

C2FO[®]

Improve your bottom line &
strengthen your supply chain

Introduction to C2FO
The world's market for working capital[®]

Creating value for Buyers and Suppliers
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22nd May 2019

Name | Phone | email

- About C2FO
- Why C2FO is powerful
- How easy is it to implement
- Questions

An aerial photograph of a large dam. The dam is a curved concrete structure with a walkway on top. Several people are visible walking along the walkway. To the left, a reservoir of clear blue water is visible. On the right side of the dam, a large volume of water is cascading over the spillway, creating a misty spray. The overall scene is captured from a high angle, looking down at the dam and the water.

C2FO mission:

Liberate global working capital for all businesses.

C2FO is collaborative cash flow optimisation

C2FO takes buyer`s approved invoices and provides a platform for suppliers to **offer a discount** in exchange for an **early payment**.

Buyer
can provide
cash



Optimal Yield

BUYER SETTINGS

Minimum Return

Cash

Maximum Due Date



A Vendor
needs cash



Optimal Rate

SUPPLIER SETTINGS

Participation

Select all / specific invoices

Max Offer



Value to Buyers

- Increase in gross margin & EBITDA
- Supporting financial health of suppliers
- Higher and risk free returns on short-term capital
- Payment terms
- Supply chain cost reduction
- Corporate social responsibility

Value to Suppliers

- Access to affordable capital, reducing interest expense
- Help control key financial metrics, manage credit risk
- Fund innovation
- Increase competitiveness
- Very easy-to-use, “two clicks to cash”

Some of the buyer network today

						 Travis Perkins	 Office DEPOT STAPLES

\$1.3T



in total annual cost of goods sold (COGS) of C2FO enterprise customers



\$230BN

in total early payments

BUSINESSES
OF ALL SIZES

\$99 

Smallest early payment awarded for one supplier

\$850,000,000

 Largest early payment total awarded for one supplier

98% 

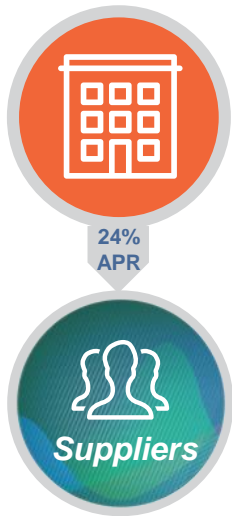
OF SUPPLIERS
LOVE C2FO

Percentage of suppliers who are very satisfied with the value C2FO provides their business.

2017 C2FO global customer satisfaction survey

As of 12/31/18

Static discount: Buyer push



- Buyer dictates “**one rate fits all**” early payment terms

You earn less income

Unique price discovery: Supplier pull



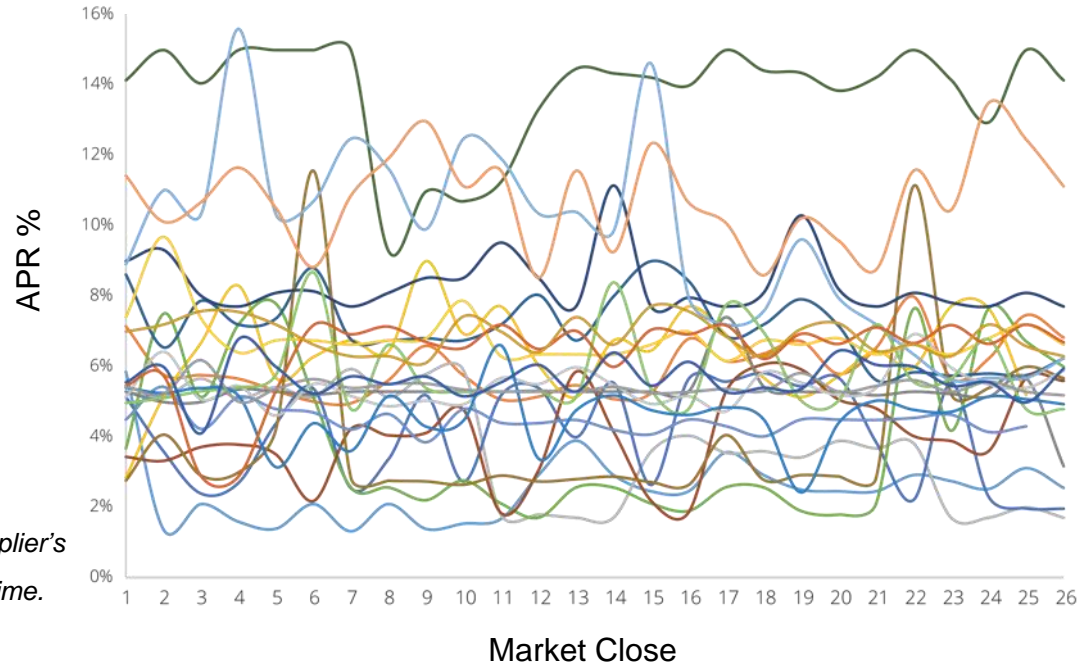
- Suppliers offer desired rates

You earn more income

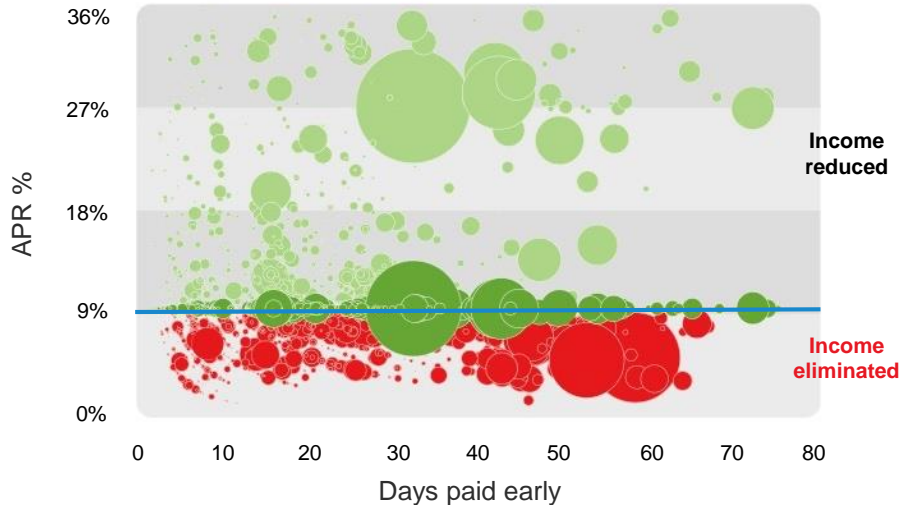
C2FO captures suppliers' changing dynamic cost of working capital over peaks and valleys throughout their fiscal year.

Each color represents a unique supplier's APR offers for early payment over time.

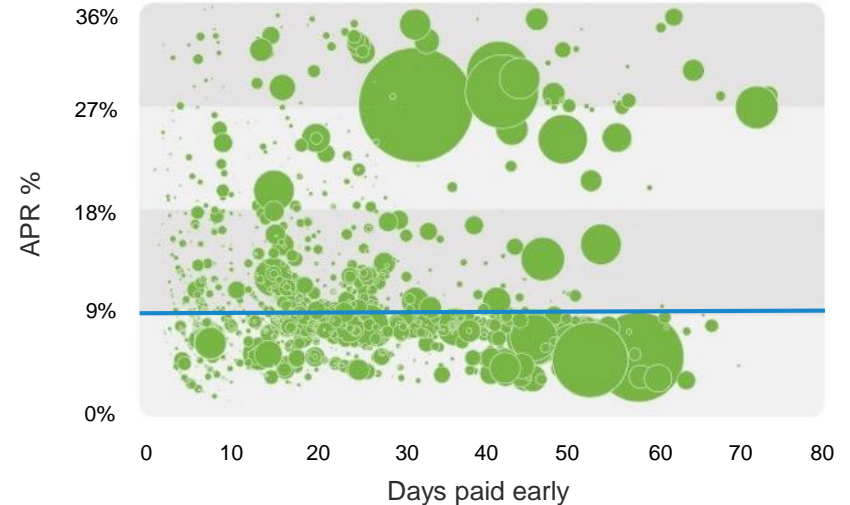
Supplier APR Bidding



Non Market-Based Discounting Produces Limited Returns

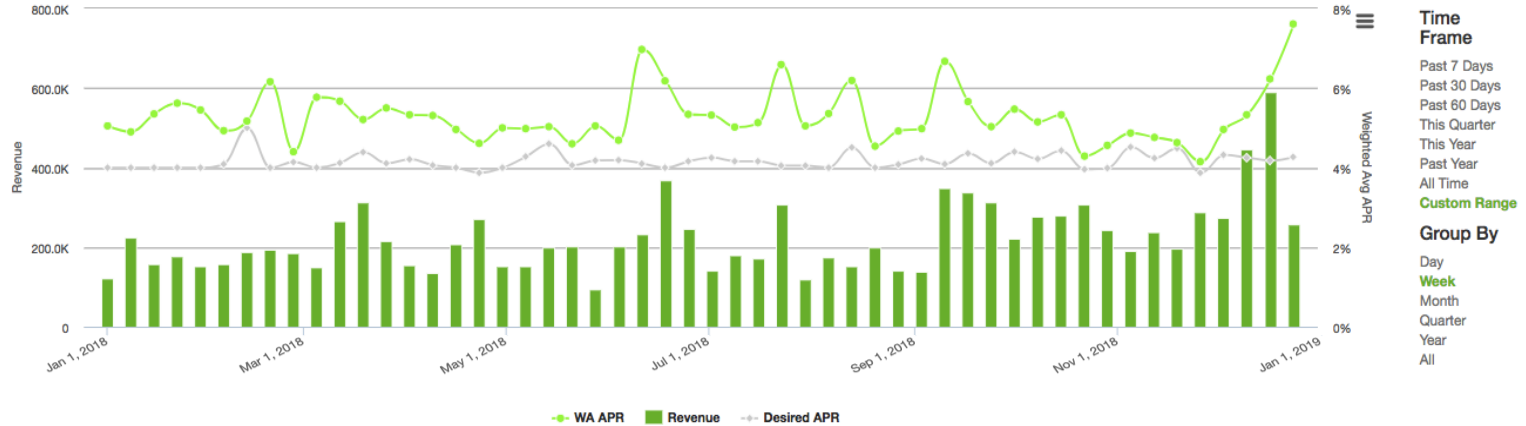


“Market-Based Discounting” Produces Maximum Returns



Note: Both markets average a 9% APR return, but the C2FO market captures more volume and more income because of the patented utility-based-pricing model. Bubble size represents amount of income generated per supplier offer. The graphs show different representations of the same market.

Example buyer results



Market Stats By Time Frame				
<p>Last Clear <small>22h ago</small></p> <p>\$19,897,411.26 A/R Clearing</p> <p>\$62,518.36 GMR</p> <p>0.31% discount 5.50% WA APR</p>	<p>Last 7 days</p> <p>\$58,382,868.47 A/R Clearing</p> <p>\$195,950.48 GMR</p> <p>0.34% discount 5.85% WA APR</p>	<p>This Month</p> <p>\$38,645,491.11 A/R Clearing</p> <p>\$134,513.05 GMR</p> <p>0.35% discount 5.74% WA APR</p>	<p>This Quarter</p> <p>\$38,645,491.11 A/R Clearing</p> <p>\$134,513.05 GMR</p> <p>0.35% discount 5.74% WA APR</p>	<p>2018-01-01 - 2019-03-25</p> <p>\$4,416,160,757.30 A/R Clearing</p> <p>\$11,658,133.91 GMR</p> <p>0.26% discount 5.31% WA APR</p>

You approve two main settings. We guarantee results for the period.

You decide the minimum acceptable **YIELD** and **CASHPOOL** allocation for a time period.

Market Settings					
	MARKET	MARKET YIELD		MARKET CASHPOOL	
	TRY	28.00%	annually	₺50,000,000.00	monthly
	USD	8.00%	annually	\$20,000,000.00	monthly
	CNY	9.00%	annually	¥100,000,000.00	monthly
	EUR	5.00%	annually	€30,000,000.00	monthly

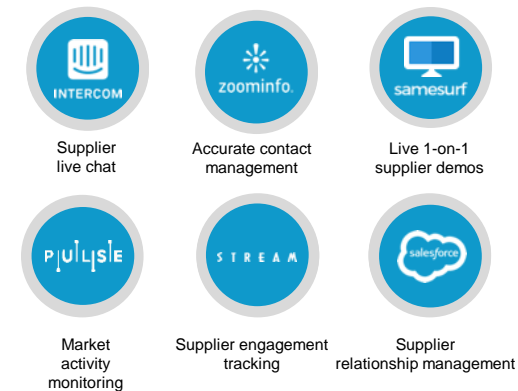
Additional market settings we manage for you

- Market type (Geo/Currency/Cost Center)
- Invoice restrictions
- Pay schedule
- Payment processing days
- Holiday schedule
- Adjustment rules
- Global reserves
- Max DPE payment
- Invoice APR minimum
- User permissions

Unique Pricing Capabilities

- In vs. out-of-quarter
- Supplier size (i.e. special rates to meet SME CSR requirements vs. Inter-bank Offered Rate)
- Set yield targets by period

Our high-tech approach



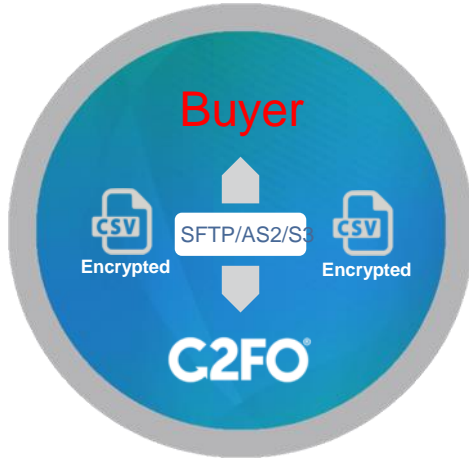
with lifetime high-touch engagement

Our high-touch team along with our superior technology delivers more overall value to you and your suppliers.





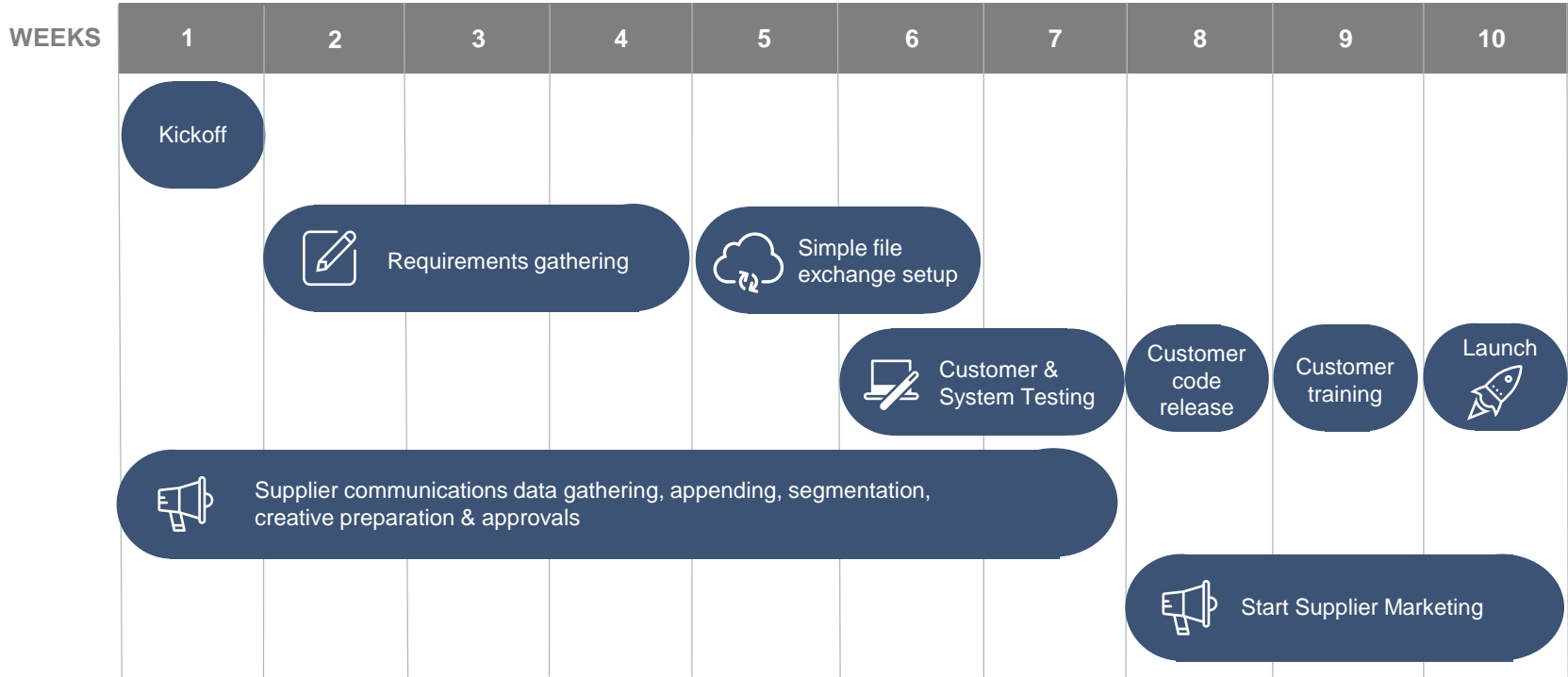
C2FO is NOT AN INTEGRATION.
Our fastest go-live is just 37 days!



File exchange



Integration



Thank You



The World's Market for Working Capital ®

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