



## POWERING ONE OF INDIA'S LARGEST SUPPLY CHAIN FINANCE IMPLEMENTATIONS

Bank of Baroda is India's third-largest public sector bank by assets, with over 8,400 domestic branches and 84 overseas offices.

“In line with our Prime Minister’s “Digital India”, “Make in India”, “Stand-Up India” initiatives, this digital solution will open up new financing opportunities driving the country’s growth.”

– Litesh Majethia, Head of Supply Chain Finance

### ▶ KEY CHALLENGES ADDRESSED

- The bank required a highly scalable architecture to seamlessly support India's diverse and rapidly evolving supply chain ecosystem
- Needed an agile platform capable of blending the bank's massive physical branch network with India's vibrant Fintech ecosystem to scale up its business
- Bank wanted to offer customized product variants of Dealer Finance, Payable Finance, Invoice discounting, Corporate Payment Undertaking

### ▶ SOLUTION

Intellect Wholesale Banking deployed an industry-aligned, highly configurable front-to-back SCF platform.

Solution leverages the bank's ~4000+ branch network & Fintech ecosystem to grow the business.

Solution tailored to corporate needs, for instance: pull & push dealer finance, adhoc limit management and overdraft based financing & settlement.

### ▶ VALUE DELIVERED

Highly scalable solution that has delivered exponential business growth.

Supports multiple front-end experiences for bank's own customers & fintech sourced business.

Faster, straight through processing capabilities.

Configurable event based alerts and reports provides real time insights to all stakeholders.

5000+ transactions are processed each day.

**2500+**

Corporates Empowered

**10x Asset Growth**

In last 5 years

**US \$26 Bn**

Transaction Value Seamlessly Processed



## SPEARHEADING INDONESIA'S CORPORATE BANKING DIGITAL TRANSFORMATION WITH SUPPLY CHAIN FINANCE

Bank Central Asia is Indonesia's largest lender by market value and the second largest bank by assets with 1000+ branches across the island nation.

"This implementation gives us a one-stop solution to answer our corporate clients' needs."

— Pak Armand, Deputy President, BCA

### ▶ KEY CHALLENGES ADDRESSED

- The bank faced a critical capability gap in delivering an end-to-end corporate banking suite without an integrated, digital-first SCF platform
- Corporate clients had to switch between different portals leading to fragmented user experiences
- Users ended up aggregating data across multiple disparate systems, sources and portals

### ▶ SOLUTION

**Dramatically improved cash-flow management** for BCA's large corporate clients and their extended supply chains.

**Offered bulk uploads, e-bookkeeping, credit facility summaries** covering all products across multiple systems, and electronic invoice discounts for early payments.

### ▶ VALUE DELIVERED

- ✓ Market-specific offerings like bulk supply chain finance processing with multiple outlets & corporate-specific invoice and purchase order templates.
- ✓ Localized Innovation by supporting high-volume, bulk SCF processing tailored specifically to Indonesian market infrastructure.
- ✓ US\$ 2104 Mn worth of liquidity transactions processed per month.

**6x**

Asset growth from \$250 Mn (2016) to \$1.4 Bn (2024)

**700+**

Clients are using supply chain finance (SCF) platform

**US \$18.2 Bn**

Transaction value



## ASIA'S LARGEST TRADE & SUPPLY CHAIN FINANCE TRANSFORMATION

A Singaporean Multinational bank, having emphasis on Trade and Financing between Australia and Asia

### TRUSTED PARTNER FOR UOB'S TRANSFORMATION JOURNEY

#### Live Countries



Vietnam



Singapore



China



Hong Kong



Malaysia



Thailand



Indonesia

### KEY CHALLENGES ADDRESSED

- Bank wanted to implement trade digitalization and centralized processing for its APAC clients.
- Legacy constraints and a lack of dedicated SCF modules created heavy operational bottlenecks and overheads.
- Urgent commercial need to slash transaction turnaround times through intelligent, cost-effective automation.

### SOLUTION

Intellect Wholesale Banking deployed a fully integrated front to back system with single sign on for corporates.

Single solution live across 7 countries in APAC. To be extended to 19 countries.

Incorporated a Corporate Payment Undertaking into the workflow of the bank's supplier finance programme.

### VALUE DELIVERED

Faster, straight through processing capabilities.

Centralized processing for all clients in APAC.

Delivered Frictionless UX through minimized screen flows to drastically speed up transaction lifecycle.

Configurable engine for flexible pricing and minimizing revenue leakage.

Comprehensive Credit Limits Management module covering primary and secondary risks.

**900**

Corporates

**333k**

High Value Invoices Automated

**US \$19.3 Bn**

Transaction value