



EXCALIBUR

Payment solutions for innovative companies

We empower our business partners with a best-in-class payments platform that provides real-time control, data and business insights.

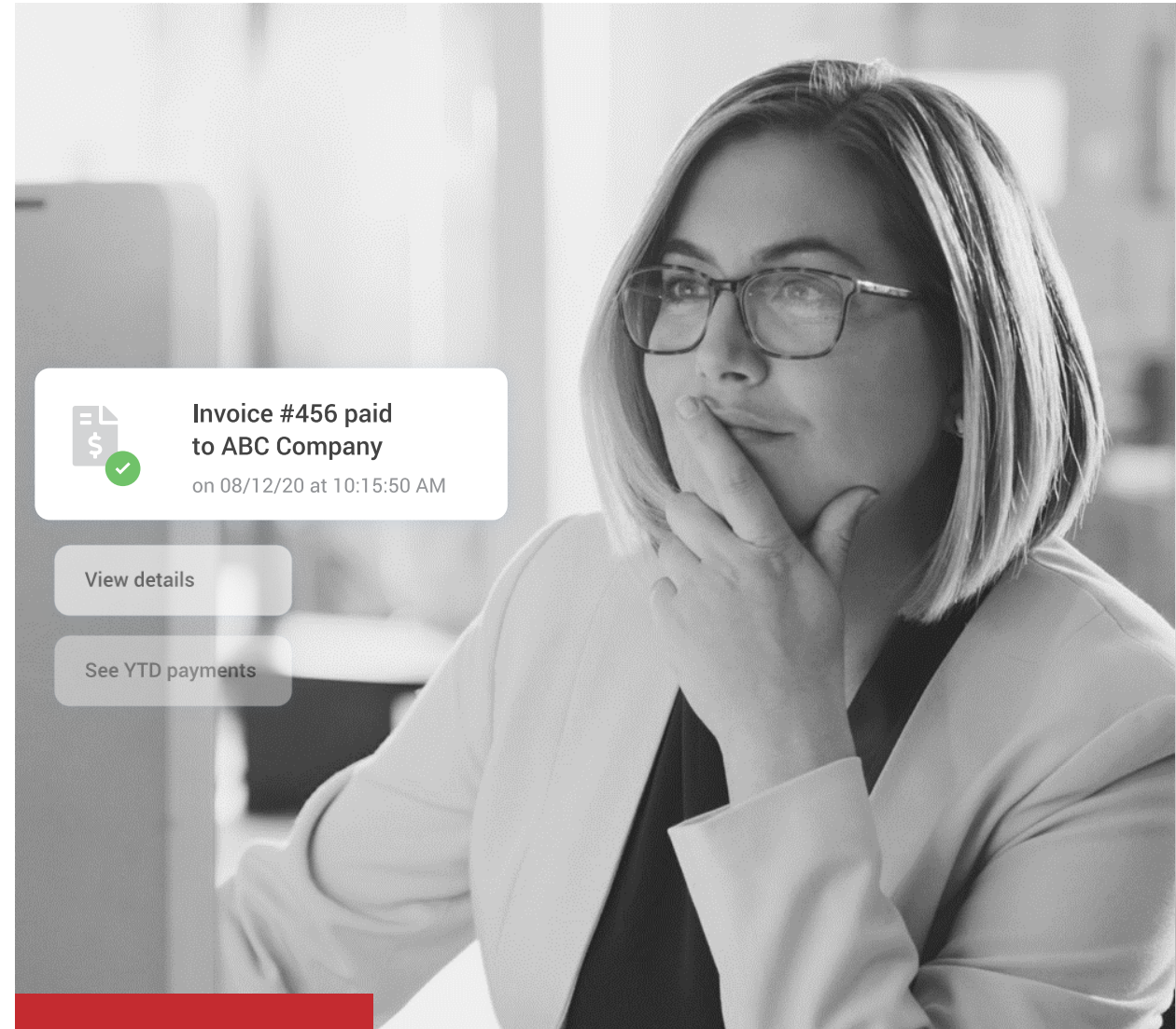
Payment optimization at its best

All businesses make payments to suppliers, so why does such a simple task have so many complicated systems? Excalibur has identified inefficiencies in the current processes and identified applications to enable efficient, cost effective, electronic payments.

Now you can stop spending valuable time managing payments and get back to the things that matter

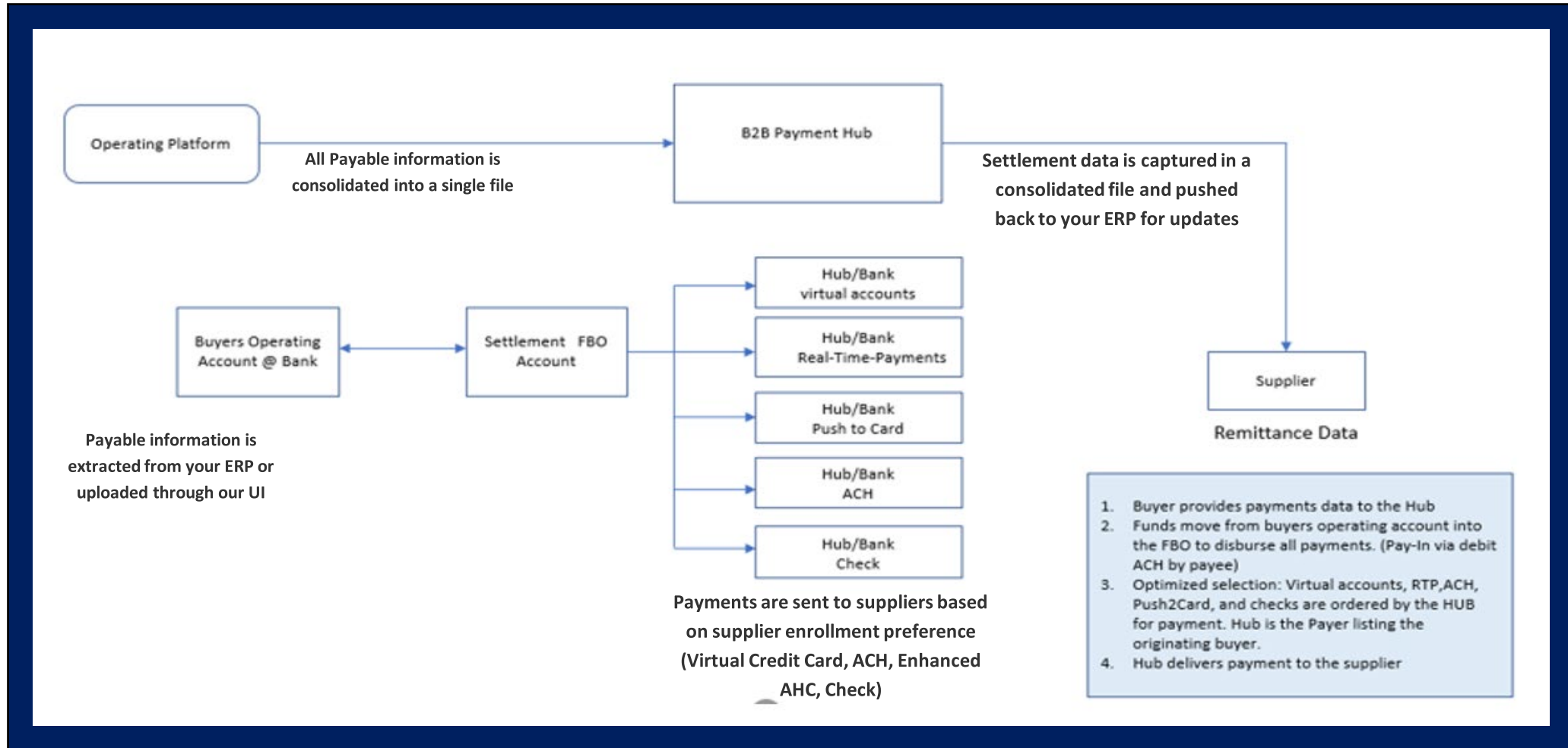
Features:

- We enable your suppliers for you. On day one, we can automate 100% of your payments to your suppliers, regardless of their capabilities.
- We integrate and reconcile for you. Whether it's a native integration to your accounting system, a simple file feed sent via SFTP, or you uploading a payment file to our system, one single interface enables all vendor payments.



Automated Payment

How It Works



Payments Automation

How It Works

Using innovative processes can make 100% of all your card payments using each supplier's preferred process.



Email Payments:

Most accepting suppliers are willing to do so via email. Now you can automatically create and deliver a single use card with all relevant remittance data required by the supplier.



Fax Payments:

If the supplier requires a payment sent via fax, We will automate the delivery. Even if the fax requires a customized form provided by the supplier.



Portal Automation:

For suppliers that require payments processed via a web-based portal. Now automate this process, removing the human element. Thereby allowing for flawless payment execution and unlimited scalability.



Concierge Payments:

If the supplier requires a manual touchpoint, The concierge payments team will step in and contract the supplier directly to complete the payment.



Supplier Communication

How It Works

Ensuring timely supplier remittance data

- Enhanced communication and remittance delivery streamlines accounts receivable
- Each supplier receives a confirmation email and notification detailing the payment and invoice information
- Value is created through improved efficiency, transparency and simplified reconciliation.
- Flexible formatting and unlimited User-Defined Fields (data) are available
- Available for all payment types including card, check, RTP and ACH payments



Technology Solutions at Work

How It Works

Portal Automation (RPA) removes the need for manual human intervention in executing payments across supplier websites, VRU systems and more.

- Increase efficiency, reduce cost and increase discount optimization through advanced portal payment execution
- All automated payments are highly secure and leverage single use virtual account numbers
- Any portal can be automated through the Portal Automator regardless of if the payment is \$1.00 or \$100,000.
- Submit all your payments in one file and the application takes care of the rest
- One payment is done manually and the Automator is trained to complete the payment (QA) saving your time while ensuring the payment is completed correctly

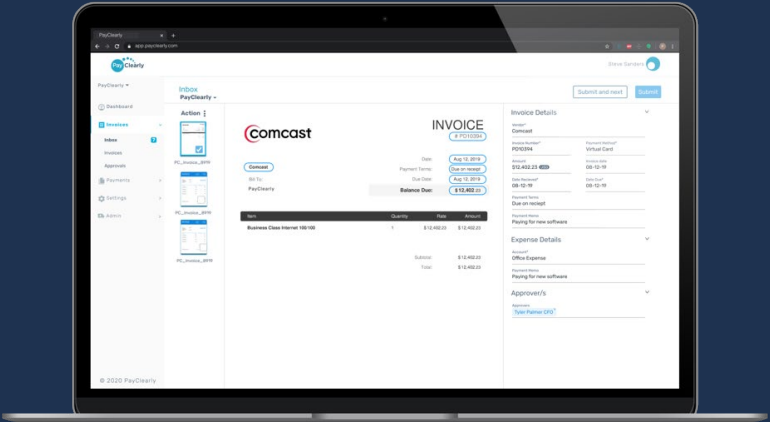


Electronic Invoice to Pay Process

How It Works

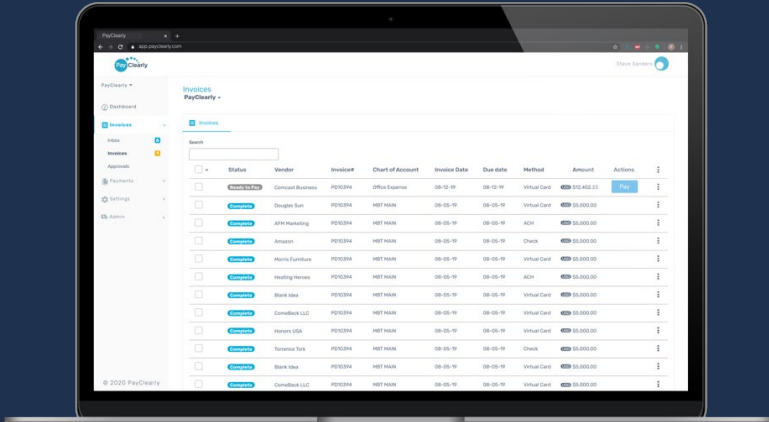
INVOICE

- Optimize the invoice to pay process
- Accelerate the capture of supplier invoices while reducing cost and manual errors
- Improve efficiency, mitigate risk and provide organizational transparency to all invoices
- Enable early pay discounts



PAYMENT

- Digitized payments reduce risk, lower cost and optimize discount administration
- Easily approve and pay your suppliers on-time
- Enjoy complete payment transparency
- Online access to invoice detail streamlines reconciliation
- Supplier payment preferences are applied



CASE STUDY

A large healthcare system evaluating the potential impact of digital payment transformation engaged in an opportunity analysis.

Total Annual Payments: \$750.0MM

Transactions: 192,100

Check payments represent 74% transactions | 50% spend
ACH payment totals 25% of the transactions | 48% spend

Solution

We engaged in a holistic strategy to transform Accounts Payable into a highly functional, low -cost operation by taking a strategic and disciplined approach to payment optimization. The teams design included the use of digital payment, disbursement timing and enhanced discount administration.

Results

More than 80% percent of the transaction volume was converted to electronic with a three-year projected bottom-line cost savings and additional discounts captured of \$4.4MM

Customer Overview Estimate

Approachable Spend \$ 375,000,000

Estimates	Convertible	Conversion Units	
Check	\$ 97,500,000	37,440	26.0%
ACH	\$ 157,500,000	60,480	42.0%
Virtual	\$ 120,000,000	46,080	32.0%
Convertible	\$ 375,000,000		100.0%

Financial Revenue Generation

Modality	Savings	Income	Check Mitigation
Check	\$ 117,216	\$ -	106,560
ACH	\$ 63,450	\$ -	27,000
Virtual	\$ 126,720	\$ 1,155,000	46,080
	\$ 307,386	\$ 1,155,000	
	\$	1,462,386	

3-Year Outlook @ 3% GPA

Savings	Income
\$ 360,439	\$ -
\$ 192,578	\$ -
\$ 383,962	\$ 3,499,650
\$ 936,978	\$ 3,499,650
\$	4,436,628

**Large ticket Virtual transactions are estimated at 15%*



SUMMARY

The Impact of Digital Payments on the Business

- **Lower Operating Cost**
- **Increased Staff Efficiency**
- **Greater Discount Realization**
- **Simple to Implement**
- **Mitigates Risk**

