

EXPONENCIAL CONFIRMING



exponencial
confirming

We believe in the capacity of Colombian SMEs in
maintaining that competitive edge by **breaking their**
growth constraints with efficient financial technologies

ACCESS TO SUSTAINABLE WORKING CAPITAL



+2 million invoices offered for transactions

+ USD\$ 1.5 Billons in **+1 MILLION** discounted invoices

105 connections with Large Enterprises fully integrated with the platform

23 API's in operation that link ER's and external services.

+40.000 SMEs reached with our services

+3.800 simultaneous SME's on daily operations

Proprietary fully functional system with **Blockchain** architecture

NeuroScore Exponencial: Proprietary predictive model that identifies potential “Good Payers”

Proprietary model for **artificial intelligence** and **Learning Analytics**

OUR ACHIEVEMENTS 2012 → 2023

- ✍ AFFIRMATUM is our state-of-the-art transactional platform, with which we position ourselves as a benchmark in the market: Confirming and Factoring for All.
- ✍ Succesfull operations with Corporate Clientes since 2012, for USD\$1.5 billions
- ✍ More than USD\$1.5 billions managed without incidents.
- ✍ We guarantee safety in each of the operations. In more than 1 million transactions, no incidents have been reported.
- ✍ AFFIRMATUM today serves more than 40,000 SMEs in Colombia.
- ✍ Our operational process guarantees total control by our clients.
- ✍ 105 Payers in our Confirming portfolio
- ✍ Platform enabled in RADIAN

1. EXPONENCIAL CONFIRMING

Some of our Corporate Clients



FINTECH TECHNOLOGY: Integral automation
TOTAL MITIGATION OF Associated Operational Risks
 EFFICIENCY PRECISION SAFETY

Funders that today operate with Exponential



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a) MARKET PROBLEM

SMEs in Latam have had limitations to access efficient working capital. They are companies that have business relationships with excellent customers, but the liquidity they get from those sales is inefficient for their cash flow needs.

An SME could take between 5 and 15 business days to consolidate the sale of its portfolio or do factoring operations.

This means inefficient and costly procedures, paperwork, commitments and responsibilities for the SME, for its client and for financial institutions.

b) WORKING CAPITAL SOLUTION



AFFIRMATUM allows, in an efficient and scalable way, to electronically connect **SMEs, BANKS and PAYERS** and create value within the processes of each of them:

SME subscribes to our services and **accesses an ecosystem** where different financial institutions participate by offering **immediate payment** of their customers' invoices.

THE PAYING CLIENT of that SME has the possibility of **digitally grouping** the information of the endorsements made by all its suppliers; and

ALLIED FINANCIAL INSTITUTIONS fully automate the purchase process of these invoices, guaranteeing the transfer of ownership and the subsequent collection of payments.

c) AFFIRMATUM

We combine capabilities in **Cloud, Big Data, Mobility and Social Networks** to create a community of companies and financial institutions, which are integrated into our cloud, operating through **AFFIRMATUM** to improve and make their workflows more flexible.

AFFIRMATUM is our transactional platform with state-of-the-art technology that allows automatic connection and integration with any ERP through our API directory. **ELIMINATES THE OPERABILITY** of endorsement processes and factoring payments, **MASSIFIES** and **SCALEs** confirming operations.

Currently we offer 2 products: **Confirming** y **Factoring for All**

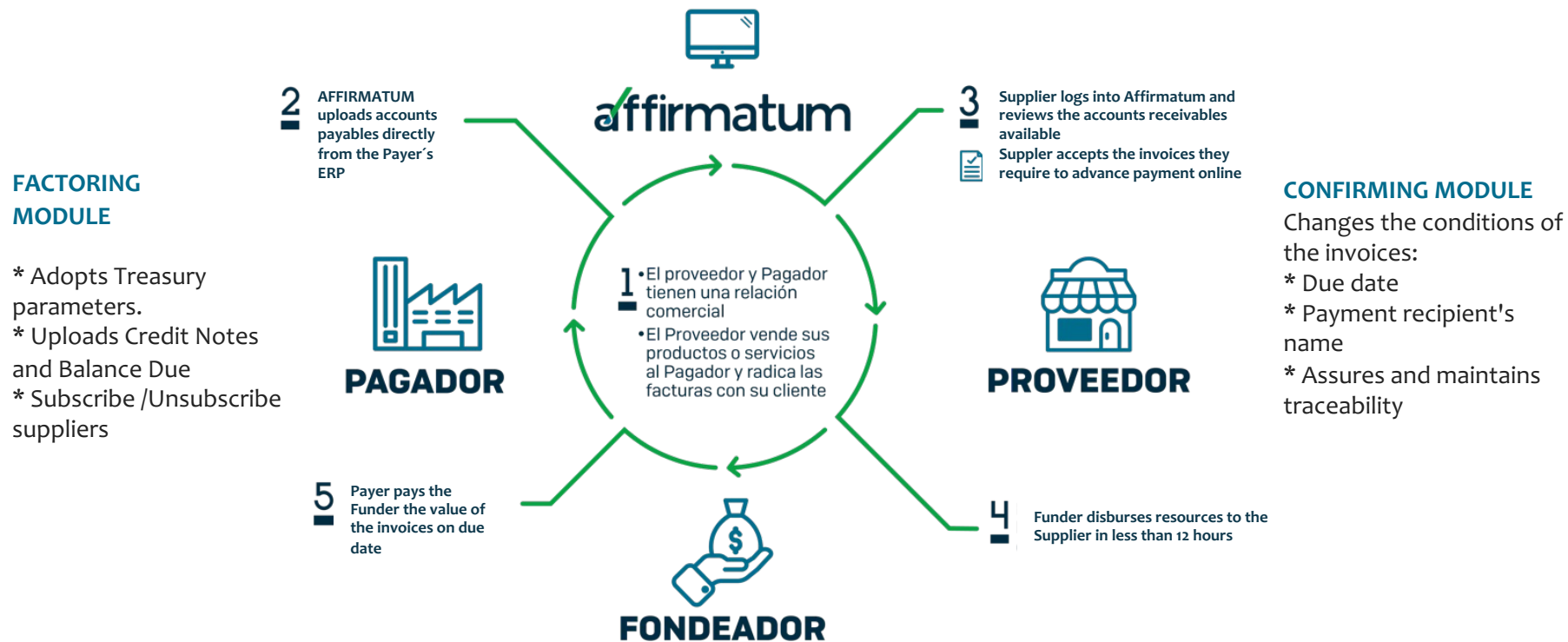
2. CONFIRMING AFFIRMATUM

OPERATION OF CONFIRMING

When we have many **SUPPLIERS** and **INVOICES**, it is ideal to have a platform like **AFFIRMATUM**, which connects the members of the ecosystem: **PAYERS**, **SUPPLIERS** and **FUNDERS** in an intelligent, fully digital way, to perform automatic Factoring operations.



INVOICE DISCOUNTING



3. LEGAL AND COMPLIANCE MODEL

SAGRILAFT

1. LA/FT/FPADM System Policy and Manual (SAGRILAFT).
2. LA/FT/FPADM Risk Management Procedures Manual (includes segmentation of risk factors, design procedures, approval, monitoring, disclosure and training, and sanctions or consequences for employees, administrators, associates or third parties for non-compliance or non-compliance with the provisions of SAGRILAFT).
3. Risk Matrix (identification of la/FT/FPADM Risk Factors or other mechanism for evaluation, individualization, identification and segmentation of LA/FT/FPADM Risk).
4. Restrictive List Background Check Procedure (OFAC-UN-LOCAL LISTS)
5. Investigation Procedure.
6. Procedure for Internal Reports and Reports to Authorities.

PTEE

1. Anti-Corruption Policy
2. Compliance Manual – Anti-bribery policy / Business Ethical Program
3. Risk Matrix – Transactional Bribery.
4. Manual of Risk Management Procedures.
5. Demonstrated Due Diligence and Audit Procedure.
6. Annual Communication Plan Guide.
7. Protocol for relations with public officials.
8. Gifts and Attentions Policy
9. Political Contributions Policy.
10. Ethical line
11. Investigation Protocol.
12. Procedure for internal / external reports and to authorities

We democratize access to sustainable and efficient working capital for SMEs in Latam.

We are the ideal platform for sellers, buyers and funders to find a transparent option to execute factoring operations.



exponencial
confirming

affirmatum
más efectivo

THANKS!

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