KYRIBA FACT SHEET

Kyriba Working Capital White Label Solutions for Financial Institutions

As Working Capital Solutions Evolve and Grow, Stay Ahead of the Curve

Now more than ever, CFOs and senior finance leaders are turning to working capital solutions to optimize liquidity and generate free cash flow. With the demand continuing to grow, so do the market options.

To compete more effectively, financial institutions (FIs) can partner with a technology provider who will help them elevate and differentiate their offering – now and over the long term. As a global leader of enterprise liquidity management platform, Kyriba is an ideal SaaS partner. Our cloud technology serves more than 2,500 corporate CFOs and treasurers including one quarter of the Fortune 500. Kyriba is a name your customers know and trust.

Kyriba Working Capital Solution

With Kyriba, FI partners can support their corporate clients with a variety of working capital solutions.

On payables finance side, there is not only approved payables finance and dynamic discounting, but also a special hybrid program to seamlessly switch between these two main structures. Purchase order finance is also available in pilot phase.

On receivables finance side, the products range from off-the-shelf invoice discounting to sophisticated securitisation reporting. Kyriba's working capital solutions prioritize the customer experience - from supplier onboarding to ERP integration to funding requests and reporting.

System users enjoy a seamless experience, keeping informed and engaged without sacrificing convenience.

Why Partner with Kyriba for Working Capital

- Customer-facing solutions, focusing on user experience
- Modular solutions – only white label what you need or the fully integrated platform
- Supplier onboarding can be used independently and leveraged bank wide
- Our partnership extends beyond technology
- We support rather than compete with our FI partners
- We do not fund or structure transactions

FIs can leverage Kyriba’s state-of-the-art technology, deep industry expertise and global reputation to gain a competitive edge for their enterprise liquidity products and services.

Flexible Program	• The funding source, buyer or bank, can be flexibly assigned • Suppliers continuously benefit from program participation	→ Hybrid SCF & Dynamic Discounting
Accelerate Collections	• Bank finances early payment to seller • Seller improves their DSO by accelerated collections	→ Invoice Discounting
Collateralize Your Receivables	• Extraction of full sales ledger from seller’s ERP • Seller to collateralize receivables to back finance by their bank	→ Pool Finance
Meet Reporting Requirements	• Seller and funder to provide input files • Reporting provided based on defined portfolio criteria, limits and eligibility rules	→ Securitization

Kyriba Working Capital Solution – Leading Technology, Security & Support

Corporate ERP Connectivity Experts

At Kyriba we know ERP connectivity with extensive integration experience across our global customer footprint. We support both API and host-to-host options for working capital and beyond.

Strong White Labeling Functionality

Kyriba makes it easy to deliver a fully integrated product that can be customized and branded to proper specifications. This includes marketing and web site content, translations, URLs, privacy notices, email templates, and branded web portals.

Quick Time to Market

Financial institutions can get up and running quickly with Kyriba thanks to proven infrastructure and a professional services team that helps to set up and model the programs.

Flexible Backend Integration

Kyriba’s working capital solutions are designed to interface with a wide variety of third-party banking applications – including trade finance, payment and core banking systems.

Bank-Level Security & Data Protection

Financial institutions and their clients require the highest levels of security. Kyriba delivers across four pillars of security: physical security, vendor security, application security and process security, including SOC 1 Type II and Soc 2 Type II certification. Finance data is also secured with ISO 27001 certification.

A Proven Global Approach

Kyriba offers global implementation, onboarding and a ‘follow the sun’ support service approach.

Kyriba is recognized as the market-leading global cash management solution, providing comprehensive capabilities in an intuitive and easy-to-use solution.

Cash Forecasting Key Capabilities

Import from ERP

A/P and A/R detailed or summary level data, and other internal systems.

Forecast Reconciliation

Access powerful analytics, comparison of forecasts to actual bank transactions based on a combination of customizable criteria including account, amount, date, and reference. One-to-one, one-to-many, and many-to-many matches are available. Compare estimated and confirmed forecasts to actuals, and analyze variances for any user-definable period. Users can also support working capital management by reconciling open receivables against cash receipts to report on A/R variances, calculate days of sales outstanding, and improve cash predictability.

Easy Entry

Rely on straightforward input of forecast data using standard entry forms.

Historical Data

Generate cash forecasts using any regression, trending and averaging of prior transactions and cash flows.

Repetitive Items

Modeling features are based on user-defined frequencies, including cyclical variances and nonbusiness days.

Seamless Integration

Kyriba's entire suite automatically updates the cash forecast so cash flows are available in realtime.

Viewing the Forecast

Personalize forecast views based upon period of time series, line items, business units, user defined groupings, and additional information, such as borrowing or investing activity.

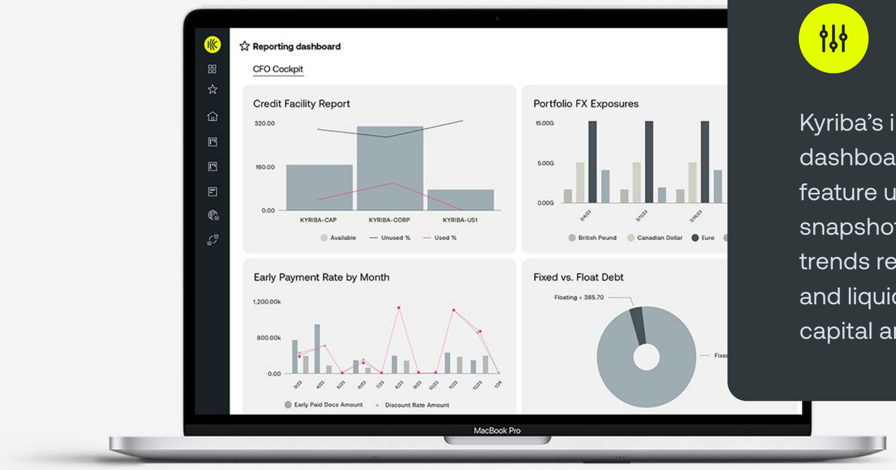
In-House Banking

Flexible Setup

Kyriba's flexible data structure allows clients to customize their accounts, entities, structures and workflows based on business needs, including multi-currency pools, regulated and non-regulated structures, and multi-tier hierarchies.

Interest Calculations

These may be assigned for the calculation of interest income or interest expense, for each subsidiary company.



Kyriba's intuitive dashboards feature up-to-date snapshots of key trends related to cash and liquidity, working capital and more.

Reporting to Subsidiaries

Affiliates can inquire about their internal and external balances, account and interest statements, and internal deals (debt, investment, FX) at any time through multiple reporting functions (account statement, cash-flow ledger, cash position worksheet). Internal interest statement invoices can be personalized and published. Debit/credit interest transactions are generated automatically once interest statements are approved.

Accounting Entries

Full accounting support is offered, so that journal entries can be generated for interest calculations. In addition, entries can be created for in-house cash or non-cash movements. All transactions are approved and posted to the general ledger as part of the standard GL posting workflow.

In-House Bank Transactions

Cash transactions are generated from bank transactions, such as zero-balance account items, sweep transactions, payments, or financial transaction settlements. Non-cash transactions can be imported from the ERP, or can be generated from the Cash Forecast or Netting modules. Subsidiaries can also directly enter or import transactions.

In-House Bank Balances

In-house bank account balances are automatically calculated so central treasury teams can view all balances by subsidiary and by currency pair, helping head offices determine the group cash requirements on a daily basis, as well as more frequently managing subsidiary cash requests.

Kyriba's Cash and Liquidity Management benefits organizations by allowing treasury departments to spend more time on higher value tasks, and supporting strategic decision making, rather than spending countless hours on less valuable activities.

Cash Accounting

Kyriba Cash Accounting eliminates the time consuming effort and error-prone manual process of posting to the GL by automating the GL entry process, generating dual and multi-sided entries from bank and internal cash transactions. Automated rules scan transaction characteristics in order to apply the appropriate GL accounts, creating a set of entries that are electronically integrated with the GL, on a scheduled and fully automatic basis. Kyriba Cash Accounting benefits all types of organizations, whether global, complex, centralized or decentralized, by supporting multi-currency and multiple charts of accounts.

GL Reconciliation

While GL reconciliation is an important process, it can be a time-consuming and painstaking undertaking. Kyriba GL Reconciliation automates this process by reconciling bank transactions to accounting entries, providing organizations with improved productivity and reduced exposure to the risk of errors. Bank transactions available in Kyriba, are matched against accounting entries imported from the GL, based on user-defined rules for a true bank-to-book reconciliation. Kyriba GL Reconciliation also supports regulatory reporting by providing proof that bank activity is synchronized with the GL bookings and by segregating duties between the reconciliation process and the generation of GL entries.