



Financial Supply Chain Management for Corporates

A Passion to Perform.

Deutsche Bank



Corporates today operate in a complex yet dynamic and inter-connected economy. To sustain economic performance in this challenging environment, organizations need to innovate continually to maintain their competitive edge – especially through effective working capital management, improved operating efficiencies, increased quality of information and maintaining sound working relationships with their trading partners.

To enable clients to realize these goals, Deutsche Bank has designed a complete solution that establishes the smooth flow of commercial and financial information throughout an organization's financial supply chain. This delivers not only streamlined processes but also greater visibility and control over cash flows.

Comprehensive Financial Supply Chain Management Solutions

Paper is still the most common media used in commercial transactions. This makes processes within the traditional financial supply chain inefficient, error-prone and costly, with breakages that impede the flow of commercial and financial information. Consequently, key processes within the financial supply chain such as accounts payable and receivable are expensive to operate and fail to deliver quality information to support decisions.

Transitioning towards a paperless environment and integrating the information flows of commercial transactions, especially invoices, into financial processes must be a key objective. Deutsche Bank's financial supply chain management solution is a complete service that leads clients through this transition to overcome the deficiencies of traditional processes.

db-eBills

At the forefront of Deutsche Bank's financial supply chain management solution is db-eBills. db-eBills is a global platform that is fully integrated with the Bank's financial solutions. This delivers a full range of payments and financing services linked with electronic invoicing. Using flexible connectivity and mapping technology, db-eBills can easily and securely connect to accounts payable and

receivable systems to exchange and process invoice data and financial data. db-eBills also provides a front-end Internet application for users who do not want to connect to db-eBills via system interface.

This enables the platform to support the delivery of integrated electronic invoice information and financial services to accommodate the needs of any organization, irrespective of size, effectively creating a shared value-network interlinking trading parties.

db-eBills – a state-of-the-art platform:

- A single platform delivering integrated financial supply chain management services
- Provides comprehensive invoice and financial information
- Secure environment built in accordance with strict banking requirements
- Ability to integrate with back-end ERP and legacy systems via file transfer facilities while accommodating the required customer formats

Supplier (Biller) Service

The delivery and processing of paper invoices involves a complex set of procedures and controls that are expensive to operate. Costs are further compounded when exceptional processing has to be handled, for example, dispute resolution or unreconciled payments. These

normally lead to delayed collections and high processing overheads, directly impacting an organization's working capital and profitability.

Electronic invoicing can streamline the accounts receivable process, providing faster invoice delivery, online dispute management, access to information and automatic reconciliation of invoices against payments. This results in lower costs and accelerated cash flows through reduced days-sales-outstanding. Increased transparency and online access to quality information also affords you and your trading partners opportunities for improved communication and greater collaboration.

Supplier service:

- Delivers a streamlined accounts receivable process
- Faster invoice delivery
- Online dispute management
- Enhances working capital management through reduced costs and accelerated cash flows
- Automated reconciliation
- Integration of digital signatures (where applicable) in order to meet the requirements for VAT deductible invoices

Buyer (Payer) Service

The receipt and processing of paper invoices for payment constitutes the highest overhead within an accounts payable function. The process is laden with cumbersome paperwork and

manual processes – from data entry, reconciliation, dispute handling and obtaining approvals, to preparing invoices for payment, resulting in costly operations and delayed payments. This delay can negatively impact your company through the loss in cash discounts and deteriorating supplier relationships.



Deutsche Bank’s buyer service enables corporates to automate invoice data capture and the subsequent reconciliation. The key capabilities for online dispute management and initiation of electronic payments, help achieve significant efficiencies and financial benefits in the accounts payable process.

- Buyer service:**
- Online dispute management
 - Streamlines the accounts payable process
 - Realizes cash discounts
 - Reduces service center costs
 - Supports both electronic and paper invoices from suppliers

Supplier Financing Service

Organizations are continually being measured on how effectively they manage working capital. Access to short-term liquidity in the market is generally expensive and requires detailed and complex decisions. With Deutsche Bank’s supplier financing services, you can effectively utilize your accounts payable to attain additional liquidity. This service

leverages a company’s solid credit rating to obtain funds at competitive rates that can then be offered to selected suppliers in return for extended payment terms. This results in the better utilization of cash within the organization. Suppliers can also benefit from having the choice to accelerate their accounts receivable at favourable discount rates to generate timely cash flows, creating a win-win situation for both parties in the trading relationship.

- Supplier financing service:**
- Reduces short-term financing costs
 - Provides suppliers with improved cash flow predictability and control over their financing decisions

Trading Partner Onboarding Service

Having your trading partners’ buy-in is key to the success of this solution. Deutsche Bank supports you to develop a buy-in strategy taking into consideration the deployment of relevant resources for execution of this strategy.

- Onboarding service:**
- Caters to organizations of all sizes
 - Utilizes Internet-based tools

Integrated Solutions

Financial supply chain management is part of Deutsche Bank’s global suite of cash management services including Channel Management, Global Payments, Check Services, Liquidity Management and Information and Reporting Services.

As it forms one part of any financial strategy, financial supply chain management can be integrated into an overall cash management program to provide end-to-end solutions that improve working capital.

Interfaces exist with the Bank’s global payments solutions to facilitate local or central payment collections/ executions; with lockbox services for check collections; with channel management services for a secure multi-protocol host-to-host connectivity; and with the trade finance back-end for supplier financing services.

Why Choose Deutsche Bank

Whether you operate on a local, regional or global basis, Deutsche Bank aims at delivering superior and innovative solutions to support your financial supply chain, and your vision today and in the future.

The supplier, buyer and supplier financing services function in unison on the db-eBills platform and can be deployed based on a company’s individual needs without compromising its corporate-wide strategy.

The Bank, combining local best practices and global expertise, can integrate electronic invoicing with most financial services to meet an organization’s precise needs. Furthermore, since the db-eBills platform is developed and maintained in-house, Deutsche Bank has the control and flexibility to deliver a solution to suit individual requirements as well as the changing demands of the electronic invoicing market.

Leveraging an extensive global network, Deutsche Bank provides the in-depth knowledge and resources to work together with clients in the implementation and support of the financial supply chain management solutions. Please note that the features and capabilities of the financial supply chain management services described in this brochure may vary depending on local and regional capabilities, regulations and restrictions.

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