

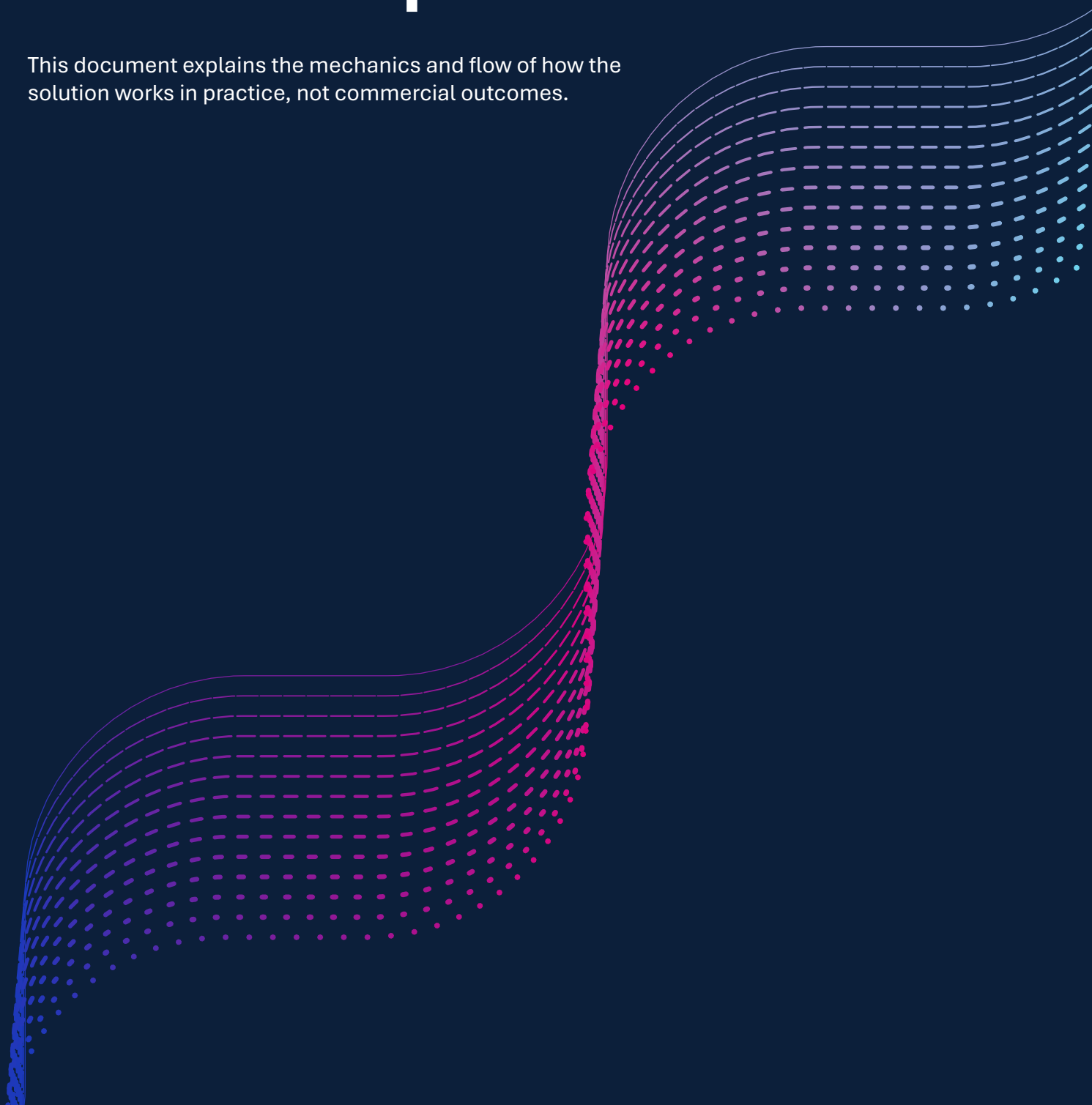


GlobalFinex B2B

HOW IT WORKS

Turning approved invoices into controlled financial options

This document explains the mechanics and flow of how the solution works in practice, not commercial outcomes.





Pay Smarter. Take Control.

**The operating reality GlobalFinex B2B is designed for
Most large organisations already operate in the same environment where:**

Invoices are received, validated and approved through Procure to Pay.

Approval happens earlier and more reliably than it used to.

Payment is executed later, on fixed terms and fixed methods.

Once approved, an invoice is typically treated as a static obligation until it is paid.

GlobalFinex B2B is designed for this reality - not to change it - but to allow organisations to pay smarter by introducing controlled optionality after approval, not before it.

The core control point: Approved Invoices

GlobalFinex B2B operates only on approved, ready to pay invoices. This is deliberate.

There is:

- No pre approval funding
- No assumption about invoice validity
- No reliance on supplier credit underwriting

Approval is the point at which:

- Liability is confirmed
- Governance is satisfied
- Discretion becomes possible

From this moment onward, GlobalFinex B2B allows buyers to decide whether anything optional should occur - or not. That discretion is where control begins.

How GlobalFinex B2B fits into the payment flow

- 1 Invoices are approved in the buyer's existing systems
- 2 Approved invoices become eligible for optional actions
- 3 Buyers decide if and where options are made available
- 4 Settlement is executed according to the buyer's chosen approach

The two levers GlobalFinex B2B offers

GlobalFinex B2B provides two independent but complementary levers. They can be used separately or together, depending on objectives and context.

Lever 1:

How cash is settled

GlobalFinex B2B introduces flexibility in **how** approved invoices are settled, without changing supplier outcomes by default.

This allows buyers to:

Retain control over settlement execution

Manage liquidity without introducing lending structures

Centralise payment handling through a governed process

Settlement becomes a **deliberate decision point**, rather than a fixed technical outcome.

This is one way organisations begin to pay smarter
- by separating approval from execution.



When cash leaves the business

GlobalFinex B2B also introduces flexibility in **when** cash leaves the business, once invoices are approved.

This allows buyers to:

Keep standard terms where appropriate

Offer earlier settlement selectively

Decide when early payment makes sense - and when it does not

Timing flexibility is always: optional, selective & reversible

No permanent programme is implied.

Using levers independently or together where:

- Payment method can change without changing timing
- Timing can change without changing payment method
- Both can be applied together where appropriate

This separation allows finance teams to retain control as conditions change, rather than locking into a single answer too early.

Selectivity is the design principle

GlobalFinex B2B is not designed for universal application.

It assumes:

- Suppliers have different needs
- Invoices do not all warrant the same treatment
- Priorities change over time

Buyers retain control over:

- Which suppliers see options
- Which invoices are eligible
- When options are enabled or withdrawn

This protects supplier relationships and avoids one size fits all outcomes.



What it deliberately avoids

 No mandated supplier participation

 No permanent programme structures

 No dependency on uptake assumptions

 No requirement to replace existing tools

If conditions change, strategies can be adjusted or paused without unwind risk.

That flexibility is intentional - and central to taking control.

What this enables over time



Adapt payment strategy as conditions evolve



Balance cash preservation, return and supplier support



Retain governance and audit confidence



Avoid rigid structures that are hard to reverse

It allows organisations to **pay smarter over time**,
rather than optimise for a single moment.

Final perspective

GlobalFinex B2B does not change how invoices are approved.
It does not force how suppliers behave.
It does not assume a permanent strategy.

It simply introduces a controlled layer after approval,
where finance teams can decide - selectively and
deliberately - **how and when** cash leaves the business.

Pay Smarter. Take Control.



About GlobalFinex B2B

GlobalFinex B2B is a post-approval payment control capability from B2BE, built for finance teams that want more deliberate control over when and how cash leaves the business after invoices are approved.

It reflects a simple belief: approved invoices should be a point of financial discretion, not just a compliance milestone. GlobalFinex B2B enables controlled flexibility over **when invoices are paid and how payments are executed**, without forcing change, supplier participation, or long term structural commitments.

GlobalFinex B2B is used by organisations that want to preserve optionality as conditions change – and who prefer selective, reversible decisions over one size fits all programmes.

For more information, visit <https://www.globalfinexb2b.com/>

