

The logo for NOVO, featuring the word "NOVO" in a bold, white, sans-serif font. The text is enclosed within a white rectangular border that has a slight 3D effect, with the top and bottom lines being thicker than the sides. The background is a dark blue gradient with faint, light blue wavy lines.

Powerfully Simple  
Business Banking



The #1 problem Small Businesses face is  
**Cash Flow**



The only way you can change **anything**  
in banking is by controlling the infrastructure



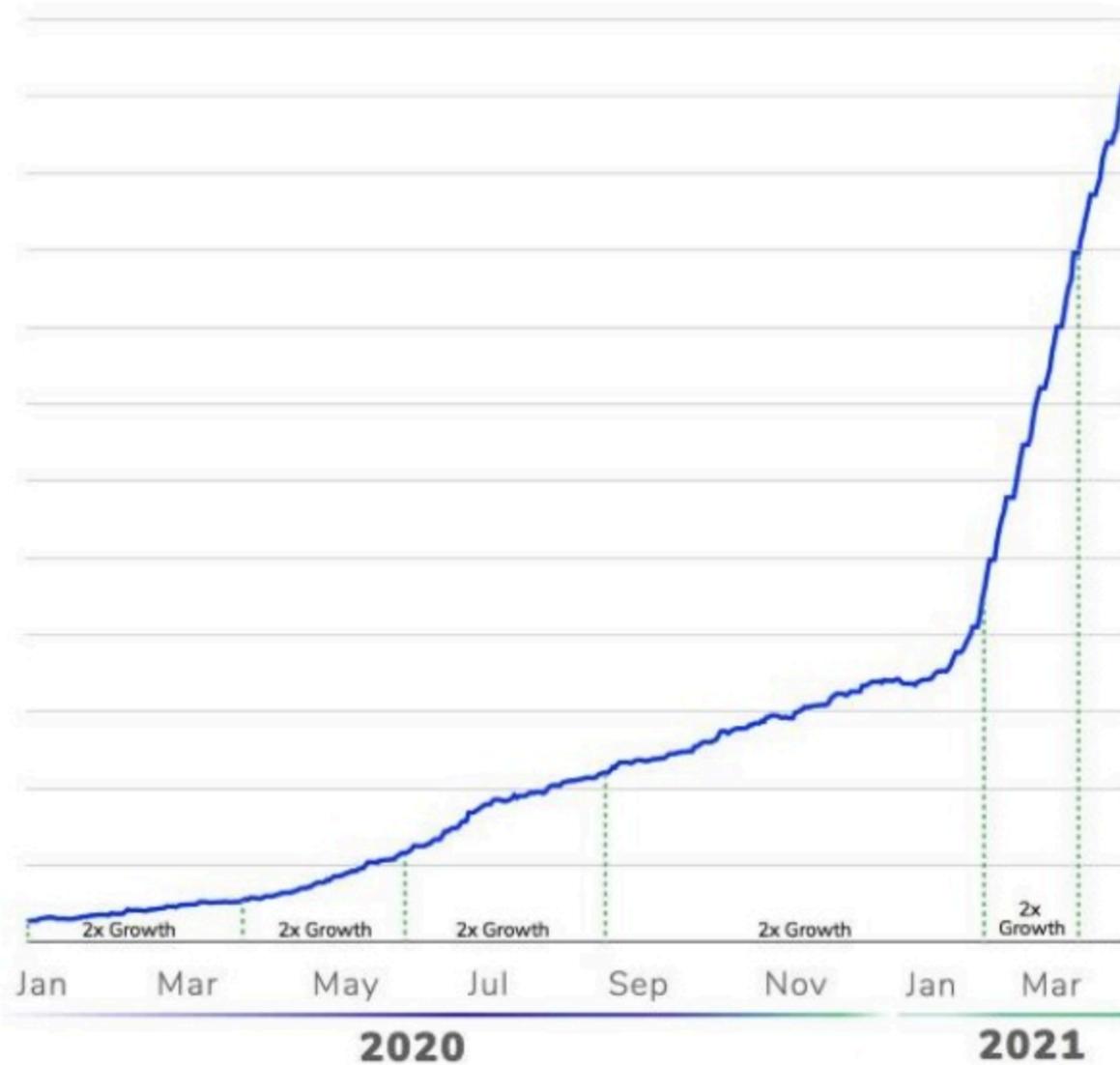
## Novo's Secret

We've already done that and have leveraged it into a perfect wedge for an underserved market -  
**small online businesses**



Over **65,000 small businesses** are voting with their wallets

Total Deposits (\$)



**Growth**  
since Jan. 2020





# Segmenting the Competitive Landscape



† Azlo recently announced it was shutting down

\* Wise and Northone are both undergoing a complete core migration given that they are both losing their BaaS Partner (BBVA US & Radius Bank)



# Small Business Banking is Broken

But, don't take our word for it - take theirs

**Robert Collings**  
@RobertCollings\_  
I don't think I ever appreciated how bad business banking was until I started trying to use it 🤦

**Sam**  
@SamwiseMoney  
US Bank for business banking has been absolute garbage

**Tyler Willis**  
@tyerwillis  
How is business banking still this bad?

**Matt Sulche**  
@msulche  
Seriously, online business banking is such a piece of garbage that it would deserve an award for innovation, if we were in the 90s.

**Howard Givner**  
@hgivner  
Having horrible customer support experience with my @Chase business banking accounts. Truly awful.

**Amol Sarva**  
@amr  
Citibank really sucks for business banking.

**Tim Edwards**  
@hanknova  
WHY IS BUSINESS BANKING SO BAD WHY WHY WHY WHY. WHY.

**Kini**  
@yeknology  
It's too bad business banking is still trash.

**thanks for wearing a mask (he/him)**  
@grantharbrough  
PNC's business banking is effing terrible

**Rob Stevenson**  
@Rob\_E\_Stevenson  
@SunTrust terrible business banking. Business customer for 20 years and all they want to do is nickel & dime you with fees!!! Ridiculous!

**cam**  
@camvenkeith  
I have made a lot of regrettable decisions in my life, however switching to @BankofAmerica for my personal and business banking was BY FAR the worst

**Henry McCurry**  
@HenrySellsHomes  
@PNCBank The absolute worst customer service banking I have ever experienced. Small businesses beware and do not do business with this bank.

It all stems from just a few things



**Overwhelming Fees & Obsolete Technology**



**Siloed Data**



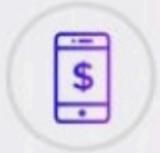
**Slow-moving Financial System**



INTRODUCING

# Novo Banking

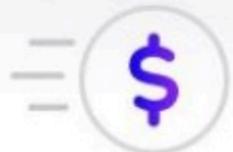
Proprietary infrastructure unlocks



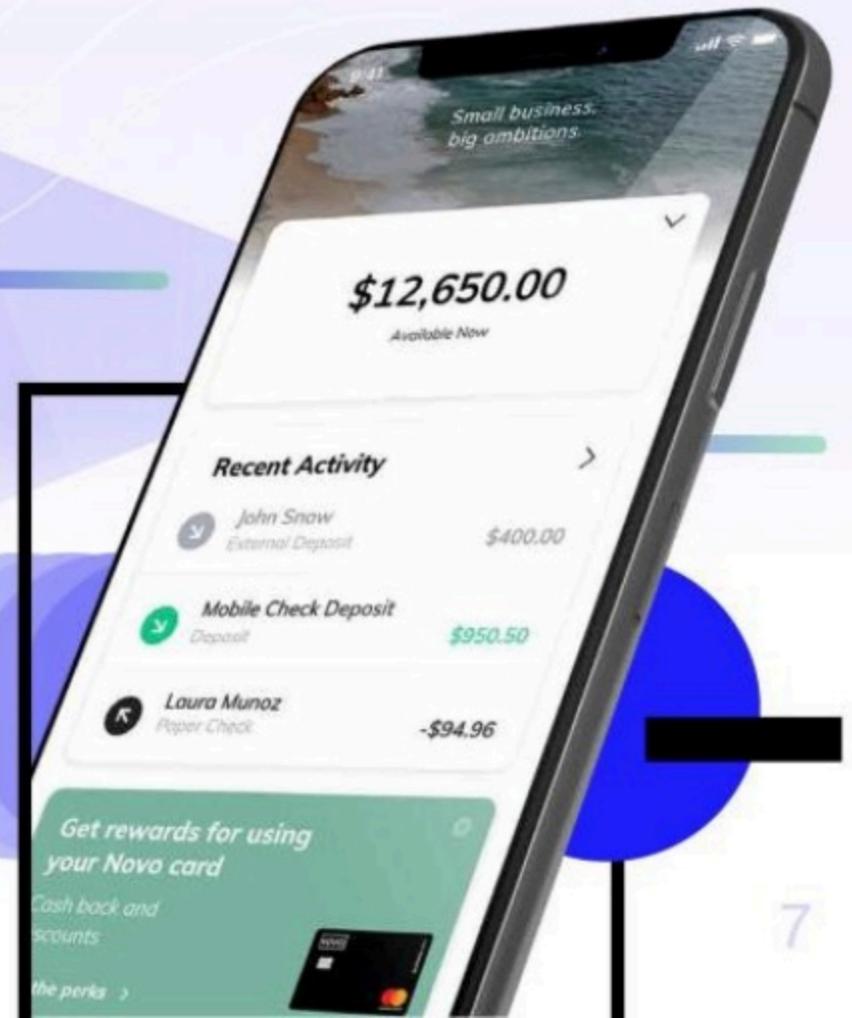
**Easy Business Banking**



**Streamlined Data**



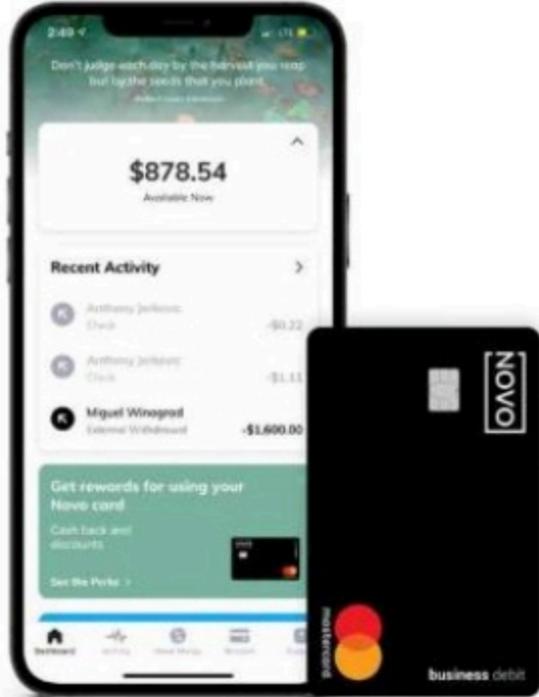
**Faster Cash Flow**





Easy Business Banking

# Banking tailored to the needs of small businesses



**Fast Onboarding  
+ Virtual & Physical Debit Cards**



**Deep Integrations**



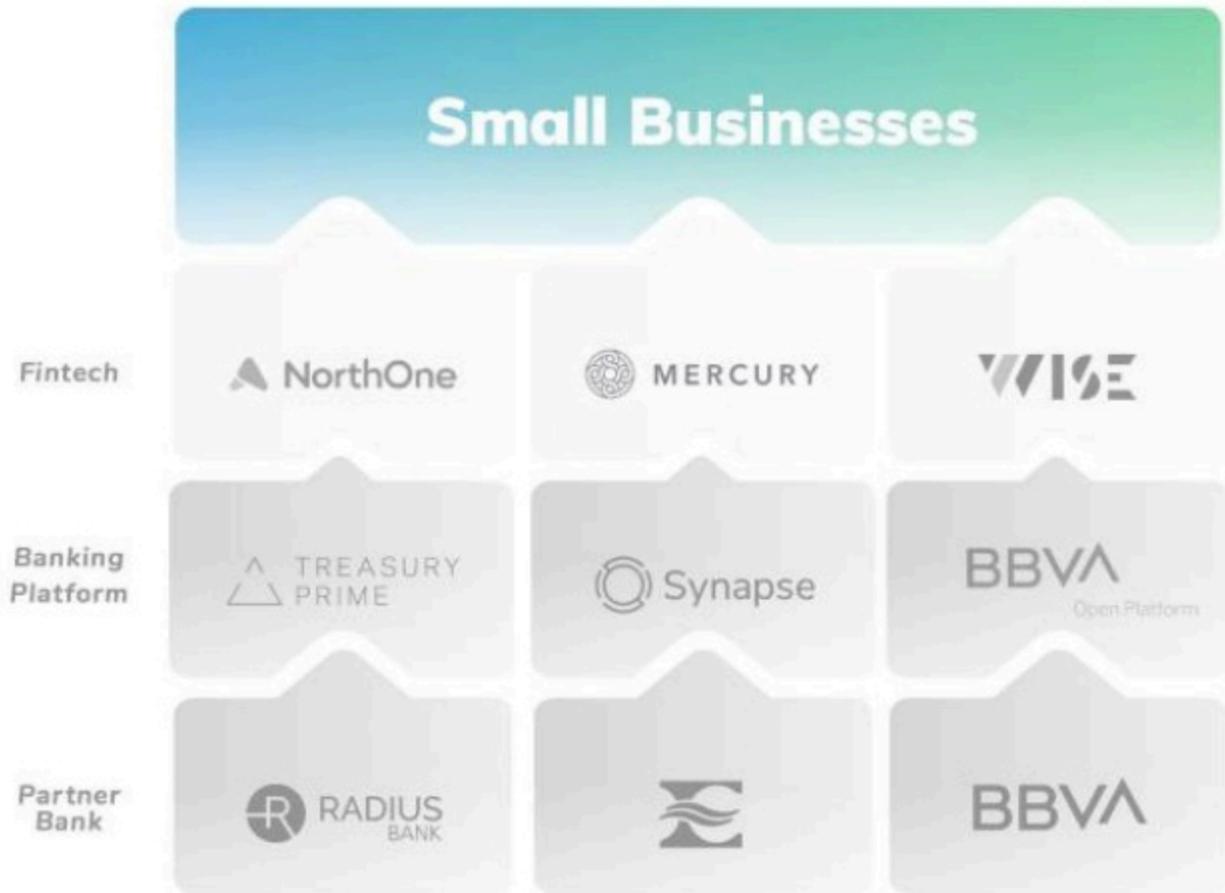
**App Store**



Streamlined Data

# Our unique bank partnership unlocks unrivaled end-to-end control

## Business Banking 101



## Novo Banking



## Novo Infrastructure

An extendable value-layer sits on top of existing bank infrastructure that allows for new products and integrations to be quickly developed and "plugged in."



# Business Banking as it Should Be

## Ratings

iOS  
App Store

**4.8** 2.7K  
reviews



Google  
Play Store

**4.6** 595  
reviews



## App Store Reviews

★★★★★

So tech forward. Light years ahead of my old bank!  
by [Jacques Reulet\\_](#)

★★★★★

Best banking ever in my 48yrs! Would recommend to everyone.  
by [Dallas Duncan\\_](#)

★★★★★

Great company, great app  
Easy to use app. Fast transfers for money in and out. Not sure why anyone would bank anywhere else to be honest.  
by [Milton Thales](#)

★★★★★

App has all functionality I would ever want or need. Customer service has been top notch and I've been a pain with my custom needs for my business. Definitely recommend!!  
by [Daniel Lindsey\\_](#)

★★★★★

I LOVE THIS APP!  
I looked into a lot of banks when considering opening a business checking account and this by far has been the best decision I've ever made. GREAT CUSTOMER SERVICE and convenient  
by [Sessem](#)

★★★★★

So far so great Was a happy Azlo customer and sad to see them go. After debating between a local credit union and some other online options I went with Novo as I know they were trying their best to make it easy for customers leaving Azlo. So far it's been a great experience from onboarding, to deposits to ACH Transfers for payments to my vendors. I actually have enjoyed this app a little more than Azlo's. Win-win-win.  
by [FigOfNewtons\\_](#)

## Awards & Recognition

**Money**

"Best Business Bank Account"

**CNBC**

"Best Small Business Checking account"

**AMERICAN  
BANKER**

"Novo simplifies banking for small businesses"

**VISA**

Overall Winner of the Visa Everywhere Initiative

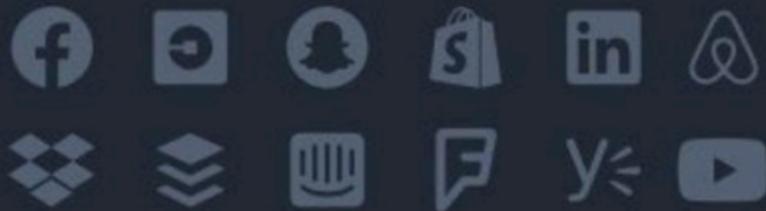


Thank you for your time and interest today.

**Let's change the world together.**

**Michael Rangel** - [michael@banknovo.com](mailto:michael@banknovo.com)

**Tyler McIntyre** - [tyler@banknovo.com](mailto:tyler@banknovo.com)



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