

A smart solution for the sustainability of your supply chain.

Support suppliers and improve purchasing conditions without costs or constraints.

A distinctive, open, sustainable solution that strengthens the client company's market position, its relationship with suppliers and its financial ratios.

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What is Polaris

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Polaris' solutions for
Buyers and Suppliers

03.

Summary and
Partnership

What is Polaris

Polaris-wcs® is the smart solution created by the TXT Group to dynamically and centrally manage the financial component of supply relationships, overcoming the limitations of traditional **Supply Chain Finance** solutions. An open solution, without significant costs for customers, but with numerous advantages for the customer and its suppliers.



MADE IN ITALY

INNOVATION

Polaris-wcs® is an **innovative solution**, based on a unified contract architecture and an open market paradigm, perfectly integrated with **SAP ERPs**.

SUSTAINABILITY

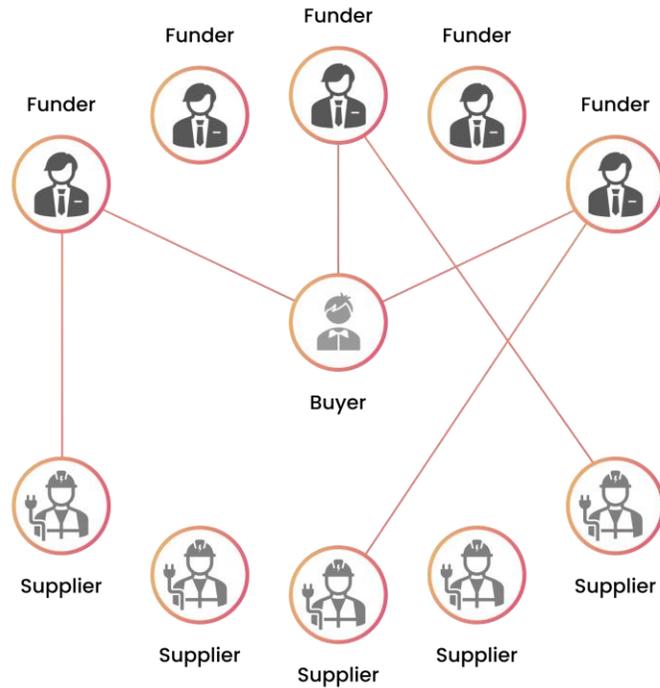
Polaris-wcs® allows suppliers to turn their customer credit into **liquidity** in an easy, unlimited and convenient way, without drawing on their own **credit capacity**.

TRASPARENCY

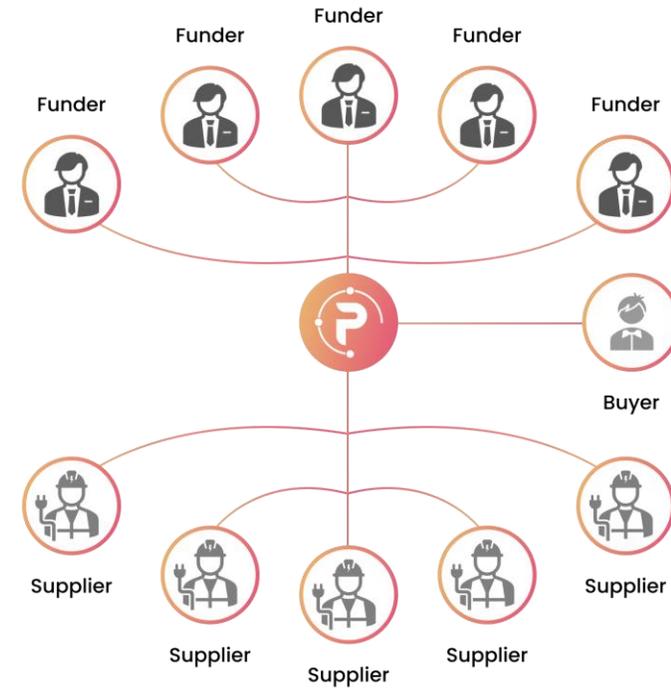
Polaris-wcs® ensures **transparency** and **comparability** of the economic conditions applied by the system's financial partners.

From Hub to Ecosystem: the evolution of Polaris

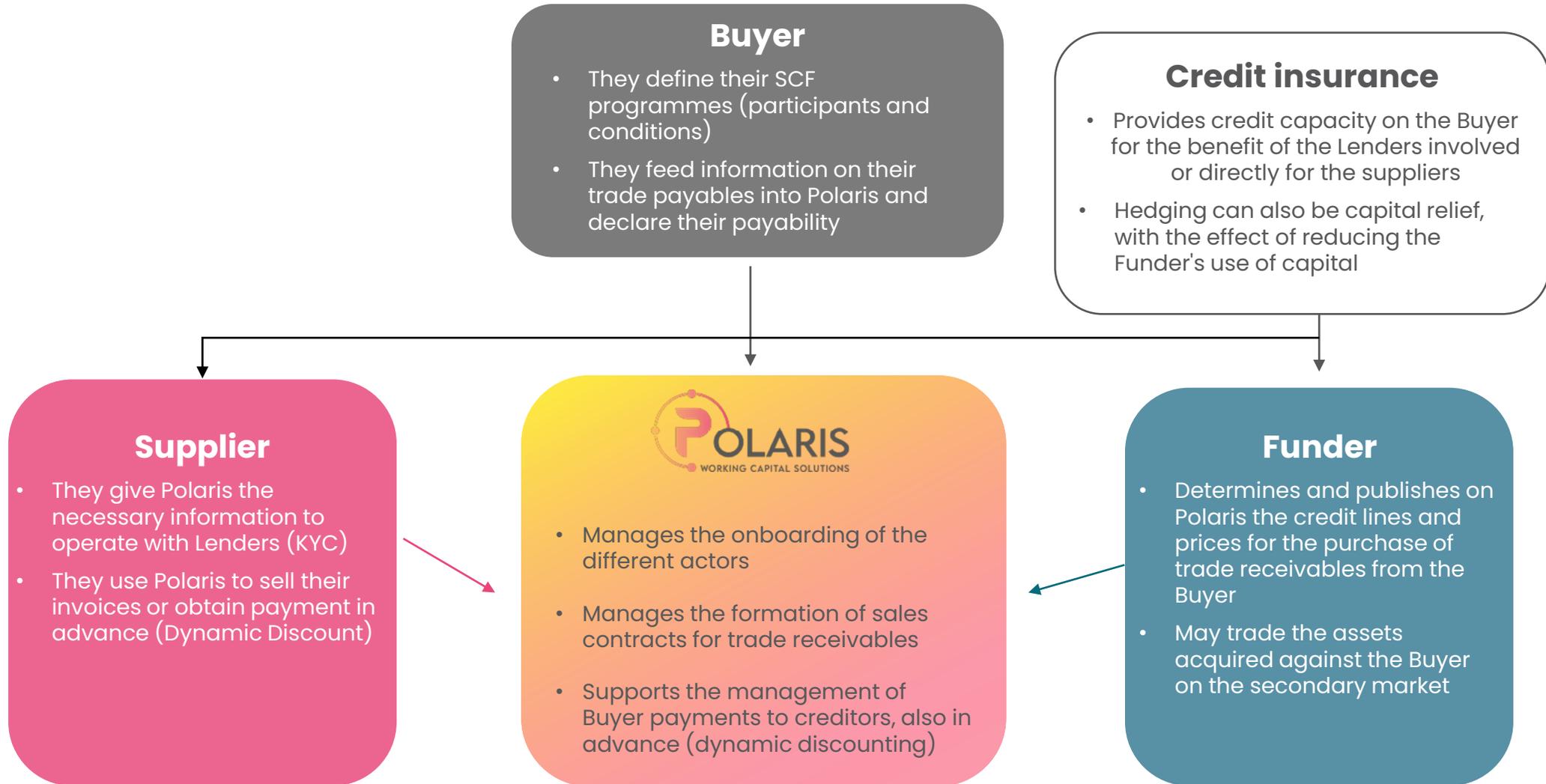
Old Solutions



Polaris Ecosystem



The conceptual scheme



Credit

Ensuring more credit for active cash cycle management policies



Derisking

We reduce the risk of SCF transactions for all players and improve the risk/return ratio of these transactions



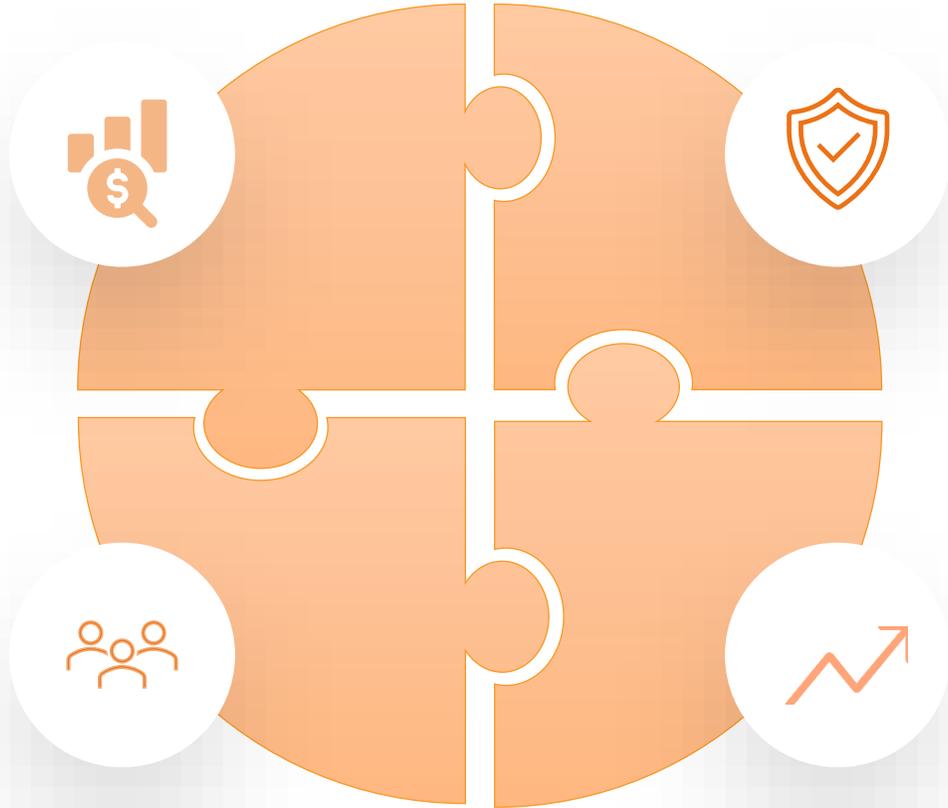
Community

We create business communities where goals, information, processes as well as credit and liquidity can be shared



Efficiency

We make the use of credit availability, accession processes and contract structure more efficient



Winning collaboration between Buyer, Funder and Supplier



BUYER

- ✓ Centralised management
- ✓ Accounting neutrality
- ✓ Allocative efficiency
- ✓ Availability of additional credit leverage



FUNDER

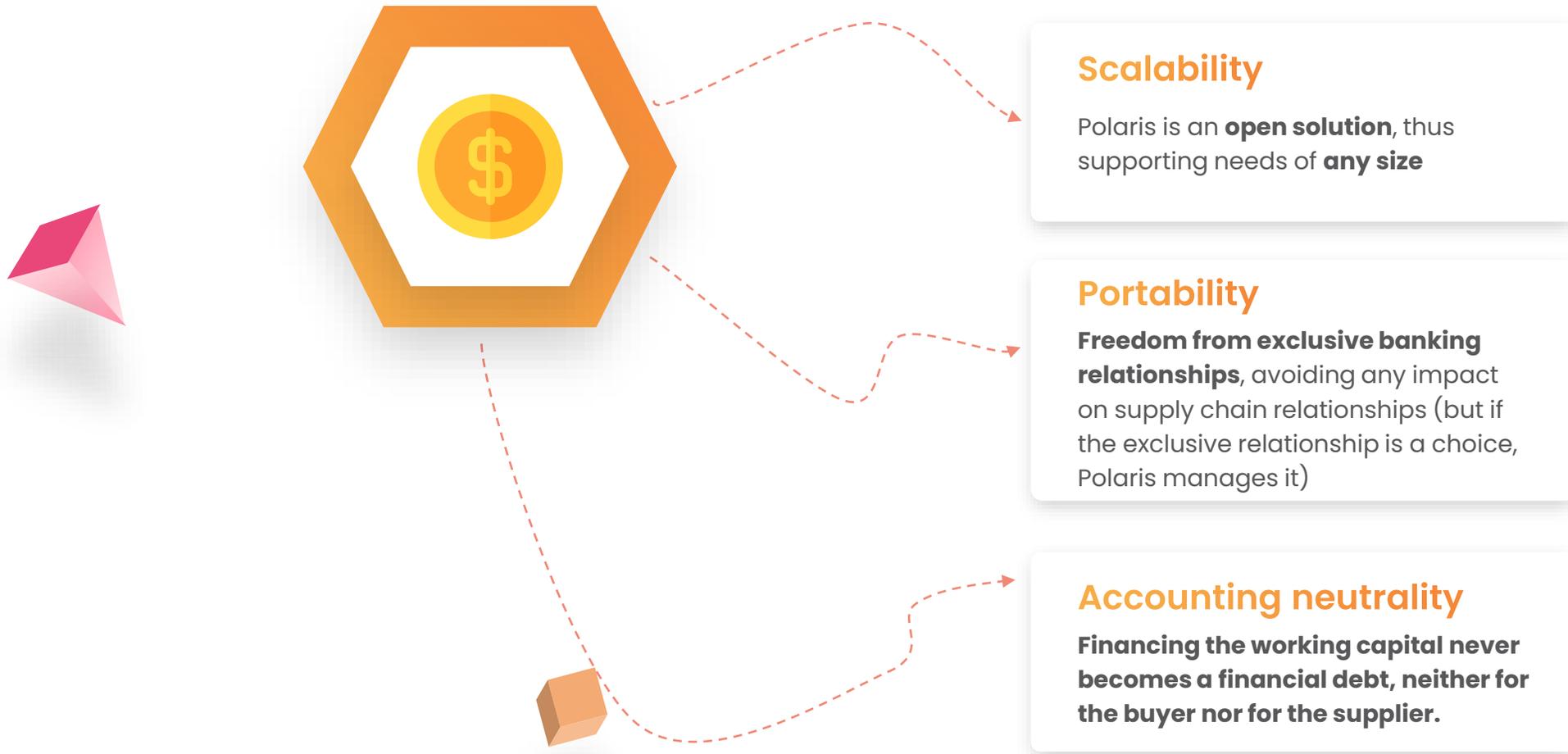
- ✓ Optimising credit and operational risks
- ✓ Reducing process costs
- ✓ Declination of a traditional product into an open and digital format
- ✓ Opportunity to save on allocated regulatory capital



SUPPLIER

- ✓ No fixed costs. Pay per use
- ✓ Sell more, without risks
- ✓ Absence of constraints
- ✓ Financial neutrality (no debt)

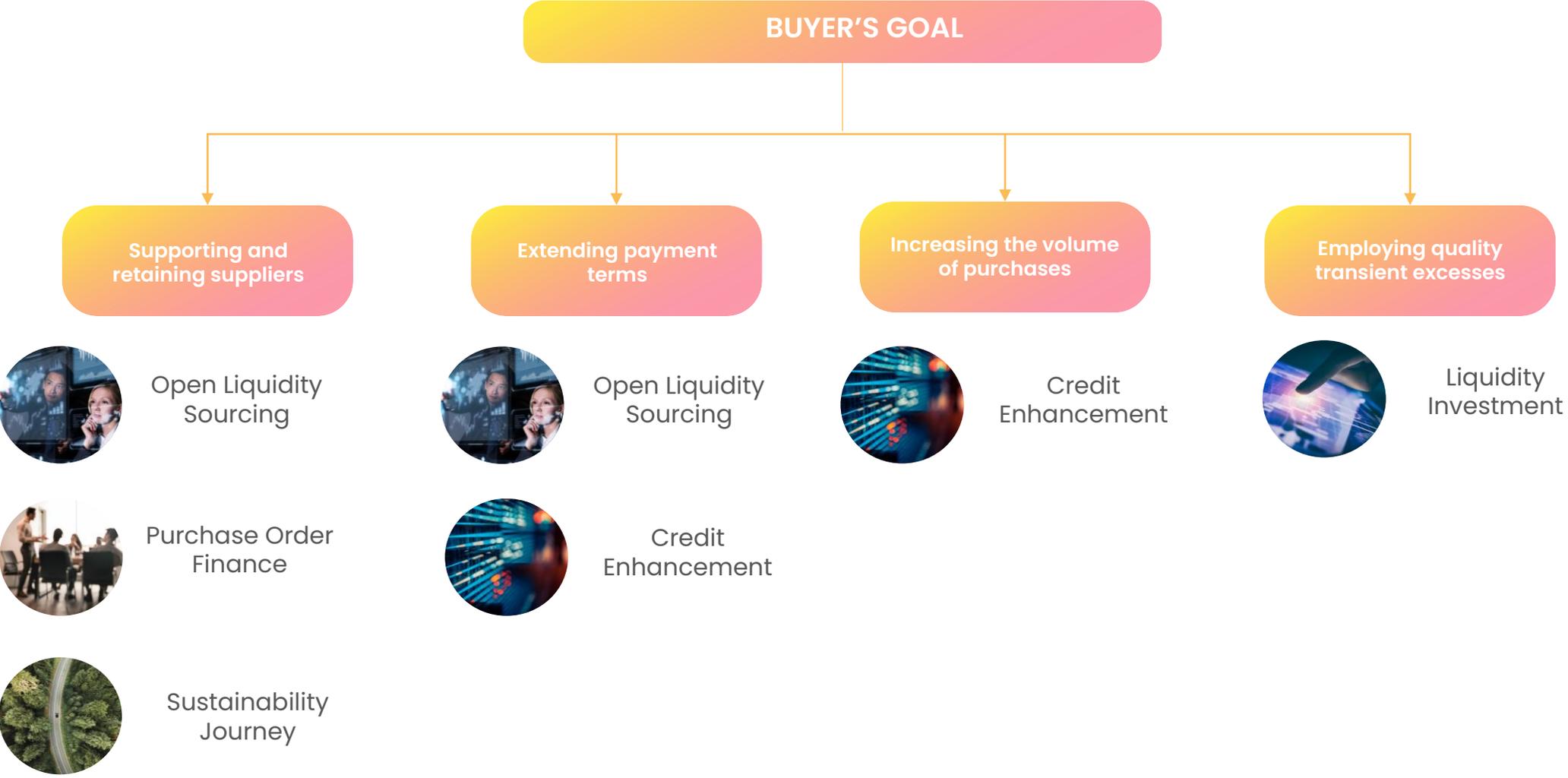
Scalability – Portability – Accounting neutrality



A blurred office scene showing three people in a meeting room. A man in a blue shirt is holding a tablet, a woman in a yellow top is smiling, and an older man in a grey shirt is gesturing. They are sitting around a table in a modern office with large windows and glass walls. The text "Solutions for Buyer and Supplier Needs" is overlaid in white.

Solutions for Buyer and Supplier Needs

Polaris: solutions for buyers



Polaris offer



Open Liquidity Sourcing



Purchase Order Finance

Solution

Revolutionize
your SCF solutions.

Pre-financing
easy and self-liquidating.

Description

A tool to enable the negotiability of supplier credit, within a contractual and operational framework that grants the Buyer total control over its debt, without impacting its accounting classification.

Polaris member financial partners consider granting credit lines for advance payments on contracts confirmed by the Buyer, in favour of Polaris member suppliers. A pillar of financial certainty, around which to build the supply relationship.

Polaris offer



Sustainability Journey



Liquidity Investment



Credit Enhancement

Solution

Your ESG vision, in action.

A tool for your treasury.

A boost for the management of your operating cycle.

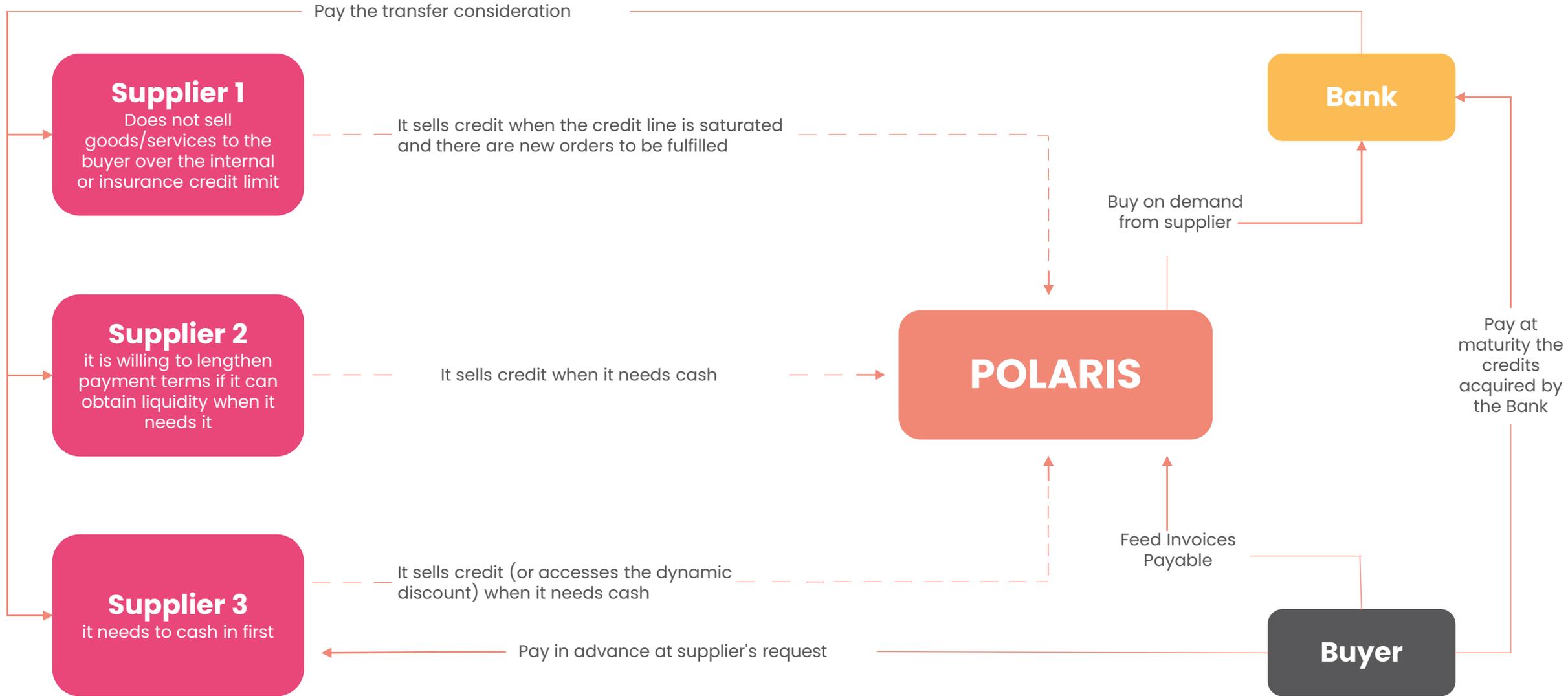
Description

Polaris offers support programmes for suppliers in sustainability policies, linking pricing conditions to sustainable performance and offering discounts of up to 20% on transaction costs.

With Liquidity Investment, short-term **liquidity investment** can be optimised, allowing suppliers to obtain advance payments in exchange for a **financial discount**.

Polaris, through its financial and insurance partners, offers credit capabilities to improve payment terms to suppliers and increase procurement by exploiting insurance and financial engineering.

... and also for suppliers



Synthesis and Partnership



Procurement

- Decriticise the deferred payment terms granted by the supplier and **negotiate more attractive payment terms** where appropriate
- **Credit Enhancement** from Polaris-wcs® can be an additional tool, which can be used in negotiations with suppliers that are particularly sensitive to the amount of credit exposure to the customer
- **Purchase Order Finance** can be an attractive financial instrument to support suppliers who are called upon to significantly increase their production capacity, rather than to participate in projects with a very tight schedule

Finance

- Extending payment terms to suppliers helps to **balance the company's financial structure** without incurring additional debt
- Using Polaris-wcs® as a liability cycle management tool allows you to benefit from an 'accounting neutrality' regime and avoid over-dependence on individual financial partners
- **Liquidity Investment** can be, at the same time, a short-term treasury optimisation tool and a support tool for classes of suppliers characterised by purchase volumes that are too limited or non-recurring to be included in the operational circuit of programmes that also involve financial partners

Partnership

Active partners



Banks and Factors whose systems are integrated with Polaris





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