

Imprint / Legal Notice (Impressum)

Last Updated: November 8, 2025

This imprint/legal notice is provided in accordance with Swiss law and EU Directive 2000/31/EC (E-Commerce Directive).

1. Website Operator

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Switzerland

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Website: <https://oleksandrpotapenko.com>

2. Professional Information

2.1 Professional Background

Oleksandr Potapenko is a financial technology professional specializing in:

- Regulatory compliance and risk management
- Anti-money laundering (AML) and sanctions compliance
- Core banking systems and payment platforms
- Swiss and international financial regulations

2.2 Educational Qualifications

- Stanford University LEAD Program
- INSEAD Business School
- CIMA DipPM (Chartered Institute of Management Accountants)
- ETH Zürich (Swiss Federal Institute of Technology)

2.3 Professional Affiliations

OLEKSANDR POTAPENKO

FINTECH ARCHITECT
FOUNDER

Co-Founder & CEO:

FinRay Technologies Limited

Registration: Cyprus

Company registration number: HE 445903

Associated Entity:

Audax Solutions AG

Registration: Switzerland

Company registration number: CHE-426.126.716

3. Business Activities

3.1 Nature of Business

This Website provides information and content related to:

- Financial technology and innovation
- Regulatory compliance and frameworks
- Risk management and AML/CTF
- Banking systems and infrastructure
- Professional insights and thought leadership

3.2 Services

Professional services may include (subject to formal engagement):

- Regulatory compliance consulting
- AML and sanctions compliance advisory
- Core banking system evaluation
- Financial technology strategy
- Risk assessment and management

Important: Engagement of professional services requires a separate written agreement. Use of this Website does not constitute engagement of services.

4. Regulatory Information

4.1 No Financial Services

This Website:

- Does not offer financial services or products

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- Does not provide investment advice or recommendations
- Does not engage in regulated financial activities
- Is informational in nature only

4.2 Regulatory Status

Personal Website: This is a personal professional website and does not constitute a regulated financial service provider.

Company Information:

FinRay Technologies Limited (Cyprus):

- Type: Private Limited Company
- Company registration number: HE 445903
- Registered Office: Griva Digeni, 115 TRIDENT CENTER, 3101, Limassol, Cyprus

Audax Solutions AG (Switzerland):

- Type: Aktiengesellschaft (AG)
- Company registration number: CHE-426.126.716
- Registered Office: Bleicherweg 7, 8002 Zürich

5. Intellectual Property

5.1 Copyright

© 2025 Oleksandr Potapenko. All rights reserved.

Unless otherwise stated, all content on this Website, including text, graphics, logos, images, audio clips, video clips, digital downloads, and software, is the property of Oleksandr Potapenko and is protected by international copyright laws.

5.2 Trademarks

The following marks are trademarks or service marks:

- Oleksandr Potapenko
- Axwis
- FinRay
- CoreBanq
- SwissKonto
- BitKonto
- PayKonto

- Pync
- XZiel
- Zahlex

Use of these marks without written permission is prohibited.

5.3 Third-Party Rights

Certain content on this Website may be owned by third parties. Such content is used with permission or under applicable fair use provisions.

6. Liability and Disclaimers

6.1 Content Accuracy

While we strive to ensure accuracy of information on this Website:

- We make no warranty regarding completeness or accuracy
- Content may contain errors or become outdated
- Information is provided "as is" without warranties
- We reserve the right to modify content without notice

6.2 External Links

This Website may contain links to third-party websites. We:

- Do not control or endorse external content
- Are not responsible for third-party websites
- Disclaim liability for external content
- Recommend reviewing third-party terms and policies

6.3 Technical Issues

We do not guarantee:

- Continuous availability of the Website
- Error-free operation
- Compatibility with all devices or browsers
- Security of data transmission over the internet

6.4 Limitation of Liability

To the maximum extent permitted by Swiss law:

- We disclaim all liability for damages arising from use of the Website
 - This includes direct, indirect, incidental, and consequential damages
 - See our Terms of Use and Disclaimer for complete limitation of liability provisions
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7. Data Protection

7.1 Data Controller

For data protection purposes, the data controller is:

Oleksandr Potapenko

Address: Zürich, Switzerland

Email: oleksandr@potapenko.email

7.2 Privacy Information

Collection, processing, and use of personal data is governed by our Privacy Policy and Cookie Policy, available on this Website.

We comply with:

- Swiss Federal Act on Data Protection (FADP)
- EU General Data Protection Regulation (GDPR) where applicable
- Other applicable data protection laws

7.3 Data Protection Officer

Data protection inquiries should be directed to the contact information in Section 7.1.

7.4 Supervisory Authority

Switzerland:

Federal Data Protection and Information Commissioner (FDPIC)

Feldegweg 1

3003 Bern, Switzerland

Website: www.edoeb.admin.ch

Email: info@edoeb.admin.ch

EU/EEA:

Contact your local data protection authority:

https://edpb.europa.eu/about-edpb/board/members_en

8. Technical Information

8.1 Website Hosting

Hosting Provider: GoDaddy (website hosting)

DNS & CDN Provider: Cloudflare, Inc.

8.2 Security

This Website uses:

- SSL/TLS encryption for secure data transmission
- Industry-standard security measures
- Regular security updates and monitoring

However, we cannot guarantee absolute security of data transmitted over the internet.

8.3 Cookies and Tracking

This Website uses cookies and similar technologies. For detailed information, see our Cookie Policy.

9. Dispute Resolution

9.1 Applicable Law

This Website and all content are governed by the laws of Switzerland.

9.2 Jurisdiction

Any disputes arising from use of this Website shall be subject to the exclusive jurisdiction of the courts of Zürich, Switzerland.

9.3 Alternative Dispute Resolution

Swiss Platform:

Swiss Consumer Protection Foundation

Website: www.konsumentenschutz.ch

EU Platform:

European Commission Online Dispute Resolution platform:
<https://ec.europa.eu/consumers/odr>

Note: We are not obligated to participate in alternative dispute resolution procedures.

10. Professional Indemnity Insurance

Professional indemnity insurance information not applicable for this informational website.

11. Contact Information

For all inquiries regarding this Website:

General Inquiries:

Email: oleksandr@potapenko.email

Business Inquiries:

Email: oleksandr@potapenko.email

Press & Media:

Email: assistant@potapenko.email

Data Protection:

Email: assistant@potapenko.email

Technical Support:

Email: assistant@potapenko.email

12. Languages

This Website is primarily available in English. We may provide translations in other languages for convenience. In case of discrepancies, the English version prevails.

13. Accessibility

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We strive to make this Website accessible to all users, including those with disabilities. If you experience accessibility issues, please contact us at assistant@potapenko.email.

14. Social Media

Official social media profiles:

LinkedIn: [Oleksandr Potapenko](#)

LinkedIn: [Audax Solutions AG](#)

LinkedIn: [FinRay Technologies](#)

Please be aware of impersonation accounts. Verify authenticity through information on this Website.

15. Copyright Infringement Claims

If you believe content on this Website infringes your copyright:

1. Provide written notice to:
 - Oleksandr Potapenko
Address: Zürich, Switzerland
Email: oleksandr@potapenko.email
 2. Include:
 - Description of copyrighted work
 - Location of infringing material (URL)
 - Your contact information
 - Statement of good faith belief
 - Statement of accuracy under penalty of perjury
 - Your electronic or physical signature
-

16. Terms and Conditions

Use of this Website is subject to our:

- Terms of Use

- [Privacy Policy](#)
- [Cookie Policy](#)
- [Disclaimer](#)

All policies are available on this Website and incorporated by reference.

17. Changes to This Imprint

We reserve the right to update this imprint at any time. Changes will be posted on this page with a new "Last Updated" date.

18. Validity

If any provision of this imprint is found invalid or unenforceable, the remaining provisions shall remain in full force and effect.

19. Credits and Attributions

19.1 Design and Development

Website design and development by **FinRay Technologies Limited** — provider of secure, ISO 27001-certified infrastructure and digital solutions.

19.2 Images and Media

Images used on this Website are either:

- Original content
- Licensed from Getty Images or other stock photo providers
- Used with permission from copyright holders
- Available under Creative Commons or similar licenses
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19.3 Fonts and Icons

Typography used on the website is licensed under open web font terms. Logos of **Audax Solutions AG**, **FinRay Technologies Ltd**, and **Oleksandr Potapenko** were developed and are owned by each respective entity or individual.

19.4 Third-Party Software

This Website may use third-party software libraries and frameworks. See respective licenses for details.

20. Acknowledgments

This website and the work it represents have been made possible through:

- The world-class education provided by Stanford GSB, INSEAD, Universität Zürich, ETH Zürich, and CIMA
- The collaborative spirit of FinRay Technologies Ltd and Audax Solutions AG
- Guidance from legal, regulatory, and certification advisors in navigating complex compliance requirements has been provided by BDO, Ernst & Young (EY), Homburger, NQA, PwC, and Trident Trust.
- The broader fintech and regulatory technology community for knowledge sharing and innovation
- Professional colleagues, mentors, and advisors who have shaped my understanding of compliant financial infrastructure
- Family and friends for their continued support

Special recognition to the open-source community and standards organizations whose work enables secure and accessible web technologies.

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