



# traxpay



Activates banks' existing B2B networks



Digitalization leads to new business



Deepens the relationship between the bank and its corporate clients



Generates additional revenue for the bank



Innovative payment and financing products for corporate clients



State-of-the art supply chain financing



Strategic positioning against non-bank competitors (Ariba, Tradeshift...)



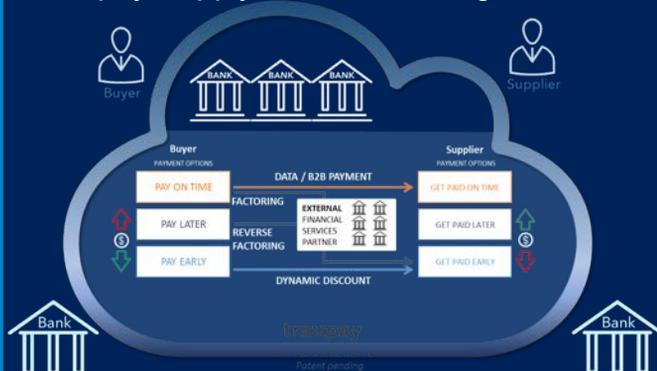
Blockchain-Ready

## Traxpay in a nutshell:

Traxpay AG is one of the first fintech companies in Germany and was founded in 2009 by banking and B2B experts. The company developed and supports a multiple award-winning SaaS platform. It helps banks and marketplaces to integrate into existing ERP systems of their corporate clients, therefore seamless processes are enabled and all existing refinancing products and investment products are combined into one platform. This leads to integrated and fully flexible supply chain finance instruments for the suppliers as well as capital optimization instruments for buyers.

This flexibility ensures ad hoc financing of individual invoices and utilizes all today's existing refinancing instruments as a one-stop shop. The supplier has one view on cash forecasting but also optimized one-stop refinancing options. Factoring, dynamic discounting, reverse factoring, bank credit lines and others are all optimized on a single platform. This leads to an integrated cash management cockpit for suppliers, with the highest certainty of cash planning. On the buyer side the integration into the ERP systems is very safe and quick. For banks which serve as sales and product partners, Traxpay improves the stickiness with their customers and enlarges the product spectrum of the bank by a modern and state-of-the-art refinancing of working assets. Traxpay supports banks' efforts to digitalize their corporate banking business, strengthens their product portfolio and creates additional revenue.

## Traxpay Supply Chain Financing Platform



- ✕ Identify & commit excess cash
- ✕ Specify KPIs for the required return
- ✕ Platform finds Suppliers offering matching or better discounts
- ✕ Best offers selected; payments set up for your approval
- ✕ Supplier receives payment & rich remittance data
- ✕ Dashboard shows status
- ✕ Any remaining cash can go through the process again

## Account Executive large corporates at Commerzbank

„The new strategic collaboration between KPMG and Traxpay allows us to develop and deploy joint solutions and services that benefit both the banks and their corporate clients.“

„Traxpay's platform transforms and digitalizes B2B business we don't have today... It will be recognized as additional revenue potential rather than just cost cutting efforts.“