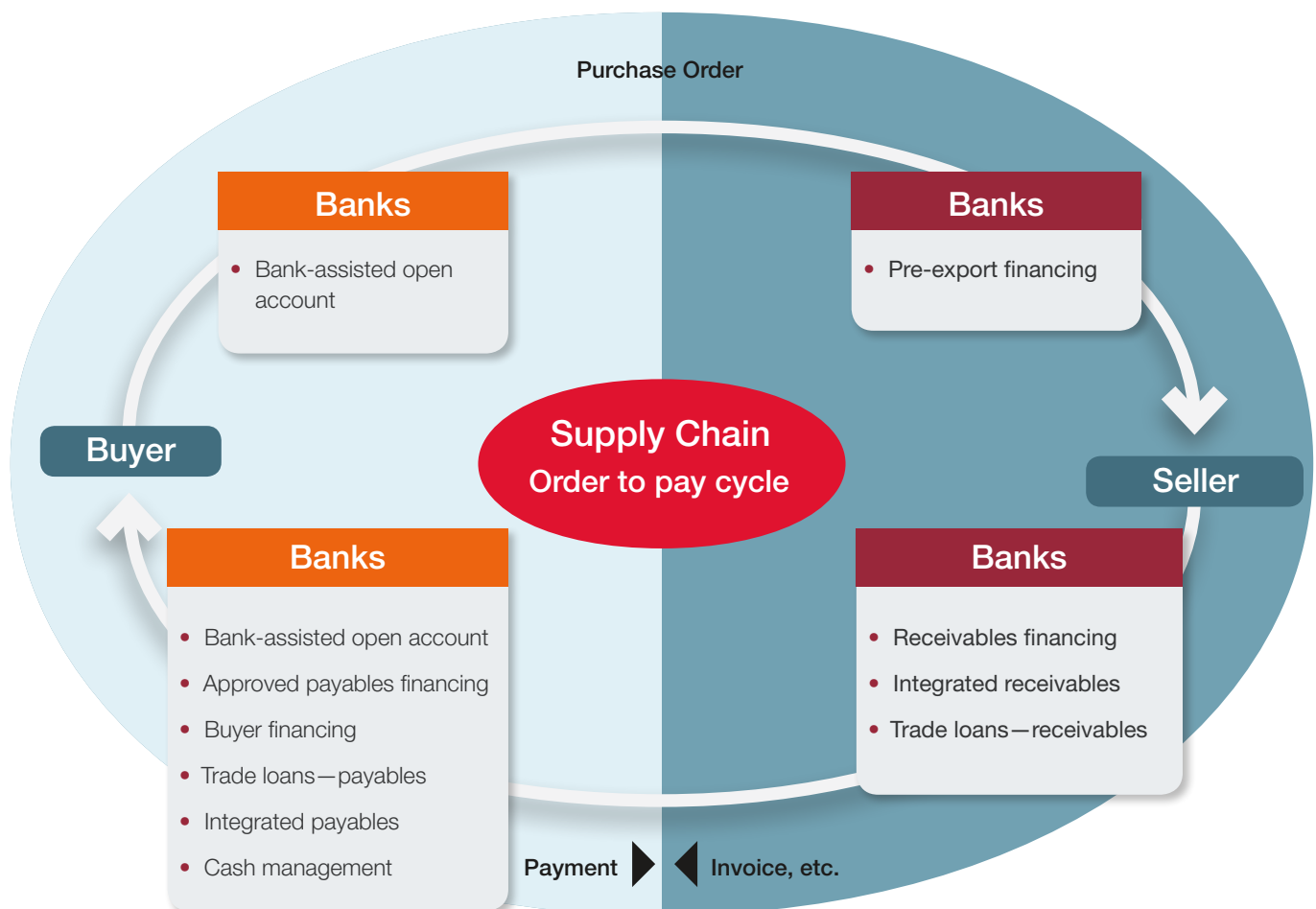


CGI Trade360

Receivables

New solutions meet emerging seller-centric open account needs



BENEFITS

Customer (seller)

- Reduce cost of capital through improved Days Sales Outstanding (DSO)
- Support liquidity management by monetizing invoices on demand
- Access low-cost finance rates (Suppliers)
- Improve efficiency of receivables payment/invoice matching
- Handle domestic and international receivables
- Multi-currency, multi-bank

Bank

- Promote long-term customer relationships
- Obtain integrated receivables technology without a large initial investment
- Manage seller-centric integrated receivables on an integrated platform with traditional trade and cash management
- Get a high degree of straight-through processing (STP)
- Provide new revenues with minimal operational staff
- Leapfrog the competition with rich functionality
- Provide services on a truly global basis—domestic and international
- Multi-currency, multi-bank
- Denied party screening

When your customer says: “I want my bank to help me improve my DSO”...

With CGI Trade360, you are able to significantly improve their DSO by:

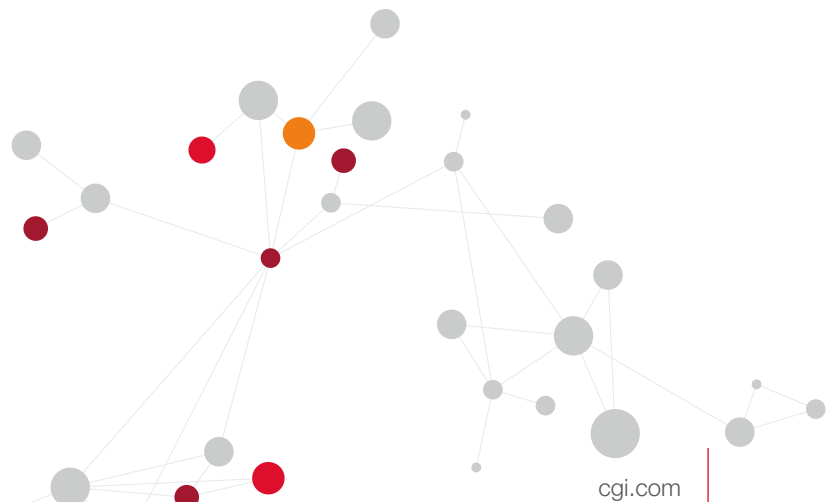
- Monetizing receivables early
- Accelerating cash application to invoices

When the bank needs to offer new solutions to meet emerging seller needs...

With CGI Trade360, the bank can move beyond traditional products to support a range of seller-centric solutions, including pre-export financing, receivables finance, and integrated receivables.

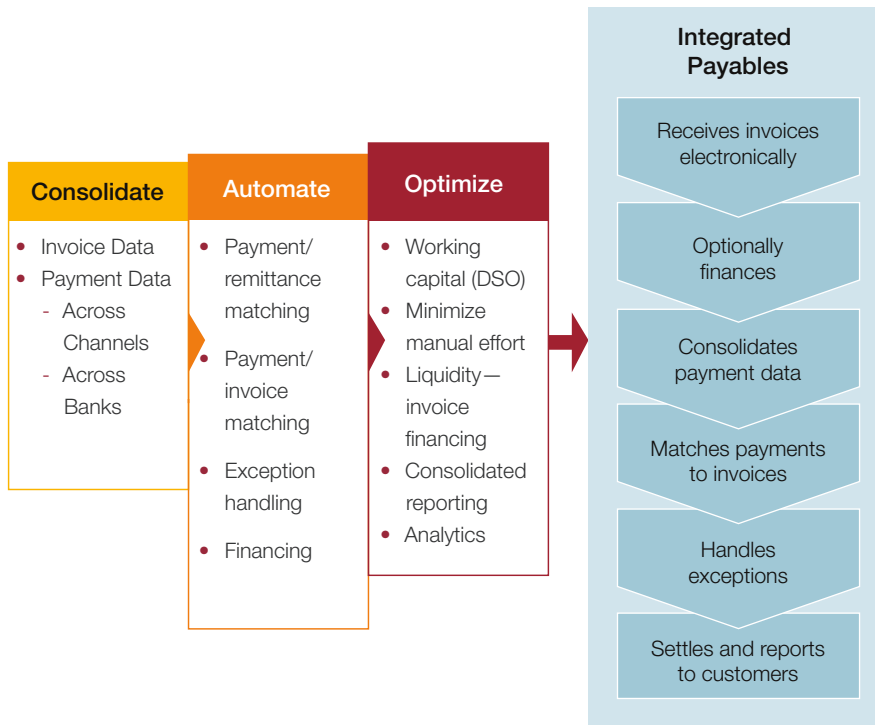
The financial supply chain continues to receive the close attention of corporate treasurers looking for ways to optimize working capital and free up cash in their supply chains. In particular, there is a growing demand for receivables financing as a means of helping treasurers improve Days Sales Outstanding (DSO). Additionally, many Corporates are burdened by needing to devote significant resources to reconcile payments to invoices, with largely manual and inefficient methods that negatively impact DSO rates.

Banks already handle their customers' in-bound payment and remittance data, which places them in an ideal position to perform payment/invoice reconciliations. CGI Trade360 provides a higher degree of straight-through reconciliation processing, enabling the bank to provide these services without significant increases to bank staff. Faster, more efficient application of received cash will improve the customers' DSO, and optional invoice financing, while waiting for payment to arrive, will provide even more significant opportunities for DSO and Working Capital improvement.



Integrated Receivables

Integrated Receivables significantly reduces a seller's payment to invoice reconciliation effort and assists with working capital/liquidity optimization.



KEY FUNCTIONALITY OF INTEGRATED RECEIVABLES

- Consolidation of transactions
 - Electronic receipt of invoices
 - Consolidates payment data from all bank receivables channels and payments received through other banks
- Ability to finance invoices while waiting for payment
- Significantly reduces the seller's payment to invoice reconciliation effort and assists with working capital/liquidity optimization
- Utilizes a sophisticated and teachable matching engine that applies cash received against the seller's open invoices
- Exceptions are handled by the seller in the Portal with automated assistance, for example, the matching engine will propose likely matches for the seller to choose from
- Invoices can be automatically financed from the time they are received until payment is received, or financed on-demand by the seller
- With on-line matching rules, the seller can teach the matching engine to achieve higher match rates

CGI TRADE360 BY THE NUMBERS

- Service in 18th year of operation
- Supports over 90 countries
- 50,000 users
- 130+ bank locations globally
- 2.1+ million transaction annual run rate

RECEIVABLES PRODUCTS SUPPORTED BY CGI TRADE360

The CGI Trade360 SaaS platform enables banks to create operational efficiencies for their customers receivables processing with streamlined and straight through processing, a range of receivables solutions, and a variety of financing capabilities.

Offering	Description
Integrated Receivables <ul style="list-style-type: none"> • Payment to invoice matching • Invoice financing 	Significantly reduces the seller's payment to invoice reconciliation effort and assists with working capital/liquidity optimization <ul style="list-style-type: none"> • Utilizing a sophisticated and teachable matching engine the solution applies cash received against the seller's open invoices • Exceptions are handled by the seller in the Portal with an automated assistance, including proposed matches by the matching engine • Invoices can be automatically financed from the time they are received until payment is received, or financed on-demand by the seller • Financing is automatically liquidated when payment for the invoice is received
Pre-shipment financing <ul style="list-style-type: none"> • Purchase order financing 	Provides the seller with financing prior to shipment, often based on an agreed purchase order, to provide manufacturing funds <ul style="list-style-type: none"> • Provides financing to the seller at a percent of the PO value at an interest rate • It can also be created without purchase orders
Rollover financing <ul style="list-style-type: none"> • PO to PO • PO to invoice • Invoice to invoice 	Provides the seller with an extension to the current financing, changes to the terms of the current financing, or changes the underlying asset (PO to invoice)
Receivables financing	Provides working capital/liquidity assistance to sellers by financing their invoices <ul style="list-style-type: none"> • Can be used to create standalone receivables financing • It is also integrated into the Receivables Management solution
Factoring/Receivables Purchase	Processes the banks receivables purchasing (factoring) business, including collection and silent programs

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Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. Operating across the globe, CGI delivers end-to-end capabilities, from IT and business consulting to systems integration, outsourcing services and intellectual property solutions, helping clients achieve their goals, including becoming customer-centric digital enterprises.



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