# Stratiphy partners with Moneyhub to deliver AI-powered personalised investment strategies with seamless Open Banking payments



Stratiphy has partnered with Moneyhub to enhance its newly launched automated investment strategies through Moneyhub’s advanced payment platform. This collaboration aims to deliver AI-powered, hyper-personalised investment strategies that provide everyday investors greater control over their long-term finances. The platform’s design caters to a growing demand among UK investors, 77% of whom express a need for increased control and personalised investment options amidst volatile global markets.

Stratiphy’s offering empowers users to align their investments with personal goals and risk tolerance by utilising a systematic approach that adjusts to changing market conditions. The platform is optimised for high performance and low volatility, seeking to provide more stable and responsive investment management. Moneyhub’s integration brings Open Banking technology to the fore, creating a secure and seamless payment experience, essential for effective investment management in today’s digital environment.

The automation embedded in Stratiphy’s platform helps users maintain discipline and avoid emotionally driven decisions, especially during turbulent market periods. This benefit is supported by Moneyhub’s extensive Open Banking reach, which supplies robust payment infrastructure and enhances confidence in managing investments. The platform also includes powerful back-testing functionality, allowing users to simulate how their portfolio might have evolved over a 10-year period, thereby improving transparency and enabling more informed decision-making.

Stratiphy’s AI-driven toolkit replicates techniques used by professional wealth managers, traditionally accessible only to high-net-worth individuals. By adopting a subscription model, the platform lowers cost barriers, making advanced personalised investment strategies more accessible. This democratization of wealth management is a step toward widening investor inclusivity, offering sophisticated tools to retail investors who might otherwise be excluded from such opportunities.

Looking ahead, Stratiphy plans to incorporate Smart Payments, including Variable Recurring Payments (VRPs), which will further enhance user control over investment funding. Moneyhub has played a pioneering role in this space, being the first to introduce a robust consumer payment solution within the FCA sandbox in 2018. This functionality aligns with broader industry movements, such as the National Payments Vision, which promotes commercial Smart Payments to empower consumers and stimulate innovation and competition in the payments sector.

Daniel Gold, CEO and founder of Stratiphy, emphasised the mission to “empower everyday investors to invest like professional wealth managers,” highlighting how the platform’s combination of AI and transparency offers a unique step-change in retail investing. Gold praised Moneyhub for their role in delivering market-leading payment technology that supports the platform’s vision. Similarly, Dan Scholey, Moneyhub’s Chief Commercial Officer, noted that the collaboration simplifies financial management and unlocks economic potential, enabling users to navigate investment complexities with enhanced ease and security.

Stratiphy received regulatory approval from the Financial Conduct Authority (FCA) in 2024, adding a layer of credibility and ensuring compliance for investors. The platform also recently launched its investment app on both the Apple App Store and Google Play, providing intuitive access to bespoke investment strategies. The app allows users to customise portfolios based on numerous parameters, including risk level, performance metrics, sectors, regions, and environmental, social, and governance (ESG) factors, supporting more informed and risk-aligned investment choices.

Meanwhile, Moneyhub continues to expand its influence in open finance and payments, supported by recent significant funding rounds led by prominent investors such as Legal & General and Lloyds Banking Group. This investment is expected to accelerate product development across pensions, wealth management, payments, and data-as-a-service, alongside plans for international expansion. Moneyhub’s leadership in open banking integration and payment innovation underpins the development of platforms like Stratiphy, demonstrating how technology providers are reshaping wealth management and financial services to be more inclusive and user-centric.

Together, Stratiphy and Moneyhub exemplify the ongoing transformation in personal finance, where AI, automation, and open banking technologies converge to offer retail investors tools that were once the exclusive domain of professional wealth managers. This evolution is set to empower a broader demographic to take control of their financial futures in increasingly sophisticated and secure ways.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/), [[2]](https://www.stratiphy.io/)
* Paragraph 2 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/), [[3]](https://www.moneyhub.com/)
* Paragraph 3 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/), [[3]](https://www.moneyhub.com/)
* Paragraph 4 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/), [[2]](https://www.stratiphy.io/)
* Paragraph 5 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/)
* Paragraph 6 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/)
* Paragraph 7 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/), [[4]](https://www.privatebankerinternational.com/news/stratiphy-raises-investment-game-with-new-app-launch/), [[5]](https://www.finextra.com/pressarticle/96845/stratiphy-debuts-investment-app)
* Paragraph 8 – [[1]](https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/), [[6]](https://www.pymnts.com/news/investment-tracker/2022/moneyhub-raises-39m-plans-international-expansion/), [[3]](https://www.moneyhub.com/)

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.openbankingexpo.com/news/moneyhub-chosen-by-stratiphy-to-streamline-funding-of-personalised-investments/> - Please view link - unable to able to access data
2. <https://www.stratiphy.io/> - Stratiphy is an investment strategy platform that offers AI-powered, hyper-personalised investment strategies, enabling investors to take control of their long-term finances. The platform provides tools for back-testing and investment automation, replicating professional investment approaches in a user-friendly format. Stratiphy's systematic approach responds to changing market conditions, optimised to seek high performance and low volatility, empowering everyday investors to build personalised portfolios tailored to their individual goals and risk appetite.
3. <https://www.moneyhub.com/> - Moneyhub is a UK-based open finance data and payments integration company that offers an advanced payment platform incorporating Open Banking technology. This platform provides users with secure and efficient payment experiences, enhancing their ability to manage investments with confidence and ease. Moneyhub's services support strategic goals by enabling businesses to utilise Open Data technology, facilitating the development of products in areas such as pensions, wealth, payments, and data-as-a-service.
4. <https://www.privatebankerinternational.com/news/stratiphy-raises-investment-game-with-new-app-launch/> - Stratiphy has launched a new investment application on the Apple App Store and Google Play, providing users with bespoke investment strategies and insights. The app simplifies systematic investing strategies, offering easy access to data-driven insights and analytics. Users can customise investment strategies based on parameters such as risk level, performance, sectors, regions, and ESG factors, enabling them to make informed and risk-aligned investment decisions.
5. <https://www.finextra.com/pressarticle/96845/stratiphy-debuts-investment-app> - Stratiphy has introduced its new investment application, democratising access to professional investment strategies. The app simplifies systematic investing, providing users with bespoke data-driven insights and analytics. It offers customised investment strategies with parameters like risk level, performance, sectors, regions, and ESG, enabling users to benefit from sophisticated portfolio construction and effective risk management tailored to their criteria.
6. <https://www.pymnts.com/news/investment-tracker/2022/moneyhub-raises-39m-plans-international-expansion/> - Moneyhub, a UK-based payments platform, has raised $39.5 million to expand its offerings amid the region's embrace of open finance. Lead investors Legal & General and Lloyds Banking Group will take minority stakes in the business, enhancing their commercial propositions with Moneyhub's Open Data technology. The funding will accelerate product development in areas such as pensions, wealth, payments, distribution, affordability, and Data-as-a-Service, and support international expansion.
7. <https://www.stratiphy.io/business> - Stratiphy offers a range of services tailored for businesses, including asset managers, family offices, fund managers, lenders, brokers, and traditional banks. The platform provides investment signals tailored to specific requirements, enabling full automation of backtesting and portfolio rebalancing. It offers market performance ratings, in-app portfolio analytics, and personalised analytics for clients, supporting effective risk management and portfolio construction.