

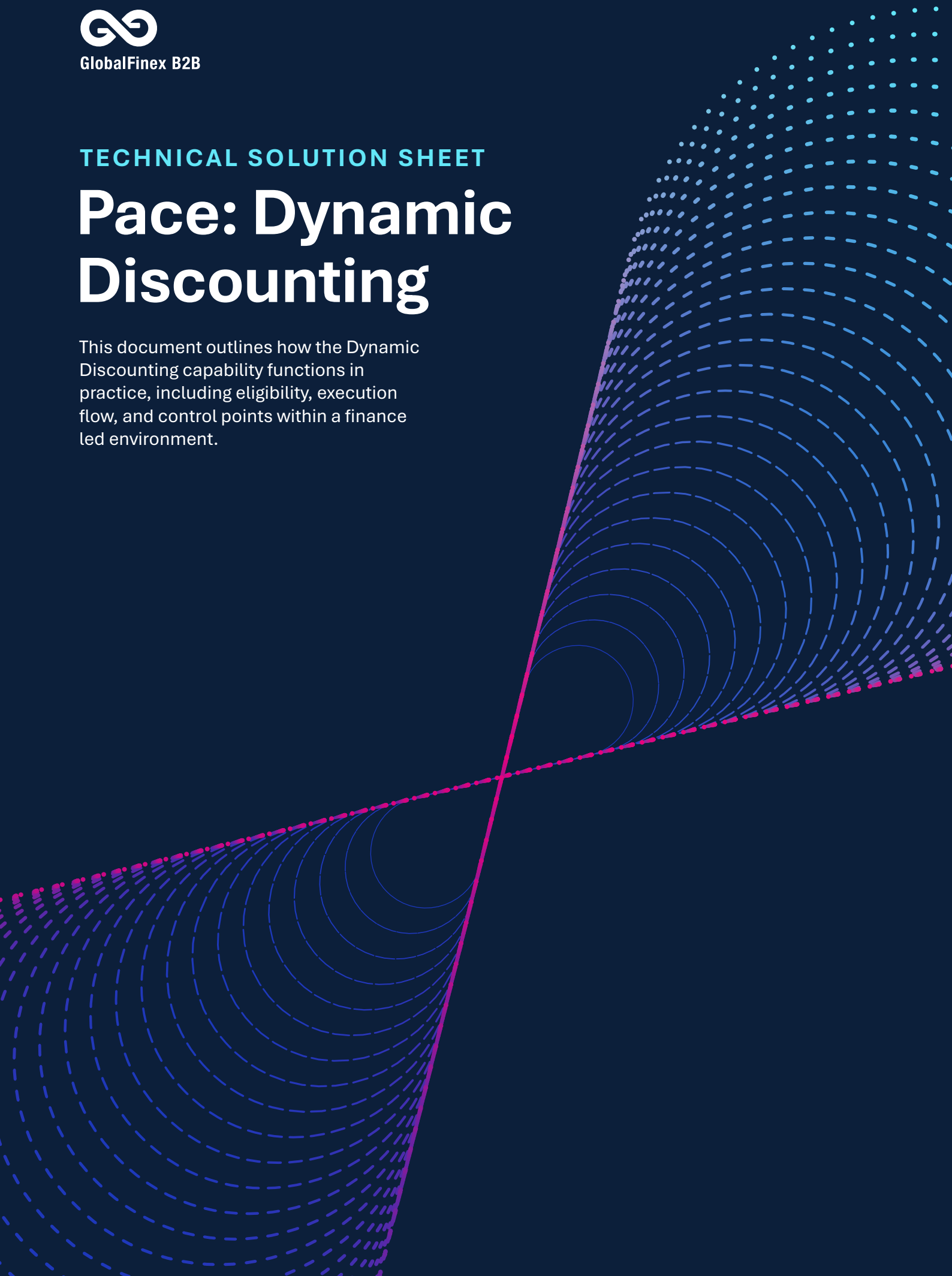


GlobalFinex B2B

TECHNICAL SOLUTION SHEET

Pace: Dynamic Discounting

This document outlines how the Dynamic Discounting capability functions in practice, including eligibility, execution flow, and control points within a finance led environment.





Pay Smarter. Take Control.

Where Dynamic Discounting fits in the Procure to Pay process

Dynamic Discounting does not change how invoices are received, matched, or approved. It operates only **after approval**, at the point where payment timing decisions may be considered.

Existing AP and ERP approval workflows remain unchanged

Invoice validity and liability are already confirmed

Governance and controls are already satisfied

Dynamic Discounting introduces optional flexibility at the **timing layer**, not upstream in the process.

The core function of Dynamic Discounting

Dynamic Discounting allows buyers to offer **early settlement on approved invoices** in return for a **mutually agreed discount**.

Key characteristics:

- Invoice level, not programme level
- Buyer controlled eligibility
- Supplier participation is voluntary
- Execution occurs only on approved invoices

If no early settlement option is accepted, invoices are paid on their original contractual terms. That discretion is where control begins.

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 Early settlement options are made available to selected suppliers
- 4 Suppliers choose whether to accept early payment
- 5 Accepted invoices are paid earlier than contractual due date

If a supplier does not opt in, no change occurs.

Control and governance

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

No automatic execution occurs outside defined buyer controls.

Buyer defined eligibility rules and thresholds

Selective supplier and invoice inclusion

Separation between invoice value and discount value

Full auditability of offers, acceptances, and payments

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

Suppliers decide whether early settlement is useful to them based on their own liquidity needs. There is no requirement for:

1 Universal supplier adoption

2 Long term supplier commitment

3 Changes to contractual payment terms

Operational considerations

 No change to invoice approval logic

 No requirement to renegotiate supplier terms

 No dependency on supplier uptake levels

 No assumption of continuous early payment activity

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 fixed or permanent programmes

 No forced deployment of surplus cash

 No requirement to replace existing tools

If conditions change, Dynamic Discounting can be paused or adjusted 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

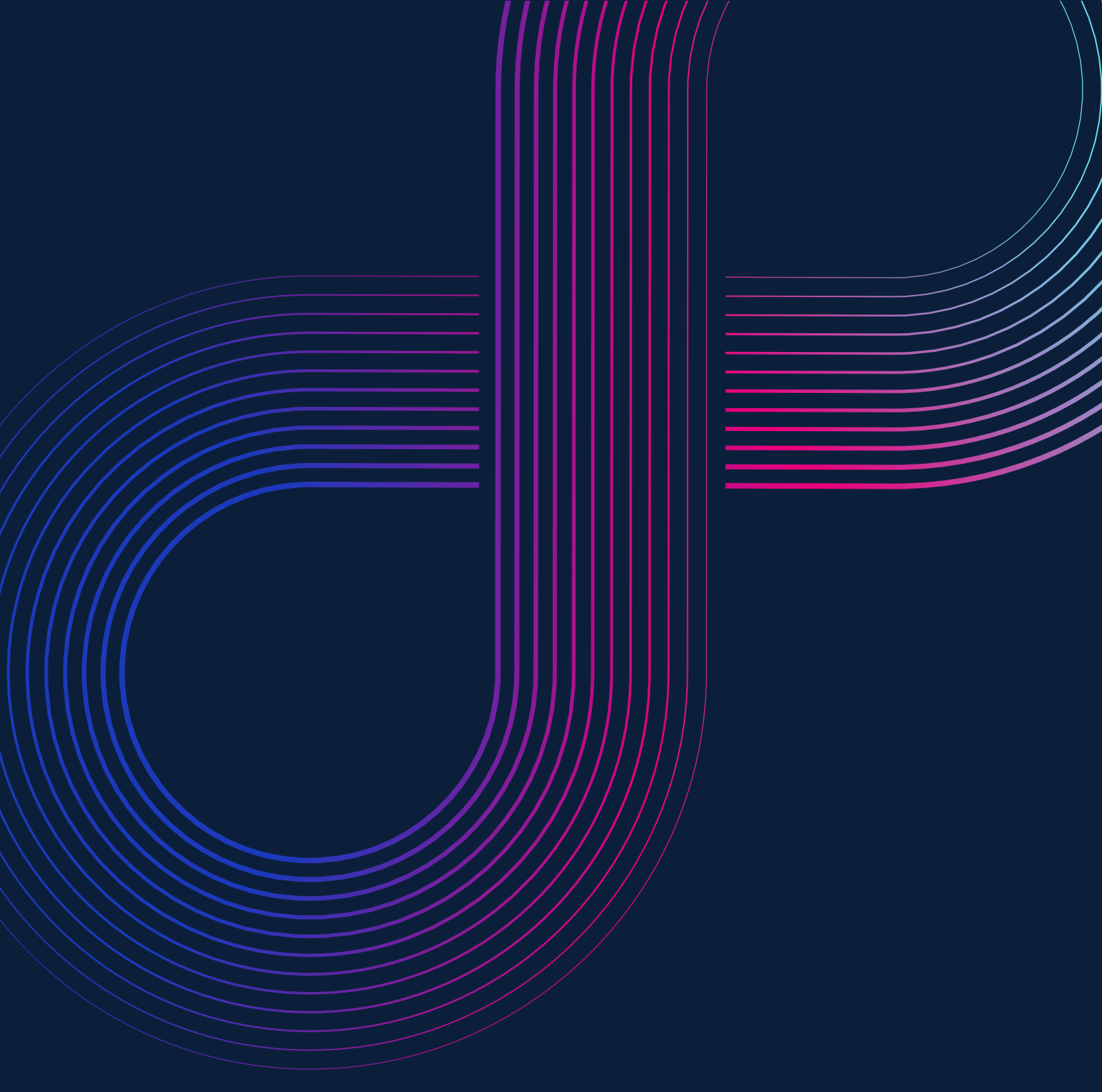
It is intended as a technical reference, not a decision document.

Summary

Dynamic Discounting does not change how invoices are approved.
It does not force supplier behaviour.
It does not assume a permanent strategy.

It introduces an optional timing layer after approval,
allowing finance teams to decide - deliberately and
selectively - **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/>

