



➤ Supply Chain Digital Marketplace

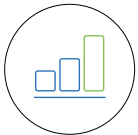


About MarketPlace

A centralised and unified commerce and payment platform

Recourse management, price volatility and multi-tier party management are complex, time-consuming and costly issues for SMEs and retailers who are not equipped with the right tools to respond to market changes and are already grappling with supply chain challenges such as ensuring continuity of stock.

According to Reports and Data, the global logistics automation market (valued at \$47 billion in 2018) will be worth more than \$120 billion by 2026, fuelled by reduced human input and demand for operational improvement. Yet most retailers still manage their supply chains using linear horizontal or vertical models (design-plan-source-produce-deliver) which do not meet the expectations of hyper-connected consumers.



The rise of e-commerce and consumer demand for instant fulfillment has further added to the complexity of the supply chain. A new approach to supply chain management is therefore required. Organisations have to manage relationships with buyers, sellers, distributors and all the other critical partners in their supply chain. By moving away from legacy infrastructure or manual processes, organisations of all sizes can excel in supply chain management and accelerate their growth.



Key elements in supply chain success include the right technology foundation, a clear strategy, implementation of best practices and, most importantly, the involvement of all ecosystem players. BPC addresses all these factors with its Marketplace solution, dedicated to solving supply chain challenges, digitising and accelerating the onboarding and automating the supply chain to improve efficiency while leveraging lessons learned from handling Marketplaces for multiple vertical markets.



Introducing BPC Marketplace for Supply Chain

BPC's Marketplace is a new generation supply chain digital network that addresses the needs of all stakeholders to create a unified supply chain experience for companies to efficiently buy, sell, and manage their supply chain processes. It bridges the gap between the digital and physical worlds through e-commerce best practices and data-powered technology to deliver successful business-to-business-to-consumer (B2B2C) trade.

Moving beyond the traditional supply chain model, BPC Marketplace is dynamic, open, interconnected and constantly evolving to respond to short notice changes in market demand, orders and supply, enabling companies to fully participate in the industry 4.0 revolution. For the first time, SMEs and small retailers get access to enterprise tools to manage their distribution network efficiently and accelerate their growth.



➤ BPC supply chain Marketplace

5 key principles and marks of differentiation

1. Quicker onboarding for all participants

BPC Marketplace offers a powerful member management capability allowing all ecosystem participants to be digitally onboarded onto the platform. It responds to the need of buyers to find sellers and sellers to reference their products while enabling the last mile to the end customer. It facilitates online ordering and creates a framework for the conduct of legal transactions. With its 360-degree dashboard view of every step and participant in the supply chain, interactions and demands can be tracked and handled in a timely and efficient manner.

2. A true payment and financing marketplace within the supply chain

Moving beyond cash

As a leading financial services provider, BPC understands that to thrive in their ecosystem, SMEs and small retailers need access to multiple payment methods: account to account, debit card, credit card, prepaid card and more, moving away from cash based transactions. BPC delivers an unparalleled set of payment functions to ensure suppliers and buyers can pay using multiple currencies and methods based on the best rates available. Marketplace can be rolled out with a closed-loop payment system, but can also be integrated with existing payment systems so small businesses can leverage these electronic payment options and accept payments through cards or closed-loop wallet systems. Settlements and reconciliation are fully

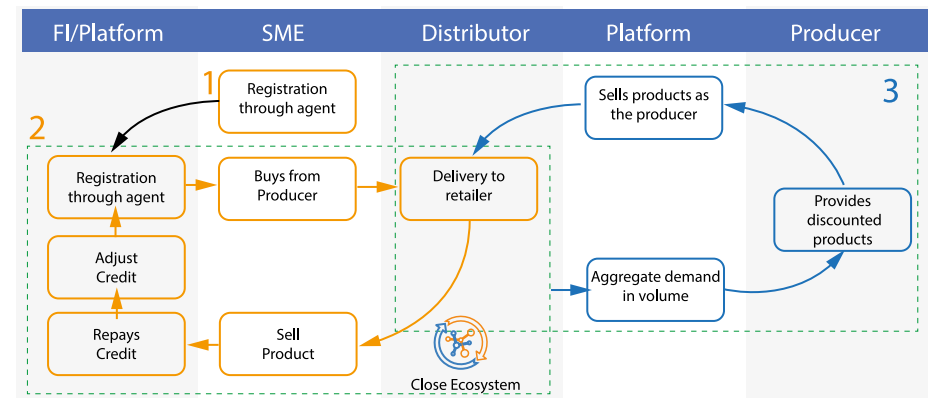
available on the marketplace making it easy and instant to track payments and produce reporting.

Working Capital and micro loans

In order to thrive in commerce, a healthy working capital is a must. To address this requirement, BPC Marketplace brings together financial partners to offer working capital and micro-lending solutions, unlocking historical and real-time data insights to help allocate more accurate scoring models to participants by leveraging buyers' and sellers' existing transactions and payment terms. Over time the lender gets access to additional, contextual information about the enterprise's credit history. The service can be supported by multiple lender types, including traditional financial institutions, microfinance institutions, P2P lenders or investors.

Five
Key
Principles

Working capital model





3. An interconnected and open ecosystem that extends value for participants

For the first time, BPC Marketplace for supply chain includes industry players that add new value to the ecosystem. Retailers can get access to government, chamber of commerce and public authority services to facilitate tax and VAT procedures, subsidies and grants, and a transparent KYC process as well as support for product certification or conformity in line with local or international regulations. Governments are increasingly digitising their services and APIs are made available to unlock such services. With BPC Marketplace, a thriving and simplified ecosystem for retailers can be created, expanding the supply chain to deliver a seamless end-to-end experience from production to the delivery of goods.



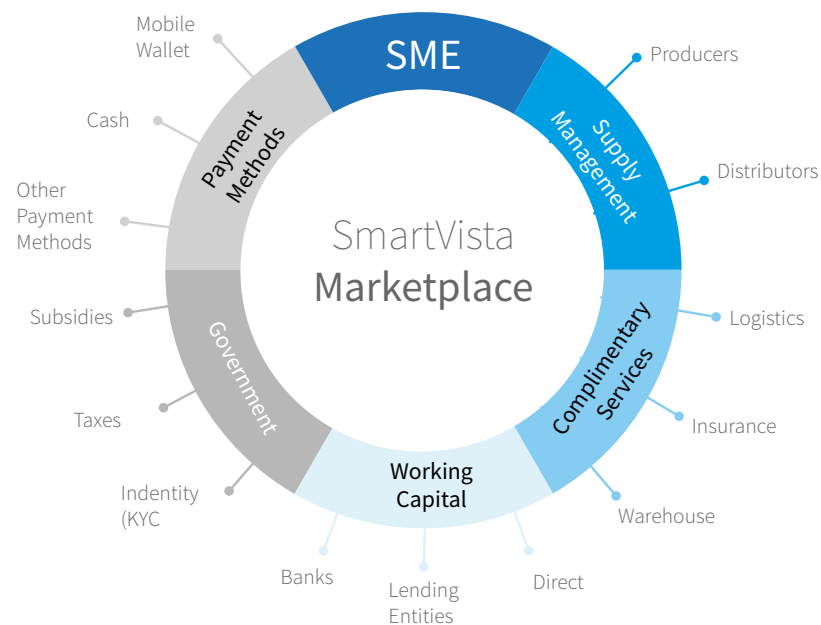
4. Supply chain automation & Tracking

With e-commerce giants offering one-click shopping, 24 hour delivery and instant messaging, customers increasingly expect a similar service from all retailers. BPC Marketplace enables all ecosystem players and activities to operate in full automation mode. Real-time traceability powered by alerts and notifications, real-time inventory management, automated ordering processes, re-ordering and returns are handled and digitised within BPC's marketplace. In addition to establishing

existing levels of supply and demand, it also helps retailers make better predictions and plan ahead more accurately through the application of business intelligence and big data analysis, thus optimising the entire supply chain. Its open architecture makes it possible to leverage APIs from partners, and pull and push the necessary insights to make faster and more informed decisions relating to demand or supply changes. All stakeholders benefit from a dedicated view of the Marketplace, making collaboration more transparent and effective.

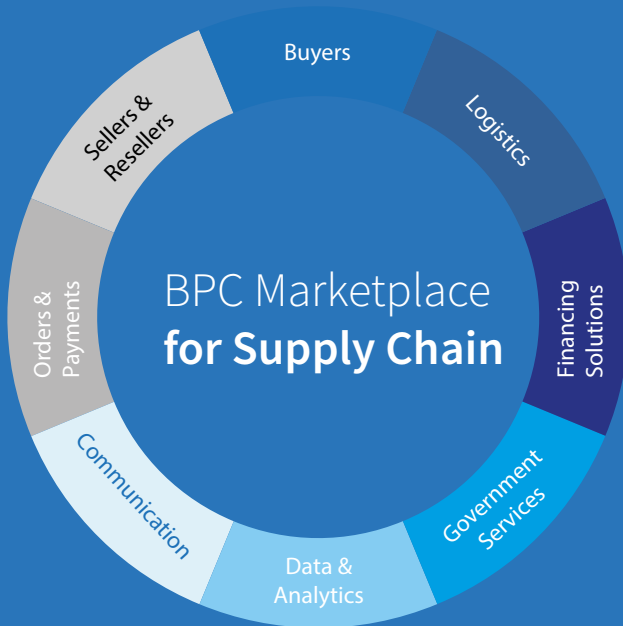
5. Value added services for all

Beyond the traditional buyer-seller model, BPC Marketplace can be used as a B2B2C platform to enable retailers to exchange goods, services and information with their suppliers, distributors and serve end customers in a more efficient manner. Using best ecommerce practices, the marketplace offers a set of value added services including the launch of promotional campaigns, the setting of discounts based on multiple criteria, claims and return management, removing the need for time consuming manual intervention. It is no longer necessary to have separate, siloed systems to access supply and demand information - BPC Marketplace offers interfaces that cater for each market segment, all connected to the same platform for real-time insights and a 360-degree view of stocks and capabilities.



➤ BPC supply chain Marketplace How does it work?

BPC Marketplace offers an end-to-end automated supply chain network for all ecosystem participants to complete their activities, communicate in real time and adapt quickly to market changes.



Buyers/Consumers: buyers get access to a powerful search engine which unlocks access to all products in the Marketplace, displaying their availability, quantity and delivery methods. Prices are transparent and can be negotiated, discounted or auctioned within the same platform. Buyers can place their order instantly, pre-order goods or services and track their basket and delivery route.



Sellers & resellers/retailers: retailers are provided with a portal to which they can upload inventory lists and manage roles and rules for their network of resellers. They can adapt their pricing based on market demand and price volatility, promote their goods within the Marketplace or have dedicated sections for each brand.



Logistics: logistics partners connect to the Marketplace to support real-time ordering and insurance. A range of options are provided to the buyer when they place an order with logistics streamlined to handle last-minute order changes, unexpected events or route issues. Geolocation tracking is enabled.



Order & payment options: One-click orders, re-order or recurring services are handled within the Marketplace. Dispute management and cancellations are automated with immediate, rules-based credit back and goods return. The shopping cart provides the customer with a history of all their orders and details of the services and logistics associated with the order, including billing and payment methods. BPC offers a payment gateway to all major national and international payment schemes including Visa, Mastercard, Unionpay and Diners. A wide range of payment methods (card, mobile wallet, account to account, money transfer upfront, on delivery or payment plans) can be offered.



Financing solutions: As BPC understands SMEs, retailers of all sizes and their need for working capital and cash flow to be able to operate and scale up, the Marketplace comes with a range of financing options including pay now, pay later, borrow, or auction. These services help users get easier access to financial services through the availability of alternative data, credit profiling and a dedicated scoring model.



Government: With expertise in delivering tax and digital services for governments, BPC makes it easy to connect the Marketplace to public authorities. Access to tax, subsidies and special grants, and local compliance guidelines can be facilitated within the Marketplace.



Data & analytics: Business intelligence, big data and the use of machine learning and neuro network models maximises access to and analysis of data created within the Marketplace. From order and payment history and marketing responses to performance analytics and geolocation of participants, the platform enables better planning of logistics and stock, predict demand while protecting payment flows.



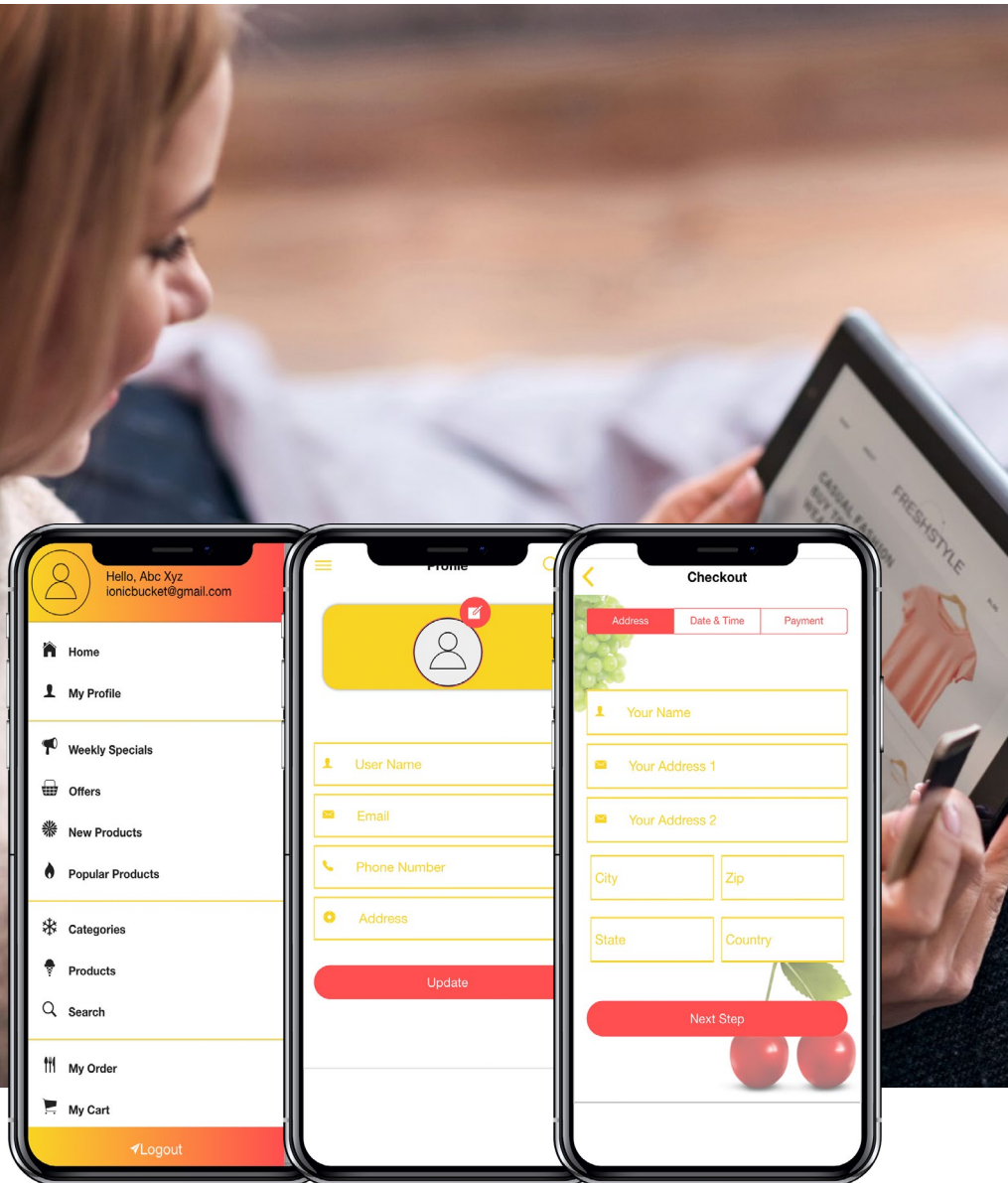
➤ Example Case Studies



➤ Non-exhaustive list of features

Buy	Sell	Order	Pay	Track	Market
Digital KYC & onboarding	Digital KYC & onboarding	Catalogue management	Wide range of payment options	Real-time inventory	Targeting & recommendations
Login options including using social media	Login options including using social media	Pre-order & queue management	Multi-currency	API to logistics & delivery partners	Personalised section
Search engine & dynamic filter	Seller private section	Wish-list	API to regional payment providers and money transfers services	API integration with GPS tool	Communications & notifications
Admin portal	Admin portal	Price management	Credit profiling	Storage & warehouse options	Google analytics & Yandex.Metrica
User management	Seller tier categories	Loyalty & rewards	Credit scoring	Return	Design templates
Rating	Rating	Discounts & auctions		Dispute management	
		Enhanced checkout			

➤ A look into the marketplace



➤ Supercharge your supply chain Non-exhaustive list of features:



➤ Why create your own marketplace?

BPC collaborates with various stakeholders that wish to launch their own supply management Marketplace. There are many reasons for launching a Marketplace - below are a few examples of why a Marketplace can be relevant and fit within a business's strategic agenda. Companies choose BPC because the success of a Marketplace is about local market understanding, strategy and best business practices.

- Centralise buying and selling efforts on a unified business platform
- Ease the onboarding process for buyers, sellers and partners
- Launch a new revenue channel from operator based fees
- Attract a broader segment of shoppers
- Leverage cloud Marketplace technology rather than in-house or proprietary systems
- Add payment and financing experience to foster participants' growth and enable financial inclusion using alternative data sources
- Automate end-to-end supply chain processing for increased efficiency and cost reduction
- Aggregate supplies for just-in-time decision making
- Bring together all supply chain participants for more transparency
- Scale-up operations by enabling opportunities for up-sell and cross-sell between players
- Improve data quality enabling advanced analytics
- Improve risk assessment for trusted business relations
- Add intelligence and marketing capabilities
- Include value-add services such as links to government and third party ecosystem partners

➤ Our unique capabilities

By working with BPC you are tapping into 25 years' experience of serving financial institutions, governments, businesses and smart cities in more than 80 countries. Our local market experience and insight combined with a relentless pursuit of excellence makes BPC your ideal supply chain partner.

A centralised and unified Marketplace

Enabling a 360-degree view of the network for business growth, including retail and wholesale catalogues

Smart does it

Technology and data used to its full capability to make informed decisions, predict, suggest and automate orders

A global Marketplace

Powered by a technology used in 80+ countries, multi-currency, multi-language

Connecting payments to commerce

Support of international schemes, account-based and emerging payment methods

Scalable and expandable

On-premise, cloud, hybrid, ready to be deployed and scalable to networks of all sizes

Adding value for all

Offer multiple financing options, government and third party services for the first time



➤ Get started with your own supply chain Marketplace

Great projects start with great ideas. Our team co-creates concepts with partners and can discuss the various proof of concept options available. We have teams available in Europe, the Middle East, Africa, APAC and Latin America.

Want to find out more?

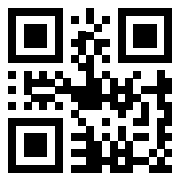
Request a free discovery workshop from BPC Banking Technologies and one of our experts will be in touch to book your 1-2-1 workshop.
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