

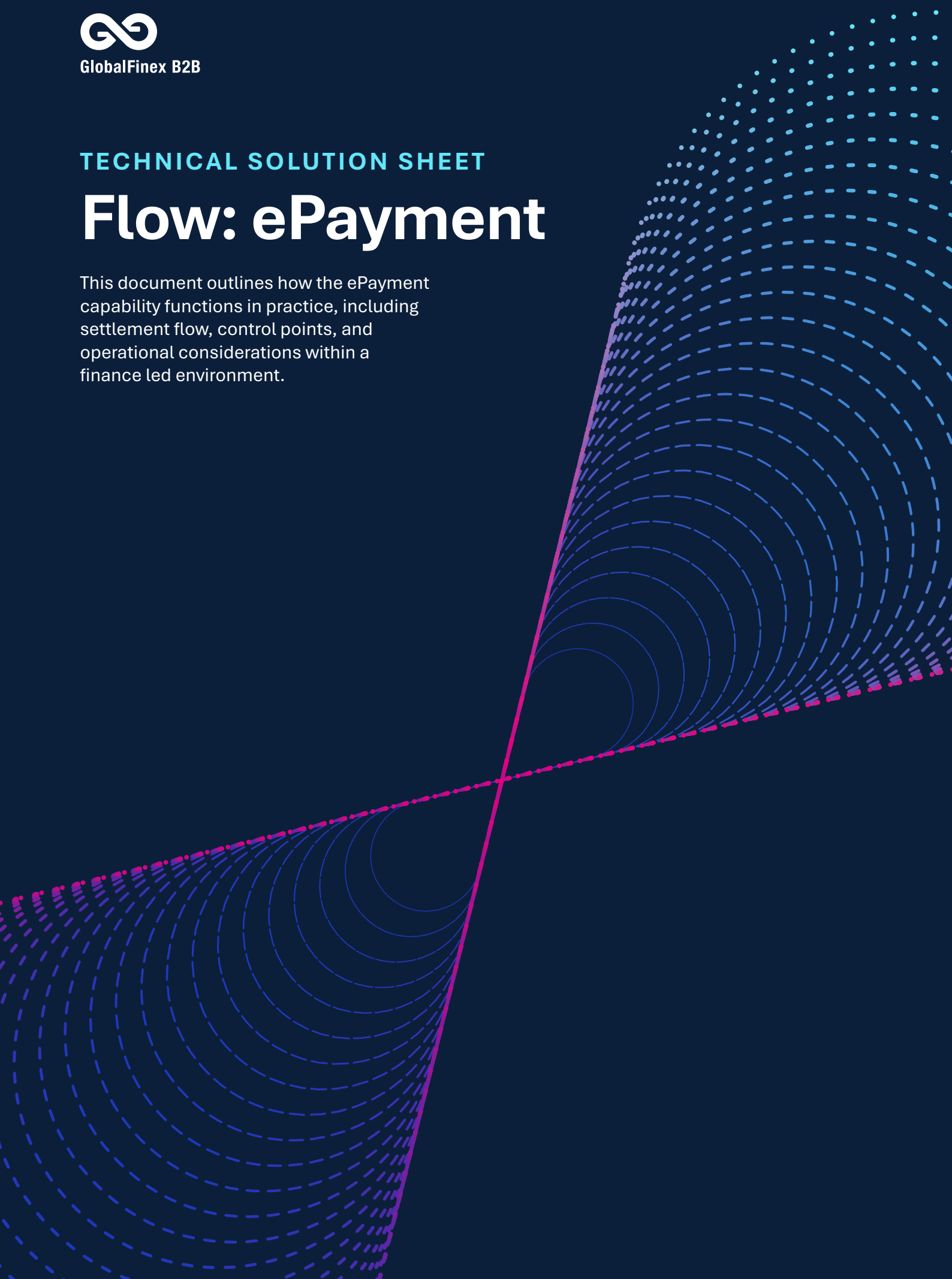


GlobalFinex B2B

TECHNICAL SOLUTION SHEET

Flow: ePayment

This document outlines how the ePayment capability functions in practice, including settlement flow, control points, and operational considerations within a finance led environment.





Pay Smarter. Take Control.

Where ePayment fits in the Procure to Pay process

ePayment does not change how invoices are received, matched, or approved. It operates **only after approval**, at the point where payment execution decisions are made.

Existing AP and ERP approval workflows remain unchanged

Invoice validity and liability are already confirmed

Governance and controls are already satisfied

ePayment introduces optional control at the **settlement layer**, not upstream in the process.

The core function of ePayment

ePayment provides buyers with controlled flexibility over **how approved invoices are settled**, while suppliers continue to receive funds via **EFT into their nominated bank accounts**.

The buyer's perspective

- Settlement execution is managed through a governed payment layer
- Liquidity and timing can be influenced without introducing lending structures
- Payment handling is centralised, auditable, and controlled

The supplier's perspective

- Payment is received as EFT
- No card handling is required
- No system or hardware changes are needed

High level execution flow

- 1 Invoices are approved in the buyer's ERP or AP system
- 2 Approved invoices are marked eligible based on buyer defined rules
- 3 Settlement execution is handled through managed payment rails
- 4 Suppliers receive EFT directly into their bank accounts

If ePayment is not applied to an invoice, payment proceeds using existing methods as usual. No disruption is introduced.

Control and governance

Designed for finance led environment and support, with no obligation to deploy cash.

No automatic execution occurs outside defined buyer controls.

Execution only on approved invoices

Buyer defined eligibility and scope

Separation between approval and settlement execution

Full auditability across invoice, payment, and remittance

The participation model is voluntary, non-exclusive and reversible.

1 Continue receiving EFT

2 Do not need to process cards

3 Do not need to install systems or hardware

4 Are not mandated into a programme

Onboarding is designed to be low impact and administrative only, focused on verification and compliance rather than operational change.



Security and compliance, executed within a managed payment environment

✓ Supplier verification and KYC checks

✓ Secure handling of settlement instructions

✓ Controlled access and audit logging

✓ Alignment with standard payment compliance requirements

Operational considerations

✗ No change to invoice approval logic

✗ No requirement to modify supplier terms by default

✗ No dependency on supplier participation levels

✗ No assumption of universal rollout

Eligibility and usage can be adjusted over time as priorities or conditions change.

Relationship to other GlobalFinex B2B capabilities

Used independently, as a timing flexibility mechanism

Used alongside other GlobalFinex B2B capabilities, where broader settlement control is required

At the same time, it also does not create dependency on other capabilities



What this solution deliberately avoids

 No mandated supplier participation

 No permanent programme structures

 No reliance on uptake assumptions

 No balance-sheet lending constructs

If conditions change, ePayment can be adjusted or withdrawn without unwind risk.

This document is typically reviewed by



Finance and treasury teams assessing early settlement mechanics



AP and shared services teams reviewing operational impact



Governance, risk, or audit teams requiring visibility into controls

It is intended as a technical reference, not a decision document.

Summary

ePayment does not change how invoices are approved.

It does not force supplier behaviour.

It does not assume a permanent strategy.

It introduces a controlled execution layer after approval, allowing finance teams to decide - deliberately and selectively - **how** 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.