

# Anchor Buyer

I buy goods from hundreds of suppliers from across the World.

**I wish to enable early payment finance to my suppliers.** This will enable me to have greater control and visibility over my supply chain. It will also allow me to optimize cash flow, extend payment terms, mitigate risks, and strengthen supplier relationships while ensuring compliance with regulations and sustainability goals.

# Supplier

I wish to scale my business. This will require me to **manage my working capital** well. I wish to avail of a SCF program that provides flexible and timely financing options, so that I can improve liquidity, manage working capital efficiently, and build stronger relationship with anchor buyer while ensuring compliance with payment and sustainability requirements.

# Financier

**I wish to offer a range of tailored SCF solutions for both anchor buyers and suppliers,** so that I can provide liquidity when needed, assess and manage risk effectively, and support the growth of SCF programs while ensuring regulatory compliance.

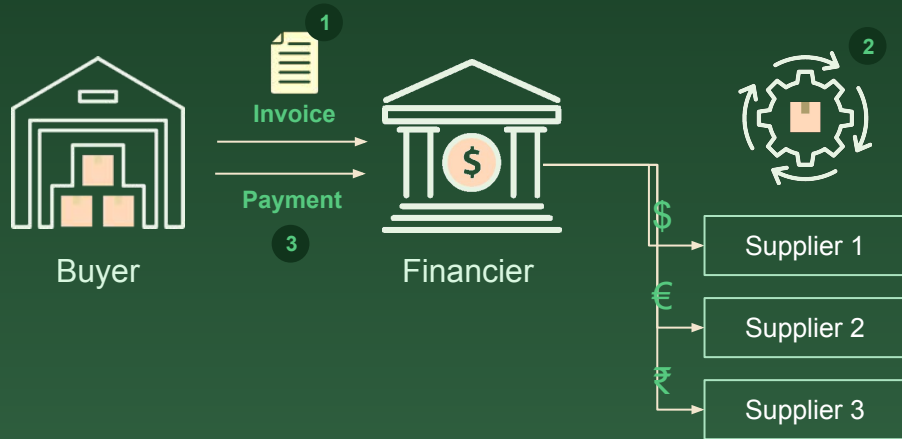
**International Retailer**

**Region: Asia**

**Product: Payable Finance**

# RETAIL INDUSTRY

## Business Demands & Solutions



In a **Payable Finance program** the bank leverages buyer's credit risk to provide relatively low-cost, unsecured finance to the suppliers.

This helps suppliers improve cash flow, while buyers can extend payment terms and optimize working capital. The finance is based on a 'true sale' of receivables and is hence off-balance sheet for both buyer and suppliers

### 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



Wide range of Payable, Receivable & Dynamic Discounting products.

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

### Finance across Supply Chain Lifecycle



PO financing to select suppliers to provide early-stage liquidity

Financing value enhanced as instruments move up the lifecycle

Cross-currency PO/Invoice finance disbursement and settlement

### Manage High Volume of POs and Invoices



End-to-end lifecycle management of Instruments (PO/Invoices/credit notes)

Robust dispute management capability

H2H capability for file uploads in all universal formats

### Leverage Fintech ecosystem



API-based infrastructure facilitating quick and secure integration of multiple Fintech solutions with Intellect's SCF back office, enabling faster onboarding & flexibility