

## **Finomnia is born, an evolution of the Fibonacci Group, which consolidates its position as a European hub for financial software**

- The new brand will strengthen the existing portfolio of solutions serving the entire credit lifecycle and enable the Group to further expand its offering thanks to AI and a new generation of specific solutions for retail, corporate lending and structured finance
- The new entity is the result of a growth path that includes the acquisitions of OCS and Finwave in 2023, the creation of altermAlnd in 2024 and the acquisitions of Quid and Alvantia in 2025

**Milan, 13 January 2026** – The Fibonacci Group, controlled by Apax funds, announces **the launch of Finomnia, the new brand that will consolidate the Group's competitive positioning in the financial software sector, bringing together the expertise gained so far by its various entities and strengthening its offering thanks to a new innovation hub dedicated to retail and corporate lending.**

Finomnia is the culmination of a transformation process that over the last three years has given rise to a technological ecosystem that combines the expertise of the various companies that make up the Group: OCS, Finwave, Quid, altermAlnd and Alvantia. The integration process, supported by Apax funds, began with the Group's acquisitions of OCS and Finwave in 2023, altermAlnd in 2024, and Quid and Alvantia in 2025.

With the creation of Finomnia, **all the companies in the Group, which has over 1,200 employees, come together under a single new brand**, which embodies both the experience gained in the finance market and the comprehensiveness of the offering, which includes software and AI solutions specialising in factoring, leasing, consumer credit and mortgages, RegTech, retail and corporate lending, and structured finance.

*'This is an important step for our Group, which, with various acquisitions supported by Apax funds, has undergone a significant acceleration towards the creation of a true European leader in the financial software sector,' said **Andrea Pettinelli, CEO of Finomnia.** 'The new brand represents the evolution of a path of constant growth and integration, even beyond national borders, which today allows us to present ourselves on the market as a single, solid, innovative and recognisable entity, based on an increasingly synergistic model that ensures consistency and rapid decision-making, while maintaining the flexibility and customer focus that have always distinguished us.'*

Looking ahead, Finomnia's goal is to continue creating sustainable value by leveraging the potential of technologies such as artificial intelligence to stand out in an increasingly competitive market.

*'In addition to confirming its position as a benchmark for sectors such as consumer finance and factoring, Finomnia will also introduce a new generation of solutions for retail and corporate lending, extended to structured finance: this will allow us to act as a catalyst for the digital transformation of a strategic area of the financial system, which is currently under strong regulatory, operational and competitive pressure, offering an industrial and technological vision capable of filling a significant gap in the current market landscape,' continues Pettinelli.*

Furthermore, thanks to a unified vision and broader execution capabilities that will strengthen its attractiveness to new talent and strategic partners, creating new opportunities for innovation, the company will aim for international expansion through organic and inorganic growth, with a primary focus on European markets and Latin America.

### **The Finomnia brand**

**Finomnia** is not just a new identity, but **represents the Group's vision**, which aims to **redefine the future of finance technology**: the new brand expresses its ability to adapt and evolve, while maintaining a solid foundation of security and reliability.

The name, in fact, refers both to the company's historic business vocation ("Fin") and the comprehensiveness of its current offering (from the Latin "omnia"), while the logo represents a breath of life that crosses spaces, breaks immobility and encourages dynamism.

Similarly, the payoff **‘Moving Finance Forward’** conveys the ability to look ahead, navigating technological and regulatory complexity to intercept change and create new opportunities that focus on the innovation journey of customers, bringing momentum, intelligence and simplification to the financial world.

### **An integrated ecosystem ready for the future**

Thanks to a variety of secure, scalable and innovative platforms and solutions, **Finomnia is now able to support the entire credit cycle**: from creditworthiness assessment to loan disbursement, from payment management and monitoring to reporting, from credit risk and regulatory compliance to debt collection.

*‘Our ambition is to cover all technical forms of financing, both short-term (such as instant lending, factoring and BNPL) and medium- to long-term (including leasing, personal loans and mortgages, corporate financing and structured finance), both performing and non-performing (UTP, NPL), positioning ourselves as a single point of contact that enhances the customer experience and ultimately anticipates their needs,’* concludes Pettinelli.

**Finomnia's end-to-end solutions**, from software development to the cloud, from AI to data strategy, **accompany every stage of the digital transformation journey of banks and credit institutions** with a proposal developed to address the challenges of an ever-changing market, through **four main business areas**:

1. **Consumer Finance**

Created with the aim of simplifying processes, reducing costs and accelerating innovation, ensuring a smooth user experience and rapid implementation, Finomnia's Consumer Finance division provides a comprehensive platform covering the entire value chain of market operators: product management, sales and commissioning, after-sales activities and regulatory compliance. The software is characterised by functional depth, architectural flexibility and ease of integration.

2. **Corporate Solutions**

Finomnia has extensive experience in leasing and factoring, thanks to which it has developed a comprehensive suite for managing the entire lifecycle of both contracts (from signing to reporting) and credit transfers (from initial assessment to operational and regulatory management).

3. **Banking & RegTech**

Thanks to its suite of products for core banking process management, Finomnia is able to support the operational and accounting activities of financial institutions, also offering RegTech solutions that enable compliance with the regulatory requirements of a constantly evolving sector.

4. **Retail and Corporate Lending**

Finomnia will offer an international-calibre technology platform for retail and corporate lending, supporting personal loans, mortgages and business financing, including structured finance. The platform is cloud native and equipped with innovative digital interfaces that promote advanced self-service models, simplifying access to credit for the end customer and strengthening operational trust and adoption, not only during the sales phase but also in the after-sales phase.

### **Artificial Intelligence at the heart of the offering**

Focused on innovation, Finomnia places Artificial Intelligence at the centre of its offering, combining technological expertise and process know-how to provide cutting-edge solutions. The goal is to help companies in the financial sector maximise operational efficiency, enhance talent and accelerate innovation, always in compliance with regulatory developments.

Finomnia's AI offering is cross-functional and scalable, designed to simplify workflows and drive digital transformation. From customised platforms to intuitive apps, the solutions and services offered enable organisations to centralise and standardise generative AI processes, ensure full SLA compliance and support strategic initiatives such as the creation of ESG data lakes and intelligent analytics hubs.



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**Finomnia**

Finomnia, a subsidiary of Apax funds, supports banks and credit institutions in their digital transformation journey. Thanks to a comprehensive range of customisable solutions, it simplifies processes, improves operational efficiency and ensures the security of banking and financial transactions, anticipating market developments. Finomnia offers end-to-end solutions in the field of consumer finance, including BNPL, personal loans, credit cards, salary-backed loans and mortgages, corporate solutions, including leasing and factoring, and banking & RegTech, including corporate financing, core banking, UTP/NPL and digital channels. Operating in Italy, Spain, Romania, the Netherlands and Mexico, with a total of over 1,200 employees, the company supports banks and specialised providers to promote innovation and efficiency.

For more information, visit: [finomnia.com](https://finomnia.com)

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