



KNOWN CAPITAL

Trade Financing

Smooth out Your Cash Flow

- **Preserve working capital.** Fund your sales orders, including your deposit and balance payments.
- **Minimize capital outlay until you're actually selling product.** Shorten your cash conversion cycle by better matching the sale of your products with the repayment schedule on production.
- **Eyes on operations, not cashflow.** Trade finance provides efficient, cost-effective access to funds, so you can maintain your customer relationships and focus on what matters most: building your business.

Fees: Competitive Rates

Flat fee per advance, with no lock in

- We aim to offer the best rates based on your business credit.
- Typical fees between 3-6% of the sales order amount with no ACH fees.
- Our agreement is non-exclusive with no lock in. You can opt out at any time.

FAQ

Do you do background checks and/or credit checks? We do a soft credit pull to approve you for trade financing. This helps us offer you the best rates. We do not, however, do a criminal background check.

Why do I need to give my bank connection details? By agreeing and connecting your business bank account, we will be able to make and receive payments instantly.

Will using this service affect my credit score? Nope! During the onboarding process we will only conduct a soft pull on your credit report, which will not affect your personal credit score. We will never do a hard pull on your credit score.

Support: Email us at your dedicated helpdesk (M-F 8AM - 6PM PT)! known-help@kanmonhq.com

A New, Superior Option

- **Lower cost.** The Known Capital program is lower cost than working with a traditional factoring company that charges upwards of 10% and locks you into long-term exclusive contracts.
- **No lock-in.** Program is non-exclusive, and you are not required to be locked in. You can opt out anytime.
- **Low minimum requirements:** Typically at least 6 months of transactions on the Known platform + at least one owner FICO > 600. Incoterms must be EXW or FOB Origin.

How It Works

EASY ENROLLMENT AND APPROVAL

1. **Enrollment.** An extremely simple onboarding and application process. All we need from you is to confirm your business address, personal address details, and connect your bank account. We need your business address to pull a business credit report to comply with Know Your Business regulations and for use in underwriting. We need your personal credit report for complying with Know Your Customer regulations and for credit underwriting. We use soft pulls for your personal credit report which does not affect your credit score.
2. **Approval and acceptance.** Within 48 hours, we will respond with Trade Financing offers, including a credit limit. Once you have an offer, view the terms and conditions and e-sign the contract, all online. It's extremely easy and takes only a few minutes.

HANDS-FREE OPERATIONS

3. **Automated payments to your suppliers.** Upload the approved sales order that you want to be funded via our portal. Confirm whether you are selecting an advance on the sales order deposit or the sales order balance payment. We review and approve disbursements directly to Known on your behalf within one business day up to 100% of the sales order amount. Known handles all payments to counterparties throughout your supply chain on your behalf.
4. **Repayment.** We will auto-debit your bank account in three tranches: 30, 60, and 90 days after each individual draw down from your line of credit. The total repayment amount equals the advance amount plus the financing advance fee. Your outstanding balance will change over time as you pay down financed sales orders and finance new orders as they're issued.