

# Unlock Working Capital and Strengthen Your Supply Chain

# Supply Chain Finance unlocks working capital that is trapped in the supply chain while ensuring a vibrant and healthy supplier ecosystem.

The NIVO1 Digital Supply Chain Program provides a consistent and affordable source of funding for your entire supply chain. It's fast, easy and available through NIVO1.

### SUPPLY CHAIN FINANCE

# STRENGTHEN THE SUPPLY CHAIN

#### **PROCUREMENT**

Protect critical suppliers with continuous access to affordable funding

Improve working capital through extended DPOs

Coverage for the entire supply chain, across virtually all suppliers, including the long tail

Entirely turnkey program: Suppliers get access to the platform, funding and underwriting at no cost to you

# UNLOCK WORKING CAPITAL

#### **TREASURY**

Preserve your working capital and grow DPOs through extended terms

# BETTER FOR YOU AND YOUR SUPPLIERS

### Better for You

- Unlike banks, we can fund all your suppliers, including the long tail
- Unlike non-bank supply chain finance providers, we never ask you for a guarantee of payment
- We provide the financing technology at no cost

### Better for Your Suppliers

- 24/7 instant access to affordable early payment on invoices
- Intuitive customer experience and realtime access – no lengthy credit check and no approval process
- Coverage for all suppliers, including the long tail

## A COMPLETE SOLUTION AT NO COST

#### **EASY-TO-USE PLATFORM**

- · Intuitive, easy-to-use platform
- Provides your suppliers easy access to Supply Chain Finance and Invoice Finance

#### STRONG INSTITUTIONAL FUNDING

- Backed by a worldwide network of institutional funders
- Investors participate through a digital marketplace lending platform
- An auto-bid, auto-invest approach simplifies the funding process

#### **FULL UNDERWRITING & COMPLIANCE**

- Underwriting decision engine powered by fast data
- Instant KYC, AML and other compliance checks for all jurisdictions
- Funding for virtually all suppliers, including the long tail

#### **FULL LAUNCH SUPPORT**

- · Fast and easy supplier registration
- Comprehensive sales and marketing support to activate suppliers
- Customer service team dedicated to your success

WHY WAIT? GET STARTED NOW	
<b>\$</b> ^	Release working capital by unlocking cash trapped in payables. A 15-day improvement in DPO on \$500 million in annual spend creates \$21 million in additional working capital.
	Our 24/7 digital interface provides easy access to funding to funding on demand.  Registration takes just a few minutes. Suppliers receive a dynamic credit limit in real time and can immediately accelerate payment of invoices.
	We can even fund your suppliers' invoices submitted to other buyers through the same portal. This helps make your program a one-stop shop for your supplier's funding needs, dramatically increasing usage.





