NoviCap
Spain | Holland | UK
“Financial transactions are just numbers; it’s just information. You shouldn’t need 100,000 people in prime Manhattan real estate to do an online payment”

MARC ANDREESSEN
PARTNER A16Z
“Silicon Valley is coming”

JAMIE DIMON
CEO JP MORGAN
IN THE LAST 10 YEARS...

From 62 to 11 banks in Spain

From 46,221 to 28,181 bank branches
AND THE WINNERS SO FAR, ONLY IN 2018

7B€ Ayden IPO
15B$ Greensky IPO
150B$ Valuation - Ant Financial
Cash flow gap is the number 1 reason why Small & Medium Enterprises go bankrupt

THE OLD WORLD

Traditional solutions are not solving the problem because:

1. Bank Factoring
   - Slow
   - Non digital customer service
   - Rely on SMEs credit score
   - Non transparent

2. Non-Bank Factoring
   - Expensive
   - Poor customer service
   - Bad reputation
   - Non transparent
A NEW MODEL

SME

Trade receivable funding

€

Repayment

DEBTOR

€

€

€

€
“If one could build an invoice financing business from scratch with the latest technology and data analytics, the result would be an operation close to that of NoviCap”

OLIVER WYMAN
CUSTOMERS EXPECT A BETTER EXPERIENCE

EASY ACCESS
- 100% online
- Available 24/7
- Sync data from leading accounting apps

FAST
- 30-second onboarding process
- Real-time, risk-based underwriting
- Funding in 24 hours

PEACE OF MIND
- No debentures or personal guarantees
- No lock-in or long-term contracts
- No cross-selling
NoviCap is building the first pan-european invoice finance solution
INVESTORS

techstars

ACE | Company

PARTECH VENTURES

BARCLAYS

NoviCap