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US \$680 Million Power Move: KEO World and MAHA Capital Unite to Redefine the Economics of Business Credit

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MIAMI--(BUSINESS WIRE)--*KEO World has signed an agreement to sell its Mexican, Brazilian, Canadian, U.S. credit subsidiaries and the Workeo IPR to MAHA Capital in exchange for 190,230,619 MAHA shares and simultaneously MAHA closed capital raise of \$35M from Strategic Institutional Investors, which values the business at \$680M and brings the total net cash to \$140M. The transaction will combine KEO's credit operations with MAHA's capital platform, creating a group capable of potentially generating \$10bn in transactions with its current balance sheet.*

By merging the Workeo programs and technology with MAHA Capital's equity and structure, the proposed entity, tentatively named KEO Credit

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KEO World Inc launched **Workeo** (patent pending) in 2021, a cutting-edge B2B, Buy Now Pay Later, digital payments platform designed to assist medium to large enterprise businesses in digitizing their invoice payments and accessing instant credit options. In 2022, they introduced "**Workeo Travel**", to enhance efficiency for these businesses in managing their cross-border corporate expenses.

Workeo is an AI-driven digital payments platform that connects buyers and suppliers, enabling them to transact digitally and access efficient credit solutions. These options allow buyers to extend payment terms, guarantee payments for suppliers, or facilitate advance payments, with terms tailored to each business's needs.

By merging the **Workeo** programs and technology with MAHA Capital's equity and structure, the proposed entity, tentatively named **KEO Credit** (pending EGM approval), will have access to \$140 million in capital, which could potentially be leveraged to secure up to a \$1 billion in debt funding to support thousands of businesses worldwide.

The **Workeo** program has seen significant growth across the Americas, particularly in Mexico, Brazil, and Canada, helping numerous medium to large enterprises enhance their efficiency and profitability by offering low-interest credit options and enabling 24/7 digital invoice payments. This initiative has resulted in nearly \$1 billion in B2B transactions and has positively impacted the local economy by creating jobs.

Combining the **Workeo** program with **MAHA Capital** will provide **KEO Credit** with a robust capital structure to facilitate global expansion of the **Workeo program**.

"By addressing the need of businesses to pay invoices digitally, 24/7 and accessing very effective credit options as easy to use as a consumer credit card, and with similar unit economics but on much larger transaction value, we have created a very strong business and achieved an average yield of 28% on our loan portfolio in Mexico over four years, lending nearly \$1 billion to local businesses," explained **Paolo Fidanza, CEO and Founder of KEO**. "Now, by merging our Workeo program and technology with MAHA's equity, we will be able to expand **Workeo** globally, funding thousands of more businesses while digitizing their transactions and improving their margins. Furthermore, by accessing a more efficient capital structure thanks to the equity position, we will be able to generate much higher margins. Arthur D. Little estimates that B2B BNPL will achieve high double-digit annual growth rate over the coming years and will capture 15% - 20% of the payments in B2B commerce by 2030. They conclude that this represents a total addressable market of between \$700 billion and \$1.3 trillion, and **KEO Credit** will be poised to address the majority of that."

About KEO

Founded in 2020 and headquartered in Miami, is a fintech innovating in payments and B2B credit. Operating across the U.S., Canada, and LATAM, its core platforms include Workeo (BNPL for business invoices), KEO Rails (AI-powered blockchain payment rails), and KENA (AI credit model).

More at www.keoworld.com.

About MAHA

Maha Capital is a Nasdaq Stockholm–listed investment company focused on high-potential sectors with strong fundamentals and long-term value creation.

More at www.maha-capital.com.

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MILAN--([BUSINESS WIRE](#))--Paolo Fidanza, Founder and CEO of Keo World, has been nominated in two prestigious categories at the 15th edition of the Le Fonti Awards®: Best CEO and Excellence of the Year in Innovation & Leadership – Inspiring Leader. In addition, Fidanza w...

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