

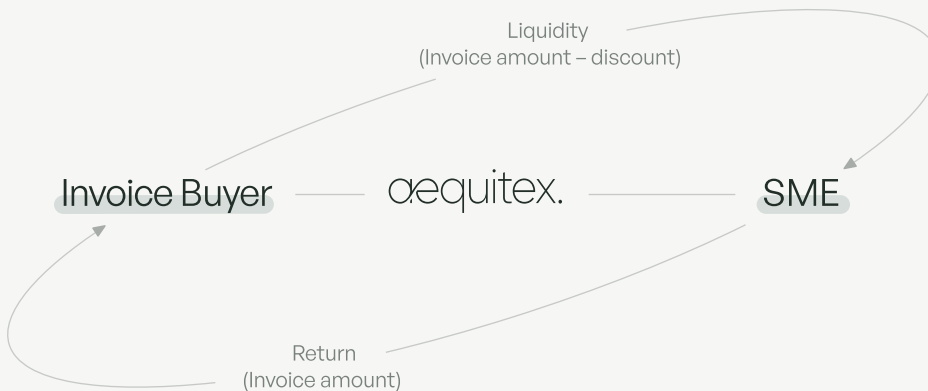
Invoice Trading with Impact



Invest directly in Swiss companies by purchasing qualified invoices*

Invoice Trading

Our mission is to create a win-win situation by providing small and medium-sized enterprises with simple, fair and fast access to liquidity through the sale of their invoices via our platform, while simultaneously offering investors liquid investment opportunities with high yields and known risks.



New Asset Class	Qualified Invoices	Portfolio Diversification
Invest from as little as CHF/EUR 150 in a new, accessible asset class.	We carefully review all invoices, allowing you to invest according to your preferred risk level.	High liquidity thanks to short capital commitment.

Smart Investing

With Aequitex, you can invest with ease and transparency — select individual invoices directly from the marketplace or set up automated investments based on your personal profile. Every investment supports the growth of Small and Medium sized businesses.

Individual

You select each individual invoice from the marketplace in which you wish to invest – giving you full control over your portfolio.

Automated Investment Profile

Define your investment criteria, and your automated investment profile will allocate funds into suitable invoices. This saves you time and enables you to invest strategically, effectively, and with diversification into a liquid asset class.

Funds

Our new fund solution, developed in collaboration with InCore Bank, is tailored to qualified investors. Professionally managed and regulated, it is backed by experienced fund managers. Ideal for institutional investors and wealth managers.

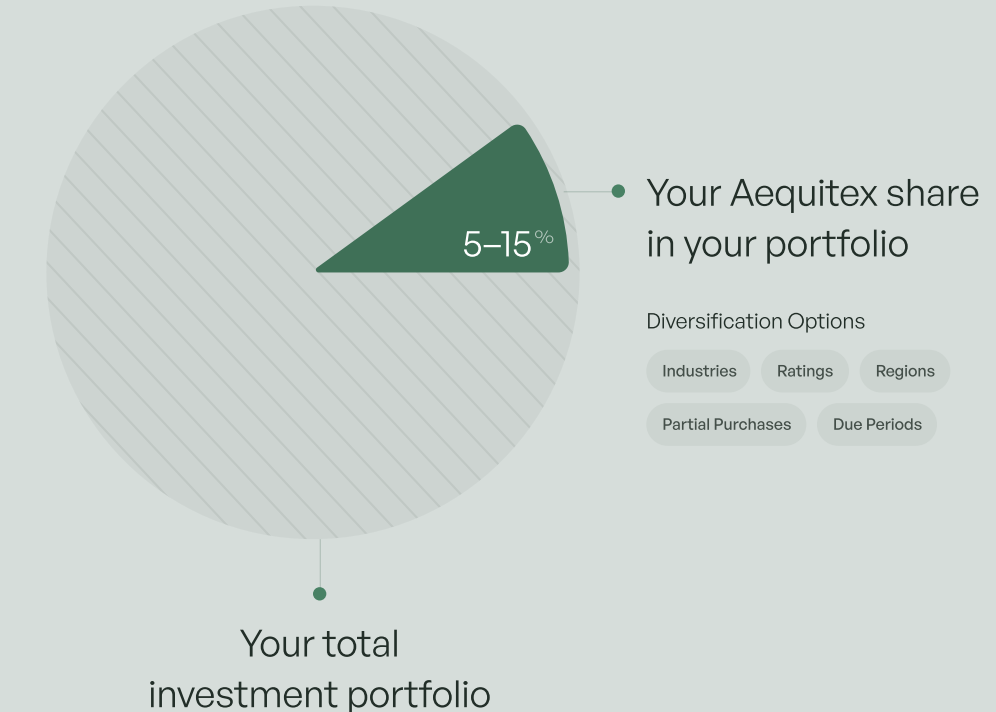
Invoice Risk Analysis

Each submitted invoice is carefully assessed and assigned a risk rating. To support your investment decision, additional insights compiled by our risk managers are also available.

- Individual Industry Assessment**
 We evaluate each industry's specific risk factors. Our assessment takes into account macroeconomic developments and sector-specific trends that may impact the payment behavior of debtors.
- Risk Classification and Credit Limits**
 We classify invoices based on the financial standing of the debtor and other key risk indicators. A maximum credit limit is defined accordingly.
- Payment History Analysis**
 We assess past payment behavior of debtors – such as delays or defaults – to better estimate payment reliability and risks.
- Ongoing Monitoring**
 Our risk monitoring is a continuous process. Invoices are reviewed regularly to ensure risk developments are recognized early.
- Debtor Verification**
 Each invoice is only accepted after a structured verification of the debtor and invoice details. This includes creditworthiness, sector performance, and internal scoring results from the Aequitex Invoice Scoring Algorithm®.

What types of factoring are available on the Aequitex Platform?

Non-Recourse Factoring	Recourse Factoring	Reverse Factoring
The invoice is purchased with risk assumed by the invoice buyer, including debtor management, which is handled by Aequitex on behalf of the buyer.	The invoices remain at the risk of the seller (creditor) – discreetly, without notifying the debtor. Debtor management also remains with the seller.	The invoice seller (debtor) finances their supplier invoice. The risk remains with them – for better terms and more stable supply chains.



Trade invoices with diversification to optimise returns!

To build a balanced invoice portfolio, we recommend investing across a wide range of invoices – diversified by industry, region, rating, due period, and through partial purchases of individual invoices.

Aequitex is an independent peer-to-peer marketplace that provides companies with fast, fair and simple access to liquidity. Our platform connects businesses directly with investors – with no hidden costs and no complex credit procedures.

Thanks to supervised AI technology, clear criteria and automated processes, we build trust on both sides: companies benefit from flexible financing, and investors gain predictable returns with manageable risk.



* These are exclusively B2B invoices – with expansion into the full DACH region coming soon.