



UPSWOT

# Increase revenue with business customers by 18%

by consolidating their business data and providing actionable insights

## Problem. Fintechs are taking Banks' revenues and business clients

In 2008, **66%** of SMB\* **expected** banks to help them run their business better. **Now** it's dropped to only **30%**:



**67%** use at least one Fintech because of value-added services they offer



**44%** are looking for Fintechs to help with personalized advice in day-to-day business tasks



**38%** expect Fintechs to provide insights and accurate cashflow forecast

- **Accenture report** - SME Banking 2020 Changing the conversation
- **11:FS** - Designing digital financial services that work for US SMBs

- **Javelin** - Small Business Demands Better Digital Banking Tools
- **BCSG** - The view from inside the banks: The SMB banking report

## Solution. White-label digital banking add-on\*

upSWOT gives businesses **cashflow forecast, insights & advice** powered by API-enabled data, pulled from:

ERP/Accountancy/POS



\* Available both **on-prem/private cloud** and as **SaaS**. Can be easily added to **mobile** and **WEB/online banking**



UPSWOT

**53% of businesses  
provide continuous  
opt-in access to their  
apps:**

# Customer view. “Mint for Businesses” digital banking add-on

Businesses get **actionable insights, cashflow forecast, and KPIs** by connecting apps to online/mobile banking:



Wings LCC ▾

Insights

Analytics

Forecasts  
Builder

Apps

Settings

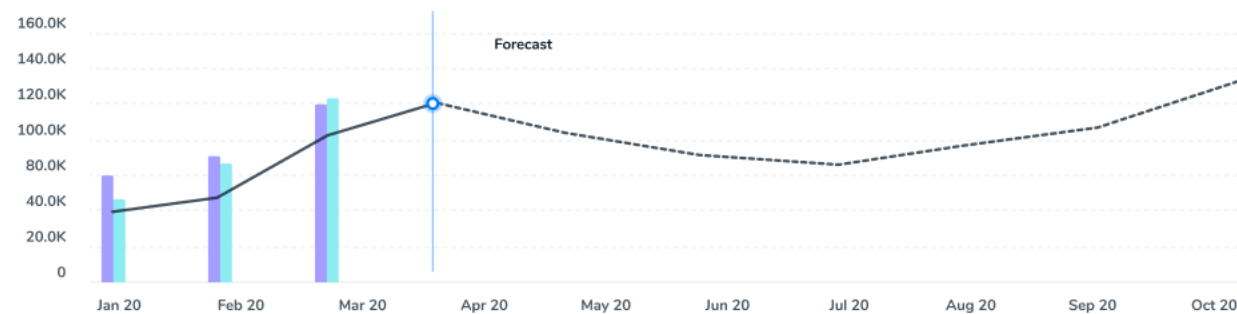
Advisor

## Forecasts Builder

Scenario: Basic Forecast ▾

[Add New Scenario](#)

Sources: qb



## KPI

### Google Analytics

25 Aug 2020

97 this week

Sales per week

+55%

75 last week



[View Analytics](#) →

### Shopify

25 Aug 2020

15 this week

Sales per week

+23%

65 last week



[View Analytics](#) →

### Rozetka

25 Aug 2020

46 this week

Sales per week

0%

46 last week



[View Analytics](#) →

### Facebook

25 Aug 2020

97 this week

Users per week

+13%

85 last week



[View Analytics](#) →

## Credit Score



## Insights

Net income for the previous month is \$98,731. qb

[Take Action](#) →

The number of new deals for the previous week was 56. salesforce

Which is ↑26% more than the week before.

Need a call?  
Mary Dow, Your advisor

[815-777-769](#)

### Recommendations:

- pay attention to the work of managers,
- consider launching an advertising campaign,
- check sales channels,
- review the pricing policy.

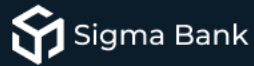
[Collapse Insight](#)

The average check size for yesterday is \$117. shopify

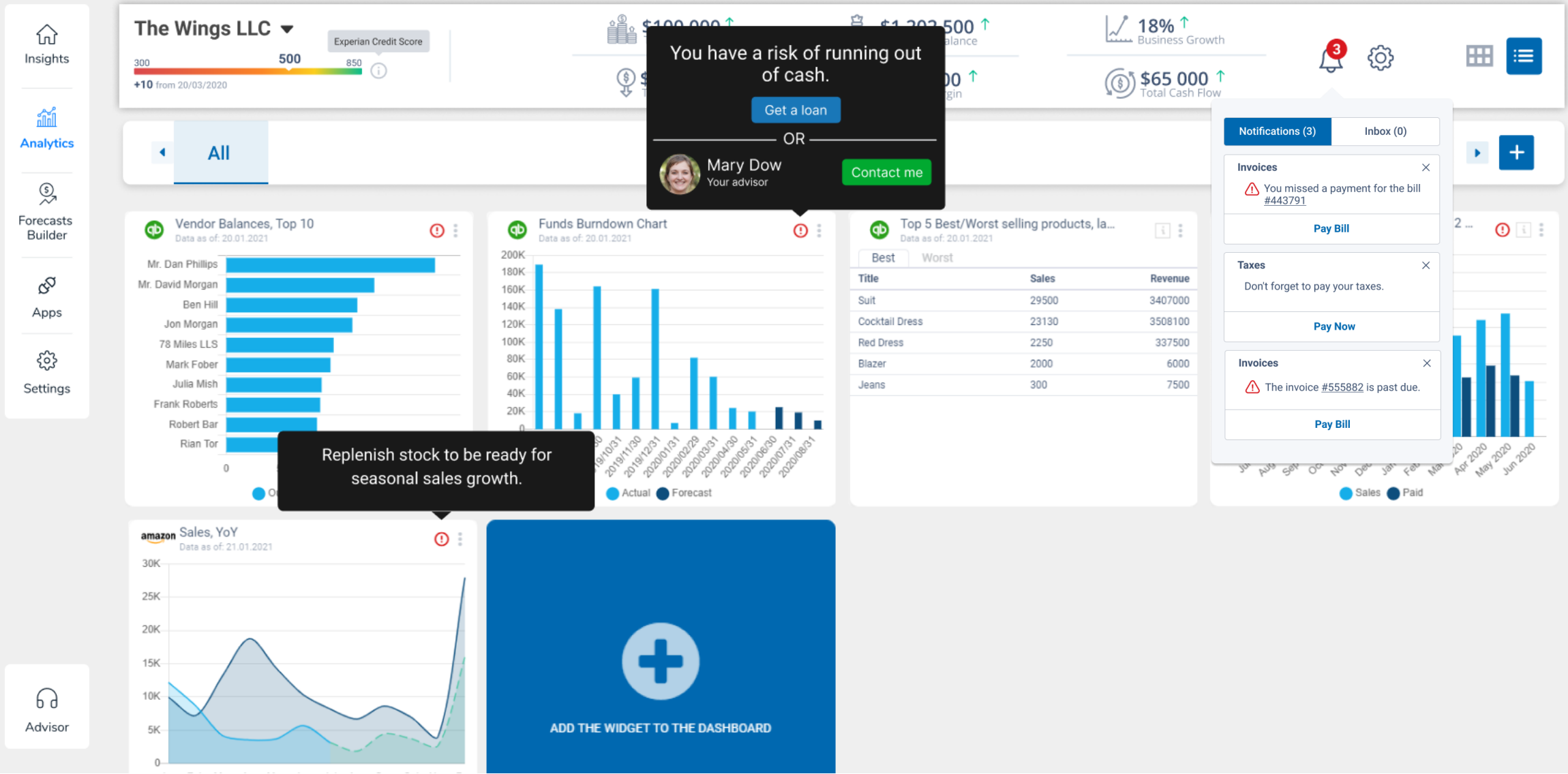
[Read Full Insight](#) →

# Customer view. “Tableau for Businesses” makes businesses sticky

Through **online banking**, businesses can dive deeper into any process to simplify **day-to-day decisions**:



Wings LCC ▾



## Customer view. Paperless application onboarding

**Businesses** can connect their apps **to loan application** to avoid lines, papers and **get decision faster**:



Submit Application

**+5.9%**

Approval chance  
increase



**Please, log in to as many apps as possible**

By connecting apps, you increase the chances of getting the loan and the loan limit

Increase  
limit

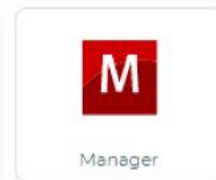
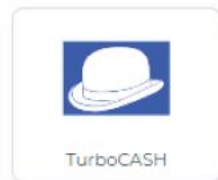
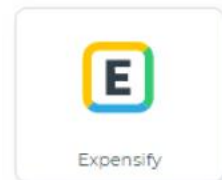
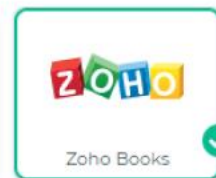


Accountancy

Find an app you want to connect

← Back

Get deep insights into your business by  
connecting your apps



Income/Expense, last 6  
months, USD

☒ I accept the [terms and conditions](#)

← Invite to connect

Add widget to online banking



UPSWOT

Customer apps data  
gets turned into  
banking insights:

## Relationship manager view

upSWOT provides timely **email, messages, and platform notifications** with **actionable insights**:

UPSWOT

Users

Integrations

Service Guide

Applications

Accounts

Dashboard (Admin)

Table View (Admin)

System Settings

API Servers

Monitoring

Benefits

Import/Export

Customize

Workspace

Business Processes

Permanent data capture

Languages

v.3.0.0.7843

Andry Davydchuk  
Relationship manager

#120886852

Approve

Revision

Reject

Table View

Summary

Info

Banker Insights

Customer Insights

qb

02/01/2021

**Offer to restructure the existing debt**  
Last month's net income was \$4,562, which is **31% less** than the month before. The client may have problems servicing current obligations.  
Data based on: 01/01/2021 - 01/31/2021

qb

01/28/2021

**Offer Factoring**  
Accounts receivable (AR) overdue "91 and over" increased by **19% compared** to the previous month. Customer may be short of cash flow.  
Data based on: 01/01/2021 - 01/31/2021

amazon

01/20/2021

**Offer to open a credit line to launch an advertising campaign**  
There has been an expansion of the product line. The customer has added **28 new items**. It is recommended that the customer launch an advertising campaign to promote the product and increase sales.  
Data based on: 01/01/2021 - 01/19/2021

amazon

02/01/2021

**Offer a line of credit for restocking**  
The product "Wyze Cam 1080p HD" is out of stock. The product has been a top seller for the past six months. The customer needs to restock the product in due time so that the lack of it would not affect sales.  
Data based on: 08/01/2020 - 01/02/2021

Square

02/01/2021

**Offer a line of credit**  
The customer got a new business location. The customer's business is expanding. Additional funds are needed to equip the new location.  
Data based on: 01/01/2021 - 01/31/2021

Square

12/31/2020

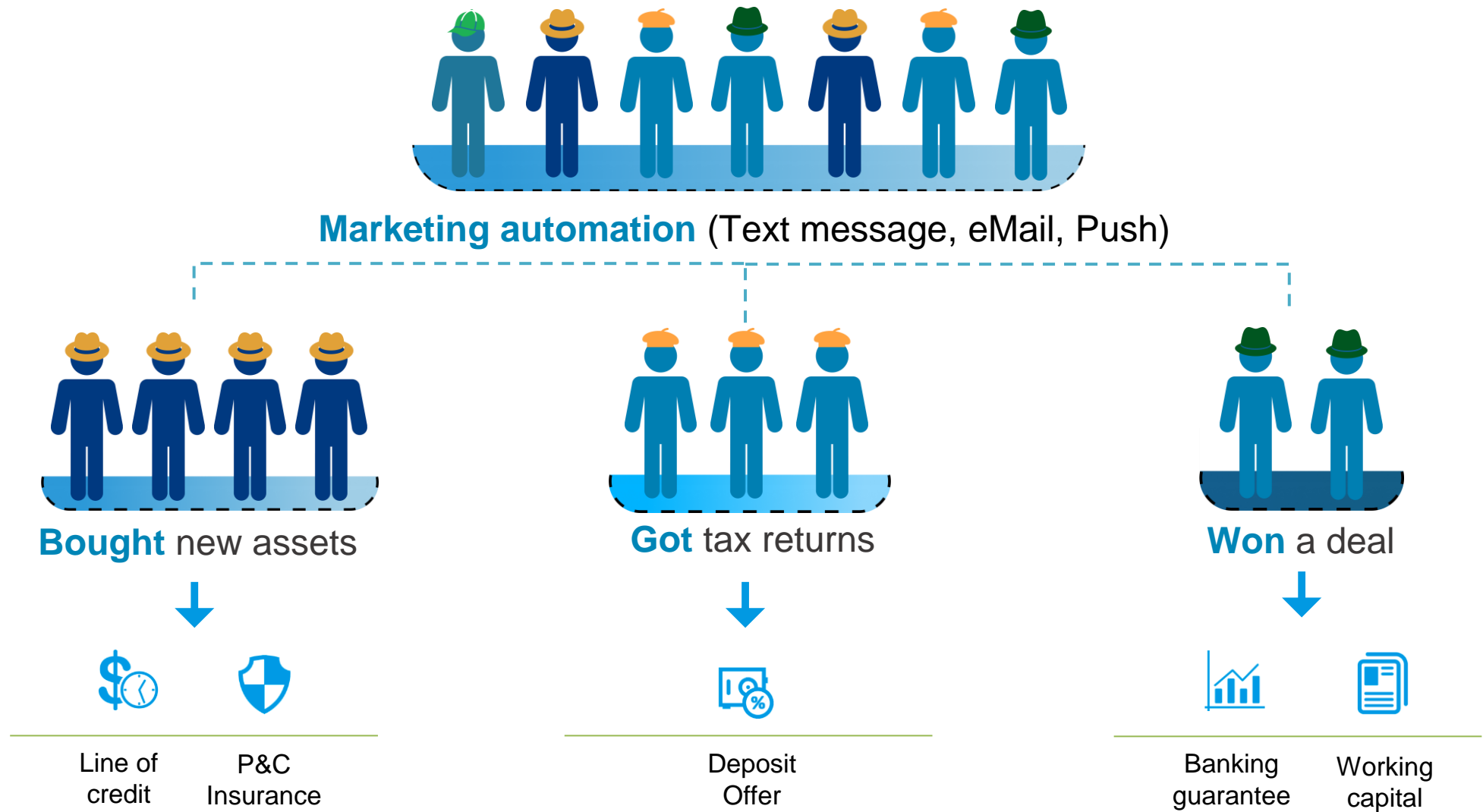
**Offer a credit repayment vacation, prolongation**  
Drop in sales by **31% compared** to the previous quarter. Client may have difficulty servicing current obligations.  
Data based on: 10/01/2020 - 12/31/2020

upSWOT **automatically pulls** and **monitors** latest tax returns, AR/AP, P&L, BS to **simplify renewal process**:

[illegible]

## Pro-active sales system (Next Best Offer)

Businesses get **highly relevant, timely** offers based on **real-time monitoring** of their issues, risks & needs



## EWS/tracking system

**Continuous** financial re-assessment and monitoring of all **positive** and **negative** events:

### Triggers (120+)

Mid-Market company opened \$1.5M checking account at rival bank

Business customer has just bought a new asset (warehouse, trucks, etc.)

SMBs' clients are not paying on time

Business customer pays invoices late. Creditor pressure is growing

Mid-Market company paid taxes/got tax returns

### Actions



**Flagged-up automatically** to relationship manager – call ASAP!



**Email is automatically sent**, offering P&C insurance and line of credit



Line of credit and banking guarantee **limits are automatically reduced**



Relationship manager **gets notification**. Commercial credit card limits are **reduced**



Customer data updates CRM. **Automated alert is sent relationship manager**

## Value proposition. Increase sales by 18%

Banks grow **clients' stickiness** and **efficiency**, while becoming **pro-active**, **supportive**, and **risk aware**:

### FAST PILOT LAUNCH

- **One week** to launch
- **No deep CBS/integration** needed
  - **SaaS & Private Cloud** options

### ANTICIPATE CLIENT NEEDS

- **Custom alerts & automated actions**
  - **Get** proactive sales engagement before customers go to a competitor

### PERSONALIZED INSIGHTS FOR SMBs

- **Improve** relationships
  - **Increase** retention
- Customers manage **their business better**

### DIVERSIFY DATA SOURCES

- **Reduce** credit reference agency dependence with direct access to customer data



### FRICTIONLESS ONBOARDING/RENEWALS

- **Simplify** renewals
- **Reduce** loan application friction
- **Convert** more sales
- **No more** reporting requests

### BETTER DATA FROM 120+ APPS

- **upSWOT** standardizes raw data and delivers KPIs to improve credit decisioning
- **Financial data:** ERP, Accounting, POS, Payroll, eCommerce
- **Other data:** Marketing, CRM, HR, 3PL

### PORTFOLIO MONITORING

- **Monitor** credit risk in real-time
- **Take** faster corrective measures
- **Reduce** delinquency rates

### BRANDING

- upSWOT is a seamlessly embedded **white-label solution**, making **your brand** is front & center at all times

# MEET THE TEAM OF 52

TALANTED DATA SCIENTISTS,  
SOFTWARE ENGINEERS, SALES,  
PROJECT, AND PRODUCT  
PROFESSIONALS **FOCUSED ON**  
**IMPROVING THE BANKING INDUSTRY**



**DMITRY  
NORENKO**

CEO



**DMITRY  
SYVOLAP**

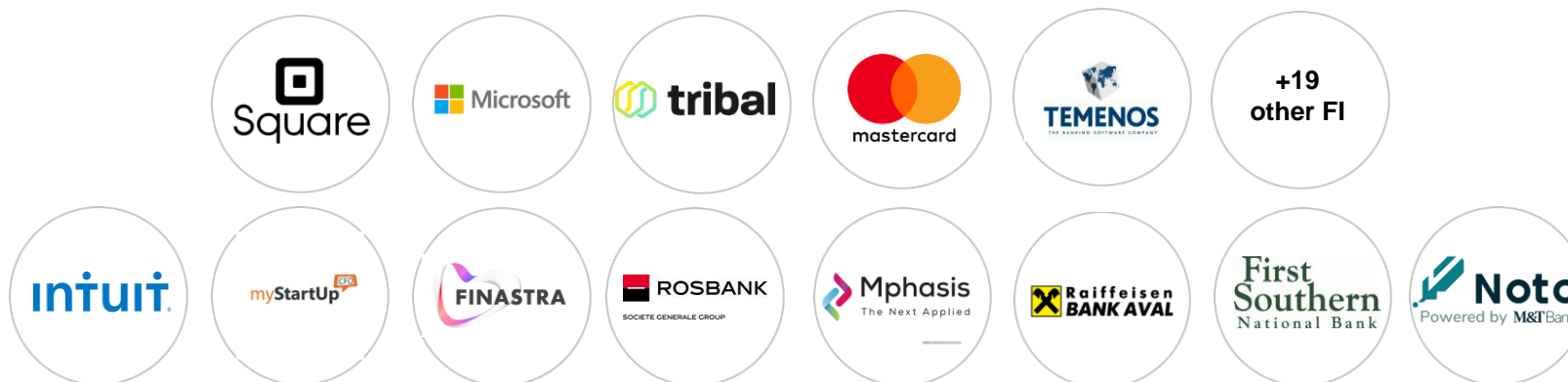
COO



**ANDREW  
DAVYDCHUK**

CTO

**They trust us:**





UPSWOT

Put a finger on the pulse  
of your SMB clients

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