



5 STRATEGIES TO MAXIMIZE CASH RETURN

1. GENERATE REBATE ON CARD SPEND.

2. ELIMINATE COSTLY SUPPLIER ONBOARDING.

3. ENTICE SUPPLIERS WITH EARLY PAYMENT TO ACCEPT CREDIT CARDS.

4. REDUCE INVOICE PROCESSING.

5. OPTIMIZE WORKING CAPITAL BY STRETCHING DAYS PAYABLE.



STRATEGIES TO MANAGE WORKING CAPITAL:

Companies are looking to maximize working capital through management.



Keep inventory and supply chain partners solvent.



Better management of supply chain operations through technology.

TODAY'S ENVIRONMENT:

Some organizations didn't have contingency plans.



We are operating in a time like no other: companies had to react quickly and lean on partnerships to shift in new environment.

VIRTUAL CARDS:

- Seeing an increase in virtual cards.
- Proliferation of eCommerce is growing.
- Digitization of procurement.

Virtual cards across the industry are growing at

42%

Ability to digitally transform back-end process.

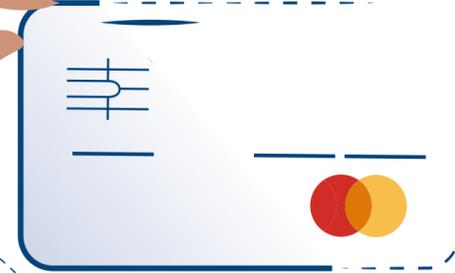
Leveraging existing partnerships.



VIRTUAL CARD PROGRAM INTEGRATED WITH COUPA PAY:



The integration of Citi virtual cards into Coupa Pay maximizes the spend of your virtual card program.



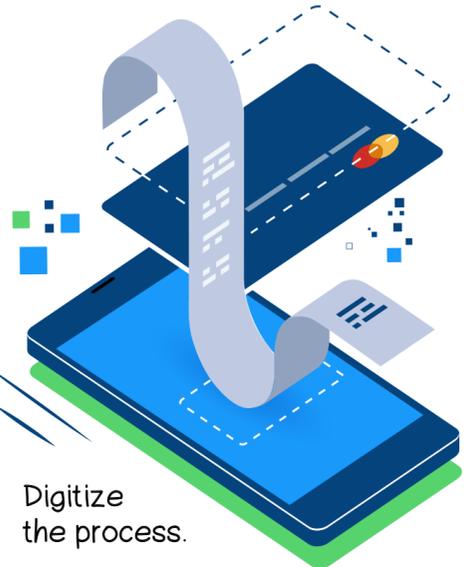
Virtual Cards with Coupa Pay: used for both Non-PO and PO backed invoices.

CREATING UNIQUE OPPORTUNITIES FOR BUYERS AND SUPPLIERS:

Working capital is a tool belt with a number of strategies creating unique opportunities.

All about creating a win-win for both the buyer and supplier.

Having visibility into all spend (including credit card spend) means better strategic decisions.



Digitize the process.