

# tot.

All financial management just a click away

March 2023

# Tot in summary





Tot aims to redefine the way companies manage their finances, by delivering a seamless, intuitive and collaborative, end-to-end financial management experience for business clients.

# Vision

## 1 BANKING

Easy and intuitive access to **collection and payments** through a modern **Customer Experience to manage and optimise cash flows**

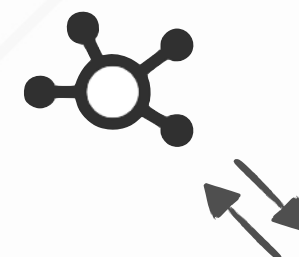
## 2 CREDIT

**Quick and easy access to credit** solutions to manage payments and cashflows

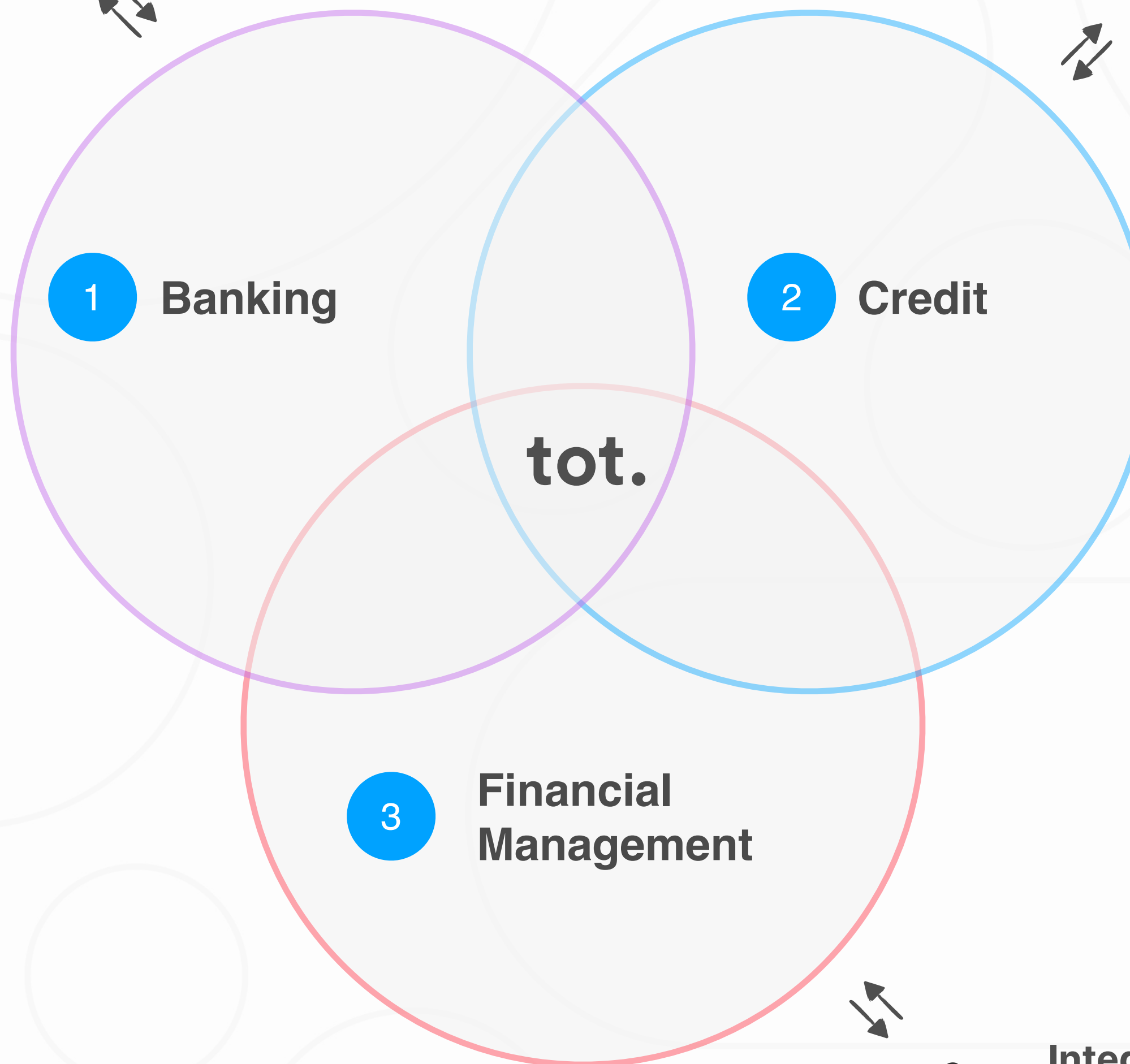
## 3 FINANCIAL MANAGEMENT

**Integration of administration tools for reconciliation** of receipts and payments in a single platform

Customers and suppliers



Financial partners



**Integrations**  
(Accountancy, CRM, etc..)



# Value Proposition

Beta

Home

Incassi

Carte

Ciao Mario!

Puoi spendere®

24.980,00 €

IBAN IT98 Z032 9601 6010 0006 7059 912

Spese future

- 12.590,00 €

2 Spese da effettuare

Incassi futuri

+ 14.000,00 €

3 Fatture da incassare

Ultimi movimenti

MITTENTE	IMPORTO
Apple 18 giugno	+ 1.500,00 €
Coca-Cola 12 giugno	- 864,00 € Da contabilizzare
IKEA 28 giugno	- 864,00 € Eseguito da Mark

tot.

Dati carta

PIN \*\*\*\*\*

PIN Virtuale \*\*\*\*\*

Spese da pagare

MITTENTE	IMPORTO	
Pomodorama Srl 18 giugno	1.500,00 €	Paga ora ...
Pizzeria Gino Spa 24 giugno	22.340,00 €	Credito Paga ora ...
Ferramenta Sempione 24 giugno	375,00 €	Credito Paga ora ...

Riserve

IVA  
10.340,39 €  
-12 giorni

Affitto ufficio  
8.500,00 €  
-18 giorni

Stipendi  
12.650,80 €  
-24 giorni

Nuova riserva

Beta

Home

Incassi

Pagamenti

Carte

Profilo

Informazioni personali

Marik Zuccamberg

Legale rappresentante

Email marik@zuccamberg.io

Password .....

Modifica

Cambia password

Coordinate bancarie

Condividi

Titolare Marchino Zuccinis

IBAN IT98 Z032 9601 6010 0006 7059 912

BIC SOBKDEB2XXX

Informazioni azienda

Modifica

Beats Company

Società per Azioni

Partita IVA IT 47364739286

Numero REA REA1XCODE

Documentazione

Mostra tutti

Contratto di Carta e Conto

Contratto Tot

Privacy Policy Banca Sella

Team

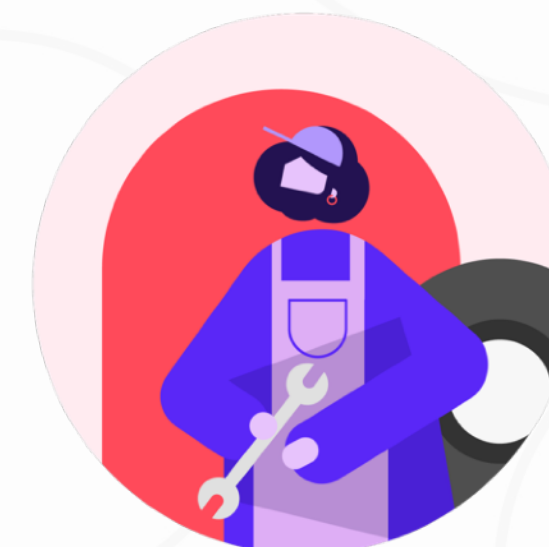
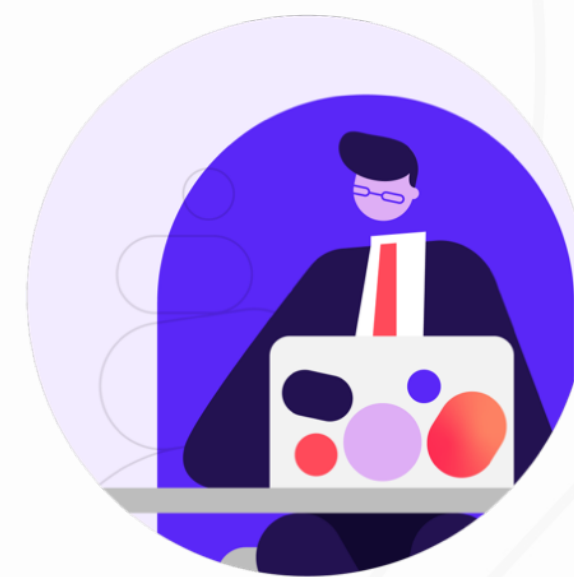
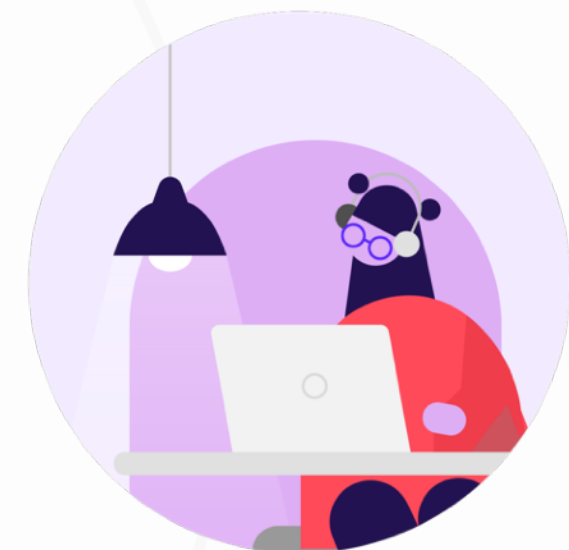
Mostra tutti

Oifur Felix  
Product Designer

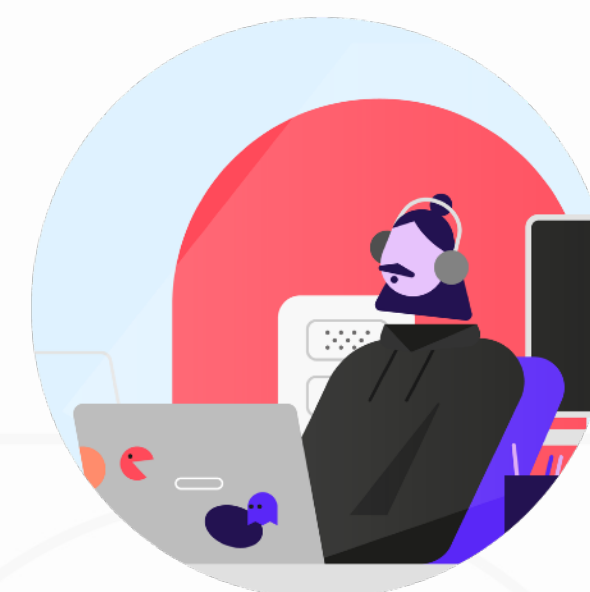
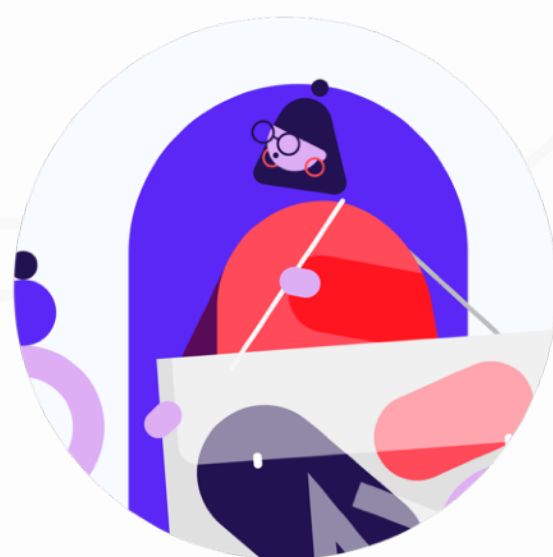
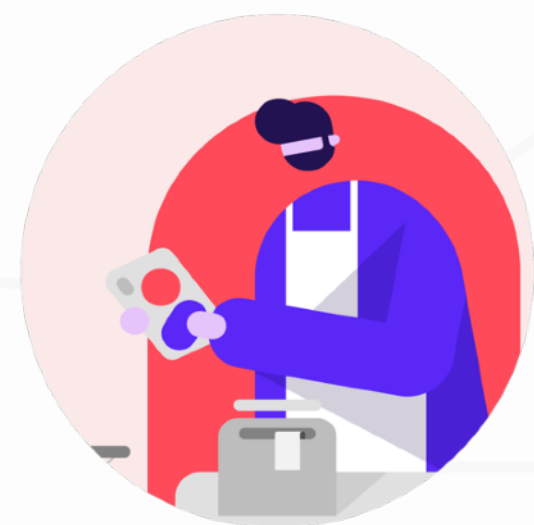
Melinda Gazze  
Frontend Developer

Molly Tarantini  
System Analyst

Chiara Trini  
Head of Prodi



Every month more than 1700  
customers use Tot for the  
financial management  
of their businesses



# The product



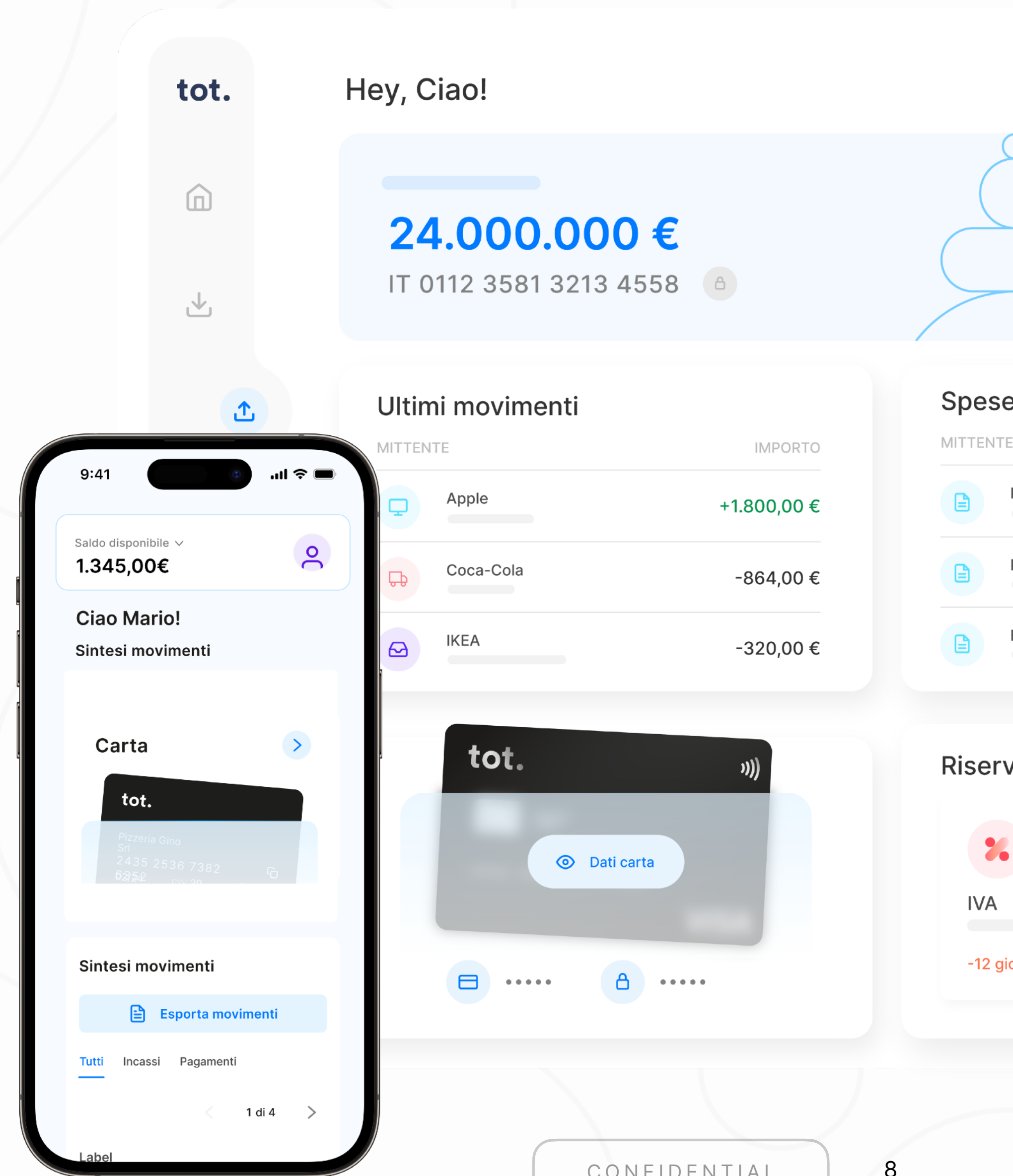
# The Tot account

Instant access to receipts and payments, sending and receiving SEPA wire-transfers and receiving international transfers.

- **Power:** Tot is the first **100% online business account** that allows you to pay easily wire-transfer, F24, pagoPA, SDD and RiBa.\* ;
- **Solidity:** Tot business accounts are managed in partnership with Banca Sella, the largest Italian private bank, which takes care of the custody of funds;
- **Safety:** Guarantee of deposits up to €100,000 thanks to the interbank fund and timely and effective assistance through livechat or email communications.

\*F24 debit and credit (Italian payment form), pagoPA (Italian payment for digital administration), SDD and RiBa (bank receipt / direct debit)

**tot.**



CONFIDENTIAL



# The Tot card

The Tot card is the most innovative business card in Europe, thanks to the dual-mode technology that can switch from debit to credit mode.

- *Versatility:* You can pay anywhere contactless with your card or smartphone (Google Wallet already available and Apple Pay coming soon) or other electronic wallets (PayPal, Amazon Pay, ...)
- *Security:* Real-time notifications, guaranteed chargeback, 3D-Secure system;
- *Control:* Tracking expenses and temporary suspension of the card in real time;
- *Credit:* Postpone payment up to 70 days;
- *Green:* Tot card is made of recycled PVC.



# Finance at your click

Access to the Italian Tax Box\* enables Tot to become a single platform for the financial management of the small companies.

- **View** invoices for the active and passive cycle with the ability to download and print a courtesy copy of documents
- **Monitoring** and reporting of collected and paid invoices
- **Automatic** payment and reconciliation of supplier invoices

UPCOMING

UPCOMING

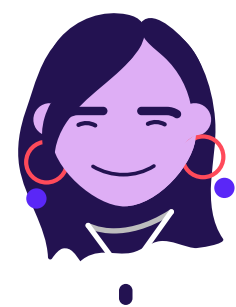
\*the Italian “Tax Box”, the service where taxpayers can find tax information and business documentation





# Who we are

# A young team, dynamic and experienced



**Doris  
Messina**

CEO

Founder @Hype  
Founder @Fintech District  
CMO @Banca Sella  
Board Member @Aidexa



**Bruno  
Reggiani**

COO

Head of Banking @Aidexa  
Country Manager @Penta  
Product Manager @Tinaba



**Andrea  
Susta**

BUSINESS  
STRATEGIST

Digital Marketing @Fabrick  
Product Marketing @Fabrick



**Salvatore  
Salvo**

PRODUCT  
MANAGER

Product Owner @ING  
Banking & Credit Product  
Specialist @Fineco



**Valentina  
Giacin**

HEAD OF  
MARKETING

Senior Media Manager @  
24ORE Business School / Chili  
/ RCS



**Daniele  
Trombetta**

HEAD OF  
CORPORATE BIZ  
DEV

Senior Manager @Accenture  
Biz Dev @Banca Sella

**And many other teammates**



**With a solid background:**





# Our partners

Lokky 

Sella

 FairePay

tot.

 axerve

 switcho

fabrick

tot.

# Talking about Tot

**la Repubblica**

**Il Sole 24 ORE**

**Forbes**

***CORRIERE  
DELLA SERA***

**MF MILANO  
FINANZA**

**ANSA**

**WIRED**

**il Giornale**

**adnkronos**

**yahoo!**

**StartupItalia** 

**ANSAit**

AWARDS

**FinTech  
Awards Italia**

**Best financial solution for business 2022**

# Let's keep in touch!

 <https://tot.money>

 @totmoney

 @wearetotmoney

 @wearetotmoney

**tot.**