

Coupa Pay

Take Control of Your Payments and Cash

By embracing the power of Business Spend Management, Coupa Pay provides full visibility and control over payments and liquidity, enabling companies to not only make smarter decisions about their spend, but also take control of their cash and reduce manual processing.

Payments

Coupa Pay offers a single platform for managing payments to suppliers, employees, subsidiaries and other beneficiaries across different countries and currencies. Coupa streamlines the payment process and enables organizations to use digital payments and virtual cards, thereby reducing invoice volume and eliminating the need for one-time supplier onboarding.

Streamline Payments

Manage all your accounts and payment rails in one place and have real-time accurate information about upcoming payments and payments in process.

“The single system integration is what really attracted us. Having it all in one software platform was the biggest thing. It’s now relatively seamless - and painless - to make payments.”

Ariana Cutler, Manager of Global AP and Travel & Expense at Couchbase

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of total available spend under management, Coupa Pay
UiPath, Technology
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Reduction in invoice cycle time, Coupa Pay
Leading financial services provider
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Reduction in fees and processing costs, Coupa Treasury
Bilfinger, Industrial Services

Automate Approvals and Reconciliation

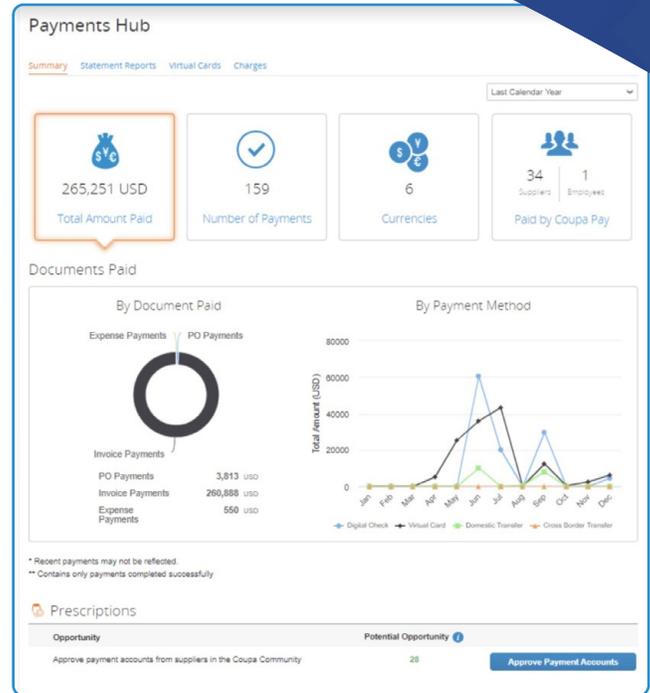
Payment batches are approved according to your DOA (Delegation of Authority) rules and then run and reconciled automatically, which reduces the burden on the AP team and the risk of error.

Improve Relationships with Suppliers

Pay suppliers in their preferred method and give them a transparent view of the status of their invoices. Offering suppliers a simple payment process, as well as visibility into payment processing and timelines, also increases your leverage in supplier negotiations.

Reduce Risk

Mitigate the risk of fraud with Community Intelligence, which identifies fraudulent invoices and potentially risky suppliers. Coupa’s machine learning tool detects characteristics of high-risk addresses, consecutive invoice number patterns and small amount invoices enabling companies to respond accordingly. Lastly, automation of manual processes results in the reduction of payment errors.



Working Capital

Working capital enables organizations to pay down expenses or debt, earn higher yields on excess cash, and - during difficult market conditions - provide a lifeline for the organization. Coupa Pay’s Early Pay Discounts and Multilateral Netting solutions optimize working capital to unlock value in the form of maximized savings and reduced costs.

Early Pay Discounts

- Choose flexibly which discount offers to accept
- Take control of Days Payable Outstanding by managing payment timing
- Drive savings on discounted invoices
- Gain more visibility into supplier health and control over supply chain risks

Multilateral Netting

- Reduce bank fees by limiting intercompany cash flows
- Reduce cash-in-transit and the time money is held by banks
- Save on cross-border transfer charges and FX conversions
- Increase efficiency by introducing automation

“Netting with Coupa Treasury offers tremendous potential for optimization - the FX savings alone paid for the project in just two months. Adopting a standardized approach across the group has given us full visibility over the relationships between our companies.”

Elvis Prosic, Treasurer at REHAU

Treasury

Coupa Treasury provides full visibility into company-wide financial activities to support more informed decision-making around cash, debt and investment management. Coupa Treasury also automates manual tasks, such as logging into bank accounts, downloading bank statements, reconciling actual and expected transactions, thus reducing the risk of error and increasing the productivity of Treasury teams.

Cash and Liquidity Management

Get real-time visibility into cash across multiple subsidiaries and currencies on a single platform. Instantly know your cash position and make payments from different accounts with one click of a button.

Cash Forecasting

Run scenarios, use workflow management and group consolidation tools to build more accurate cash flow forecasts. Velcro, global manufacturer, has reported greater agility in their forecasting with Coupa.

Debt and Investment Management

Manage all debt and investments on a single platform, monitor counterparty exposures and provide accounting with accrual and valuation postings.

In-house Banking

Optimize your banking environment and consolidate bank accounts to limit redundant fees. Coupa customer, Brose, achieved 50% reduction in the number of banking partners and, thus, costs.

Fraud Protection

Minimize the risk of fraud with integrated risk mitigation, vendor verification and artificial intelligence. Primetals reported that Coupa's AI-powered fraud prevention tool saves hours of work for their team.

“Using Coupa Treasury, we were able to pay down debt during the COVID-19 pandemic.”

Marielle Bonani, Senior Treasury Manager at Velcro USA Inc.

To learn more about Coupa Pay, go to coupa.com/products/Pay