



Newgen's Supply Chain Finance Solution



Overview

Global trade expansion makes efficient supply chain finance critical for smooth and seamless transactions. Excess dependency on aging technology, inefficient manual tasks, and broken processes expose financial firms to significant risks. These challenges compound when siloed processes and Enterprise Resource Planning (ERP system) limitations prevent agile decision-making and real-time monitoring capabilities.

Newgen's AI-first Supply Chain Finance solution addresses these barriers and simplifies the end-to-end process. The solution unifies financing orchestration and ensures seamless ERP connectivity, converting operational barriers into strategic business enablers.



Decoding the Day-to-day Challenges



Fragmented Ecosystem

Disconnected processes limit end-to-end visibility, affecting collaboration and efficiency



Slow Decision-making

Poor access to accurate financial positions for timely actions



Invoice Lifecycle Opacity

Lack of real-time visibility into payables/receivables status, increasing cash flow risks



Onboarding Friction

Cumbersome Know Your Customer (KYC) and Anti-money Laundering (AML) processes, delaying program enrollment



Liquidity Gaps

Extended settlement cycle, straining supplier viability



Fraud Vulnerabilities

Weak detection of duplicate financing/forged documents



Compliance Overhead

Manual tracking of changing trade regulations



Process Inefficiencies

Manual reconciliation, impacting operational margins



Event Blindspots

Absence of automated alerts for payment milestones

The Need of the Hour - Automate Supply Chain Finance

Supply chain finance leaders must automate the end-to-end process for :

- ▶ Optimizing working capital
- ▶ Streamlining buyer and seller enrollment
- ▶ Monitoring all transactions through real-time dashboards
- ▶ Strengthening engagement across sellers, buyers, and financiers
- ▶ Minimizing processing time and lowering overall cost



Newgen's AI-first Supply Chain Finance Solution

Newgen's AI-first Supply Chain Finance solution is built on NewgenONE—a unified, low code digital transformation platform. The solution automates the entire supply chain finance lifecycle, from product configuration to final settlement. Here's how it adds value:

- ▶ **Product Setup**
Configure supply chain finance products through an intuitive interface, defining product details, setting limits, and tailoring parameters to align with business objectives
- ▶ **Frictionless Customer Onboarding**
Utilize automated KYC/AML checks, real-time validations, and seamless registration to minimize onboarding time
- ▶ **Quick Program Configuration**
Deploy customized supply chain finance programs by leveraging various functionalities, such as dynamic product setups, adjustable limits, and risk parameters—all configurable via an intuitive interface to meet specific financier and customer needs
- ▶ **Intelligent Disbursements**
Enable easy access to financing via user-friendly portals, supporting both straight-through processing for instant approvals and non-straight-through processing of transactions for complex cases, ensuring liquidity reaches suppliers faster while maintaining control
- ▶ **Automated Repayment Management**
Streamline repayments with self-service portals, dynamic settlement tracking, and flexible payment options—enhancing customer experience while optimizing cash flow

Complete Supply Chain Finance Coverage

Newgen's solution supports the complete spectrum of supply chain financing models, including:



Buyer-led Financing

- Vendor Finance
- Purchase Bill Discounting
- Reverse Factoring
- Payables Finance
- PO Financing
- Dynamic Discounting
- Purchase Invoice Financing



Seller-led Financing

- Dealer Finance
- Sales Bill Discounting
- Factoring
- Receivables Finance
- Sales Invoice Financing
- Deep-tier Financing



Core Highlights of the Solution



1. End-to-End Digitization

- Dedicated role-based portals for anchors and spokes, enabling secure, self-service access to financing options and transaction details
- Real-time tracking of disbursements, repayments and document management with automated workflows
- Continuous real-time updates on transactions, limit utilization, and performance data in a consolidated view



2. Intelligent Digital Onboarding and Credit Optimization

- Accelerated client onboarding with AI-driven data capture and validation
- Real-time credit limit recommendations with predictive analytics
- Smart cross-selling based on transaction patterns and relationships



3. Unified Supply Chain Finance Automation Platform

- Customizable dashboards for end-to-end SCF lifecycle management
- Over 200 pre-built API connectors for platforms, such as SAP, Oracle, and core banking systems for seamless interoperability
- Dynamic pricing engines for automated rate adjustments
- Configurable workflows for all financing models



4. AI-enhanced Credit & Risk Management

- AI-led credit risk assessment of anchors and spokes using transactional and behavioral data
- Automated repayment scheduling with flexible settlement options
- Virtual assistant for instant balance inquiries and process guidance



5. Operational Excellence at Scale

- Low-code customization for rapid product launches
- Cloud-native architecture for scalability

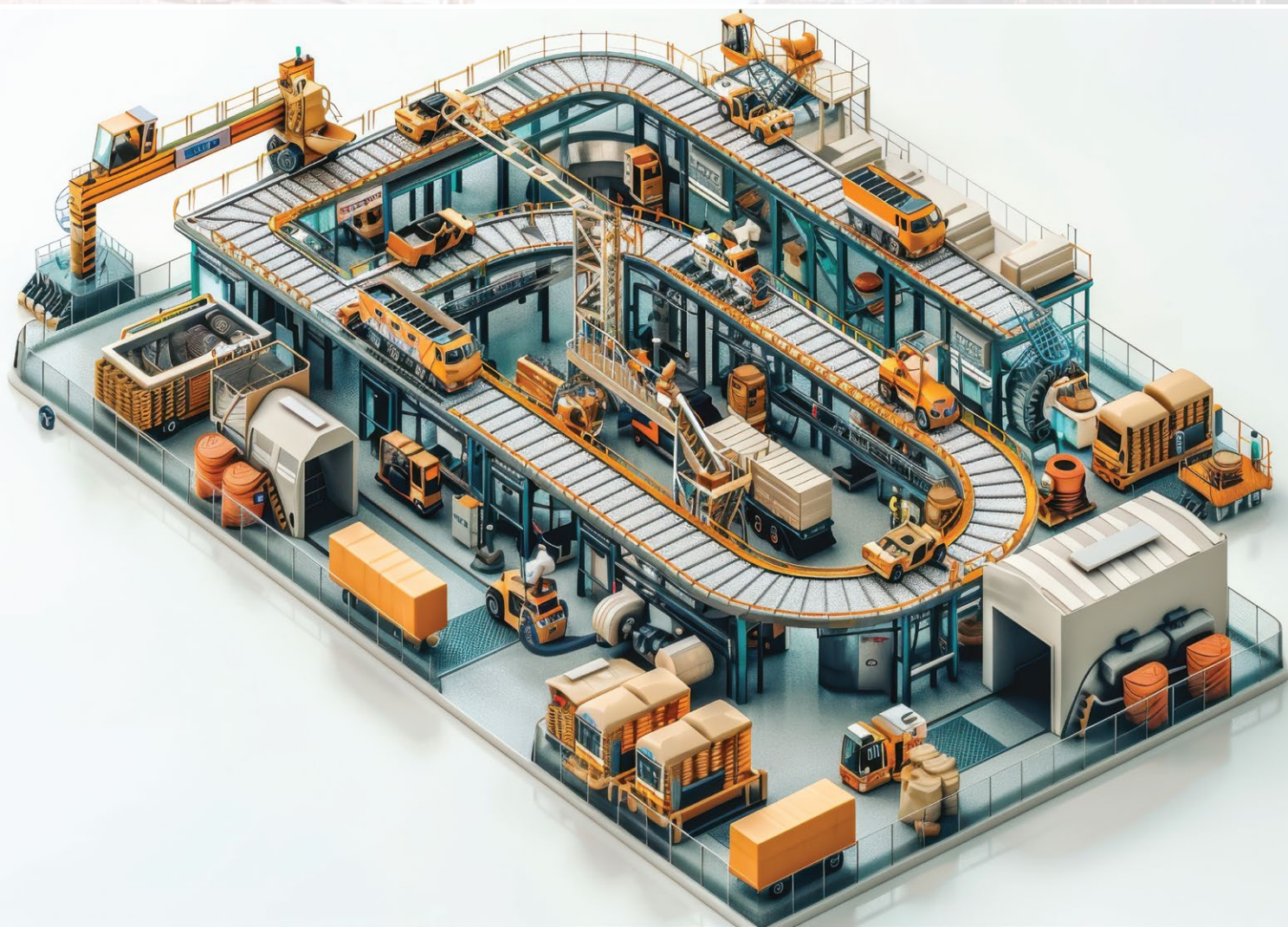


6. Proactive Risk and Compliance Safeguards

- Machine learning models, detecting fraudulent patterns
- Multi-tiered approval workflows with real-time eligibility checks
- Automated audit trails for regulatory reporting

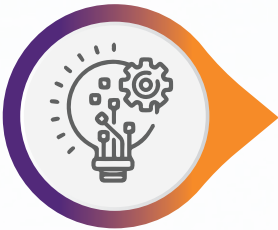
Transformative Business Benefits

- ▶ **Accelerated Processing:** Streamline fund transfers and transactions with automated workflows
- ▶ **Cost Optimization:** Reduce operational expenses through AI-driven onboarding and reporting
- ▶ **Workforce Efficiency:** Minimize manual tasks and staffing requirements with intelligent automation
- ▶ **Seamless Compliance:** Maintain regulatory adherence with integrated monitoring systems
- ▶ **Enhanced Productivity:** Improve output through optimized processes and task automation
- ▶ **Self-service Enablement:** Empower stakeholders with independent onboarding capabilities
- ▶ **Revenue Growth:** Increase cross-selling opportunities through AI-powered recommendations
- ▶ **Dynamic Risk Management:** Adjust credit limits in real-time based on transaction patterns
- ▶ **System Integration:** Easily connect ERP and banking systems with APIs for real-time data sync and smooth operations



The Newgen Difference in Supply Chain Finance

Newgen stands apart in supply chain finance automation by combining deep industry expertise with cutting-edge technology on a unified low-code platform. Here's what makes us the partner of choice:



Best-in-class Technology

- Supports all supply chain finance models
- 1800+ successful global implementations



Industry Expertise

- 32 years specializing in financial solutions
- 50+ dedicated financial institution partners
- Full lifecycle implementation expertise



Rapid Deployment Advantage

- Low-code platform enables implementation in weeks
- Easy customization without extensive coding
- Seamless scalability as needs evolve



Complete End-to-end Solution

- Single provider for both product and implementation
- Pre-built connectors for all major systems
- Fully configurable to unique requirements



New-age Capabilities

- AI/ML-powered decisioning
- Advanced analytics capabilities
- Continuous platform enhancements



Compliance Assurance

- Pre-configured for global regulations
- Automated compliance monitoring
- Detailed audit capabilities



About Newgen

Newgen is the leading provider of an AI-first unified digital transformation platform with native **process automation, content services, customer engagement**, and **AI/ML** 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.

For Sales Query

AMERICAS: +1 (202) 800 77 83
CANADA: +1 (202) 800 77 83
AUSTRALIA: +61 290 537174
INDIA: +91 11 407 73769
APAC: +65 3157 6189
MEA: +973 1 619 8002, +971 445 41365
EUROPE: +44 (0) 2036 514805

info@newgensoft.com
www.newgensoft.com



April 2024