ABOUT US
We are passionate about Financial Technology and Financial Markets and bringing them together in a unique way to enable building next-generation FinTechs. Having started by focusing on dividends by developing the world’s first B2C platform for reclaiming withholding taxes, a multi-billion dollar market, Divizend became a deep-tech company which builds all components of its digital finance foundation itself, namely the first international securities aggregation API (PSD2 for securities) and a groundbreaking, graph-based securities and company database. Now, we want to bring this to a new level by creating a revolutionary, open financial ecosystem.

YOUR PROJECT
We are looking for IDP or project students (m/f/d) in full- or part-time to support us in building Divizend’s new open financial ecosystem, the Actor. Your tasks will be:

- Investigate and develop novel business concepts from regulatory frameworks like Open Banking, PSD2, financial reporting standards (ESEF/XBRL/IFRS).
- Analyze the global market for Open Banking initiatives and standards, possible competitors and cooperation partners.
- Go into the ESEF standard, identify data points which are relevant for our securities database, establish the graph-based connections between them, and build a roadmap/concept for a future developer to implement the respective parsing and database insertion routines. Also includes getting familiar with (i)XBRL readers and Neo4j.

WHY JOIN US
- Experience the fast-paced working environment of a highly innovative FinTech with a proven track record (won EY Start-up Academy + several EU projects)
- Create concepts for and work on a groundbreaking platform, to democratize access to sophisticated investor tools for a broad and growing audience
- Work flexibly and remotely in a young, interdisciplinary team
- High self-responsibility: Bring your own ideas and shape your work
- Compelling bonus after successful completion

WHO YOU ARE
- Outstanding analytical skill set, with the ability to break down and find abstract patterns in complex data structures
- Background in accounting, taxing and financial reporting standards
- Prior experience in graph databases (such as Neo4j) and programming are beneficial

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YOUR PROJECT

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- Identify new investment- and securities-related datasets, e.g., dividend data, tech data (such as patents, start-up investments), annual reports or ESG data, not yet present in our securities database.
- Get familiar with our existing Neo4j securities data model and actively work on expanding and improving it.
- Research respective possible data sources for all relevant international or emerging financial markets, then automate fetching and extracting information from these sources to insert it into the database, e.g., by implementing data robots.

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WHO YOU ARE

- Outstanding analytical skill set, with the ability to break down and find abstract patterns in complex data structures
- Programming experience (scraping/data robots) and graph databases (e.g., Neo4j) or readiness to quickly learn this
- Deep interest in stock markets and related research, being able to showcase past personal projects on this is a plus

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Benjamin Loos
Professor
Chair of Digital Finance

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Emanuel Renkl
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Chair of Digital Finance

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YOUR PROJECT
We are looking for IDP or project students (m/f/d) in full- or part-time to support us in building Divizend’s new open financial ecosystem, the Actor. Your tasks will be:

- Based on our Securities Database’s contents and data provided by our Securities API, develop ideas on which types of general-purpose Actor modules shall become possible (e.g., diagrams or other types of charts for visualization, analytics and trading).
- Identify common UI components in these ideas and precisely specify their design and layout in an abstracted way, which should eventually allow assembling them arbitrarily. The design shall be based on Divizend’s existing style guide.
- Create a JSON-based data format to declaratively assemble these components.
- Implement the individual components in React to create a shared UI library, as well as the UI declaration language.

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WHO YOU ARE
- Outstanding analytical skill set, with the ability to break down and find abstract patterns in complex UIs with high attention to detail
- Strong experience in frontend programming (React) with highly dynamic and declarative UIs, creating UI libraries and visually representing financial data
- High-class work samples of previous projects on this topic are a plus

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YOUR PROJECT

We are looking for IDP and project students (m/f/d) in full- or part-time to support us in building Divizend's new open financial ecosystem, the Actor. Your tasks will be:

- Research national and international securities API standards, as well as bank-specific securities APIs.
- For bank-specific APIs, evaluate them in their respective sandbox environment, then implement them as new modules for our securities aggregation API (SecAPI).
- For API standards applicable across many banks in a certain country or region, research reference implementations and possibly implement a framework to be plugged in to the SecAPI.
- Collaborate in international API standardization committees Divizend is a member of, such as the OpenWealth Association.

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WHO YOU ARE

- Strong experience in programming with different APIs and a strong desire to research, evaluate, test, integrate and find a common abstraction between new APIs
- Good communication skills for collaborating in committees like OpenWealth
- Experience in Open Banking APIs (PSD2, FinTS, bank-specific APIs) is a plus

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YOUR PROJECT

We are looking for IDP or project students (m/f/d) in full- or part-time to support us in building Divizend’s new open financial ecosystem, the Actor. Your tasks will be:

- Understand the scope of our Neo4j-based Securities Database (SecDB) and REST-based Securities Aggregation API (SecAPI).
- Conceptualize and realize an environment to allow public access to both, including a sandbox. This also needs a secure authentication mechanism (such as via API keys) with a strong focus on cyber security, as well as consider rate limiting etc. Possibly closely collaborate with Divizend’s cloud infrastructure team, e.g., for sandboxed or redundant instances in Kubernetes/Docker.
- For the SecDB, create a mechanism to allow the public to submit and securely execute openCypher queries.
- Create public API documentation sites for both, e.g., via GitBook.

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WHO YOU ARE

- Be able to create new finance-related APIs and appropriate, elaborate, easy to understand (OpenAPI) documentation
- Experience in DevOps + cyber security (know about openCypher and REST attack vectors)
- Showcasing previous project involving the design of public APIs is a plus

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BUILDING AN OPEN FINANCIAL ECOSYSTEM
FULL-STACK WEB ENGINEERING

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YOUR PROJECT

We are looking for IDP or project students (m/f/d) in full- or part-time to support us in building Divizend’s new open financial ecosystem, the Actor. Your tasks will be:

- Involvement in frontend and backend development of the world’s first interactive dividend screener, an Apple Calendar-like web-based platform for analyzing international dividends (https://screener.divizend.com).
- Alternatively, get involved in the frontend and backend development of the Maximizer, the world’s first withholding tax reclaim platform.
- Continue development of our PDF document generation and parsing engine (requires close collaboration with APIs from tax authorities).
- Create a new service for notifying users about events (e.g., new dividend payments, dividend news, reclaim status updates) via email.

WHY JOIN US

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WHO YOU ARE

- Outstanding analytical skill set, with the ability to find abstract patterns in complex processes related to stocks, dividends and taxing and realizing them in software
- Deep knowledge in JavaScript and TypeScript, both client-side (React, Next.js, Elastic UI) and server-side (native Node.js, IBM LoopBack 4)
- Track record with related past projects is a plus

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