

Anchor Buyer

I want to offer early payment finance to my suppliers. When I have available cash, I'd like to use it for the program; when not, I need the bank to provide me a loan or fund the SCF program directly. This will optimize cash flow and strengthen supplier relationships, while ensuring that I reduce my Cost of Goods Sold

Supplier

I wish to access flexible and timely financing options through the SCF program, so that I can improve liquidity, manage working capital efficiently, and build stronger relationships with anchor buyers while ensuring compliance with payment and sustainability requirements.

Financier

I wish to offer a range of tailored SCF solutions that enable anchor buyers to fund their own programs, so that I can assess and manage risk effectively, provide liquidity when needed, and support the growth of supply chain finance programs while ensuring regulatory compliance.

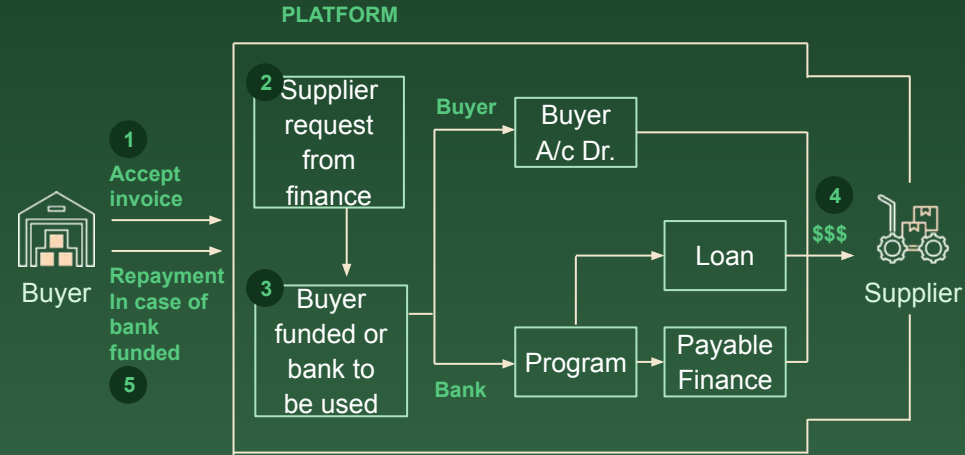
Construction Industry

Region: Asia

Product: Dynamic Discounting

CONSTRUCTION INDUSTRY

Business Solutions



Dynamic discounting is a financial strategy where buyers offer early payment to suppliers in exchange for a discount. The discount earned can be applied to reduce Cost of Goods Sold. Dynamic discounting can also be combined with Payable Finance or a loan structure to ensure availability of financing at all times.

Manage a Large Supplier Network



Customer Self Onboarding Portal (CSOP) for anchor to onboard suppliers

Simplified workflow with built-in controls for financiers to manage onboarding

Financing setup at Product – Program - Supplier level

Enhancing Liquidity in the Supply Chain



Ability to combine Bank and Fintech solutions to create a unique proposition

Multi-currency enabled: finance, disbursement, & settlement can be in different currencies

Off-balance-sheet structures supported as per governing law

Manage Compliance with Regulations and Sustainability Goals



Efficient, timely reporting, alerts and notifications engine

ESG-backed financing options supporting differential pricing and limits

Workflow management to comply with internal controls & external regulations

Utilize anchor funds resulting in reduced COGS



Anchor able to fund the program using own funds

Flexibility to switch to loan or Payable Finance structure

Seamless workflow & reporting for all parties

Manage High Volume of POs and Invoices



End-to-end lifecycle management of Instruments & Finances

Robust exception management to resolve discrepancies

H2H capability for file uploads in all universal formats

Leverage Fintech ecosystem



Fintech market places enable competitive bidding to scale program & optimize discount rates. Fintech also provide ERP plug-in for accounting & processing payments.

Intellect's API-based solution is designed to seamlessly integrate with Fintech to create a robust end-to-end solution