

Agenda

- 1. Metodologia
- 2. Players
- 3. Ratings
- 4. O que todos fazem?
- 5. Onde todos falham?
- 6. Overview de cada player
- 7. Exercício Final

O que é uma Análise Competitiva?



Your product

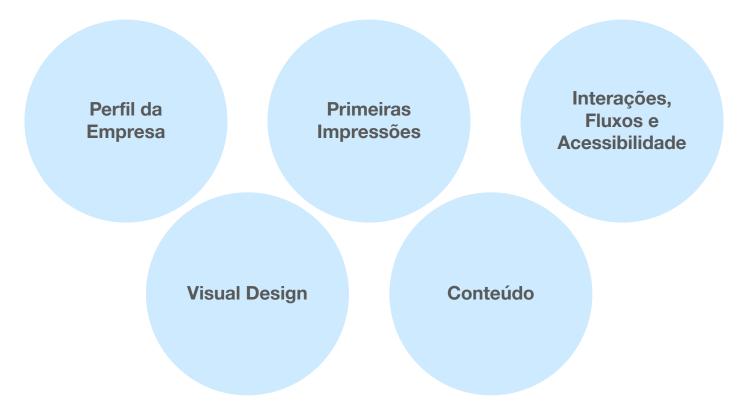


Direct competitor



Indirect competitor

Quais aspectos foram comparados?



Como foram avaliados?



Ratings



7 Players Analisados no Cenário Internacional







SHOPIFY CAPITAL









Aspecto	Primeiras Impressões	Interações e Fluxos	Acessiblidade	Visual Design	Tom de Voz e Conteúdo	Total (Max. 15pt)
Capchase	Good (+2)	Outstanding (+3)	Ok (+1)	Ok (+1)	Good (+2)	9
CLEARCO FORMERLY CLEARBANC	Ok (+1)	Good (+2)	Needs Work (+0)	Needs Work (+0)	Good (+2)	5
SHOPIFY CAPITAL	Good (+2)	Outstanding (+3)	Needs Work (+0)	Ok (+1)	Outstanding (+3)	9
stripe	Good (+2)	Outstanding (+3)	Ok (+1)	Good (+2)	Outstanding (+3)	11
pipe	Outstanding (+3)	Outstanding (+3)	Needs Work (+0)	Outstanding (+3)	Outstanding (+3)	12
uncapped	Outstanding (+3)	Outstanding (+3)	Ok (+1)	Outstanding (+3)	Outstanding (+3)	13
(a) wayflyer	Ok (+1)	Good (+2)	Ok (+1)	Ok (+1)	Ok (+1)	6

Aspecto	Atende	Parcerias	Atendimento	NoGo	Onboarding	Diferencial na Plataforma
Capchase	SaaS	Não	Chatbot, Reunião virtual, e-mail, FAQ	Dentro da plataforma	3 passos - Revenue, Growth e Runway	Plataforma simples, focada no produto. É possível adicionar membros ao time
CLEARCO FORMERLY CLEARBANG	E-commerce, SaaS e Startups	Sim	Chatbot, e-mail, telefone, FAQ	Dentro da plataforma	3 passos - sign up, valor desejado, conexão de 1 conta ao menos	Plataforma oferece insights e outras ferramentas além do crédito
SHOPIFY CAPITAL	Lojas Shopify	Não	Help Center Shopify	Elegibilidade automática	Basta ter uma loja, ser elegível e selecionar o crédito	Enorme facilidade em pega o crédito e pagar pelo desconto em vendas
stripe	Clientes Stripe	Sim	Suporte Stripe	Elegibilidade automática	Basta usar Stripe, ser elegível e selecionar o crédito	Enorme facilidade em pega o crédito e pagar pelo desconto nos recebíveis
p pipe	Renda Recorrente	Não	HelpCenter, e-mail	Não tem NoGo	3 passos com conexão de contas	Plataforma simples, controle de finança, membros
uncapped	E-commerce	Sim	FAQ, e-mail dentro da plat.	Fora/Dentro da plat.	2 passos simples	Plataforma focada na jornada de crédito
(a) wayfiyer	E-commerce	Sim	Help Center, Reunião virtual	Dentro da plat.	4 passos com conexao de contas	Plataforma focada no crédito e performance baseada nos dados

O que todos fazem?

Única proposta de valor clara no primeiro acesso

Produtos bem direcionados ao público alvo

Diferenciação de produtos para públicos diferentes

Onboarding rápido

Site Responsivo

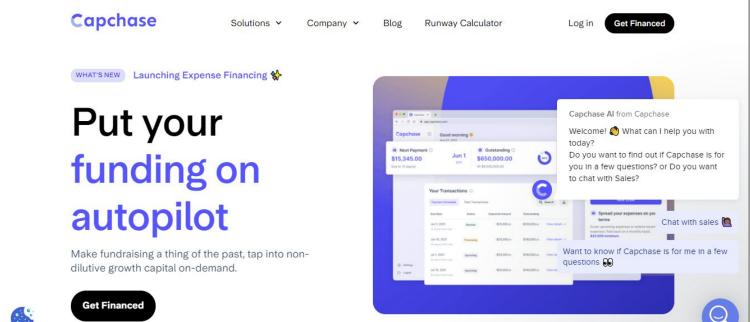
CTAs claros e sempre visíveis

Depoimentos de clientes / Use Cases

Onde todos falham?



- Por que isso importa?
- The next billion users: Entre os anos de 2015
 e 2020, mais de 1,5 bilhão de pessoas
 começaram a usar a internet pela primeira
 vez na vida. Até 2025, calcula-se que mais
 um bilhão vá entrar para o mundo online.
- Acessibilidade será um diferencial neste contexto
- Fonte: https://brasil.uxdesign.cc/next-billion-users-voce-ja-ouviu-falar-c60ccd3e7490







Put your funding on autopilot



- Make fundraising a thing of the past, tap into non-dilutive growth capital on-demand.
- **CTA:** Get Financed (above the fold e no header)

- "Close cash gaps by accelarting cash you 've already earned"
- "Offense or defense: accelerate growth or extend the runway"
- "Keep both Sales and Finance Happy it's possible
- "No more discounts to get paid upfront"
- "Less friction for customer signing up"

- Fundada em 2020 e oferece crédito a partir de \$25k
- Atende Empresas de SaaS
- Produtos:
 - Revenue Financing adiantamento de recebíveis recorrentes
 - Expense Finacing adiantamento de caixa para
 "parcelamento" de grandes gastos



Solutions >

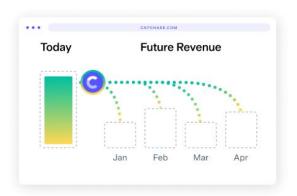
Company ~

Blog

Runway Calculator

Log in

Get Financed



Upfront cash flow to fund growth

Receive up to a year of upfront capital immediately, giving you the flexible funding you need to grow your business and scale.

Learn more







Solutions >

Company ~

Blog

Runway Calculator

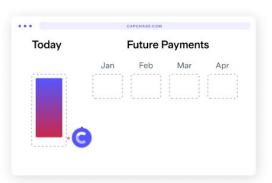
Log in

Get Financed

Spread large expenses out over time

Select unpaid invoices or recently paid expenses, and choose repayment terms of 3,6,9,or 12 months.

Learn more











 Atendimento via ChatBot ou Contato com Sales - Calendário online para agendar reuniões

 Onboarding simples em 3 passos - direciona usuários para login na plataforma ou para já se conectar a um agente de vendas (a depender do perfil)

 Runway Calculator - Um super simulador de runway. É possível fazer uma simulação com dados "default"





Products v

Company v

Explore >

LOG IN

FUND ME

Reimagine the way you build your business

Fair and fast capital, a trusted network of founders and the guidance needed to scale your business.

By founders for founders.

JOIN US

Am I eligible for funding?

Which Clearco product is right for me?

Is Clearco a Loan?

Hi there

I'm ready to apply!

CLEARCO

Reimagine the way you build *your business*

Pair and fast capital, a trusted network of tounders and the guidance rescad to scale your business.

By founders for founders.

JOIN US

\$2B+ invested in 5,500+ businesses

We are the world's largest ecommerce investor. Our mission is to remove the

barriers between brillian Lideas, and brillian I businesses.

Reimagine the way you build your business

- Fair and fast capital, a trusted network of founders and the guidance needed to scale your business.
- CTA: Fund me (no header) / Join us (na entrada)

- "We are the world's largest ecommerce investor".
- "Our mission is to remove the barriers between brilliant ideas, and brilliant businesses"
- "You've worked hard to build your business, you should own 100% of it."



- Fundada em 2015 e oferece crédito entre \$10k e \$10M
- Atende Empresas de SaaS, E-commerce e Early Stage Startups

Produtos:

- ClearCapital: Linha de crédito para e-commerces: Marketing capital, Inventory Capital, Growth Capital
- ClearRunway: Linha de crédito para SaaS: Adiantamento de recebíveis
- ClearAngel: Plataforma para conectar early stage founders a fontes de capital, orientação ou network

EARLY STAGE

CLEARANGEL

Automated Angel Investments and Advice for Early Stage Founders

ClearAngel gives early stage founders access to capital, data-driven advice, and Clearco's extensive network of apps, agencies, and investors.



FIND OUT MORE



Products v

Company v

Explore >

LOG IN

FUND ME



FOR E-COMMERCE COMPANIES

CLEARCAPITAL

Get the cash from your future sales today

Need cash for ad spend or inventory? ClearCapital is specifically designed for e-commerce founders like you.

FIND OUT MORE

FOR SAAS STARTUPS

CLEAR RUNWAY

Convert your MRR into ARR

Non dilutive. No strings attached. Flexible financing for growing SaaS companies.



FIND OUT MORE





- Atendimento via ChatBot com perguntas e respostas claras
- ClearAngel parece um produto novo e o onboarding é através de um TypeForm

 Onboarding simples, login via Google, conectando apenas uma conta o usuário já pode usar a plataforma

 Plataforma com insights de acordo com o input de dados do usuário / Propostas em 24 a 48hs

Proposta de valor para Parceiros



- Partner with Clearco
- With over 20,000 of the world's fastest growing e-commerce & SaaS companies connected to Clearco, our partner program is purpose built for brands looking to empower entrepreneurs.
- **CTA:** Become a Partner
- Apresenta 3 níveis de parceria com propostas diferentes

How it works

Our partners recieve a revenue share on all referred companies from day one. But that's just the beginning! Unlock incredible benefits and opportunities based on number of referrals and referral revenue performance.

Partner Level

- Referral Revenue Share
- Personalized Partner Portal
- Custom Referral Link

Partner Level

02

- Lead Generation & Data-Driven Customer Matches
- Strategic Co-Marketing & Social Media Opportunities

Partner Level

03

- Press Release Opportunities
- Inclusion in Clearco
 Customer Dashboard
- ✓ Certified Partner Status &





9/15



Start ~

Sell ~

Market ~

Manage v

Pricina

Learn

Log in

Start free trial

SHOPIFY CAPITAL

Simplified, fast funding

In uncertain times, some financial support can go a long way. Shopify Capital is here for you with quick and easy access to funds.

Log in to check eligibility





Log in =

SHOPIFY CAPITAL

Simplified, fast funding

In uncertain times, some financial support can go a long way. Shopify Capital is here for you with quick and easy access to funds.

Log in to check eligibility

Don't have a Shopify store? Get started with a 14-day free trial





Skip the application

Avoid lengthy application processes, with minimal paperwork and no credit checks, minimal paperwork and no credit checks.

Simplified, fast funding

- In uncertain times, some financial support can go a long way.
 Shopify Capital is here for you with quick and easy access to funds.
- **CTA:** Log in to check eligibility (above the fold)

- "It's time to make moves"
- "With funding from Shopify Capital, you can make your next big move with confidence."
- "Skip the application. Get funding quickly. Repay from sales"



- Fundada em 2004 e a partir de 2016 iniciou o "Shopify Capital"
 que oferece linhas de crédito para seus clientes de e-commerce
- Atende sua própria base de clientes
- Produtos:
 - Shopify capital para compra de estoque, financiamento de contratações e investimento em marketing.





Start v

Sell v

Market V Manage V

Pricing

Learn v

Log in

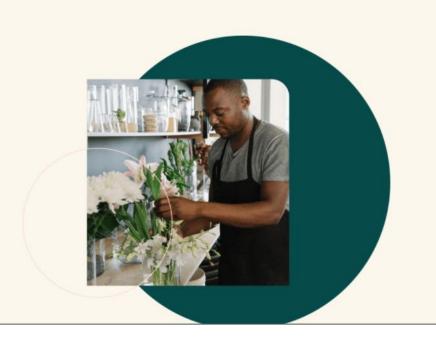
Start free trial

Free yourself to lead with Payroll Funding

Get the funds you need to invest in your people and hire superstars.

Log in to check eligibility

Don't have a Shopify store? Start Free Trial







Start ~

ll v Market v

Manage v

Pricing

Learn v

Log in

Start free trial

Say goodbye to back orders with Inventory Funding

Stock up on inventory, get ready for seasonal sales, or buy products in bulk.

Log in to check eligibility

Don't have a Shopify store? Start Free Trial







Start

Sell v Market v

Manage ~

Pricing

Learn v

Log in

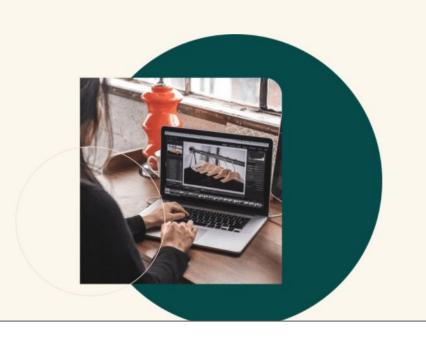
Start free trial

Put your brand front and center with Marketing Funding

Boost your marketing budget to grow awareness and drive traffic to your store.

Log in to check eligibility

Don't have a Shopify store? Start Free Trial

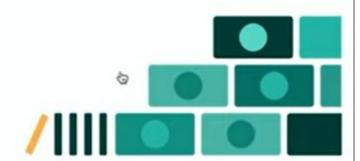






You're eligible for funding from Shopify Capital

Shopify Capital gives you quick and easy access to financing to help support your business.



Choose the offer that's right for you

\$13,000

You'll return 10% of your daily sales until you've remitted \$14,040.

Request \$13,000

Recommended

\$19,000

You'll return 14% of your daily sales until you've remitted \$20,900.

Request \$19,000

\$23,000

You'll return 17% of your daily sales until you've remitted \$25,990.

Request \$23,000





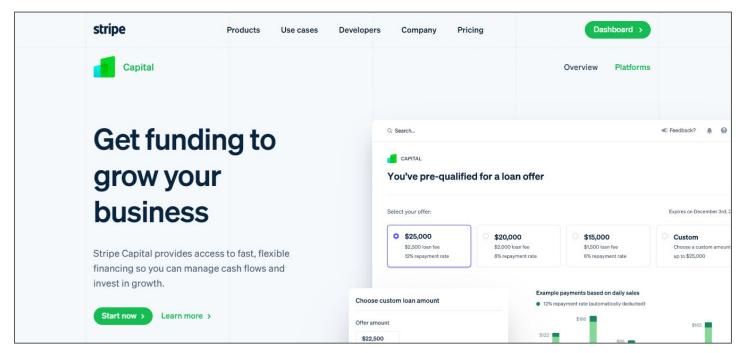
 Acesso ao crédito com o clique de um botão dentro da plataforma da Shopify (para clientes elegíveis)

 Interessante assistir a uma <u>análise no Youtube</u> sobre o empréstimo da Shopify:











Simplified, fast funding

- Stripe Capital provides access to fast, flexible financing so you can manage cash flows and invest in growth.
- **CTA:** Start now (above the fold)

- "Fast funding and flexible payments"
- "No lengthy application"
- "One flat fee"
- "Pay when you get paid"



- Fundada em 2010 e oferece linhas de crédito para sua base de clientes de serviços financeiros
- Produtos (Capital):
 - Crédito para investimento com pagamentos flexíveis descontado direto das vendas
 - Stripe Capital for Plataforms API para que seus clientes ofereçam crédito para terceiros





How it works

Fast funding and flexible payments



Check your eligibility

Log in to your Dashboard to see if you're eligible for an offer based on factors that include your payment volume and history on Stripe.



Select your offer

Select the amount that's right for your business needs. The loan fee and repayment rate are set based on the loan amount.



Receive your funds

After our team reviews your selection, the funds will be deposited into your Stripe account, typically the next business day.



Pay down as you earn

You'll automatically repay the loan with a fixed percentage of your daily sales until the total amount is repaid.

\$15,000 loan

\$1,500 loan fee 9% of sales toward repayment

DAILY SALES

12% of sales toward repayment















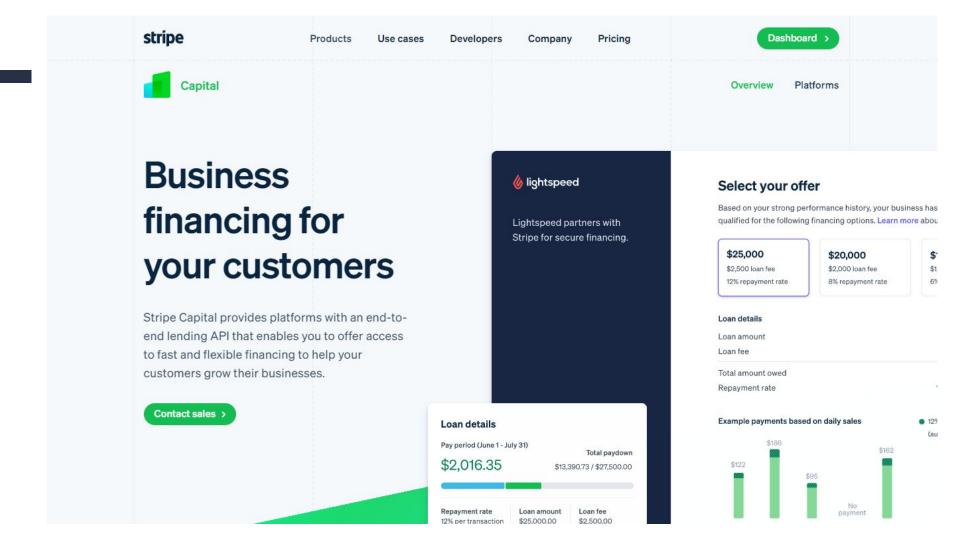
 Acesso ao crédito com o clique de um botão dentro da plataforma da Stripe (para clientes elegíveis)

• **Stripe Capital Plataforms** que permite que os clientes Stripe ofereçam crédito a seus clientes

Proposta de valor para Parceiros



- Business financing for your customers
- Stripe Capital provides platforms with an end-to-end lending
 API that enables you to offer access to fast and flexible financing
 to help your customers grow their businesses.
- CTA: Contact Sales
- "A complete lending program through a single integration"
- "We'll do all the heavy lifting. Stripe Capital absorbs the complexity, compliance management, and financial risk of lending, so you can focus on building your business."







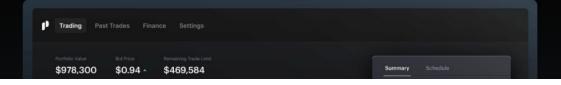
1) DIDE Products Use Cases Company Resources Customers Login Get Started

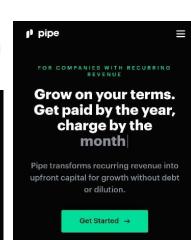
FOR COMPANIES WITH RECURRING REVENUE

Grow on your terms. Get paid by the year, charge by the quart

Pipe transforms recurring revenue into upfront capital for growth without debt or dilution.

Get Started →







One click, instant payout

It's that easy. Convert your recurring revenue streams into instant upfront capital anytime.

Summery Schedule

Grow on your terms. Get paid by the year, charge by the month/quarter

- Pipe transforms recurring revenue into upfront capital for growth without debt or dilution.
- **CTA:** Get Started (above the fold e no header)
- "One click, instant payout. It 's that easy"
- "More customers, no disruptions"
- "Loved by industry leaders"
- "Unlock your biggest asset (recurring revenue) "
- "Seamlessly integrated. Pipe works effortlessly with your existing tools."

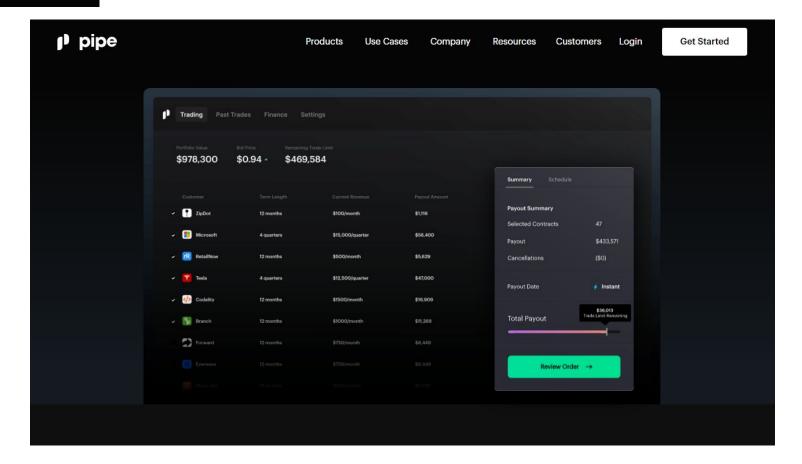


- Fundada em 2019
- Atende Empresas que tenham renda recorrente (SaaS, D2C, Service Business ou qq outro perfil com renda recorrente)

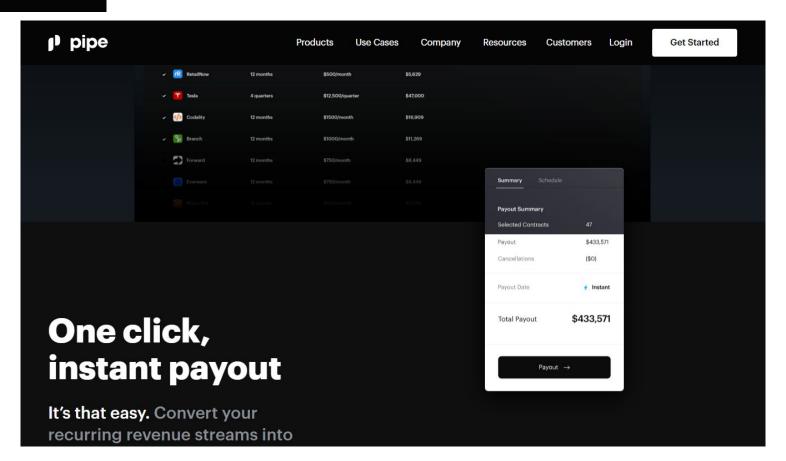
Produtos:

- For Companies "Got MMR? Get ARR." Adiantamento de capital
- For investors Investidores podem "comprar" os contratos recorrentes das empresas













 Use Cases que demonstram os tipos de negócios que tem renda recorrente e podem usar o crédito da Pipe. O foco é no formato "renda recorrente" e não em SaaS ou outro formato de negócio.

Onboarding simples com a conexão das ferramentas do usuário.

 Help Center - dividido em tópicos, apresenta um FAQ claro e direto e também a opção de contato via formulário. Não usa chatbot.

weareuncapped.com

13/15

uncapped Success Stories Partners FAO Login Get funded A friendlier take on capital Fast, flexible funding for marketing, inventory or hiring from \$10k - \$5M Get funded Chosen by 100s of founders like you

uncapped



A **friendlier** take on capital

Fast, flexible funding for marketing, inventory or hiring from \$10k - \$5M

Get funded













Chosen by 100s of founders like you

A friendlier take on capital

- Fast, flexible funding for marketing, inventory or hiring from \$10k
 \$5M
- **CTA:** Get funded (above the fold e no header)

- "Chosen by 100s of founders like you"
- "We're reinventing fundraising"
- "Supercharge your growth with founder-friendly capital"
- "Ready to scale your business faster?"

- Fundada em 2019 e oferece crédito de \$10k a \$5M
- Atende Empresas de e-commerce
- Produtos:
 - Crédito amigável para marketing, estoque ou contratação

About

Success Stories

Partners

uncapped

Login

Get funded

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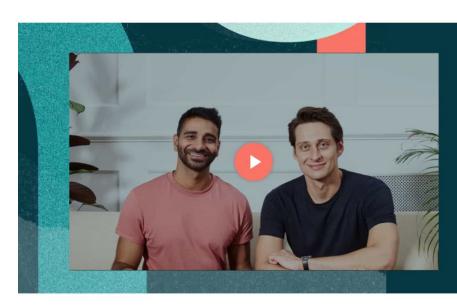
BRAND24



marshmallow

ıtch.

hîber



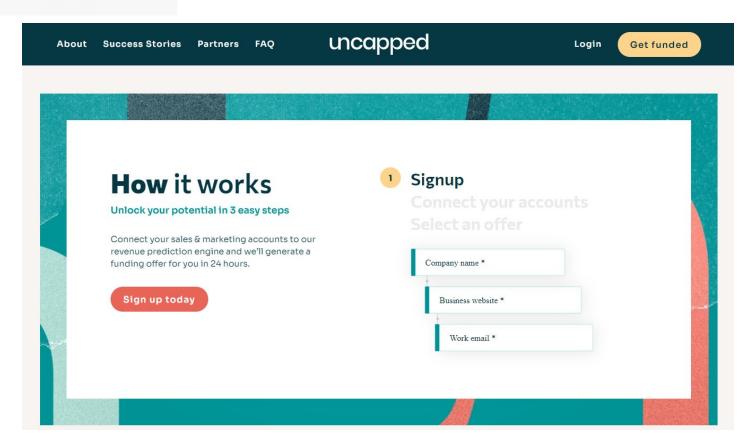
We're **reinventing** fundraising

We know founders deserve better.

For so long, raising capital has meant founders suffer expensive dilution or get hit with personal guarantees.

We've been there, we're founders ourselves. That's why we invest **\$10K - \$5M** and charge only a flat fee.

You can apply online, receive an offer in **24h** and get back to growing your business. No surprises.





 Onboarding em dois passos. Rapidamente o usuário sabe se é qualificável ou não. Usuários qualificados são convidados a logar na plataforma e conectar as contas (sem confirmação de e-mail)

 Plataforma com fluxo muito simples para conexão de contas e clareza em todos os passos necessários até conseguir uma oferta

 Não usa chatbot. Contato somente para usuários dentro da plataforma.

Proposta de valor para Parceiros

uncapped

- Partner with Uncapped. Let's work together.
- You're building the marketing strategies, websites
- and platforms of the future. We're helping Europe's entrepreneurs access the capital they need to grow. We'd love to work with you.
- CTA: Become a partner

"Help your clients scale while growing your business"



Digital agencies

You build marketing strategies and webshops designed to your customers' needs. Let us help you increase your client's budgets so you're able to help them execute against more growth opportunities.

As part of the program, you can gain new client leads and earn additional revenue through our revenue share program.

Become a partner



Platforms & apps

You build technology that helps entrepreneurs build their business. Let us help you get more exposure for your product with well funded and growing online businesses across Europe.

You can also earn additional revenue for your business by participating in our revenue share program.

Become a partner



About Us

Our Customers

Partner

lan

LogIn

Get Funded

eCommerce funding, built for growth

6/15

Get flexible funding from \$10K to \$20M

What we do

Funding to grow your eCommerce business

Managing cash flow is a big problem for eCommerce companies. It's frustrating, stressful and it limits your potential.

We provide flexible funding from \$10K up to \$20M, solving your cash flow problem and accelerating your growth.



With funding from Wayflyer, we've been able to grow at a record pace.



Greg Hayes, CEO of Branch Furniture

The benefits

Faster growth, without the drawbacks



them.

0





Get money fast

Get offers in hours and funds in your account within days. Easily access top-ups as you need

Keep it simple

We charge one simple fee. No interest rates, no credit checks, no other fees. Most of all, no surprises.

Minimise risk

We don't require collateral or guarantees. Plus, if sales slow down, so do your repayments.

Keep ownership

We don't take equity or warrants. Grow fast while keeping ownership and control of your business.





from \$10K to \$20M



Supporting thousands of the world's fastest growing eCommerce companies

bionir GYN

Geologie

Branch

ModLi

tommiski





Managing cash flow is a big problem for eCommerce companies. It's frustrating, stressful and it limits your potential.

We provide flexible funding from \$10K up to \$20M, solving your cash flow and accelerating your

The benefits

Faster growt drawbacks

Hey, Welcome to Wayflyer!! Are you looking for eCommerce Funding and Analytics? Please growt enter your eCommerce site URL





eCommerce funding, built for growth

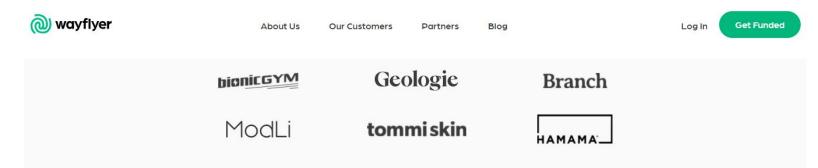
- Get flexible funding from \$10K to \$20M
- CTA: Get funded (above the fold e no header) / Book a call

- "Supporting thousands of the world's fastest growing eCommerce companies"
- "Faster growth, without the drawbacks"
- "Our impact: Companies grow faster with Wayflyer"
 (Depoimentos com títulos "10x Revenue Growth")



- Fundada em 2019 e oferece crédito de \$10k a \$20M
- Atende Empresas de e-commerce
- Produtos:
 - Crédito flexível para fluxo de caixa e investimento





What we do

Funding to grow your eCommerce business

Managing cash flow is a big problem for eCommerce companies. It's frustrating, stressful and it limits your potential.

We provide flexible funding from \$10K up to \$20M, solving your cash flow problem and accelerating your growth.



With funding from Wayflyer, we've been able to grow at a record pace.



Greg Hayes, CEO of Branch Furniture







About Us

Our Customers

Partners

Blog

Log In

Get Funded

The benefits

Faster growth, without the drawbacks



Get money fast



Keep it simple

Get offers in hours and funds in your account within days.

Easily access top-ups as you need them

We charge one simple fee. No interest rates, no credit checks, no other fees

Most of all, no surprises.



Minimise risk

We don't require collateral or guarantees. Plus, if sales slow down, so do your repayments.



Keep ownership

We don't take equity or warrants. Grow fast while keeping ownership and control of your business.





 Atendimento através de agendamento de conversas online com time de vendas. Usa chat, mas não com bot.

Onboarding com conexão fácil de contas e apenas 4 passos

 Plataforma apresenta "milestones" até a oferta e oferece insights sobre a loja do usuário de acordo com os dados que ele cadastrou

Proposta de valor para Parceiros (a) wayfiyer



- Partnering with Wayflyer.
- Discover how joining the Wayflyer Partner Program can help you drive results for your customers and grow your business.
- **CTA:** Become a partner

Partnering with Wayflyer.

Discover how joining the Wayflyer Partner Program can help you drive results for your customers and grow your business.

Become a partner

wayflyer



E agora, um exercício... Se fossemos um usuário, acessando o site da a55 pela primeira vez, que notas daríamos aos aspectos avaliados?

Aspecto	Primeiras Impressões	Interações e Fluxos	Acessiblidade	Visual Design	Tom de Voz e Conteúdo	Total (Max. 15pt)
c55						

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Links

- Análise completa no Notion:
 https://www.notion.so/An-lise Competitiva-Internacional-6af
 624ac61f64de08a4bd83f0fb66
 316
- Printscreens:

 https://drive.google.com/drive/
 folders/1XpMH3N_P_dZB3I4W8

 AaRz0F7gUjDMpux?usp=sharing
- The Next Billion Users
 https://brasil.uxdesign.cc/next-billion-users-voce-ja-ouviu-fala
 r-c60ccd3e7490

https://nextbillionusers.google/