

# Working Capital Solutions

# Supply Chain Finance for Mid-Sized Businesses

## KYRIBA FACT SHEET

### Payables Financing

Kyriba delivers ways for small and mid-size (SME) company buyers and their suppliers to mutually enhance and strengthen their supply chains and financial performance with payables financing that gives flexibility and faster access to inbound liquidity while often extending payment timelines for the buyer.

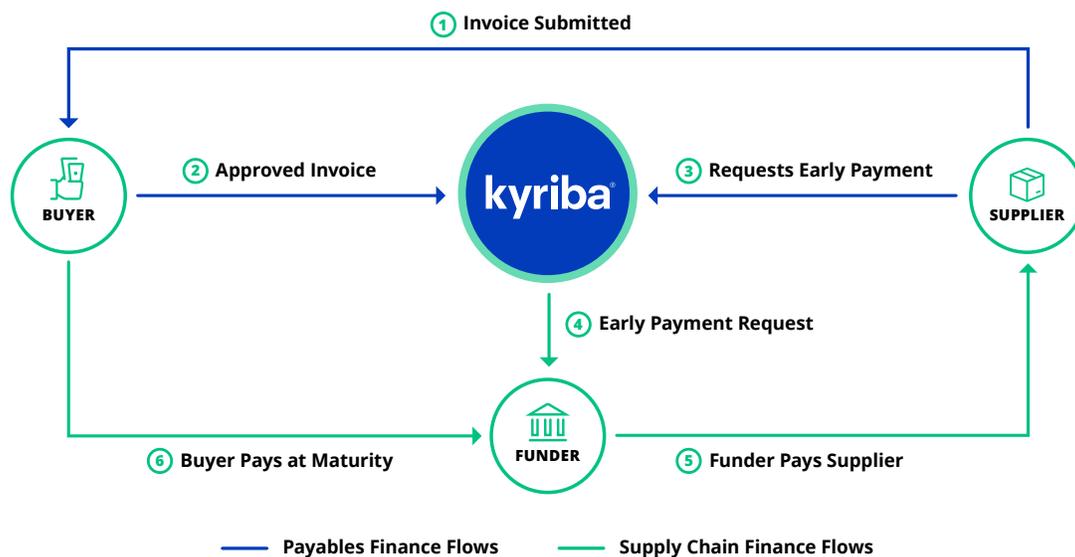
### Supply Chain Finance

Kyriba has partnered with innovative funders who cater to SMEs in order to offer you Supply Chain Finance: an online, low-cost invoice financing solution for early payment to your suppliers.

Kyriba recognizes there is a strong need for mid-sized businesses to improve working capital through increasing its days payable outstanding. Yet, in the current economic environment, many suppliers find it difficult to wait 45, 60 or even 90+ days to be paid on invoices when they need working capital to fulfill new orders.

Realizing an increase in suppliers' payment terms could jeopardize supply chain stability, Kyriba works to help mid-sized buyers improve their days payable outstanding, without putting financial strain on suppliers, via Supply Chain Financing, which is an arrangement through which the buyer can generate free cash flow while simultaneously helping the supplier with theirs as well.

### PAYABLES FINANCE



## Benefits of Supply Chain Financing for SMEs

	BUYERS	SUPPLIERS
Negotiate Flexible AP Terms: Improve your DPO	✓	
Strengthen Supply Chain by Improving Critical Supplier Relationships	✓	
Access to Short-Term Funding: without recourse at attractive rates		✓
Improve DSO by getting paid quickly		✓
Enhance Cash Visibility / Predictability	✓	✓
Reduce Accounts Payable / Receivable Inquiries	✓	✓
Provide Financial Incentive for Sustainability	✓	✓

