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TraFinScout - The digital export financiers



The company combines the first digital and bank-independent export financing for small tickets with a digital marketplace for export financing and payment protection.

Three experienced managers from financial services companies and industry have founded TraFinScout 2019 together with Fincite Ventures, a renowned IT service provider and incubator.

Own financing product SmartForfait® plus digital marketplace for export financing

The company promises the German export industry to provide digital, fast and easy financing solutions and payment protection for export transactions of almost any size.

Exporters of capital goods must increasingly offer their foreign customers longer payment terms. Especially when doing initial business with new customers or in new markets. But you want to preserve your liquidity and not take any risks on your own balance sheet. With smaller orders this is usually difficult.

This is where TraFinScout comes in with its own bank-independent financing product SmartForfait®. The offer complements the banking market with a solution for the previously poorly served small-ticket segment. The company sees the main area of application for SmartForfait® in export orders between 250,000 and 2,500,000 euros and financing terms between 24 and 60 months. There is no rigid ceiling.

With SmartForfait®, orders can be financed worldwide. The only important thing is that there is either a Hermes cover or a private credit insurance for the respective business. TraFinScout helps exporters to obtain such cover.

The SmartForfait® contract can be signed digitally, is easy to understand and designed in such a way that the exporter generally receives 100% of the order value and his balance sheet is relieved.

The digital marketplace specialising in export financing makes the company's product range a one-stop shop for exporters. Via the platform, they can reach a large number of German and international banks active in export financing with a simple digital enquiry. From these you will receive offers for letter of credit confirmations, buyer credits and also for forfaiting. This way, the market is quickly transparent and the appropriate offer can be selected. This saves time and effort even in large stores.

The company's cooperation with renowned credit insurers also makes it easier for exporters there to access and find solutions.

The TraFinScout service is open to all German exporters of capital goods.

Digital, but still personal

The founders are convinced that even in the digital world, personal contact is irreplaceable. And this is particularly true for them in knowledge-intensive topics requiring explanation, such as export financing.

TraFinScout aims to enable as many export companies as possible, whether large or small, with little or no experience of Hermes Cover and export financing, to increase their sales success abroad with suitable financing. Therefore, in addition to the digital offer, which is available 24/7, TraFinScout provides comprehensive advice and support if required. From the offer calculation to the cover application to the drafting of payment terms, as far as legally permissible. Personally on site, by phone and video chat.

The process: user-friendly, transparent and reproducible at any time

SmartForfait® is a completely digitalised, bank-independent financing product. Many restrictions imposed by the banks, for example for regulatory reasons, therefore no longer apply. The entire process is designed to be simple and user-friendly. From the first entry, the system automatically saves, historizes and archives the data. Entries can be paused at any time and continued later. An integrated offer calculator makes it easy to calculate financing offers for importers, even in different variants. Importers can be invited to submit the required documents and information online directly to TraFinScout.

All records and documents are stored electronically at TraFinScout. This also helps in the event of a claim. Then all documents are immediately at hand at the push of a button.

Data structures are already designed in such a way that bi-directional communication with third-party applications, for example click&cover export, is possible via APIs.

The TraFinScout marketplace is particularly easy to use. The exporter enters his inquiry once, reaches a number of banks, receives offers, compares them and concludes the transaction with the bank partner of his choice. And TraFinScout always provides support in this area as well.

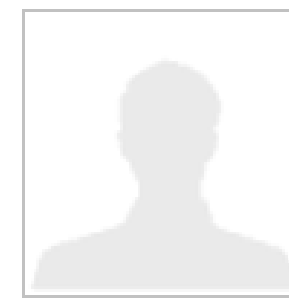
Register and get started

Exporters register on the TraFinScout platform with just a few entries and can immediately submit enquiries and search for offers. In the first SmartForfait® transaction, TraFinScout wants to meet the exporter personally and makes an appointment with him. The aim here is to understand the exporter's exact needs and to discuss with him whether and where support is required. Those who know each other work better together. This is why the exporter also gets to know his personal contact person at TraFinScout during this meeting.

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