



Chello

The smarter way to manage & fund your practice

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Chello Launches Funding Engine and Cash Flow Intelligence Tool to Support Medical Practices Nationwide

In partnership with TriZetto Provider Solutions, a Cognizant company, Chello's solution is built to empower small and medium-sized businesses.

(CHARLOTTE, N.C., September, 2023) – [Chello](#), a first-of-its-kind funding engine and cash flow management tool, announces its launch as a banking solution that integrates directly with healthcare practice claims and payment data to provide quicker access to funding than traditional banks. Chello helps bridge the gap between business owners and their finances, giving them a smarter way to manage and fund their day-to-day needs.

Alongside fast access to working capital, Chello brings business owner's most critical practice metrics into a single dashboard. This includes built-in revenue insights, a daily cash flow score, and 90-day-forward-looking cash flow projections. With Chello, practices can readily answer the questions *"How am I doing today?"* and *"When is the best time to access funding?"*, so that owners and staff can get back to what matters most, patient outcomes.

"We designed Chello to act as a medical practice's trusted go-to, letting them know both when and why it may be the right time to access funding," said Zachary Kelly, Head of Growth for Chello. "Chello's unique algorithm makes it quick and easy for practices to access the right amount of funding at the best possible rate, within a day*, rather than having to wait on endless reviews and approvals, like in a traditional banking scenario."

"We're bringing efficiency and creativity into the healthcare practice funding equation to help businesses better compete," said Ganesh Kumar, Chief Strategy Officer for Chello. "The key differentiator is the understanding of claims and payments flows, which allows Chello to be two-steps-ahead on both cash flow predictions and the accuracy of our underwriting."

In collaboration with its inaugural partner, TriZetto Provider Solutions, a [Cognizant company](#), Chello is excited to bring its platform to Cognizant's practice clients.

"Cognizant's inclusion of Chello in our offering provides an added benefit for our customers in their day-to-day workflows and allows us to continue to be on the forefront of innovation – making practice management easier and more efficient," said Tom Galle, General Manager, TriZetto Provider Solutions. "If we can help our clients solve cash flow concerns they may have, or assist them in growing their businesses, that's a win for everyone involved."

"We're proud to have been a part of this unique, cross-industry collaboration between Chello and Cognizant's Banking and Healthcare practices, which resulted in an innovative banking solution for providers," said Meera Krishnamurthy, the Head of Banking and Financial Services



for Cognizant. “Our teams were engaged at every step of the process, from strategy, design and target-state blueprinting, all the way to independent software vendor selection, implementation and launch – all with the end goal to support Chello’s customers with an efficient solution to their challenges.”

Ultimately, with Chello’s unique connection to healthcare industry specific data, powered by claims and payments insights, access to funding becomes quicker, easier and more efficient for practices looking to grow and thrive, especially in turbulent times. Initially, Chello is focused on serving small to medium-sized medical practices but has plans to expand its audiences in the future.

To learn more about Chello, please visit [chello.bank](https://www.chello.bank) and follow on [LinkedIn](#), [Facebook](#), [Instagram](#), and [X](#) for the most up to date information.

About Chello

Chello was created to bridge the gap between business owners and their finances. It’s a first-of-its-kind, insight-driven, funding engine that integrates with industry software to provide quicker access to funding than traditional banks. Chello delivers unique value to underserved US market segments – from solo practitioners to small and medium-sized businesses. Chello is a division and trademark of Oriental Bank. <https://www.chello.bank/>

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**Subject to Chello's underwriting parameters and an onboarding process completed during normal business hours. Chello's funding engine (line of credit) is subject to credit approval. Terms and conditions may apply. Chello is a division of Oriental Bank, Member FDIC.*

Chello

The first-of-its-kind funding engine that integrates directly with your healthcare practice data

What's the problem?

We've heard from practices like yours that understanding & managing cash flow can be a headache!

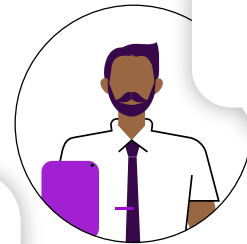
“ My cash flow is too unpredictable month to month!”



“ I wish I had daily insights that can help me predict what the future looks like.”

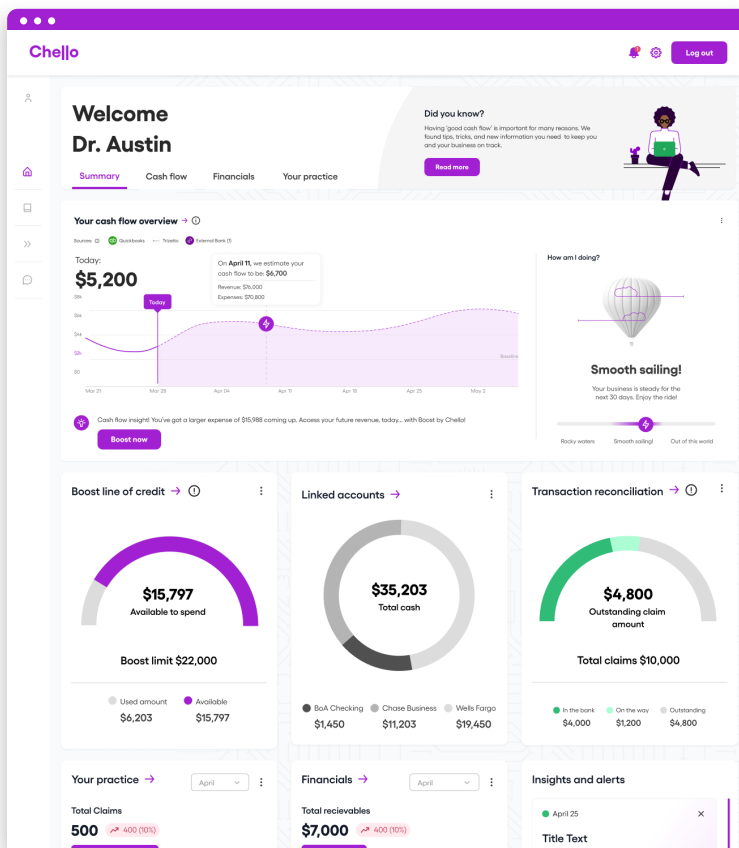


“ I wish I had easy access to credit, faster than my normal bank.”



The solution?

Chello The smarter way to manage and fund your practice.



Quick access to funding

With Chello's Boost Funding Engine*, you can instantly unlock the right amount of funding* to fuel your business.



Daily insights & future projections

Answer the question, "How am I doing today?" with daily cash flow scoring and predictions.



All your financial & claims metrics in one place

Chello brings your business data together so that you can see your most important metrics in one easy place.



Personalized guidance

You will have a dedicated relationship manager to help you with any cash flow conundrums and questions that may pop up along the way.

*Certain terms and conditions apply. Subject to credit approval.



We built **Chello** to solve your cash flow conundrums.

We are your trusted partner, your insightful colleague, your financial industry expert, your timesaving assistant, and the guardian of your peace of mind, all rolled up into a single powerful tool.



We're the CFO you've always wanted...

So you can stress less about crunching numbers and get back to business.

Bank accounts

+

Accounting software

+

Industry specific platforms

Adding **Chello to your existing software will give you a fuller picture of your finances, save you time and help you grow.**

To learn more, visit us at Chello.Bank

Get in touch with our team at zachary.kelly@chello.bank
Follow us on [LinkedIn](#) and [Twitter](#).

Chello

Leadership Team

Meet our executive leadership team, dedicated to our customers and partners success.

Ganesh Kumar

Chief Strategy Officer



Ganesh Kumar is the Chief Strategy Officer at Chello, where he is responsible for the overarching vision and approach for delivering Chello's first-of-its-kind funding engine and cash flow management tool to the business banking marketplace. At Chello's parent organization, OFG Bancorp, Dr. Kumar leads banking initiatives considered critical for achieving the company's geographic diversification and expansion. During his five-year tenure with the organization, he has served as Chief Financial Officer, Chief Risk Officer, and Chief Operations Officer where he streamlined retail functions with an emphasis on achieving a clear differentiation in how it delivers products and services.

Prior to his current roles, Dr. Kumar was the Planning and Technology Architect at Intercontinental Hotels Group, as well as the Director of Consulting at Gartner Inc., an industry-leading research and advisory firm. He assisted numerous financial service companies in the development of technology-enabled strategies and operational plans to meet desired results. He began his career in consulting by assisting financial services clients worldwide and holds a doctorate in management from Case Western Reserve University, where he is a member of the Alumni Advisory Council.

Mike McMahan

Executive Managing Director

Mike McMahan is the Executive Managing Director of Chello, responsible for the day-to-day operations of developing and launching Chello's cash flow intelligence tool and proprietary underwriting algorithm to support medical practices nationwide. McMahan directs the U.S. Banking division for Chello's parent organization, OFG Bancorp, where his role includes commercial banking investment and lending operations.

McMahan began his career with Bank of America in corporate banking where he was instrumental in its growth initiatives, pioneering geographically from Florida to the West Coast and vertically across business units over the course of multiple decades. As a Managing Director, he led a team that was responsible for loan, lease origination, and syndication strategies across large corporate, middle market, industry verticals as well as extensive project lending. He holds an MBA, with a concentration in finance from East Carolina University, was a graduate teaching fellow and has served on the Advisory Board of the Salvation Army in Charlotte, North Carolina.



Zach Kelly

Head of Growth

Zach Kelly is Chello's Head of Growth, responsible for a revenue operations team that includes product strategy, marketing and sales functions focused on building and growing Chello's business banking audience, with an initial lens on the Healthcare practice market.

Prior to his role at Chello, Kelly was a Senior Vice President at Bank of America and Head of Marketing Strategy for High-Net-Worth and Affluent Audiences, focused on growing and deepening relationships across Banking and Wealth Management focused segments. Kelly also spent time in strategy consulting, at Known, as a Lead Strategist for both Citi Bank and Amazon where he crafted and operationalized product and growth strategies for new and growth-oriented initiatives and has worked with a range of prestigious clients over the course of his career including Merrill Lynch, WarnerMedia, the New York Yankees and Madison Square Garden, among others. He holds a Bachelor of Arts from Hamilton College and served in AmeriCorps as a Teach for America corps member.

