Primewayz INFOTECH

CASE STUDY

Calybre

Supply Chain Financing Platform

A digital platform that streamlines invoice financing, connecting Buyers, Suppliers and Financial Institutions to enable timely payments and a stronger supply chain.





Business Challenge

In a dynamic supply chain, small suppliers often face delayed payments, which impacts their working capital and business continuity. Buyers need a structured and low-risk financing mechanism, while financial institutions require a reliable and transparent channel to deploy capital.

Our Solution

Primewayz developed **Calybre** – a comprehensive Supply Chain Financing platform that digitizes the end-to-end financing process. It enables suppliers to raise invoices, buyers to verify and approve them, and financial institutions to offer competitive financing, ensuring timely payments and a healthier, more resilient supply chain.

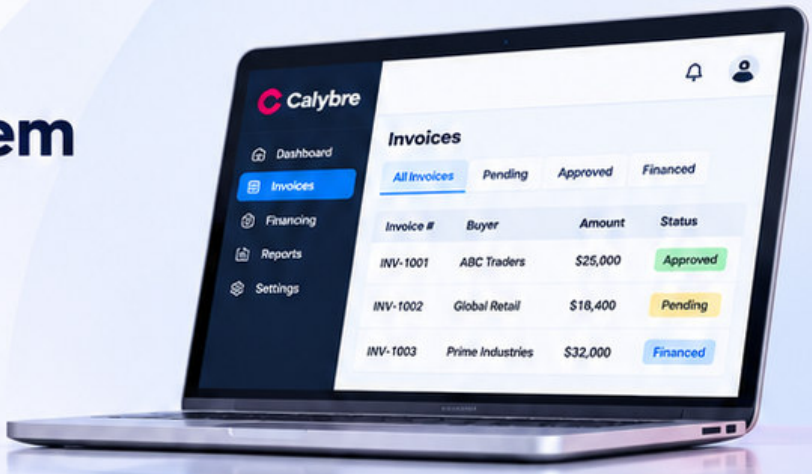
Project Highlights

- End-to-end financing workflow
- Role-based platform for all stakeholders
- Secure and compliant process
- Scalable and future-ready architecture

FinTech | Supply Chain | Digital Platform

— The Supply Chain Financing Ecosystem

A connected, multi-party platform that brings together Buyers, Suppliers and Financial Institutions to unlock working capital and keep the supply chain running smoothly.



Buyers
(Corporates)
Onboard, verify and approve supplier invoices

Calybre
Supply Chain Financing Platform

Suppliers
(SMEs)
Raise invoices and request early payments

Financial Institutions
(Banks & NBFCs)
Evaluate invoices and offer competitive financing

How It Works

1. **Invoice Submission** — Suppliers raise invoices on the platform.
2. **Buyer Approval** — Buyers verify and approve the invoices.
3. **Early Payment Request** — Suppliers request early payment against approved invoices.
4. **Financing Offer** — Financial institutions provide financing options (interest, tenure, amount).
5. **Disbursement & Settlement** — Upon acceptance, funds are disbursed to the supplier and settled at maturity.

Key Business Outcomes

- Faster access to capital
- Improved cash flow
- Greater supply chain resilience

— Supplier Journey

A simple and guided experience for suppliers to raise invoices, request early payment and access competitive financing.

1

Create Invoice

Add invoice details, select the buyer and submit for approval.

2

Track Approval

Monitor buyer review and approval status in real time.

3

Request Early Payment

Choose an approved invoice and request early payment to improve working capital.

4

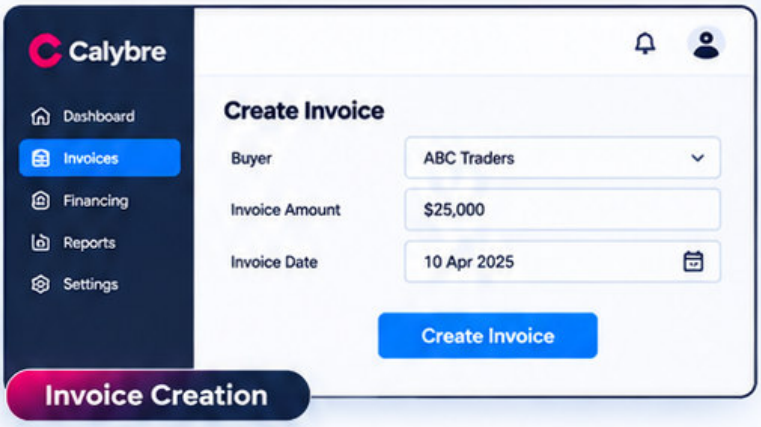
Compare Financing Offers

Receive financing proposals from multiple financial institutions and select the best option.

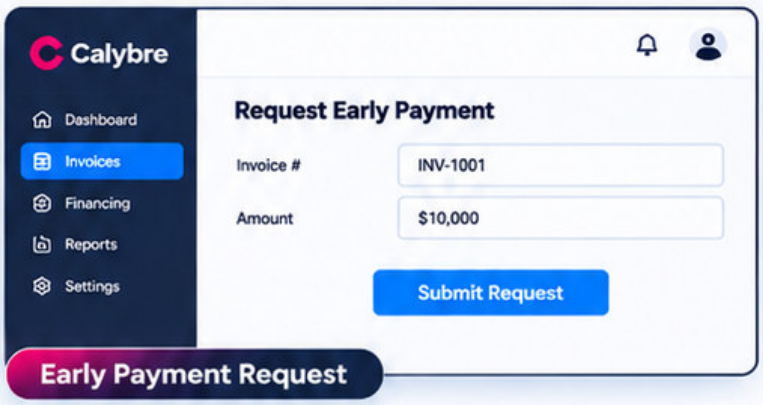
5

Receive Funds

Get the disbursed amount quickly and track settlement status on the platform.



Invoice Creation



Early Payment Request



Financing Offers

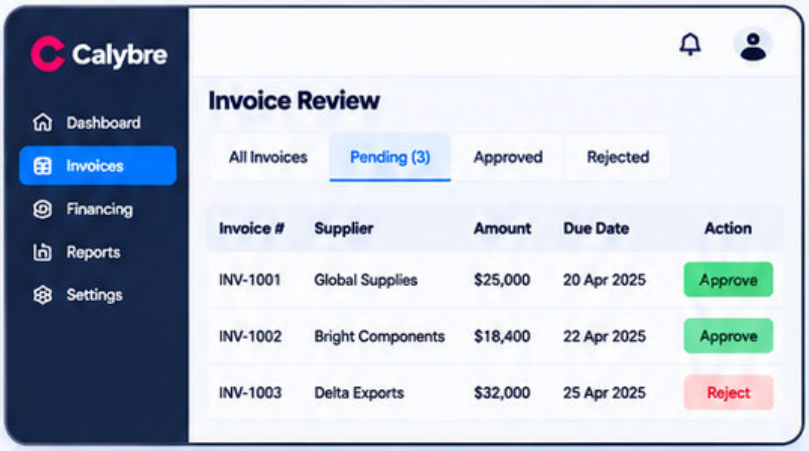
Supplier Experience

- Quick and intuitive process
- Transparent financing options
- Better cash flow
- Trusted and secure platform

Buyer Journey

A structured process for buyers to review, approve and manage supplier invoices and related financing requests.

1. **Review Invoices**
   View invoices raised by suppliers with all required details.
2. **Approve / Reject**
   Verify invoice details and approve for financing, or reject with remarks.
3. **Monitor Financing**
   Track financing requests, offers and disbursement status.
4. **Manage Supply Base**
   Maintain supplier relationships with better payment visibility.



Buyer Benefits

- Greater control over payables
- Improved supplier liquidity
- A more resilient supply chain

Financier Journey

A digital process for financial institutions to evaluate approved invoices, offer competitive financing and manage disbursements.

1. **Discover Opportunities**
   Access a pool of buyer-approved invoices from eligible suppliers.
2. **Provide Financing Offers**
   Submit competitive offers with interest rate, tenure and amount.
3. **Disburse Funds**
   On acceptance, disburse the agreed amount to the supplier.
4. **Track & Reconcile**
   Monitor loan status, repayments and settlement on the platform.



Financier Benefits

- Access to quality assets
- Digitized and lower-risk process
- Faster turnaround and better visibility

End-to-End Value

- Connected financing across the supply chain
- Faster working capital cycles
- A healthier and more sustainable ecosystem

— Application Architecture and Platform Layers

A secure, modular and scalable platform built to manage invoice financing, stakeholder workflows and end-to-end transaction lifecycle.



Solution Architecture

Suppliers (SMEs) ⟷ **Buyers** (Corporates) ⟷ **Financial Institutions** (Banks & NBFCs)

Calybre Platform
(Supply Chain Financing Marketplace)

Application Layer	Invoice Management	Financing & Offers	Approval Workflows	Portfolio & Reporting	User & Role Management
Service Layer	Business Rules & Eligibility	Offer Management	Notifications & Alerts	Settlement & Reconciliation	External Integrations (API)
Platform / Data Layer	Central Data Store (Invoices, Offers, Transactions)	Secure, Scalable Cloud Infrastructure			

Key Capabilities Delivered

- Multi-stakeholder onboarding and access control
- End-to-end invoice financing workflow
- Dynamic financing offers and approvals
- Real-time status, alerts and activity tracking
- Transaction settlement and audit trail
- Secure, scalable and integration-ready architecture

Technology Stack

Application	Web-based platform (Responsive UI)
Data	Relational database (transaction and master data)
Infrastructure	Cloud deployment (secure, scalable and high-availability)

Modular Architecture | Security & Compliance | Scalable Platform | Integration Ready

— Project Outcomes and Primewayz Contribution

A digital financing platform that brings together supply chain participants, automates the end-to-end financing process and enhances working capital access.



Business Impact

- Faster access to working capital
- More efficient and transparent financing process
- Stronger supplier–buyer collaboration
- A more resilient and liquid supply chain

Primewayz Engagement

Designed and developed the **Calybre** platform end to end, covering product engineering, user experience, business workflows and platform integration.

- Product Design & Development
- Workflow Automation
- System Integration & Delivery

Solution Highlights

- **Multi-party platform** (Buyer, Supplier, Financier)
- **End-to-end invoice financing**
- **Flexible financing offers and approvals**
- **Real-time tracking and status visibility**
- **Secure and compliant**
- **Scalable and future-ready architecture**

A FinTech Platform for Real Business Needs

Calybre demonstrates Primewayz's capability to design and build secure, scalable and industry-focused digital platforms that solve real business challenges and deliver measurable operational value.