

Aronova Interactive Limited

Aronova is a UK based company specializing in the delivery of portfolio-wide receivables-backed working capital programs.

We offer an extensive set of fully outsourced operations to banks, financial institutions, insurers and other transaction parties, helping them securely deliver receivables-backed funding solutions to their corporate clients.

We're an independent, trusted, third-party transaction partner and our focus is solely on the delivery and operation of receivables programs. We work exclusively through a network of carefully chosen industry specialists with whom we build long-term strategic relationships.

Hundreds of medium to large sized corporates across the world trust Aronova. Our insurance products support millions of dollars of annual premiums, while our trade finance programs facilitate the flow of billions of dollars of working capital finance.

MARKET APPROACH

We provide transaction parties with the visibility, control and operational certainty required to provide portfolio-wide receivables-backed working capital programs to their corporate clients.

- *AronovaLive!* is an API-based real-time environment where invoices can be tested for eligibility within seconds of being issued and then sold on demand.
- *AronovaTransact!* is an outsourced platform that manages the day-to-day operations of a receivables-backed working capital program, allowing banks and financial institutions to focus on origination and funding.

We support a range of program styles from single corporate programs, to multi-seller factoring facilities and invoice processing platforms.

ARONOVA SCOPE

Our role is clear – we use our technology, infrastructure, resources and know-how to deliver receivables-backed working capital solutions to corporate sellers. We don't originate or fund and we're not an arranger or broker.

We normally focus on whole-portfolio programs structured as receivables purchase or borrowing base facilities, with a revolving funding requirement of \$10M or more. The scope of our services covers;

- Collection & validation of seller receivables
- Debtor credit limits, insurer interaction and invoice eligibility
- Pricing, invoice sale, cash reconciliation & settlement.
- Reporting & backup servicing

We are a trusted transaction party, along with the arranger, the funder and the insurer (if insured).

TYPICAL TRANSACTIONS

Diamond Sector

On-balance sheet receivables purchase program for diamond seller trading with around 75 European debtors.
\$15 million

IT Services Sector

Off-balance sheet receivables purchase program for IT seller trading with around 450 European debtors.
\$75 million

Freight & Transport Sector

On-balance sheet receivables purchase program for freight distributor trading with thousands of North American trucking companies.
\$100+ million

Food & Beverages Sector

Receivables focused borrowing base program for meat exporter trading with around 150 Central and South American debtors.
\$30 million



If you would like to know more about Aronova or the services we provide, please visit www.aronova.com, or contact David Baker, Managing Director, on **+44 7739 173 961** or **+1 848 466 5288**, or email David at david.baker@aronova.com