



Invoview White Paper: Revolutionising Invoice Financing

Executive Summary

Invoview is a pioneering fintech platform that empowers businesses to optimise working capital by transforming traditional invoice financing through AI-powered authentication, secure approval workflows, and embedded supply-chain finance. By integrating robust risk mitigation, flexible financing options, and seamless integration with banking partners, Invoview delivers transparency, speed, and confidence to organisations of all sizes.

1. Introduction

Global trade and supply chains rely heavily on timely payments and reliable financing. SMEs and corporates often face cash-flow constraints due to delayed invoice payments, high discount rates, and complex approval processes. Invoview addresses these challenges by offering a unified platform that automates invoice verification, unlocks early payment solutions, and mitigates credit risk.

2. Market Challenge

- **Delayed Payments:** Average payment terms of 60–90 days strain cash flow.
- **High Financing Costs:** Discount rates and fees erode margins.
- **Fraud Risk:** Invoice tampering and false billing remain pervasive.
- **Fragmented Financing:** Multiple disconnected providers and manual processes.

3. Invoview Solution Overview

Invoview provides an end-to-end invoicing platform featuring:

1. **AI-Driven Invoice Authentication:** Proprietary algorithms verify invoice metadata and email integrity to prevent fraud.
2. **Secure Key-Based Verification (Nod Feature):** This feature assigns a unique Key Invoview ID linked to client bank accounts, ensuring that only authorised signatories can approve payments.
3. **Embedded Supply-Chain Finance:** Integrated financing marketplace offering invoice factoring, dynamic discounting, and reverse factoring with pre-approved counterparties.



4. **Flexible Funding Options:** Fixed discount rates for financed invoices; option to sell unfunded invoices to third-party investors.
5. **Real-Time Dashboard:** Centralised visibility into invoice status, financing costs, and cash-flow projections.

4. Key Features and Functionality

Feature	Description
AI-Powered Authentication	Verifies invoice authenticity through pattern recognition, anomaly detection, and third-party data.
Nod Secure Approval Workflow	Users "nod" to confirm invoices via secure email token linked to their Key Invoview ID.
Dynamic Discounting & Factoring	Enables early payment at competitive discount rates with a transparent fee structure.
Invoice Marketplace	Allows banks, factoring houses, and private lenders to access a pool of authenticated receivables.
Analytics & Reporting	Provides insights on utilisation, risk exposure, and performance against financing KPIs.

5. Technical Architecture

Invoview's multi-tier architecture comprises:

- **Presentation Layer:** Web and mobile interfaces for invoicing, approvals, and reporting.
- **Application Layer:** Microservices handling authentication, workflow orchestration, and financing engine.
- **Data Layer:** Encrypted storage, ledgering of invoice events, and integration with banking APIs.
- **AI & Analytics Engine:** Machine learning models for fraud detection, credit scoring, and predictive cash-flow analytics.

6. Security, Compliance & Risk Management

- **Data Security:** End-to-end encryption, secure key management, and role-based access control.



- **Regulatory Compliance:** Adherence to FICA, GDPR, and local AML/KYC requirements.
- **Credit Risk Mitigation:** Trade credit insurance options, guarantee structures, and off-balance-sheet SPVs for siloed exposures.
- **Audit & Verification:** Independent third-party audits of Management of Proceeds and KPIs, supported by immutable ledger records.

7. Business Model & Revenue Streams

1. **Platform Fee:** 0.5% fee on financed invoices.
2. **Discount Spread:** Margin on discount rates applied to financed invoices.
3. **Subscription Plans:** Tiered access to advanced analytics, API integrations, and premium support.
4. **Value-Added Services:** Trade credit insurance brokering, ESG-linked financing options, and analytics consulting.

8. Implementation & Integration

- **Onboarding:** Rapid client integration via API or batch upload.
- **Bank Partnerships:** Plug-and-play modules for banks to offer white-labelled supply-chain finance.
- **Scalability:** Cloud-native deployment ensuring low-latency performance across global markets.

9. Use Cases & Case Studies

- **SME Working Capital:** A manufacturing SME reduced Days Sales Outstanding by 40% and lowered financing costs by 150 bps.
- **Corporate Treasury:** A multinational FMCG integrated Invoview, achieving real-time visibility on receivables and optimising liquidity management.
- **Bank Embedded Finance:** A regional bank offered invoice discounting via Invoview, onboarding 100+ corporate clients within three months.

10. Competitive Landscape

Invoview differentiates itself by combining:

- **Advanced AI Authentication** vs. manual approval workflows.
- **Integrated Marketplace** vs. single-provider solutions.



- **Secure Key-Based Approval** vs. password/email-based systems.
- **Comprehensive Analytics** vs. basic reporting tools.

11. Future Roadmap

- **Blockchain Integration:** Immutable invoice records and smart contract-enabled financing.
- **Enhanced ESG Features:** ESG-linked financing modules reward sustainability performance.
- **Cross-Border Capabilities:** Multi-currency settlement and local compliance adapters.

Invoview is set to transform invoice financing by providing a secure, AI-driven platform that bridges the gap between payables and receivables, unlocking working capital, and driving financial inclusion across supply chains.

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