

What is the Investec Supply Chain Finance (SCF) program?

SCF program backed by Investec Bank, powered by TreasuryONE

Investec's Supply Chain Finance programme is an industry leader and focuses on providing corporate clients with working capital optimisation and their suppliers with methods to monetise their receivables.

The program provides working capital benefits to corporate buyers of goods and services by enabling cost-effective and efficient terms extensions with their suppliers. Suppliers are provided with the cashflow benefits of their receivables in one working day following invoice approval, at rates not usually available to the supplier or by traditional bank lines or factoring.

The Investec SCF program is backed by Investec Bank and powered by a world-class digital SCF platform and operated/administered by TreasuryONE.

Investec combines its state-of-the-art SCF technology platform Kyriba with its innovative funding capability as well as SOC 1 and SOC 2 compliant payment structure to deliver an SCF solution that is collaborative and beneficial to your company and suppliers alike. Investec's Supply Chain Finance model provides the method to enhance working capital by enabling terms extensions while preserving payables treatment.

Every business and supplier base is unique. Therefore, your SCF Program, its goals, requirements and principles underlying program execution will also be unique. You require an SCF provider that is flexible, and an SCF Program that is similarly flexible and scalable to your individual requirements and Investec SCF is that provider, and Investec's SCF program will be tailored to fit your unique requirements.

Finally, this is a zero cash outlay program: there are no fees, costs, or charges of any kind to your company.

Fast, Seamless Digitised Implementation

Our implementation process quickly guides the successful rollout of your SCF Program to your suppliers.

Bespoke Strategy Design & Execution

Our flexible execution model keeps you in the driving seat of your Supply Chain Finance Programme when it comes to the relationship with your suppliers.

Flexible Funding Structures

Engage sources of liquidity with Investec Finance while still maintaining working capital and DPO advantages.

Include & Incentivise all Suppliers

Include all suppliers and provide incentives to drive participation and maximise working capital benefits.

Simple Supplier

Intuitive, web-based, supplier enrolment process with support specialists TreasuryONE on-hand.

Super-friendly System

Our web-based system streamlines invoice receipt and A/P processes and provides real-time reporting.

Effective Risk Mitigation

Unparalleled risk mitigation from our secure system integration and proven payment processes.

Contract structure

A contract between Investec and your company that provides access to, and use of, the Investec SCF Program as well as governing your payment obligations to the SCF Program.

Under this agreement, your company makes an irrevocable obligation to pay the approved invoice amount on the due date for any invoices uploaded to the Investec SCF Program. Buyer affiliates or subsidiaries may be added as separate entities with a simple Accession Agreement.

Investec establishes an agreement with your company in terms of the SCF program and following that suppliers accept the related SCF terms and conditions

Supplier Terms and Conditions

On acceptance of the terms and conditions supplier gains access to the Investec SCF Program which allows the supplier the opportunity to offer receivables for purchase at the agreed-upon discount rate in exchange for early, non-recourse cash. The purchase of receivables is an all-cash true sale transaction, not a loan.

How much does the Investec SCF program cost?

There are no setup costs, transaction fees or account charges to create or enrol suppliers in an Investec SCF Program. Suppliers are not required to open new bank accounts. The only cost is incorporated in the discount charge to suppliers in exchange for early, non-recourse cash. This is a zero-cash outlay for your company: no fees, charges, license fees or payment fees. A true zero-cost program.

What pricing options are available?

Investec SCF offer includes flexible pricing options tailored for each SCF Program including standard variable rates available with our Auto-Discount, Auto-Schedule Discount and Manual-Discount accounts for suppliers. There are no other license fees, transaction costs, account fees or other expenses associated with Investec's SCF Program.

How is the Investec SCF program funded?

Investec Bank is the sole Funder. Your company can use excess cash to fully or partially fund its own program while maintaining DPO extensions and working capital advantages. However, if self-funded, there will be a platform fee of 0.5% per year. Investec will review your credit position to determine payment risk and, therefore, pricing.

The Investec SCF Program integrates with all ERP systems.

TreasuryONE, the operations and technical partner will work with your company through this process of setting up the structure and data content of payment files which are used to process approved invoices uploaded to the Investec SCF Program.

For suppliers, all that is required to access the Investec SCF Program is a web browser.

CONTACT

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