

Introducing  **monytrack**

The all-in-one financial operating system for modern businesses

Automated financial accounting, streamlined payroll, smart invoicing, expense management and business payments in one secure platform.

You are losing money you can not see



Preventable Revenue Loss

Over **₱50 Billion** is lost annually to undigitized financial processes. Manual systems are a playground for errors and fraud.



Fragmented Tools

Bleeding cash on multiple disconnected business tools? You are paying premium prices for fragmented results.



The Productivity Drain

About **25-30%** of your OpEx is lost to waste and inefficiency. Time spent manually fixing data is money burned.

One audit away from disaster!



Regulatory Risk

Regulators are going digital, but over **80%** of Nigerian businesses are not audit ready. Don't wait for fines and penalties to wake you up.



Financial Audit Trail

Errors and delays in financial reporting lead to suboptimal decisions. You can't steer a ship with last month's map.

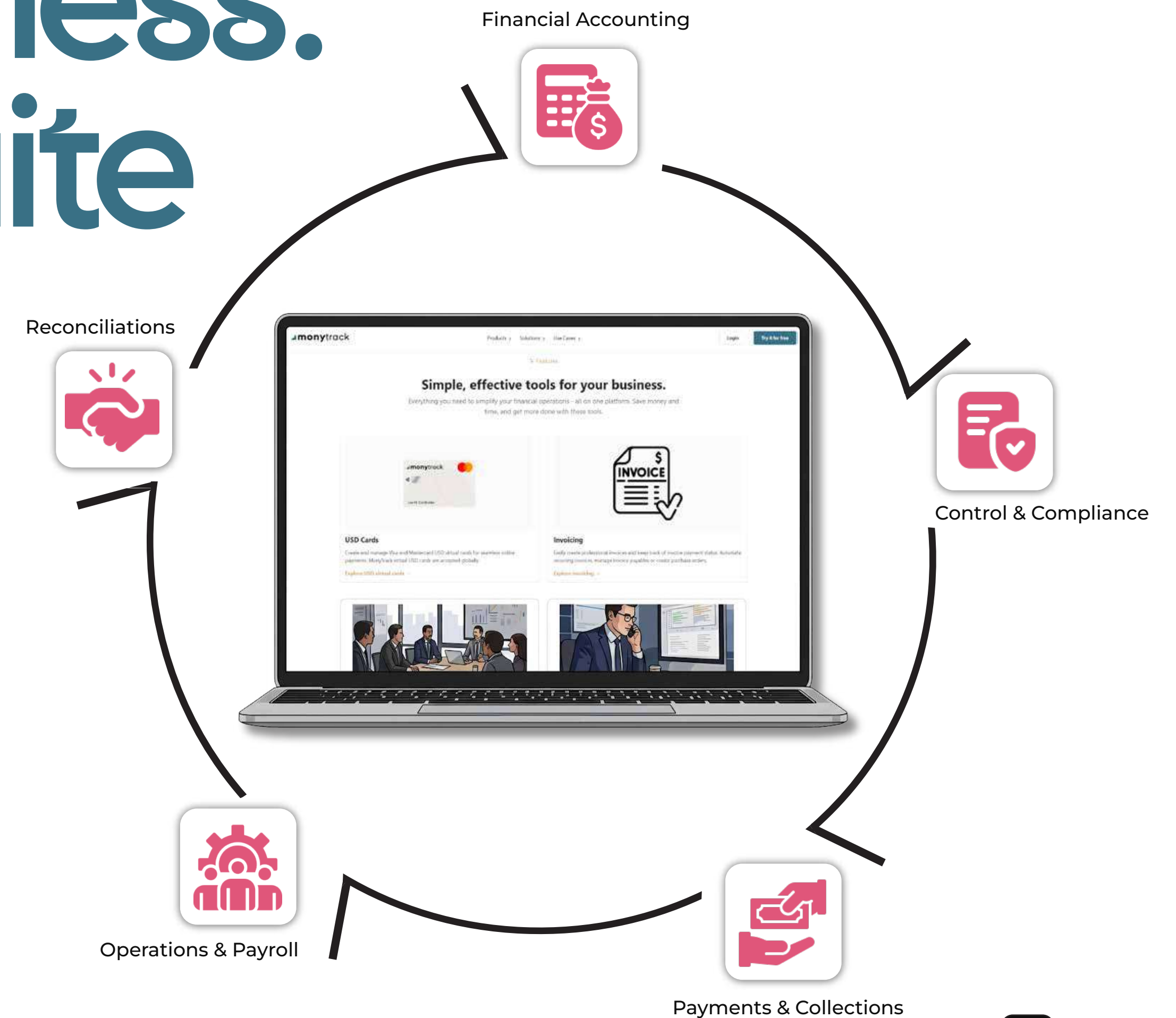


Hidden Discrepancies

Inaccurate reconciliation means discrepancies go unnoticed until it's too late to fix them.

MonyTrack Business: the complete suite

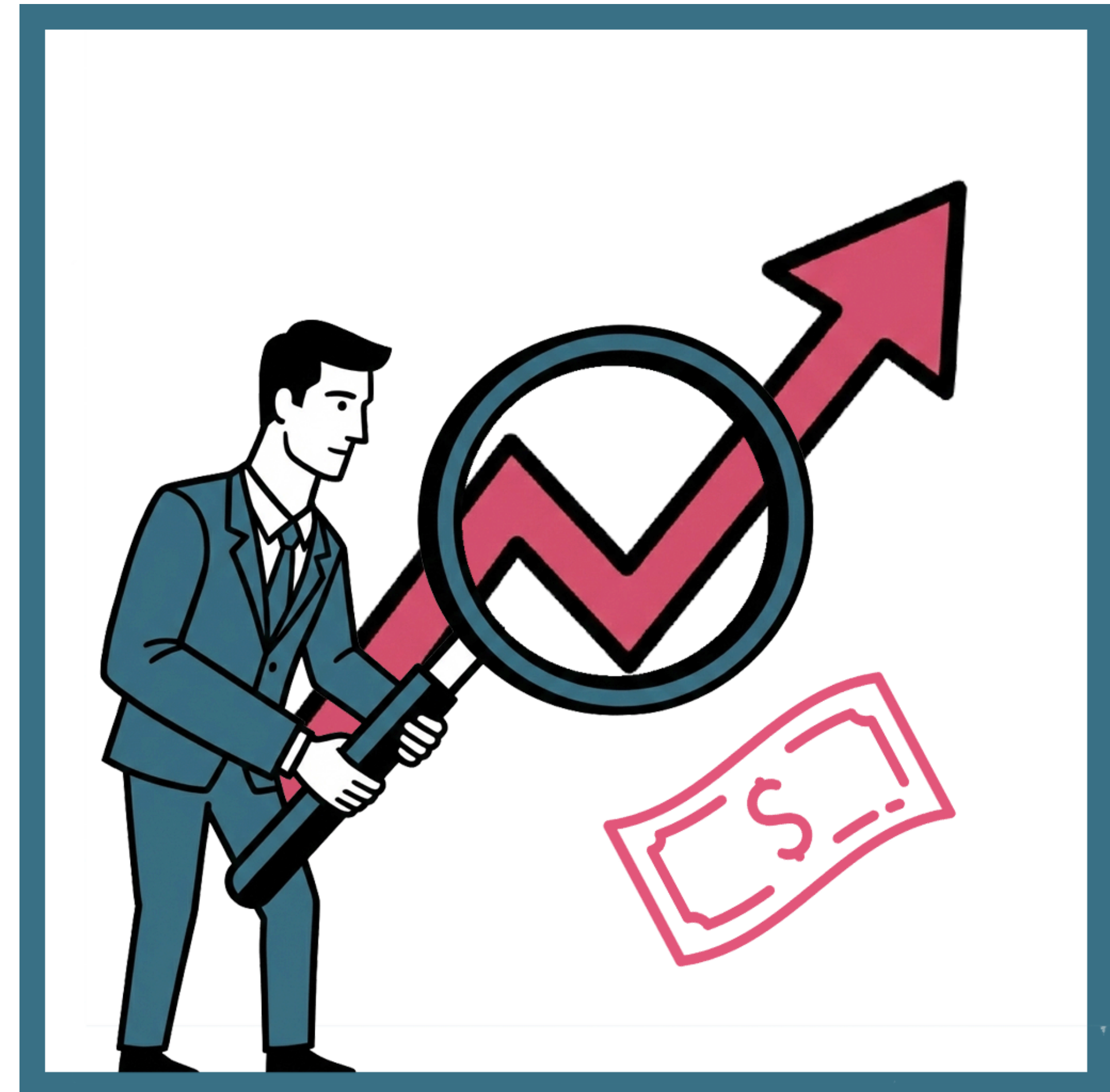
Steer clear of these issues with MonyTrack: setup your team to win. Save time and money, eliminate fraud and take control of your financial operations — all on one secure platform.



Track your money as it moves

Run accounting in real time alongside financial operations. There is no need for a separate process to update accounting records as your accounting records will be updated automatically as you send and receive payments.

Features: configurable chart of accounts, flexible account types (including fixed asset accounts)



Operations on autopilot

Stress-Free Payroll: Process salaries, pension contributions, bonuses and file PAYE tax with state authorities automatically.

Smart Invoicing: Automate recurring invoices and track payments so you never chase a client twice. **E-invoice** ensures all invoices generated are compliant.

Vendor Portal: Onboard suppliers and streamline payables from a dedicated vendor management platform.



Structured Business Payments and Collections

MonyTrack provides structured approval based payment workflows, allowing your business to digitize and structure business payment processes.

You have access to multiple collection options (online and offline) including:

Global Payments (CrossPay): Pay suppliers in USD anywhere in the world seamlessly.

Virtual USD Cards: Instantly issue Visa/Mastercard for online team expenses (Ads, Software).

Omnichannel Collections: Accept payments via Bank Transfers or POS Terminals directly into dedicated Collection Accounts.

Spend with confidence

Approval Workflows: Enforce internal policies. Staff initiate payments; Managers approve them. No unauthorized spend.

Audit-Ready: Generate FIRS-compliant reports instantly.

Budgeting: Set spending limits on cards and business accounts to keep expenses in check.



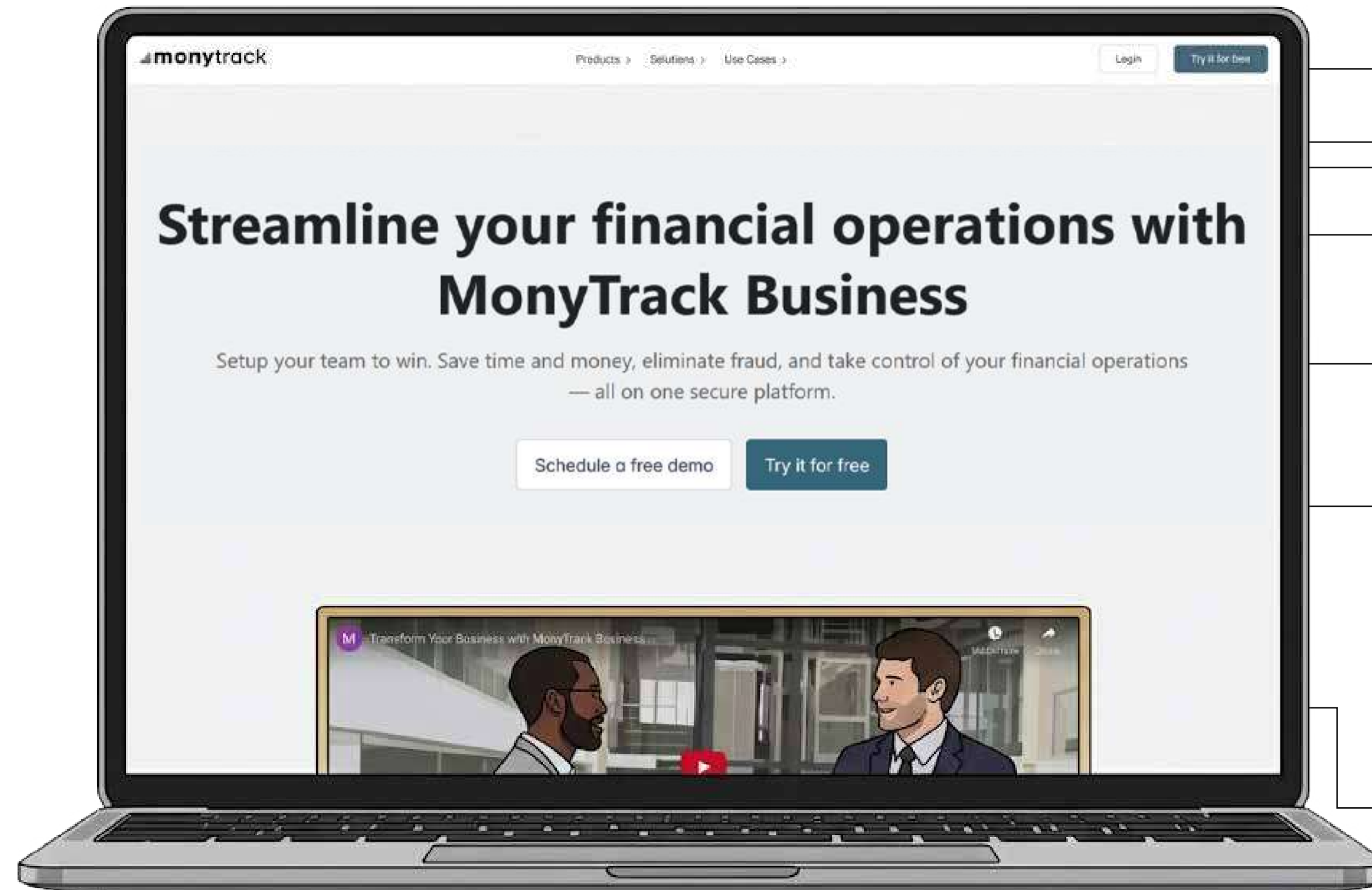
Reconcile in seconds, not days

Automate financial reconciliations leveraging AI. Wherever your data is, however complex, **Reconcile** will automate your reconciliation process and deliver more accurate results than any human run process.

- Automatically match data from bank statements, ERPs and uploaded CSVs.
- Connect external bank accounts for a full view of your financial health.



Tailored Use Cases



Healthcare:

Manage supply chain payments and patient collections effortlessly.

Pharmaceuticals:

Isolate sales team collections with dedicated sub-accounts.

Logistics/FMCG:

Simplify distributor reconciliation and bulk payouts

Startups:

Manage burn rate and investor reporting from Day 1.

Nonprofits:

Create separate business accounts for each donor to ensure funds are used strictly for specific projects. Use approval workflows to prove accountability.

Restaurants:

Use "Live Collections" to speed up customer payments. Unify data from POS terminals and transfers into one dashboard for end-of-day balancing.

Marketing Agencies:

Issue dedicated virtual cards for specific ad campaigns (e.g., "Google Ads - Q1") to track marketing spend without mixing budgets.

An investment, not an expense

Save Money:

Eliminate fraud with approval workflows and transparent tracking.

Save Time:

Automated reconciliations and payroll free up your finance team.

Grow Faster:

Use actionable insights from the Accounts 360 dashboard to make data-driven decisions.

Call to Action

Upgrade your finance operations today

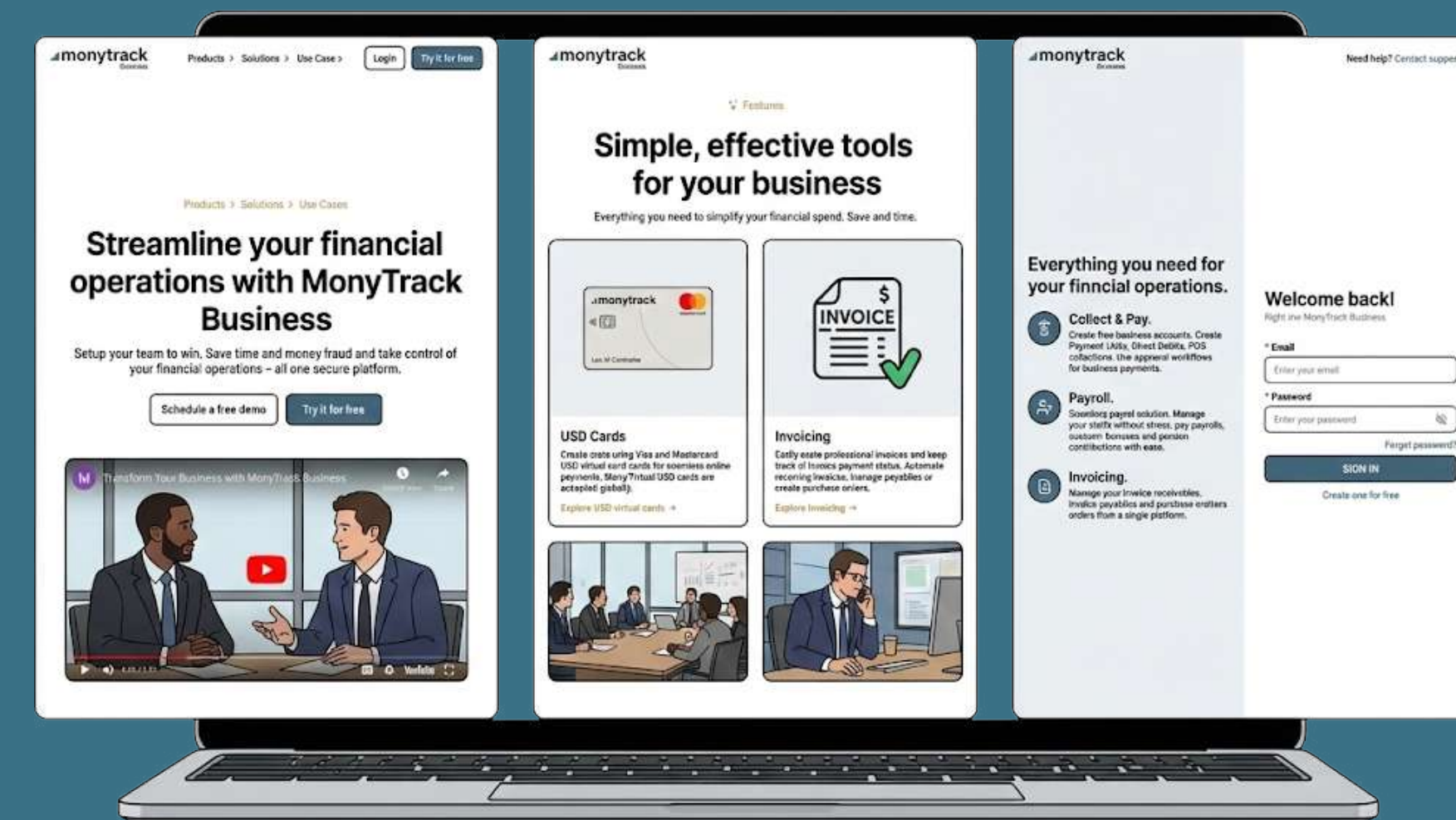
Join the forward-thinking businesses running on MoneyTrack.

Get a free Demo - sales@monytrack.com

Visit www.monytrack.com

Create a **monytrack** Business account - business.monytrack.com

Call us for further enquiries: **(+234) 09075 855 963**



MoneyTrack. Finance, simplified.

Thank You

