

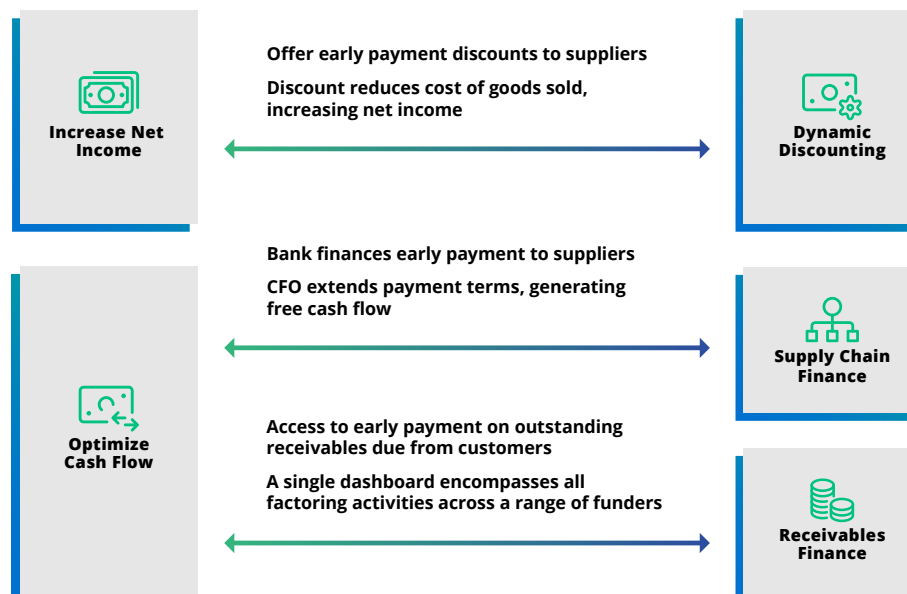
# Kyriba Working Capital

## KYRIBA FACT SHEET

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

Kyriba offers multiple early payment programs to improve financial performance.

- **Dynamic Discounting** reduces 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** facilitates term extension on payables, preserving cash for longer on the balance sheet and increasing free cash flow.
- **Receivables Finance**, currently in the final stages of development, optimizes cash flow by allowing sellers to be paid early for unpaid receivables from customers.



**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.**

**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.

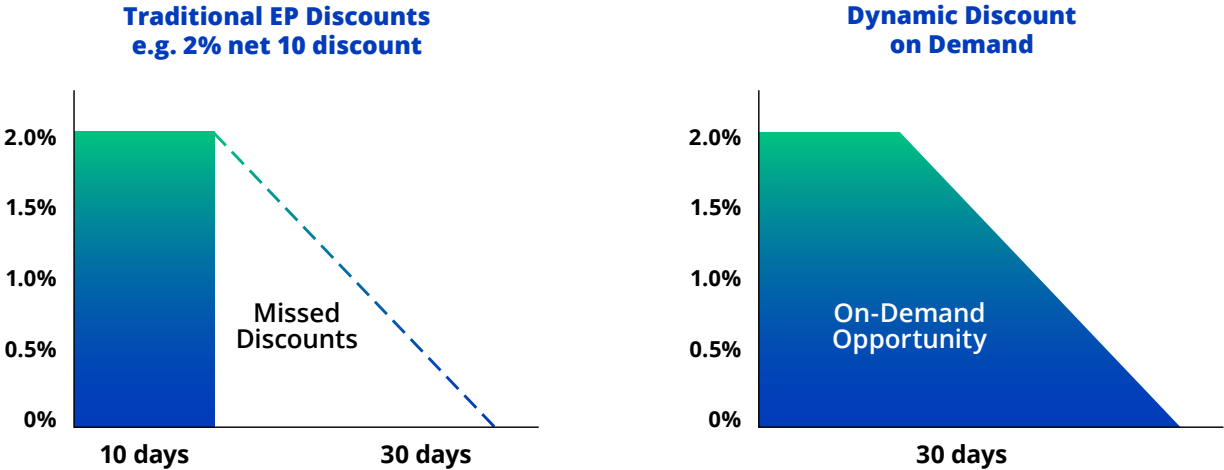
Early payment programs supported by Kyriba's cloud platform allow an organization's suppliers to improve their own working capital to increase production efficiencies and drive growth.

**DYNAMIC DISCOUNTING**

Dynamic Discounting programs are best suited for organizations that have excess cash and liquidity and are looking for an alternative to low-yield, short-term investments to earn risk-free returns on cash. With Kyriba, buyers can structure early payment programs in return for dynamically calculated discounts.

» Suppliers can request early payment from buyers in exchange for an invoice discount on a stated day for a specific amount.

**TRADITIONAL EARLY PAYMENT DISCOUNT VS DYNAMIC DISCOUNTS**

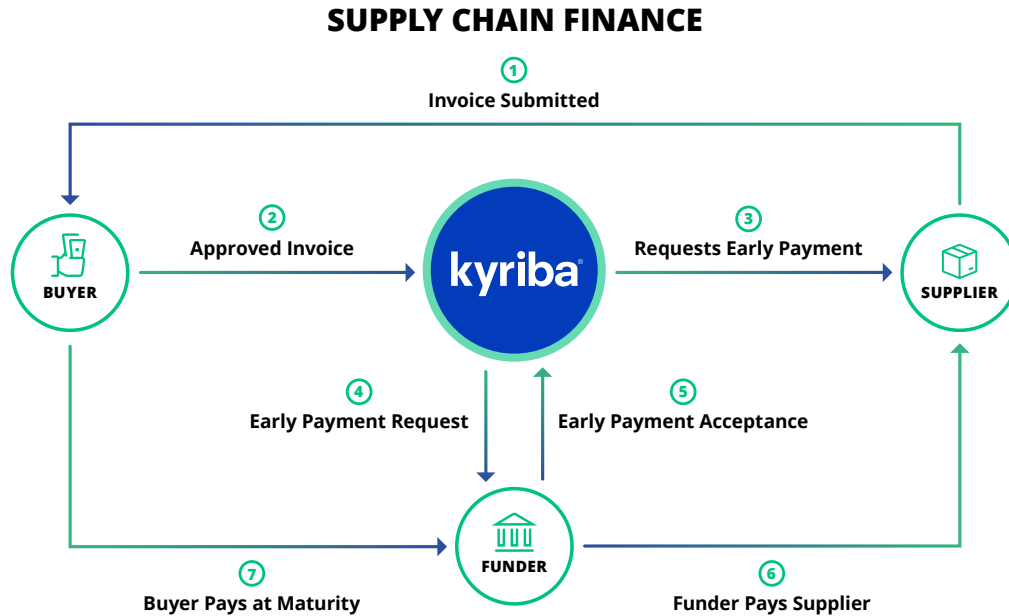


## SUPPLY CHAIN FINANCE

Kyriba's Supply Chain Finance (SCF) platform is ideal for organizations looking for term extensions on their payables to improve cash flow performance. SCF, also known as reverse factoring, allows buyers to offer suppliers the ability to receive early payment of a

receivable owed by the buyer associated with goods and services provided.

- » Suppliers can access lower financing costs by discounting receivables using the buyer's superior credit rating at no cost to the buyer.



## 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.

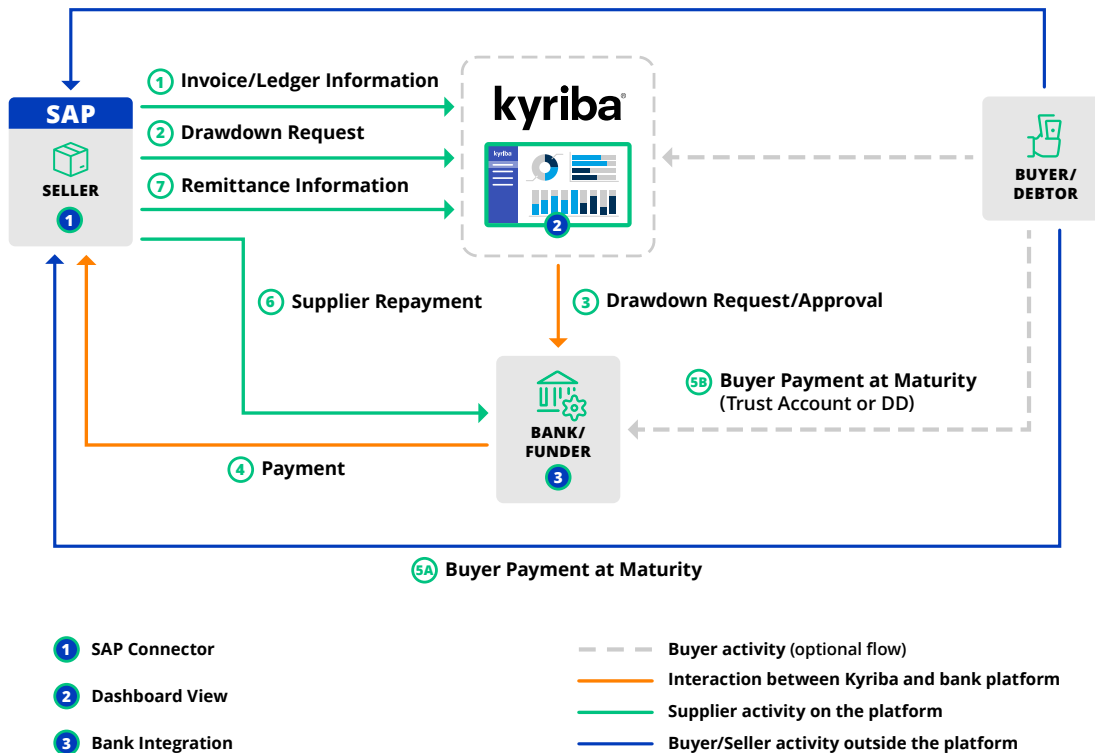
## RECEIVABLES FINANCE

With Kyriba's Receivables Finance solution, sellers can centralize and simplify all receivables finance programs into one portal, but without having to change funding providers. It allows the corporate to remain in control of obtaining the most efficient funding sources for its receivables and yet manage the program on a single funder agnostic platform.

» Corporate customers can manage the end-to-end journey of a receivables finance program with funders, including extraction of relevant information, updating the ERP and providing detailed reporting to manage risk.

## RECEIVABLES FINANCE

### Cash Flows Model



## INTEGRATION AND REPORTING 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.

Kyriba delivers an all-in-one Working Capital and Payments solution through our Enterprise Liquidity Network. Now actionability for purchase orders and invoices can be delivered in a single global platform.

- 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
- Comprehensive reporting, dashboards and analytics to set objectives and monitor results
- Supplier portal and onboarding tools to maximize supplier participation