

What is Integrated Payables Solutions – the VSPiRE Way

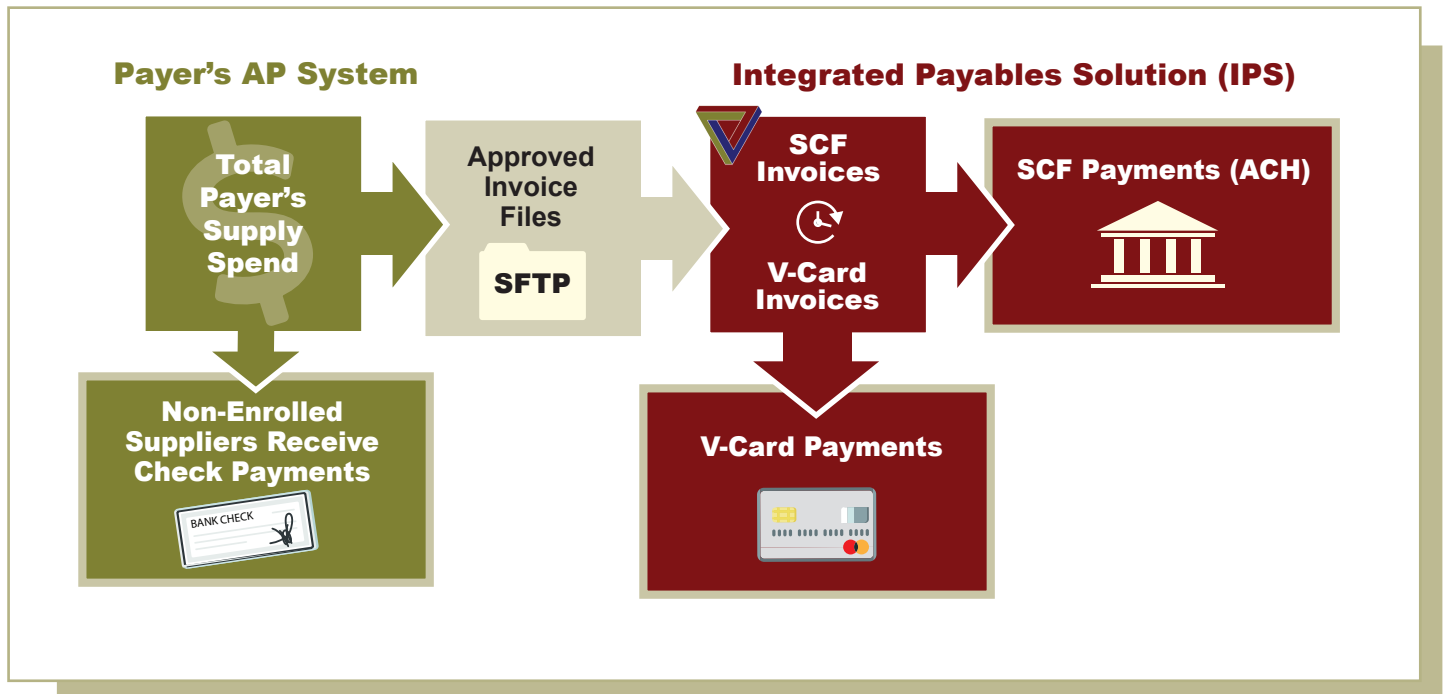
VSPiRE's Integrated Payables Solutions (IPS) consolidates the payer's approved suppliers invoices into a single secure consolidated file that simplifies and optimizes the payables process containing outgoing payment types, including:

- Virtual Card (V-Card) – generates NEW revenue
- Supply Chain Finance (SCF) – improves working capital

HOW DO INTEGRATED PAYABLES WORK FOR THE PAYER?

In the simplest explanation, VSPiRE acts as a facilitator to determine the **timing** and **direction** of the payer's approved supplier payments to either V-Card or SCF.

The VSPiRE IPS focuses on the check conversion process to the payer's entire supply chain including the "long tail" into V-Card or SCF payment methods. Many of these suppliers payments will be determined during the VSPiRE supplier analysis process that will be reviewed with the payer prior to supplier outreach.



INTEGRATED PAYABLES SOLUTIONS MADE EASY – PAYER BENEFITS

A single secure integrated solution offers:

- One (1) single payer implementation for SCF and V-Card payment methods.
- One (1) technology platform that receives one (1) approved invoice file from the payer.
- A proprietary algorithm that manages the accurate timing of all suppliers payments – early or on the due date and determines if payments are V-Card or SCF and routes payments accordingly.

About VSPiRE

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VSPiRE's unique advantages are to:

1. Offer virtual card solutions in parallel with existing SCF or dynamic discounting programs while not disrupting payers existing treasury relationships, and
2. Offer rebate revenue, in addition to offering expedited payments, using a proprietary algorithm to enrolled virtual card suppliers while maintaining payer's standard payment terms (improves cash flow, while gaining float advantage).