

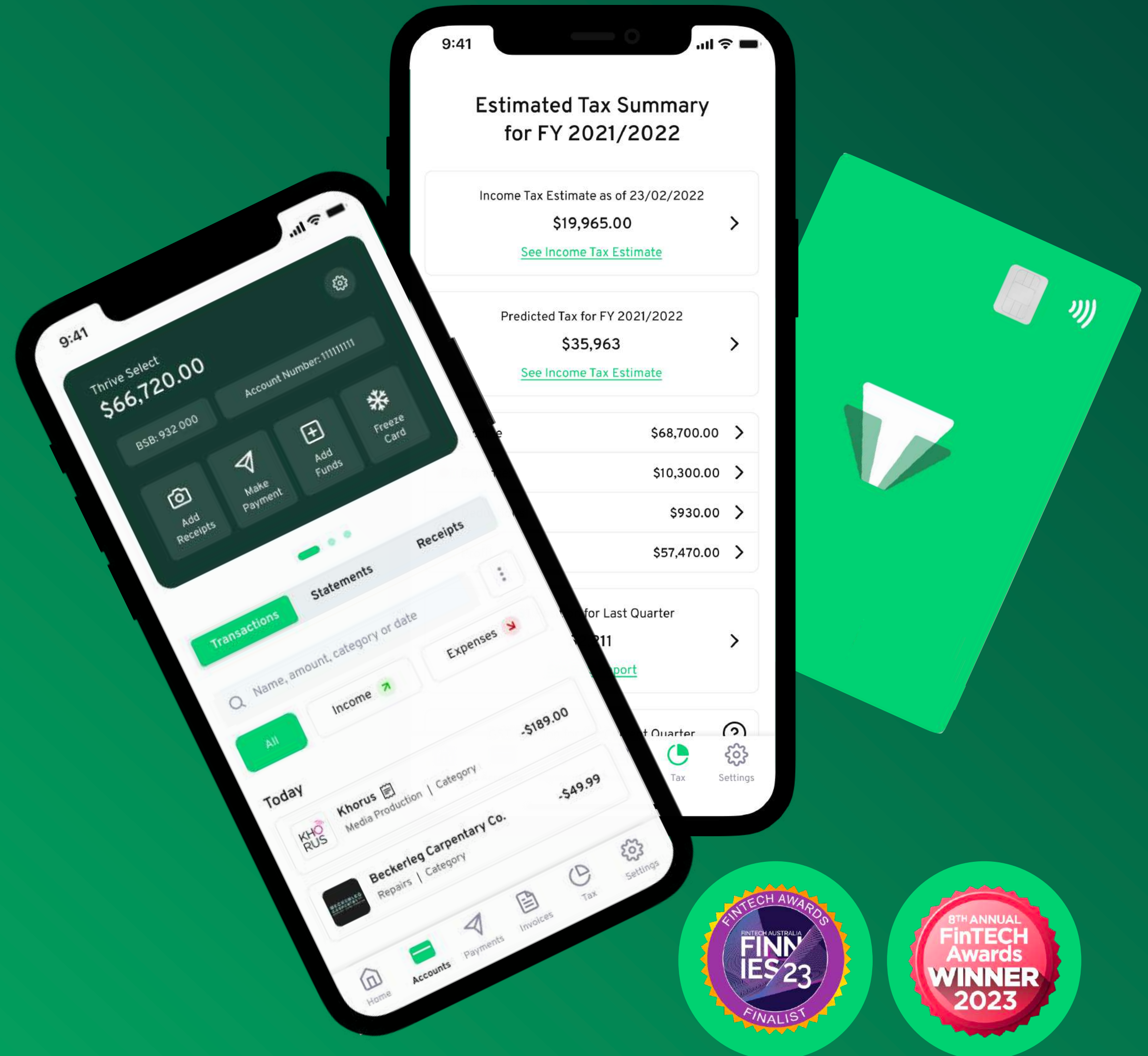


Thriday

AI that automates banking, accounting and tax for MSMEs

2024

Fintech Innovation Challenge: Leveraging AI for MSMEs in Thailand



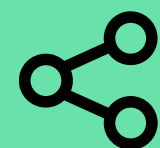


Executive summary

Thriday is an AI-driven ‘business toolbox’ that helps MSMEs seamlessly run their business and improve financial performance



Live with Australia’s biggest business bank: NAB



Only platform that automates banking, accounting and tax



Powered by ‘Luca’, an AI assistant that replaces a human accountant



Over 4 million transactions categorised by AI model



Founder-led, industry-leading global team ready to scale



Customers love the platform: Google - 4.9 stars average



Running a business is hard

- You have 101 different things to do.
- It's difficult to set up and stressful to manage.
- You spend too much time on admin.



6 hours a week

Average time spent on financial admin

\$3,000 a year

Average amount spent on banking, accounting and tax

Financial admin

Most disliked task when running a business

3.7 tools

Average number of tools to manage financial admin

Thriday survey of 180 SMEs (0-50 employees)

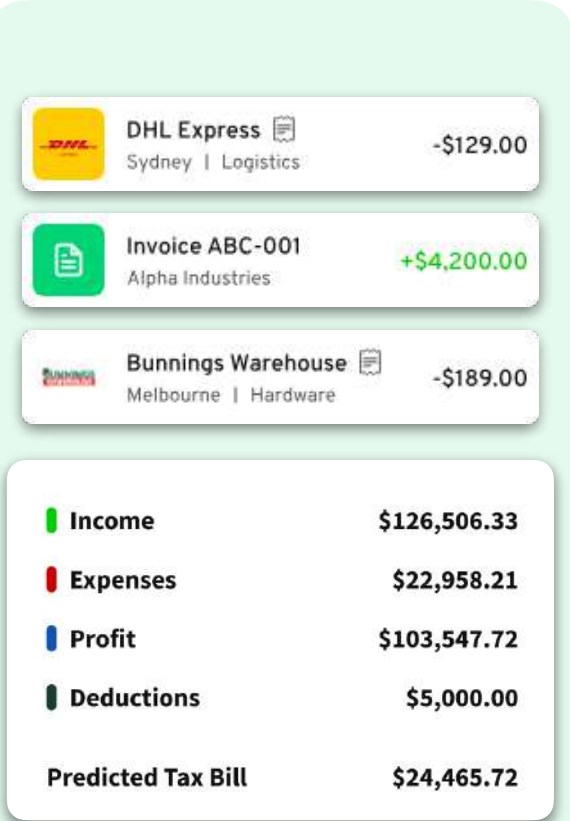


Thriday has a suite of AI-driven features that make running a business easy



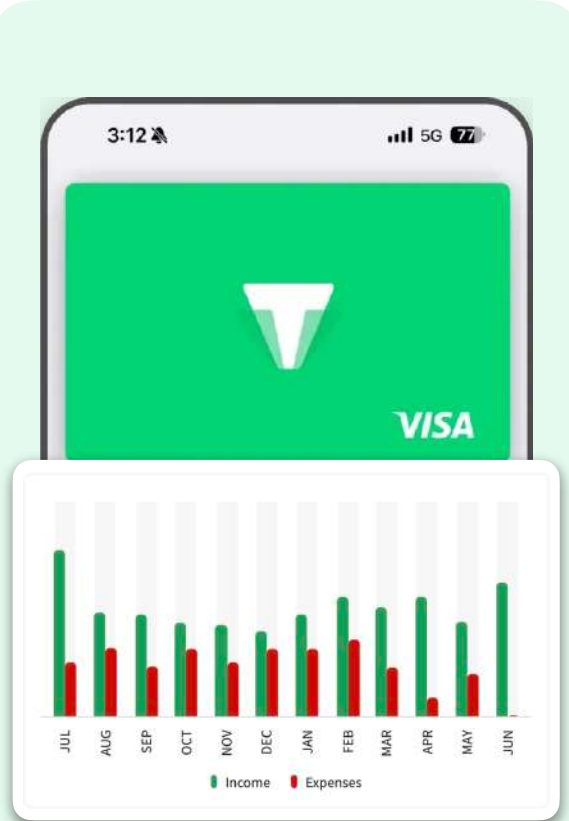
Thrriday’s toolbox takes care of everything a MSME needs

Accounting



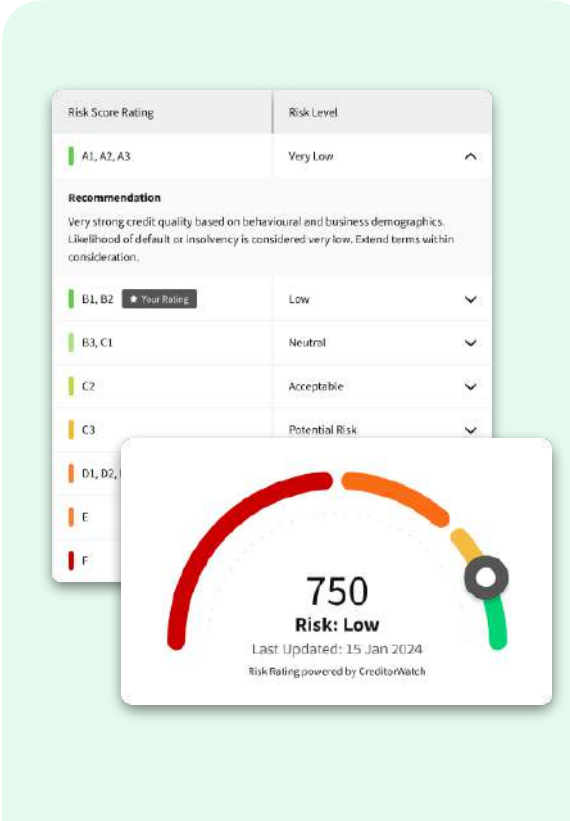
Powerful reporting and categorisation using AI to show real-time progress

Cash Flow



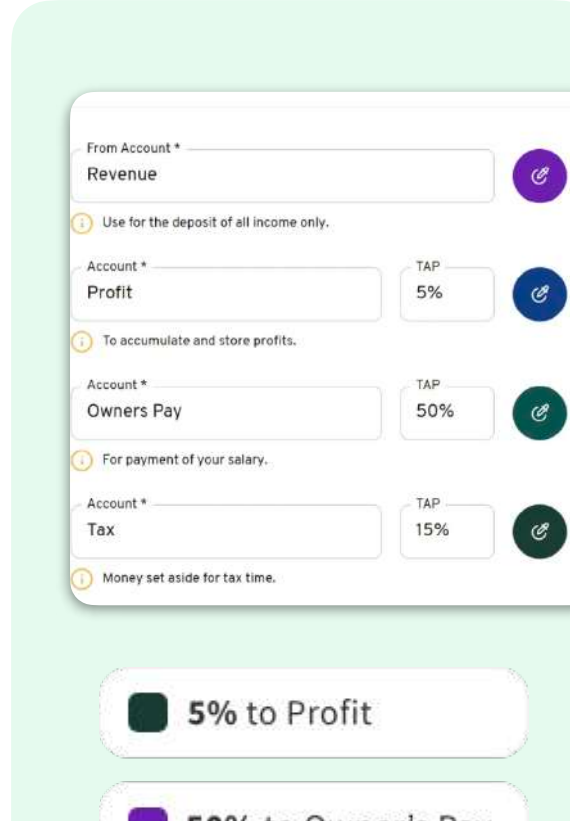
Monitor your actual and predicted cash flow and tax estimates

Credit Scores




Track your credit score and monitor your business financial health

Budgeting



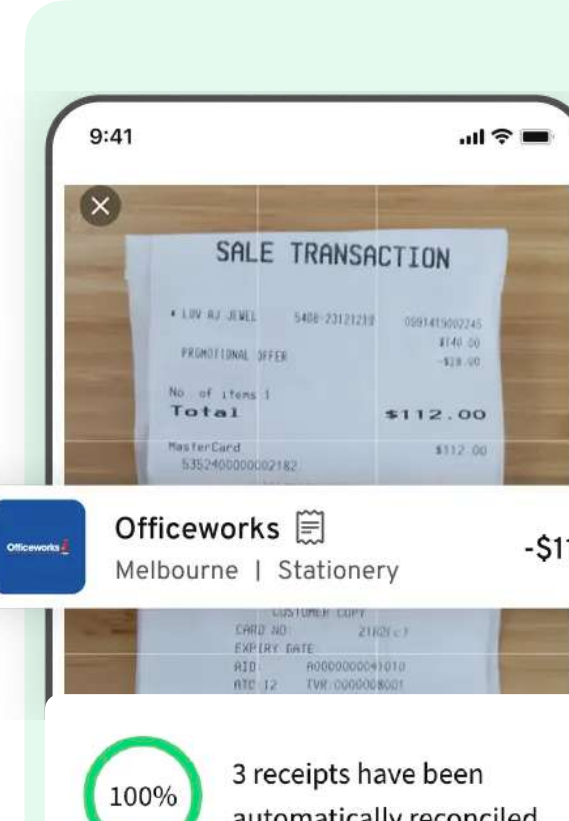
Set up automated transfer rules for accounts to budget and save money

Invoices



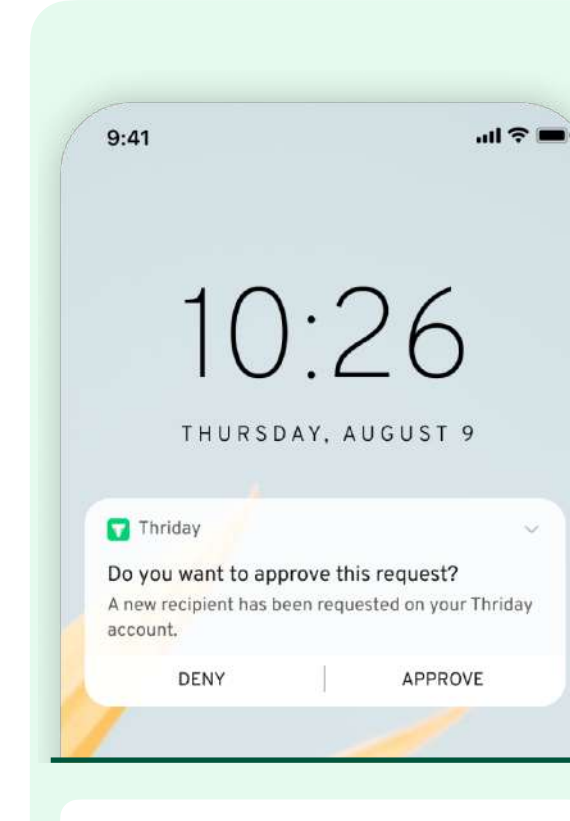
Send professional invoices or quotes, with automated reminders

Receipts



Scan receipts to track VAT and claim eligible deductions for tax time

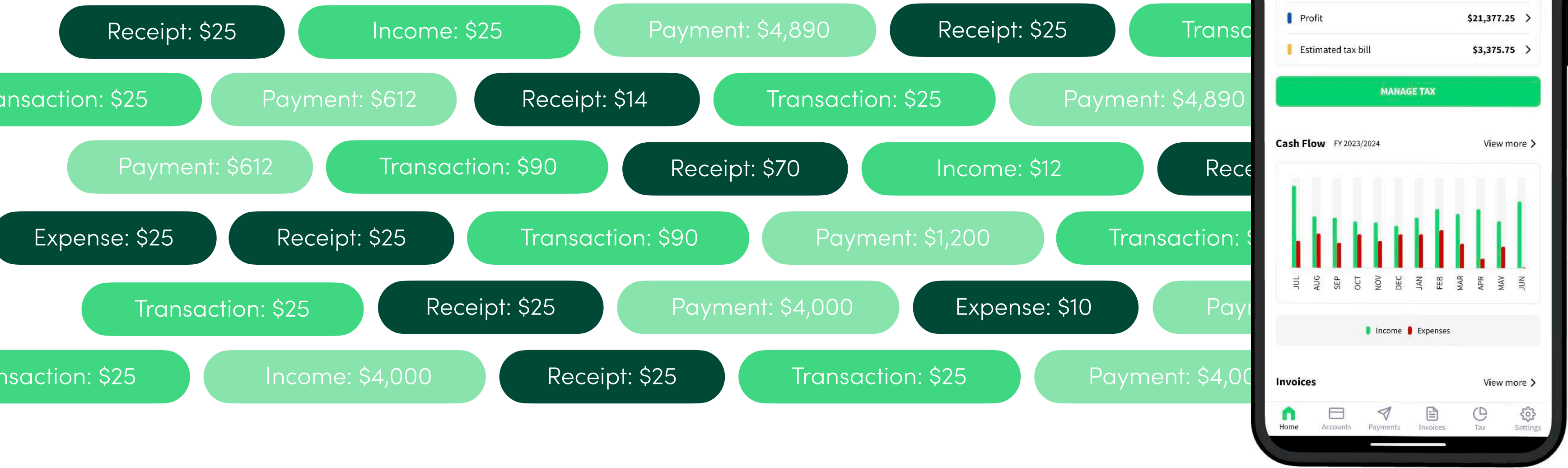
Payments




Upload and scan bills to automate bill payment and monitor spending

Thrriday has developed ‘Luca’ a cutting-edge AI assistant


- Luca categorises transaction data and replaces an accountant.
- Delivers deep and actionable financial insights.
- Allows a bank to lend faster with no paper work required.



THRIDDAY


3m ago

10 new receipts reconciled
We found 10 new transactions on your Visa Debit card totalling \$341.50 from the past week. We've already reconciled them for you, saving you \$24.50 at tax time.

THRIDDAY


41m ago

Sarah has opened invoice #2024-01 for \$250
Sarah opened your invoice at 10:05am today. The due date for this invoice is in 14 days, and your client has a 97% on-time payment score.

THRIDDAY

14m ago

You are eligible for a small business credit card
Based on your financial performance over the last six months, you are eligible for a Visa Rewards card. Would you like to review this offer?

THRIDDAY

28m ago

Would you like to make \$245 in interest?
We have detected that you could make \$245 in extra interest if you activate automatic account sweeping, which shuffles money between your accounts to maximise your interest.



Customers love Thrriday

“

Really enjoying the simplicity and ease of use. It's also great to handle bookkeeping within a banking app – saves lots of time. Love the automatic allocation of funds to various accounts



“

Super easy set up. I love that you can allocate percentages to automatic transfers between accounts. It means I can budget even with a variable income.



“

Just moved from using Xero – things got so much simpler, especially as using the Profit First method got so much easier.



“

Seriously, what a game changer! A significant time saver having all my financial and tax requirements at my fingertips, so easy to use and valuable knowing my financial position instantaneously.



“

I have just set it up and its super easy to use. I am so glad you can have your income split into different accounts. I can't wait to use it more!



“

The platform is so intuitive and easy to use and has been a complete game-changer for managing my finances as a sole trader. Having all my accounting done automatically now has given me so much time back.



“

Easiest program I have ever used. The setup was very quick. Very user friendly. All your business information at your fingertips. Highly recommend.



“

Great team and a great product, has greatly simplified my business accounting, would recommend any small business checked them out.



“

A great service and easy to use. I love getting back the time I would have spent on the invoicing and expenses.



Seriously, what a game changer! A significant time saver having all my financial and tax requirements at my fingertips, so easy to use and valuable knowing my financial position instantaneously. It's taken the hassle out of running my business and giving me some time back to actually grow it.

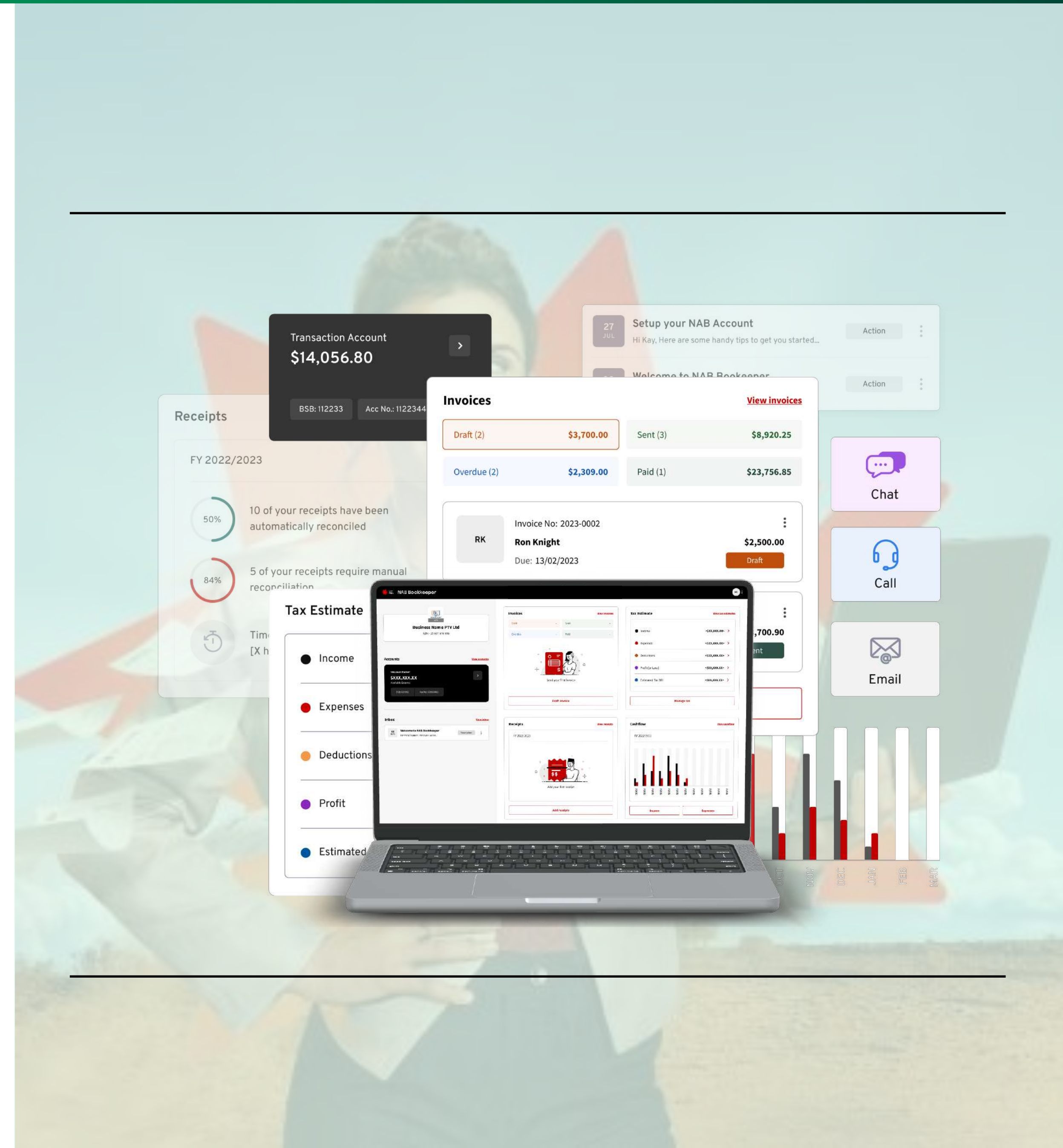
Average Google rating: 4.9 stars



Thriday powers NAB Bookkeeper

- Thriday has partnered with NAB to launch 'Bookkeeper'.
- NAB is Australia's largest business bank.
- NAB Bookkeeper allows NAB to:
 - Acquire new business transaction account customers.
 - Generate new revenue from additional services.
 - Improve customer satisfaction and financial literacy.
 - Generate deeper insights for credit decisions.

This positions NAB at the heart of running a business.





Winning back time for small business

“Ask a small business owner what they want more of and they’ll usually give you a one-word answer. **Time**. That’s why I’m so excited about the launch of NAB Bookkeeper.

Powered by AI, NAB Bookkeeper is our new bookkeeping tool that helps reduce admin time for small businesses by up to five hours – precious time that can be spent growing their business.”



Andrew Irvine

CEO



We have a world-class team with a proven track record

CEO

Michael Nuciforo

ANZ

LLOYDS

parkhound

Former Head of Mobile Banking at Lloyds Bank and RBS. Launched Gartner No. 1 rated Mobile Banking app in the UK. Launched first Mobile Banking service in Australia at ANZ. Founder & CEO, Parkhound (acquired 2017).

CTO

Warren More

illion

African Bank

RMB

Experienced Cloud Solution Architect with a background at both Retail and Investment banks. Warren has extensive experience with Microsoft and built a new transactional banking platform from scratch in South Africa.

CDO

Yao Tang

illion

Yodlee

EQUIFAX

Former Head of Analytics - Product & Marketing at Illion and Solution Consultant at Yodlee. Before joining Illion, Yao enjoyed a diverse career including time consulting at Equifax, Flight Centre, and Westpac.

COO

Ben Winford

purebaby

CORRS CHAMBERS WESTGARTH

MELBOURNE FESTIVAL

Former COO of Purebaby and Senior Associate Lawyer at Corrs Chambers Westgarth. Junior Advisory Board Member of the Melbourne Festival. Founder & CEO of Intaview; a video hiring platform.

Head of Product

Aoife Johnston

Culture Amp

Xero

seek

Former Senior Group Product Manager at Xero, and was a Lead Product Manager at Culture Amp and Head of Product at the startup TRAVLR. Aoife has also spent time as a Product Consultant at Seek and Telstra.

Head of Accounting & Tax

Laura Elkaslassy

PROFIT FIRST

ThinkBig Financial Group

Former CEO of Profit First Australia, MD of Adroit Business Solutions and Co-Director of Thing Big financial group. Laura is one of Australia's brightest minds on small business, profitability and taxes.

Head of Growth

Justin Bohlmann

uno.

Mamamia

Former Head of CX and Conversion at Uno Home Loans and Digital Products & Marketing Manager at Mamamia. Justin is a jack-of-all-trades that combines a passion for small business, with a data-driven growth mindset.

Head of People & Culture

Jaala Alex

THE GENERATOR

QAGOMA

COMMUNITY COLLECTIVE

Former Community Manager at the Monash University Generator - a leading accelerator program for startups. Co-founder of the Community Collective and previously worked at the Queensland Art Gallery.



Thriday is a plug-and-play platform that can be configured to local needs

There are four streams of work:

✓ Stream 1

API and data integration

- Thriday needs access to 4 main APIs.
- User profile, balances, transactions and payments.

✓ Stream 2

Categorisation and tax localisation

- Anonymised sample transaction data is required.
- Thriday will fine tune its AI accounting on this data.

✓ Stream 3

White labelling, language and branding

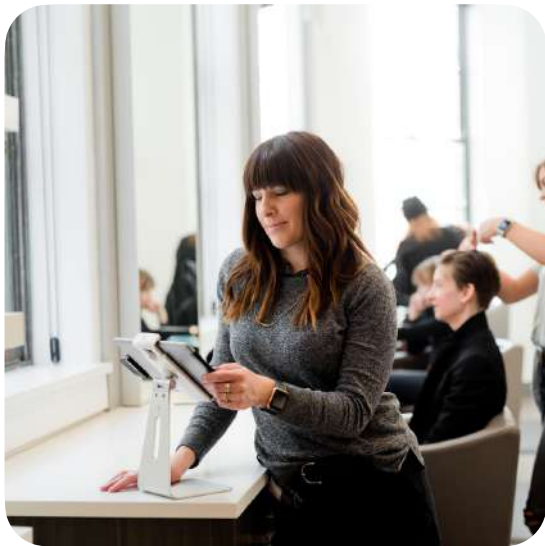
- Designs are created and signed off by the partner bank.
- Terminology is updated to reflect local standards.

✓ Stream 4

Testing (Functional, security and performance)

- Thriday would test the platform end-to-end.
- Partner bank would support integration testing.

We are uniquely positioned to help MSMEs automate their finances



INNOVATIVE

Thriday uses AI to automatically complete banking, accounting and tax.



SECURE

Thriday's platform is ISO 27001 compliant and has bank-grade security in place.



EMBEDDED

Thriday's embedded all-in-one solution solves a real pain point for small businesses.



PLUG-N-PLAY

Thriday's platform is easy to integrate and reskin to align to a partner banks branding.



INTELLIGENT

Thriday can provide new customer insights, including assets, cash flow, and tax positions.