Why ABF

- Other value
  - Property
  - Equipment
  - Inventory
    - Input
    - Output
  - Receivables

- Equity
- Debt
- Payables

Business Owner Guarantees
Why ABF

- Other value
  - Equipment
    - Inventory
      - Input
      - Output
    - Receivables
  - Payables
- Equity
- Debt

Business Owner Guarantees
Why ABF

- Other value
  - Inventory
    - Input
    - Output
  - Receivables
- Equity
- Debt
- Payables

Business Owner Guarantees
Why ABF

Other value

Receivables

Equity

Payables

Business Owner Guarantees
Why ABF

- Other value
- Equity

Business Owner Guarantees
Finance on the basis of Quality of Goods and Services
Components for receivable finance

- **Company Tools**
- **Financier Tools**
- **Servicer Tools**

- **Authentication Infrastructure**
  - Certificate Authority

- **Big data infrastructure**

- **Independent risk quantification infrastructure**

- **Receivable Finance Core System**

- **Legal Infrastructure**
  - Operations protocols and procedures

- **Tool Development**
  - Process
  - Business logic
  - Web Services

- **Servicers**
  - Credit Information
  - Collection Service
  - Insurance
  - Integration
  - Back Office
  - Payments

- **Registration**
  - Receivable Sale and Transfer Standard
Scope

Big Buyer (debtor)

Supply Chain Finance

Factoring

Trefi – finances any invoice

Micro supplier

Big supplier

Micro Buyer (debtor)
Non financial services

Approved

Financial service

Operational service

Secured Lending

Supply Chain Finance

Factoring

Trefi – finances any invoice

Not approved
Impact on profitability

Source: Oliver Wyman, CTC benchmarks
Impact on default rates

![Graph showing the impact on default rates](image)

- TP rate
- FB rate
- Credit bureau
- Banks data
- Banks cash flow analysis
- Banks cash flow and supply chain
Bank implementation options

- Core interface
- Authentication interface
- Product manual
- Marketing mix
- Regulatory reporting
- Data warehouse interface
- CRM interface
- Internet / mobile interface
SME finance resolved