



# actyv.ai - Changing the game for B2B transactions

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Imagine a future where B2B supply chains are revolutionised through embedded finance and insurance.

Enter the world of **actyv.ai**, a cutting-edge B2B SaaS platform with embedded insurance and flexible Buy Now Pay Later (BNPL) options. Powered by artificial intelligence, the company has introduced a game-changing solution to transform the B2B supply chain by democratizing financial inclusivity and providing innovative credit and insurance products.

Co-founded by Raghunath Subramanian and Ramkumar Thirumurthi in 2019, actyv.ai offers businesses of all sizes the ability to seamlessly interact with supply chain partners and financial institutions on a single platform. This means increased efficiency, profitability, and a smooth supply chain experience from start to finish. The company has grown tremendously since its inception with a BNPL throughput that's crossed \$430 million.

## The actyv.ai Advantage:

For small and medium-sized enterprises in India, accessing sustainable credit can be a significant obstacle. Out of over 64 million MSMEs, only 14% have access to credit\*. This is concerning for both the SMEs and larger corporations, who rely on these smaller firms to keep their supply chain running efficiently. As a category creator, actyv.ai is helping bridge this \$530 billion credit gap by providing flexible and inclusive credit and insurance.

It acts as a one-stop-solution for a diverse range of industries, including FMCG, pharma, energy and utilities, agriculture, infrastructure, and auto.

The company currently works with 30+ large enterprises, 22+ financial institutions, and 15+ partners like PwC and Grant Thornton. As the Government makes significant strides to digitise India, actyv.ai intends to stay at the forefront of this digital transformation, forging a strong layer of trust between stakeholders and driving business growth for enterprises and their partners.

\* Source: [https://www.avendus.com/encrypted\\_pdf\\_path/msme-lending-report-formattedvfvf-img-642a719b97ccc-.pdf](https://www.avendus.com/encrypted_pdf_path/msme-lending-report-formattedvfvf-img-642a719b97ccc-.pdf)

## The actyv.ai Offering:

- **actyv Go** - Unlock top-line growth through hassle-free digitized partner onboarding and offboarding.
- **actyv Score** - AI-driven multidimensional score to find the right business partner.
- **actyv PayLater** - Access to purpose-based BNPL payment options for distributors and retailers.
- **actyv Insure** - Bite-sized insurance options for distributors and retailers.
- **Actyv Invest** - Curated investment products, like digital gold and mutual funds, for business partners to invest surplus working capital.

