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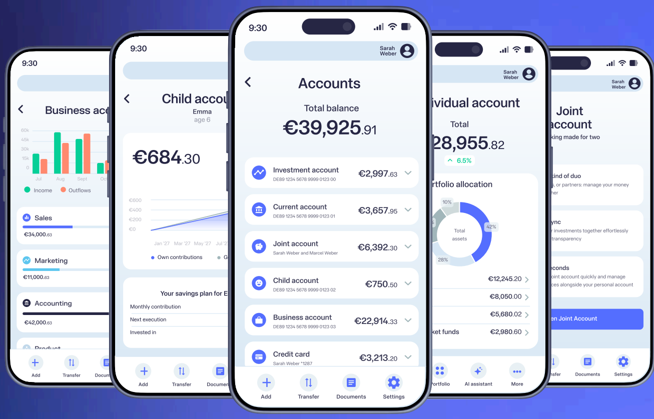
One API.
Every account type

Serve any investor in any life situation. Individual, child, business, and joint accounts, all supported out of the box with Upvest.



What are account types?

Account types define the legal and operational structure of an investment account. The right account type determines who can open it, who controls it, how it is taxed, and which reporting is applicable. Upvest supports the four major account types (individual, child, business, and joint), each fully managed via Upvest's Investment API which is designed to handle all complexity in the background.

Reach new audiences

Different investor segments require different account structures. Offering more account types directly expands your addressable market (e.g. child accounts open the door to family investing and long-term end user relationships).

Increase customer retention

Investors prefer to consolidate their wealth with single providers. Joint and child accounts in particular drive higher household assets under custody and long-term retention.

Stay ahead of competition

Leading investment platforms offer the full investment suite. Individual accounts alone are table stakes; joint, business, and child accounts are where differentiation happens.

Upvest handles the complexity end to end

Each account type comes with its own compliance (e.g. KYC) requirements, tax administration, reporting obligations, and account lifecycle events. Upvest manages all of this for you via the Investment API so you can focus on the user experience and your product shelf.

Account types at a glance

Upvest supports four account types, each available through the same Investment API with a consistent account and role structure. Upvest enables instant account activation for all account types once compliance checks are cleared.

Individual accounts

Personal account for individual investors

- **Single-user investment account:** Fully digital onboarding with instant account activation and real-time user experience
- **Full investment support:** Supports brokerage, wealth, and pension accounts. Available across Europe and the UK
- **Modern use cases:** Fractional investing across all assets, automated savings plans, and personalised portfolios to match end users' investment goals and risk appetite

Child accounts

Investment account for minors

- **Designed for children:** Investment account for minors, managed by up to two guardians, legally owned by the child
- **Automatic transition:** Operated by the guardians until the child turns 18, at which point it automatically converts to an individual account
- **Localisation-ready:** Available in Germany (also as a basis for the upcoming Frühstartrente), with more markets to be added soon

Business accounts

Institutional-grade investing for legal entities

- **Built for legal entities:** Investment account for businesses, including private and public limited liability companies, sole traders, and foundations
- **Multi-role support:** Supports the full suite of business roles (legal representative, UBO, authorised trader, authorised signatory)
- **KYB reliance:** In the TOL (Take-our-licence) model, Upvest relies on existing KYB checks performed by you

Joint accounts

Shared account for co-investors

- **Shared account:** A shared investment account for two end users, typically couples or co-investors, both KYC'd and linked to a shared account group
- **Independent account management:** Each end user can manage the account (e.g. placing orders or viewing positions) independently
- **Reporting:** All trades are attributed and reported correctly for both individual parties. Both individuals receive reports for all transactions executed on the joint account. In Germany, a joint (marriage) tax exemption can also be applied

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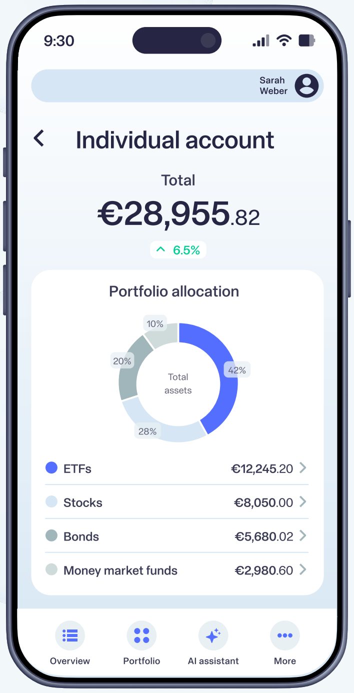
Individual account



The foundation of retail investing

The individual account is the most widely used account type: a single-user investment account that supports the full range of Upvest's product capabilities, from fractional trading, portfolios, and savings plans to tax wrappers (e.g. ISAs, PEAs), pension accounts (Altersvorsorgedepot, SIPPs), and general investment accounts (GIAs).

Core features at a glance

Fully digital, instant account opening

End users are onboarded and have an active account in seconds, with fully digital change management (e.g. address updates) throughout the account lifecycle. Identity verification and KYC are always handled by you; depending on your operating model, it may be shared with Upvest (Take-our-licence model).

Full investment capability

Supports real-time one-off and recurring orders (savings plans), fractional trading starting from €1, £1 or $1, and portfolio accounts with automated rebalancing.

Tax wrappers and pensions

Upvest enables you to launch market-specific pension products and tax wrappers, such as Altersvorsorgedepot and Frühstartrente in Germany, ISAs and SIPPs in the UK, PEAs in France, and more. Support for order and contribution management, government bonus administration, tax handling, reporting, and transfers is included and localised depending on the market, product type, and local regulations.

Tax and reporting

Upvest handles market-specific tax processing and regulatory reporting across markets, including capital gains tax tracking in Germany, transaction taxes such as FTT and stamp duty, and withholding tax, and all end-user and regulatory reporting (order confirmations, annual statements, MiFIR cost transparency (ex-ante and ex-post)).

Seamless lifecycle management

Upvest supports the account throughout its lifecycle, including user data changes (e.g. address, contact details, tax residency), account updates, and digital offboarding with final tax reporting and position liquidation.

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Individual account

How it works

Each end user can hold multiple account groups (securities accounts) and unlimited sub-accounts, enabling use cases such as separate goal-based investing pots, tax wrappers (e.g. ISAs, PEAs), pension accounts (Altersvorsorgedepot, SIPPs), and portfolio or general investment accounts (GIAs).

Flexible account structure

The account structure is transparent and supports a plethora of use cases.

Role management via API

End users are linked to account groups, enabling variety of account structures (e.g. joint accounts).

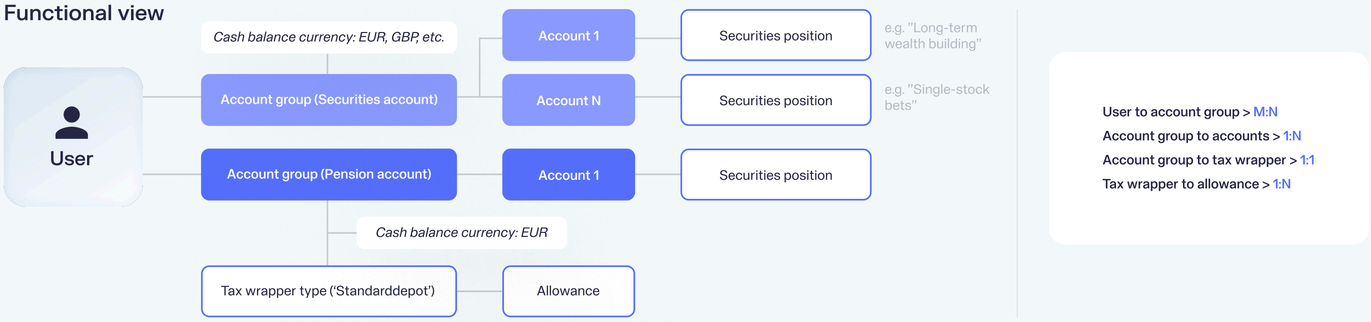
Account group as aggregation unit

Linking of cash balance, managing of multiple FIFO ledgers, and conducting regulatory reporting.

Unlimited (sub-)accounts

Enabling use cases such as different investment goals or portfolios, all under one account group.

Functional view



N26

N26 brings stocks and ETFs to millions of end users, powered by Upvest

With a rapidly growing interest in investing from end users across Europe, N26 was looking for a reliable and scalable investment infrastructure that would enable them to quickly introduce new functionalities in multiple markets.

- Fractional investing from €1, with 25+ new features added since go-live
- Full regulatory compliance across 18+ European markets
- Instant account activation and real-time order execution

Behind the scenes, Upvest's Investment API handles everything from order execution and settlement to custody, tax handling, reporting, and more.

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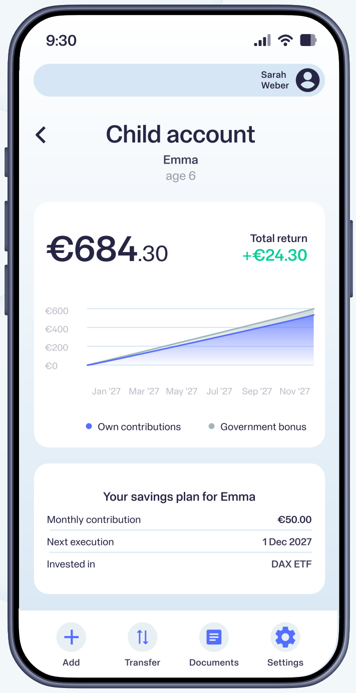


Child account

Guardian-managed, child-owned

Child accounts let your end users invest on behalf of their children, creating a new entry point for families, driving longer user relationships, and positioning you for high-growth product categories (e.g. Frühstartrente in Germany).

Core features at a glance

Legal ownership, guardian oversight

The account is legally held in the child's name, with up to two legal guardians managing investments on the child's behalf. Both guardians are fully KYC'd by you and linked to the account group via role assignment.

Same API, with fully digital onboarding

Child end users require no T&Cs acceptance or data privacy agreement, only the child's tax residency and TIN, provided by the guardian. The account activates automatically once both guardian roles and checks are confirmed.

Active management

The account is funded directly from individual bank accounts in either guardian's name or a joint account. Orders can only be placed by the assigned guardians.

Compliant lifecycle management

Upvest manages all regulatory milestones, including attribution of trades to the correct guardian for MiFIR reporting, end-user reports delivered to at least one guardian, and more.

Automatic transition at 18

When the child turns 18, the account automatically converts to an individual account on their birthday. If KYC verification has been completed in advance (e.g. birth certificate, ID card if the child is 16 or older), the account activates immediately.

Capture the next wave of child investing

The child account group sits alongside (pension) investment products for minors, including the Frühstartrente in Germany and junior SIPPs and JISAs in the UK, setting you up to offer the full child investment proposition across markets.

Child account

How it works

A child account is legally owned by the child and operated by up to two guardians until the child turns 18.

Automatic transition

Automatic transition to individual account groups when a child comes of age. All transaction and position history is retained. Guardian roles cease at the point of conversion.

Role management via API

A child's legal guardian is linked to account groups until the child is old enough to take control.

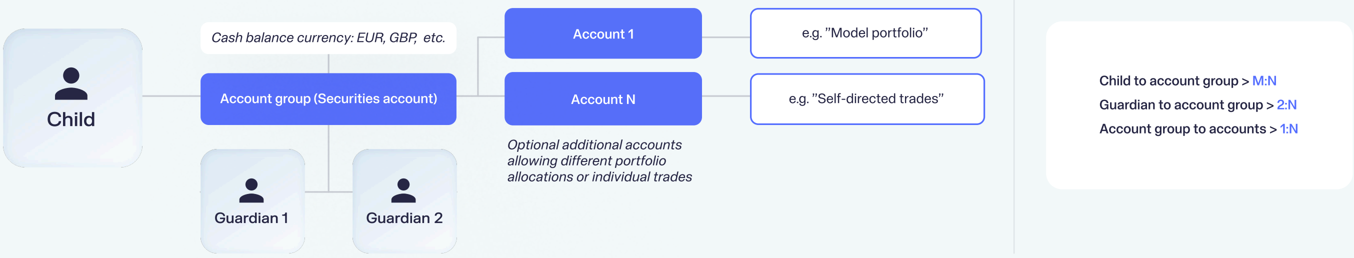
Account group as aggregation unit

Account groups enable functions such as linking of cash balance, multiple FIFO ledgers, and aggregation unit for regulatory reporting.

Unlimited (sub)accounts

Multiple investment goals are possible (e.g. long-term investing in a managed portfolio alongside single-stock investing with a trading account).

Functional view



raisin

Powered by Upvest, Raisin gives every family in Germany a head start on investing for their kids

Starting early is one of the most powerful things you can do when it comes to building long-term wealth. Up to 18 years of compound interest, combined with tax-optimised rebalancing, can make a real difference for the next generation. Raisin's child investment account makes this accessible to every family in Germany.

- A professional ETF-based wealth management solution designed for minors, with a recommended risk class that fits the child's investment goals
- Globally diversified ETF portfolios covering up to 8,000 stocks and diversified bonds
- Tax-optimised rebalancing that automatically realises gains to make the most of the annual tax-free allowance (€13,348) for children

Upvest's Investment API makes a product like this possible: personalised portfolios, fractional investing, and automated savings plans, with fully digital and instant account creation, management and transition to an individual account.

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Business account

Investing made simple for legal entities

Businesses are a large, underserved segment in investing. Upvest's business accounts enable legal entities, from sole traders to private and publicly limited companies, to open investment accounts.

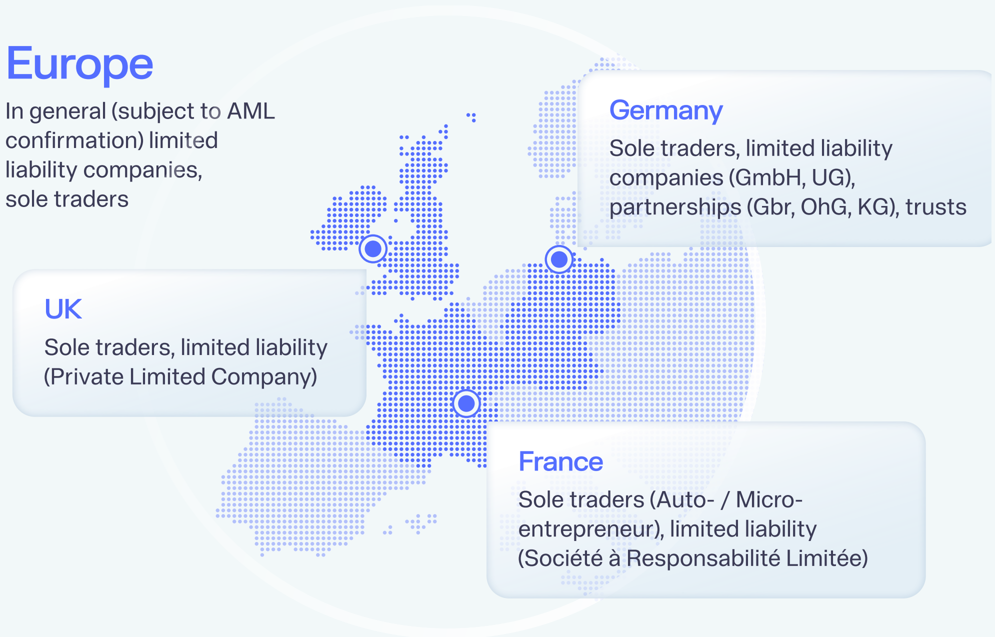
Core features at a glance

KYB reliance framework

In a Take-our-licence model, Upvest relies on existing KYB documentation, eliminating the need to re-collect business information. Once KYB is submitted and all required roles are confirmed, the business account group activates automatically, with account creation able to begin as early as step one of the onboarding flow. In a Bring-your-own-licence model, there is no need to share KYB documentation with Upvest.

Pan-European coverage

Businesses from across the EEA and the UK can be onboarded. In a Take-our-licence model, local KYB standards are applied as per jurisdiction. Supported entity types include:



Full investment scope

Business accounts support the same investment products as individual accounts (trading, portfolio management, savings plans), with full tax (in Germany) and regulatory reporting handled by Upvest.

Business account

How it works

Business accounts let legal entities open an investment account with the same speed and digital experience as individual retail investors, while meeting full KYB and MiFID II compliance requirements.

Multi-role user management

Business accounts support a full suite of roles (legal representative, ultimate beneficial owner (UBO), authorised signatory, authorised trader, and contracting executive), each with differentiated KYC and reporting requirements.

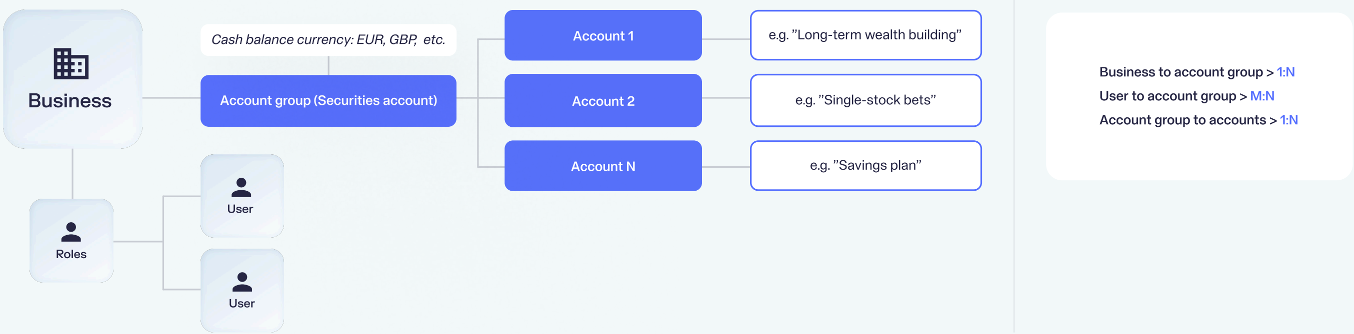
Role assignment via API

Users are linked to a business account via role assignment (`POST /roles`) specifying the entity, the role (e.g. ULTIMATE_BENEFICIAL_OWNER), and the user being assigned. Once all necessary roles are linked, the business account automatically switches to active.

Flexible securities account structure

Each business account group links a cash balance, supports multiple FIFO ledgers, and acts as the aggregation unit for regulatory reporting. Unlimited sub-accounts enable use cases such as long-term diversified investing and self-directed trading.

Functional view



Qonto

Qonto partners with Upvest to enable businesses to put their idle cash to work

Small businesses are under constant pressure to set money aside, yet too often that money sits idle when it could be earning interest. Powered by Upvest, Qonto gives small and medium sized businesses a simple way to put their business funds to work with money market funds.

- Seamlessly embedded in Qonto's existing banking experience
- No additional KYB friction with instant onboarding for legal entity onboarding across Europe
- With T+0 settlement, funds are invested and redeemable the same day

Behind the scenes, Upvest's Investment API makes a product like this possible: from onboarding and account opening to order execution and settlement to custody, regulatory reporting, tax processing, and more, so Qonto can focus entirely on the user experience.

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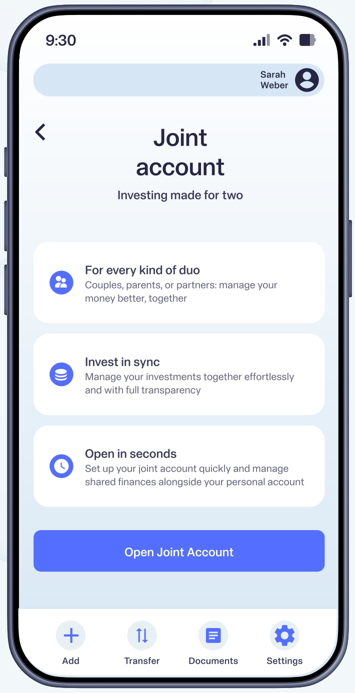
Joint account

Invest together

Joint accounts enable two end users to hold and manage a shared investment portfolio, with equal access to its functionality and joint participation in the investment returns. A natural fit for couples building wealth together, or co-investors with a shared strategy.



Core features at a glance

Two users, one account group

Both end users are independently onboarded, KYC'd, and linked to a single shared account group (securities account). Each end user can also hold their own individual accounts without the need to be onboarded again.

Independent or shared control

Once both end users are fully KYC'd (in a Take-our-licence model) and linked to a shared account group, each end user is able to act independently within agreed permissions. Both end users can be configured to place orders independently, enabling seamless investing without requiring both parties to be present for every transaction.

Same infrastructure, no extra integration

Joint accounts are configured at the account group level via the same Investment API. No new endpoints and no parallel integration path: just a dedicated account group type (joint) and a role assignment linking both end users.

Joint tax exemption

For joint accounts in Germany, a marriage tax exemption can be applied, with exemption thresholds shared and tracked automatically across both account holders.

Joint account

How it works

With joint accounts, investing can be done in sync or put on autopilot with recurring investments.

Flexible end user order attribution

Each order placed on a joint account is attributed to the acting end user for MiFIR transaction reporting purposes, ensuring full regulatory traceability across both account holders.

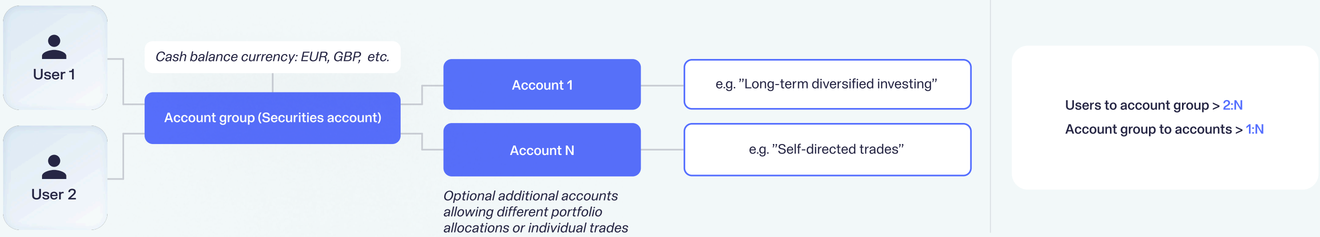
Consistent account structure

Joint accounts follow the same account group and sub-account model as individual accounts, supporting unlimited sub-accounts for different investment goals, portfolio accounts, and savings plans.

Account group as aggregation unit

Account groups enable functions such as linking of cash balance, multiple FIFO ledgers, and aggregation unit for regulatory reporting.

Functional view



Interested in launching joint accounts with Upvest?

Connect with our experts to learn more.

Connect

Powering all account types

All four account types are built on the same Upvest infrastructure, sharing a consistent set of core capabilities.

Unified account group model

Every account type uses the same account group structure: a securities account that links to a cash balance, holds one or more sub-accounts, and serves as the aggregation unit for regulatory reporting. This consistency means one integration covers all account types.

KYC/KYB reliance and compliance

Upvest relies on submitted checks in the Take-our-licence model. In the Bring-your-own-licence model, there's no requirement to share those with Upvest.

Real-time tax and fee handling

Tax effects including capital gains and withholding tax (in Germany), and exemption thresholds are tracked in real time across all account types.

End-user and regulatory reporting

All account types benefit from Upvest's automated reporting stack: account opening confirmations, order reports, annual statements, MiFIR reporting (cost transparency (ex-ante and ex-post) for end users, transaction reporting for regulatory reporting), and where applicable, specialised reports (e.g. *Jahresbescheinigungen*). You can easily deliver reports to the right person (end user, guardian, or business contact) via postbox and webhook.

Edge case handling

Built-in exception handling across all account types enables seamless handling of exceptional cases such as death of an account holder, separation or divorce, sole custody, guardian death, guardian disputes for child accounts, and more.

Scalable, cloud-native infrastructure

Upvest's infrastructure processes over 100 million orders annually with 99.99% uptime, designed to scale from the first account to millions across all account types without additional operational overhead.

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Expand your investor base with every account type

Offering the right account type to the right investor is one of the most direct levers for deepening customer relationships and increasing traction on your platform. With Upvest, all four account types are accessible via a single Investment API, with no separate integrations and no extra compliance overhead.

Ready to get started?

Explore how Upvest can power your full account type offering.

Connect

Disclaimer: Child and joint accounts are currently available for Germany only, with further expansion across Europe and the UK in 2026. This document is intended for informational purposes only and does not constitute financial or legal advice.