

# Receivables Finance

## KYRIBA FACT SHEET

**The speed with which you as a seller convert receivables into cash is critical for your organization. The faster the conversion, the less working capital you need to run your business. Accelerate a cash injection into your company via Kyriba's Receivables Finance Solution.**

Kyriba Receivables Finance enables CFOs to unlock funds tied up in outstanding accounts receivable (AR), converting those assets into cash quickly. Sellers can centralize and simplify all receivables finance programs into one portal, without having to change online funding providers in order to draw down from their credit facilities. It allows you to remain in control of the utilization and availability of receivables finance programs, yet obtain the most efficient funding sources for your receivables on a single, funder-agnostic platform.

### Multi-funders Platform

Kyriba provides companies with greater cash visibility, as well as the capability to finance AR in an easy, fast, and scalable manner via a multi-funders platform. Using APIs, the platform automates connectivity with the seller's ERP system via certified ERP connectors, providing

analytics on AR. The platform allows sellers to sell the receivable automatically to the associate funders and finance automatically or manually selected receivables through a direct connection with a multi-banking approach.

### WHY KYRIBA?



#### SINGLE PLATFORM

Kyriba allows sellers to centralize all Receivables Finance programs (and Payables Finance programs if any) into one portal.



#### ERPs & FUNDERS AGNOSTIC

Thanks to API connections, AR and early payment requests are exchanged automatically with ERPs & funders.



#### PRE-BUILT ERP CONNECTORS

Kyriba provides seamless integration with internal systems and processes via a pre-built and certified native plug-in available for most ERP providers.



#### NO EMAILS & DOCUMENTS

A secure, traceable process and a seller/funder secured connectivity eliminate the need for email and document exchanges.



#### REDUCE RISK VIA REAL-TIME DASHBOARDS

Kyriba consolidates and monitors all Receivables Finance facilities, DSO, AR turnover ratio, net credit sales, and more.



#### PAYMENT AUTOMATION

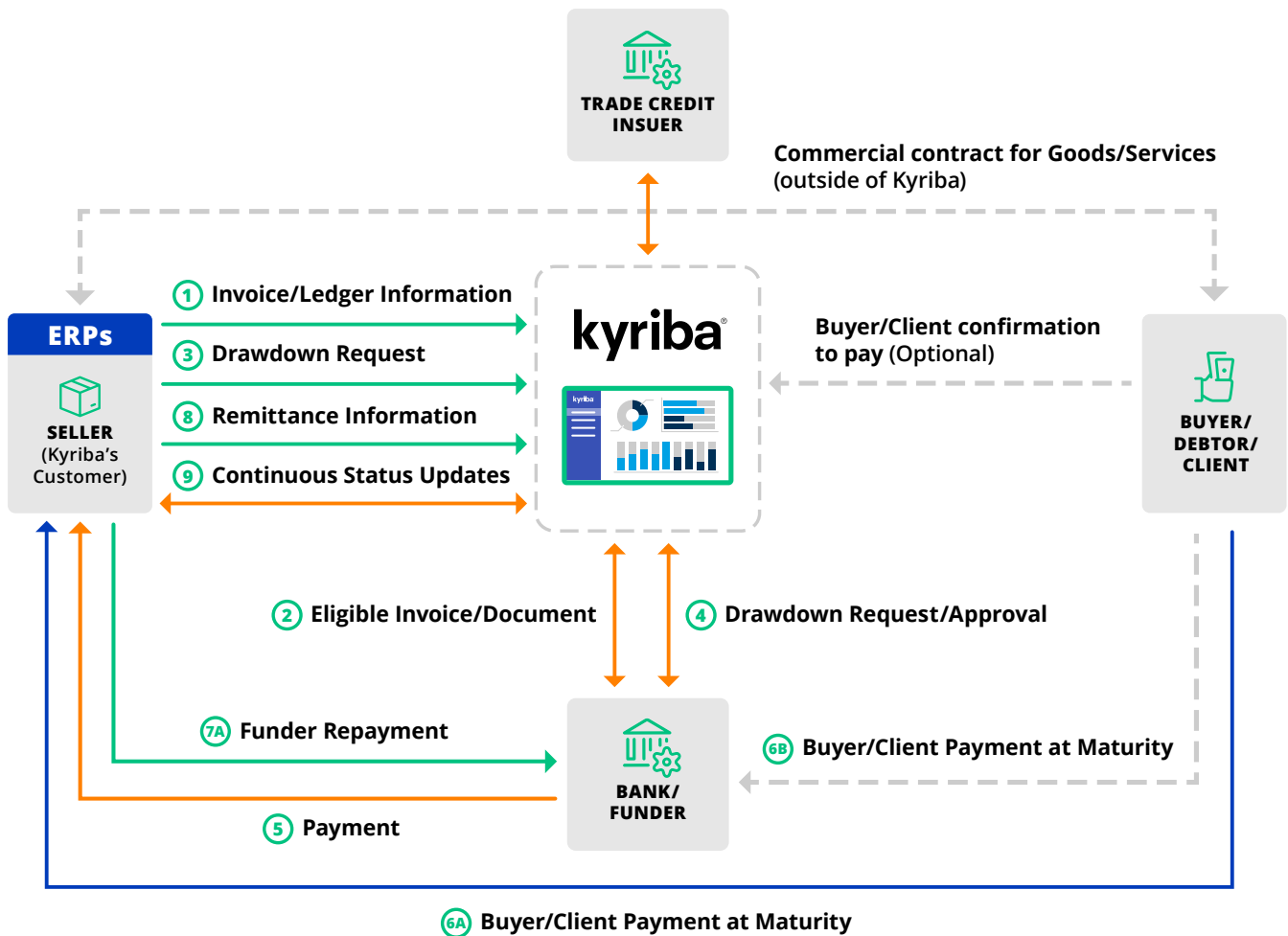
Receivables repayments to the funder are automatically managed by the Payment Module.



#### ENTERPRISE LIQUIDITY MANAGEMENT

Receivables Finance is integrated with all other Kyriba modules for better liquidity management and planning.

# RECEIVABLES FINANCE



## Data Integration

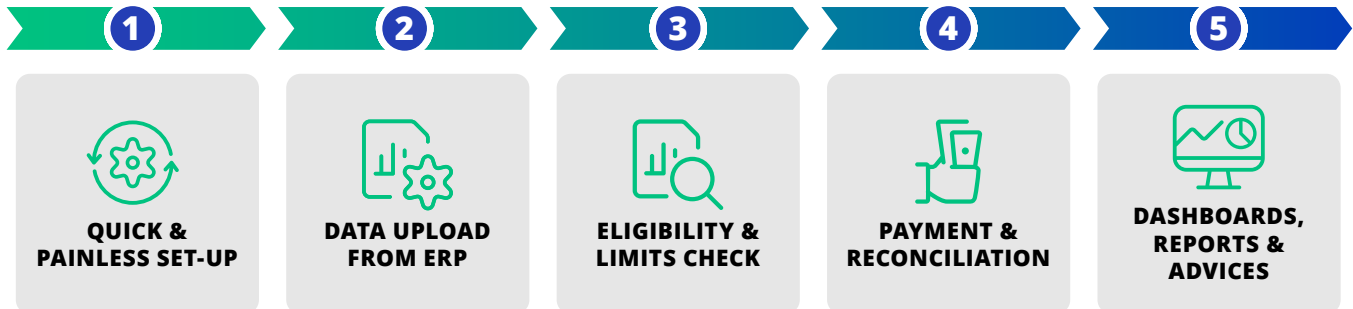
Kyriba does not aim to substitute any banks or funders into the receivables finance program from a funding perspective. Instead, we facilitate integration of data from your ERP to multiple funders' backends, making those programs scalable. This approach aggregates all sellers' programs into one single platform and provides our customers with a single dashboard to help them make better decisions based on their real-time positions.

## Dashboards

Kyriba's dashboards provide you with a bird's eye view of your Receivables Finance results and performance. Additionally, they can simultaneously provide you with visibility into any other discounting or trade payables programs (Dynamic Discounting, Supply Chain Financing, Confirming, etc.) managed within Kyriba.

## Receivables Finance Key Steps

Kyriba's Receivables Finance technology supports both pool financing and selective invoice financing programs. Companies can manage the end-to-end journey of the program, including extraction of relevant information, updating the ERP and providing detailed reporting to manage risk.



The following is a breakdown of the key features of Kyriba Receivables Finance:

- **Program set-up**  
Set-up is quick and painless. Receivables Finance easily adds sellers, funders and debtors, as well as credit limits, payment rules, and pricing profiles.
- **Ledger data upload/validation**  
Using APIs, Receivables Finance connects to the seller's ERP to upload documents (e.g., invoices, credit notes) and update status in real time.
- **Eligibility check and early payment processing**  
Receivables Finance can perform eligibility and limit checks prior to processing documents or early payment requests towards the funders. Kyriba completes the workflow by connecting to the funders and retrieving status from the drawdown requests.
- **Payment and reconciliation**  
Once reconciliation of the collections is completed, Kyriba can automatically settle payments to the funder on due date, based on new ledger data.
- **Dashboards, reports and advices**  
Receivables Finance features a landing page widget that makes drawdowns, early payments status, collections, limits and other functions readily available. Users can also quickly access reports and receive advice and notifications on demand or automatically, through emails or Kyriba dashboards.

## Seamless Integration

Kyriba's Receivables Finance solution is natively integrated with all other Kyriba Working Capital modules, as well as Kyriba Treasury, Payments, Risk Management and Connectivity. Kyriba's Working Capital solutions provide you with access to business intelligence and reporting dashboards to drive quick and easy deep analysis of your overall financing programs.