

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 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 engagement with your corporate clients for optimized customer service

Acceleration

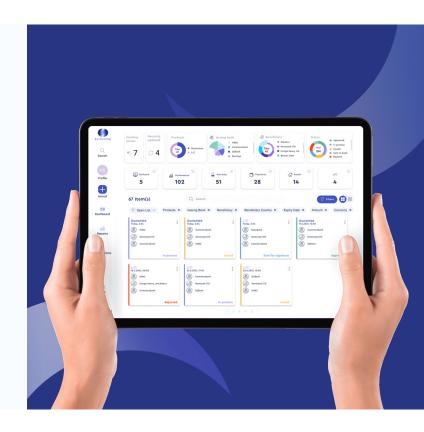
Flexible connectivity and digital document exchange for faster processing times

Sustainability

Transaction-based ESG tracking and scoring, real time credit limit management and duplicate invoice financing detection for enriched decision-making and risk management

Security

Centralized document management for version control, transparency and auditing



Available 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 banks together with their corporate clients, and other agencies, insurers, and freight forwarders to efficiently collaborate on finalizing the details of a trade finance transaction in the timeliest 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.



Key features and benefits





Engage

- Secure, digital communication channel, replacing insecure emails
- Enhanced service delivery for existing customers
- Direct access to extended prospective customer ecosystem



Connect

- Centralised connectivity to our third party fintech ecosystem
- Enhanced data quality with embedded Legal Entity Identifier (LEI)
- Reduced paper with integrated MLETR compliant digital documents



Enrich

- Transaction-based ESG tracking and scoring for transparency and compliance
- Credit limit and utilization monitoring for 360° customer trade profile
- Duplicate trade-based invoice financing detection to prevent fraud

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

KEY	Basic	Intermediat		
	Pagio pluo	Advanced		

	Starter	Essential	Business	Professional	Enterprise
Features	\$0	\$999	\$4,999	Upon request	Upon request
Teams	1	3	5	10	unlimited
Letters of Credit, Guarantees, Collections	•	•	•	•	•
Legal Entity Identifier	•	•	•	•	•
Fraud Prevention	•	•	•	•	•
Workflow Configuration	•	•	•	•	②
Reporting	•	•	•	•	②
APIs	×	•	Ø	•	②
Transactional ESG Scoring	×	•	•	•	•
Digital Documents (MLETR compliant)	8	•	•	•	•