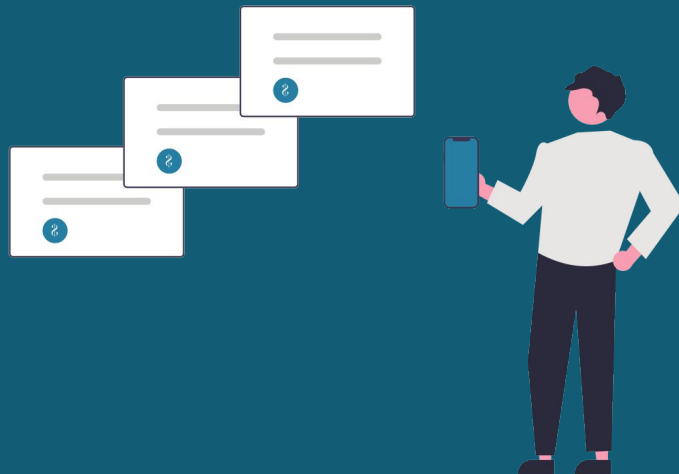




## *The B2B Payment Revolution*

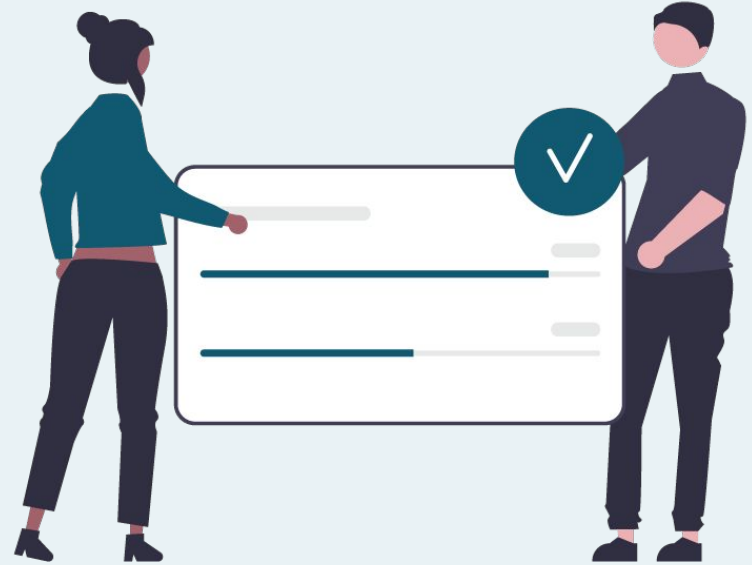
*Offer your B2B customers an omnichannel shopping experience to boost your conversion rates and sales!*



## Our Mission

***Transforming the purchasing experience of SMEs into a growth driver for B2B companies.***

*Having transformed access to short-term liquidity with one of the first digitised B2B BNPL services, we're now simplifying the buying experience by enabling companies to offer credit terms tailored to SMEs. This benefits both buyers and sellers, strengthening their commercial relationships.*



# Facts about RollingFunds

**RollingFunds operates in France and BeNeLux with global corporates and regional market leaders in Insurance, Retail and Wholesale Building Materials.**

**+200K**

KYB initiated and automated

---

**+120M**

Already financed in B2B BNPL

---

**+61%**

Return On Investment (ROI)

---

**+15 to 40%**

An additional Conversion Rate

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# Transforming the financing experience of SMEs

## 1 Onboarding

Automated retrieval of information and documents relating to companies and their legal representatives.

## 2 Prevention

Checking bank details and contact information (email, telephone, etc.). ID validity check and/or facial recognition. Putting companies under supervision (change of manager, insolvency, etc.).

## 3 Compliance

Definition of risk mapping and calculation of vigilance levels. Automation of KYC processes. Calculating the level of vigilance. Control of beneficial owners. Consultation of AML-FT databases for sanctions.

## 4 Credit Risk Management

Checking eligibility criteria. Real-time assessment of default risk. Automation of credit decisions.

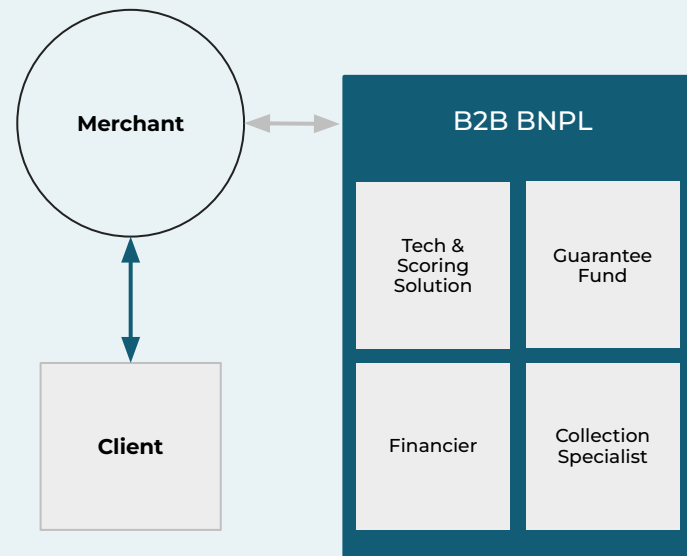
## 5 Payment Offer

Deferred: 30, 60, 90 or 180 days. Instant response.

## 6 Monitoring and Traceability

Shopping list. Payment schedule. Persons authorised to carry out transactions.

Synthetic Diagram of the interrelationships between the Client, the Merchant and B2B BNPL provider



Source: Sia Partners - "Le marché B2B, nouvel eldorado pour les acteurs du BNPL ?"

# Know Your Business: From the transformation of insurers and brokers to the revolution of the entire financial services industry.

1

Insurance Companies + Credit Unions  
and Brokers

- Reduction in manual data collection
- Increased productivity in KYB processes
- Improved accuracy in risk identification

2

B2B Retailers and Marketplaces,  
accounting firms, and any company  
looking to strengthen its business  
relationships

- Increased operational efficiency
- Financial analysis to identify reliable and reputable businesses
- 100% regulatory compliance achieved

3

All regulated financial institutions  
(banks, credit and payment  
institutions, intermediaries, agents,  
etc.)

- Enhanced reputation and customer trust
- Strengthened AML-CFT measures
- Ongoing monitoring

# Improve productivity and traceability with effective KYB management

## 1 Simplified integration

No more need to connect to several service providers: we offer you a complete solution that we can connect to your existing partners. Our solution can be integrated into your workflow via API or via a white-label or grey-label extranet.

## 2 Customised settings

Customisable product configuration to integrate your risk mapping, taking into account your specific business and business policies.

## 3 Global data capabilities

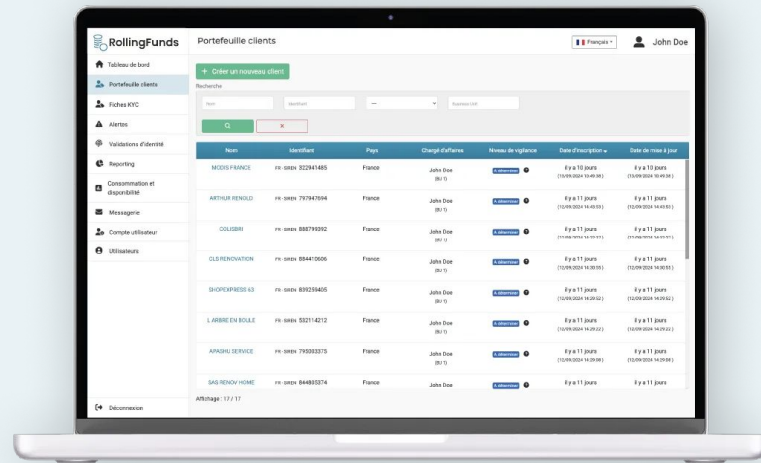
Global data coverage for identity, IBAN, UBO and sanctions checks, with ongoing data enrichment to optimise risk management and ensure reporting in line with regulators' requirements.

## 4 Automation

Save up to 90% of compliance time by simplifying B2B customer profiling and ensuring continuous monitoring. Automate all your KYB processes with a flexible solution and powerful algorithms.

## 5 Advanced compliance

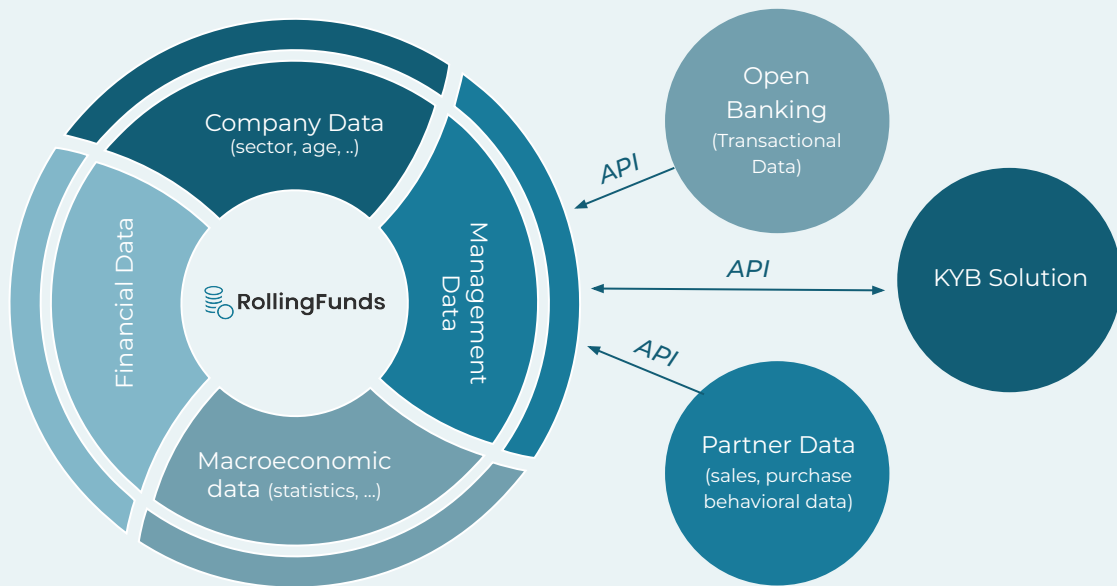
Full traceability of the data and checks carried out, with a KYB sheet summarising the information collected and checked. Guaranteed compliance of your KYB process at all times.



# A cutting-edge scoring system developed in-house

***For all small and medium-sized enterprises (SMEs), both French and International.***

*Each new piece of information enhances one of our 400+ exclusive data points, improving risk assessment. Our analysis model is built on several key data components: sector-specific data, regional footprint, executive background, company-specific information, a macroeconomic model, data from key partners, and financial data.*



# Ease of integration and tailored solutions

RollingFunds provides technology adapted to the level of integration required and the context in which the service will be offered. There are several ways to integrate RollingFunds solutions.

## Integration via API

Direct integration via REST API endpoints, full documentation for rapid adoption of KYB and deferred payment solutions.

## Extranet

Access to an advanced extranet that enables you to monitor and analyse your performance in real time. You can manage the technologies at your service simply and intuitively.



# Our approach to support the integration of our KYB solution

Check out how we support your organization with a structured six-step deployment process, ensuring a smooth and efficient integration of our solutions.

1

## Analysis

Audit of your organization, tools and procedures.

2

## Mapping

Integration of your risk mapping and identification of control requirements.

3

## Workflow definition

Drawing up the validation process(es), alert systems and KYB sheets to be produced.

4

## Settings

Inventory of features and technological building blocks to be implemented.

5

## Deployment

Provision of the KYB solution (SaaS platform or API for integration into your tools).

6

## Support

Help and training (webinars, online help centre, etc.).

# 5 reasons to choose RollingFunds

1

## Productivity Boost

**+30%**

By automating the business verification process, automation not only saves time but also ensures data accuracy and compliance.

2

## Short Time to Market KYB Completion

**50%**

Shorter time-to-market than most existing and traditional KYB solutions.

3

## KYB Completion

**5x faster**

KYB processes are now completed five times faster, speeding up client onboarding procedures.

4

## Cost Reduction

**30-50%**

Reduction of total KYB technology costs compared to traditional systems and organizations.

5

## Return on Investment (ROI)

**+60%**

The KYB solution enables RollingFunds' clients to achieve over 60% return on investment in their compliance activities.

# Use Case: Know Your Business (KYB)



*Multi-specialist insurance consulting and brokerage group, a leader in France and Europe.*

**Mission:** The group needed to modernize its B2B verification processes (KYB), comply with regulatory requirements (AML-CFT), and optimize its internal operations to improve productivity.

## Challenges

Need to **standardize KYB processes** for client onboarding to effectively comply with AML regulations.

KYB processes were manual, inconsistent, and prone to errors. Need to **automate checks to effectively** combat operational risks and improve team productivity.

Need to **centralize information** and establish appropriate monitoring reports for the Risks and Compliance Department (DRC).

## Key improvements

The group's **risk mapping**, incorporating various business-specific aspects of the organization, is integrated into a common tool.

Client referencing, collection of company identity information, and determination of the required level of vigilance are performed **using a simple SIREN (French Business Registration Number)**.

**The entire client files are accessible via an Extranet or through API.** The platform ensures perfect traceability of data and controls in compliance with GDPR.

## Key figures:

*"ROI of 61%"*

*"Productivity gain of 32% through automation of manual tasks"*

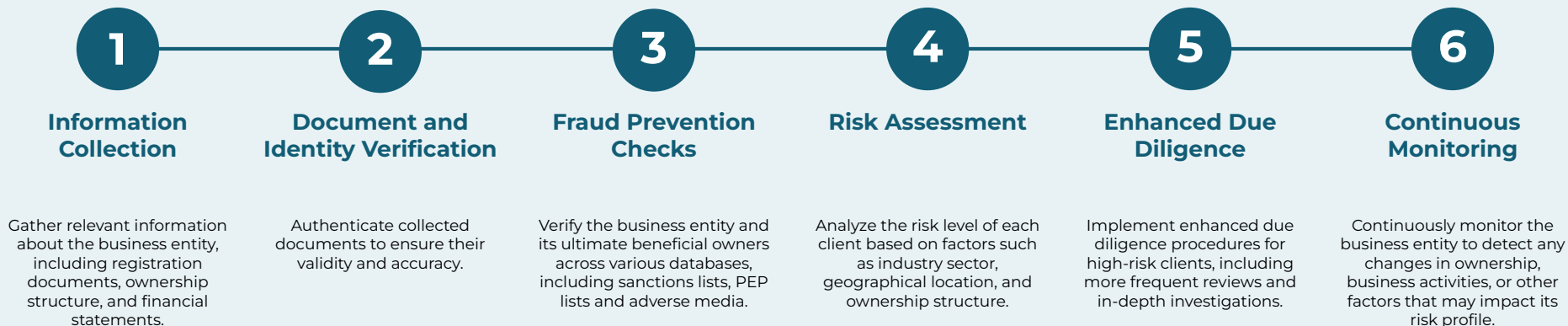
*"KYB completion is 5 times faster"*

*"200.000 KYB initiated and automated"*

# An in-depth KYB to fight fraud

*A multi-specialist consulting and insurance brokerage group, a leader in France and Europe.*

A thorough KYB verification involves a new systematic approach to onboarding businesses to combat fraud.



## Key Figures\*\*\*:

***“8% reduction in the alert rate for suspicious activity reports”***

***“12% reduction in alert processing time”***

***“9% reduction in the preparation of suspicious activity reports”***

\*\*\*Self-reported data from DiotSiaci – impact of an in-depth KYB on fraud prevention

# Meet the RollingFunds team

*A unique blend of finance and technology experts breaking down barriers to drive innovation.*

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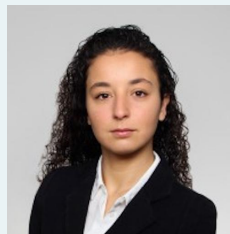
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*Chief Executive Officer*

*Ex - Credit.fr / Cofidis / Experian*



**Flavie Charpentier**

*Chief Operating Officer*

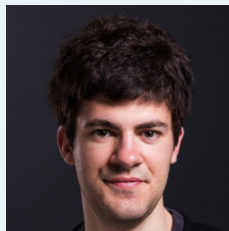
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*Chief Technology Officer*

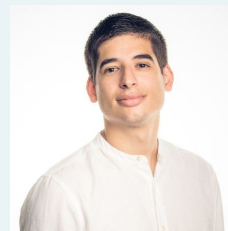
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