



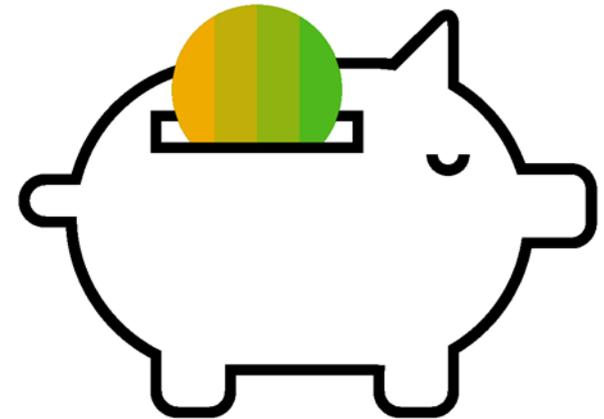
Early Payment Opportunities

PUBLIC



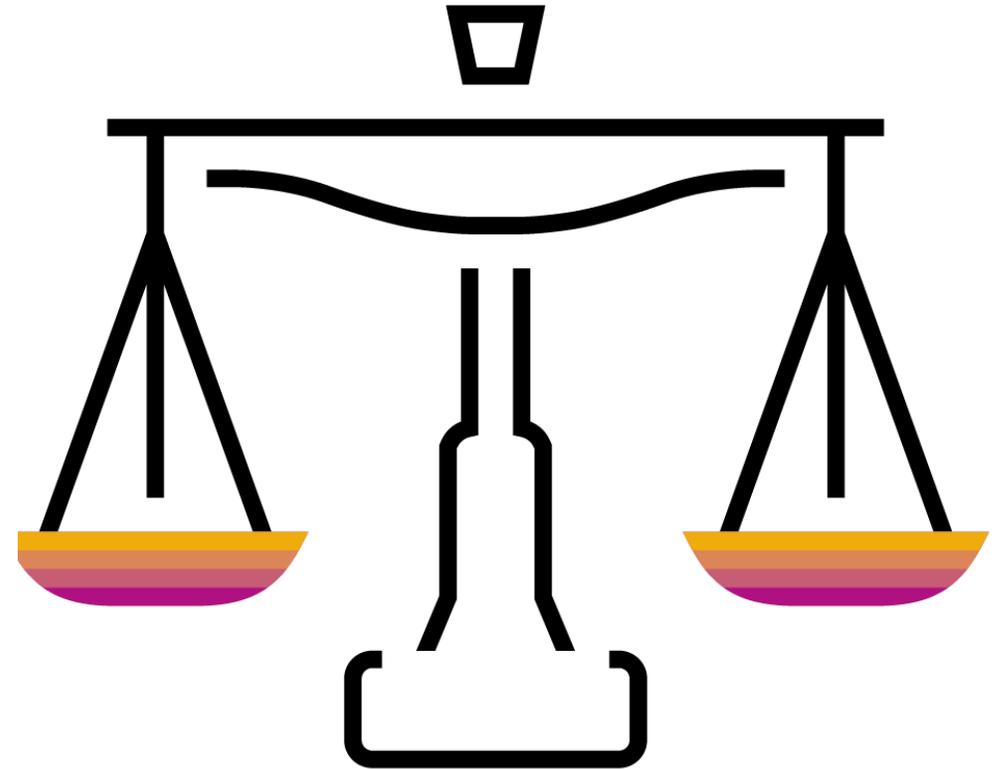
Early Payment Program

Want to get paid faster?

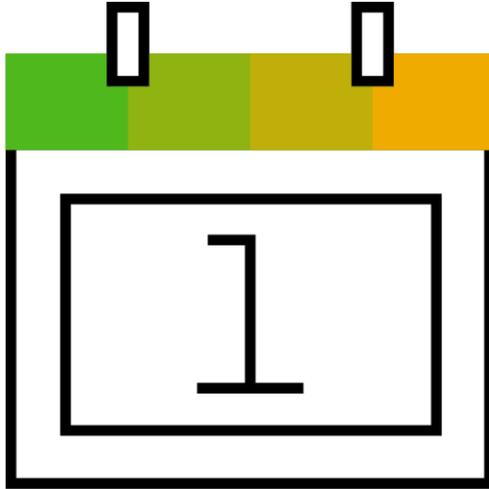


The Problem: Long Terms – Low Liquidity

- **Standard Payment Term Example = 60 days**
- **High Days Sales Outstanding (DSO) = Poor Working Capital Performance**
- **High Cost & Low Availability of Cash Flow Alternatives**
 - Cost and availability of institutional borrowing
 - Debt on Balance Sheet
- **Traditional discounts with rigid terms**



Early Payment Program



Improved DSO

- Improve operating cash flow
- Reduce your Days Sales Outstanding
- Strengthen your balance sheet
- Conveniently accelerate all future invoices

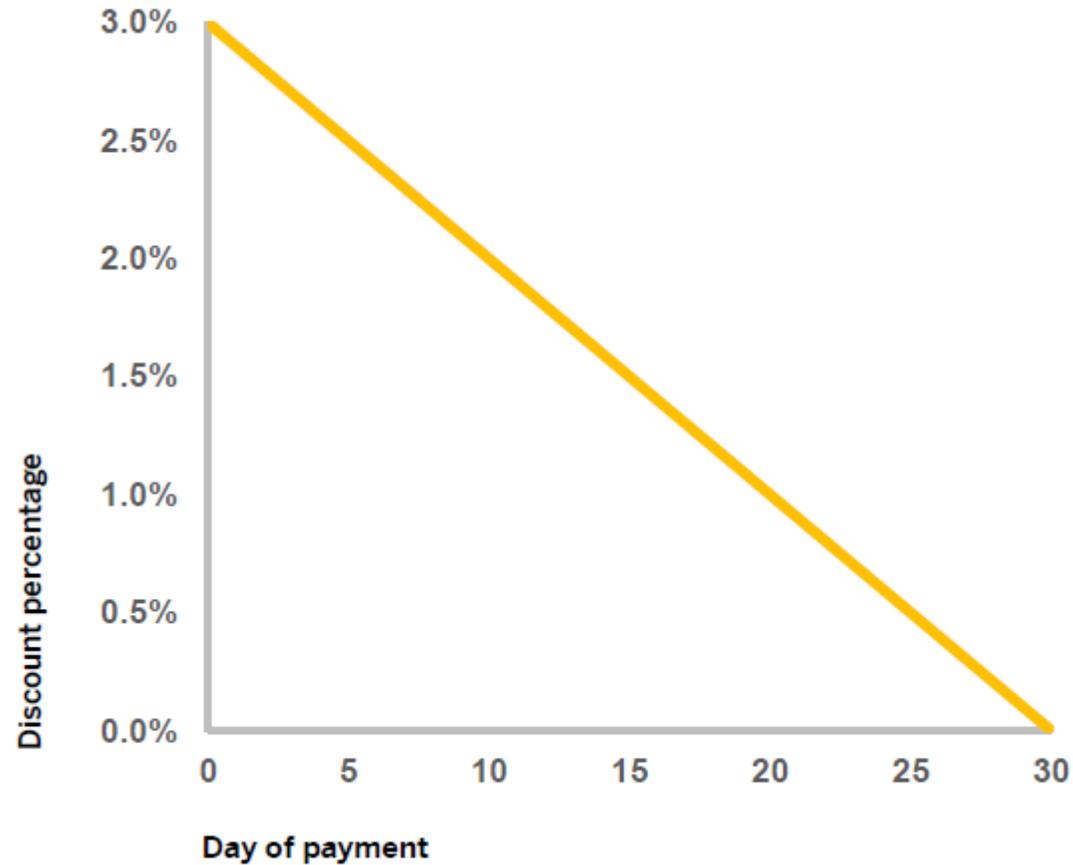


Cash Flow Visibility

- Predict when payments will be received
- Easily apply funds with rich remittance detail
- Get 24 x7 online support for payment inquiries

Sliding Scale Example

Dynamic sliding scale calculates the discount based on the number of days early the invoice is paid



Please note that the early pay discount is in addition to your pay terms discount (per your SBA)

Configure Early Payment Notifications

Enterprise & Standard Accounts

1. From the **Company Settings** dropdown menu, select **Accelerated Payments**.
2. Locate the notifications section, and select the boxes next to **Buyer Initiated (Ad Hoc) Early Payment Offers** and **Standing Early Payment Offers**.
3. Enter up to three email addresses, separated by commas, of individuals within your company responsible for payment term configuration.
4. Click the **Save** button.

Network Settings

Electronic Order Routing Electronic Invoice Routing Accelerated Payments Settlement

* Indicates a required field

Notifications

Type	Send notifications when...	To email addresses (one required)
Buyer-Initiated Early Payment Offers	<input checked="" type="checkbox"/> Send a notification when your buyer initiates an early payment on a specific invoice.	* test@yourcompany.com
Early Payment Offers	<input checked="" type="checkbox"/> Send a notification when your buyer proposes a new early payment term for invoices. Once you accept the buyer will apply the payment term to his/her vendor master.	* test@yourcompany.com

Save Close

Company Settings

jUnitOrg - LV8b8ft...
ANID: AN02003380348
Standard Package

Company Profile
Service Subscriptions

Account Settings

Customer Relationships
Users
Notifications
Account Hierarchy
View All

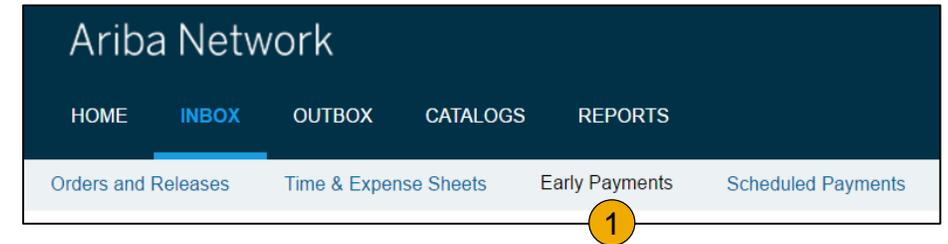
Network Settings

Electronic Order Routing
Electronic Invoice Routing
Accelerated Payments
Remittances
Network Notifications
View All

Locate Early Payment Buyer Initiated (Ad Hoc) Offers

Enterprise Accounts

1. From the **Inbox** tab in your account, please select **Early Payments** to view opportunities*.
2. Select the invoice to review early payment offers by clicking the check box next to the **Payment ID**.



Early Payment Discounts Offered									
<input type="checkbox"/>	Payment ID	Invoice	Due Date ↓	Projected Settlement Date	†Remaining	Invoice Amount	Discount Basis	**Discount Percent	**Discount
<input type="checkbox"/>	PPR2017-04-12-08-55A	2017-01-26-08-55A	9 Jun 2017	20 Apr 2017	54 Days	\$25,000.00 USD		2.60%	\$650.00 USD
<input type="checkbox"/>	PPR2017-04-12-08-55	2017-01-26-08-55	9 Jun 2017	20 Apr 2017	54 Days	\$20,000.00 USD		2.60%	\$520.00 USD
<input type="checkbox"/>	PPR2017-04-12-08-55D	2017-01-26-08-55D	30 May 2017	20 Apr 2017	44 Days	\$12,000.00 USD		2.10%	\$252.00 USD
<input type="checkbox"/>	PPR2017-04-12-08-55C	2017-01-26-08-55C	23 May 2017	20 Apr 2017	37 Days	\$9,900.00 USD		2.76%	\$273.25 USD

* Note that these early payment term offers apply at an invoice-by-invoice basis.

Review and Accept Buyer Initiated (Ad Hoc) Offers

Enterprise Accounts

1. Review the table of options of when you would like to receive payment on the invoice selected. Select the date to receive payment by clicking the radio button next to the payment date desired.
2. Click the Accept Early Payment Offer button at the bottom of the screen. The offer will then be sent to BUYER.

Payment Information

Payment Date: 9 Jun 2017
 Payment Method: ACH
 Invoice ID: 2017-01-26-08-55A

PAYMENT PROPOSAL
 PPR2017-04-12-08-55A (Scheduled)

Original Amount: \$25,000.00 USD
 Discount Amount: (\$0.00 USD)

Amount Due: \$25,000.00 USD
 Settlement on 9 Jun 2017

Discount Information

Select the date on which you want to be paid Page 1 ▾ »

Payment Date ↑	Settlement Date	Scheduled Payment Date	Discount%	Discount Amount	Settlement Amount
<input type="radio"/> 1 May 2017	3 May 2017	9 Jun 2017	1.95	\$487.50 USD	\$24,512.50 USD
<input type="radio"/> 2 May 2017	4 May 2017	9 Jun 2017	1.90	\$475.00 USD	\$24,525.00 USD
<input type="radio"/> 3 May 2017	5 May 2017	9 Jun 2017	1.85	\$462.50 USD	\$24,537.50 USD
<input type="radio"/> 4 May 2017	6 May 2017	9 Jun 2017	1.80	\$450.00 USD	\$24,550.00 USD
<input type="radio"/> 5 May 2017	7 May 2017	9 Jun 2017	1.75	\$437.50 USD	\$24,562.50 USD
<input type="radio"/> 8 May 2017	10 May 2017	9 Jun 2017	1.60	\$400.00 USD	\$24,600.00 USD
<input type="radio"/> 9 May 2017	11 May 2017	9 Jun 2017	1.55	\$387.50 USD	\$24,612.50 USD
<input type="radio"/> 10 May 2017	12 May 2017	9 Jun 2017	1.50	\$375.00 USD	\$24,625.00 USD
<input type="radio"/> 11 May 2017	13 May 2017	9 Jun 2017	1.45	\$362.50 USD	\$24,637.50 USD
<input type="radio"/> 12 May 2017	14 May 2017	9 Jun 2017	1.40	\$350.00 USD	\$24,650.00 USD

2

Review and Accept via the Interactive Email Early Payment Offer

Standard Accounts

1. Select **View early payment offer** at the bottom of the email. If no action is taken, the invoice will be paid at maturity.
2. Review the invoice early payment date options.
3. Select the new payment date by clicking the radio button next to your desired payment date.
4. Click the **Accept Early Payment Offer** button at the bottom of the screen. The offer will be sent to Buyer.

Offer Details

Winters Enterprises, ANID # AN01058107718, is offering to pay you immediately for the invoice referenced below at the following terms:

Original Amount:	\$1,000.00 USD
Discount Basis:	\$1,000.00 USD
Discount Amount:	\$53.26 USD
Adjustment:	
Tax:	\$0.00 USD
Tax Adjustment:	\$0.00 USD
Amount Due:	\$946.74 USD
Payment Method:	
Proposed Payment Date:	9 Aug 2020
Payment ID:	ABR1PPR
Invoice:	ABR1
Status:	Scheduled

Payment Information

Payment Date: 9 Jun 2017
 Payment Method: ACH
 Invoice ID: 2017-01-26-08-55A

PAYMENT PROPOSAL
 PPR2017-04-12-08-55A (Scheduled)

Original Amount: \$25,000.00 USD
 Discount Amount: (\$0.00 USD)

Amount Due: \$25,000.00 USD
 Settlement on 9 Jun 2017

Discount Information

Select the date on which you want to be paid

Payment Date ↑	Settlement Date	Scheduled Payment Date	Discount%	Discount Amount	Settlement Amount
<input type="radio"/> 1 May 2017	3 May 2017	9 Jun 2017	1.95	\$487.50 USD	\$24,512.50 USD
<input type="radio"/> 2 May 2017	4 May 2017	9 Jun 2017	1.90	\$475.00 USD	\$24,525.00 USD
<input type="radio"/> 3 May 2017	5 May 2017	9 Jun 2017	1.85	\$462.50 USD	\$24,537.50 USD
<input type="radio"/> 4 May 2017	6 May 2017	9 Jun 2017	1.80	\$450.00 USD	\$24,550.00 USD
<input type="radio"/> 5 May 2017	7 May 2017	9 Jun 2017	1.75	\$437.50 USD	\$24,562.50 USD
<input type="radio"/> 8 May 2017	10 May 2017	9 Jun 2017	1.60	\$400.00 USD	\$24,600.00 USD
<input type="radio"/> 9 May 2017	11 May 2017	9 Jun 2017	1.55	\$387.50 USD	\$24,612.50 USD
<input type="radio"/> 10 May 2017	12 May 2017	9 Jun 2017	1.50	\$375.00 USD	\$24,625.00 USD
<input type="radio"/> 11 May 2017	13 May 2017	9 Jun 2017	1.45	\$362.50 USD	\$24,637.50 USD
<input type="radio"/> 12 May 2017	14 May 2017	9 Jun 2017	1.40	\$350.00 USD	\$24,650.00 USD

Page 1 >>

Accept Early Payment Offer

1 [View early payment offer](#)

Review and Accept via Ariba Network Workbench

Enterprise & Standard Accounts

1. Navigate to the **Workbench** tab in your Ariba Network account.
2. Review the **Early Payment Offers** available to you.
3. Select the Early Payment Offers you wish to **Review/Accept**.

The screenshot displays the Ariba Network Workbench interface. The 'Workbench' tab is highlighted in the top navigation bar. The main dashboard shows several key metrics: 0 New orders, 0 Changed orders, 0 Orders to invoice, 0 Rejected invoices, 3 Invoices, and \$1.07K USD in Early payment offers. Below these metrics, there are two buttons: 'Review/Accept Early Payment Offer' and 'Use Cash Optimizer'. A table lists the early payment offers, with the first offer, 'Demolnv2', selected. The table columns include Invoice, Payment ID, Due Date, Projected Settlement Date, Remaining Days, Invoice Amount, Discount Basis, Discount Percent, Discount, Adjustment (Tax), and Net Payment.

	Invoice	Payment ID	Due Date	Projected Settlement Date	Remaining Days	Invoice Amount	Discount Basis	Discount Percent	Discount	Adjustment (Tax)	Net Payment
<input checked="" type="checkbox"/>	Demolnv2	PPRDemolnv2	Feb 6, 2021	Jan 6, 2021	32	\$500.00 USD	\$500.00 USD	2.96%	\$14.79 USD		\$485.21 USD
<input type="checkbox"/>	Demolnv3	PPRDemolnv3	Feb 6, 2021	Jan 6, 2021	32	\$600.00 USD	\$600.00 USD	2.96%	\$17.75 USD		\$582.25 USD

Review and Accept via Ariba Network Workbench - Continued

Enterprise & Standard Accounts

4. Click and drag the slider bar to choose your desired day/rate.
5. The early payment details will display based on your selection.
6. Request early payment by selecting **Accept**. To take no action and receive payment at maturity, select **Cancel**.

Review early payment offer

Payment has been scheduled. Want to get paid faster? You may change the settlement date and accept the early payment discount initiated by the buyer.

Expected settlement date	Total invoice amount	Discount rate	Total discount amount	Total settlement amount
Jan 11, 2021	\$500.00 USD	2.56%	\$12.82 USD	\$487.18 USD
				Discount basis: \$500.00 USD

Details | Payment timeline and history | History

Note: Payment will not be settled on Saturday, Sunday or holiday.

Click and drag to choose your desired day/rate

Accept Cancel

Configure Auto-acceptance Rule

Enterprise & Standard Accounts

The Auto-acceptance Rule allows you to create rules to accept Ad Hoc early payment offers from your customers automatically. Ariba Network compares the early payment offers you receive from your customers to your auto-acceptance rules and accepts offers that meet all the pre-defined rule criteria.

1. From the Company Settings dropdown menu, select Remittances.
2. Locate the Supplier Auto-acceptance Rule, select Create*.

Supplier Auto Acceptance Rule

Name ↑	Description	Active
No items		

↳ [Edit](#) [Delete](#) [Create](#) **2**

Company Settings ▾

jUnitOrg - LV8b8ft...
ANID: AN02003380348
Standard Package

[Company Profile](#)

[Service Subscriptions](#)

Account Settings

[Customer Relationships](#)

[Users](#)

[Notifications](#)

[Account Hierarchy](#)

[View All](#)

Network Settings

[Electronic Order Routing](#)

[Electronic Invoice Routing](#)

[Accelerated Payments](#)

1 [Remittances](#)

[Network Notifications](#)

[View All](#)

* Note the Auto Acceptance Rule applies to all Ad Hoc offers that meet your configured criteria

Configure Auto-acceptance Rule – Continued

Enterprise & Standard Accounts

3. Enter a rule Name and Effective Date. All other fields are optional.
4. If Amount and APR limits are not entered, all Ad Hoc offers will be accepted.
5. Select **Yes** to activate the rule.
6. Enter **OK**.

Create Supplier Auto-acceptance Rule OK Cancel

Add a supplier auto-acceptance rule. Review your information carefully, since this is applied to all payment proposals.
* Indicates a required field.

3 Name: *

Description:

3 Effective Date: * 

Rule End Date: 

Amount (low): Transaction amount lower limit

Amount (high): Transaction amount upper limit

APR (low): Transaction APR lower limit **4**

APR (high): Transaction APR upper limit

5 Active?: Yes No

6 OK Cancel

Follow us



www.sap.com/contactsap

© 2020-2021 SAP SE or an SAP affiliate company. All rights reserved.

No part of this publication may be reproduced or transmitted in any form or for any purpose without the express permission of SAP SE or an SAP affiliate company.

The information contained herein may be changed without prior notice. Some software products marketed by SAP SE and its distributors contain proprietary software components of other software vendors. National product specifications may vary.

These materials are provided by SAP SE or an SAP affiliate company for informational purposes only, without representation or warranty of any kind, and SAP or its affiliated companies shall not be liable for errors or omissions with respect to the materials. The only warranties for SAP or SAP affiliate company products and services are those that are set forth in the express warranty statements accompanying such products and services, if any. Nothing herein should be construed as constituting an additional warranty.

In particular, SAP SE or its affiliated companies have no obligation to pursue any course of business outlined in this document or any related presentation, or to develop or release any functionality mentioned therein. This document, or any related presentation, and SAP SE's or its affiliated companies' strategy and possible future developments, products, and/or platforms, directions, and functionality are all subject to change and may be changed by SAP SE or its affiliated companies at any time for any reason without notice. The information in this document is not a commitment, promise, or legal obligation to deliver any material, code, or functionality. All forward-looking statements are subject to various risks and uncertainties that could cause actual results to differ materially from expectations. Readers are cautioned not to place undue reliance on these forward-looking statements, and they should not be relied upon in making purchasing decisions.

SAP and other SAP products and services mentioned herein as well as their respective logos are trademarks or registered trademarks of SAP SE (or an SAP affiliate company) in Germany and other countries. All other product and service names mentioned are the trademarks of their respective companies.

See www.sap.com/copyright for additional trademark information and notices.