Bankograph

Next-gen Micro and Small Business digital banking technology platform for Traditional Lenders

Meet **Next Generation banking technology platform** enabling working capital and instalment finance solutions for MSMEs
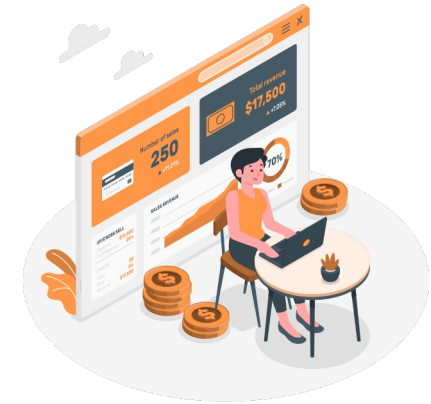
Bankograph

Why

To enable banks provide **fair and ethical funding services** to millions of Micro and Small Businesses worldwide

How

By creating **AI driven automated and flexible financing processes** around the needs of MSMEs which seamlessly comply with stringent banking regulations

What

Bankograph is a **next gen technology platform** which enables any traditional bank to launch white label MSME Banking Service across multiple digital channels

We are a diverse team that consists of experts in banking, payments, finance, and data science

Bankograph

ALEXANDER GOLD
CEO

Serial entrepreneur, Alexander has over 25 years in banking and asset management experience across Europe and Australia, His skillset is in cards payments, and complex financial product design

TRUONG' NGUYEN ANH THY
COO

Experienced business analyst and project manager with over, 18 years experience in banking software in Vietnam and internationally with BC and Techcombank

ALEXEY BOGACHEV
CTO

Bank data strategist with 25+ years of data management & architecture, 20 + successful, banking projects globally, including senior roles at iBM and more recent roles in Vietnam

ANTON PEKICHEV
VP of Digital Product

Experienced data scientist with over 15 years experience in developing AI solutions for banks and microfinance, companies with specific focus on credit risk management in Home Credit Vietnam

MANOJ CHERI
VP of Payment Processing

Experienced sard professional with over 30 years of bank management across Asia and Middle East. He held positions of head of card processing at National Bank of Kuwait and National Bank of Oman

HAI HANG TUAN
VP of Tokenization Services

12 years of experience in developing Financial Applications and have strong domain knowledge in financial system such as Payment Gateway and Core Banking

Traditional Banks currently are not able to provide sufficient funding to MSMEs

Bankograph

$5.2 Trillion

Gap in funding

More than 40% of Micro and Small Businesses globally have unmet financial needs.

This is a **major problem** because more than 80% of jobs originated by them.

It is challenging for the banks to work with MSMEs

- Insufficient financial details requiring extra data, reporting, and audit

- Difficulty predicting future cash flow and business model sustainability
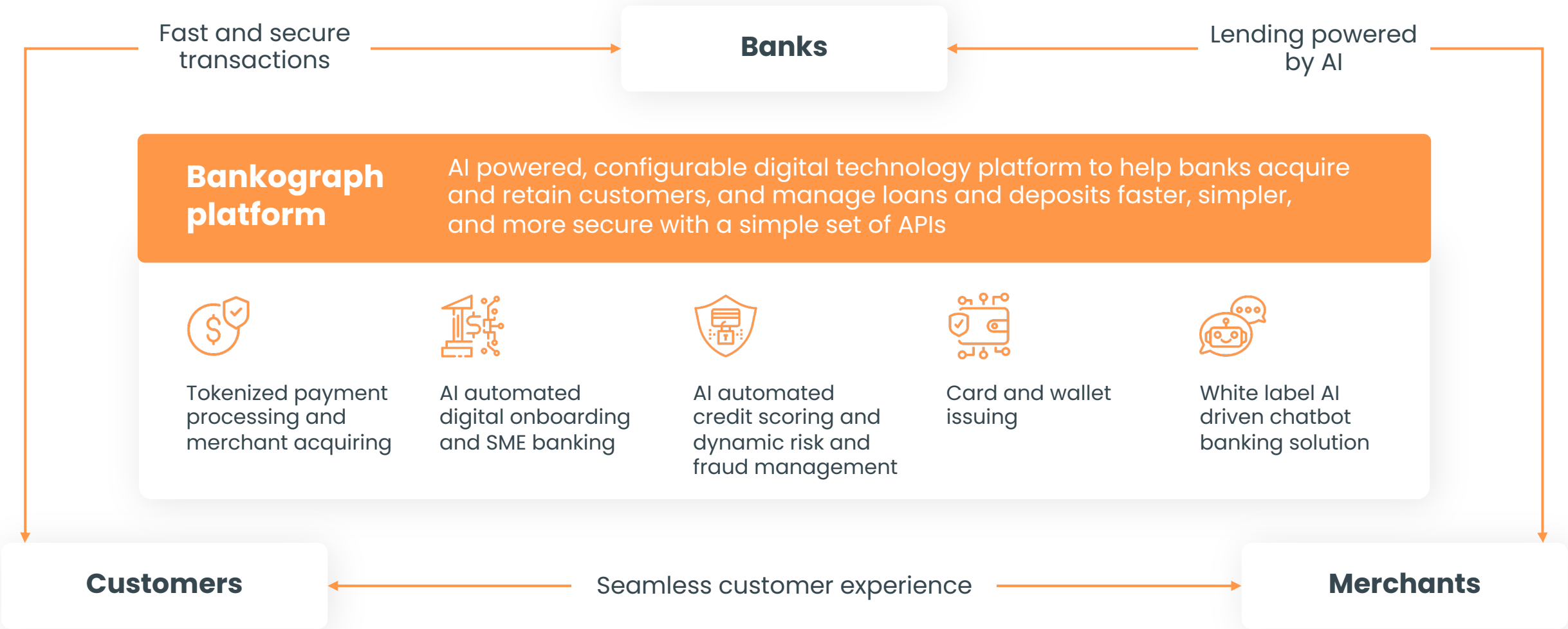
- Lack of collateral

- Problem loan management

Bankograph bridges the gap between Banks, MSMEs and Customers by providing AI-powered solution to make their interaction seamless

Bankograph

Fast and secure transactions

Banks

Lending powered by AI

Bankograph platform

AI powered, configurable digital technology platform to help banks acquire and retain customers, and manage loans and deposits faster, simpler, and more secure with a simple set of APIs

Tokenized payment processing and merchant acquiring

AI automated digital onboarding and SME banking

AI automated credit scoring and dynamic risk and fraud management

Card and wallet issuing

White label AI driven chatbot banking solution

Customers

Seamless customer experience

Merchants

We created **configurable solutions and delivery chanels** to cater to various demands of customer groups

Bankograph
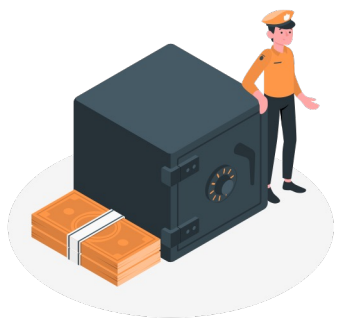
Conventional Finance

For traditional banking

White label Mobile Banking SuperApp

For millennial customers
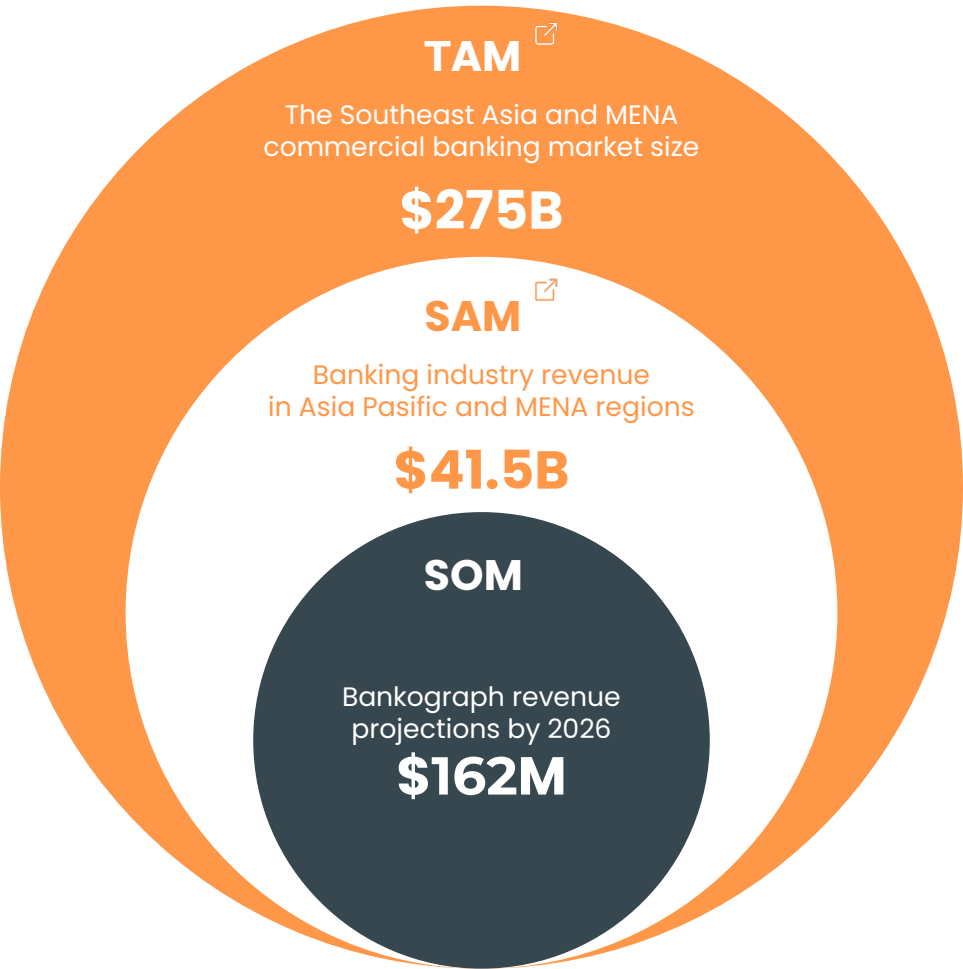
Ethical Finance

For Islamic banking

Messenger Banking without App

For Gen-Z customers

6

We launch on the evolving market with extraordinary potential in the digital banking transformation

Bankograph

TAM
The Southeast Asia and MENA commercial banking market size

$275B

SAM
Banking industry revenue in Asia Pasific and MENA regions

$41.5B

SOM
Bankograph revenue projections by 2026

$162M

Market trends:

The Southeast Asia commercial banking market **is expected to grow** with CAGR of 18.3% until 2031 to reach $16.3B

77.4% of total income of commercial banks in MENA region comes from the **loan business**

The digital leaders of tomorrow in Asian banking could deliver up to 4% to 5% **higher returns on equity** by 2025, vs. the sector's slow adopters

More and more customers in MENA region getting accustomed to **digital mode of interactions**, and banks consider this to be the opportune moment for pushing their digital agenda

Bankograph is at the forefront of banking industry which is rapidly shifting towards data-driven value and omnichannel user experience

Bankograph

90% of checking account consumers ages 18–34 being comfortable **interacting with a bank on a messaging app**

Advanced data analytics form the cornerstone of superior customer experience, and many banks now focus on data as a core enterprise asset
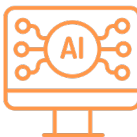
80% of banks recognize the benefits of AI in data collection, real-time analysis, risk management, data enrichment and security

Bankograph USP is creating new revenues built on **best practices** in **payment processing** and **lending automation**

Bankograph

Payment processing companies

stripe Square ips ĐUE

PayPal payline CAYAN

Bankograph

Our USP is a revenue as a service, and use our technology, compliant processes and infrastructure to achieve the revenue generating outcome

Other SAAS or PaaS companies offer banks either services or back-end business process outsourcing

2c2p fiserv.

newgen Ui Path abrigo
make big things happen.

GPS
global processing services

paymentology

finflux FINTECH MARKET

Payment issuing solutions

Lending automation software solutions

We bring value to all parties in our solution ecosystem

Bankograph

Merchants / MSMEs

Goals:

- Improve customer experience
- Maximize sales
- Get access to bank loans to grow their businesses

Bankograph value:

- Easily integrated advanced mechanics to **boost merchant sales** and **create easier payment journeys, online and in-store**
- Bankograph ML algorithms helps to **study consumer insights**, **analyze and predict buying patterns** and **preferred payment methods**
- Merchants have access to Bankograph banking partners who stand ready to **provide working capital finance solutions**

Banks

BANK

$$$

Goals:

- To grow customer base
- To secure transactions
- To make credit decisions more efficient and fast
- To launch new products and engage customers

Bankograph value:

- **New methods of acquiring and retain customers** (e.g. messenger bank, instant virtual credit card issuing, a Software POS, and a BNPL-enabled payment gateways)
- Enables your bank to **make decisions based on data**, deliver **instant pre-approvals**, **automate processing tasks** with data-driven workflows
- **Omnichannel reminders** (Chatbot) integrated with borrowers calendar and **cross-sales algorithm** with intuitive AI-powered decision engine
- **Our platform makes all interactions secured on a core level** with infrastructure and security and peripheral security systems
- Configurable data driven tools enables **banks to launch a new product in weeks**

We tailor our product to provide unique value for each client
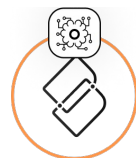
Bankograph

01
Bank integrates with us

02
Bankograph drives customer acquisition

03
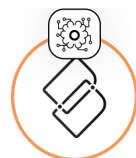Customer makes digital application for a loan

04
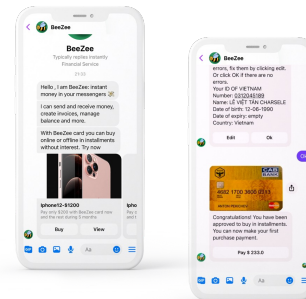Bankograph evaluates for instant pre-approval

05
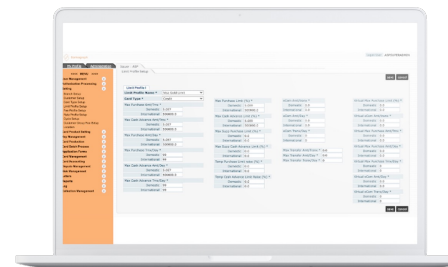Bank underwrites and delivers the loan
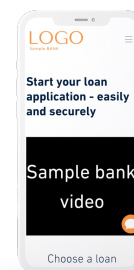
06
Bankograph manages loan servicing process

White label products:

- Messenger bank
- Chat bot
- Mobile Bank
- Instant Credit Card
- BNPL Payment Gateway
- Islamic BNPL
- Digital Mortgage

Managed services suite:

- Customer acquisition
- Application processing
- Scoring
- KYC
- Card issuing
- Payment processing
- Loan servicing

Banko Platform:

- Card Management Engine
- Loan Origination Engine
- Customer Service Engine

Bankograph has gained significant traction and recognition in the fintech industry

Bankograph

Bankograph started in 2019 as a card issuing processing company and is an operator of its own end-to-end PCI-DSS Certified Processing Company

Our Industry Awards

Bankograph has been recognized among **10 Digital Banking Technology Providers** by CIO Review Magazine and has been accepted into Qatar Fintech Accelerator

Our Technology Partners

mastercard · VISA · UnionPay 银联 · FPT Telecom

rackspace · outsystems · modirum

Our Banking Partners

CAB BANK · HDBank · SME BANK · flywallet

Our competitive strength is that we own IP and can adapt our business to any market conditions and customer needs

Bankograph

RaaS Model

Bankograph becomes a technology partner of the bank and manages white label products

PaaS Model

Bankograph provides its platform infrastructure for the bank on a Subscription basis

Licensing Model

Bank buys the Bankograph license for the software implementation and support

Our scalable revenue model allows us to grow 2.5X annually showing great opportunity for investment

Bankograph

Unit Economics

Account Management
$5 per year / account

Credit Processing
2% per disbursement

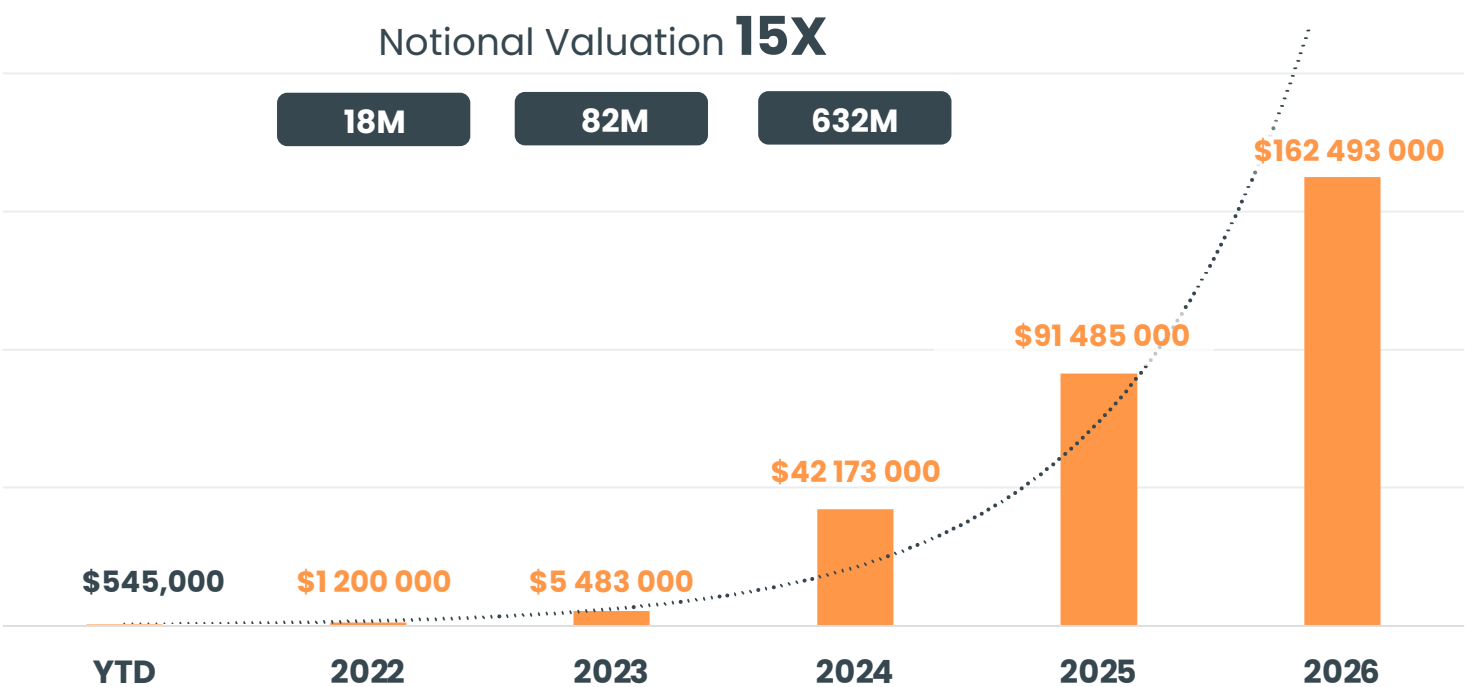**Software Integration**
$1,000 per man-day
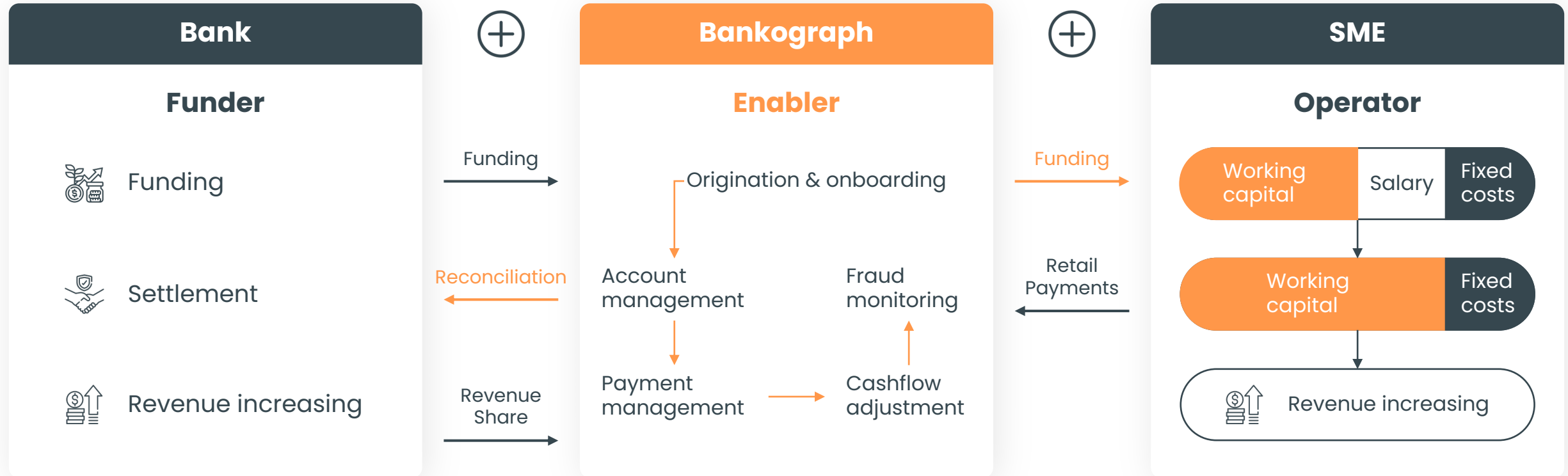
Revenue projections, $
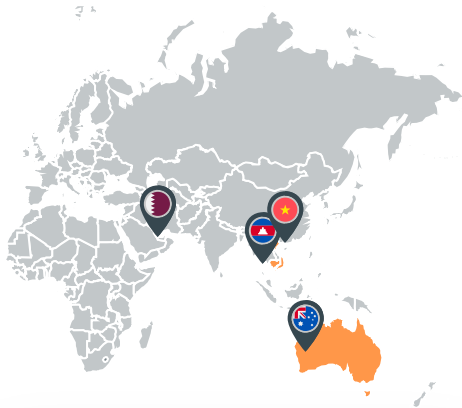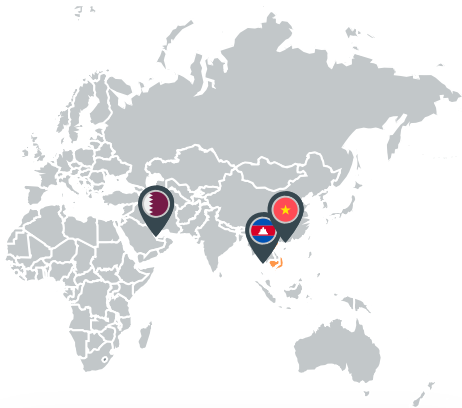
2.5X yearly growth

Notional Valuation **15X**

| 18M | 82M | 632M |

			$162 493 000
		$91 485 000	
$42 173 000			

$545,000 $1 200 000 $5 483 000

| YTD | 2022 | 2023 | 2024 | 2025 | 2026 |

Revenue as a Service (RaaS) infographics

Bankograph

Bank		Bankograph		SME

Bank — Funder

- Funding
- Settlement
- Revenue increasing

Bankograph — Enabler

Origination & onboarding

Account management

Payment management → Cashflow adjustment

Fraud monitoring

SME — Operator

Working capital | Salary | Fixed costs

Working capital | Fixed costs

Revenue increasing

Funding

Reconciliation

Revenue Share

Funding

Retail Payments

We have a **solid growth plan** of expansion to the **markets with high potential**

Bankograph

Phase 1 (Q2 2022)

- Launched issuing processing in Cambodia
- Launching payment acquiring and merchant acquisition in Cambodia
- Accepted by Qatar development bank accelerator, opening a company in Qatar through the Qatar financial Center

Phase 2 (Q4 2022)

- Platform launch in Vietnam
- Onboarding and sales in Vietnam
- Messenger bank product launch

Phase 3 (Q2 2023)

- Platform launch in Qatar
- Platform launch in MENA region and Australia
- Messenger bank product launch in Cambodia and beyond

We are asking for **$3.5M Seed Funding** with a plan of Series A in Q4 2022 or Q1 2023

15% Equity Offered   **221%** IRR

Round targets

Moving platform Processing Engine into the **private cloud** using partnership with Rackspace

Adding headcount to our team of payment processing specialists, software engineers and data scientists

Hiring a marketing team to design a **dedicated Enterprise sales and marketing strategy**
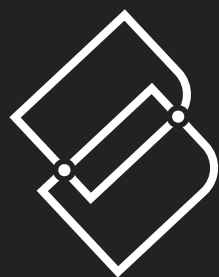
57%
Operations

29%
Infrastructure

14%
Sales and marketing

$ 3.5M

We want
to hear from you

Contact:
Alexander Gold | CEO and Founder

BANKOGRAPH PTE LIMITED

HO: SINGAPORE, CAPITAL TOWER, 168 ROBINSON RD, L20, 068912

BANKOGRAPH VIETNAM: 39, STREET DISTRICT7, HCMC,VIETNAM

BANKOGRAPH CAMBODIA: CANADIA BANK TOWER, 118, SUITE 315, MONONG BLVD, PNOM PENH, 120211, CAMBODIA

EMAIL: ALEX.GOLD@BANKOGRAPH.COM