

**Monify****Artur Geisari - CEO & Founder | AS Monify**

Monify has few hundred business customers in Baltics and Poland. These are typical representatives of small-medium sized business. For past 3 weeks we are receiving restructuring requests due to COVID-19. Where there is detailed explanation with supportive documentation, we accept the request. With current number of restructuring cases - situation looks controllable from the cash flow perspective. But nobody knows how the situation will evolve. In one of the worst scenarios, SMEs will face a bigger liquidity problems and most of the customers will undergo restructuring. If we will see this scenario appearing, Monify will be amongst the first to state to the platform investors that some form of payment restructuring will be needed with investors as well. So that after the crisis end, we all get our money back.