



kredXEarly

PROFITS THROUGH EARLY PAYMENTS

# Would it help if...

your invoices' credit period shrinks from 45+ days to 2 days?

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	32	33	34	35
36	37	38	39	40	41	42
43	44	45				

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	32	33	34	35
36	37	38	39	40	41	42
43	44	45				

# kredX Early



KredX Early is an online technology solution that help vendors receive early payments by providing discounts on the invoice value.

# The Early advantage

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Web-based portal  
No installation required



Paperless online  
process



Discount rates decided  
by **YOU**



## KredX Early Features



**Smart bid** - Patent pending heuristic based algorithm to maximize the probability of invoice approval by the corporate based on 25+ parameters spread across vendor life history and behaviour



Developed exclusively for the Indian market scenario based on data collected across different cities over the past 2 years

Seed Funding  
**PRIME VENTURE  
PARTNERS**

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Series A  
**SEQUOIA CAPITAL  
INDIA**

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Invoices from

**60+**

Corporates have been listed on our platform till date

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Over

**50,000+**

Invoices Discounted till date

# KredX Early : Snapshot

Cutting edge technology through seamless integration with ERP at your fingertips

“KredX offers on-demand cash flow improvement as opposed to old standing cash discounts”



Cloud Architecture



Relationship Management



Cash Flow Management



Vendor Discounting & Query Resolution



Vendor On-Boarding & Training



Fast Implementation



Online self-serve model



Digital documentation process



Electronic signing of documents

# How it works

Vendor fulfils order & sends invoices to Infiniti Retail (Croma)



Post verification, Infiniti Retail (Croma) uploads the invoice on KredX Early platform for vendors to bid for early payment at a discounted rate. Subsequently, vendor offers discount through online portal

Infiniti Retail (Croma) compares bids and makes early payment on selected discounted invoices



Vendor receives early payment without any paperwork and hassle







# Next Steps

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- Enterprise will create a vendor account for your company on KredX Early.
- You will receive an email with login details once your account has been created on KredX Early.
- Authorized signatory from your company is required to login and complete onboarding formalities (Upload KYC, etc.). **Onboarding is a ONE TIME process!!**
- Enterprise to launch a session with your outstanding invoices.
- You can offer discounts for early payments on your invoices and receive payments if your offer is accepted by the corporate.

## OUR INVESTORS

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SEQUOIA 

PRIME  
VENTURE PARTNERS

## ASSOCIATIONS

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