

Attachment 2

fine trade's Business Model

In Europe, online retailers are increasingly allowing customers to try out items before paying for them. As part of the trend to offer online shoppers more options, fine trade provides customers with multiple payment options, including deferred payment against invoice.

Also, fine trade helps to manage the credit risk of customers by evaluating accumulated shopping data and then providing a payment avenue best suited to each customer. This enables online retailers to lower their risk in the complicated process of payment collections.

