



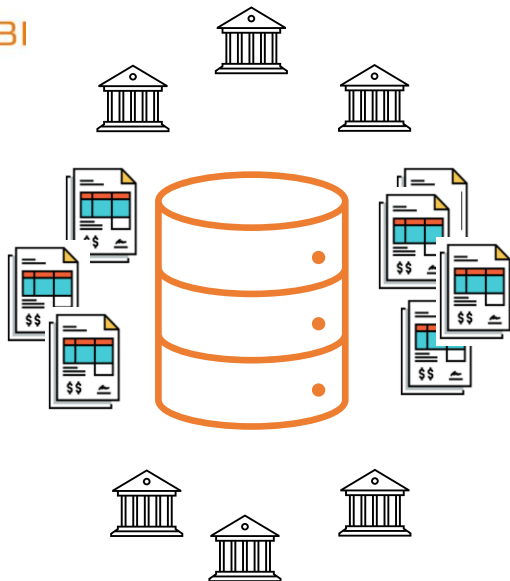
## CBI Safe Trade

### CBI Open Finance Services



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# CBI Safe Trade



The Service creates a cloud database that collects information on advances and transfers of invoices from a multi-bank and multi-channel perspective.

The solution has successfully received confirmation of admission to the Regulatory Sandbox.

All operations will be carried out in real time using the Rest API interfaces.

Information flows will be exchanged and protected securely with Enhanced Encryption mechanisms.

# CBI Safe Trade

## Use case and main advantages of the service



### USE CASE



#### Improvement

Improvement of processes aimed at disbursing credit connected to the advance of invoices



#### Cost reduction

Reduction of inefficiencies and costs related to the advance of invoices with consequent savings for end users and operators



#### Fraud reduction

Reduction of fraud and credit risk with consequent advantages for the banking, financial and insurance system.



#### Working Capital

Companies can optimize cash management thanks to greater liquidity



- **CBI Safe Trade** Service included a first phase of testing which focused on a limited subset of features (Minimum Viable Product) and a second phase of release of the target solution.
- **CBI Safe Trade** Service was the subject of an application by CBI and was formally included among the project initiatives admitted to participate in the Fintech experimentation foreseen by the Regulatory Sandbox established by the MEF and managed by the Bank of Italy, Consob and IVASS.
- Starting from Q2 2024, CBI is available to collect the participation of PSPs interested in participating in the pilot onboarding phase on the target solution.

**The target solution is scheduled to be released in Q2 2024.**

# CBI Safe Trade

## Use case

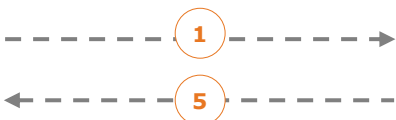
Through the creation of a centralized database, the CBI Safe Trade Service allows collection of information on advance or assigned invoices from a multi-bank and multi-channel perspective. This operating model allows for constant dialogue between PSP and Factor involved in the initiative, CBI and any third parties, with information obtained vastly improving the efficiency of credit disbursement processes.

### USE CASE: REQUEST FOR INVOICE TRANSFER BY A CORPORATE/SME AND CONTROL THROUGH CBI SAFE TRADE

The Corporate/SME initializes the request for **advance or transfer of invoices** to its PSP or Factor (e.g. through the Corporate Banking channel)

The PSP queries CBI to **check the status of the invoices and retrieve the relevant information**

CBI verifies on the Database that the invoices, of which the advance was requested, have not been advanced/presented by other PSPs or Factors. CBI also verifies the existence and conformity of the invoices subject to the advance



CBI returns the **outcome of the checks to the PSP** (OK/KO + algorithm score)

The PSP **evaluates the creditworthiness of the Corporate/SME** and confirms (or not) the financing operation



Once the financing proposal has been confirmed by the customer, the **PSP communicates the information relating to the operation to CBI Database**, together with the writing in the DLT register.

## Direzione Mercato

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