guarantees stable user experience. Cloud services also provide highly secured IT infrastructure, which meets the strict security norms and compliancy requirements of today, since the global cloud service providers can make heavy investments in security.



I judge every release by one question: did it make our customers' work better - not busier, not flashier, better? Automating finance only earns its place if the accountant, the entrepreneur and the firm come out with more control and more time, not less. The routine should run itself. The judgment stays human. That is the bar we hold ourselves to.

CEO Lars Engbork



Future development path

Finago offers Nordic's most comprehensive suite of tools for financial management, people and business operations. We support organisations of every size with their wide range of requirements.

Our new Finago Portal is a robust and user friendly identity and access management solution, including Finago ID mobile application for multifactor authentication (MFA) and transaction approvals. It provides Single Sign On (SSO) throughout Finago suite, while also offering internal identity management for customers, that don't have an identity system. It's built with a capability to federate all major identity providers.

This new identity management is taken into use in all Finago's products incrementally. It simplifies processes such as user management for accounting firms, enabling them to manage end customer accounts through efficient self service.

Within the People solutions we execute a controlled product renewal designed to deliver long term value and ensure an extended lifecycle. This renewal is implemented in phases, with each phase introducing new enhancements to both the user interface and the underlying technology. Key developments include intuitive web interfaces, AI-assisted payroll processes, secure identity management and seamless integrations via APIs. The result supports customers' need for flexible work and ensure compliance.

For Workforce Management, the renewal reinvents time tracking and shift planning by leveraging cutting edge AI capabilities to meet the future customer expectations. Our goal is to deliver a future-proof suite that integrates seamlessly with Finago offering and ecosystem. This includes external platforms through comprehensive API coverage ensuring scalability, automation and operational efficiency.

For the Finance solutions, we are transforming the product architecture into modular components to enable faster delivery, AI-assisted workflows, improved performance and scalability. Our commitment to reliability remains strong as we proactively maintain compliance with future regulatory requirements, implement robust security measures, and deliver high performance solutions with a cost efficient maintenance strategy.

For our Business Operations solutions, one of the key development initiatives is the phased renewal of our messaging platform Apix. As a new functionality we provide in the messaging domain is an interface for Peppol procurement messages, which brings public sector messaging within our customers' reach – even for organisations not using their own ERP system. Our solution enables fast and reliable exchange of electronic procurement documents, empowering businesses to participate in public sector procurement with ease.



Finago products Finland

Finago's product offering consists of three solution areas: Finance, People and Business Operations.

Finago products Finland – Finance

Procountor

As a forerunner on the market, Procountor is a browser based electronic financial management software extended by a mobile application. All of this is delivered to our customers via SaaS delivery model. The software scales up to customers' needs and allows for sales invoicing, purchase invoice processing, travel and expense invoice management, payroll, bookkeeping, and versatile reporting.

The solution is well suited for joint use by accounting firms and their customer organisations. Moreover, businesses can also use it to manage their bookkeeping and financials independently, if they wish to.

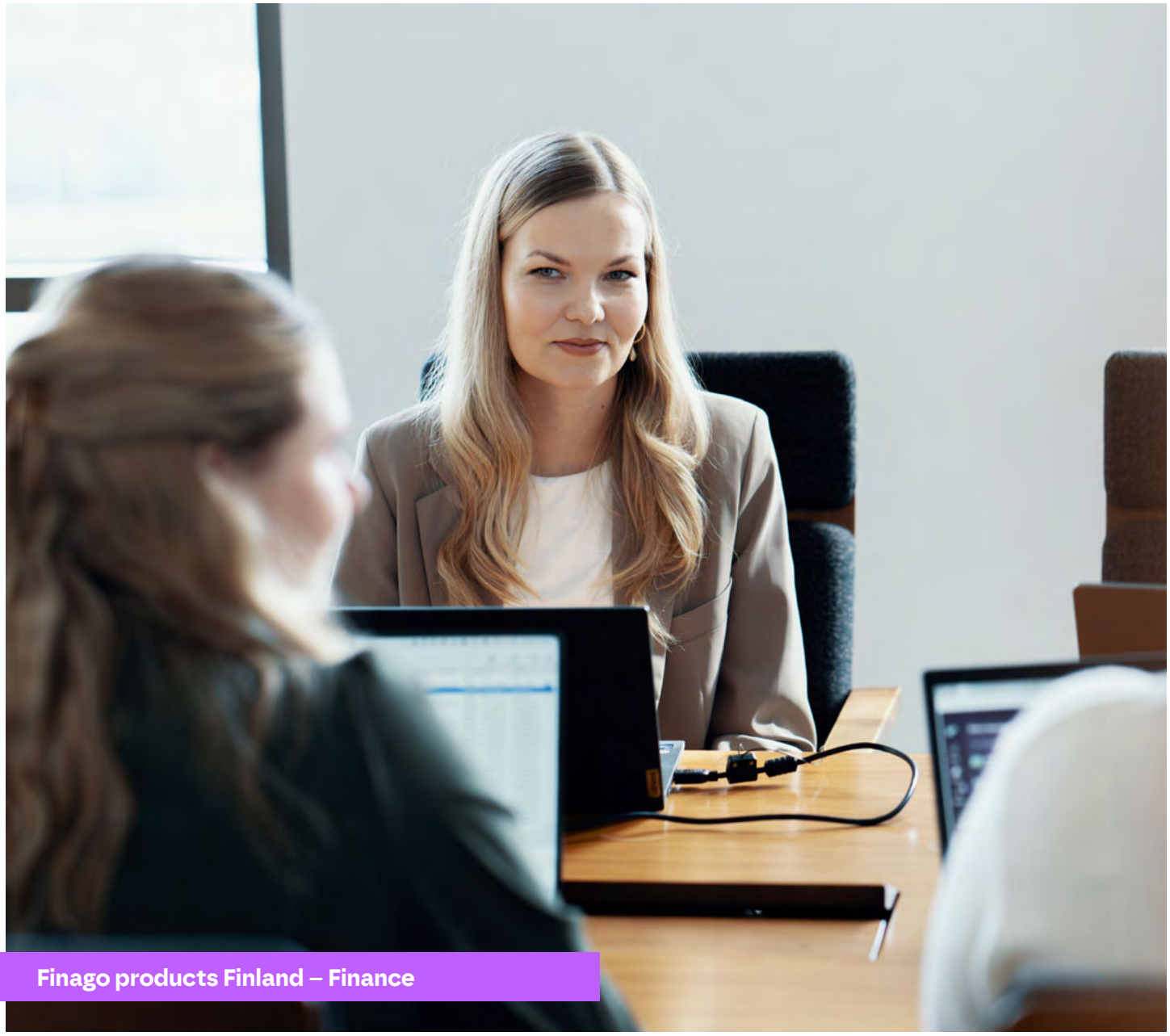
Procountor mobile app emphasize user experience, intuitive workflows and AI-supported features to make users tasks easy and efficient. Features include purchase, sales, travel and expense invoices from start to finish. AI automation is already available in expense management, reporting tools and tap-to-pay mobile payments.

Procountor Solo

Procountor Solo includes all the tools needed to create, send, and process sales and purchase invoices in the entrepreneur's interface. Much attention has been paid to the ease of use for the entrepreneur in the development of the tools. All functions can be used on mobile devices, and the solution guides the user to make all the needed steps to enable making of the bookkeeping in a minute.

eTasku

For Finnish companies and accounting firms seeking efficiency and reliability, eTasku is a comprehensive expense management solution featuring an integrated payment card. It delivers an intuitive mobile experience and integrates seamlessly with all major accounting systems to simplify processes and reduce administrative burden. Unlike traditional expense tools or standalone payment cards, eTasku combines advanced features to give businesses greater control and confidence. With a strong foothold in the Finnish market, eTasku is trusted by leading accounting firms to keep financial operations smooth and secure.



Finago products Finland – Finance

Isolta
Isolta is a simple to use and easy to onboard invoicing software designed for entrepreneurs. It allows you to send e-invoices, email invoices and paper invoices to your customers, as well as receive e-invoices. The user interface adapts well to mobile use while it can be used in a browser as well.

Kassaturva (Invoice financing)
Kassaturva is an integrated invoice financing service that allows businesses to convert sales invoices into immediate cash directly within the financial system. It supports companies in managing expenses and cash flow efficiently with minimal administrative effort.

Maksuvahti (Reminder and debt collection)
Maksuvahti automates the management of overdue invoices within the financial system, enabling an integrated reminder and collection process via a trusted partner. It helps companies improve cash flow and reduce credit losses.

Procountor Tili (Bank account)
Procountor Tili is a regular business bank account with an affordable, fixed monthly price. Unlike other bank accounts, the company does not incur additional costs of transactions or data transfers between the bank and the financial management software. Opening an account is completely digital and new account and data connection are available within 1-3 days.

Ukko.fi
Ukko.fi is an end to end financial management service designed to support entrepreneurs at every stage of their journey from light entrepreneur to a limited company. It combines easy to use digital tools with expert support to handle invoicing, bookkeeping, and everyday financial tasks, allowing users to focus on running and growing their business. From first invoice to scaling a company, the service provides a seamless, always accessible way to stay in control of finances.



Finago products Finland – People

Mepco
Finago Mepco is the market leader within payroll and HR in Finland. It suits well organisations of different sizes and business sectors because of its flexibility by configuration. The customers that benefit most from Mepco are organisations with complex payroll needs and accounting firms and service centers having a payroll function serving multicompany environments. The solution covers comprehensively different HR and payroll processes, stretching from data collection to payments and reporting, employment lifecycle management. Mepco touches lives of hundreds of thousands of employees in Finland daily.

Mepco Public
Finago Mepco Public is the most advanced payroll and HR management solution on the Finnish public sector market. It excels in public organisations, municipalities and service centers of all sizes, regardless of their sector of operation.

Time
Finago Time is a modern, mobile first work time tracking solution developed in close collaboration with users. Employees see actual hours and overtime instantly after the entry, and the information is interpreted according to the collective agreements to be transferred to payroll for an accurate compensation.

Työvuorovelho
Finago Työvuorovelho offers an efficient and flexible solution to the challenges of shift planning regardless of the size of your organisation. It simplifies scheduling, reduces manual work and frees up time to focus on core business activities. Shifts can be created with automation, enabling optimal use of resources and balanced workloads for employees.

MaraPlan
Finago MaraPlan is the solution for the fast paced needs of travel and hospitality. It automates shift planning, aligns staffing with customer flows and provides guidance for scheduling to meet given objectives. Cost and hour forecasts help our customers to optimize their resources.

Gigs
Finago Gigs is designed for temporary work and other non-traditional employment models. It supports both staffing agencies and organisations with their own pool of gig workers. Gigs includes shift management features and offers a smooth and intuitive mobile user experience. It streamlines workforce fulfillment and improves responsiveness to variating labor demands.



Finago products Finland – People

Procountor

Finago Procountor's payroll enables companies to run the salary process digitally, including automated salary calculations, income tax and deductions, with support for SEPA salary payments directly from the system. The solution also automatically transfers payroll data to bookkeeping and reporting, ensuring accuracy and transparency throughout the payroll process. Additionally, built in API fa cilitates a seamless integration to other solutions, enabling efficient and reliable data exchange.

HR Easy

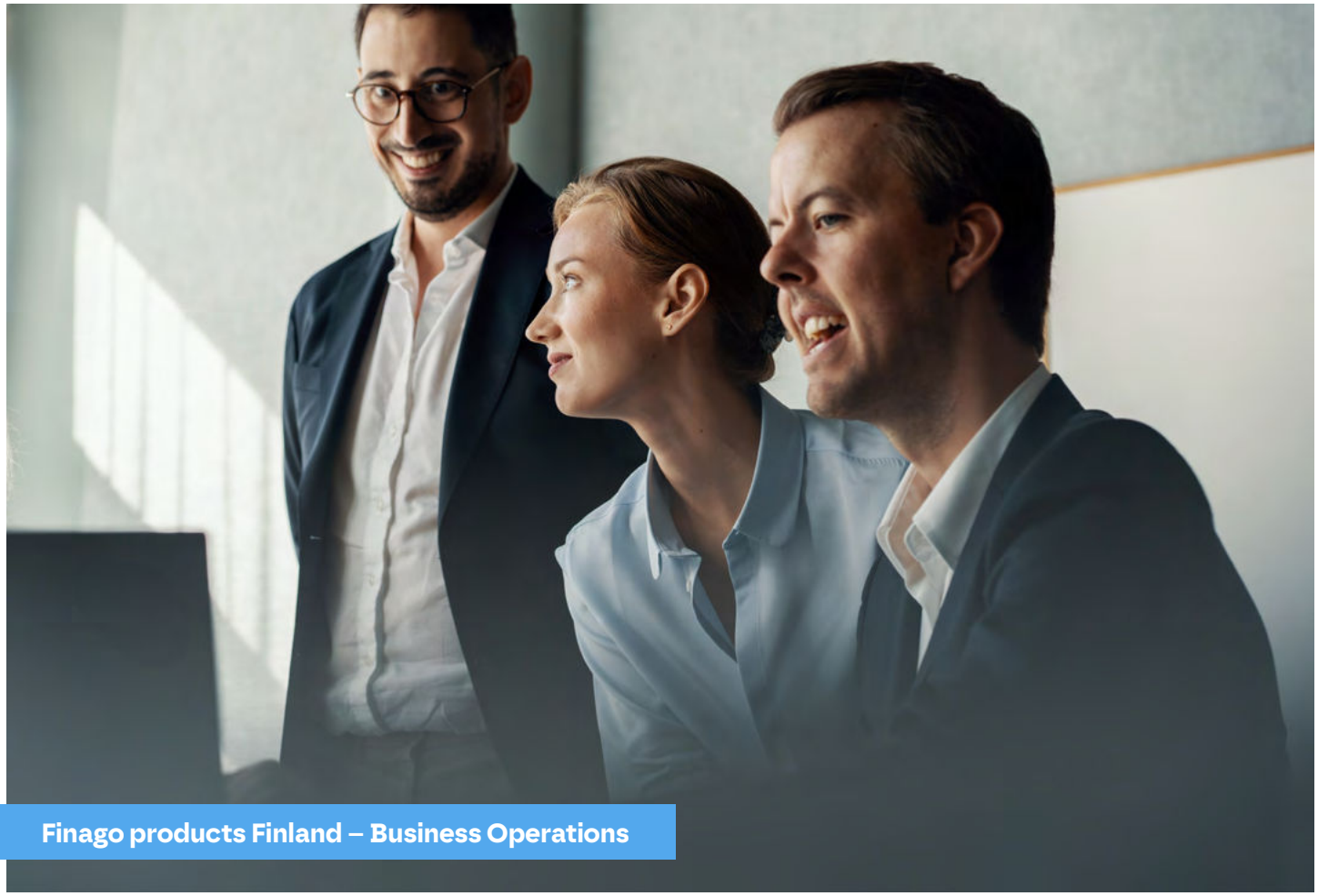
Finago HR Easy is the simplest HR solution for SMEs ensuring smooth, accurate and effortless information flow between employees, HR and payroll while enhancing the overall employee experience. It's the perfect choice for organisations adopting their first HR system, as well as for accounting firms looking to improve their own processes through broader HR adoption.

Travel

Finago Travel is the most modern and easy to use comprehensive software for processing and managing expenses and travel invoices. The solution covers the entire travel, expense and fee transaction process from entries to reporting. Finago Travel also includes CO_2 calculation.

Recruit

Finago Recruit is an end to end recruitment solution that streamlines the entire hiring process with AI-powered candidate screening, automated and personalized communication and a collaborative workspace for HR and hiring managers. It enables organizations to deliver an exceptional candidate experience while reducing manual work, shortening time to hire, and ensuring fair, transparent, and GDPR-compliant processes. With built in talent pooling, structured evaluations and real time analytics, it helps companies make better hiring decisions, strengthen their employer brand, lower operational costs, and build a long term competitive advantage in attracting and engaging the right talent.



Finago products Finland – Business Operations

Ecom
Finago Ecom is a software specifically developed for the construction industry, used by companies in HVAC, electricity and construction. Ecom is designed to be the day to day tool at technician level, as well as providing the means for managing company's day to day operations, bidding processes, inventory management and finances.

Apix
Finago Apix enables fast, easy and cost effective implementation of e-invoicing, allowing companies to start both sending and receiving e-invoices without delay. Additionally, this platform supports secure delivery of payslips through multiple channels and helps digitize all business documentation related to supply chains – such as orders, confirmations and dispatch advises – into a unified digital flow. Operating seamlessly in the background, it allows companies to focus on what matters most: their core business activities.

PSA
Finago PSA is designed for professional services SMEs that bill at hourly rate and want to optimise their operations from end to end. It unifies sales, projects, resourcing, timetracking, expenses, invoicing and reporting into one intuitive solution – so businesses can better control resources, monitor utilisation and drive profitability with it. Integrations with Finago's financial management products and other third party systems, PSA ensures seamless data flow and minimal admin burden.

Procountor Toiminnanohjaus
Finago Procountor Toiminnanohjaus is a PSA for accounting firms – a tool integrating operations management, sales work and customer relationship management. With Procountor Toiminnanohjaus accounting firms manages their customers, all assignments, recurring and adhoc tasks, resourcing, time reporting, invoicing and reporting and reporting like customer profitability. Procountor Toiminnanohjaus saves time and simplifies professional work by combining the management of accounting firms' business operations into one unified system.

Sopimuskone
Finago Sopimuskone is a modern digital solution to craft, sign and store all of your documents. Sopimuskone provides access to over 400 lawyer-made and maintained templates (e.g. HR, commercial, corporate law), which are easy and fast to use with only a couple of clicks, providing agreements and administrative documents suited for your needs.

Sign
Finago Sign is a digital stand alone signing solution providing fast, secure and legally valid way to sign and store your important documents anywhere, anytime. No more printing, scanning and mailing related hassle and the consequent delay of days to get your agreements finalized.



Finago products Scandinavia

Finago products Scandinavia – Finance

Office

Finago Office gives companies full control over their financial management processes and daily operations, combining automation with flexibility to handle everything from bookkeeping and billing to approvals and payments. The solution supports efficient collaboration between accountants, managers, and employees, ensuring that financial data is always accurate, up to date and easy to act on.

Designed for scalability, it fits both growing businesses and organizations with advanced needs. Mobile app extends the user experience beyond office, making it easy to manage financial tasks like approving documents, sending invoices, recording expenses and following up on payments wherever you are. It's designed to make day to day tasks and accounting smoother and accessible, keeping business moving even when users are on the go.

Finago products Scandinavia – People

Payday

Finago Payday handles payroll from time capture to payouts and reporting, with tight integration to the rest of Finago suite. Auto-payroll automatically creates and sends out payroll runs on a set schedule, while Autopay sends salary payments directly through the bank for a smoother and safer process, ensuring consistent and compliant salary payments every time for routine operations. Overview dashboards give managers and accountants a clear picture of payroll costs, upcoming runs, and historical trends, while employees get payslips and vacation balances in a transparent manner. Manual work is reduced while maintaining improved control across the entire payroll process.



Finago products Scandinavia – Business Operations

Busy
Finago Busy focuses on time, capacity and project execution. It provides simple planning, time tracking and an automatic time bank in a single tool with mobile app for on the go hour registration. Managers will get control of budgets, tasks and resource allocation, while Busy exports invoice-ready data and integrates with financial management systems to keep your financials up to date.

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Control
Finago Control is the all in one solution for accounting firms to manage client work and internal processes. It brings together tools for AML (anti money laundry) and KYC (know your customer) routines, time tracking, reconciliation, invoicing and profitability follow up, giving accounting firms a complete overview of their operations. Control ensures smooth collaboration between accountants and clients by connecting directly with the accounting system, keeping data accurate and synchronized. The solution helps accounting firms structure their workflows, improve efficiency, and maintain compliance in every step of the client relationship.

Copernicus
Finago Copernicus is a flexible and feature rich system for companies that work on projects and assignments. It combines project planning, resource scheduling, time reporting and financial tracking in one place. Employees can easily log time and expenses, while managers get a clear overview of progress, budgets and resource use. The system helps businesses manage projects efficiently and ensures dependable reporting without unnecessary complexity.

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Value added services & partnerships

In addition to the core products above, Finago is constantly developing its ecosystem of partners and add on services. We build the most comprehensive product ecosystem by adding well selected solutions from the wide partner network. We focus on easy access and activation of such services with automation in our marketplaces.

To find more information about our ecosystem, visit our webpages on

→ procountor.fi/store



Final words to reader

The change is already here. With Finago, you can stay ahead of it. Your evolving needs and the changing market landscape are continuously reflected in our new solutions and software releases.

With every new release, you gain tools and capabilities designed to support your future success. We build the future. Together.



Disclaimer

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