

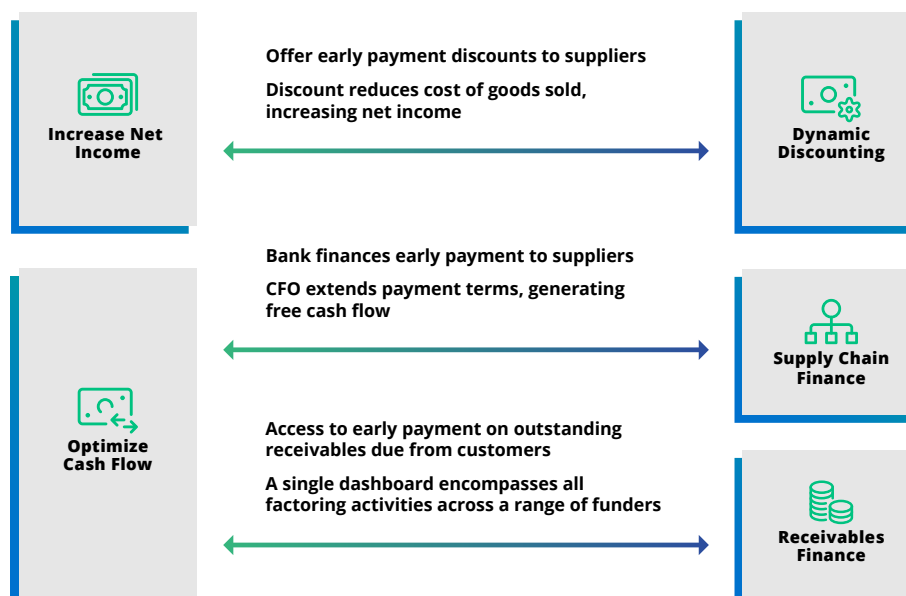
Working Capital Solutions

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.

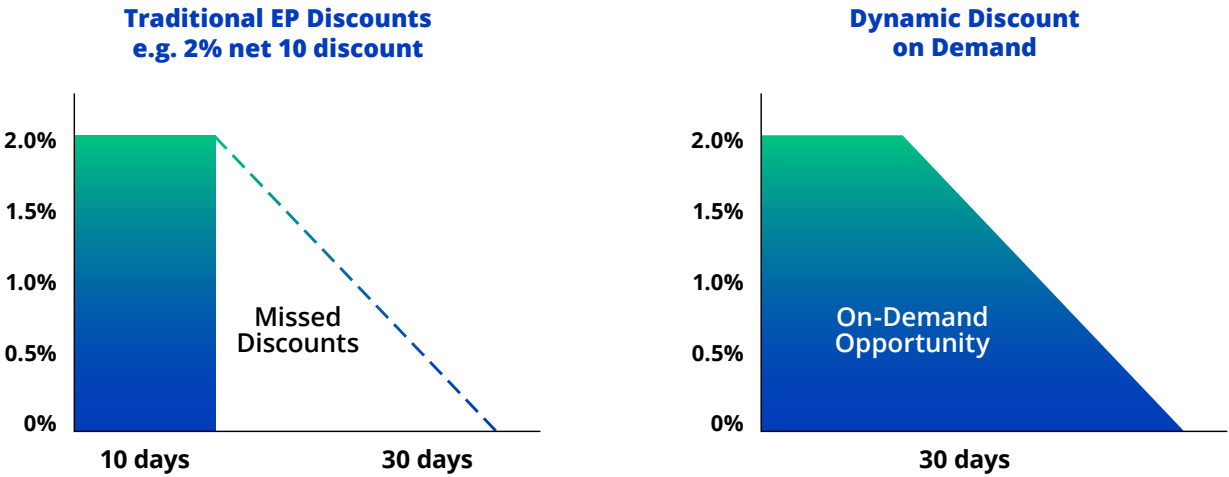


DYNAMIC DISCOUNTING

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



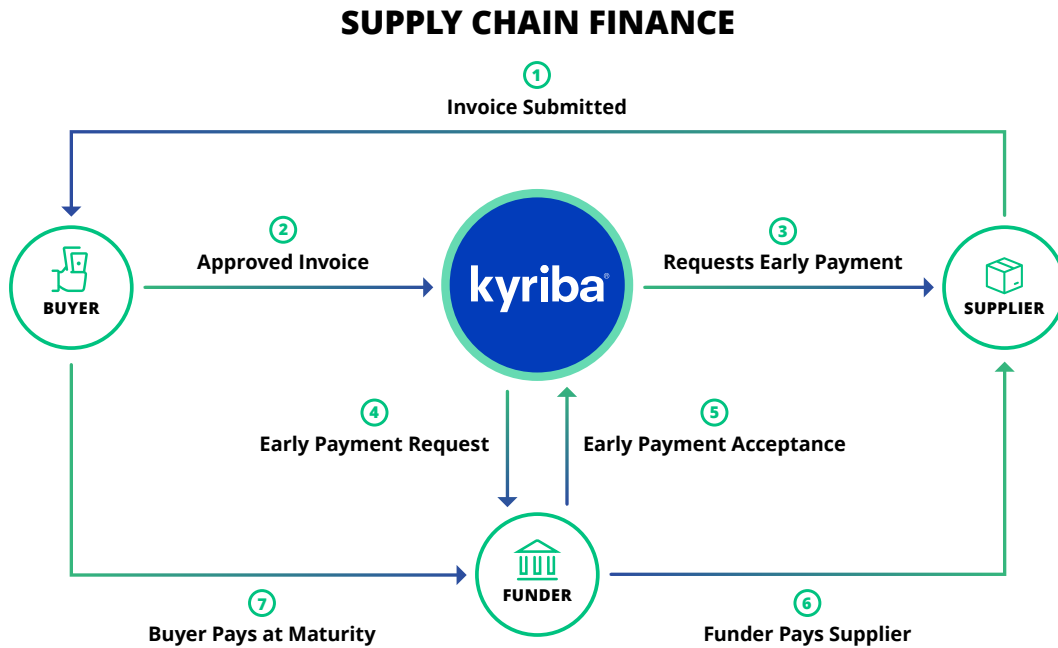


SUPPLY CHAIN FINANCE

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.



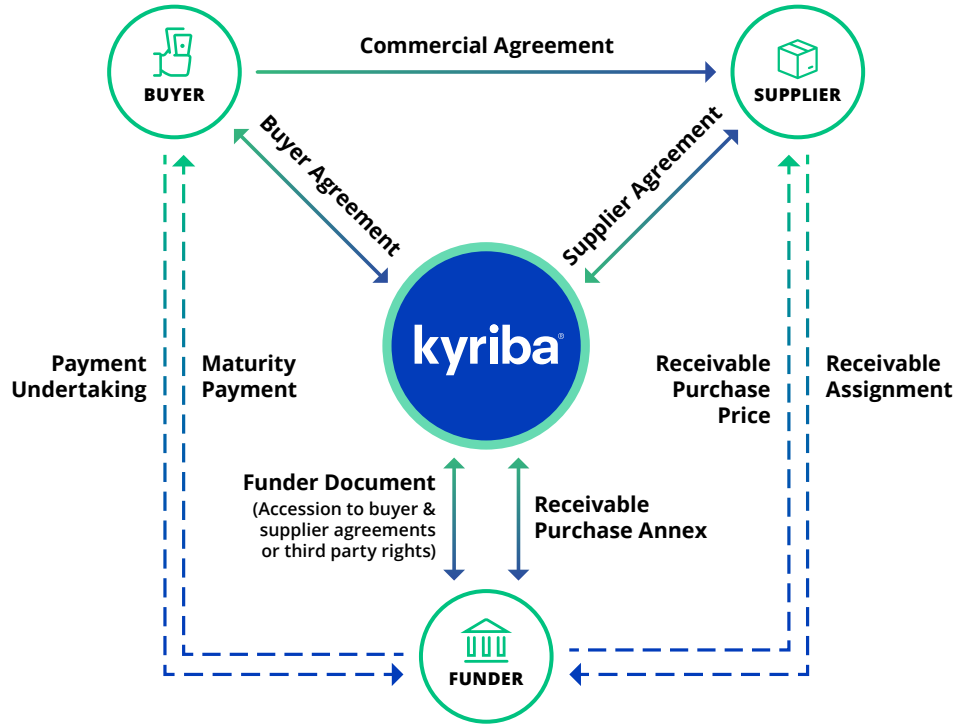
RECEIVABLES FINANCE

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

Receivables Purchase Model



INTEGRATION AND REPORTING IN A SINGLE PLATFORM

Kyriba delivers CFO decision making, analysis and performance management tools in a single cloud portal. Kyriba's all-in-one Working Capital and Payments solution is available through our Enterprise Liquidity Network.

Kyriba Working Capital gives you access to business intelligence and reporting dashboards to drive quick and easy analysis of your overall program financing. Gain access to your program statistics, such as top financing arrangements, invoice statistics, overall financing information, and locations of your suppliers.

