



Supply Chain Finance White Label for Financial Institutions

KYRIBA FACT SHEET

BETTER SERVING CORPORATE CLIENTS THROUGH SUPPLY CHAIN FINANCE

CFOs and senior finance leaders are under mounting pressure to generate additional free cash flow and improve EBITDA for their organizations. To help their corporate clients, and differentiate from the competition, a growing number of financial institutions are turning to financial technology providers such as Kyriba to create white label programs for supply chain finance. These solutions have proven to be a big success in helping CFOs extend payment terms and better manage working capital thanks to their ability to integrate quickly with ERPs and other key back-office systems.


KYRIBA WORKING CAPITAL SOLUTIONS

As part of its leading, integrated cloud platform for treasury and finance management, Kyriba offers both dynamic discounting and supply chain finance for global clients. Dynamic discounting reduces the cost of goods sold through direct discounts earned from suppliers. Supply chain finance facilitates term extension on payables, preserving cash for longer on the balance sheet and increasing free cash flow.



Increase Net Income

- Offer early payment discounts to suppliers
- Discount reduces cost of goods sold, increasing net income



Dynamic Discounting



Generate Free Cash Flow

- Bank finances early payment to suppliers
- CFO extends payment terms, generating free cash flow



Supply Chain Finance

Why Financial Institutions are Working with Kyriba for Supply Chain Finance

- Proven, secure, robust solutions available in 13 languages
- Support of the full onboarding cycle: CRM, websites, supplier application
- Automation across invoice loading, early payment and maturity payment processes
- Highly configurable to adjust programs to funder/jurisdiction/buyer requirements
- Rich functional workflows, reporting, dashboards
- Quick time to market, including design, implementation and ongoing support



For financial institutions looking to capitalize upon the growth in supply chain finance programs, Kyriba offers a unique white label program that combines state-of-the-art technology and deep expertise to support global programs of any size.

KYRIBA TECHNOLOGY FOR SUPPLY CHAIN FINANCE WHITE LABELING

For financial institutions looking to capitalize upon the growth in supply chain finance programs, Kyriba offers a unique white label program that combines state of the art technology and deep expertise to support global programs of any size. Kyriba's enterprise platform is perfect for financial institutions looking to start a new program, or upgrade an existing program with modern technology. Kyriba's white label program includes:

- **Integrated Cloud Technology**
Kyriba's solutions for supply chain finance and dynamic discounting are seamlessly integrated with major ERPs, as well as with Kyriba's other capabilities for cash management and payments. Kyriba's platform also features connectivity to local and international liquidity providers.
- **Strong White Labeling Functionality**
Kyriba makes it easy to deliver a fully functional platform that can be customized and branded to proper specifications. This includes marketing and web site content, translations, URLs, privacy notices, email templates, and branded web portals.
- **Quick Time To Market**
Financial institutions can get up and running in less than six months with Kyriba thanks to proven

technology and the inclusion of a design team that helps set up and structure the SCF program, including establishing the initial business case if necessary. Meanwhile, a global supplier onboarding team ensures program success by reaching out to suppliers on behalf of buyers.

- **Strong Backend Integrations**
Kyriba's platform is designed to interface with a wide variety of bank applications, and can easily adapt to the third-party systems that banks are using to book loans and generate payments.
- **Bank Level Security**
Financial institutions and their clients require the highest levels of security and innovation. Kyriba delivers across four pillars of security: physical security, vendor security, applications security and process security, including SOC 1 Type II and Soc 2 Type II certification.
- **A Proven Global Approach**
Kyriba enables financial institutions to set up a global program, thanks to product interfaces that are available in 15 languages, global implementation capabilities, global onboarding teams and a "follow the sun" support service approach.