

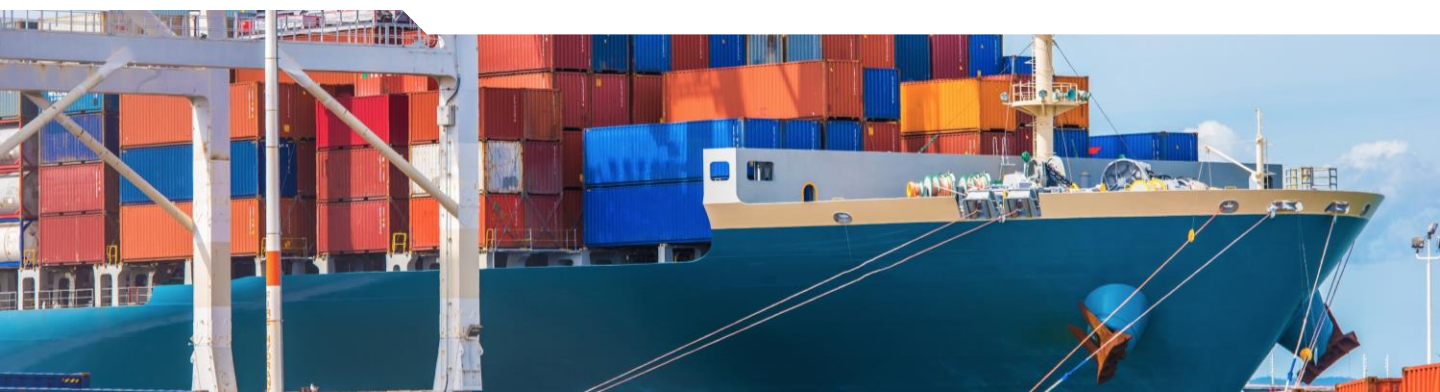


# TRADE INFORMATION NETWORK

## Partnering the exporter community

### Introduction-Resilience of the supply chain

- Large corporate buyers are increasingly concerned about the resilience of their supply chains.
- Suppliers are concerned about reducing their cost of funds, improving access to funding at the early stages of their working capital cycle and developing alternative sources of funding.
- Buyers do not want to be in the business of taking performance credit risk on their suppliers by making advance payments.
- Suppliers also do not want to be overdependent on their buyers for support. Both buyers and suppliers are also keen to leverage technology to solve these challenges.



## Emerging market exporters

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Over the past few months, our discussions indicate that there is substantial demand for working capital facilities from emerging market exporters, who export to large US and European companies. The Trade Information Network ('Network'), by providing more and better data, enables banks to support these exporters.

## How does Trade Information Network address these challenges?

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- The Network allows buyers and sellers to share trade data viz. purchase orders, invoices, shipment data and credit notes with the financing banks.
- Banks now have access to real time transaction activity between their clients and their buyers.
- This data is sourced from the original creator of the data- for example, purchase order data is provided by the buyer.
- Banks can now analyze the data to assess the performance risk of the suppliers, build their lending appetite based on data analytics and use the data to offer pricing more aligned to risk.

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*We were founded by six global banks to serve the financial community and their clients. By creating this inclusive industry wide platform, we make it easier for banks to finance the suppliers through the entire working capital cycle starting from the preshipment stage.*

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## Case study of Deutsche Bank and Roche

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The recent case study of Deutsche Bank and Roche demonstrates the utility of the Network. <https://flow.db.com/trade-finance/financing-purchase-orders-the-best-medicine>

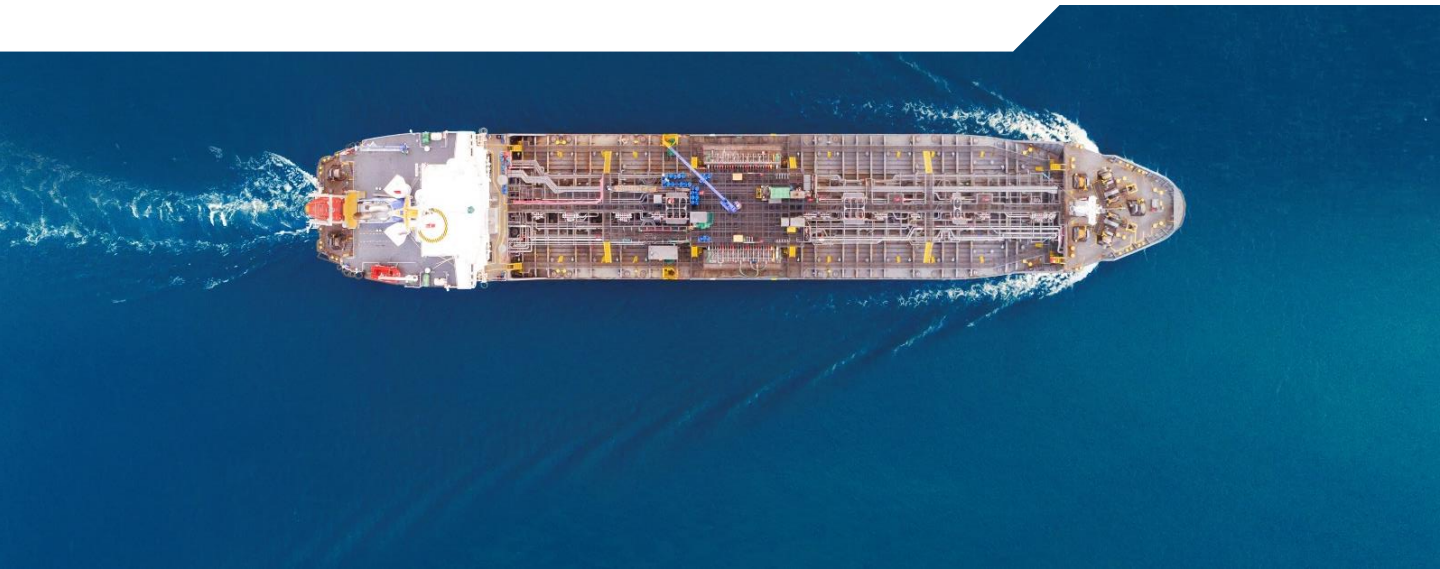
This transaction is the first of many lined up over the next few months to continue to demonstrate the platform and its benefits.

## Conclusion

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**We believe the Network will help build the financial resilience of the supply chain by**

- **Delivering cost savings** - Reducing the financing costs for the supplier which would translate into lower cost of goods sold to the buyer (i.e., improving cost of funds and increasing market competitiveness).
- **Increase access to funding at preshipment stage** - Ability to raise additional liquidity by improving the advance ratio, increasing the bank's credit appetite and/or potentially eliminating the need for collateral.
- **Driving operational efficiencies through technology** - By providing a multi-bank interface to corporates to share data and request financing.







**We invite buyers, suppliers and their bankers to join the Network. The Network is free for corporates.**

## **Contact details**

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Please contact us to join the Network.



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