

# PayMate

# DUNOMO

Leading technology solution provider  
streamlines efficiency of supplier and  
GST payments



Industry - Technology solutions provider

**USD 2.3 Bn**  
Supplier Payments  
(FY 21-23)

**USD 36 Mn**  
GST payments  
(FY 21-23)

Enhanced  
cash reserves  
**Improved**  
cash inflows

# Project Highlights

## The Client

- A leading global distribution and supply chain solutions provider in the IT and mobility spaces
- Builds cutting-edge platforms to create future-ready infrastructure and services
- Serves international brands across multiple emerging markets

## Top Challenges

- Traditional modes of supplier payments were depleting the client's cash reserves. There was an urgent need to conserve and improve cash flow through efficient automation and effective funds management
- Need to integrate and synchronize fragmented GST payments

## Outcomes Achieved



USD 2.3 billion supplier payments seamlessly processed between FY 21-23



USD 36 million GST payments processed (FY 21-23) using commercial credit cards - leading to improved cash reserves



'One platform, one view' for all payables, with end-to-end reconciliation



Additional cash inflows created through use of commercial credit card for supplier payments for profitable management of cash reserves



Significant cost saving for both client and suppliers through invoice discounting, leading to stronger relationship

*PayMate has helped us in effectively managing cash in terms of reducing idle cash lying in current accounts, thereby creating additional cash inflows. Additionally, it has enabled us to build tremendous trust with our suppliers, and ensure accurate and total compliance in our GST payments.”*

**Treasury Head**



## The Business Context

Multiple payment methods across geographies, with numerous intermediaries severely constrain payment and reconciliation operations for IT solution providers. Specifically, in the areas of supplier transactions and statutory payments, tedious and manual validation processes must be replaced by automated processes - with effective alternate modes of payment to conserve existing cashflows and create newer inflows.

## The Client

Our client is a leading global distribution and supply chain solutions provider for several international brands across developed and emerging markets, in the IT and mobility spaces. In 40 years, it has grown from a single brand, single product category and single market company into a multi-faceted enterprise that accelerates technology adoption, innovation and partnerships building cutting-edge platforms to create future-ready infrastructure and services.

## The Business Challenge

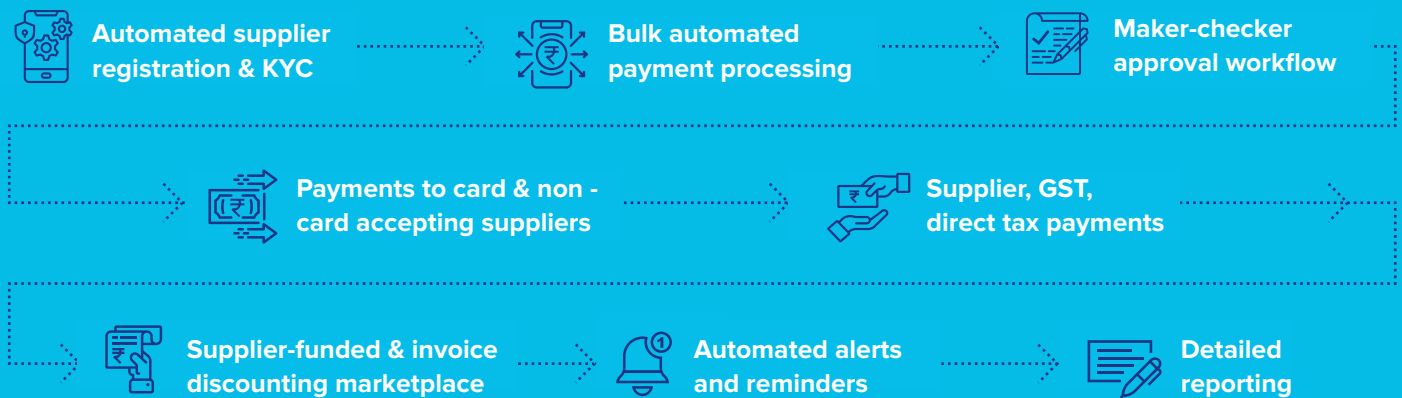
Our client was looking to conserve and improve their cash flow in the following two major areas.

1. The first was in supplier payments, by moving away from traditional modes of payments that were depleting their cash reserves. They looked for flexibility in making their payments - especially through their preferred credit cards.
2. The second was to simplify and seamlessly synchronize all their Goods and Services Tax (GST) challans, pay them in bulk using commercial cards. Their current GST payment process encompassed multiple states, and the client was looking for an automated process with single-step efficiency that would make bulk payments with flexible options.

Additionally, the client wanted clear visibility and transparency of payment information with real-time reporting and reconciliation of transactions. They also required customized reports for specific suppliers to build trust and engagement.

# The Solution

With a clear understanding of the client's requirement, we deployed our cloud-based PayMate supply chain payments automation platform with the following features:



## Payments through enrolled credit cards

We enabled the client to make payments to their enrolled 70 suppliers towards outstanding invoices through their preferred credit cards.

## Flexible configuring of payment approval workflow

We automated the approval workflow for multiple approvers and different limits on payments. Payments could be initiated through the web interface or integrated through the API stack with the systems of the business entity.

## Simplified and efficient supplier management

We provided a one-time and easy supplier onboarding process with the ability to add the supplier's bank account details. This created a risk-free and future-ready database for payments.

## Real-time reporting and reconciliation of transactions

We designed the platform to provide detailed reports with payment information on specific dates and of specific suppliers to improve visibility and build trust between the client and their suppliers.

## Centralized GST payments

An industry-first solution, PayMate provided a simple, streamlined, and efficient GST payment process across multiple states in one step and pay in bulk with one corporate credit card, or via bank-to-bank transfer.

Key outcomes included:

## Efficient supplier payments through commercial card

The client efficiently executed a total of USD 2.3 billion in supplier payments between FY 2021 and FY 2023 with bank-agnostic advantage. This also enabled them to leverage quick access to credit on the corporate credit cards and enabling them to increase the credit days by 30 + 22 days.

## Creation of additional cash inflows

The client leveraged PayMate's platform to use their credit cards to pay non card accepting suppliers and partners and enjoy the extended credit period without impacting their working capital. The use of commercial credit card for supplier payments further delivered profitable management of cash reserves.

## Significant cost saving for both client and suppliers

The benefits of invoice discounting through the use of commercial credit cards led to stronger client-supplier relationship.

## Single - platform GST payment of USD 36 million between FY 2021 - 23

Through the use of commercial credit cards for GST payment, the client could significantly improve their cash reserves.

## 'One platform, one view' for all payables, with end-to-end reconciliation.

Supplier and GST payments, were comprehensively digitized, with accurate and detailed reports.

2.3 Bn  
USD



Supplier  
payments

36 Mn  
USD



Goods and Services  
Tax payments

70



Suppliers



## Let's have a conversation

Allow us to show you how you can improve your businesses-supplier and buyer experience and create revenue generating payments.

### India:

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sales@paymate.co.in

### Australia:

dunomo.au  
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### CEMEA:

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# PayMate

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PayMate, a leading digital B2B payments company, provides a full stack supply chain payments automation platform that enables large enterprises, middle market companies, and small businesses optimise working capital and make timely supplier payments through the utilisation of corporate credit cards. Our solutions stack covers Accounts Payable, Accounts Receivable, Invoice Discounting, Supplier Funded, Embedded Finance, Cross Border Solutions, and Commercial Card Program Management. In FY23, we processed USD 11 billion in transactions and reached over 390,000 customers and users. With a strong presence in India, CEMEA, and APAC, PayMate is the trusted choice for optimising business payment processes.

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