ALPHA BANK

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Press Release

POS Instant Financing: Alpha Bank's new solution in partnership with Nexi provides liquidity to small businesses

The POS is no longer a device that just accepts cards; it becomes a way for a business to obtain liquidity right when it needs it

Alpha Bank presents the **POS Instant Financing**, a new solution for small businesses and freelancers. The Bank lends the business money now, and the business repays it in instalments from its daily collection via card payments made at Nexi POS terminals, as well as on its e-shop, via the Xpay e-commerce platform. In this way, the business is drawing funds from its own turnover, without the burden of complicated procedures.

A single comprehensive solution, two options

The main advantage of the **POS Instant Financing** solution is that, using a single product, the business can choose between two financing options, depending on what suits it best:

- A lump sum, received once to meet specific needs and repaid in instalments.
- A credit limit that is renewed, so that funds can be drawn repeatedly whenever needed, like a revolving credit line.

This is what makes the solution comprehensive: it covers businesses that require a one-off amount, as well as businesses in need of a fixed "pool" of funds from which to draw whenever it needs to do so

You pay according to your turnover

The "pay as you collect" principle makes financing more immediate, more predictable and more closely aligned with the actual requirements of the business. Repayment is automatic. Every time the business collects a card payment, part of the amount received goes towards repayment and the rest is credited to the business's account. The instalment is not a fixed payment paid on a monthly basis but follows the actual changes in the turnover changes. When sales increase, the business repays its debts more quickly; conversely, when sales decline, it repays less. In this way, repayments are adjusted dynamically, enabling businesses to obtain access to working capital without putting a strain on their day-to-day liquidity.

Simple and clear terms and conditions

The new liquidity solution offers the following:

- Financing up to Euro 100,000
- No need for the business to commit a property or other asset as collateral.
- No obligation for payment of a minimum amount each month.
- The business has the option to choose for itself what percentage of its collections will be allocated to repayment.

Support in practice of Female and Youth Entrepreneurship

POS Instant Financing is the only product of its kind to offer special discounted interest rates to

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Customers belonging to the Female Entrepreneurship and Youth Entrepreneurship categories, affirming Alpha Bank's commitment to supporting initiatives that foster innovation and sustainable business growth.

The product was designed by Alpha Bank in partnership with Nexi Greece, a member of the Nexi Group, Europe's leading PayTech company, and the Bank's strategic partner in payment acceptance services. The partnership draws on the combined expertise of the two organizations in the fields of payments and financing, creating a solution that links liquidity to a business's day-to-day activity and its actual collections.

Georgios Tsagkarakis, Head of Business Banking Products at Alpha Bank, said: *"With POS Instant Financing, we offer to small businesses a simple way to access liquidity when they need it, repaying the loan according to their turnover. It is a comprehensive solution with clear terms and conditions, while it also offers substantial support for female and young entrepreneurs, helping our customers to grow."*

Eleni Argyropoulou, Commercial Director of Nexi Payments Greece, said: *"At Nexi, we believe that payments can be a catalyst for business growth, rather than just an operational process. In the framework of our partnership with Alpha Bank, we are leveraging the payments ecosystem to create an innovative solution that provides businesses with access to financing in a way that is directly linked to their commercial activity. In this way, we turn daily collections into a tool for growth, offering increased flexibility, improved liquidity and a more modern financing experience. This is exactly the role that we want to play in the market: to be a partner for growth for retailers, providing solutions that meet actual business needs and make a substantial contribution to their growth."*

For more information about the product and the application process, interested businesses can contact the Alpha Bank Branches or visit the Bank's website, at www.alpha.gr.