



**CORPORATE AND  
INSTITUTIONAL BANKING**

Emirates NBD  
smartSCF

# smartSCF, smart financing solutions to strengthen your Supply Chain collaboration

Introducing Emirates NBD smartSCF. A Supply Chain Financing solution that benefits both the corporate buyers and their suppliers. With smartSCF, corporate buyers can now take advantage of improved payment terms, while suppliers benefit from the early payment of their invoices at a preferential rate.

Built on a secure cloud-based digital platform, smartSCF offers quick and broader access to buyers, integrating with a wide range of tools to streamline and simplify Supply Chain collaborations.

smartSCF is supported by Emirates NBD's strong product expertise, exclusive client service and a digital self-onboarding toolkit to help you streamline your Supply Chain processes.

## KEY BENEFITS



### Unlock working capital

Improve your cash conversion cycle by extending the programme to your suppliers and take advantage of improved payment terms.



### Infuse liquidity into the supply chain

Provide liquidity to your suppliers much earlier than the contractual payment terms at a lower financing rate.



### Improve commercial terms

Take advantage of earlier access to liquidity to renegotiate discounts with suppliers and reduce your procurement costs.

# FEATURES



## Web-based Platform

Get real-time access to data with automation and decision-making tools, integrated into a secure cloud-enabled platform.



## Contactless Supplier Onboarding

Allow suppliers to self-onboard to the programme digitally with an automated Supplier Onboarding Tool.



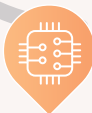
## Complete Transparency and Visibility

Have access to information at your fingertips on an interactive dashboard and MIS with inquiry and reporting tools.



## Automated Payable Process

Simplify your Payable Process by integrating your Enterprise Resource Planning (ERP) with smartSCF. Other features include Host to Host and Manual Invoice upload.



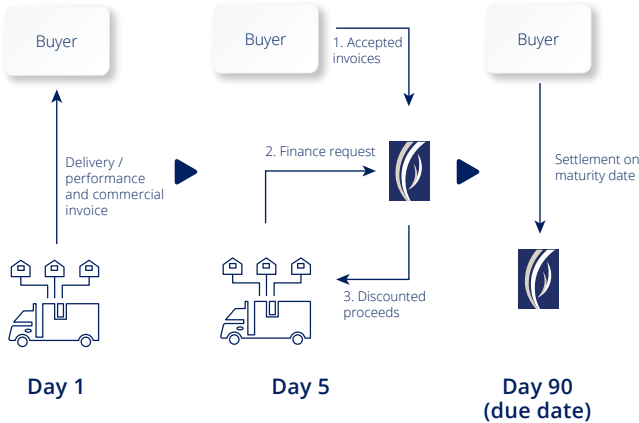
## Mutual Platform Access

Reduce inquiry traffic from suppliers with platform access to both corporate buyers and suppliers.

# Agreements with Emirates NBD

The commercial arrangement between the Buyer and the Supplier remains unchanged. Upon signing to smartSCF, the Buyer appoints Emirates NBD as its paying agent and agrees to settle accepted invoices on maturity date without deduction. On the other side, the Supplier signs a simple agreement with Emirates NBD to obtain financing at a comparatively lower cost.

## How does the process work?



## Implementation steps

1. Enter into a simple legal agreement between Emirates NBD and corporate buyer.
2. Set up the IT infrastructure with product expertise and service support.
3. Corporate buyer to choose the suppliers to be onboarded to the programme.
4. Contactless supplier onboarding with automated Supplier Onboarding Tool.
5. Your business is all set to commence the smartSCF programme.

# Dynamic Discounting—a supply chain financing innovation, for the first time in the region

At Emirates NBD, we have redefined Supply Chain Finance through our innovative Dynamic Discounting solution.

Dynamic Discounting is a unique solution that enables corporates to maximise returns on their surplus cash. Suppliers benefit from early payments in exchange for providing attractive cash discounts. Corporates can access various in-built discounting models such as Bidding, Slab-based and Fixed Discounting.

The entire solution aims to achieve higher returns on corporates' surplus cash, by maximising cash discounts through a digital platform.



To get started, contact your Relationship Manager.