



**kredXEarly**

**Early Payments Technology  
Solutions Provider**

Humanising Fintech

**kredX**

# Companies Are Plagued By A Number Of Challenges

- Rising Demand & Competition from Emerging Markets
- Gap Between Receivables & Payables, Impacting Working Capital
- Supply Chain Management
- Debt - Impacting Balance Sheet
- High Capital & Operational Cost
- Vendor & Supplier Relationship Management



# Introducing KredX Early

KredX Early is an Early payment technology solution for enterprises based on dynamic discounting.

Our tech-enabled solution provides an alternative option to corporate treasuries to deploy surplus funds for profit at zero risk while allowing suppliers access to uninterrupted cash flow - creating a win-win situation for buyers and sellers.



# How Corporates Integrate KredX Early



## Cloud-Based Product

- Low Onboarding time (5-7 days)
- Complete control at the click of a button anytime, anywhere
- Enables aggregation across locations



## Seamless Integration with ERP

- Use without integrating with ERP (Rapid Implementation For Pilot)
- Integrate with your ERP (Auto Pilot mode)



## Paperless Vendor Onboarding

- No more site visits for vendor onboarding
- Electronic Signature on all documents
- Online Self-Serve Model

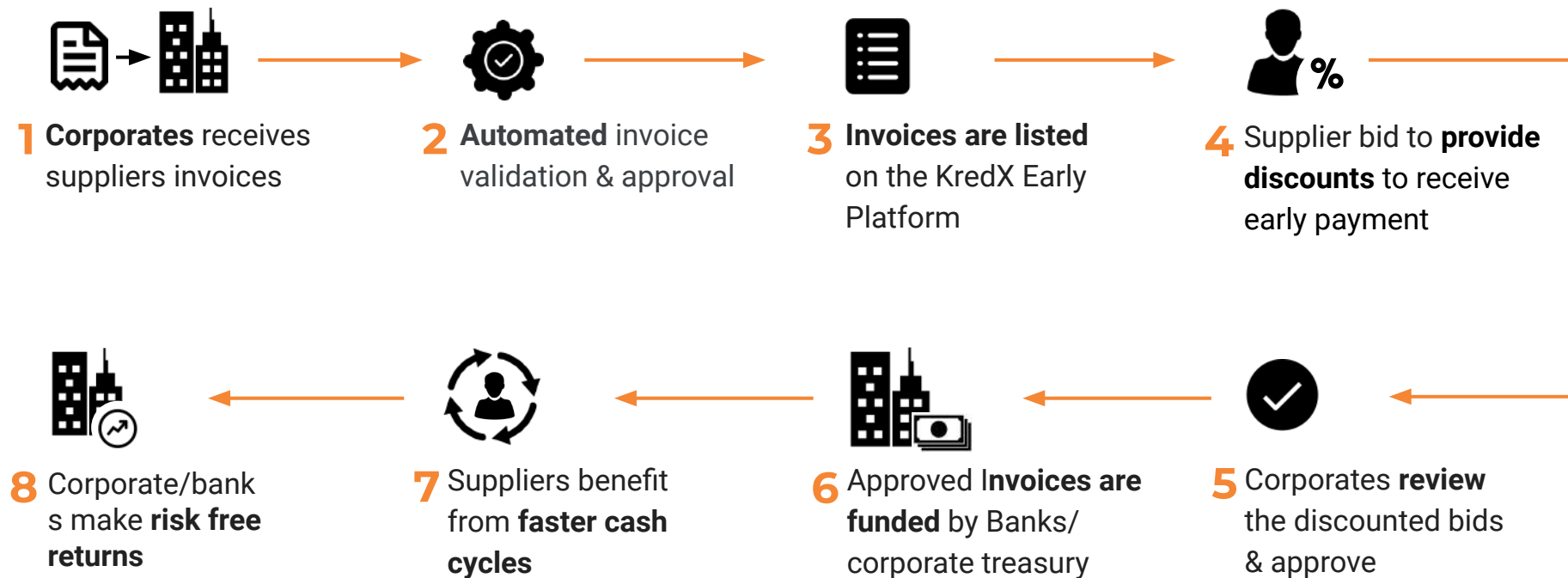


# KredX Early Features & Benefits

- State Of The Art Algorithm
- Real-Time Insights
- Seamless Integration With ERP
- Cloud-Based Product
- Zero-Risk High Returns
- Advanced-Data Security



# How It Works?



# Highlights



**Access to liquidity  
without underwriting  
or debt**



**Zero risk  
investment option**



**Complete control  
on earnings for  
enterprises**



**Advanced analytics  
and MIS**



**Cloud-based portal and  
smart algorithms**



**Improved Supplier  
relationship**



**Automation to  
streamline manual  
processes**



**Strengthening of  
supply chain**

# Top KredX Clients



epigamia







# The Core Team



**Manish Kumar**

CEO

IIT, Citi, HSBC, Capital One



**Anurag Jain**

COO

IIT, Oracle, HSBC



**Devang Mundhra**

CTPO

BITS Pilani, Stanford,  
Oracle

## Advisory Board

**Dr. R B Barman**

Chairman of Research Advisory Committee of IDRBT, Advisor to NPCI, Former Executive Director of RBI

## Media Coverage

### Our Investors

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# Awards And Recognitions



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INDIA 2017



Silver Winner



Top 100 Startups to  
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Fintech Innovators

**siliconindia**

SiliconIndia Startup Of The Year  
- Discounting Platform

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