

## DataPlato – Product Summary

### Summary

DataPlato is fin-tech SaaS for SME's to clearly visualize their financial health with predictive outcomes.

DataPlato is a modern SME AI driven cash forecasting & AI accounting. Realtime data from ERP and your banks gives fully automated cash classification based on both bank statements and ERP statements.

DataPlato respects cross-banking cash pooling by supporting fully automated physical cash pooling, zero balancing, notional cash pooling and cross border cash pooling. Help the company to avoid several bank fees.

Cash forecasting helps the organization save money by strategizing payables and receivables by using forecast and actuals.

AI driven accounting automates generations of accounting entries, netting, MTM and bank reconciliation.

### Statement of Situation

i. Who is the customer?	The customer is SME looking for way to lower cost, understand the future and improve relationship with vendors and suppliers. Find problems before they happen and solve. The customer has the option to use DataPlato fully integrated or competitors with limited set of features.
ii. Why would the customer want the product?	
iii. Who are the major competitors selling similar product?	

### Features of the Product

Features	Benefits to Customer
Cash pooling	<ul style="list-style-type: none"><li>- Avoid number of bank fees</li><li>- Reduce the possibility of damaging the reputation of the customer because of negative balance with bank account</li><li>- Make the most of the resources available</li><li>- Improve liquidity management</li></ul>
Cash forecasting	<ul style="list-style-type: none"><li>- Less time consuming</li><li>- Easy to see your options</li><li>- Better decision making</li><li>- Growth planning</li><li>- Improves relationship management</li><li>- Can highlight potential problems</li><li>- Forecasting is much cheaper than failing</li></ul>
AI driven accounting / Automation	<ul style="list-style-type: none"><li>- Fewer errors</li><li>- Save man hours</li><li>- Consistent book keeping</li></ul>

## Services Available

SaaS 24x7. DataPlato will be hosted in the Microsoft Azure Cloud available always. Human support 8 to 5 Monday through Friday.

## Price

Subscription based. Prices range from \$75 to \$3500 depending on the type of subscription:

1. Small: \$75
2. Mid: \$250
3. Large: \$3500

## Market

The EU market: 23,894,000 SMEs

	Micro	Small	Medium	SME	Large	Total
Number of enterprises						
<b>In thousands</b>	22,232	1,392	225	23,849	45	23,894
<b>In % of total enterprise population</b>	93,0%	5,8%	0,9%	99,8%	0,2%	100,0%
Number of persons employed						
<b>In thousands</b>	41,669	27,982	23,398	93,049	46,665	232,763
<b>In % of total employment</b>	29,8%	20,0%	16,7%	66,6%	33,4%	100,0%
Value added						
<b>In EUR Trillion</b>	1,482	1,260	1,288	4,030	3,065	7,095
<b>In % of total value added</b>	20,9%	17,8%	18,2%	56,8%	43,2%	100,0%

(Source: Eurostat, National Statistical Offices, and DIW Econ

Note: Date as of 30 June 2017. Totals may differ from sum of components due to rounding)

## Customer Journey

Customer uses DataPlato to bring together data from ERP and the banks to give fully automated cash classification and unique insights in the company's financials.

## Competitors Information

- 1) <https://www.wisecashhq.com/> WiseCash, 22 EUR/mo (excl.VAT) for 1 user. No ERPs no banks
- 2) <https://floatapp.com> Float subscription start at \$59 for 3 users. Limited set of ERPs, no banks
- 3) <https://dryrun.com/> Dryrun, \$49/mo. Limited set of ERPs, no banks

## The system

The DataPlato Core Engine has Financial Advisor, Red Alerts, Dialogs and Marketplace. On the core basic the management modules are Cash management, Capital management, Cash forecasting, AI Accounting.

