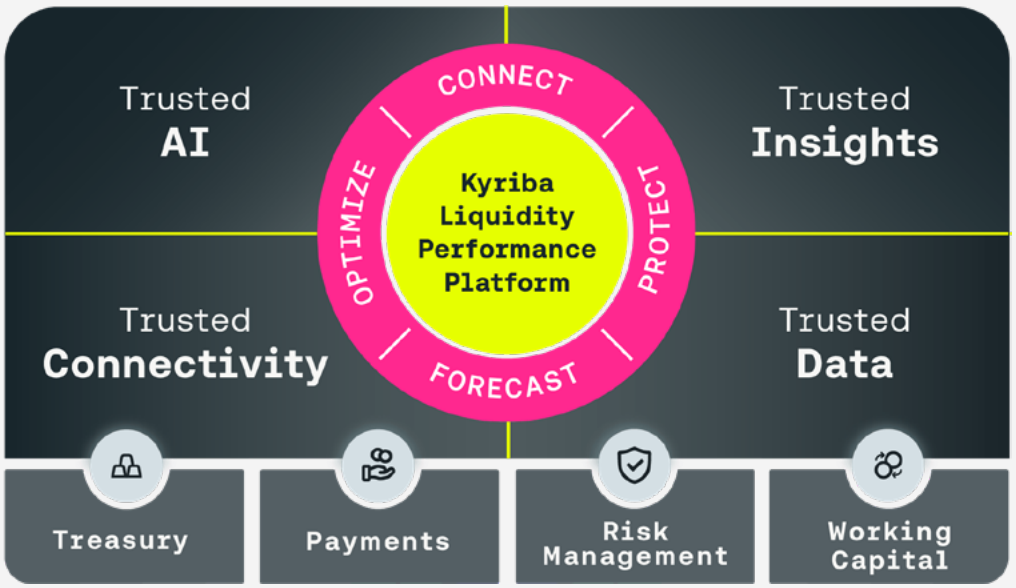
KYRIBA FACT SHEET

Kyriba Liquidity Performance Platform

Kyriba's AI-powered Liquidity Performance Platform is the most connected liquidity network with banks, ERPs, trading portals, data tools, suppliers, and more. With over 4,000 clients and 100,000 users worldwide, Kyriba manages more than 3.6 billion bank transactions and $51 trillion in payments annually. Our platform is built to enable financial leaders to connect, protect, forecast, and optimize liquidity for sustainable growth.



Products

- Treasury Management
- Payments
- Working Capital
- Risk Management

Analytics

- Integrated Visual Dashboards
- On-demand Drill-down Capabilities
- Presentation-ready for Sharing

Platform

- 24/7 Cyber Security Center
- Global Software-as-a-Service
- Disaster Recovery
- Supports 14 Languages

Data Cloud and AI

- Connectivity-as-a-Service
- Data Analytics and Visualization
- Trusted AI and Embedded LLM
- API-first Developer Portal

Solutions Coverage

- Enterprise Organizations
- Mid-Sized Companies
- Industry Verticals
- Banks and Financial Institutions

Compliance

- SOC 1, SOC 2 and SOC 3 Type 2 Reporting
- ISO 27001 Standards
- CSA CAIQ Compliance Criteria
- Data Privacy Framework (DPF) Certification

Treasury Management

Kyriba gives CFOs and treasurers the visibility, intelligence, and control needed to make confident, data-driven liquidity decisions. By bringing cash visibility, liquidity planning, forecasting and modeling, debt and investments, bank relationship management, and hedging into a single platform, Kyriba helps organizations improve forecast accuracy, evaluate scenarios, optimize enterprise liquidity, and respond faster to change.

Cash Management & Forecasting

Complete cash visibility with flexible cash position dashboards and full reconciliation capabilities makes it easy to view prior-day and intraday postings.

Clients can use extensive options for modeling and measuring the effectiveness of forecasts to improve the accuracy and extend the horizon of cash forecasting.

Liquidity Planning & Advanced Liquidity Planning

Kyriba offers advanced liquidity planning capabilities that enable clients to construct multiple forecasts, model scenarios using budget data and other enterprise inputs, and generate new forecasts with AI, all within a single, flexible platform with spreadsheet operability.

Cash Pooling & In-house Banking

Clients can manage notional and physical cash pools to offer real-time inter-company positions, interest calculations, and automated reporting.

Accounting & Compliance

Journal entries can be generated for all cash and liquidity models. With automated ERP integration with the general ledger, Kyriba delivers bank-to-book reconciliation for monthly matching of bank actuals with uploaded accounting balances.

Bank Relationship Management

Bank account management (BAM), signatory tracking, FBAR reporting and bank fee analysis provide improved control of bank accounts and more transparency into bank fees.

GL Reconciliation

Complete bank-to-book reconciliations within Kyriba by matching bank transactions within the Kyriba platform, originated from daily bank reporting through the month, against booked transactions imported from the general ledger.

Financial Transactions

Fully track treasury financial transactions for investments, debt, and risk instruments with complete integration to the payments, accounting and cash forecasting modules.

Multilateral Netting

Multilateral netting calculates net payables and receivables positions by participant, optimizing exposure management and in-house bank integration.

Payments

Kyriba offers a pre-connected, multi-bank and secure global payment network to centralize and standardize company-wide payment workflows, enhancing task automation, error management, fraud detection and payment status visibility, all integrated in one payment hub.

Format Transformation

With 73,000 payments format scenarios Kyriba offers the most extensive format library in the industry, incl. ISO 20022 XML, SWIFT MT/MX, and various local formats, eliminating the need for clients to manage bank protocols and format transformation in house.

Kyriba also offers a complete set of self-service format customization tools in Kyriba Open Formats Studio for clients and partners to quickly implement, test, and deploy payment formats within the Kyriba Payment Hub.

Bank Connectivity

Kyriba supports multi-bank connectivity including SWIFT, Bank APIs, host-to-host, and other country networks, so clients can maximize automation, ensure payments security, and minimize total costs.

Payment Acknowledgment

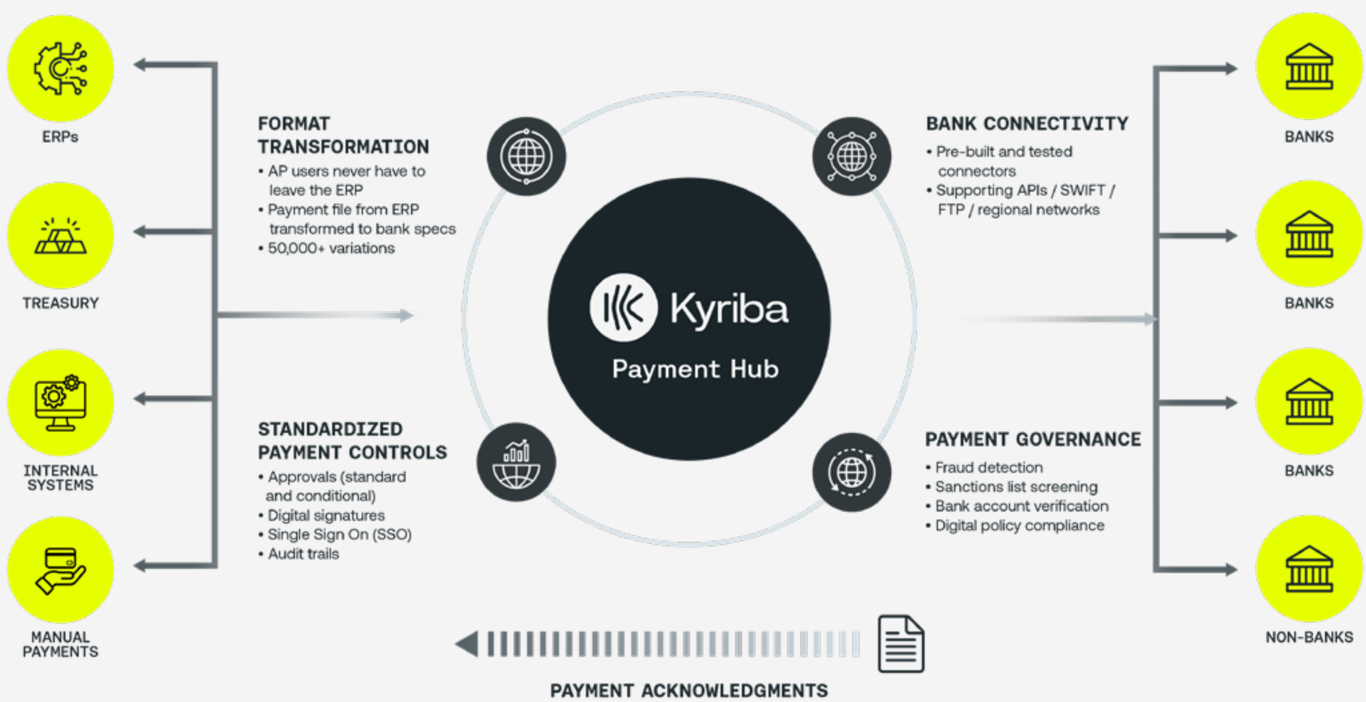
The Kyriba Payment Hub supports end-to-end payments tracking with one payment status reporting dashboard. Clients can also review and approve payments on-the-go with Kyriba Mobile App (iOS and Android).

Payment Controls

Clients can standardize payment controls in compliance with their organization's payment policy. Kyriba supports up to 9 levels of rule-based approval, personal digital signature, and full audit trails with activity logs.

Fraud Detection & Sanction Screening

Kyriba's fraud detection module offers scenario-based, AI-powered, real-time detection of suspicious and sanction-prone payment activities to ensure that digitized payments policies and procedures are enforced. Kyriba also supports confirmation of payee with bank account validation through global partners.



Working Capital

Kyriba gives CFOs flexible, bank-independent access to working capital solutions that unlock liquidity, improve free cash flow, and strengthen financial performance. Through leading technology, connectivity, and expert services, Kyriba helps organizations optimize payables, receivables, and supply chain finance strategies with greater efficiency and control.

- **Control and ownership** – Clients are the owners of their programs. Our model puts the partners in control.
- **Bank Relationship** – Clients can select and reward multiple key relationship banks.
- **Risk** – Eliminate single bank risk and diversify funding sources.
- **Kyriba is not a funder** – Kyriba does not use its balance sheet, make credit risk process or policy based decisions on behalf of partners.

Payables Finance

Kyriba Payables Finance provides suppliers with a complete reverse factoring solution where suppliers can accelerate collection of their receivables due from their buyers, with full integration among the buyer, the supplier, and the financing partner.

Dynamic Discounting

Dynamic discounting programs are best suited for organizations that have excess liquidity, and are looking for an alternative to low-yield, short-term investments to earn risk-free returns on excess cash. The control of this program fully sits with the buyer and their suppliers; they can negotiate the financial benefits and Kyriba's platform will support them to achieve it.

Hybrid Programs

The Hybrid model brings the Payables Finance and Dynamic Discounting programs together, and allows the funding source to be switched between internal and external. Most businesses with sales seasonality have periods where cash is scarce or in abundance. Depending on the cash position of the buyer, the program structure can alternate between the buyer using their funds to early pay their suppliers' invoices or the financial institution comes into play and funds them.

Receivables Finance

Kyriba Receivables Finance accelerates payment on the receivables to get cash into the business quickly, giving CFOs a new solution suite to optimize working capital and strengthen the balance sheet. Seamless integration across the entire platform means easier liquidity management and working capital stability.

Risk Management

Kyriba gives CFOs and treasurers the visibility, analytics, and end-to-end workflows needed to manage FX, interest rate, and commodity risk with confidence. By supporting exposure management, hedging, valuation, and compliance in a single platform, Kyriba helps organizations protect cash flows, reduce earnings volatility, and strengthen balance sheet resilience.

Advanced FX

Automated daily exposure data and threshold-based decisioning, delivered natively within Kyriba, enable precise hedge ratio management, faster response to currency movements, and more effective protection of earnings in daily rate accounting environments

Cash Flow Hedging

Kyriba's FX Cash Flow Exposure management enables clients to analyze and manage currency impact on future cash flows. It protects the value of cash flow forecasts and improve EBITDA predictability.

Balance Sheet Hedging

Kyriba's FX Balance Sheet Exposure management enables clients to measure, monitor, and manage currency exposure and protect balance sheet. It protects earnings and reduces program costs.

Mark-to-Market Valuations

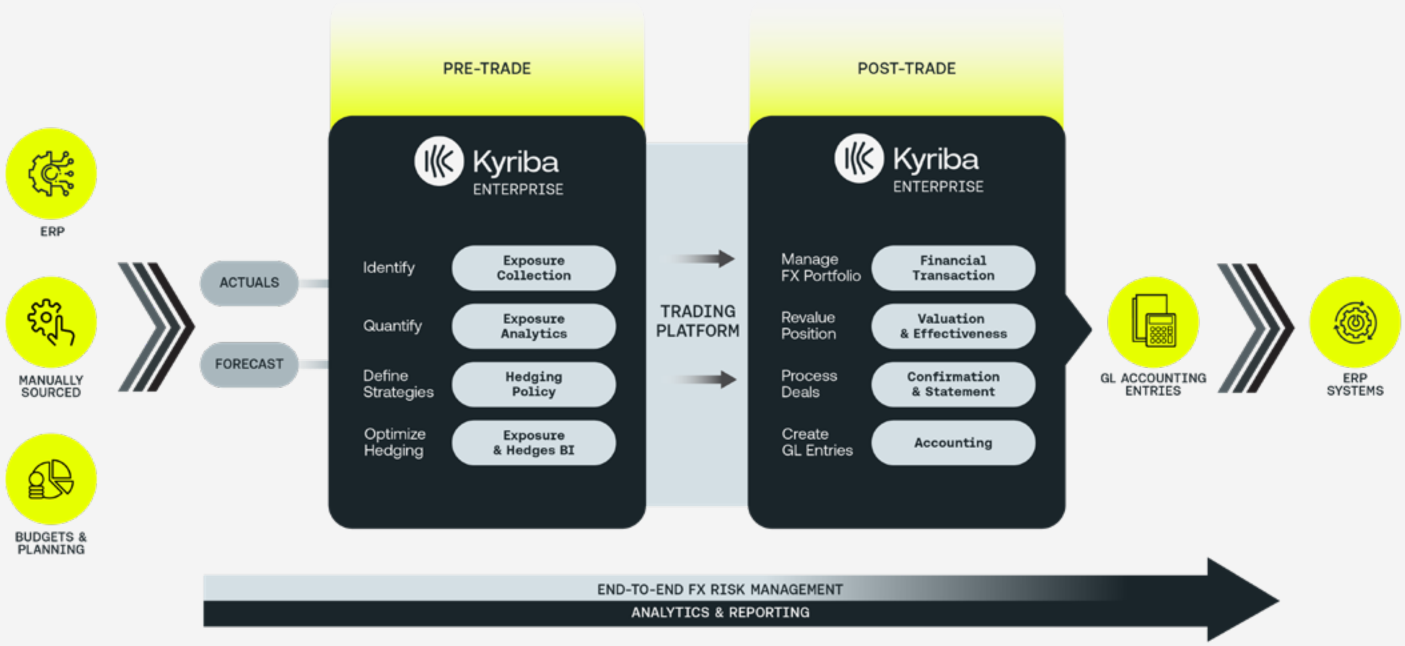
Kyriba supports full valuation capabilities, including credit risk and CVA/DVA support, leveraging Kyriba's integrated market data service.

Derivative & Hedge Accounting

Derivative and hedge accounting capabilities for FX and interest rate hedging programs offer full support for FASB, IFRS and local GAAP requirements.

Lease Accounting

Intuitive workflows support IFRS16 lease accounting standards, including lease management, calculations, and general ledger integration.



Connectivity-as-a-Service

Kyriba offers a single liquidity network with API-first integration to banks, ERPs, trading portals, data tools, suppliers, and more, improving business continuity and minimizing IT time and related costs. Kyriba also provides 24/7 monitoring of connectivity performance.

Host-to-host & Bank API Connectivity

Kyriba offers host-to-host direct-to-bank connections via secure FTP to hundreds of banks for clients with high volume bank transactions. Kyriba is also the leader in bank API connectivity, supporting bank reporting, and payments with Bank of America, J.P. Morgan, U.S. Bank, CITI, HSBC, Deutsche Bank, and many more. Instant payments usually requires bank API connectivity, e.g., TCH RTP, FedNow, and SCT Inst.

SWIFT Connectivity

Kyriba offers multiple options to leverage the SWIFT Network for bank reporting and payments. Options include Kyriba Bank Statement Concentrator, where customers use the Kyriba BIC11. For clients who prefer their own BIC, options include SWIFT Alliance Lite2 and SWIFT Service Bureau. Kyriba integrates over 600 corporate BICs on our platform, representing more than 28% of SWIFT's total corporate BIC membership.

Regional & Country Protocols

Many countries require using regional networks to connect to local banks. Kyriba supports these country-specific networks, including:

- EBICS in France, Germany and Switzerland
- Zengin and ANSER in Japan
- BACS and Faster Payments (including the Direct Corporate Access option) in the UK
- CBI in Italy
- EDITRAN in Spain

ERP Connectivity

The Kyriba platform connects to over 10,000 ERP instances. It offers pre-developed API connectors for major ERPs including SAP ECC and S/4HANA, Oracle Cloud, NetSuite, Microsoft Dynamics 365 and Workday. It can also connect to any other ERP via different connectivity protocols. Kyriba ERP connectivity supports payments, bank statements export, cash management, GL export and reconciliation, FX balance sheet and working capital workflows. Kyriba can accelerate ERP-to-bank connectivity projects by months or years.

Trusted AI

Kyriba Trusted AI is a portfolio of AI solutions designed for CFOs and Treasury leaders to unlock new levels of liquidity performance and strategic agility. Built on a secure, scalable platform, Kyriba Trusted AI supports CFOs and Treasurers in the most mission critical tasks with enhanced productivity and data-driven decision-making.

Agentic AI: TAI

TAI is purpose-built for treasury. It helps treasury teams gain cash visibility, business oversight, and turn liquidity decisions into action. By connecting insight, recommendation, and execution across Kyriba and partner platforms, it represents Kyriba's trusted approach to Agentic Finance, helping teams move faster, stay in control, and optimize their liquidity performance.

Cash AI

Kyriba Liquidity Planning solution leverages AI to improve cash forecasting. Cash AI analyzes historical data, trends, and seasonality to predict future cash flows. Users can benchmark, create, and enhance forecasts by comparing them with AI predictions. AI-driven forecasts support both short and long-term planning, enabling better financial decisions.

Invoice AI

Kyriba Receivables Finance solution embeds AI-powered invoice management to analyze both historical and real-time data to predict when buyers are likely to pay their invoices. The system improves its predictive power and accuracy over time as it learns and adapts by processing new data. Corporate and bank clients can use Invoice AI forecasts to optimize their financing programs.

Fraud Detection AI

The fraud detection engine in Kyriba Payments Hub employs AI to scan all payments in real-time to detect suspicious payments and isolate anomalies, using an adversarial model trained on the organization's payment history. Implemented with other payment controls and scenario analysis, Fraud Detection AI provides a powerful real-time detection mechanism against payment fraud.