



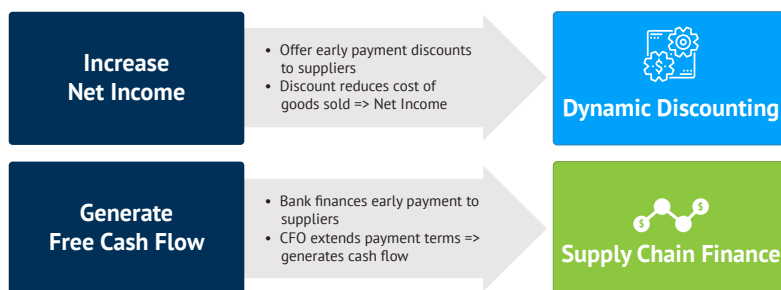
# Optimizing Working Capital Through Early Payment Financing

Working Capital optimization is a strategic objective for CFOs as they fight to generate bottom line value and generate free cash flow. Kyriba offers CFOs two compelling benefits: the ability to improve working capital, as well as the opportunity to increase net income.

## Kyriba Delivers Multiple Early Payment Programs

Kyriba offers both dynamic discounting and supply chain finance programs to improve financial performance.

- Dynamic discounting programs reduce cost of goods sold through the direct discounts earned from suppliers, increasing net income while simultaneously improving the return on excess cash liquidity.
- Supply Chain Finance, also referred to as reverse factoring, facilitates term extension on payables, preserving cash for longer on the balance sheet and increasing free cash flow.



## Reduce Risk in the Supply Chain

With many organizations under pressure to extend DPO by paying suppliers later, Kyriba's Working Capital solutions allow suppliers to be paid early in exchange for a discount or financing fee at a lower cost of funding than they can achieve on their own. Early payment programs supported by Kyriba's cloud platform allow an organization's suppliers to improve their own working capital to increase production efficiencies and drive growth.



*“Three years after the project began, the program has already exceeded Auchan’s original goals. We have over 15,500 suppliers on the platform, and financing requests rose by more than 47 percent from December 2016 to December 2017.”*

– François Verrodde, CEO of Auchan Suppliers Advanced Platform (ASAP)

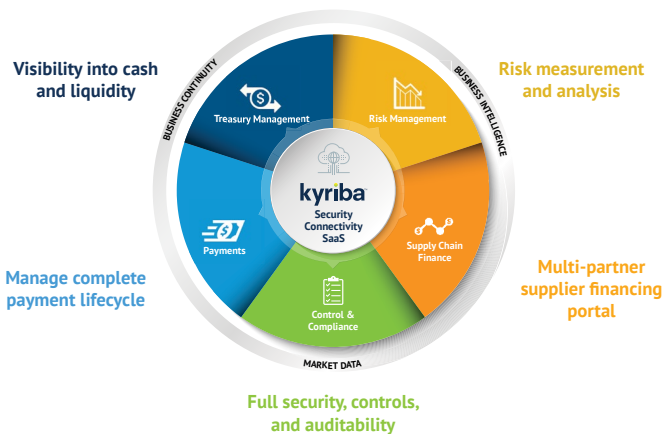
## What is Important in a Supply Chain Finance Solution?

To deliver successful global supplier financing programs, there are five key requirements:

- 1. Expert Teams:** Supply chain finance solutions are as much a service as a platform. The vendor should help design the right program to meet specific KPIs, analyze spend and build a business case.
- 2. Multi-Funder Platform:** Payables financing programs require diversification across lenders to deliver the required liquidity to the global supply chain and to support regional specialization.
- 3. Program Flexibility:** The solution must support both dynamic discounting and supply chain finance programs, with the flexibility to modify business rules on the fly to meet the KPIs of an organization.
- 4. Complete Workflow:** A comprehensive program must also include cash visibility, forecasting, payments and pre-built ERP integration.
- 5. Supplier Onboarding:** To maximize supplier participation, the supplier portal must be easy to understand, in the language of their choice, and feature intuitive reporting dashboards.

## Kyriba: Integration in a Single Platform

Kyriba delivers CFO decision making, analysis and performance management tools in a single cloud portal. Kyriba clients benefit from a comprehensive financial platform, including:



## Kyriba Offers the Most Flexibility and Scalability

- Connect local and international liquidity providers to leverage existing bank relationships or introduce new financing partners
- Integrate easily with ERPs for complete liquidity and payment workflows, automation of cash pool allocations and streamlined invoice settlement
- Adjust business rules easily through flexible configuration options by geography, by bank or individual suppliers
- Delivers comprehensive reporting, dashboards and analytics to set objectives and monitor results
- Supplier portal and onboarding tools to maximize supplier participation

### About Kyriba

Kyriba is the #1 provider of cloud treasury and financial management solutions. Kyriba empowers financial leaders and their teams with award-winning solutions for cash and risk management, payments and supply chain finance. Kyriba delivers a highly secure, 100% SaaS enterprise platform, superior bank connectivity and a seamlessly integrated solution set for tackling today's most complex financial challenges. More than 1,800 companies, including many of the world's largest organizations, rely on Kyriba to streamline key processes, protect against loss from fraud and cybercrime, and accelerate growth opportunities through improved decision support. Kyriba is headquartered in New York, with offices in San Diego, Paris, London, Tokyo, Dubai and other major locations. For more information, visit [www.kyriba.com](http://www.kyriba.com).