

The Walmart Early Payment Program through C2FO provides you with greater control over cash flow by allowing you to select which Walmart invoices you wish to receive early payment on and name your rate[™]. If your offer is accepted by Walmart, your payment will be initiated directly from Walmart within 48 hours.

Accepted discount rates are often less than the cost to borrow short-term working capital. However, approval of early payment requests are not guaranteed, and acceptance may vary based on business needs.

While we believe the Walmart C2FO program is a great, supplier-friendly option for improving your working capital efficiency, the final decision to use C2FO is yours. There is no cost or obligation to activate your account; it simply gives you the opportunity to see how C2FO could improve your company's cash flow and save you money.

This C2FO marketplace is typically a program best reviewed by the organization's finance team. If you are not the person responsible for cash management please forward this information to your CFO, Controller or Credit Manager.

If your company chooses to use the C2FO service, please take the following steps to ensure a successful launch:

- Register at: <u>https://walmart.c2fo.com/</u>
- Opt-in to receive communications from C2FO, including activating your account and instructions on using the tool. <u>Click here</u> to provide your financial contact information.
- Ensure that the contact provided is responsible for making financial decisions at your company (this could be your company's controller, treasurer, VP of Finance, CFO, or owner).
- The financial contact you provide will receive an email from walmart@c2fo.com with more information on activating your account.
- Add walmart@c2fo.com to your company's safe sender list.

For questions, call 866-463-6565 or email walmart@c2fo.com.