

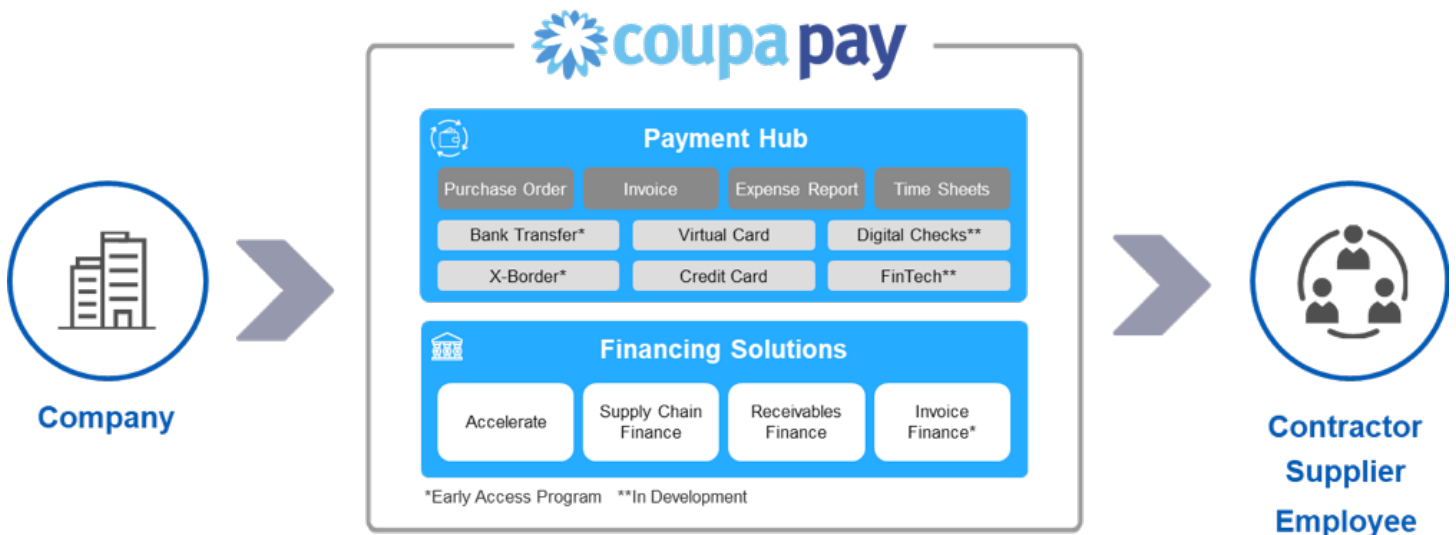
# Coupa Pay

## A One-Stop-Shop for B2B Payments and Financing

B2B payments and financing today are more complex than ever, with companies sending payments to a plethora of banks across a variety of payment rails, such as check, credit card, bank transfers, and more. These payments go to many countries using multiple and often manual point solutions that undergo error-prone data handoffs. To add to the complexity, B2B payments don't usually happen immediately after goods and services are delivered, which invites financing and early payment discounting into the transaction. As a result, payments are inefficient, complex, and prone to mistakes or fraud, leading to extra work for finance, sub-optimal cash management, and missed discount opportunities.

Coupa Pay addresses this challenge with a comprehensive suite of B2B payments and financing solutions that allows companies to pay contractors, vendors, and employees seamlessly, while optimizing working capital. Coupa is uniquely able to provide this solution due to its comprehensive Business Spend Management platform:

- **Source of Transactional Data:** Coupa Pay draws upon POs, Invoices, and Expense Reports managed in Coupa to avoid inefficient and error-prone handoffs between point solutions.
- **Turnkey Solution:** Coupa Pay is already integrated with the ERP and other key systems and suppliers & workflows are already loaded.
- **The Power of the Community:** Coupa Pay leverages Coupa's large community of customers and suppliers to attract the best partners and financing options at scale.



First, Coupa Pay consolidates your company's payment rails into a Payment Hub to help your finance department reduce manual processing, benefit from end-to-end visibility and control, and process payments faster.

#### Payment Hub solutions include:

- **Virtual Cards for Purchase Orders**, to move your p-card spend to pre-approved spend;
- **Domestic Payments**, to move money within a country seamlessly in countries around the world;
- **Cross-Border Payments**, to drive down FX costs, move funds faster, and eliminate wire fees for payments that cross international borders;
- **Digital Checks**, to digitize paper check payments;
- **Coupa Corporate Cards**, for T&E and brick and mortar spend control;
- **And more.**

Next, Coupa Pay provides comprehensive financing solutions to help your company attract suppliers, extend payment terms, and facilitate early payment discounts. No matter how you or your suppliers want to finance a transaction, Coupa Pay provides optimized rates and capabilities in one place to improve working capital.

#### Financing solutions include:

- **Coupa Accelerate**, to facilitate buyer-funded early payment discounts;
- **Supply Chain Financing**, to provide bank-funded early payment discounts to suppliers on behalf of the buyer;
- **Invoice Financing**, to provide receivables financing for suppliers whose buyers do not offer financing programs;
- **And more.**

To learn more about Coupa Pay,  
visit our website or speak to your Customer Value Manager.