For development finance institutions (DFIs) and trade credit insurers

# Catalytic blended finance for African trade and payment rails

Crowd in 5x-10x private institutional liquidity using programmatic waterfalls, independent servicing oracles, and the Eko Risk Score.

## How blended finance and credit insurance plug into Eko Securities Exchange

Global pension funds and tier-1 banks seek exposure to African real-economy payment and trade flows but often require catalytic risk protection or credit-enhancement wrappers to satisfy investment-grade mandates:

- **Mandatory originator alignment first:** In every pool on the exchange, the originating PSP retains a mandatory 10%–15% junior first-loss tranche so originator incentives remain fully aligned before any external tranche is touched.
- **Catalytic mezzanine and first-loss enhancement:** DFIs and impact allocators can deploy concessional capital into dedicated mezzanine tranches or co-funded first-loss reserve enhancements alongside the PSP's mandatory buffer, crowding in 5x–10x private stablecoin and institutional liquidity into senior tranches.
- **Credit insurance wrappers for investment-grade scale:** Trade credit insurers can wrap senior or mezzanine tranches to unlock investment-grade ratings for global banks and pension allocators.

## Deterministic monitoring and loss verification

| Risk control | How Eko Securities Exchange protects DFIs and insurers |
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| 12-state asset lifecycle | Every receivable progresses through a deterministic on-chain state machine (Created → Verified → Assigned → Financed → Performing → Due → Paid → Extinguished, with automated exception states: Delinquent → Defaulted / Restructured → Recovered). |
| Objective loss verification | Independent servicing and performance oracles monitor dilution, concentration limits, and DACA lockbox inflows in real time, providing tamper-proof, dispute-free data for insurance claims and covenant triggers. |
| Eko Risk Score and cohorts | Every transaction builds an immutable continental credit dataset, transparently scoring corridor velocity and obligor performance across phase 1 (payment receivables) and phase 2 (B2B export/trade invoices). |

**Next step for DFIs and insurers:** Email us at hello@ekosecurities.com to talk about credit protection and blended-finance tranches.