

A comparison layer for retail investing.

Independent scoring of financial products, distribution costs and service value.

PRE-SEED INVESTOR DECK · SEPTEMBER 2026

Swiss Research Venture Lab

PROBLEM

Retail investors can compare products. They cannot compare the full deal.

The same investment can reach the client through different banks, brokers, advisers and fee structures.

Product cost is only one part of the decision. Distribution, advice, incentives, service level and access conditions change the value received.

Disclosure exists. Comparison does not.

PRODUCT

One normalized view. One explainable score.

PRODUCT — Fees · Risk · Structure · Liquidity

DISTRIBUTION — Broker / bank · Channel · Incentives · Access terms

SERVICE — Advice · Tools · Support · Execution

VALUE — Total cost · Features · Peer position · VFM score

The output is a decision tool, not a product catalogue.

WHY NOW

A large pool of savings is still outside capital markets.

€10tn — EU household savings held in bank deposits

70% — share of EU household savings held as deposits

EU-wide — policy push to increase retail investment participation

As participation grows, product choice becomes a distribution problem as much as an investment problem.

Source: European Commission, Savings and Investments Union, 19 Mar 2025

BUSINESS MODEL

Free for the user. Monetized at the point of decision.

RETAIL COMPARATOR — Free — Build reach, trust and high-intent traffic

DISTRIBUTION — CPA / qualified lead — Broker, bank and provider acquisition

PREMIUM — Subscription — Advanced analytics and monitoring

DATA / API — B2B SaaS — Normalized product, cost and VFM data

WHITE LABEL — Enterprise — Embed comparison and scoring in third-party channels

Comparison platforms become strategic assets when they own the customer decision.

justETF — Acquired by Scalable Capital, 2021 — ETF discovery and broker acquisition

moneyland.ch — Acquired by Swiss Marketplace Group, 2024 — Financial comparison and consumer traffic

Facile.it — Majority acquired by Silver Lake, 2022 — >4m monthly users · €140m 2021 revenue · ~€1bn transaction value

Sources: justETF / Scalable Capital (2021); moneyland.ch / SMG (2024); Silver Lake & EQT (2022)

DEFENSIBILITY

The moat is the data model, not the front end.

A normalized product × distributor × channel × client matrix.

A scoring methodology that can be audited and explained.

Structured cost, incentive and service data that improves with every integration.

High-intent user behaviour at the point of product and provider selection.

Distribution relationships that turn comparison into measurable acquisition.

Start focused. Expand by product and market.

01 — PROVE — Launch the scoring engine on a narrow set of investment products and providers.

02 — MONETIZE — Add qualified-lead and affiliate relationships. Measure conversion and acquisition value.

03 — EXPAND — Add product categories, markets and B2B data access.

Initial geography: Switzerland and Italy. European architecture from day one.

CURRENT STAGE

The concept is defined. The next milestone is evidence.

TODAY — Product concept and positioning defined

TODAY — Front-end prototype in development

TODAY — Market and regulatory research completed

TODAY — Scoring architecture defined at concept level

NEXT — Production scoring engine

NEXT — Normalized dataset

NEXT — Public MVP

NEXT — First commercial integrations and users

PRE-SEED

Raising €250k to turn the thesis into a measurable product.

SCORING ENGINE — Build the production methodology and data pipeline

DATA — Create and maintain the first normalized provider/product universe

PRODUCT — Ship the public comparator and analytics layer

DISTRIBUTION — Secure first acquisition and data partnerships

Target milestone: public MVP, first users, first commercial integrations.

VFM

Turn financial disclosure into a decision tool.

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