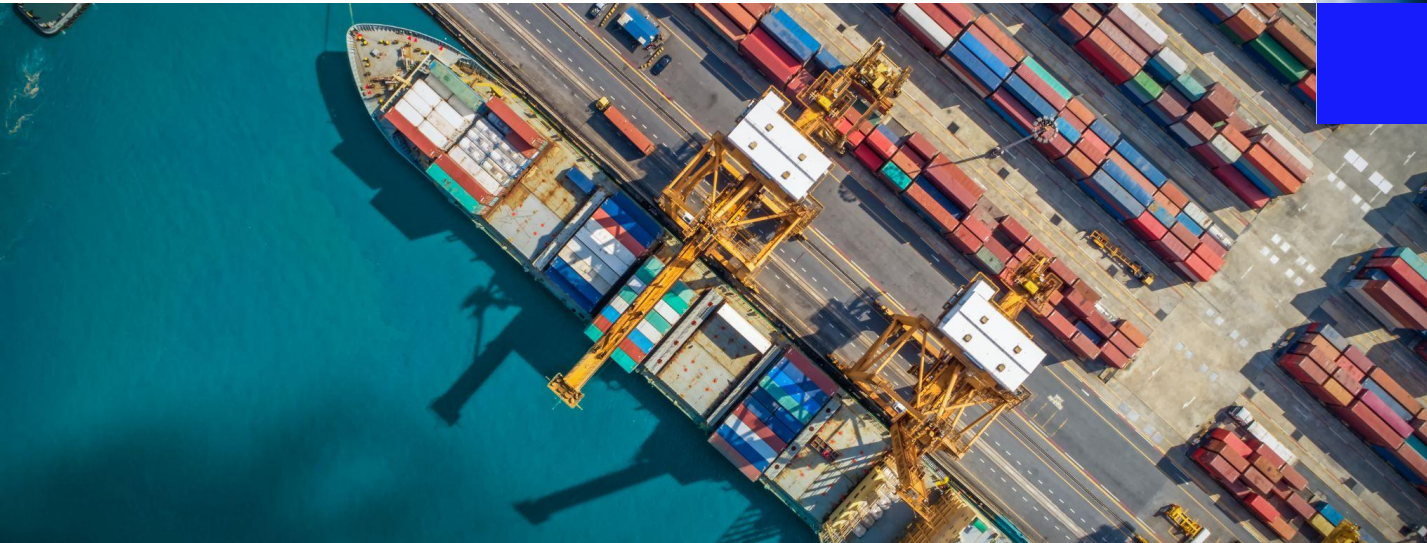


# Accessible Trade Assurance Redefined

[pay.tridge.com](https://pay.tridge.com)



 **TRIDGE PAY**


# Ensuring Safe Transactions with Tridge Pay : Your 'AAA' Payment Risk Management Solution

Tridge Pay addresses the longstanding challenges in cross-border transactions, providing more accessible trade escrow solution that mitigates risks.

We're trusted by



# Problems That Tridge Pay Commits to Solve



Accessible  
Secure  
Payment  
Solution

## 01 Risks of Payments in Trades

Many importers usually bear Cash Against Document condition with high risk of not getting the goods on time, or even losing the amount paid in advance but it works as bottleneck for making a new transactions.

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## 02 Limits of Accessibility in Letter of Credit

Letter of credit (L/C) has been the only solution for exporters and importers hedging their risk borrowing the bank's credit. However, due to the high cost - both financial and operational - of the product and limits in the credit of many SMBs, not many business can use it when they encounter the risk to mitigate

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## 03 No tailored Escrow System for Cross-border trades

Tridge Pay aims to make customized solution for B2B trades along with;

- Affordable charge: Total 0.5% of the escrow transaction value (and split again with B/S)
- Highly reputable escrow account under the global bank - Deutsche Bank Hong Kong
- Disbursement condition equally beneficial for both buyer and Supplier: Based on Buyer's actual receipt of Bill of Lading

# Tridge's Approach to Fulfill the Buyer's Pain Point



Tridge  
Pay

**01** **Minimized Supplier Default and Non-Compliance Risks**

When making payment all by wire transfer, even after paying the down payment, suppliers may delay shipments or fail to fulfill contracts. Tridge Pay enforces supplier compliance.

**02** **Better Negotiation with Global Suppliers**

Tridge Pay's staged payment method provides a strategic advantage in negotiations, securing more stable transaction conditions.

**03** **Flexible Escrow with Partial Down Payment**

Traditional methods often require buyers to either pay 100% in advance or bear risks in post-payment transactions. Tridge Pay is designed to encourage supplier shipment with partial down payment.



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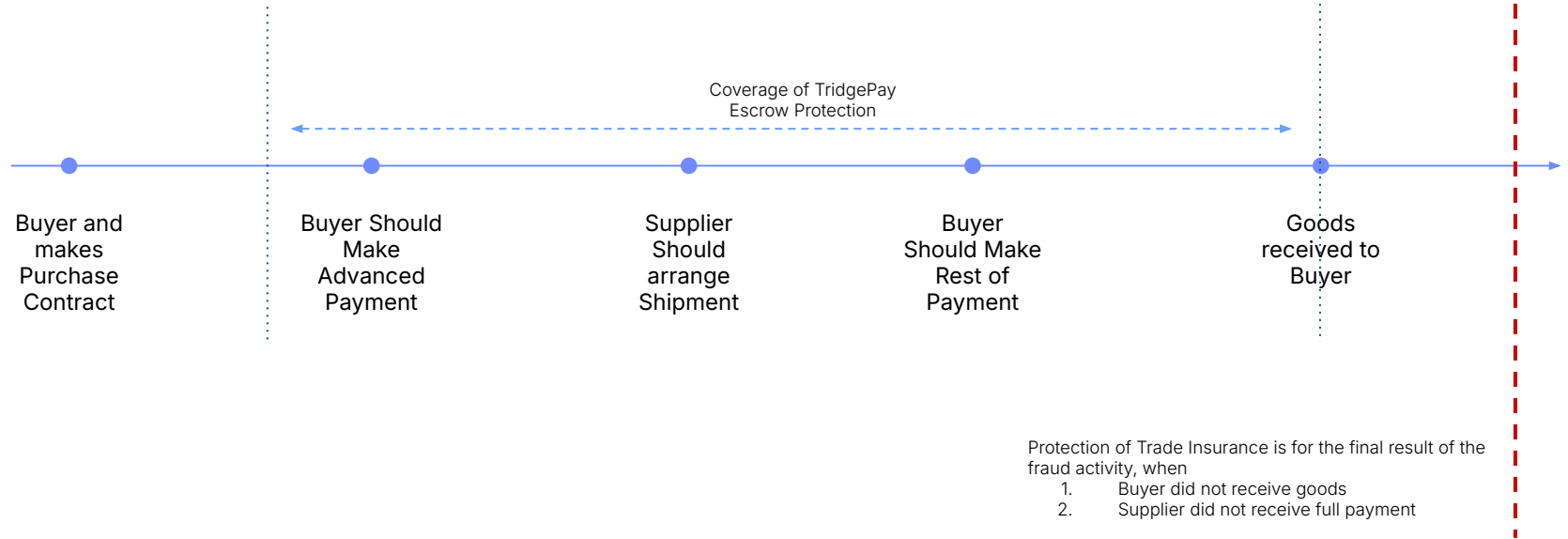


Deutsche Bank

The simpler, safer, and more  
accessible way to protect  
exporters & importers from risks

# Protection in advance

Protection in advance for your trade is mandatory which should be separate from the trade insurance.



# Key Values & Benefits

Tridge Pay provides the optimal solution designed for buyers to transact securely without unnecessary financial burdens.

Value Propositions	Traditional T/T	Tridge Pay
Fraud & Delay Risks	High	Low
Initial Down payment Burden	May require 100% upfront without safety device	Second down payment only after BL copy upload
Supplier Shipment Enforcement	Low	High
Supplier Negotiation Power	Limited	Staged payments provide leverage for better deals

## Benefit #1. Structure Ensuring Supplier Compliance

### Protect your trade from non fulfillment risk

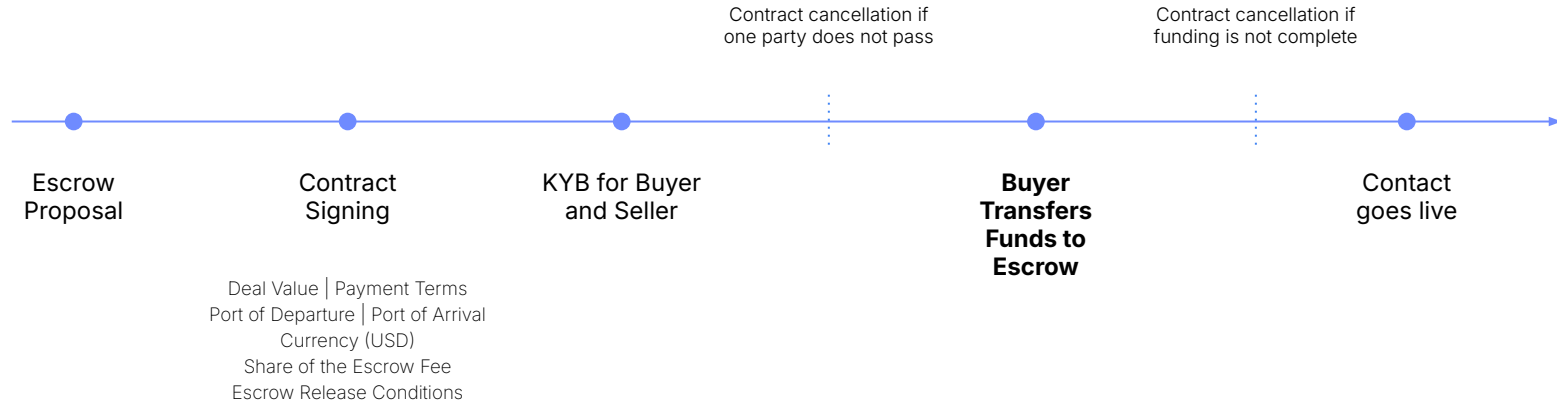
Paying large sum of the down payment upfront without verifying the supplier's shipment process increases the risk of shipment delays or contract non-compliance. Tridge Pay ensures suppliers proceed with shipments through staged payments.

- Suppliers must begin shipment after receiving the first downpayment.
- The second down payment is made only after the supplier uploads the BL copy.
- Buyers make additional payments only after confirming actual shipment



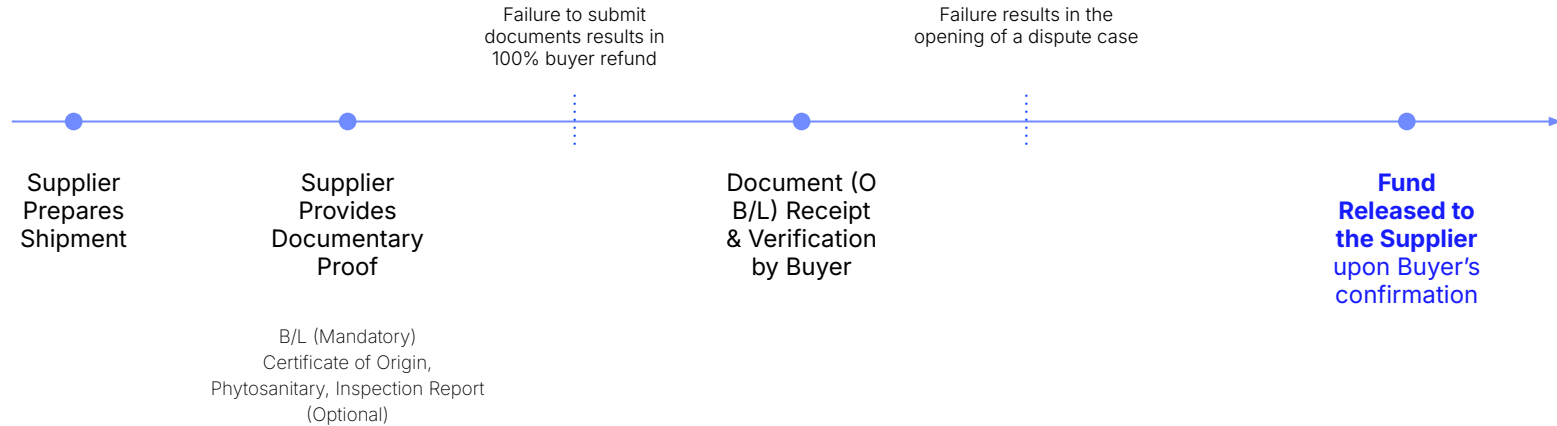
# How Tridge Pay Works

Escrow creation process



# How Tridge Pay Works

Fund release process



## Benefit #2. Better negotiations with global suppliers

### Protect your trade from non fulfillment risk

Tridge Pay's staged payment method provides a strategic advantage in negotiations, securing more stable transaction conditions.

- Providing initial capital (first downpayment) increases the likelihood of deal closure.
- Payment is made only after shipment confirmation, allowing buyers to verify shipment before paying the remaining amount.
- Suppliers prefer this structure over post-payment, enabling buyers to negotiate better prices or conditions.

## Benefit #3. Reduced cost than L/C

	Tridge Pay	Letter of Credit	Existing B2B Escrows	Wire Transfer
Protection against fraud	✓	✓	✓	
Protection against delayed or cancelled shipment	✓	✓	✓	
Accessible Charge	0.7% and below	1.0% and below	2.0~3.0%	N/A
No cumbersome paperwork	✓		✓	✓
Favorable Cash Flow		✓		
Flexible settlement options	✓			✓
Add-on services as a 3rd party with the expertise in agri	✓			

## Benefit #3. Tridge Pay compared to L/C

Key Benefits	Operational Convenience	No Impact on Credit Limits	Flexible Escrow Terms	Cost Efficiency
	<ul style="list-style-type: none"> <li>• <b>Simplified Process:</b> Unlike L/C, which requires complex paperwork and bank visits, Tridge Pay Escrow streamlines procedures to reduce administrative burdens.</li> <li>• <b>Real-Time Transaction Monitoring:</b> We allows real-time tracking of transaction progress for transparent and efficient management.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>No Credit Limit Consumption:</b> Unlike L/C, which utilizes bank credit limits, Tridge Pay Escrow does not affect corporate credit lines.</li> <li>• <b>Maintains Cash Flow Flexibility:</b> Ensures liquidity since it does not rely on bank credit.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Customized Payment Conditions:</b> We allow down payment (100% or two-stage payments) tailored to transaction needs.</li> <li>• <b>Risk Management:</b> Ensures payments align with shipment progress, minimizing buyer risks.</li> <li>• <b>Faster Processing:</b> No complex L/C issuance and beneficiary bank approval procedures: L/C Processing 5–10 days vs Tridge Pay Processing 1–3 days</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Lower Fees:</b> Avoids additional bank charges related to L/C issuance.</li> <li>• L/C Fees: 1.0% or more of transaction value + extra fees (opening, acceptance, correspondent charges, amendments, etc.)</li> <li>• Tridge Pay Fees: Up to 0.7% of transaction value + one-time virtual account transfer fee (Max \$20)</li> </ul>

# Supplier has equal benefits under Tridge Pay

## Guaranteed Downpayment

Enables Reliable Contract Structure

- Fund secured under Escrow payments reduce risks of delayed or canceled payments.
- This structure enables more secure alternative than "100% upfront or no payment" models.

No bottleneck due to payment conditions

## Expanded Business Opportunities

- Global buyers often hesitate to pay 100% upfront.
- Accepting Tridge Pay's staged payment model attracts more buyers.
- This can enable enhances product competitiveness and deal closure rates.

- Quote many suppliers cannot join the transaction due to the lack of beneficiary bank for opening an Letter of credit
- As Escrow is different from L/C which is based on their financial credit, Tridge Pay opens much larger coverage and accessibility.

- Both parties can be assured for their counterparty risk from TridgePay's business verification process
- Our robust framework ensures business identity of the counterparty which includes risk profile

Accessible than L/C

Any suppliers can join as long as they have a legit export business entity.

TridgePay's process provides free of charge KYB verification

Buyer Reliability Assured



**We Make Trade Happen**