finvix

Empowering Community Banks & Credit Unions to

Generate revenue, **increase deposits** and **grow SMB relationships**.

Meet **finvix**

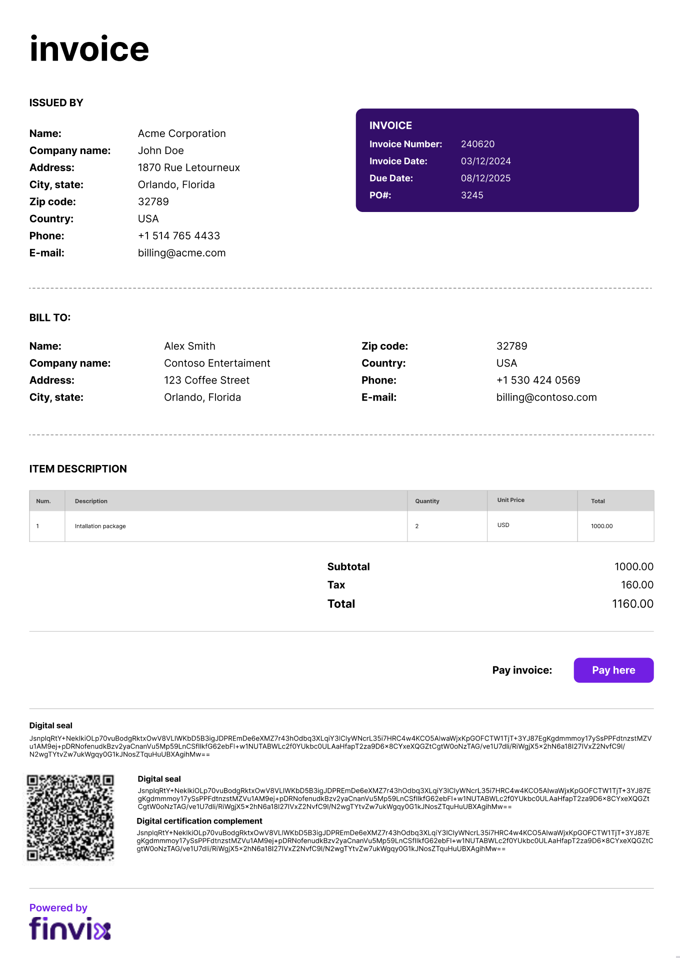
What we do

Core Business

- Financial Management

Main Markets

- Chile
- Mexico
- USA



invoice

ISSUED BY

Name:	Acme Corporation
Company name:	John Doe
Address:	1870 Rue Letourneux
City, state:	Orlando, Florida
Zip code:	32789
Country:	USA
Phone:	+1 514 765 4433
E-mail:	billing@acme.com

INVOICE

Invoice Number:	240620
Invoice Date:	03/12/2024
Due Date:	08/12/2025
PO#:	3245

BILL TO:

Name:	Alex Smith	**Zip code:**	32789
Company name:	Contoso Entertaiment	**Country:**	USA
Address:	123 Coffee Street	**Phone:**	+1 530 424 0569
City, state:	Orlando, Florida	**E-mail:**	billing@contoso.com

ITEM DESCRIPTION

Num.	Description	Quantity	Unit Price	Total
1	Intallation package	2	USD	1000.00

Subtotal	1000.00
Tax	160.00
Total	1160.00

Pay invoice: Pay here

Digital seal

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Digital seal

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Digital certification complement

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Powered by finvix

Target Clients

- Digital Platforms
- SMBs
- Banks

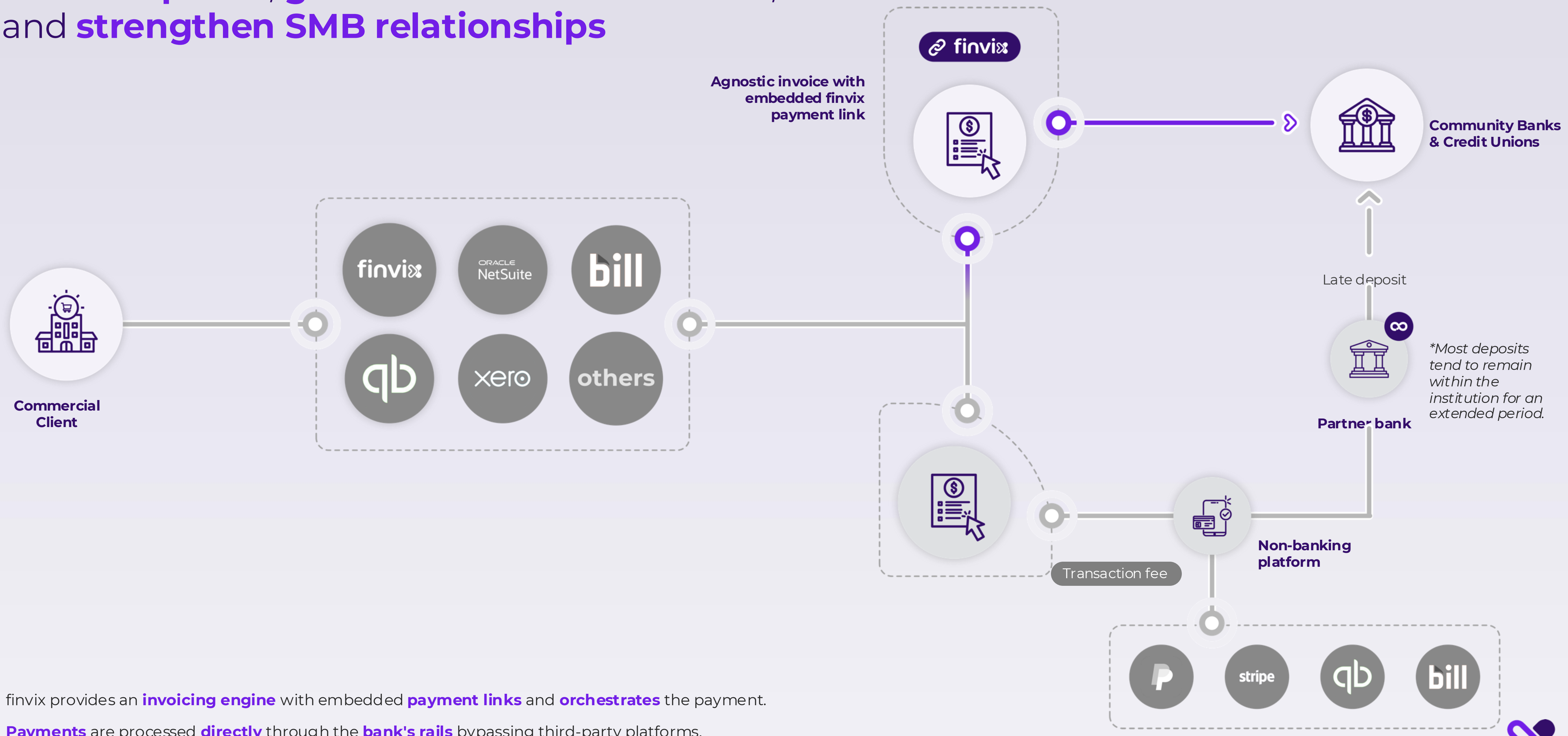
Features

- AP/AR management
- Invoicing
- **Payments**

Funds are **leaving the bank ecosystem**, reducing deposit volumes and transaction fee revenue

- Commercial clients frequently use platforms like Stripe, PayPal, Bill.com and QBO for payments.
- These platforms charge **≈3% fees**, diverting money away from banks and increasing SMB costs.
- **$8 billion** annually is lost in fees by community banks and credit unions to third-party payment processors.

Enable Financial Institutions to **retain deposits**, **generate revenue** from fees, and **strengthen SMB relationships**



- finvix provides an **invoicing engine** with embedded **payment links** and **orchestrates** the payment.
- **Payments** are processed **directly** through the **bank's rails** bypassing third-party platforms.

Why **now?**

B2B Payment Migration

Electronic payment adoption CAGR is 4 times larger than traditional banking payments.

Fintech adoption

Non-banking platform adoption have doubled in the last 3 years.

$ 1.36 Trillion+ in 2023

Banks are losing Market Share

Transaction fees, deposits and cross selling opportunities.

$ 8Bn+ loss in transaction fees

Why **now?**

The evolving payment and invoicing ecosystem demands innovation and compliance.

THE **FEDERAL RESERVE**
FRBservices.org®

DIGITAL BUSINESS MEMBER

Invoicing:
infrastructure
& adoption

Member
finvix

FedNow® INSTANT PAYMENTS

Real time payments:
infraestructure

PROUD MEMBER OF THE US Faster Payments Council

Real time payments:
Adoption

Member
finvix

Go To Market **Strategy**

2024

2025

2026

Become a trusted voice

Establish partnerships with industry led initiatives and participating in immersion programs to generate awareness

Invoicing + Payments

US based ops

By collaborating with trusted advisors, we aim to engage key visionaries and early adopters in the FI space

Hyperfocus on 5 clients

Mainstream Market

Prepare finvix to enter the mainstream market and capture a more pragmatic audience **(over 8k FIs).**

Capture over 40 clients

Revenue **model**

Onboarding

- Setup fee for FedNow/RTP Onboarding .
- DBNA Onboarding (optional).

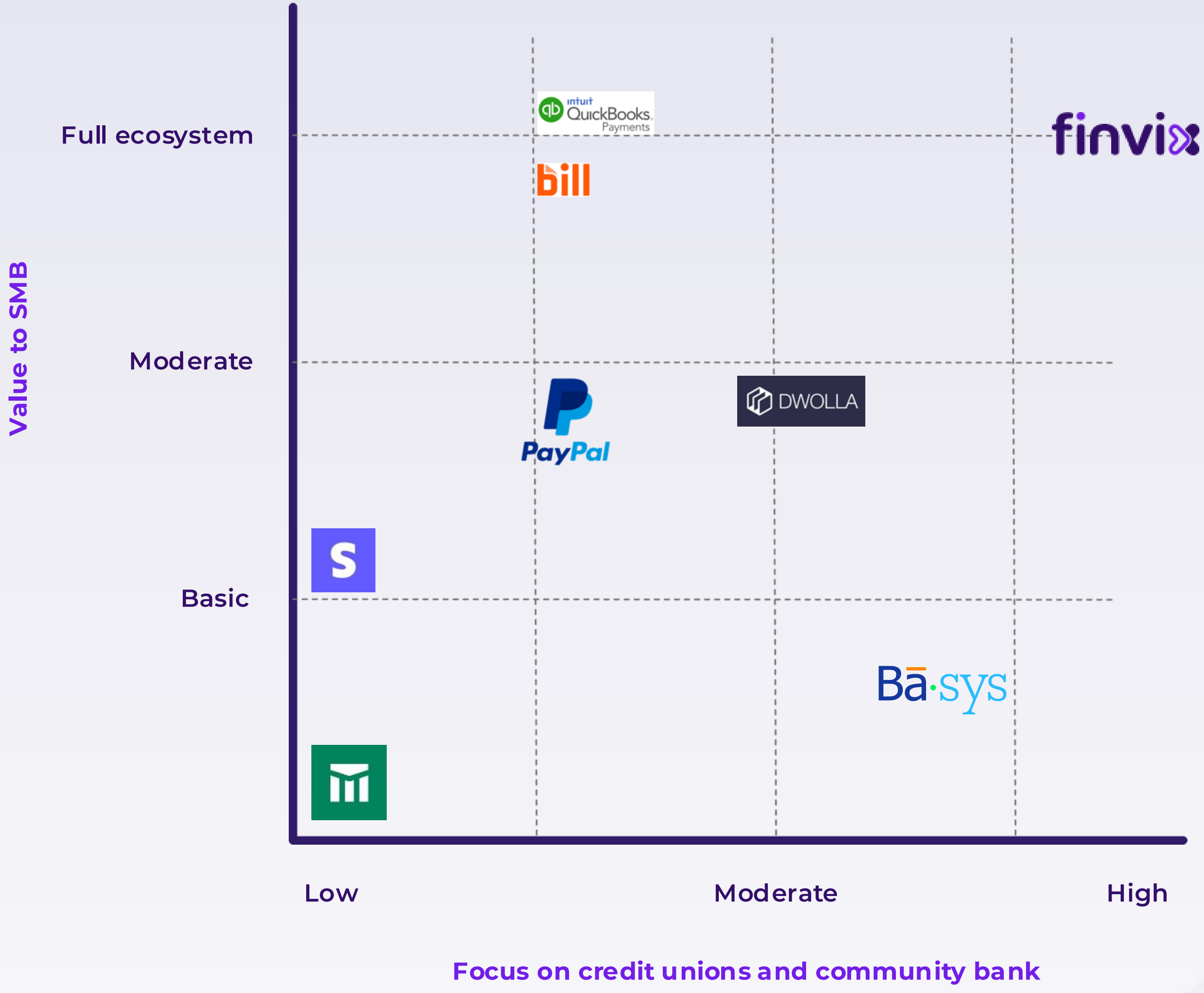
Recurrent revenue

- 2.000 USD up to 100 comercial clients /month.

Transaction Fee

- Transaction fee Split between Finvix and the F.I.

Competitive **landscape**



Differentiation

For Banks:

- Retains SMB payments within their ecosystem, reducing leakage.
- Generate revenue from transaction fees.
- Generate additional revenue through interest income by utilizing payment funds for a short period.

For SMBs:

- Reduces costs compared to third-party platforms (e.g., Bill.com, QBO,Stripe, PayPal).
- Collect payments faster*

*40% of customers who receive such links settle their invoices within 24 hours, whereas only 5% of traditional invoices are paid in the same timeframe.

Founding **Team**

Jacob Requena

CTO

Highly skilled in software and infrastructure.

Fernando Salas

CRO

Has developed B2B channels resulting in 15x Client base and 40x ARR.

Andres Garbarini

CEO

Extensive experience in business development, strategic planning, and client relationship management.

Allan Rayson

CEO at FINOV8R

+20 years of experience in commercial banking and fintech making him a **Thought Leader.**

Advisor

Finvix **traction & numbers**

Sales

$ 35K MRR

Bootstraped

Territory

CL-MX-USA

Endorsements

Programs

Community and Growth

Industry Leaders

The Ask

Strategic Partnerships with Banks & Financial Institutions

Hiring & Talent Acquisition Support

Brand Positioning & Marketing Strategy

Andres Garbarini

Co-Founder & CEO

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finvix

Empowering businesses **to be financially successful**