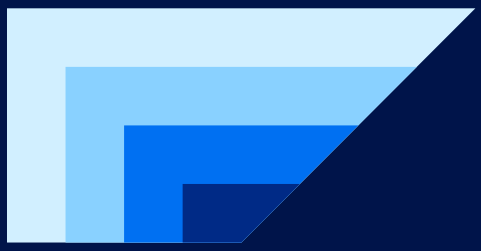
eXTended Flow (XTF)

Keep your cash longer while suppliers still get paid on time—zero renegotiation required.

SAP Taulia's eXTended Flow lets buyers pay suppliers on their original invoice due date, while shifting their own repayment to an extended date of their choosing—funded by a network of 40+ top-tier banks. No supplier renegotiation. No late payments. No disruption to critical supplier relationships. Just a smarter, funder-backed path to working capital relief.

Bring new wins to the table

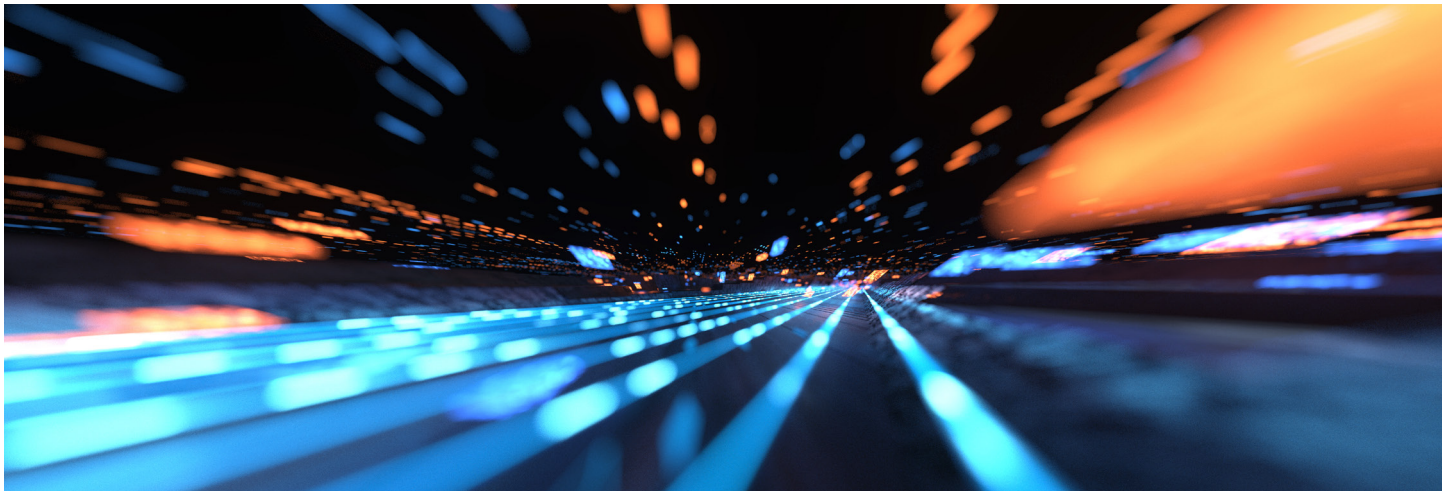
- **Hit working capital goals even with suppliers unwilling or unable to accept terms extensions.** Relative bargaining power, delicate relationships, utilities or taxation—there are times where a terms extension is impossible. eXTended Flow lets you pay suppliers on the due date while shifting repayment to an extended date of your choosing.
- **Protect your cash flow, compliance and reputation by eliminating late payments**. Suppliers always get paid on time while you have the flexibility to pay when it is best for you. Stay on the right side of regulations, maintain your sterling reputation, and have the cash you need too.
- **Scale your liquidity and secure the best rates with a diverse network of top-tier funders** Secure better rates when banks compete for you. Tap into a massive, diversified ecosystem of 40+ banks that provides access to capital regardless of market tightening, sector volatility, or where you do business.



Conquer uncertainty

- **Neutralize supplier leverage and hold onto your cash longer.** When a supplier has high bargaining power, buyers lose their usual points of leverage. Protect your cash flow and keep critical supplies moving, even when supplier leverage isn't in your favor.
- **Relieve short-term working capital stress.** Bridge the gap between inventory costs and revenue without burning bridges. Free your tied-up cash flow and relieve short-term working capital stress without risking your supply chain or supplier relationships.
- **Successfully hit quarter-end and year-end reporting targets.** Protect your margins and hit every end-of-quarter performance benchmark by fueling growth without dipping into your own cash reserves.

SAP Taulia



40+

Banks in the SAP Taulia network

Strength without the sweat

- **Manage on-time payments and navigate new regulations with ease**. transform erratic payment schedules into predictable processes. prompt payment legislation becomes easy to adhere to.

- **AI that already knows your business processes and data**. go beyond bolted-on ai. harness the power of unrivaled data integration and ai you can trust—built directly into the system you use every day. No new software, no security roadblocks, just a fast track to it approval.

- **Grow confidently while staying secure and compliant**. as an SAP company, we adhere to the highest standards of global regulatory compliance and data security. Scale your operations across new borders and currencies with total peace of mind, knowing your financial integrity is always protected.

Managing cash flow shouldn't mean risking your supplier relationships or settling for bad payment terms. With SAP Taulia's extended flow, you keep your cash longer while making sure your suppliers are always paid on time. We can show you how easy it is to free up working capital on your own terms.

Ready to extend your working capital without extending your negotiations? Request a demo and start winning today.

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