Harness the Power of Intelligent Supply Chain Finance

Enable Seamless Supplier and Buyer Centric Financing

Oracle delivers a comprehensive supply chain finance solution across receivables and payables offering supplier centric financing and buyer centric financing that helps in achieving high operational efficiency through digitization.

Oracle Banking Supply Chain Finance is designed to provide a distinct competitive edge to the bank in the critical areas of financial supply chain management. It provides comprehensive support for banks to enable their corporate customers to manage their supply chain finance operations efficiently and optimize working capital through digitization. It helps bank deliver a superior client experience with a wide range of products with more innovation, so as to provide superior customer service, generate increased revenue, accelerate time to market and reduce costs and risks.

Supply Chain Finance Products Provided by Oracle Banking Supply Chain Finance

BUYER CENTRIC FINANCING	SUPPLIER CENTRIC FINANCING
• Supplier Finance • Reverse Factoring • Payable Finance	• Dealer Finance • Factoring • Receivable Finance

Supply Chain Finance delivers more than 50% of the Global Trade Revenue

Oliver Wyman GTB Revenue Pool

Fortune 500 companies spend over USD 81 billion annually on unnecessary working capital, and supply chain costs

Deloitte Report, 2018
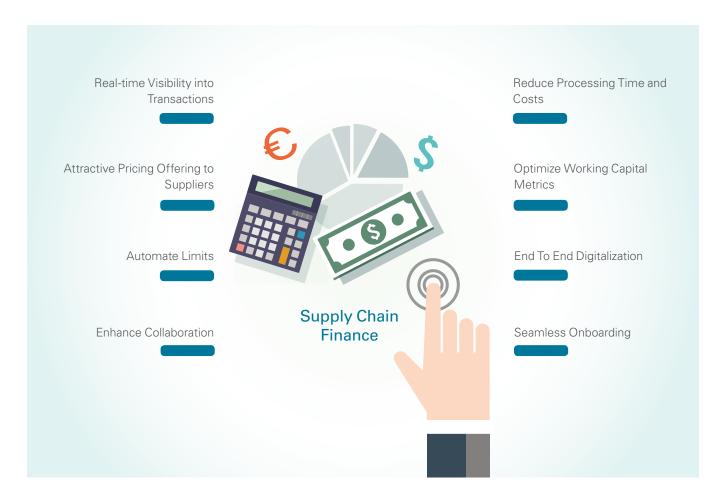
Superior User Experience

Oracle Banking Supply Chain Finance offers bank a feature rich, intuitive UI/UX designed to work on any form factor that supports multi-channel/multi-device operations. The UI allows banks to drill-down to multiple levels when viewing customer, product and supply chain finance product KPIs. The solution also provides banks intuitive dashboards for better and faster decision-making.

Highly Configurable

Oracle Banking Supply Chain Finance allows banks to create different Supply Chain Finance products with several variations thereby empowering banks for faster time-to-market and faster realization of revenue with high degree of configurability that adapts to business and regulatory environment with a shorter development time.

Digitized Supply Chain Finance

Using Oracle Banking Supply Chain Finance, banks can now centrally process supply chain finance transactions. With Oracle Banking Supply Chain Finance solution, banks are empowered to deliver increased value to corporates by ensuring timely availability to finance, quicker approvals, real-time transaction visibility and seamless processing of supply chain finance transactions. Oracle Banking supply chain finance exposes APIs that enable a seamless integration with the bank's existing IT systems, third party systems, or corporates' ERP systems.
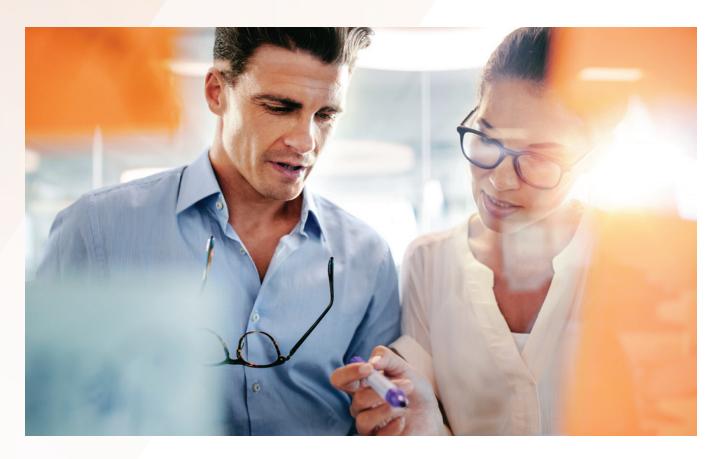
Real-time Visibility into Transactions

Attractive Pricing Offering to Suppliers

Automate Limits

Enhance Collaboration

Supply Chain Finance

Reduce Processing Time and Costs

Optimize Working Capital Metrics

End To End Digitalization

Seamless Onboarding

Seamless Invoice Management

Oracle Banking Supply Chain Finance allows banks to create, upload, amend, cancel, and accept an invoice. Invoices are automatically financed based on the parameters set up and has the provision to handle amendments and disputes that arise during invoice processing. Banks are also empowered to gain total control and visibility of the invoices with real-time invoice status monitoring and updates. The solution also supports Machine Learning enabled invoice data extraction wherein the invoice data is automatically extracted and processed for funding thereby reducing manual effort and time.

Rule Based Reconciliation

Oracle Banking Supply Chain Finance enables banks for a quick reconciliation through rules set by the bank for invoice payment and finance payment. It intelligently detects outstanding invoices or finances due from buyer/seller and reconciles them against the payment initiated by the buyer/seller without any manual intervention thus saving time and disruptions in the supply chain.

KEY FUNCTIONALITIES OF ORACLE BANKING SUPPLY CHAIN FINANCE

PRODUCT CREATION AND PARAMETERS MAINTENANCE

- Allows the user to create a product with multiple variations
- Enables the user to create/modify/view the parameters for the product
- Allows the user to create and categorize the product into buyer centric/supplier centric and Invoice based
- Allows the user to maintain its parameters viz. debtor, max finance percentage, minimum finance percentage, max tenor, min tenor, preferred mode of disbursement and settlement, whether part payment allowed, appropriation rules

COUNTERPARTY ONBOARDING

- Allows onboarding a counterparty along with its basic details. A counterparty could be a customer/non-customer.
- A counterparty would have a single login even if it plays the role of a buyer in one program and as supplier in another.

PROGRAM PARAMETERS

- Allows the user to create a program (linkage of an anchor corporate to its counterparties – buyer/supplier)
- Allows the user to maintain its parameters viz. max finance percentage, minimum finance percentage, max tenor, min tenor, preferred mode of disbursement and settlement, whether auto finance and auto settlement is allowed
- Allows the user to maintain parameters at the counterparty level viz. max finance percentage, minimum finance percentage, max tenor, min tenor, preferred mode of disbursement and settlement, whether auto finance and auto settlement is allowed, auto acceptance allowed, days after which the invoice will be auto accepted

LIMITS SETUP

- Allows the user to maintain sanctioned limits and adhoc limits at the product , anchor, program and counterparty level
- Provision to integrate with an enterprise wide limit management system
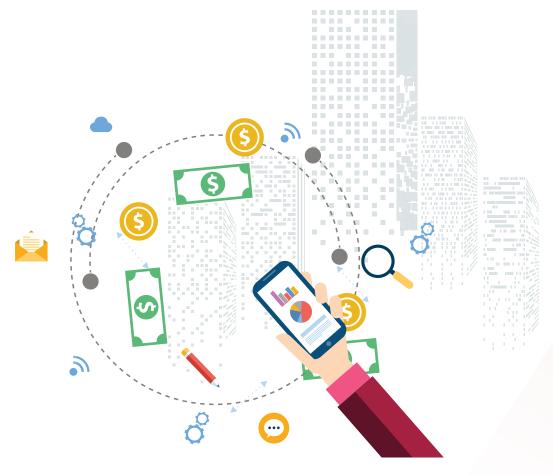
INVOICE MANAGEMENT

- Allows the user to manually create or upload an invoice file, amend an invoice, cancel an invoice, accept an invoice
- Provides an option to upload scanned invoices
- Invoices once accepted are automatically financed based on the parameters set up
- Provision to handle disputes

RECONCILIATION

- Allows the user to create reconciliation rules. These rules can be defined for a program and for a product
- The reconciliation rules can be exact or generic in nature. Generic rules would include FIFO, LIFO etc.
- Supports reconciliation of invoice- payment and finance-payment

"Supply Chain Finance is the Priority Area of Development and Strategic Focus for Banks. In the next 12 months 42% of Banks have planned to Invest in Supply Chain Finance"
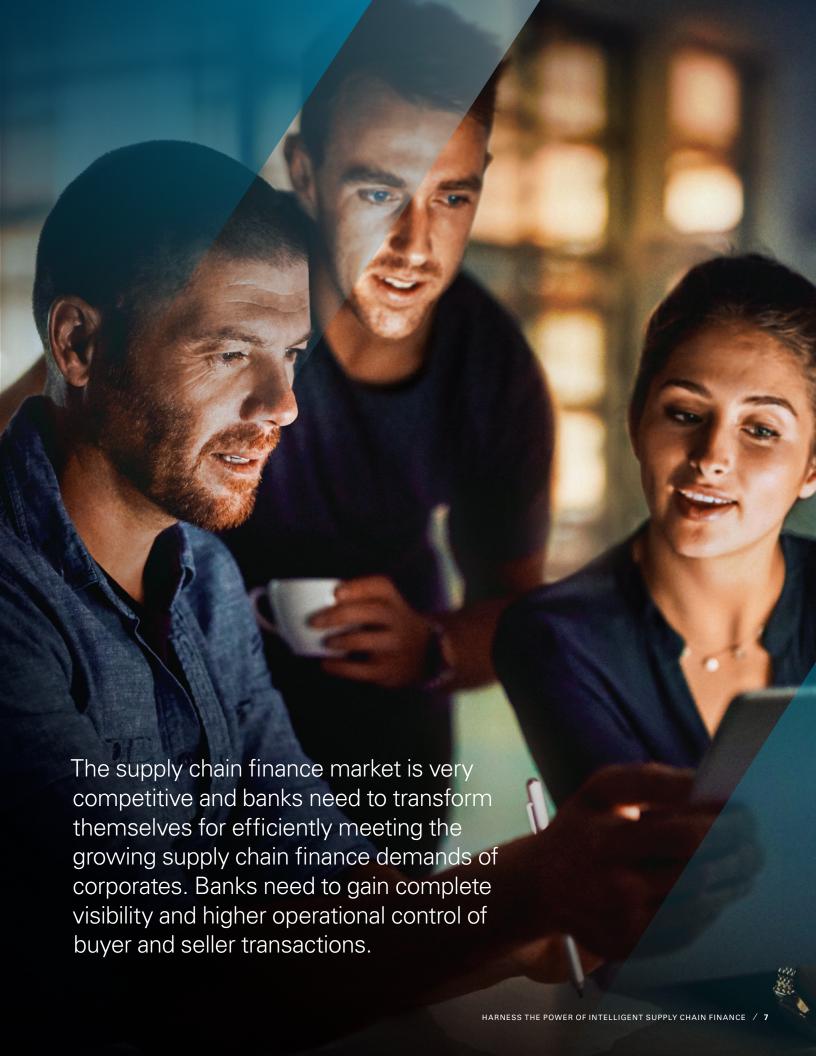
Source: ICC Global Survey, 2018

Oracle Banking Supply Chain Finance is the Next Leap towards Frictionless Buyer and Seller Transactions

Enable real time monitoring and risk analytics via visual dashboards thus providing robust operational risk control

Centralized processing eliminates high operational costs

Automate and streamline processing of invoices, payments and orders

Achieve optimal efficiency due to highly automated supply chain finance operations

Achieve Compliance with ever changing regulatory framework

Digitized supply chain finance processes that are not susceptible to fraud and human error

Seamless Onboarding of customers and their counterparties

Oracle Banking Supply Chain Finance

Harness the Power of Intelligent Supply Chain Finance with Oracle

The supply chain finance market is very competitive and banks need to transform themselves for efficiently meeting the growing supply chain finance demands of corporates. Banks need to gain complete visibility and higher operational control of buyer and seller transactions.

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