



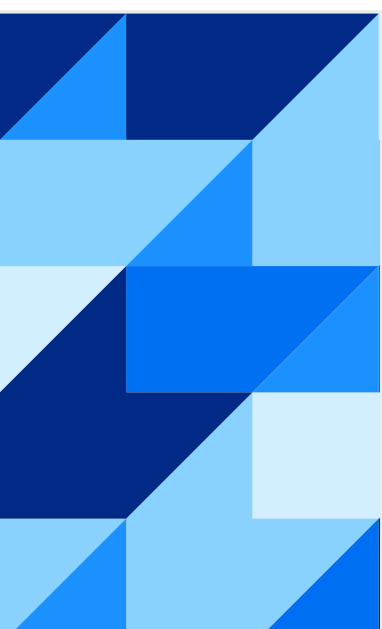
**Future-proof
access to liquidity**

Navigate a challenging economic environment

With tightening credit conditions and rising cost of capital, companies that are set up to pull different financing levers will be better positioned to manage headwinds from economic and regulatory uncertainty. As we progress through the year, we are likely to see higher inflation, slower global

economic growth, further tightening of credit lines and a reduced pool of available capital.

To cushion the upcoming impact, companies with diversified funding can benefit by tapping into capital from non-traditional sources, also known as alternative financing.



“ With the uncertainty of tariffs and traditional bank lines being tied up coupled with the rising cost of capital, many of our customers are setting up AR facilities to be ready for cash flow certainty and be able to rely on excess cash in time of need. ”

Andy Lee, Global Head of Receivables Finance, SAP Taulia

Benefits of diversified financing sources

Access alternate pools of capital

Keep funding lines open amidst changing trade regulations by diversifying available pools of capital across geographies

Flexible structure

Set up structures that offer greater flexibility with simple terms, making it easy to scale the program and support business operations under a changing business environment

Finance a greater portion of receivables

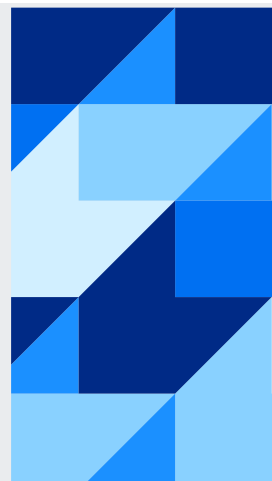
Implement non-debt sources of liquidity that can finance select obligors or a pool of obligors, thereby unlocking greater capital upfront

Nimble with financing

Build partnerships and secure agreements with sources that are quick to onboard, underwrite and finance, resulting in quicker time to value

“Tariffs act as economic speed bumps, straining supply chains, slowing economic growth, driving up borrowing costs and squeezing businesses’ cash flow. As companies struggle to balance higher input costs and expenses, delayed customer payments amplify financial strain, turning short-term hurdles into long-term risks.”

Ade Omisore, Head of Receivables Structuring North America, SAP Taulia



SAP Taulia Receivables Finance

A fast path to grow your free cash flow at scale

SAP Taulia Receivables Finance program offers fast and reliable financing. A single relationship serves up multiple advantages.

Rapid access to capital

Secure competitive offers with quick market soundings from over 40 global financial institutions

Diversify funding sources

Access both bank and non-bank sources of liquidity to diversify financing risk across customers and geographies

Support growth without adding debt

A true sale of receivables program unlocks financing upfront to improve working capital, repay debt, or invest in growth opportunities, all while typically keeping leverage ratios in check

Enhance strategic customer relationships

Expand commercial relationships with strategic customers through extended payment terms and drive exponential sales growth

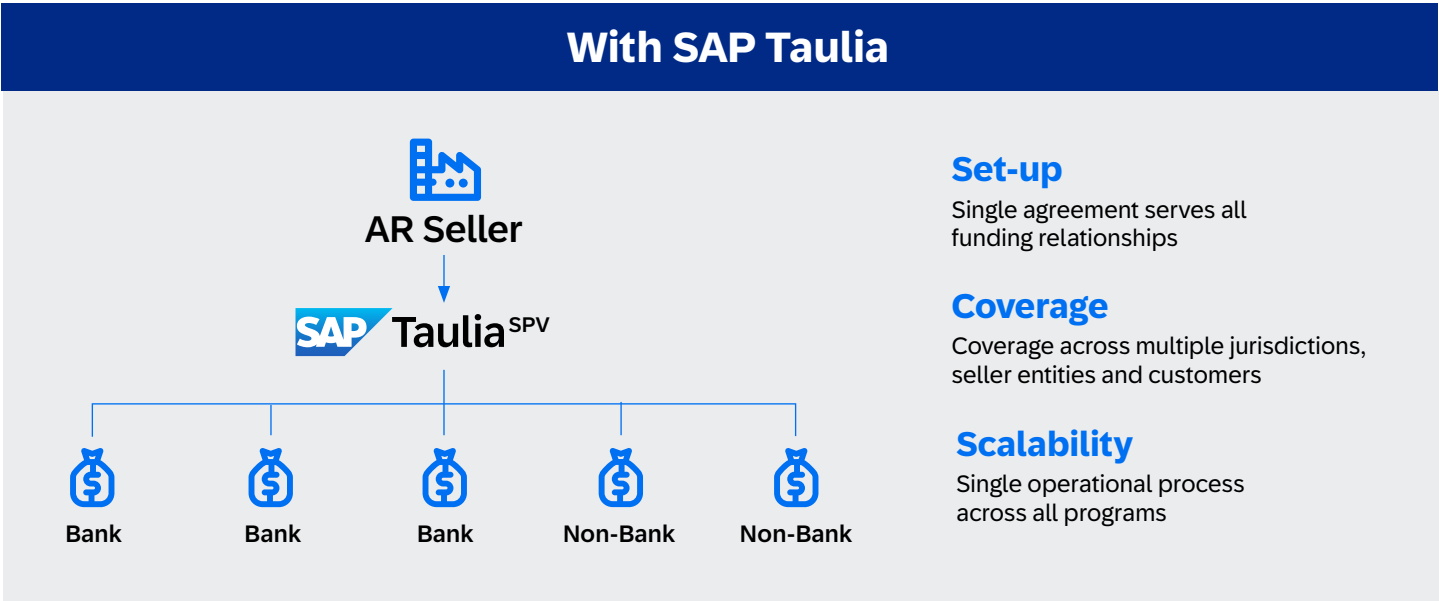
Mitigate customer payment risk

Manage delayed customer payments or risk of non-payment in a challenging macro economic environment

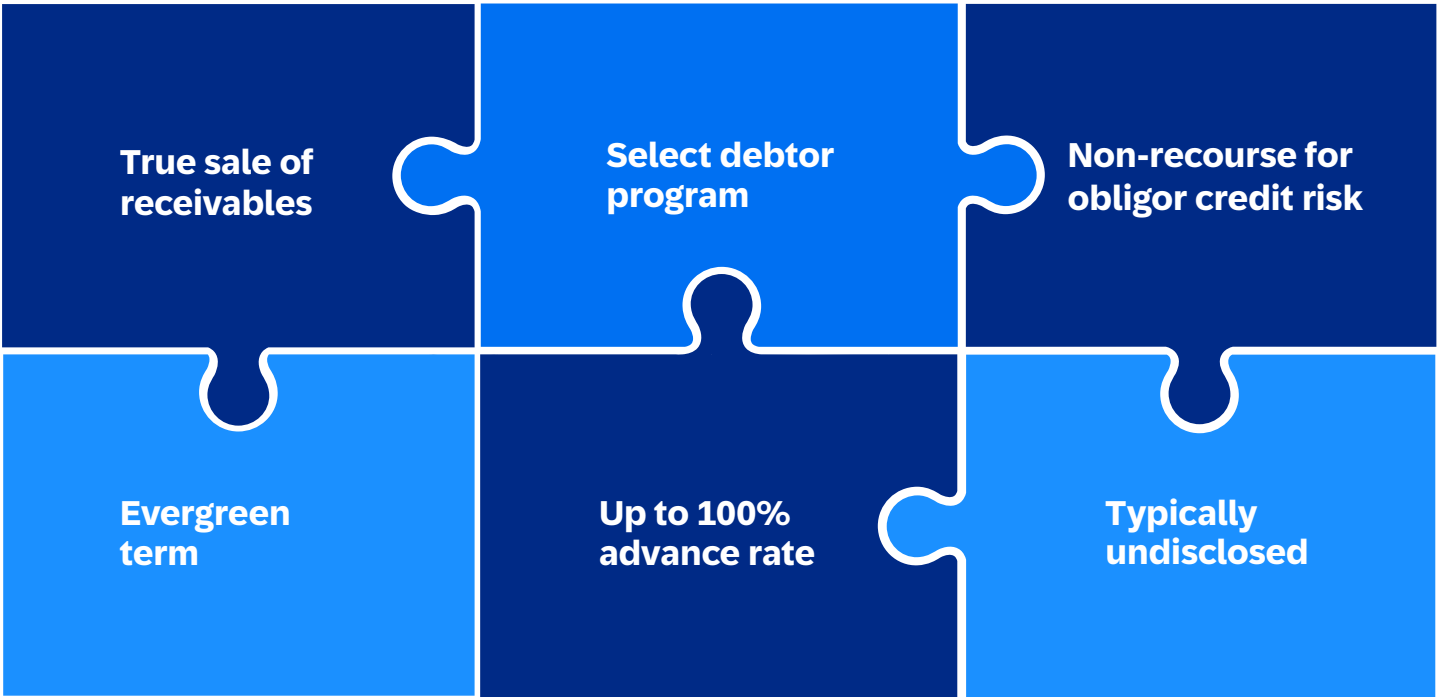


Find out if SAP Taulia Receivables Finance program is right for your business

There are many different receivables finance structures available in the market. Our uniqueness stems from our ability to customize programs and pair with financing sources that have the right level of appetite and creativity to reliably support our programs.



Key structural components of SAP Taulia Receivables Finance





Rapid set up and funding

Our process is designed to onboard quickly, with indicative pricing shared early to aid your decision making. If you choose to have SAP Taulia as a partner, you can expect to go through the following stages with quick turnaround at each stage.



Connect with us

Speak with us to learn more and to get an early read on your receivables. Reach out to us at paymeeearly@taulia.com.

