Introduction

E Factor Network & PrimeRevenue
Today, we transact business in **50 countries**

Our platform is transacting in **15 currencies**

**No limitations** in terms of jurisdictions, currencies, suppliers, invoices, etc.

**EUROPE:** Austria | Belgium | Denmark | France | Germany | Hungary | Ireland | Italy | Luxembourg | Netherlands | Norway | Poland | Slovenia | Spain | Sweden | Switzerland | United Kingdom

**ASIA-PACIFIC:** Australia | China | Hong Kong | India | Singapore | South Korea | Taiwan | Thailand | Vietnam

**AMERICAS:** Brazil | Canada | Guatemala | Mexico | United States

**AFRICA:** South Africa

PrimeRevenue Offices: Atlanta (HQ) | Paris | London | Frankfurt | Prague | Melbourne | Hong Kong
What We Do

- Satisfies both Working Capital (Buyer) and Cash (Supplier) goals
- Separates Supplier’s collection from Buyer’s maturity date

Suppliers choose when they want to get paid
- Improve cash flow and balance sheet metrics
- Potentially reduce financing costs
- Gain on-demand pool of liquidity

Buyer can maintain/extend payment terms
- Conserve their working capital
- Program is customized, flexible
- Risk-reduced financing for their Supply Chain
**SCF Process Flow**

1. **Buyer** electronically transmits payables data to system with the Buyer’s Maturity Date.

2. **Supplier** views receivables via web. Has option to sell receivables and determine their collections date vs. wait until maturity.

3. **Funder** receives and processes early payment requests - provides funding to Supplier.

4. At invoice maturity date, Buyer funds Buyer controlled clearing account.

   ...the **Funder**, if supplier has sold receivable

   ...the **Supplier**, if supplier has not sold receivable
Market Place: Worldwide

Over $30 Billion USD Amount Traded/Financed 2015

México: 10%

1. Buyers: 200 CORPORATIONS
2. Buyers: 25,000 Suppliers
3. Funders: 100
4. 50 Countries
Supplier Benefits: SME’s

Low cost, on-demand financing
- Fund inventory, capital expenditures, expansion, etc.

Improves operating cash flow, does NOT increase debt
- Reduces debt and supports loan covenants
- Reduces Days Sales Outstanding (DSO)

No fees unless choose early payment
- Companies traditionally pay for liquidity availability

Cash flow visibility
- Increases payment certainty
- Address disputes earlier

Non recourse Finance – Access to Credit
- Particularly important for SME’s

Electronic payment at no cost
- Remittance information at no cost
Solutions Review
Architecting Dramatic Results

- Supplier Enablement
- Legal Infrastructure
- Liquidity Structure
- Financial Instrument Options
- Working Capital Analysis
- Program Design
- Procurement Services
- Supplier Education
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