



KYRIBA FACT SHEET

Supply Chain Finance

Kyriba's Supply Chain Finance solution provides flexible alternative supplier financing, delivering working capital improvements and unlocking cash and liquidity from the supply chain. The solution is completely integrated into Kyriba's cloud financial management system and enables companies to improve working capital while also reducing the risk of supplier disruption due to illiquidity.

Kyriba offers two supplier financing solutions depending on the source of funding: dynamic discounting, which uses a corporate's own excess cash and liquidity, and reverse factoring, which leverages external funding sources.

Dynamic Discounting

Dynamic Discounting programs are best suited for corporates that have excess cash and liquidity. This type of program is designed for organizations looking for an alternative to low yield short-term investments, as Dynamic Discounting programs deliver much higher implied risk-free returns. With Dynamic Discounting, buyers pay their suppliers early using their own funds. The early payment discount is calculated automatically by the system and is based on a pre-agreed financing rate and the number of days remaining until the payment was originally due. The earlier payment is made, the greater the discount realized for the buyer.

The workflow is straightforward and designed with the supplier in mind. Approved invoices are uploaded from the buyer's ERP and suppliers elect which invoices they prefer to be paid early. The platform will then calculate the payment required, based upon the agreed terms, and integrate with the ERP to support the updated workflow.

Benefits for buyers:

- Flexibility to offer dynamic discounting and/or payables financing programs to suppliers
- Improved cash optimization and/or working capital
- Global program support
- Multi-bank platform
- Automated settlement via integration with the Payments Module

Benefits for suppliers:

- Real-time visibility into invoices approved for payment
- Improved cash conversion cycle from receipt of early payments
- Better discount rates on receivables
- Decreased trade receivables on the balance sheet and improved cash position

Kyriba manages the entire reverse factoring workflow, presenting uploaded invoices for suppliers to review and evaluate.

Reverse Factoring

Kyriba's Reverse Factoring solution also provides suppliers with early payment of approved invoices, but instead introduces a third party to fund early payment. Reverse Factoring offers an attractive alternative to expensive, traditional factoring programs for vendors by offering a lower discount and more flexible terms than they would achieve on their own.

For the buyer, reverse factoring offers an opportunity to extend DPO (Days Payable Outstanding), and improve working capital while simultaneously improving the DSO (Days Sales Outstanding) of key suppliers.

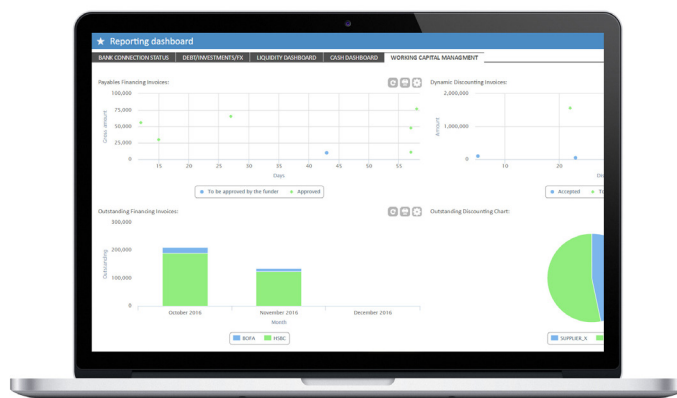
Kyriba manages the entire reverse factoring workflow, presenting uploaded invoices for suppliers to review and evaluate. Suppliers can individually select invoice for early payment or choose auto-finance options, depending on the terms of the program. The Kyriba solution will calculate updated payment terms and integrate with the ERP to support the updated workflow.

Supplier Onboarding Tools

To maximize suppliers' participation in the supply chain finance programs, Kyriba supports its clients to help identify potential suppliers for the program, quantify the value of supplier participation, solicit supplier participation, and enable suppliers on the cloud platform. Kyriba delivers a custom web portal for each client to deploy to their supplier communities, delivering personalized dashboards for invoice management, online calculations, and summary reporting. This makes it easy for suppliers to join the invoice financing programs, and also encourages their continued use.

Buyer Portal

The supply chain finance buyer's portal offers complete visibility and control over financing programs. Buyers can track KPIs across all suppliers that are engaged in their supply chain finance programs via customizable reports, dashboards, and analytics. Kyriba's portal also delivers customizable rules and parameters that can be configured to meet the program requirements, business terms, as well as connectivity with the buyer's ERP solution for invoice integration. Key features include credit note management, financing rules definition, interest-term customization, workflow-based approval and notifications, and automatic financing capabilities.



About Kyriba

Kyriba is the global leader in cloud financial management solutions that enable forward-thinking treasury and finance teams to optimize cash and risk management, payments and working capital strategies. Kyriba delivers a highly secure 100% SaaS platform, superior bank connectivity and a seamlessly integrated solution set for tackling many of today's most complex financial challenges. With Kyriba, global organizations can streamline key processes, enhance fraud protection and compliance, and drive more growth opportunities through improved decision support and forecasting. Kyriba is the trusted partner for more than 1,600 leading businesses, including many of the world's largest brands. Kyriba is headquartered in New York, with offices in San Diego, Paris, London, Tokyo, Dubai and other locations.

For more information, visit www.kyriba.com.