



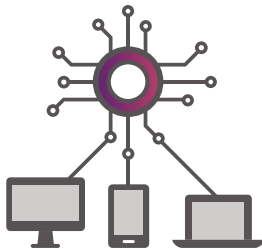
OneConnect Financial
Technology Co., Ltd.

Supply Chain Finance

Unlock The Potential of
Your Supply Chain

Optimise your working capital with Supply Chain Finance Solution. Our Blockchain based solution increases liquidity in the supply chain and provides not only the first tier but also their upstream suppliers, access to capital faster and at a lower cost.

How does it work?



- Links various parties in a transaction (a buyer who functions as the anchor, its suppliers, and financial institution/funder), to optimise working capital and lower financing costs for both buyers and suppliers
- By leveraging off the creditworthiness of a strong buyer, a small or mid-sized supplier can sell their invoices to the financial institution at a discount, giving them access to cheaper financing

An Overview of Supply Chain Finance Solution

✓ Scalable & Customizable

Highly customizable cloud-based supply chain finance platform for financial institutions/funders, buyers and suppliers.

✓ Access to Cost-Effective Financing for Suppliers

Suppliers can approach the financial institutions/funders on the platform to discount the EPV.

✓ Deepen Your Supply Chain Reach

Buyers (i.e. anchors in a SCF program) can issue an Electronic Payment Voucher (EPV) to their tier 1 suppliers, which represents an undertaking from buyers to pay on the due date.

The Tier 1 suppliers can split and transfer the EPV to their suppliers, who in turn, may also split and transfer the EPV beyond the first tier of the supplier base.

✓ Simple to Use

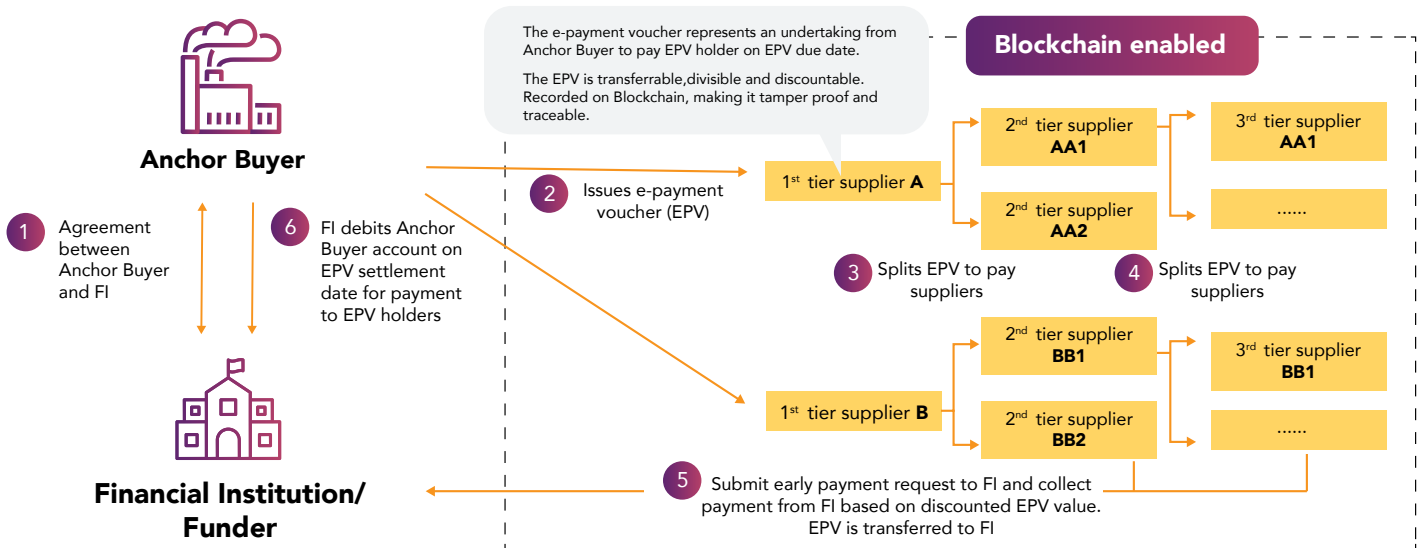
Buyers and suppliers can minimise hassle and reduce turnaround time by uploading invoices easily onto the platform via a direct feed from the ERP or manual entry. It also allows buyers to accept and approve invoices electronically.

Full Encryption of Data with OneConnect's FiMAX Blockchain Technology

Helmed by the co-founder of HyperLedger Fabric, our blockchain team has independently innovated and developed the industry-leading BaaS platform and its core framework- FiMAX.

Our supply chain finance platform incorporates FiMAX blockchain technology and data encryption to ensure data privacy by allowing information to be verified without the need to reveal every single piece of information.

The information recorded is also tamper-proof and traceable.



Benefits of Supply Chain Finance Solution

Anchor Buyers	Suppliers	Financial Institutions/ Funders
<ul style="list-style-type: none"> Lengthen Days Payable Outstanding (DPO) with longer payment terms, unlocking working capital Improves supplier's relationship and control over the supply chain Reduce and stabilises financial volatility in the supply chain 	<ul style="list-style-type: none"> Reduction in trade receivables and an increase in cash position Balance sheet management opportunity Access to cash at an advantageous rate Shorten cash conversion cycle 	<ul style="list-style-type: none"> Widening the scope of client portfolio New interest and fee generation business Improve risk-adjusted returns on capital



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Data Protection & Privacy

OneConnect will work closely with you to ensure your firm stays compliant with applicable data protection and privacy laws throughout our engagement with you. We will take care to ensure we fulfil our obligations as a data intermediary to protect your data accordingly.

To find out how Supply Chain Finance Solution can help you gain more market share, visit www.ocft.com.sg or email us at PUB_YZTMARKETING@OCFT.com

