

PLATFORM CREDIT

For B2B ordering, booking, fuel card and collections platforms

STAGE

IN DEVELOPMENT

PILOT IN DESIGN

PILOT RUNNING

LIVE

WHERE THIS STANDS

Pilot in design, 2026. Our API is ready. The first pilot is designed with a B2B ordering platform and an anchor manufacturer: a back-test first, two weeks in shadow mode, then live.

Introductions that would help: licensed lenders ready to fund retailer working capital, and platforms whose customers are asking for credit.

Your customers are asking for credit. You do not have to become a lender.

You hold the orders, the payments and the conversation. That record is the best credit information your customers have. With their consent, we turn it into credit decisions inside each funder's policy, and a licensed lender funds the customers who qualify.

WHAT YOU DEAL WITH TODAY

- Customers ask for credit at the point of order and there is no rule to answer with.
- Your rail sees part of the business. Cash and large bank transfers stay invisible.
- Lending from your own balance sheet ties up capital and raises a licence question.
- Suppliers on your platform carry all the credit themselves, which caps your volume.

WHAT CHANGES AT THE MOMENT OF ORDER

- An answer: approve, approve part with the rest in cash, cash only, or refer
- Limit, due date and reasons shown in your app or chat
- Limit reserved when the order is confirmed, freed when it is paid
- A unique payment reference per customer, so every shilling matches an invoice
- Working capital from a licensed lender, paid straight to the supplier

WHO DOES WHAT

YOU, THE PLATFORM	VALR CAPITAL	A LICENSED LENDER
Keep the customer and the experience	Score and grade each customer from your data	Funds the customers who qualify
Capture consent and a short application	Set limit, tenure and terms inside the funder's policy	Takes only the credit risk it agrees to
Show the decision in your app, card or chat	Watch every account and flag risk early	Collects through the same payment reference

Stock credit on a WhatsApp ordering platform

A Grade A retailer with six months of clean repayment is offered a KES 300,000 revolving stock line. Each draw is paid to the manufacturer against an invoice, never into the retailer's pocket. The retailer repays through its own Paybill reference.

Illustration.

HOW WE START: EVIDENCE BEFORE ANY LIVE DECISION

- 1 Back-test.** We score your past customers and compare with what actually happened.
- 2 Shadow mode.** Two weeks running alongside your current process.
- 3 Live, small.** Starter limits that grow on repayment.

Book a back-test on your own customer data.

See how credit would have performed on your platform before a single shilling moves, with no loans on your books.

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