

ORBIAN CARD SERVICES

Payments on Better Terms

EARLY PAYMENT PROGRAM

Receive Early Payment on Approved Keurig Dr Pepper Receivables

ORBIAN CARD SERVICES

Terms extensions have been implemented across many industries to standardize accounts payable processes. Keurig Dr Pepper has adopted standardized payment terms of 360 days.

Orbian Card Services, a financial services provider, offers a voluntary program to enable suppliers to Keurig Dr Pepper to be paid within 5 days following invoice approval.

The Orbian Card Services Early Payment Program provides your company with the opportunity to receive early all-cash payment directly from Orbian Card Services.

You will receive non-recourse cash proceeds within 5 days of invoice approval by Keurig Dr Pepper. If you choose not to have Orbian Card Services pay your Keurig Dr Pepper invoice early, your company will be paid the full amount by Keurig Dr Pepper on the payment due date reflected in the original invoice.

DISCOUNT CHARGE


There are no setup costs, transaction fees or account charges to receive early cash payment from Orbian Card Services. If you choose to receive early payment from Orbian Card Services, there is only one discount charge calculated as of the date you receive your cash payment. Discount charges will be based on a variable rate calculated on the actual payment date.

Example variable discount charge based on these assumptions:

1. 360 day invoice terms (*discount period of 348 days, invoice approval in 7 days*, payment in 5 days, 12 days after invoice submission*)
2. A "like-term" 348-day LIBOR rate of 2.79%
3. An Orbian Card Services spread for USD of 1.49%

** 7 day approval timeframe for purposes of illustration only; actual days from invoice submission to approval may vary.*

EXAMPLE VARIABLE DISCOUNT CHARGE

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Invoice Amount		Discount Rate (LIBOR + SPREAD)		Days Paid Early		Discount Charge
\$100,000		2.79% + 1.49%		$\frac{348}{360}$		\$4,137.33

Discount Proceeds = \$95,862.67 or 95.863% of Total Invoice Amount

ORBIAN CARD SERVICES BENEFITS



Increased Cash Flow

Virtually immediate payment of invoice improves liquidity, reduces Days Sales Outstanding and improves the debt/equity ratio.



Earlier Payments

It's your choice! Get paid automatically on every invoice within 5 days after approval, or wait until original scheduled maturity.



Reduced Risk

When Orbian Card Services pays your invoice, we assume any risk of subsequent non-payment.



Preferred Discount Rates

You benefit from competitive discount rates to assist with working capital management and growth.



Streamlined Collections

Take advantage of early payment and automate your collections process, drastically reducing accounts receivable costs.



24/7 Access to Reporting Tools

Continuous access to a rich set of transactional reporting tools to support your accounting.

TRANSACTION PROCESS

1. Submit your invoice to Keurig Dr Pepper as always. There is no change to your invoicing process.
2. Once the invoice is approved by Keurig Dr Pepper, Orbian Card Services will automatically pay the discounted amount within 5 days.
3. If you choose not to have Orbian Card Services pay your Keurig Dr Pepper invoice early, you will be paid the full amount due by Keurig Dr Pepper on the payment due date reflected in the original invoice.

SUPPLIER RESOURCES

The Orbian System provides continuous, around-the-clock access to a rich set of transactional reporting tools to support your accounting. Log in any time to review and print a historical report. The Orbian System is available to all registered users 24 hours a day, 7 days a week.

Orbian's Global Customer Service Team provides the highest quality business hours technical, process and payment support to all participants.

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