

B2B DIGITAL FACTORING PLATFORM

We get businesses paid for work they have already delivered. We built it first in wholesale telecoms.

Funding is designed to follow every business day, on the paying customer's own confirmation, through regulated payment accounts our platform runs, with credit insurance when requested. Customers pay into accounts in the seller's name, and the keys to the money sit with the lender's agent, not with us.

Questions: Lawrence Gilioli, CEO · info@lenderwize.com · lenderwize.com/investors

Over USD 1bn processed for clients since 2020*	12 countries where our clients' debtors are based	USD 100M senior secured facility documented with a UK institutional private credit manager	Since 2020 platform built, with over GBP 2m of documented development cost
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*Value processed for clients; not money we have lent; historic and unaudited. Lending under the senior facility is subject to its conditions, including our own capital going in first.

Trade finance is manual and siloed. We run it end to end.

Calls, messages, data and digital advertising are delivered at the speed of light, through fibre. The money for them still moves at the speed of month-end invoices and 30-day terms, and that gap starves the businesses that deliver them of the cash they need to grow.

PROBLEM

Manual, siloed, exposed to fraud

- Manual processes, transfers and treasuries
- Funders, sellers, payments and collections in separate systems
- Fake and double-pledged invoices, and diverted collections

SOLUTION

One digital ecosystem

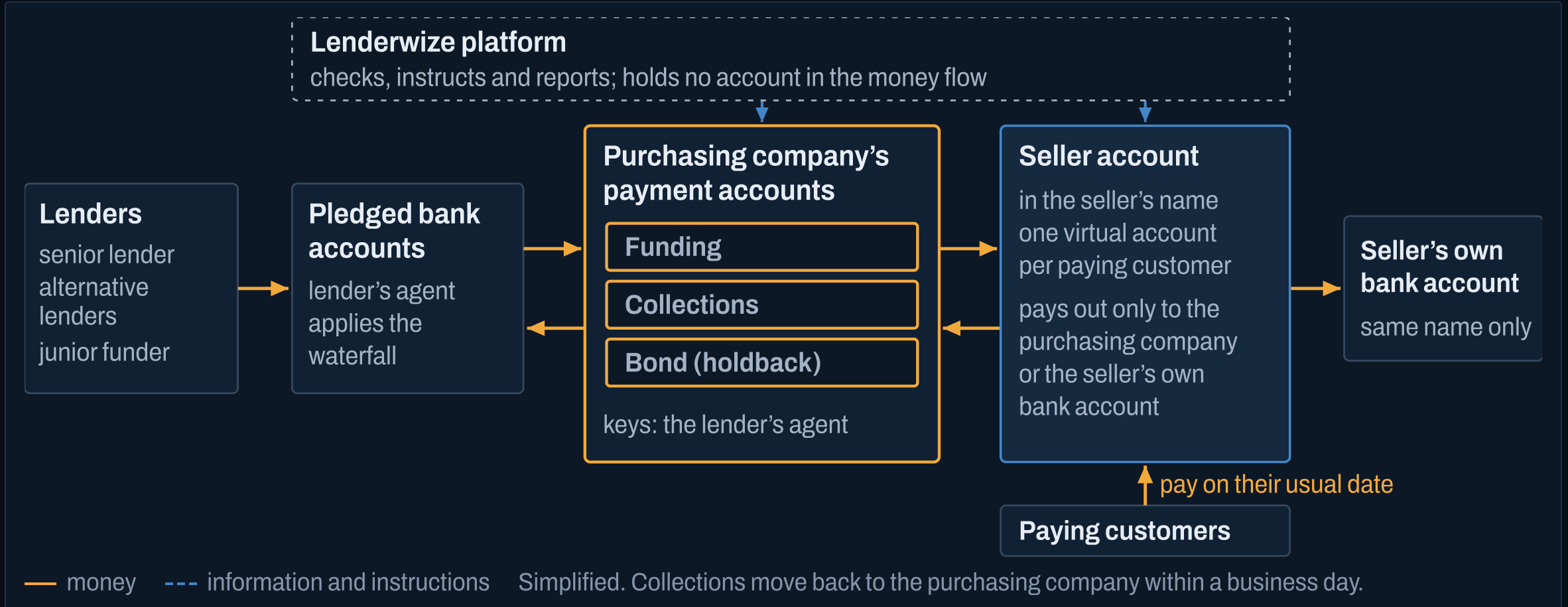
- Onboarding, funding, payments, collections and controls on one platform
- Funding for service already delivered, on the paying customer's confirmation
- Customers pay accounts in the seller's name; the lender's agent holds the keys

WHY NOW

Funders want the cash under control

- Large recent losses in receivables and trade finance (page 8)
- Cash still reconciled after the fact across much of the industry
- Funders asking for evidence and control that do not rest on the borrower

How the money moves, and who holds the keys.



Virtual account: a separate account number for each paying customer, so every payment arrives identified. **Lender's agent:** an independent firm acting for the lender.

We run the platform between lenders and originators.

CAPITAL PROVIDERS

- Senior lender
- Alternative lenders
- Junior funder



LENDERWIZE

Platform · servicing · controls

Earns on every dollar outstanding



ORIGINATORS

- SMEs and supply chain debtors
- Factoring platforms
- Invoice marketplaces
- Partner channels, in negotiation

HOW WE EARN

- **Fees on the balance outstanding**, from both sides: on the funding side and from the seller
- **Payment transfer fees**
- **Add-ons**: credit insurance, and Bad Debt Protection (in development)

WHY IT SCALES

- **Cost of funding passes through** to the client; our fees sit inside its all-in price
- **Capital-light**: lenders provide most of the money; our own capital sits beneath theirs
- **More volume, same platform**, without a matching rise in headcount

We do not publish our pricing. Lenderwize USA Inc. earns the servicing fee as servicer; sellers pay platform fees under platform agreements with Lenderwize Limited.

A large market, and a segment institutional capital does not reach.

EUR 4tn+

global factoring volume in 2025:
where we play
FCI, 2026

USD 2.5tn

global trade finance gap, about
10% of world trade
ADB, January 2026

USD 6tn+

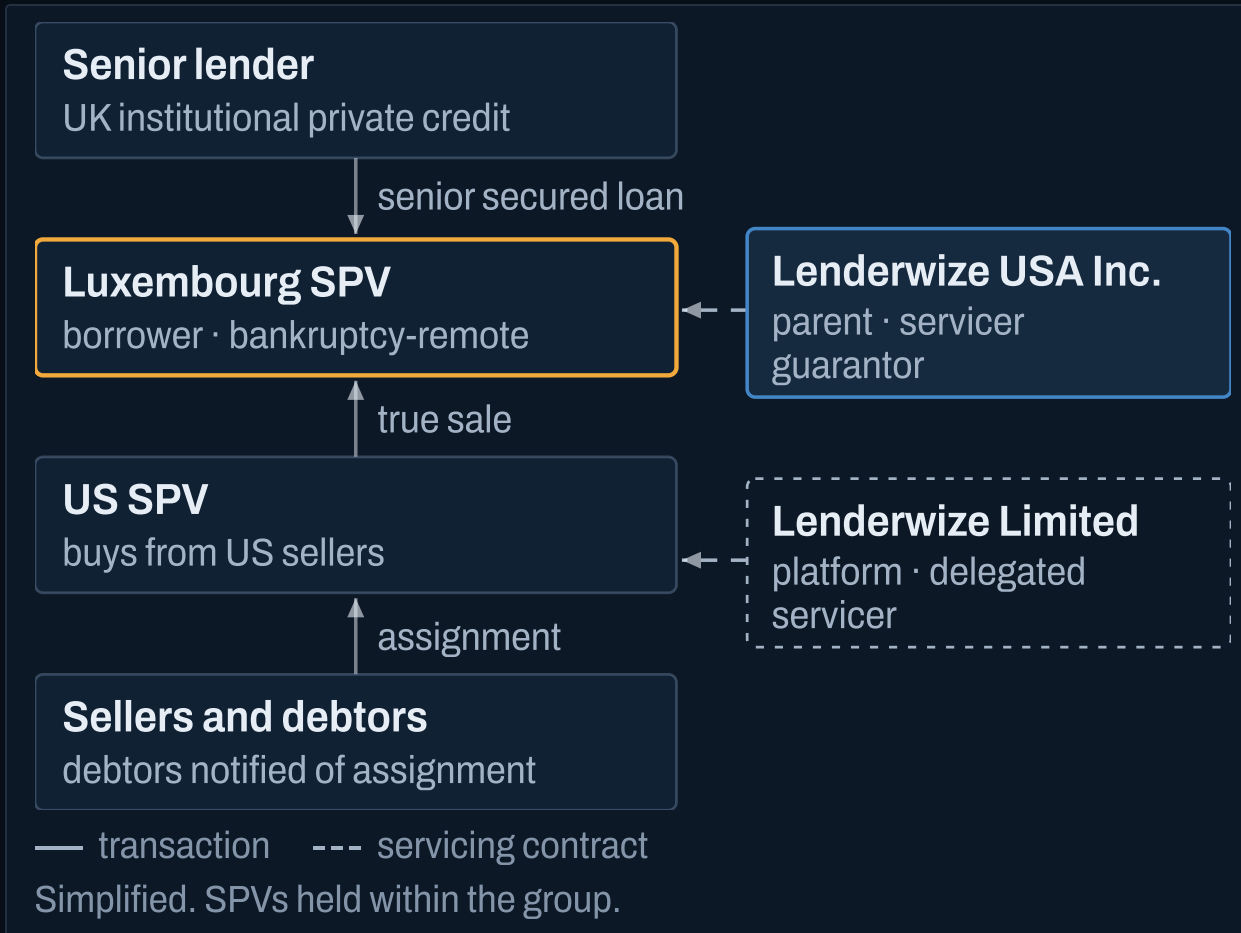
private asset-based finance, the
market institutional lenders invest in
KKR, 2025

OUR NICHE: STRANDED ORIGINATORS

Originators with books of USD 5–15M and investment-grade debtors: too small for an institutional facility of their own, but in need of the same controls. They plug into ours.

Sources: Factors Chain International annual review (global factoring volume, 2025); Asian Development Bank, 2025 Global Trade Finance Gap Survey (January 2026); KKR asset-based finance research (2025). Niche definition: Lenderwize analysis.

A USD 100M senior facility on a ring-fenced, two-SPV structure.



Size	USD 100M, accordin to USD 200M
Type	Multiple-draw senior secured term loan, floating rate
Term	Four years
Status	Documented after the lender's full due diligence
Controls	Eligibility and concentration limits; performance triggers and drawstops; pledged account; lender's rights over the payment accounts
Around it	Independent agent and SPV administrator; backup servicer

Lending under the facility is subject to its conditions, including our own capital going in first.

Built and documented, with three channels into originators.

BUILT SO FAR

- ✓ Platform built since 2020; over USD 1bn processed for clients*
- ✓ USD 100M senior facility documented with a UK institutional private credit manager
- ✓ Luxembourg and US SPVs incorporated
- ✓ A backup servicer and a credit insurance partner
- ✓ Debtors in 12 countries

DIRECT

Our US sales team, originating for our own facility

PLATFORM PARTNERS

Payment platforms, alternative lenders, supply chain finance and BPO platforms, bringing their own funding

ERP PARTNERS

Funding embedded in the client's accounting system

Active negotiations with channel partners; names on request. *Value processed for clients; historic and unaudited.

Recent failures, and what our design does about each.

CASE	WHAT WAS FOUND OR ALLEGED	WHAT OUR DESIGN DOES
Hin Leong, Singapore, 2020	Founder convicted in 2024 of cheating a bank with fabricated sales and forged documents. ¹	Funds only on the paying customer's own confirmation
Greensill, UK, 2021	Transferred future claims not yet arisen to the funds that financed it, Switzerland's regulator stated. ²	Buys only service already delivered and confirmed
Stenn, UK, 2024	Its lender alleged some payments came from customer impersonators; the founder denies wrongdoing. ³	Customers sign before funding and pay seller-name accounts
First Brands, US, 2025	Alleged fake and double-pledged invoices; two former finance executives have pleaded guilty. ⁴	Collections land in seller-name accounts, in the lender's view
Tricolor, US, 2025	The same loans allegedly pledged to several lenders; two former executives have pleaded guilty. ⁵	Each receivable recorded once; one named account settles it
Broadband Telecom, US, 2025	Lenders allege non-existent receivables, confirmed from look-alike email domains; his lawyer denies the allegations. ⁶	The carrier's own report under a signed letter; sending domains to be verified

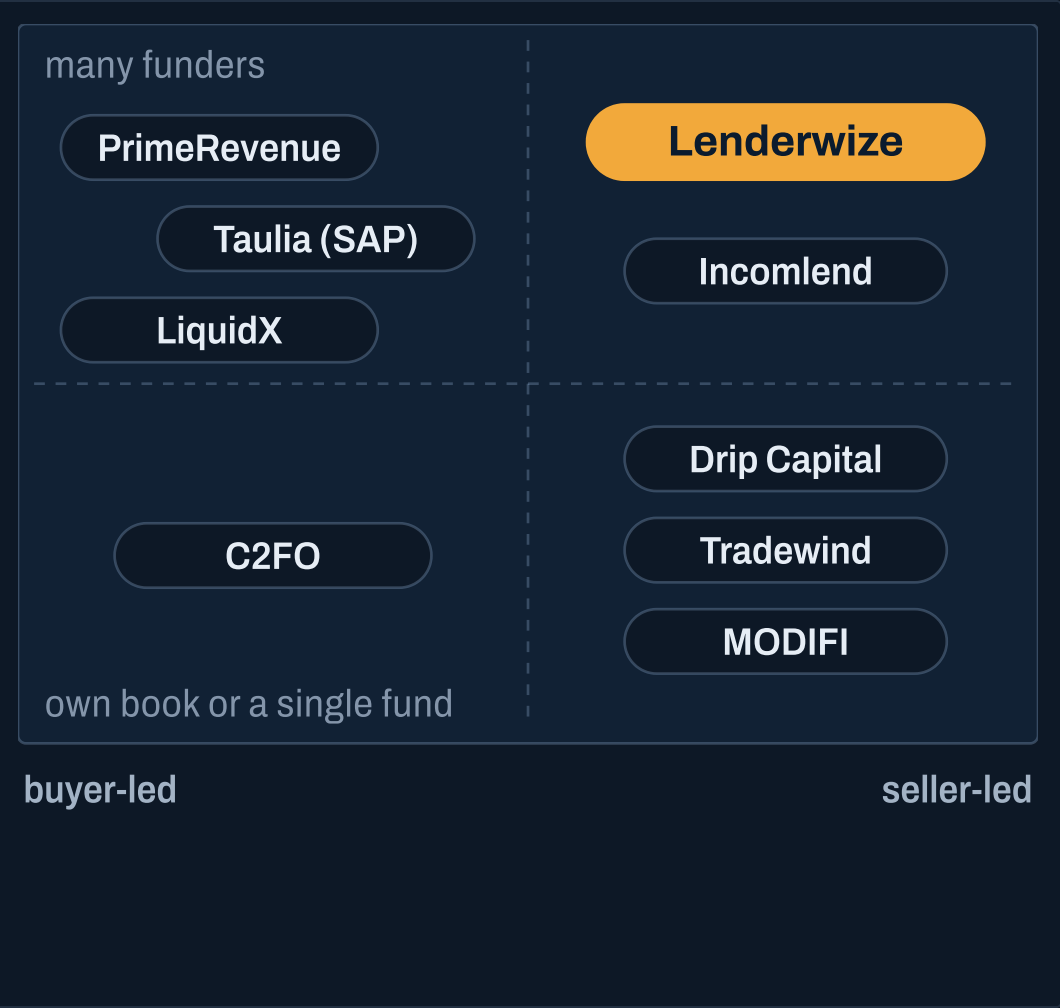
Sources: 1. Singapore Police, 18 Nov 2024. 2. FINMA, 28 Feb 2023. 3. Bloomberg via Fortune, 9 Jan 2025. 4. US IRS-CI, 29 Jan 2026; CFO.com, 9 Mar 2026. 5. US SEC, 18 Aug 2026. 6. AltsWire, 17 Nov 2025; WSJ via Business Today, 31 Oct 2025. Allegations unproven unless a conviction or plea is noted; controls narrow the room for fraud, none removes it.

Each control exists somewhere. We found none designed to combine all four.

PLAYER	MODEL	PAYER CONFIRMS BEFORE FUNDING	SELLER-NAME ACCOUNTS, FIXED PAYEES	NO PLATFORM ACCOUNT IN THE MONEY FLOW	LENDER'S AGENT HOLDS THE KEYS
Taulia (SAP)	Supply chain finance and dynamic discounting	✓*	—	—	—
C2FO	Early-payment marketplace	✓*	—	—	—
PrimeRevenue	Buyer-led supply chain finance	✓*	—	—	—
LiquidX	Working-capital platform for banks and funders	—	—	—	—
Lenderwize	All four, combined by design	✓	✓	✓	✓

* Buyer approves invoices, in buyer-led programmes that need a large buyer to sponsor them. — = not described in the player's published materials. Lenderwize desk review of published receivables programmes, October 2026; not exhaustive, and private facilities are rarely published.

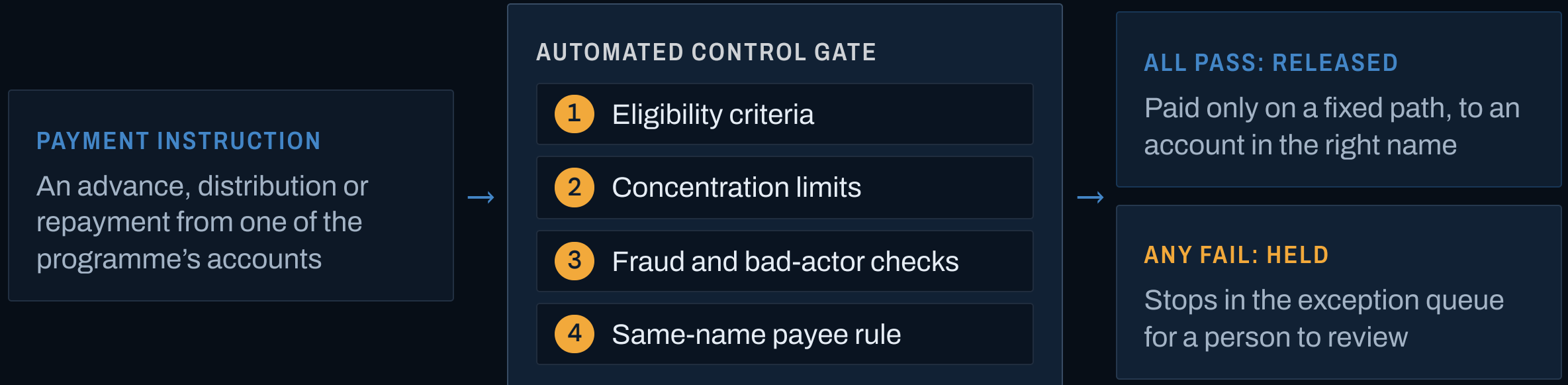
Seller-led, many funders, lender-grade controls.



	SELLER-LED PLAYERS	LENDERWIZE
Funding cadence	An invoice or shipment at a time	Every business day, on the paying customer's confirmation
Funding source	Own book or a single fund; Incomlend: an investor marketplace	Many institutional funders on one platform; capital-light
Cash controls	Not described in published materials	Seller-name accounts with fixed payees; the lender's agent holds the keys; no Lenderwize account in the money flow

Positions and descriptions from each player's published materials. Lenderwize desk review, October 2026; not exhaustive.

Every payment is checked before it moves.



Inbound, every customer payment lands in an account in the seller's name, on the platform.

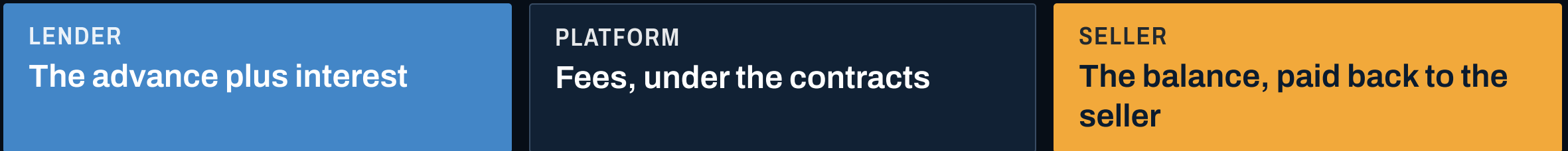
Many platforms reconcile and correct at month end. We check every payment before it leaves.

IN PLAIN TERMS **Same-name payee rule:** a seller's account can pay only the purchasing company or the seller's own verified bank account. Payments out of the purchasing company to anyone else sit with the lender's agent.

How a receivable is funded, step by step.



Nothing is funded before the debtor confirms or pre-approves.



IN WHOLESALE TELECOMS

Funding follows the paying carrier's own daily traffic report, typically before the invoice; the month-end invoice is then matched against those reports.

Illustrative figures; the advance rate is set per client. We do not publish our pricing.

Four layers on one rules and payments engine.

FinTech

- Onboarding builder per deal
- Lender's rules locked in code
- Live borrowing base and fees

PayTech

- Account per seller, virtual account per debtor
- Every transfer tagged and visible
- Licensed EMI; lender's agent holds the keys

InsurTech

- Credit insurance when requested
- Bad Debt Protection (in development)
- Insurance limits enforced as rules

LegalTech

- Embedded contract execution
- Assignment documents
- Documents per jurisdiction

One rules and payments engine

Continuous eligibility, concentration and fraud checks · full audit trail · 2FA and two-step approval on payouts

AROUND THE PLATFORM

A trade credit insurer as backup servicer and credit insurance partner, a US credit insurer, an underwriting partner, an independent agent and SPV administrator, and a licensed electronic money institution. Partner names on request. Penetration-tested by a CREST-accredited firm.

Operating functions held by named executives, not by the founder alone.



Lawrence Gilioli

Founder and Chief Executive Officer



Steven Goumas

Chief Technology and Operations Officer



Mark Cornwall

Chief Commercial Officer, Europe & RoW



Majlinda Kolaveri

Chief Financial Officer



Paola Sacchi

Compliance & Collections



Mariella Folcioni

Back Office & Treasury



Jeffrey McGeachie

Legal Counsel; co-founder



Miles Andrew

Head of Engineering



Gautham Peddibhotla

Advisor, Growth & Strategy

London (headquarters) · Tirana (development) · Melbourne (technology and architecture). Full biographies: lenderwize.com/about

Finance comes to the client: working capital stops being something you apply for.

THE CFO'S ACCOUNTING SYSTEM

Live ERP data: invoices, payment runs, cash position



LENDERWIZE SUGGESTS

“Sell these 3 invoices before Thursday's payment run”

Fund me now

“Deploy idle cash into your own supply chain”

Deploy now



EXECUTED AUTOMATICALLY

- Documents
- Assignment
- Funding
- Collection

Dynamic discounting: the buyer pays its suppliers early, from its own idle cash, in exchange for a discount. Route to market: ERP partnerships, in negotiation. This page describes where we are taking the platform.

For more information, talk to Lawrence directly.

Lawrence Gilioli

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lenderwize.com/investors

SEE THE PLATFORM LIVE

Every walkthrough is given live and personally by Steven Goumas, our Chief Technology and Operations Officer, who built the platform, by video call or in person. [Ask Lawrence to arrange one.](#)

DETAILED INFORMATION UNDER NDA

Further information, including financial information, is available on request under a non-disclosure agreement, after an initial conversation with Lawrence.

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