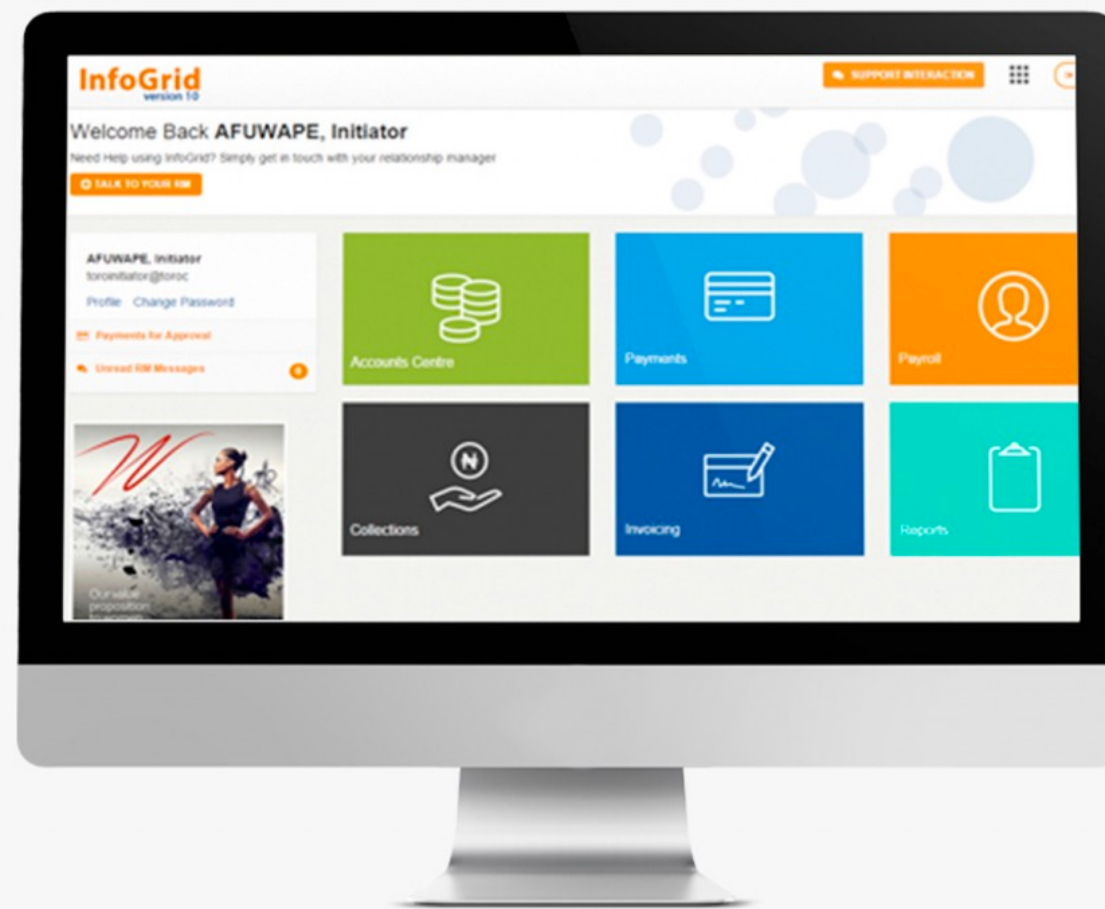


What is CASHFLOW®

CASHFLOW® is an Electronic invoicing presentation and payment platform targeted primarily at SMEs. It aims at aiding you manage your payments and receivables, send out invoices. Cashflow enables SMEs to gain faster and more efficient processes, while reducing manual work errors. It takes you from manual and paper based processes to a simple, automated, secure and modern way of doing business.



Through purposeful investments in technology, business domain research & development we have evolved the platform to solve challenges faced by African banks in providing cash management solutions to their corporate customers. The growing sophistication of the corporate and retail banking customers across Africa in a dynamic technological age has placed a great burden of responsibility on the banking and financial services industry to provide veritable value-adding services to customers. Our cutting edge platform, deliver cash management solutions on InfoGrid®-Bank3D core, that are fully integrated and inter-operate on an in-country & regional scale.

Key Features of CASHFLOW®

Real-Time visibility dashboard: The dashboard presents to SMEs, at a glance, high level MIS on their transactions which they will find relevant.

Accessibility: Cashflow is a service that can be viewed anytime, anywhere, and on mobile devices.

Increased visibility and control over receivables: Cash flow makes trading with customers more efficient and forecasting more accurate with status tracking and collaboration capabilities.

Customer information management: Cash flow empowers SMEs to manage and store their customer information for easy retrievals and future references.

Product management: Cashflow provides SMEs with the functionality to create and manage as many products and services as possible and managing invoices for each products.

Global invoicing & compliance: Cashflow supports VAT compliance and provides companies the option of processing Value Added Tax (VAT). Cashflow also Supports Nigeria's cashless society thereby allowing customers pay for their goods or services via online payment.

Archiving: Cashflow has a secured data storage that stores all invoice related document for a long period of time to enable easy retrieval.

Administrative interface: Provide the bank with an interface to enable visibility and control over your SMEs cash flow and expenditures, also to view various reports on transaction made on the Cashflow platform.

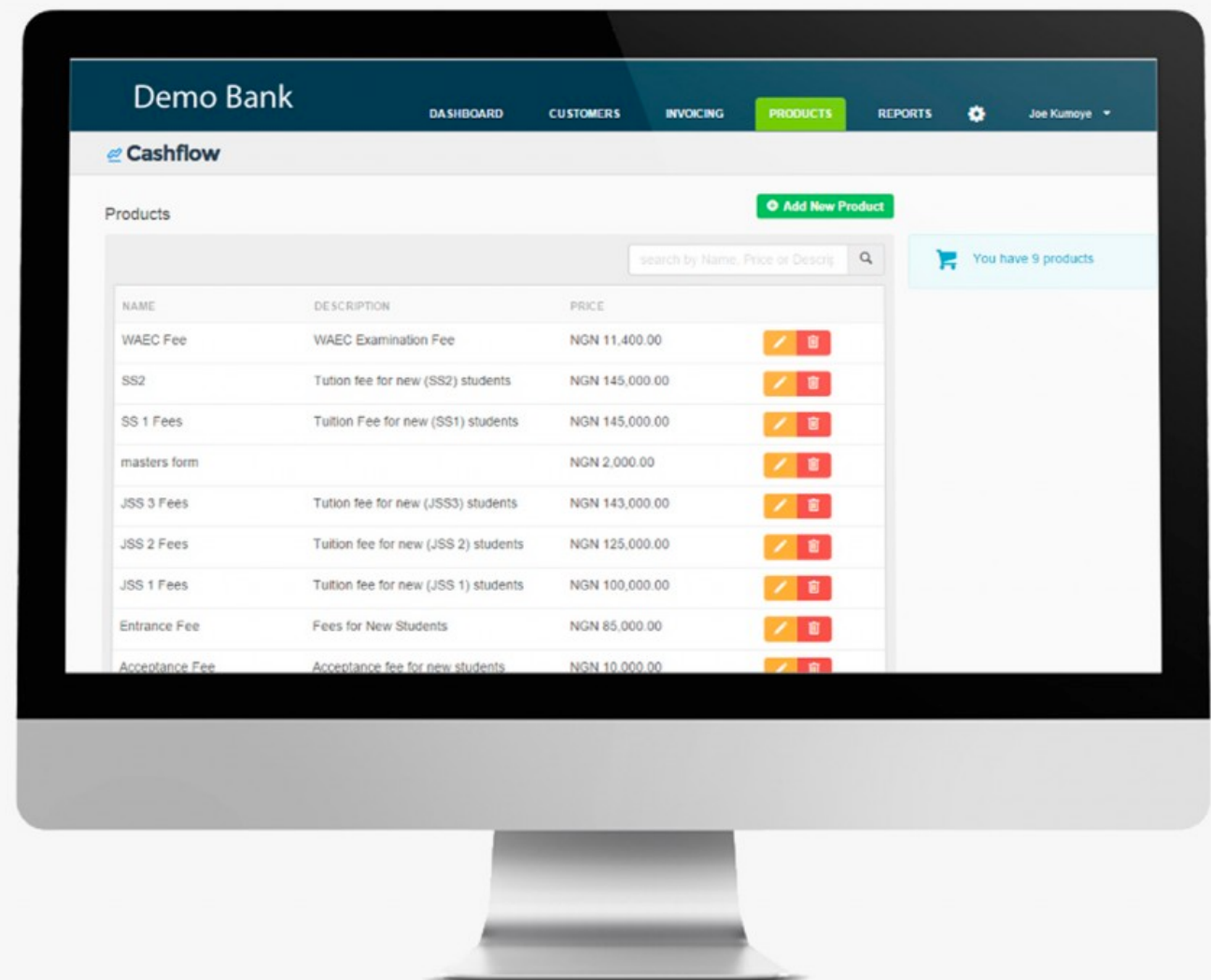
Reports & analytics: Cashflow provides the SMEs with ability to view relevant reports on transactions made. Reports like invoices sent for a particular period and product, view customer's debt and invoices that are written off.

Key Benefits

- Eliminate paper work involved in processing an invoice
- Reduces manual work and errors.
- Saves you cost of processing an invoice
- Supports Nigeria's cashless society.
- Easy and safe way of paying for goods and services from the comfort of your homes
- Stores all invoices generated on it and can be a source of a company's accounting records.
- Provides companies the option of processing Value Added Tax (VAT).
- Gain greater visibility and control over your cash flow and expenditures
- Gain it increases business efficiency for it provides full invoice process automation and integrate customers and suppliers to one seamless end-to-end electronic process.

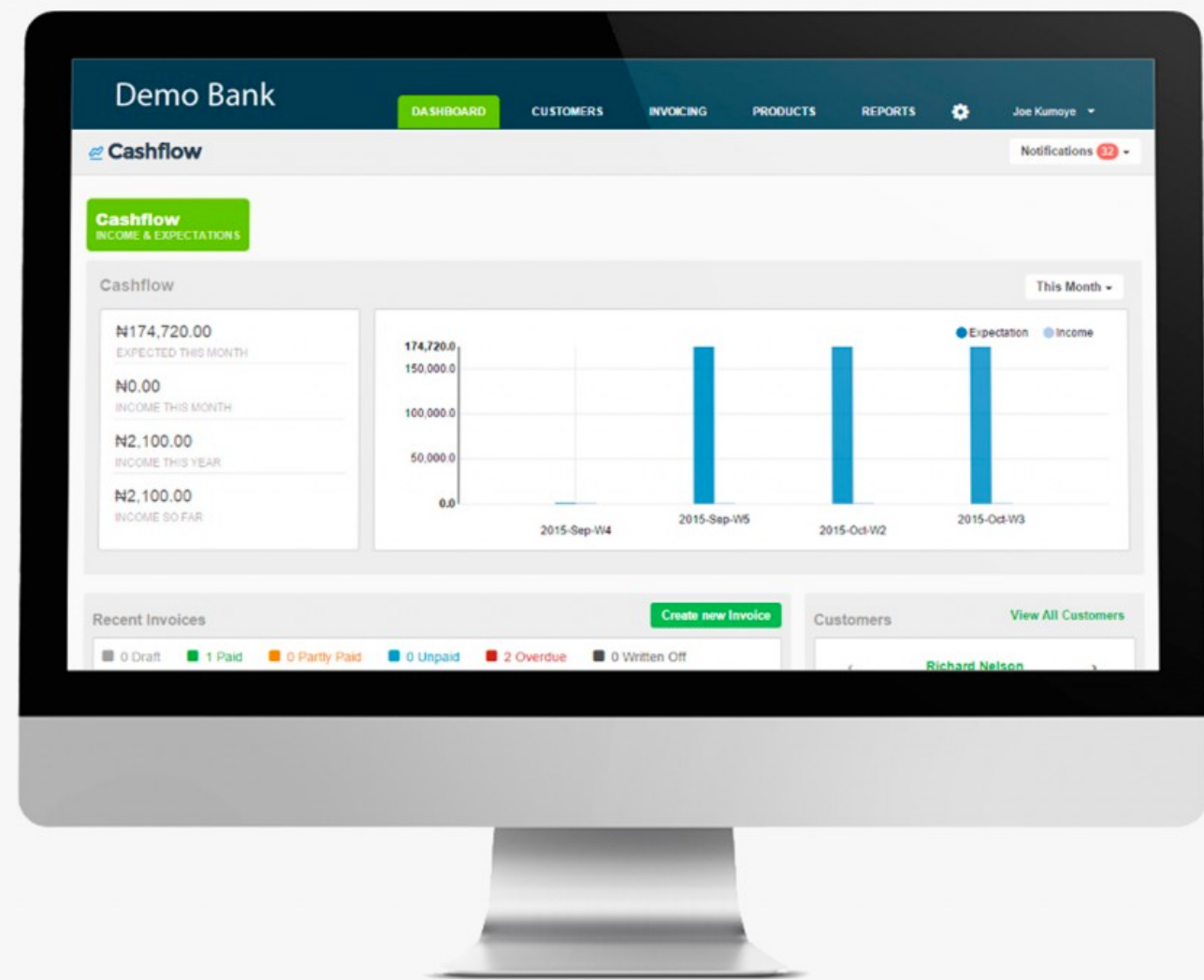
Relevant Business Needs

- Corporate Cash Management
- Digital banking



Relevant Business Segment

- SME banking
- Corporate banking



About Parkway

Parkway is a leading financial technology provider creating modern banking experiences, proudly developed by Africans and delivered through Africa's leading banks to businesses and individuals across the continent. Parkway provides simple, intuitive, end-to-end corporate, retail and transaction banking solutions. Our core platform and service offering for government agencies, large corporates and small / medium enterprises (SME) enables our partner banks expand market share and build stronger relationships with businesses across the continent. Our youth banking and bottom of the pyramid (BOP) banking offerings take consumer engagement to a whole new level creating compelling opportunities for customer acquisition, retention and dominance in the African retail banking space.