

AXIOFIN[®]

CHANNEL PARTNER VALUE PROPOSITION



AXIOFIN[®] - THE NEXT GENERATION GLOBAL B2B E-FINANCE PLATFORM

- ◆ Exceptional Multi-Billion Dollar Return-On-Investment Opportunity
- ◆ Comprehensive e-Finance Services Including Smart Contracts Fully Integrated with e-Commerce, e-Logistics and e-Insurance Platforms
- ◆ Greater Real-Time Business Transparency and Visibility Reducing Underwriting, Transaction and Asset Recovery Risks
- ◆ AxioScore™ - Objectively Measuring Multi-Dimensional Business Performance and Risk Powered By Validated Big Data and AI
- ◆ Dynamic Product Offering™ - Intelligently Matching Financial Services with Qualified Borrowers Optimizing Risk and Return
- ◆ Expanded Trade and Freight Finance, Bill Consolidation and Foreign Currency Exchange Services Across Markets and Industries
- ◆ Lower Burden of Regulatory Compliance through Automated E-Documentation, and More ...



AXIOFIN® E-FINANCE CHANNEL PARTNER VALUE PROPOSITION

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OVERVIEW

AXIOFIN® E-FINANCE CHANNEL PARTNER

INTRODUCTION

- AxioFin® is positioned to be the next generation B2B e-Finance marketplace
- AxioFin® empowers banks and financial institutions with new digital tools as e-Finance Channel Partners creating a USD 7.5 Trillion revenue market opportunity within the projected USD 462 Trillion B2B marketplace by 2035.
- AxioFin® provides customers of financial institutions online access to a full-portfolio of B2B e-Commerce, e-Logistics, e-Finance and e-Insurance services that improves customer profitability and long-term customer retention.
- AxioFin® e-Finance Channel Partners will be offered the option to become a Partner in the Global Innovation BankTech Alliance (GIBA) Fund, a closed ended investment vehicle which owns an equity interest in AxioFin®, projected to generate annual revenues of USD 2.4 Trillion by 2035.

INNOVATIVE TECHNOLOGY SOLUTION

- AxioFin® is offered as an integral part of a new generation B2B Digital Economy Platform, MDDEAS® (Multi-Dimensional Digital Economy Application System), that is protected by a worldwide patent and delivers thousands of free business apps through a unique business model.
- MDDEAS® is built based on more than 15 years of research and development and a catalog of product and service innovations that leverage latest technologies including Artificial Intelligence (AI), Big Data Analytics, and Blockchain, among others.
- The innovative MDDEAS® Apps and features are delivered by the world's top 13 technology firms through seamless point-to-world integration for large, medium and small enterprises throughout the global B2B marketplace.

GLOBAL ECONOMIC DEVELOPMENT PROGRAM

- AxioFin® has successfully transformed this innovative technology solution into a sustainable global economic development program that involves unique collaboration model among public and private sector organizations globally.
- This innovative solution unleashes the power of 21st century technology where it will have the greatest impact to connect and grow our global economy - the USD 150 Trillion B2B marketplace, thus expecting to increase the global GDP by more than 15% and estimated to create more than 400 million jobs by 2035.

GIBA FUND MULTI-BILLION-DOLLAR EQUITY OPPORTUNITY

- GIBA Fund Partners will participate in a unique multi-billion-dollar equity-based partnership opportunity to own and govern the AxioFin® platform.
- The Partners will immensely benefit both qualitatively and quantitatively by participating in a cooperative partnership delivering a global economic development program benefiting millions of people worldwide.



AXIOFIN[®]

PLATFORM FEATURES OVERVIEW

Created from 15 years of R&D related to product and service innovations, AxioFin[®] empowers global banks, financial institutions and their B2B marketplace customers in several distinct ways:



Delivers Fully Integrated e-Financial Services Within a B2B e-Services Portfolio

E-Financial services are provided as part of fully integrated end-to-end B2B trade facilitation e-Services including e-Commerce, e-Logistics and e-Insurance.



Provides a Comprehensive Suite of e-Financial Services

Full spectrum of B2B e-Financial Services including Supply Chain Financing, Credit Facilitation, Freight Financing, Bill Consolidation, Foreign Currency Exchange, as well as ease of Regulatory Compliance through e-Documentation, data and process integration.



Creates Dynamic Product Offering of Financial Services

The Dynamic Product Offering™ (DPO) innovation enables banks and financial institutions to leverage business intelligence analytics tools with an automated mechanism to match financial services through pre-qualified financial offers for target customers to obtain trade finance, bill consolidation and foreign currency exchange services, etc.



Generates New Market Opportunities

Point-to-world integration into the global value chains through a fully integrated B2B Digital Economy Platform allows businesses of all sizes in high, mid and low-income countries to digitally connect with national and foreign markets, generating more trade, thus creating new market opportunities for the banks and financial institutions.



Enables Seamless User Navigation Experience

Seamless navigation among the Apps across B2B e-Commerce, e-Logistics, e-Finance and e-Insurance platforms enables users to complete their business transactions more efficiently without re-keying data.



Offers Easy and Secure Online Access and Sharing of Digital Documentation

Strong digital encryption, data governance, and security compliance measures as well as the ability to share data through explicit digital sharing consent agreements, thus enabling financial users to securely access and share data with banks and financial institutions to expedite underwriting and loan approval processes.



Automates Release of Direct Payments through Smart Contracts

A fully integrated B2B platform with digital tools that transform contract obligations into smart contracts with electronic performance metrics based on contracted, forecasted, and actual performance measures to automatically trigger direct payments to goods and service providers upon validated contract completion.



De-Risks Business through Unprecedented Levels of Business Transparency

The AxioScore™ innovation provides a new dynamic scoring mechanism of business performance and risk measures based on high-quality validated big-data powered by Artificial Intelligence for banks, financial institutions and businesses to gain greater transparency, effectively manage risk and confidently conduct transactions in national and foreign markets.





VALUE PROPOSITION AXIOFIN®

E-FINANCE CHANNEL PARTNERS

- **Immense Market Size and Global Reach** through a comprehensive digital solution penetrating the global USD 150 Trillion B2B market projected to reach USD 462 Trillion by 2035.
- **Vast Global Deployment Network** encompassing the world's top 13 technology firms, e-Commerce and e-Insurance firms, 150 governments comprising 75% of the world's population through their pan-regional organizations and more than 26 IGOs/NGOs.
- **Mitigate Underwriting Risk** by enabling access to dynamically populated borrower information duly validated by trade partners.
- **Lower Transactional Risk** by controlling the use of loan proceeds.
- **Minimize Asset Recovery Risk** by providing a dynamic mechanism to identify asset location and provide the ability to seize assets and minimize asset impairment losses.
- **Reduce Customer Acquisition Cost** which will positively impact banks' EBIT and increase Return on Equity.
- **Become Omni – Present** through creating DPOs and having them available to clients at all times.
- **Improve Portfolio Quality** through better underwriting and monitoring of loan proceeds.
- **Strengthen Regulatory Compliance** through dynamic integration with AML, and Watchlist screening software.
- **Access Real Time Holistic KYC Tools** for onboarding and renewals saving banks time, cost and resources.
- **Increase Cross Selling Opportunities** to new clients acquired through AxioFin® & offer more competitive interest rates.
- **Enhance Customer Retention** through a comprehensive suite of B2B services provided at no cost to the end user.

GIBA FUND PARTNERS

OWNERSHIP AND GOVERNANCE

- The GIBA Partner will share the ownership and governance of AxioFin® with the World Logistics Council, a semi-government revenue sharing organization, in cooperation with 28 semi-government entities to offset monopolistic, geopolitical and data privacy concerns related to trade finance and trade data which are of national security importance.
- Recognize significant equity appreciation as the financial industry embraces new digital tools, deployed by the world's most prominent technology firms, to maximize on a new USD 7.5 Trillion e-Finance market opportunity.

HIGH-GROWTH OPPORTUNITY AND UNIQUE BUSINESS MODEL

- Fully integrated B2B platform of global e-Commerce, e-Logistics, e-Insurance and e-Finance services digitally connecting millions of businesses world-wide with a projected AxioFin® revenue opportunity of USD 2.4 Trillion by 2035.
- Several AxioFin® revenue streams including Trade Financing, Freight Financing, Bill Consolidation and Foreign Currency Exchange Services fees.
- Cooperative partnership opportunity creating a significant return on investment including GIBA dividend distributions based on the earnings recognized from AxioFin® platform operations.

Projected AxioFin® Revenues, EBIT and Valuation (USD Millions)

YEAR	2021	2022	2023	2024	2025
Total Revenues	9.3	606	3,406	7,386	19,094
Total EBIT	1.6	144	808	1,751	4,527
AxioFin® Valuation @10x EBIT	15.6	1,438	8,076	17,510	45,266



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ROLES AND RESPONSIBILITIES OF AXIOFIN® PLATFORM OPERATIONS

#	Responsibility	WLC®	WLCD		GIBA Partners	Channel Partners
			Technology Dept.	AxioFin® Dept.		
1	Governance, Risk and Compliance	A	S	R	C	I
2	Technology Governance	A	R	S	C	I
3	Business Process Ownership	A	S	R	C	I
4	Market Research	I	S	R	C	I
5	Business Development	I	S	S	R	I
6	Research and Development	I	S	R	C	I
7	Product Development	I	R	A	C	I
8	Product Roadmap	A	R	S	C	I
9	Customer Engagement	I	S	S	R	R
10	Business Operations	I	S	R	R	R
11	Customer Support	I	S	R	R	R
12	User Community	I	S	S	R	R

RASIC Matrix Notations

- R – Responsible
- A – Approves
- S – Supports
- I – Informed
- C – Consulted

WLC® - WORLD LOGISTICS COUNCIL | WLCD - WORLD LOGISTICS COUNCIL DEVELOPMENT





AXIOFIN[®] E-FINANCE CHANNEL PARTNERS QUALIFICATIONS AND REQUIREMENTS

- Share WLC Vision and Values.
- Well-established Banks and Financial Institutions operating in e-Finance globally.
- Strong business development capabilities with sizeable customer base.
- Financially sound and compliant with applicable rules and regulations.
- Proven track-record of exemplary customer service with satisfied customer base.
- Excellence in research and development, product innovations and market research.
- Personnel competencies for performing AxioFin[®] Channel Partner roles and responsibilities with necessary subject matter expertise in corporate and technology governance, business processes, market research, R&D, and product development.
- Dedicated and qualified personnel for performing business development, customer engagement, business operations, customer support and user community responsibilities.
- Provide a documented short, mid and long-term business plan with clearly defined milestones.



GO-TO MARKET READINESS

The MDDEAS® and AxioFin® e-Finance Platform will be deployed worldwide as a part of a global economic development program with a regional implementation plan supported by public and private organizations based on the following groundwork already completed:



Worldwide Patent

The MDDEAS® is built upon a catalogue of product and service innovations protected by a worldwide patent involving several claims.



Global Policy Adoption

The Council's participation at the G20/B20 Forums contributed to the G20 Leaders' adoption of the Digital Economy as a key policy directive towards re-energizing the global economy.



End-user Demand

94.5% of B2B participants representing nearly 80% of the world's GDP demand the MDDEAS®, confirmed by the G20 Nations Case Study performed with 90 G20 ministries, IGOs/NGOs, and private sector experts.



Technology Industry Commitment

11 of the world's top technology firms with revenues over USD 287 billion and 2.4 million manpower have signed exclusive agreements with the Council towards selection to develop and deploy the MDDEAS® including AxioFin® globally.



Center of Excellence Establishment

Supported by India's Prime Minister Office, Telangana State executed a preliminary agreement with the Council to host the E-Hub of the World under the protection of the United Nations, ensuring uninterrupted use of the MDDEAS®. In other words, access by all at all times.



Deployment Program

Agreements have been executed to initially deploy the MDDEAS® in India, Indonesia, Malaysia, Italy, United Kingdom and Germany (perennial #1 in trade efficiency).



National Adoption Agreements

More than 150 countries through their pan-regional organizations representing 75% of the world's population have executed strategic agreements to promote adoption of the MDDEAS®.



MDDEAS[®] PRODUCT ROADMAP AND TIMELINE

TIMELINE IN MONTHS

#	Milestone Activity	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36																
1	Finalize Technology Gateways	Engage Tech Gateways																																																			
2	Finalize E-Hub Partners	Engage E-Hub Partners																																																			
3	Platform Commercialization						P1 Development										P2 and P3 Development																																				
4	Show Case (SC) BTL Platform Deployment																	SC BTL#1	SC BTL#2	SC BTL#3	SC BTL#4																																
5	Business Development						Business Development and Enroll End Users																																														
6	Revenue Generation																	Platform Operational																																			
7	Governance						Finalize Regional Partners																																														
8	Secure Axio Channel Partners						Finalize e-Finance, e-Insurance & e-Commerce Channel Partners																																														
9	Data Center Operations					Cloud Hosting, Development, Testing, QA, Pre-Production										Production Go Live and Operations																																					

1. Finalize Technology Gateways

- Responsible for establishment and governance of MDDEAS[®] technology, application standards, and roll-out.
- Build APIs to integrate MDDEAS[®] with external systems for plug-in access.
- Undertake Business Development to enroll new users on the MDDEAS[®] platform.
- Participate in Revenue Sharing from their registered new user/customer base.

2. Finalize E-Hub Partners

- Finalize the selection of Public, Technology, and Academic organizations (E-Hub Core Triangle Partners).
- Responsible for building, maintaining and enhancing the MDDEAS[®] platform.

3. Platform Commercialization

- MDDEAS[®] is deployed in 3 Product Increments - P1, P2 and P3 over 18 months.
- The initial Product Increment P1 includes Minimally Marketable Product (MMP) features with full functionality for the first Benchmark Trade Lane (BTL).
- Product Increments P2 and P3 are delivered to satisfy regional and new user requirements.

4. Show Case (SC) BTL Platform Deployment

- Deployment of MDDEAS[®] through four BTLs, one in each region of the world.
- Show Case events will be conducted for each BTL announcing the commercial availability of the platform and promoting its use to the end users.
- The first Show Case event for BTL1 is planned to commence in 16 months, followed by three more BTL Show Case events.



MDDEAS[®] PRODUCT ROADMAP AND TIMELINE (Continued)

5. Business Development

- The Axio Channel Partners, 12 Technology Gateways, Pan-regional Organizations and Industry Associations representing 75% of the world's population will promote the use of the MDDEAS[®] to B2B participants including the world's SMEs.
- Show Case events will be held across the regions to promote the platform adoption and present the benefits first-hand to the end customers triggering the viral marketing effect among the global value chain participants.

6. Revenue Generation

- MDDEAS[®] platform will start generating revenues from the first BTL deployment, when the first BTL participants commence using the AxioMark[®], AxioLog[®], AxioFin[®] and AxioIn[™] platforms.
- MDDEAS[®] operations are projected to break-even in about 20 months.

7. Governance

- Regional Council Partners (RCP) in each of the four regions; Asia, Americas, Europe and Middle East/Africa (MEA) provide governance to represent their regional interests and offset any geopolitical, monopolistic and data privacy concerns.
- Each Regional Council will involve 7 semi-government organizations to be represented on the Regional Council Board of Directors.
- Technology Governance Board consisting of Technology Gateways, AxioFin[®], AxioMark[®] and AxioIn[™] representatives as well as World Logistics Council Development will oversee and govern MDDEAS[®] Technology and Application Standards as well as Application roll-out.

8. Secure Axio Channel Partners

- Leading national e-Commerce, Finance and Insurance firms are selected as AxioMark[®], AxioFin[®] and AxioIn[™] Channel Partners respectively from each country and region. These firms are better aware of the country and regional requirements to provide digital offerings that best meet their end user requirements.

9. Data Center Operations

- MDDEAS[®] Platform will be hosted in a primary Tier-4 data center for high-availability, safety, and security under E-Hub of the World. A redundant secondary data center will be strategically located to serve as a backup and disaster recovery facility.
- The primary and secondary data centers will be strategically located for efficiency and high availability of operations as well as to comply with the global and applicable National data security and privacy rules and regulations.



AXIOFIN[®] CHANNEL PARTNERS ENGAGEMENT PROCESS

PROCESS STEPS

#	Milestone Activity	1	2	3	4	5	6
1	Preliminary Qualification of e-finance Channel Partner Candidates		Preliminary List of Channel Partner Candidates				
2	Invitation and Initial Briefing Session		Briefing Session				
3	Exploration of Potential Partnership			NDA/MOU and Technical/Operations Discussions			
4	Qualification of e-Finance Channel Partner Candidate				Select Qualified Candidates		
5	e-Finance Channel Partner Agreement					Execute Agreement	
6	On-boarding and Collaboration						On-boarding & Collaboration

The e-Finance Channel Partner engagement process consists of the following steps:

1. Preliminary Qualification of e-finance Channel Partner Candidates

- WLC[®] will perform a preliminary search and identification of prospective e-finance Channel Partner candidates.
- WLC[®] will gather information available in the public domain and shortlist potential candidates that meet the qualification criteria.

2. Invitation and Initial Briefing Session

- Invitations will be sent to the prospective candidates to discuss potential partnership synergies.
- Convene a briefing session with e-Finance Channel Partner candidates to share preliminary information, ideas, and partnership proposals.

3. Exploration of Potential Partnership

- Execute a Memorandum of Understanding (MOU), and Mutual Non-Disclosure Agreement (NDA) prior to sharing proprietary and confidential information.
- WLC[®] presents MDDEAS[®] technology, AxioFin[®] platform capabilities, and Channel Partner value proposition.

4. Qualification of e-Finance Channel Partner Candidate

- e-Finance Channel Partner candidate presents its proposal to WLC[®] demonstrating the candidate's qualifications and capabilities to perform its required responsibilities.
- WLC[®] evaluates e-Finance Channel Partner candidate's credentials and determines the eligibility of the candidate to become a e-Finance Channel Partner.

5. e-Finance Channel Partner Agreement

- Execute a Revenue Sharing Agreement setting forth the roles and responsibilities of the e-Finance Channel Partner and AxioFin[®] related to the delivery of the services.

6. On-boarding and Collaboration

- Complete e-Finance Channel Partner on-boarding process.
- Periodically review and assess e-Finance Channel Partner performance and business value creation.
- Identify opportunities for performance improvement and periodic evaluation for continuing partnership.



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FOR EFFICIENT LOGISTICS

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