



**Specific-Group**  
Software Solutions



**van den berg**  
the transaction people

# Instant Payment in Supplier Finance ECB – Elevator Pitch

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# An Idea in Corporates Cash Management van den Berg and Specific-Group



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Existing IP-  
Product

Expertise

TIPS/RT1  
connection

Product  
Development

Banking as  
a Service

IT-Services



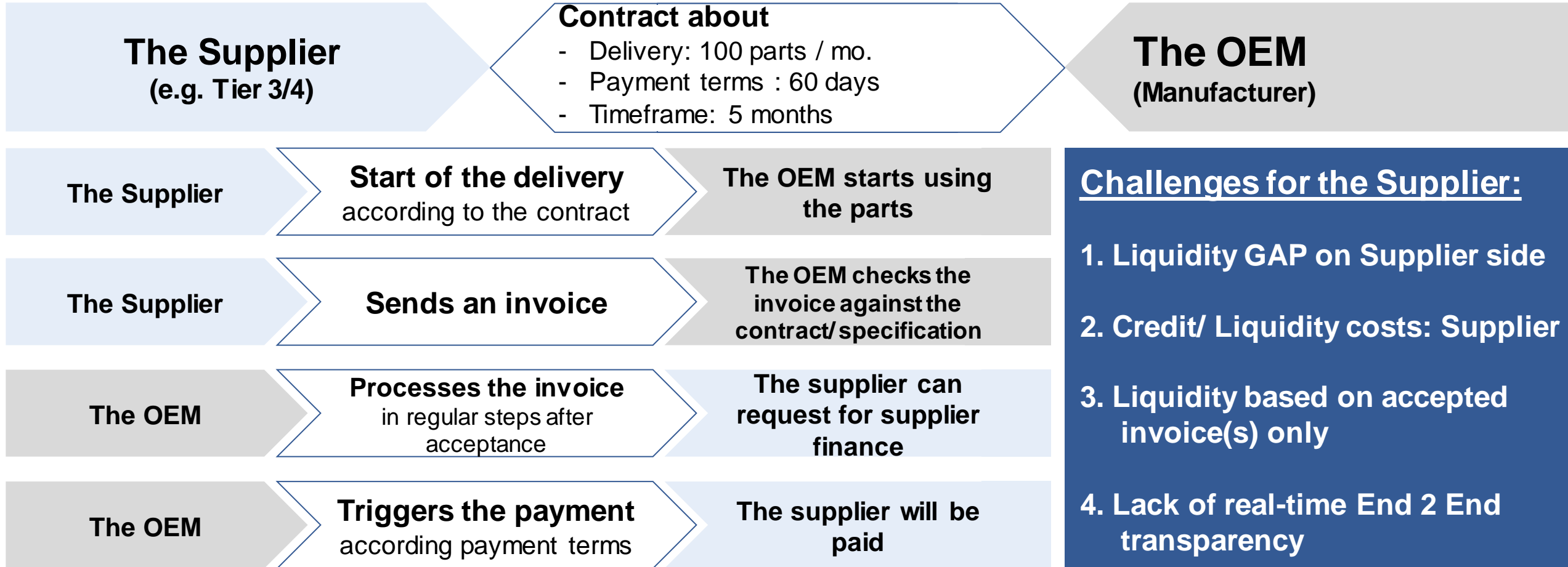
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Software Solutions



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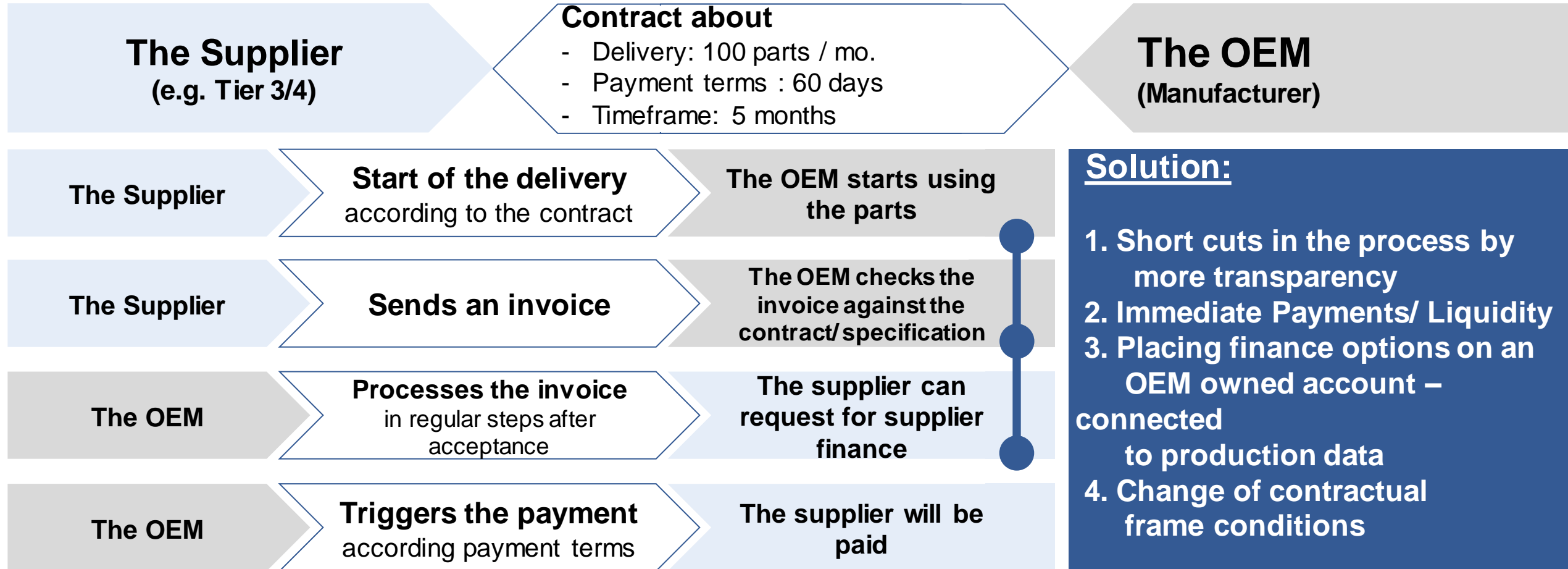
# The Challenge today: CM demands in Supply Chain

## Inefficiencies and liquidity demands on Supplier side



# A change in Supplier finance + Instant Payment

## Business opportunity for all process participants



Independently from the offering party

The change creates business value and fosters banking

### The Supplier

(Manufacturer)

- + Liquidity earlier than payment terms
- + Better Interest Rates
- + More Revenue
- + OEMs who go that path could be preferred
- + End-2-End-tracking of items produced, delivered, paid

### The OEM

(Manufacturer)

- + Better conditions of the supplier
- + Better relationship to the Supplier (more influence)
- + End-2-End-tracking of items used in manufacturing

The Business Platform



### The Supplier Bank

- + Supplier bank finances: revenue from Interest spread: Supplier/OEM
- + Better conditions for supplier
- + Keeps account/Transaction
- + As operator of that Supplier Finance: additional business/better relationship
- + End-2-End-tracking of items invoiced, financed and paid

### The OEM Bank

- + More transactions and new relationships
- + Information about supplier – access to new customers (financing them)
- + Add. offering by Virtual (Cash) Accounts
- + As operator of that Supplier Finance: additional business/better relationship
- + End-2-End-tracking and business transparency: new business

Join us at the booth.