🟦 1. General Overview

Q: What is Finverse?
Finverse is an AI-powered personal and business finance management platform that consolidates banking, budgeting, forecasting, and investing into a single, unified dashboard.

Q: Who is Finverse for?
Finverse serves:

- Individuals tracking spending and savings
- Freelancers/solopreneurs managing cash flow
- Small businesses needing real-time forecasting
- Financial coaches and consultants

Q: What platforms are supported?

- Web App (all browsers)
- iOS & Android
- API for developers

Q: Is my financial data secure?
Yes. Finverse uses bank-grade 256-bit encryption, zero-knowledge architecture, and OAuth2 authentication via Plaid, Yodlee, and direct bank integrations.

🟧 2. Accounts & Setup

Q: How do I create an account?
Sign up using your email or Google account at finverse.ai. Identity verification may be required for premium features.

Q: Can I link multiple bank accounts?
Yes. You can link up to 20 financial institutions in the Free plan and unlimited in Premium.

Q: Does Finverse support multi-currency accounts?
Yes. All balances are converted to your default currency using daily FX rates.

Q: What is Smart Categorization?
Finverse uses AI to auto-tag transactions (e.g., “Dining,” “Rent”) with over 95% accuracy. Users can override tags and train the algorithm.

🟩 3. Budgeting & Planning

Q: How does Finverse help me budget?

- Create monthly/weekly budgets
- Set custom spending limits
- Receive overspending alerts

- Auto-adjust limits based on income

Q: Can I create envelope-based budgets?
Yes. Our “Smart Envelopes” allow you to assign cash into categories, including rollover logic.

Q: Does Finverse support shared budgeting?
Yes. You can invite family members, partners, or clients and define view/edit permissions.

Q: Can I set financial goals?
Yes. Set savings goals (e.g., Emergency Fund, Vacation), and Finverse tracks progress automatically from linked accounts.

🟪 4. Forecasting & Insights

Q: What is AI Forecasting?
We use predictive analytics to forecast:

- Monthly expenses
- Cash flow over 90 days
- Upcoming bill payments
- Credit card payoff timelines

Q: How does spending analysis work?
Finverse generates category-level trends, anomaly detection (e.g., unusual spending), and merchant-specific insights.

Q: Can I view income trends and projections?
Yes. Income forecasting uses past patterns, upcoming invoices, and employer pay cycles.

Q: What is Net Worth Tracker?
A real-time tracker for all assets and liabilities: bank balances, loans, credit cards, investments, and property.

🟥 5. Investing Tools

Q: Can I link investment accounts?
Yes, including Robinhood, Fidelity, E*TRADE, Zerodha, Groww, and more.

Q: What analysis tools are included?

- Portfolio diversification heatmap
- Asset allocation suggestions
- Historical performance by sector
- ESG and risk scores

Q: Is tax reporting included?
Yes. For US users, we offer:

- Capital gains summaries (short/long term)
- Dividend and interest income
- Tax-loss harvesting suggestions

Q: Can I simulate investment strategies?
Yes, using our Backtest Lab with prebuilt models (e.g., 60/40, factor-based) and Monte Carlo simulations.

🟦 6. Business Features

Q: Can businesses use Finverse?
Yes. Our Business plan includes:

- Multi-user admin controls
- Real-time cash runway estimates
- Recurring invoice management
- Payroll tracking
- Quarterly tax estimates

Q: Do you support QuickBooks or Xero sync?
Yes. Finverse integrates with both platforms via API and supports bi-directional sync.

Q: Can I generate custom P&L reports?
Yes. Filter by date, category, tags, or departments. Export to Excel or PDF.

Q: Do you support invoice automation?
Yes. Business Premium includes smart invoice creation, auto-reminders, and partial payment tracking.

🟧 7. Subscription & Payments

Q: What plans are available?

- **Free**: 3 accounts, basic budgeting & reporting
- **Premium**: $9.99/mo (unlimited accounts, AI tools, investing)
- **Business**: $24.99/mo/user (cash flow, invoicing, advanced reports)

Q: Do you offer student/NGO discounts?
Yes, 30% off for verified .edu emails and non-profits.

Q: How do I update my payment method?
Navigate to Settings → Billing → Payment Preferences

Q: Can I cancel or pause my subscription?
Yes. Go to Settings → Billing → Manage Plan. Cancel or pause for up to 3 months.

🟩 8. Support & Help

Q: How do I contact support?
Email support@finverse.ai or use live chat (Premium+ only). Our Help Center has 500+ articles and video tutorials.

Q: What are your support hours?

- Email: 24/7 response within 24 hrs
- Chat: 9 AM – 9 PM (Mon–Sat)
- Phone: Business plan only, Mon–Fri, 8 AM – 6 PM

Q: Do you offer financial coaching?
Yes. Premium+ includes 1:1 virtual sessions with certified planners.

Q: Can I request a feature?
Yes, via the in-app "Feedback" tab or our public roadmap.

🟪 9. Security & Data Privacy

Q: How secure is Finverse?
We use:

- End-to-end AES encryption
- Zero-knowledge login
- GDPR and CCPA compliance
- Regular SOC 2 audits

Q: Can I delete my account and data?
Yes. Go to Settings → Privacy → Delete My Data. A full erasure request takes up to 10 business days.

Q: Does Finverse sell my data?
No. We do not sell personal or financial data under any circumstances.

Q: Is biometric login supported?
Yes, for iOS (Face ID, Touch ID) and Android.

🟥 10. Developer Tools

Q: Do you offer developer access?
Yes. Our Developer Portal offers:

- REST API for account access, tagging, transaction retrieval
- OAuth2-based authentication
- Sandbox environment

Q: What can I build with the API?

- Custom budgeting dashboards
- Financial aggregators
- Alerts & notification bots
- Custom integrations with CRMs or ERPs

Q: How is the API rate-limited?

- Free: 100 requests/day
- Premium: 1,000 requests/day
- Business: 10,000 requests/day

Q: Where is the API documentation?
developers.finverse.ai