



BUSINESS FINANCIAL MANAGEMENT

Product Presentation



1

VALUE PROPOSITION

1. BFM VALUE PROPOSITION

BFM: THE NEW WAY OF BANKING FOR SMEs

The comprehensive digital banking solution for managing business financials in a more simple, efficient and engaging way.



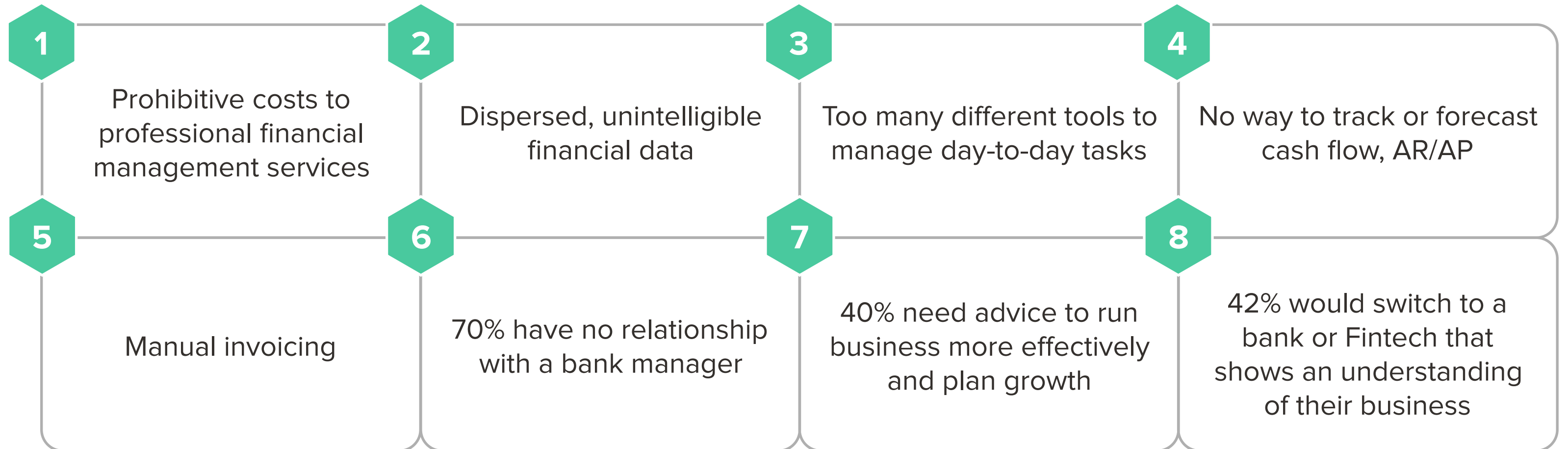
Corporate Banking

SMEs

Retail Banking

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

PAIN POINTS OF THE “MISSING MIDDLE”



Source: IFC, World Bank





BFM USER JOURNEY

1. RECONCILIATION

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

2. FORECASTING

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

3. INSIGHTS

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

4. RECOMMENDATIONS

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

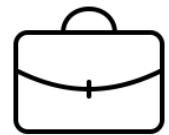


1. BFM VALUE PROPOSITION

WITH BFM SMEs GET:



Smarter business decision making based on relevant, personalized insights powered by Big Data analytics



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



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



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



DESIGNED FOR 3 SEGMENTS



FREELANCER

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



SMALL COMPANY

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



MEDIUM COMPANY

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





3

PRODUCT FEATURES

FUNCTIONALITY OVERVIEW

Dashboard

Track



Transactions



Invoicing



Financial Calendar



Smart Notifications

Analyze



Income & Expenses



Cash Flow



Customer Insights



Business Benchmark

Plan



Provisioning



Budgets



Data Aggregation



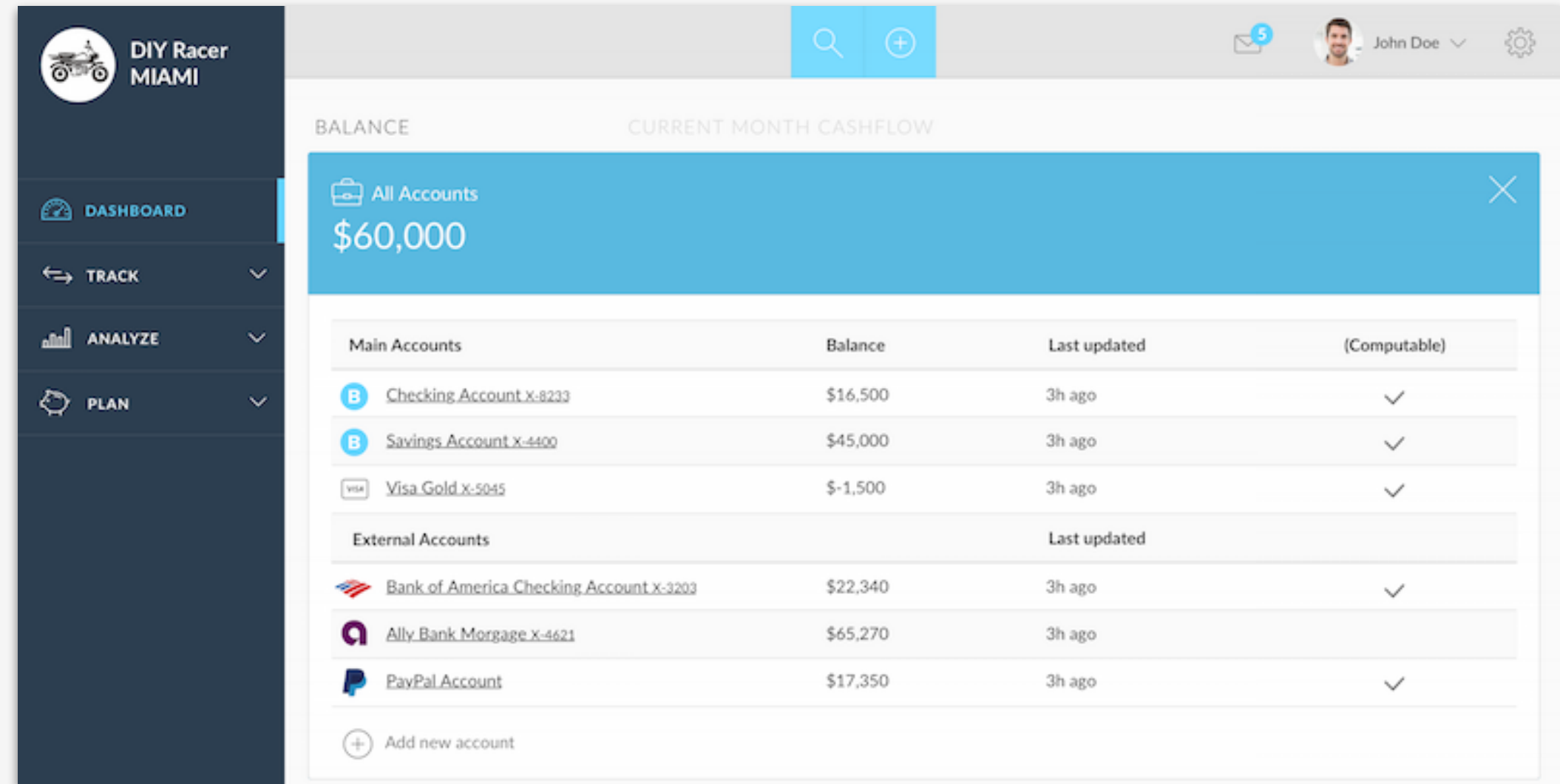


External Data Aggregation

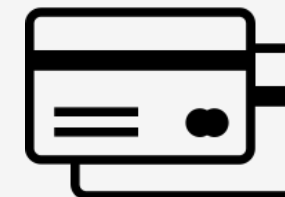
Holistic overview of all relevant financial information

Strands enables external data aggregation by pulling together accounts from different banks and retrieving invoicing and accounting data from ERPs.

Different accounts can be aggregated - business accounts, corporate credit cards, investment accounts, etc. - into a single place providing holistic overview of business finances.



Banks



Cards



APIs



PSD 2





3

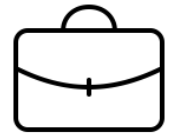
BUSINESS CASE

3. BFM BUSINESS CASE

THE PAYOFF FOR THE BANK



Higher customer satisfaction, higher rates of customer retention, and higher revenues per customer



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



Understand your customers' specific needs to offer relevant products & services at exactly the right time



Reduced operating costs: Process automation means more resources to add higher-value advisory



THE WAY TO GENERATE NEW REVENUE FOR BANKS

Offer SMEs value-added services

Did you know?

+10\$

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

£8.5
BILLION

Banks (in the UK) could open up to £8.5 billion in new revenue streams by 2020 by delivering value-add products and services to SMEs

1/3

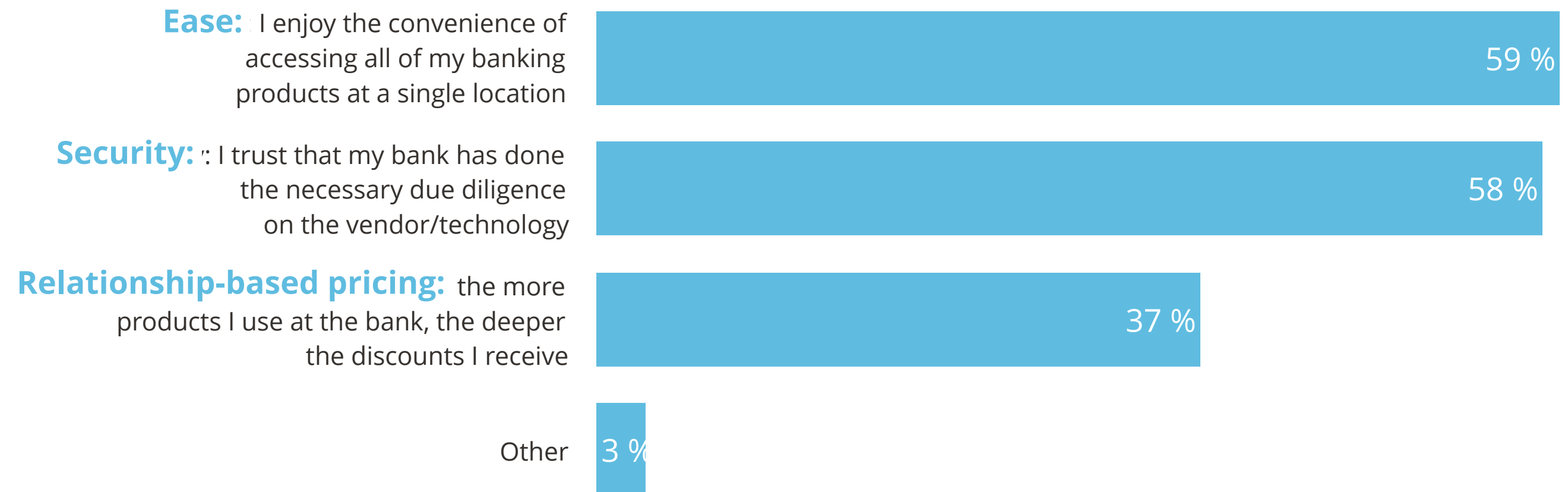
If banks are unable to address SME pain points, 1/3 will turn to non-banks to make payments, access loans, and manage transactions.

Source: Accenture "SME Banking 2020", Aite Group



BANKS ARE PREFERRED FOR EASE & SECURITY

Compared to non-bank technology providers, SMEs value solutions provided by their bank



Source: Aite Group



WIN-WIN FOR ALL STAKEHOLDERS

Relieves **pain points** & generates **value** for SMEs **and** banks:



Relieve 7 major SME pain points:

- (1) cost-efficient, affordable solution offered by the bank
- (2) intuitive visualizations of all financial data in one place
- (3) data-driven cash flow tracking & forecasting
- (4) smart invoicing and AR/AP tracking
- (5) direct engagement with SME banking professionals
- (6) dashboard for 360° overview of finances
- (7) one-stop-shop for personalized financial advice

Reliable, safe and secure solution

Meet digital banking expectations:

bank manager becomes the ideal business partner

Increase SME retention & acquisition:

by understanding their specific needs better

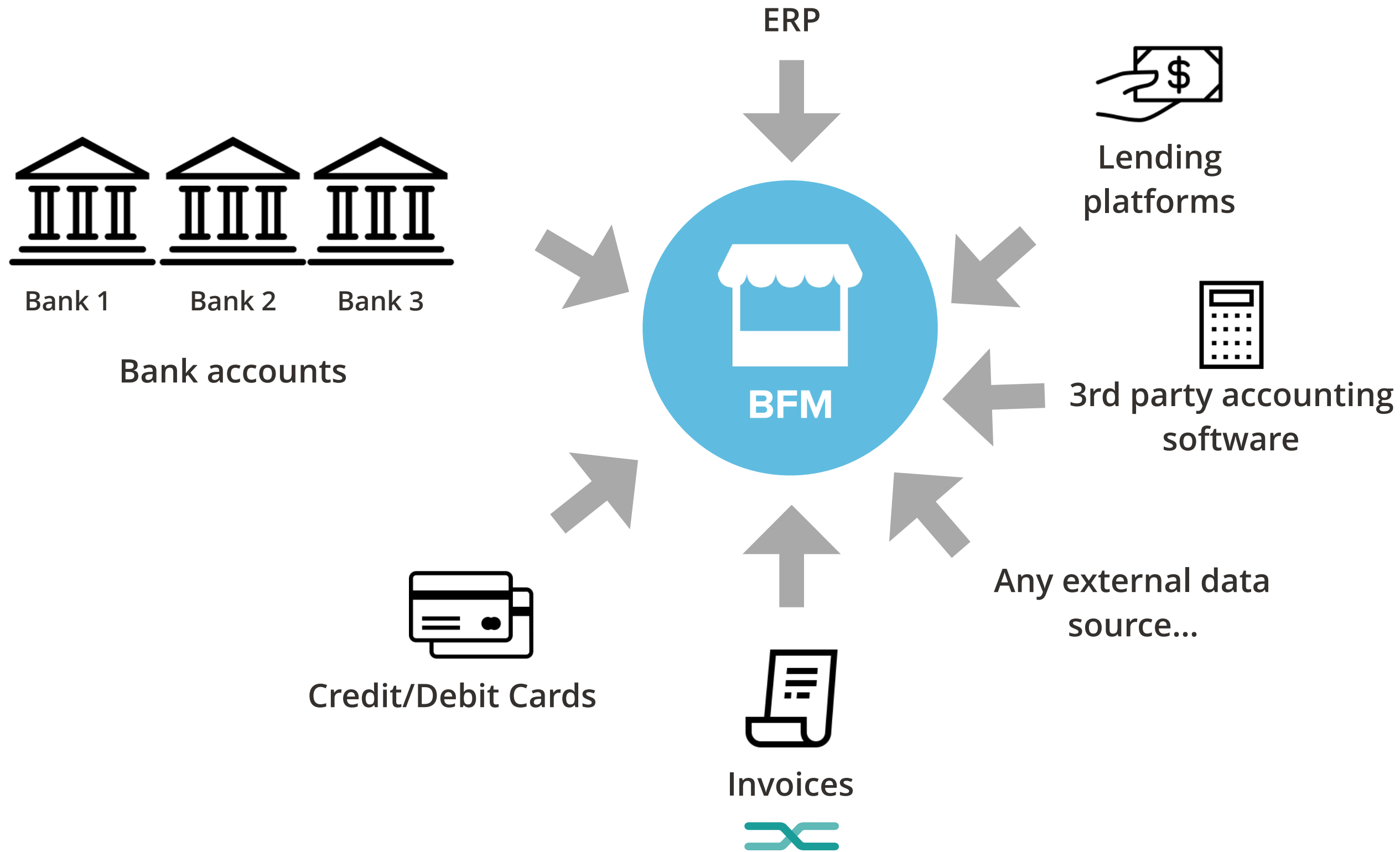
Generate direct revenue stream:

business customers are ready to pay for such services because it's a "need" rather a "want"



BECOME THE GO-TO BUSINESS PARTNER FOR SMES

Enable your customers to centralize all their business finances



THANK YOU

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