



CGI Trade360

Receivables

Solutions to meet emerging
seller-centric open account needs





When your customer says, “I want my bank to help me improve my days sales outstanding”...

With CGI Trade360, you can significantly improve their DSO by:

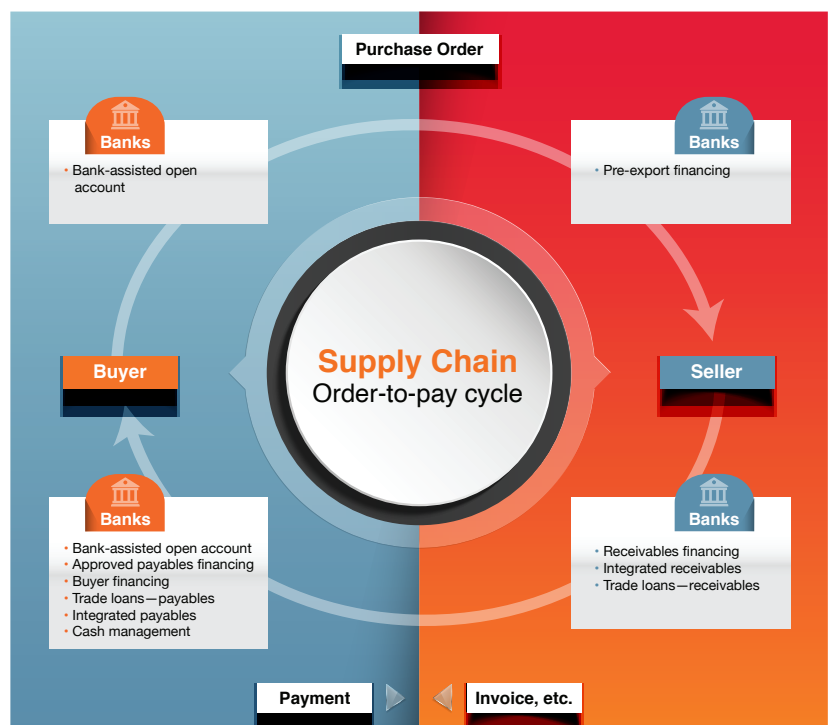
- Monetizing receivables early
- Accelerating cash applications to invoices

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 significantly increasing bank staff. Faster, more efficient application of received cash improves customers’ DSO and optional invoice financing, while waiting for payment to arrive provides even more significant opportunities for DSO and working capital improvement.



BENEFITS

Customer (seller)

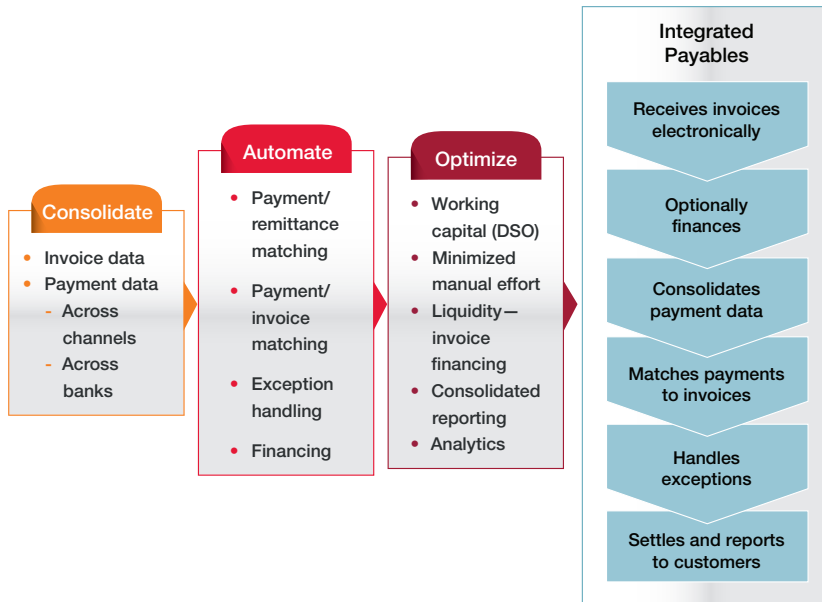
- Reduce cost of capital through improved days sales outstanding
- Support liquidity management by monetizing invoices on demand
- Access low-cost finance rates (suppliers)
- Improve efficiency of receivables payment/invoice matching
- Handle domestic and international receivables
- Benefit from multi-currency, multi-bank capabilities

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
- Achieve a high degree of straight-through processing
- Provide new revenues with minimal operational staff
- Leapfrog the competition with rich functionality
- Provide services on a truly global basis—domestic and international
- Benefit from multi-currency, multi-bank capabilities
- Benefit from denied party screening

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
 - Consolidation of payment data from all bank receivables channels and payments received through other banks
- Ability to finance invoices while waiting for payment
- Significant reduction in the seller's payment-to-invoice reconciliation effort and support for working capital/liquidity optimization
- Sophisticated and teachable matching engine that applies cash received against the seller's open invoices
- Handling of exceptions by the seller in the portal with automated assistance; for example, the matching engine will propose likely matches from which the seller can choose
- Automatic financing of invoices from the time they are received until payment is received, or financed on demand by the seller
- Online matching rules that enable the seller to teach the matching engine to achieve higher match rates



CGI TRADE360 BY THE NUMBERS

- 18 years in operation
- 100+ countries
- 55,000 users
- 250+ bank locations globally
- 2.4+ million transaction annual run rate

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"> • Using 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 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 • Can also be created without purchase orders
Rollover Financing <ul style="list-style-type: none"> • Purchase order to purchase order • Purchase order to invoice • Invoice to invoice 	Provides the seller with an extension to current financing, changes to the terms of the current financing, or changes to the underlying asset (purchase order 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 Integrated into the receivables management solution
Factoring / Receivables Purchase	Processes the bank's 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 in hundreds of locations across the globe, CGI delivers an end-to-end portfolio of capabilities, from strategic IT and business consulting to systems integration, managed IT and business process services and intellectual property solutions. CGI works with clients through a local relationship model complemented by a global delivery network to help clients achieve their goals, including becoming customer-centric digital enterprises.

For more information about CGI, visit cgi.com/trade or email us at info@cgi.com.

