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CODING SOCIETY

2025 LinkedIn TOP STARTUPS España

“Private AI Layer for Real-Time Financial Intelligence Across All Companies”

Private, secure, AI-supported solution · data stays within your organization

Innovation Day 2026 · Universität Liechtenstein · 29. Oktober 2026

Diskreter Partner für anspruchsvollste Softwareentwicklung

Was wir machen

01 Entwickeln anspruchsvolle Software für unsere Kunden als **verlängerte Werkbank**, indem wir uns in bereits existierende Teams integrieren.

02 Oder übernehmen **komplette Projekte**; eigenständig, von Anfang bis Ende.

03 Komplexe Umfelder: Payment, Anti-Fraud, Datenerfassung etc. Verarbeitung von **Millionen Operationen täglich**.

04 Tätig in sehr wenigen Branchen, nur dort, wo die **höchsten Ansprüche** existieren – technisch wie legal (Compliance).

05 Das Verhältnis mit unseren Kunden ist immer **partnerschaftlich**: absolutes gegenseitiges Vertrauen und Verlässlichkeit, um gemeinsam die Zukunft zu gestalten.

TOP-Qualität ist nicht verhandelbar

Zero-Error als Anspruch und Security & Privacy by Design – Qualität vor allem!

Nur 20 % erhalten nach dem technischen Interview ein Angebot.

Compliance im Haus: Juristin, spezialisiert auf Compliance, mit internationaler und Bank-Erfahrung.

Umsetzungsprogramm: 8 ISO-Standards und ENS – Spaniens nationaler Rahmen für Informationssicherheit. 7 durch SGS zertifiziert, 2 TÜV Rheinland.

AI-Native. Sicherer. Deutlich schneller.

Auf dem Weg zum AI-Native Softwareentwicklungsunternehmen.

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2,5×

Bereits heute: das 2,5-Fache der normalen Produktivität ohne KI.

5×

Ziel: rund 5-fach innerhalb von höchstens zwei Jahren.

1.500

Kundenauftrag: Ausbau der Schutzschicht für 1.500 Nutzer.

KI seit Beginn, mit Schutzschichten für alle vertraulichen Daten.

Sehr viel mehr Leistung bei gleichen Kosten für unsere Kunden.

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Unsere Wurzeln: Granada

April 2024: erstes Büro, 260 m².

Plaza Isabel la Católica 7, mitten im Zentrum.

Unsere Wurzeln: Granada

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Wachstum: Sevilla

Seit Februar 2025.

Fast **1.800 m²** für weiteres Wachstum.

Im ehemaligen **Pressegebäude der Weltausstellung Expo ’92**.

Zwei Städte. Ein Qualitätsanspruch.

Wachstum: Sevilla

Wachstum: Sevilla

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Wachstum: Sevilla

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Wachstum: Sevilla

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Erneut Granada

Oktober 2025, ein weiteres Büro: **370 m²**, fünf Gehminuten entfernt von unserem ersten Büro.

111 *„Unser Apipana-Team wächst: Wir sind jetzt 111 Kollegen!“*

Erneut Granada

Erneut Granada

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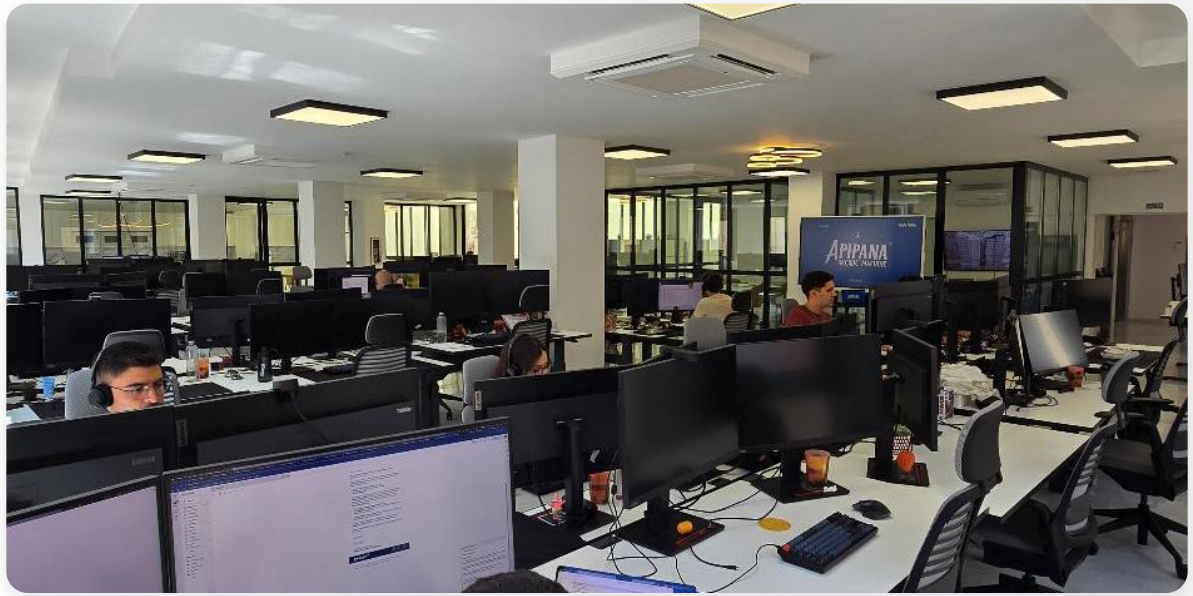

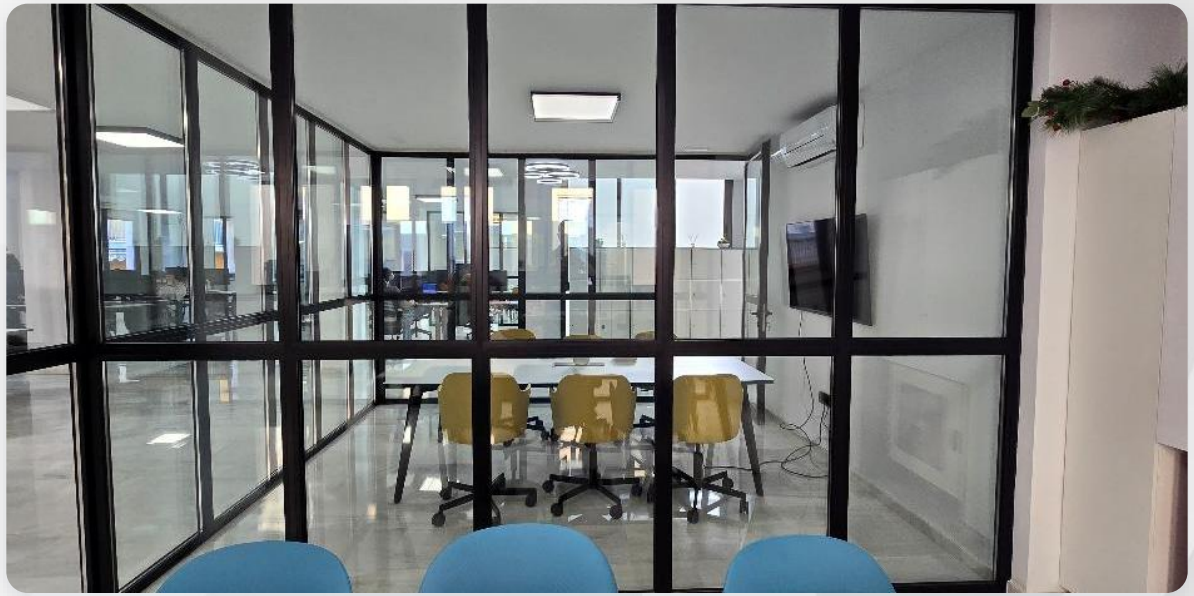

Erneut Granada

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Von Andalusien nach Liechtenstein

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Ein Kunde in **London** empfahl uns nach **Vaduz**.

Eine weitere Empfehlung: heute **zwei Kunden vor Ort**.

So fanden wir auch zu **digital-liechtenstein.li**.

Eine ganz besondere Initiative. **Ein Privileg, dabei zu sein.**

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„Herzlichen Dank, dass wir heute hier sein dürfen.
Wir freuen uns auf die Gespräche und neue Begegnungen.“

2025
LinkedIn
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España

INNOVATION DAY 2026

Private AI Layer for Real-Time Financial Intelligence Across All Companies

Private, secure, AI-supported solution · data stays within your organization

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WHY · BUSINESS NEED

Business need

> "**Financial cycles** are complex and require regular tracking and verification to ensure everything balances out. **Identifying inaccuracies** is time-consuming. Drawing insight on the business status requires access to **sensitive data** and deep enterprise **management and finance expertise**."

Close with confidence	Insight without exposure
Constant flow of sensitive data (e.g. bills, receipts, loans)	**Key organization's health insight** is buried in financial data
Accounting cycles produce **peaks of activity**	Interpretation **depends on experienced analysts**
Critical data is **cross-checked by hand** across records	Data is sensitive: it **must stay under the organization's control**

WHY ON-PREMISE · DATA CONTROL

Keeping the data under your control

Financial data is confidential by nature, so the AI has to come to the data, not the other way round.

THE CHALLENGE

Financial data contains **intrinsically confidential** information about the entity's financial model. Therefore, **it cannot be shared** outside the allowed stakeholders.

Anonymizing the data is **not enough** to preserve confidentiality.

Our proposal

- **On-premise or private cloud** computing **guarantees data confidentiality**.
- **Evaluating and selecting the AI models** that best fit the domain's requirements and the hardware they run on.
- **Reusing the resources** our customers already have available.

FIRST SCOPE · PROPOSED SOLUTION

Proposed solution

Three main use cases were selected as the first implementation scope.

01

Financial document reconciliation

Invoices, receipts and bank movements matched automatically, with anomalies flagged for review.

02

Month-end close report verification

P&L and Balance Sheet checked against the source documents, with adjustments proposed.

03

Ask Finance — talk with your data

Questions in plain language, answered with figures from your own data.

HOW IT WORKS · RECONCILIATION

Financial document reconciliation

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1 Upload

USER INPUT

Financial documents, bank statements

2 Read

AI

Reads the document's fields

3 Validate

RULES

Recomputes totals, VAT, IBAN, dates

Accept or hold

4 Controls

RULES

Compare with master data, duplicates, new IBANs, unknown suppliers

By tax ID, IBAN, name

5 Match

RULES + AI

Pairs each invoice with its bank payment

Partials and batches also matched

Document on hold
A person checks it

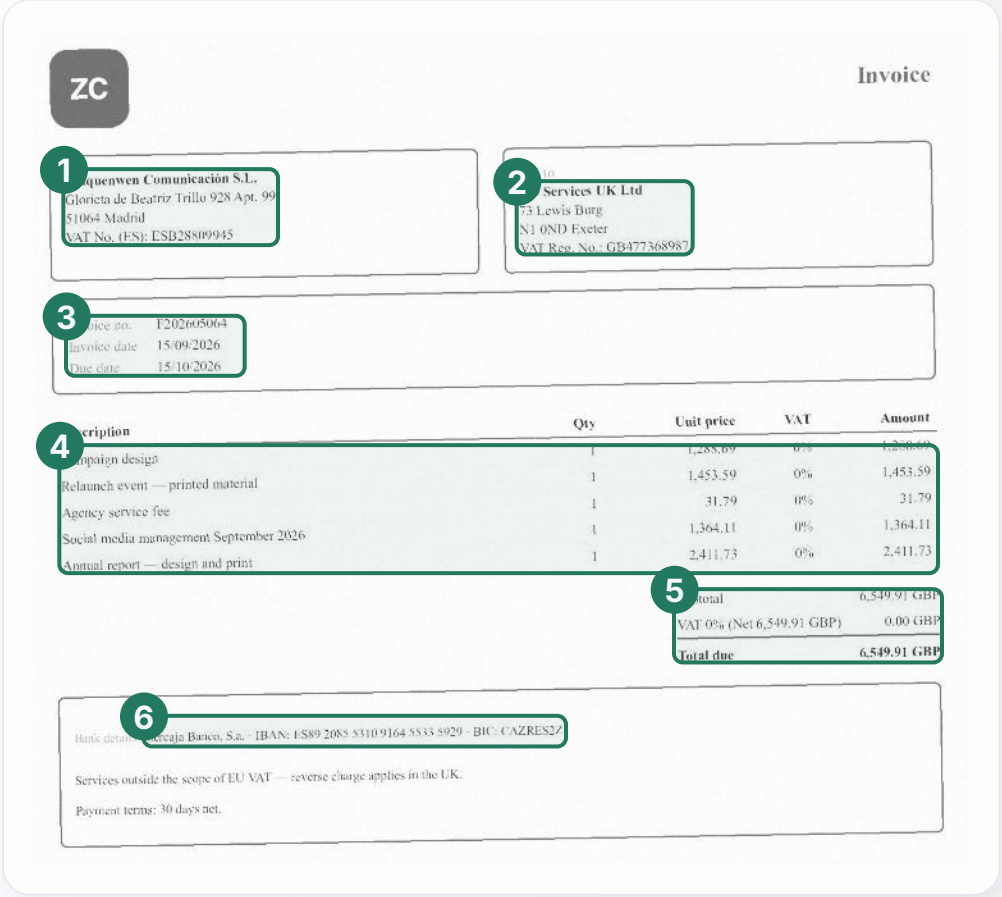
Anomaly found
Explained for review

Transaction unmatched
Proposed for review

Analyst decides
Accountant has the final word

READ & VALIDATE · STEPS 2–3 Upload → **Read** → **Validate** → Controls → Match

Reading & validating the document



EXTRACTED FIELDS

1	Vendor	Zulquenwen Comunicación S.L.
	Vendor VAT	ESB28809945
2	Customer	GD Services UK Ltd
	Customer VAT	GB477368987
3	Invoice no.	F202605064
	Dates	15 Sep → due 15 Oct 2026
4	Lines	5 lines · 6,549.91
5	VAT	0% · 0.00 GBP
	Total	**6,549.91 GBP**
6	IBAN	ES89 2085 5310 9164 5533 5929

✓ **Validation passed — no manual edits needed**

Runs on the private model · illustrative sample data

Controls & anomaly detection

4 rules

rule engine · no LLM

GD-UK-A0005.pdf

Passed	3
Failed	1

Same input, same result: every check can be re-run

RULE CHECKS

Known supplier — Zulquenwen Comunicación S.L. — PASS

Master data match — Tax ID ESB28809945 on file — PASS

No duplicate — F202605064 not seen before — PASS

Bank details unchanged — IBAN differs from vendor master — FAIL

ANOMALY CREATED

Supplier bank details changed

Supplier

Zulquenwen Comunicación S.L.

IBAN on invoice

ES89 2085 5310 9164 5533 5929

Amount

6,549.91 GBP

Reviewed by people

An accountant or analyst checks every anomaly manually and decides.

MATCH · RULES + AI · STEP 5 Upload → Read → Validate → Controls → Match

Bank reconciliation

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Only documents that passed Validate and Controls enter matching

⚠ F202605064 held · open anomaly

BANK LINE		CONFIDENCE	PROPOSED MATCH	OUTCOME
Nortec Logistics	−€18,420.00	98%	3 invoices Batched	Matched automatically
Customer payment	+€12,960.50	95%	1 invoice Total	Matched automatically
Halven Consulting	−€7,500.00	74%	1 invoice Partial	Proposed accountant confirms
Martin Services	−€2,310.00	–	No matching document	Review raised to a person

The AI adds a plain-language explanation of why each match was made, or why none was found

Example, Halven Consulting: "The payee and the payment reference both point to the same open invoice. €7,500.00 of €7,560.00 was paid, so this looks like a partial payment with €60.00 still open."

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HOW IT WORKS · MONTH-END CLOSE · 1/2

Month-end close

The AI validates the P&L and Balance Sheet, proposes adjustments, and builds the close file on approval.

1 INPUT

September statements

Profit and Loss Statement
P&L · Sep 2026 · .xlsx

Revenue	€2,140,000
Operating expenses	€1,630,000
EBITDA	€510,000

Balance Sheet
at 30 Sep 2026 · .xlsx

Total assets	€18,640,000
Total liabilities	€11,220,000
Equity	€7,420,000

Uploaded by the accountant on 3 Oct

2 VALIDATE & PROPOSE

Checked against every source document

1,284 invoices	3,912 tickets	1,332 bank lines

212	balances checked
210	agree
2	adjustments proposed

HOW IT WORKS · MONTH-END CLOSE · 2/2

Month-end close

The AI validates the P&L and Balance Sheet, proposes adjustments, and builds the close file on approval.

2 VALIDATE & PROPOSE

Duplicate expense ticket

+€214.50 effect on result

Ticket T-88213 was posted twice on 14 Sep: reverse one entry.

Evidence · ticket scan

Unrecorded bank charge

−€312.40 effect on result

Bank fee charged on 29 Sep appears in the bank statement but was never recorded: record it.

Evidence · bank line

3 ACCOUNTANT AUTHORISES

Review the proposals

- Reverse duplicate ticket — **Accepted**
- Record bank charge — **Accepted**

Authorised
5 Oct, 10:42

4 CLOSE FILE GENERATED

CSV XLSX

Month-end-close_2026-09.xlsx

Generated automatically · 5 Oct, 10:43

Ask Finance

Ask in plain text: find any document, ask why a number moved, or compare companies — every answer sourced.

DOCUMENT SEARCH

Find invoices of Albatec

Five invoices from Albatec Ingeniería, S.L. in the AP ledger, all posted to account **4900**.

FV202600146	2026-05-19	**€5,460.87**
FV202600138	Apr 2026	**€6,396.74**
FV202600141	Apr 2026	**€7,905.41**
FV202600142	Apr 2026	**€3,713.08**
FV202600143	Apr 2026	**€1,372.25**

VARIANCE ANALYSIS

Why did logistics rise 15% in Sep?

Logistics spend rose **€27,340 (+15.2%)**. Three drivers explain **94%** of the change — none of them a booking error.

Fuel surcharge · Nortec	**+€11,900**	43.5%
New route Valencia–Lyon	**+€9,450**	34.6%
Expedited shipments	**+€4,380**	16.0%
Other, volume-driven	**+€1,610**	5.9%

Ask Finance

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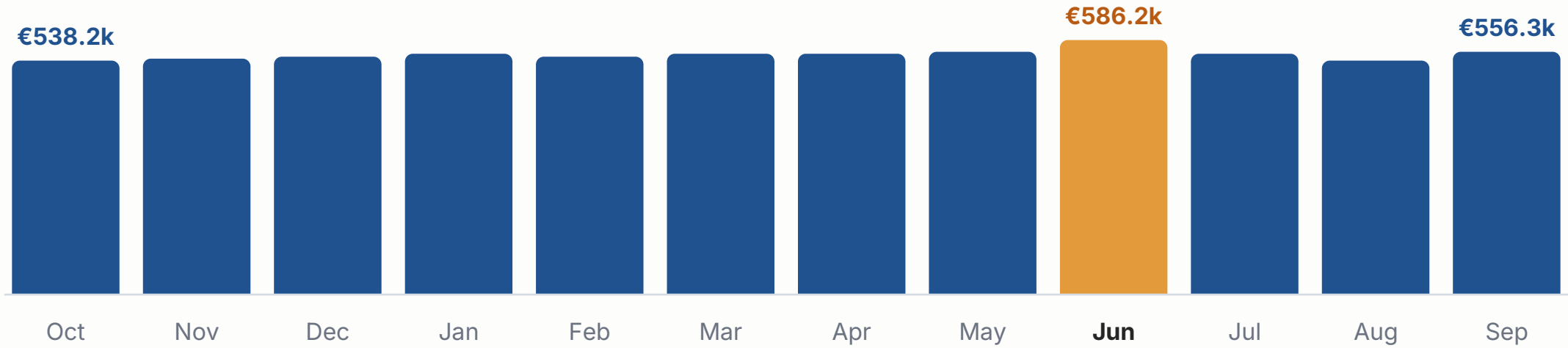
MULTI-ENTITY QUERY

Monthly staff costs, all companies

Three companies, **€6.63M** in 12 months. From **€538.2k** in October to **€556.3k** in September, with a peak of **€586.2k** in June.



BEHIND EVERY ANSWER

1 You ask in plain text → 2 AI queries your data → 3 Numbers from your data, verified

sourced ✓

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LOOKING BACK · LESSONS LEARNT

Lessons learnt

What building AI together with the finance team taught us.

01

Every company is different

Processes vary with the business model, local legislation and each company’s finance and controlling practices.

02

Use AI where it matters

Fixed rules are faster, cheaper and easier to audit. Keep AI for what rules can’t solve.

03

Show the evidence

People trusted a suggestion only when they could open the documents and reasons behind it.

04

Humans decide

The AI proposes and the person approves. The human always has the final word.

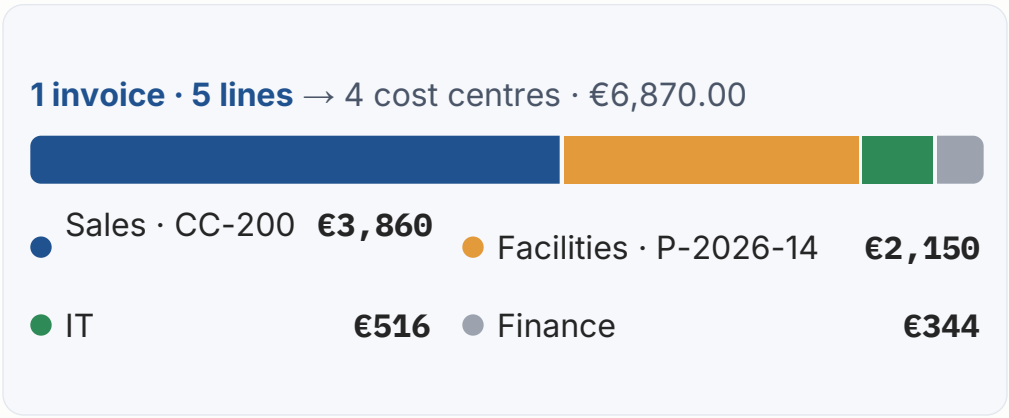
NEXT STEPS · OPPORTUNITIES

Opportunities

Next steps: two more ways the same private AI can help the finance team.

Smart cost allocation

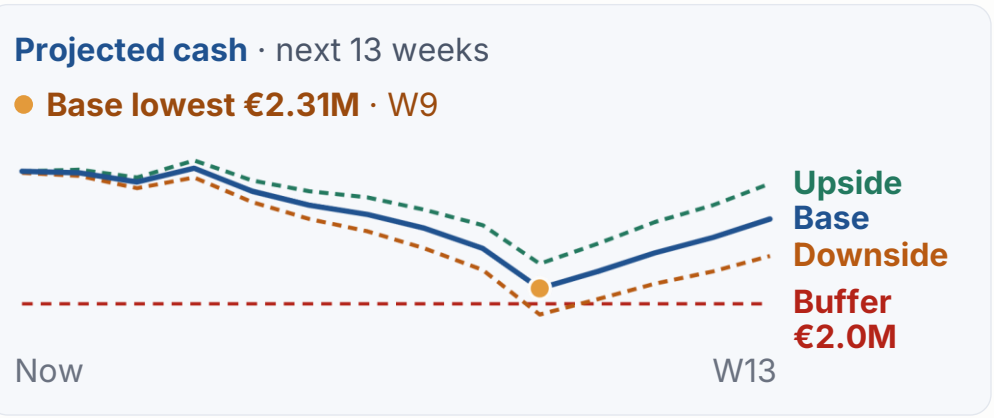
Every invoice line goes to the right project, account number or cost centre, with the reason for each one.



- **Your rules run first**; the AI proposes only if none match
- Amounts split by code, **to the cent**
- **The analyst approves** and can save it as a rule

Cash flow forecasting

13 weeks ahead, from receivables, payables, payroll and tax — and how customers really pay.



- **Warns early** when cash gets close to the buffer
- **Base, downside and upside** scenarios
- **Suggests actions**, e.g. move a supplier payment

NEXT STEPS · LARGE LANGUAGE MODELS COMPARISON

Comparison of models for financial analysis

Multi-entity · two open-weight models · running on-premise on NVIDIA DGX Spark.

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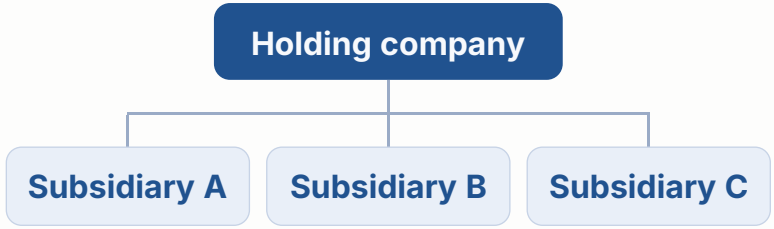
1 FOUR DIFFERENT ENTITIES



2 TWO FINANCIAL MODELS PER ENTITY

- Spanish GAAP model
- Group financial model

3 TARGET

Evaluate the system's **performance and accuracy** when analysing and synthesising financial models.

4 METHODOLOGY · 2 AI MODELS RUNNING ON-PREMISE

Qwen3.8 27B → **Report 1** · Analyses the relationships between the two financial models

Qwen3.6 35B A3B → **Report 2** · Generates a financial report based on the two financial models

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NEXT STEPS · LARGE LANGUAGE MODELS COMPARISON

Comparison of models for financial analysis

Findings and recommendations from both reports, grouped by the issues they share.

REPORT 1 · QWEN3.8 27B Accounting & data quality	SHARED ISSUE	REPORT 2 · QWEN3.6 35B A3B Operational & financial management
• Subsidiary A has a few days of cash	Subsidiary A liquidity	• Reduce personnel cost at Subsidiary A
• Build the counterparty dimension: customer and creditor names	Customer concentration & visibility	• Implement customer-level revenue tracking
• Fix the external creditor booking	External creditor & financing structure	• Debt restructuring
• Keep the Spanish GAAP model as the system of record for risk reporting	Reliable financial reporting & KPIs	• Build a cash flow statement
• Repair the ERP platform map before any group KPI		• Improve days sales outstanding (DSO)
		• Establish SaaS metrics

NEXT STEPS · LARGE LANGUAGE MODELS COMPARISON

Comparison of models for financial analysis

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Conclusions: two models, two views of the same group.

01

Same priorities

Both reports flag **liquidity, customer concentration and financing**.

02

Complementary views

Accounting and data quality on one side; **operational and financial management** on the other.

03

A broader picture

Each adds **distinct insights**; combined, they give a broader view of the group.

04

Analyst validation

Findings and recommendations must be **interpreted and validated**.

Both reports support **better-informed decisions** by highlighting **shared risks** and **complementary insights**.

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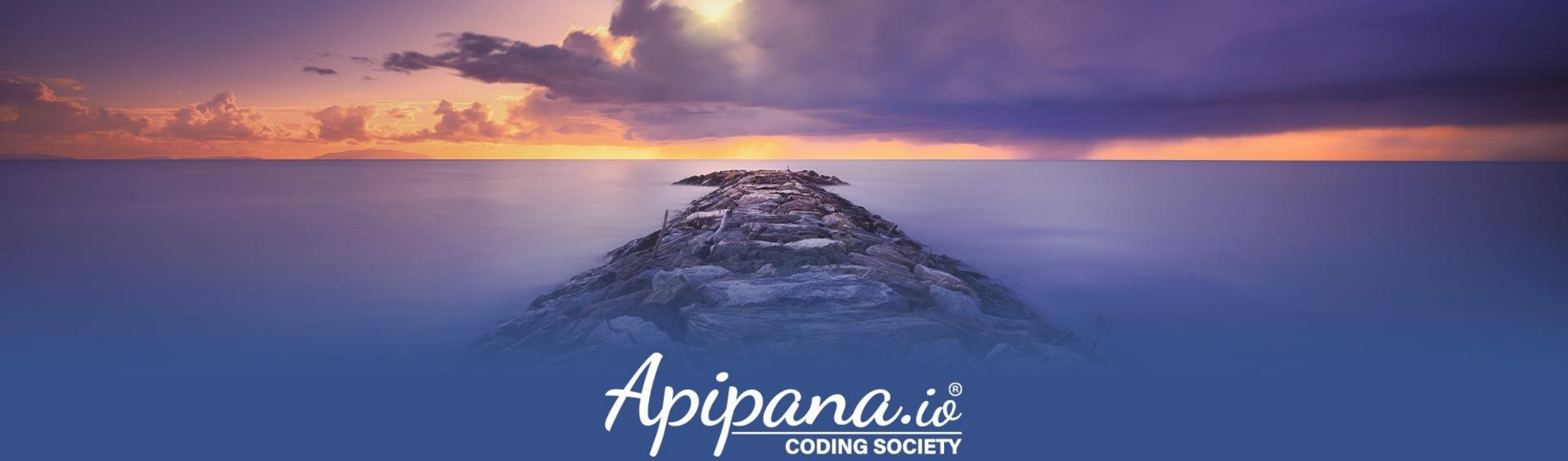

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Thank you ☺

YouTube

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