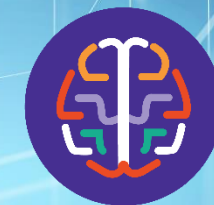


Advanced Scoring

Smart Scores for Credit Risk Managers & CFOs



dynacentrix
find where the value hides

October 2020

Jean François Dessaux
CEO
jfdessaux@dynacentrix.com

Steven HELLEC
CTO – AI & ML for Finance
shellec@dynacentrix.com

Customer case

- **The idea comes from a customer project**
- **Advanced Scoring testimony (Arnaud CRAMOISY & Youssef LAGHZIOUI testimonial) : in French**
- **Presentation to 470 CDO & Innovation Directors**

lecam



The Mission



Become the first & WW leading platform
Smart Score for Credit Risk Managers & CFO

Advanced Scoring notation
for the financial and investment markets
Analyze and Predict in real time a
company's financial situation
one year out or more

Today, scoring is based only
on a company's past financial history.

COVID will accelerate the need for an Advanced Score
to forecast chapter 11 of clients & providers.

Personalized – Tailor-made
Enterprise Notation



Analyse + Predict + Prescribe

Ze team



Jeff - CEO - Founder
25 years Sales Experience
SAP, HP, Qlogic/Intel



Steven - CTO - Associate
Master in Statistics
10 years Data Science
GAN, Ellisphère



Juergen – Sales Director EMEA
Associate
25 years Sales Experience
Cisco, NetApp, Qlogic



Edouard – Account Manager
BA Business
15 years Sales Experience
Ametis, Pitney Bowes



Ingrid – Marketing Manager
Master in Marketing
20 years Experience
Goodyear tires, Honeywell Trade



Pascale – HR & Opérations
Associate
25 years Experience
Demos Training, Comundi



Marie H  l  ne – Inside Sales
25 years Experience
Sigma Plus, Dynacentrix



Philippe – Back Office Manager
25 years Experience
SUN, STK, DELL/EMC

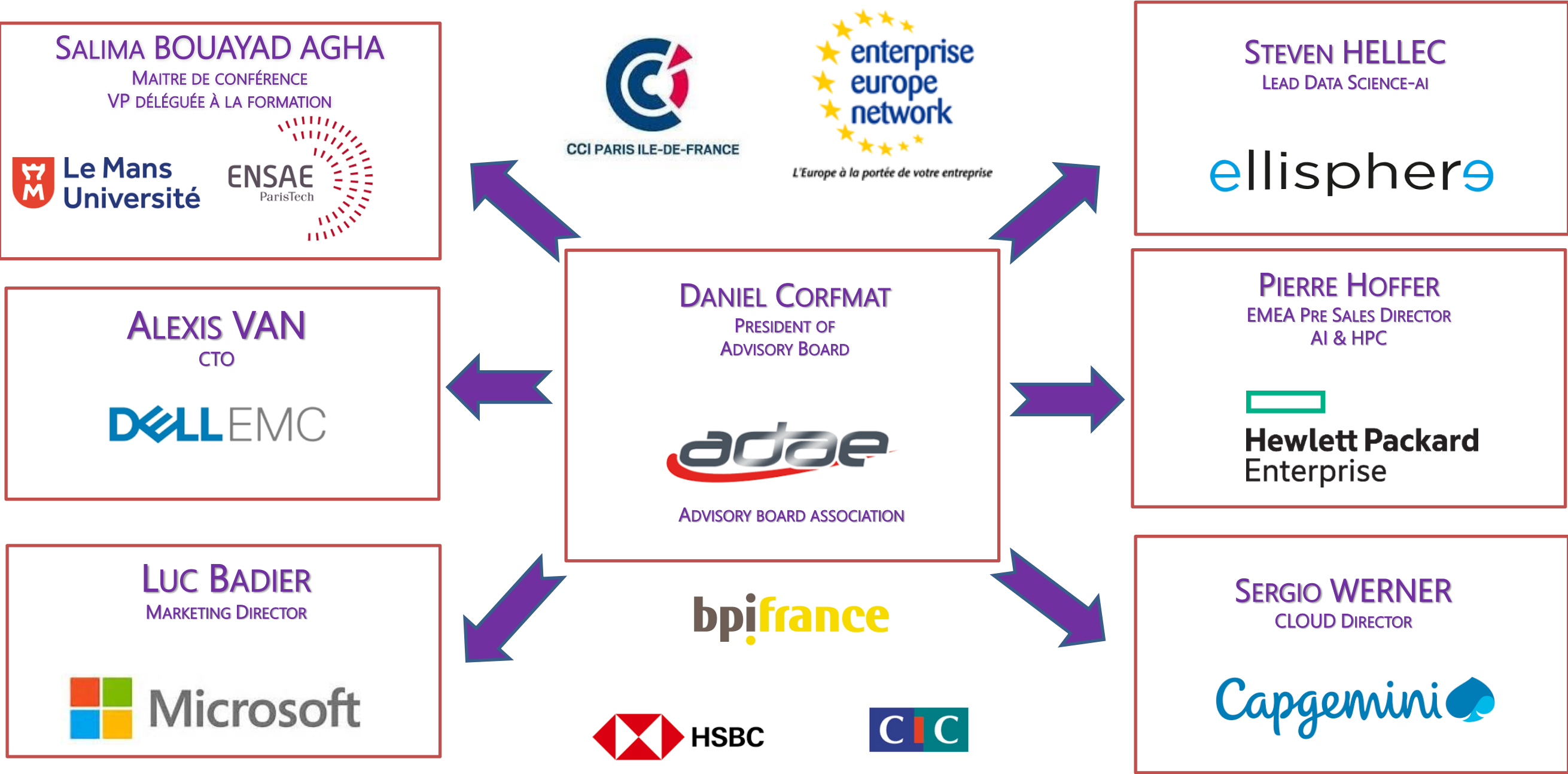


Laurent – Data Scientist
Master 2 AI - Developer
12 years Experience



Armand – Data Scientist
Developer ML-AI
9 years Experience

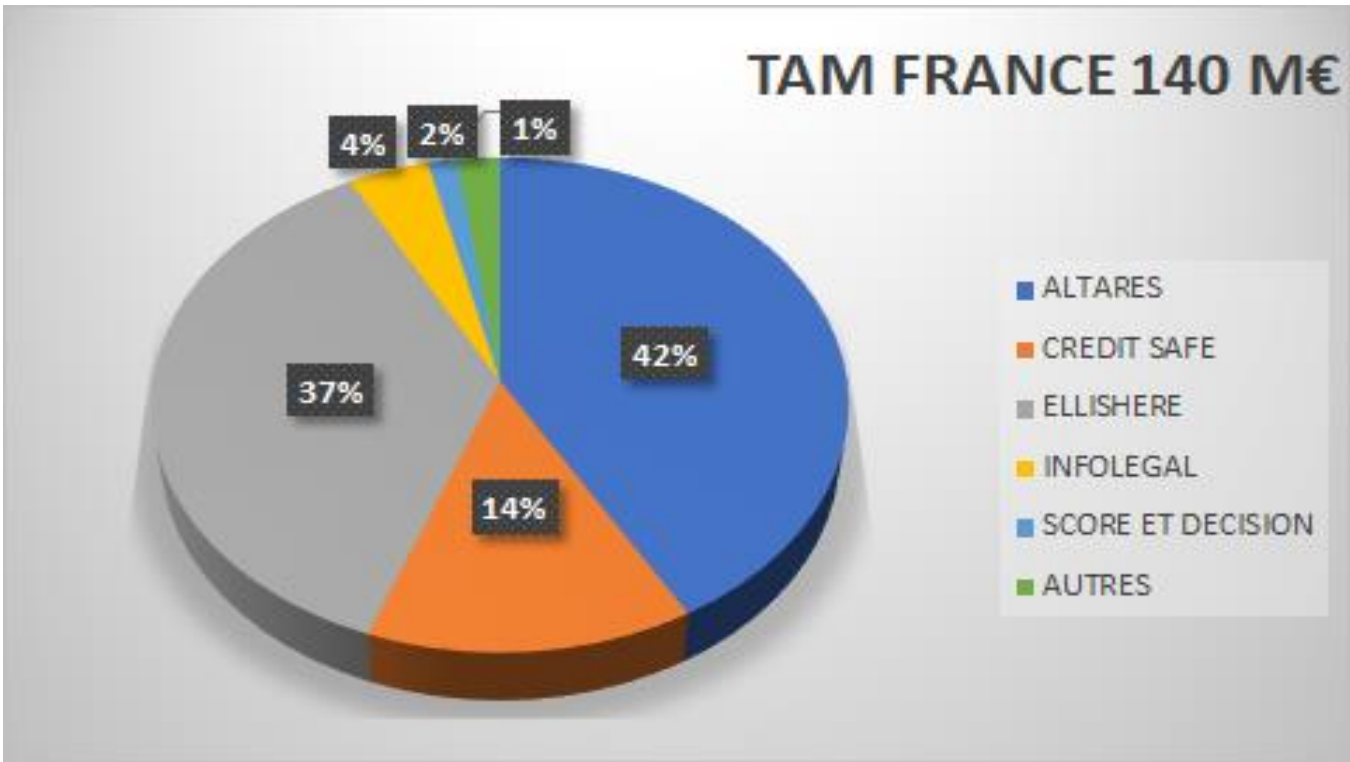
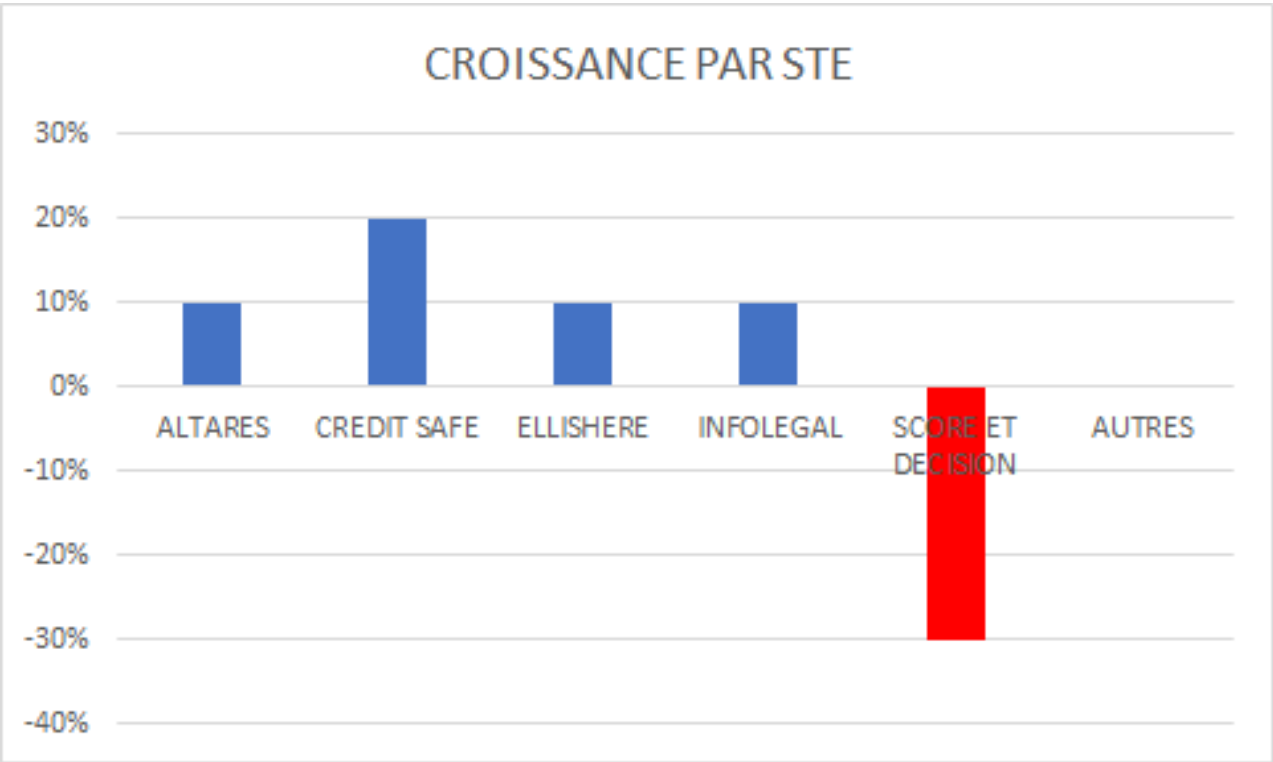
ADVISORY BOARD



Disrupt the mature Enterprise Information Market



Company Growth-France



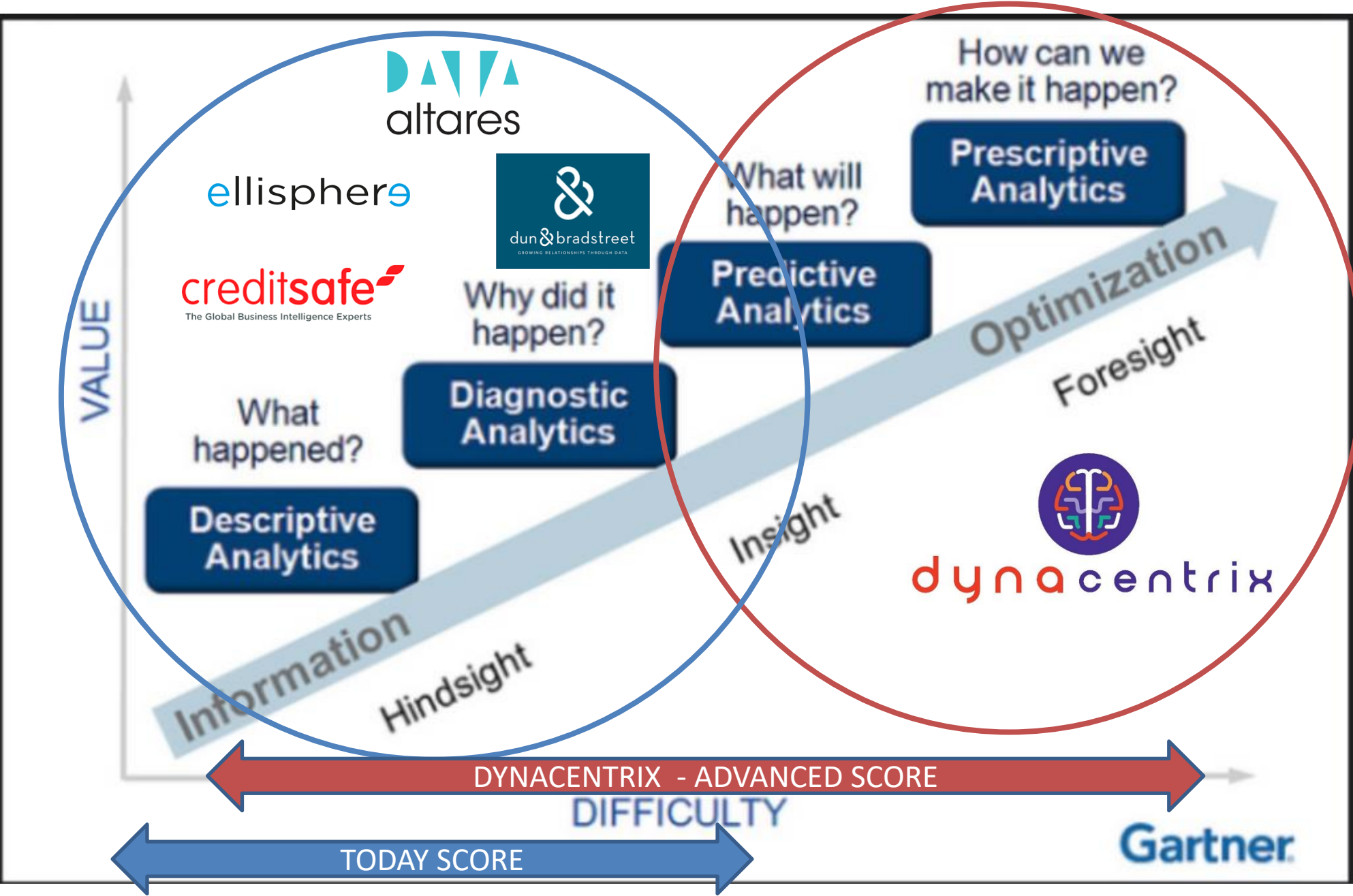
Mature, consolidated market

Top 3:

ALTARES – ELLISPHERE - CREDIT SAFE

Growth 10 to 20% year on year

Enterprise Credit Risk information value proposition

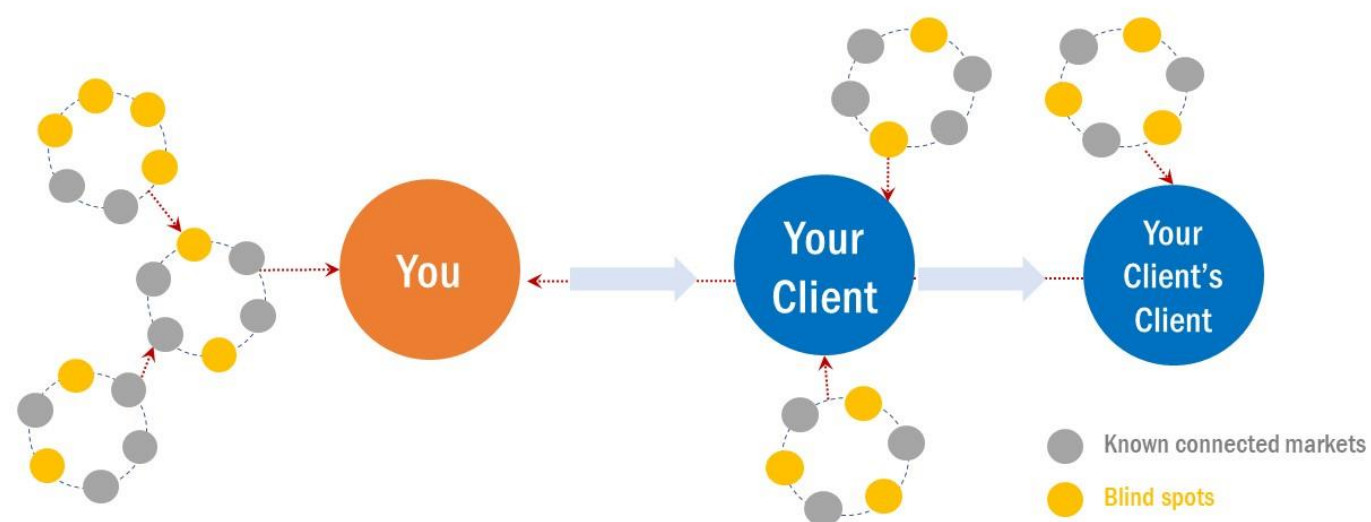


Enterprise Smart Scoring using Advanced Statistics & Machine Learning – AI

- Tailor-made vs standard score (Score mix)
- Predict Enterprise health
- Prescribe decision making
- Automated Score Software
- Custom data visualization
- Fast time to market
- Cloud ready
- Yearly subscription – SaaS model
- SMB = 25K€, Enterprise 150 K€
- Road Map : Fraud detection
API – Connect to ERP, CRM, cash management, debt recovery, ...



COVID-19 WILL IMPACT ...



- COVID-19 and its effects on the worldwide economy in the coming years.
- Increased demand for Advanced Scoring solution - more up-to-date scores which take into account difficulties faced by companies.

Customer issue

- Available solutions propose scores based on generic information.
- Across France, 5 major suppliers of company data: Ellisphere, Altares, Credit Safe, Infolégale, Score & Décision
- Large clients want to combine public, generic information with their private/internal sources.
- Need solutions capable of processing large volumes of data, for:
 - Predictive analysis (create decision paths)
 - Prescriptive analysis (propose best choice after calculation)



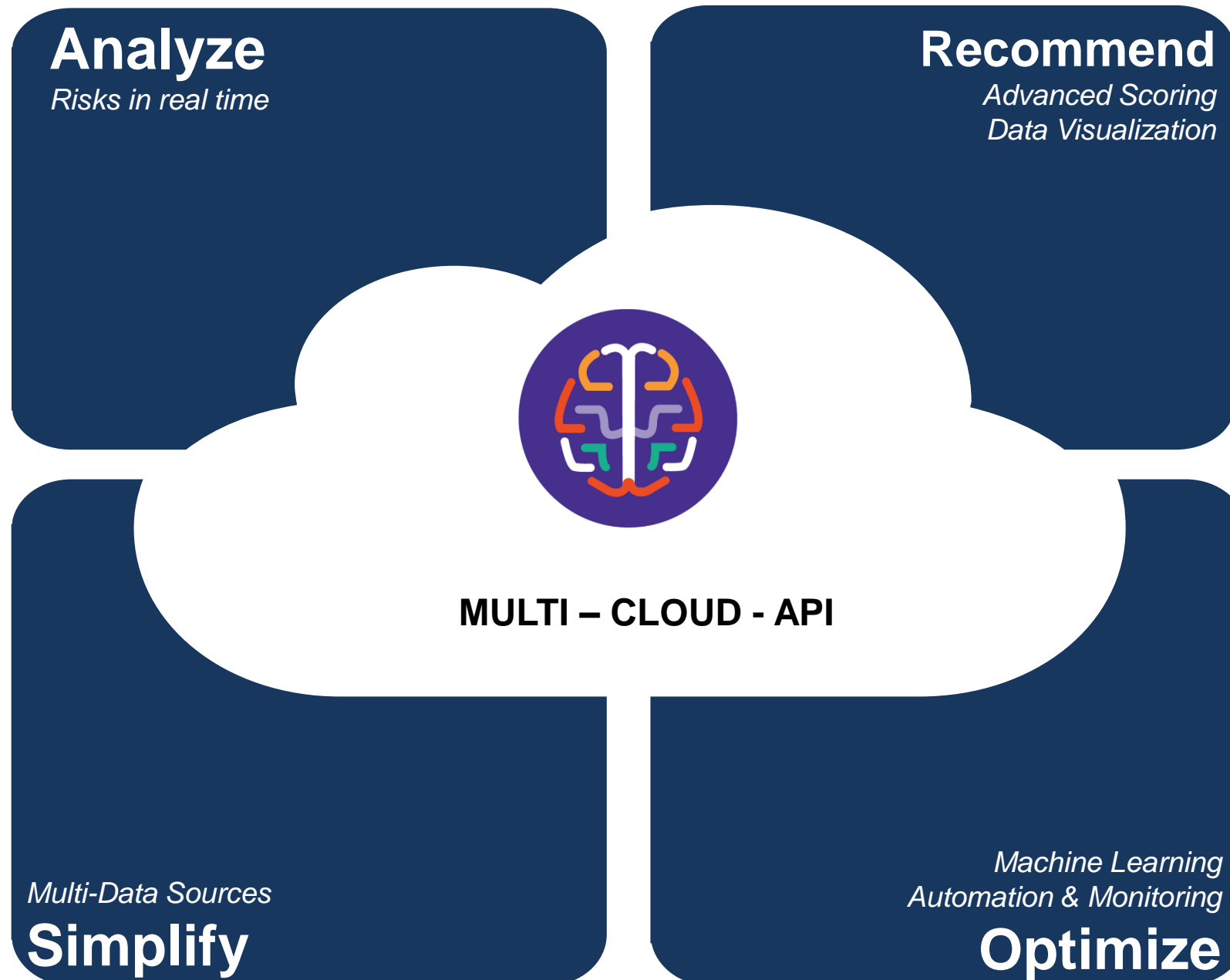
Target clients - France



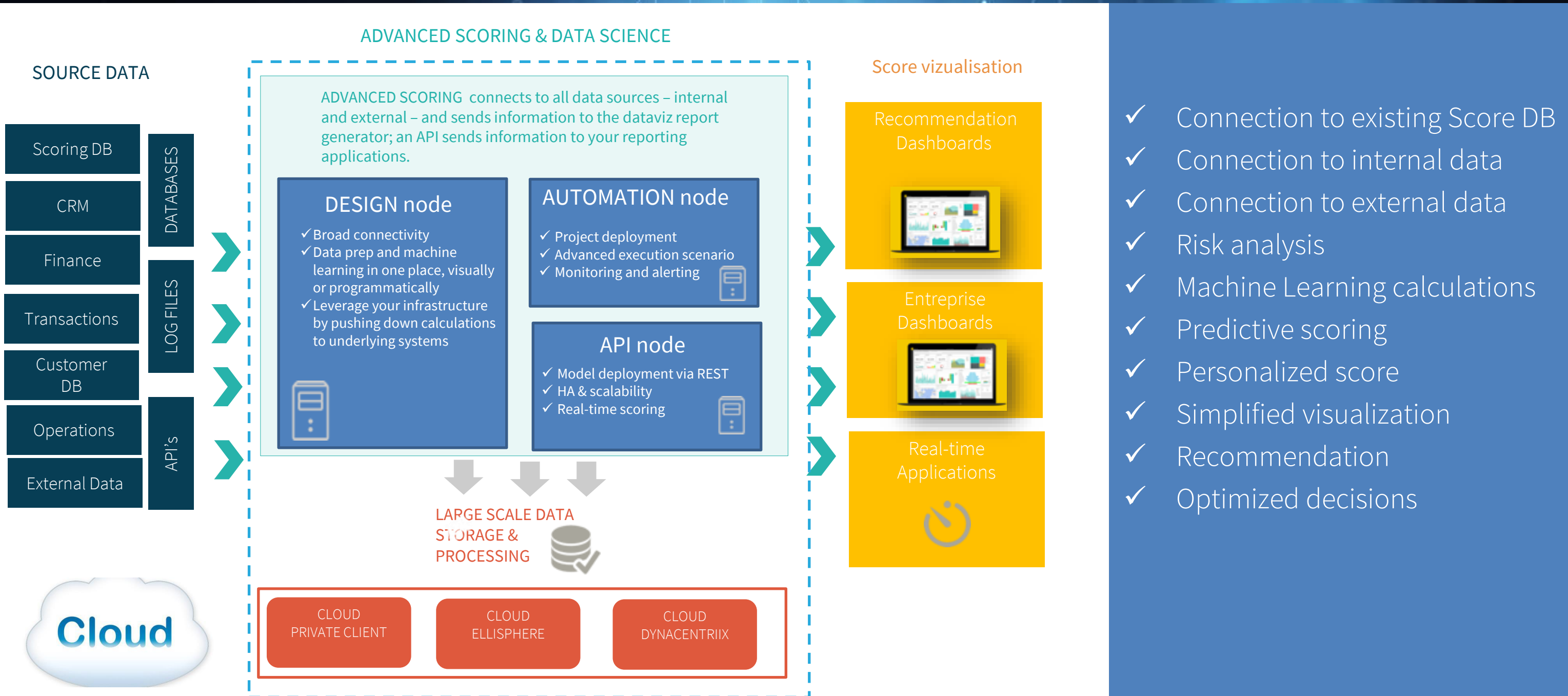
Value Proposition – ADVANCED SCORING



dynacentrix
find where the value hides



Product Overview



Turnover – WW Forecast

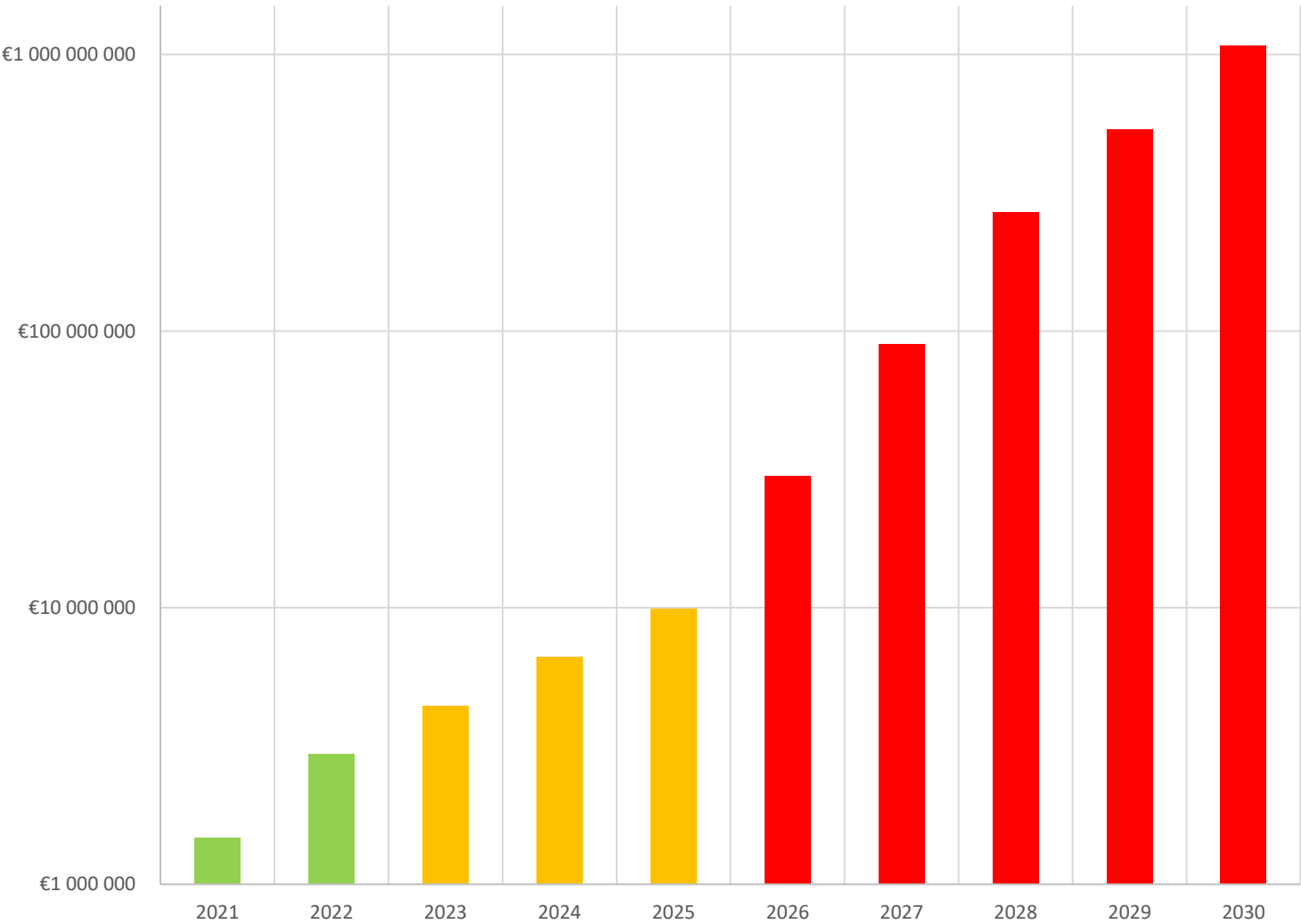


Global Accounts & SMB – France
Source : Ellisphère

Large Cie	6 000
Medium Cie	140 000
Small	3 600 000
Total entreprise France	3 746 000

2021 (N+1)			
Potentiel entreprise Advance Scoring (5%)	Leads	Closed deals	CA
300	75	8	1 200K€
7000	100	11	275K€
0	0	0	-
7 300	175	19	1 475K€

X2 X3 GROWTH



- **1- Seed 1 M€ - Develop the software & Start sales – Beta test clients**
- **2- Serie A fundraising (mass market)= 3 M€**
- **3- Série B fundraising (international-EMEA) = TBD**
- **4- Serie C fundraising (USA - APAC) = TBD**