CGI Trade360® Receivables

New solutions meet emerging seller-centric open account needs
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.

**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
• 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
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 17th year of operation
- Supports over 90 countries
- 45,000+ corporate portal users
- 130+ bank locations globally
- 2,100,000+ 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.

<table>
<thead>
<tr>
<th>Integrated Receivables</th>
<th>Significantly reduces the seller's payment to invoice reconciliation effort and assists with working capital/liquidity optimization</th>
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<tbody>
<tr>
<td>• Payment to invoice matching</td>
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<td>• Invoice financing</td>
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<td>• Invoices can be automatically financed from the time they are received until payment is received, or financed on-demand by the seller</td>
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<td>• Financing is automatically liquidated when payment for the invoice is received</td>
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<th>Pre-shipment financing</th>
<th>Provides the seller with financing prior to shipment, often based on an agreed purchase order, to provide manufacturing funds</th>
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<td>• Purchase order financing</td>
<td>• Provides financing to the seller at a percent of the PO value at an interest rate</td>
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<td>• It can also be created without purchase orders</td>
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<th>Rollover financing</th>
<th>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)</th>
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<td>• PO to PO</td>
<td>• PO to invoice</td>
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<th>Receivables financing</th>
<th>Provides working capital/liquidity assistance to sellers by financing their invoices</th>
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<td>• Can be used to create standalone receivables financing</td>
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<td>• It is also integrated into the Receivables Management solution</td>
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<th>Factoring/Receivables Purchase</th>
<th>Processes the banks receivables purchasing (factoring) business, including collection and silent programs</th>
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ABOUT CGI

Founded in 1976, CGI is one of the largest IT and business process services providers in the world, delivering high-quality business consulting, systems integration and managed services. With a deep commitment to providing innovative services and solutions, CGI has an industry-leading track record of delivering 95% of projects on time and within budget, aligning our teams with clients’ business strategies to achieve top-to-bottom line results.

For more information about CGI, visit [cgi.com/trade](http://cgi.com/trade) or email us at [info@cgi.com](mailto:info@cgi.com).

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