

# Manage your commercial operations digitally

**we.trade** for B2B transactions

You are a corporate who is buying or selling physical goods within Europe? we.trade is a digital platform which provides an easy and efficient way for you to enter into and settle your B2B transactions. In addition, it is as easy as a click of a button to request financial protection or financing.

## Product description

we.trade is a digital platform which connects corporates who are buying or selling physical goods within Europe. With UBS you can benefit from accessing this growing network of traders.

Our we.trade offering currently consists of four elements:

- The we.trade platform: An innovative digital platform which provides you and your trade counterparties with the same front-end and guides the parties through the entire process- from agreement to payment
- Auto-settlement: Automation of the payment based on pre-agreed conditions.
- Bank Payment Undertaking (BPU): Represents a confirmation of buyer's bank to make a payment to the seller. Thereby protecting against debtor risk.
- BPU Financing: A financing option for the seller based on the BPU.

## Your benefits at a glance

- Buyer and seller are guided through an intuitive workflow reducing time and cost in managing commercial transactions
- Increased trust & transparency through up-to-date status of the transactions (including date of payment) for all parties
- Innovative new settlement conditions (e.g. confirmation by the logistics company)

- Automated monitoring of contract terms and payment on fulfillment of pre-agreed settlement conditions
- Decreased risk due to financial protection against debtor risk (BPU)
- More flexibility through financing option related to commercial B2B transactions easily requested with one click on the platform (BPU Financing)

## The we.trade network

The platform is managed and developed by we.trade Designated Activity Company (DAC), a bank owned joint venture. The platform is continuously expanding geographic reach, adding on new banks and their clients thus expanding the total number of counterparties available on the platform.

Currently the platform covers Europe with the aim of expanding to other regions in the coming months. UBS is the first bank in Switzerland to offer its clients access to the we.trade network.

Country	we.trade Banks*
Austria	Erste Bank
Belgium	KBC
Denmark	Nordea
France	Natixis, Société Générale
Germany	Deutsche Bank, UniCredit
Greece	Eurobank
Italy	UniCredit
Netherlands	Rabobank
Norway	Nordea
Spain	CaixaBank, Santander
Sweden	Nordea
Switzerland	UBS
United Kingdom	HSBC

\* Banks supporting we.trade or planning to support we.trade.

## **Alternatives**

we.trade is the right solution for you in cases where you seek financial protection against debtor risks for transactions within Europe, in cases where you want to benefit from financing to improve operating cash flow or if you simply want transparency about the status of your transactions.

In case this solution does not meet your requirements UBS offers you alternatives.

International Payments:

- Settle commercial transactions with counterparties globally
- In cases where financial protection is not required (e.g. familiar and reliable counterparties)

Trade and Export Finance Products

- Settle commercial transactions with counterparties globally
- In cases where trade transactions require comprehensive financial protection (e.g. unfamiliar buyer and/or country)
- In cases where payment must only be initiated after check of physical documents by banks (e.g. packing list)

## **Requirements**

- Corporate Account with UBS Switzerland AG
- Credit line for the issuance of a BPU
- Customer Agreement with UBS Switzerland AG for the access to we.trade
- The counterparty of the commercial transaction has to be available on we.trade either through access via UBS or another bank offering we.trade

[ubs.com/wetrade](https://ubs.com/wetrade)

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