

Supply Chain Finance

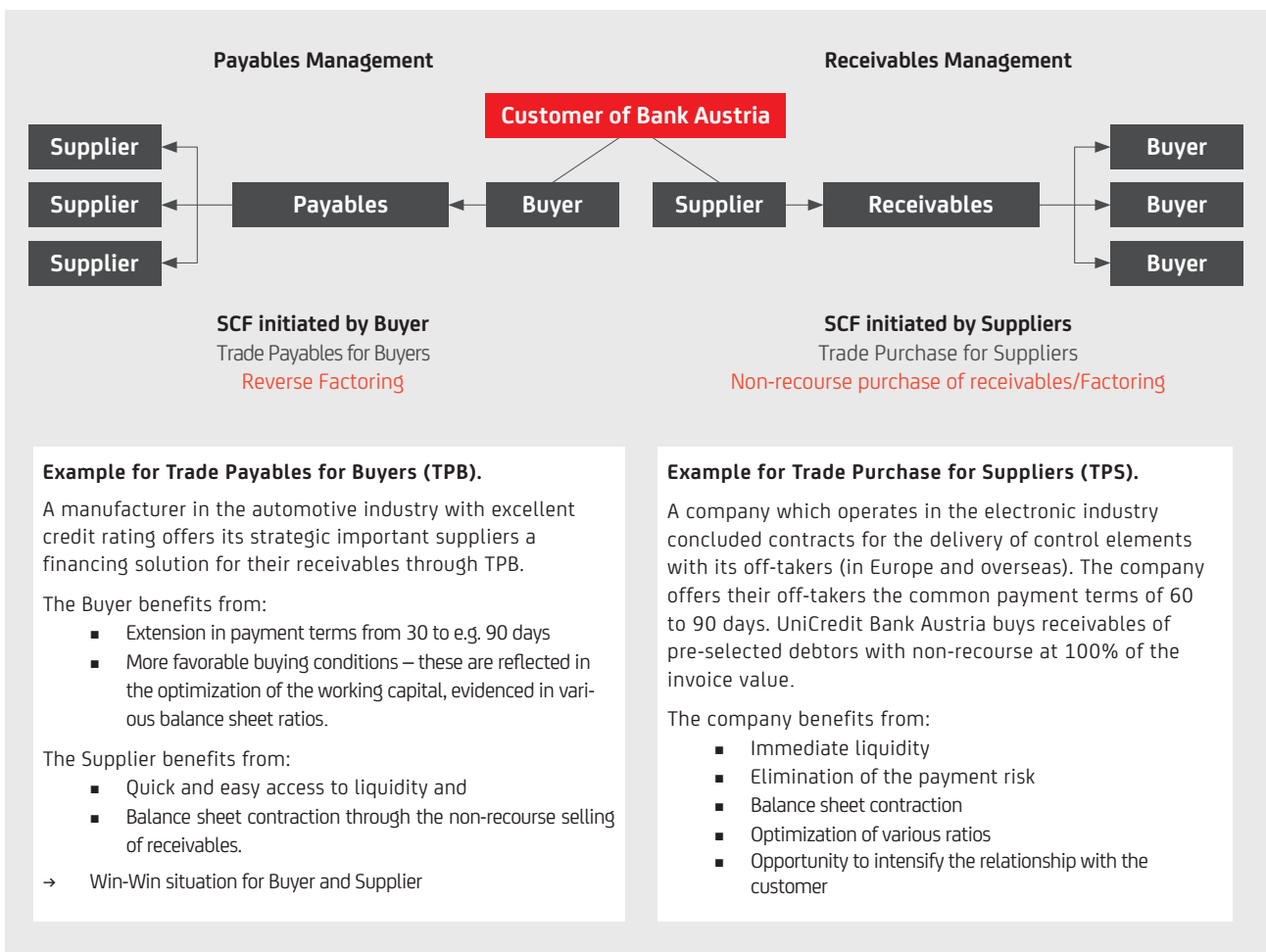
The smart way for optimizing the Working Capital.

Through Supply Chain Finance we offer companies the opportunity to manage and optimize their cash flows within their physical supply chain.

Innovative financing solutions for working capital optimization are in focus of buyers and suppliers of goods and services with regard to both the receivables and the payables of a company. Supply Chain Finance (SCF) is used for efficiency enhancement of the cash flows within the supply chain of a company.

UniCredit Bank Austria offers their clients for payables management (Trade Payables for Buyers) as well for receivables management (Trade Purchase for Suppliers) a suitable financing solution.

UNICREDIT SUPPLY CHAIN FINANCE (UCSF):
WEB-BASED FINANCE SOLUTIONS OF UNICREDIT



TRADE PURCHASE FOR SUPPLIERS (RECEIVABLES MANAGEMENT)

As a result of the economic ups and downs of the recent past, companies have learned that in the global economic crisis as well as in phases of the economic upturn, a sufficient cushion of liquidity can determine the success of a company.

In order to ensure liquidity, the non-recourse sale of receivables is an attractive financing instrument for all companies that deliver goods or services and provide payment terms.

The non-recourse sale of receivables on a discount or current account basis is a way to more liquidity and optimization of balance sheet and of the company's risk profile.

More liquidity through

- Selling of receivables
- Preserving of existing own credit lines
- Possibility of business expansion

Optimization of balance and company's risk profile through

- Balance sheet contraction (rating improvement possible)
- No payment risk because of non-recourse sale of receivables

TRADE PAYABLES FOR BUYERS (PAYABLES MANAGEMENT)

Optimized payment terms, more liquidity and strengthen your relationship with your main suppliers – all that with one product

- Buyer initiated purchase of receivables via a web-based platform
- Optimization of Working Capital for both, buyer (possibility of extension of the payment terms) and supplier (reduction of the debtor terms)
- In addition, the buyer supports its strategically important suppliers in accessing easy sources of financing and can obtain better purchase prices or longer payment terms.

As a result, the buyer also stabilizes his own value/supply chain.

Therefore Trade Payables for Buyers generates a win-win situation for the buyer and the suppliers.

CONTACT:

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