

## **Benefits of Credebt® Money**

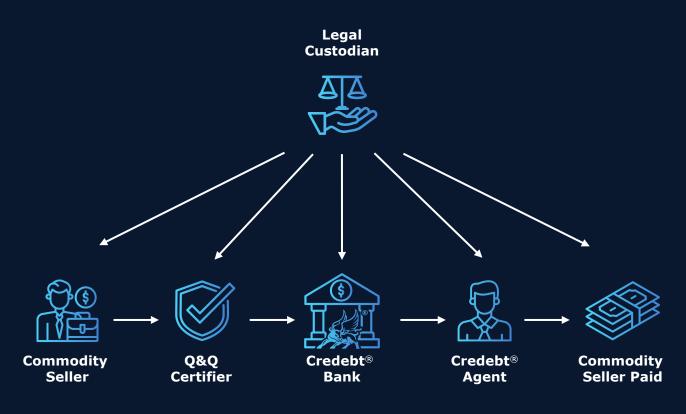
Credebt<sup>®</sup> Money offers a financial solution to small and medium-sized exporters to facilitate alternative forms of payment to commodity sellers like miners, farmers and other suppliers

#### Exporters

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### **Farmers and Commodity Sellers**

The sellers of the commodity must ensure that they receive the agreed-upon price when delivering their produce to the exporter's location. Credebt<sup>®</sup> Money offers a guarantee of fair and timely payment for their products.



#### Legal Custodian

The Custodian is a Legal Firm that oversees the entire payment process and manages the banking and financial arrangements between the sellers and the exporter.

# **Q&Q** Certifier

The Quality and Quantity [Q&Q] Certifier is an independent company like SGS. They inspect, test, verify and certify the produce and the quantity when it is delivered to the exporter's nominated warehouse/container location. They also issue the Credebt<sup>®</sup> Payment Certificate paper.

#### Credebt<sup>®</sup> Agent

The Credebt<sup>®</sup> Agent is an `on-the-ground' supervisor responsible for ensuring a smooth and fair transaction between the exporter and the seller. They cross-check the validity of Credebt<sup>®</sup> Payment Certificate paper against the Credebt<sup>®</sup> Exchange system. On condition the Credebt<sup>®</sup> Payment Certificate is approved, they make the payment directly to the seller's e-Wallet or bank account.