

GINI HANDBOOK

# The Gini Way


## HOW WE DO THINGS AT GINI

This handbook summarizes the key elements that define Gini. It guides team members and external audiences, such as potential new colleagues or collaborators, and offers a glimpse into the principles and practices that shape our organization. Focusing on Gini's core values, culture, and unique working methods, it showcases what drives our success and inspires our vision.



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## MISSION

### Which organizational mission we pursue

**Gini and its products were born to make people's lives easier and happier.** What began as an answer to a challenge (“Send a photo of your invoice and have it paid by your bank?! Impossible.”) turned into a journey of discovery. We wanted to create space for more meaningful activities by getting rid of paperwork. Those activities most often revolved around our families, our friends, and each other as team members. This is when we realized that people are at the heart of everything we do, both in our products and the users who rely on them, as well as within our company, shaping our culture and the experience of those who work at Gini.

**At Gini, we empower people with the space and tools to take ownership and grow.** When we trust that individuals are motivated to do their best work, it fosters greater job satisfaction, resulting in better products and, ultimately, happier customers.

## PRODUCTS

### What products we build

At Gini, we believe life is too valuable to be spent on tedious, bureaucratic tasks. That's why **we create digital solutions that simplify payments and reduce unnecessary complexity** - for everyone. Whether enabling quick and secure QR code payments or integrating seamless payment features in the banking App, our products are designed to save time and bring joy. **We work on innovative solutions that eliminate user frustration and empower our business customers with smarter processes.** Everything we build reflects our commitment to excellence, user-centered design, and creating opportunities for meaningful change. True to our vision, “Payment, simplified,” we're here to make everyday tasks effortless so people can focus on what truly matters.

## VALUES

### What we value

Our values define us - they are our DNA and describe **how we do things the “Gini Way.”** They are guidelines for our everyday behavior, help us reflect on our actions, and give new team members and external parties insight into how we work.

Living our values ensures that **we work together in the culture of our choice**, no matter how fast we grow and which industries we enter. Following our values is critical to achieving our purpose and maximizing employee happiness. We ensure our values are deeply ingrained in our daily operations: we assess cultural alignment during the hiring process through a dedicated value interview, where questions are tailored to our core principles. In addition, our structured feedback sessions go beyond evaluating professional skills to also reflect on how team members embody and live our values, fostering both individual and collective growth.

**Four values define Gini's underlying principles.** Each of our four values holds equal importance, as it is their balance and synergy that define the "Gini Way" - no single value outweighs the others.



EXCELLENCE



LOVE



COMMITMENT  
AND RESPONSIBILITY



OPPORTUNITIES  
RATHER THAN RISKS

## EXCELLENCE



**We use all our skills and competencies to achieve outstanding and ingenious results.**

**We give attention to detail and strive for the highest possible quality.**

**We don't do things half-heartedly - whatever we do, we do it properly.**

**We are eager to learn and improve as individuals and as a team continuously.**

## COMMITMENT AND RESPONSIBILITY



**We fight for our vision and goals and are determined to succeed.**

**We take responsibility autonomously until the very end.**

**We actively contribute our ideas and opinions and bring up shortcomings directly.**

**We live in maximum openness and transparency.**

**We interact with each other in a relaxed and professional manner.**

## OPPORTUNITIES RATHER THAN RISKS



**We embrace bold ideas, learn from mistakes, and grow through exploration.**

**We find ways to make things work and won't settle for excuses for why they don't.**

**We get to the bottom of things and solve them - or ask for help.**

**We dare to think outside the box and constantly question the status quo.**

**We don't follow conventions or what others deem normal.**

**We manage risks responsibly but don't let them dictate our actions.**

## LOVE



**We treat each other with love, appreciation, and respect.**

**We leave a wonderful feeling for anybody who comes in contact with Gini.**

**We celebrate wins and go through failures together.**

**We make sure that all aspects of our lives are compatible.**

**We tackle unpleasant topics and give critical feedback as we care about & develop each other.**

**We respect each other's perspectives and include them in co-creating our culture.**

## BUSINESS ETHICS

### What business ethics mean to us

At Gini, **we uphold the highest integrity, fairness, and accountability standards in all operations.** Our business ethics policy outlines our commitment to ethical practices, emphasizing the prevention of corruption, fraud, and anti-competitive behavior, as well as managing conflicts of interest. They apply to all employees, contractors, and third parties acting on behalf of the company, ensuring strict compliance with relevant laws, regulations, and internal guidelines. To maintain fairness, all business dealings are conducted with integrity, including gifts, hospitality, and third-party engagement guidelines. Gini safeguards its reputation and strengthens long-term relationships with our customers by fostering a culture of trust and accountability.

Additionally, Gini has confirmed its **commitment to the UN Global Compact Charta**, reinforcing our dedication to responsible business conduct, human rights, labor standards, environmental sustainability, and anti-corruption principles.

## DIVERSITY & INCLUSION

### What diversity and inclusion mean to us

At Gini, we foster **a workplace where everyone can thrive, regardless of background or circumstances.** Our team is made up of individuals from diverse nationalities who work both part- and full-time, with flexible hours, remote work within Germany, and support for parental leave. We are committed to gender equality, including equal pay, as well as inclusivity across race, religion, and identity. By embracing individuality while encouraging collaboration, we cultivate a culture of belonging where everyone can be themselves, feel valued, and contribute to innovation, personal growth, and collective success.

## ORGANIZATIONAL STRUCTURE

### How we are structured

We have come a long way, experimenting with traditional hierarchies and complete autonomy in self-organization. Having played through all this, we are leveling up to build the best possible workplace that attracts the best and most talented people to drive outstanding success, growth, and individual fulfillment – growth for business and each Gini. The essential key to this is leadership. We want to make sure leadership helps the business and employees to grow. Leadership ensures that vision and mission are set and transferred into actionable steps and everyone in the team and organization is heading in the same direction. **Leadership is about taking initiative, guiding others in a team or project, and driving the business forward by aligning the results with the company's success.** It is also about building a team that works well together, supporting members in reaching their career goals, and creating processes to get work done smoothly and efficiently. This is the management part: to achieve better outcomes for a group working together. **Gini consciously decided to have a hierarchy and still ensure that every single employee has as much freedom, enablement in their role, and psychological safety as possible.**

**Our leadership team is structured into three levels:** the CEO, the core leadership team, and the extended leadership team. We are organized in teams and differentiate between product, tech, sales, and functional teams. The product team has different pillars, such as the banking, insurance, innovation, and e-commerce teams. The functional team has sub-teams like People & Culture, Finance, OPEX (operational excellence), and Brand & Marketing. The tech team is represented by the platform team, which consists of mobile, backend, computer vision & information extraction, and platform engineering.

## LEADERSHIP

### What leadership looks like

**At Gini, leadership is grounded in shared values and principles, defined in a collaboratively developed leadership manifesto.** This living document guides how we empower teams, drive success, and grow together. Leadership at Gini focuses on three key areas: leading oneself, leading teams, and leading the business. Leads translate vision into action, foster alignment, and build cohesive teams while supporting individual growth. They act as coaches, inspire their teams, and create an environment balancing excellence and personal fulfillment. Rooted in Gini's values of excellence, opportunity, responsibility, and love, leadership emphasizes empowerment, inspiration, and focus. By enabling teams with trust, resources, and clarity, leads foster purpose, resilience, and accountability. Staying connected to daily work ensures agile, transparent decisions aligned with company goals. Feedback and coaching are essential for continuous leadership growth, creating a culture where teams thrive, innovation flourishes, and Gini achieves its mission.



## BENEFITS

### What benefits we offer

At Gini, we support growth and well-being through many benefits. Each permanent team member has access to an annual **learning budget of €2.500 net, additional learning days, and a monthly learning day** dedicated to personal and professional development. We partner with a top-tier external coaching pool for individual guidance and support. Our culture emphasizes taking ownership of impactful projects. It fosters growth through a strong feedback culture, including annual performance evaluation, peer feedback sessions, and instant feedback, balancing appreciation and constructive advice.

We value flexibility and trust, offering hybrid work models, a **bright office with two rooftop terraces, and a €3 daily canteen subsidy**. On top of that, every employee receives a **€50 net monthly bonus for childcare, public transport, internet, or health courses**. Additional perks include free car and bike parking, JobRad leasing, and employee discounts. In addition, our employees can look forward to changing benefits every year, such as Wellpass or Coaching. Team cohesion and collaboration are strengthened through regular events like the Summer Offsite, Oktoberfest visits, Christmas parties, and many more. At Gini, we ensure a supportive, vibrant, and engaging work environment tailored to both professional and personal success.



**Further training  
budget**



**Flexible working hours  
and locations**



**Subsidy Lunch**



**Company Pension  
Scheme**



**Underground parking  
garage / Job bike**



**Dog-friendly workplace**

### How we develop our employees

At Gini, employee development goes beyond the conventional idea of climbing a career ladder. Development is not a straight, upward path: it's more like a climbing wall, where the journey is dynamic, with opportunities to move in various directions for growth. Sometimes, progress means climbing higher, while other times, it involves taking a step back to gain a better footing or a moment to reassess before reaching the next level. There are also times when growth occurs through horizontal movement, allowing Ginis to build new skills and perspectives in different roles or teams.

**We understand that each person's development journey is unique, so we embrace a flexible and diverse approach to career advancement.**

**We take a concrete approach to employee development with various structured measures designed to support vertical and horizontal growth.**

**We have clear level guidelines for each role for vertical progression, including detailed centralized and role-specific competencies at different levels. These levels are tied to title changes and salary adjustments, ensuring that growth is recognized and rewarded. To facilitate this, we have a promotion process that happens twice a year, providing employees with clear milestones for career advancement.**

**As our benefits chapter outlines, initiatives like the learning budget and monthly learning days support employee development.**

**We also support role switches within the company, provided there is a plan to cover existing responsibilities.**

**In addition, we offer an external coaching program for those seeking further personal growth to help employees reflect and develop their skills.**

**Furthermore, we offer in-house training, such as our productive conversation course and an in-house leadership program.**

These are just a few examples of how we offer diverse development opportunities. The most important thing at Gini is that each development journey is individualized, allowing employees to grow in a way that best aligns with their aspirations and the company's needs. Wherever the climb takes them, we're committed to backing them every step of the way.

## COMMUNICATION

### How we communicate

While we are a **German company based in Munich, we foster a globally inclusive environment by using English as our official language**, enabling seamless collaboration across diverse teams. We welcome talent worldwide, but employees must be based in Germany. That said, it is not a must to live in Munich - we appreciate being together regularly but offer flexibility in a location within Germany.

Our communication **tools include email, chat, internal wiki, video calls, and in-person interactions**. Email is for important messages needing thoughtful responses and is ideal for announcements and summaries. Chat is faster but less formal and is suited for quick feedback or real-time dialog.

We may need more meetings than other companies due to our collaborative and inclusive culture, but we strive to make them as efficient and valuable as possible. Every meeting has an owner responsible for finding the right time slot, inviting participants, preparing an editable agenda, and following up on action items. Meetings should stick to default durations of 25 or 50 minutes and always have a clear purpose - unnecessary meetings should be avoided. Use the "law of two feet" to leave meetings that don't bring value, and ensure decisions and responsibilities are clearly outlined during discussions. Take ownership of your calendar by regularly reviewing and cleaning it, declining unnecessary invitations, or combining overlapping meetings. For less formal meetings, consider a "walk & talk" to get fresh air while discussing, either in person or remotely. Always RSVP to calendar invites so organizers can plan effectively.

## IMPROVEMENT

### How we improve continuously

Gini was born to make people's lives easier and happier. We have realized that it's essential not only to enhance the quality of our customers' lives continuously but also to improve our own daily work experience. We should spend valuable time on things that fulfill us and push us forward instead of bothering with time-consuming and energy-wasting tasks with unsatisfactory outcomes. We must have an effective and efficient operation to gain a competitive advantage and drive success, growth, and individual fulfillment. Growth for the business and growth for each Gini.

The essential key to this is **operational excellence (OPEX)**. We want to achieve our goals quickly and efficiently. Focusing on OPEX ensures **healthy, sustainable, profitable, and resource-efficient growth and continuous improvement of our business and the organization**. OPEX is about learning from the past and rigorously applying what we have learned. We want to avoid making the same inefficient things over and over again. Instead, we want to improve with every step we make. OPEX also brings documentation and routines into processes, clearly defines responsibilities, enforces the automatic automation of tedious tasks continuously, and helps us to easily comply with regulations we are obliged to from our customers and legal authorities. OPEX allows us to spend valuable time making progress and saving energy where it should be routine. It's a chance to create space for more meaningful activities and focus on spending our time, money, and energy.

## COMPLIANCE & INFORMATION SECURITY

### How we ensure compliance and information security

At Gini, compliance and information security are at the core of our operations, ensuring we meet the strict standards expected by our customers in the financial sector. We adhere to standardized frameworks, including **ISO 27001 and BSI C5**, to maintain the integrity, confidentiality, availability, and authenticity of information. Compliance with GDPR is a critical priority, and we ensure the lawful, transparent, and secure processing of personal data in all our activities. Our customers' compliance requirements drive our commitment to maintaining the highest standards of data protection and security. Regular data privacy and information security training equip our employees with the knowledge to identify risks and uphold secure practices. We conduct periodic audits to assess and strengthen our adherence to compliance standards and internal controls. Incident response protocols are in place to swiftly mitigate any security breaches and minimize potential impacts. Access to sensitive data is restricted on a need-to-know basis, and robust encryption methods are employed to safeguard all information. Thus, we empower employees to take ownership of compliance and security responsibilities. This ensures that we remain a trusted partner for our customers.

## HIRING PROCESS

### How we hire

Gini's hiring process is on eye level: Just as we aim to find the ideal fit for our team, we want candidates to discover whether Gini is the right place for them to thrive. Our hiring process is designed to be engaging, transparent, and to reflect our unique culture. There will be an opportunity to meet at least five Ginis, take an office tour, and get an idea of how we work together.

#### STEP 1

##### First Video Call

Once an application stands out, we're excited to invite candidates to a first video call with one of our recruiters. This conversation is about **getting to know each other** - learning about the candidate's background and expectations for the next role. Together, we'll assess if this position could be a great fit. Candidates will also get more insights about the role, learn more about the potential future team, and discover what makes Gini special as a company. We can't wait to learn more about our candidates and answer any questions that may arise.

#### STEP 2

##### Skills Challenge and Interview

Following the first video call, many roles include a **skills challenge** tailored to the requirement profile of the role - whether a tech task for technical positions or a case presentation for roles in sales or product. The next step is a **skills interview**, in the office or remotely, where the completed challenge will be presented to two knowledgeable team members. They'll dive into the candidate's skills and experience to assess if they fit the role. This is the opportunity to showcase talents, clarify questions, and learn more about the role and the team.

#### STEP 3

##### Value Interview

Congratulations on reaching the final step - the value Interview. This is where the **cultural fit is checked from both sides**, going beyond technical skills to explore if the unique Gini values resonate with the candidate's values. Typically, potential teammates lead this conversation, though it may include someone from another team. Situational questions will be asked to hear how past experiences reflect the values, so no preparation is needed. It's about getting to know each other and ensuring that Gini is in the right place, too. Candidates are welcome to read the handbook in advance and bring any questions.

#### STEP 4

##### Hiring Decision

After the interview process, all the interviewers who participated will come together in the hiring decision to assess if there is a strong mutual fit, both professionally and culturally. **Within 72 hours of the final interview, clear feedback and next steps will be provided.** If the decision is to move forward together, an offer will be sent promptly, and preparations will begin for an exciting onboarding journey at Gini, introducing the candidate to the unique culture and work style. If it's not the right fit this time, future opportunities will be considered.

## HIRING PROCESS

### Conclusion

**Our hiring process goes beyond skills - it involves finding people who share our passion and values.** We're here to celebrate successes, support each other, grow together, and make work an exciting, enjoyable experience. We're committed to keeping the process transparent, fair, and engaging.

In addition, Gini is **determined to create an inclusive environment by supporting diversity** in our workplace. All qualified candidates will receive consideration for employment without regard to race, color, creed, religion, age, gender, disability, sexual orientation, or any factor protected by the law. Requests for reasonable adjustments during the recruitment process are welcome.

**We're thrilled about the possibility of collaborating with potential team members. Check out our current [JOB OPENINGS](#) and apply!**

## ONBOARDING

### How we do onboarding

Amazing - we officially found a new Gini team member. The journey begins with a dedicated onboarding buddy who will guide the new joiners every step of the way, even before their first day. About a week before they start, they'll receive an email with key details and a first-day agenda. When they arrive, their new desk will be ready, enriched with a small surprise to welcome them.

#### DAY ONE

The new joiners will start with a breakfast to meet some of their new colleagues, set up their workspace, and receive an essential rundown.

#### TEAM INTRODUCTIONS

In their first few days, they'll meet each team, learning about their roles and how they'll work together.

#### CULTURAL ONBOARDING

Through interactive sessions with their Buddy, they'll dive into Gini's unique culture, values, and mission. This is their space to understand what makes Gini special and to ask questions.

#### PROFESSIONAL ONBOARDING

Their functional lead will work closely with them, ensuring they're equipped for their role with everything they need to thrive.

#### ONGOING SUPPORT

Our commitment to their success continues beyond their first month. With regular check-ins, development opportunities, and feedback sessions, we support their growth and help them excel at Gini. We're thrilled to start this journey with them.

**We hope this handbook has offered valuable insights into Gini's organization and culture and answered critical questions.**

If you'd like to learn more, please contact us at [hello@gini.net](mailto:hello@gini.net). Explore our [website](#) and [blog](#) for additional insights into our processes and values.

