

finli

Small Business, Big Impact: Strategies to Accelerate Business Deposit Growth

finli.com



Banks today face many **urgent threats.**

Deposit Flight Risk

Competitive Digital Offerings

Attracting New Business Clients

Aging Business Owners

finli

1. Capture & retain sticky deposits.
2. Boost non-interest income.
3. Compete with Fintechs + NeoBanks.

Many solutions promise growth...
but is it **phantom growth?**



Types of Solutions Promising Innovation

External Solutions

where you open up your whole book to a partner and risk regulatory scrutiny

Partner Fintechs

that provide tools you can leverage to support your customers

Offer your services to Fintechs

- Prop up embedded banking experiences by integrating your banking services into non-financial platforms.
- Create digital-first experiences by enabling other providers to serve your customers.

Regulatory Scrutiny

- Regulatory scrutiny has intensified, questioning compliance with AML + risk management standards.
- Institutions hold legal & regulatory responsibility for the actions of third-party vendors.

Partner Fintechs

Innovate in your own name.

**Strengthen your
own business...**

instead of outsourcing it and
exposing your institution to liability.

**Create digital-first
experiences...**

to meet your evolving customer
expectations.

Banks are the preferred trusted advisor to SMBs.

75%

of small businesses prefer to receive financial advice from a banker rather than an accountant.

66%

of small businesses are willing to switch banks to receive more digital services.

There is huge opportunity in small businesses.

21.76 million

small businesses were created in the last 5 years.

99.99%

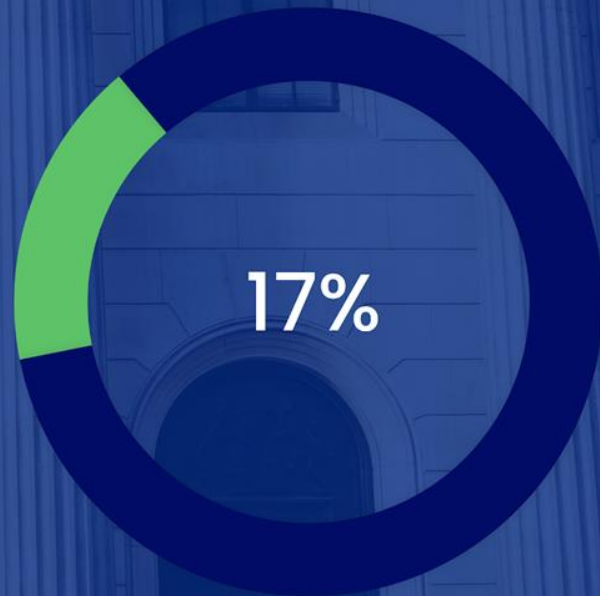
of all firms in the U.S. are small businesses.

43.5%

of GDP is accounted for by small businesses.

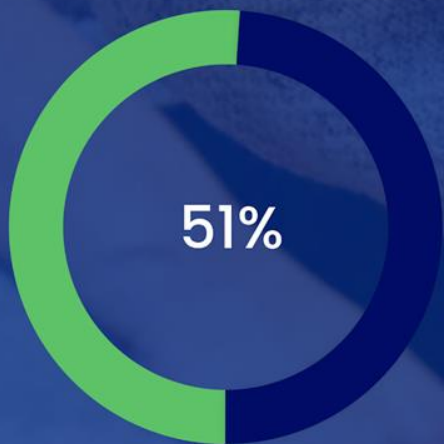
finli

SMB clients account for
\$150 billion in annual revenue
for the U.S. banking industry.



SMBs need digital tools + financial support

Legacy banking technology and fewer branches threaten the strong customer relationships you've built up over decades.



of US small businesses are owned by people **older than 55**.



of America's 12 million privately owned businesses are expected to change hands in the **next 10-15 years**.

A photograph of three business women in an office setting, overlaid with a blue tint. The woman on the left is wearing a light-colored turtleneck sweater and is smiling. The woman in the center is wearing a light-colored blazer and glasses, also smiling. The woman on the right is partially visible, wearing a light-colored blazer. The background shows a desk with a laptop and a bulletin board with sticky notes.

What are you talking about
with your **business clients?**

SMBs are forced to mix and match financial tools.

Merchant Card Processing



Inventory & CRM



Investible Deposits & Interest Rates



Digital Receivables



Invoices & Quotes



Sage

We provide an all-in-one solution.



+

Your Bank



Small businesses are cobbling together solutions.

SMBs spend an average of
\$340/month on digital tools to run
their business.



Compete against NeoBanks + Fintechs

Get **direct visibility** into SMB clients' receivables + business health

Clients **collect payments** that settle directly into your institution

Keep data **safe and secure** with bank grade protection

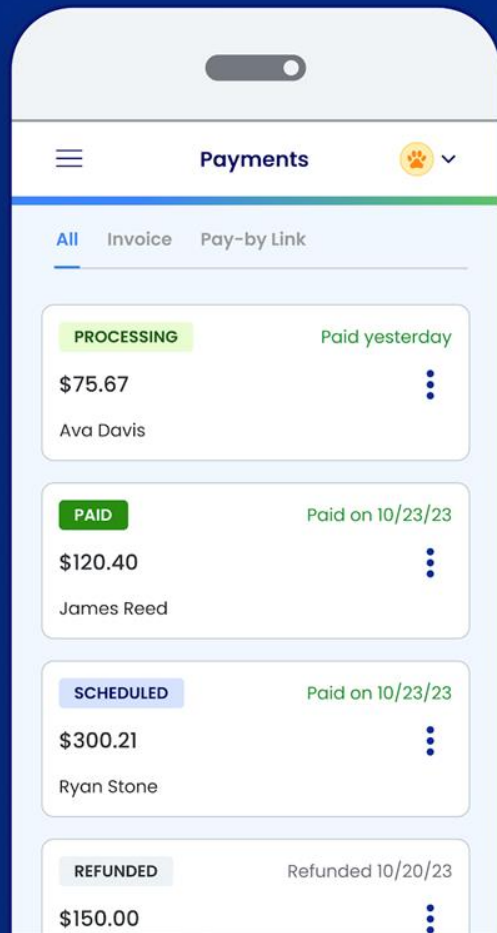
Clients **grow their business** with easy-to-use customer management tools



Effortless Invoicing & Payments

Grow SMB Deposits

With instant invoice creation and zero transaction fees*, Finli makes it easy for your SMB customers to get paid faster.

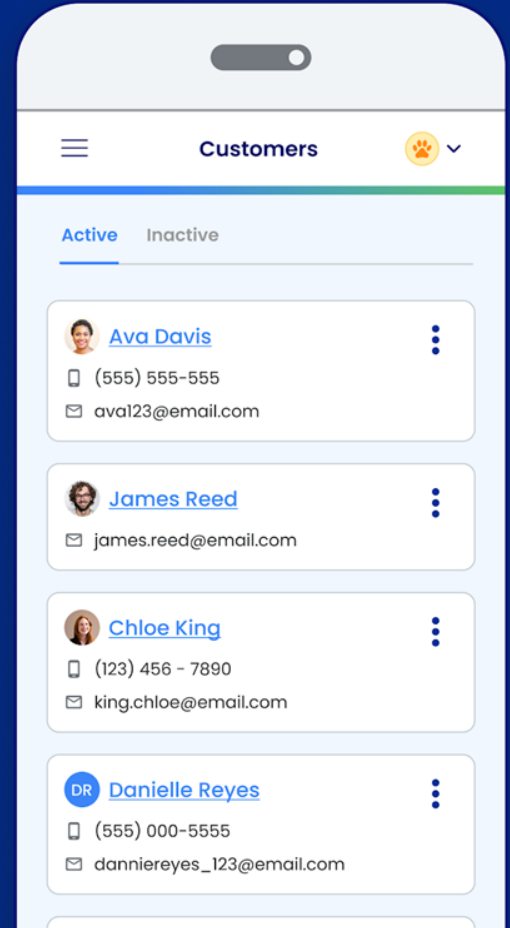




Intuitive CRM

Attract SMBs + Deepen Client Relationships

Replace manual systems with Finli's digital customer relationship management platform.

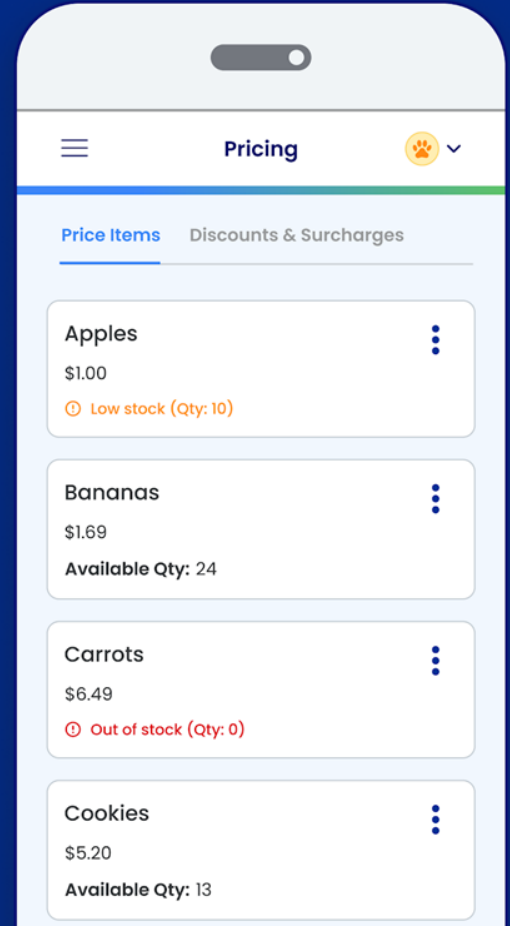




Inventory Management

Help Clients Generate More Revenue

With automated inventory, Finli makes it easy for your SMB customers maximize their revenue and keep track of their stock.

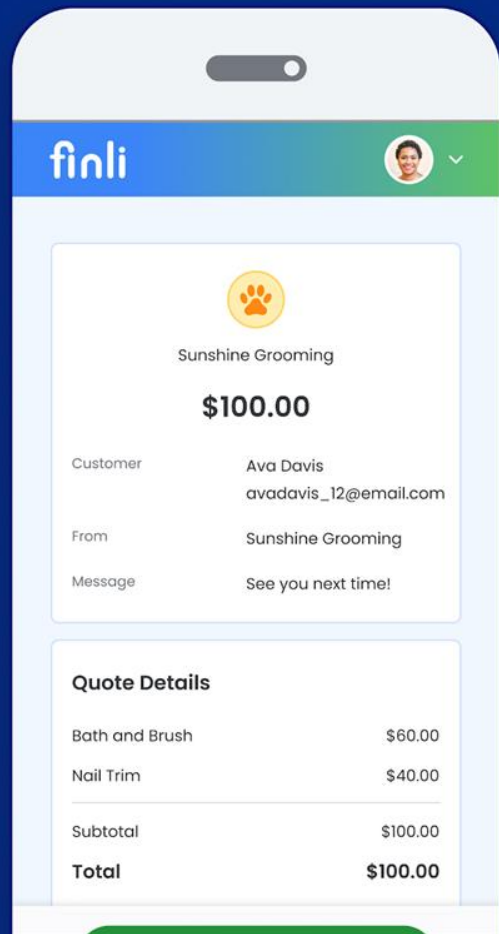




Quotes & Proposals

Help Your Clients Grow Their Book of Business

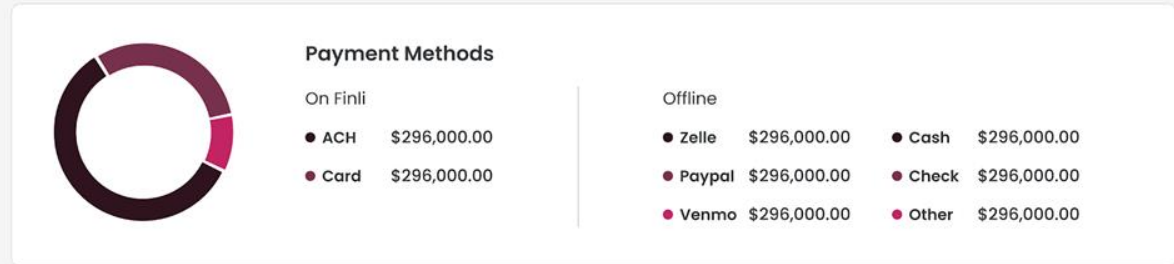
Finli's quote management system allows new clients to approve estimates and be reminded of outstanding proposals.





Receivables

Overview



All Receivables

All Draft Past Due Upcoming Due

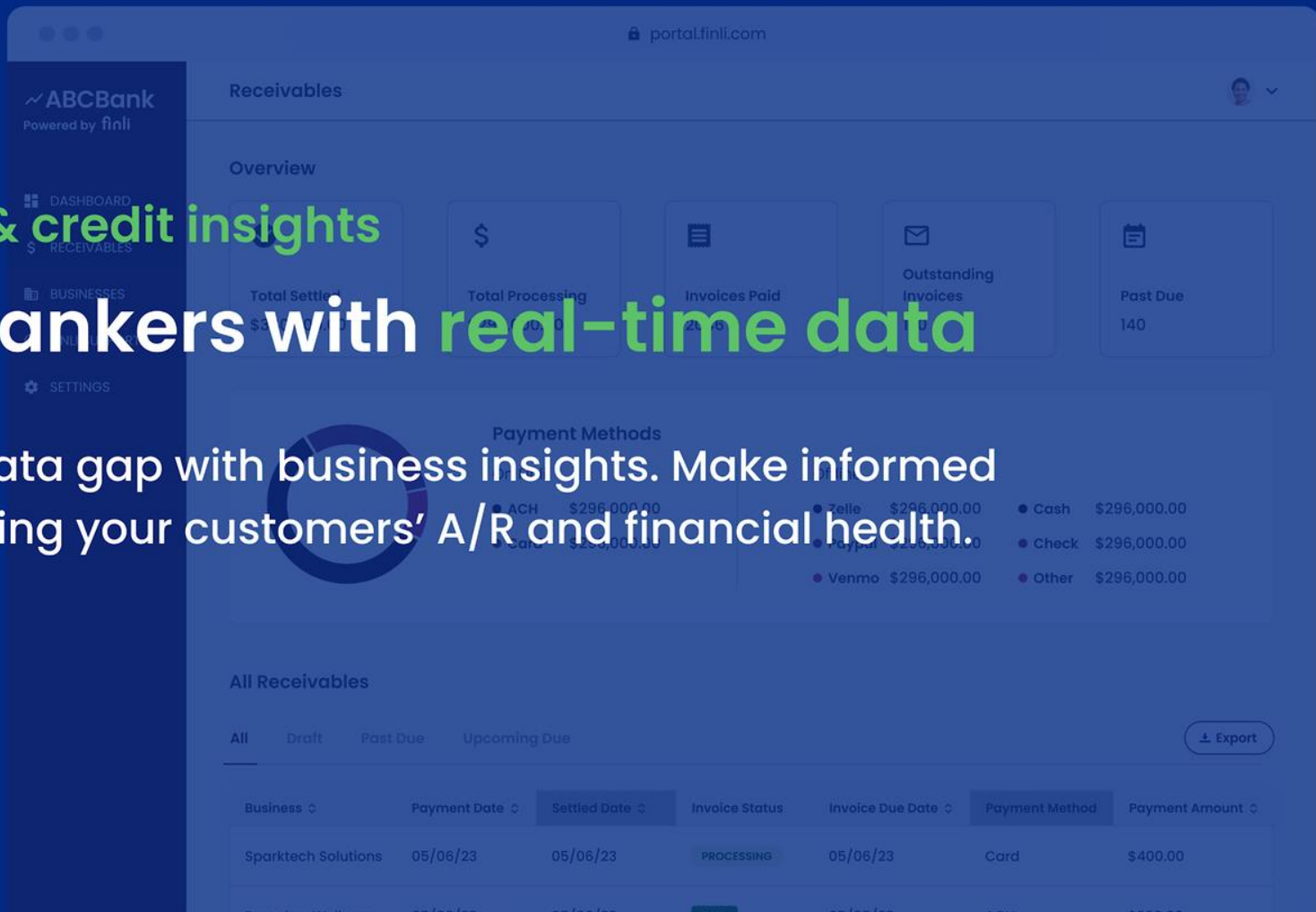
Export

Business	Payment Date	Settled Date	Invoice Status	Invoice Due Date	Payment Method	Payment Amount
Sparktech Solutions	05/06/23	05/06/23	PROCESSING	05/06/23	Card	\$400.00
Sparktech Solutions	05/06/23	05/06/23	PAID	05/06/23	ACH	\$296.00

Cash flow & credit insights

Equip bankers with **real-time data**

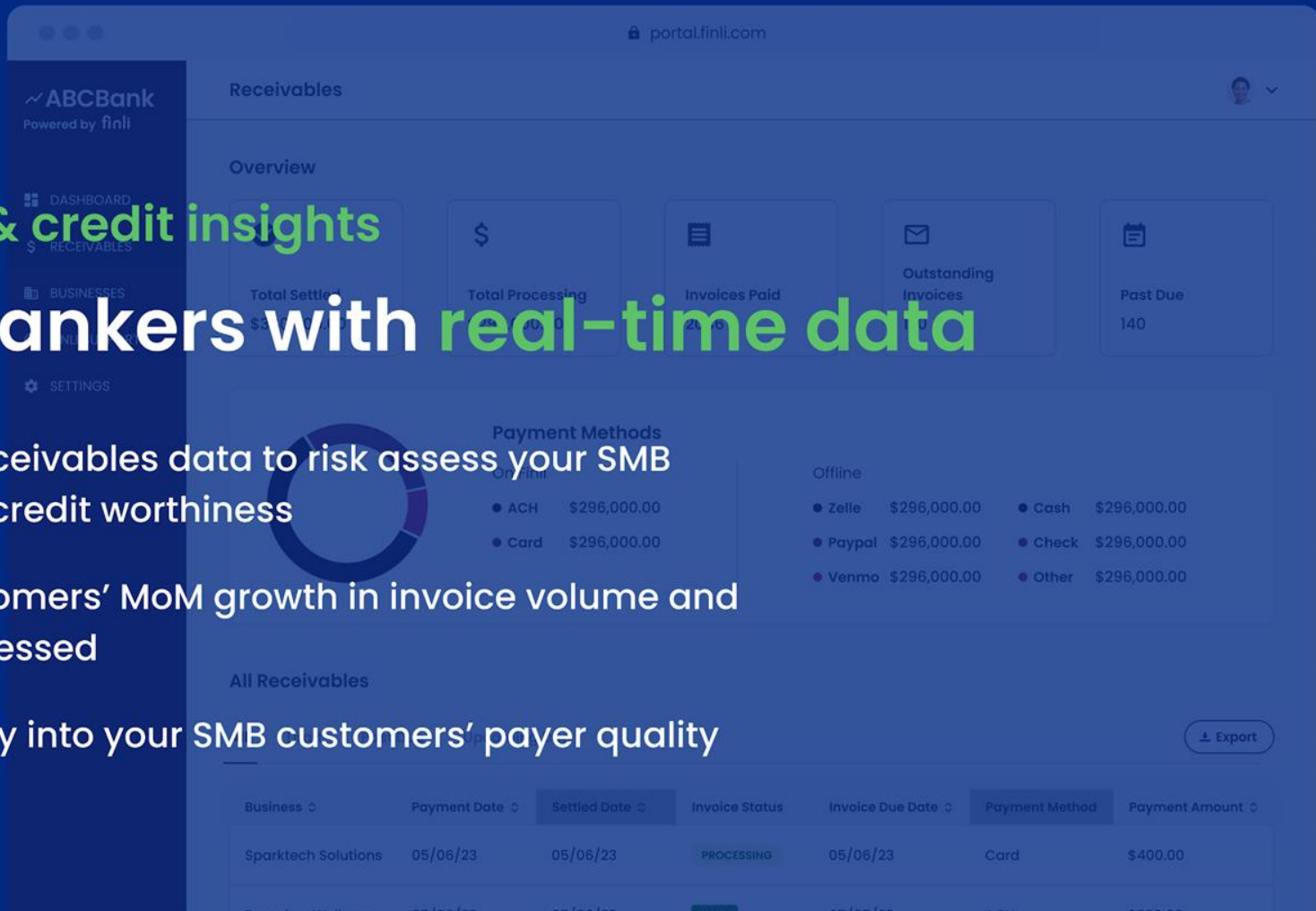
Bridge the data gap with business insights. Make informed decisions using your customers' A/R and financial health.



Cash flow & credit insights

Equip bankers with real-time data

- Leverage receivables data to risk assess your SMB customers' credit worthiness
- Assess customers' MoM growth in invoice volume and dollars processed
- Gain visibility into your SMB customers' payer quality





Low utilization + lengthy onboarding process.

- ✗ High fees for Credit Card + ACH Transactions
- ✗ Difficult Technical Implementation
- ✗ Minimal External Integrations

Non competitive with your non-interest income strategy.

- ✓ No ACH Fees
- ✓ Customizable CRM
- ✓ Multi-user access
- ✓ QuickBooks Integration
- ✓ Flexible billing model

Let Finli help you **compete.**

Bridge solution gap for
\$0- \$2 million clients

Retain + grow smaller
client deposits

Compete with neobanks and
larger FIs

Differentiate your bank
from the crowd

Support SMB customers
with rightsized solutions

finli

Finally, Finli.

Learn more at finli.com or contact us:

Lori Shao, CEO

lori@finli.com

(213) 887-0571

2920 Huntington Dr.

Suite 100

San Marino, CA. 91108