# DIRECT COMMERCE

# Supplier Platform Benefits

## It's not just automation. It's a better way to work.

Direct Commerce's Supplier Licensing program provides a plethora of benefits for suppliers. From fast access to affordable capital to 360-degree transparency into the invoice journey to a user-friendly portal, we ensure suppliers are taken care of at every step of the journey. Read on for benefits across the Supplier-First™ Portal, Invoice Flow, Dispute Resolution, Dynamic Discounting, Supplier Information Management and Payment Remittance.

## Direct Commerce Supplier-First™ Portal

Disconnected AP systems lead to delays, errors, and endless back-and-forth. These antiquated systems slow approvals and lead to late payments.

The Direct Commerce Supplier portal is designed with you – the supplier – in mind. Suppliers can log in to a single, user-friendly portal to do everything from view invoice and payment status in real-time, update company information, choose when to receive payment, and coordinate support and dispute requests.

With Direct Commerce, you save time and hassle. And you get paid faster.

### ✅ Here are the Portal benefits:

Submit electronic invoices through flexible submission methods: EDI, file upload, bulk upload, PO Flip, and more.

See real-time status of invoices prior to approval and immediately after receipt.

Monitor the entire invoice journey, from receipt to approved to payment.

Easily configure role-based permissions.

Seamlessly manage banking information.

Upload and manage critical documents such as W-9s.

Customize notifications to meet your needs.

Message buying organizations in real-time through the portal.

Easy-to-find documented communication with comprehensive history for all buyer and supplier interactions.

Suppliers have full transparency into all documents.

One unified location for all communication, making supplier/buyer communication auditable.

24/7 access to all invoice data.

Ability to submit payments, disputes, and purchase orders (POs).

PO Depletion: ability to see remaining PO amounts to flip or invoice against. Suppliers can monitor the available amounts on a PO.

The activity center intelligently prioritizes and surfaces most critical tasks.

Timely and proactive alerts within the activity center.

Automatic system alerts from buyer to supplier regarding any changes to the AP process.

Search capabilities include:
- Quick search bar
- Advanced search bar and filtering by:
  - Invoice number
  - PO number
  - Invoice date
  - Date range
  - Amount
  - Status
  - From where the invoice originated
  - Credit Memo

## Direct Commerce Invoice Flow

With Direct Commerce Invoice Flow, every invoice is captured into one streamlined workflow. You are able to submit invoices however you want: EDI, File upload, PDF or via the supplier portal (PO Flip or web form entry). With our sophisticated upfront validation solution, Direct Commerce Invoice Flow exposes mismatches for invoices, POs, and receipts in real-time. The result? Reduced back and forth with buying organizations, faster approvals, and less headaches. Direct Commerce Invoice Flow brings cutting edge electronic invoicing, intelligent invoice approval workflow and supplier self-services together into a single connected solution.

### ✅ With **Invoice Flow,** you get:

24/7 access to all invoice data.

Unprecedented, real-time transparency into invoice journey.

You're logging into your buyers' backend invoice workflow process.

Statuses update from your buyers' system, so you see the system of record.

Every invoice type, including:

- CSV bulk upload.
- Self serve file upload guide (for invoices and disputes).

You are now able to see all documents attached to your invoice within one view.

Upfront validation rules – speeds up invoice approval and provides transparency.

- Upfront validation rules applied to the invoice at submission or creation
- Immediate notification to you for any supplier related invoice errors, the benefit being the supplier has the ability to make the correction real-time as opposed to finding out weeks later for all invoice submissions types including bulk submissions.

Mismatch workflow that delivers clear steps to resolution, accelerating quicker time to payment.

PO-Flip: Quickly turn a purchase order into an invoice with just a few clicks. No need to re-enter details, saving time and reducing errors.

PO Depletion: See exactly how much remains on a purchase order, so you know what you can still invoice. Helps prevent overbilling and keeps everything aligned with your customer.

Create Like: Reuse a past invoice to create a new one. Perfect for recurring charges or similar services as it helps get invoices out faster with less effort.

Direct messaging to buyers regarding each document.

★★★★★

"The **portal makes it so much easier** to get our invoices submitted and paid."

**Amy, AR Specialist**
**Life Sciences Supplier**

## Direct Commerce Dispute Resolution

Thanks to Direct Commerce Dispute Resolution, now your invoices get resolved faster, and paid sooner. You have 24/7 access to real-time dispute data, pulled directly from your buyer's system. Submit disputes in bulk, view all related documents in one place, and message buyers ensuring you have the chance to correct them immediately. Now you can track every step of the process, cut down on follow-ups, and move faster toward resolution. All so you can worry about more important parts of your business.

### ✅ Automated Dispute Resolution Benefits

24/7 access to all invoice data.

Unprecedented transparency to help quickly surface what the issue is and drive a resolution forward.

You're logging into your buyer's backend dispute workflow process. Statuses update from your buyer's system so you see the system of record.

CSV bulk upload:

- Self-serve file upload guide (for invoices and disputes).

Ability to see ALL the documents attached to a dispute in one view, without having to comb through.

Invoice-flip.

Upfront validation rules - speeds up dispute approval and provides transparency

- Upfront validation rules applied to the dispute at submission or creation
- Immediate notification to the supplier for any supplier-related dispute errors.
  - You have the ability to make the correction real-time as opposed to finding out weeks later for all dispute submission types including bulk submissions.

Reduce follow ups.

Customizable notifications that you configure to match your needs.

Full documentation and communication history on all disputes.

Direct messaging to buyers on each document.

★★★★★

"I never even considered we could track our disputes like we track our invoices. Now we can see exactly where they are in the process."

**Aaron, AR Manager**
**Electronics Manufacturing Supplier**

# Supplier Platform Benefits

## Direct Commerce Dynamic Discounting

With Dynamic Discounting from Direct Commerce, you are in control – we make it simple and affordable. Choose which invoices to accelerate, then select the desired payment date and our system automatically adjusts the discount based on the annual percentage rate set by your buyer. Turn on automatic early pay – or turn it off, any time.

This provides a critical lifeline if you are in a cash crunch, or it can be simply peace of mind – like a line of credit – in case you need fast and affordable access to cash in the future. And you can sleep well at night knowing that unlike other providers, Direct Commerce takes 0% of that accelerated payment – maximizing what you pocket.

## ✅ The Direct Commerce Difference in Dynamic Discounting

**Control over Cash Flow**:
Precisely choose when you want to be paid, as soon as the invoice is approved

**Autopay**:
Accelerate all invoices automatically, paid the moment they're approved

**Peace of Mind**:
Optionality to accelerate invoices if cash is needed or you are in a crunch

**Lower Cost of Capital**:
Early payment discounts are far cheaper than alternative loans, factoring or credit lines, ensuring you get timely capital at the best rates

**Ease of Use**:
No onerous covenants or costly underwriting

**Predictability**:
No more wondering when you'll be paid – now you've got full visibility into the status of your invoice and when payment will be made

**Acts like a line of credit:**
Available when you need it, without paperwork or delays

**Offers are clear and predictable**:
No need to submit a discount request and wait to see if it's accepted

**Access liquidity without taking on debt:**
Payments come early, not with strings attached

**No impact to your borrowing covenants:**
Unlike loans or other financing tools

**No contract renegotiation required**:
Funds are available within existing terms and agreements

⭐⭐⭐⭐⭐

**I wish all of our customers had a solution like this** that lets us manage our cashflow so easily and right when we need it.

**Carol, Credit Manager
Food and Beverage Supplier**

# DIRECT COMMERCE

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## Supplier Information Management

Finally, a simple way to manage your information. With Direct Commerce's Supplier Information Management, you are able to onboard and provide your information faster. You're able to update your information in real-time, update bank information, and upload vital files and documents needed to keep your relationship humming along.

### ✅ Supplier Information Management Benefits

Manage and edit contacts in real-time, as well as users.

Easily upload and find key files and forms, from SOWs to certifications and everything in between.

Manage users through an intuitive portal, updating information such as addresses and bank details.

Update and maintain your own supplier master record.

★★★★★

### Updating my bank account used to be a pain, now it's so much easier!

**Melinda, AR Analyst
Paints and Coatings Supplier**

## Payment Remittance with Direct Commerce

With Direct Commerce, suppliers get full visibility into how and when they are paid. Each payment remittance includes robust detail showing which invoices were paid, adjustments or deductions that were applied, and the reason. This streamlines reconciliation and allows you to take immediate action if something looks wrong.

### ✅ Payment Remittance Benefits

Rich payment remittance details: clear visibility on what invoices get paid, what deductions and/or adjustments are taken from those invoices – and why.

Every payment remittance that Direct Commerce provides includes line item detail displaying each invoice, every adjustment, including types, and discounts associated with the payment.

Documents are easily downloadable for your own record keeping.

With DCI, you reconcile payments and support the cash application process.

Now you can link invoices with adjustments and deductions, all from one platform.

Take action from within the payment remittance document.

Monitor payment remittance details in real-time and take immediate action if discrepancies arise.