

Discussion panel:

**How GenAI Changes
the Receivables
Finance Industry**

The logo for WVCC '24 CONF is contained within a white circle. It features the text 'WVCC' in a stylized font where the 'W' and 'V' are blue, the 'C's are orange, and the 'C' is red. Below this, 'CONF' is written in blue. To the right, a large '24' is written in blue.

**WVCC '24
CONF**

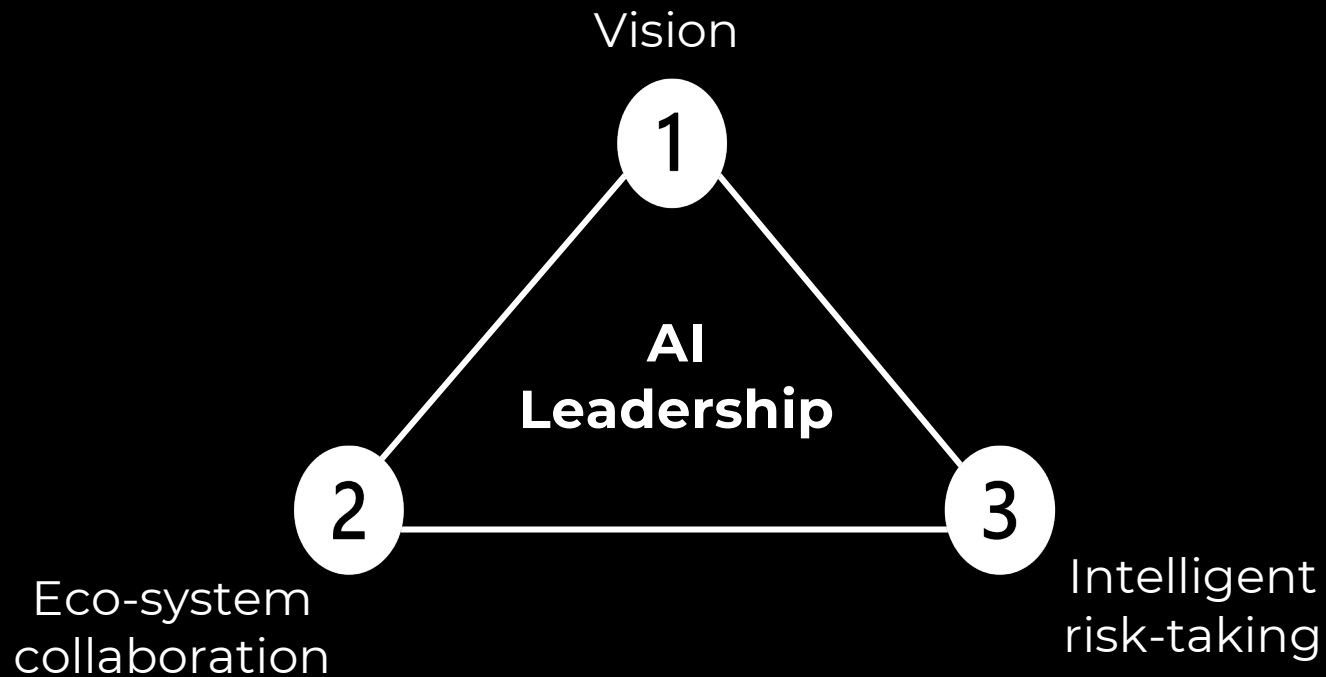
Part 1:

**How to get started
with GenAI?**

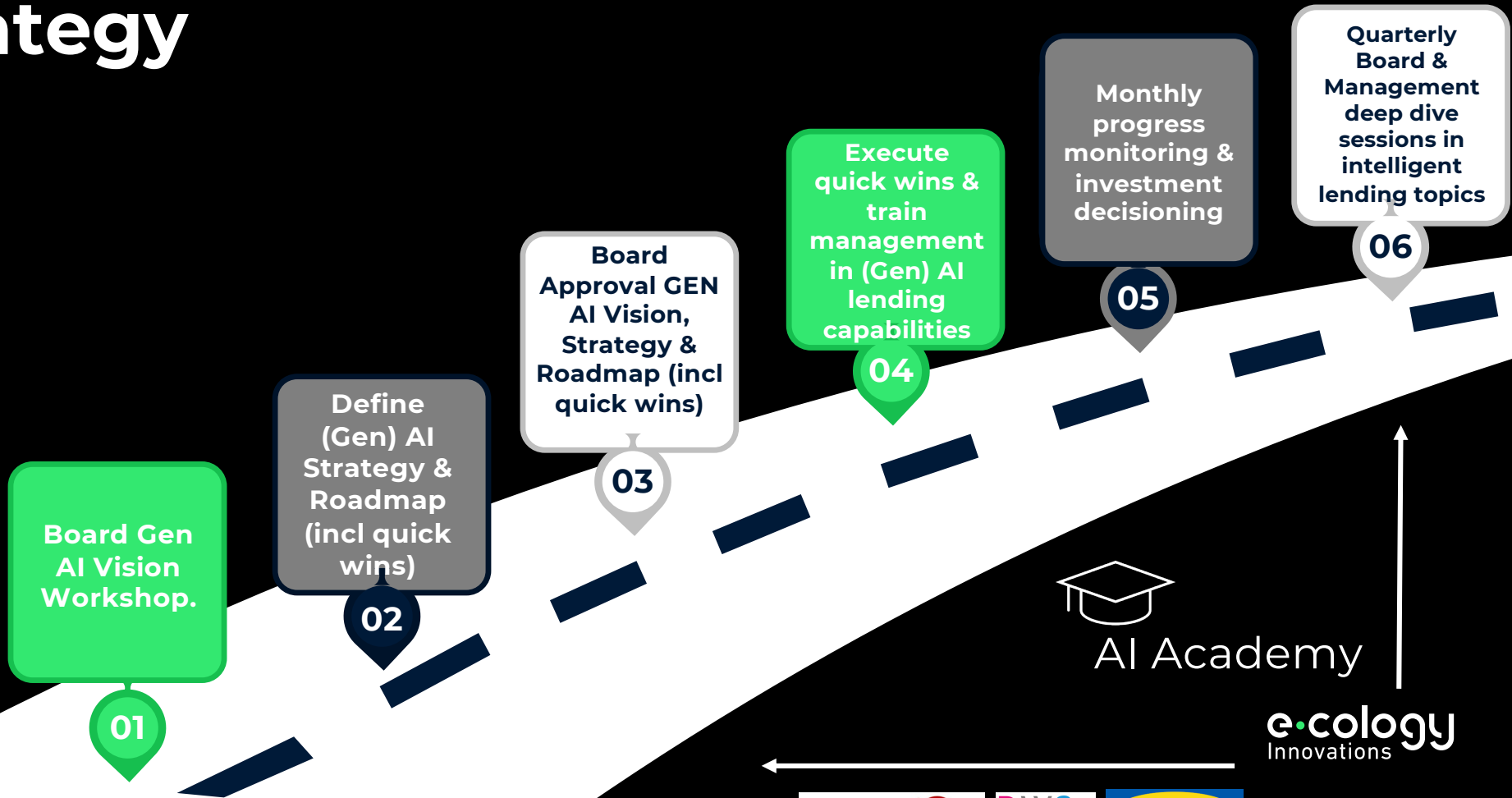
The logo for WVCC '24 CONF is contained within a white circle. The text 'WVCC' is on the top line, with 'W' in blue, 'V' in purple, 'C' in orange, and 'C' in red. The text 'CONF' is on the bottom line in blue. The year '24' is on the right side in a large blue font.

**WVCC '24
CONF**

How to get started?



Step 1: Define Smart Lending Vision & Strategy

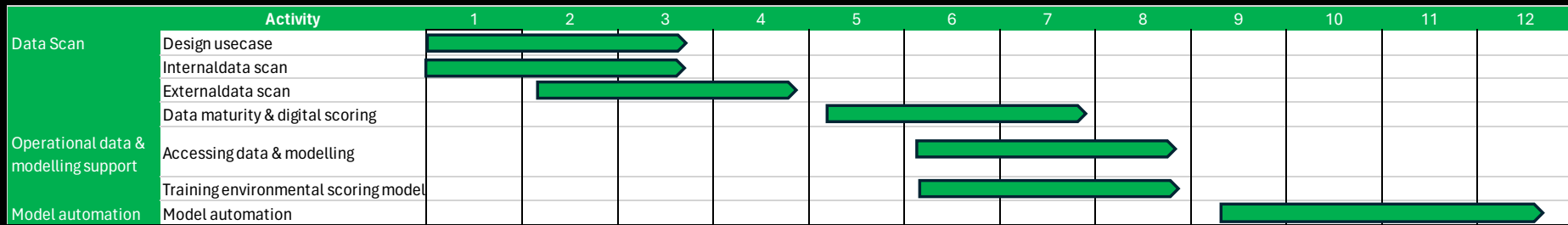


Recent customers:



e.cology
Innovations

Step 2: Usecase Driven Data Maturity Scan



Recent customers:



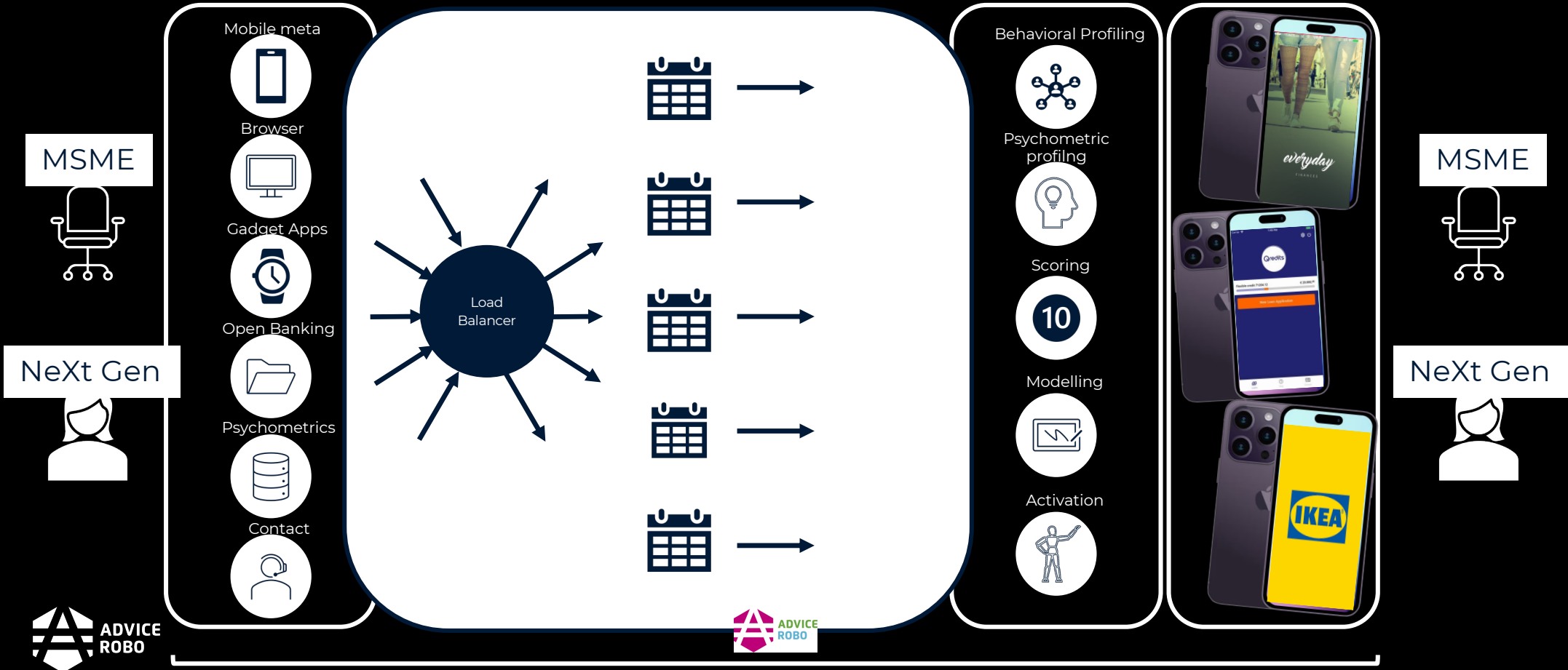
Step 3: Build Micro-Personalized Use cases

Real-time Data Sources

Digital Data Pipelines

Data Modelling

Robo Advice SDK's



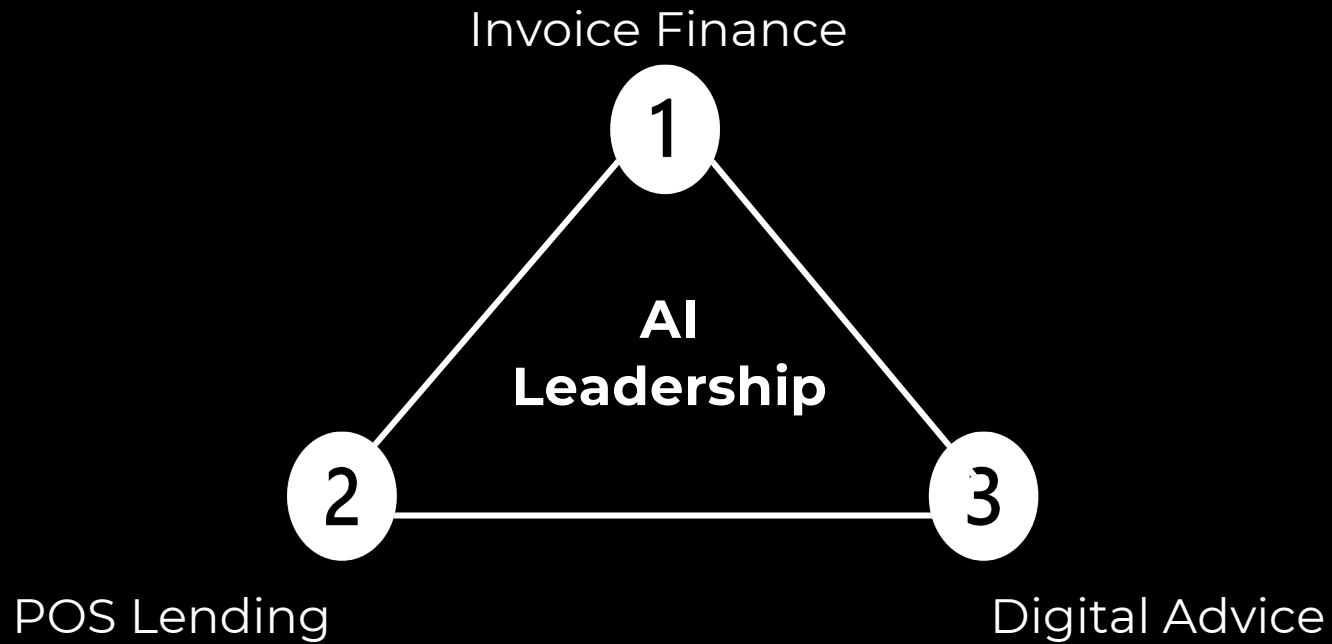
Part 2:

**Narrowing the use
cases**

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Use cases



Step 3a: Build Use case Invoice Finance

Usecase: Accelerate MSME invoice-finance conversion rates

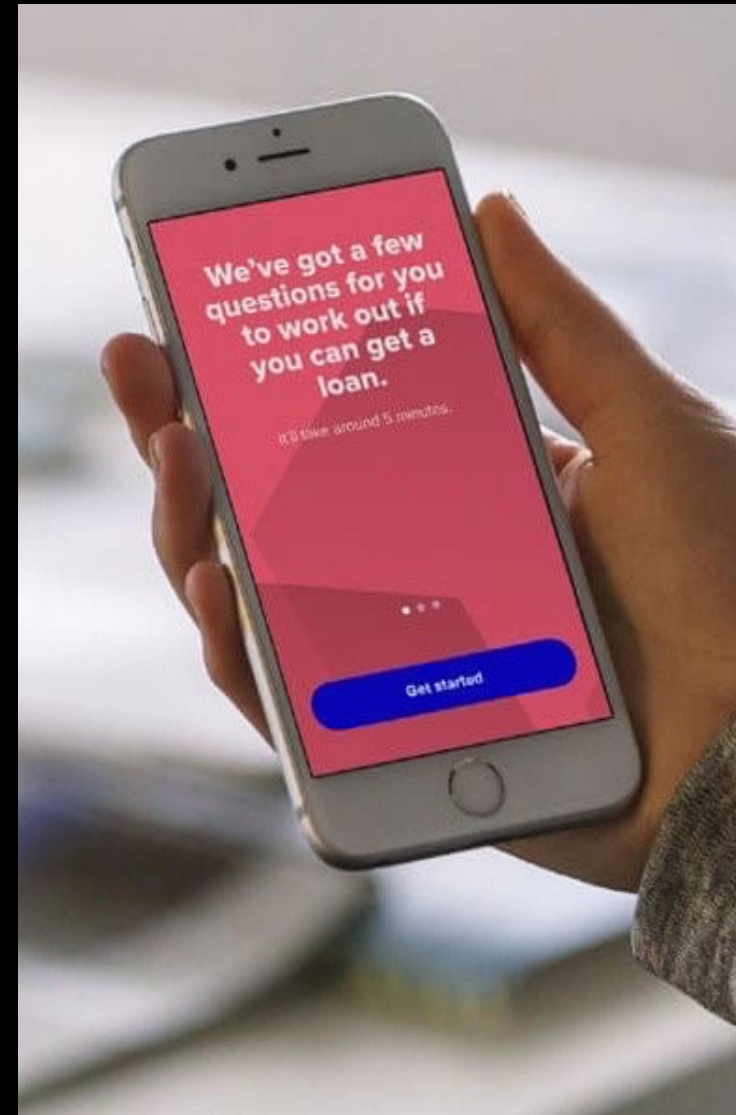
- Middle-European Fintech
- 2 countries
- 10 employees

Solution: Inclusive digital MSME Credit Scoring

- Sole traders and small businesses
- Mobile onboarding & Automated innovative decisioning
- AdviceRobo Next Gen Finance API

Results: Accelerating ROI with 43%

- 2884 customers COVID 19-period and post COVID-19 period
- 32% additional conversion rate
- 24% lower default rates



Step 3b: Use case POS Lending

Usecase: Accelerate retail conversion rates responsibly

- Non-Food Retailer
- 27 stores
- 5000 employees

Solution: Inclusive buy-now-pay-later (BNPL) Ipad solution

- 3 Innovative BNPL terminals per store
- 3 promoters per store
- AdviceRobo Next Gen Finance API & SDK

Results: Accelerating ROI with 37%

- 50.000 customers in 6 month period
- 42% conversion to loan (= additional sales)
- 30% additional margin per customer



Step 3c: Use case Digital Advice

Usecase: Accelerate Mortgage Production

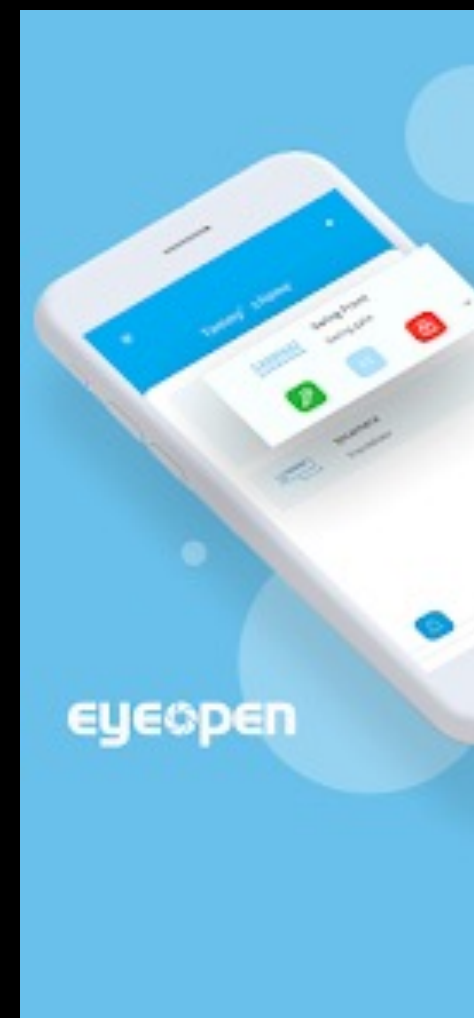
- Western European Fintech
- 2 countries (United Kingdom | The Netherlands)
- 40 employees

Solution: Inclusive Digital Mortgage Advisor

- Automated Mortgage Advice
- First time house buyers
- AdviceRobo Next Gen Finance API

Results: Accelerating ROI with 43%

- Automatic comparison between 29 mortgage providers
- > 3.000 mortgages sold
- € 1.3 billion mortgage portfolio



**Thank you for your
attention!**

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