



poincenot  
technology  
studio





WE ARE A TECHNOLOGY STUDIO BUILDING FINANCIAL  
SOLUTIONS BASED ON DIGITAL INNOVATION  
AND FINANCIAL INCLUSION.



OUR FINANCIAL SOLUTIONS:

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ONLINE  
**LENDING**



# BOARD MEMBERS



Mario Andrés Lopez  
Co Founder at Poincenot



Facundo Vázquez  
Co Founder at Poincenot



Augusto Fernandez Villa  
Co Founder at Poincenot



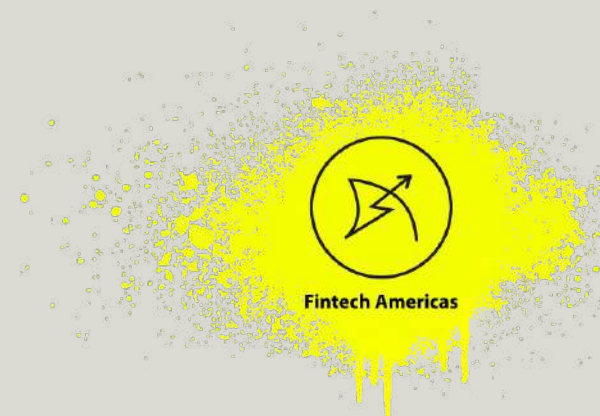
Andrés Meta  
Co Founder at Poincenot



## PARTNERS



## AWARDS

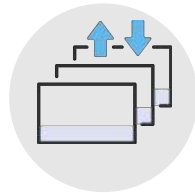




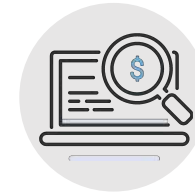
REGTECH PLATFORM TO KNOW YOUR CUSTOMER WITH A RISK-BASED APPROACH AND TO MONITOR THEIR TRANSACTIONS.  
ITS OBJECTIVE IS MITIGATE CORPORATE AND FINANCIAL RISKS.



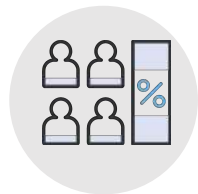
On boarding &  
digital files.



Ongoing  
Screening.



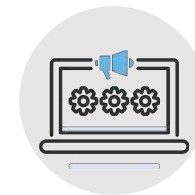
Transactions Monitoring



Risk based  
approach.



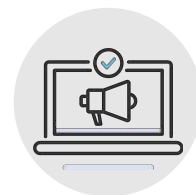
Transactional risk



Alert Settings



Check Santion list.



Ongoing customer  
notifications.



## MERCADO FONDOS



We solved the client registration and transaction monitoring process.  
Mercado Pago users can invest their money in investment funds from Banco Industrial.

**+ 1 M**

New clients in one year

**+ \$7,000 MM**

Total amount in the fund

**+ 200 K**

Transactions per day

## API BANK STRATEGY



Several fintechs and wallets are integrated with the different APIS complying with the regulations of the Central Bank in Argentina.

**+ 100%**

Digital

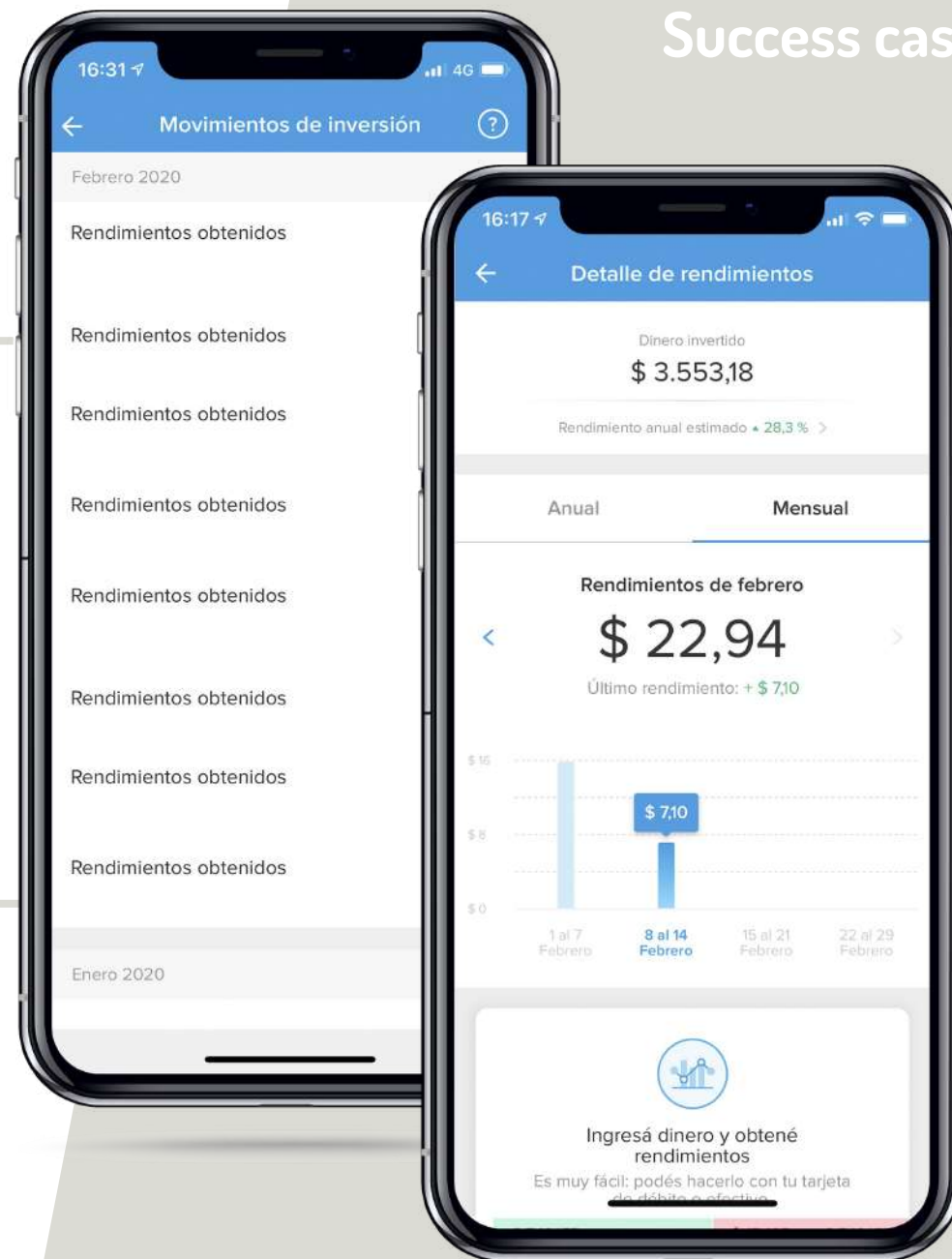
**+ 400K CVU**

Per week

**+ 1 MM**

Projection

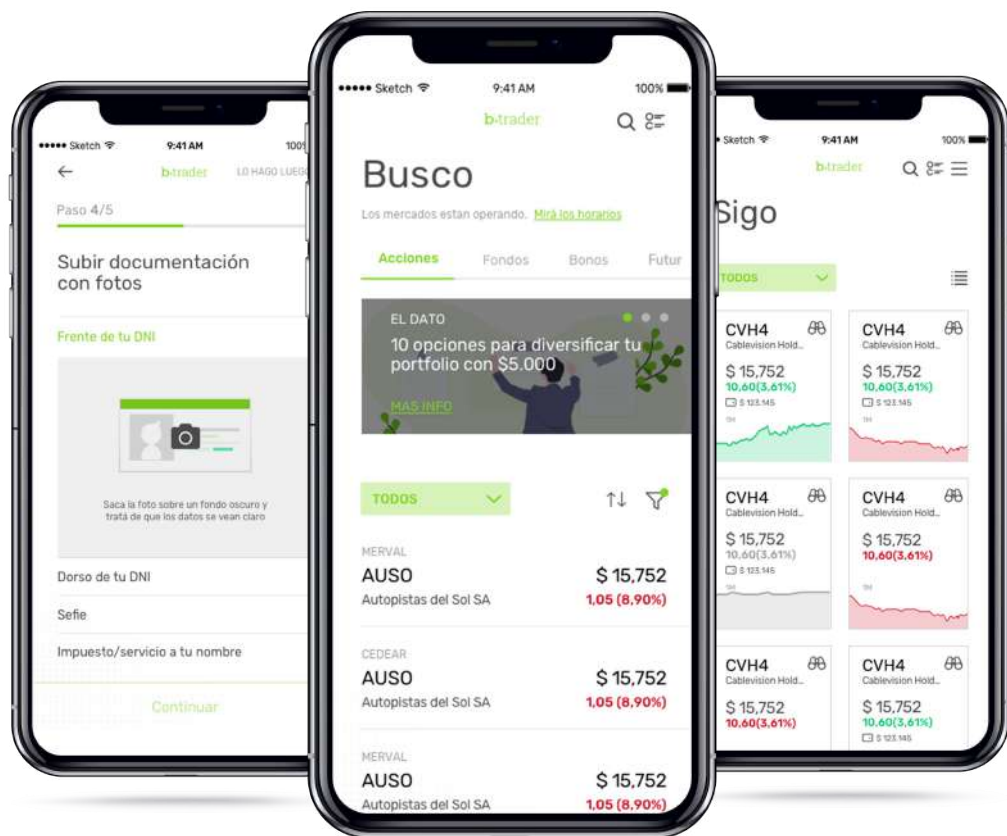
## Success case





# b-trader

IS A DIGITAL TRADING PLATFORM DESIGNED FOR THE GROWTH OF STOCKBROKERS AND ASSET MANAGEMENT.



Digital Onboarding.



Operations via DMA / OMS.



Online trading.



Configuration and sending of notifications and e-mails.



Integration by the Back Office.



Execution of deposits, consolidations and accreditations.

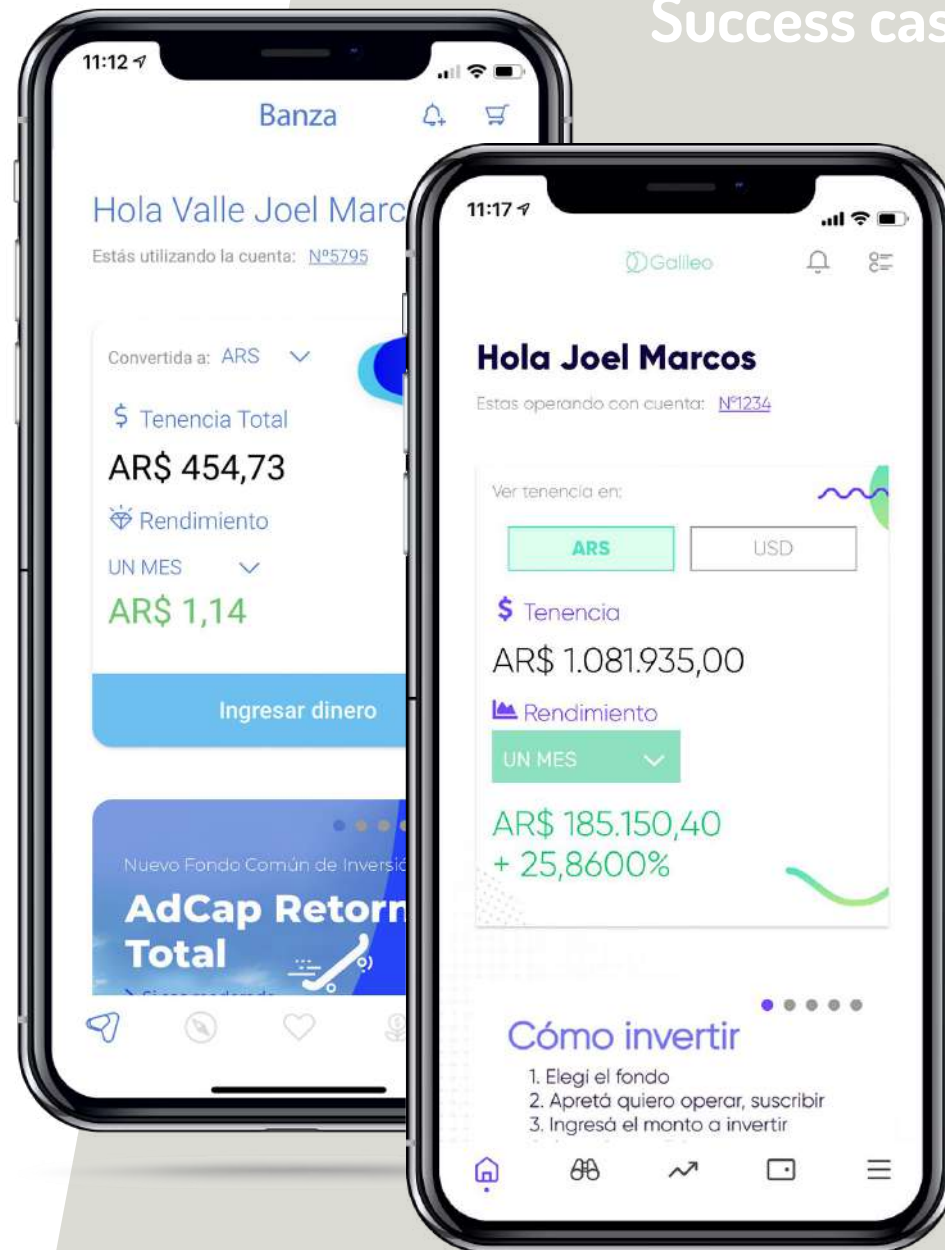


We are transforming the stock market ecosystem in Latin America.

THE FOLLOWING COMPANIES ARE USING OUR TECHNOLOGY:



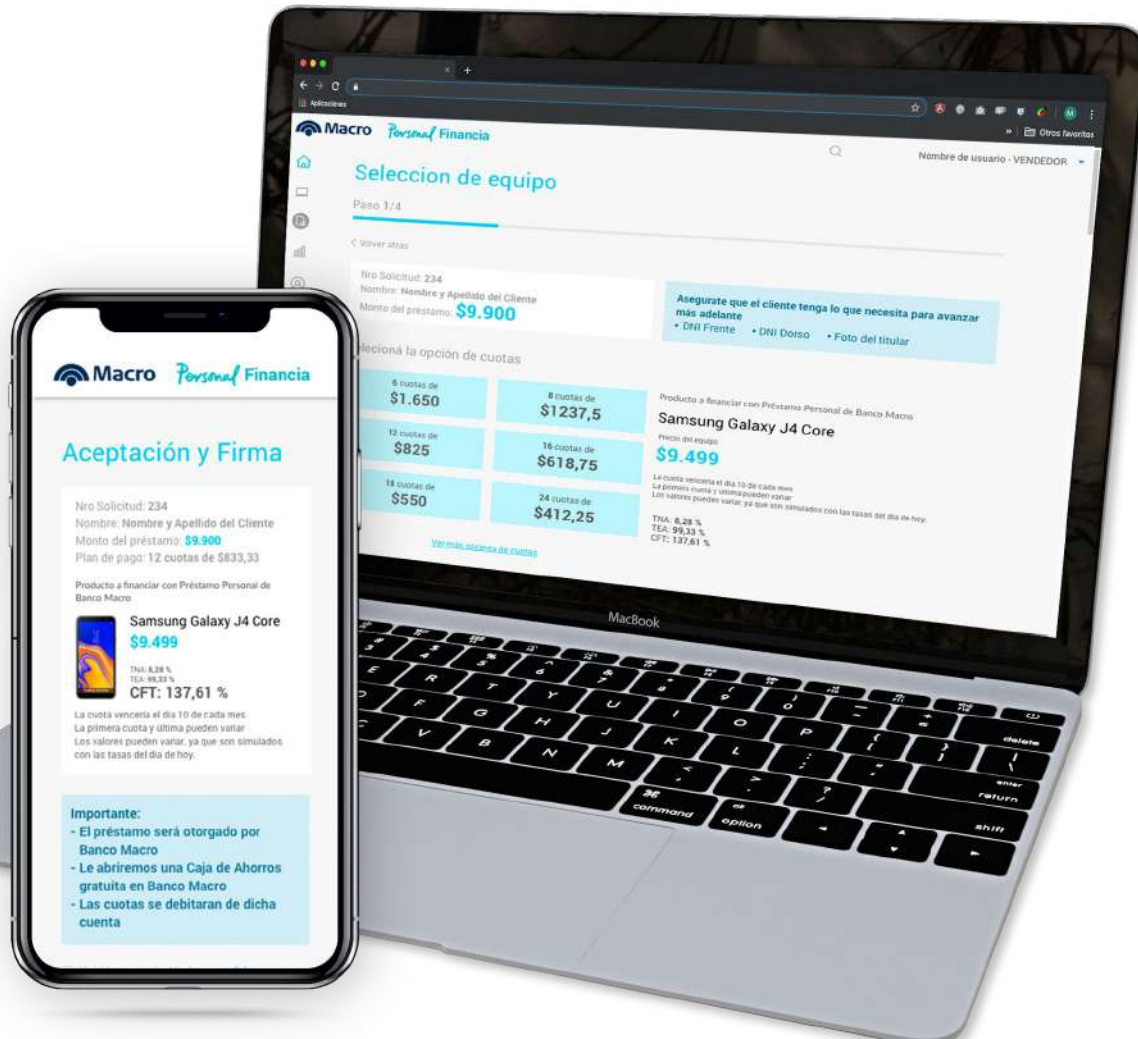
Success case



# ONLINE LENDING

## “LENDING AS A SERVICE “

LENDING PLATFORM THAT ALLOWS THE ORIGINATION OF LOANS FOR WORKING CAPITAL AND CONSUMER LOANS, THROUGH DIGITAL EXPERIENCE.



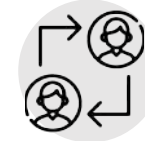
Low investment in technology setup.



New customers.



Product & process setup.



Cross & up selling.



Time to market  
3 months.

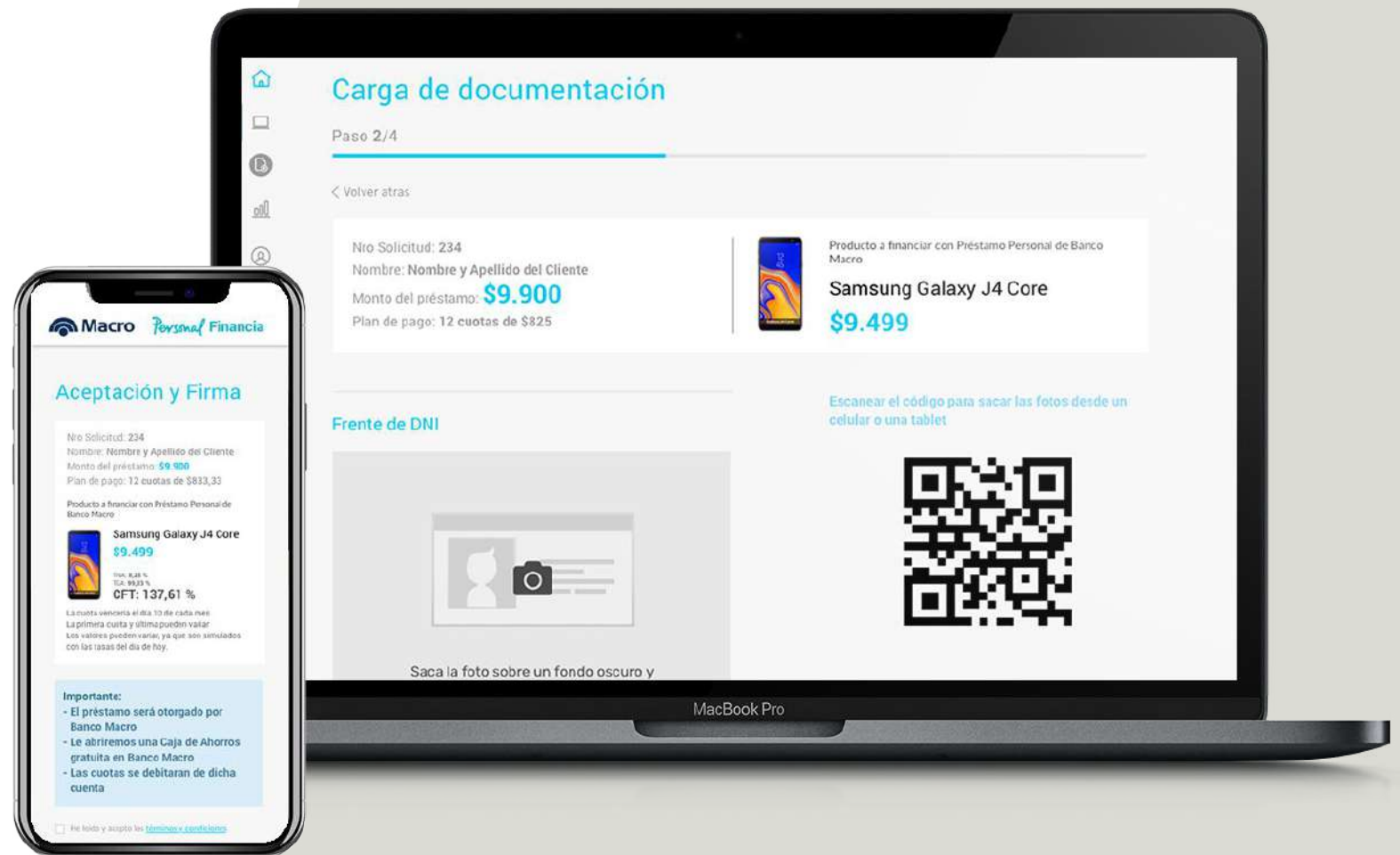


Revenue share  
parallel to  
business growth

# ONLINE LENDING

## Success case

BANCO MACRO, is the largest private bank in Argentina who made an alliance with TELECOM PERSONAL (major local mobile telephone company in the country), and with our Online Lending platform they offer credits to buy mobile telephones at the retail outlet financed by Banco Macro.



Loans at the Telco Retailer

# ONLINE LENDING

## Success case

Is a our FINTECH that provides loans to small and medium enterprises through a financial service with digital innovation.

LOANS UP  
TO 50,000 USD

PAYMENT DEADLINE  
UP TO 12 MONTHS

PAPERLESS &  
NO PAPERLESS

PRE-APPROVAL  
ON LINE

WEEKLY, FORTNIGHTLY  
& MONTHLY PAYMENT

By **BANK ACCOUNT** or



Loans for Working Capital.

# ONLINE LENDING

## Success case

BIND – Digital working capital loans focused on the small and medium-sized company segments.

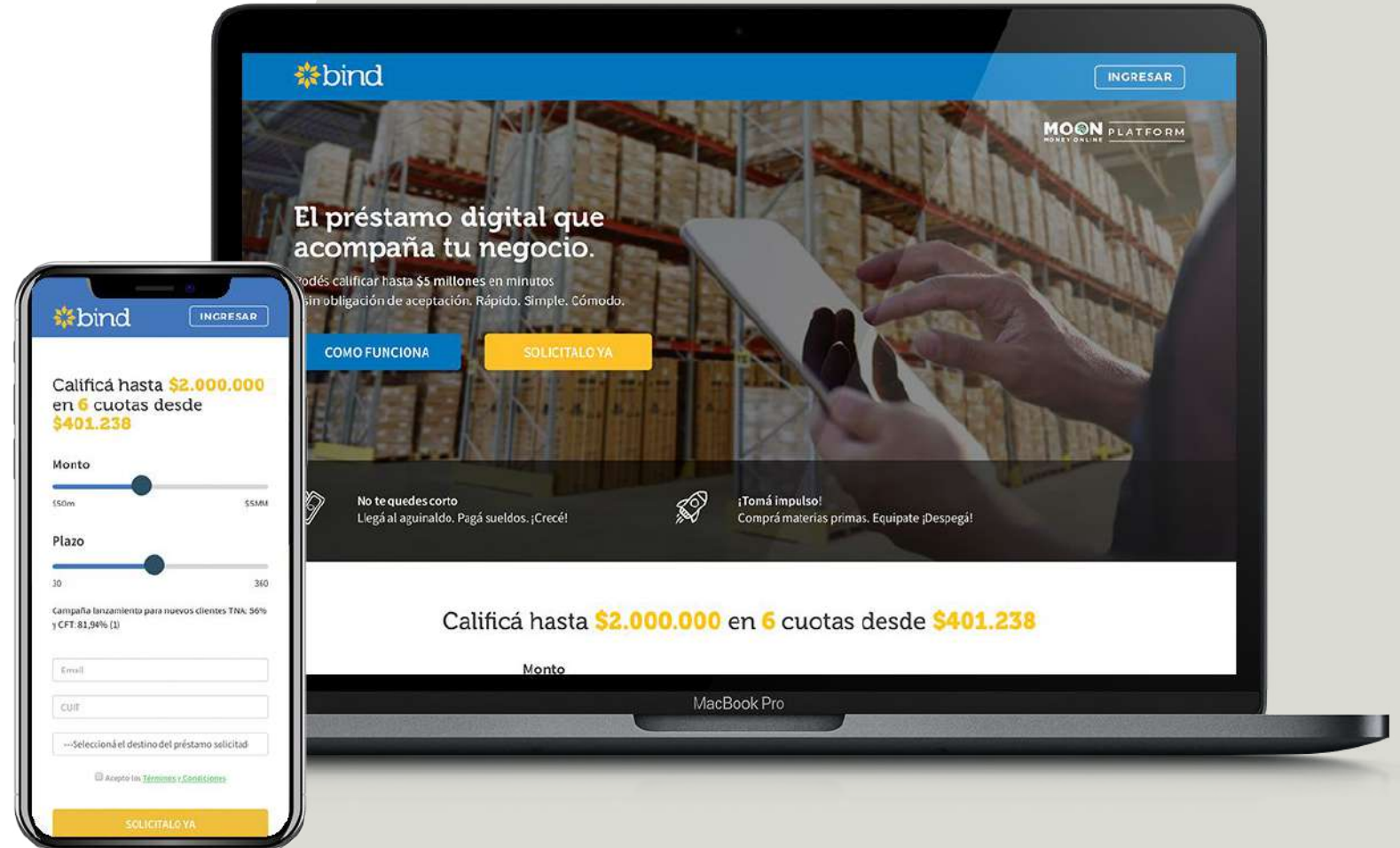
Loans up to  
**100,000 USD**

Payment deadline  
**12 MONTHS**

## INTEGRATION WITH BANKING PROCESSES

- Legal profile
- Signature process in the bank

CROSS SELLING WITH  
**MOON**  
MONEY ONLINE



Loans for Working Capital.

# ONLINE LENDING

## Success case

CREDICUOTAS is our Fintech company that offers personal loans to individuals directly and indirectly.

**120,000**

Monthly applications.

**+100,000**

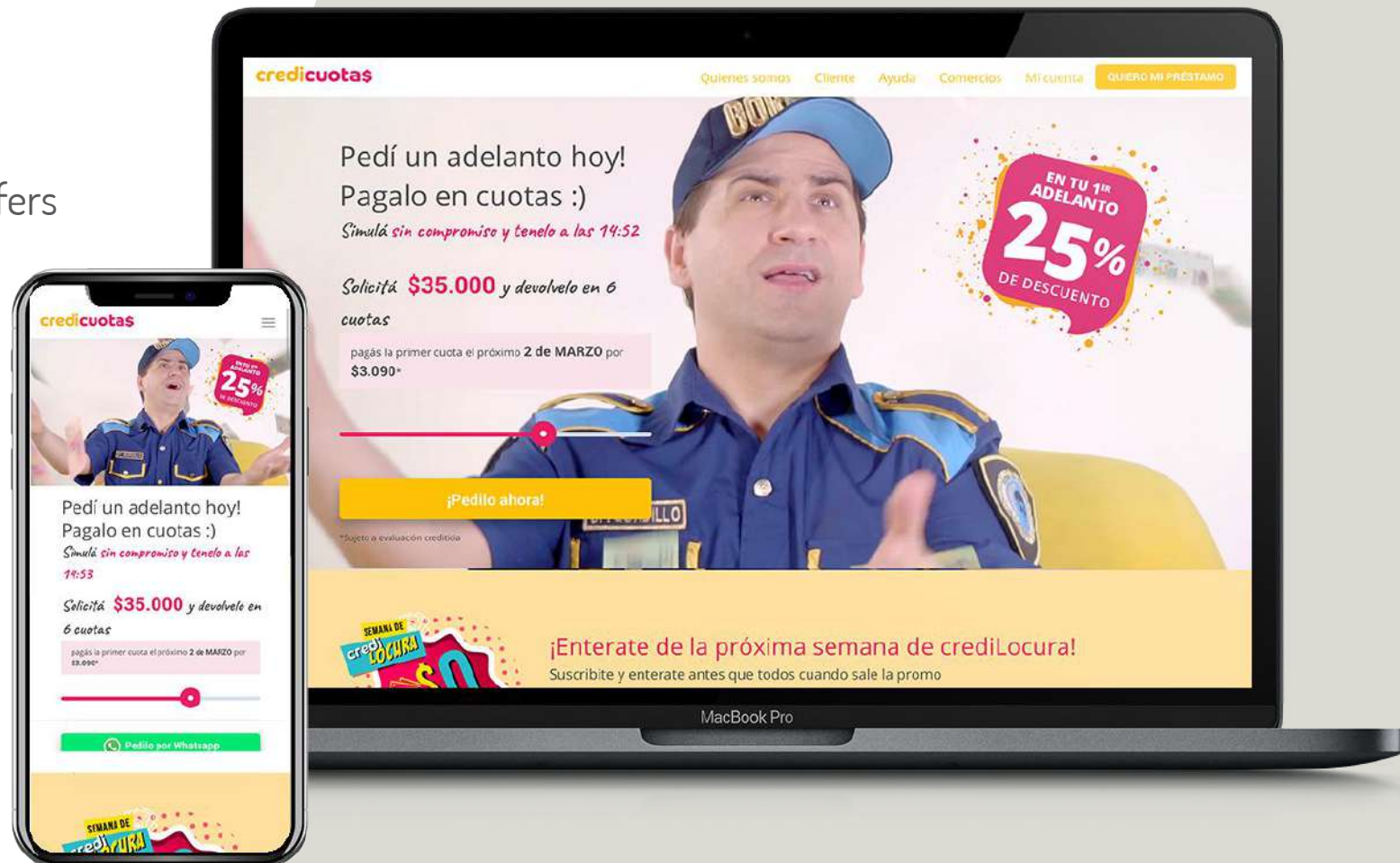
Loans granted in 2019.

**+\$2,000 M**

Loaned in 2019.



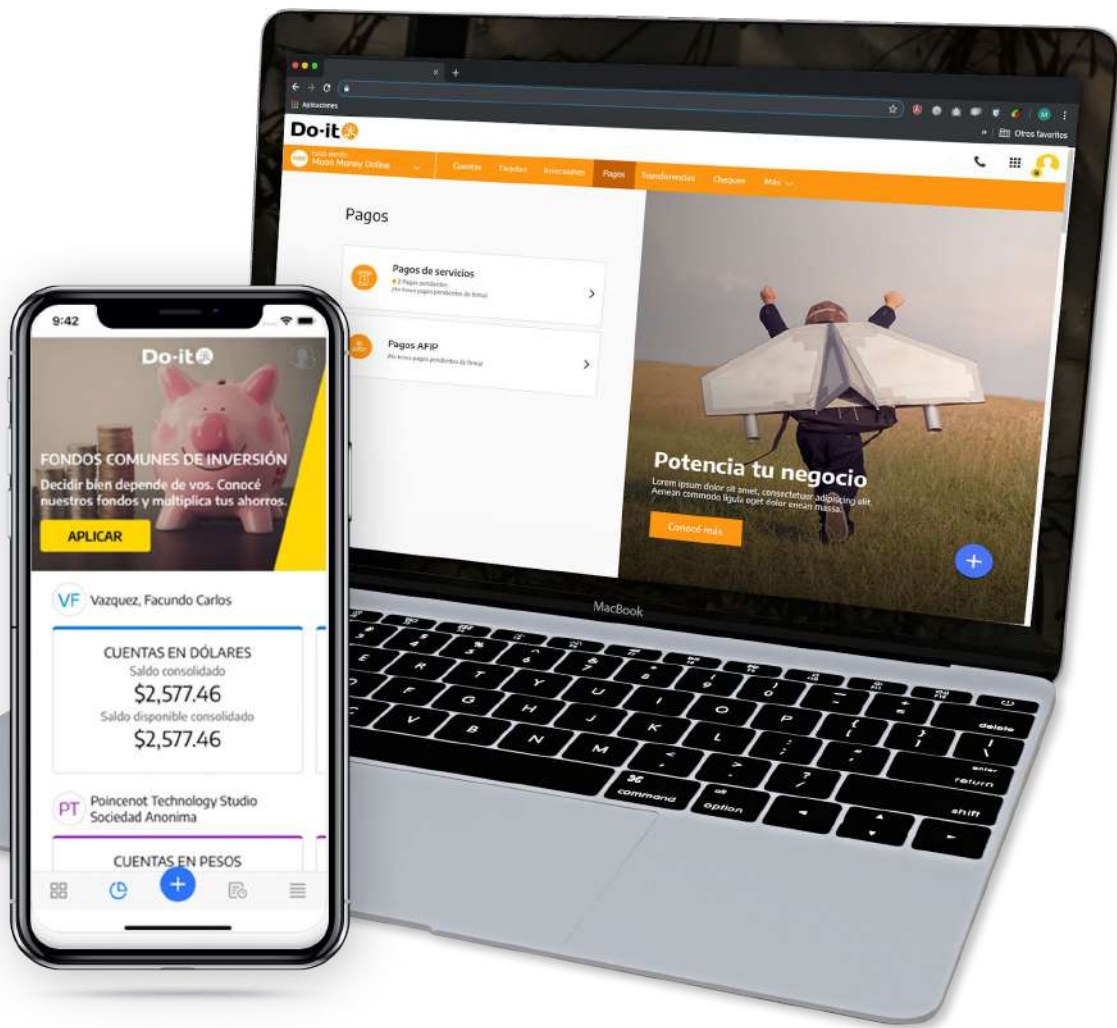
credicutas



Consumer loans.



IT'S AN OMNICHANAL SOLUTION THAT IMPROVES THE EXPERIENCE OF YOUR WEB & MOBILE BANKING USERS.



Focused on mobile.



Contextual.



Frictionless.



Personal & Relevant



Call to Action.



Based on user experience.



Self-Service.



Simplicity.

## Inversiones

\$8.748.154,99

Total inversiones en pesos

U\$50,00

Total inversiones en dólares

Explorar fondos &gt;



## Fondos comunes de inversión

\$8.726.945,53

En pesos

u\$50,00

En dólares

● 2 pendientes de firma



## Plazos fijos

\$21.209,46

En pesos

u\$50,00

En dólares

● 2 pendientes de firma



# Banners personalizables



Comunicación directa con tus clientes

## Potencia tu negocio

Lorem ipsum dolor sit amet, consectetur adipiscing elit.  
Aenean commodo ligula eget dolor aenean massa.

[Conocé más](#)



## Success case

### WEB & MOBILE BANKING:



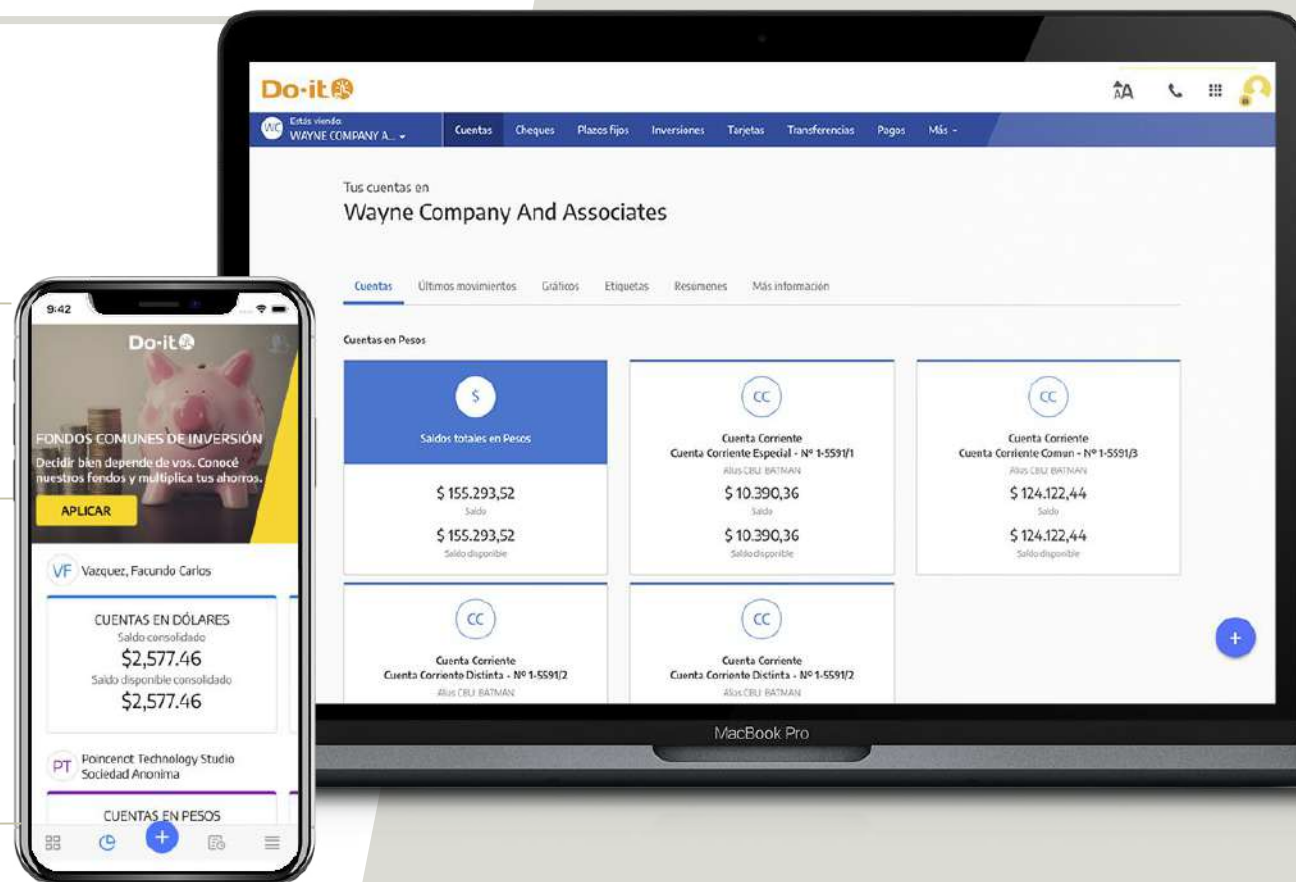
We have achieved the digital transformation



We have developed a 100% digital UX



We are changing the traditional banking business into a new digital experience for the end- user.

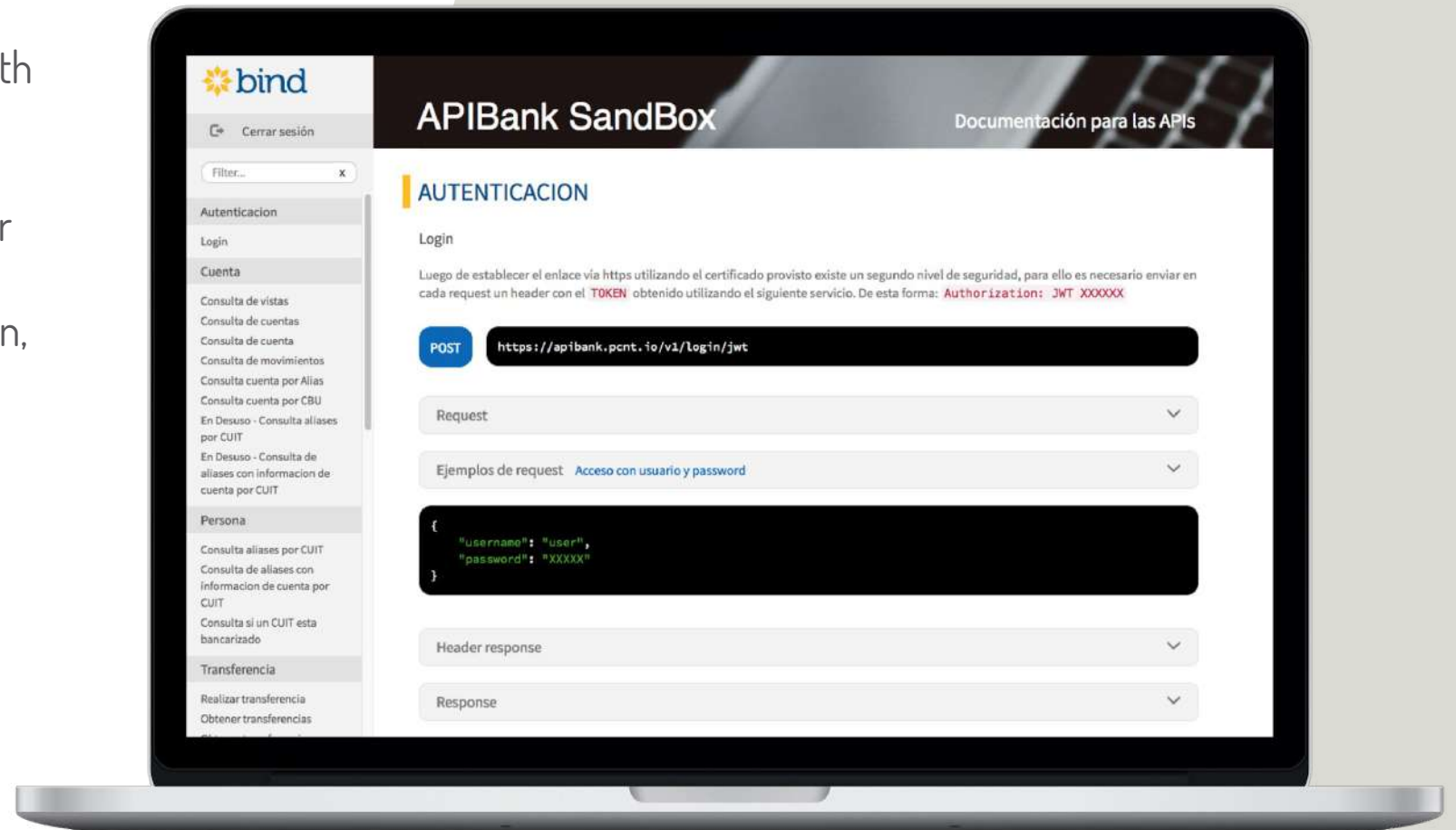




## Success case

El BIND is the first Argentinian bank with open API's .

With our technology the bank can offer greater operational efficiency to companies in accounts consolidation, transfers and payments.



# THANKS!

**Karely Franco**

Regional Business Development

karely@poincenot.com

