



Kyriba Payments



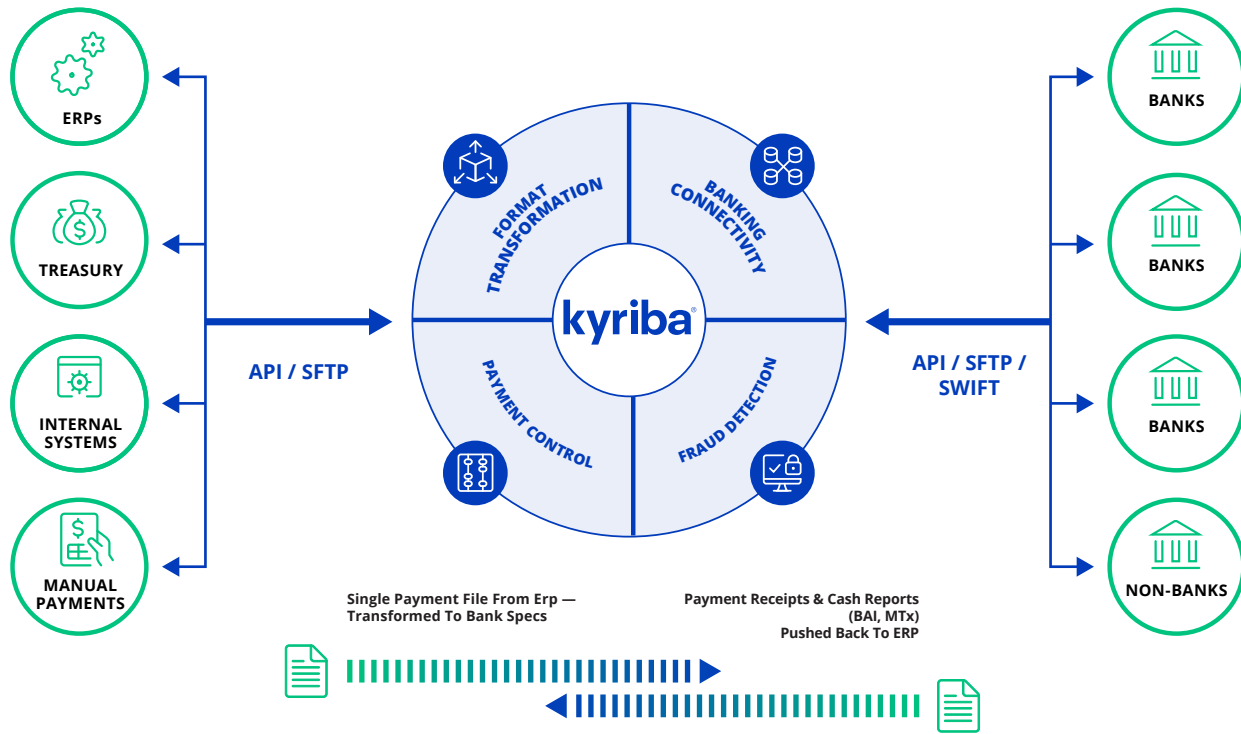
Kyriba offers a global pre-connected, multi-bank payments hub solution to deliver fraud detection for enterprise payments processes including accounts payable, treasury, and other initiated payments.

Kyriba Payments delivers our customers with enterprise-wide payment hub delivering our customers the ability to centralize payments workflows, govern and , prevent fraud while control of cash movements in and out of the company. It provides CFO's and their teams with access to established connectivity to the widest network of global banks, while also managing payments between multiple internal systems such as ERP, Treasury and Payroll.

With complete security and separation of duties, Kyriba offers standardized payments controls alongside real-time payments fraud, compliance anomaly detection and sanctions list payment screening.

Bank Connectivity	Payments Security and Visibility	Payment Control Functionality
<ul style="list-style-type: none"> • API and direct bank • (FTP) connections • SWIFT Connectivity/ gpi - compliant • Extensive coverage of networks (ACH, Fedwire, Real-time Payments, EBICS, BACs and, EDITRAN) 	<ul style="list-style-type: none"> • Real-time fraud detection and compliance validations • Standardized payment controls • Multi-factor authentication • Secure disaster recovery • On-demand sanction list screening • Audit trails, payment status reporting 	<ul style="list-style-type: none"> • Dynamic discounting • Smart routing • Netting • Innovation services • Cross-border payment services • Bank account validation

Kyriba Payments is part of a Enterprise Liquidity Payment solution, delivering our customers a solution with leading practices of centralizing payments workflows, reducing the risk of fraud, holistic payments governance, and optimizing the management of liquidity.



HARNESS CONNECTIVITY-AS-A-SERVICE

Kyriba’s in-house developed Enterprise Liquidity Network supports more than 40,000 bank payment scenarios for over 600 banks. It delivers a deep and regularly updated library of formats and connectivity standards to both internal systems (ERPs etc.) and 3rd parties (banks, bureaus etc.).

This Connectivity-as-a-Service approach increases agility to amend internal systems and 3rd parties, as needs arise, and future-proofs customers amidst connectivity and format changes. It simultaneously provides 24/7 monitoring of connectivity performance.

This enables Kyriba’s Kyriba Payments solution to provide unparalleled connectivity between corporation payment systems and payment channels, using a variety of formats, anywhere in the world. It avoids the significant project delays and cost overruns that are a real threat from the implementation of new fraud prevention safeguards, such as generating XML ISO20022 payment format variations, transitioning to API-based bank integration, and updating SWIFT GPI standards.



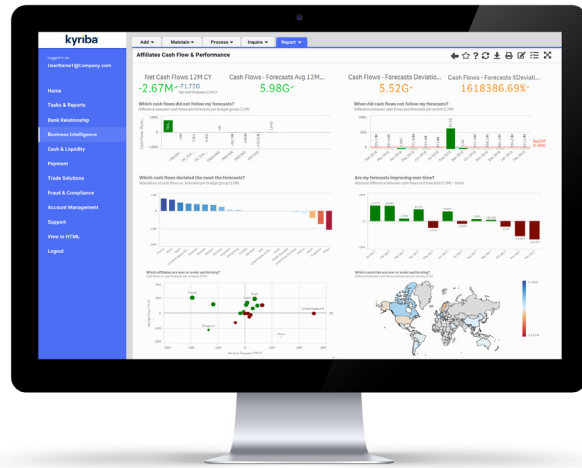
DIGITIZE TO SIMPLIFY PAYMENTS WORKFLOWS

By centralising payment processes corporations can broaden visibility, while standardising and simplifying payment workflows, to reduce manual intervention and operating costs. Smart payment netting and routing capabilities help to minimise transaction costs, while support to run dynamic discounting programmes, maximises the utilisation of regional cash pools.

Active Payments extends security and controls for automated and manual payments with system documented reports and digital audit trails. It delivers on-demand payment confirmation, synchronized account signatory management and strengthens business intelligence for better-informed decision-making.

It holistically applies best practise workflows to ensure transparent monitoring and reporting via intelligent dashboards, thus enabling finance functions to control and optimise the movement

of cash, enterprise-wide. Strategic payments optimization can now be a dynamic vehicle for growth and value creation.



PREVENT PAYMENTS FRAUD

Real-time fraud detection automatically screens payments against government sanction lists, corporate payment policies and historical data patterns.

Kyriba Payments Fraud Detection extends the effectiveness of standard payments controls standardizes payment controls to include real-time detection to stop suspicious payments in their tracks. The module includes customized scoring, centralized alerts, complete resolution workflow management, and data visualization through a drilldown KPI dashboard. This ensures only authorized transactions are executed, meeting one of the top concerns of most CFOs and Treasurers about

potential internal and external attacks on their payment workflows.

Real-time fraud detection will also screen payments against government sanction lists, corporate payment policies and historical data patterns. These strengthen existing controls by automatically quarantining suspicious and non-compliant payments for threat assessment.



Kyriba Payments enables CFO's and their organizations for:

- Real-time payments tracking across the enterprise, with full transaction visibility including SWIFT gpi compliance
- Flexibility in banking partners for most advantageous relationships, cost savings and enhanced governance
- Opportunities to create more shared service centers, implement netting or POBO (Pay on behalf of) models and execute cross-border payments
- Managing payment and discounting terms with suppliers and allow new payment services, formats, and standards to be fully managed by Kyriba with no internal IT dependency
- Providing finance teams with real-time data visualization and payment analytics that strengthen payment decisions
- Access mobile dashboards to allow approvals by remote users
- Use out of the box access to all major regional payment networks (including SEPA, ACH, Fedwire etc.) and Real-time (RTP) payment rails

About Us

Kyriba empowers CFOs, Treasurers, and their IT counterparts to transform how they optimize financial technology solutions, de-risk ERP cloud migration, and activate liquidity as a dynamic, real-time vehicle for growth and value creation. With 2,000 clients worldwide, including 25 percent of Fortune 500 and Eurostoxx 50 companies, Kyriba's pioneering Connectivity as a Service platform integrates internal applications for treasury, risk, payments and working capital with vital external sources such as banks, ERPs, trading platforms, and market data providers. Kyriba is a secure, scalable SaaS platform that leverages artificial intelligence, automates payments workflows, and enables thousands of multinational corporations and banks to maximize growth opportunities, protect against loss from fraud and financial risk, and reduce operational costs. Kyriba is headquartered in San Diego, with offices in Dubai, Frankfurt, London, Minsk, Paris, Shanghai, Singapore, Tokyo, Warsaw and other major locations. For more information, visit www.kyriba.com.