

PRESS RELEASE

Cegedim e-business teams up with Finexkap Group to launch KISS Financing, a new paperless working capital financing solution

Boulogne-Billancourt, September 6, 2017

Cegedim e-business, the French leader in electronic invoicing, has formed a partnership with Finexkap Group, Europe's number 1 platform for small and mid-sized companies seeking short-term, non-bank financing. The two partners are launching a new solution – KISS Financing. The goal is to speed up companies' adoption of tax-compliant e-invoicing solutions while making it easier for them to finance their working capital online.

Cegedim e-business works with its clients to help them digitalize administrative paperwork and automate business processes. The company's *KISS (Keep Invoicing Smart and Simple)* online portal is free for clients' suppliers to use, encouraging the switch to e-invoicing and bringing the "100% paperless" goal within reach.

Another step towards digitalization

Cegedim e-business is always looking for ways to offer innovative new services on its *KISS* portal. With this in mind, it approached Finexkap Group to develop a paperless working capital financing solution. By combining Cegedim e-business' and Finexkap's technologies, we have seamlessly integrated the two platforms to give small and mid-sized businesses a unique user experience that meets all their short-term financing needs, whether temporary or recurring. Now, suppliers using *KISS* can create invoices for their biggest clients and, at the same time, quickly and easily use their receivables to obtain short-term financing, all through the same interface.

"We are constantly looking for ways to offer innovative, flexible services that make life easier for our clients every day. Opening up our API (application programming interface) lets any publisher or business management platform plug our solution into theirs and offer their clients innovative working capital financing services from inside their own product," said Arthur de Catheu and Cédric Teissier, co-founders and CEOs of Finexkap Group.

Short-term financing in just a few clicks

Without leaving the *KISS* portal, suppliers will be able to turn their trade receivables into financing in just a few clicks by selling their unpaid invoices. Based on the outcome of algorithms developed by Finexkap, suppliers will receive a financing offer in under 48 hours. There is no commitment, and suppliers do not pay a security deposit.

This factoring solution, called *KISS Financing*, includes a single all-inclusive transaction fee, which starts at 1.90% of the total value of the factored invoices.

KISS Financing offers:

- Access to cash advances at any time
- No commitment in terms of duration or volume
- No security deposit or guarantee
- No fees to sign up for, renew or cancel the service
- Fair and transparent pricing, with no hidden fees

"By partnering with a European leader in digitalization, one that handles nearly 350 million documents a year, we can now offer financing in just a few clicks to tens of thousands of suppliers working for large clients to help them manage their liquidity," added Arthur de Catheu and Cédric Teissier.

Patrick Schuller, Business Development Director at Cegedim e-business, went on to say, "KISS Financing lets us add a high value added tool to our KISS portal. It will give our small and mid-sized clients quick and easy access to a new source of financing. We are pleased to be working on this innovative service with Finexkap, a pioneering French fintech firm offering digital factoring services direct to the client."

About Finexkap Group:

Finexkap Group was founded in 2012 by Arthur de Catheu and Cédric Teissier, and consists of Finexkap and Finexkap AM companies. Finexkap develops technology for the invoice factoring platform. It also handles platform maintenance and integration with third-party software. Finexkap AM, a fully-owned subsidiary of Finexkap, is an asset management company authorized by the French Autorité des Marchés Financiers (AMF) under number GP-140004. It manages investment vehicles that purchase receivables and acts as an originator for partner asset management companies (for more information, please visit the AMF website: www.amf-france.org).

Finexkap Group operates Europe's leading working capital financing platform for small and mid-sized businesses. Its fully digital solution lets companies of any size easily sell their unpaid invoices, with no commitment in terms of duration or volume. The service is available 24/7, and the entire process takes only a few clicks.

To learn more: www.finexkap.com

About Cegedim e-business:

Since 1992, Cegedim has been offering a full range of digitalization products and services for all of the documents used in business in every sector of the economy in Europe and around the world. Cegedim e-business works with companies to digitalize all of their administrative documents and automate processes from ordering to payment, including invoicing. It does so via its Global Information Services (GIS) platform, a unique offering that relies on one of Europe's leading electronic data interchange networks, which connects 120,000 companies around the world and handles 350 million data exchanges annually.

To learn more: www.cegedim-ebusiness.com and www.cegedim-kiss.com

About Cegedim:

Founded in 1969, Cegedim is an innovative technology and services company in the field of digital data flow management for healthcare ecosystems and B2B, and a business software publisher for healthcare and insurance professionals. Cegedim employs more than 4,000 people in 11 countries and generated revenue of €441 million in 2016. Cegedim SA is listed in Paris (EURONEXT: CGM).

To learn more: www.cegedim.fr

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