

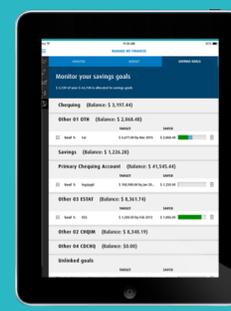
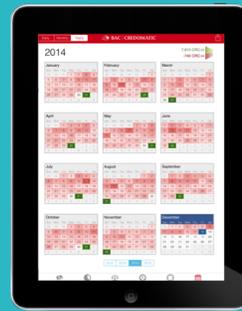
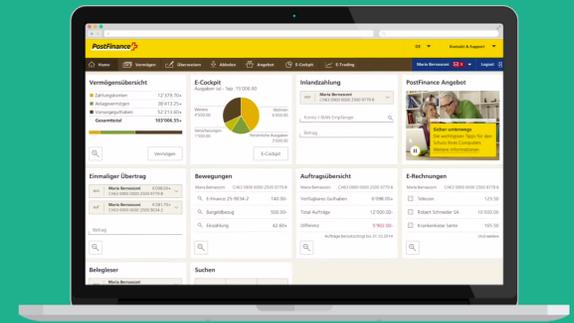


BUSINESS FINANCIAL MANAGEMENT

Upgrading the SME Digital Banking Experience

180+ DMM IMPLEMENTATIONS WORLDWIDE

Digital Money Management (DMM) - Powered by Strands



OUR KEY CLIENTS



“There is an alarming disconnect between what small businesses want and what banks deliver.”



42%

of SMEs would switch to a bank or Fintech that shows an understanding of their business



70%

have NO contact with their bank relationship manager



68%

are happy to look elsewhere for financial services



40%

want advice to run business more effectively + growth planning

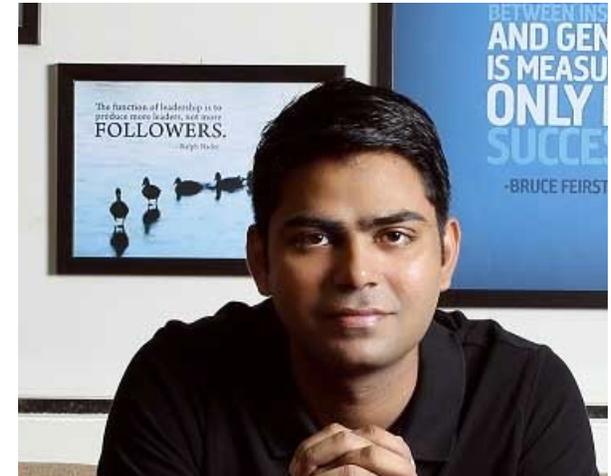
BANKING THE “MISSING MIDDLE”



Business Name: Pale Design
Name: Jonah Pale
Age: 33
Years in business: 1
Sector/Industry: Prof.Services
Turnover p.a. : \$78k
Employees: self-employed



Business Name: Chidress SL
Name: Chloé Pierrot
Age: 42
Years in business: 8
Sector/Industry: Retail
Turnover p.a. : \$2.5M
Employees: 20



Business Name: Games Corp
Name: Sanjay Singh
Age: 37
Years in business: 15
Sector/Industry: Software
Turnover p.a. : \$25M
Employees: 110



STRANDS BFM VALUE PROPOSITION

Help SMEs better understand & manage their finances

RECONCILIATION

Business owners can balance the books easily and painlessly so they are never in the red

FORECASTING

Automatic and accurate forecasting helps SMEs gain peace of mind while taking full control over their business direction

INSIGHTS

Generates relevant and actionable insights enabling business owners to take their business to new heights

RECOMMENDATIONS

Provides helpful advice specific to the user's actual business activities



FRONT-END LAYER WIDGETS

Dashboard

Analysis



Financial Analysis



Cash Flow Analysis



Transaction Details



Business Comparison



Data Aggregation



Performance Analyzer

Planning



Budgeting



Financial Calendar



Business Worth



Financing



Smart Reporting



FX Watch

Administration



E-Invoicing



Smart Notifications



Roles Manager



BALANCE

All Accounts
\$60,000

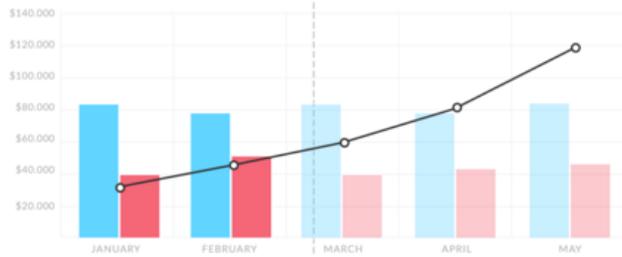
CURRENT MONTH CASHFLOW

Expected Income
\$82,000

Expected Spending
\$40,000

Net Cashflow
\$42,000

CASHFLOW



ACTIVITY FEED



TODAY

- Income \$235 | Outcome -\$635
55 min ago Transactions
- Paying provider invoice #321 NereaNet due today
Today To Do
- Your Survival Rate has reduced to \$8500 per month
12 minutes ago Cashflow
- You have a \$15,000 pre approved credit line. [Apply here](#)
Today Recommender

INVOICING



TOP ISSUES

- #123455 to Pen Tech, Inc. rejected - 12 minutes ago
- #786657 to Pen Tech, Inc. rejected - 55 minutes ago
- #123455 to Wave Software, Inc. past due date - 3 days ago

BUDGETS



PROVISIONING



UPCOMING EVENTS

- A fee/service charge of \$6,000.00 will be charged to your Manila
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Tomorrow Transactions
- Paying provider NereaNet due
Friday 17 March To Do

The Personalized Dashboard

BALANCE

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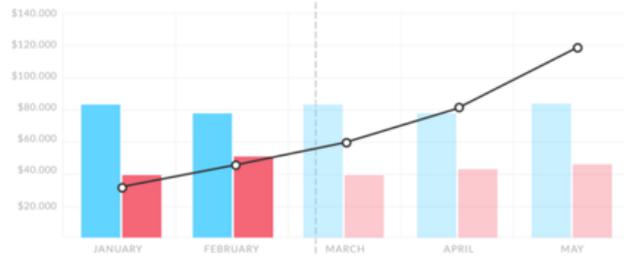
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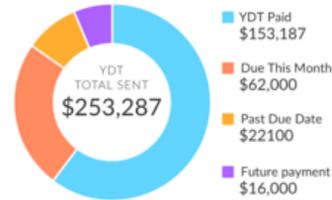
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Primary focus on Expected Cash-Flows

BALANCE

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\$60,000

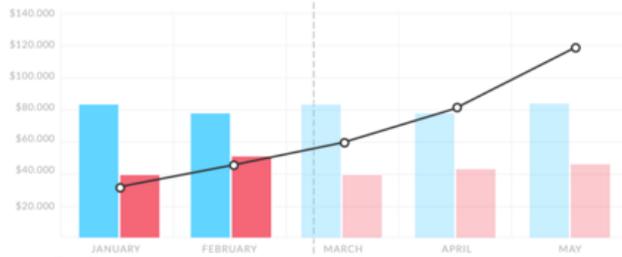
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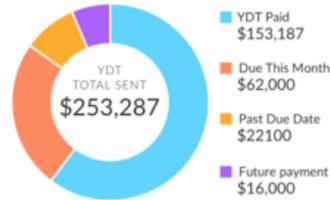
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E-Invoicing is a key feature for the SME

BALANCE

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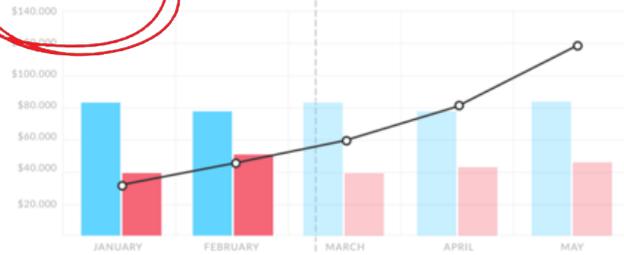
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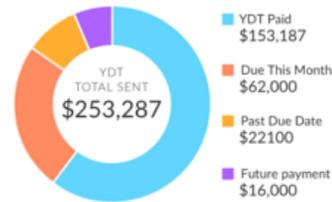
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Cash-flow forecast in upcoming months

BALANCE

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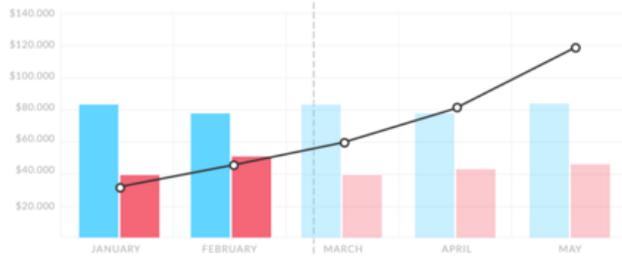
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A clickable heat map:
The Interactive Financial Calendar

BALANCE

All Accounts
\$60,000

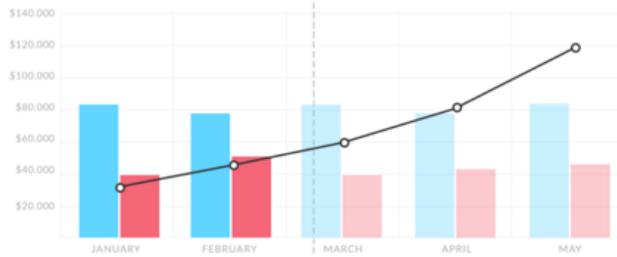
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TODAY ALL

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BUDGETS



PROVISIONING



UPCOMING EVENTS

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Everyday the relevant notifications and facts

BALANCE

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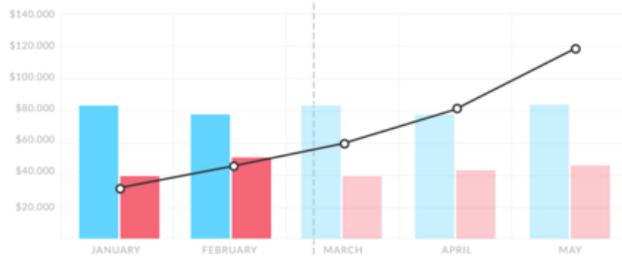
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BUDGETS



PROVISIONING



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Relevant product recommendations are inserted in the feed

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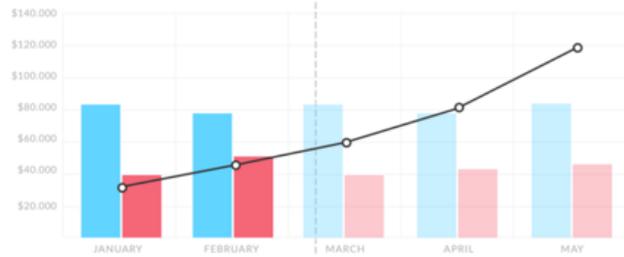
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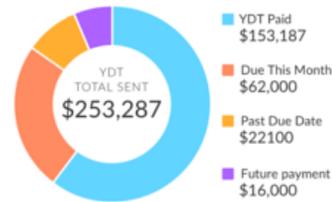
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Customized budgets follow-up to better control costs

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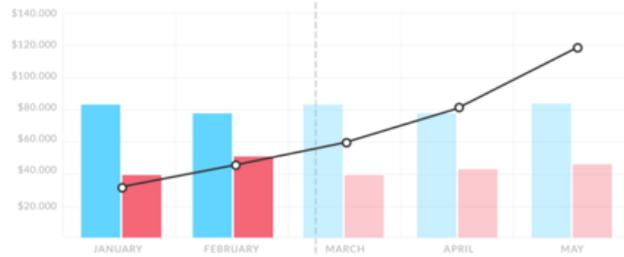
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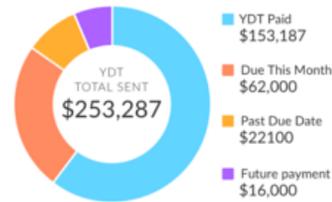
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Automatic provisioning to anticipate future expenses and investments

WELCOME TO THE
INTELLIGENT,
PERSONALIZED AND
CONTEXTUAL
SME BANKING



THANK YOU

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