

bpcbt.com



## Marketplace

Creating Relevant Industry-led Ecosystems



# BPC's Marketplace helps create ecosystems to unlock new market segments and profits

Small businesses, crucial for a thriving economy, often struggle with their limited access to the financial support and products that drive business growth and expansion. Particularly in emerging markets, where cash is still king (along with alternative payment options), small business isn't seen as a profitable market segment.

BPC's Marketplace is designed to boost business transactional speed and financial inclusion for SMEs, making it easier for small businesses to gain access to an unlimited market, automated logistic services, clear and standard rules, get unsecured lines of credit, backed by lenders including traditional financial institutions, microfinance institutions, government, and P2P lenders or investors.

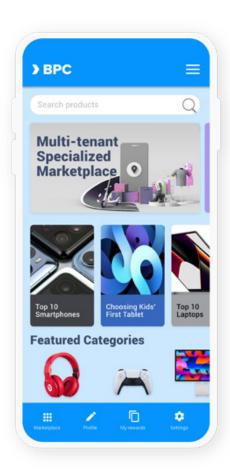


### Delivering a safe, transparent environment for transactions

Sellers and buyers can be verified to have access to a full list of services. Credit checks can be performed instantly, and the digital payment system offers a safe transaction environment.

#### How it works...

- The Marketplace can be integrated with a wealth of additional services to create a true end-to-end trading and supply chain platform.
- Financial institutions are connected with every part of the ecosystem like payment facilities, logistic services, insurance, scoring, and loan providers.
- Time consuming tasks like dispute
  management and cancellations are
  automated with immediate, rules-based
  credit back and goods return for a
  smooth cooperation.
- All order and payment options can be done on the same platform.



### Key benefits of BPC Marketplace

- Centralised buying and selling efforts
- Unified business platform
- **▶** Easy onboarding process for buyers, sellers, and partners
- Operator based fees
- Cloud Marketplace technology
- **▶** Alternative data sources boost financial inclusion
- ▶ Automated end-to-end supply chain processing
- Supply chain transparency
- Up-sell and cross-sell opportunities
- Advanced analytics
- Intelligence and marketing capabilities
- User profiling and personalised content targeting that increases engagement, data
- Settlement and payouts
- > Multi-tenancy, -currency, -language
- **▶** Fully Digital onboarding
- Big Data Data Analysis / Demand Forecasting / Surveys Management



# Key benefits of BPC Marketplace

#### Financial institutions...

- Get access to new market segments, financial inclusion
- Benefit from improved credit scoring capabilities
- Use customers transaction on the platform for deeper scoring
- Use available marketplace data to take informed financial decisions
- · Minimise credit risk
- Automated process of loan issuing

#### Customers...

- Easy way to sell and save money on sales department
- Easy way to refill stocks and focus on main business process
- Collecting sales revenue via convenient channels
- Can access financial products without a credit history
- One-click application on factoring financing
- Replenish working capital and do not wait for order payment
- Do not pay for the order immediately and sell produce before repayment
- Get help building credit profiles over time
- Have access to a full business support ecosystem

#### Governments...

- Gain access to a platform for addressed subsidies and social benefits
- Societal initiative to drive economic growth
- Organize special flow for different user and product categories, like price subsidy, VAT compensation or social loans for citizen category
- Reduce paper-based, manual processes
- · Benefit from cost efficiency
- Transparency for business activities and taxation procedures

# **Power your transactions** with BPC



Start benefiting from BPC's Marketplace alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

### **About BPC**

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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# Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

