



libeo

Feb. 2021

Today, you can pay a friend in 1 sec. And it's free.

For businesses, it takes **10 minutes** and costs **€22**.



* Corporate milestones

- Dec 2018 Company incorporation
- Apr 2019 Fundraising (Pre-seed - €2m)
- Nov 2019 ACPR licence approval
- Apr 2020 Fundraising (Seed - €4m)

c.35,000
companies
in the Libeio
network

Subscription-based business model:

from €25/month
to €175/month



A simple and comprehensive process

1.  Invoices centralisation

- Email transfer
- Scan from a smartphone (android, iphone apps)
- Easy Drag & Drop
- Dropbox & Google Drive

2.  Data extraction

- Immediate data recognition
- Automatic data entry
- Efficient AI

3.  Team approval

- Purchase order reconciliation
- Cash flow analysis
- Payment approval

4.  Payment

- Payment directly within the platform. 100% secured
- Connection to the companies' bank accounts
- Simplified payments: one click and IBAN-less
- Immediate or scheduled

5.  Monitoring

- Cash flow forecasts
- Sync with accounting tools (QuickBooks and others)

Team (35 people as of today)

SME and payment experts



Pierre
CEO Co-Founder -
Partnerships & Finance



Jeremy
COO & Co-Founder
Sales & Customer success



Pierre-Antoine
CPO/CTO & Co-Founder -
Tech & Product



Christelle
CMO - Marketing



Lucas
Head of Ops - Data &
Analytics



Sammy
Head of Tech



Imed
Strategy, Partnerships &
Financing



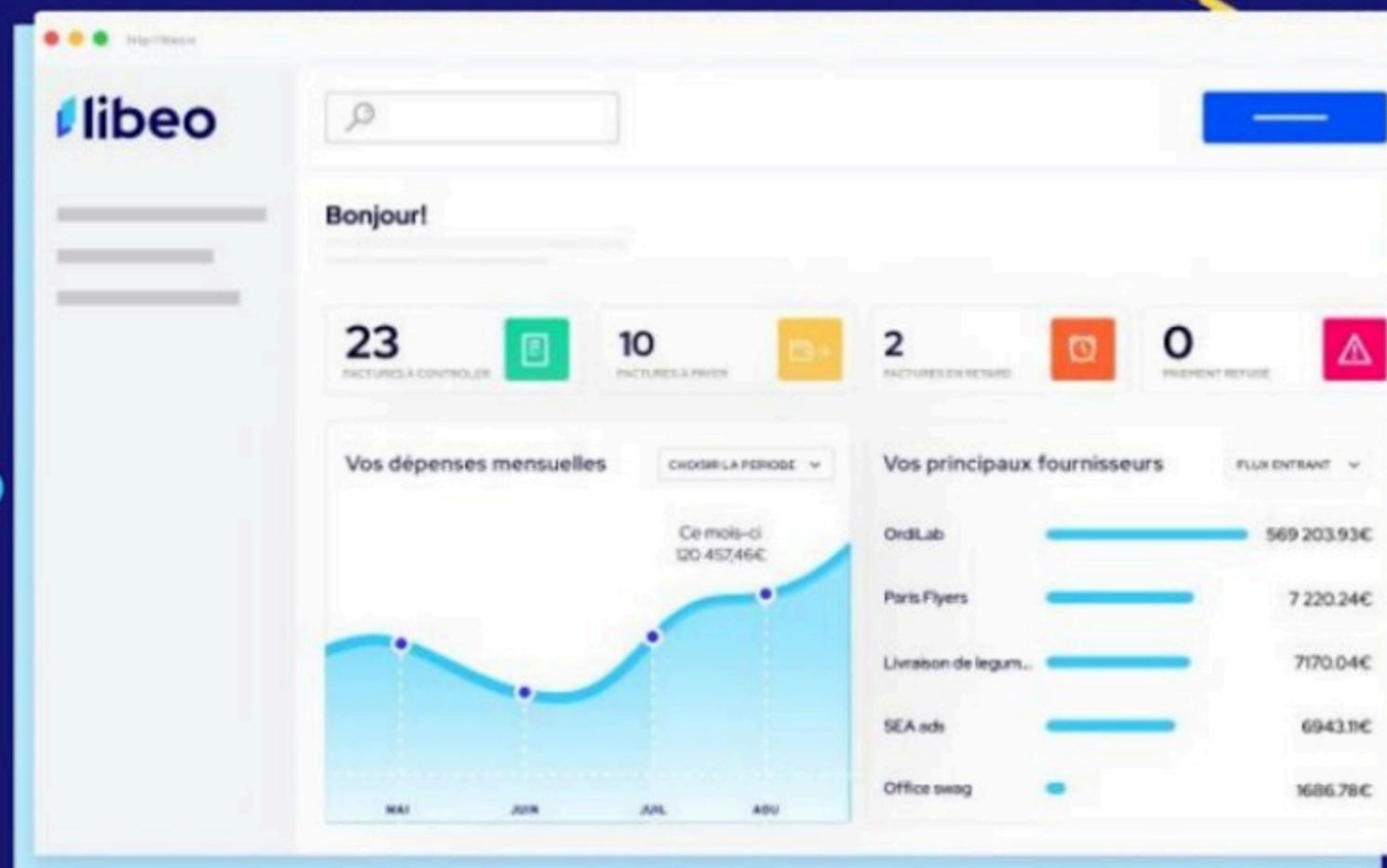
Quentin
Head of Growth



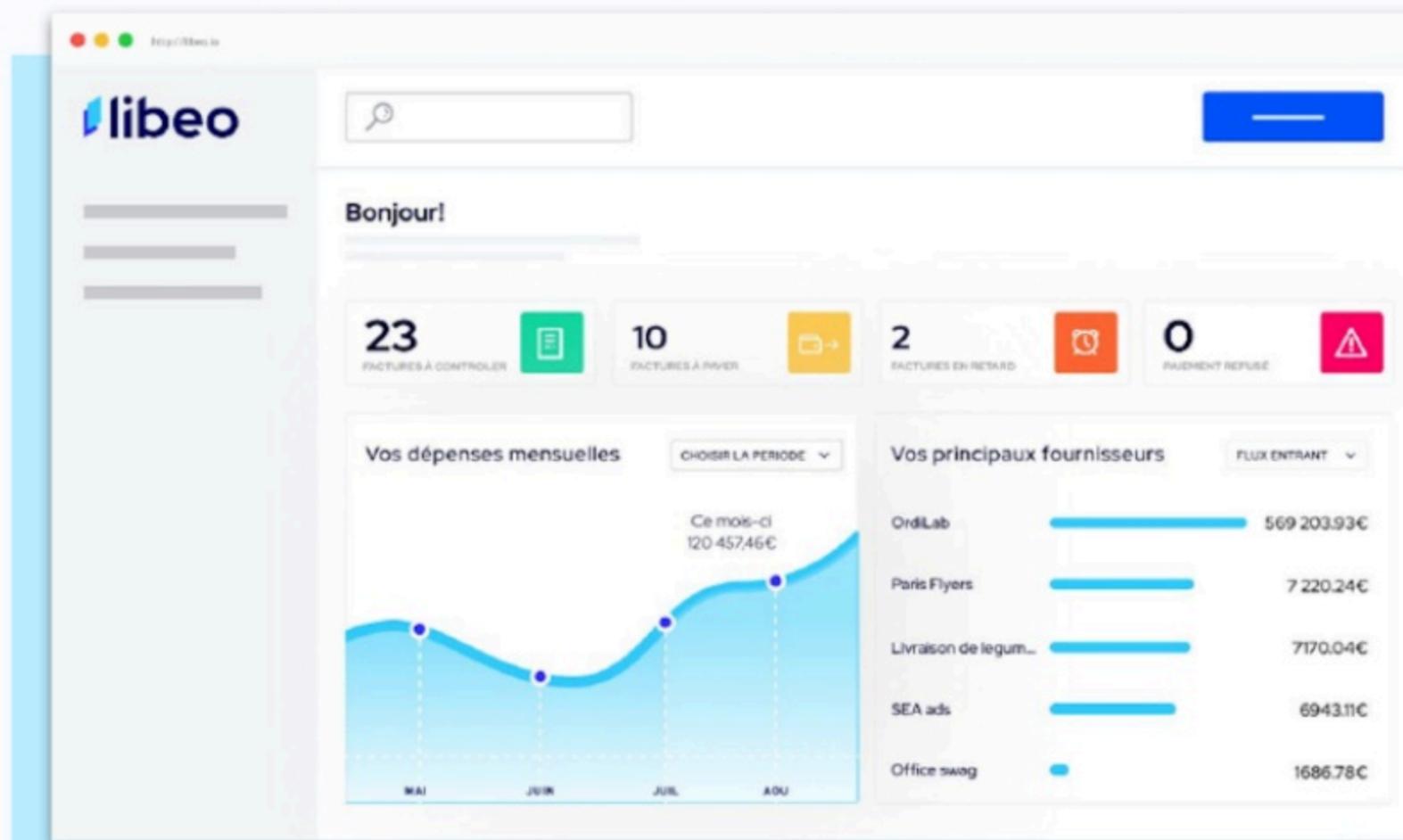


Thank you

www.libeo.io



Libeio automates accounts payable processes and payments for SMEs in Europe.



 Our mission

**Make
intercompany
payments
simple, fast and
secure.**



Time-saving



- 6x faster processing
- One-stop-shop → seamless processes
- No more Excel / paper-based process

Collaborative



- Payments approval
- Digital workflows / validation from a smartphone
- Platform-wide Supplier network

Secure



- Fraud prevention
- Duplicates automatic detection
- IBAN inspection
- Strong security processes

Efficient control



- Control on costs
 - vs. current automatic payments
- Smart scheduling
- Consolidated and smart vision on cash at banks
- Financial data and analytics



Opportunity

Accounts Payable SaaS are booming.

In Europe, no player has emerged, yet.

€25 trillion

amount of payments between companies in Europe.

€60bn payment fees

total commissions to payment processing players (1/3 in Europe, 1/2 for SMEs vs large).

Low equipment rate

in France, over 1.9 billion invoices issued in 2018, only 4.2% were digitized.

67% of SMEs

still use Excel to monitor their cash flow.

Source: McKinsey, Global Payments 2016.

Accounts payable cost a lot to SMEs



10 hours lost per week in avg.

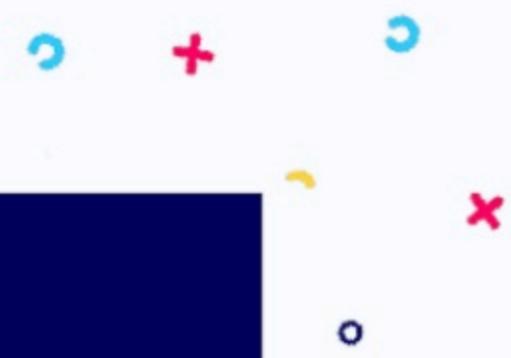
manually entering invoice data
= **waste of time**

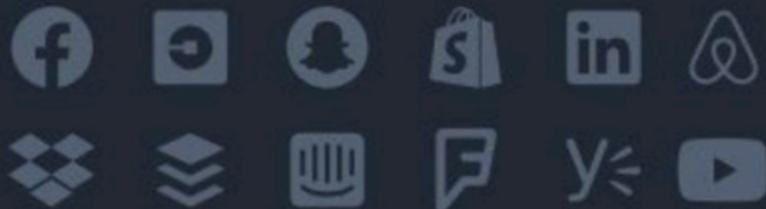
1/4 of bankruptcies

caused by payment delays
= **financial cost**

84% of unsatisfied companies

inability to forecast
= **lack of visibility**





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