



**Invapay is a trading and payment system that allows businesses to order from and pay any vendor**

*It provides;*

- A simple way to trade without setting up a 'long tail' of one-off ad hoc vendors
- Improved visibility and control of spend
- Full access to Level 3 Line Item detail
- An easy mechanism to drive purchase order compliance
- An opportunity to make maximum use of your credit lines and improve liquidity

**How does it work?**

Invapay acts as a simple but data-rich intermediary - accepting buyer orders and payments (of all types) on behalf of suppliers, and automatically transferring funds to the supplier's bank account within five days from invoice submission (subject to terms established with the buyer).

**What's the benefit?**

The cost of setting up and managing large numbers of one-time-only ad hoc vendors is reduced to setting up just one master supplier: Invapay. Yet, full line item detail for every supplier transaction is provided. (All the data, without the hassle). And Invapay frees up underutilised P-Card credit lines - improving liquidity.

- Improve operational and supply chain efficiency
- Reduce costs of sale and purchase
- Improve liquidity / cash flow, and efficiency of cash management
- Increase agility in responding to changing trading conditions
- Improve your relationship with your bank
- Reduce non-PO transactions and the associated authorisation burden
- Reduce the risk of falling foul of late payment legislation, the associated reputational risk, and the cost of late payment penalties
- Receive detailed transaction data, including VAT detail
- Reduce the burden of suppliers chasing for payment