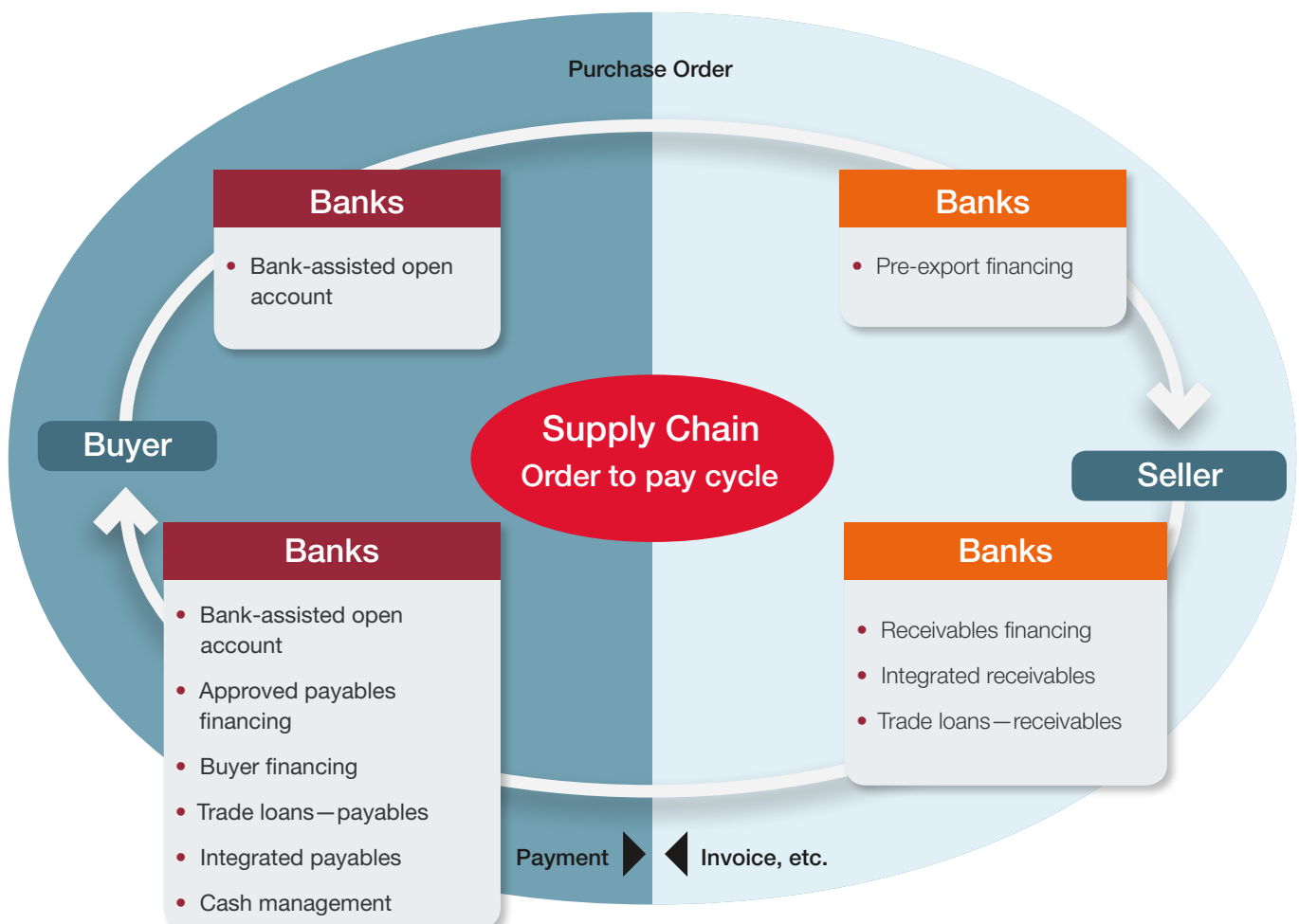


# CGI Trade360

## Payables

New solutions meet emerging buyer-centric open account needs



## BENEFITS

### Customer (buyer)

- Access to proven products for Open Account (OA) or Supply Chain Financing (SCF)
- Decrease cost of goods purchased
- Reduce working capital requirements
- Achieve more financial stability in the supply chain
- Strengthen relationships with suppliers
- Improve visibility across the financial supply chain

### Bank

- Obtain OA technology without a large initial investment
- Manage OA products on an integrated platform with traditional trade and cash management
- Obtain a high degree of straight-through processing
- Leapfrog the competition with rich functionality
- Gain flexibility in operations and customer service
- Provide a truly global service
- Realize significant operational efficiencies
- Build stronger customer relationships
- Increase bottom line by supporting the customers' entire supply chain

When your customer says: "I want my bank to help me simplify the management of my increasingly complex payables" ...

**With CGI Trade360, you are able to significantly streamline your customer's complex payables processing by:**

- Giving the buyer a single delivery method for all payables data
- Providing open account processing and matching services
- Managing Approved Payables Finance programs with suppliers
- Facilitating buyer-discounted early payments
- Aggregating payments across all programs

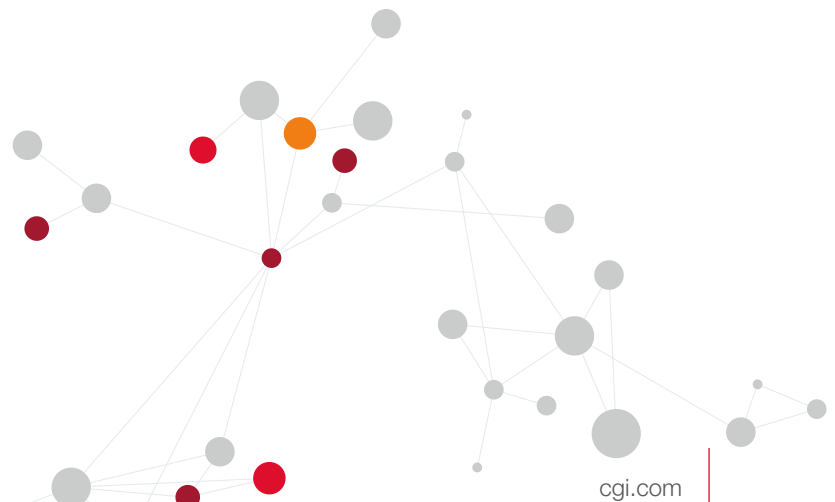
When the bank needs to offer new solutions to meet emerging buyer needs...

**With CGI Trade360, the bank can move beyond traditional products to support a range of buyer-centric solutions using bank-assisted open account, approved payables finance, integrated payables, and buyer finance.**

The financial supply chain continues to receive the close attention of corporate treasurers looking for ways to reduce costs through processing efficiency, improving Days Payables Outstanding (DPO), financially strengthening suppliers and taking advantage of discounts to optimize use of cash.

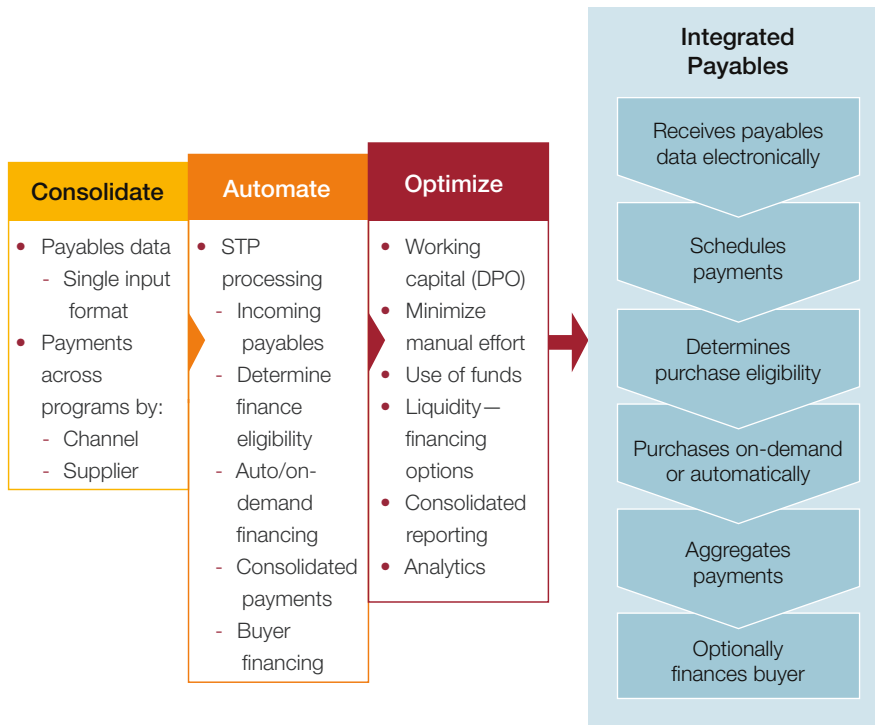
Banks now have a significant opportunity to move beyond simple payment processing by becoming more deeply involved in the customers' financial supply chain. As a result of the shift to open account, complexities have significantly increased for the buyer. Where traditional trade had previously been used, the associated bank services are no longer being provided. Plus, adoption of supplier finance programs requires bank involvement to keep buyers at an arm's length, in order to protect their balance sheets. Buyers are also able to take advantage of dynamic and other forms of discounting, however those processes need to be managed.

The CGI Trade360 SaaS Platform enables banks to take the complexity out of payables processing for their customers with streamlined and straight-through processing, a range of payables solutions, and a variety of financing capabilities.



# Integrated Payables

Optimizes working capital, improves cash flow, and helps strengthen the buyers' entire supply chain with a range of financing options



## KEY FUNCTIONALITY

- Portfolio based straight-through processing
- Processes all approved payables
  - Domestic or cross-border payments
  - Approved payables finance, straight invoice payment, buyer-discounted payment programs
- Buyer API driven integration
  - Host-to-host payables—one data format for all programs and payment channels
  - Portal upload of payables—in buyer's format with workflow and approval on Portal
- Buyer-Discounted Payment Program
  - Captures discount from invoice discount terms
  - Executes dynamic discounting agreements
- Approved Payables Finance Program
  - All invoices scheduled for payment and checked for purchase eligibility
  - All eligible invoices are auto-purchased or sent to Supplier Portal for on-demand purchase (supplier instructions)
  - When due—debits Buyer for all due invoices, pays supplier for unpurchased invoices, and pays bank for purchased invoices
  - Automatic liquidation of financing (purchased invoice asset)
- Invoice Payment Program
  - Invoices paid on their due date
- Common Functions
  - Aggregated payments: Each day, for all programs, one aggregated multi-beneficiary payment is created per payment channel and processed straight-through
  - Extended Buyer

## BENEFITS

### Customer (buyer)

- Service in 18<sup>th</sup> year of operation
- Supports over 100 countries
- 55,000 users
- 250+ bank locations globally
- 2.4 million+ transaction annual run rate

## PAYABLES PRODUCTS SUPPORTED BY CGI TRADE360

The CGI Trade360 SaaS platform enables banks to take the complexity out of their customer's payables processing, provide financing programs for their suppliers, and optimize use of funds through discounting opportunities

Offering	Description
<b>Bank-Assisted Open Account (ATP)</b>	<p><b>Provides LC-like processing service to the buyer (Issue, Exam, Payment), however without a bank guarantee to the supplier, thus leaving the final payment decision with the buyer</b></p> <ul style="list-style-type: none"> <li>• Receives purchase orders (Issue and Amend) and invoice data (Exam)</li> <li>• Key data matching is available in the Exam activity</li> <li>• Once invoices are approved for payment, the invoices may be eligible for approved payables finance (reverse factoring) if a program has been established for that supplier</li> <li>• The supplier has an on-demand option for approved payables finance requests through the Supplier Portal</li> <li>• The bank settles the invoices with the buyer on due date</li> </ul>
<b>Approved Payables Financing</b>	<p><b>Purchase approved invoices from the seller under an approved payables program</b></p> <ul style="list-style-type: none"> <li>• Can be used to create standalone approved invoice financing, in support of a customer's collaboration platform or other arrangements</li> <li>• It is also integrated into ATP and Integrated Payables offerings to provide approved payables financing</li> </ul>
<b>Buyer Financing</b>	<p><b>Provides the buyer with funds to meet its bank obligations</b></p> <ul style="list-style-type: none"> <li>• When the buyer has a payment obligation under an Approval to Pay, Open Account Payment or Integrated Payables, it can request financing to fund that payment</li> </ul>
<b>Integrated Payables Management</b> (see previous page for more details)	<p><b>This solution receives approved invoices from the buyer to support a variety of value-added payables programs on a portfolio basis:</b></p> <ul style="list-style-type: none"> <li>• <b>Buyer Discounted Payments</b>—Used to support the capture of the discount offered in the invoices' discount terms or terms subsequently agreed to by the parties (dynamic discounting)</li> <li>• <b>Approved Payables Finance</b>—Supports established approved payables finance programs between the buyer, seller and the bank, determines the eligibility of the invoices under the program's rules and either automatically finances them, or offers them through the Supplier Portal where the supplier can accept the offers on-demand. All invoices are settled with the buyer on their due date</li> <li>• <b>Invoice Payment</b>—Approved invoices are paid on their payment date</li> <li>• <b>Extended Buyer Finance</b>—This program can be combined with any of the above programs to provide additional financing to the buyer to fund its settlement obligations to the bank</li> </ul>

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