



# SaaS-based Supply Chain Finance Platform Services

*Support financial institutions to run  
Supply chain finance program efficiently*

# We are ready to support financial institutions to navigate into the Supply Chain Finance

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**Sangsoon Park**  
CEO of Fin2B

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**I**t is an exciting time for supply chain financing in Southeast Asia. Supply chains in emerging markets in Southeast Asia are growing at explosive pace due to massive development of manufacturing, retail, and construction industries. There is a race to dominate the supply chain financing market among the leading financial institutions. According to PWC report in 2020, potential Supply Chain Finance (SCF) market in Vietnam was estimated to be USD 33 billion in 2018, with an opportunity to grow SCF by 5-6 times over within 5 years.

Fin2B has developed SaaS-based SCF platform services to support financial institutions to run supply chain finance programs quickly at fraction of costs, and manage complex sets of company and transaction data for various industries.

The Fin2B team is ready to support financial institutions to navigate into this new territory with strong expertise and commitment to the local market. Fin2B management team with both finance and technology background and deep understanding of overall banking process and risk management. In Vietnam, Fin2B has a strong local team with deep understanding of supply chain finance to support client acquisition and provide close technical support.

Fin2B platform is already a proven solution used by a multitude of financial institutions in Vietnam as well as Indonesia for a number of years. The platform has constantly been evolved to accommodate local regulatory changes as well as demands from enterprise customers.

I have been supporting leading financial institutions and have witnessed development of global supply chain finance markets for the past 18 years as a consultant in the Boston Consulting Group. I truly believe financial institutions in Southeast Asia should act now and preempt this exciting market. We look forward to working with you to build the World best supply chain financing program.

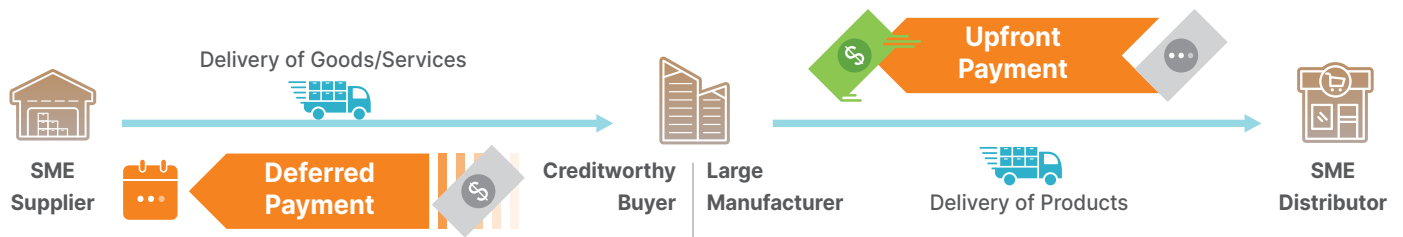
Thank you!



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Fin2B is a leading supply chain finance fintech company founded in 2015 in Seoul, Korea. The company has been providing Supply Chain Finance platform services to financial institutions in Vietnam, Indonesia and India since 2019.

# SME companies are facing the shortage of liquidity in B2B transaction



## SME Suppliers

SME suppliers face liquidity gap as they receive deferred payment of 1-3 months after providing goods and services.

## SME Distributors

SME distributors need to pay upfront when buying products. Only after product is eventually sold, SME distributor can get cash inflow.

## How does Supply Chain Finance solve the SME liquidity gap?

Supply chain finance (SCF) is a financing solution to leverage information and relationships within a supply chain in order to improve the efficiency and lower the cost of providing finance for SMEs.

### SME Suppliers

- It takes about 1-3 months for buyers to make payment on goods/services provided by SME suppliers.
- SME suppliers can use the account receivable to receive financing from financial institutions at a favorable rate leveraging credit of large buyers.

Vendor Finance Program

### SME Distributors

- SME distributors of large manufacturers can finance their purchase at a favorable rate leveraging inventories and/or credit enhancement from sponsoring manufacturers.
- SME distributors are given sufficient time to payback after receiving the proceed from their sales to end-consumers.

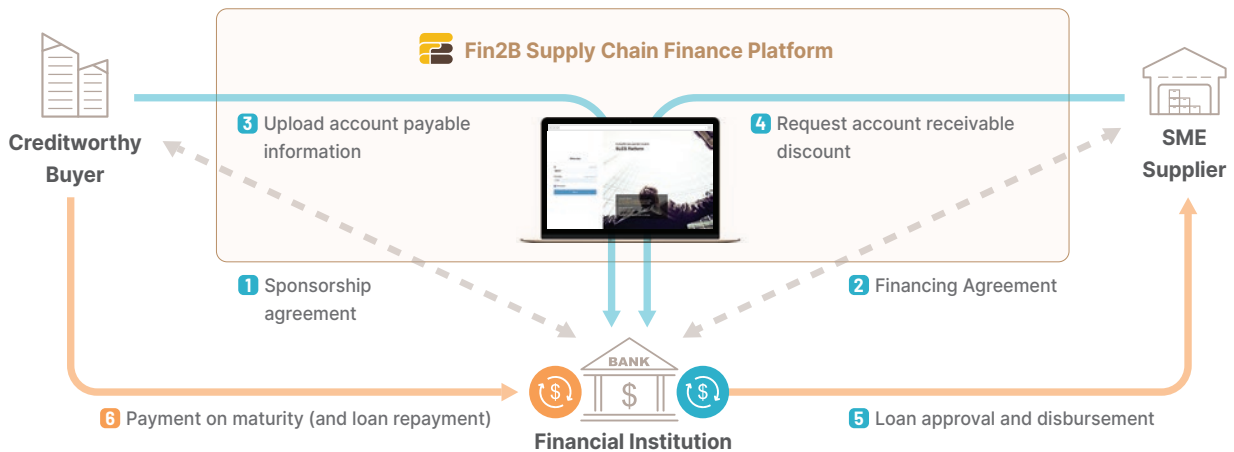
Dealer Finance Program

# Fin2B Supply Chain Finance platform

## Vendor Finance program

### Overview

Financial institutions provide fund to SMEs suppliers by discounting account receivables based on information provided by large credit-worthy buyers.



### Benefits to Banks

- ✓ Reduce SME acquisition & retention cost
- ✓ Expand mid-market while effectively managing risk
- ✓ Reduce SCF transaction cost

“Development of SME financing is more important than ever. Supply chain financing is the best way to expand foothold in this market while **effectively managing credit risk.**”

 Shinhan Bank Vietnam

### Values to Creditworthy Buyers

- ✓ Strengthen supply chain
- ✓ Optimize payment period
- ✓ Build sustainability/shareholder value through ESG

“Strength of our supply chain is our key **competitive advantage.** **Stability from our suppliers** are crucial in our effort to provide excellent product for our customers.”

### Values to SME Suppliers

- ✓ Expand financing option leveraging buyer's credit
- ✓ Access low-cost funding
- ✓ Receive financing without cumbersome process

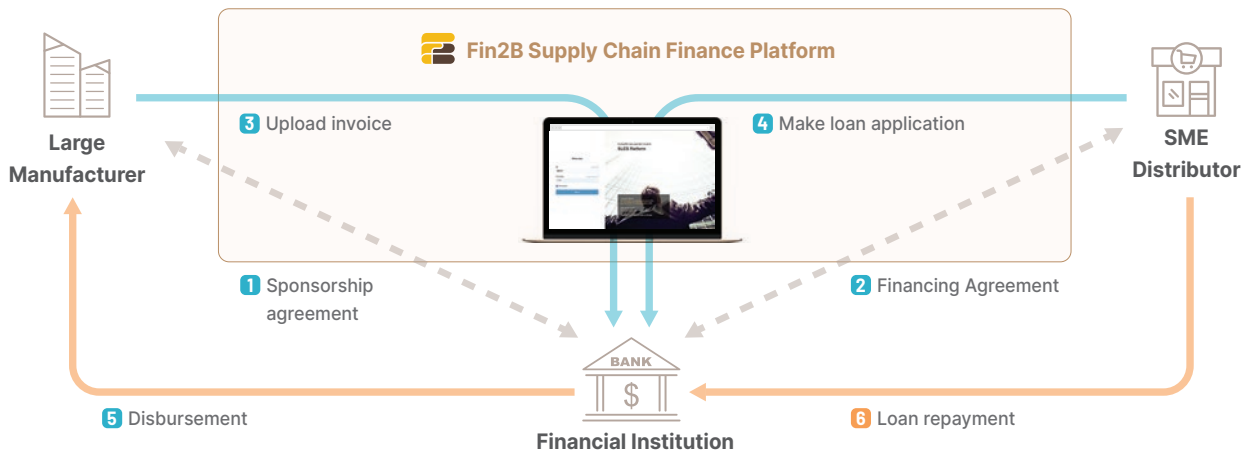
“It is **nearly impossible to receive financing** from a bank on our own credit in a down turn. We are appreciative our customer who have sponsored Supply chain financing which has been our **only option to stay afloat.**”

# Fin2B Supply Chain Finance platform

## Dealer Finance program

### Overview

Financial institutions provide fund to SME distributors by advancing payment to the large manufacturer in place of SME distributors based on the invoice information provided by the manufacturer.



### Benefits to Banks

- ✓ Expand mid-market while effectively managing risk
- ✓ Secure large volume of recurring loans
- ✓ Reduce SCF transaction cost

*We are successfully deepening the relationship with global manufacturers through supporting their dealership financing program. We look forward to making success in **developing local mid-market and expanding our collaboration with them going forward.***

KB Bukopin

### Values to Large Manufacturers

- ✓ Increase sales and market share
- ✓ Remove collection burden
- ✓ Manage overall sales cycle effectively

*Supply chain financing has been crucial to **build dealer network and to support strong sales growth** of our dealers resulting in **increasing our market share in ahead of our target.***

### Values to SME Distributors

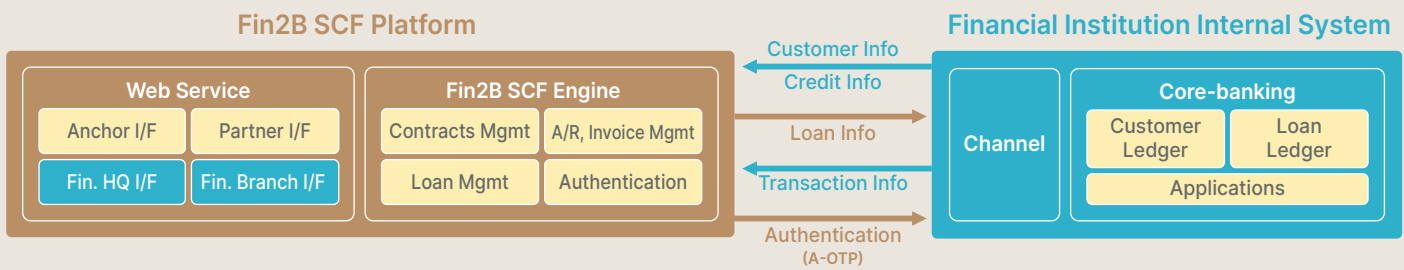
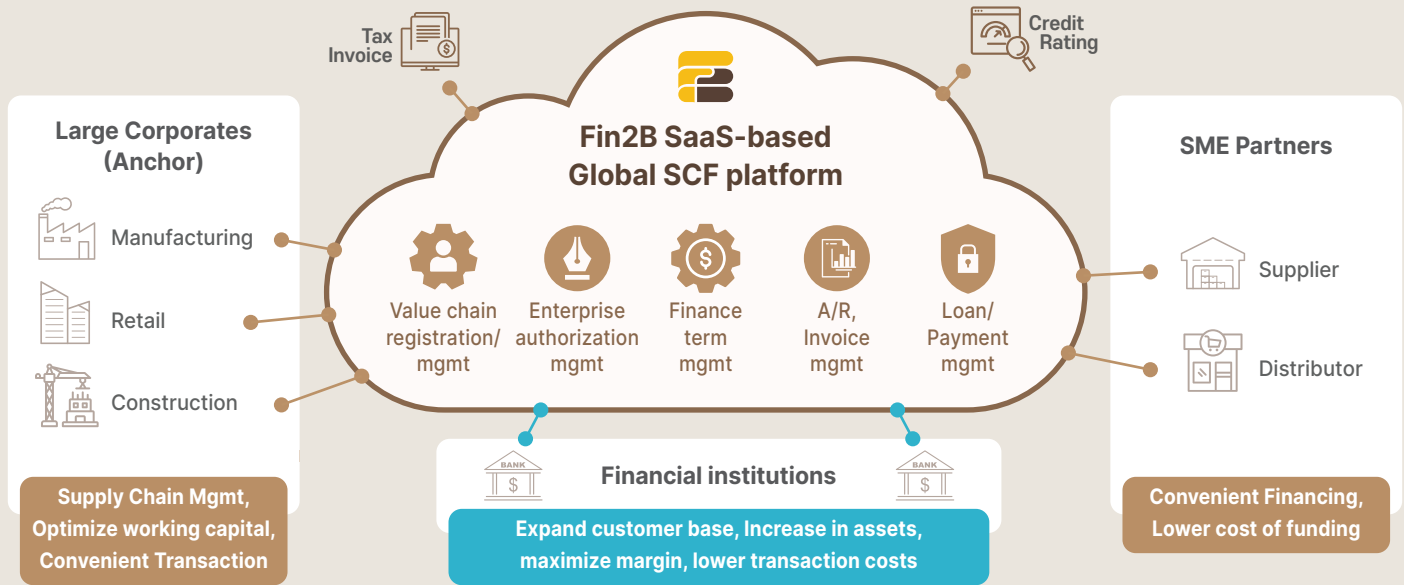
- ✓ Accelerate sales growth
- ✓ Reduce working capital needs
- ✓ Receive financing without cumbersome process

*We had faced the difficulty in meeting the market demand due to cash shortage. The dealer finance program has **unlocked our potential, made us financially sound to speed up our development.***



# Fin2B SaaS-based Supply Chain Finance platform

Fin2B SaaS-based SCF platform is a cloud-based solution that connects to core-banking system of financial institutions to run SCF programs efficiently at a fraction of cost.



## Why SaaS-based Supply Chain Finance platform?



**Cost-efficient**



**Reduce time to market**



**Proven solution optimized for Vietnam**

"Fin2B platform is optimized for Vietnam's regulation and business practices, and provides high-level of service for banks. The Fin2B team responds quickly to customer demand resulting in high level of satisfaction from the field team."

Shinhan Bank Vietnam

"We consider Fin2B as an important business partner, not just an IT vendor. Together we were able to create an optimal process that reflects the needs of Bank KB Bukopin effectively while integrating local regulation and business practices."

KB Bukopin

### Partner Financiers

(alphabetical order)

KB Bukopin

KB Kookmin Bank

MIRAE ASSET

Shinhan Bank Vietnam

SKBF

WOORI BANK VIETNAM

# Onboarding process for financial institutions

## • Organization related to SCF Platform



Corporate  
Banking



SME/  
Business Banking



Digital  
Corporate Banking



IT /  
Digital Transformation

### 1~2 Months

## 01

### Fin2B SCF Platform Introduction

- NDA
- Presentation / Q&A
- Demo

## 02

### Internal Decision

- MoU / PoC
- Business Case Review
- Negotiation
- Contract

### 2~3 Months

## 03

### Service Preparation

- Core-Banking Connection
- Policy / Process
- Marketing
- Staff Training
- Pilot (optional)

## 04

### Service Launching

- Promotion
- KPI / Campaign
- Official Launch
- Help Desk

## Frequently Asked Questions

- 01 Does Fin2B provide financing?**  
No, Fin2B connects the borrowing customers with the financial institutions.
- 02 How long does it take from contract to program launch?**  
Average 1~3 months, depending on the client's circumstances.
- 03 Is it possible to implement the solution on-premise?**  
Yes, but not recommended. Subscribing to SaaS Services can lower both development and maintenance costs.
- 04 Could you describe platform infrastructure and safety features?**  
Fin2B's SaaS platform uses Amazon Web Service (AWS) and advanced safety features in on continuity of service and anti-cyber attacks and strong encrypted communication.
- 05 Is there any fee charged to enterprise customers?**  
The platform does not collect fees from anchors and partners directly but it's up to the bank's decision.
- 06 What is the cost to use the system?**  
The cost to use Fin2B system depends on the size of the project but generally about ¼ of cost of self-implementation.
- 07 Is it possible to integrate with ERP of enterprise customers?**  
Yes, it is possible.
- 08 Does the platform offer credit assessment feature?**  
Fin2B aims not to duplicate the bank's process, thus there is no credit assessment feature.
- 09 Does the platform provide monitoring features?**  
Fin2B provides options for daily automated reports, dashboard, overview by anchors and partners.

# Your Supply Chain Finance Partner in ASIA



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