



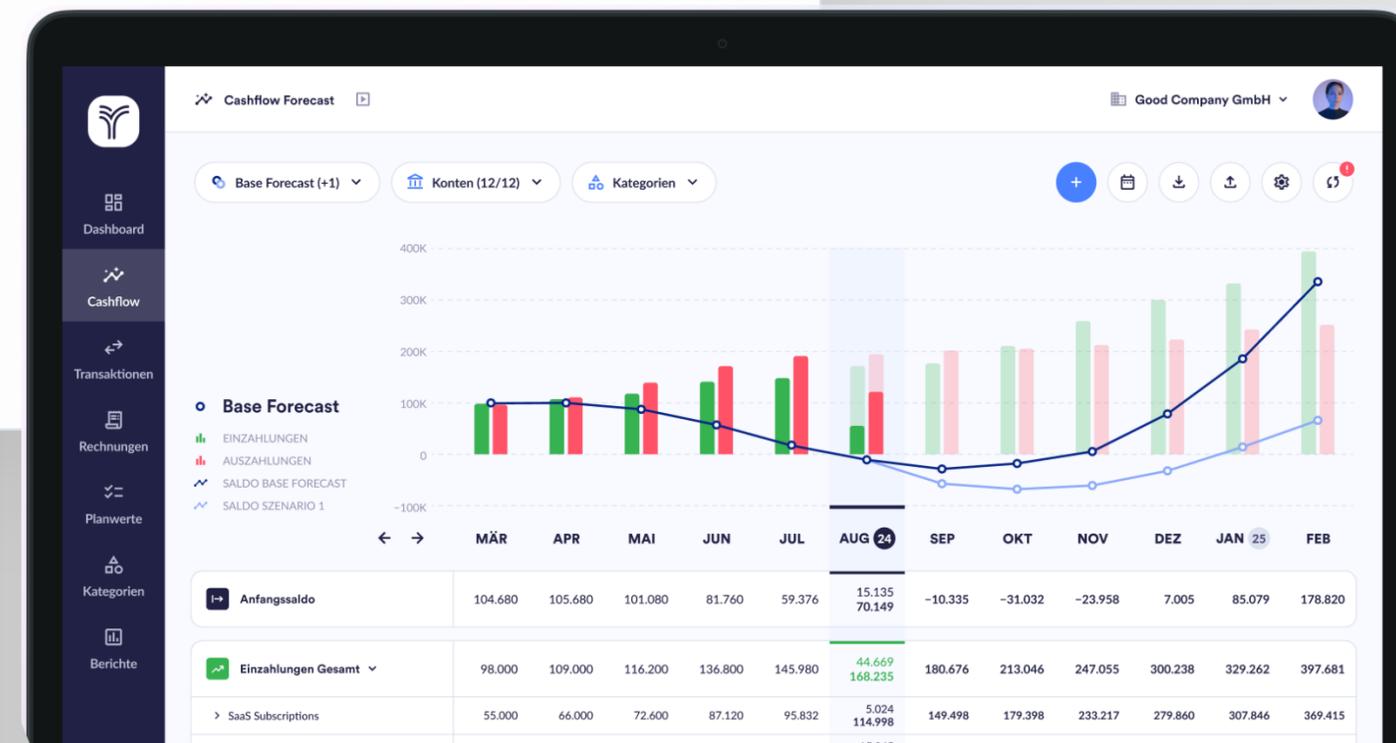
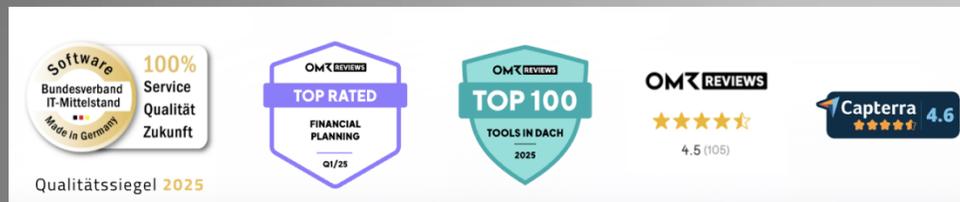
Tomorrow's SME Finance Management

Liquidity First – Liquidity Smart

Transition from a transaction based to a relationship based online banking

November 27th, 2025

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2010-2020

Stable market conditions

2020-2025

High uncertainty along all dimensions

2025+

Crisis as the "New Normal"



Vast majority of SMEs not prepared for challenges ahead

>99%



No professional tool for CF Mgmt.



<1%

Professional solution for CF Mgmt.



Example

Lack of real-time

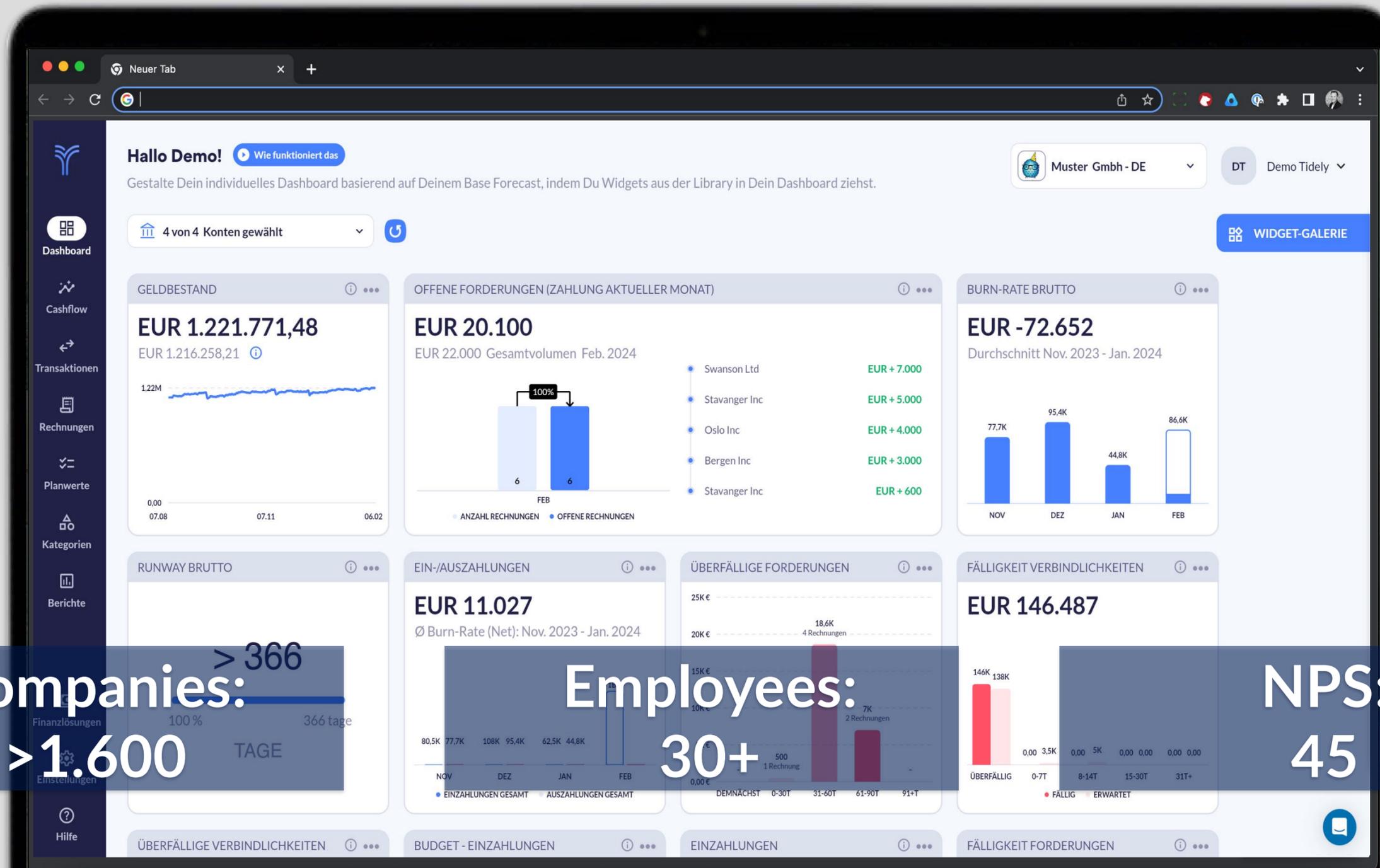
Very error prone

Intense manual work

High complexity



Tidely the financial compass for SMEs to charter the course



Companies: > 1.600

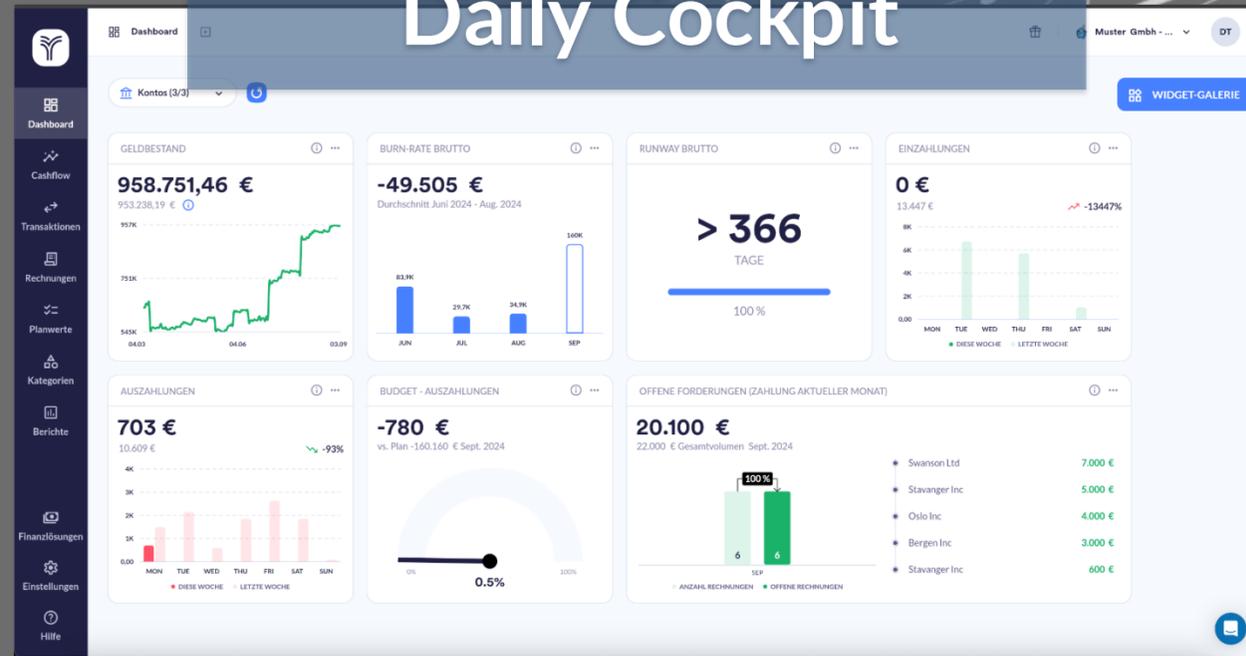
Employees: 30+

NPS: 45



Comprehensive financial life-cycle management with Tidely

Daily Cockpit



Cashflow Mgmt.

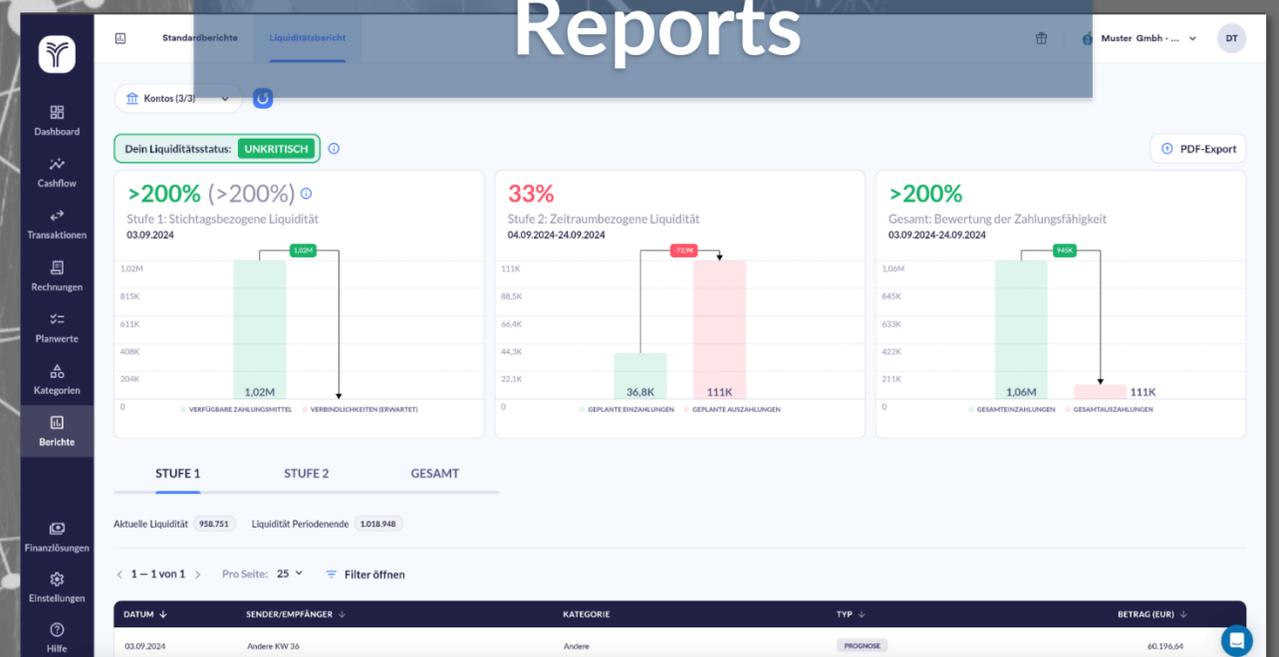


Transactions

The Transactions dashboard displays a list of invoices with the following columns: LIEFERANT, RECHNUNGSNUMMER, RECHNUNG, FÄLLIG, ERWARTET, VERZUG, STATUS, KATEGORIE, BETRAG (EUR), and OFFEN (EUR).

LIEFERANT	RECHNUNGSNUMMER	RECHNUNG	FÄLLIG	ERWARTET	VERZUG	STATUS	KATEGORIE	BETRAG (EUR)	OFFEN (EUR)
Swanson Ltd	12345	-	07.05.2024	03.09.2024	119 tage	Teilbezahlt	Produkt B	€-7.000,00	€-500,00
Oslo Inc	1005	-	07.05.2024	03.09.2024	119 tage	Offen	Produkt C	€-4.000,00	€-4.000,00
Stavanger Inc	10006	-	07.05.2024	03.09.2024	119 tage	Teilbezahlt	Produkt A	€-5.000,00	€-500,00
Stavanger Inc	1002	-	07.05.2024	03.09.2024	119 tage	Teilbezahlt	Produkt A	€-2.000,00	€-100,00
Ariel Diaz	4000152	-	18.01.2024	03.09.2024	229 tage	Offen	Produkt A	€-5.000,00	€-5.000,00
Jugendwohnhelm im Kiez e.V.	4000039	-	09.01.2024	03.09.2024	238 tage	Offen	Unkategorisierte Auszahlungen	€-3.500,00	€-3.500,00
Ariel Diaz	4000185	-	22.02.2023	03.09.2024	559 tage	Offen	Unkategorisierte Auszahlungen	€-295,48	€-295,48
Jan Gerckens	4000074	-	15.12.2023	03.09.2024	263 tage	Offen	Unkategorisierte Auszahlungen	€-59,50	€-59,50
Maier	1	-	03.12.2021	03.09.2024	1005 tage	Offen	Unkategorisierte Auszahlungen	€-20.000,00	€-20.000,00
Bender	1000456	-	01.01.2022	03.09.2024	976 tage	Offen	Unkategorisierte Auszahlungen	€-200,00	€-200,00
Muster GmbH	2021-156	-	01.12.2021	03.09.2024	1007 tage	Offen	Unkategorisierte Auszahlungen	€-10.000,00	€-10.000,00

Reports



We will move customer experience to a next level

Where it started

How it's going

What clients expected in the past

Transparency and consistency,
Easy liquidity forecasting

What clients expect in the future

Insights and concrete
explanation of patterns

Technically possible in the past

Automation of processes and
representation of results

What AI is able to empower

Interpretation of data, CWYD,
recommendations on actions



“White Label” integrations into Banks’ online banking

Selective examples



Legacy Architecture



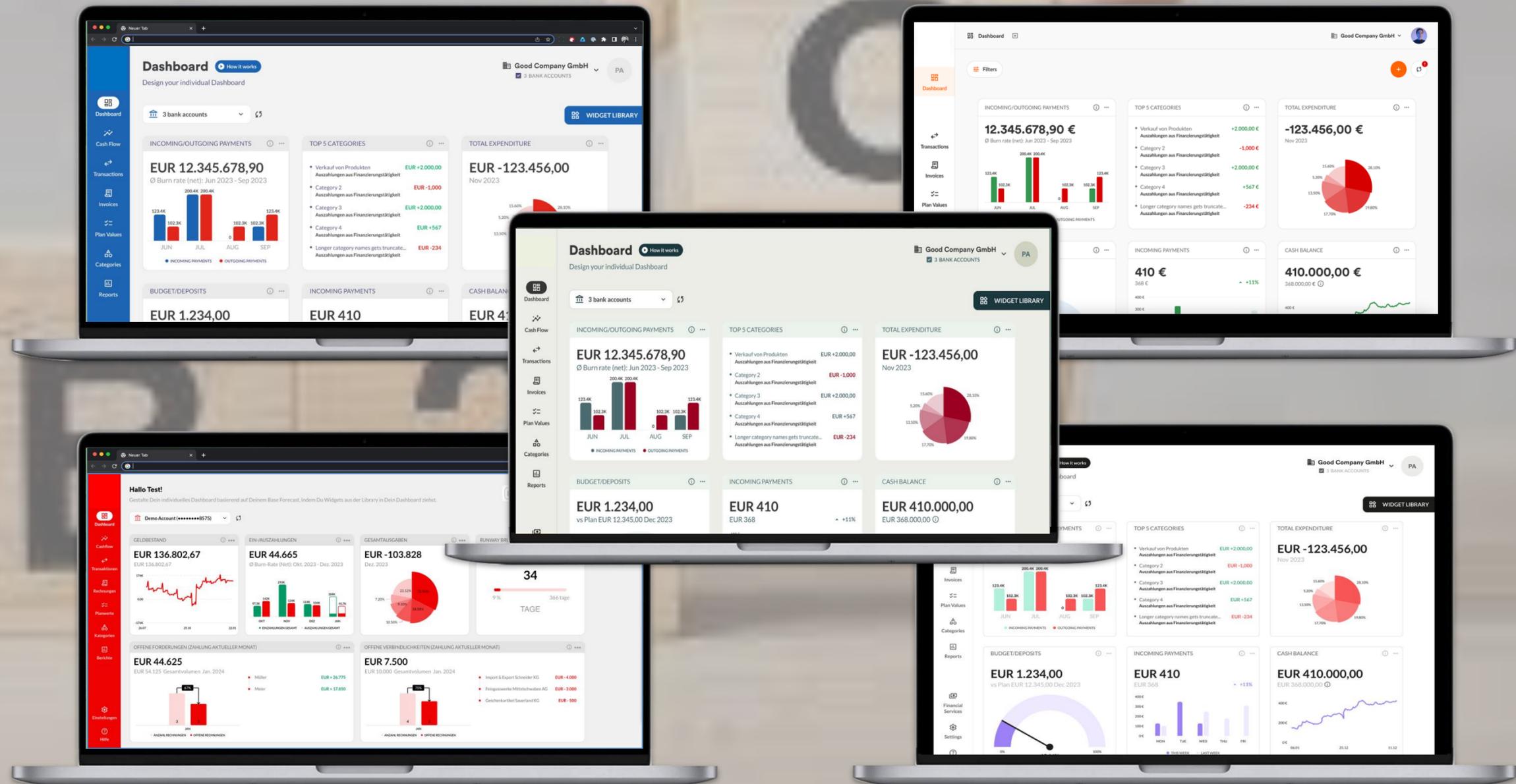
Regulatory challenges



Governance complexity



Digital attackers



No heavy lifting regarding technical integration

White-Label “separated”

Pilot phase

Cashflow

Login

Front-End

Functional pillar



Infrastructure layer



Online Banking

Login

Front-End

Functional pillar

Infrastructure layer

Functionally embedded / SSO

Target picture

Cashflow



Front-End

Functional pillar

Infrastructure layer

Online Banking

Login

Front-End

Functional pillar

Infrastructure layer



From a transactional towards a relationship-based model

SMEs



Banks



Real-time liquidity mgmt.

Professional decision making

Financial optimization

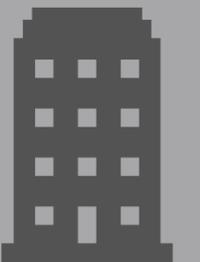
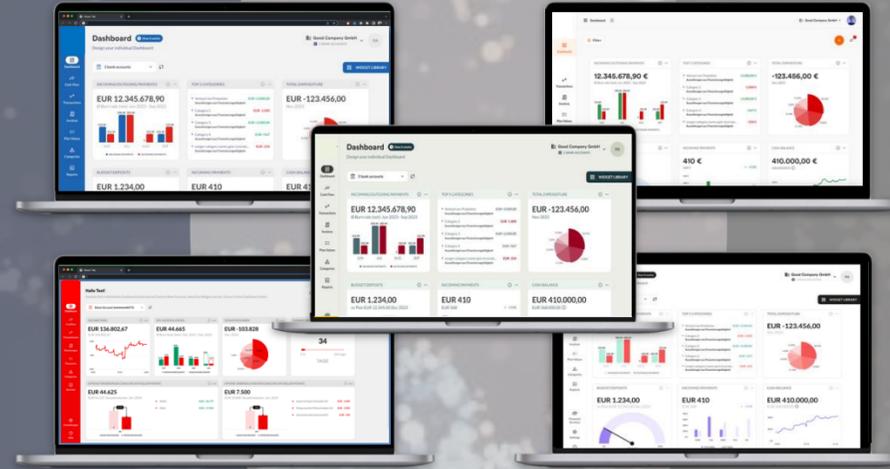
Stakeholder reporting

Cross-selling ecosystem

Value-added advisory

Instant credit

Real-time monitoring



Tidely unleashing significant value creation for Banks

Active mgmt.
client relation

Fully leverage
revenue growth

Quantum leap
in efficiency

Leader in
innovation



THANK YOU!

Niclas Storz

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