

Trade Finance

Overview

Rubikon Trade Finance stands for a first class suite of trade finance products and services for banks and corporates. The application automates almost every step of the trade finance business flow, thus minimising the need for data entry at all stages of the process.

A fully-integrated application meeting the needs of both local and global banks, Rubikon's trade finance module supports all trade finance processing functionality. It is designed to satisfy and support the processing and reporting needs for documentary credits, standby letters of credit, collections, bonds & guarantees, shipping guarantees, reimbursements, remittances, participations & syndications and loans. It also automatically captures and generates SWIFT messages and documents.

The products are component-based and facilitate the processing of trade finance and related activities for all parties involved. This is achieved by automating all aspects of the business flow and minimising the need for data entry at all stages of the process. The overall design allows standardised processing whilst maintaining the flexibility to tailor the system according to regional needs and requirements. Rubikon Trade Finance is user-friendly and feature-rich. It enables management to fully monitor and control the workflow. The system is seamlessly integrated with SWIFT, Telex & document management systems.

It is a complete end-to-end solution, covering every step from customer input via the Rubikon e-Banking module through to a bank's back-office. It can be deployed in stand-alone mode or as a full blown integrated module of the Rubikon Core Banking system.

Rubikon



Business Benefits

Rubikon Trade Finance makes decision-taking and risk assessment easier, since it takes over the bulk of the administrative procedures, at the same time giving comprehensive information online.

Management information is available immediately through online enquiries or customised reports.

It boosts productivity, thus enhancing the options of processing increased business volumes without impact on staffing.

Rubikon Trade Finance provides total security and comes with easy auditing of all processes.

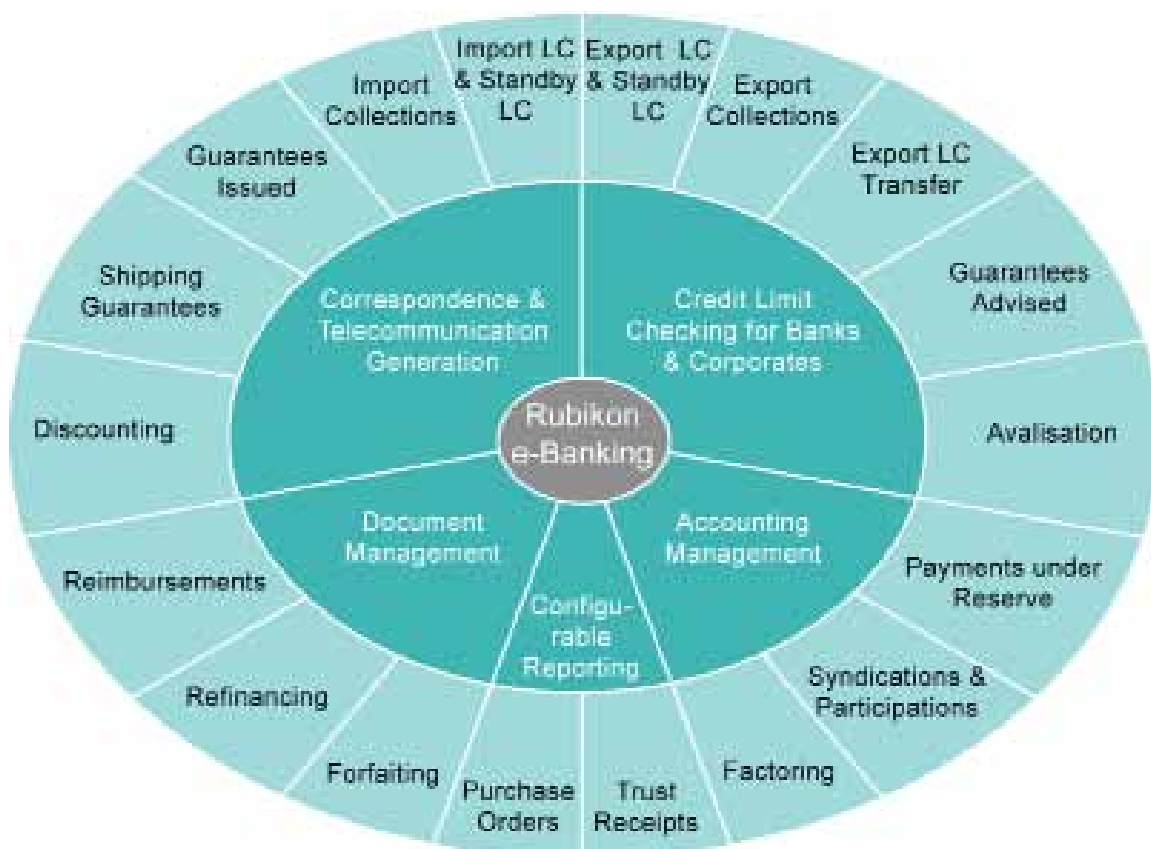




Rubikon



Product Range



Rubikon



Functionality

IMPORT & EXPORT DOCUMENTARY CREDITS

Unconfirmed and confirmed. Sight and Usance.
Red Clause and Cumulative. Export LC Transfer.

IMPORT & EXPORT STANDBY LETTERS OF CREDIT

Commercial and financial Standby LC. Evergreen
Standby Letters of Credit.

IMPORT & EXPORT COLLECTIONS

Clean, Documentary and Direct Collections.

GUARANTEES ISSUED & ADVISED

International and domestic. Financial and
commercial.

SHIPPING GUARANTEES

All flavours of indemnity in favour of a shipping
company. Joint and severally. Swift, telex or
proprietary formats.

DISCOUNTING

Sight payment for acceptances and deferred
payment undertakings under Import LC, Export LC,
Import Collections & Export Collections. With or
without recourse.

AVALISATION

To guarantee the payment at maturity of accepted
drafts under Import Collections. In the form of a
separate Guarantee or as part of a Collection.

REFINANCING

Various refinancing options under Import LC,
Export LC and Collections.



PAYMENTS UNDER RESERVE

Provisional payments to a beneficiary of an Export
LC, notwithstanding non-compliant presentation of
documents. Internal or external. With or without
contingent liability accounting.

REIMBURSEMENTS

Bank-to-bank LC Reimbursements, including
irrevocable Reimbursement Undertakings and Blanket
Authorisations.

SYNDICATIONS & PARTICIPATIONS

Risk sharing under Import & Export LC and Standby
LC, either as a participant or as the syndication
leader. Sharing of credit facility risk or on a
transactional basis.

FORFAITING

All flavours of "without recourse" discounting of
export receivables.

FACTORING

Debt factoring and invoice discounting.

PURCHASE ORDERS

Detailed Purchase Orders linking in seamlessly with
Import LC for matching and follow-up.

TRUST RECEIPTS

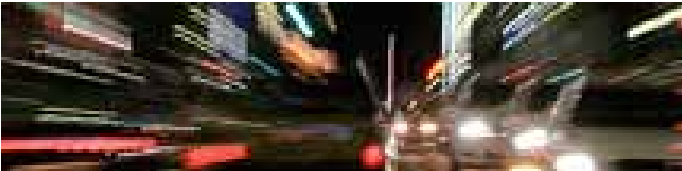
Trust Receipt Issuance and Trust Receipt Loans.
Combined with Import LC or Import Collection.



Neptune Software has delivered mission-critical core systems to over 65 financial institutions and has the proven experience needed to meet the requirements of internationally recognised banking practices. In 2008, Neptune achieved a top 5 ranking in the IBS Sales League of international banking systems vendors. Neptune has 6 locations in EMEA, a development centre in Chennai and a growing global partner network.

Since 2005, Neptune has demonstrated continuous process improvement by regularly passing ISO 9001:2000 TickIT audits. Since 2006, Neptune has been awarded the highest available rating, 4 Stars, by CGAP (an organisation housed at the World Bank). This rating is based on functional coverage of the applications and customer feedback in terms of projects being delivered on time and within budget.

Neptune has a solid track record of financial stability and profitability with sustained re-investment into research and development of its products. This has allowed the development of Rubikon, a brand new world-class banking technology platform.



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