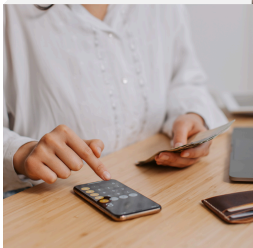


Why Embedded Credit is Transforming **Treasury**, **Accounts Payable** and **Procurement**

Numarqe's AI-driven solutions enhance cash flow & efficiency, providing CFOs with real-time insights and strategic flexibility, empowering businesses to thrive in a complex economic environment.



Introduction

AH, THE JOYS OF FINANCIAL MANAGEMENT IN MIDMARKET ENTERPRISES!

If you've ever found yourself drowning in a sea of spreadsheets, juggling currencies like a circus performer, or trying to explain to your CEO why the company credit card was used to buy a life-sized cardboard cutout of David Hasselhoff (it was for team morale, honestly), then pull up a chair, pour yourself a strong cup of coffee, and let's dive into the wonderful world of embedded credit.

Now, picture this: You're the CFO of a growing midmarket company. You've outgrown your trusty Excel sheets but are not quite ready for the behemoth systems that make Fortune 500 companies tick. You're stuck in the financial equivalent of adolescence – awkward, gangly, and prone to unexpected growth spurts that leave you with trousers that are suddenly too short. Sound familiar? Well, you're not alone, my friend.

Enter Numarqe, the financial fairy godmother for the midmarket Cinderellas of the business world. They've waved their magic wand (which looks suspiciously like a well-designed user interface) and

conjured up a more transformative solution than a triple shot espresso on a Monday morning.

But before we get into the nitty-gritty of how Numarqe is revolutionising treasury, accounts payable, and procurement, let's take a moment to appreciate the sheer absurdity of the financial challenges facing midmarket enterprises. It's like trying to play chess, Jenga, and Twister simultaneously, while reciting the periodic table backwards. In Mandarin.

First, there's the joy of managing multiple lending providers. It's like having a harem of demanding cats, each requiring its own specific brand of gourmet food and designer litter box. Then there's the plethora of banking platforms – because why have one when you can have seventeen, each with its own unique and utterly unintuitive interface?

And let's not forget the *pièce de résistance*: corporate spending across multiple platforms. It's like trying to keep track of a toddler in a toy store with your eyes closed. You know chaos is unfolding, but you're powerless to stop it until the monthly reconciliation rolls around, at which point you discover marketing has managed to expense a "team-building"

trip to Las Vegas.

Traditional loans? They're about as flexible as a Victorian corset and just as likely to leave you gasping for air when you need to expand rapidly. It's no wonder that a survey by Numarqe and its customers found that treasury, accounts payable, and procurement are the top pain points for CFOs. We're surprised they didn't list "premature greying" and "sudden urges to run away and join a monastery" as common side effects.

But fear not, dear reader! Numarqe has arrived on the scene like a caped crusader for the financially flummoxed. They've looked at the tangled web of midmarket financial management and said, "Hold my abacus, I've got this."

Their secret weapon? Embedded credit. Now, we know what you're thinking. "Embedded credit? Sounds about as exciting as watching paint dry while reading the tax code." But trust me, this is to financial management what the invention of the wheel was to transportation. It's a game-changer, a paradigm-shifter, the sliced bread of the financial world.

Imagine a world where your treasury, accounts payable, and procurement systems all play nicely together. A world where your suppliers are paid on time, your cash flow is optimised, and your CEO actually understands the financial reports.

A world where you can manage multiple currencies without feeling like you're juggling flaming torches.

Sounds like financial nirvana, doesn't it?

Well, buckle up, buttercup, because that's precisely the world Numarqe is creating. They've taken the Gordian knot of midmarket financial management, and instead of hacking at it with a sword, they've smoothed it out into a rather fetching bow tie.

In the following pages, we'll delve into the magical realm of Numarqe's solutions. We'll explore how they're transforming treasury functions faster than you can say "cash flow optimisation". We'll discover how they make accounts payable so smooth that you'll think your invoices are buttered. And we'll see how they're turning procurement from a necessary evil into a strategic superpower.

So, grab another coffee, tell your secretary to hold all your calls (unless it's the bank manager – in which case, tell them you've moved to Tibet to become a monk), and let's embark on this thrilling journey through the brave new world of embedded credit. Who knows? By the end of this, you might start to enjoy financial management.

Stranger things have happened.

Challenging the **Status Quo**

The status quo for many finance departments is, quite frankly, a bit of a mess. Midmarket and enterprise finance teams are grappling with a myriad of challenges that make their jobs unnecessarily complex and time-consuming. The current state of affairs is far from ideal, with disparate systems and processes creating a tangled web of inefficiencies.

One of the most pressing issues is the multi-regional complexity that many businesses face. Operating across different countries often means dealing with multiple lending providers and banks. This fragmentation leads to a significant problem: accurately assessing the company's exposure to risk becomes a Herculean task. Finance teams find themselves piecing together information from various sources, often with inconsistent data formats and reporting timelines. The result? A cloudy picture of the company's financial health and risk profile.

Corporate spending is another area rife with frustrations. The traditional approach of using corporate credit cards and processing invoices through multiple platforms creates a reconciliation nightmare. Finance teams are forced to spend countless hours each month reconciling transactions, matching receipts, and ensuring compliance with company policies. This time-consuming process not only drains resources but also delays critical financial reporting.



Finance departments in midmarket enterprises are overwhelmed by complex processes and fragmented banking relationships, making risk assessment difficult and corporate spending reconciliation a nightmare.

Numarqe's survey highlights treasury, accounts payable, and procurement as major pain points, emphasizing the need for integrated solutions to streamline processes and support growth.



The limitations of traditional loans add another layer of complexity. Many midmarket companies find that these financial products lack the flexibility needed to support rapid growth. The inability to access funds quickly or pay in different currencies can hinder expansion plans and limit opportunities in international markets. It's a bit like trying to run a marathon in shoes that are two sizes too small - uncomfortable and likely to hold you back.

Numarqe's survey highlights the extent of these challenges. It revealed that the top three pain points for CFOs are treasury, accounts payable, and procurement. This trifecta of trouble areas underscores the urgent need for change in how midmarket corporations and enterprises manage their finances.

Treasury teams struggle with cash flow management, often lacking real-time visibility into the company's financial position across different regions and currencies. Accounts payable departments are bogged down by manual processes, leading to delays in payments and strained supplier relationships. Procurement teams face challenges in controlling spend and ensuring compliance with company policies across diverse departments and locations.

The status quo is clearly not sustainable. Finance teams are spending too much time on manual, repetitive tasks instead of focusing on strategic initiatives that could drive the business forward. The lack of integration between systems means that valuable data insights are being lost, and decision-making is often based on incomplete or outdated information.

As midmarket enterprises continue to grow and expand, these challenges are only going to become more pronounced. The need for a more integrated, flexible, and efficient approach to financial management is clear. Finance teams are crying out for solutions that can streamline processes, provide better visibility, and offer the flexibility needed to support growth in an increasingly complex business environment.

The time has come to challenge the status quo and seek out innovative solutions that can address these pain points head-on. The future of finance for midmarket enterprises depends on it.

Transforming Treasury, Accounts Payable, and Procurement

As a CFO, you are all too familiar with the holy trinity of financial management: treasury, accounts payable, and procurement.

Let's cut to the chase and dissect the real-world pain points that are likely keeping you up at night and hampering your team's effectiveness.



TREASURY CHALLENGES

Treasury management is a complex web of interconnected tasks that can quickly become overwhelming. Managing multiple bank relationships is time-consuming and often inefficient, with each institution having its own systems and processes. This fragmentation makes it difficult to maintain a clear overview of your company's financial position.

Sourcing finance, whether it's loans or credit lines, is a constant struggle. The process is often slow and cumbersome, with traditional lenders failing to keep pace with the dynamic needs of midmarket enterprises. When you need capital to seize growth opportunities, these delays can be frustrating and potentially costly.

Cash flow management across various currencies and regions is a particular pain point. Exchange rate fluctuations and differing payment norms in various countries can wreak havoc on your carefully planned cash flow projections. The challenge of optimising payment terms while maintaining good supplier relationships is a delicate balancing act that requires constant attention.



ACCOUNTS PAYABLE HURDLES

The accounts payable function is rife with inefficiencies that can drain your team's time and resources. Paying suppliers on time while optimising cash flow is a constant challenge. Late payments can damage supplier relationships and potentially disrupt your supply chain, while early payments tie up working capital that could be used elsewhere.

18101	5367.97	\$30249.52	\$890.45	\$1
89223-3473	\$90033.7	\$4067.48	\$739.07	\$98
25792-1152	\$83797.35	\$15786.45	\$697.23	\$289
49666	\$19936.37	\$58100.81	\$585.66	\$1736
9641-2275	\$35672.46	\$67209.55	\$281.08	\$31442
9036-8519	\$88425.11	\$84184.88	\$995.24	\$20384.2
844-5198	\$33804.48	\$98835.77	\$173.04	\$12337.41
658-0514	\$21015.31	\$7561		

Reconciling payments to invoices and integrating this data with your accounting systems is a time-consuming process that often leads to reporting delays. The need for detailed, accurate reporting puts additional pressure on your team, especially during month-end and year-end closes.



PROCUREMENT COMPLEXITIES

Procurement processes in midmarket enterprises are often not as streamlined as they should be, leading to inefficiencies and potential cost overruns. Managing your supply chain effectively, especially in a global context, is increasingly challenging. Maintaining strong supplier relationships while ensuring cost-effectiveness requires a delicate touch and constant vigilance.

Controlling and managing spend is a persistent issue. Implementing effective purchase order systems and approval workflows across diverse departments and regions is often met with resistance and can be difficult to enforce consistently. Matching invoices to purchase orders is frequently a manual, time-consuming task that ties up valuable resources.

Perhaps most critically, maintaining real-time visibility into spend against budgets across the organisation is crucial for financial health, yet it remains a significant challenge for many CFOs. Without this visibility, making informed strategic decisions becomes increasingly difficult.

These challenges in treasury, accounts payable, and procurement are not just minor inconveniences – they're significant barriers to efficiency and growth. They tie up your team's time in manual processes, increase the risk of errors, and prevent you from focusing on strategic initiatives that could drive your business forward. As a CFO, you're likely all too aware of how these issues can impact your ability to provide timely, accurate financial insights to guide your company's decision-making.

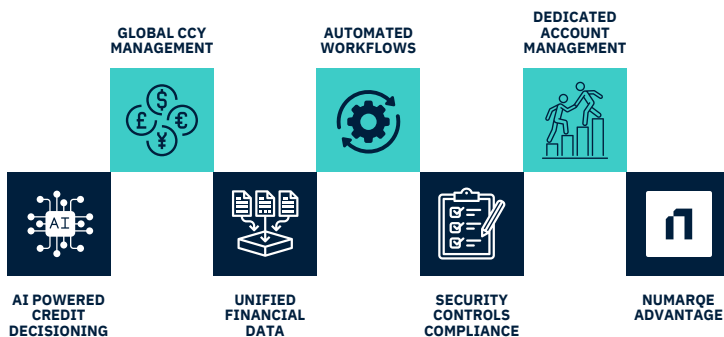
How **Embedded Credit** Solves These Challenges

SO, WHAT IS EMBEDDED CREDIT EXACTLY? AND HOW CAN IT HELP SOLVE THESE CHALLENGES?

Embedded credit refers to the integration of credit products directly into digital platforms. This allows users to apply for, acquire, and manage credit within the same platform they are already using, without needing to switch to a separate financial service provider.

In short, it means you can pay for anything using credit, rather than using your corporate cash. Suppliers get paid on time, and your company can pay back the credit later, benefiting from extended payment terms and preserving precious cash for growth initiatives or for seasonal periods when cash flow is low. Additionally, by accessing and managing credit in a digital platform, users can automate all their corporate payments, whether local or international, in any currency, and integrate these payments with their accounts payable and accounting software, facilitating automatic transaction reconciliations.

Sounds too good to be true? Well dream no more - enter Numarqe, the first embedded credit platform that's revolutionising the way mid-market companies handle their finances and joining the dots between treasury, accounts payable and procurement.





AI-Powered Credit Decisioning: Payables Finance at your fingertips

The real game-changer is Numarqe's AI-driven credit decisioning. By analysing your financial data and assessing risk with unprecedented precision, Numarqe can offer unsecured credit lines up to 10x higher than those offered by traditional lenders. This increased access to capital can be transformative for mid-market businesses, providing:

- **Immediate funding at the point of purchase for all your payables**
- **Fuel for growth initiatives and expand operations**
- **Resources to cope with the seasonality of cash flows**
- **A buffer to weather unexpected economic challenges**

By using unsecured credit, corporations gain more flexibility with payment terms and managing their cash outflows. This enhanced financial agility allows you to seize opportunities or navigate downturns with the prowess of a much larger corporation. It's about gaining control of your financial destiny and freeing up cash for strategic growth initiatives.



Global Currency Management: **Simplifying International Operations**

Managing multiple currencies can be a significant headache for mid-market companies operating on a global scale. Numarqe simplifies this process by offering:

- **Multi-currency subaccounts**
- **Simple FX payments**
- **Seamless integration with global accounting software**

This means you can conduct transactions in the currencies of your choice and repay in your preferred functional currency (GBP, EUR, or USD). The result? Significantly reduced FX transaction costs and complexities and no need for complex FX hedging. Numarqe's solutions for various payables simplify the entire process, allowing you to focus on growth rather than currency management.



Unified Financial Data: A Single Source of Truth

One of the most pressing issues for mid-market finance teams is the fragmentation of financial data across multiple systems. This fragmentation leads to inefficiencies, errors, and a lack of real-time visibility into the company's financial health. Numarqe tackles this head-on by providing a unified platform that aggregates all your business spending and data, giving you a toolbox wrapped around an unsecured credit line.

With Numarqe, you have a comprehensive, real-time view of your company's spending position at your fingertips. No more juggling multiple spreadsheets or waiting for end-of-month reports. This unified approach enables:

- **Proactive cash flow management**
- **Accurate forecasting and budgeting**
- **Identification of trends and anomalies**
- **Strategic decision-making based on complete financial data**

The clarity provided by having all data and spend management in one place is invaluable. It transforms the way you operate, allowing you to make informed decisions with confidence, knowing you have the full picture of your company's financial health.



Automated Workflows and Analytics: **Goodbye Manual Processes, Hello Efficiency**

Numarqe facilitates automated workflows to streamline and automate repetitive tasks, reducing errors and freeing up your team to focus on strategic initiatives. This automation extends to:

→	Expense reporting
→	Invoice processing
→	Vendor payments
→	Reconciliation

Numarqe's advanced AI-powered analytics go far beyond simple expense tracking. These intelligent algorithms delve deep into your spending patterns, uncovering hidden trends, anomalies, and cost-saving opportunities that might otherwise go unnoticed.

The power of Numarqe's solution seamlessly feeds into your existing accounting and reporting systems, enabling automated reconciliation of transactions and reporting insights tailored to your business requirements. This isn't just about saving time; it's about elevating the role of your finance team from number-crunchers to strategic partners in your business's success.



Robust Security, Controls and Compliance: **Your Financial Fort Knox**

In an era where data breaches and financial fraud are ever-present threats, Numarqe prioritises the security of your financial data. The platform offers:

- **Customisable spending controls**
- **Real-time visibility**
- **Ability to set a variety of card controls and limits**
- **Option to block payments to specific merchants**
- **Instant card freezing capabilities**

This level of control ensures compliance with company policies and reduces unauthorised spending, giving you peace of mind and keeping your auditors happy.



Dedicated Account Management: Customer-Friendly Doesn't Begin to Cover It

Numarqe understands that even the most powerful tool is useless if it's not user-friendly. That's why the platform features an intuitive interface designed for ease of use. But they don't stop there. Numarqe provides dedicated account management and support teams to assist with:



Speedy Onboarding



Training when you need it



Ongoing account management & support

This means you're not just getting a platform; you're gaining a strategic ally committed to your success. Numarqe provides you with a flexible toolkit and, crucially, the credit you need to navigate the intricate landscape of modern financial management. It's like having a financial co-pilot with deep pockets and cutting-edge technology ready to help you seize opportunities and overcome challenges in real-time.



The Numarqe Advantage: More Than Just a Financial Tool

At its core, Numarqe is more than just a financial management platform. It's a catalyst for transformation in mid-market companies. By empowering your finance team with the right technology and insights, Numarqe enables you to:

1

Drive Growth: Make informed decisions based on real-time financial data, identify new revenue streams, and invest in growth opportunities with confidence.

2

Optimise Operations: Streamline processes, reduce costs, and improve efficiency across all aspects of financial management.

3

Mitigate Risk: Strengthen security, ensure compliance, manage FX exposure, and proactively identify and address potential issues before they become problems.

4

Attract & Retain Talent: Empower your finance team with tools that enable them to focus on strategic work rather than mundane tasks, leading to job satisfaction and retention.

In the fast-paced world of mid-market finance, staying ahead of the curve isn't just an advantage – it's a necessity. Numarqe isn't just keeping pace; it's setting the pace. It's providing mid-market companies with the agility and insights typically reserved for much larger corporations.

As you face the financial challenges of tomorrow, consider how Numarqe can transform your financial management from a necessary evil into a strategic advantage.

Remember, in the world of finance, it's not about having all the answers – it's about having the right tools to find them.




With Numarqe you are equipped to:

- ✔ **ADAPT SWIFTLY TO MARKET CHANGES WITH FLEXIBLE CREDIT LINES**
- ✔ **MAKE DATA-DRIVEN DECISIONS WITH REAL-TIME FINANCIAL INSIGHTS**
- ✔ **STREAMLINE OPERATIONS WITH AUTOMATED WORKFLOWS**
- ✔ **MITIGATE RISKS WITH ADVANCED SECURITY FEATURES**
- ✔ **SCALE YOUR FINANCIAL CAPABILITIES AS YOUR BUSINESS GROWS**

In essence, Numarqe transforms your financial management from a reactive function into a proactive strategic advantage.

It's not just about managing your finances, it's about empowering your business to thrive in today's complex economic environment.





Use Cases: **NUMARQE** in Action

Let's take a look at how Numarqe's solutions have transformed financial management for real businesses.

After all, the proof of the pudding is in the eating, as they say.



ANABAS: STREAMLINING FACILITY MANAGEMENT FINANCES

Anabas, a leading facility management company, found themselves drowning in a sea of receipts and expense reports. Enter Numarqe, stage left.



NUMARQE BENEFITS:

- **Enhanced operational efficiency:** No more paper cuts from sorting through mountains of receipts
- **Improved financial management:** Transactions are now easier to manage than a well-behaved puppy
- **Automated receipt management:** Employees can now upload receipts faster than you can say "expense report"

WHAT DID THEY SAY...

Our partnership with Numarqe has transformed our facility management operations. It's a game-changer for our financial management. We couldn't be happier with the support and benefits it has brought to our company.





PROCO GROUP: TAMING THE GLOBAL EXPENSE BEAST

Proco Group, an executive search consultancy with a £10m turnover and global reach, was wrestling with a clunky credit card system that was about as user-friendly as a chocolate teapot.



NUMARQE BENEFITS:

- **Intuitive dashboard:** Even technophobes can navigate it with ease
- **Real-time transaction visibility:** No more waiting for the postman to bring those pesky paper statements
- **Flexible credit allocation:** Adjust credit limits faster than you can say "overspend"

WHAT DID THEY SAY...

"The difference with Numarqe was like night and day. The new service enables us to match our credit to Proco's cashflow needs, and gives us incredible flexibility."





VALARY HOTELS: ROOM FOR IMPROVEMENT WITH HOSPITALITY FINANCE

Valary Group, a prominent hotel chain in the Midlands, found its financial situation about as comfortable as a bed of nails when its credit limit was slashed faster than you could say "no vacancy." Enter Numarqe, the financial concierge it didn't know it needed.



NUMARQE BENEFITS:

- **Multi-currency transactions:** Say goodbye to foreign exchange headaches and hello to global financial fluency.
- **Extended payment terms improving cash flow management:** No more mid-month payment scrambles. It's like having a 24/7 ATM in your pocket, minus the dodgy service charges.
- **Enhanced security:** Real-time notifications keep fraudsters at bay better than a night porter with a keen eye.



WHAT DID THEY SAY...

"With Numarqe, we've gone from financial fire-fighting to fiscal finesse. We're no longer worrying about cashflow shortages or staying afloat; we're riding the wave of financial efficiency."

Common Threads: **The Numarqe Advantage**

Across these diverse businesses, some common benefits of Numarqe's solution shine through:

1

EFFICIENCY GAINS:

- Automated workflows reduce manual data entry.
- Direct receipt uploads save hours of admin time.
- Real-time transaction visibility eliminates end-of-month surprises.

2

FINANCIAL FLEXIBILITY:

- AI-driven credit assessments provide higher credit limits.
- Multi-currency support simplifies international transactions.
- Flexible payment terms improve cash flow management.

3

ENHANCED CONTROL AND SECURITY:

- Customisable spending limits and restrictions.
- Real-time alerts for unusual activity.
- Instant card freezing capabilities for lost or stolen cards.

4

UNPARALLELED UX DESIGN

- Intuitive dashboard for both finance teams and employees.
- Mobile ready for on-the-go expense management.
- Seamless integration with existing accounting software.



5

DEDICATED ACCOUNT MANAGEMENT:

- Dedicated account managers who understand your business.
- Responsive support team for swift issue resolution.
- Ongoing training and onboarding assistance.

Whether you're managing facilities, searching for executive talent, or booking dream holidays, Numarqe's solution adapts to your needs like a financial chameleon (apologies, we couldn't resist one last metaphor).

In the words of our satisfied clients, Numarqe isn't just a credit and financial toolbox; it's a game-changer, a transformative force, and dare we say, a bit of a financial superhero (without the cape and tights, of course).

So, if you're tired of dealing with outdated financial systems and want to join the ranks of satisfied customers, why not try Numarqe?

Your finance team and your employees will thank you, and who knows, you might even start looking forward to expense report day. Now, wouldn't that be something?

Numarqe: A Financial Evolution Designed by Those Who've Walked in Your Shoes

As we wrap up this financial odyssey, let's pull back the curtain on a little secret: Numarqe isn't just another fintech startup dreamed up by Silicon Valley wunderkinds who think a balance sheet is something you do in yoga class.

No, dear CFO, Numarqe was forged in the fires of real-world financial challenges. Our CEO, James Bowler, spent over a decade in your chair, wrestling with the very same financial hydras you face daily. He's navigated the treacherous waters of cash flow management, slayed the dragon of inefficient processes, and emerged victorious (albeit with a few grey hairs) from countless board meetings.

This isn't just empathy; it's battle-tested experience baked into every feature of our platform. When we say we understand your pain points, we're not just paying you lip service. We've lived them, breathed them, and now, we've solved them.

So, what's Numarqe really offering? It's not just a credit toolbox; it's a financial ecosystem that evolves with your business, designed by someone who's been in the CFO trenches. Here's what sets us apart:



ADAPTIVE CREDIT ARCHITECTURE:

Your credit line breathes with your business cycles, expanding during growth spurts and providing a cushion during lean times. It's your company's financial respiration, synced to your unique rhythm.



CURRENCY CHAMELEON:

Blend seamlessly into any financial landscape, whether you're dealing in pounds, euros, or dollars - you can spend in any currency and pay back in the currency you want. We've eliminated the forex fumble.



PREDICTIVE FINANCIAL INTELLIGENCE:

Become your own financial oracle. Our AI-driven insights, combined with your real-time spending data, create a powerful synergy of knowledge and foresight. This lethal combination of risk awareness and precise forecasting doesn't just inform your decisions —it transforms them. With Numarqe, you're not just predicting the future; you're shaping it. Welcome to a new era of financial clairvoyance that turns CFOs into strategic visionaries.



WORKFLOW ALCHEMY:

We've transmuted tedious financial tasks into streamlined processes. Watch as manual data entry and reconciliation transform into strategic financial planning time.



FORTRESS FINANCE:

Powerful controls meet user-friendly interfaces. Protect your assets without sacrificing accessibility or agility in decision-making. It's like having a financial panic room you can actually enjoy spending time in.

This isn't about managing money; it's about weaponising your financial operations to outmanoeuvre competitors and seize opportunities in real-time. Numarqe doesn't just fit into your existing processes - it elevates them, creating a financial infrastructure that's as dynamic and ambitious as your business itself.

In essence, we're offering you the financial platform that James Bowler, our CEO, wished he had during his decade-plus tenure as a CFO. It's the culmination of years of first-hand experience, innovative thinking, and a deep understanding of the evolving financial landscape.

So, esteemed CFO, as you stand at this financial crossroads, ask yourself: Do you want to continue wrestling with systems designed by those who've never set foot in a boardroom or even care about your business, let alone your function? Or are you ready to embrace a solution crafted by someone who's sat where you sit, faced what you face, and emerged with a revolutionary answer?

Welcome to Numarqe.