apexportal. Cash Management Suite

Max Supplier Adoption, Max Discount Yield

The Only Early Payment Program Built on Supplier Intelligence for the Greatest Discounts with the Most Suppliers

| Discounts Captured \$3,912,500 | | Suppliers Enrolled 5.824 | | DISCOUNT TREND (M) From 11/1/2020 To 12/31/2020 T |
|------------------------------------|------------------|---|---|--|
| \$3,712,300 (+41% YoY) | | 5,024 (+27% YoY) | | \$4.0 \$3.5 \$3.0 \$2.0 \$1.2 \$1.4 \$1.5 \$1.6 \$1.7 \$1.8 \$1.8 \$1.7 \$1.8 \$1.7 \$1.8 \$1.7 \$1.8 \$1.8 \$1.8 \$1.9 \$2.0 \$1.0 \$1.0 \$1.0 \$1.1 \$1.4 \$1.5 \$1.6 \$1.7 \$1.7 \$1.7 \$1.8 \$1.8 \$1.8 \$1.8 \$1.9 \$2.0 \$1.0 \$1.0 \$1.1 \$1.4 \$1.5 \$1.6 \$1.7 \$1.7 \$1.7 \$1.8 \$1.8 \$1.8 \$1.8 \$1.8 \$1.8 \$1.8 \$1.8 \$1.9 \$2.0 \$1.0 \$1.0 \$1.1 \$1.1 \$1.4 \$1.5 \$1.6 \$1.7 \$1.7 \$1.7 \$1.8 \$1.8 \$1.8 \$1.8 \$1.8 \$1.8 \$1.9 \$2.0 |
| CASH DISCOUNT LIKELIHOOD | | | ₹ 🕁 | \$1.0 |
| CDL Score | Recommended Rate | Supplier Count | Supplier Spend | \$0.5 Jan Feb Mar Apr May Jun Jul Aug Sept Oct Nov Dec |
| 10 | 2.5% | 431 | \$23.1M | |
| 9 | 2.25% | 1,078 | \$46.2M | |
| 8 | 2.0% | 1,856 | \$69.3M | PAYMENT TERM ANALYSIS Supplier Spend Supplier Count |
| | 1.75% | 2,449 | Other \$127,173,391 Net \$47,890,021 \$115.5M Net \$45,80,386,695 Due Immediately \$31,793,347 Net \$63,586,695 2% 10 Net 90 \$429,210,195 Net 40 \$143,070,065 2% 10 Net 90 \$429,210,195 Net 90 \$111,276,717 | |
| SUPPLIER CONTACT DATA \downarrow | | OPPORTUNITY ANALYSIS ↓ \$232M | | -1% 10 Net 30 \$95,380,043 2% 10 Net 60 \$429,210,195 |
| Supplier contacts appended | | Spend identified as highly likely to accept a discount | | -2% 10 Net 30 \$286,140,130 YTD PAYMENT TERM EXTENSIONS |
| < Mobile # Name > | | < Essential Service > | | Net 15 to Net 30 Net 30 to Net 60 Net 45 to Net 60 \$25M Spend 1.254 Suppliers \$277M Spend 1.542 Suppliers |

Supplier Intelligence from 55 million golden supplier records

Predictive analytics that determine maximum early payment discounts that will be accepted

Expert cash management team to work with your suppliers to increase discount acceptance

All suppliers, all invoices, all the opportunity

You want to maximize finance fees. Your suppliers will only accept offers that meet their cash needs. apexportal Cash Management Suite replaces guesswork with sophisticated inputs and analysis.

Cash discount likelihood (CDL) scoring, driven by machine learning, engineers the perfect rate: one that maximizes the discount rate matching it with what the supplier will accept.

apexportal, with complete and accurate supplier data from a 32 million record database, is the foundation for supplier engagement and discount offer adoption.

Segmentation, predictive analytics and automated marketing mean your offers are presented at the right time to the right suppliers at the maximum rate.

apexanalytix.

Max Supplier Adoption Starts at Onboarding...

Engage every supplier with a single self-service dashboard for everything from secure onboarding to electronic payments and continuous management.

- Onboard with pre-built and highly customizable supplier segmentation to ensure compliance
- Enforce standard or segment-based payment term policies from the start
- Auto-enroll suppliers in electronic invoicing and payments for a paperless supply base
- Eliminate payment fraud with automated bank account ownership validation
- Append supplier contacts from apexanalytix's 55 million golden supplier records



...And Takes Off with the Supplier Experience

Offer early payment discounts to every supplier on every invoice with the technology and an experienced team to maximize supplier acceptance.

- Customize offers based on supplier segment: product or service categories, supplier size, location and more
- Automate discount offer marketing for any frequency: every week, bi-weekly, or at the end of every quarter
- Simplify supplier experience with One-Click Acceptance via email. No login required
- Flexible discount options: all invoices, one offs, & supplier initiated
- Suppliers want to talk? apexanalytix's cash management experts work directly with your suppliers to manage relationships and increase discount adoption rates

apexportal Cash Discount Likelihood A Force of Nature. With a Little AI.

Cash Discount Likelihood (CDL) scoring is a proprietary, machine-learning process developed with the input of Treasury and Finance domain experts that uses predictive analytics to determine the likelihood of a supplier to accept a discount. With the CDL score, apexportal recommends the highest rate that suppliers will accept to maximize discounts captured. With offers on a sliding scale, suppliers also have the flexibility to choose a combination of discount rate and date for their working capital requirements.



Gathers vendor contact information, country, SIC code, discount capture patterns, vendor activity in apexportal, average days to pay and average invoice size from the apexanalytix database of **55** million supplier records.



Combines and matches it with insights on spend from our \$25B of proprietary spend data; transactional counts, payment terms and payment behavior; and company age, sales volume, location and industry data.



Conducts machine learning analysis on all the data points to develop a consolidated discount propensity data point: The CDL Score.



Applies the CDL Score against all suppliers to offer the maximum discount rates that will be accepted and offers the greatest impact on working capital.



Presents perfected offers to supplier segments via portal, email and text for acceptance.

apexportal Cash Management Suite is comprised of Supplier Registration Dynamic Discounting & Supply Chain Finance Supplier Inquiry

Supplier Onboarding & Master Data

- Predefined and configurable supplier segmentation based on compliance requirements
- Supplier data validation and enrichment from over 850 external trusted sources
- **Bidirectional updates via certified integration** with your systems (SAP Certified, Oracle Gold Partner) or our apexanalytix Secure Open Adapter
- E-invoicing integration: Tungsten Network, Basware, Coupa
- **Global deployment:** multiple languages and country/regional data conventions

Cash Management Suite

- Predictive analytics to score suppliers and assign early payment discount rates based on offers to maximize rate
- Create offers **by segment**, **supplier**, **spend** and more
- Flexible funding for early payments: your cash, third party balance sheet or supply chain finance and set thresholds to change funding as you specify
- Expert cash management team to work with your suppliers to increase discount acceptance
- No sign-on, one-click "take the discount" push messages to supplier phone and email

apexanalytix revolutionized recovery audit with advanced analytics and the introduction of firststrike overpayment and fraud prevention software. Today, apex also leads the world in supplier management innovation with apexportal and smartvm, now the most widely used supplier onboarding and compliant master data management solution in global procure to pay processes. With over 250 clients in the Fortune 500 and Global 2000, apex is dedicated to providing companies and their suppliers with the ultimate supplier management experience.

To learn more visit www.apexanalytix.com, email apexinfo@apexanalytix.com or call +1 800-284-4522.

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