

Commercial Payments Exchange (CPX)

# ACH+ and Dynamic Discounting are easier, faster payment methods that generate a rebate for you.

## Speedy, Secure Non-Card Payment Methods

Priority CPX automates and integrates all forms of electronic payments through a single payment instruction file. We help you generate cashback from your everyday business transactions while you reduce costs, improve purchasing controls and maximize working capital.

Eliminate the delays and processing hassles of checks. In exchange for a small fee, suppliers receive their payments electronically as quickly as a credit card transaction, but without needing to set up credit card processing.

You can reward these strategic suppliers with additional business or preferred status, as you monetize more of your spend and add rebate revenue to your bottom line.

### ACH+



Your suppliers receive their funds, via electronic payment, minus a nominal fee. Or they can opt to receive the full amount, and be billed the fee at a later time.

Priority CPX credits a portion of the fees back to you via a revenue share account.

### Dynamic Discounting



Optimize early pay discounts based on the number of days the supplier is paid earlier than their standard payment terms.

For example, the supplier may agree to a 1.50% discount for payment 30 days early. But you get a prorated discount of .75% for payment 15 days early.

## How do ACH+ and Dynamic Discounting work?

Priority Commercial Payments will reach out to your suppliers on your behalf to explain the benefits and enroll them. CPX dynamically maps the payment to match the agreed amount and terms for each invoice.



Upload your single payment instruction file to Priority CPX.



Priority CPX generates the payment and debits the buyer while crediting the supplier's account.



Priority CPX credits a portion of the discount or processing fee back to the buyer via a revenue share account.