



## **Bank Payment Obligation**

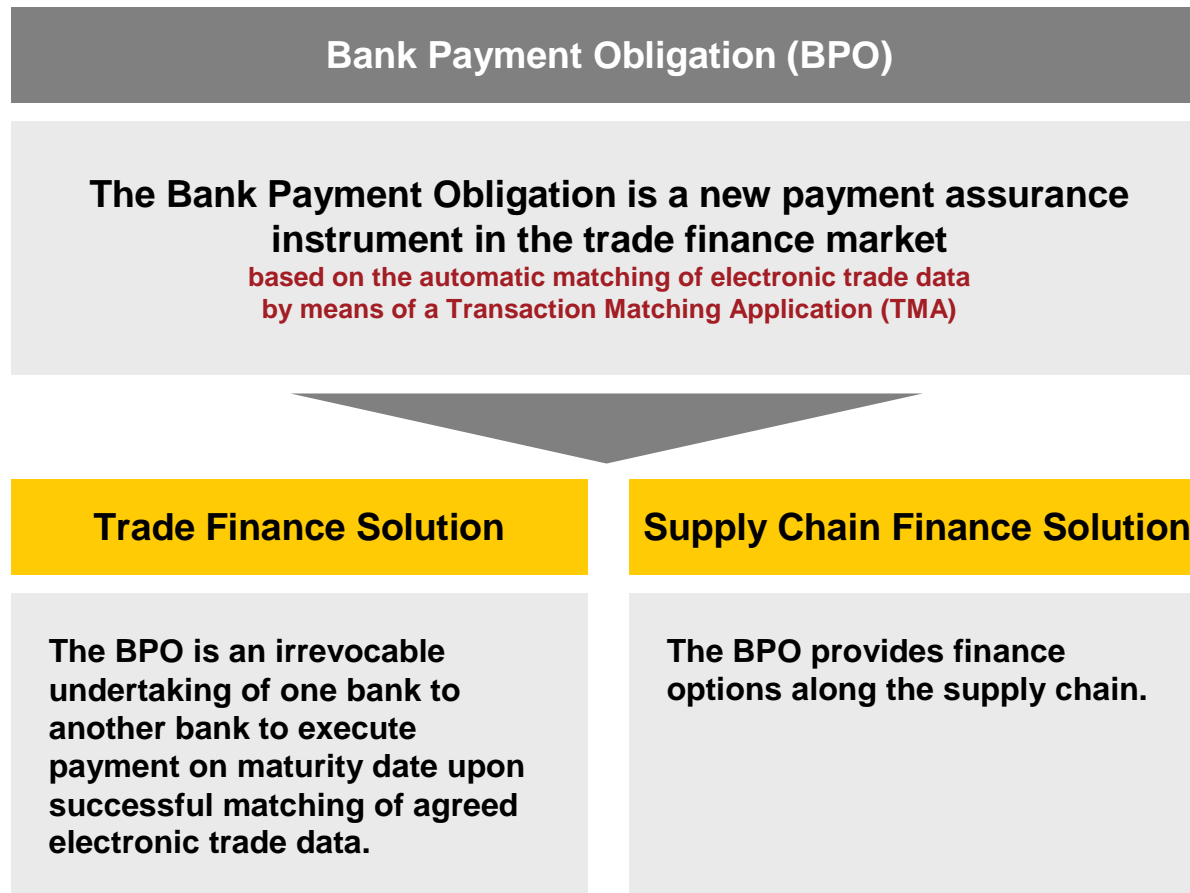
Case studies for the new payment assurance and multibank instrument in Trade Finance

## Agenda

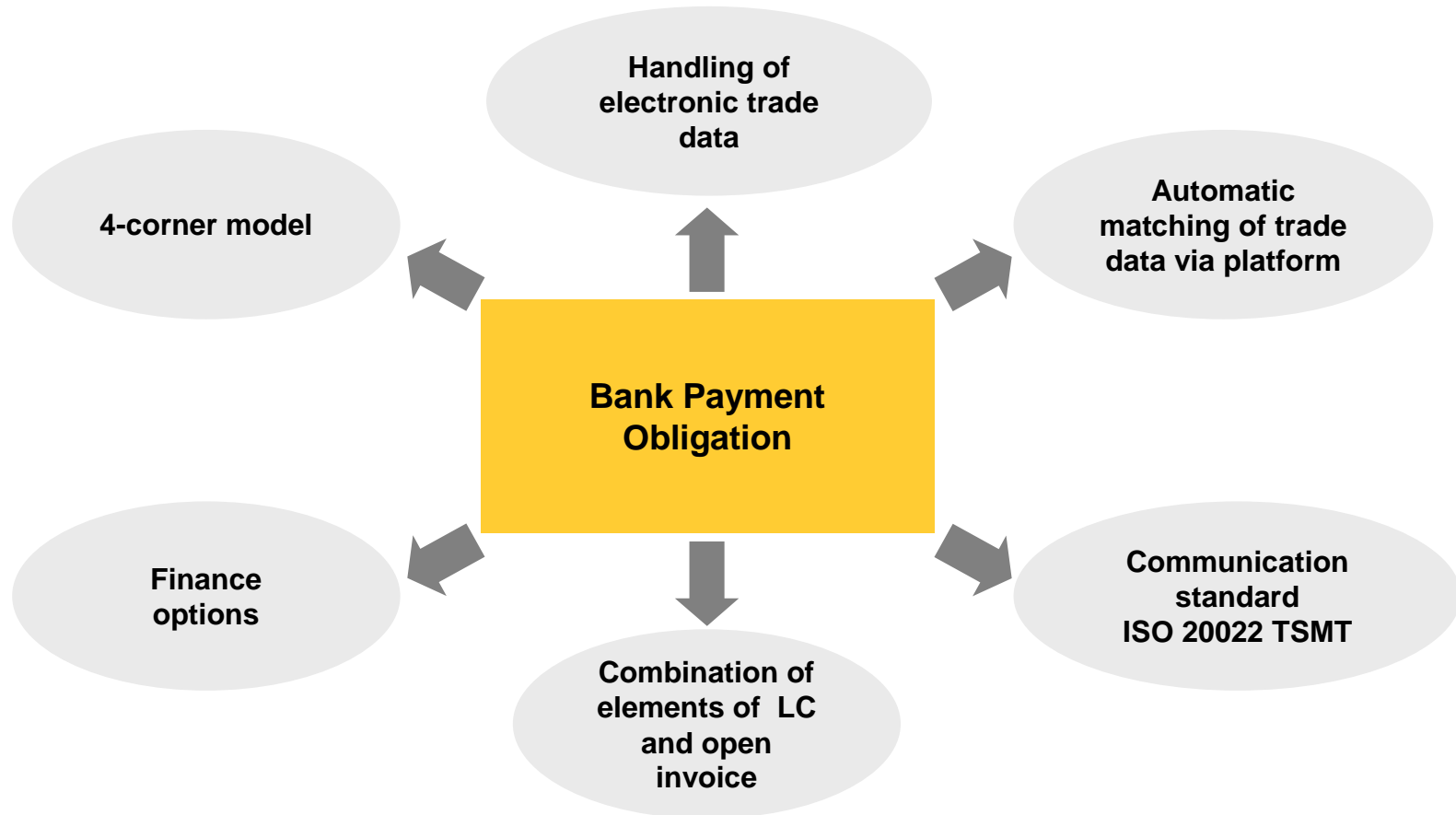
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1. BPO – The new payment assurance and multibank instrument in Trade Finance
2. Case Study – Polytrade GmbH and PTT Polymer Marketing (Import BPO)
3. Case Study – BP Aromatics Ltd. N.V. and Köksan Pet Ve Plastik Ambalaj San. Tic. A.S.  
(Export BPO)
4. Contacts

## BPO – The new instrument in the Trade Finance market



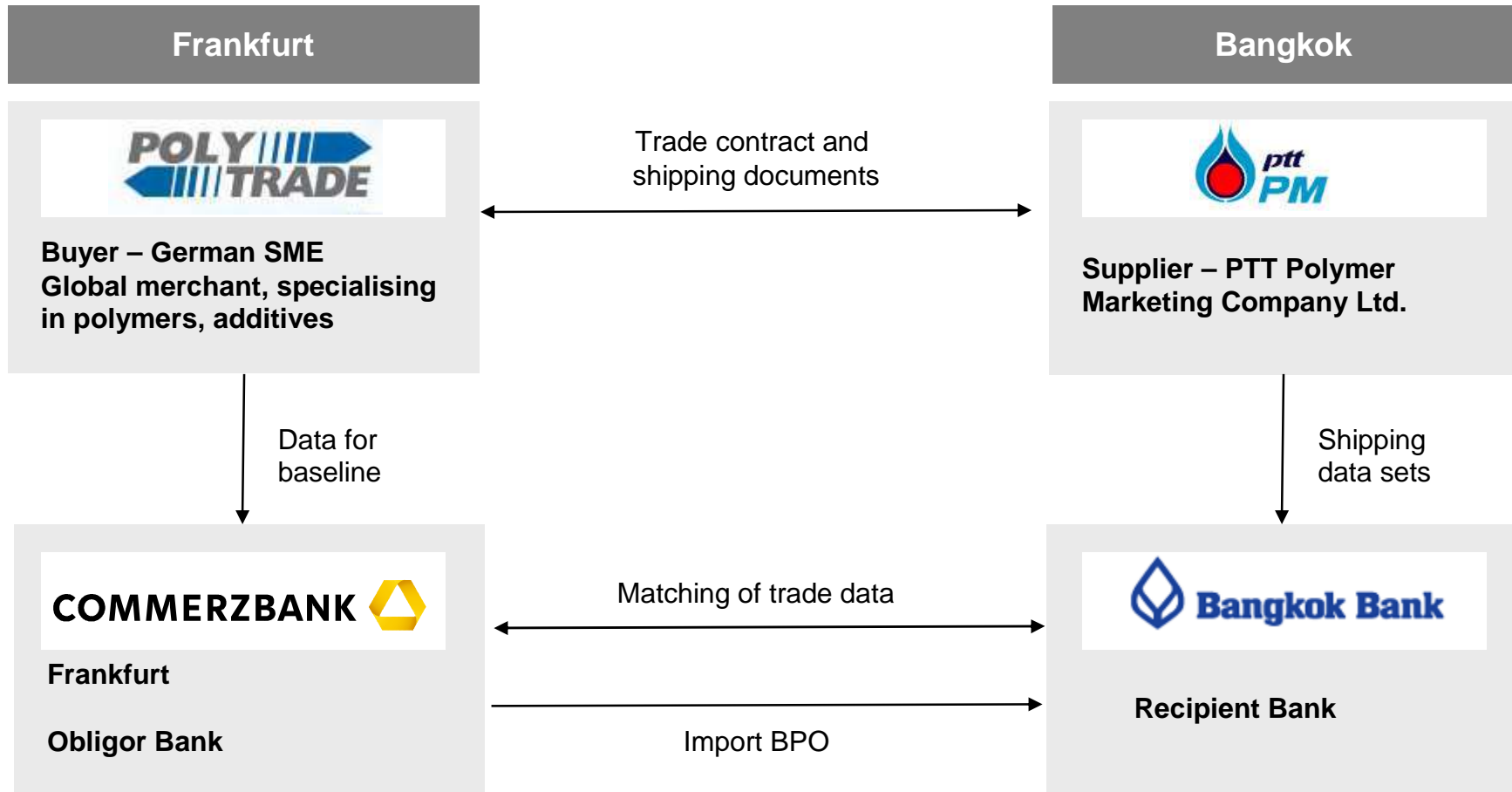
## The innovative approach



## Commerzbank actively supports the BPO market adoption

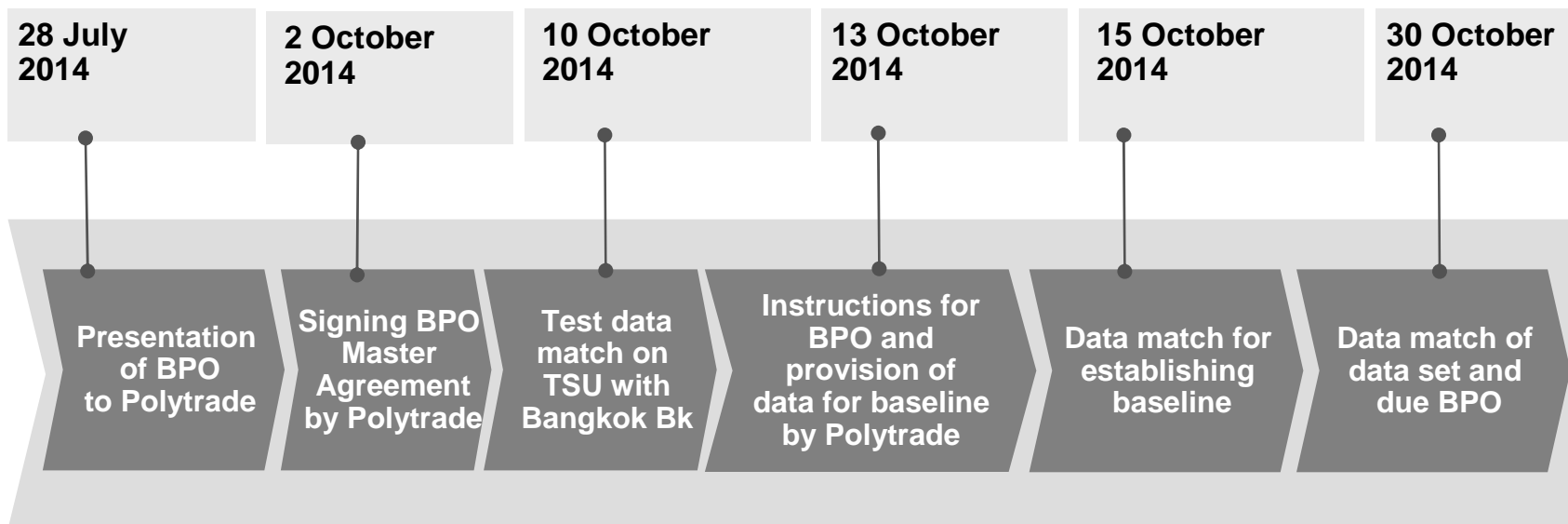


## Case Study – Polytrade GmbH and PTT Polymer Marketing



## First Live Import BPO transaction

### Onboarding of BPO parties and processing of first BPO transaction within 3 months



**Fast handling and matching of baseline data and data sets via SWIFT TSU despite the time difference between Frankfurt and Bangkok.**

## Optimisation of internal payment handling processes

### Company profile



Polytrade GmbH is a global merchant, specialising in polymers, additives and polymer chemicals.

The SME is based in Frankfurt and customer of Commerzbank.

[www.polytrade.de](http://www.polytrade.de)

### Reasons for handling trade business by BPO & business model

#### 'Optimisation of internal payment handling processes'

- Fast handling of processes
- Payment assurance
- Cost saving
- Multibank trade finance instrument

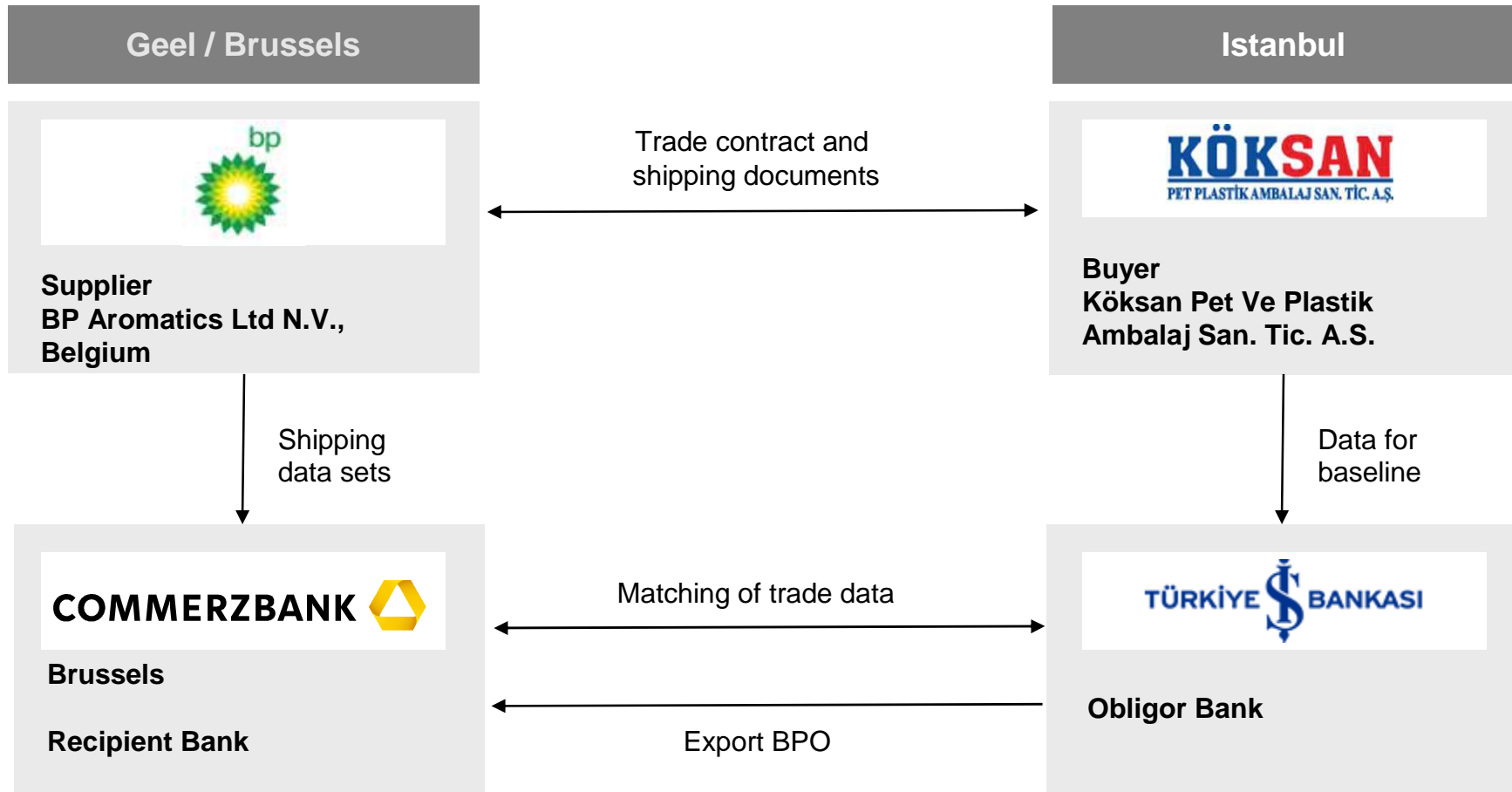
Polytrade and PTT have a longstanding trade relationship.

The business was handled previously by an Import LC with deferred payment 60 days after BL.

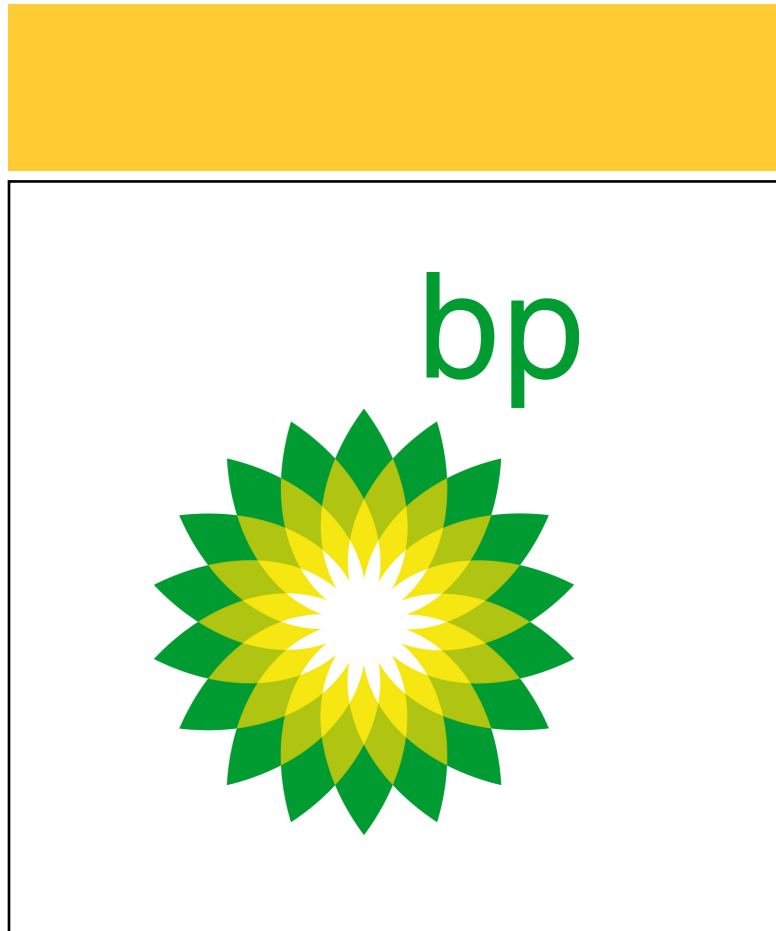
After the first live BPO transaction, Polytrade continued its BPO business with Commerzbank and started processing BPO transaction also with UniCredit.



## Case Study – BP Aromatics Limited N.V. and Köksan PET Ve Plastik Ambalaj – as done in October 2014



## Flexibility for change of shipping or trade terms



### Reasons for handling trade business by BPO & business model

**‘Great flexibility for amendments made. Quick establishment of the BPO baseline.’**

- Flexibility and transparency
- Fast handling of processes
- Risk mitigation
- Reduced risk of discrepancies.
- Multibank trade finance instrument

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