



Kabbage  
CCS 003 – Certified Case Study

May 2014

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# Agenda



Section	Component	Description
1	Overview	<ul style="list-style-type: none"><li>• Kabbage - What is it?</li><li>• Why Kabbage is an ICG Certified Case Study</li></ul>
2	Context	<ul style="list-style-type: none"><li>• Kabbage business model</li><li>• Global market (peers and substitutes)</li></ul>
3	Detailed Description	<ul style="list-style-type: none"><li>• Kabbage value proposition</li></ul>
3	Relevant Media	<ul style="list-style-type: none"><li>• Media coverage and relevant quotes</li><li>• Case studies and detailed interviews</li></ul>
4	Marketing Collateral and Brochure ware	<ul style="list-style-type: none"><li>• Marketing Campaign</li><li>• Collaterals</li><li>• Videos</li><li>• Social Media</li></ul>
5	Appendix	<ul style="list-style-type: none"><li>• Other ICG sources of insight</li></ul>

Kabbage uses external information sources (Business Telematics) to redefine the information economics of the risks of short term funding to SMEs



## HOW DOES IT WORK



## KEY INSIGHTS

- Kabbage is the **#1 online provider of working capital** to small businesses in the US
- Kabbage has built the **world's fastest platform** to provide capital to small businesses, claiming to fund companies within as little as **7 minutes**
- Kabbage **leverages data** generated by dozens of business operations to understand performance and deliver fast, flexible funding in real time
- Kabbage **can support any small business by analysing data sources** such as their business checking account, Intuit QuickBooks, eBay, Amazon, UPS, PayPal, Authorize.Net, Stripe, and many others

Source: secondary research, ICG

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# Kabbage redefines extra working capital access via real time risk assessment of information and transaction flows from multiple external parties

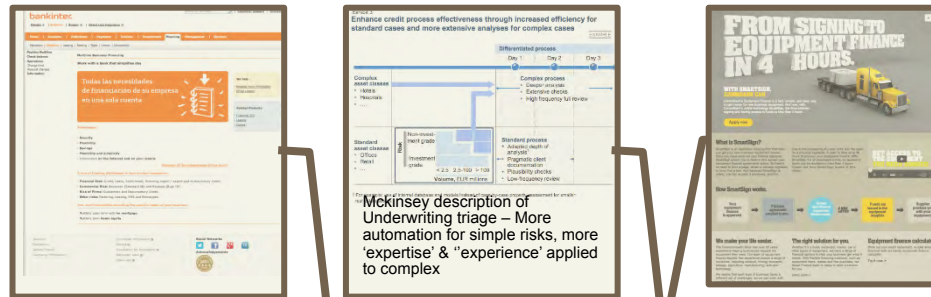
## Product Class/ Type / Component Taxonomy

Traditional Core Banking Products & Services					Extended Shelf Financial Products			Emerging IT enabled Adjacent Services
Capital Access	Transaction Banking	Payment	Trade	Service	Risk	Markets	Wealth	
<b>Std. Loans</b> <ul style="list-style-type: none"> <li>Secured</li> <li>Unsecured</li> <li>Overdraft</li> <li>Line of credit</li> </ul>	<b>Account</b> <ul style="list-style-type: none"> <li>Transaction</li> <li>Savings</li> </ul>	<b>Cash</b> <ul style="list-style-type: none"> <li>In/Out</li> <li>Money Order</li> </ul>	<b>Traditional</b> <ul style="list-style-type: none"> <li>Letter of Credit</li> <li>Import/Export</li> <li>Confirmations</li> </ul>	<b>Security &amp; ID</b> <ul style="list-style-type: none"> <li>KYC</li> <li>ID / Sign-on</li> <li>Device (card)</li> </ul>	<b>Derivatives</b> <ul style="list-style-type: none"> <li>Futures</li> <li>Swaps</li> <li>Other</li> </ul>	<b>Foreign Exchange</b>	<b>Fixed term</b> <ul style="list-style-type: none"> <li>Term Deposit</li> <li>Bank paper, Commercial Paper</li> </ul>	<b>Market Access</b> <ul style="list-style-type: none"> <li>Social Networking</li> <li>Collaboration &amp; Service clubs</li> <li>Foreign market Introductions</li> </ul>
<b>Asset Finance</b> <ul style="list-style-type: none"> <li>Vehicles</li> <li>Specialised</li> </ul>	<b>Physical Cash</b> <ul style="list-style-type: none"> <li>Business Deposits</li> <li>Lock Box</li> </ul>	<b>Debit Pmt</b> <ul style="list-style-type: none"> <li>Bill Present</li> <li>Bill Pay</li> <li>Direct Debit</li> </ul>	<b>Collections</b> <ul style="list-style-type: none"> <li>Invoice finance</li> </ul>	<b>Signatures &amp; Authorities</b> <ul style="list-style-type: none"> <li>PKI / signatures</li> </ul>	<b>Guarantees</b> <ul style="list-style-type: none"> <li>Stand-by LoC</li> <li>Docu. Credit</li> <li>Surety (bonds)</li> </ul>	<b>Commodities</b>	<b>Money Market funds</b>	<b>Education</b> <ul style="list-style-type: none"> <li>Closed</li> <li>MOOC</li> </ul>
<b>Invoice / Receivables finance</b>	<b>Consolidation</b> <ul style="list-style-type: none"> <li>Sweeping</li> <li>Pooling</li> </ul>	<b>Credit Pmt</b> <ul style="list-style-type: none"> <li>Credit card</li> <li>Corp card</li> </ul>	<b>Open Account</b> <ul style="list-style-type: none"> <li>Inventory</li> <li>Prepayment</li> <li>Collection</li> </ul>	<b>Visibility</b> <ul style="list-style-type: none"> <li>Transactions, balances</li> </ul>	<ul style="list-style-type: none"> <li>General Insurance</li> </ul>	<b>Exchange traded instruments</b>	<b>Structured</b> <ul style="list-style-type: none"> <li>Money market</li> <li>Trust funds</li> <li>ETF's</li> </ul>	<b>Staff Services</b> <ul style="list-style-type: none"> <li>On-boarding</li> <li>Payroll</li> </ul>
<b>Syndication</b>	<b>Control &amp; Advice</b> <ul style="list-style-type: none"> <li>Positive Pay</li> <li>Forecasting</li> </ul>	<b>Pre-paid</b> <ul style="list-style-type: none"> <li>Travel</li> </ul>	<b>Structured trade finance</b>	<b>Advice</b> <ul style="list-style-type: none"> <li>Capital Structuring</li> </ul>	<b>Life Insurance</b>	<b>Carbon</b>	<b>Employee Super</b>	<b>Insight</b> <ul style="list-style-type: none"> <li>Benchmarking</li> <li>Analytics</li> <li>Consulting</li> </ul>
<b>Markets</b> <ul style="list-style-type: none"> <li>Equity advice</li> <li>Debt issuance</li> </ul>	<b>e-Currency</b>	<b>Acquiring</b> <ul style="list-style-type: none"> <li>Terminal</li> </ul>		<b>Digital services</b>		<b>e-Currency</b>	<b>Securities Trading</b>	<b>Software &amp; Platform services</b> <ul style="list-style-type: none"> <li>Supply chain orchestration</li> <li>Trade &amp; Customs documentation</li> <li>Market-places</li> </ul>

Source: Business Banking Product Innovation KAR (Available for purchase at the ICG Store)

Note: Features and functions, not displayed on this hierarchy; Including: Price/ fees, Rate type, fee type, Collateral assigned, Purpose & Policy, Payment Structure (F, amount), Statement (form, cycle), involved parties, Direct Debit, Payment exceptions (retry, Extra, Holiday), Portability, Top-up, Re-draw, Progressive draw, Renewal, SmartPay

# Capital Access Innovation & Trends



McKinsey description of Underwriting triage – More automation for simple risks, more 'expertise' & "experience" applied to complex

3 most visible 'product/service innovations occurring in Business Lending space are:

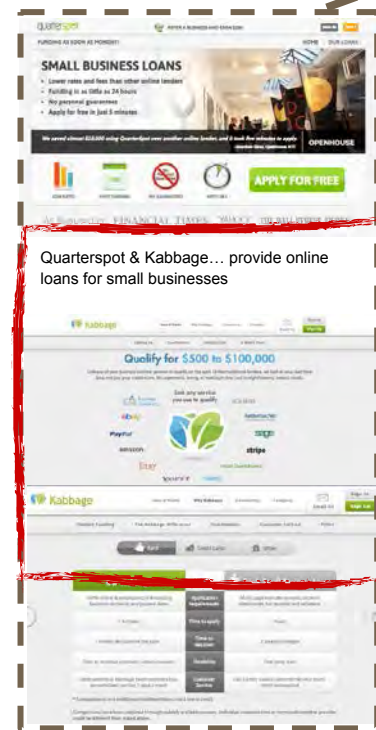
- Product Bundling
- Competing on Speed
- Customer centric underwriting limits

Incremental

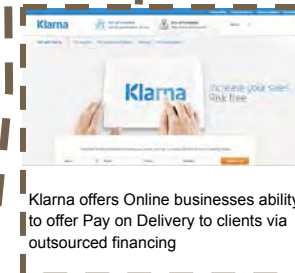
Disruptive



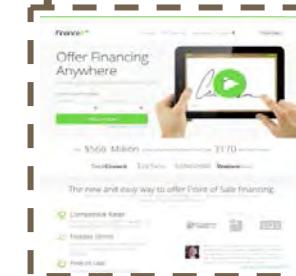
Ezbob has secured investment from private investors and funds to take packaged loans & provide servicing



Quarterspot & Kabbage... provide online loans for small businesses



Klarna offers Online businesses ability to offer Pay on Delivery to clients via outsourced financing

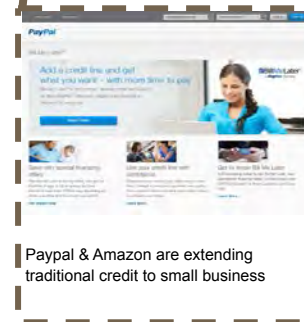


Finance-it; taking point of sale finance into the cloud for traditional retailers; Enabling simplified and real-time underwriting

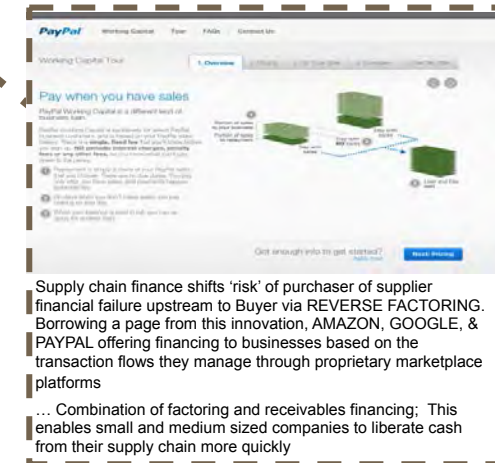
intuit

via Quickbooks Financing is enabling multiple lending partners to utilise data from Quicken book-keeping products to utilise data in their lending application processes. These include:

- Application aggregators,
- Cashflow finance &
- Online- traditional lending players



Paypal & Amazon are extending traditional credit to small business

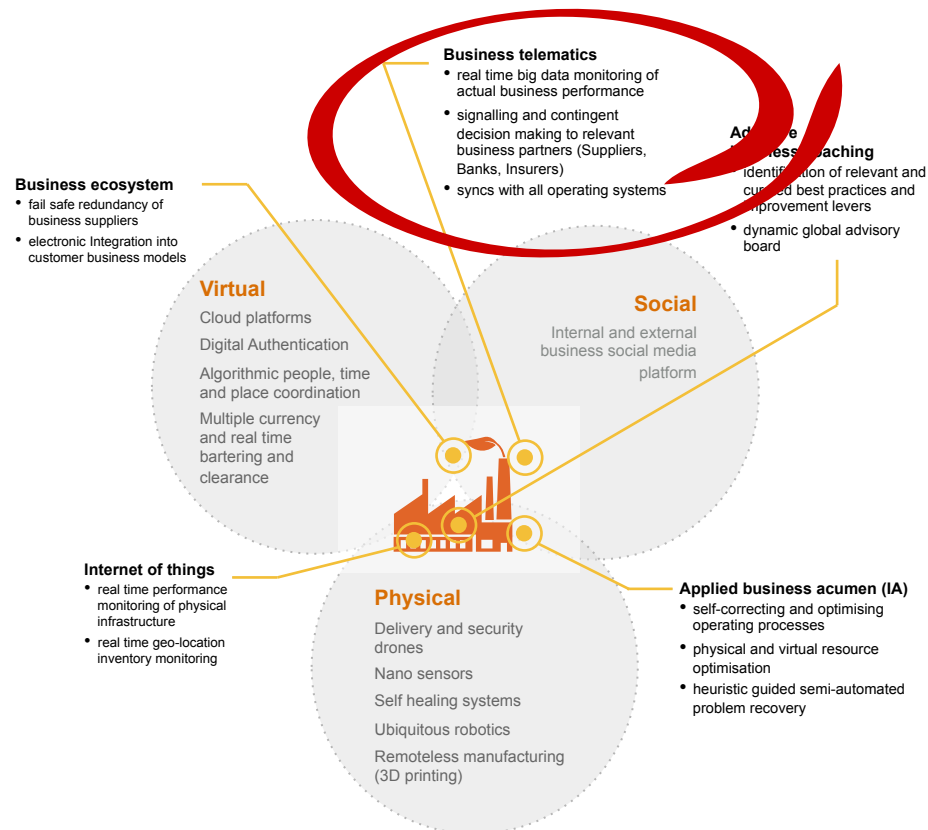


Supply chain finance shifts 'risk' of purchaser of supplier financial failure upstream to Buyer via REVERSE FACTORING. Borrowing a page from this innovation, AMAZON, GOOGLE, & PAYPAL offering financing to businesses based on the transaction flows they manage through proprietary marketplace platforms  
... Combination of factoring and receivables financing; This enables small and medium sized companies to liberate cash from their supply chain more quickly

# Kabbage typifies the application of business telematics to the SME segment

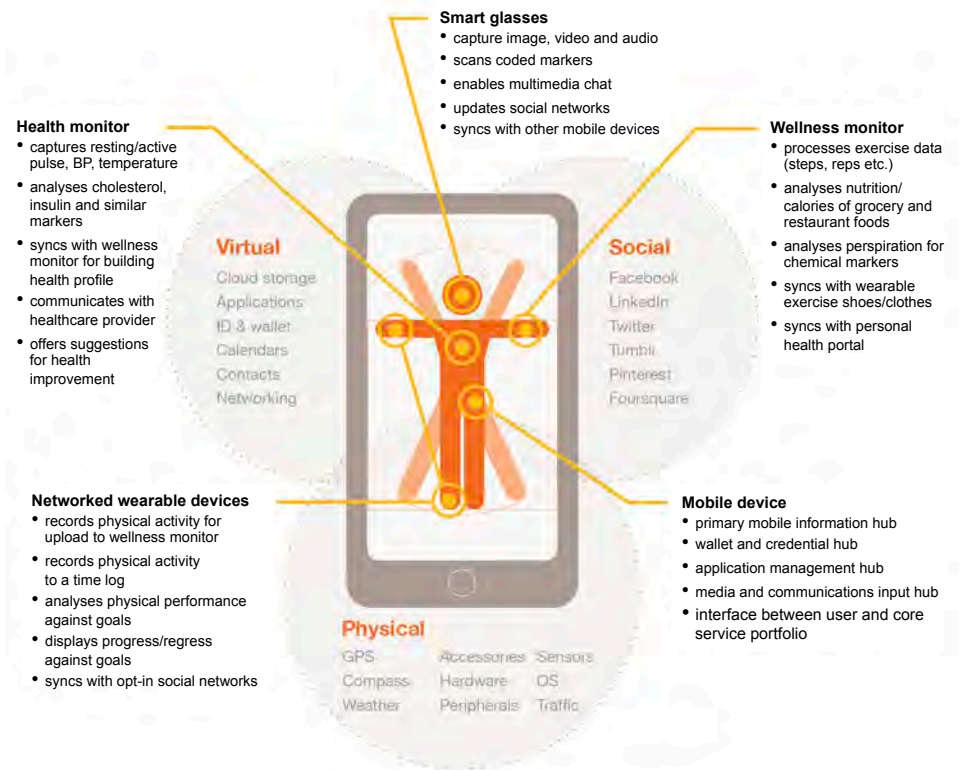
The 2020 Digital SME and its CEO will demand a digitally transformed service offering from its bank

## DIGITAL BUSINESS CONTEXT 2020



Source: ICG

## DIGITAL PERSONAL CONTEXT 2020



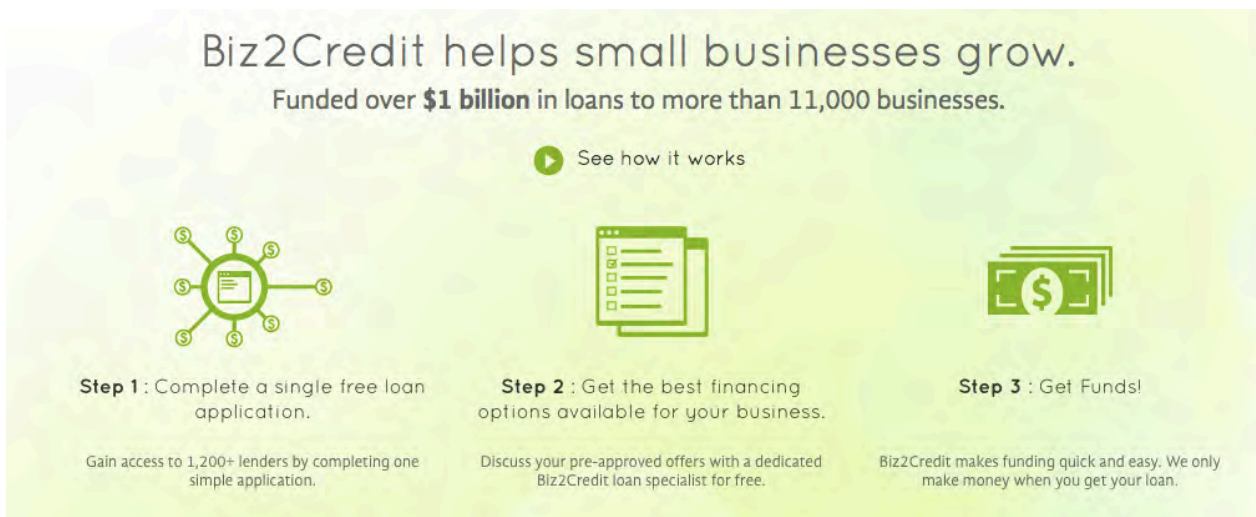
Source: PWC, curated by ICG



## Global Market – peers and substitutes

Kabbage is the world's leading user of business telematics for working capital lending (an ecosystem play); it competes with digitised SME loan broking services like Biz2credit

### HOW DOES IT WORK



### KEY INSIGHTS

- Widely recognized as **the #1 online credit resource** for **start-up and expansion loans**, lines of credit, equipment loans, working capital and other funding options
- Since it **was founded in 2007** has arranged more than **\$1 billion in small business funding** for thousands of companies throughout the U.S
- Using the latest technology the platform **matches borrowers to financial institutions** based on each company's unique profile -- completed in less than four minutes -- in a safe, efficient, price-transparent environment
- The network consists of **1.6 million users, 1,200+ lenders**, credit rating agencies such as D&B and Equifax, and small business service providers including CPAs and lawyers
- Opposite to Kabbage, **Biz2Credit do not lend money itself**, but simply provide a platform to lodge a single application that will be examined by different lenders

Source: secondary research, ICG

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# Kabbage relies on a large number of data factors to approve lending to SME



## KEY POINTS

- **Online financing corporation based in Atlanta, Georgia, with offices in S. Francisco**
- **Funds business that find it difficult to get financing from traditional banks**
- **Founded in 2009 by Rob Frohwein, Marc Gorlin and Kathryn Petralia**
- **Started lending money in 2011**
- **Current valuations reach as high as \$2.3B, possible IPO in mid 2014**
- **Launched in the UK in 2013**
- **Current plans to expand to Canada in the next 18 months**
- **No plan to come to Australia yet**
- **Uses social data in its underwriting decisions**
- **Poached Senior executives from successful tech companies (Travelocity, etc)**
- **Won several awards as one of the most innovative companies in the US**
- **Revenues not disclosed**

## BUSINESS MODEL

### How does it work

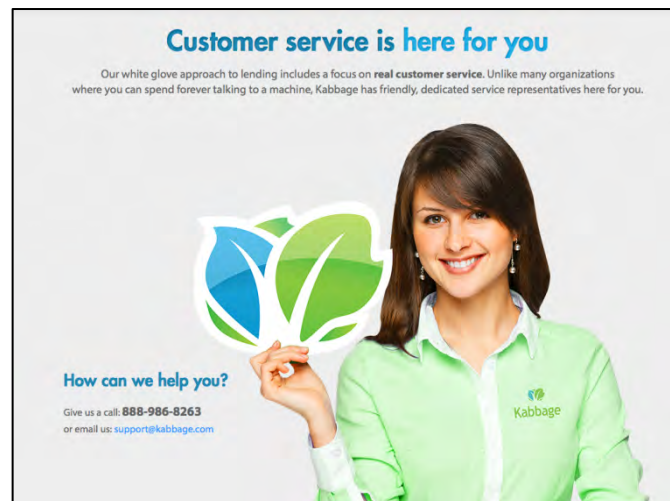
- Uses **data** from business checking accounts, accounting software, payment processors, UPS shipping data, **other online tools** including large ecommerce sites like eBay, Amazon, Etsy, Shopify, and the Yahoo! Store to reach small businesses looking for capital
- **Underwriting** decisions include **social media metrics**: e.g. how many likes a business has, how often it posts information, how many times people comment on the posts
  - Uses number of data factors, including business volume, time in business, transaction volume, social media activity, and the seller's credit score
  - Checks **traffic patterns** on Web sites with Google Analytics
  - **Deducts its payments automatically** through PayPal or a business checking account
  - Kabbage developed "Social Klimbing" as a way to generate a Kabbage "Skore" for its customers, which is utilized like a social media credit score
  - **Partnered with UPS** to have visibility into the entire volume of shipping business their customers conduct
  - Entered into a partnership with **Intuit QuickBooks** in Spring 2013, which enables QuickBooks users to get quick access to Kabbage Cash and Kabbage to reach the millions of QuickBooks users

Source: secondary research, ICG

Kabbage has a high quality customer base:  
around 80% are repeat customers, with less than a 10% default rate

## KEY POINTS

- **80% repeat customers**
- **Less than 10% default rate**
- **Tens of thousands of customers**
- **targets merchants using websites such as Ebay and Amazon**
- **Strong correlation between the level of social activity and a lower delinquency rate in those customer groups**



Source: secondary research, ICG

## CUSTOMERS PROFILE

- **The Default rate** on Kabbage loans has been less than **10%** and the average **Kabbage customer grows by more than 70%** in the six months after their first advance
- Specialised in providing cash advances to small and medium-size **online retailers**
- Its typical customer is an online business with annual revenue of **less than \$1 million**
- Funds capital between **\$500 to \$100,000**
- The average Kabbage line of credit — \$8,000 to \$10,000 — is typically held for **4 months**
- The average interest rate for each of the **first 2 months is 5%** and then an additional 1 percent for each of the next two months
- They have lent **\$140 millions** since inception
- In 2012, its largest cash advance was \$39,000
- In 2013 Kabbage is cash advancing \$75,000 lines of credit.
- Kabbage's customers typically utilize advances for inventory purchases, upgrading systems, and marketing

# Kabbage has a clear competitive advantage over other lenders



### The Kabbage Difference

Loan | Credit Cards | Other

Kabbage	vs.	Traditional Business Loan*
100% online & automated; link existing business accounts and you are done	Application requirements	Multi page loan documents, income statements, tax records and collateral
7 minutes	Time to apply	Hours
Instant decision on the spot	Time to decision	2 weeks or longer
Take as much as you want, when you want	Flexibility	One lump sum
Dedicated local Kabbage team provides live, personalized service 7 days a week	Customer Service	Call Center based Customer Service team, often outsourced

\* Comparison is to a traditional installment loan, not a line of credit.

Comparisons have been obtained through publicly available sources. Individual response time or terms with another provider could be different than stated above.

Loan | Credit Cards | Other

Kabbage	vs.	Credit Cards
Leverages a range of business activity data to drive underwriting decision	Application requirements	Relies heavily on traditional FICO score for underwriting decision
Instant if transfer to PayPal, 1-3 days if transfer to bank account via ACH	Funds availability	1 week or more to receive the card in the mail
Dedicated local Kabbage team provides live, personalized service 7 days a week	Customer Service	Call Center based Customer Service team, often outsourced
Cash: Provides the most flexibility	Type of Funds	Credit: limited to places that accept credit cards

Loan | Credit Cards | Other

Kabbage	vs.	Other MCA's
100% online & automated; link existing business accounts and you are done	Application requirements	Required to send additional financial information after initial online application
Instant decision on the spot	Time to decision	2 - 3 days
Instant if transfer to PayPal, 1-3 days if transfer to bank account via ACH	Funds availability	3 days to 2 weeks
12% for 6 months on average	Cost	38% or higher for 6 months*
Automated monthly transfer based on advance amount from Kabbage	Repayment	Fixed % of your daily credit card receipts volume until the advance is paid back

Source: Kabbage.com; Business Week - How Merchant Cash Advances Work - January 9, 2009

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## Quotes from the Press (1/2)

### QUOTES

*"We probably know more about any given business than any other company has known about a small business, ever. We look at transactional data, QuickBooks entries, UPS shipping history, payment processing, and bank account activity to get a much better picture than banks get from just financial statements"*

Kathryn Petralia, Cofounder, Kabbage  
Wired, 19<sup>th</sup> Sept 2013

*"It's a line of credit," said, founder and chief executive of Kabbage. "We call them advances, versus loans, and we might give you access to \$10,000, and you can take down \$100 today, nothing, or in \$100 increments all the way up to the full amount."*

Rob Frohwein, CEO, Kabbage  
New York Times, 27<sup>th</sup> Sept 2013

*"Many of our customers use Kabbage funds to buy inventory at a great rate and quickly resell it for a profit, so this is a major driver in the revenue growth"*

Rob Frohwein, CEO, Kabbage  
New York Times, 27<sup>th</sup> Sept 2013

*"We liked the fact that they looked at our revenue and not just our time in business"*

*"At first, we were hesitant, but they were more aggressive in funding capabilities than other companies were. We paid 14% to keep the money only four months. We understand they have to earn money too."*

Joe Rotbard, CEO, Med724,  
New York Times, 27<sup>th</sup> Sept 2013

Source: secondary research

## Quotes from the Press (2/2)

### QUOTES

“It’s really hard to find money today, we have some situations where we’re just a little guy fighting with big-box retailers, and I was able to buy at distributor levels with Kabbage money, to bring down costs enough to lower my prices, sell product and still compensate for Kabbage interest.”

Mitch Rezman, Owner, Windy City Parrots  
New York Times, 27<sup>th</sup> Sept 2013

*“Factoring receivables is one of the oldest models in trade financing. They have taken an old model and added an online twist”*

*Paul Kedrosky, Kauffman Foundation  
Time, 13<sup>th</sup> July 2012*

“There is a clear void in the market as traditional financing sources remain reluctant to lend,”

Tom Affolter, Principal, Victory park  
Bloomberg, 3<sup>rd</sup> Apr 2013

“Small businesses can’t afford CRM software but realize that they can use social media to take care of their customers and stay engaged,”

Marc Gorlin, Cofounder, Kabbage  
Time, 13<sup>th</sup> July 2012

Source: secondary research



# Kabbage SME customer example: Windy City Parrott (WCP)



## KEY POINTS

- **Owned by Mr Rezman and his wife**
- **Specialised in supplies for exotic birds**
- **Based in Chicago**
- **Trading for 30 years**
- **No employees**
- **Launched an e-commerce website in 2002**
- **27,000 Facebook fans, with post up to 6 times a day**
- **They post questions about birds, share action shots of birds using their products, and post notices when birds are lost and found**
- **Projected revenue for 2013 of \$470,000**

## KABBAGE BUSINESS PROPOSITION TO WCP

### How Kabbage funds a small SME with unconventional features

- Mr. Rezman applied for a \$15,000 loan from one of the big banks. He was turned down with a form letter that said he did not meet requirements. A month later he applied at the same bank for a loan with a Small Business Administration guarantee and was turned down again, he said.
- Applied for a \$15,000 microloan from a program run by the state of Illinois. After writing a 16-page business plan, participating in six face-to-face interviews and providing supporting documentation, he was rejected because the organization determined his margins were too small.
- Then, after reading about Kabbage in a business newsletter, he decided to give it a try. “It was literally at 3 in the morning,” he said. “I gave them our information online, and there was \$4,600 in my PayPal account in seven minutes.”
- One month later, Mr. Rezman successfully paid back his initial line of credit plus 11 percent — a charge of \$506 for a one-month loan — and Kabbage raised his limit to \$24,400. “Because it revolves, I never worry about the limit,” he said. “I borrow what I need and pay it back in 20 days on average.”
- Taken out approximately 12 short-term loans, including a \$3,000 cash advance to stock up on merchandise for Labor Day sale, paid back with 5% interest — a cheaper rate than previously because the money are paid back within 20 days
- Borrowed and paid back nearly \$40,000 in 2013
- Kabbage lent them money because they had great metrics according to Kabbage standards (social media, etc) but not according to traditional lenders

Source: secondary research

# Case studies - video

[Click to watch](#)

## Trusted by 100,000+ business owners

Kabbage has funded over **\$200,000,000** to help businesses grow. Kabbage is the industry leader in providing working capital online, but don't take it from us. Watch our members tell their stories.



**Alex Amoroso**  
Cheesecakes by Alex



**Chris Byrne**  
The Gear Geeks



**Doug & Carrie Rosen**  
Hot House Market



**Justin Dunmyer**  
MD Tekk



**Kemah Washington**  
Brandilly

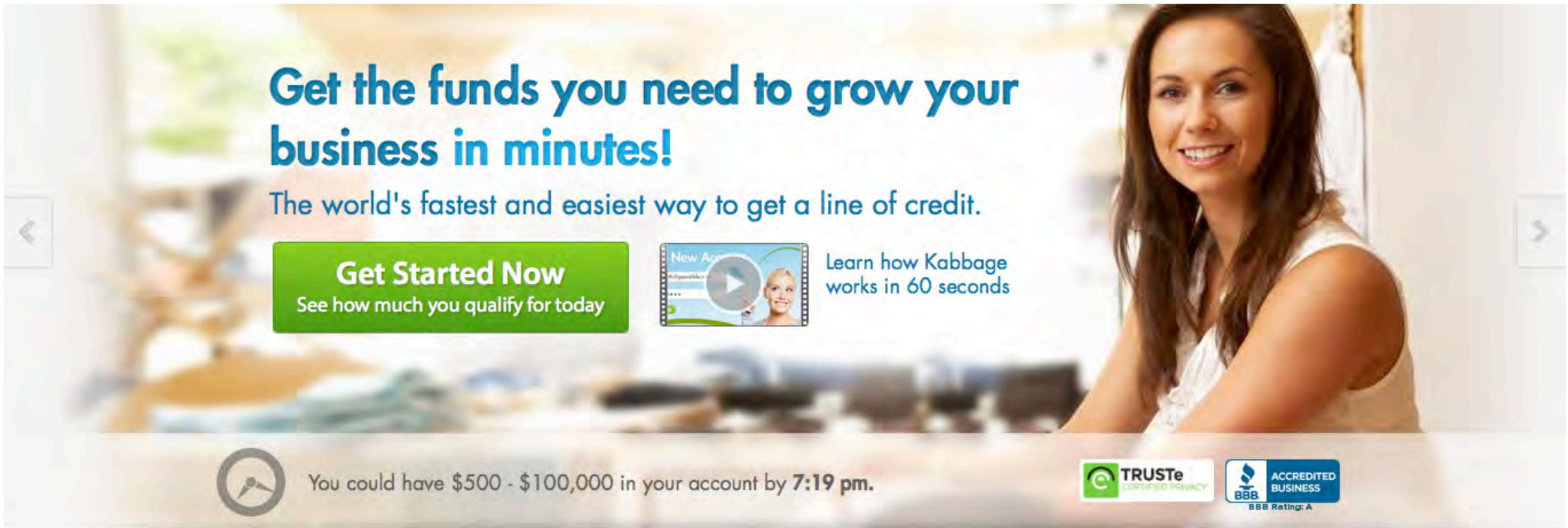


**John Robinson**  
Road Shields

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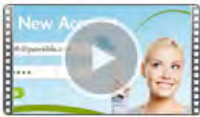






**Get the funds you need to grow your business in minutes!**


The world's fastest and easiest way to get a line of credit.

**Get Started Now**  
See how much you qualify for today

**New App**  Learn how Kabbage works in 60 seconds


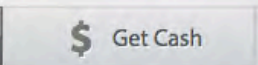
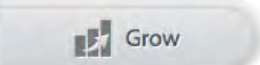
 You could have \$500 - \$100,000 in your account by **7:19 pm.**

 **TRUSTe**  
CERTIFIED PRIVACY

 **ACCREDITED BUSINESS**  
BBB Rating: A

## Working capital at your fingertips

Kabbage's fast, flexible business line of credit is always there when you need it. Draw against your line as often as once a day for anything you need to grow. Banks take weeks to decide if you qualify. Kabbage delivers funds in as few as 7 minutes.

# Working capital at your fingertips

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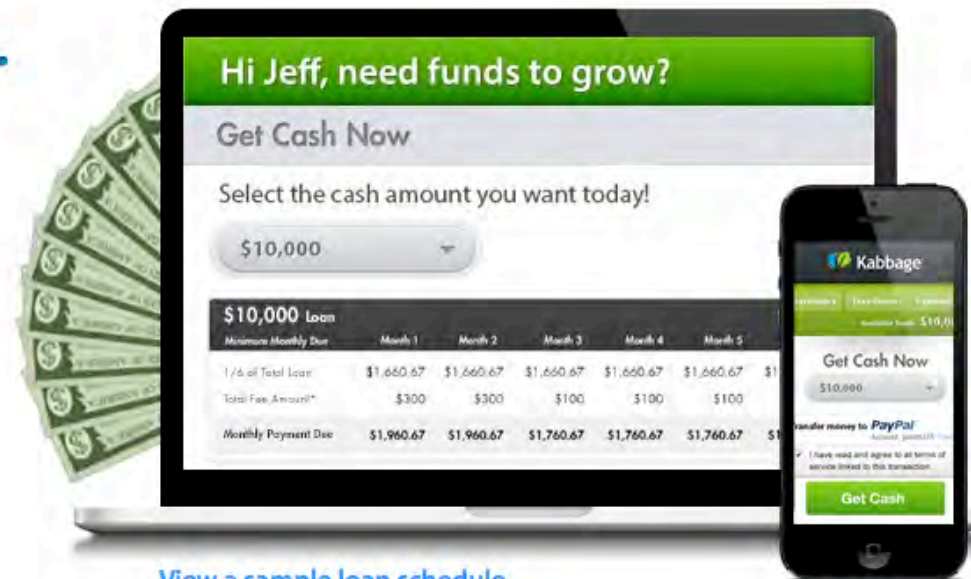
## Get ongoing access to cash.

Take what you need when you need it.

Get approved for lines from **\$500** to **\$100,000!** Select the amount you need and we'll deposit it into your bank or PayPal account.

- ✓ Draw against your line as often as once a day.
- ✓ Pay only for what you take!
- ✓ No early payment fees.

And, now you can get **funds on the go** with our new mobile app! [Learn more.](#)



[View a sample loan schedule](#)

## Sign up is fast and simple

Creating an account is free and can take as few as 7 minutes. After that, access your business line of credit so you can start growing your business immediately. There are no **fees** until you draw against your line.



## Get ongoing access to working capital

Kabbage provides you with ongoing access to funds. Draw against your line as often as once a day and pay only for what you take! With business credit lines up to \$100,000, you can dip into your piggy bank anytime.



### What will you do with your Kabbage?

- ✔ Buy Inventory
- ✔ Invest in equipment
- ✔ Build a website
- ✔ Hire staff
- ✔ Whatever you need to grow

And now you can get **funds on the go** with our new mobile app! [Learn More.](#)

## What does it cost?

We've simplified the lending process. Get approved for lines from \$500 to \$100,000 and take funds as often as once a day. Pay only for what you take. No hidden costs. **No early payment fees.**

\$ Loan Estimator
📅 Payment Schedule

### How much do you want?

Get approved for \$500 up to \$100,000.

\$500

\$10,000

\$50,000

### Length of Loan

Loans are repaid over 6 months. No early payment fees.

1 Month

6 Months

6 Months

#### Sample Kabbage Loan

Loan Amount	<b>\$10,000</b>
Length of Loan	<b>6 Months</b>
Total Fee Amount*	<b>\$1,200</b>
Total	<b>\$11,200</b>

\* Based on average [Kabbage Score](#) and credit history—no hidden costs. Still have questions? View our [Frequently Asked Questions](#).

### The cost of a Kabbage Loan:

- Fees are **1% - 12%** of your selected loan amount the first 2 months and **1%** for each of the remaining 4 months. No early payment fees.
- Every month, for six months, you pay back **1/6th** of the total loan amount plus the monthly fee. You can pay early and save.
- Each draw is treated as an agreement between you and Kabbage. Draw against your line as often as once a day. Pay only for what you take.



## Kabbage Blog

### MARKETING



5 Steps To Improve Your Internet Marketing

How To Generate Media Coverage For Your Small Business in 4 Easy Steps

3 Tips For Creating A Perfect Pitch

100 Quotes from Successful Entrepreneurs

Whacked Out Business Ideas That Worked

### BUSINESS TIPS



Don't Let The Heartbleed Bug Suck Your Secure Information Dry

6 Ways To Organize Your Home Business

5 Successful Women-Owned Businesses

SBA Loan Resources for Women, and Other Financing Tips

Tips From Small Business Owners Who Made It Big

### ECOMMERCE



Customer Spotlight: Shofars From Afar

Small Business 2014 Spending Trends

Does Accepting Bitcoin Make Sense as a Small Business Owner?

Tips for a Nearly Paperless eCommerce Business

How to Sell Successfully on eBay - Advice From the Pros

### BUSINESS GUIDES



Guides to Marketing

Guides to Selling

Guides to Customizing Your Stores

Guides to Funding and Financing

Guides to Optimizing and Streamlining

### LEARNING CENTER



Should You Accept Venture Capital or Take Out a Small Business Loan?

Should Your Small Business Start a Blog?

Everything You Need to Know About Payment Processors

Citi Merchant Services Review

Bank of America Merchant Services Review

[Go to Kabbage Blog](#)

Website



# #1 Online Provider of Business Loans

The world's fastest and easiest way to get funds to grow your business. Kabbage is A-Rated by the Better Business Bureau and has provided more business loans online than anyone in the industry!

**FAST COMPANY**

« [Uses] unconventional data like shipping history to extend loans to small merchants. »

**FOX BUSINESS**

« It is that data that Kabbage uses to gauge the performance of a small business. »



« Kabbage automatically reviews data such as online sales and shipping information. »

**VentureBeat**

« Working capital to SMBs, so they won't have to put personal assets on the line, like a house or car. »

**TC TechCrunch**

« Kabbage is disrupting this space by providing a painless way to help sellers access cash quickly. »

**AMERICAN BANKER**

« Kabbage encourages [businesses]... to detail social media and business activities. »

**The Street**

« The more platforms businesses sell on, the more incentive Kabbage offers them. »



« Small businesses benefit from the service in a number of ways. »

**TIME**

« Kabbage financing resembles a line of credit — customers only pay for what they use. »

**Forbes**

« America's Most Promising Companies — The Top 100 Of 2014. Kabbage ranks #37 »

**Bloomberg**

« Traditional lenders can't approve loans as quickly. »

**msnbc**

« ... stepped in to satisfy demand from... merchants who need to pay upfront for inventory. »

Source: Kabbage.com

## Strategic Partners

Kabbage has partnered with industry leading brands, serving the SMB marketplace. Each one provides our customers with support to improve their overall business performance. The more partners we add, the better it is for our customers!



Authorize.Net  
a CyberSource solution



### Additional Partners



Bigcommerce  
sell more



# Video: how Kabbage works?



[Click to watch](#)

## KABBAGE VIDEO

A screenshot of the Kabbage website. At the top, a navigation bar includes links for "Signing Up", "Qualification", "Getting Funds", and "6 Month Plans". The main content area features a video player with the title "How Kabbage Loans Work" and the subtitle "Fast, flexible funding for your business." Below the video player is a "View Video Tour" button. Underneath, a section titled "Sign up is fast and simple" explains that creating an account is free and can take as few as 7 minutes. To the right of this text is a sign-up form with three input fields: "Enter your email address", "Create password", and "Verify password", followed by a green "Sign Up" button. At the bottom left of the sign-up section, there are logos for "TRUSTe" and "BBB ACCREDITED BUSINESS".

Source: Kabbage.com

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# Mobile Application

## Kabbage Mobile App

You're on the go. And now, so is your Kabbage.  
With our new mobile app it is easier than ever to get funding when you need it.



The Kabbage mobile app lets you **take funds, pay your bill, and view your transaction history** from your phone.

Get Kabbage in your pocket today:

 Available on the **App Store**

 Get it on **Google play**

Source: [Kabbage.com](http://Kabbage.com)

© Internal Consulting Group 2015

CCS - Certified Case Study

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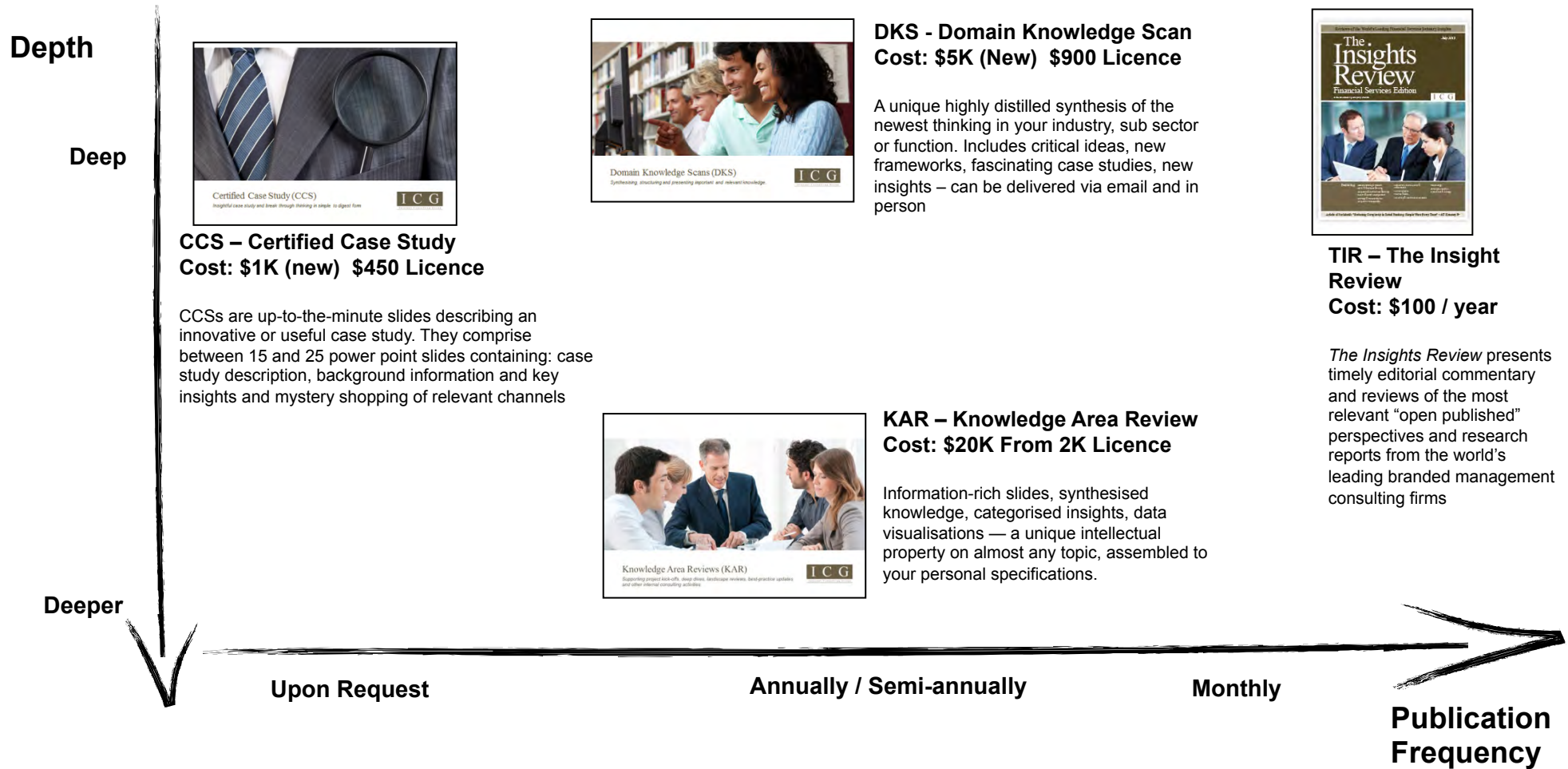
# Agenda

Section	Component	Description
1	Overview	<ul style="list-style-type: none"><li>• Kabbage - What is it?</li><li>• Why Kabbage is an ICG Certified Case Study</li></ul>
2	Context	<ul style="list-style-type: none"><li>• Kabbage business model</li><li>• Global market (peers and substitutes)</li></ul>
3	Detailed Description	<ul style="list-style-type: none"><li>• Kabbage value proposition</li></ul>
3	Relevant Media	<ul style="list-style-type: none"><li>• Media coverage and relevant quotes</li><li>• Case studies and detailed interviews</li></ul>
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# ICG IP products cover a range of depth and frequency

## ICG IP PRODUCT TAXONOMY





**Internal Consulting Group**

Email [enquiries@internalconsulting.com](mailto:enquiries@internalconsulting.com) or  
visit our website at [www.internalconsulting.com](http://www.internalconsulting.com).