Anchor Corporate (Seller)

I wish to access flexible financing through an SCF program, so that I can improve liquidity, ensure timely payments to the anchor seller, manage cash flow effectively, and mitigate the risk of payment delays.

Dealer

I wish to avail finance such that I can settle it as and when a vehicle gets sold. **I should be able to track all my finances & settlements at Vehicle Identification Number (VIN) level efficiently**. This will enable me to manage my working capital effectively while maintaining good relations with the anchor seller.
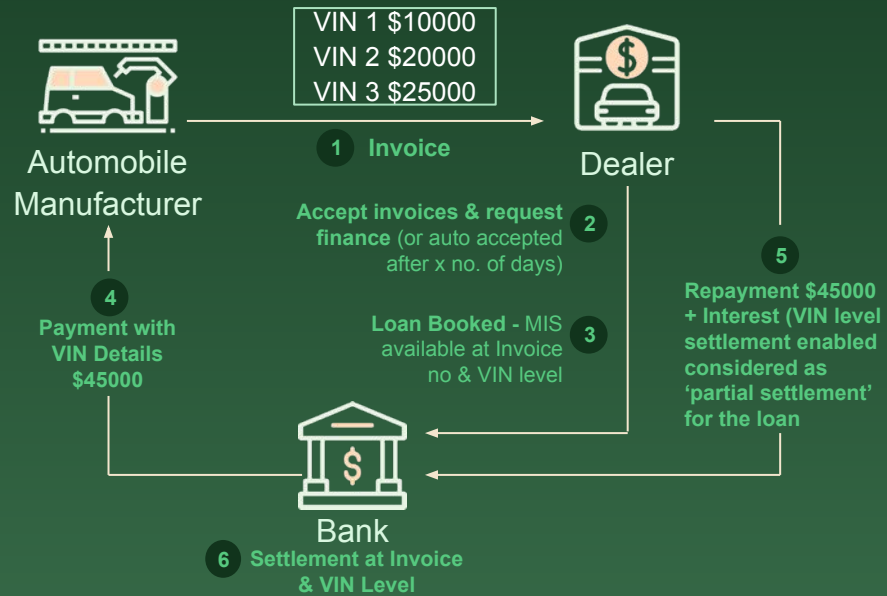
Financier

I wish to provide tailored distributor financing solution that can enable anchor seller, their distributors and me to manage outstandings & finances **at VIN level.**

Region: Asia

Product: Distributor Finance

Automobile Industry

intellect
live your dream

AUTOMOBILE INDUSTRY

Business Solutions

VIN 1 $10000
VIN 2 $20000
VIN 3 $25000

Automobile Manufacturer

1 **Invoice**

Dealer

2 **Accept invoices & request finance** (or auto accepted after x no. of days)

3 **Loan Booked -** MIS available at Invoice no & VIN level

4 **Payment with VIN Details $45000**

5 **Repayment $45000 + Interest** (VIN level settlement enabled considered as 'partial settlement' for the loan

Bank

6 **Settlement at Invoice & VIN Level**

Robust & Speedy onboarding

Ability for anchor seller to initiate dealer onboarding

Limit management system enabling hierarchical credit limits

Seamless integration with loan origination system

Finance request at VIN level

Invoice file from anchor seller contains VIN level data

Dealer submits finance request at Invoice/VIN level

Automatic invoice acceptance after certain days passed

Finance booking & Settlement at VIN level

Lump sum settlement applied at Invoice/VIN level

Reports, alerts, notifications at VIN level

Granular payment reconciliation

High participation in SCF programs

AI-driven tools for focused targeting

Pull and push methods of distributor finance enabled

Dealer finance used to settle receivable finance

Efficient Compliance & Delinquency Management

Automated compliance screening

Robust delinquency management

Automated reporting & accounting