

Temenos Supply Chain Finance

Enabling banks to bridge customer financing gaps, streamline fragmented processes, and foster seamless collaboration and transparency among banks, suppliers, and buyers - strengthening relationships within the value chain for long-term business growth.



Empowering you as a bank to deliver supply chain finance (SCF) as part of a cohesive approach to corporate banking, Temenos Supply Chain Finance enhances operational efficiency and accelerates revenue growth while reducing cost of ownership and risk. As a key element of the Temenos Corporate & Commercial Banking solution, it offers you real-time visibility and control over SCF activities, improving cash flow and optimizing working capital for your corporate customers.

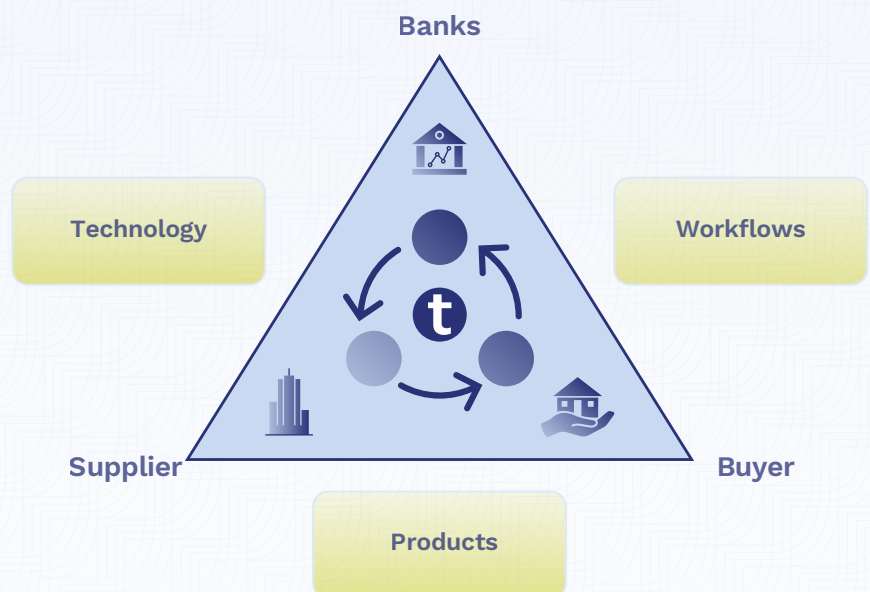
Unlocking the Benefits of Supply Chain Finance

How we help you drive efficiency, growth, and transparency

Banks: with Temenos Supply Chain Finance, you can unlock new revenue streams, attract new clients, and optimize capital usage through short-term, self-liquidating transactions, resulting in improved cash flow and efficient working capital management for your clients.

Suppliers can access affordable financing of their receivables, improving cash flow, reducing financing costs, and mitigating credit risk associated with buyer non-payment. It encompasses the entire lifecycle of receivables purchase using workflows to process and disburse funding, as well as perform settlement and reconciliation of receivables.

Buyers gain access to a real-time collaboration hub that enables smooth interaction with suppliers, simplifying tasks such as invoice upload and approval. This helps optimize Days Payable Outstanding (DPO), improve cash flow, and strengthen the financial health of the supply chain, all supported by flexible funding options.



We place financial institutions at the center of supply chain finance, enabling them to bridge customer financing gaps, streamline fragmented processes while improving working capital management and enhancing access to liquidity for their corporate clients.

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Key Benefits



Efficient Capital Utilization

Enhance cash flow and working capital management by facilitating early payments to suppliers and extending terms for buyers. By enabling short-term, self-liquidating transactions, you can optimize capital usage, free up resources for new financing opportunities, and generate revenue through fees and interest, supporting liquidity and financial stability for all SCF parties.



Operational Efficiency and Modernization

Streamline processes, enhance transparency, and optimize financial operations to elevate the user experience while enabling collaboration between buyers, suppliers, and your bank to drive efficiency. Capabilities such as flexible discounting, tailored invoice financing, digitized workflows, and task automation reduce errors, accelerate cash flow, and free resources for high-value activities.



Revenue Growth and Market Expansion

Expand into new markets and attract clients by offering specialized SCF products such as flexible discounting and reverse factoring, unlocking additional revenue from fees and interest. Streamlined processes support higher transaction volumes and cross-selling opportunities, enhancing profitability with complementary services like trade finance and forex.



Security, Risk and Compliance

Ensure compliance with evolving regulations while enhancing accuracy, transparency, and security across SCF operations. Capabilities such as automated data management, advanced analytics, and real-time monitoring with alerts enhance accuracy, detect anomalies, mitigate risks, detect fraud, and reduce errors ensuring comprehensive compliance and protection.

Features Overview

- **360° Customer View:** data-driven decision-making and personalized services
- **Program Initiation and Self-Service:** customizable capabilities for managing program parameters and counterparties
- **Program Management:** comprehensive control over financing rules, terms, conditions, and SCF parties collaboration
- **Facilities and Limits Configuration:** define and manage funding limits and sub-limits based on customer profile, currency, or product type within the SCF program
- **Flexible Pricing:** pricing tailored to customer profiles and specific program conditions
- **Invoice Upload and Validation:** simplified invoice processing for suppliers, ensuring accurate and efficient funding cycles
- **Funding and Disbursement:** timely liquidity for counterparties through disbursements based on finance requests and program terms
- **Anchor and Counterparty Dashboards:** real-time visibility for buyers and suppliers to track supply chain health and funding requests
- **Repayment Tracking:** automated tracking of repayment schedules with real-time updates for financial health and risk management
- **Real-Time Monitoring:** live tracking and alerts for enhanced risk management and compliance oversight across the supply chain
- **API Integration for Ecosystem Interoperability:** seamless third-party integration to rapidly expand customer-centric offerings

Temenos SaaS

Temenos Supply Chain Finance is available on Temenos SaaS. Our clients leverage our SaaS offering to access resilient, secure, and continually updated banking capabilities as-a-service, allowing them to focus on their customers and deliver at speed. Temenos SaaS offers the largest set of end-to-end banking services that are proven by banks around the globe across retail, business, corporate and wealth in over 30 regulated jurisdictions.

To find out more about the Temenos corporate banking solution for supply chain finance, search:

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