



Payment Timing as a Value Driver

Finexio

Today's Guest Presenter

Mark Brousseau



President
Brousseau & Associates

Finexio Speaker

David Rose



Chief Sales and Marketing Officer
Finexio

Simplified AP Payments

Finexio is Payments-as-a Service delivering these key benefits to CFO's and finance teams:

Reduces Costs by eliminating manual work, paper, and preventing errors

Saves Time by handling all administrative tasks + supplier management

Increases Efficiency by allowing your team to focus on strategic initiatives

Improves Cash flow by accelerating payments to suppliers without impacting the cash on your balance sheet.

Finexio benefits buyer + supplier by providing **OPTIONS, SERVICE, & SPEED**

FEATURED CLIENTS

DISTRIBUTION



HIGHER EDUCATION



HOSPITALITY



LEGAL



MANUFACTURING

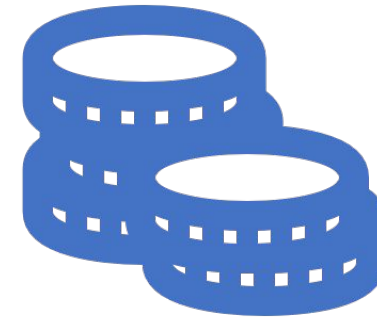


The Changing Role of the CFO

Finding, funding & enabling growth-driving solutions is key



Find and fund solutions that will **drive long-term growth**



Transform the finance function to scale to meet growth demands

POLL QUESTION #1

What is your finance department's top priority?

- Reducing operational costs
- Improving cash flow/working capital
- Doing more with less
- Finding ways to mitigate the risk of fraud
- Something else

The Rising Importance of Cash Flow

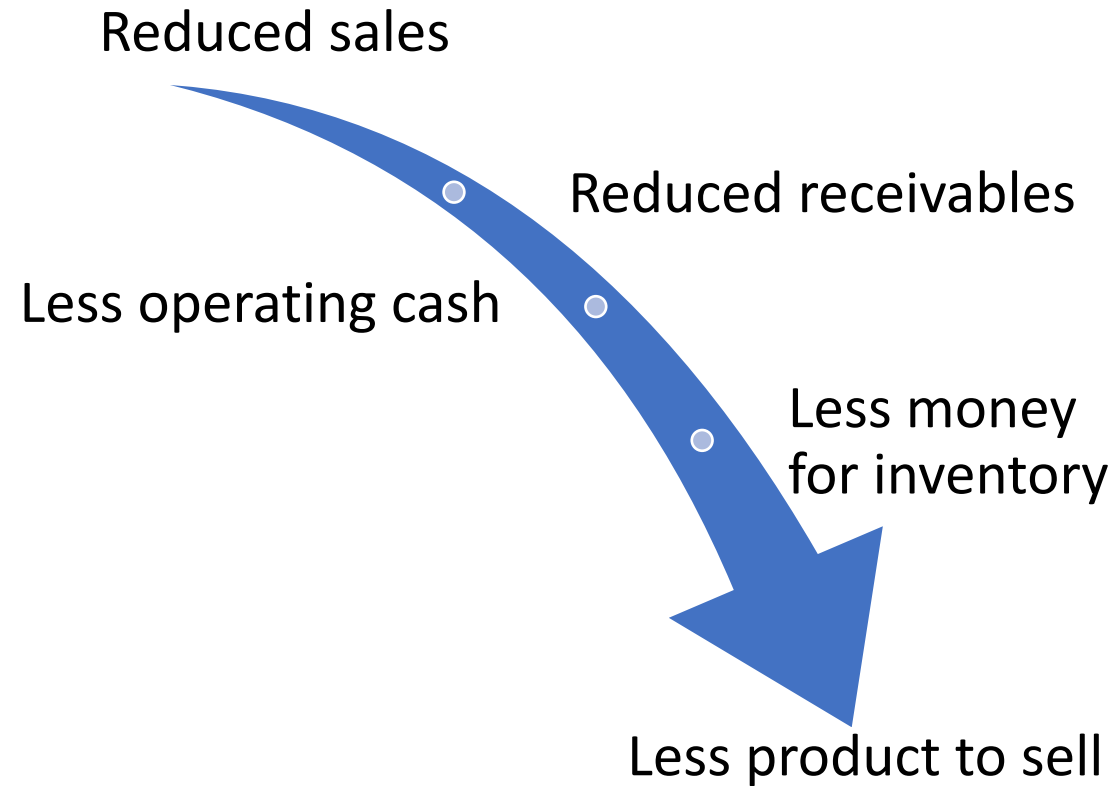


Cash is king.

- Research and development
- Purchase of raw goods or materials
- Sales and marketing
- Manufacturing and distribution
- Payroll and administration
- Facilities

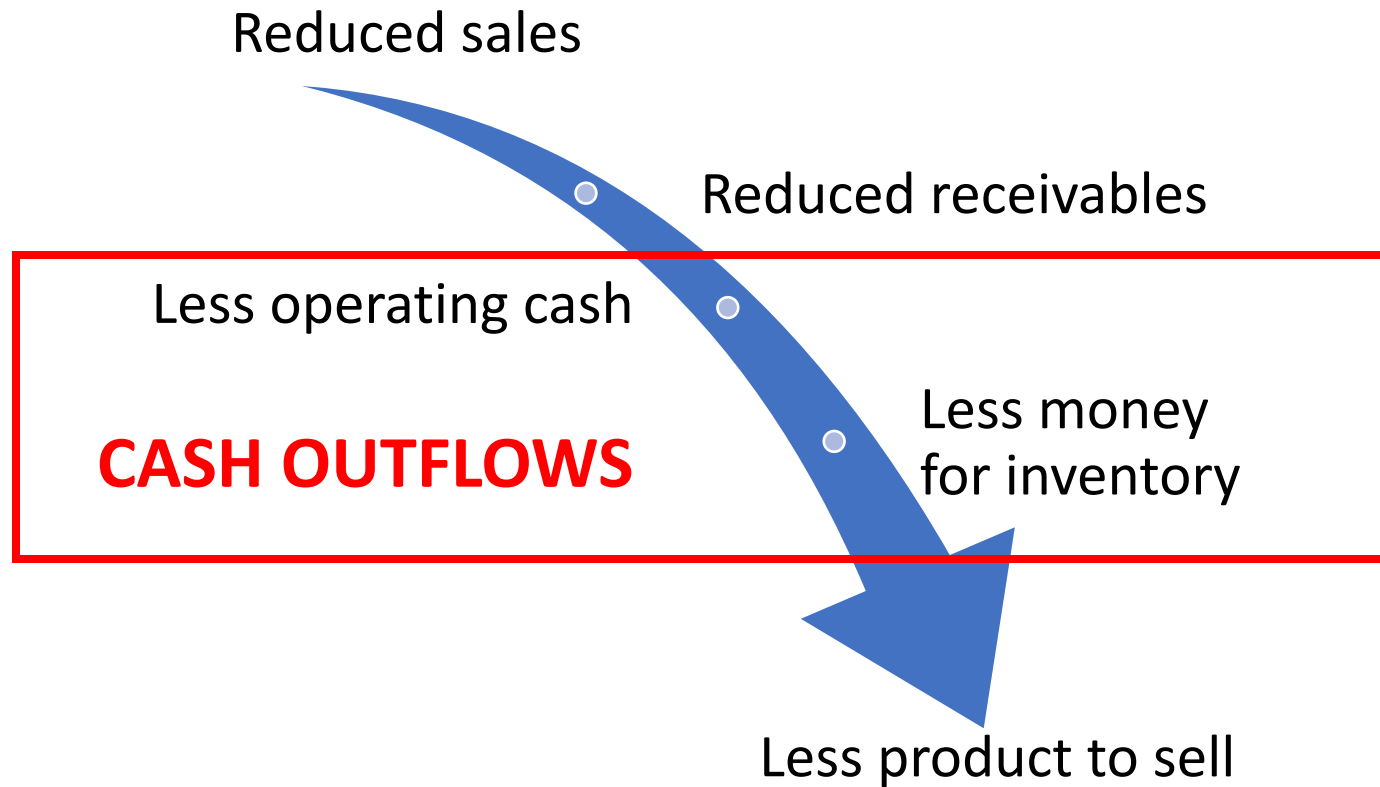
Today's Reality

The cashflow impact of economic volatility



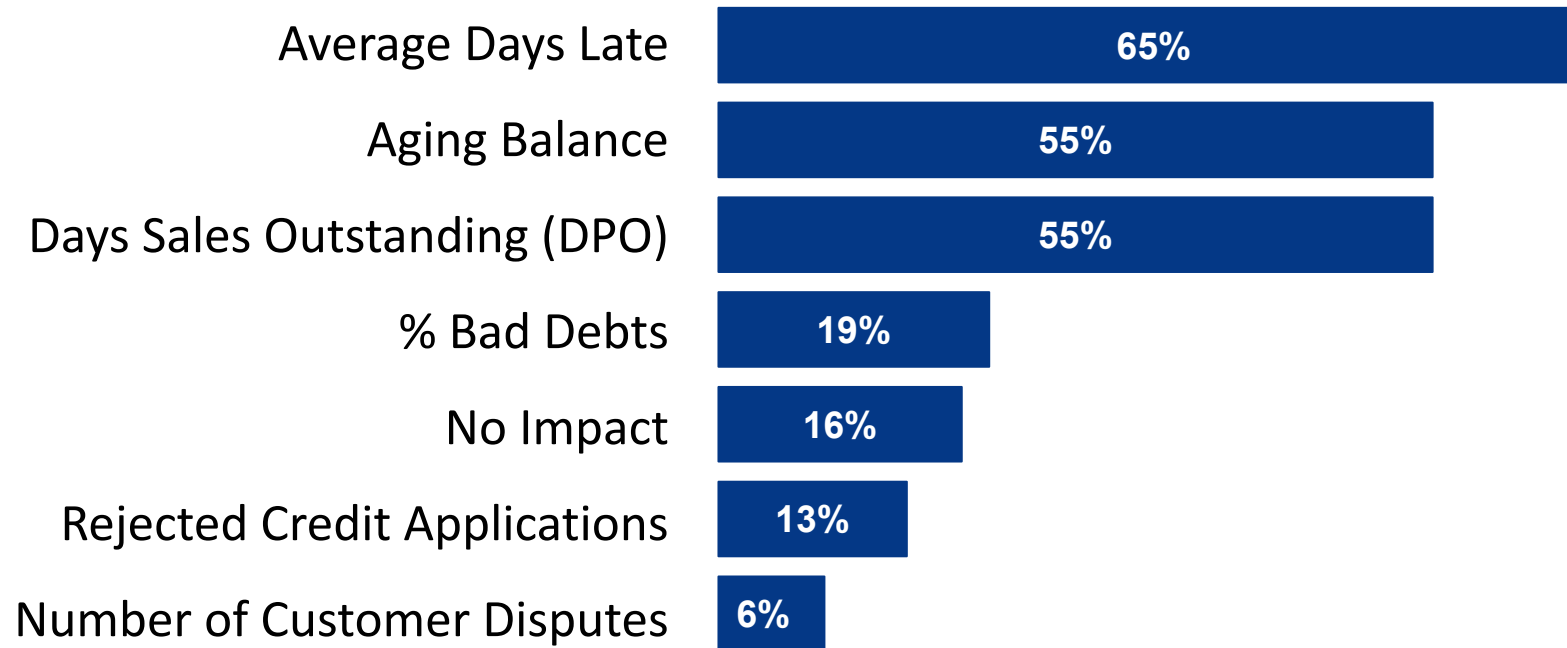
Cashflow Insolvency

A real threat, particularly for SMBs



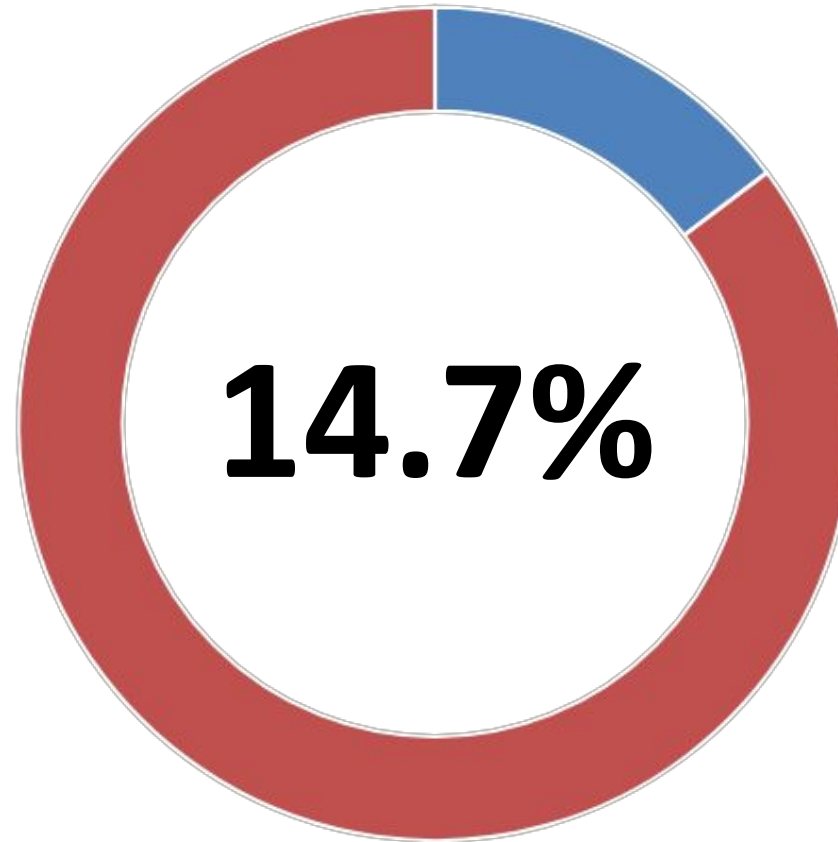
Cashflow Means More These Days

Which of the following have been negatively impacted by the recession?



Suppliers are Struggling to Get Paid

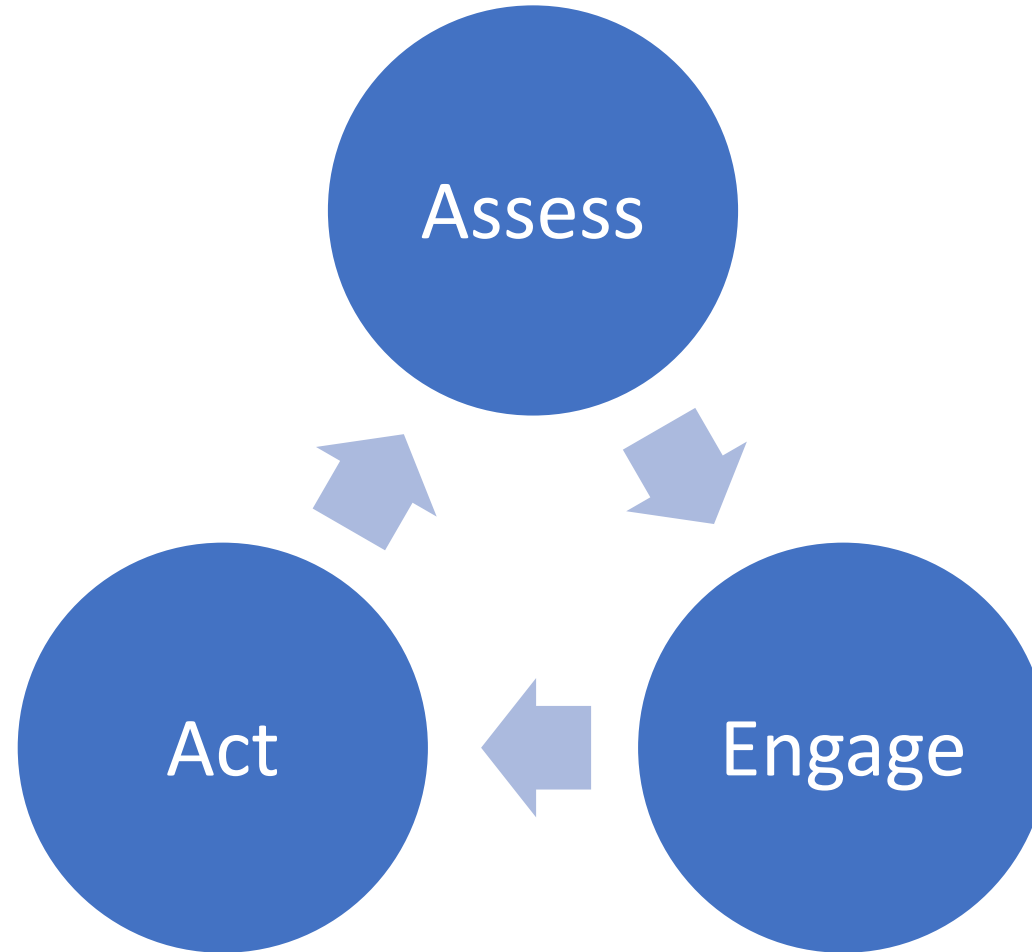
% of B2B receivables that are overdue



Cash optimization is an imperative.

- Reduce the need for borrowing
- Avoid drawing against credit lines
- Fund growth-driving initiatives
- Smooth out seasonal fluctuations
- Minimize the risk of insolvency

How to Help Your Suppliers



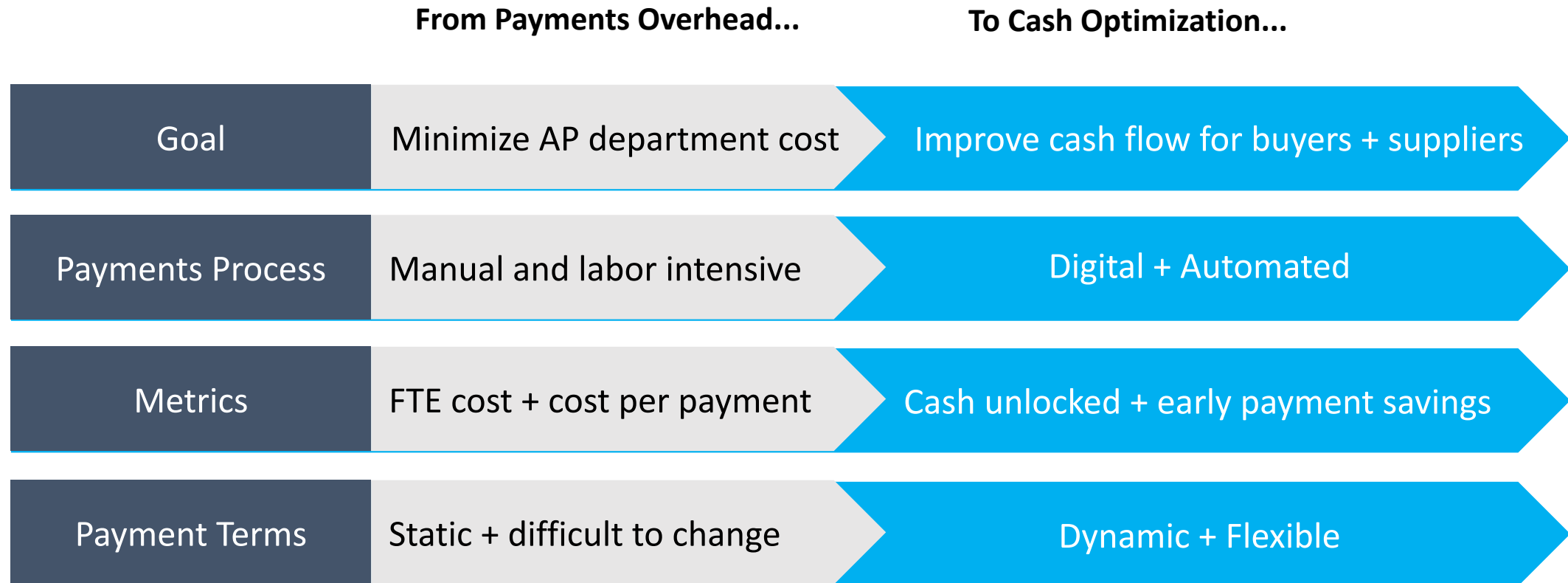
POLL QUESTION #2

How has the number of suppliers asking for accelerated payment of their invoices changed since 2019?

- Significantly higher
- Slightly higher
- Unchanged
- Slightly lower
- Significantly lower

Payment Timing

A New Way to Think About Payments



Early Payments



\$9 trillion global investment opportunity

“What if I Don’t Have the Cash to Pay Early?”



No problem! Some companies have cash available to guarantee early payments.

Buyer Benefits

With Early Payments, buyers can realize the cash opportunity that exists in their payables:

- ✓ Pay suppliers on invoice approval and earn a rebate
- ✓ Access third-party funding to finance early payments
- ✓ Automate payments for all suppliers
- ✓ Easily extend payment terms to free up cash

Supplier Benefits

With Early Payments, suppliers enjoy the benefits that come with early payments

- ✓ Suppliers can get paid quickly – weeks, even months ahead of typical payment terms
- ✓ Payments are made directly into supplier bank accounts – say goodbye to paper checks!
- ✓ Suppliers can access more of the cash needed to succeed and thrive in today's economy

How It Works

Payment Timeline

DAY 0 Supplier sends invoice to Buyer

DAY 1-9 Buyer approves invoice and transmits invoice details to Finexio

DAY 10 Finexio pays the Supplier 100% of the invoice value (minus the discount fee)

DAY 30 On Invoice Due Date Finexio collects invoice amount from Buyer

Finexio

Payment Timeline

DAY 0

Supplier Sends Invoice to the Buyer



DAY 1-9

Buyer Approves Invoice & Transmits Invoice Details to Finexio



DAY 10

Finexio Pays the Supplier 100% of the Invoice Value (minus the discount fee)



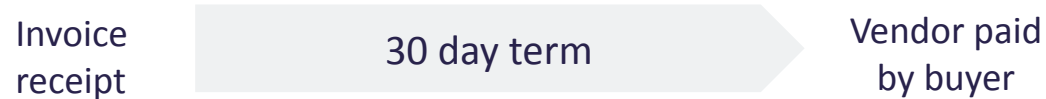
DAY 30

Finexio Collects Invoice Amount from the Buyer

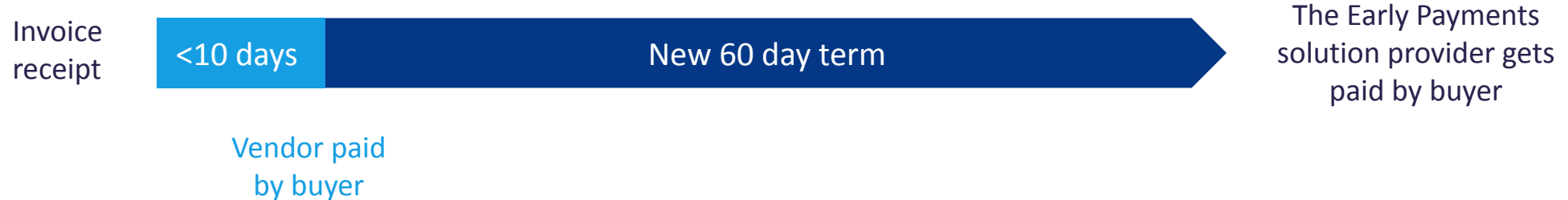


Decouple when suppliers get paid from when you pay

Traditional AP: Static payment terms



Early Payments: Optimized cash flow



POLL QUESTION #3

Does your organization offer suppliers early payment?

- Yes
- No, planning to deploy within 6 months
- No, but planning to deploy in 6-12 months
- No, but planning to deploy in 12 months or more
- No, and no plans to do so

FinexioCash™

A fully integrated, early payment program that delivers benefits to Buyer and Supplier alike.

A New Way to Unlock Cash

FinexioCash is integrated into our overall solution so
ALL Finexio customers can reap the benefits



Pay suppliers on
invoice approval
and earn cash back



Access instant funding to
finance early payment



Automate payments for
all suppliers



Easily extend payment
terms to free up cash

Finexio

Supplier Enrollment + Validation

The process is simple, user-friendly and secure

Enrollment -- enter basic organization, remittance, and POC info

Finexio

Organization Remittance Banking About You Main Point of Contact Create Password

Organization
Provide primary information about your organization below

Organization name *

Address 1 *
123 street

Address 2
unit h11

City * State * Zipcode *
Fort Myers Florida 34111

Country *
United States of America

Phone number *

Tax Identification Number (TIN)

Back Next

Validation -- digitally validate and establish payment channels

Finexio

Organization Remittance Banking About You Main Point of Contact Create Password

We use **Plaid** to connect to your bank account.

- ✓ **Secure**
Encryption helps protect your personal financial data
- ✓ **Private**
Your credentials will never be made accessible to this application

By selecting "Agree" you agree to the [Plaid End User Privacy Policy](#)

Agree

Best Practices to Drive Cash Adoption

Proven Supplier Workflow Assets For Buyers and Suppliers

Getting Started is Easy

1

To get started with FinexioOnDemand, simply complete the enrollment request form below

2

Once we have received your enrollment request, we will reach out to your buyer to confirm their interest in the program

3

Once enrolled, Finexio pays all buyer-approved invoices within 10 days of receipt, in exchange for a minimal 2% fee*

The screenshot shows a web form titled "Company Information" with a sub-header "Submit your enrollment request today". Below this is a note: "Note: Your privacy is very important to us. To better serve you, the form information you enter is recorded in real time." The form fields include: "Customer*" (with a sub-note "This is the name of your customer"), "Business Name*" (with a sub-note "This is your legal entity name"), "Business Address*" (with a sub-note "This is your legal entity name"), "Address Line 1", "Address Line 2", "City", "State" (a dropdown menu), "ZIP Code", and "Tax ID" (with a sub-note "This is required by the IRS"). At the bottom of the form are two buttons: "Save and Resume Later" and "Next".

Save and Resume Later

Next

Progress

Form secured by **Sumatex**



Finexio's Early Payment Program

Stop waiting for your payments

Get your money up to **40 days earlier** than you'd normally get paid.

Finexio offers your company the chance to participate in an early payment program to receive your money as soon as 5 days after submitting your invoice.

We are implementing an Early Payment Program which will optimize the payments process for our respective organizations. We have partnered with Finexio, experts in commercial payment execution, and this program will allow you to select when and how you wish to be paid.

The benefits of the Finexio Early Payment Program include:

- **Priority Invoice Processing & Faster Payment:** You have the option to receive your payment in as little as five days less a small discount.
- **Easier Reconciliation:** Each Finexio payment includes detailed remittance advice tying back to specific invoices or work orders— less time spent reconciling or tracking down payments and lost checks.
- **Improved Security:** Finexio uses best in class security and fraud controls, ensuring your payments are safe.
- **More Transparency:** Receive payment notifications and complementary 24/7 access to the Finexio Payee Portal where you can access all of your payment information.

If you would like to contact a member of the Finexio team to learn more, they can be reached by email at suppliersuccess@finexio.com and over the phone at (407) 232-9138.

Enroll Now!

Resources



Virtual Card Enrollment Form

Enroll in seconds!



FAQ's

Find many of the answers that you're looking for.



Letter of Authorization

The official acknowledgment of the partnership with Finexio.

Finexio

Transform the Way you Pay Suppliers

How to Achieve Value

The Transformative Benefits of Electronic Payments

**Payment
Speeds** **+** **Payment
Terms** **=** **More Digital
Payments** **+** **More Time
Savings**

Questions

Get In Touch

Contact Us

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Contact Us

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