

Better decisions,  
powered by *better data*



**Fortnox**



**BJÖRN LUNDÉN.**

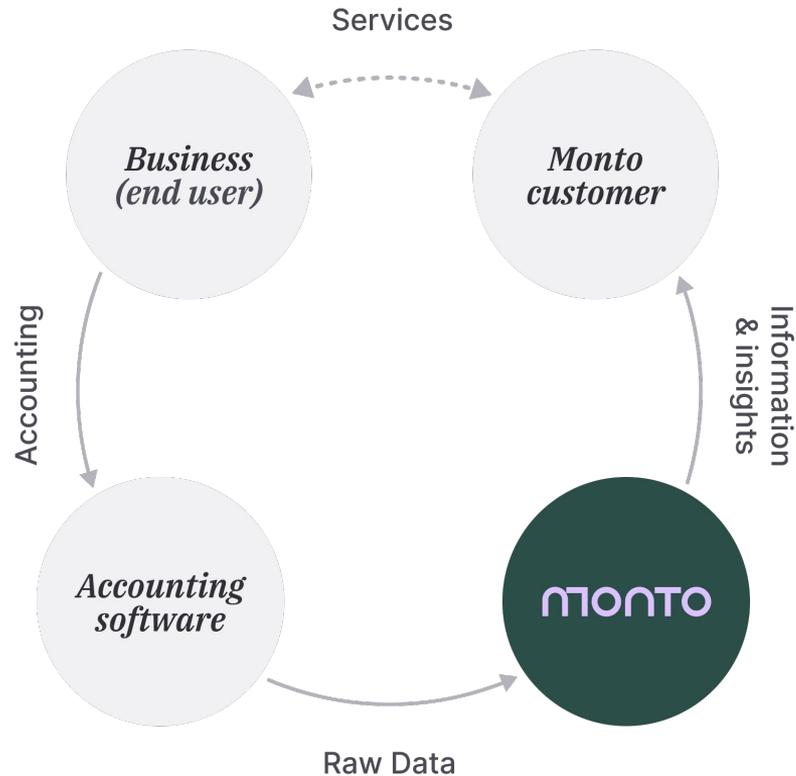


# Unlocking the world of *real-time* data

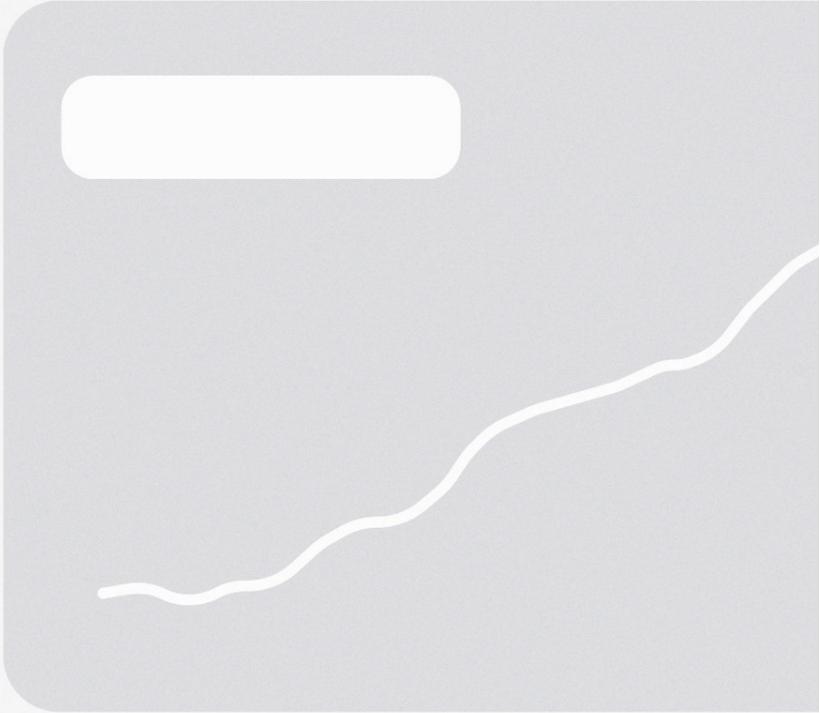
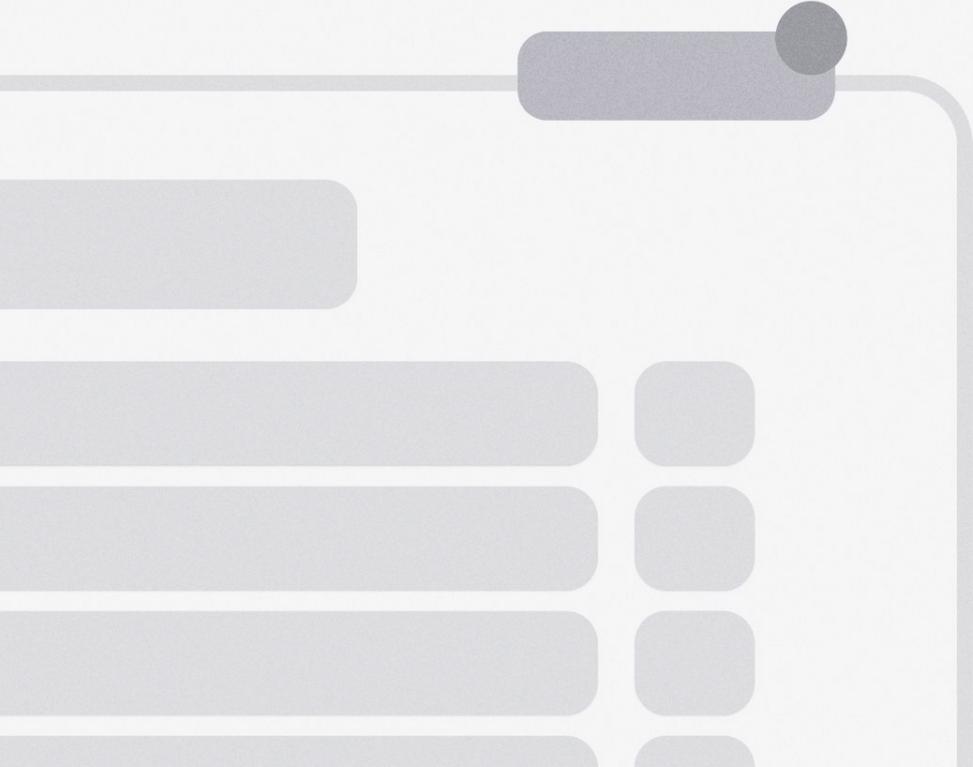
Monto leverages real-time data sources to deliver up-to-date business insights and credit intelligence on any company.

# Turning accounting into *insights*

Monto connects to your customers and prospects accounting software, giving you access to millions of data points and unprecedented insights.

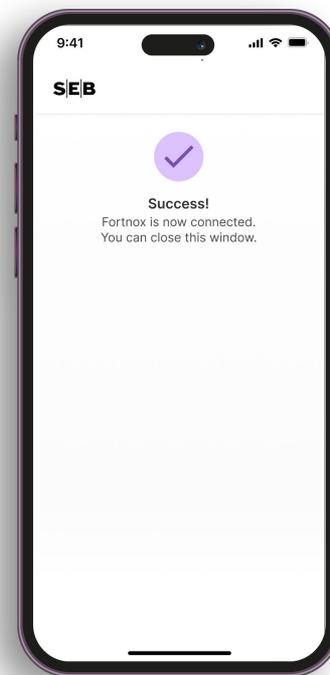
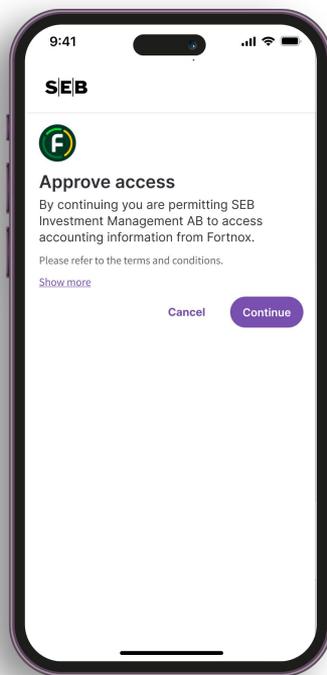
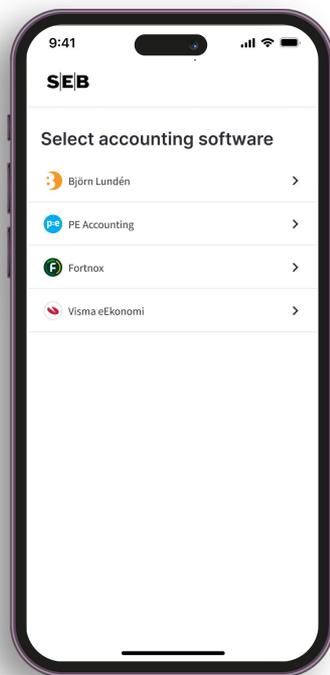


# The looks



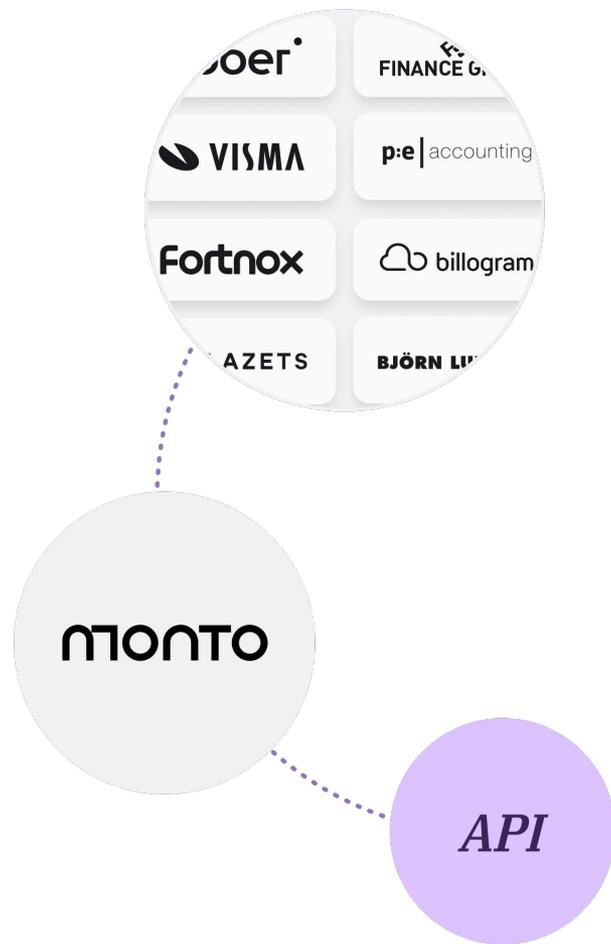
# Let customers and prospects share their financial data

Our tailored interface lets businesses easily connect to their preferred accounting software, like Fortnox and Visma. You can also design your own onboarding flow using our API.



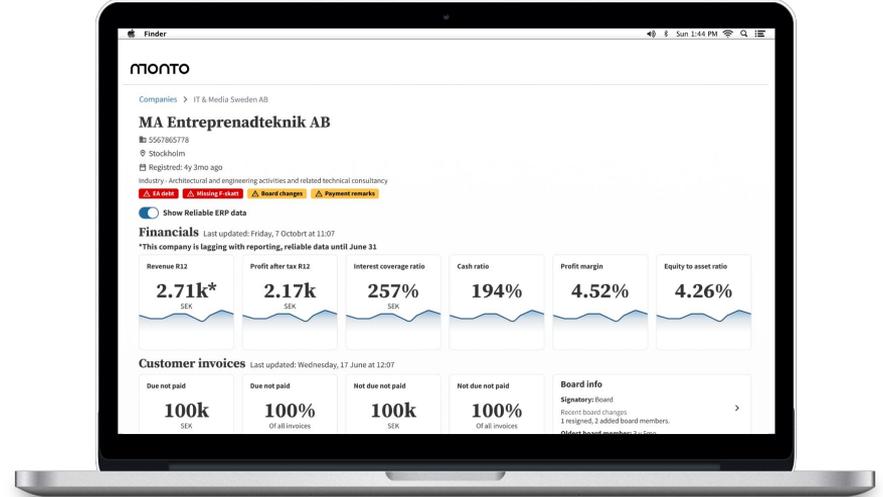
# Easy *integration* with Monto API

Monto API is your single connection to major Nordic accounting software providers. Get up-to-date accounting, invoice and financial information on your SME business customers.

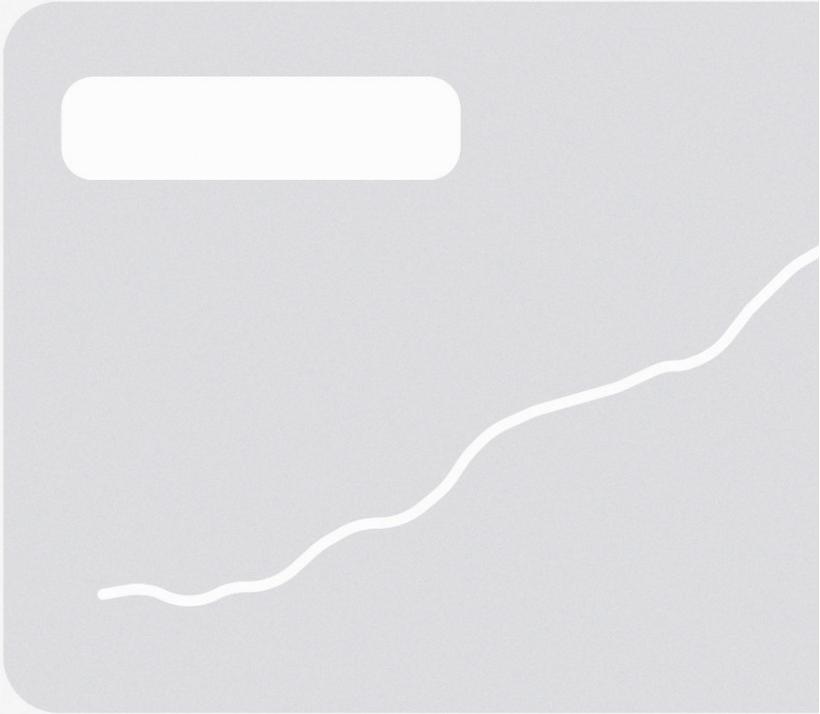
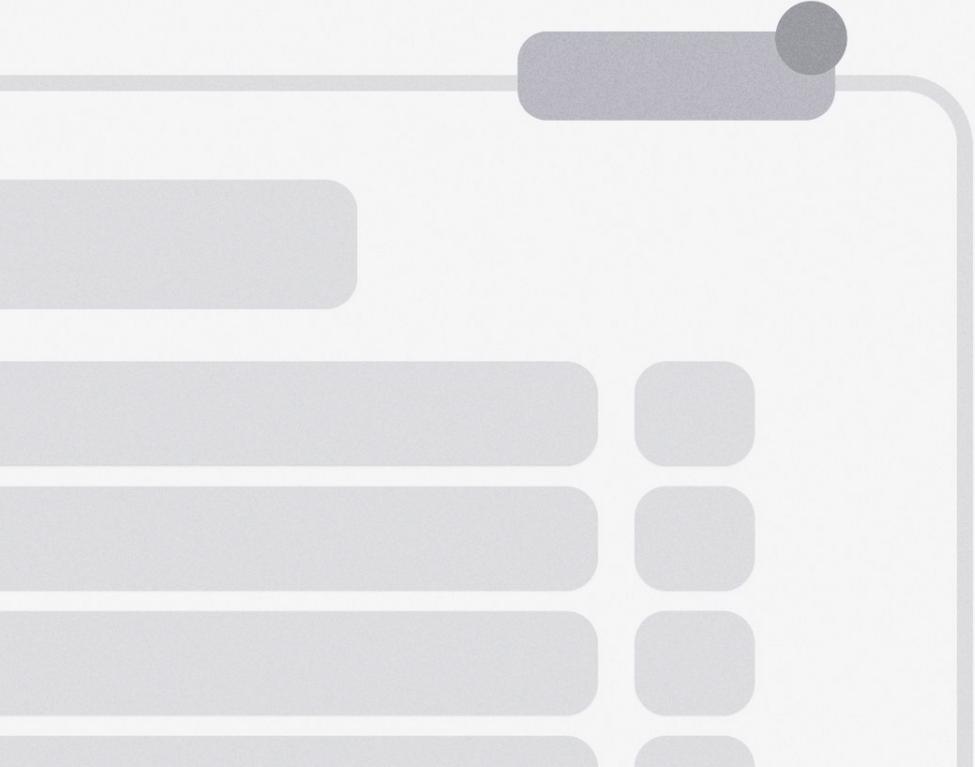


# Instant *access* through the web

Monto's web-based dashboard provides relevant assessment insights in one place. The easy overview helps credit professionals work smarter and gain confidence in every single credit decision.



# The insights



# Data to *transform* your processes

Monto Connect lets you access real-time data from accounting softwares to make better credit decisions, build new services or enhance the customer experience

## Financials

Rolling income statement and up-to-date balance sheet

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## Accounting

Granular accounting data from individual accounts and vouchers

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## Invoices

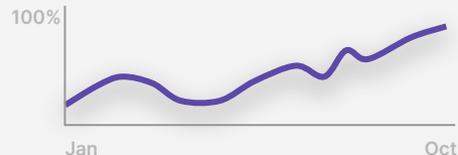
Current and past account receivables and payables

# *Transactional or recurring revenue?*

Understand the revenue streams of your business customers. Get insights about a company's acquisition costs for marketing and sales to better understand their needs.

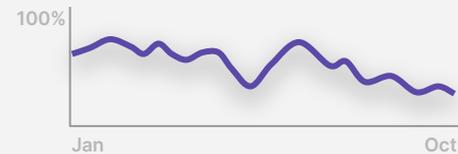
12 mo revenue  
from subscription **65%**

As share of revenue



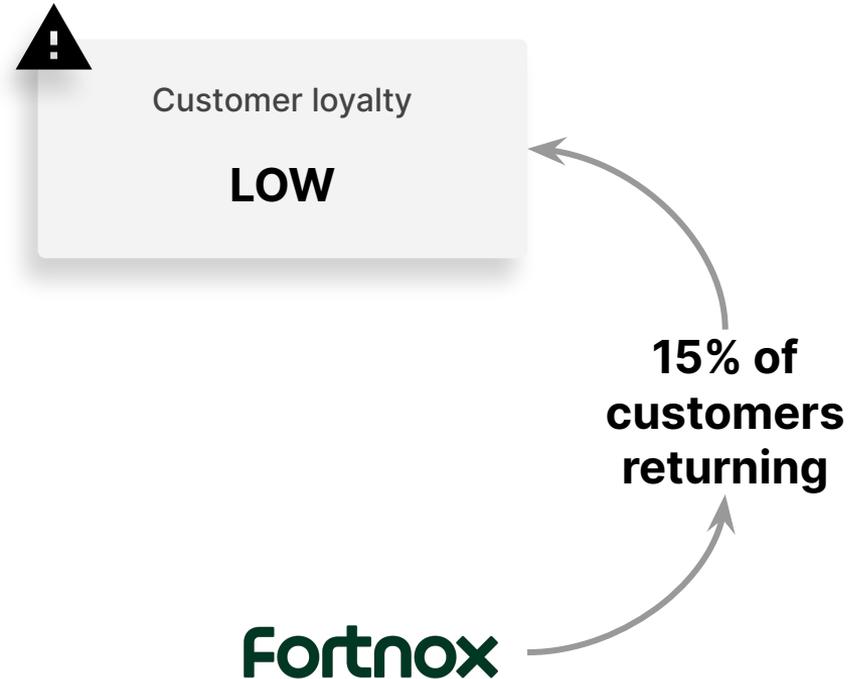
Customer  
acquisition cost **25%**

As share of revenue

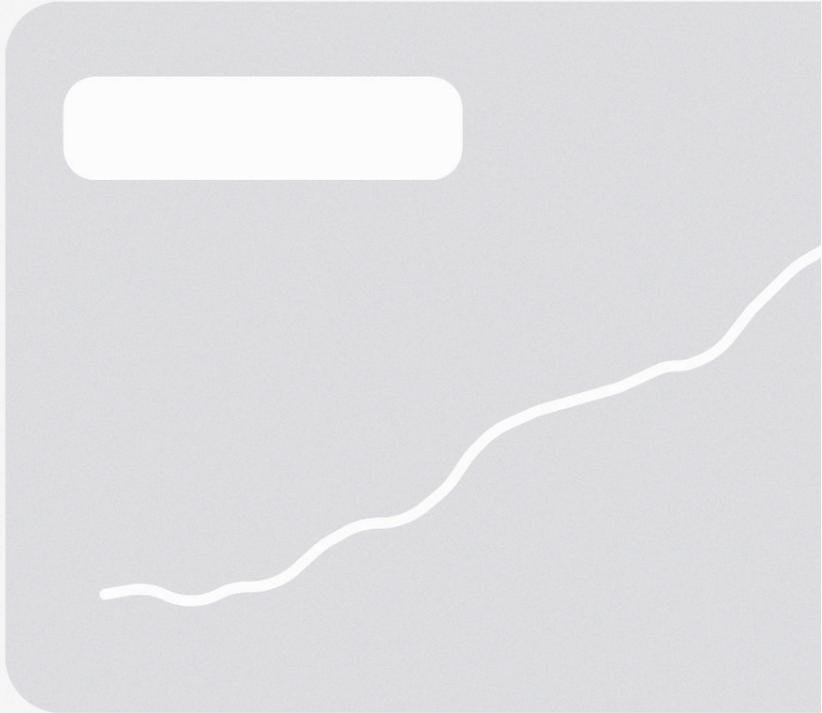
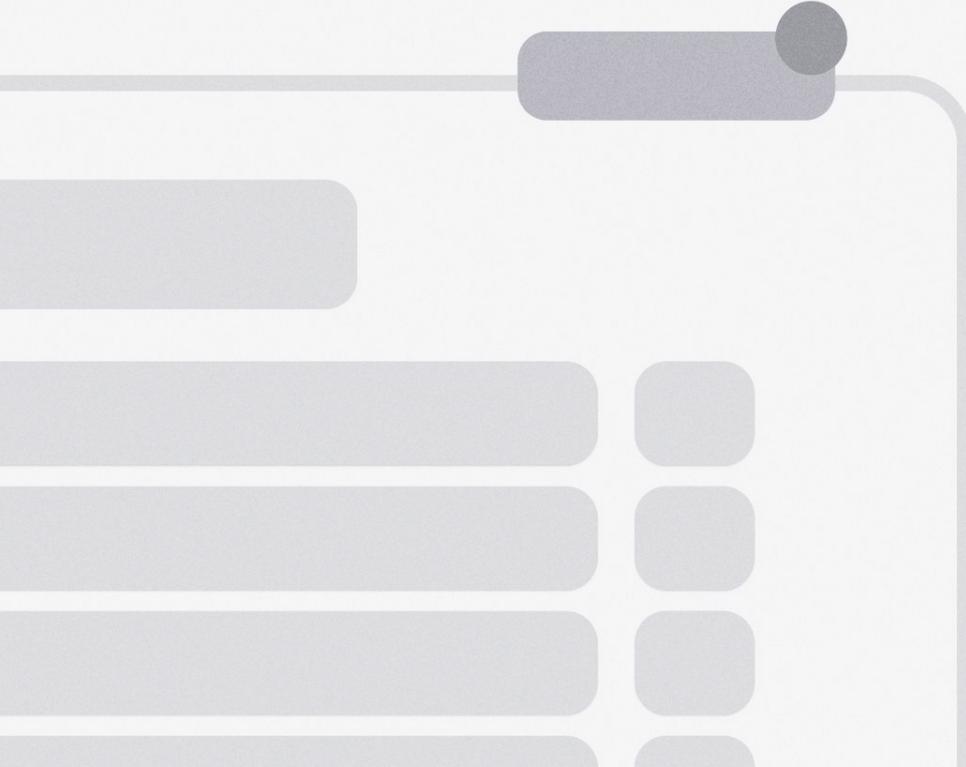


# Customer *loyalty* or massive *churn* rate?

See how customers interact with your client in order to understand their business model and products. Detect unsustainable business models and make unprecedented decisions.



# The outcome





## Fully prepared, at every application

Serve clients faster and better by always having their updated financials. Compare financial performance from previous applications and follow up on their development.



## Validate your prospects revenue

Dig into revenue streams by assessing account receivables and the customers connected to the business. Detect overdue payments and backtrack payment behaviour.



## Unfold your clients financial statements

Detect new loans, their origin, value and repayment behaviour. Examine individual accounts and vouchers to know the reason behind any deviations.



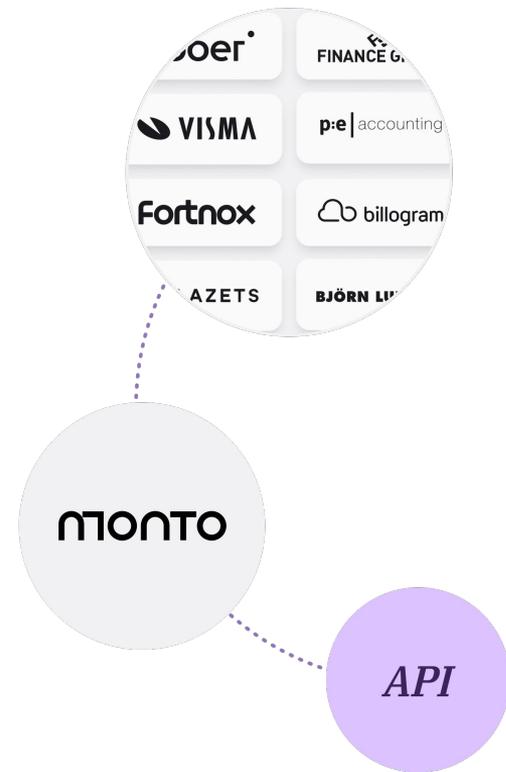
## Be the first to notice deterioration

Get a head start through continuous monitoring of customers' financial health. Spot the right time to cancel a loan or claim any required collateral.

# Key takeaways

In simple terms

1. **Real-time data** is vastly superior to static historical data.
2. **ERP connection** means instant data access; no need to ask the customer to send anything manually.
3. **ERP connection** also means continuous monitoring; you can monitor how a company is doing day by day without having to ask twice.
4. **ERP data** is not a substitute for transactional (bank) data, it is at least a compliment, if not better at determining business health. Consumers just don't have ERPs.
5. **Real-time monitoring** is good for both mitigating risks *and* to identify opportunities. Is the company doing better? Upsell. Is the company doing worse? Manage risk.
6. **The end customer experience** is improved: less material to send to their financier, and a better financing deal.



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