



## THE FUNDING POINT

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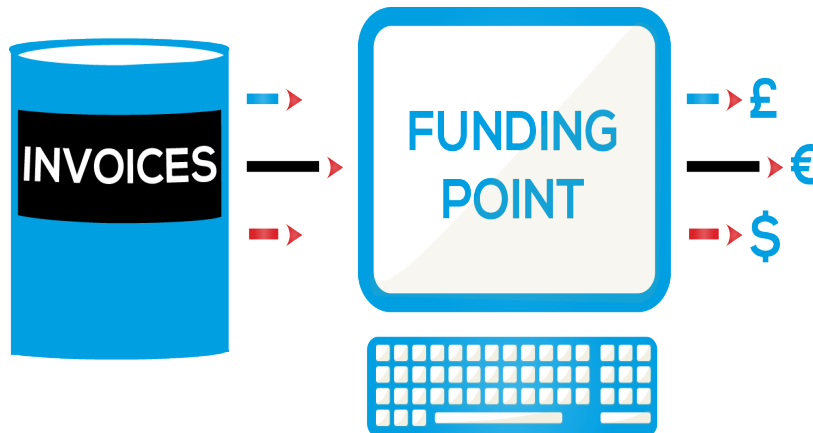
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Featuring in-line fraud screening, receivables review queues and user configurable workflows, The Funding Point supports the purchase of eligible obligor receivables and powers various forms of trade finance programs.

The Funding Point links seamlessly to Global Finance Manager for the calculation of eligible receivables, the monitoring of program triggers and the operation of a trade receivables finance program.



## RECEIVABLES PURCHASE PLATFORM

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Technology plays an increasingly important role in the effective delivery of modern-day trade finance programs, helping reduce implementation times, improve process efficiencies and transforming overall seller experiences.

The Funding Point is an important element in this process, managing the purchase of eligible receivables from initial review monitoring and anti-fraud screening, through to receivables purchasing, operational reporting and the maintenance of investor, funder and compartment relationships.

Designed for use by banks, funders and trade finance program managers, The Funding Point is a dedicated invoice purchase platform, capable of powering both on and off balance sheet transactions.



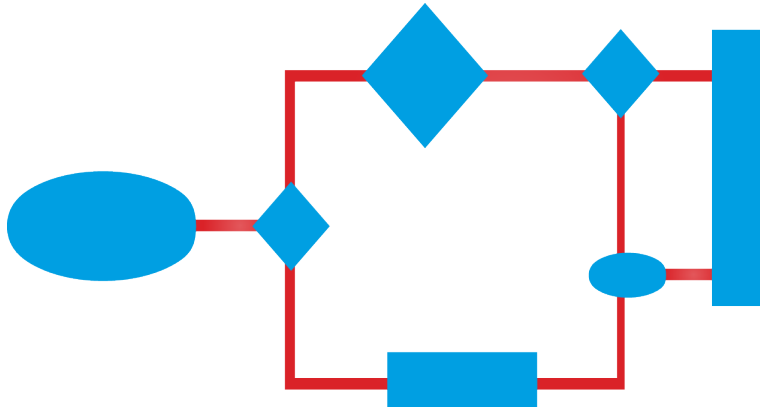
## REVIEW QUEUES & FRAUD SCREENING

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The detection of invoice fraud has always been a major issue for banks, funders and invoice purchasers. To help combat fraud, trade finance program managers need real-time monitoring tools that alert them to potential fraud situations before receivables are purchased. The purchased receivables pool then requires ongoing monitoring for irregularities and anomalies.

The Funding Point systematically applies funder configurable screening rules as part of standard daily receivables processing. Eligible receivables trapped on the review queues are not purchasable until released by program managers or authorised third parties.

Featuring seller specific trading pattern analysis and post-purchase anomaly monitoring, The Funding Point helps identify fraudulent activity and suspect behaviour.



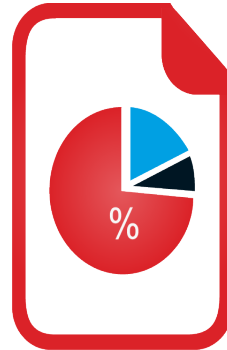
## WORKFLOW MANAGEMENT

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The Funding Point is built around a series of configurable user workflows that control how receivables are purchased, determine when manual review is required and enforce user rights, privileges and authority levels.

Compartment configurable review queues dynamically track review items and notify authorised users when review tasks need completion. In parallel, a rules based engine automatically allocates jobs such as obligor fraud reviews, peer review requests and receivables specific purchase conditionality.

Workflow management is a key element in the timely, efficient and secure purchase of trade receivables. Compartment investors and other interested parties should take confidence from the underlying auditing systems that are in place to track and manage user activity and associated authority levels.



## REPORTING

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The granular visibility of receivables performance, daily funding activity and the composition of the purchased receivables portfolio is an essential part of asset management and active risk assessment.

The Funding Point incorporates various methods of reporting, ranging from real-time onscreen access and granular level drill-downs, through to email push reporting with pdf or Excel attachments.

Reporting also takes place dynamically across the various elements of the Aronova trade finance product suite, and when The Funding Point is used in combination with Global Finance Manager, GFM users can see the real-time funding status of eligible receivables passed into The Funding Point.



The Funding Point is part of an integrated suite of Aronova trade finance products, providing end-to-end solutions that redefine how modern-day trade finance programs are implemented, structured and operated.

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