



Invoyer Market

Service description for invoice/ledger
buyers/investors



Background and introduction

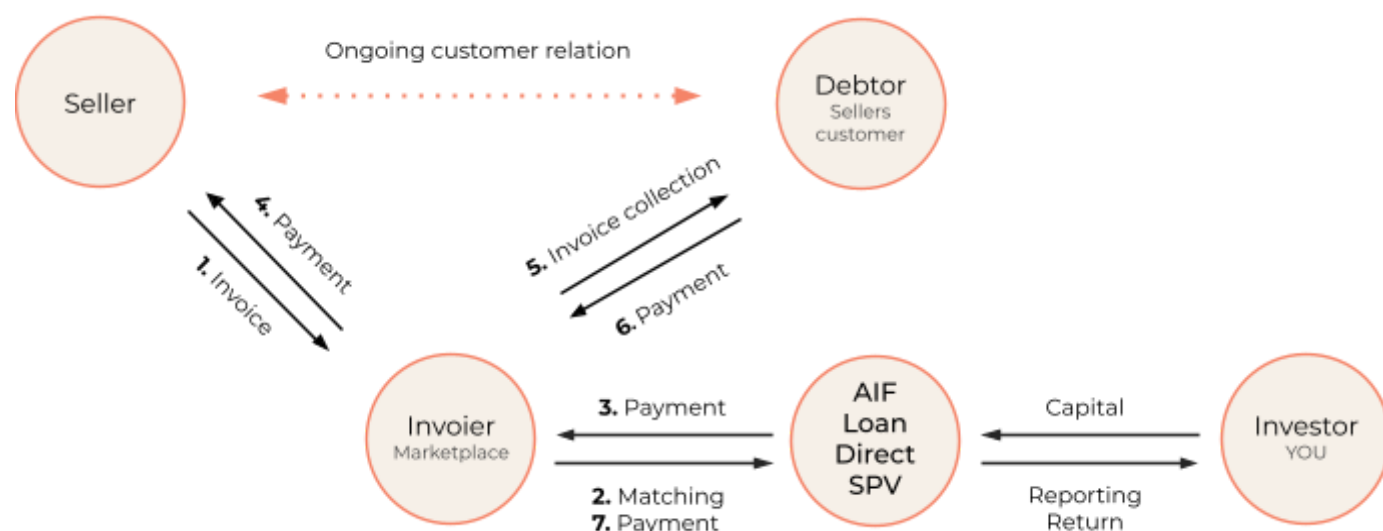
Invoyer is an EU funded FinTech company providing a highly digitized marketplace for anonymous trading of invoices, Invoier Market.

Invoyer Market makes it easy for investors to invest in invoices in real time as a way to generate good, stable risk adjusted returns. Invoices is an asset class characterised by its short duration and is offered through Invoier Market who manage sourcing, assessments and all administration while you as the investor focus on providing the capital.

Millions of companies worldwide are already using their invoices as a way to access working capital (this is usually called “factoring”). Until now, this asset class has been exclusive to banks and factoring specialists. Invoier takes factoring to a new level by introducing transparent and real time market pricing, offering competitive invoice buyers to finance healthy companies, as well as leveraging on the latest technology for relevant risk assessments.

Acquire invoices on Invoier market

Qualified members invest in invoices on Invoier Market using a unique and sophisticated classification reflecting different levels of risks matching expected risk adjusted returns. Simply define relevant parameters such as the investment universe and expected return - Invoier's algorithm matches with those invoices available for financing meeting the investor's preferences. Although the selling and the buying parties are anonymous the actual ownership is transferred anonymously to the investor while Invoier handles all invoices until their life ends. The typical invoice has duration between 30-60 days and the total flow is illustrated as:





Invoice Market's Service Comprises Of:

- Sourcing and assessment of clients' invoices / ledgers
- Identifying invoices meeting buyer's preferences
- Administration of all invoices from A to Z including payments and collection
- A ledger with updated information on your current and historical holdings
- 4 ways to interact on Invoice Market:
 - Direct buyer
 - Loan arrangement/profit sharing (through partner)
 - SPV (through partner)
 - AIF (through partner)



Invoice Administration

Invoice manages the lifetime of the invoices

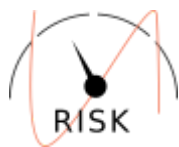
- Onboarding and KYC of sellers
- Agreements with invoice sellers
- Delivery confirmation from debtors
- Arranging optional credit insurance
- Manage and transfer ownerships of invoices
- Reminders and collection
- Instruct and manage all bank transfers and monitor all payments
- Monitor, report and follow up on all transactions
- Support and customer service



Buyer On Invoice Market In A Nutshell

Once signed the Buyer's agreement in order to buy invoices:

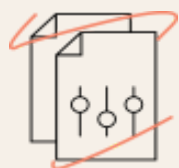
- Select if you want to become a direct buyer or through any of the value added vehicle
- Define your own universe
- Enter the expected rate of return and your individual risk profile
- Enter the amount you would like to invest
- Provide the capital upon instructions from Invoice Market
- Follow all historical and current invoices acquired through Invoice's ledger reports (My pages)
- Receive payments on designated bank account as soon as invoices have been paid from debtors



Invoice's Unique Risk Classifications

Invoice Market has a unique risk assessment of sellers, debtors and individual invoices

- Rigorous KYC
- Exhaustive and quantitative Fraud detection
- Individual assessment of all parties (beneficial owners, historical performance)
- Credit Risk - Probability of Default
- Delinquency - Payment Risk



Define Your Own Universe And Individual Preferences

- Amount to be invested
- Expected return
- Geographies
- Industries
- Currencies
- ESG Profile of companies to finance
- Client PD (standard is +2 of 5 from SYNA¹)
- Debtors PD (standard is +3 of 5 from SYNA)
- Invoices payment terms (standard is <150 days)
- Max counterparty exposure (standard is 20%)

Get in touch

Want to learn more about how to get access to investing in invoices?

Please get in touch with our co-founding partner **Fredrik Severin**.

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¹ www.syna.se