

Anchor Corporate (Seller)

I wish to increase my sales while ensuring that I receive payment on time. I wish to expand my business in newer markets & even to distributors whose credit profile I am not fully aware of. This will help improve liquidity in my supply chain and grow my business.

Distributor

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.

Financier

I wish to provide tailored financing solutions through an SCF program, so that I can support distributors and anchor sellers, manage credit risk, ensure timely payments, and enhance liquidity in the supply chain.

Region: Asia

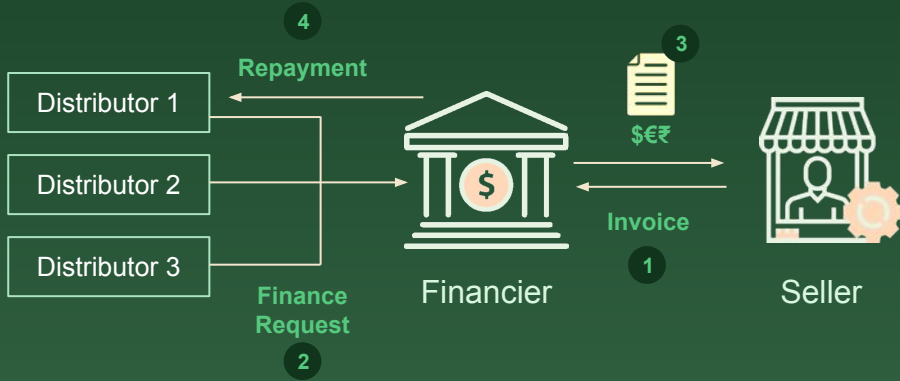
Product: Distributor Finance



Pharmaceutical Industry

PHARMACEUTICAL INDUSTRY

Business Solutions



Distributor Finance allows distributors to access financing to pay seller anchor. The financier provides the funds based on the distributor's creditworthiness. The anchor seller provides additional comfort through mechanisms like stop supply commitment. This ensures cash flow for distributors while maintaining buyer-supplier relationships & minimizing risks for the financier.

Access to Finance to all Distributors



Integration with Loan Origination System (LOS) for speedy onboarding

Sophisticated limit management system for maintaining hierarchical limits

Flexibility of onboarding multiple counterparties via Bank or CSOP interface

Flexible Financing Options



Pull and push methods of distributor finance. Ability to collect interest/fees upfront, rear-end or periodical

Flexibility to configure program-wise preferred settlement appropriation sequence

Capability to utilize multiple products in sync. For e.g., distributor finance used to settle receivable finance

On Time Payments



Real-time transaction processing reducing payment delays

Multiple solutions for repayment.
E.g. flexi-repayment, appropriation sequence

Seamless tracking of payment dates with advanced added features.
E.g. : Activity calendars, Outstanding Receivables tracking & report generation

Improve Participation in SCF Programs



Efficient distributor outreach and onboarding

Leveraging AI-driven tools to proactively generate participation reports

Real-time tracking & reporting of active & inactive counterparties

Streamlining Compliance screening & Delinquency management



Automated compliance screening for finance transactions, ensuring error-free processing

ESG-backed financing options aligned with sustainability goals.

Off-balance-sheet structures supported as per governing law