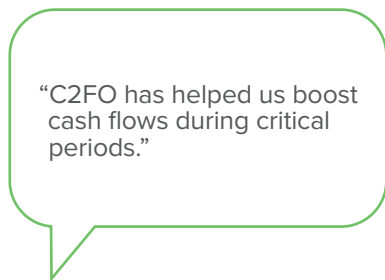


# Welcome to the world's market for working capital.®

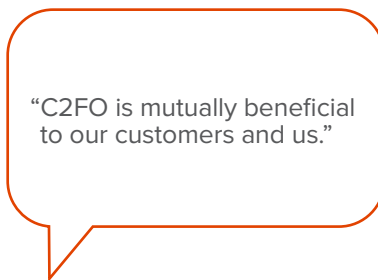
## Improved cash flow for suppliers

- Request early payment on demand
- No complicated paperwork or contracts
- 91% of suppliers recommend C2FO
- 2 clicks to cash



“C2FO has helped us boost cash flows during critical periods.”

Senior Credit Analyst



“C2FO is mutually beneficial to our customers and us.”

AR Supervisor

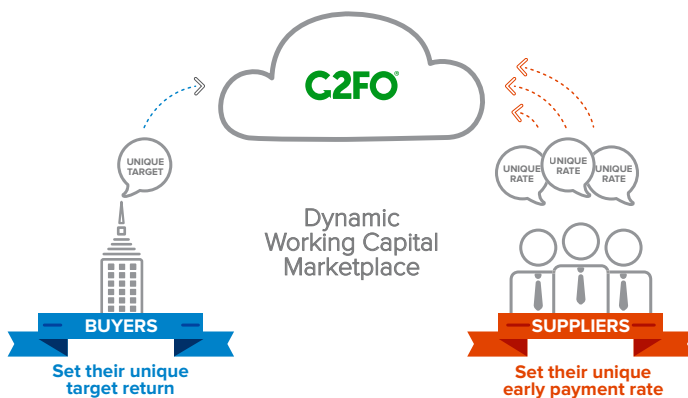


“C2FO really helps us reduce our outstanding line of credit, at a low cost. It's roughly 60% less than our cost of capital.”

Treasurer

## The C2FO market is efficient & risk-free

Through the power of real-time collaboration, C2FO optimizes cash flow between Intel and its suppliers at a rate that is better for both.



### C2FO Support Team

[c2fo.com/intel](http://c2fo.com/intel) | 1.844.805.8527 | [intel@c2fo.com](mailto:intel@c2fo.com)

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# Frequently asked supplier questions

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## Is C2FO really a legitimate program for my customer?

The C2FO program is managed on behalf of your customer to help your business improve cash flow. Instead of borrowing money from a third party or using static or “less-than-dynamic” discounting methods, C2FO gives suppliers the power to negotiate early payment, on demand, at a low cost. Today C2FO serves companies around the world and handles millions of early payment transactions each year.

### C2FO is **not**:

- A factoring service
- Supply chain financing
- An electronic payment alternative
- A bank loan

## Is C2FO the same as ACH or EFT (electronic check)?

No, C2FO is not a replacement, nor an alternative, for electronic funds transfer. If you want to sign up for ACH or EFT with your customer, you should contact them directly.

## Are suppliers required to register for C2FO?

C2FO is an optional program. However, we encourage all suppliers to register, at no cost, to enable use of the program in the future if needed.

## What are the main reasons companies use C2FO?

Most companies use C2FO because it costs less than other working capital funding options. Many use it to improve balance sheet metrics during quarter-end reporting. Others accelerate cash flow so they can take advantage of discounts from their own suppliers. So whether you're looking to handle seasonal peaks and valleys in your cash flow or just like being paid early or on time, C2FO is the most efficient way to improve your working capital position.

## What are the main benefits of C2FO?

- Provides you an additional working capital funding option at competitive rates
- Lowers your days sales outstanding (DSO)
- Allows you to schedule receipt of early payment to optimize cash flow
- A better alternative than potential lenders
- Creates visibility to approved invoices in a secure online environment

## How much do I need to offer to be awarded early payment?

With C2FO, you determine the rate you are willing to pay to receive early payment. C2FO recommends that all suppliers submit their offers as an interest rate versus a discount amount. This will allow you to compare C2FO funding rates to other sources to help you save money. However, the ability to place and view offers by discount amount is also available.

## When does the C2FO market award early payment?

C2FO clears every business day at 10am Central Time. All early payment offers that come in before that time will be considered for early payment. When the market clears, you will be notified via email of any invoices that have been awarded early payment. At the same time, your customer will be notified of invoices that are to be paid early. In both cases, an award file will be available for download to manage the early payment processing.

# Frequently asked supplier questions



## How do I get paid early?

Once your early payment offer has been accepted, you will continue to get paid directly from your customer, just like you do today – only faster. C2FO does not make payments on behalf of your customers, we simply facilitate the early payment collaboration between you and your customers in a market-based environment.

## When will I be paid if my offer is accepted?

When you are awarded early payment from your customer through the C2FO market, your early payment will be processed on your customer's next pay date listed on your invoice summary and award file.

## Where do I download my C2FO award file?

After the C2FO market clears each business day, you can visit your history to view your awards and download your associated award file. If you are receiving early payment, the award file will show you the details of which invoices are being paid early.

## What are the statuses of my invoices?

When viewing your payables or receivables, you will see a grid listing all the invoices that you loaded, or your customers loaded. Each invoice has an associated status depending on whether it is eligible for early payment. Note that to receive early payment, the invoice must be awarded when the market closes each day – intraday statuses can update at any time.

- Clearing – This invoice, at this point in time, has earned a winning offer.
- Eligible – This invoice is eligible for early payment, but does not currently have a winning offer.
- Not Eligible Today – This invoice is ineligible for early payment for today's market.
- Not Eligible – This invoice is ineligible for early payment.
- Excluded for Today – You have manually excluded this invoice so it is not being included with your early payment offers today.
- Excluded – You have excluded this invoice so it will not be included with your early payment offers at any time.

## What types of invoice adjustments do you support?

C2FO wants to ensure that suppliers are making early payment offers on their actual amounts owed. With that in mind, the adjustment service within C2FO will handle matching two types of adjustments to supplier balances with the C2FO market.

1. Matched adjustments apply to the invoice with a matching Invoice ID.
2. Unmatched adjustments apply to invoice(s) that match the adjustment amount, but haven't been used as a matched adjustment.

## Is C2FO a safe and secure funding option?

Thousands of companies utilize the C2FO market every day to securely view and manage their invoices, improve their cash flow, and reduce their days sales outstanding. The C2FO market has delivered billions of dollars in early payment cash flow to companies and is growing rapidly. Because C2FO only facilitates the price discovery for early payment, there is no risk involved. You will continue to be paid directly from your customer, just earlier.

## Can't I just borrow cash from a bank?

Third-party financial intermediaries require risk-based underwriting, complicated paperwork, higher rates and recurring fees in general. Plus, those interest expenses hit your income statement. With C2FO, there is none of that. You get access to your cash, with no liability and no hassle.