

FACT SHEET

TRADE SOLUTIONS

For most corporate finance departments, minimizing risk in the supply chain is a critical strategic objective and imperative to the organization's overall success. Working together, Finance and Treasury have an influence on the organization's financial success, through managing cash flows, working capital and focusing on profitability.

Kyriba's Trade Solutions addresses two sets of problems at once. For suppliers, the need to access cash can be troublesome and costly. Suppliers need cash and better management and visibility of their cash flow. Buyers want to leverage their cash position, and/or manage their payables. At the same time, buyers want to insure their supply chain remains strong, reducing exposure to financial risk to the supply chain and therefore to their business.

Kyriba's Trade Solutions is about optimizing the supply chain. Suppliers have access to liquidity at usually better than bank rates and in the process buyers strengthen their relationship with suppliers, becoming less vulnerable to disruptions in their supply chain.

Kyriba's Trade Solutions enables Finance and Treasury to work together through a set of unique capabilities to address the needs of buyers and suppliers, reducing financial risk in the overall supply chain. For buyers, the benefits are lowering cost of their goods, improving profitability and working capital, better payables management and a reliable supply chain. For suppliers, the benefits are reducing the cost of borrowing and improving their working capital.

Dynamic Discounting

Kyriba helps clients become more profitable by automating and maximizing supplier discounts, while improving and strengthening their suppliers. Kyriba's Dynamic Discounting solution enables clients to offer a self-funded early payment discount program, increasing their discounting opportunities and helping to save millions. Dynamic discounting programs enable buyers to earn risk free returns on their available liquidity, while offering suppliers the opportunity to receive cash earlier than the contracted payment date. As the buyer uses their own cash, it represents a 'cash optimization' opportunity, since the effective rate of return on the early payment would be better to other available alternatives.

Reverse Factoring

Kyriba's Reverse Factoring solution connects buyers, suppliers, and multiple banks on one platform to support the early payment of invoices to the customer's suppliers. The solution provides visibility to invoices that the buyer approves for payment, enabling suppliers to opt for early payment of the approved invoices – at a favorable discount compared to financing they could receive on their own. Pre-arranged financing is provided by the banks that participate in the buyer's supply chain finance program. As a multi-bank solution, Kyriba helps alleviate credit exposure and credit limit issues that can constrain a single-bank supply chain finance program.

Key Capabilities:

- Payment Processing to Suppliers and Banks
- Robust reporting functionality providing visibility to locate discount opportunities and access key metrics
- Financing management and workflows
- Set variable and flexible payment terms

Software-as-a-service (SaaS):

- No maintenance fees – subscription-based

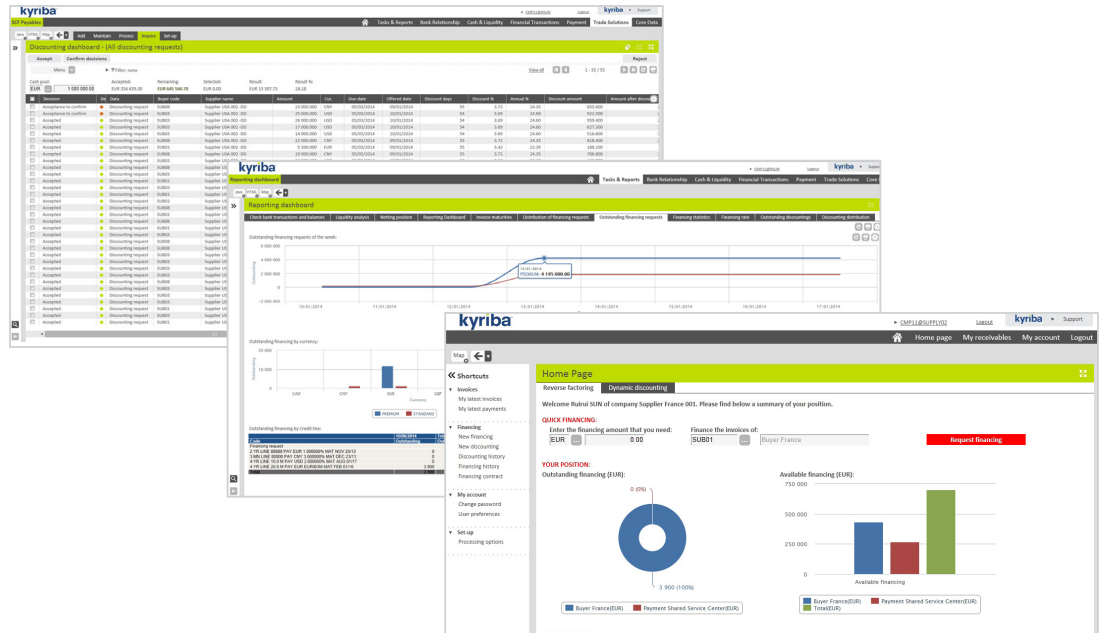
Security:

- SOC 1 and SOC 2 compliant
- Redundant disaster recovery
- Encryption, authentication and administration
- Audit trails

Reporting:

- Hundreds of configurable reports
- Out-of-the-box dashboards
- Automated scheduling
- PDF, Excel and HTML formats
- Distribute reports via email

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Key capabilities of the Buyer's portal include:

- Import of invoices
- Third-party (Suppliers) management
- Management of financial terms and contracts
- Payment processing to suppliers and banks
- Auto-financing

Key capabilities of the Supplier's portal include:

- Home page containing: entry of financing requests, display of outstanding /available financing, summary of position by buyer, pending approvals, financing rate of the day
- Handling of the financing request

Key capabilities of the Financial Partners' portal include:

- Complete integration with buyer and supplier updates
- Financing requests and approvals
- Validations of financing requests

About Kyriba

Kyriba is the global leader in Proactive Treasury Management. Our software-as-a-service (SaaS) treasury and risk solutions enable finance teams to optimize their cash, manage their risk, and work their capital. Our award-winning cash, treasury, payment, risk management and supply chain finance solutions are used by leading brands worldwide, including Amway, Electronic Arts (EA), PulteGroup, Inc., and Qualcomm, to unlock new business value, drive corporate growth and ensure compliance. For more information on how to be more proactive in your treasury management and drive business value, contact treasury@kyriba.com or visit <http://www.kyriba.com>.