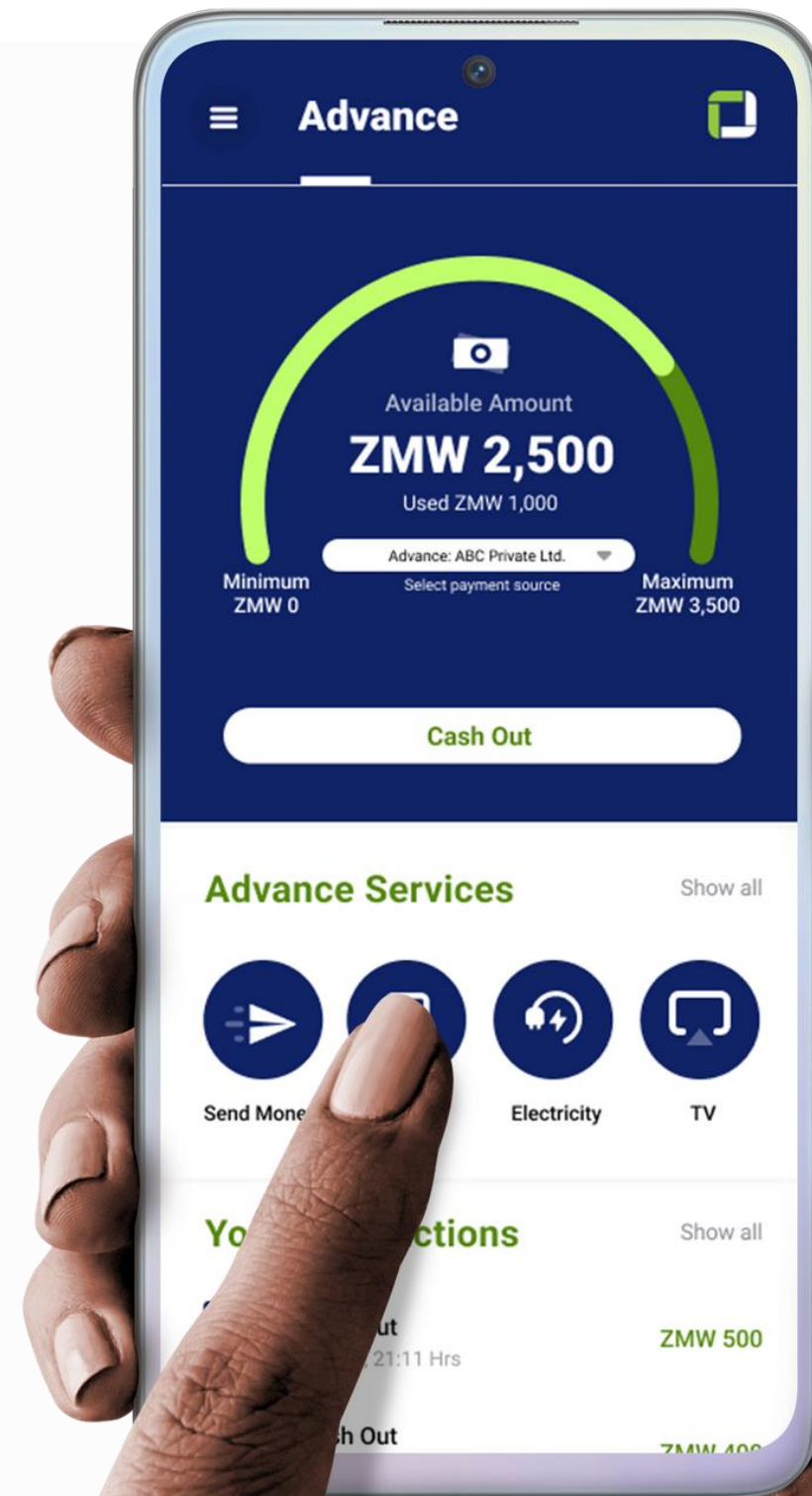




First Capital Bank

Power Salary Advance

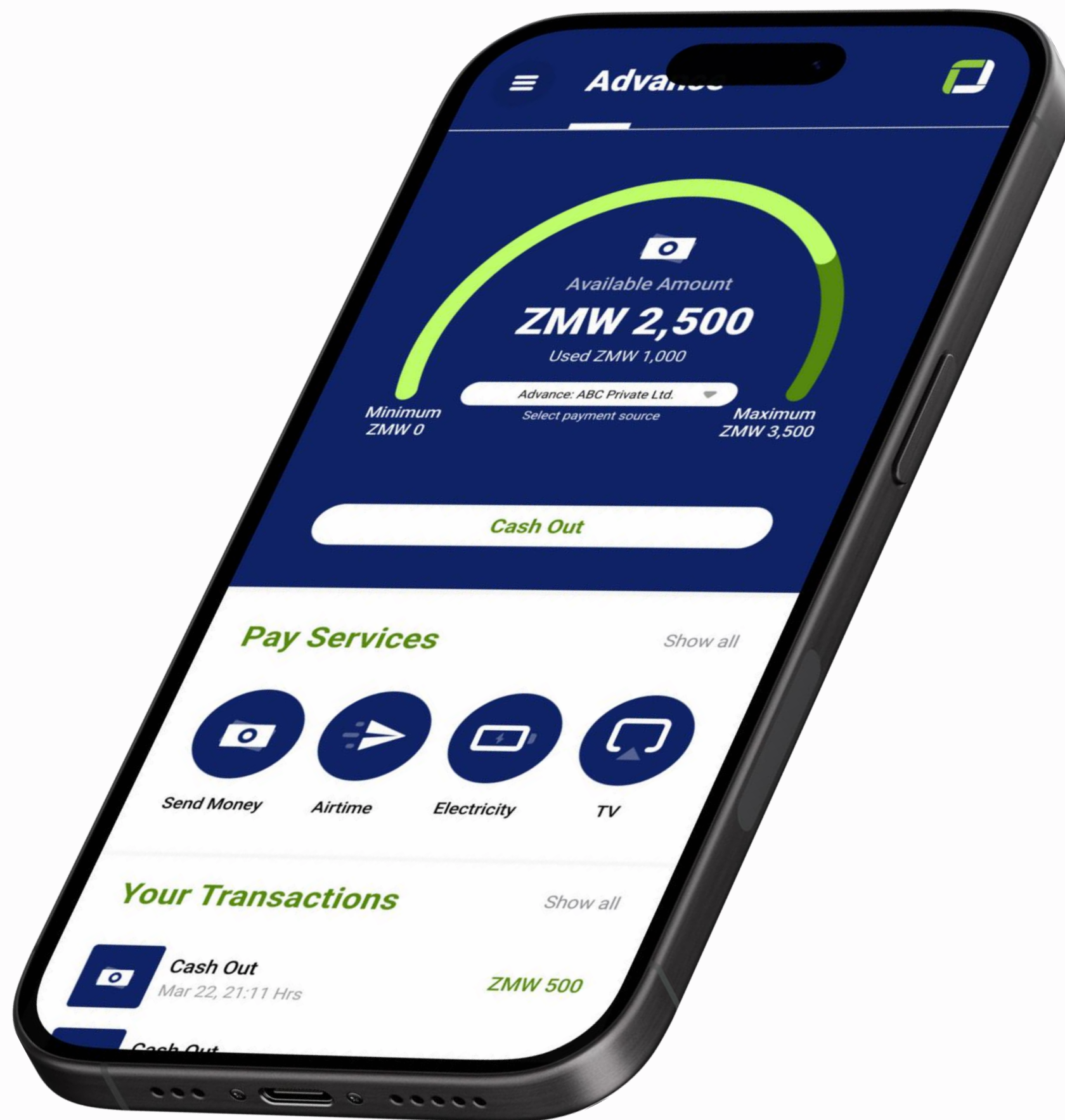


Belief comes first



What is Power Salary Advance?

First Capital Bank's, Power Salary Advance product, is a Digital platform that empowers workers with holistic financial tools.



Belief comes first



Statement no.1

Approximately 65% of workers, spend all of their earnings if the first 5 days of the month.

Mostly Fact

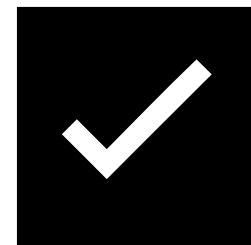
Mostly Fiction



Statement no.1

Approximately 65% of workers, spend all of their earnings if the first 5 days of the month.

Mostly Fact



Mostly Fiction



Statement no.2

Workers are more likely to manufacture a reason for needing to borrow from the company, than to tell the actual reason.

Mostly Fact

Mostly Fiction



Statement no.2

Workers are more likely to manufacture a reason for needing to borrow from the company, than to tell the actual reason.

Mostly Fact



Mostly Fiction



Statement no.3

Less than 20% of workers are able to save or invest, manage risk or cope with day-to-day commitments.

Mostly Fact

Mostly Fiction



Statement no.3

Less than 20% of workers are able to save or invest, manage risk or cope with day-to-day commitments.

Mostly Fact



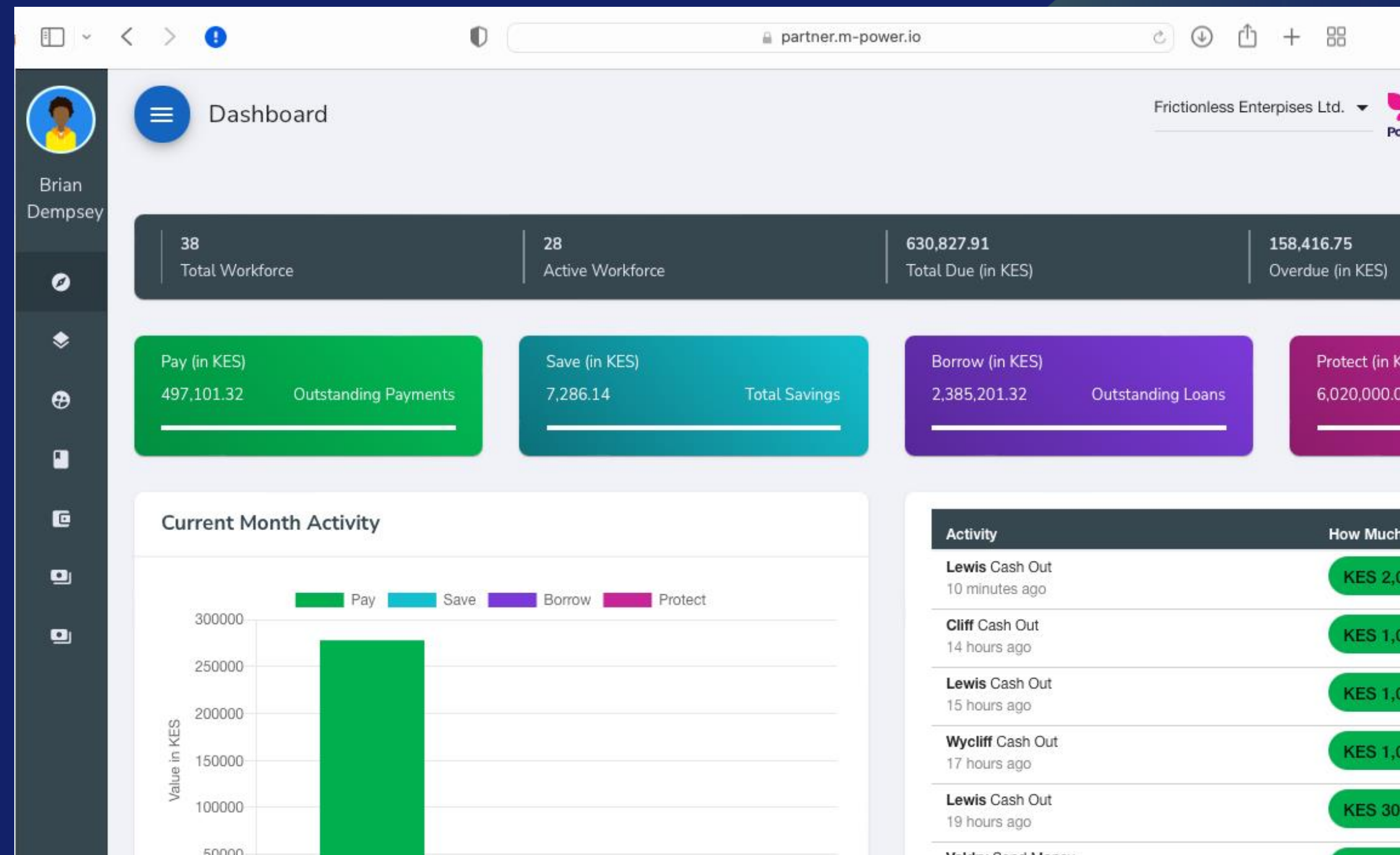
Mostly Fiction



How does it Work?

First Capital Bank partners with employers to onboard their workforce and enable the services, taking away the admin of managing requests for loans/advances, all while giving a responsible and appropriate solution to your employees, using First Capital Bank's cashflow – keeping the companies cashflow intact!

Employer Dashboard.



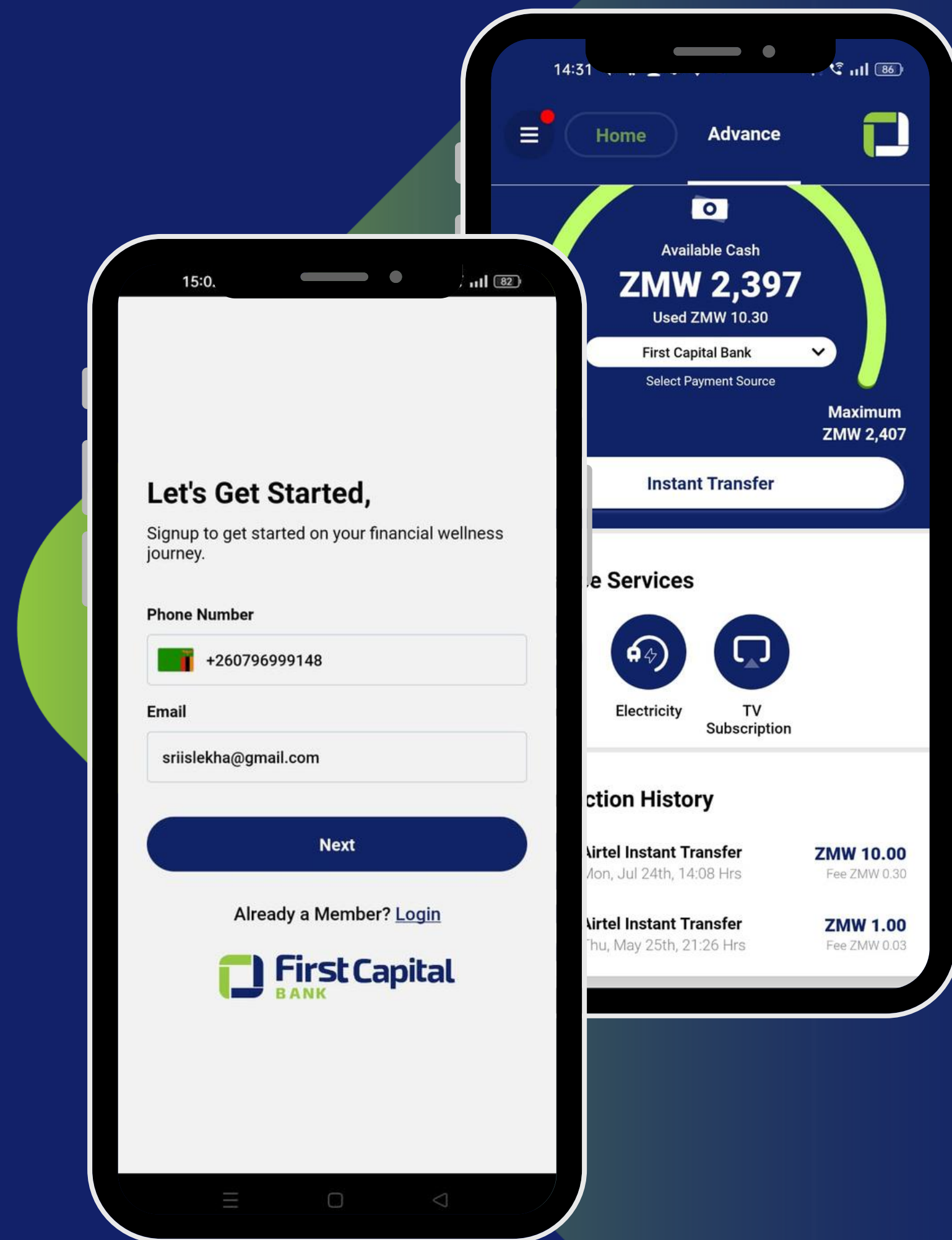
Employer will have:

- Access to monitor employee usage.
- Disable Employees when they leave the company.
- Add new employees.
- Update employee earnings during appraisals.
- Download usage file for HR platform deductions.

This is an easy-to-integrate solution and access is customised to manage worker finances and deductions.

Belief comes first

Employee App



Employees will need to:

- Capture their Mobile Number and personal email ID.
- Verify their details through a One Time Passcode (OTP)
- Log in and Link Employer
- Employee affordability will be displayed on mobile app screen.
- Transact from the Power Salary Advance app.

Belief comes first



Opportunity for employers

- Reduce the administrative overhead of handling employee requests for advances and loans
- Reduce absenteeism and Increase productivity
- Avoid tying up cash flow
- Increase employee wellbeing and retention
- NO COST to the employer

Opportunity for employees

- Help workers plan their finances by tracking their expenses.
- Accessing financial services will prevent workers from borrowing from predatory lenders or apps
- Convenience to the workforce when they need emergency financial help,
- Increase employee work activity, saving time used to seek alternative financial services.



Let's Get Started!

For more information:

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Thank You

