

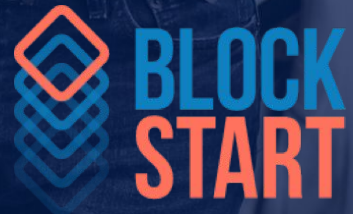


Infidia

Seamless Invoice Verification for Invoice Financing

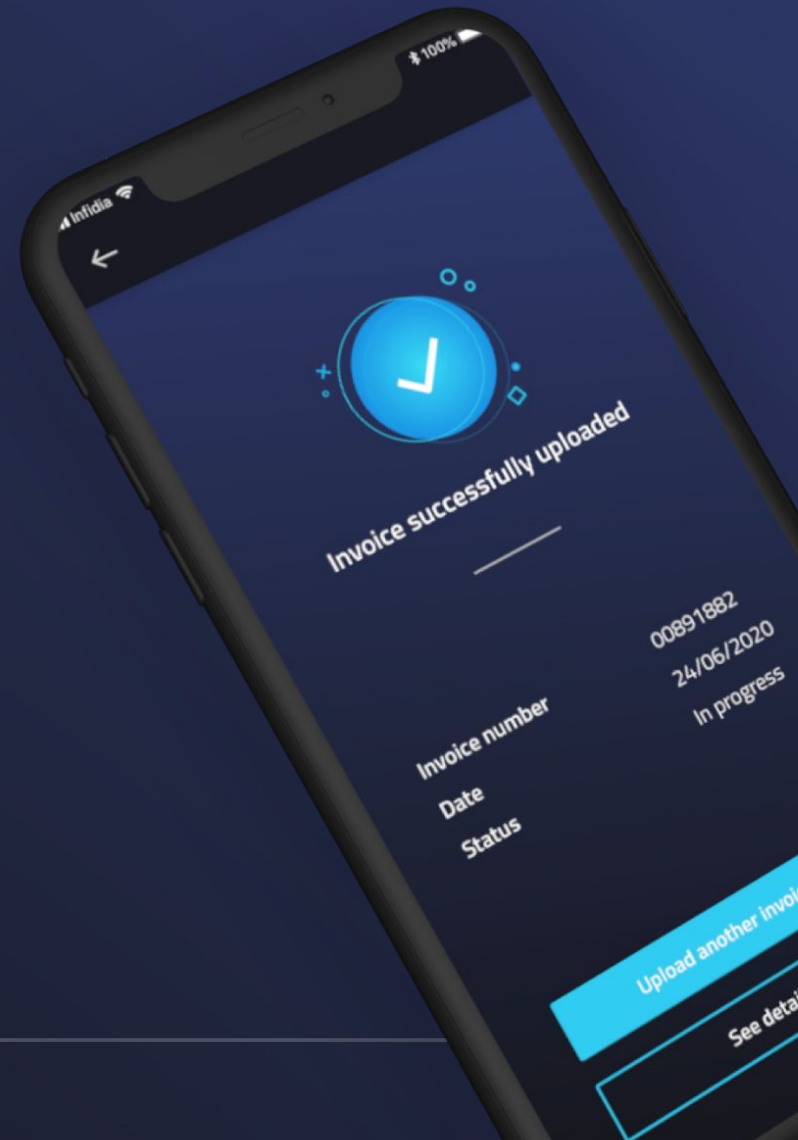


This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No. 828853



Invoice financing

short-term crediting method
against unpaid invoices, that helps
businesses to improve cash flow.



Who needs Invoice Financing?



Small
Manufacturers



Logistics
Companies



Distributors/
Importers



...with 15-60 days
payment terms

Problem

Due to **LACK OF TRUST** invoice financing is accessible only to a few.

1

Fraudulent invoices
*450 million/year
globally

2

Lack of credit
history data

3

High costs and
Extensive due
diligence process

4

Lack of Debt
confirmation by
Borrower's client

The Infidia Solution

Enabling **SEAMLESS FINANCING** and **OPTIMIZING** business processes.



SMEs

Financing & Light ERP



Infidia Platform

Invoice financing fees



Banks & Lenders

Scalable loans & New Clients

How it Works



Infidia Order Management
records all borrower's
transactions



Borrower request
financing



Lender reviews the
records and
approves the loan

Ideal Customer Profile

SMEs in Manufacturing, distribution & wholesale



B2B (for profit) founded
between 2010 and 2018,



Revenue below
€2 million per year



Up to 100
employees.



Invoice due date
over 15 days

Defining the ideal customer is the result of
BlockStart mentorship in the Prototype phase.

Competitive Landscape

We are the only automated solution specialized for micro transactions, in manufacturing, wholesale and distribution!



infidia

Automated solutions

FOXCONN

HSBC 

ING 

Smaller transactions (SMEs friendly)

Large transactions (auto, oil, shipping)



 FINTURI

 PayPie

 Investly

Service-based



infidia

Why we are better

We are the only solution that also records processes preceding invoice creation.



ADDED VALUE



LOWER RISK

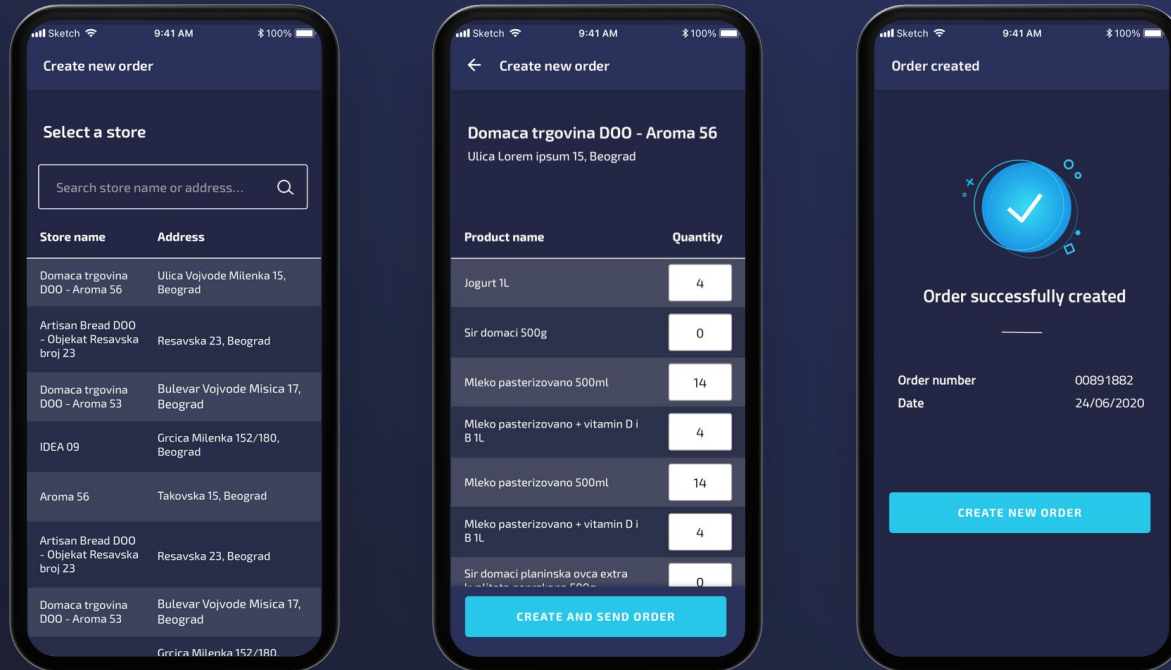


SCALABILITY



EXPERIENCE

Infidia Order App is a **sales tool** that increase salesmen productivity + registers orders in blockchain

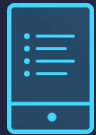


Our solution is built on **c.rda**
the technological infrastructure of **r3**. shared by
more than 300+ financial institutions worldwide.

Infidia Promo Video



Process Cross Section



Infidia Order App



Infidia Web App Platform

01 Infidia Order App

02 Infidia Platform

03 Access to Infidia Platform

User Personas:

- SMEs

Tech:

- Android App
- iPhone App

Tech:

- Permissioned Blockchain
- R3 Corda
- Smart Contracts
- P2P encryption
- Cloud

User Personas:

- Banks
- Other Lenders

Tech:

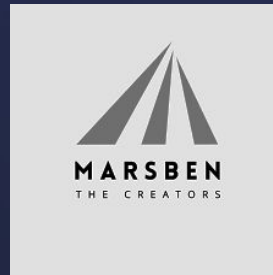
- API

Corda R3 + Blockchain benefits = Infidia

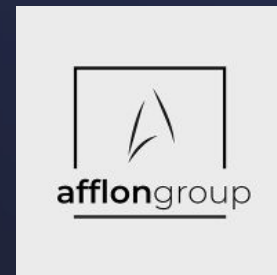


We have 10 SME users/testers

BlockStart testers



Outside BlockStart



Results of the Pilot stage/Lessons Learned



mBrainTrain

Evaluation of the specific KPIs and the approach to the banks



Bizbaz

Real example of the use of the Infidia Order in the retail stores



Marsben

Use case of the connection to the software solution used by many freelancers



Mlekara Petrov

Integration with their existing software for extracting the data to web app



Leste

Business case for notification system between borrower, lender and client.

Main **KPIs**

- Evaluate Adopters' business processes
- Identify **invoicing process**
- Agree upon preliminary steps to **integrate with existing software**
- Negotiation with **10 SME adopters**
- Making our SME Adopters **personalized solutions**
- Fine tuning of the **automation** based on the Adopters' feedback

Factoring Market



Global potential

€2,87T

current
market

€8T

in invoices
untapped



European Union

22,1

Million SMEs in
EU

65,5%

Share of the
global market

€889B

targeted EU
countries

€800M

beachhead
market

Business Model

1

Freemium

- The service is free
- The software "as is,"
- Possible paid customization
-

4

Invoice Marketplace Model

- Data analytics of favorable terms
- Banks compete for their future customers

2

Subscription Model

- A monthly subscription
- Steady cash flow

5

Data Model

- Data analytics of favorable terms

3

Funding Transaction Fee

- Percentage of the credit line approved
- The most viable source of Infidia income

Pricing

	Basic	Advanced	Premium
Free ordering app	Yes	Yes	Yes
Number of invoices / Loan amount per month	Up to 100 invoices or up to 10.000 €* 	Up to 3.000 invoices or up to 150.000 €* 	Get a quote
Support for the invoice uploads per month	19 €	150 €	Get a quote
Fee per invoice	0.15 %	0.1 %	Get a quote
Fee per invoice after the cap	0.2 %	0.15 %	Get a quote

Business and Product roadmap



The Team



Mirko Kiković

Co-founder and CEO



Dimitar Anastasovski

Co-founder and CTO



Milica Sokolović

COO



Nikola Dameski

Senior Product
Designer & UI/UX
Designer



Marko Pavlović MBA

Payments Innovation
Expert & Consultant



George Petrović

Blockchain Strategist
& Consultant



Vladimir Karatosić

Software Developer
Frontend



Toyin Okezie -MBA

Finance professional &
Consultant



Emil Panovski

Freelance QA
Software Tester



Joseph Mwadime

Freelance Software
Developer

Ask



Partnership/collaboration
with a bank or alternative
lender

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