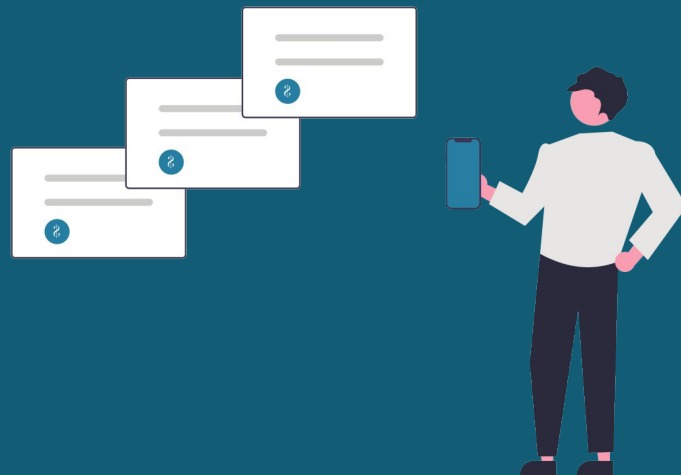




## *The B2B Payment Revolution*

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



# Our Mission

***Transform the purchasing experience of small and medium-sized businesses (SMBs) into a growth driver for B2B sellers.***

*RollingFunds simplifies the buying process by enabling sellers to offer credit terms tailored to their SMB buyers. This benefits both parties, strengthening their business relationships.*

## B2B Seller Expectations

- Increased **conversion rates**.
- Higher **average order value**.
- **Improved customer loyalty** through a B2B BNPL solution that stimulates demand.
- **Reduced credit and default risk**, with faster credit checks and approvals.
- **Working capital and liquidity** options (guaranteed and timely cash inflows) with immediate payment.
- Typically, **the seller bears the financing cost, and the solution is free for buyers.**

## B2B Buyer Expectations

- Enhanced **user experience** through a wider range of payment options.
- Access to **deferred payment terms, formalized by a loan agreement with the buyer**. Support and management from the BNPL provider to **assist buyers in their process**.
- **Working capital and liquidity** options (scheduling and deferral of cash outflows).
- **Fast credit checks and approvals**
- **Additional flexible payment term** options.

# 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

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**+120M**

Already financed in B2B BNPL

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**+61%**

Return On Investment (ROI)

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**+15 to 40%**

An additional Conversion Rate


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# B2B Buy Now, Pay Later platforms outperforms traditional financing/factoring solutions on all metrics

● <b>Product</b>	<b>50%</b> shorter time to market, easier integration
● <b>Scoring</b>	<b>5s</b> to define eligibility and funding decision
● <b>Fraud and Risks</b>	<b>0,80%</b> unpaid rate. KYB is the cornerstone of B2B BNPL
● <b>Customer Experience</b>	<b>2</b> minutes onboarding time for a new client
● <b>Recurring</b>	<b>75</b> times of a client uses the solution in a year, fostering “repeat business”
● <b>Payment terms</b>	<b>25</b> times faster – businesses are paid instantly
● <b>ROI</b>	<b>+60%</b> return on investment
● <b>Pricing</b>	<b>30% to 50%</b> savings achieved

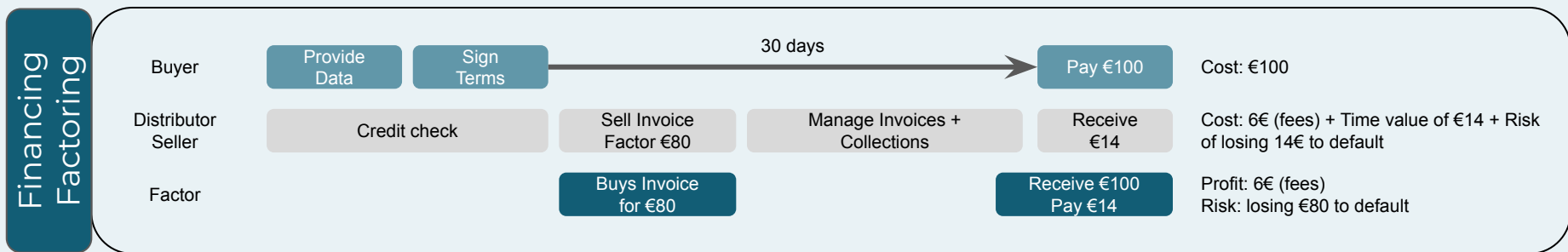
Source: RollingFunds Statistics (used as a proxy for the industry).

# Benchmark of B2B Financing Solutions for a seller

	Trade Credit Insurance	Short-Term Credit	Factoring	 RollingFunds
<b>Payment Terms</b>	✗	Payment of the invoice after obtaining credit from a financial institution (several days or weeks)	Payment of 80-85% of invoices within 2-3 days + payment of the balance after collection	Payment of invoices at 100% on the same day or within 1 day
<b>Revenue and Cash Flow</b>	Protects part of the cash flow (related to unpaid invoices)	Allows obtaining invoice payments through short-term credit	Regular revenue cycle with a cash flow delay of 25-30 days	Recurring revenue. Cash flow is replenished or on D+1
<b>Risks</b>	Covers 1.5%-2.5% of invoices (or payment volume)	High risk for SMEs of not obtaining credit	Potential loss of 15-20% of an invoice in case of defaults	Scoring and guarantee funds to ensure credibility and solvency of SMEs upfront. Default rate between 0,60% and 0,80%
<b>Financial Costs</b>	Purchase of trade credit insurance to cover unpaid invoices	✗	Requires contract agreement on invoice flows and payment of interest	Payment of interest (by the distributor or SMEs)
<b>Administrative Costs</b>	Documentation and paperwork required for credit insurance	Slow, paper-based process. Incompatible with the speed and demands for e-commerce	Requires completion of forms, manual management of limits, and accounting reconciliations	Reduction of administrative costs with a digitalized and automated solution
<b>Integration &amp; Customer Experience</b>	✗	Provision of invoices to the SME to facilitate obtaining financing	Integration with an ERP or PSP: use of a payment card or invoice transfer according to a defined process by the factor	Easy integration online and in-store. Mobile experience that enhances user experience and accelerates usage recurrence

# From a painful financing process for partners ...

The B2B financing ecosystem, still largely reliant on traditional processes, is showing its limitations in meeting business needs. Below is an example of the existing B2B financing available today.



## This model has several limitations:

### Cumbersome Customer Experience

- SMEs must provide extensive information (often via email) and wait for credit approval, lengthy and outdated process.
- It takes more **than 10 hours to submit a financing request**.

### High costs (financial and administrative) for the distributor/seller

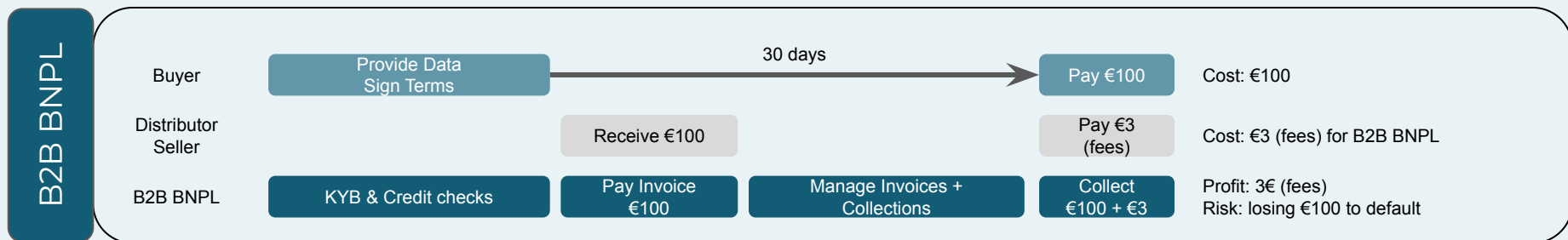
- In the event of payment defaults or delays, managing these loans generates additional expenses, and the discount applied by Financing/Factoring reduces margins.
- **The process application takes between 2 and 3 business days.**

### Inaccessibility for smaller transactions

- Financing/Factoring is rarely suited to low-value operations.
- **Distributors/Sellers only gain access to 100% of funds after more than 30 days.**

## ...to financing in seconds!

New players (B2B BNPL) are emerging in B2B Lending who effectively absorb much of the cash flow burden and risk away from the distributor/seller by acting as a critical intermediary. Below is an example of the new B2B financing model.



### This model has several improvements:

#### Less administrative burden + reduced risks

- Enhanced management of default risks, credit decisions, B2B payment experience both in-store and online, as well as collection management.
- **The submit loan application is automated and instant.**

#### Increase in Average Order Value (AOV)

- Digitalized access to financing simplifies customer retention and improves return rates to the distributor/seller.
- **The process application lasts 5 seconds.**

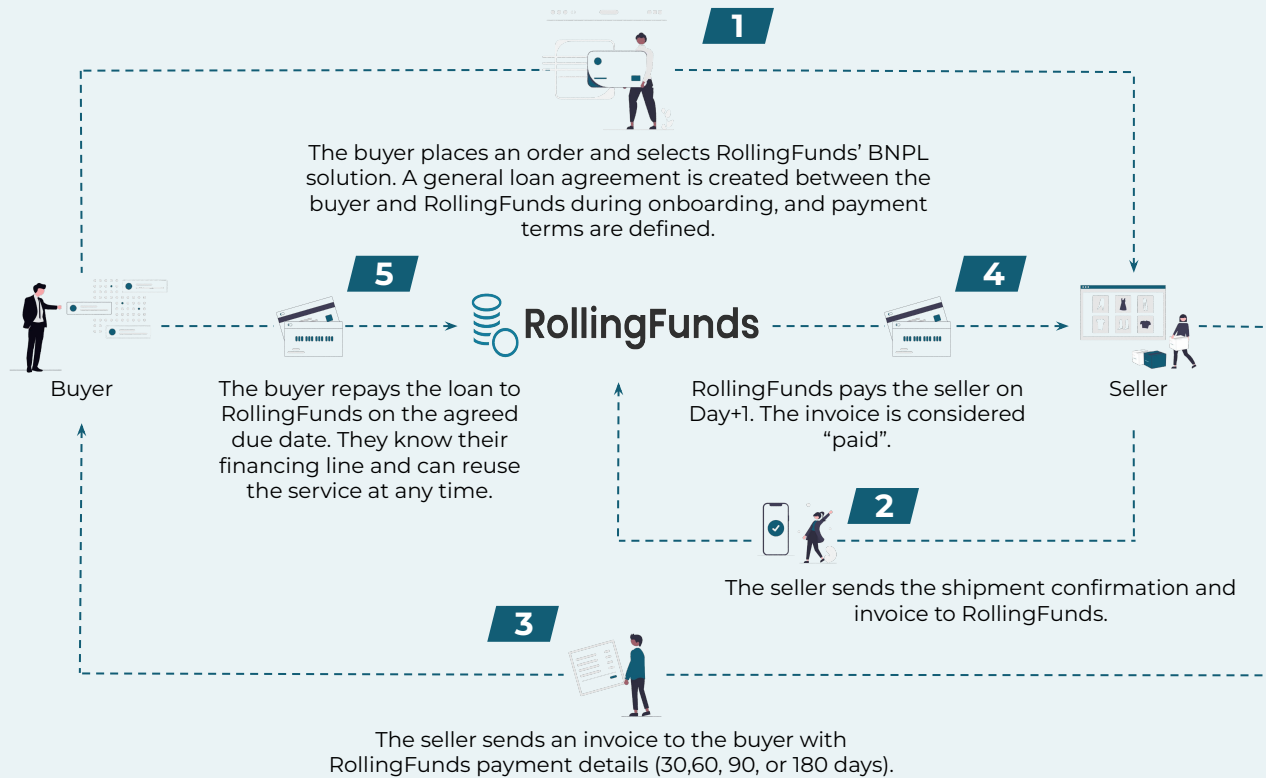
#### New segments

- Segments previously excluded from financing/factoring are now eligible.
- **Distributors/Sellers gain instant access to 100% of funds.**

# How RollingFunds' B2B BNPL Works

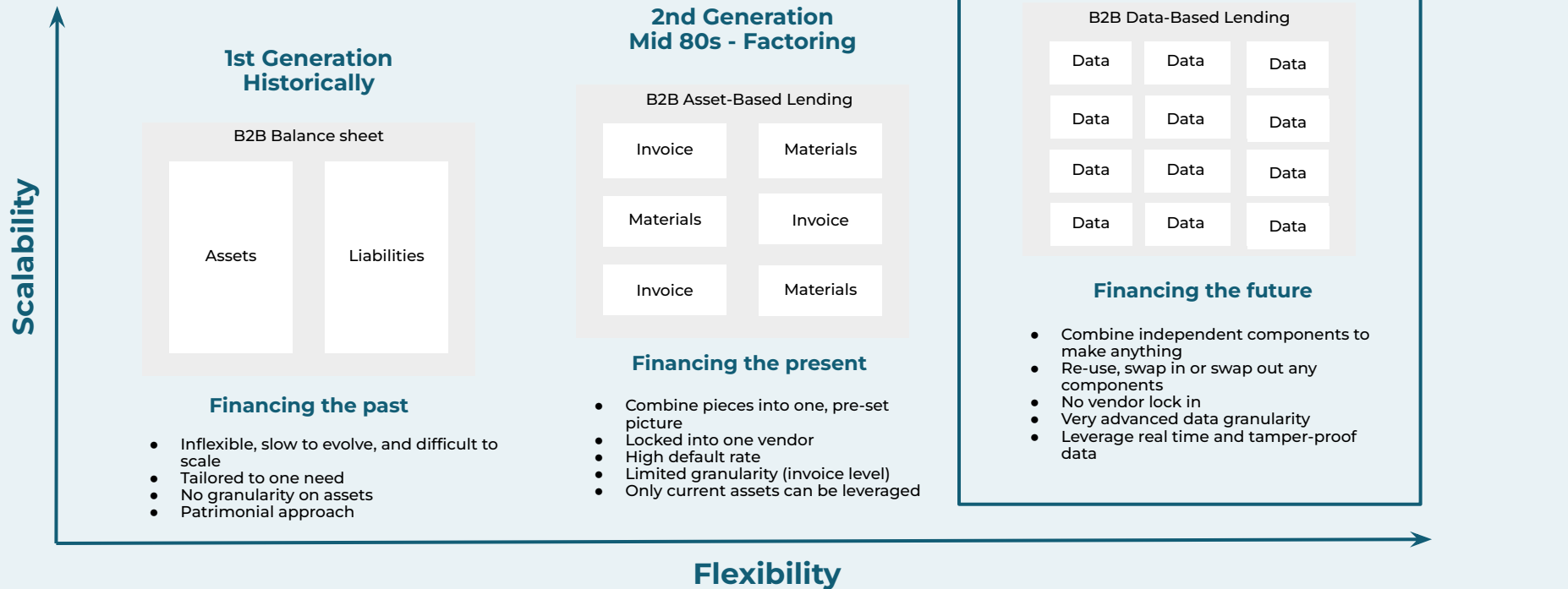
B2B Buy Now, Pay Later (BNPL) simplifies and speeds up payments compared to traditional credit solutions. Here are the key steps in the process:

- **Purchase:** The buyer selects the products or service they need and chooses the BNPL option at checkout. A general loan agreement is established between the buyer and RollingFunds.
- **Approval:** RollingFunds assesses the buyer's creditworthiness and risk profile (including fraud risk) in real time before approving the transaction.
- **Installment Payment:** The total amount is split into multiple installments or deferred over a defined period (e.g., 30, 60, or 90 days).
- **Seller Payment:** RollingFunds pays the full invoice amount to the seller on Day+1. The invoice is considered paid.
- **Repayment:** The buyer repays the loan to RollingFunds under the agreed terms.





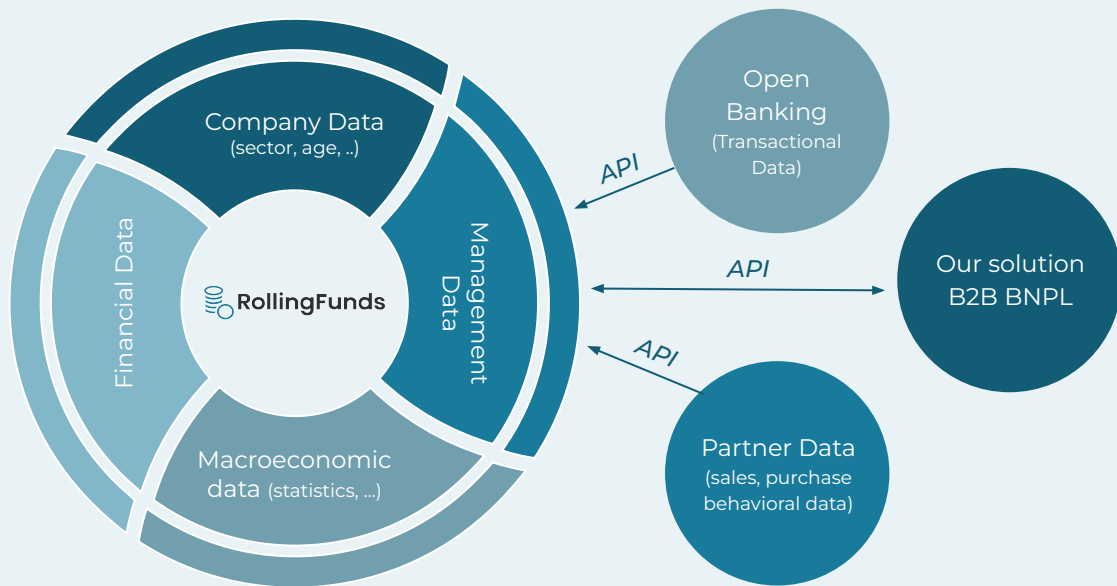
# B2B BNPL is the new best-of-breed in the evolution of B2B lending



# State of the art scoring created internally

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

*Each new information enhances one of our +400 data points of our proprietary scoring, improving risk assessment and increasing financing capacity.*



# 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

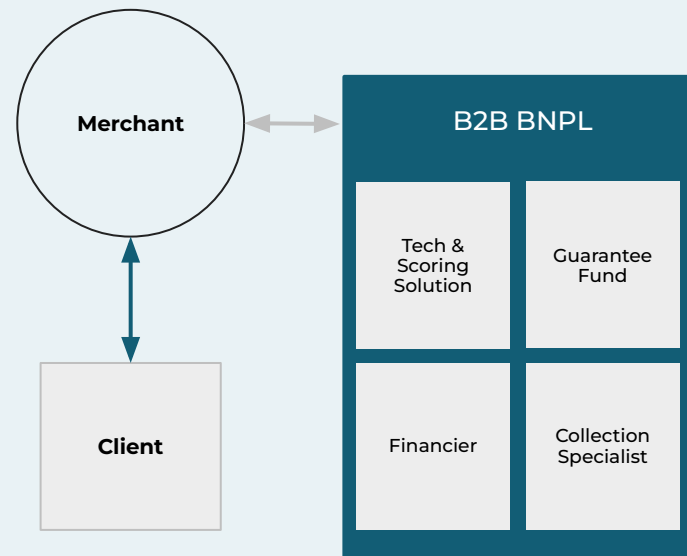
Deferred: 30, 60, 90 or 180 days. Instant response.

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 ?"

# Accelerate your revenues with a B2B BNPL solution

## 1 Omnichannel experience

A unified brand experience across all your digital and physical channels, accessible via an Extranet or APIs to optimise information sharing.

## 2 Quick onboarding for SMEs

A quick and intuitive onboarding process in just 2 minutes. This method has already proved its worth with customers such as La Plateforme du Bâtiment.

## 3 Accurate scoring

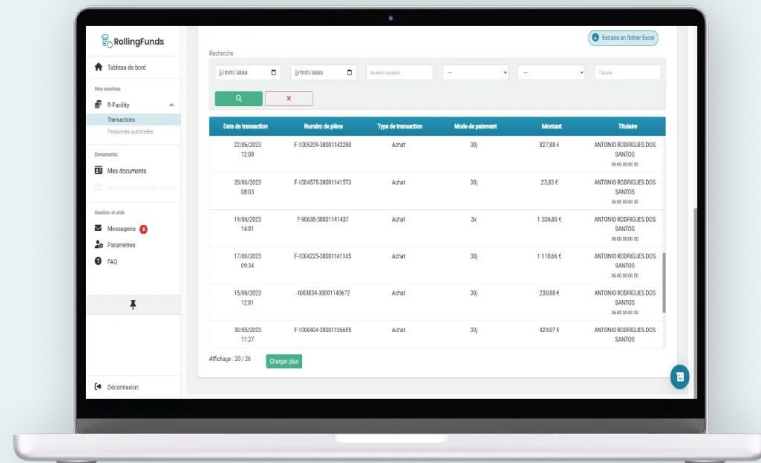
Thanks to our in-depth knowledge of SMEs, our scoring is accurate and our instalment payment solution solution is customised. This enables us to offer revolving credit lines adjusted to the level of risk.

## 4 Deferred and fractional payments

Instant, flexible, and accessible from the first purchase, payment terms are no longer just a “bonus” ; they allow you to offer your B2B buyers the option to pay in the way that suits them best (30, 60, 90, and 180 days).

## 5 Continuous data enhancement

Constant monitoring of your customers to improve risk management (e.g. change of manager, insolvency proceedings, etc.).



# Simple, flexible payment for your B2B customers

RollingFunds delivers measurable results to the world's most innovative B2B companies, helping them to increase revenues and reduce costs.



## No more headaches to buy

Even when the price of the product/service is high. Your B2B customers gain in flexibility.



## A healthier cash position

Full payment received as soon as the order is placed.



## Improved customer loyalty

Instant credit decisions that keep B2B customers coming back for more.



## Accelerated growth

Attract new customers with a seamless shopping experience.



## Warranty and collection

Warranty (guarantee fund) against default and debt recovery handled by us.



Estimate how much you can earn working with RollingFunds.

[Use our calculator](#)

# Our solutions are fully integrable into the User Experience

1

Onboarding in a few minutes

A simple onboarding form with secure transmissions of banking and/or partner data.

2

Automatic Onboarding validation

Verification of contact information, ID, bank details, and sanction lists before validation.

3

Real-time BNPL request

Once the account is activated, the SME can request BNPL financing. An eligibility check is triggered.

4

Instant financing

The SME instantly receives a response to its financing request. If the offer is accepted, the transfer is generated immediately.

## Key advantages

### Fast UX

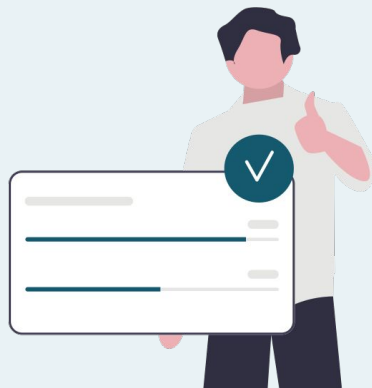
- 2 minutes onboarding
- Rules engine allowing instant decisioning
- Loan approval and electronic signature with SMS code

### Addictive & Repetitive

- Allocation of a financing limit instead of a one-shot short-term credit
- Short-term maturity: between 30 and 180 days (an average of 42 days)
- Average of 75 invoices per end-customers financed thanks to RollingFunds this year

### Safe & Monitoring

- Dedicated guarantee fund established with our partners
- Constant monitoring of all active customers to prevent any delayed payments and act swiftly
- +120M€ originated since inception with cost of risk below 1%



**RollingFunds**

# 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.

## iFrame

Turnkey solution with an integrated button on your website. With just one click, your B2B customers can access a dedicated area to onboard and apply for financing. The iFrame is available in white-or grey label, to match your corporate identity.

## Plug-Ins

Develop B2B BNPL plug-ins for your CMS, ERP and PSP tailored to your day-to-day needs. Our all-in-one integrations allow merchants to be paid in advance while offering their B2B customers a high acceptance rate, without the risk of fraud and payment default.

## 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.

# 5 reasons to choose RollingFunds

1

## Lower Risks

**<1%**

Enhanced management of default, ensuring better financing decisions and instant access to 100% of the funds.

2

## Short Time to Market

**50%**

Shorter time to market than most existing and traditional B2B financial solutions.

3

## Recurring & UX

**75 times**

A fast UX with an instant financing approval decision. The experience is optimized to make it addictive and repeatable (SMEs use it 75 times a year).

4

## Cost Reduction

**30-50%**

Reduction in the total costs of B2B BNPL technology compared to traditional B2B financing systems and organizations.

5

## Increase in Revenue

**+30%**

The B2B BNPL solution allows B2B Enterprises to generate more than 30% additional revenue on their B2B financing activities.



# Use Case: B2B Buy Now, Pay Later

*Subsidiary of the Saint-Gobain group, specializing in the distribution of construction materials dedicated to SMEs in France.*

**Mission:** The subsidiary aimed to strengthen its financing offers for micro and small businesses (SMEs) while increasing conversion rates both online and in-store.

## Challenges

- Need to increase **conversion rates** both in-store and online while offering **payment terms to SMEs to improve their cash flow**.
- Need to introduce a new financing offer quickly a **maximized omnichannel user experience** (in-store and online).
- Need to partner with a provider possessing **knowledge and expertise in financing** to manage risks and issues to unpaid invoices.

## Key improvements

- Integration of RollingFunds' B2B BNPL solution into both offline and online channels as a **new financing option for SMEs** (30 days, 3x and 6x without fees).
- Providing **an omnichannel offering coupled with an intuitive KYB process** and a rapid financing process powered by AI to enable decision making in seconds.
- Offering a **tailored collaboration including customer history and real-time monitoring**. Establishing a guarantee fund to ensure a cap on the number of unpaid invoices.

## Key figures:

*"ROI exceeding a coefficient of 32"*

*"Over 40 million euros in transactional value within 2 years"*

*"An additional 3.2% conversion rate"*

# Meet the Team

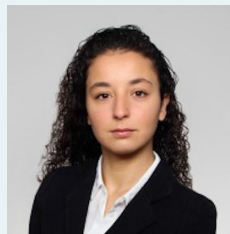
*Unique combination of finance and technology experts breaking down legacy barriers to innovation*



**Thomas de Bourayne**

*Chief Executive Officer*

*Ex - Credit.fr / Cofidis / Experian*



**Flavie Charpentier**

*Chief Operating Officer*

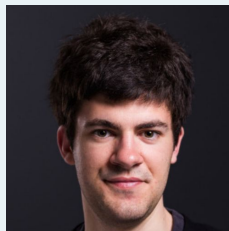
*Ex - Natixis / Kickston*



**Victor de Sousa Moreira**

*Chief Technology Officer*

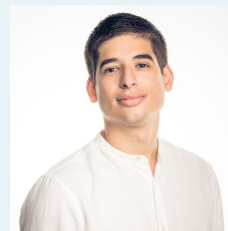
*Ex - Société Générale /  
Crédit Agricole*



**Alexandre Mari**

*Head of Risks*

*Ex - Credit.fr / Silvr*



**Nicolas Pinto**

*Head of Marketing  
& Partnerships*

*Ex - Skaleet*

