



# Offload Your Financial Stress to Us



Qira provides unique credit and payment solutions for property owners and renters. Qira's platform integrates with a building's property management system, **simplifying every financial transaction between properties and renters along the entire lease lifecycle.**

- ✓ FREE UP CASH FLOW
- ✓ REDUCE OPERATIONAL COSTS
- ✓ REDUCE RISK
- ✓ REMAIN COMPLIANT AND COMPETITIVE
- ✓ CREATE ANCILLARY REVENUE STREAMS
- ✓ ACCESS FINANCIAL DATA & ANALYTICS



# Our Background

Qira, was born from a merger between two veteran proptech companies, Rentigo, founded in 2014, and HelloRented, founded in 2016. The companies merged in order to provide a fully comprehensive financial services solution to the residential property management market.

Qira's management team is made up of experts in both the property management industry and the fintech and payments industries.

In total (pre and post merger), Qira has raised over \$20M USD. Our backers include both institutional and private investors. Our largest investor is The Phoenix Insurance Company, Israel's largest institutional investor, with a portfolio of over \$10B in US real estate investments.



# Security Deposit Program

Security Deposit Alternative +  
Traditional Full Deposit Collection



As the nation's only cash-backed **Security Deposit Alternative**, we guarantee coverage of 2x the qualified security deposit amount and pay out claims within 48 hours.

Our **Traditional Full Management** option offers multiple payment options, funds secured in escrow and the ability to issue same-day electronic refunds in a single click.

## WHAT MAKES QIRA UNIQUE?



### PROPERTIES

- Up to 2x the security deposit guaranteed
- Cash funds held in escrow and available immediately
- No insurance claims, payouts in 48 hours
- Covers damages and unpaid rent
- Issue instant refunds electronically



### RENTERS

- No security deposit needed
- Immediate approval
- International visitors accepted
- Low cost (~1 - 1.5% of rent / month)
- No FICO score required

# Rent Collection & Processing

Remove the hassle of rent collection and guarantee on-time payments so you can focus on managing your community



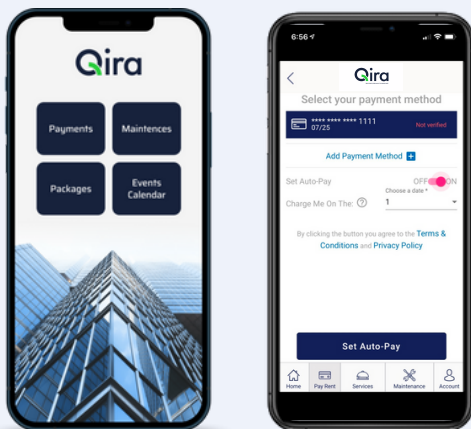
## RENT COLLECTION & PROCESSING BENEFITS

### PROPERTIES

- Same/next-day settlements
- Full integration to your payment ledger
- Itemized invoice (includes pet fees!)
- Reminder notifications - SMS/email
- Payment analytics

### RESIDENTS

- 4 ways to pay - ACH, paper check, credit or debit card
- Access our app in English or Spanish
- Defer or split your rent payments
- Renter's insurance is a click away
- Autopay functionality lets you set and forget



## INTEGRATES EASILY WITH ANY PROPERTY MANAGEMENT SYSTEM/ERP



## ONLINE PAYMENTS VIA YOUR FREE, BRANDED MOBILE APP



Credit/ Debit Card  
(2.8%/1% fee to resident)



Paper Check  
(\$0.99 fee to resident)



ACH (\$0.99 fee to resident)

# Offer Flexible Rent Payments

No more late rent payments!



Provide your residents with the option to pay their rent in full each month or to pay according to their payroll cycle. We take on the risk and properties get paid 100% of the rent on time, every time.

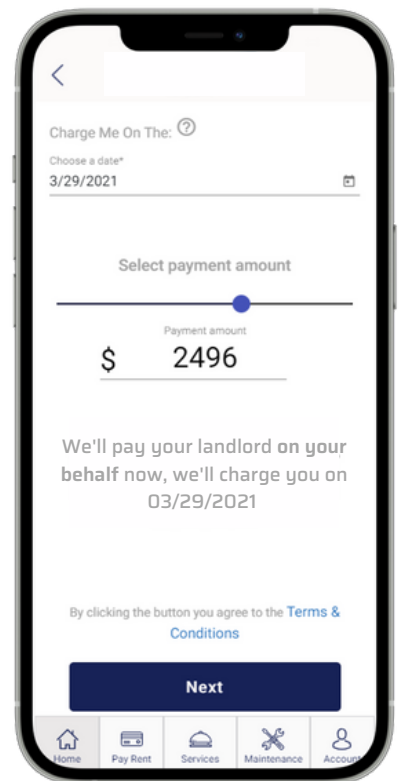
## WHY QIRA?

### PROPERTIES

- One-click short term deferrals
- Customize partial/full rent payments including fee separation
- Offer alongside your current rent processing - no disruption
- Easy-to-access payments data analytics

### RESIDENTS

- 4 easy ways to pay - ACH, paper check, credit or debit card
- Avoid eviction and late fees
- Less expensive than traditional credit sources
- International applicants accepted - no or low FICO scores OK!



Free branded app to process all rent payments and maintenance requests



Integrates seamlessly into your property management system



No-hassle integration, up and running in 2 days

# Debt Collection That Works

Free up vital resources when you need them most without giving up on the debt you're owed.



**REDUCE OPERATIONAL COSTS**



**REDUCE BAD DEBT**

Qira is able to offer delinquent tenants a payment plan when reaching out for debt collections.

Simply provide us with the information and we'll upload it to our system where you can easily track the status of each tenant.

**On average, we're currently able to recover 83% of debt below 3 months for our clients.**

✓ Competitive rates

✓ In-house US-based team

✓ During lease or after move-out



**Qira**

**Let's Talk  
More**



**Avital Shimshowitz**

VP Partnerships  
[avitals@qira.com](mailto:avitals@qira.com)