

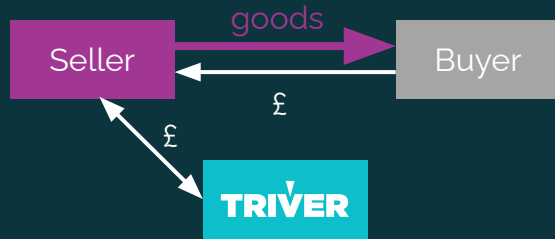


**TRIVER**

INSTANT CAPITAL IN A CLICK

**TRIVER**

# Our instant capital solution meets all SME expectations - it is the best product for B2B trading small businesses, a large limit overdraft alternative



**Product:** Selective recourse invoice discounting facility\*

## How it works

1. Open a TRIVER facility
2. Upload a receivable invoice to draw down funds
3. Get funds instantly transferred to business bank account
4. Repay TRIVER when repaid by the buyer via direct debit
5. Re-use the facility when needed up to the facility limit

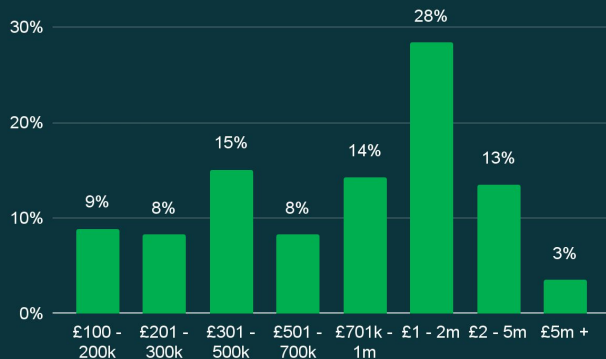
## Best Solution for Small Businesses

- ▶ Facility opened & first invoice advanced within minutes
- ▶ No paperwork submission - Open Banking required
- ▶ No personal guarantees or debentures
- ▶ Large facility up to £250,000
- ▶ 99% of the value of the invoice is advanced
- ▶ One simple daily fee for the days used, no other fees
- ▶ Flexible - repay early or request extension if needed
- ▶ Discreet - invisible to third parties, no trust account

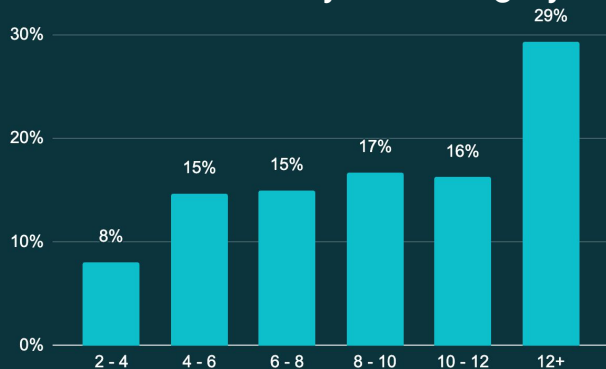
\*Unregulated asset financing product.

# TRIVER serves a diverse range of customers

## Customer Distribution by Annual Turnover



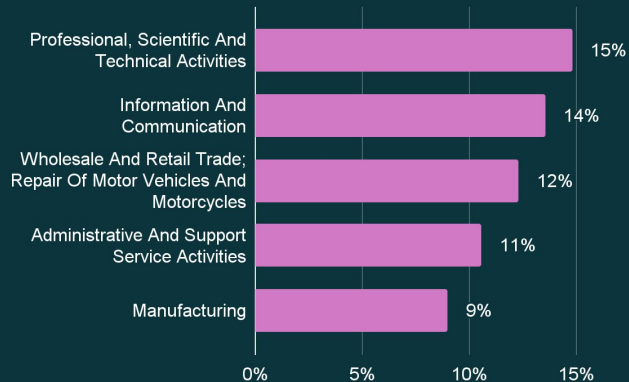
## Customer Distribution by Business Age (years)



## TRIVER eligibility criteria

- ▶ Minimum £100k annual turnover
- ▶ Minimum 2 years of trading
- ▶ UK Limited companies and LLPs
- ▶ B2B trading with UK businesses or public sector entities
- ▶ Guidance: Experian Delphi score >60 (if you have access)

## Customer Distribution by Sector (Top 5)



# Proof of Performance: Customer Success & Key Metrics

**<10 minutes\***

Time to open a TRIVER facility

**£350,000**

Largest facility size

**2.5 minutes\***

Average time to finance an invoice

**75%**

Approval rate of invoices advanced

**65%**

Of customers finance an invoice within the first 30 days

**TRIVER**

Reviews 59 • ★★★★★

**Bestech Solutions UK**

Trustpilot Rating - ★★★★★

*"This is the first time I have used TRIVER and I found the process very easy and quick. I would have no hesitation in recommending the service to anyone Thank you."*

**David**

Trustpilot Rating - ★★★★★

*"Very good efficient and fast service I am very impressed."*

**Daniel**

Trustpilot Rating - ★★★★★

*"Fantastic service - simple and quick to use - everything is super clear on the dashboard."*

\*Figures presented are based on purely automated journeys - applications and invoices may be referred for manual underwriting with a decision typically provided with 24 hours

**TRIVER**

# TRIVER provides a seamless, low touch experience, making brokers and customers live considerably easier

**Capitalise**  
4,943 followers  
3mo · 📈


We're thrilled to have worked with **Bevan Buckland LLP**, supporting their client with fast access to finance 🙌 ...more

**Bevan Buckland** helps their client save 20 jobs with fast access to finance

Invoice finance  
PRODUCT

No personal guarantee  
FEATURES

£153,000  
OF CAPITAL RAISED



**Funding Bay**  
1,870 followers  
4mo · 📈

The client faced temporary cash flow challenges due to delays in their stock reaching UK shores via the Suez Canal, leading to an urgent need for financial assistance. They were reluctant to opt for traditional invoice ...more

## DEAL OF THE WEEK


**Client problem:** With issues in the Suez Canal delaying our client's stock reaching UK shores, the client had temporary cash flow issues.

**How we assisted:** After hearing the clients pains we advised the client of a particular product that seemed the perfect fit. It allowed the client access to a £250k facility.

**Lender:** Triver

**Industry:** Food wholesaler

**Facility:** £250k credit limit



Jack Rowe  
Commercial Finance Officer  
Funding Bay

**Clear Business Finance**  
1,352 followers  
3mo · 📈


🔥 ANOTHER HAPPY CLIENT 🔥 Clear Business Finance facilitates a super-fast cash injection for a UK based logistics company. Well done team Clear! 🙌 ...more

### INVOICE FINANCE

Approved Facility  
**£240,000**

Get paid on time, every time. Your invoices can provide you with instant funding. No more waiting 30 - 120 days for payment, get your money upfront.

**Client** Logistics Business  
**Key benefits** No Personal Guarantees Required

★ Trustpilot  #ClearTheWay



**Clear Business Finance**  
1,352 followers  
4mo · 📈


🔥 Funding In 7 Minutes 🔥 Clear Business Finance facilitates a super-fast cash injection for a comprehensive Waste Management company. Well done team Clear! 🙌 ...more


### Invoice Finance

Approved Facility  
**£250,000**

Get paid on time, ever time. Your invoices can provide you with instant funding. No more waiting 30 - 120 days for payment, get your money upfront.

**Client** Waste Management Company  
**Available funds** within 7 minutes

★ Trustpilot  #ClearTheWay



## Chris, Broker

*I've introduced a number of my clients to TRIVER in recent months. The application and approval process is very straightforward - it takes a few minutes and finding can be same day. My clients' ongoing feedback has been really positive*

## George, Broker

*"Triver's Invoice Finance solution is game-changing. Incredibly user-friendly, quick to set up, confidential, flexible and cost effective – everything an SME could possibly want!"*

## Declan, Broker

*"It's been a pleasure working with Nasima and the team, innovative lenders like Triver who offer fintech solutions are changing the way the business owners control getting paid. It's been great to watch the team growing!"*

**TRIVER**

# TRIVER offers an instant pre-selection/eligibility check service via TRIVER Pulse that enables better customer experience



- ▶ Pre-selection service enables partners to know immediately if an application is likely to be accepted and for what offer.
  - ➡ This enables high conversion rates, efficient marketing, and high customer satisfaction by minimising decline messages
- ▶ Once pre-selected, customers follow the application link and apply, their application is processed in minutes without requiring intervention from the partner. The facility can be opened in minutes and ready to draw down on by the client.

- Individual pre-selection requests can be submitted to TRIVER either on TRIVER Pulse or via **API**
- **Batch** processing requests can be submitted via TRIVER Pulse to be reviewed by the TRIVER team. Batches may be used for targeted pre-approved **direct campaigns** (e.g. email, outbound calls, direct mail)

# What happens when a lead is submitted to pre-selection via TRIVER Pulse?

When we run a lead through our pre-selection decisioning tool, we are able to share 3 outputs, allowing us to provide more clarity around the likelihood of businesses being approved for a facility with us.

- ▶ **Pre-Approved Offer:** 95%+ chance a customer will be approved and get the exact same price and limit at the application step
- ▶ **Pre-Selected Offer:** ~65% chance a customer will be approved and receive the same limit at the application step
- ▶ **Rejected:** We can't extend an offer to this customer

This allows us to better serve your customers, and facilitates and even smoother and more seamless onboarding journey.

When a lead is either pre-selected or pre-approved, you will receive:

- ▶ The indicative facility limit
- ▶ The price
- ▶ The offer expiry date
- ▶ The unique url for the lead to apply

Introducers can the easily copy this information to their clipboard and forward it via email to their client.

**Lead Decisioned**

This lead has been **pre-selected (offer in principle)**.  
see the offer details below:

- Facility Limit: £90,000
- Price (Daily Discount Fee): 0.06%
- Offer Expiry Date: 10 October 2024
- Offer Url: [Apply here](#)

**LEADS AND APPLICANTS****CLOSE**

# How does the facility limit work?

- ▶ When we open an account for the customer, we provide the customer with a facility limit which acts as a guide to the maximum amount that can be drawn down.
- ▶ Customers then submit eligible receivable invoices to draw down funds whenever they want up to this limit. We evaluate each submission with real-time information and make a decision on whether we can accept it or not.
- ▶ We continuously monitor the business' performance over time and reserve the right to change the customer's facility limit on evolution of the business' credit profile and financial performance over time.
- ▶ In the case of a limit increase, introducers will be get incremental commission based on the delta.

The screenshot displays the TRIVER dashboard for a user named ROGER BAILEY-GREEN. The dashboard is divided into several sections:

- Dashboard:** The main navigation menu on the left includes links to 'GY cleaning services', 'Advance a new invoice', 'Active invoices', 'Facility details', 'Bank Details', and 'Personal privacy'.
- Available limit:** Shows a current limit of £95,562.40, which is 95.56% of a total limit of £100,000.00. A progress bar indicates the usage. A button 'Advance a new invoice' is present.
- Active financed amount:** Shows £4,437.60, derived from 1 active invoice.
- Bank account:** Lists the 'Starling Bank' with sort code 01-21-31 and account number 30000000. A note states 'Connection expires in 89 days'.
- Active Invoices:** A table with columns: Invoice ID, Buyer name, Invoice reference, Financed amount, Total amount due, and Repayment date. One invoice is listed: Invoice ID 000424, Buyer name Meavo Limited, Invoice reference INV-0628, Financed amount £4,437.60, Total amount due £4,666.36, and Repayment date 04/06/2024. A 'Repay early' button is next to the invoice.
- Support:** A section at the bottom states 'We're here to help you if you need us' and provides contact information for the UK-based team via live chat or email at [customersupport@triver.com](mailto:customersupport@triver.com).



# How do we decision invoices?

Each invoice advance request is individually assessed based on 3 key factors:

- ▶ **The buyer:** We verify that the buyer is a viable UK-based company and assess their creditworthiness to ensure they can meet their payment obligations.
- ▶ **The invoice:** We ensure that the invoice meets our eligibility criteria, such as being within acceptable due dates and amounts, and that the invoice is legitimate and free of disputes.
- ▶ **The business:** We perform a point-in-time assessment of the company and its key parties, review their credit profile, available facility limit, and ensure all data connections with TRIVER are active.

These checks help us make informed decisions on whether we can accept the invoice for an advance.

## Invoice eligibility criteria\*

- ▶ Invoices issued by UK registered limited companies or UK public sector entities
- ▶ Invoices payable in Pound Sterling
- ▶ Invoices must be for goods or services that are delivered / completed
- ▶ Advance amount between £100 - £100,000
- ▶ Financing term of 10 - 120 days (invoice due date must be minimum 10 days in the future from submission date)
- ▶ Minimum fee: £18

\*More information on eligible invoices in the appendix

# Which invoices do we not accept?

- ▶ Invoices must be for commercial transactions that are genuine and payable on time (for further details on the conditions of the debt purchased see our [Debt Purchase Terms](#)).

## Ineligible invoices include:

- ▶ Payable in instalments
- ▶ Payable in a currency other than GBP
- ▶ Payable by sole traders, private individuals, or charities
- ▶ Payable by non-UK entities
- ▶ Subject to a dispute or claim
- ▶ Arising under a transaction where goods are provided on an approval, trial, consignment, or "sale or return" basis
- ▶ Invoices that are applications for payments, retentions, or stage payments
- ▶ Arising from the sale of capital assets or on a lease or rental basis
- ▶ Owed by a debtor that also supplies goods or services to you
- ▶ Subject to a dilution not approved by us
- ▶ Debt owed by a restricted party, those on sanctions lists, operating from sanctioned countries, or involved in money laundering or other illegal activities



# Thanks!

**Contact us to learn more**

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**TRIVER**