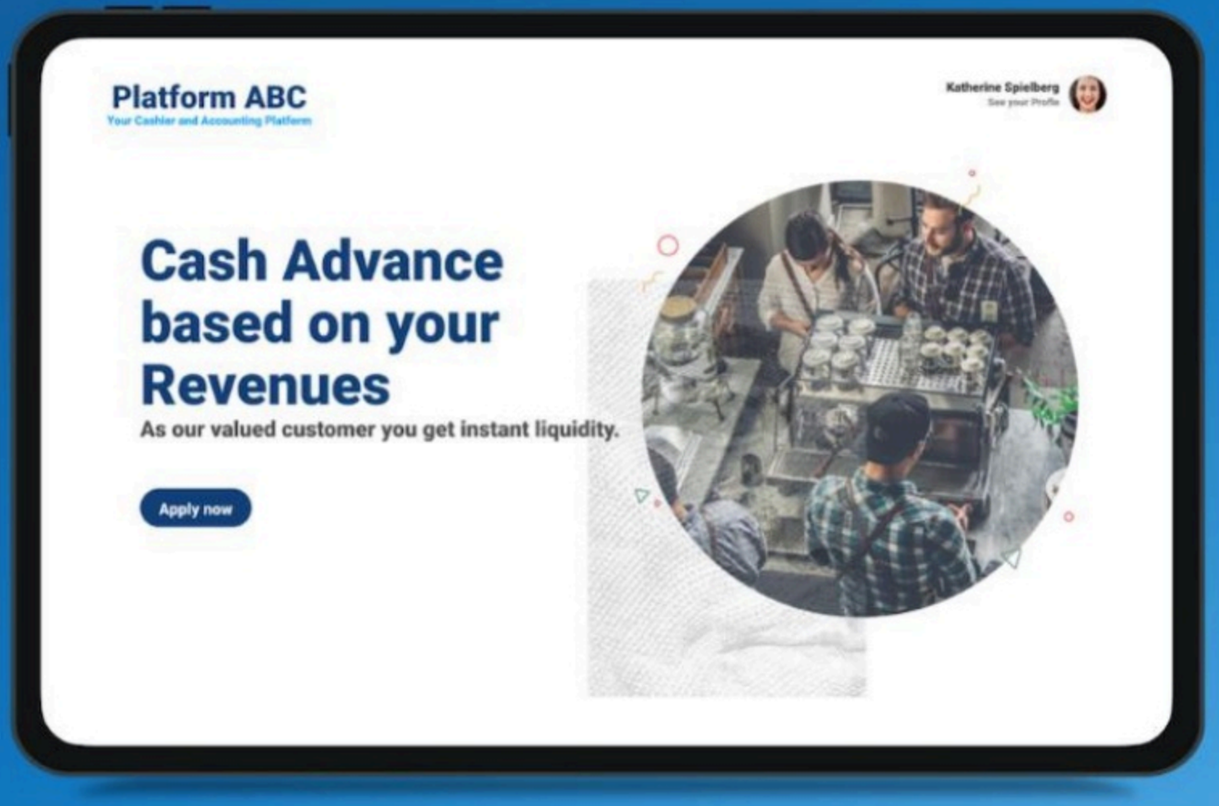
BANXWARE®

EMBEDDING LENDING



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REINVENTING BUSINESS LENDING

EMBEDDED | DIGITAL | REAL-TIME | DYNAMIC

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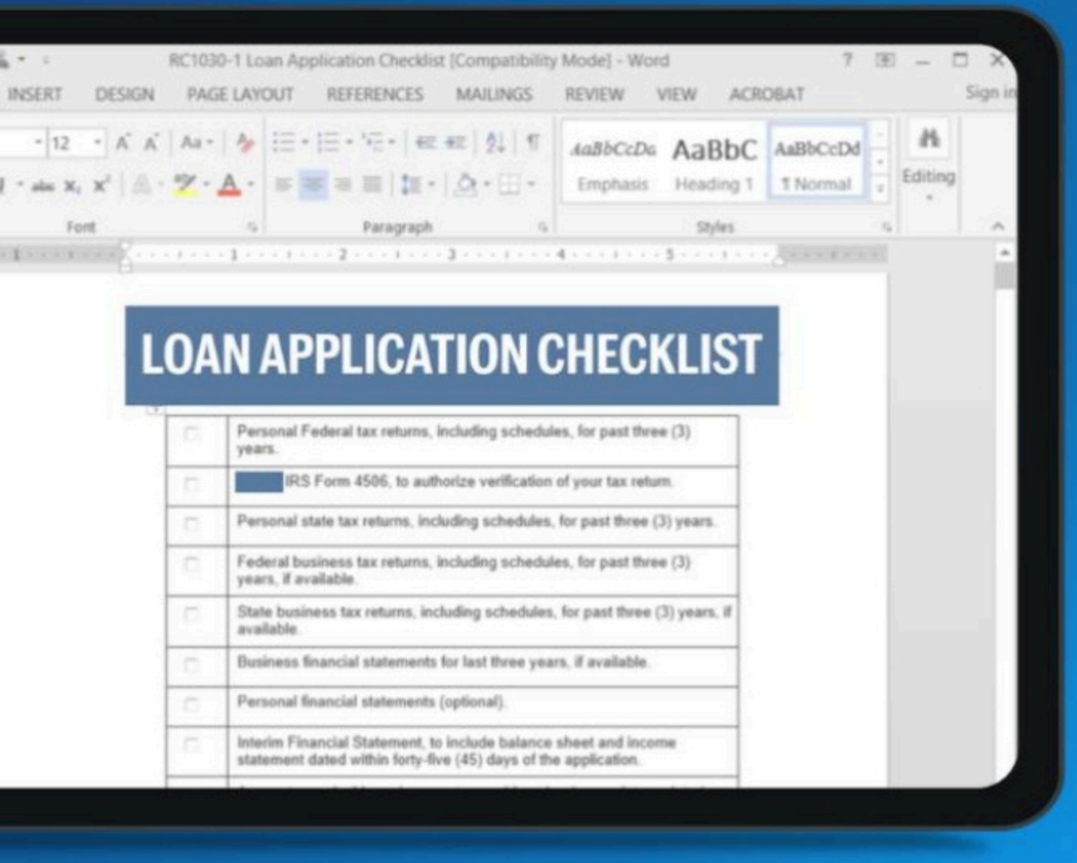

Business lending as it is today

- An applicant for a business loan must still meet the following criteria:
  - **Maturity:** 3 years plus credit history
  - **Profitability:** Ideally two out of the years have been profitable
  - **Data basis for credit decision:** Historical 3 years and management accounts
  - **Credit Decision:** Manual interaction and cumbersome process
  - **Experience:** Frustrating and lengthy for *customer* - at the same time costly and inefficient for *lender*
- Repayments are fixed and do not adjust to business performance

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This is how business lending should be

EMBEDDED

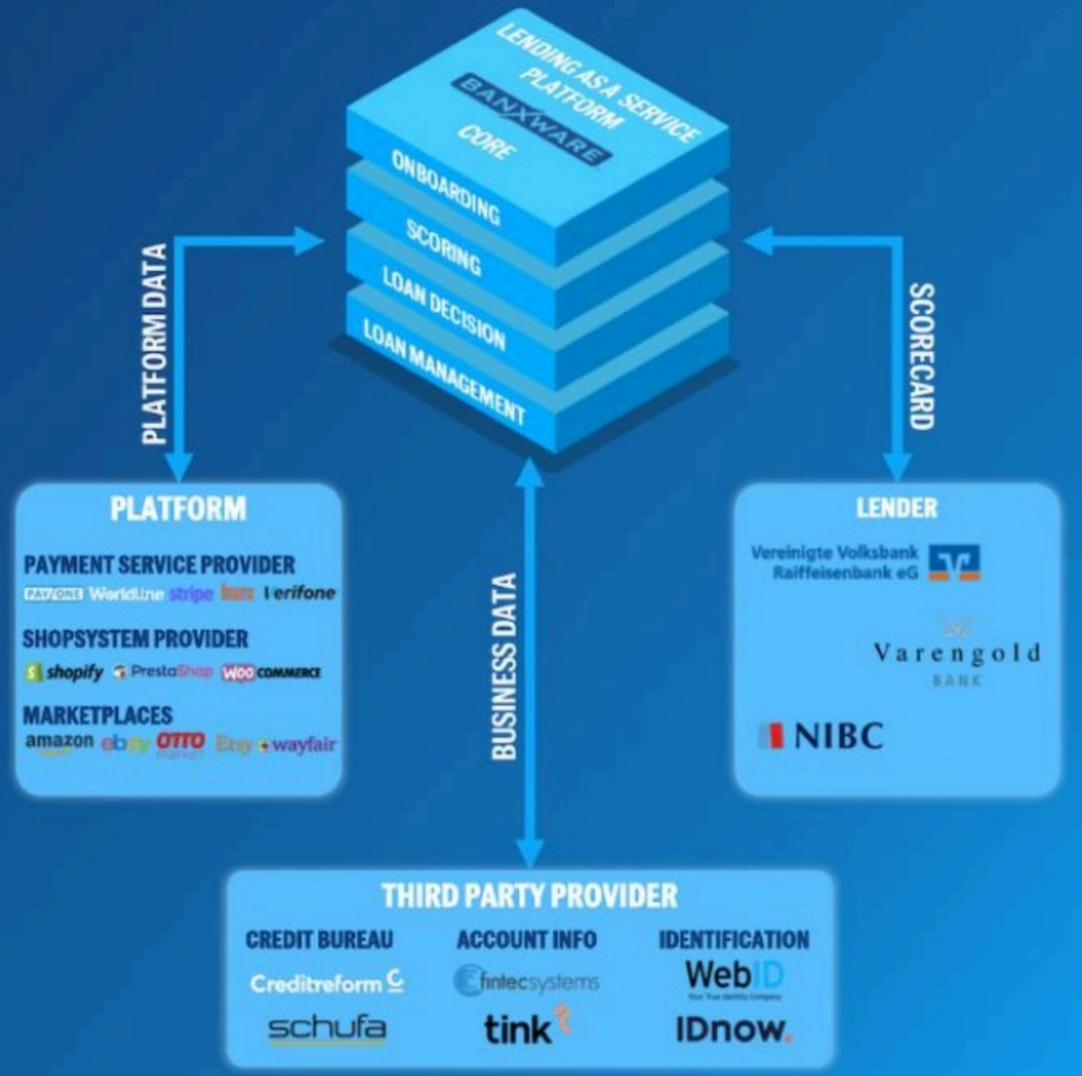
- Seamlessly and conveniently integrated into any non-financial business or service
- Loan application in the merchant's comfort zone
- Giving merchants VIP treatment with their financial needs, tailored to their industry

REAL-TIME & FULLY DIGITAL

- Score loan applicants' data via API to third-party providers and platforms to make instant decisions
- Speed and Convenience: Manage loans end-to-end, from drawdown to collection – fully automated, without any human interaction

DYNAMIC

- Loan offer depends on recent monthly revenues - so does repayment
- Dynamic repayment adjusting to revenue performance of merchant



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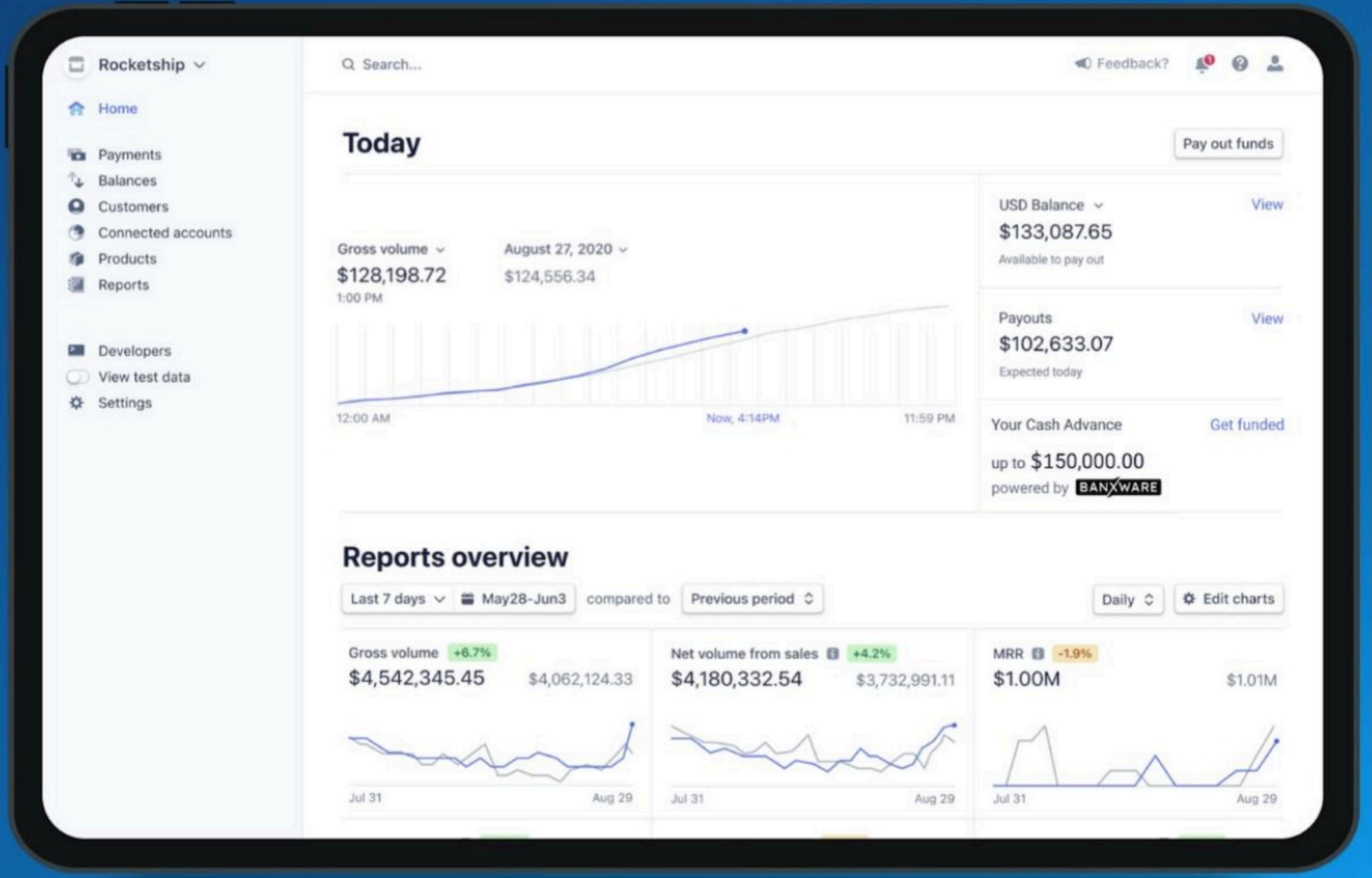

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The operations are white-lable and end2end handled by Banxware, without any effort for platforms or lenders

COMPLIANCE & KYC

- Fully digital onboarding
- Connectivity to account information providers
- Connectivity to platform revenue data
- Risk assessment
- All KYC / AML checks

LOAN DECISION & FINANCING

- Scoring
- Loan decision
- Opening of a business account
- Disbursement of loans

RISK MANAGEMENT

- Ongoing risk monitoring
- Repayment monitoring
- Default forecasting
- Borrower notifications and communication
- AI loan decision engine improvement

DEBT COLLECTION

- Personalized shortfall alerts
- Default notification
- Loan cancellations
- Dunning
- Collection

REFINITIV FIRMEN WISSEN · IDnow. · WebID Your True Identity Company · tink · fintecsystems · Creditreform · schufa · receeve · EOS

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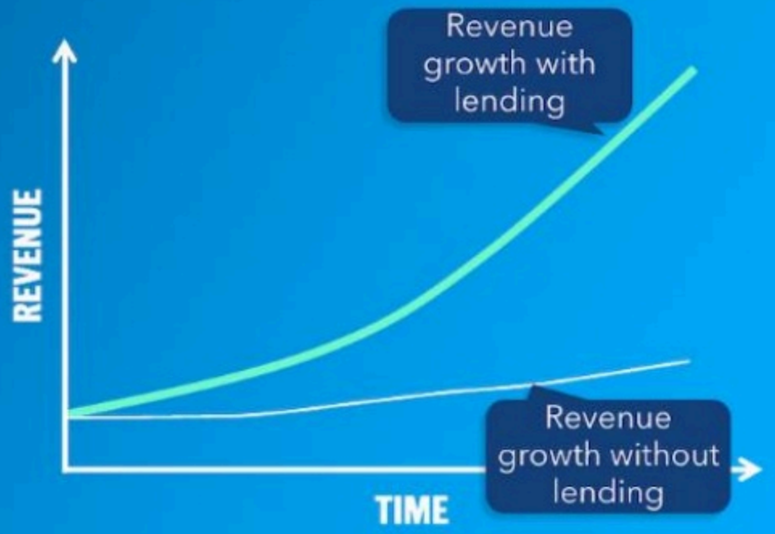
BXW creates Win-Win-Win

PLATFORMS

Increase competitiveness and merchant CLV

MERCHANTS

Access to capital, accelerate merchant growth



LENDERS

Access to underserved and digital-savvy audience

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Achievement of key milestones

2021

Signing of **PAYONE**

Hired **25 FTE**

Launch of **Lieferando/Just Eat Takeaway** in Germany

Launch of embedded **Cash Advance Product**

Exceeded EUR **10m processed loan volume**

€4m Series Seed Funding Round

ForceOverMass Ventures High-Tech Gründerfonds

2020

Launch of KfW Instant Loans for **PENTA**

€100m loanbook by VVRB

Formation of Banxware GmbH

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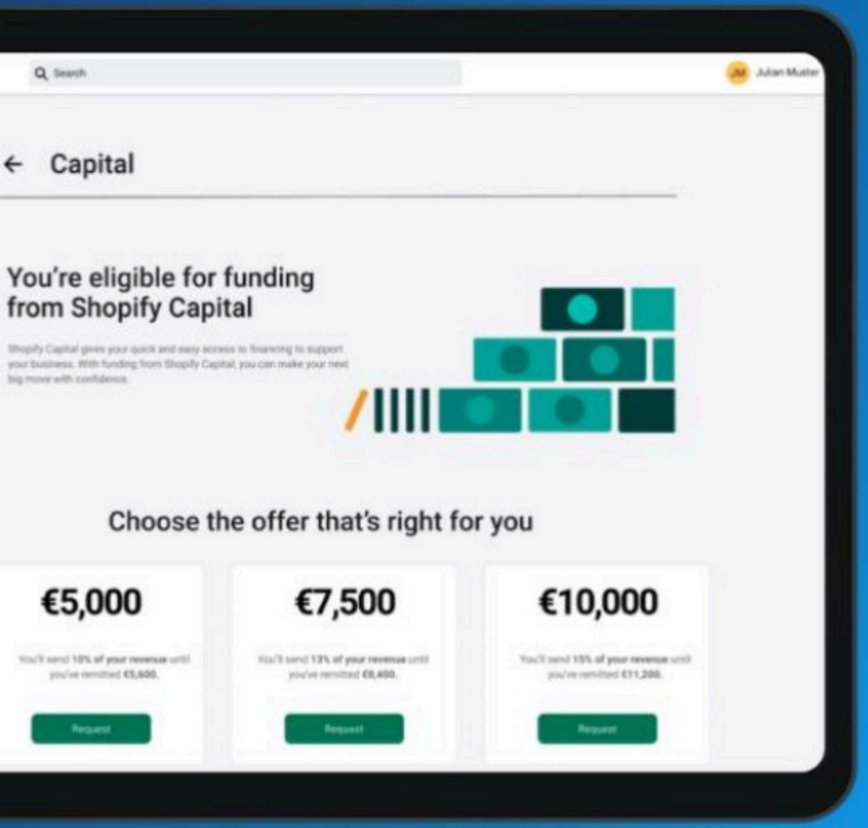

Where we stand...

- Live on market with two products on six different platforms. Processed approx. EUR 13m via Banxware platform.
- Built entire loan value chain end-to-end and connected relevant third-party providers for DE to Banxware platform.
- Proven platform demand by signing up 4 out of 5 of Germany's largest PSPs – huge demand from incumbents from all verticals.
- Built operations team, staffed risk managers; Further enhance and automate underwriting process.
- Built tech team with perfect skillset and experience to successfully execute the product vision.

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What's next

EXTEND MARKET PRESENCE

Sign more platforms:

- Leverage first-mover advantage
- Roll out internationally with existing platforms

BROADEN LENDING VALUE CHAIN

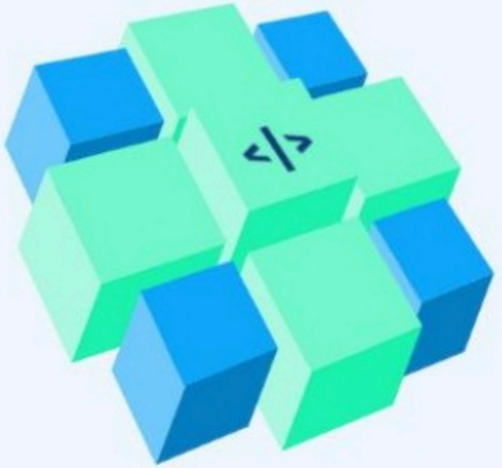
Scale lending options:

- BaaS partner and SPV setup to control scorecard and loan acceptance
- Offer regulatory setup for platforms to lend their own funds

ENHANCE PRODUCT AND TECH

Accelerate product and tech development:

- Speed and convenience with maximum risk minimization



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Banxware is driven by a strong team with payments & banking expertise

Miriam Wohlfarth
FOUNDER – MARKETING & SALES

THE FACE OF GERMANY'S FINTECH SCENE

- Founder Ratepay
- FinTech Counsel German Finance Ministry

Jens Röhrborn
FOUNDER – COMPLIANCE & LEGAL

20+ YEARS EXPERIENCE IN PAYMENTS AND FINTECH

- Lawyer and founder of Röhrborn LLP
- Board Member PPRO, Lieferando,etc.

Fabian Heiß
CO-FOUNDER – PRODUCT

BUILDING COMPANIES AND DIGITAL BANKING PRODUCTS

- Former Head of Business Unit vCFO at finleap
- +15 years in banking industry

Nicolas Kipp
CO-FOUNDER – RISK & BANK RELATION

HIGHLY EFFECTIVE RISK MANAGEMENT SYSTEMS

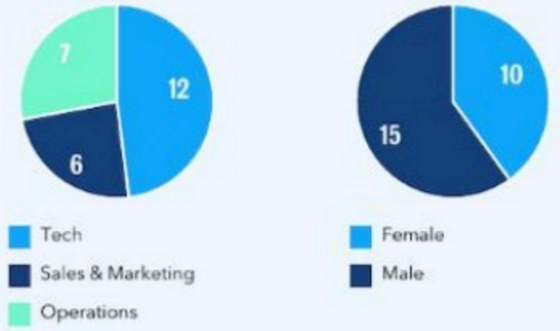
- Former strategy consultant and Chief Risk Officer at Ratepay
- Proven track record in building strong risk model for Ratepay

Diogo Simões
TECHNOLOGY

SCALABLE PRODUCTS WITH CUSTOMER OBSESSION

- Former Group Lead at Klarna
- +15 years experience in engineering

TOTAL 25 FTE, ~50% IN TECH



ADVISORS

- Aurel Stenzel, former COO at Adjust
- Christoph Bornschein, CEO TLGG Group

ratepay ppro Klarna. finleap

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