

Build a high quality credit book by expanding to MSME sector at lower costs.

V-TAP is a B2B payments platform offering short-term credit for supplier payments, with easy and effective end-use monitoring.

Banks are moving towards self-liquidity loans with defined end-use, specially at the core of B2B space where the businesses need to manage payables to its suppliers and receivables from their dealers and distributors.

But bank customers, both large corporates and SMEs, unable to use new age credit instruments due to several reasons:



Lack of infrastructure to manage structured credit



High cost incurred by suppliers



Fixed, inflexible tenures and B2B payment terms



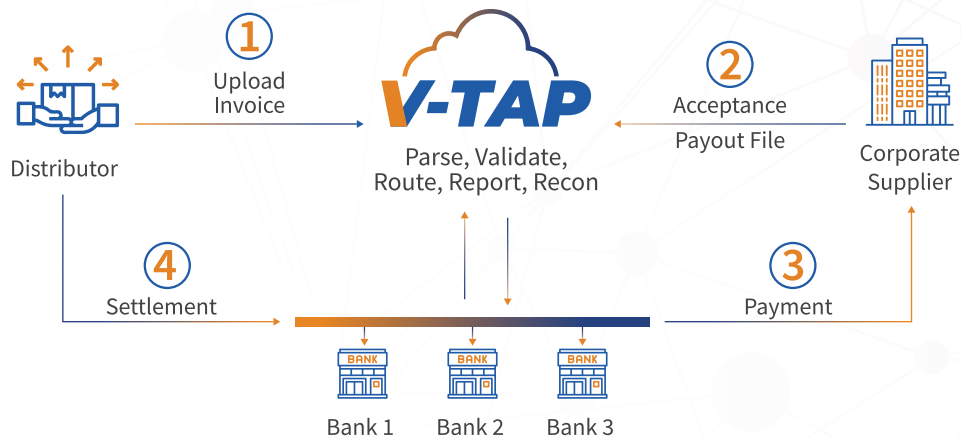
Problems with reconciliation due to lack of a reliable payment intimation and follow up mechanism

V-TAP is a zero-effort, highly effective solution to all these problems. Besides removing existing barriers to acceptance of your working capital credit products, it also helps you quickly and easily scale up your portfolio and build a high-quality loan book at substantially lower costs.

As part of the V-TAP network, you can issue and authorize limits to accelerate your credit disbursal, while we do the heavy lifting:

- ✓ We will define a lending program with you
- ✓ We will market the program to MSME distributors.
- ✓ We will onboard them to our digital platform.
- ✓ We will monitor and mitigate portfolio risks.
- ✓ We will ensure repayment and settlement.

How does V-TAP work?



With V-TAP, no changes are required in existing processes of Banks/NBFCs/FIs

Checks and Balances on V-TAP

V-TAP acts as your customer sourcing arm, increasing presence in MSME sector

End-to-end digitisation: Registration, Assessment, Onboarding and Transaction

Second Factor Authentication for every transaction

Provides a seamless platform to banks, with simplified integration

Single platform for end-to-end tracking and daily reconciliation

Digital audit trail for every action and end-use monitoring

Provides specially curated limit assessment methods for last-mile visibility

Capability to configure daily limit, monthly limit and velocity checks

How will you benefit from V-TAP?



Credit Inclusion

In segments which are currently underbanked due to lack of reliable information and visibility



Reduced Cost

End-to-end management and digital rails resulting in low operational overheads.



Wider Coverage

Deepen your presence across supply chain tiers.



Lowered Risk

Multiple security checks and validations.



VAYANA NETWORK
Connecting Enterprises

To know more about V-Tap solution, please write to manu.mahajan@vayana.com

V-TAP