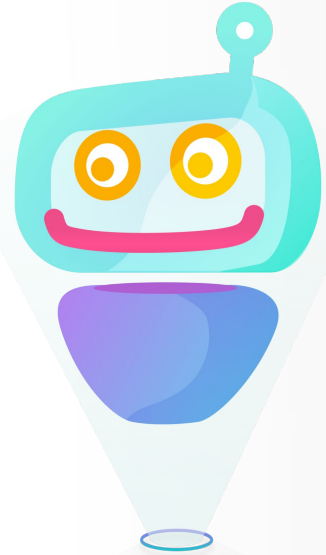
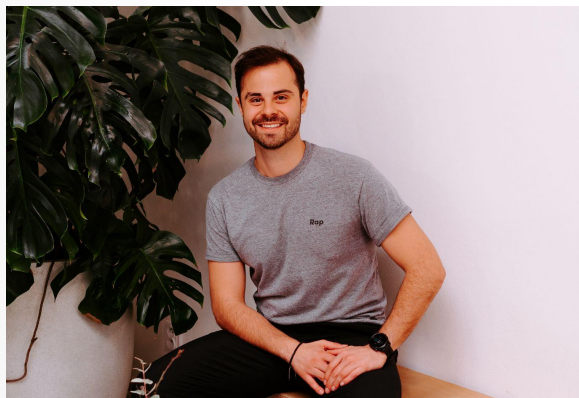


# FLOWPAY

**Embedded Financial Services  
for SME Platforms**





## William Jalloul

Serial Entrepreneur, Builder & Investor.  
Experienced in SME Finance, Fintech, Payments.  
Co-founded of InspiPay providing payment processing solutions and financial consultancy GFS Group.



**Flowpay uses predictive AI models to assess risk more precisely and to truly understand the potential of SMEs. We act as a Direct Lender to SMEs, provide an Embedded Finance Infrastructure for SME Platforms & Risk as a Service (RaaS) to Lending Institutions.**

### Direct Lending

Helping SMEs grow by providing quick & online financing.

### Embedded Finance

White Label Solution integrated within POS, E-commerce, etc. Platforms. Helping increasing customer retention and creating new streams of income for said platforms

### Risk as a Service (RaaS)

Providing Lenders with predictive AI models based on alternative Data & PSD2 Segmentation to better understand & underwrite SMEs.

**IT Team**

**5 people**

**Data Science**

**9 people**

**Operations**

**7 people**



## underserved SMEs

# 94%

of SMEs confirmed that **the availability of capital hasn't improved** in the last 3 years.

(There has been a deterioration of 4% since 2019)

# 96%

companies say **banks' willingness to lend hasn't improved.**

(There has been a deterioration of 14% since 2019)

# 30+ days

is the average **processing time for bank financing**



**Martin Mates**  
Co-Founder & CEO Econeia



"To grow our business we need to effectively work with capital to finance our stock purchases because we have to react fast to the market and opportunities that arise. Unfortunately whenever we deal with our bank the process takes ages and they can not full-fill our needs."

SME



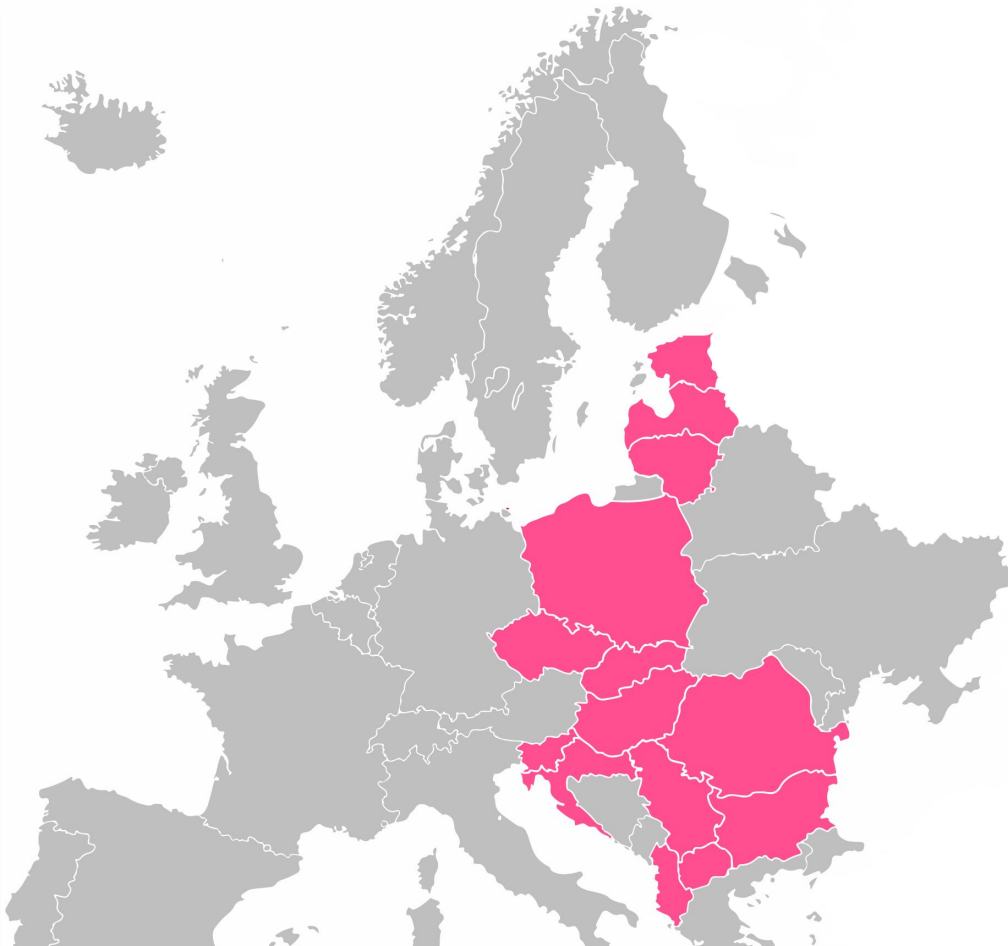
**Samuel Huba**  
Shoptet



"By giving e-shops access to funding that they would otherwise struggle to access, they will be better able to compete with the bigger players, investing, for example, in preparation for the Christmas season, which is a great growth opportunity for many small and medium-sized e-shops."

partner  
platform

market size



## 23 million SMEs

in the European Union make up 99.8% of all non-financial enterprises

€ 400 bn. Funding Gap

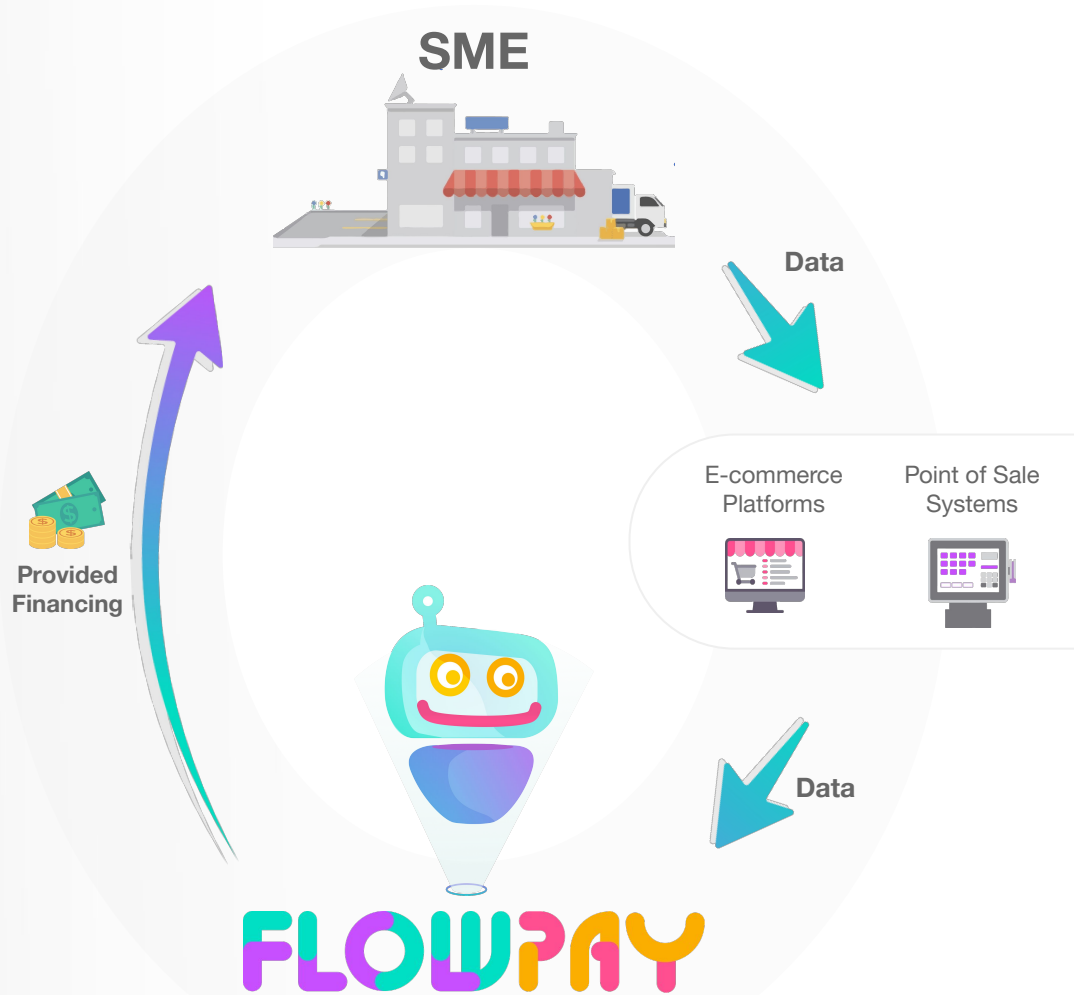
## 5.5 million SMEs in CEE

€ 100 bn. approx Funding Gap

↑ 9%

year-on-year **increase** in SME  
**demand for financing**

Source: ECB (SAFE), 2022



### What we provide to SMEs:

- fast access to capital
- seasonally relevant offers
- support in growth
- valuable insights

### What we provide to SME Platforms:

- new revenue stream
- competitive advantage
- customer loyalty & retention
- data insights into customer lifetime value

how it works

direct lending

## Smart and simple financing for the growth of your business

Up to € 40,000 online and without unnecessary paperwork. A business loan that you can use for anything.



Everything  
online



It only takes a few  
minutes to apply



No unnecessary  
paperwork

### Financing Offer

-

4 000€

+

500 €

III

40 000 €

How long will it be?

1 month

3 months

6 months

12 months

When do you want to start?

III

7.3.

7.4.

7.5.

product

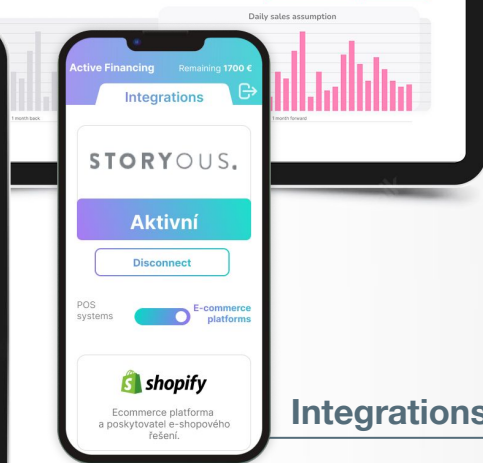
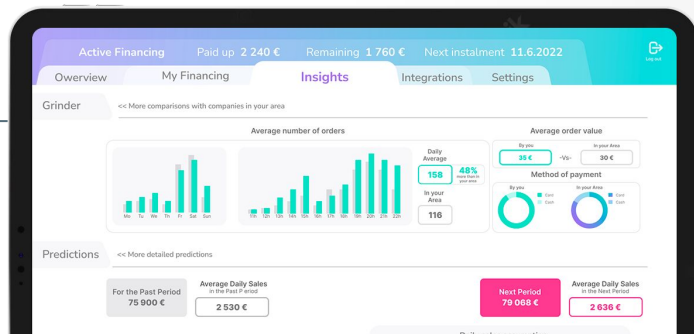
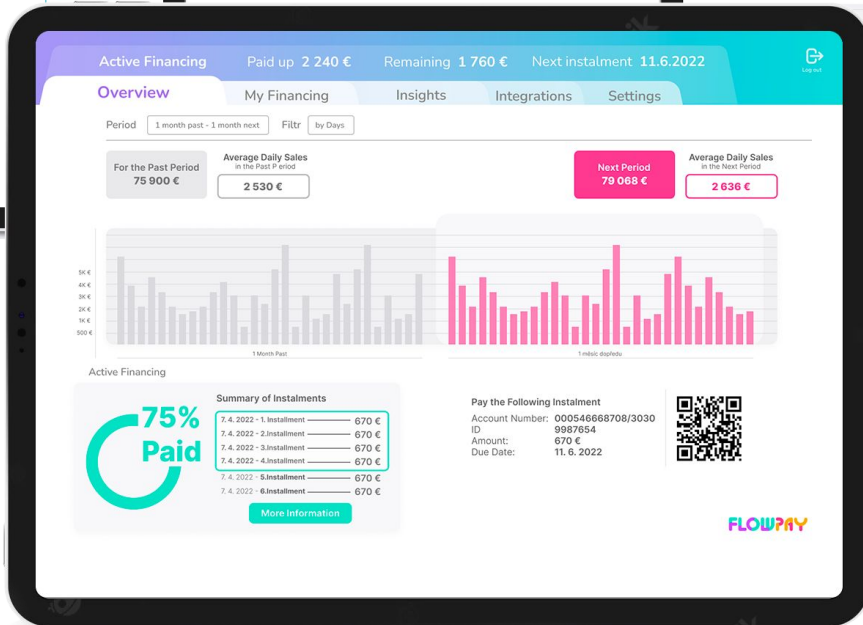
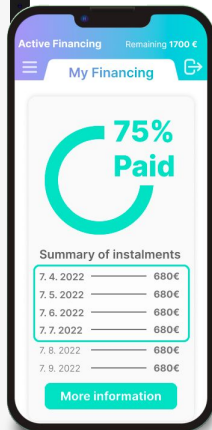
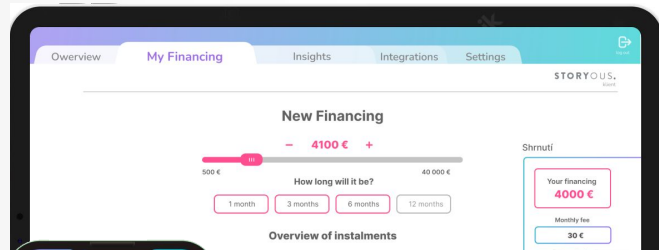
Data  
Insights

Financing  
Calculator

Financing  
Summary

Integrations

Financing Overview



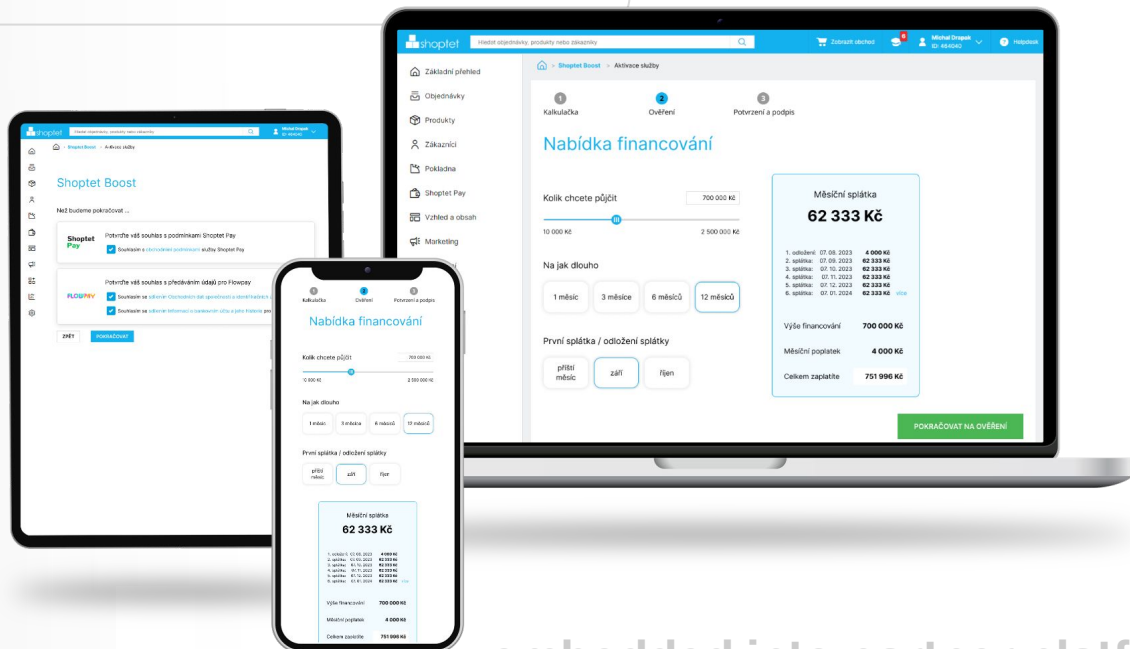


## Embedded Solution

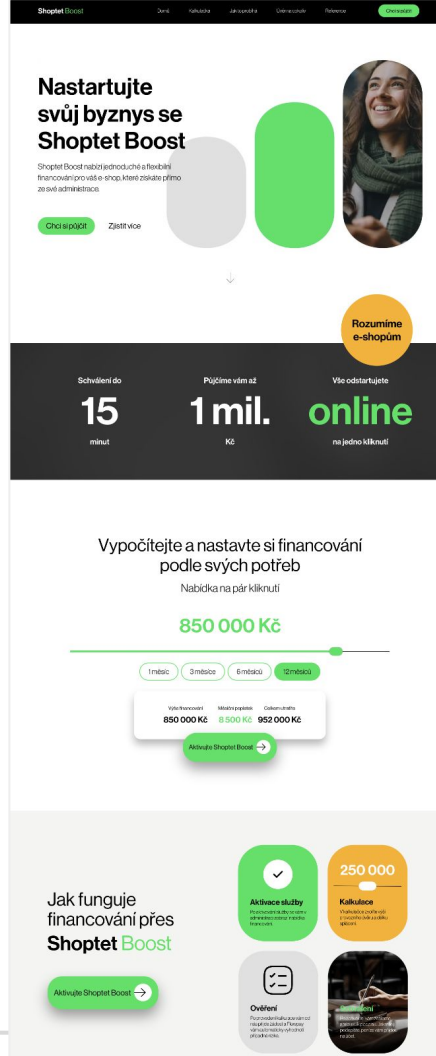
- landing page in partner's SME dashboard
- personalized banners
- marketing campaigns (pop-ups & newsletters)



37 312 E-shops



embedded into partner platforms





# We have integrated with more than **10 Platforms**

## Fully Embedded



TANGANICA



STORYOUS.  
by  teya



## API Connected



dotykačka  
SPOLEHLIVÝ POKLADNÍ SYSTÉM



## In Process



foodora

Choice

stripe

traction

# risk model

## Detailed Business Operations

We observe:

- cash & card transactions
- bank accounts (PSD2)
- public registers
- business segment-specific factors  
(tips in a restaurant, return on goods in an e-shop, marketing performance,...)

Wide overview of the data allow us capture all aspects of risk scoring.

## Segment Specific Scoring

- machine learning classifications
- tailored to each business segment  
(hospitality, brick and mortar, e-commerce, etc.)

The models are based on complex market trends to further improve risk scoring and provide more relevant offers.

## Seasonally Relevant Offers

- forecasting models
- individual seasonality prediction  
(e.g. a restaurant by the beach or a Christmas gift shop)

Offering financing to SMEs exactly when they need it!

## Pro-Active Risk Mitigation

- ongoing financing monitoring
- providing SMEs with useful insights  
(company & wider market trends and statistics)

Addressing the potential risks before they happen to avoid financial difficulty and eventual defaults.

Period

1 month past - 1 month next

Past Period  
28 350 €

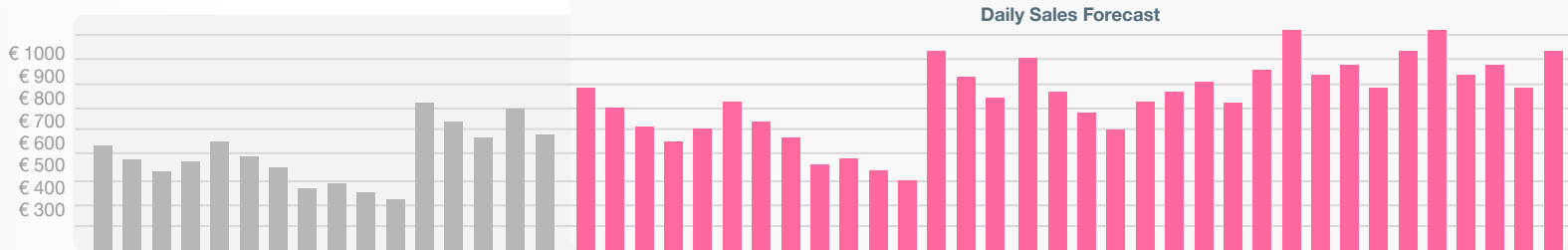
Average Daily Sales  
in the past period

945 €

Next Period  
37 760 €

Average Daily Sales  
in the following period

1 159 €





Intensive Growth  
with Healthy  
Portfolio

## revenue statistics

€ 8 M

Funding Volume

€ 29 k

MRR (November 2023)

20%

Average Monthly Growth in Lending

30%

Average Monthly Growth in Revenue

## customers

100+ k

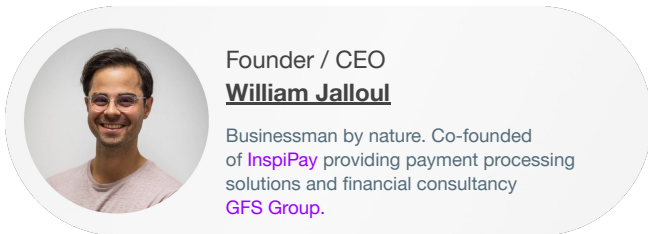
Clients from SME Platforms

72%

Customers use our Financing Repeatedly

<1.2%

Total Current Defaults Volume



Founder / CEO  
**William Jalloul**

Businessman by nature. Co-founded of **InspiPay** providing payment processing solutions and financial consultancy **GFS Group**.

**techstars**



Head of Product  
**Filip Čermák**

20+ years experience in finance sector;  
5+ years in Fintech startups; **Bondster**;  
**MoroSystems**; **Door Financial**; **Equa bank**



Head of Operations  
**Jiří Ruml**

10+ years experience as a Project  
& Product Developer / Business Analyst;  
**Erste Group**; **Deloitte**; **Creative Dock**



Head of Data Science  
**David Hanzelka**

18+ years experience in Data Science  
**Zeta Global**, **eBay**; **PokerStars**;  
**Vodafone**



Head of IT  
**Ján Borovský**

20+ years experienced IT Architect &  
Software Engineer; **VUB**; **AXA**; **CSOB**;  
**Koperativa**



Head of Underwriting & Risk  
**Jan Dufek**

20+ years of experience from banking  
in Europe, Asia and Africa, former CRO  
and CDO, **KBC Group**, **Techcombank**,  
**MS Finance**, **Homecredit**



Head of Marketing  
**Michaela Šimůnková**

5+ years experience as a Marketing  
strategist; UX/UI and graphic designer;  
Art director at **Comtech\_can**



Head of Legal  
**Dalibor Šlauf**

10+ years specialization in  
Business & Finance Law;  
**AK ŠLAUF s.r.o.**

Experience: