



# SEF LINK

Application for financial monitoring, faster collection of receivables from customers and access to finances.



# 01 CHALLENGE

The main challenge for small business owners is the collection of receivables from customers and insolvency

**82%**

Businesses that go out of business failed because of cash flow problems

**54%**

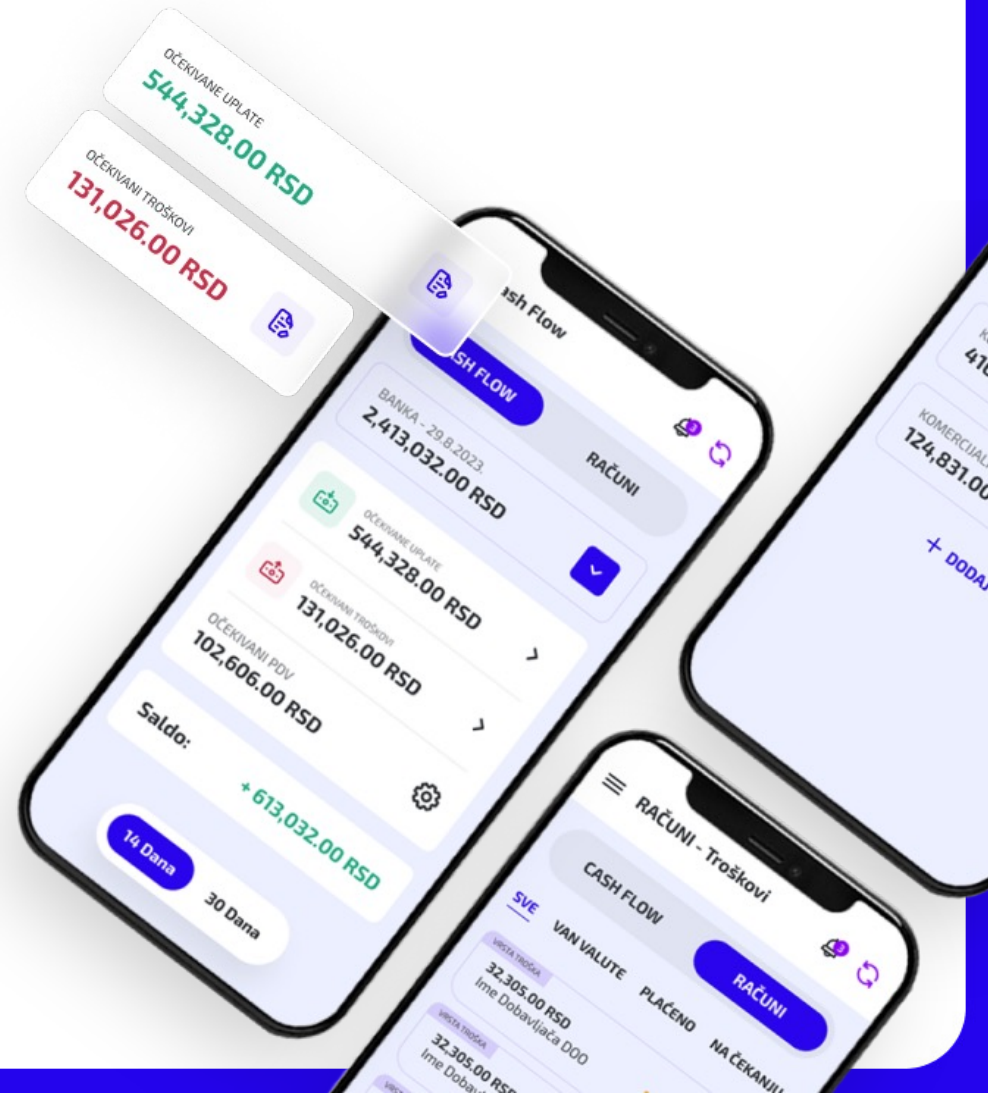
Of all invoices are paid late

**5%**

Of SME invoices are written off as bad debt

**0,2%**

Small businesses using Factoring



## 02 SOLUTION

Application for comprehensive electronic financing. Offering users financial monitoring, faster collection of receivables from customers and access to finances.



### Receivable management

Monitor and manage your receivables for better Cash flow



### Convert invoice into cash

Send your invoice to factoring company via SEF LINK



### Invoice payment on a go

SEF LINK is connected to mBank application



### Cash flow forecast

Plan your budget more accurately based on real cash flow data



### Factoring marketplace

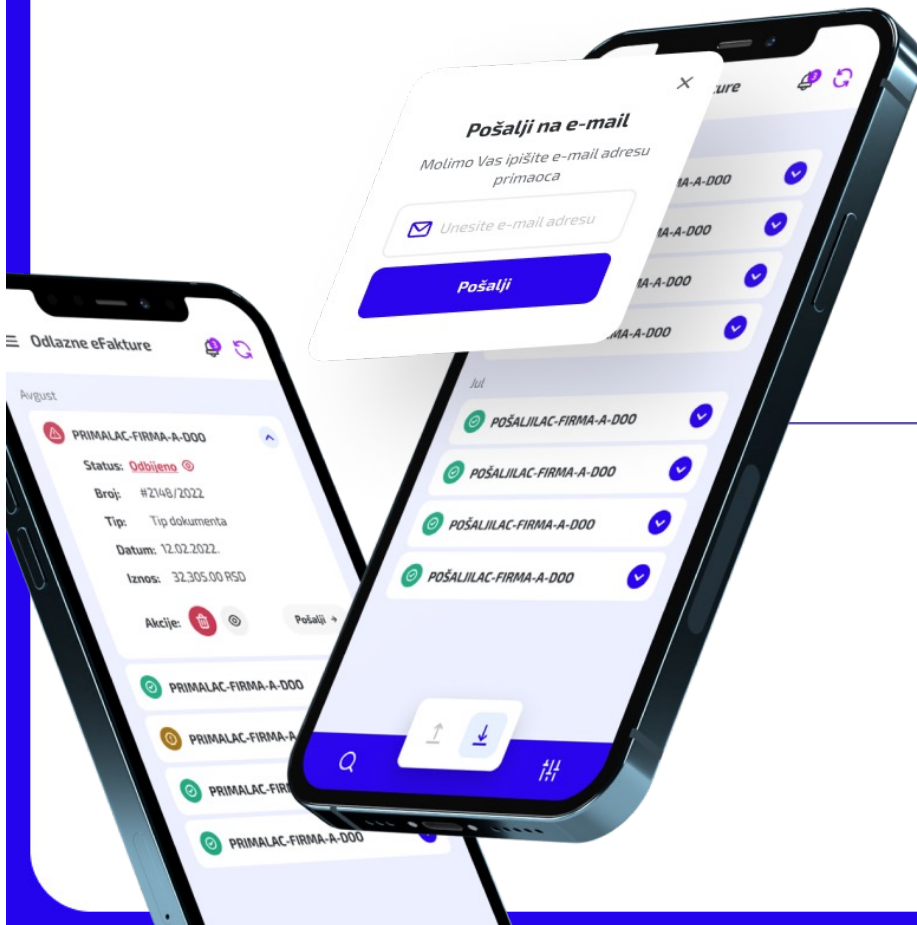
Get offers from multiple factoring companies



### Manage e-Invoices

Track, approve and send e-invoices from your phone.

## 03 ANDROID & IOS APPLICATION



### E-INVOICES

Users can manage their e-invoices from their phones, they can easily and fast track/monitor status of e-Invoices, approve and forward them.

### CASHFLOW FORECAST

A view into future incomes and expenses. Users will know where they stand with their finances and also they will be able to take appropriate actions to maintain their financial stability.

### FACTORING

Receive your cash earlier with factoring financing. SEF LINK is a marketplace for factoring companies.

## 04 E-INVOICES



eInvoices Management



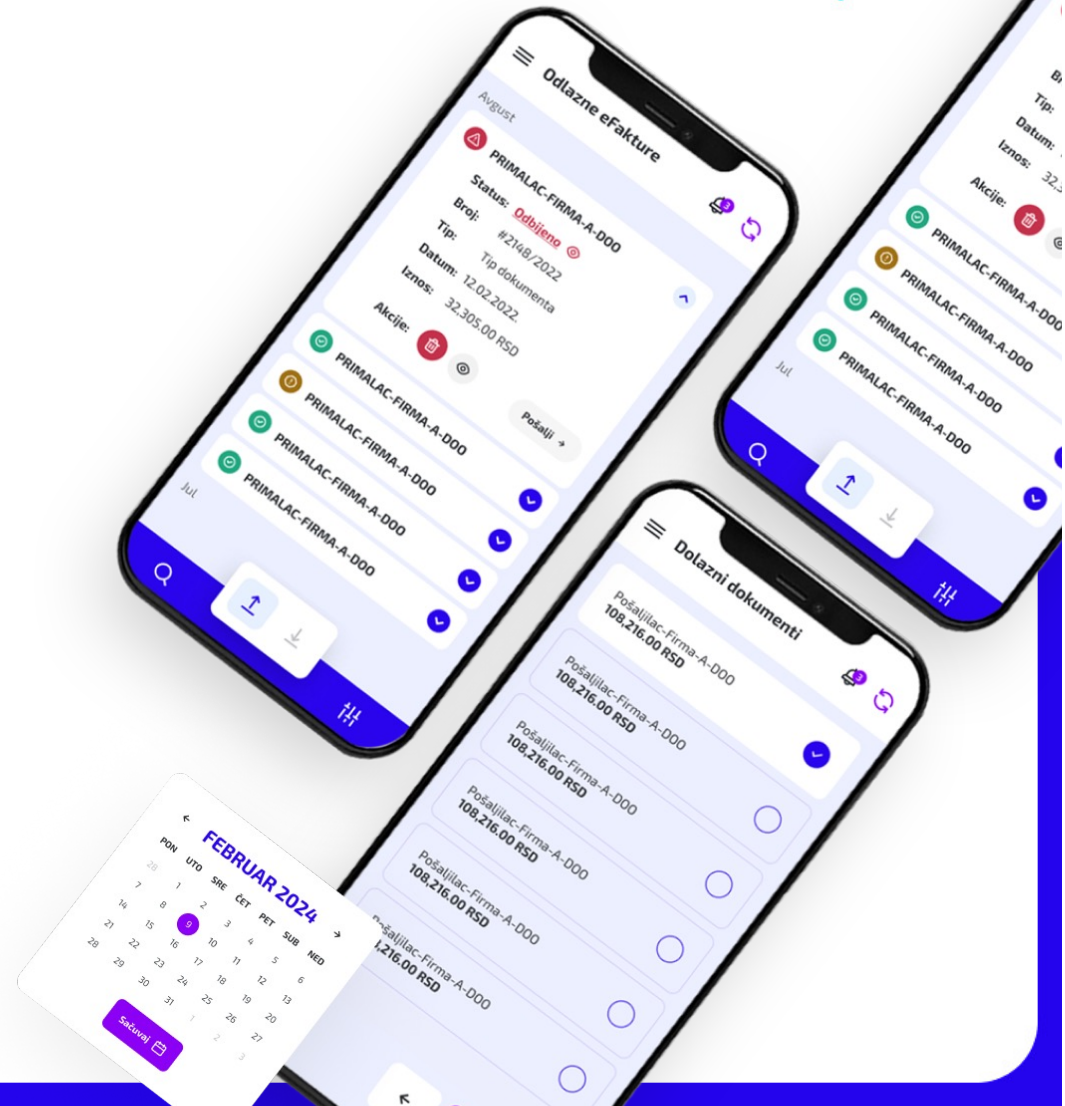
Approve or reject invoices with one click



Quick search and filter



Share with your accountant





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# CASH FLOW



Receivable management



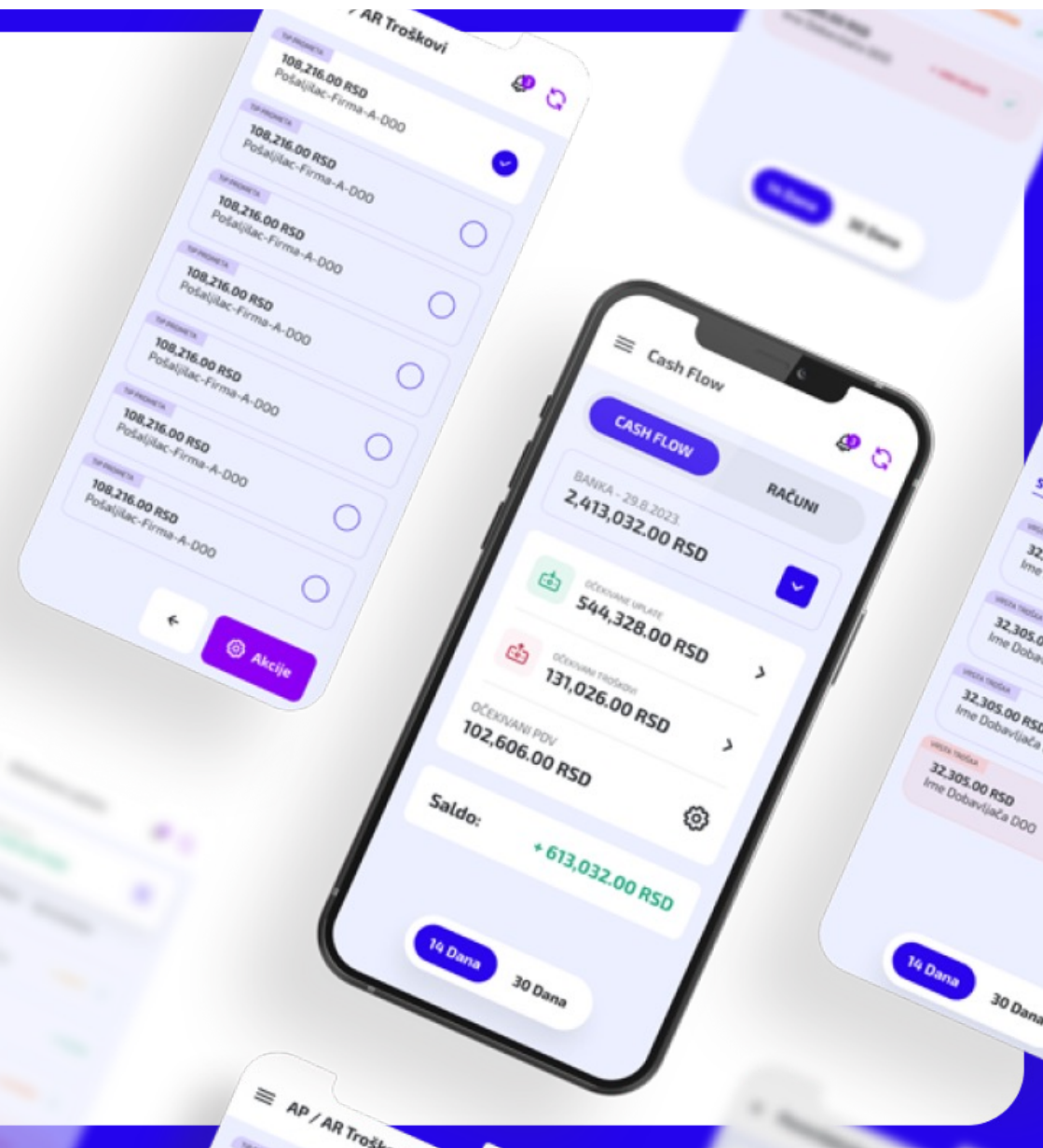
Better budget planning



Cash flow monitoring



Time saving



# 05 CASH FLOW

Your bank balance

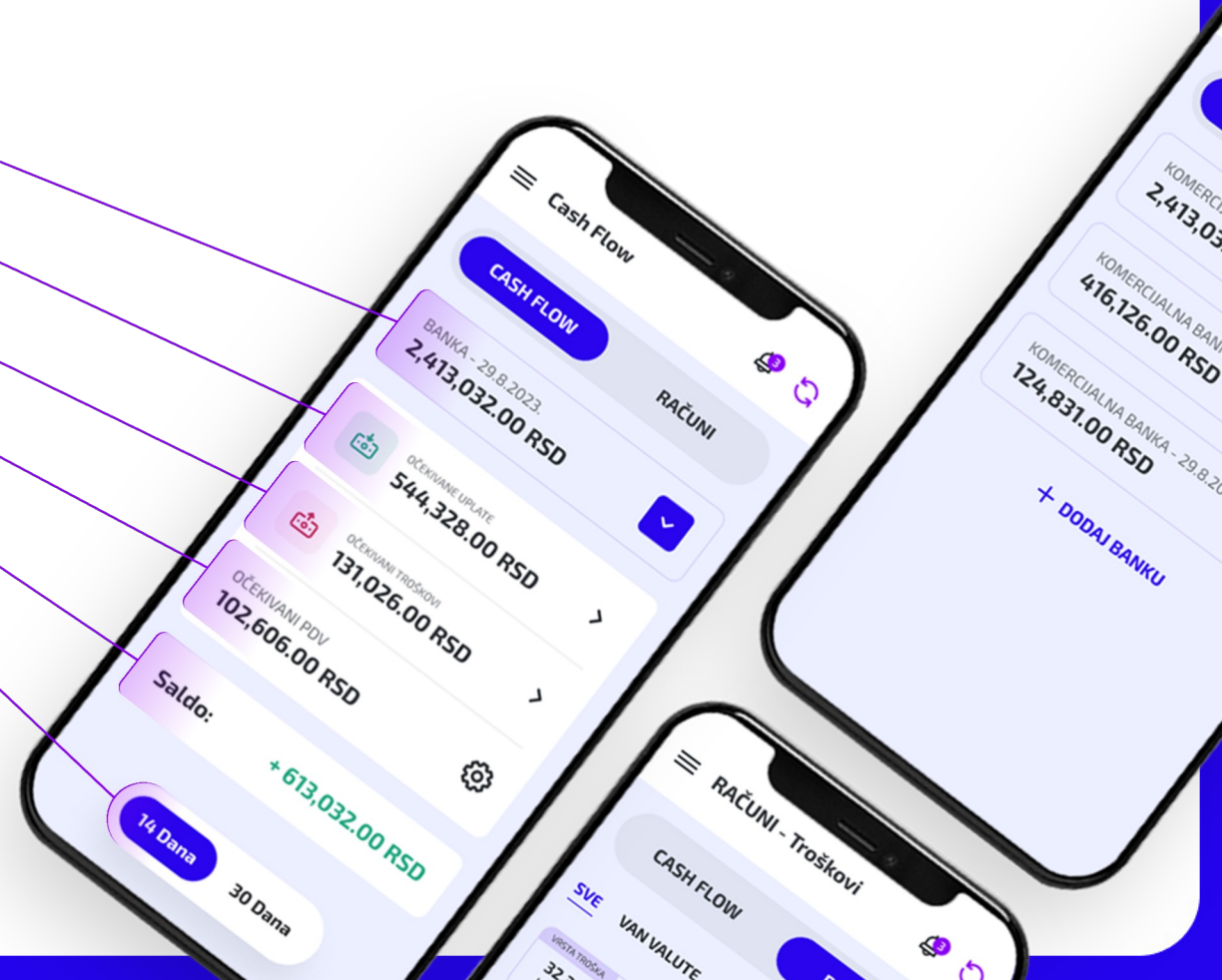
Accounts receivable

Accounts payable

Expected VAT

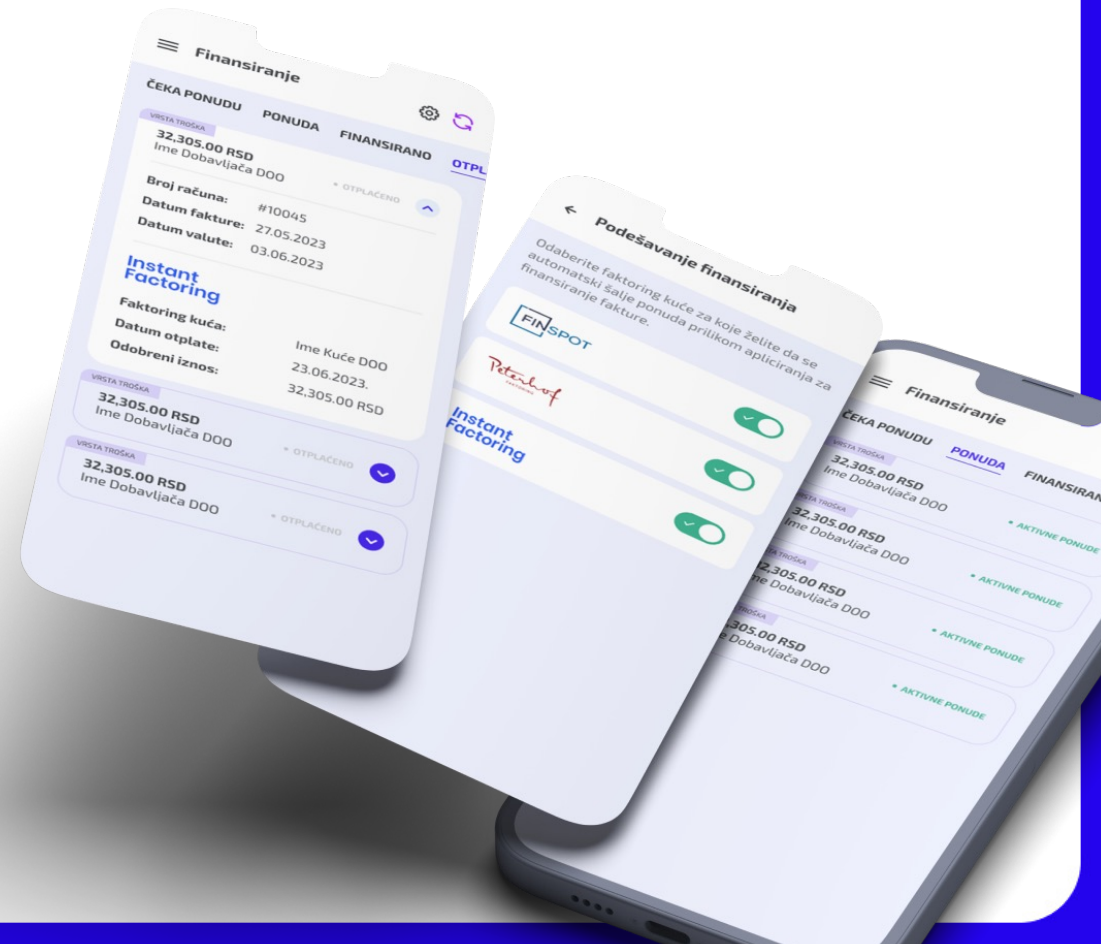
TOTAL BALANCE

14 or 30 days forecast



## 06 FACTORING MARKETPLACE

- ✓ All Factoring companies in one place
- ✓ Choose which ones to work with
- ✓ Automate invoice financing
- ✓ View all factoring offers
- ✓ Choose the one that suits you best
- ✓ Money in your account within 24hrs
- ✓ Improve liquidity





## 06 FACTORING COMPANIES

FINSPOT



Instant  
Factoring



Peterhof  
FAKTORING



digitalni  
faktoring





**THANK  
YOU.**

