

defacto

2023

defacto

Our founding story

Morgan O'hana
Partnerships & Marketing



Marco Gires
Tech & Data

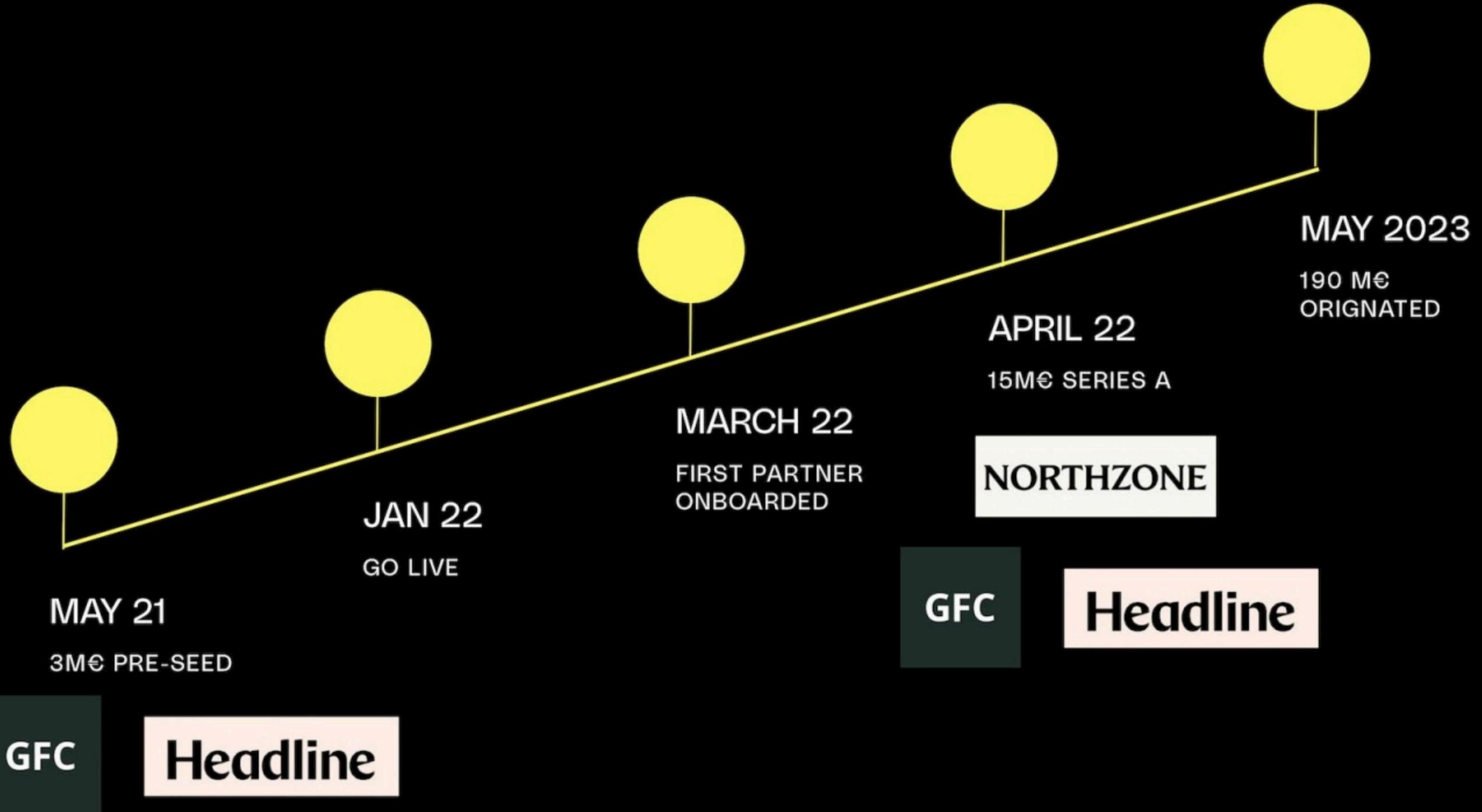
Jordane Giuly
Product & Finance



Stanford



Our founding story



Insufficient working capital
hinders growth in Europe.



Securing credit facilities is critical
for any businesses today

From a painful multi-stage process

TRADITIONAL APPROACH

> 10h

Submit loan
application

>30 days

Process
application

>1 week

Access funds

to *lending in seconds*

TRADITIONAL APPROACH

> 10h

Submit loan
application

>30 days

Process
application

>1 week

Access funds

DEFACTO

automated

5 seconds

instant

We offer short term loans to SMBs

SHORT TERM

Max duration: 120 days &
Average maturity: 48 days

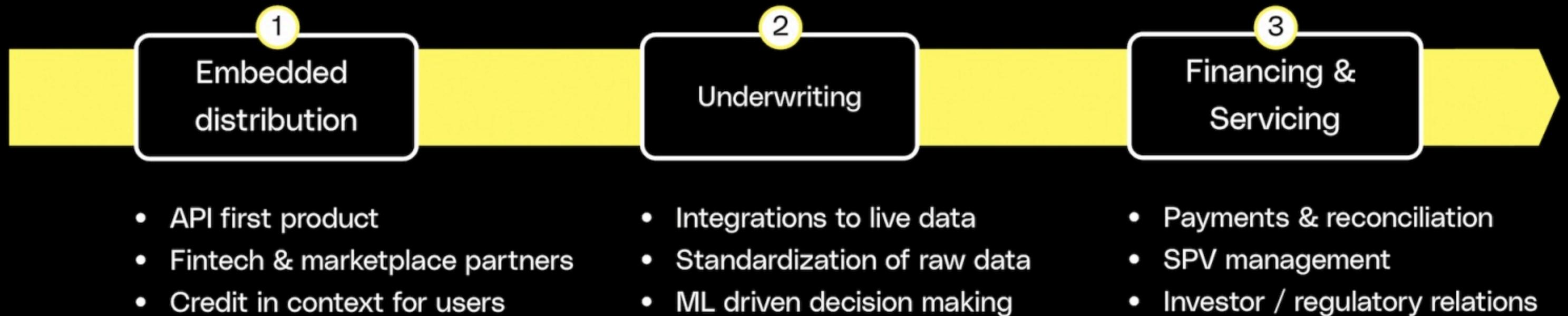
UNCOLLATERALIZED

We don't purchase the underlying
invoice allowing us to finance AP &
AR

CONTEXTUALIZED

We require (AP/AR) invoices to
draw on credit-line & leverage them
for underwriting

We own the entire value chain to maximise UX



**Our GTM strategy
is to be the first to
lend to good
borrowers**

WE ARE WHERE SMES THINK ABOUT WORKING
CAPITAL

Accounting

Banking

Invoicing

Marketplace

WE PARTNER ON 3 DIFFERENT BRICKS

Acquisition

Scoring

Origination

We believe convenience & instant drives acquisition & better usage

QONTO

Acquisition

Scoring

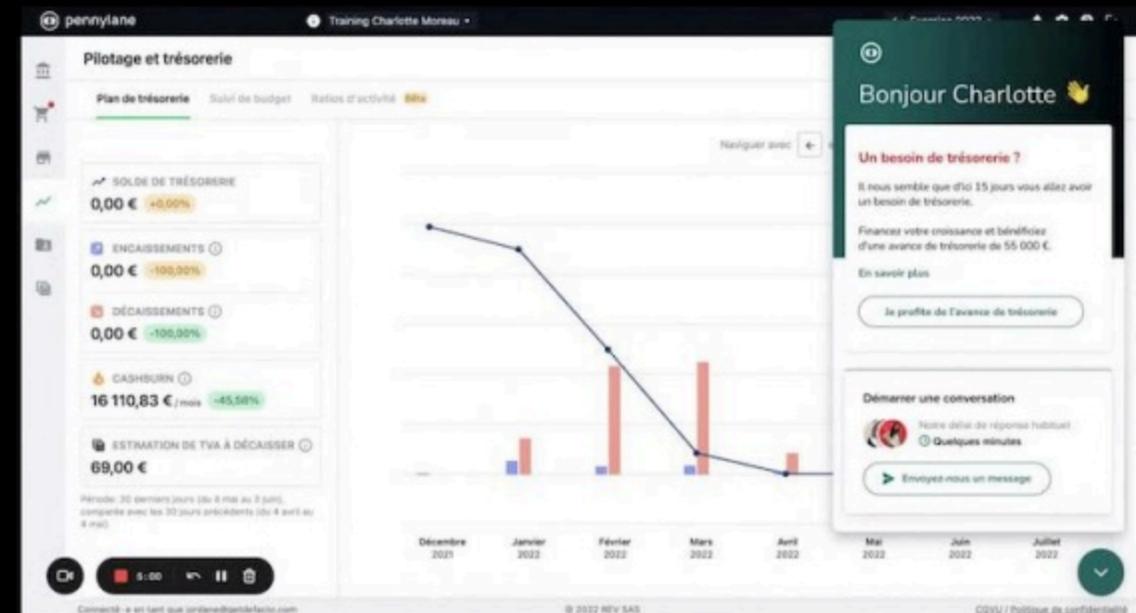
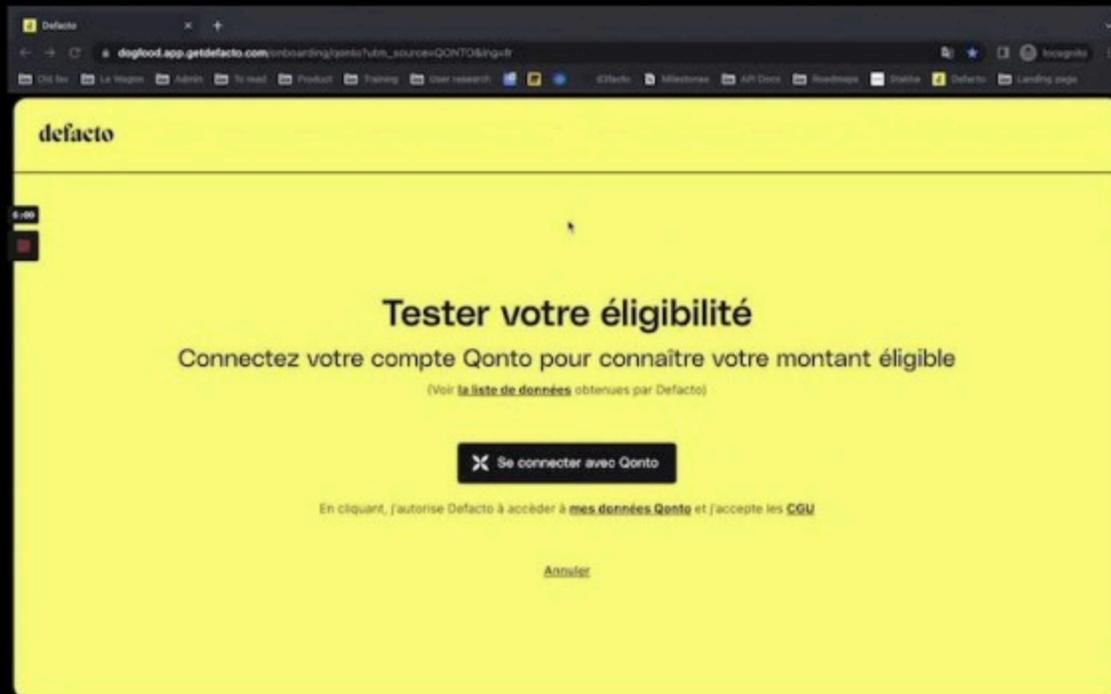
Origination

PENNYLANE

Acquisition

Scoring

Origination



CSAT of 82%, customers find the solution revolutionary, 80% return for a second loan

“

The problem was that I had big clients like Carrefour, and sometimes instead of paying the factoring company, they would pay into our account. That caused disputes... and headaches... I ended up paying fees of around 15K per year to the factoring company. So yes, your tool is truly amazing, congratulations.

“

I am pleasantly surprised by this offer, the responsiveness, and the online process. What a pleasure to see young actors breaking the rules and challenging the finance dinosaurs.

“

Thank you, Mathieu. I am indeed eligible for up to €120,000. I must admit that this solution is incredible and revolutionary. Congratulations to the entire team.

State of the art data management required for instant lending

Transactional data access for underwriting

- **Instant** eligibility creates user incentive to **share**
- Standardization for comprehensive European coverage

Real-time data for dynamic decision making

- **Event based architecture** to refresh borrower score and credit-line
- **Cross source & cross-partner** borrower metrics creates **flywheel effect**

Automated learning for scalability

- **Build leadership** from proprietary data thanks to short-term loans
- **Automated auditing/backtesting** model
- **ML based decision** to combine signal and adapt to unseen scenarios

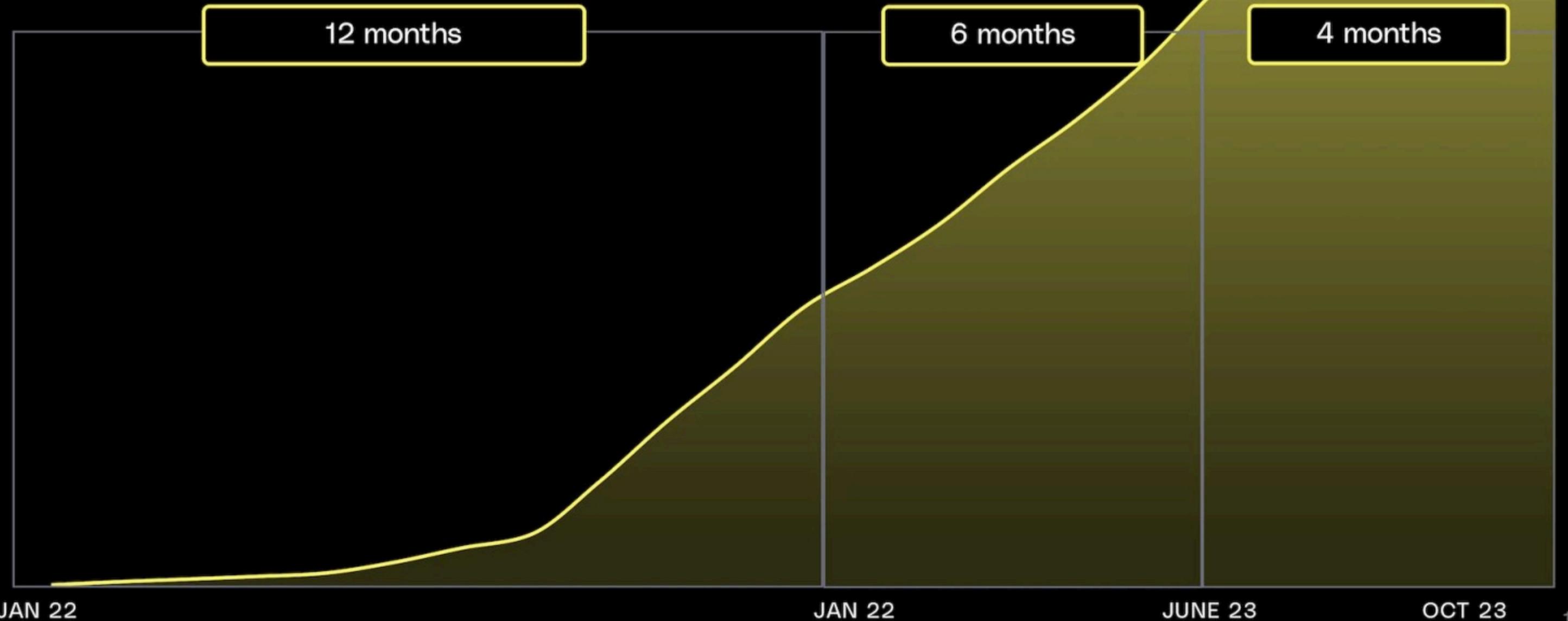
OTHERS

Declarative data
Financial statements

Data providers with 6 months data lag (eg. Codat)

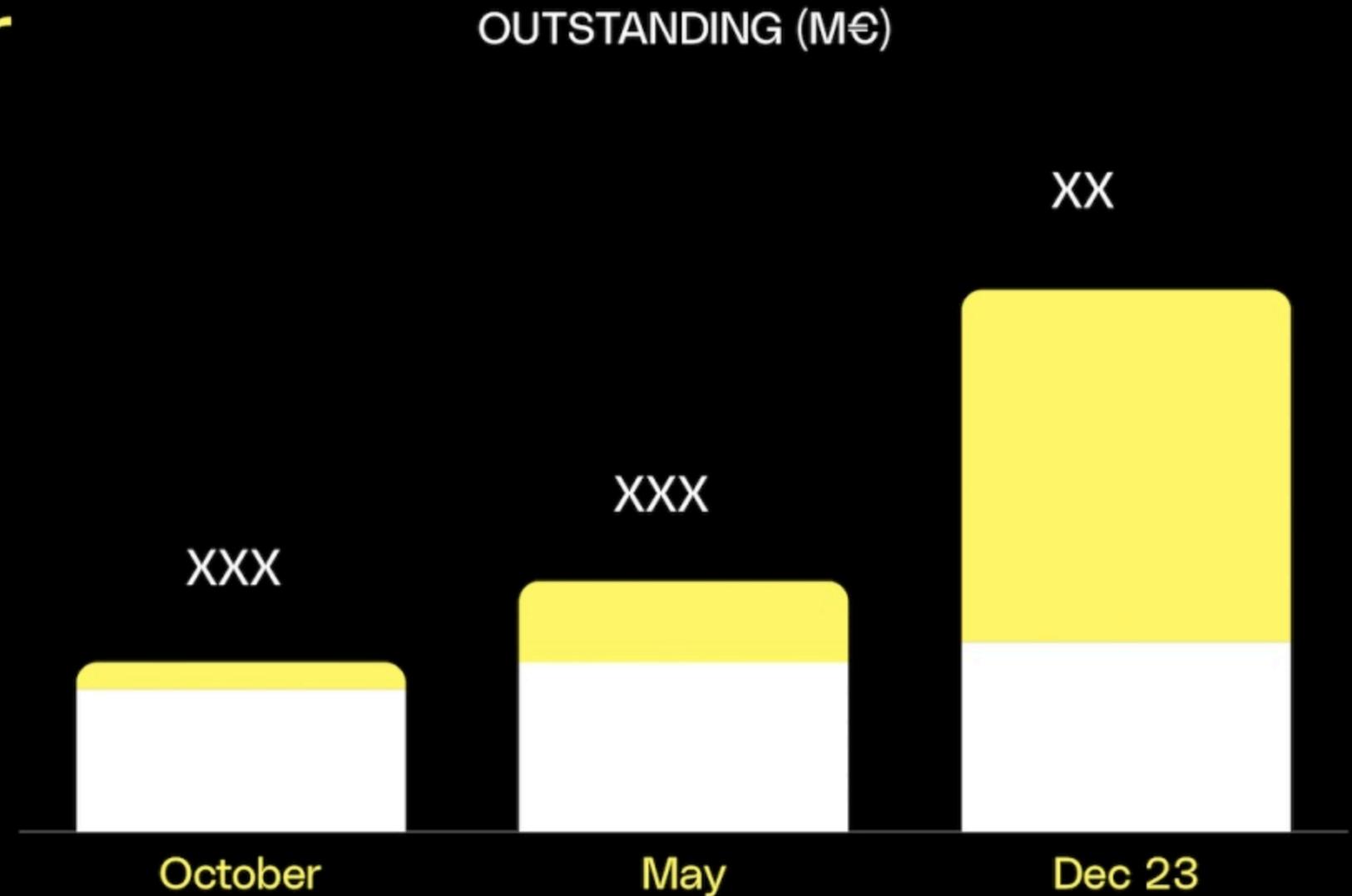
Rely on external scoring providers (eg. Ellisphère)
Human-driven reviews

1 year to reach 100M€, 6 months to reach 200M€, 4 to reach 300M€



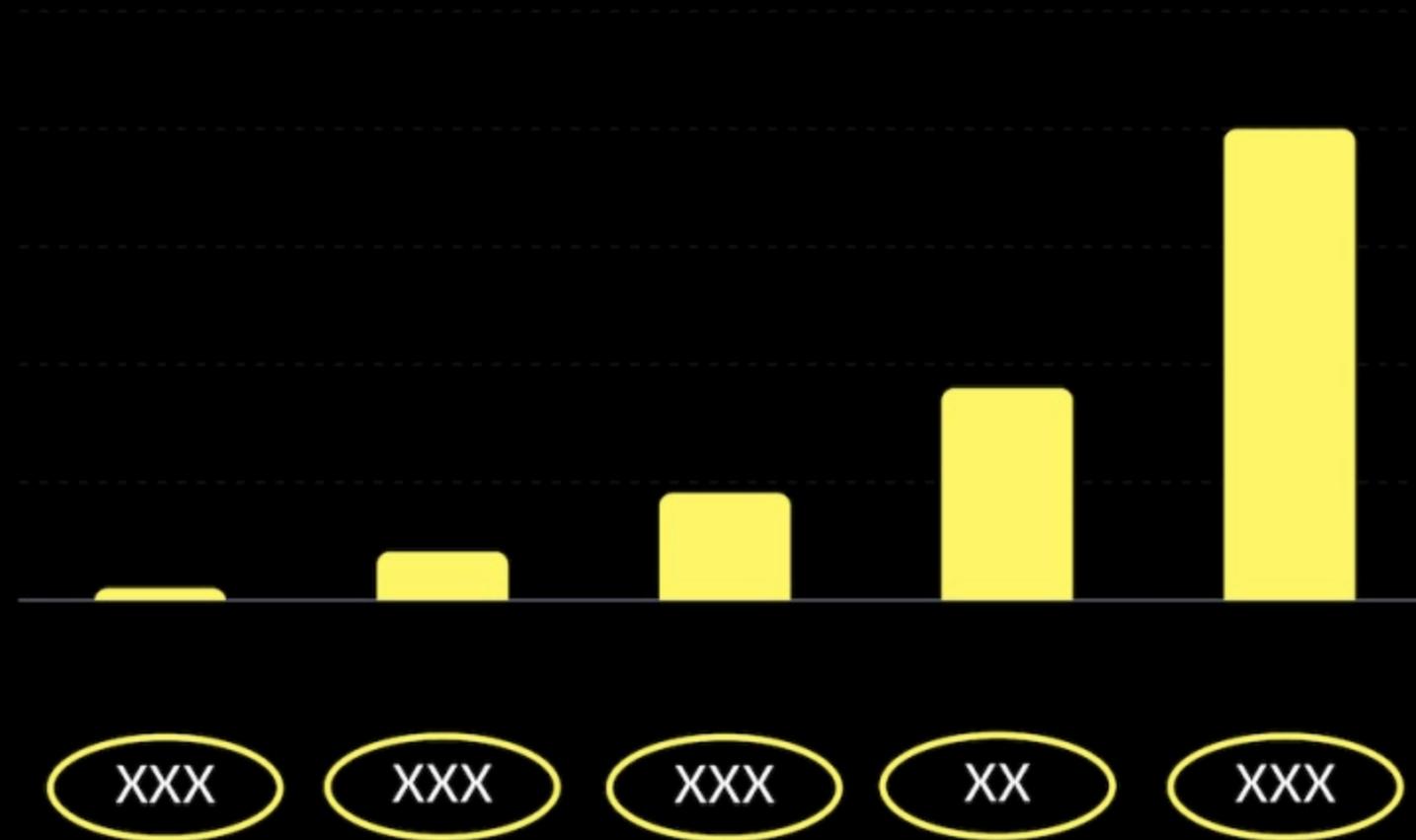
Our partnership with XX continues to grow while we've diversified with other partners

- XXX expanding with Defacto in Germany & Netherlands
- Other partners grew x3 in 6 months with
- XXX to reach 35% by expansion with current large partners & go live with new ones



Road to XM€ ARR: outperforming competitors with unparalleled competitive advantage

ARR (MAY'23-DEC'25, M€)



WHY WE'LL WIN

- Dominant Advantage: Leading API, enhanced eligibility & AR/AP financing.
- Superior Experience: Dynamic exposure, flexible offline/online financing. Unmatched satisfaction, retaining top borrowers.
- European coverage & unrivaled expertise: Covering multiple European geographies & offering superior lending solutions allows us to outshine

XX%

INTERNATIONAL SHARE OUTSIDE FRANCE: 