

## **OTO9 launches its first German fintech: Norta aims to tackle financial distress digitally**

*The Berlin-based fintech addresses a blind spot in the industry: millions of people facing financial distress – without a digital system for stabilization.*

Berlin, April 15, 2026 – While fintech in Europe has largely focused on financially stable users, Norta is designed for those increasingly under pressure. The Berlin-based startup launches as the first German portfolio company of venture builder and investor OTO9 and is developing an “operating system for financial stability.” Its mission is to guide people in financial distress back to stable conditions in a structured, scientifically grounded way.

Across Europe, over-indebtedness is becoming a structural issue: more than 285 million adults in the EU experience financial stress, and around 10% of households are considered over-indebted. \* Germany reflects this trend: according to the SchuldnerAtlas 2025, over 5.7 million people are over-indebted\*\* – with numbers rising. At the same time, new forms of credit such as buy-now-pay-later or overdrafts further fragment household finances. Existing support systems, particularly debt counseling, often intervene too late and are difficult to scale digitally.

### **A system for the moment people disengage**

*“Over the past decade, fintech has primarily built products for people who already have their finances under control – from neobanks to investment apps,” says Lara Planet, Founder and CEO of Norta.*

*“But when financial pressure builds, the opposite happens: people withdraw. Avoidance is not an exception – it’s a well-documented psychological response. And precisely in that moment, there is no system that provides orientation. Norta is building that system.”*

### **Why Norta was founded**

The motivation behind Norta is deeply personal for founder Lara Planet. Growing up in Berlin, she was exposed early on to the realities of financial insecurity: her mother worked for many years with families in difficult financial situations – first in youth welfare services, later at the job center. Financial distress was not an abstract issue, but a recurring theme in everyday life, often discussed around the dinner table.

Later, she encountered similar patterns in the startup ecosystem. As part of the investment team at early-stage investor Antler, she worked with founders globally, from ideation to scale. It became clear that success or failure is not only determined by ideas or business models – but often by personal financial circumstances. Time and again, founders chose not to start or continue building companies because financial constraints made the risks of entrepreneurship simply unsustainable.

For Planet, this led to a clear realization: financial stability determines not only peace of mind in life, but also who is able to take entrepreneurial risks. The combination of personal experience and professional insight ultimately led her to found Nortá – a system designed to address financial stability in a structured and scalable way, not as another tool for self-optimization, but as a solution to a fundamental societal problem.

### **An operating system for financial stability**

At the core of Nortá is a digital companion for financial stability, aggregating income, expenses, and liabilities to derive concrete, prioritized actions – from structuring outstanding claims to creating personalized repayment strategies. The system leverages AI to analyze complex financial situations and translate them into clear, actionable recommendations, aiming to provide guidance without taking decision-making away from users.

Unlike traditional budgeting apps focused on self-optimization, or offline debt counseling that often acts reactively, Nortá intervenes earlier – at the stage where financial problems begin, not only once they have escalated.

*“Nortá addresses one of the biggest blind spots in the European financial system – and at the same time a massive market opportunity,” says Jessica Holzbach, CEO Germany at OTO9. “The team is not just building a product, but an entirely new category. That is exactly our ambition at OTO9: to build companies that close structural gaps in the market in a scalable way.”*

Nortá was built within the ecosystem of venture builder and investor OTO9, which supports founders with network, operational expertise, and its own license to launch scalable fintech companies.

### **From Germany to Europe: Nortá’s next steps**

Norta has been live since the beginning of the year with a waitlist and initial test users actively contributing to product development ahead of a full rollout in the coming weeks.

At the same time, the young company is closing initial partnerships with debt collection firms to support users at the exact moment financial problems become visible. Going forward, access will also be expanded through employers and employer benefit programs, which increasingly recognize financial stress as a productivity and HR issue.

From the start, Norta has been designed as a European solution. Through OTO9's network, the company plans to expand into additional European markets.

#### **About Norta**

Norta is the digital solution for financial stability. The Berlin-based fintech helps people facing financial difficulties organize their situation and take the statistically most sensible path back to stability. At its core is a "digital companion for financial stability" that translates financial complexity into clarity, creates transparency regarding income, expenses, and liabilities, and derives prioritized, actionable steps from this information. Norta was founded in 2026 by CEO Lara Planet and is part of OTO9 AB, a venture builder and licensed credit market company. For more information, visit: <http://www.norta.app/>

#### **About OTO9**

[OTO9](#) is a European financial services venture builder and investor. Founded in Sweden in 2025 by [Oliver Hildebrandt](#), OTO9 provides entrepreneurs with the capital, compliance, talent, technical and operational support needed to start and scale licensed financial companies in months rather than years. OTO9 operates under European financial services licences, allowing its portfolio companies to launch regulated financial products immediately.

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\*Source: CRIF Survey <https://www.crif.de/en/pr-events/press-releases/80-percent-of-germans-are-uncertain-about-their-financial-future/>

\*\*Source: SchuldnerAtlas Deutschland 2025 von Creditreform <https://www.creditreform.de/aktuelles-wissen/schuldneratlas>