

COACHSME[®]

An online service that attracts and retains the best SMEs

Powered by **INBONIS**

Goals of COACHSME



Attract, segment and select potential SME customers by means of an application that helps them to improve their financial situation.



Reduce the acquisition cost for each new SME customer, using knowledge collected by the app to calculate their likelihood to buy products and their credit profile.



Strengthen the relationship with current customers by increasing digital interactions with a high value-added service.



Align the sales and digital transformation strategies by facilitating a first online contact with SMEs.



Position the business at the cutting-edge of digital banking services for SMEs.

What is COACHSME?

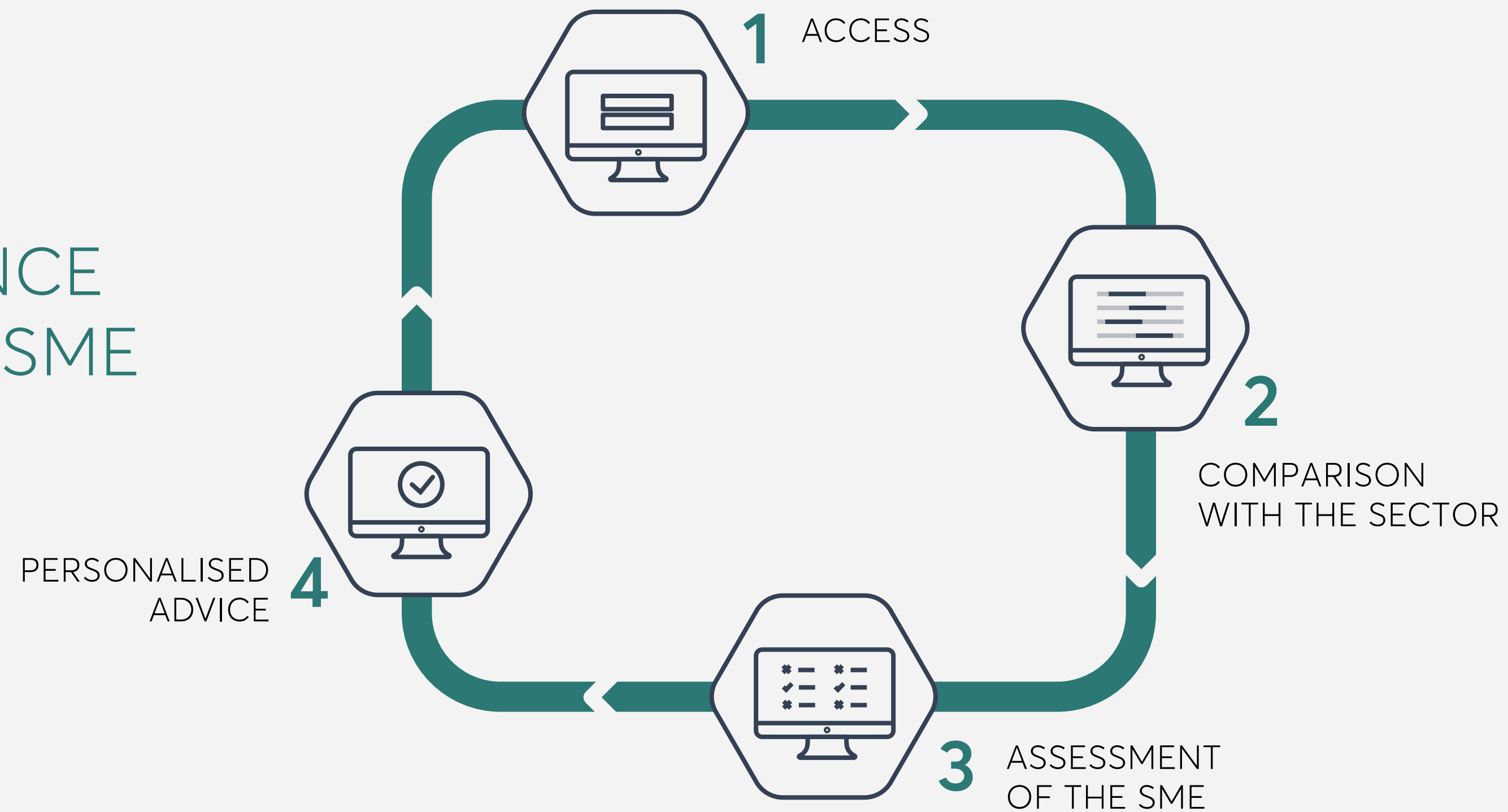
COACH SME is an **online application**, developed by INBONIS.

It automatically and instantly offers **SMEs** an assessment of their financial situation, a comparison with their sector and advice on improving their management.

It provides **financial institutions** with key data on each user, a calculation of their likelihood to consume financial products and a preliminary assessment of their risk profile.

How does COACHSME work?

A DIGITAL EXPERIENCE FOR THE SME



B INTELLIGENCE FOR THE BUSINESS



AUTOMATIC
REPORTING

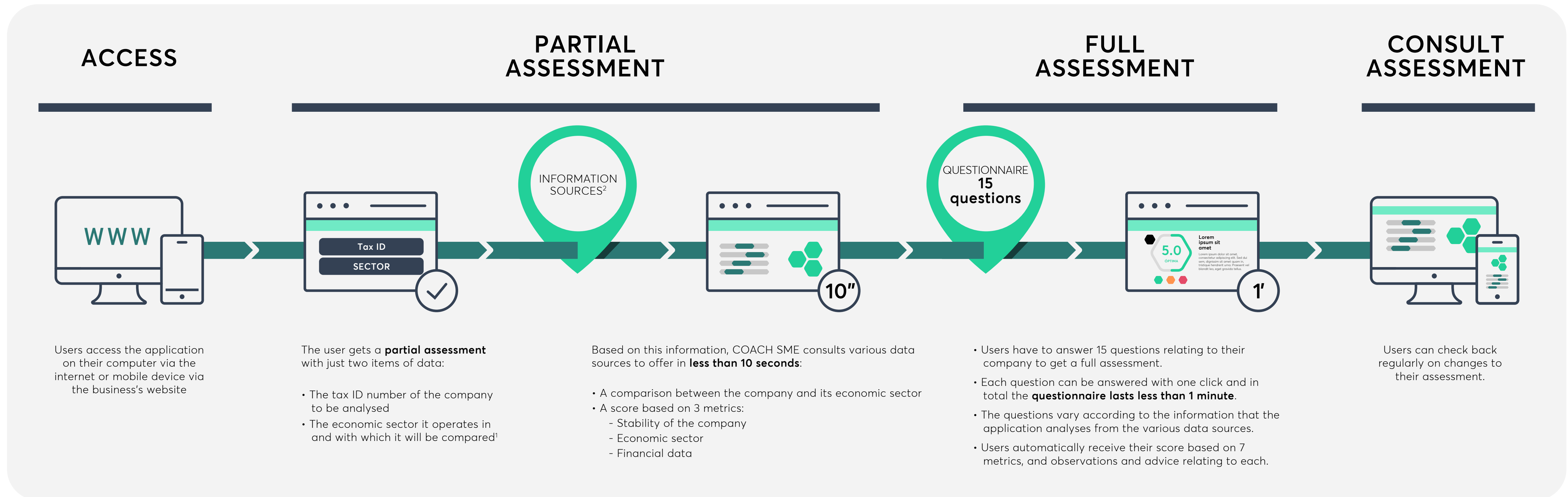
A

Positive digital experience for the SME



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Interaction with the SME



(1) INBONIS provides users with a list of activities to make their searches easier and improve segmentation.

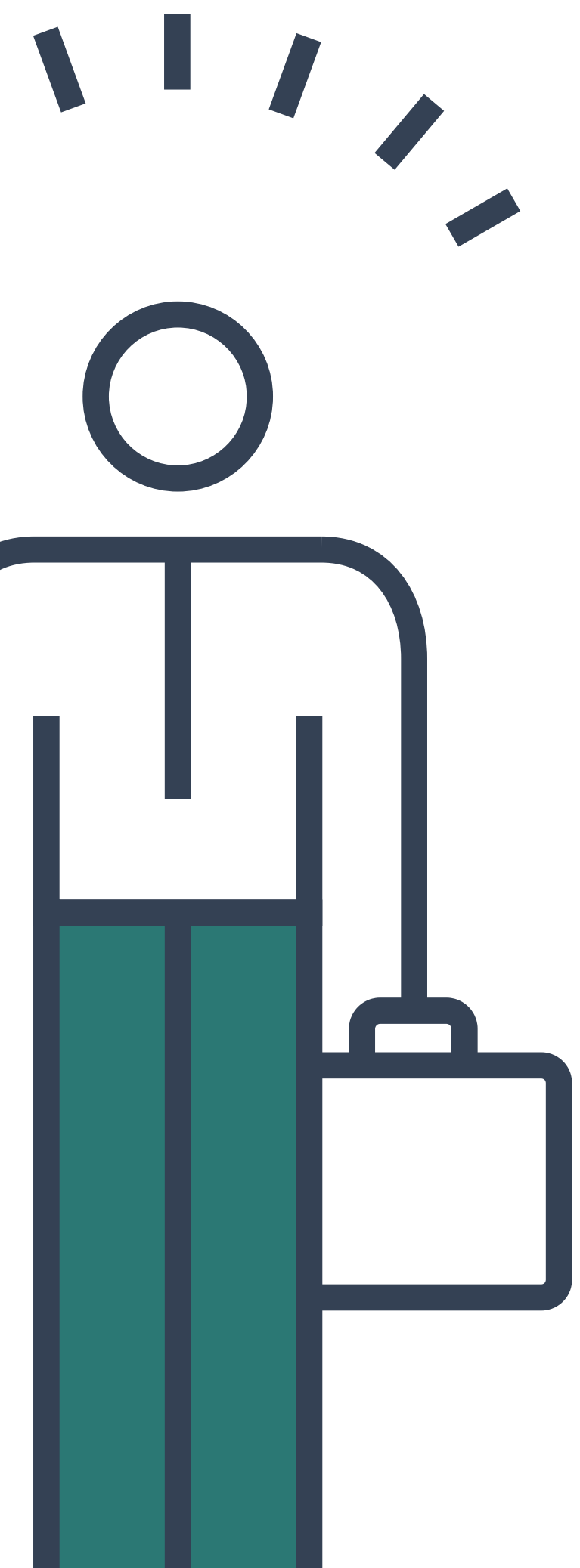
(2) Information sources: European Central Bank, National Trade Register, National Statistical Office, INBONIS.

What does the SME* get?

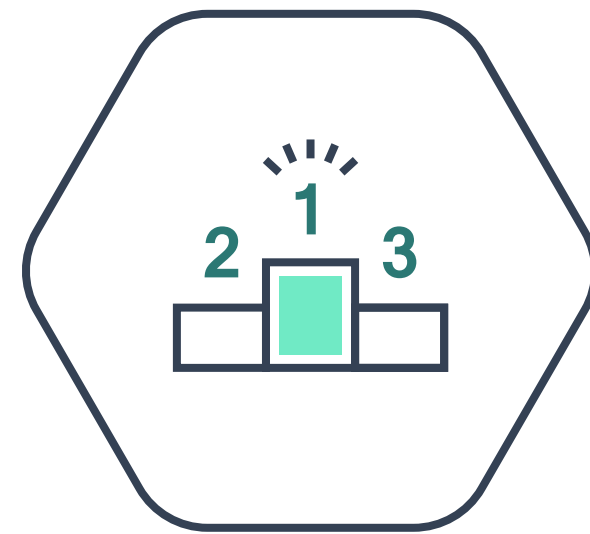
- 1 Its strengths and weaknesses compared with its sector and competitors
- 2 Quantitative and qualitative assessment of the company
- 3 Score based on seven relevant variables
- 4 Assessment of its main strengths and areas for improvement
- 5 Personalised advice

(*) Service available to Public Limited and Limited Liability Companies with annual turnover of less than €10m, which have published annual accounts in the Trade Register, and which are covered by our supplier.

How is the information organised?



+



Comparison with the economic sector

- REVENUES PER EMPLOYEE
- GROWTH
- RETURN ON SALES
- RETURN ON ASSETS
- LIQUIDITY
- SOLVENCY
- INDEBTEDNESS

Scores based on 7 metrics

- QUALITY OF THE BUSINESS
- STABILITY OF THE COMPANY
- MANAGEMENT TEAM
- IMPACT AND REPUTATION
- FINANCIAL DATA
- INDEBTEDNESS
- ECONOMIC SECTOR

And for each metric...



Shows the analysed variables



Generates personalised advice

B

Intelligence for the business



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What does the business get?



ID data on
each SME

+



Quantitative data
on each SME

+



Qualitative data
provided by the user



Likelihood
to buy
financial
products



Assessment
of SME risk
profile

Data reported to the business



Control panel with access to a paginated table including the following data*

1. Company name
2. Postal code
3. Economic sector (stated)
4. Year of establishment
5. Last year's sales
6. Credit profile
7. Likelihood rating

Link to the summary of each request which consists of:

- Results of the 7 variables
- Table with the SME's questions and answers
- Predicted changes in defaults in the sector

(*) Option to export to CSV file.

User licences



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How can my business offer COACHSME?

Option No.1

ANNUAL
"EXPRESS"
USER LICENCE

Includes:

- Use of the application for one year with no need for integration into the client's systems.
- Customisation of the application design with the client's corporate colours and logo*.
- Updating of sources and databases
- Continuous updating of algorithms.
- Technical support with rapid incident response.
- Dedicated server and database**.

(*) Shall include the wording "Powered by INBONIS".

(**) Inbonis uses secure servers belonging to Amazon Web Services and hosted in the European Union.

How can my business offer COACHSME?

Option No.2

ANNUAL
"A LA CARTE"
USER LICENCE

Includes:

- Adaptation of questions and templates.
- Integration into the client's servers*.
- Private label.
- Training to use the application.

(*) INBONIS provides an API and the necessary technical documents.

INBONIS

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