

Annex

About Fintecture

"B2B payments were left aside because of their high complexity, resulting in the predominance of paper based and time-consuming solutions. To help merchants fully digitise their B2B payments, we had to start from scratch and build new methods from first principles.", says **Faysal Oudmine**, CEO of Fintecture. *"The journey is very challenging, but totally rewarding as we witnessed our merchants save considerable time, costs, and increase their sales while using our B2B transaction platform."*

Launched in March 2020, [Fintecture](#) is spearheading the B2B transaction revolution. Currently operational in over 10 countries, Fintecture enables more than 7,000 businesses to collect payments from 250,000 payers in France, Spain, and soon Italy, UK and Germany. Fintecture's payment methods, built from first principles for B2B transactions, integrate seamlessly to all sales channels enabling merchants to save time, save costs and increase sales. Only two years after its launch, Fintecture partners with category leaders* including Edenred, Auchan, the largest telecom operator in Europe, and a logistics & shipping global leader. Learn more with our customer cases [here](#).

Fintecture is currently lead by co-founders Faysal Oudmine, Anjan Som, and Reda Charai.

About Eurazeo

"We're delighted to partner with Fintecture. The company is building a modern B2B checkout solution managing not only B2B payments but also all the workflows around payments which are bringing significant cost and time savings to their customers. Fintecture is becoming the de-facto partner for large B2B merchants because its team combines a unique skill set at the crossroads of payments, commerce and enterprise sales.", says **Nicolas Debock**, Managing Director at Eurazeo.

[Eurazeo](#) is a leading global investment company, with a diversified portfolio of €32.5 billion in assets under management, including nearly €23.4 billion from third parties, invested in 530 companies. With its considerable private equity, venture capital, private debt as well as real estate and infrastructure asset expertise, Eurazeo accompanies companies of all sizes, supporting their development through the commitment of its nearly 360 professionals and by offering deep sector expertise, a gateway to global markets, and a responsible and stable foothold for transformational growth. Its solid institutional and family shareholder base, robust financial structure free of structural debt, and flexible investment horizon enable Eurazeo to support its companies over the long term. Eurazeo has offices in Paris, New York, London, Frankfurt, Berlin, Milan, Madrid, Luxembourg, Shanghai, Seoul, Singapore and Sao Paulo. Eurazeo is listed on Euronext Paris.

About Target Global

"We are thrilled to continue our journey with Fintecture as they build upon their open banking foundations to develop a diverse portfolio of payment solutions to vastly improve upon digitized B2B transactions.", adds **Dr. Ricardo Schäfer** - Partner at Target Global.

[Target Global](#) is a pan-European technology investment firm with more than €3 billion in assets under management. It invests in companies across all stages of their lifecycle, from pre-seed to pre-IPO. Since 2012, Target has invested in global winners including Delivery Hero, Revolut, Auto 1 Group, Copper, Rapyd, Wefox, Flink, Cazoo, and many others. Target's experienced team of investors, many of whom began their journeys as founders and operators, help exceptional entrepreneurs build leading companies that target trillion-dollar markets. To date, Target has backed 15 unicorns, had 21 exits and 7 realized IPOs. Target has six offices around the world with investing offices across Berlin, London, Tel Aviv, and Barcelona. To learn more about Target Global, please visit: <https://www.targetglobal.vc>.

About RTP Global

"Over \$100 trillion worth of B2B transactions take place each year and they are still predominantly done by cheques, wires and cards. New digital payment methods have seen slow adoption, because most don't fit neatly into the existing enterprise workflows and processes that have become entrenched over the last 60+ years.

Fintecture has seen rapid uptake of its truly differentiated set of payment methods – faster, better value, with instant reconciliation, and built to fit within existing workflows, rather than seeking to disrupt them. They've sustained a 100% win rate of tenders from category-leading enterprises, delivering merchants cost savings often of hundreds of thousands per year, and increasingly top line growth for them as well. It is very exciting to think they are still at the beginning of the journey of addressing a genuinely trillion-dollar net revenue opportunity worldwide.", **Gareth Jefferies**, Partner at RTP Global.

[RTP Global](#) is a leading venture capital firm focused on investing in early-stage technology companies. Since 2000, RTP Global has partnered with over a hundred founding teams across Europe, Asia, and North America, and has grown AUM to more than \$2bn. RTP has backed over a dozen companies that have gone on to be worth over \$1bn - half of which are now public, and trade at over \$10bn market caps. Notable early-stage investments for the firm include Datadog, Delivery Hero, SumUp, Socure and Cred.

About Allianz Trade

We predict trade and credit risk today, so companies can have confidence in tomorrow.

[Allianz Trade](#) is the global leader in trade credit insurance and a recognized specialist in the areas of surety, collections, structured trade credit and political risk. Our proprietary intelligence network analyses daily changes in +80 million corporates solvency. We give companies the confidence to trade by securing their payments. We compensate your company in the event of a bad debt, but more importantly, we help you avoid bad debt in the first place. Whenever we provide trade credit insurance or other finance solutions, our priority is predictive protection. But, when the unexpected arrives, our AA credit rating means we have the resources, backed by Allianz to provide compensation to maintain your business. Headquartered in Paris, Allianz Trade is present in 52 countries with 5,500 employees. In 2021, our consolidated turnover was € 2.9 billion and insured global business transactions represented € 931 billion in exposure. [For more information, please visit \[allianz-trade.com\]\(https://www.allianz-trade.com\).](#)

About Societe Generale

"We are pleased to support Fintecture as part of our industrial and commercial partnership in place since January 2021. By contributing to the development of the next-gen payment infrastructure developed by Fintecture for merchants, Societe Generale broadens its offering with an innovative account-to-account payment solution to better serve its clients.", commented **Philippe Marquetty**, Head of Payments for Societe Generale retail banking in France.

[Societe Generale](#) is one of the leading European financial services groups. The Bank invested in Fintecture through SG Ventures, its strategic capital venture arm.

About HEC Ventures

[HEC Ventures](#) is a generalist fund managed by Eurazeo's investment team on the behalf of the business school HEC Paris. This €33m fund aims at backing companies created by HEC Paris graduates, and helping them in their venture by leverage the school network. A part of the performance of the fund will be distributed to the HEC Paris Foundation to finance scholarships and entrepreneurship programs.

About Samaipata

"We are very excited to back Fintecture once again as they rapidly execute on their ambitious vision to build a SuperApp for B2B merchants, using payment initiation as a trojan horse to cross-sell adjacent financial services.", **Aurore Falque-Pierrotin**, Partner at Samaipata.

[Samaipata](#) is an early stage founders' fund investing in digital businesses with network effects across Europe. With over \$150 million under management, we back ambitious founders from our offices in Paris, Madrid and London.

* Companies either leading their category or generating annual revenue over 1 billion euros.