

Bank of America CashPro[®] Trade – Supply chain finance

The next generation of online supply chain finance (SCF).

Bank of America has an enhanced, online SCF module available on CashPro Trade, our trade processing application within CashPro Online. With CashPro Trade SCF, clients will benefit from an extensive network of global branches and leading edge technology to manage risk while freeing up working capital, streamlining business processes and reducing the costs associated with supply chain management.

Both buyers and suppliers may enjoy a number of benefits:

- Faster access to both funds and information
- Improved user interface to make using the platform simple and easy
- Access to critical SCF data to aid in decision making and auditing
- Support for nine different languages
- An integrated treasury and trade view through CashPro Online
- Available in many countries globally where we are licensed to offer CashPro Trade

Key features for buyers

- Buyers are able to offer suppliers the ability to be paid faster through invoice discounting solutions.
- Buyers can automatically upload invoice details into CashPro Trade to initiate the discounting process. Invoices can automatically be sent to suppliers for online review.
- Users can easily access SCF invoices and transaction details at any time.
- Users can track and review maturing invoices through CashPro Trade's Trade Calendar.
- Robust online reporting allows buyers to create dynamic reports on a scheduled or ad hoc basis.

Key features for suppliers

- Suppliers are able to be paid sooner through invoice discounting solutions.
- Suppliers can automatically accept discounts on any invoices uploaded into CashPro Trade.
- A discount projection tool helps users determine which invoices to discount and/or request a partial discount.
- Users can track and review invoices available for discount or that are maturing through CashPro Trade's Trade Calendar.
- Robust online reporting allows suppliers to create dynamic reports on a scheduled or ad hoc basis.

How the service works

The enhanced online SCF module provides the following capabilities:

- Buyers can initiate SCF transactions by manually creating or uploading invoices/credit memos, or transmitting them electronically to CashPro Trade.
- Buyers and suppliers can manage invoice and credit memo details and initiate or respond to requests for clarification through CashPro Trade.
- Buyers can apply credit memos to handle adjustments to invoices that are available for discount.
- Buyers and suppliers can receive notifications of key SCF events in real time, such as availability of invoices for discounting.

For more information

To learn more about CashPro Trade, including terms and conditions that may apply, contact your Bank of America representative. Or visit:

www.bankofamerica.com/trade