Anchor Corporate (Seller)

I wish to sell my receivables to a bank through a financing program, so that **I can improve cash flow, reduce working capital strain, and focus on growth** while mitigating credit risk and ensuring timely payment collection

Buyer

I wish to participate in a receivables financing program, so that I can support my suppliers manage their working capital needs. This will strengthen relationship with my suppliers, and improve the overall efficiency of my supply chain

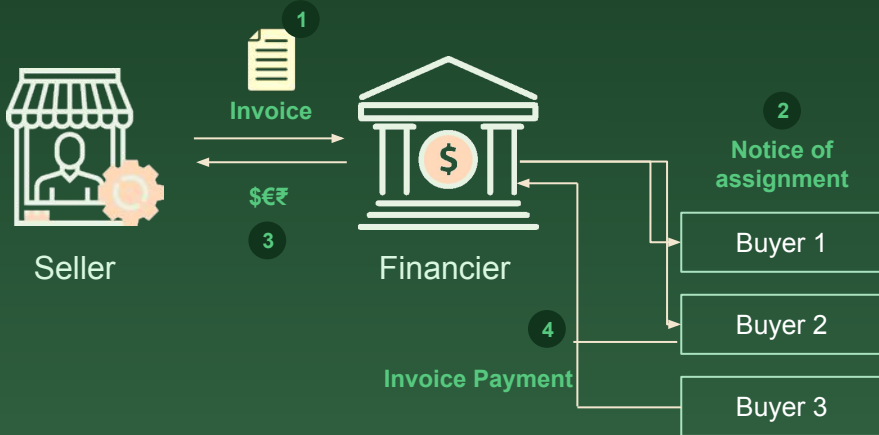**Manufacturing Industry**

Financier

I wish to offer a range of tailored financing solutions to suppliers 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.

Region: Europe

Product: Receivable Finance

intellect
live your dream

MANUFACTURING INDUSTRY

Business Solutions

1 Invoice

$€₹

3

Seller

2 Notice of assignment

Financier

Buyer 1

Buyer 2

4

Invoice Payment

Buyer 3

Receivables Finance allows a supplier to sell receivables to a financier for immediate cash, either disclosed (buyer accepts notice of assignment) or undisclosed (buyer is unaware). The finance may be on a recourse (supplier obligated to pay the bank in case of a buyer default) or on a non-recourse basis.

Product/Program Management

Ability to create product variants as per business need. Key variants (recourse/non-recourse, disclosed/undisclosed) supported out of box

30+ program level customizable parameters (min-max tenor & amount, auto-debit rules, payment & repayment modes, financing parameters) at Product and/or Program level

Instrument Life Cycle

End-to-End life cycle of Purchase Orders, Invoices, Credit/Debit notes supported

Runs parallel to finance lifecycle – settlement applied to finances & o/s invoices with complete reconciliation

H2H and API based file transfer at all key events for PO, debit/credit notes, invoices, payments

Onboarding

Integration with LOS for AML/KYC, Credit and legal assessment

Self onboarding to enable suppliers to introduce buyers to the program

Compliance and Risk Management

Integrate with regulatory technology solutions for automated compliance checks & reporting

Configurable processing & collections workflows with 400+ event based alerts/notifications

Inbuilt risk participation capability to sell/buy trade/SCF assets

Reconciliation

Debit/credit notes applied against invoices as part of instrument life cycle

Intellect's SCF solution integrated with Intellect's Collections & Receivables (CNR) and Virtual Account Management (VAM) solutions

Incoming payments can be applied as:
- Exact reconciliation – payments received within min/max tolerance limit of specific invoices
- Generic reconciliation – payments applied as per rules defined (FIFO, LIFO, highest/lowest outstanding, highest/lowest invoice value)
- Manual reconciliation: payments applied manually; de-reconciliation supported

Advices in CAMT054, MT900, MT910, MT940 & other formats for suppliers to record payments in ERP

VAM capability to handle multiple incoming payment formats and invoice ref capture scenarios