

# Newgen Supply Chain Finance Solution

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Managing the supply chain finance is complex and often poses unique challenges, thereby requiring business leaders, like you, to diligently approach the process and fuel growth, stability, and innovation for all the involved stakeholders.

**The Newgen Supply Chain Finance Solution** helps you smoothly manage the end-to-end process and optimize working capital through digitization.



# Supply Chain Finance Explained

The supply chain finance is a set of technology-based business and financing processes that connect various parties involved in a transaction—buyer, seller, and financial institution—to minimize financing costs and improve business efficiency.

- The supplier initiates the invoice of shipped/supplied goods or provided services for the buyer
- The supplier sends the invoice to the financial institution's SCF platform
- The buyer approves the invoices using the same platform
- The financial institution releases the payment against the received invoice
- On invoice maturity, the financial institution debits the amount from the buyer's account

## Involved Parties



Buyer



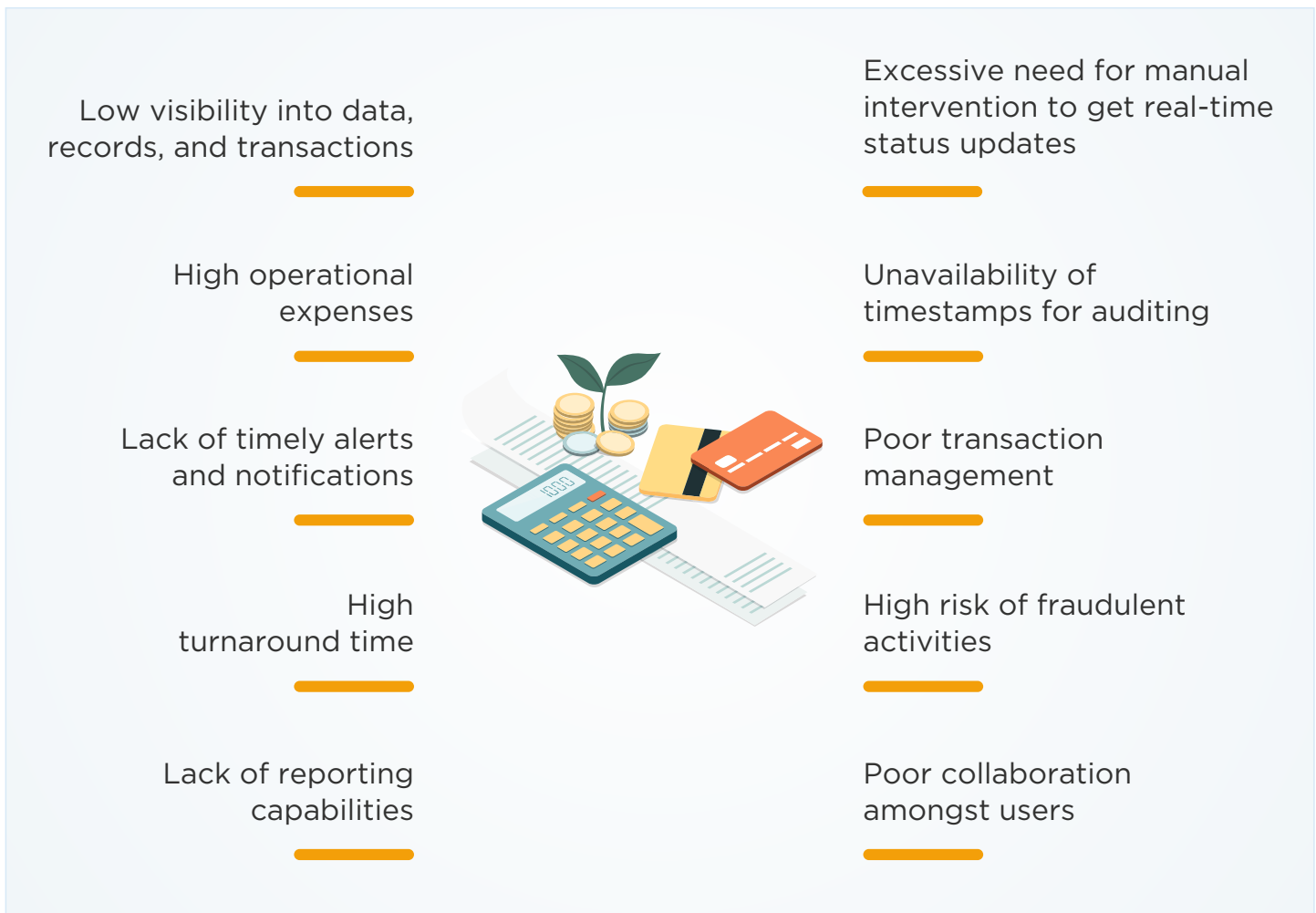
Supplier



Financial Institution

**SUPPLY  
CHAIN  
MANAGEMENT**

## The Stumbling Blocks



### By automating the supply chain finance process, you can:

- Optimize working capital metrics
  - Onboard the customer and their counterparty smoothly
  - Streamline the processing of invoices, payments, and orders
  - Gain complete visibility into operations with a real-time performance dashboard
  - Enhance user collaboration
  - Minimize processing time and costs
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# Newgen's Supply Chain Finance Solution

Newgen offers you a comprehensive supply chain finance solution to manage the intricacies of complex flows, including factoring, reverse factoring, etc., while enabling seamless supplier and buyer-centric financing.

By leveraging the automated solution, the seller enjoys the benefits of easy, fast financing of receivables at competitive rates, without recourse financing. The buyer receives the benefits of optimizing working capital. Additionally, you can minimize administration costs while drastically improving your organization's operational efficiency.

## Core Highlights

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### Digitized Supply Chain Finance

- Centralized processing of transactions with the convenient routing of role-based workflows
- Increased value delivery to corporate with the timely availability of transactional details for the finance team

### Superior User Experience

- An intuitive user interface to drill-down to multiple levels of activities with 100% visibility
- Comprehensive dashboards for faster decision-making

### Counterparty Onboarding

- Separate onboarding module to support corporate buyers and sellers
- Counterparty onboarding via a single, secure sign-on portal
- Instant capture of users' personal and financial details, including limits, credit scores, and plans. Post verification, users can securely access the portal

### Limits Set-up

- Sanctioned and ad hoc limit checks for eligibility at anchor, program, and counterparty levels

## Integration with OmniDocs

- Robust integration with Newgen's OmniDocs Contextual Content Services (ECM) product suite to easily upload and access contextually accurate documents
- Upload of multiple invoices and goods receipt notes (GRNs)
- Accessibility of documents and their recordings, related to a specific order request, purchase order, invoice, GRN type, etc.

## Anti-fraud Risk Management

- Dedupe checking to identify duplicate and fraudulent invoices
- Request authorization by checkers using digital signatures to avoid fraudulent activities and discrepancies
- Real-time credit limit management with robust analytical capabilities

## Program Parameters

- Various checks at the counterparty level, including maximum/minimum financing percentage, maximum/minimum tenure, preferred disbursement mode, and settlement
- Additional checks for automatic financing, settlement, and acceptance of invoices



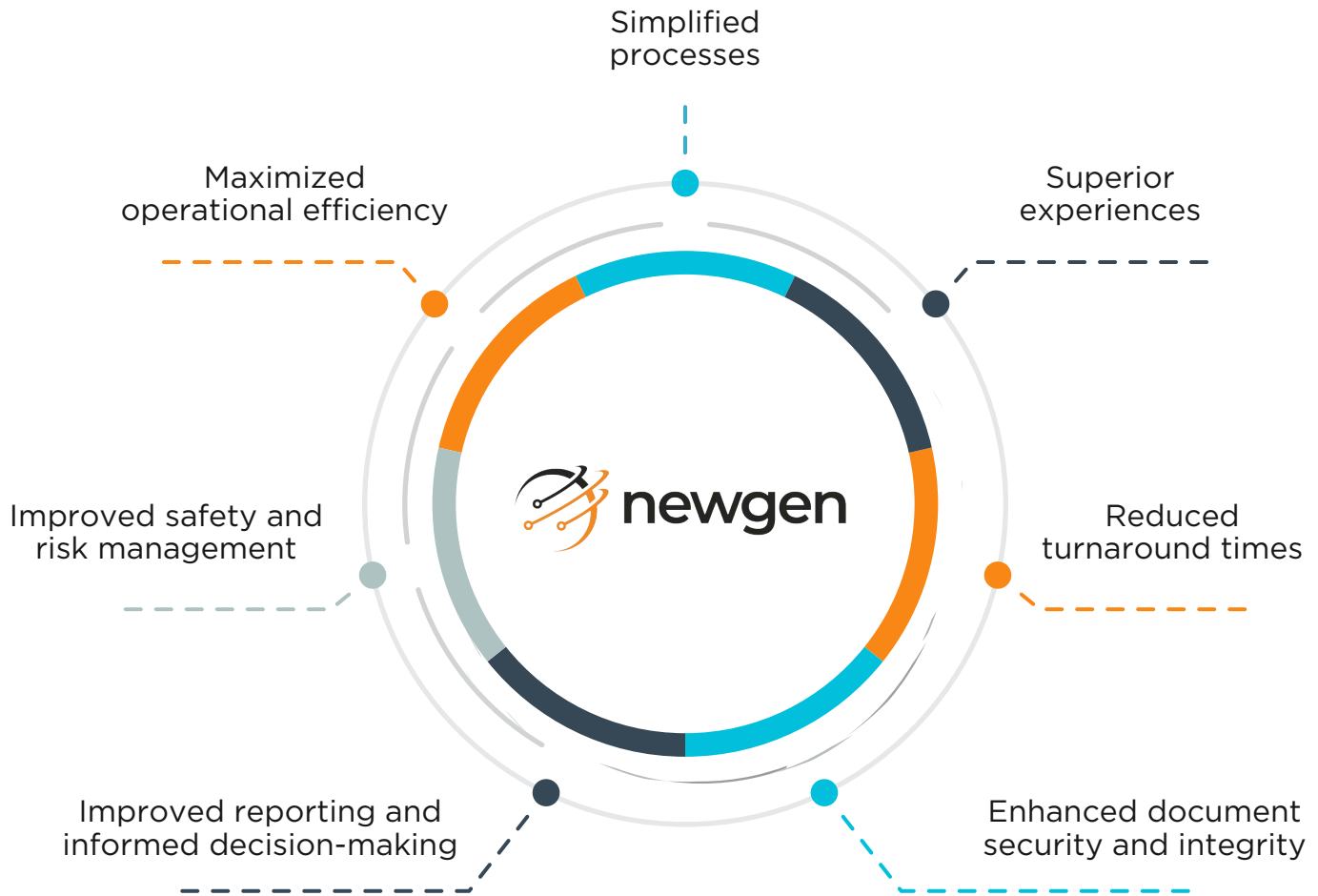




## How the Solution Works?

- The onboarding module, can capture the personal and financial details of users
- Once the user is verified, they can securely access the portal
- The buyer/supplier can request the financial institution to finance an order, based on the request type (factoring or reverse factoring) and track the current state of the respective transaction
- Order details and finance details of the buyer/vendor are recorded as the request is initiated
- The supplier can upload multiple invoices and GRNs while raising the request, which is safely recorded in the system
- The uploaded documents can be viewed when a request reaches the next set of users in the approval process. The request is authorized by a checker using a digital signature and dedupe checks, thereby eliminating the chances of fraud and discrepancies
- Once the financial institution accepts the request, the auto-settlement utility disburses the funds

# Why Newgen's Supply Chain Finance Solution?



## About Newgen

Newgen is the leading provider of a unified digital transformation platform with native process automation, content services, and communication management capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries. Newgen unlocks simple with speed and agility.

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