

Accessible

Agri-Trade Assurance Redefined

pay.tridge.com



 **TRIDGE PAY**

01. The Problem We are to solve

1. TridgePay's mission is to enable an accessible finance solution for cross-border payments in global trade.
2. Letter of credit (L/C) has been the only solution for exporters and importers hedging their risk borrowing the bank's credit. However, due to the high cost of the product and limits in the credit of many SMBs, not many business can use it when they encounter the risk to mitigate
3. Many exporters usually bear Cash Against Document condition with high risk of not getting the payment, or requests substantial portion of advance payment to mitigate such risk but it works as bottleneck entering into new markets developing new buyers
4. The concept of digital escrow has been introduced to individuals long time ago, but there has been no tailored escrow solution for B2B trade industry yet, with the limit for having the core target markets as luxury goods, used cars, domain address or payment of service charges e.g. Hence, the current escrow solution remains with high pricing and inadequate devices for disbursement condition for the exporters and importers
5. TridgePay is specifically tailored to cross border traders in the risk bearing situations;
 - a. Affordable charge: Max \$100 for each party regardless of the transaction size
 - b. Highly reputable partnering bank who manages the fund: Deutsche Bank Hong Kong is the partner
 - c. Mechanism of disbursement equally beneficial for both buyer and Supplier: Based on Buyer's receipt of Bill of Lading (excluding Ex Work and F condition)

02. The Impact That We Expect

1. Enhanced Protection for Buyers and Sellers Equally

- Both the Buyer and Supplier equally trade with confidence getting protection of shipment happen on time
 - Supplier: Only make shipment after having 100% fund collected under Escrow bank account
 - Buyer: No worry for delayed shipments or supplier disappearing after advanced payment

2. Empowering SMBs with Limited Opportunities

- Especially the exporters who cannot ask buyer to suffer high cost of L/C (whose charge is around 1% of the transaction value), situations with the buyer cannot open L/C or with the supplier not having the advisory bank will be the clients who get the key benefits of TridgePay

3. Enabling Access to the New Markets

- Eventually, solving the bottleneck of the payments will result more sales
 - Suppliers: No burden to spend time cost for persuading and finding buyers who can make advance payment
 - Buyers: Expanding wider options for the importers who has been hesitant to deal with the suppliers without solid reputation yet

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Hello, we're Tridge

We are the leading force in transforming and bringing the global agri-food supply chain into the future. Our mission is to make data, technology, and reliable business networks universally accessible for everyone in this industry as we strive for an equitable and resilient supply chain for every participant in agri-foods.

Hello, we're Tridge



Data &
Analytics

For developing data-driven strategies and making smarter business decisions



Insights

For staying up-to-date with news, information, and insights on the global agri-food landscape



Social
Marketplace

For building trustworthy, quality agribusiness partnerships around the world



Fulfillment
Solution

For importing global agri-food products safely and reliably



Digital Ads

For reaching out the audience that's most valuable for your business

We're trusted
worldwide

The New York Times

VISIONARIES | GLOBAL TRADE

In the Fresh Food Business, a Middleman Can Be a Good Thing

The Korean start-up Tridge is working to create a network for buyers and sellers, collecting valuable data in the process.



The New York Times

WALL STREET
JOURNAL

Key Statistics

Years in Business

10

Monthly Active Users

250K

Registered Buyers

138K+

Registered Suppliers

204K+

Fulfillment Transactions (Accum.)

3K

In the past decade, we've established ourselves as an **agri-food focused** global company with operations all across the world



And through our global expertise, we've learned about agri exporters' pressing pain for easier settlement methods

Suppliers

Exporter especially in high value transaction (Seafood e.g.) struggle with potential issues such as **buyers refusing advanced payment, altering their decisions, unforeseen blackouts, and claims before making full payments**

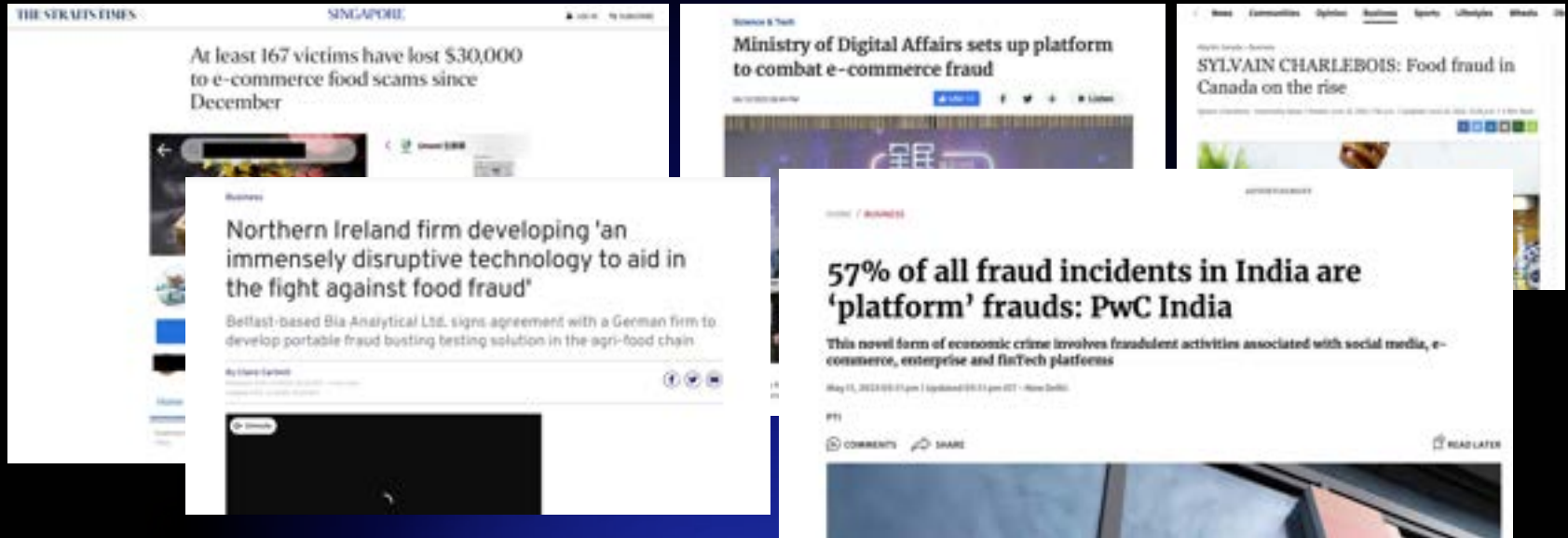
Buyers

On the buyer's side, risks such as **supplier vanishing or facing bankruptcy** emerge post prepayment and after CAD thus **not receiving their goods**

With fraud in agri trade on the rise, the demand for a strong financial solution that mitigates risk is greater than ever



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Especially, exporters lose substantial amount of sales opportunities, due to struggles for getting advanced payments or being a victim of scams when entering into the new markets.

22.7 Trillion USD
per year



Powered By



Deutsche Bank

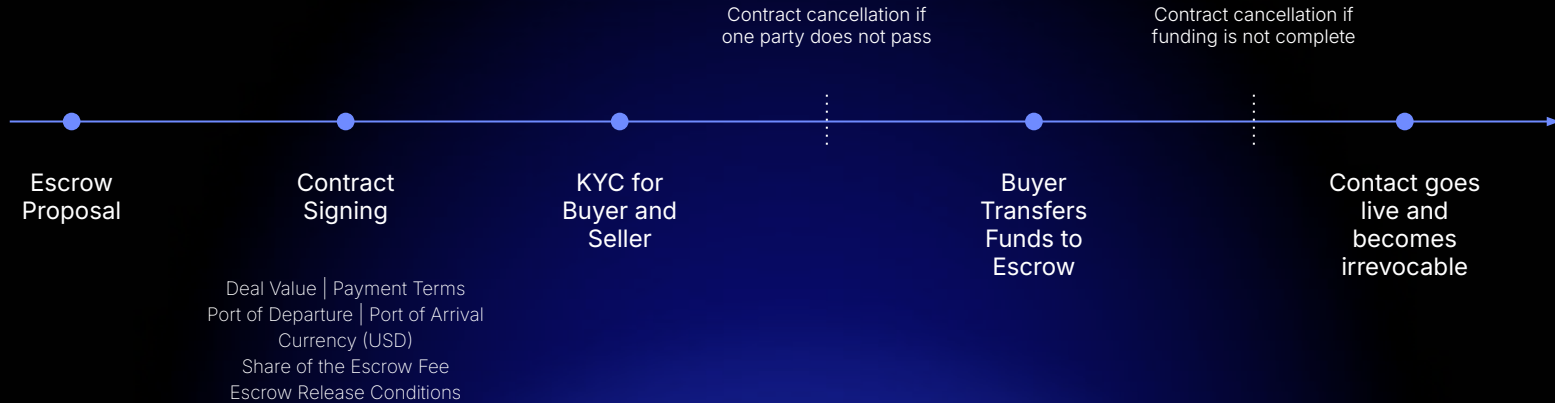
The simpler, safer, and more
accessible way to protect
exporters & importers from risks

What is **TridgePay**?

A digital escrow service for cross-border payments targeted for SME exporters and importers who cannot access to letter of credit (L/Cs), the sole method for B2B trade assurance

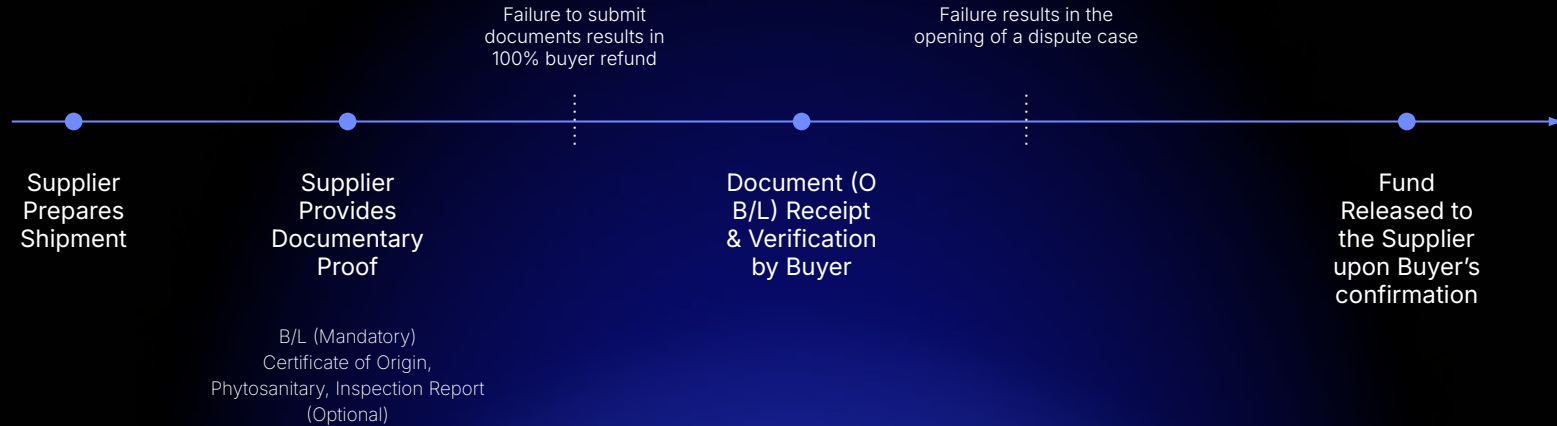
How TridgePay Works

Pre-Escrow



How TridgePay Works

Fund Release



Benefits of **TridgePay** for Exporters

Reduced risk of non-payment and deal breaking

*As Tridge is obligated to release buyers' funds upon completion of contract obligations

1 **Trade Assurance**

Tridge Pay's escrow service acts as a risk mitigation tool by safeguarding funds, ensuring immediate payment upon successful product delivery

2 **Acquisition of new client with trust**

While using Tridge Pay, exporters do not have to struggle with buyer with advanced payment to mitigate the risk of the deal.

Benefits of **TridgePay** for Importers

Less complicated,
more accessible
risk mitigation

*As L/Cs' many requirements
and restrictions make it harder to obtain

1 **Service Accessibility**

Tridge Pay integrates the simplicity of TT transactions within the security of L/C trades while increasing access to trade finance for SMEs globally

2 **Guaranteed Shipments**

Tridge Pay serves as a reliable third party, guaranteeing both payment and delivery with transparency

Benefits of **TridgePay**
for all parties

Keeping high
compliance
standards

1

Robust CDD Measures

Our robust framework ensures end-to-end management of the client lifecycle, which includes funds, ownership structure, and risk profile

2

Enhanced Risk Mitigation

In partnership with Dow Jones, our tool is designed to meticulously screen all parties associated with transactions and accounts

*Adverse news, PEP, and sanction exposures identification

Benefits of **TridgePay**
for all parties

Keeping high
compliance
standards

3

Real-Time Screening & Monitoring

Our commitment to compliance is evident through real-time monitoring and analysis of all remittances for potential suspicious transactions

Why TridgePay

vs. other risk-mitigation products

| | Tridge Pay | Letter of Credit | Existing B2B Escrow Provider | Wire Transfer |
|-----------------------------------------------------------|------------|------------------|------------------------------|---------------|
| Protection against fraud | ✓ | ✓ | ✓ | |
| Protection against delayed or cancelled shipment | ✓ | ✓ | ✓ | |
| Accessible to all SMEs | ✓ | | | ✓ |
| No cumbersome paperwork | ✓ | | ✓ | ✓ |
| Favorable Cash Flow | | ✓ | | |
| Flexible settlement options | ✓ | | | ✓ |
| Add-on services as a 3rd party with the expertise in agri | ✓ | | | |

Why TridgePay

vs. other escrow services

| | Tridge Pay | Tazapay | Alibaba Trade Assurance | Escrow.com |
|----------------------------------------|--------------------------------------|-------------------------------|-------------------------------------|---------------------------|
| Core Business Sector | B2B - can leverage tridge.com users | B2B - partners with IndiaMART | B2B Retail - from Alibaba.com users | C2C & C2B |
| Estimated Annual Gross Payment Value | Over USD 288.7M per month | Over USD 2.2M per month | undisclosed | Around USD 30M per month |
| Estimated Average Payment Size | Min. of USD 20K (USD 90K Average) | undisclosed | USD 1K - 3K (Average B2B MOQ) | USD 500 - 10K (Estimated) |
| Estimated Time of Funds Held in Escrow | Min. of 3 months (4+ months Average) | Around 1-2 months | undisclosed | Around 1-4 weeks |

Opportunities with using TridgePay

01

Lower Transaction Charge

with the ceiling of USD 100 per each party (Buyer, Supplier), regardless of the amount of the transaction value.

02

Global standard protection

with escrow bank account under **Deutsche Bank Hong Kong**, along with KYC (Know Your Client) report of the counterparty provided by Tridge Pay

03

Streamline the struggles in negotiating payment terms with buyer development

by using equally beneficial payment solution not specifically geared to one party only

Why Tridge Can Do

We have a decade worth of proven agri-trade experience and expertise



Allowing us to understand and navigate the negotiation process and any transaction dispute in the industry.

Why Tridge Can Do

Plus, our ability to leverage our existing global B2B agri network base

Tridge Monthly Active Users

250,000+

Tridge Monthly Sales Engagements

1,000+

of Fulfillment Deals per Year

650+



Accessible. Profitable. Sustainable.