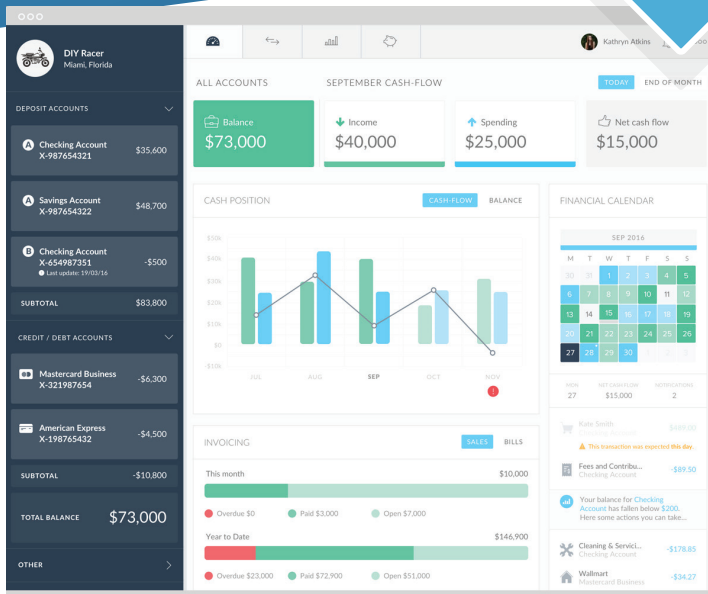


# BFM

## Business Financial Management



Look out for your SME customers and help them grow. Offer a solution aimed at the 3 main issues all businesses face: buy, operate and sell.

### WHY BFM?



About 3.8 million small businesses in the US alone would value consolidated digital services that include payments, cash flow tracking, invoicing, payroll & reporting.



More than half are willing to pay an additional \$10 a month for personalized business financial management services



Only 10% of small businesses have organized financial data of any kind.

### Benefits for SMEs Customers



**Simple, intuitive and stunning data visualizations** for an unparalleled user experience



**Flexibility for businesses at all stages**, from startups to growth-stage to established companies to better understand and manage their finances



**Real-time access to all financial accounts** powered by Strands Meta-Aggregation engine



**Smarter business decision making** based on relevant, personalized insights powered by Big Data analytics and machine learning

### Benefits for Banks



**KYSME: Know your customers'** businesses and understand their specific needs to offer relevant products & services at exactly the right time



**Empower your most lucrative segment:** SME deposits are 4x greater and balances are 15x higher than retail banking customers

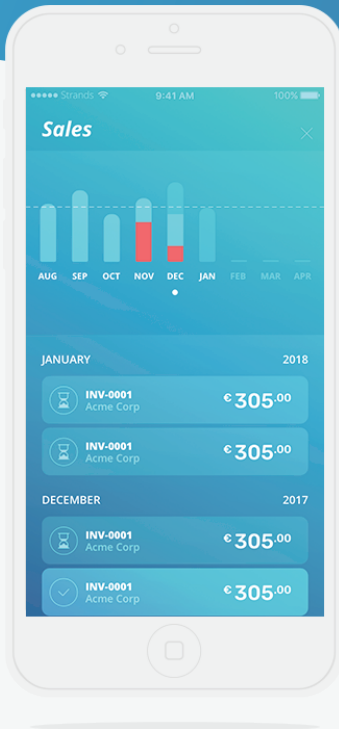


**Differentiate your financial institution** by setting a precedent at the leading edge of tech innovation in banking



**Become your SME customers' trusted business partner** through heightened digital engagement and personalized financial services tailored to their business needs

# BFM FEATURES



**Transactions:** Instead of a static list, transactions become actionable through search, filter, edit and split functions



**Invoicing:** Makes AR/AP management effortless and enables banks to handle end-to-end payment cycles for SME customers



**Periodic Payments:** Payment performance is trackable and enables proactive anticipation of any repayment issues



**Smart Notifications:** Personalized, behaviour-based triggers deliver relevant, actionable messages in real time



## TRACK

## 2 ANALYZE



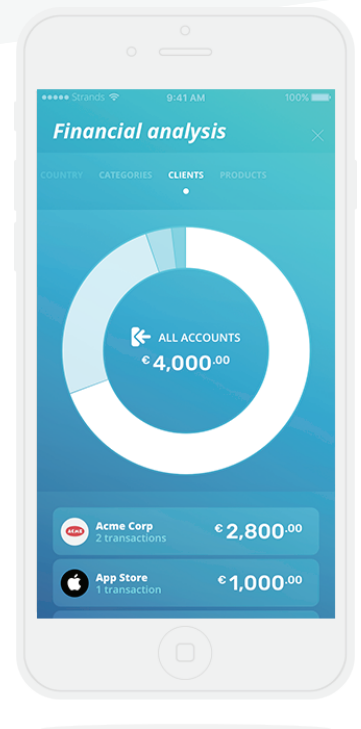
**Dashboard:** Frictionless UI with colourful data visualizations deliver an instant snapshot of how your SME customer's business is doing



**Income & Expenses:** Enables users to visualize expense categories and income sources over a defined date range through a frictionless, intuitive UI



**Cash Flow Analysis:** Your SME customers can analyze and understand cashflow by tracking historic, actual and forecasted inflows & outflows



**Financial Calendar:** An interactive heat map shows daily, monthly and yearly spending patterns



**Budget:** Helps keep business expenses under control



**Provisioning:** Custom thresholds allow business financial goals to be met faster and more intelligently



## PLAN

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