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Apr. 04, 2017

Fundbox, a provider of cash flow optimization platform for small businesses, and **Zoho**, the leading cloud-based business operating system, today announced a partnership in which Zoho will offer Fundbox to its user base in the U.S. Under the partnership, Zoho will provide access to Fundbox's technology to streamline and automate the business borrowing experience within the Zoho ecosystem.

Fundbox addresses one of the biggest pain points for small businesses and freelancers: cash flow. A recent Fundbox study revealed that 64 percent of small businesses are adversely affected by late payments. Over 80 percent of small business invoices are over 30 days due. This integration will allow Zoho customers approved for Fundbox Credit to advance funds tied up in their receivables so they can focus on business growth.

"Cash flow is the lifeblood for many small businesses. The ability to accurately track their finances and project working capital needs is a fundamental advantage when using Zoho Books and Zoho Invoice," said Raj Sabhlok, president of Zoho Corp. "Now, our customers can not only recognize cash flow gaps, but get the cash they need from Fundbox in a few clicks and keep their businesses running smoothly."

"We are thrilled to extend our reach to Zoho's customers in the U.S. and enable them to solve their cash flow gaps," said Prashant Fuloria, chief product officer, Fundbox. "Fundbox addresses an immediate need: paying small businesses for the work they've already done, and is dedicated to providing them with previously unimaginable financial options."

Launched in 1996, Zoho provides all the necessary applications to run a business

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