

## Key Working Capital Challenges

- Significant cash locked up in working capital
- Opportunities across inventory, receivables & payables
- Corporates looking for a data driven approach to optimizing their working capital cycle

## Working Capital Improvement

### Migration to Cards

- Extend payment cycle & DPO expansion
- Earn Rebates from issuing bank
- Electronification & better spend management

### Supply Chain Finance

- Leverage credit rating advantage to extend payment terms
- Potentially cheaper financing for supply chain partner
- Potential to shift debt to Accounts Payable improving financial ratios

### Financial Benefits

- Identify opportunities to leverage cash discounts
- Reduce overall payment costs through electronification
- Rebates

## Set Parameters

- Prioritization – Cards vs Supplier finance
- Take Up Parameters
- Calculation parameters
- Working Capital parameters

## Perform Analysis

- Multiple file formats supported
- Complex entity resolution
- CapIQ, Visa/Master lookups
- Final segmentation

## Impact Metrics

An unique approach to gaining Corporate Treasurer share of mind

Cross sell (cards, electronic payments) into fee based flow business

Acquire new clients & flows via Supplier Financing Program

Better insights into client working capital leading to better risk understanding

## Client Working Capital Analytics

## Supplier Finance

- Identify SF take up potential
- Credit Rating, Terms of Trade, DPO expansion
- \$ potential of WC benefits quantified

## Payment Optimization

- Migrate from ACH, Check to Cards
- Convert paper check to e-payments
- \$ saves for client quantified