

**Accelerate liquidity.
Three levers to
free cash from
payables. Ready
when you are.**



Table of contents

- 05 **How to take control with Taulia Payables**
- 06 Meet your key levers
- 07 **Lever 1: Keep suppliers liquid with Supply Chain Finance**
- 09 Lever 2: Unlock savings with Dynamic Discounting
- 10 **Lever 3: Keep your cash longer with Virtual Cards**
- 11 Meet your ESG goals with Sustainable Supplier Finance
- 12 **Leading in working capital management**
- 13 Giving you total control



**Supplier-friendly technology. AI-predictive insight.
Fast and impactful results. With Taulia Payables, freeing up
the cash you need while meeting your working capital
targets couldn't be simpler.**

Combining the power of Supply Chain Finance, Dynamic Discounting, and Virtual Cards, Taulia Payables gives you smarter options for managing cash flow.

You can quickly free up cash, capture discounts, and give your suppliers a steady liquidity stream.

Keep your cash flow, working capital, and supplier relationships in perfect balance.



No supplier left behind

- Taulia Payables supports all your suppliers, big or small, protecting you from the risk of stock shortages and customer disappointments.

More time for the tasks that matter

- Streamlined tasks and automated workflows mean you'll spend less time on repetitive, manual processes, and more time driving value for your organization.

Meet your working capital targets with confidence

- You won't be left wondering if you can achieve your working capital goals. Predictive analytics that give you actionable insights to achieve your working capital goals. Supplemented by our proven methodologies and experts who to help you maximize your results.

So, whether you're looking to reinvigorate a stalled early payments program or tackle a surge in operational costs, Taulia can help you scale the right way without draining resources.

But that's not all. Taulia Payables is designed to flex to your needs. So you can complement your existing programs, replace a legacy solution, or access funding from your relationship bank within a market-leading solution.

The choice is yours.



How to take control with Taulia Payables

Built to fit you

- For when one-size-fits-all won't cut it, Taulia Payables looks at your entire supply chain to help you find the most value.

Wherever you are

- Taulia Payables helps you manage spend and supplier relationships, no matter where you — or your suppliers — are in the world.

See more than ever before

- Harness deep visibility and insights to see more payment options, discount opportunities, and transaction details.

Be agile

- From freeing up cash to pursuing a growth opportunity to getting discounts with early payments, Taulia Payables gives you the power to be more agile with your cash flow.

Flexible funding

- Configure funding allocation rules so they update dynamically — or change things on the fly.

Credit notes, handled

- Automatically offset credit notes against future early payments or block early payments when an outstanding credit is linked to a supplier.

Save with suppliers

- Always-on early payments mean suppliers can instantly access payments — that means consistent cash flow and greater discounts.

Start right now

- Taulia Payables seamlessly integrates with your current solutions — so you can get started without missing a beat.



Meet your key levers

With Taulia Payables, you get access to three powerful levers, each designed to give you total control over your working capital.

- **Supply Chain Finance** helps you accelerate payments to suppliers.
- **Dynamic Discounting** lets you unlock savings through early payments.
- **Virtual Cards** enable you to earn rebates or hold onto cash for longer.



Lever 1: Keep suppliers liquid with Supply Chain Finance

Extending payment terms can be vital for organizations like yours to keep cash flowing. But doing that while keeping suppliers happy? Not always straightforward. And unfortunately, many legacy supply chain solutions don't offer the agility needed to strike the right balance.

Taulia's Supply Chain Finance (SCF) solution is different

It helps you give suppliers access to more liquidity through third-party-funded early payments — and it gives your procurement teams more power during extension negotiations.

By enhancing supplier liquidity, you can build stronger, mutually-beneficial relationships. That means a happy, healthy supply chain.

“Taulia gives every supplier the opportunity to **access affordable financing** while optimizing Vodafone's working capital.”

Assistant Treasurer, Vodafone

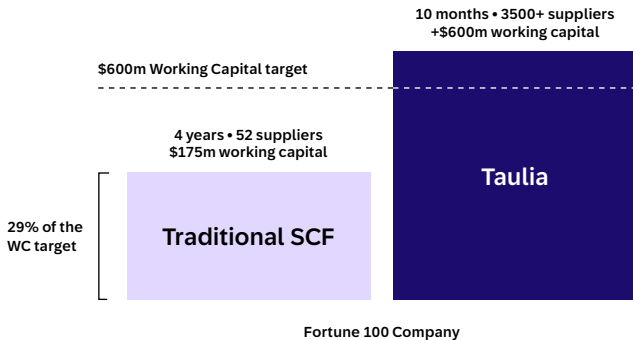


By signing just one contract, your suppliers can start accessing liquidity from Taulia's global network of funders — and any other banks you invite to participate.

On top of this, Taulia works with you to determine the best SCF configuration for your needs with:

- Rich remittance detail.
- Extensive funding options.
- Supplier-friendly tech.
- Deep integration with your ERP.

Shortening your time to value





Lever 2: Unlock savings with Dynamic Discounting

With Dynamic Discounting, you can release liquidity to your suppliers for a risk-free return. Suppliers choose which invoices to accelerate, giving them predictable, reliable access to the cash they need. The earlier the payment, the greater the discount.

By analyzing supplier behavior our AI-driven predictive analytics give you a realistic picture of the return you'll get before you begin. Meanwhile, Taulia's Flexible Funding model allows you to switch suppliers to third-party funding automatically when you reach liquidity limits.

Dynamic Discounting gives you:

- Risk-free yield on your surplus cash.
- Suppliers control which invoices to discount.
- Efficient onboarding.
- Strong supplier outreach.

“We saw at least a **2.5x ROI** over and above making investment decisions on our cash, borrowing in the market, including spending money on the program itself.”

Project, Bank and Cash Manager, Sasol



Lever 3: Keep your cash longer with Virtual Cards

With Taulia's Virtual Cards, you can pay suppliers without the need for a physical credit card.

By targeting suppliers that accept cards but aren't taking early payments, you can hold onto your cash for longer — improving liquidity.

You'll also reduce the risk of payment fraud as Taulia's unique, single-use cards virtually eliminate the chance of unexpected, recurring, or unauthorized charges.

What's more, Virtual Cards is the only virtual card solution that natively integrates with your SAP ERP without the need for IT project support.

Use Virtual Cards to:

- Mitigate payment fraud.
- Eliminate the risk of being overcharged.
- Speed up reconciliation.
- Cut out development costs.

Keep hold of cash for
up to 60 days longer.



Meet your ESG goals with Sustainable Supplier Finance

Facilitate actionable and measurable ESG collaboration across your entire supply chain.

By ingesting and displaying data inputs from any ESG rating provider or from your company scorecard data, you can:

- Embed ESG metrics, data, and outcomes.
- Offer discounted rates to high-performing suppliers.
- Encourage responsible, sustainable practices.
- Benchmark against recognized standards.

Suppliers, meanwhile, can access discounted interest rates in return for a strong ESG performance — helping you encourage responsible, sustainable practices in all activities.

“Our award-winning Sustainable Supply Chain Financing initiative is **a tangible demonstration** of how the Finance function can play its part in driving sustainability. We are grateful to the Taulia financial technology solution that helps make this possible. ”

Julle Pedersen, Treasury Director for Europe, Middle East, India, Africa (EMIA), Bridgestone



Leading in working capital management

With unrivaled reach and industry experience, Taulia is the market leader in working capital management:

- Touching customer operations in over **172 countries**.
- **Millions of companies** on its network.
- Processing **hundreds of billions of dollars** in spend annually.

No wonder that the world's largest software provider, SAP, acquired Taulia in 2022.



Giving you total control

From the smallest to the most strategic suppliers in your base, Taulia Payables offers reliable liquidity across the supply chain.

For total control, today and tomorrow, Taulia's:

- Experts will work with you to determine the best configuration for your needs.
- Integration technology provides a tighter, deeper connection with your ERP than the alternatives.
- Streamlined supplier onboarding means your suppliers can enroll online and get started in a matter of clicks.
- Dedicated supplier outreach team educates suppliers on the benefits of early payments, driving high enrolment and adoption and shortening time-to-value.
- Analytics and customer success team provide actionable insights that keep you on track to achieve your working capital goals.
- Model for funding flexibility means your solution can evolve with your needs.

Contact us today to find out how you can meet your cash and working capital targets.

