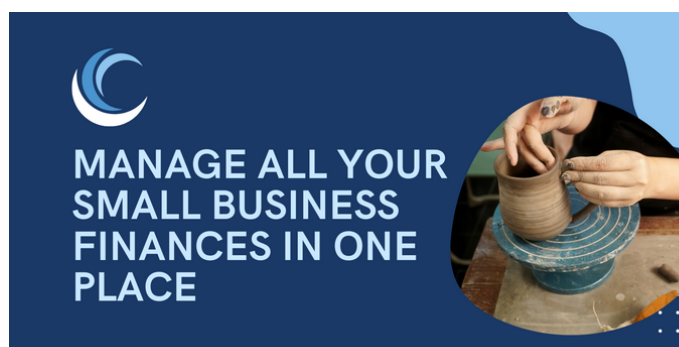
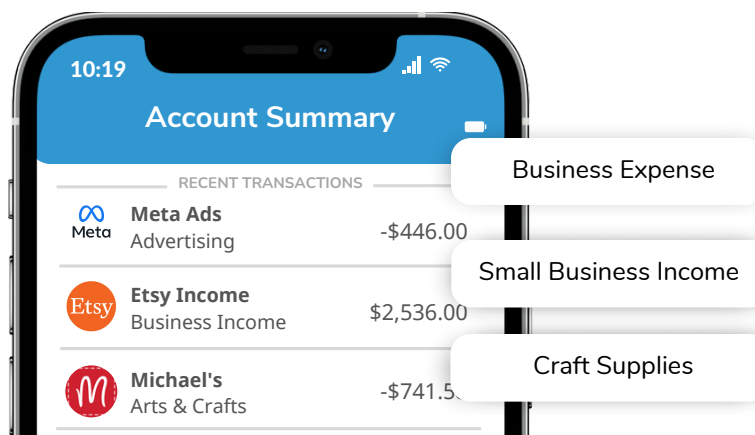
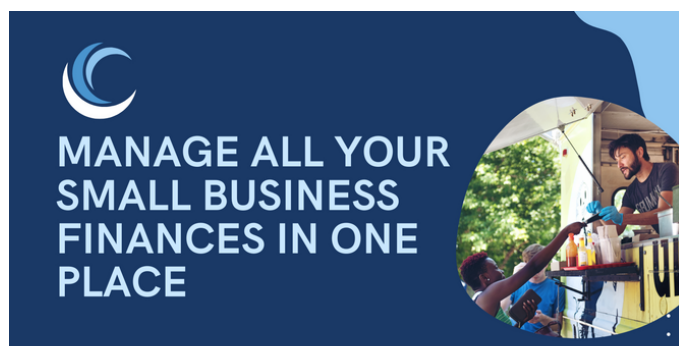
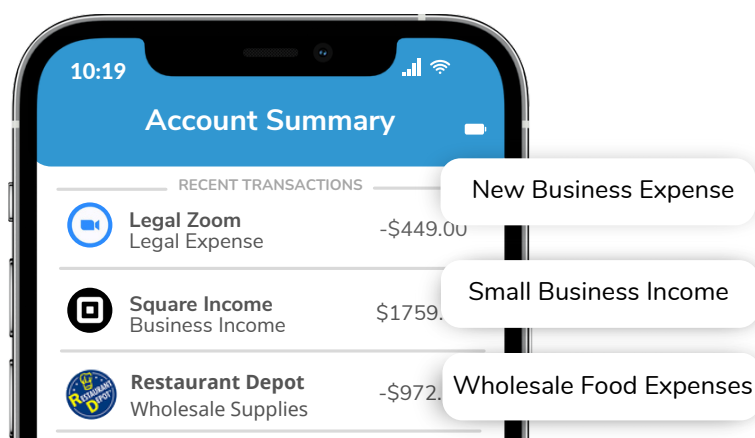


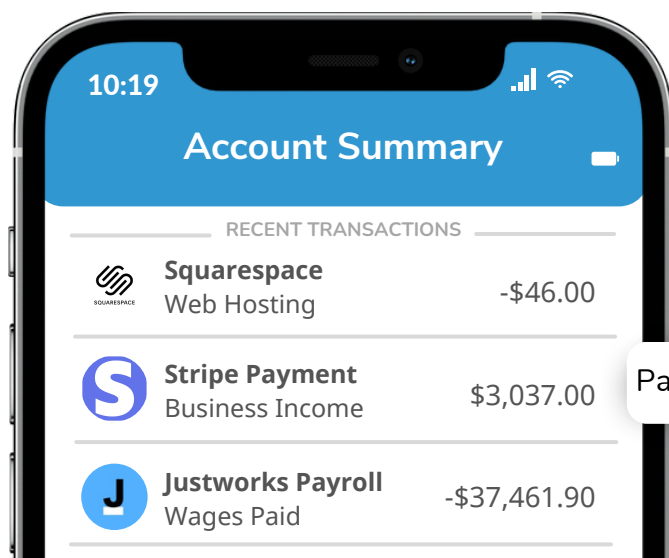
## OPPORTUNITY# 1: IDENTIFY NEW SMALL BUSINESSES HIDING IN PERSONAL ACCOUNTS

New business owners often start their entrepreneurial journey by utilizing their personal bank accounts to manage the initial income and expenses associated with their venture. Therefore, the initial business-related income and expenses blend with their personal finances. By analyzing these transactions, financial institutions can gain valuable insights into these budding businesses, their financial behavior, and growth potential, providing an opportunity for the institution to step in and offer business banking services at the right time.



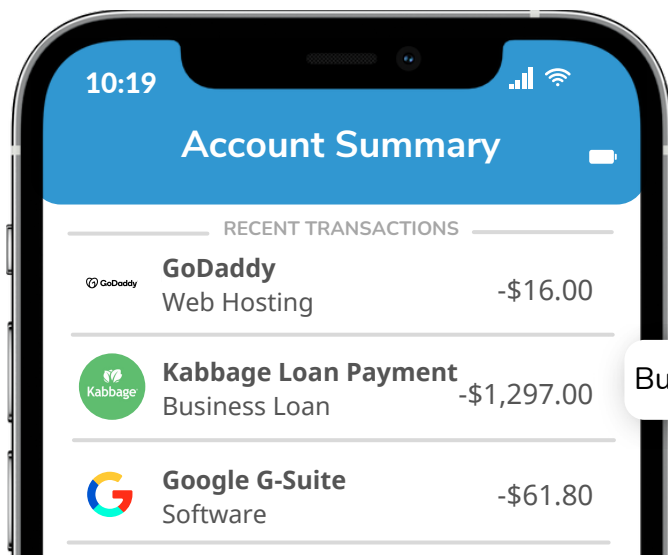
## OPPORTUNITY# 2: IDENTIFY BUSINESS ACCOUNT HOLDERS USING COMPETITIVE FINANCIAL PRODUCTS

Through transaction data analysis, financial institutions can identify business account holders using competing products. Even with a primary business account, many businesses utilize diverse financial services from various providers. Analyzing these transactions can highlight the additional services customers are using, revealing gaps in your offerings. This valuable insight helps institutions to refine their services, better meet customer needs, and strengthen business relationships.



### MERCHANT SERVICES OFFER

Payment Processor, Stripe



### BUSINESS LOAN OFFER

Business Loan Payment, Kabbage