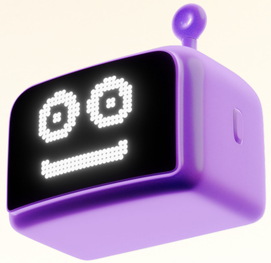
FLOWPAY

SME Financing, as easy as it should be



About us

Flowpay is a data and AI company that has built an **embedded lending infrastructure**.



We deliver fast, flexible financing to small and medium-sized enterprises (SMEs), seamlessly embedded into the digital platforms they already use to run their businesses. Our proprietary **AI** models assess risk using over 1,000 data points per client, enabling financing that is:

Faster – Financing application in minutes.
Smarter – Data-driven decisions with high accuracy and low default rates.
Seamless – Fully integrated, with no paperwork or manual steps.

Direct Lending

Helping SMEs grow by providing quick & online financing.

Embedded Lending

White Label Solution integrated within POS, E-commerce, etc. Platforms. Helping increasing customer retention and creating new streams of income for said platforms.

Risk as a Service (RaaS)

Providing Lenders with predictive AI models based on alternative Data & PSD2 Segmentation to better understand & underwrite SMEs.

Underserved SMEs



Banks are **unable to lend to SMEs at scale**

Creating **€400B** recurring yearly **funding gap**

SMEs are the heart of the Economy

25.8M	99.8%	53%	65%	40%
of SMEs in the European Union	of all business within the EU	contribution to EU GDP	share of total employment in EU	SMEs in the EU faced difficulties in obtaining the financing they needed

Annual Report on European SMEs 2023/2024

Needs of SMEs

- Flexibility
- Speed
- Convenience

Nature of Banks

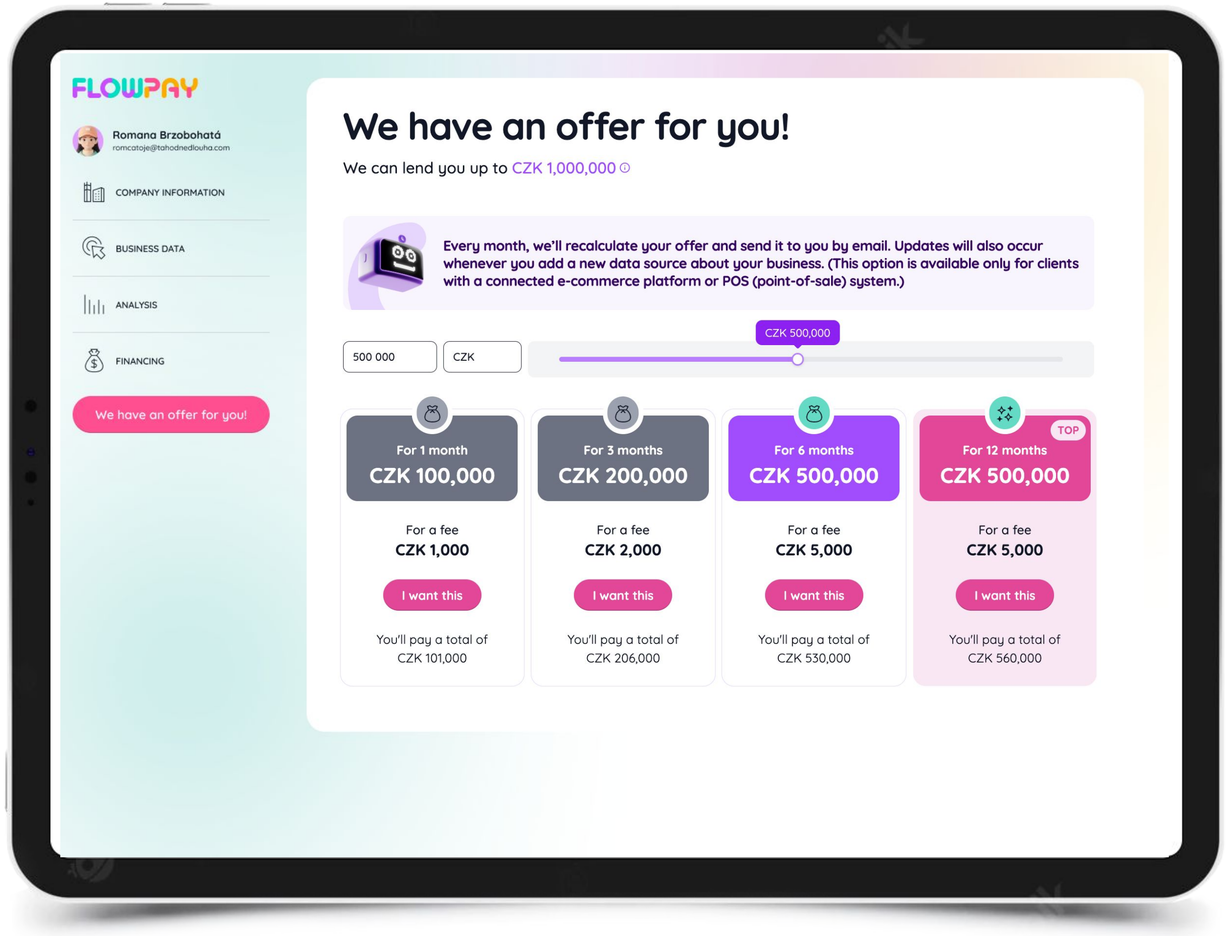
- Slow
- Bureaucratic
- Risk Averse

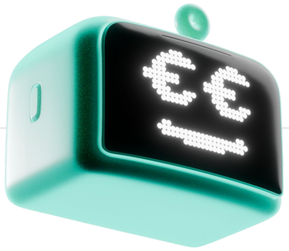
Direct Lending

Smart and simple financing for the growth of your business

Up to € 100,000 online and without unnecessary paperwork.
A business loan that you can use for anything.

- Everything online
- Only takes a few minutes
- Repay anytime
- Paperwork-free





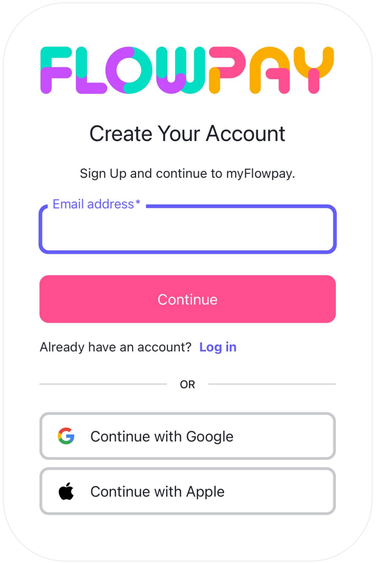
flowpay.io

Online Onboarding

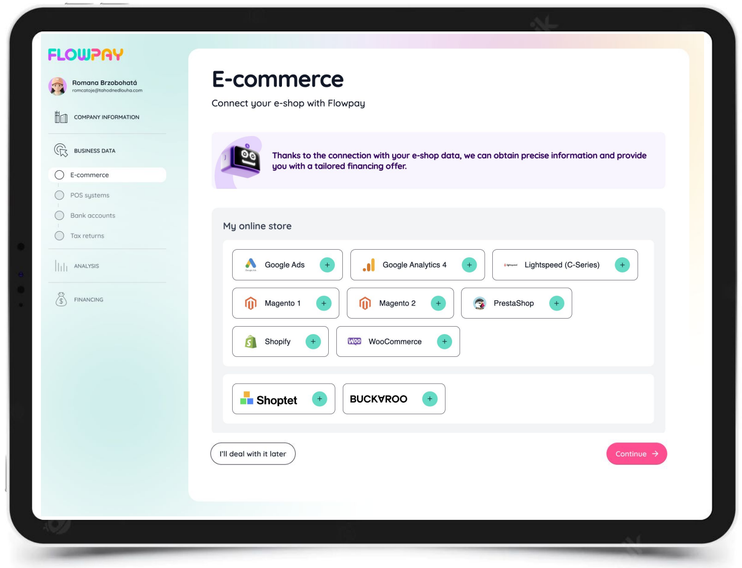
flowpay.io

Fully automated customer onboarding journey from start to finish which can be **done in 5 minutes.**

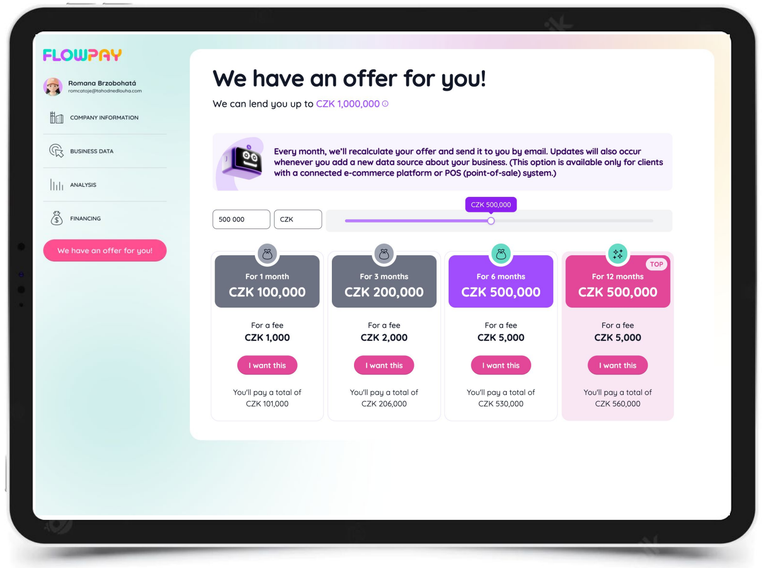
Create account



Connect data



Apply for financing



- Quick and User-Friendly
- Personalized Loan Calculator
- Easy Registration and Application
- Online Identity Verification (KYC/AML)
- Real-time Download of Business Data
- Secure Electronic Signature

*Link to **Demo video:*** *Registration/Signup* / *Company Onboarding* / *Offer & Application* / *Contract & Loan Disbursement* / *Financing Overview & Management*

myFlowpay app

Control your financing anytime, anywhere.

Apply

Helping SMEs grow by providing quick & online financing.

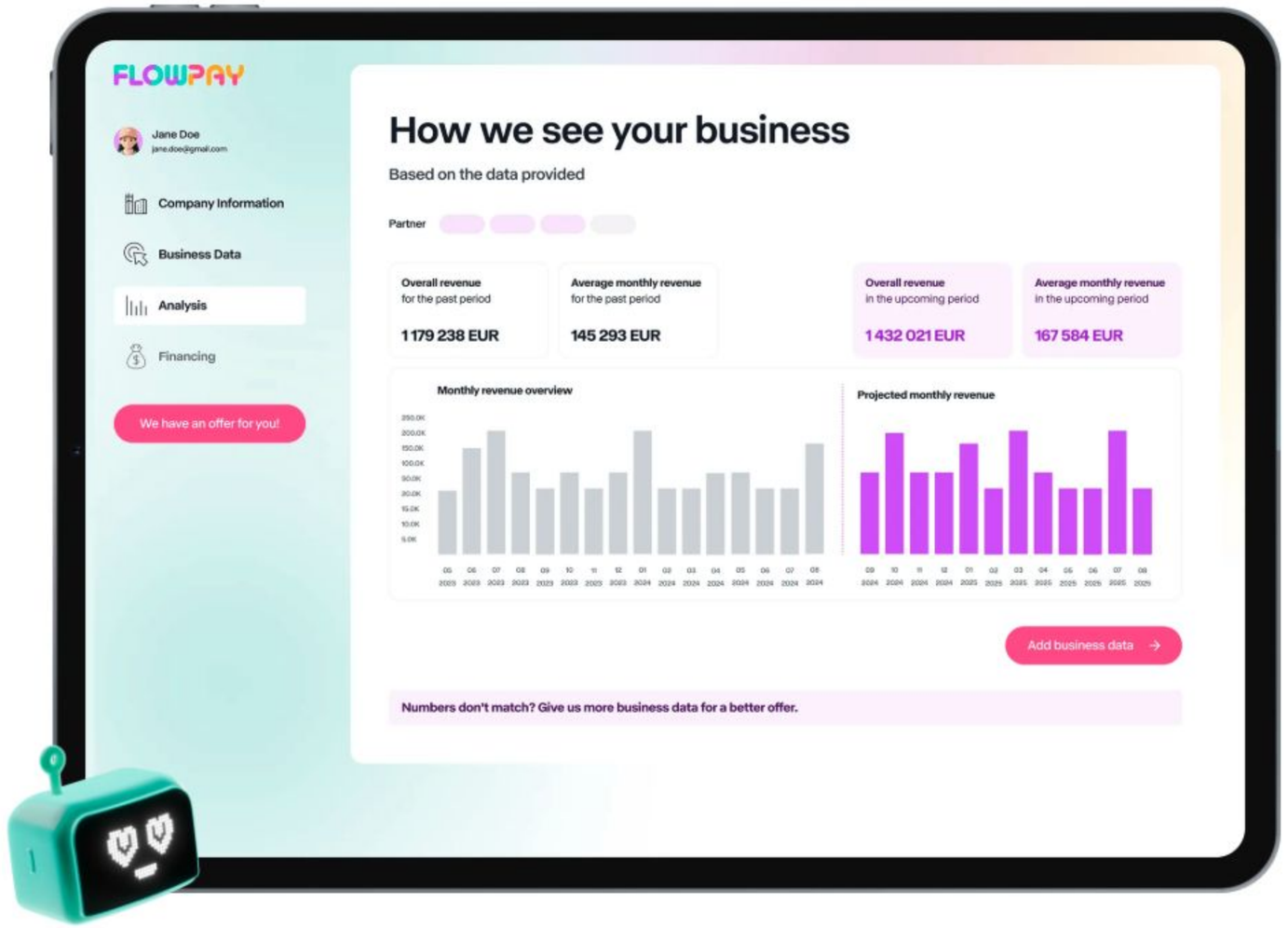
Manage

Stay informed about your ongoing and historical financing.

Forecast

Gain real-time insights, predict cash flow, and decide with confidence.

myFlowpay app



Our Underwriting process

Our proprietary **Flowpay AI** models **trained on 30k+ SMEs**, assessing risk across **1,000+ data points** per client (**avg. GINI 65**).

1 Incoming Application

- Company information
- Partner data
- Financial data
- Bank data PSD2 connection & classification
- …

2 Hardcheck Rules

- Identity KYC check
- Partner segmentation
- Identity verification rules
- Blacklist/Sanctions/PEP
- Personal ID Check
- Interconnected companies
- …

3 360° Fraud Decision

- Company history
- Business check
- Fraud detection
- Face recognition
- VAT accounts
- Fraud likelihood
- Bank & other data source cross check
- …

4 Customer Scoring

- Partner data scorecard
- PSD2 scorecard
- Rules model
- Company application rating
- Probability of default
- Forecasting models
- Individual seasonality prediction
- …

5 Loan Decision

- Approval or rejection
- Loan amount
- (if Approved)
- Ongoing financing monitoring
- Pro-active risk
- mitigation
- …

Integration with Major Platforms

Platform integrations unlock **qualified customers** for **fast** and **low CAC expansion**.

Active Integrations

Shoptet
shopify
dotykačka
SPOLEHLIVÝ POKLADNÍ SYSTÉM
WOO COMMERCE
Magento
BUCKAROO
PrestaShop
Dishboard
STORYOUS

10+ platforms, 125K+ eligible SMEs

Pipeline

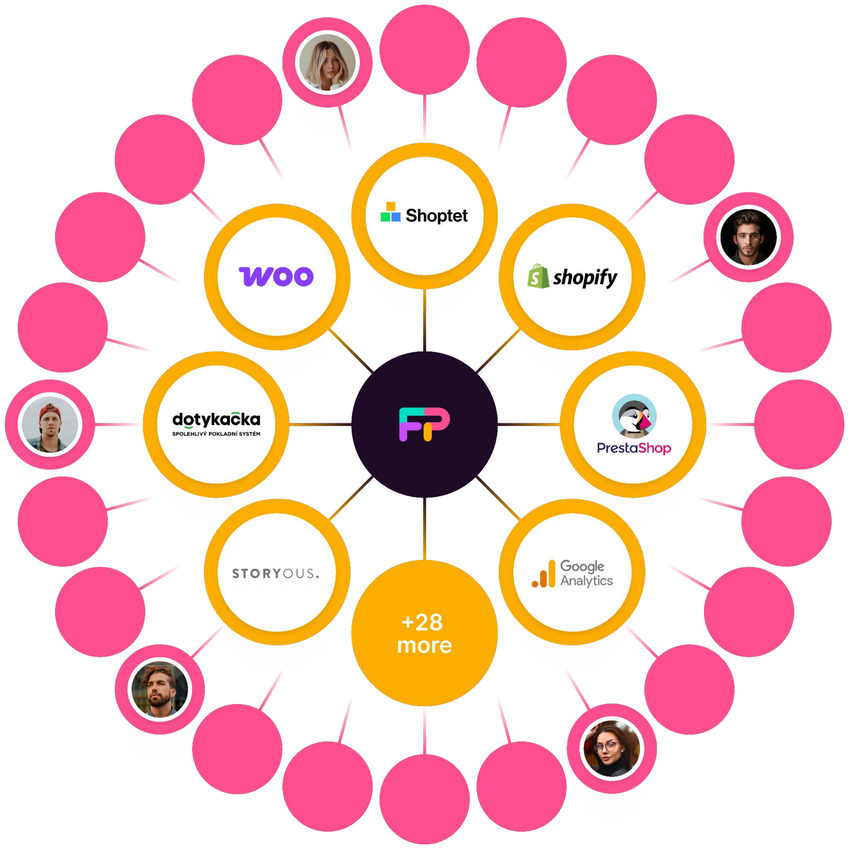
POS my
stripe
Square
amazon seller central
xero
FreshBooks
odoo
CIN7
+ more

30+ platforms, 685K+ eligible SMEs

Embedded Lending

flowpay.io

Create a new service for your customers



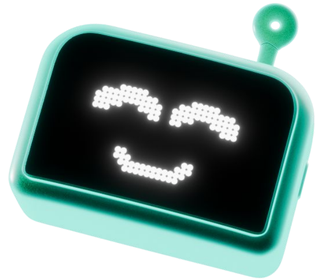
What we provide to SMEs:

- Fast access to capital
- Seasonally relevant offers
- Support in growth
- Insights and statistics about their own business
- Comparison with the competition and the wider market

What we provide to SME Platforms:

- New revenue stream
- Competitive advantage
- Customer loyalty & retention
- Data insights into customer lifetime value
- A tool to manage clients
- Insights for up-selling opportunities
- Aggregated and individual information about clients

Active Partner Platforms

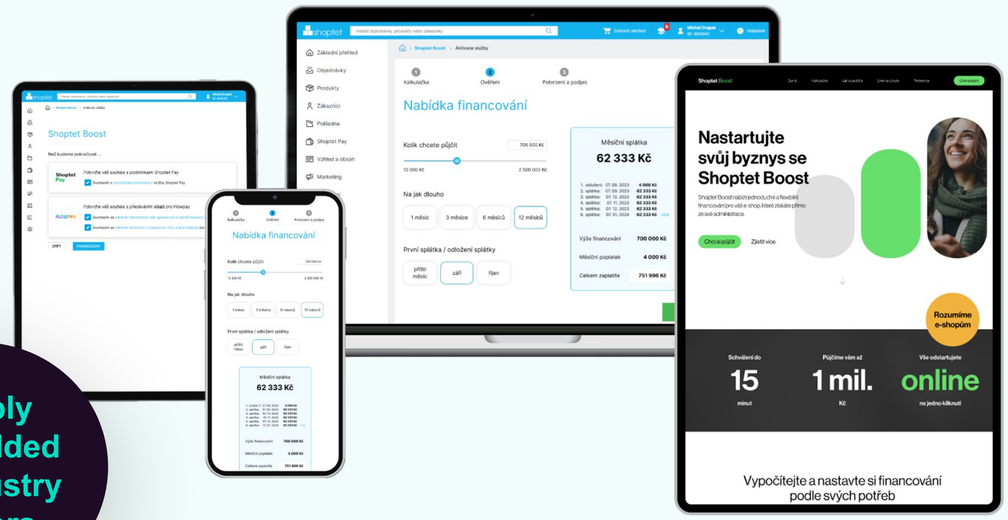


We make **their product stronger**, while **growing our own**

Shoptet

44 000+ e-shops

Shoptet is an e-commerce platform that helps businesses easily build and manage their online stores.

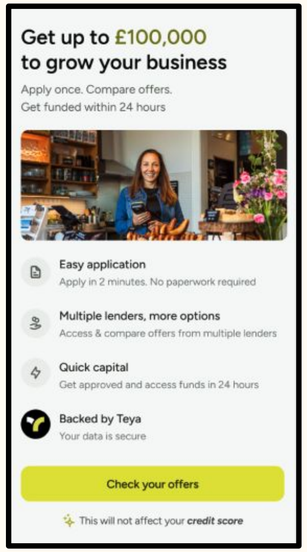


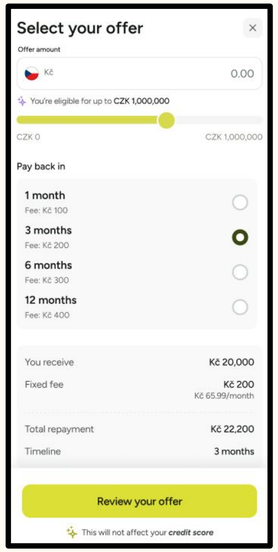
Deeply embedded in industry leaders

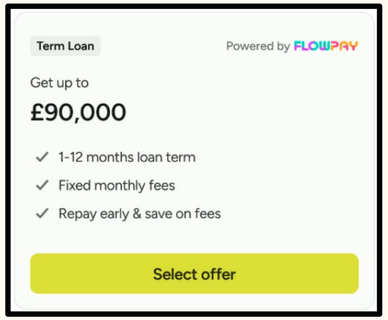
teya

70 000+ merchants

Teya is a leading payment provider servicing small businesses in 9 countries.







Working with partners across Europe

Customer References



"Flowpay helped us stock up our e-shop for Christmas, mainly thanks to the speed of getting the loan. Unlike with banks, the whole process really took just a few clicks."

Martin Mates
Co-Founder & CEO, Econea



"Thanks to Flowpay's working capital financing, we were able to invest in inventory and launch our own accessories brand, MALUM. Simple, fast - I solved everything literally in a few clicks."

Zdeněk Vlček
Founder & Owner, Jablečné díly



"Thanks to Flowpay, we opened a new branch in Pardubice and experienced an immediate boom. They helped us bridge a gap and accelerated our growth by a full year."

Zdeněk Kučera
Owner, Burgrárna



"The bank simply turned its back on us. Then we came across Flowpay, and thanks to them, we managed to improve our cash flow and get through tough times."

Jakub Sigmund
Founder & Owner, Restaurant Naše Stodola



"We order materials by the container, which means large one-off expenses. Thanks to Flowpay, we're able to handle them without straining our cash flow."

Michal Hons
Founder & Owner, Plackovna

See more
Testimonials

Everyday Heroes

Inspiring stories of entrepreneurship from our clients.

Click to play video in English



Click to play video in Czech



Core team

~100 years of exp., **€40B+** AUM managed, **3M+** clients impacted



William Jalloul

Founder & CEO

15+ years of experience

3rd Fintech company

Fintech 1: **€500M+** of payments processed yearly, **€4M ARR**

Fintech 2: **€200M+** loans facilitated, **€8M ARR**



Ziemowit Kordecki

Head of Risk

18+ years of experience

Managed portfolio for **50M+ customers**

Led credit risk across 4 **international markets** (EU & Asia)



Ján Borovský

Head of IT

20+ years of experience

Built infrastructure for a financial firms used by **~1.5M+** clients

Created complex IT systems of **200+ services**



Filip Čermák

Head of Product

20+ years of experience

Mgmt. of front-end system for servicing **480K** clients of a bank

Lead sales team to **€100M+ EUR** year in mortgage sales



David Hanzelka

Head of Data Science

16+ years of experience

Patented algorithm for email marketing on Apple devices

Generated **$80-100M** revenue for client via loyalty program



Jiří Ruml

Head of Operations



Dalibor Šlauf

Head of Legal

Work Experience:

inspipay · GFS Global Financial Solutions · ING · Intesa Sanpaolo · Home Credit · VIG Vienna Insurance Group · KBC · AXA · Equa bank · ebay · ZETA

Members of: FINAS Fintech & Insurtech Asociácia Slovenska · Czech Fintech Association · fintechhub · techstars_

Awarded: Vodafone Nápadroku Idea of the Year · fintech of the year 2025 · 50 Technology Fast 50 2025 Central Europe Deloitte.

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