

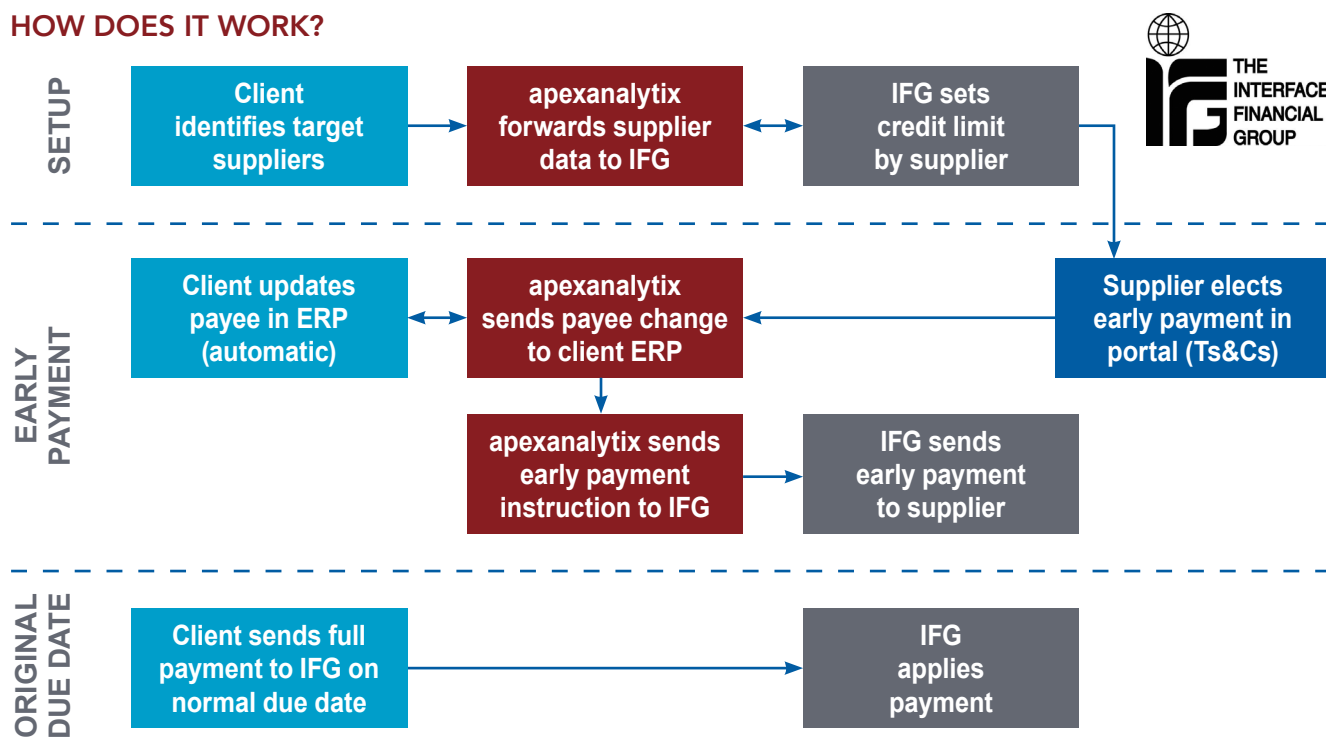
IFG Third-Party Payment Option

The Dynamic Discounting and Supply Chain Financing module offers flexible funding options so you can continue to support your suppliers' early payment needs as you extend your own working capital. With the apexportal, you have a powerful technology platform for a wide range of early-payment options—including third-party funded payments. Most clients prefer to leverage their own strategic banking relationships to fund early payments to their strategic spend suppliers, but they do not have a third-party funding option for mid-tier and long-tail suppliers. apexanalytix has partnered with The Interface Financial Group (IFG) to bring this capability to our apexportal clients. IFG's 100 percent Digital Supply Chain Finance, based on IFG fast data and sophisticated, proprietary credit decision engines, as well as their auto-invest system for IFG's institutional investors, makes switching between self- and third-party funded early payments seamless and easy for you and your suppliers.

SEAMLESS TRANSITION BETWEEN SELF- AND THIRD-PARTY FUNDING

Integrated third-party payment tools allow any of your suppliers—regardless of size—to benefit from early-payment options whenever you have exhausted the cash available for dynamic discounting or choose to hold onto your cash for other needs. Simply switch the funding source in your early payment offers to your preferred funding source or IFG. If a supplier accepts, IFG pays the invoice early, while you pay IFG on the original due date. No manual effort is involved if you choose to participate—the portal takes care of all of the entries for you. The system can also automatically switch between your self-funded and IFG-funded early payments, back and forth as needed, based on available cash thresholds, without changes to your suppliers' user experience.

HOW DOES IT WORK?



ABOUT THE INTERFACE FINANCIAL GROUP

The Interface Financial Group (IFG) is one of North America's largest alternative funding sources for SME's, providing all types of digital invoice finance through its invoice finance marketplace platform. The company serves clients in more than 30 industries in the United States, Canada, Singapore, Australia, New Zealand, UK, Ireland, Mexico and South Africa and offers cross-border transaction facilities. With more than 150 offices and over 45 years of experience, IFG provides innovative digital funding services and solutions. For more information, visit <https://www.interfacefinancial.com>.