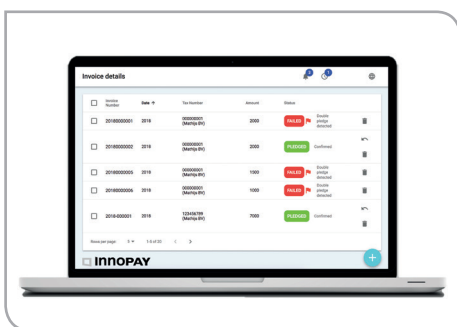


# UNBIAS

# Digital Finance

## UNBIAS



## Invoice data sharing to improve financial health of SMEs

**UNBIAS allows sellers supplying goods or services on credit to better manage their cash flow through invoice factoring. Buyers can then settle the bill with the right party, regardless of their supplier's invoice payment terms. UNBIAS provides trusted information services and payment routing services to sellers, buyers and factors.**

SMEs often need to pay extreme attention to their cash flow, but they currently have limited possibilities to predict and manage it. SMEs are not yet fully reaping the benefits of invoice factoring, an increasingly common way of advancing invoice payment. Factors are often biased against SMEs, as they are classified as relatively high risk on the basis of historic company profile information. Buyers, at the same time, are discouraging their suppliers to sell their invoices to factors in order to avoid settling risks.

UNBIAS helps to improve the situation, by standardising invoice data exchange and focusing on data protection and irrefutability through the use of blockchain technology. The data is then used to provide risk assessment information, as well as payment routing services to benefit all parties involved in a transaction from invoice creation to settlement.

## Competitive Advantages

### Sellers (SME)

- Better cash flow predictability
- Better access to invoice financing
- Better invoice financing terms
- Hide factoring for buyers

### Buyers

- De-risk invoice settlement
- Automated debtor info handling
- Contribution to healthy supply chain

### Factoring companies

- De-risk business
- Uniform and trusted risk assessment data
- Verified invoices and identities
- Prevent double invoice factoring
- Expand business to SME/Single Invoice

## Target Markets

- SMEs that want better access to finance
- Sellers looking to strengthen supply chain and reduce cost of debtor handling
- Factoring companies that want to reduce risk of SME financing

## Status and Traction

- Demonstrable product developed and tested
- MVP launching in 2018
- Looking for industry pioneers to participate in pilot early 2019

## Road Map

### Q3 2018

Demo available

### Q4 2018

MVP Platform development

### 2019

Commercial launch

## Connect



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