

8-12 NOVEMBRE 2021 / DIGITAL WEEK

DRIVE THE CHANGE

THE ROAD TO 2022

WEBINAR:
VALUE ADDED
FINANCIAL SERVICES
FOR SMES



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230 SPEAKERS
150 CASE STUDIES



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FORRESTER®



HSBC

Guest Speakers



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Beyond Banking

Empowering SMEs Growth through Digital

Date: 11 November 2021



Market Perspective



Market Perspective

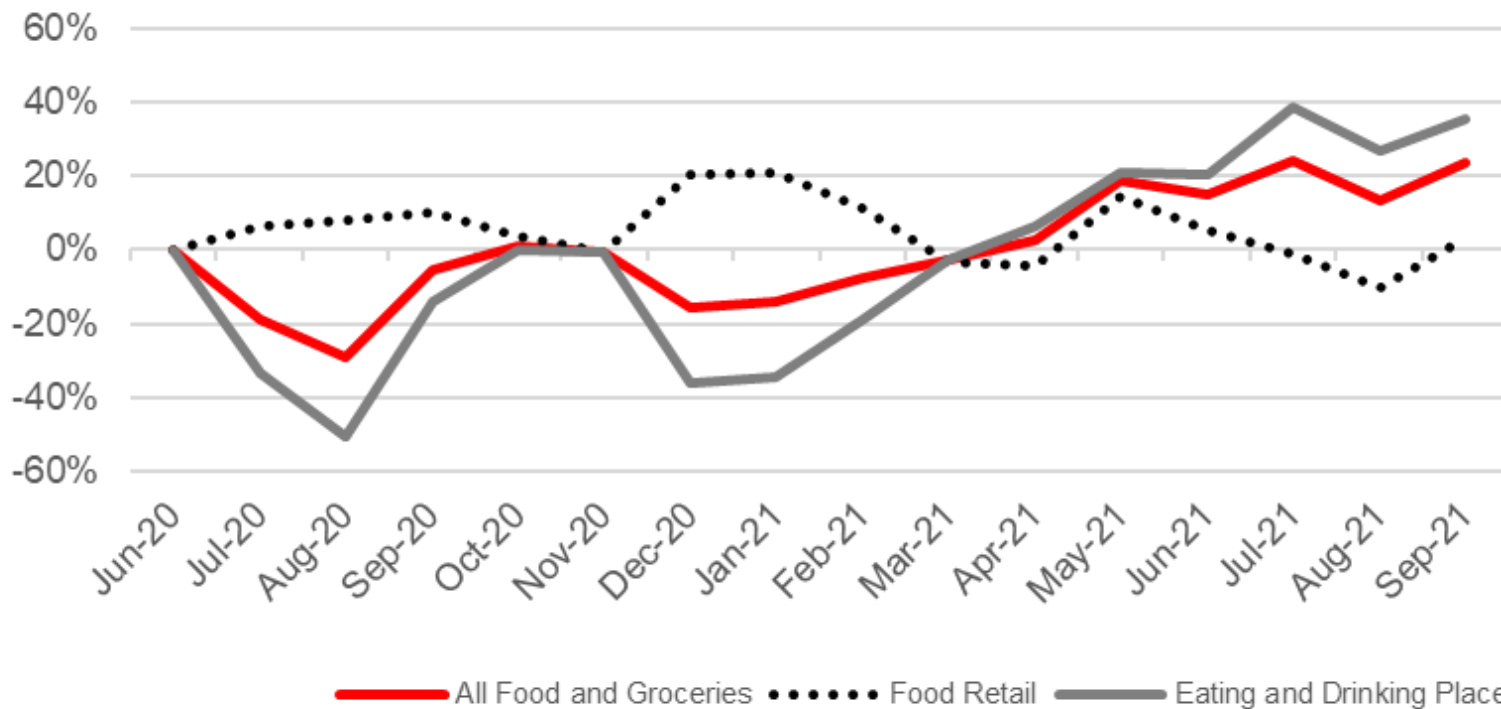
COVID-19 Impacts to SMEs

A word cloud centered around the text "COVID-19" in large red letters. Surrounding it are various business-related terms in black, tilted at different angles. The terms include: lockdown, sales, cost, crisis, liquidity, production, closures, cash-flow, inflation, layoff, supply-chain, staff, revenue, resilience, operation, customer-demand, and turnover.

lockdown sales cost
closures crisis liquidity production
cash-flow **COVID-19** inflation
layoff supply-chain staff revenue
resilience operation customer-demand
turnover

Market Perspective

Sector Performance Example - Food & Groceries (Hong Kong)



Source : HSBC Smart Solution Market Pulse

Disclaimers

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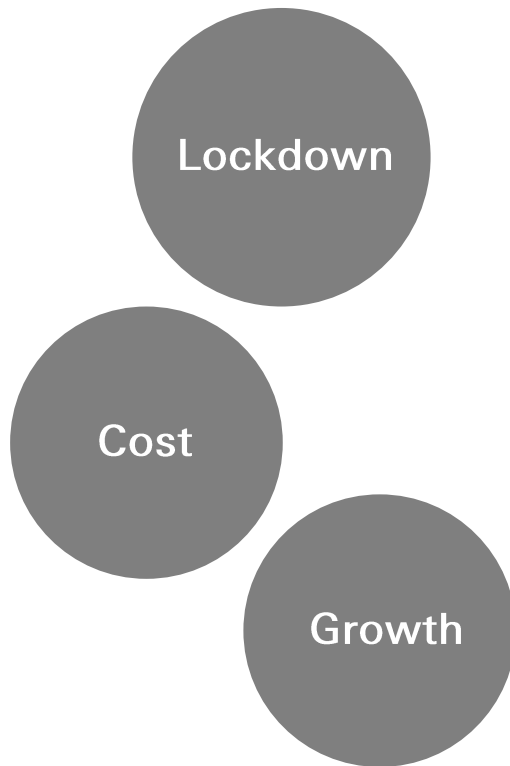
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Market Perspective

Digital Transformation Trends Example - Food & Groceries

Drivers



Changes

Ordering	Allow food ordering through kiosk / mobile app / QR-code menu
Delivery	Offer delivery services. Mostly through third party platforms
Payment	Opt for digital / contactless payment solution - online / in-store.
Loyalty Programme	Digital loyalty programs like membership, rewards point scheme, e-coupon
Management	Restaurant management through Point-of-Sales / ERP solutions

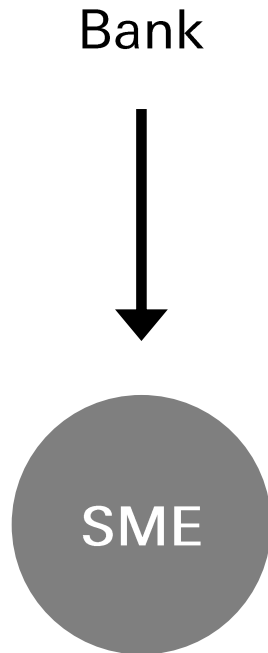
Banking & Beyond Banking



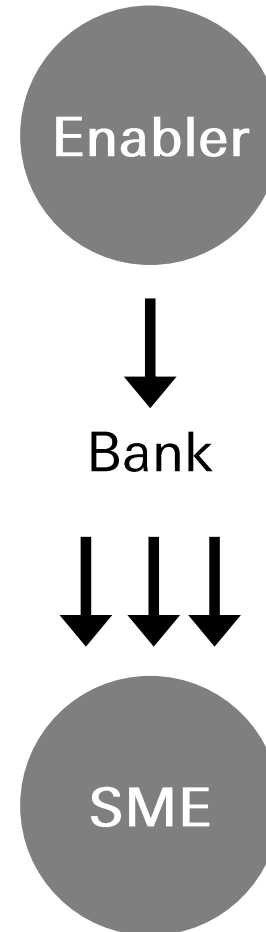
Beyond Banking

Evolving Roles for Banks

Traditional Banking



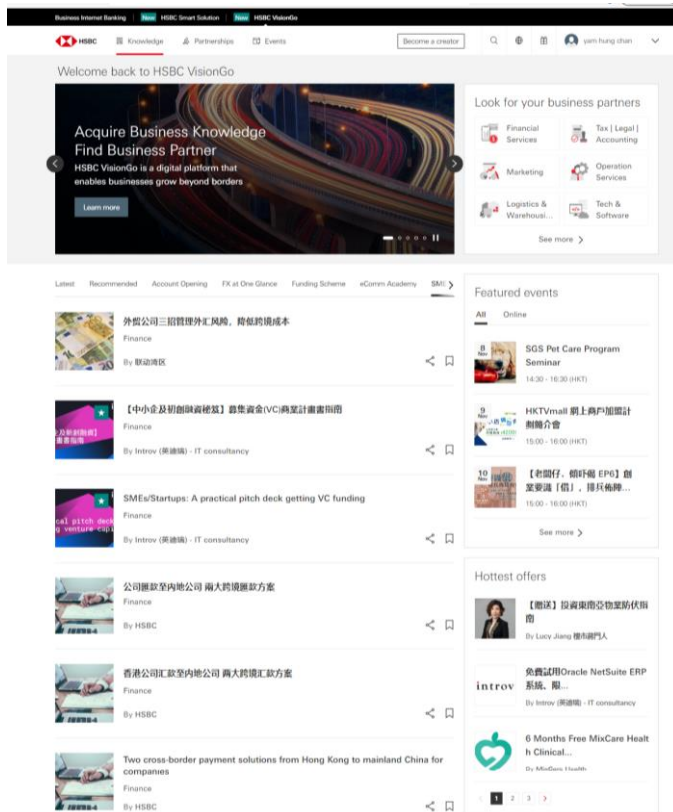
Beyond Banking



Beyond Banking

HSBC VisionGo

A platform that facilitates business connections, inspires, enables growth.



Tax, Legal, Accounting



Tax, Company registration, Trademark, Company secretary....

Marketing



Advertising, Design, Digital Marketing, CRM, Event, PR ...

Operation Services



E-market, ERP, HR ...

Logistics & Warehousing



Warehouse, Logistics, International shipping ...

Tech & Software



Mobile, Web, SaaS, Cloud, IoT, Data, AI, Consulting ...

Others

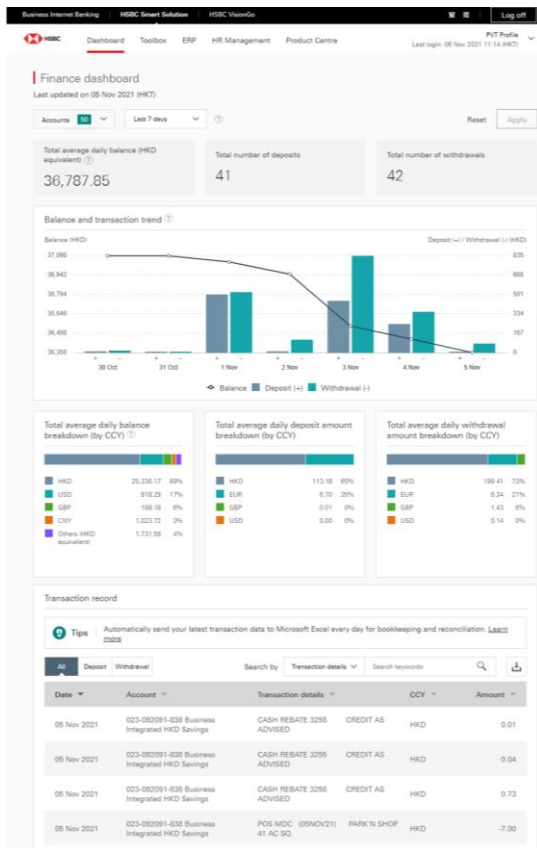


Retail, Trading, Education, Food & Beverage

Beyond Banking

HSBC Smart Solution

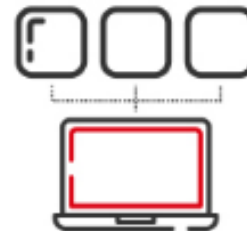
A platform that helps streamline business workflow, from data analysis, shipment tracking, to payment reconciliation and consolidation.



Smarter business analysis



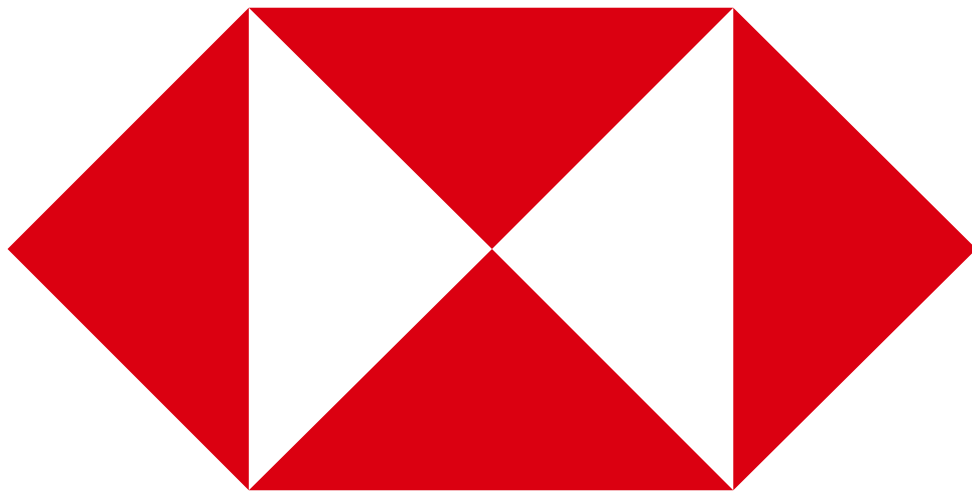
Simpler payment consolidation



Navigate multiple applications in one platform



Products and offers



Key Takeaways

→ SMEs are one of the most underserved segment. WHY?

- ◆ Unattractive and costly to serve
- ◆ Risky - lack of reliable data on credibility
- ◆ Inadequate systems and processes to address their needs

→ Why SHOULD banks change this approach?

- ◆ SMEs are turning to non traditional banks
- ◆ Competitors embracing financial digital ecosystem to serve the SMEs
- ◆ Open banking regulations providing vast opportunities
- ◆ Rise in the need for collaborative banking ecosystem
- ◆ SMEs contribute to a sizable opportunity and profit

How Strands Business Financial Management (BFM) Solution Helps?

Trusted by Tier 1 banks worldwide

SME



Integrated Cash Flow Management

Real-time access to all financial accounts including 3rd party bank accounts while adhering to security standards

AR/AP Management

Handling of collection and payment cycle. AR / AP made simple with integration to 3rd party invoice providers and BFM's native invoicing/billing module

Efficient Operations

Automated processes, alerts & notifications to keep SMEs abreast with their financial status, eliminating all manual consolidation to achieve 360 view

Data Driven Decisioning

SMEs make smarter business decisions based on relevant and personalized data based on big data analytics and data enrichment

Bank



API First Platform

Single Interface. One platform allowing access to third-party services. Banks benefit from a single API interface which greatly reduces cost and complexity.

One Stop Solution

Providing tools beyond traditional banking services to assist with cash flow, liquidity, invoicing, budgeting, income and expense management, and more which helps with customer retention

KY-SME

Know your SMEs' businesses and catering to their specific needs with data driven next best action / offer at the right time

Time-to- Market

Shorter time to market with rich assets, knowledge and experience in all regions



Thank You

www.strands.com

Q&A session



Thanks for participating!

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CRIF
Finance Meeting 2021