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# **B2B Invoice Finance solution**

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# Problem Statements

Issues and Bottlenecks



## Issues and Bottlenecks

- Multiple Systems in place
- Manual interventions
- Lack of customer interfaces
- Operational inconvenience for users
- Expensive to run

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**Proposition**

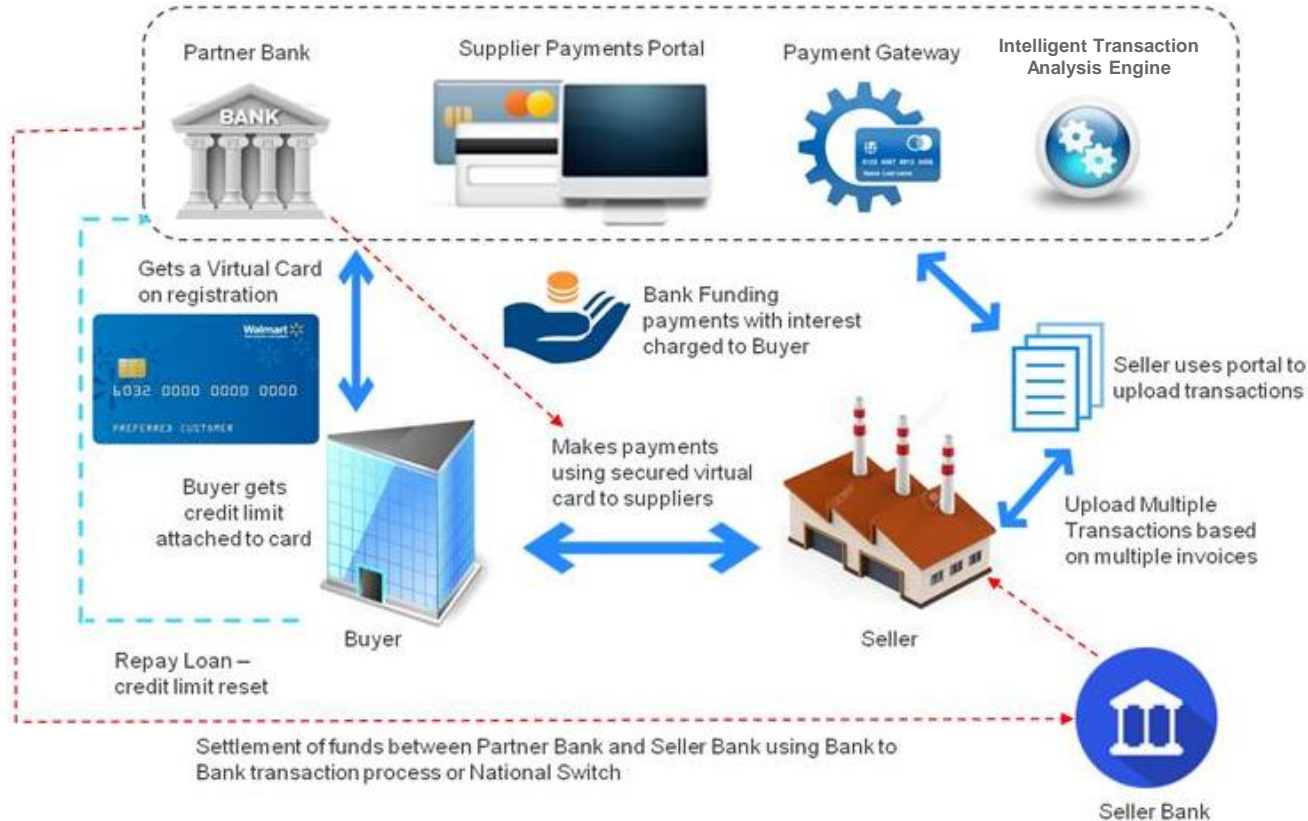
Business solutions



## B2B Payments - Value Proposition

- System access to Buyers and Sellers
- Integrated Invoice Financing and Bill Discounting
- Manages entire loan life-cycle
- Calculates commissions, interests
- User Virtual cards for payments
- Minimum integration with Bank systems

## System Overview



What is a B2B Invoice Finance and B2B Bill Discounting

## Transactions and Fees

Finance Provider/Admin	Buyers	Sellers
Add/Update System and User Parameters, Commissions, Interests rates	Access the system and update parameters for company details	Self Register within the system, update parameters and company details.
Add/Update Buyers and Sellers with B2B parameters	Transaction Portfolio update request such as Credit Limit Enhancement, Loan Extension, Early Loan Settlement, Change of Address etc	Register Buyer on their behalf (reference). Upload invoice, purchase order etc for proof of finance requests on behalf of buyer
Provide Maker-checker Authorizations for Finance Requests	View and download Statements, Transaction history and loan requests	Claim payments using virtual cards provided by buyers with the built-in payment gateway
View Buyer-seller relationships and transaction records, report of commissions and interest on loans	View and Raise Disputes on transactions, service requests for finance restructuring etc	View and Raise Disputes on transactions, raise service requests specific to sellers
Dispute resolution, handle request for finance extension etc	Servicing of loans, payment of commissions and interests	View and download transaction history.



## Comparison with existing market solutions



### Integrated System

Stand-alone system for all functions. Minimum integration with Bank systems.



### Self Serviced Functions

System is accessed by all users  
– Buyers, Sellers and Bank



### Optimize Manual Functions

Manual Workflows Automated with built-in maker checker functions.



### Less Operations Costs

Less workforce due to automated functions.



### Reduce Wait period

Automation of process reduce the loan assessment time.



### Improved Risks

Use of Blockchain, Virtual Cards and tokenization. Improved KYC and risk mitigation



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**Thank You!**