

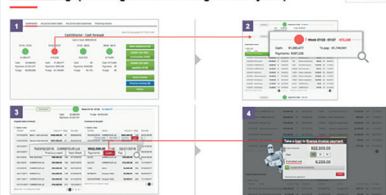
Digital Finance

CashDirector



Cashflow gap management: funding in 4 easy steps

Sample Use Case



Helps MSMEs

- save time for business
- manage cash-flows
- make instant decisions
- enhance credibility w/banks



Helps BANKS

- increase revenue
- reduce risk
- enhance efficiency
- acquire new customers

WIN for MSMEs

WIN for Banks



CashDirector's digital CFO platform for MSMEs helps banks understand and serve their financial needs in real-time, efficiently and profitably

CashDirector is an affordable, end-to-end Digital CFO platform for MSMEs that easily integrates with online banking as a private label solution. It enables key touch-points that banks and MSMEs didn't have before. Small businesses increase visibility and save time on daily finance management and gain access to financing when they need it, while banks generate additional revenue, reduce risk, enhance efficiency and drive superior customer experience.

MSMEs' key concerns are to manage liquidity and reduce excessive time spent on finance administration on a daily basis. Most are underserved and underfunded by banks, who are unable to properly assess risk and efficiently distribute a personalised offering required by the MSME heterogeneous nature. However, MSMEs account for over 50% of GDP and are an increasingly significant part of the workforce, making them a clear growth opportunity banks cannot afford to overlook.

CashDirector's AI based Digital CFO solution for MSMEs helps banks address this opportunity. MSMEs save time through automated daily finance management as well as understand in real-time their cash-flow needs, and interact online with their bank to get funding for a short-term deficit or a business opportunity. Through the integration with their online banking platform, banks obtain valuable touch points and leads, evaluate risk better and offer personalised, on demand products in an automated and efficient way.



Competitive Advantages

For MSMEs:

- e2e daily business solution for saving time and decision-making
- Real time on-line access to funding through online banking
- Affordable monthly subscription.

For Banks & Alternative Lenders:

- 3 new real-time on-line touch-points with MSMEs for immediate business impact
- Private label: a long-term partnership
- A transparent and fair business model: revenue sharing.

Connecting Banks & MSMEs through modern technology to become business partners!



Target Markets

Looking for B2B partnership

opportunities across Europe and in the US with financial institutions and alternative lenders addressing MSMEs, in particular:

- Banks
- Alternative lenders
- Telcos
- Utilities.



Use Cases

- Lending: short-term lending for AR/AP gap, factoring, OPEX / CAPEX funding
- Transactions: generation of payment acceptance links for customers
- Expenses: mobile photo-scanner of expense invoice for automated payment and recording
- Automated or manual (drag & drop) reconciliation of payments and invoices
- Risk assessment: automated pre-score, using transactional and accounting data.



References

- 95,000 MSME registered users
- 3 implementations with top 10 international banks in Poland, e.g. mBank
- 3 EU country implementations - BaaS (starting in January 2020)
- 2 MoU/Lols with community banks in USA w/assets > \$1bn
- Alumni of Techstars & Plug and Play Accelerator.



Connect



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Company

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- **Founders:**
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