



UPSWOT

Put the finger on a pulse
of your clients

Automatic underwriting, analyzing, monitoring, and tracking of all crucial events from the cloud business systems **SME** use

Problem. Loan application process for SME regularly requires **tons of documents, lots of manual operations, and lengthy underwriting process**



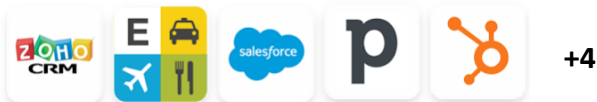
But the worst is that banks **can't “keep the finger on a pulse”** of the SME clients

Solution. Upswot streamlines the **SME digital journey** and loan application onboarding. Our technology automates financial underwriting and helps banks to switch to “lifestyle banking”

Accountancy systems



CRM



eWallets



Logistics systems



Warehouse systems



eCommerce platforms



Coming soon



Banks (PSD2)

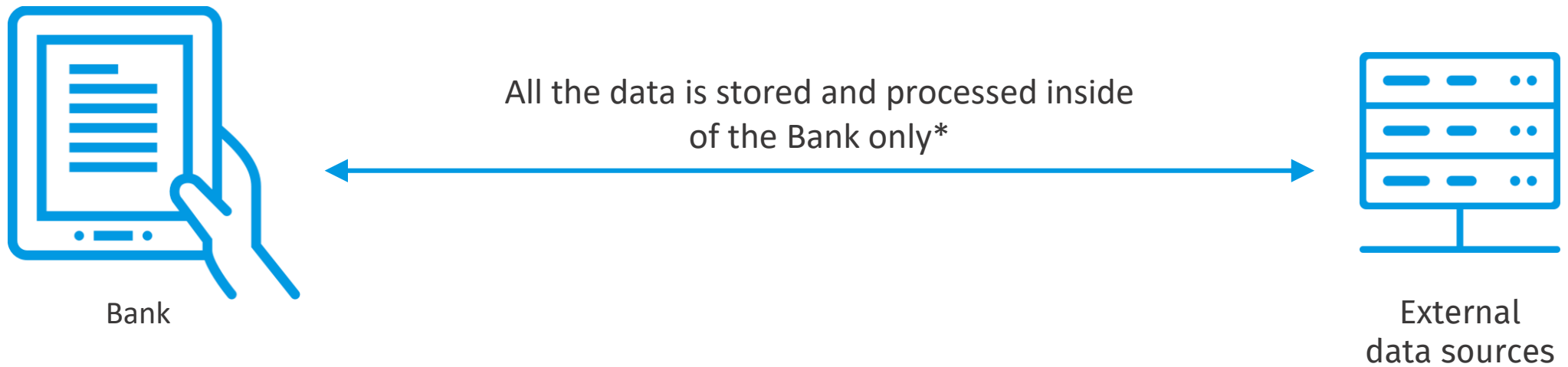


ERP



Web analytics

Technology. For the commercial use, Upswot is provided **on banking premises only with cloud based version for the PoC stage**



The loan application module. It is designed to get the legal access to the business systems SME use, get financial data from them, analyze it, and continuously monitor SME after the loan is approved



Interaction*

A client **types login and password** from cloud services and chooses the data to share

Gamification

The more data is shared, **the better deal with a bank is proposed** to the client

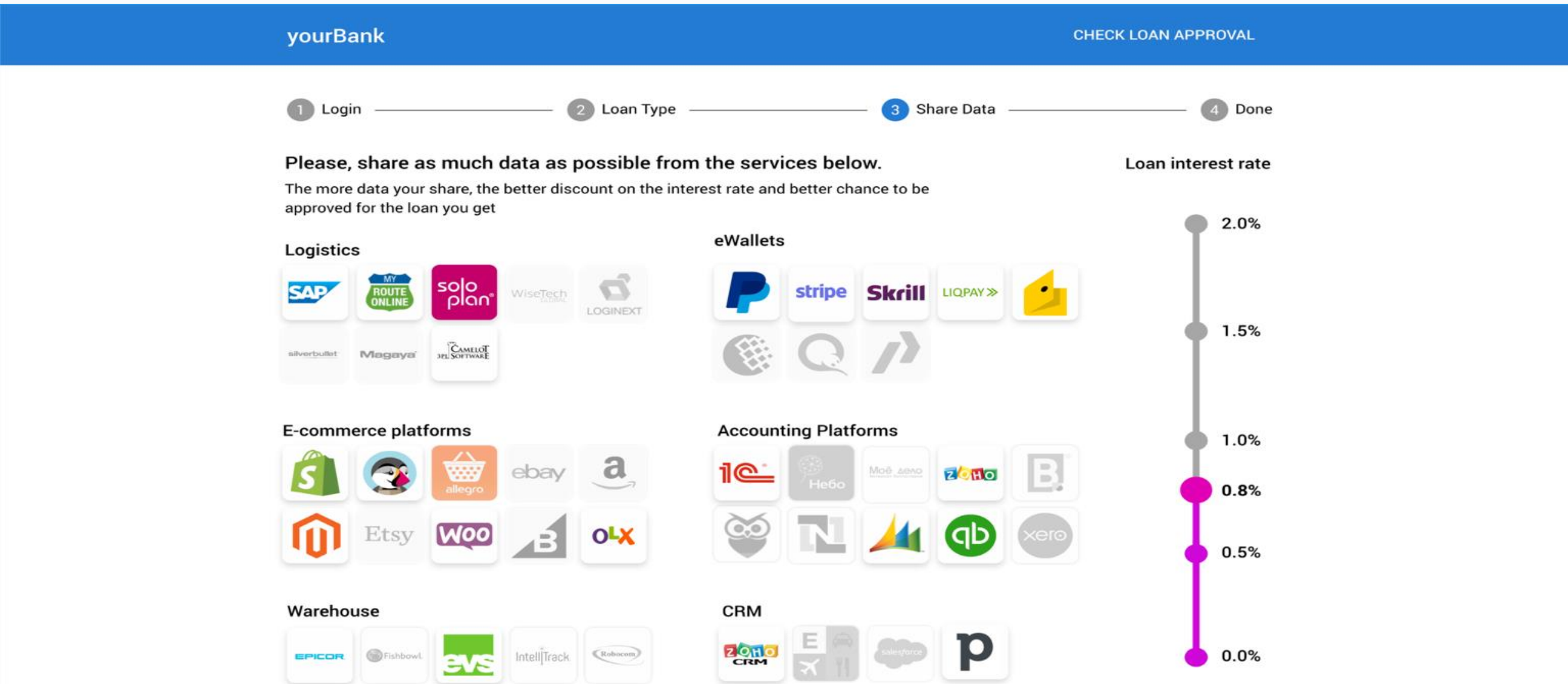
Third Parties

A client can involve **outsource companies** to share the data with the invitation link (ex. outsource accountant)

Automation

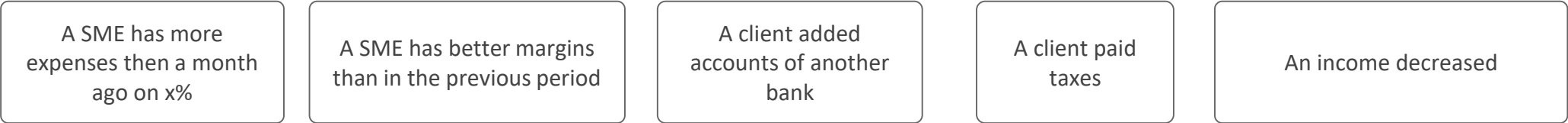
The financial underwriting will be finished **in less than a minute only**

Example of the interface. Gamification. More favorable loan/credit line terms or better chances to get the loan **will encourage SME to provide additional data** (motivation can vary)



Triggers-based “Red flags” module. Upswot automatically notifies relevant departments of the Bank if any event that can influence sales, risks, compliance, and fraud occurs

Triggers



Actions



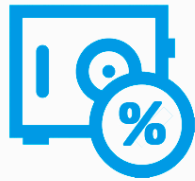
Marketing automation



New revenue streams. Upswot tracks the need of the SME in **main** and even **additional products**



Credits



Deposits



Card Products



Other Bank Products



Business applications



Various insurance products



Restaurants



Trips



Services and subscriptions



Tech and gadgets



Furniture and interior



Business services: Accountants, lawyers, audit, etc.

Continuous Underwriting. Upswot provides the ongoing real-time re-assessment of the SME financial status



Engagement

54%+ of SME **provide the access** to the cloud business systems they use



Better assess the risks

The financial underwriting is done **in 60 seconds only** which continues in real-time



Improve cross-sales on up to 25%

Upswot **automates marketing** by sending highly personalized and relevant offers

Share the costs. In addition to **SME department on the needs of which we focus**, Upswot can be used by:



Risk, Fraud,
Debt collection



CRM/Big Data
departments



Marketing
department

Value proposition. Switch to the “lifestyle banking”, automated underwriting, and risk mitigation policy



Ready-to-use product

Upswot is the ready-to-use product with **marketing automation, risk notification, and automated underwriting modules**



Increase margins

Improve **involvement, retention, underwriting speed, onboarding, automation, and sales rates** of your bank.



Up to 4 weeks

on full integration no matter what type of **CBS and technologies your Bank** uses (even a legacy)

Team. Experienced professionals in banking, risk, marketing, operations, business and software development



Dmitriy Norenko

CEO

15 years in business development



Andrey Davydchuk

CTO

20 years in software development



Dmitriy Syvolap

COO

15 years in operations and PM



Yaroslav Yaroslavskiy

CBDO

15 years in marketing and sales



Aleksandr Simeiko

CRO

15 years risks and data science



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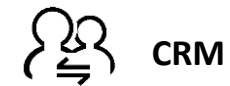


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Examples of the data. SME has an option to choose which data to share with a Bank and provide either **continuous or one-time access** to the data



CRM

- **Partners and vendors**
- Number of deals
- Number of customers
- Average check
- Sales funnel
- **CPA, CPI, LTV, etc.**



e-Commerce

- Number of clients
- Average check
- **Warehouse statistics**
- Customers Acquisition Channels
- Payments
- **Sales statistics**
- Seasoning



Company (**Micro, SME, and corporates**)



Website/mobile analytics

- Number of visits/number of paid customers
- **Customer acquisition channels**
- Geo data, gender, age, devices used by the customers
- CPA, CPI, LTV, etc.



Accounting Services

- Transactions, Balance
- **All other banks and accounts SME uses**
- Employees
- Invoices
- **Expenses/Income**
- Available Cash
- **Taxis**

Pessimistic scenario. What if only 25% out of 10000 SME will share the data?



KYC & AML

The data from various cloud data sources can be used to **verify the identity of the client**. For example - eWallets



Extrapolate

Use this data to **understand the needs and issues of other 75%** of the customers to sell and score them better



More accurate data

The data of **2500 SME** from cloud business systems to which a Bank usually doesn't have any access