

# Collaborative trade finance... just imagine.

Banks of every size are challenged by the time-consuming and cumbersome, paper-based trade finance process. Managing multiple trade finance requests through multiple channels with customers across multiple jurisdictions is onerous, error-prone and expensive. The inefficient manual communication across the entire trade finance ecosystem gives rise to unnecessary delays in supply chain, exposure to fraud and hampered revenue growth.

RIVOTM – our collaborative trade finance platform – is a centralized digital hub through which any trade and supply chain finance instrument can be managed to enhance efficiency and optimize customer service. This web-based portal provides open API access to every trade participant for a completely streamlined and sustainable transaction process.

# How it helps:

#### Collaboration

Real-time access to the entire trade finance ecosystem

#### Acceleration

Digital document exchange for faster processing times

#### **Risk Management**

Real-time credit limit and utilization management

#### **Fraud Prevention**

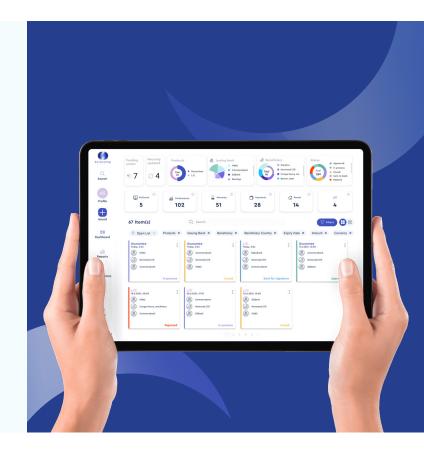
Duplicate financing invoice identification

#### **Sustainability**

Transaction-based ESG tracking and scoring

#### Security

Centralized document management for version control, transparency and auditing



Available on demand, anytime, anywhere to anyone... just imagine.

A web-based platform accessed via an intuitive, user-friendly interface, RIVOTM is available in a range of subscription packages based on feature consumption. Fast and easy to navigate, the solution is designed to bring together importers, exporters, banks, insurers, agencies and freight forwarders to efficiently collaborate on finalizing the details of a trade finance transaction in the most timely way.

By using the platform to execute trade finance requests, banks can benefit from corresponding with every party through a single channel which saves time, improves efficiency and ultimately drives growth.

Intermediate



# Key features and benefits



#### Collaborate

- Collaborative management of documents; receive, amend, issue
- Real-time advice and update notification between ecosystem parties
- Centralized communication for ease of tracking and version control



### **Accelerate**

- Acceleration of trade finance transaction lifestyle processing
- Electronic issue and exchange of MLETR-ready digital documents
- Efficient and timely resolution of document requests, queries, approvals and rejections



# **Mitigate**

The RIVO™ solution is available in a range of standard packages indicated below:

- Monitoring of limits and utilization to effectively manage credit facilities with customers
- ESG tracking and scoring to meet green finance requirements
- Duplicate financing invoice verification and identification to reduce fraud exposure
- Guaranteed regulatory compliance and transparency

				Basic plus	Advanced
Monthly subscription	<b>Starter</b> \$0	Essential \$999	Business \$4,999	<b>Professional</b> Upon request	<b>Enterprise</b> Upon request
Teams	1	3	5	10	unlimited
Letters of Credit, Guarantees, Collections	•	•	•	•	•
Legal Entity Identifier	•	•	•	•	•
Fraud Prevention	•	•	•	•	•
Workflow Configuration	•	•	•	•	<b>Ø</b>
Reporting	•	•	•	•	<b>Ø</b>
APIs	×	•	•	•	<b>Ø</b>
Transactional ESG Scoring	×	•	•	•	•
Digital Documents (MLETR compliant)	8	8	•	•	•