Better Manage Company Cashflow

End-to-end payment capabilities driven by technology, enriched by partnerships

Fully integrated with Esker's Source-to-Pay and Order-to-Cash suites, Esker Pay helps businesses better manage cashflow by eliminating manual, complex, and inefficient accounts receivable (AR) and accounts payable (AP) processes. Through technologies and partnerships with leading Fintech companies, Esker Pay offers a range of capabilities that facilitate and accelerate payment.

Esker Pay's end-to-end payment automation reinforces sturdy supply chains by providing early-payment discounts and supply chain financing options, while also addressing fraud prevention, late fees and negatively impacted cashflow concerns.

Esker Pay promotes positive-sum growth by creating an environment where companies, customers and suppliers create value together. For suppliers, prompt payment from customers results in secured cashflow. And for customers, paying suppliers and maintaining good relationships is key, as onboarding new ones can be costly and risky.

> "We continue to enrich Esker Pay through technology developments and partnerships with leading Fintech companies to further enhance customer and supplier B2B payments, reduce risk exposure, and improve back-office efficiency."

Jean-Michel Bérard
CEO, Esker

Esker Pay's extensive set of payment features

Esker Pay is available worldwide and can handle both domestic and international payments. The integration with a wide variety of payment gateways and processors enables companies to securely pay their suppliers and receive payments from customers using several payments methods such as bank transfers, direct debit and cards.

Source-to-Pay (S2P) capabilities:

Supplier payment automation

Automating supplier payments is an essential step for an effective end-to-end AP automation process. Esker enables businesses to confirm invoice data accuracy, ensure compliance and initiate payment to the supplier.

Dynamic discounting

Esker enhances suppliers' flexibility to choose when they want to get paid in exchange for a reduced price on the goods and/or services purchased.

Supply chain financing

Through its supply chain financing capabilities, Esker facilitates collaboration with suppliers by giving them quicker access to the money they are owed, while giving buyers more time to pay their balances.

S2P partners:

Corpay^ — The partnership with Corpay allows Esker to integrate additional global business payment options within Esker's automation solutions. Corpay solutions available with Esker Pay include commercial cards, virtual cards, cross-border payments and travel and expense cards.

SisID — Fully integrated with Esker's Source-to-Pay suite in the supplier registration process, Sis ID's anti-fraud solution supports companies in their fight against authorised push payment (APP) fraud. The payment fraud functionalities protect every step of the S2P process and secure bank transfers in France and abroad.

lsq — Esker customers can now leverage LSQ FastTrack®, the AP financing (supply chain finance) and dynamic discounting platform to maximise financing options and gain subsequent savings within Esker's leading end-to-end business process solution.

Parakeet — Parakeet and Esker make it easy to set up, manage and approve early and on-time payments with one integrated solution. Parakeet's solution is seamlessly integrated into Esker Accounts Payable so that customers and suppliers can better manage their cashflows.

PYTHEAS CAPITAL ADVISORS — Esker customers in France can now take advantage of reverse factoring functionalities offered by the Pytheas TRESO2 platform. This enables them to monitor invoice status and assign them without recourse.

> **"Making payments is no longer a concern. I log into the portal, hit 'send' and off it goes. The AP payment solution pays for itself and more."**
>
> **Connor Sports**

> **"Improved supplier relationships thanks to on-time payments and a convenient web portal providing suppliers with real-time visibility on outstanding invoices and payments."**
>
> **Orientis Gourmet**

Order-to-Cash (O2C) capabilities:

Customer payment portal
Esker offers a customer and payment portal to increase suppliers' chances of getting paid and offer customers convenient online payment options.

Early payment discount
Esker enables customers to easily schedule automatic invoice payment on the discount expiration date. Everyone wins: The customer pays less and the supplier improves their cashflow by getting paid earlier.

Virtual card processing
Esker and Boost Payment Solutions facilitate the acceptance of virtual cards by automating the processing and reconciliation of payments in the ERP. Businesses can seamlessly integrate virtual card payments into their AR workflows.

O2C partners:

stripe — Stripe is a financial services and SaaS company that provides coverage and optimisation for the entire corporate financial infrastructure. Through the integration of Esker's Order-to-Cash solutions with Stripe Connect, Esker customers benefit from secure and global online payment capabilities in over 40 countries, enabling them to get paid faster and have full visibility over the process.

WIND RIVER FINANCIAL — Wind River Financial is an integrated payment processing and services company. Thanks to a standard integration with Esker's customer payment portal, Esker customers can quickly receive and process online credit and debit card payments in U.S. and Canadian dollars, benefiting both from competitive rates and great customer service.

jack henry & ASSOCIATES INC. — Esker partners with Jack Henry & Associates, a leading provider offering payment processing services to customers worldwide. By using Profitstars, Jack Henry's integrated web solution, Esker's customers can easily process secure ACH direct debit payments in the U.S.

[ ] Payrix

Payrix provides embedded payment capabilities to SaaS platforms. Through its partnership with Payrix, Esker customers can easily get paid via their customer's portal in Australia and New Zealand through various methods: card, BECS direct debit or BPAY.

boost
payment solutions®

Boost Intercept eliminates the need for suppliers to extract card data from email payment requests and manually process them. Combined with Esker's AI routing capabilities and cash application, virtual card payment processing can be automated from their receipt to reconciliation in the ERP.

"Offering an e-payment tool went hand in hand with our use of Esker and e-invoicing delivery.

Toshiba

"We knew there had to be a faster, more cost-effective way to help our customers make payments."

LinPepCo

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