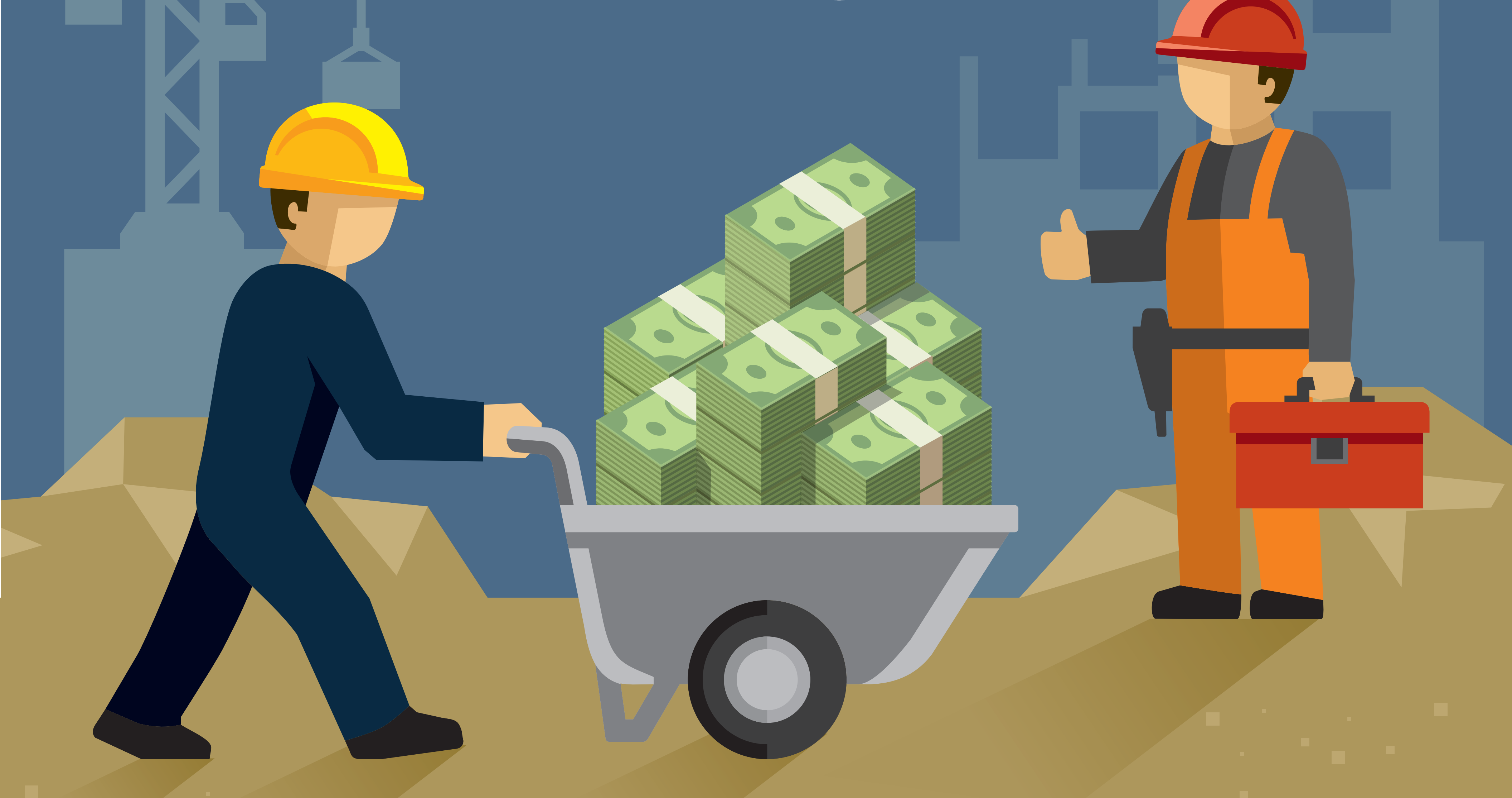
5 REASONS CONSTRUCTION NEEDS SUPPLY CHAIN FINANCE



For decades, buyers in multiple industries have used supply chain finance (SCF) to pay suppliers earlier than normal — except in construction. But technology is changing that. General contractors can now use third-party funds via SCF to pay subcontractors much faster.

Eliminate Unpredictable Payment Timing

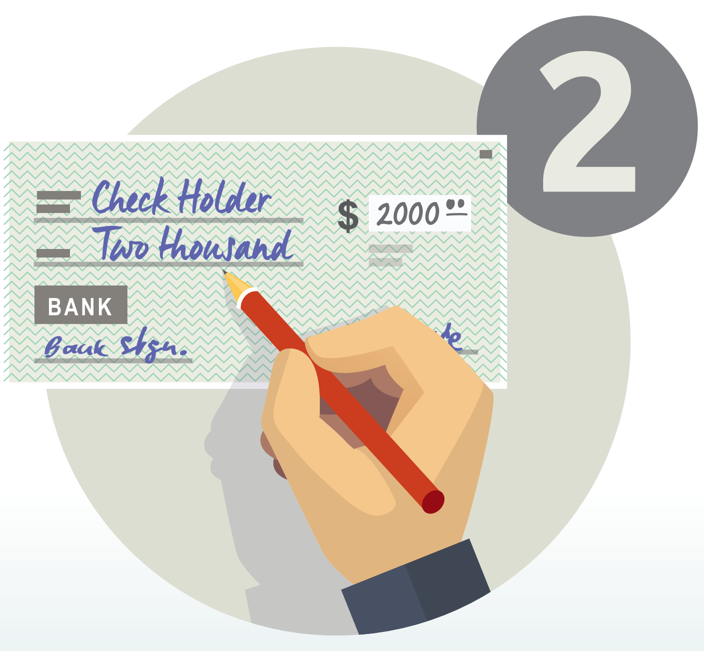
Construction payments involve multiple parties, documents and approvals — contributing to uncertain payment waits and unpredictable cash flow.

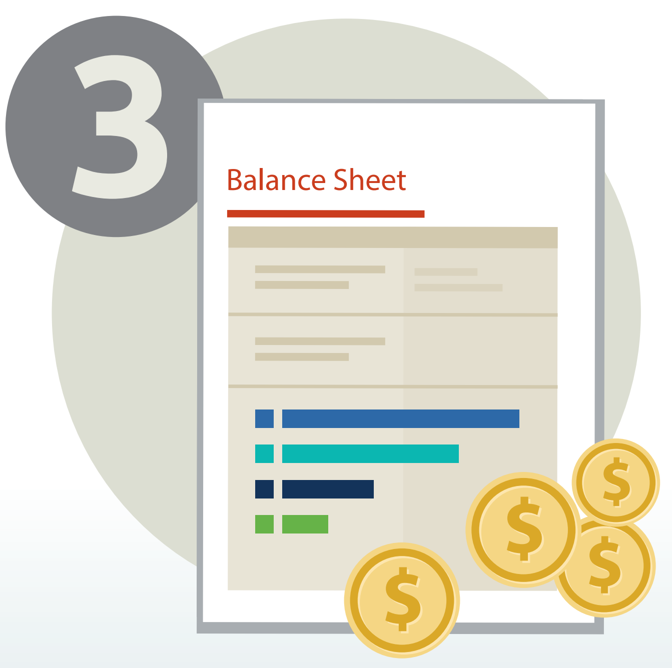
With SCF, subcontractors know when payments will arrive, enabling better planning and supplier discounts.

Reduce Lengthy Payment Waits

Long construction payment cycles can require the use of expensive short-term financing to cover gaps.

With SCF, funds are received soon after invoice approval.





Worry Less About Credit Market Conditions

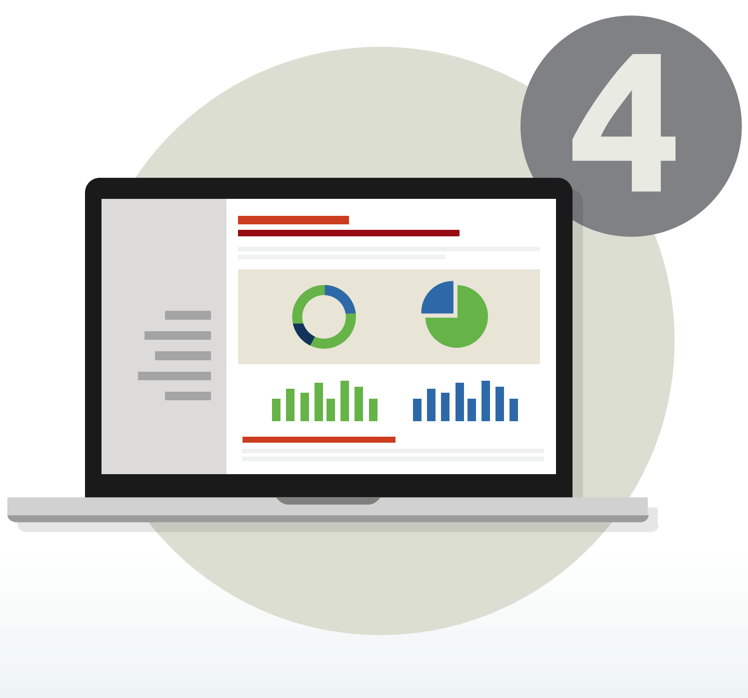
Small and medium-sized companies face challenges in today's tightening financing landscape.

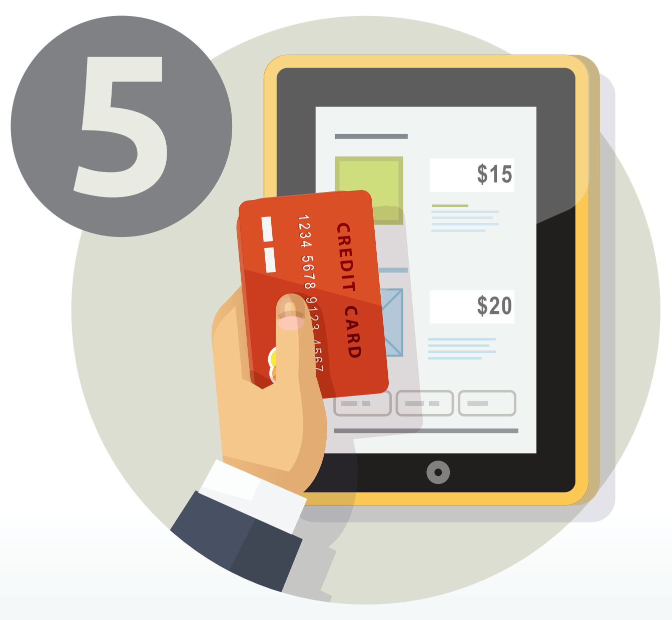
With SCF, funds are affordable, and early payments are non-debt, so they don't negatively impact balance sheets.

Minimize the Growing Threat of Risk

Subcontractors face the risk of owner late payment as well as the potential risk of cash flow issues threatening their ability to meet obligations.

With SCF, cash flow is improved with known payment timing.





Forget About Complex Lending Transactions

Applying for bank financing can be a drawn-out process, which includes substantial effort, paperwork and prolonged approval wait times.

With SCF, enrollment is fast and easy, and participation is flexible.

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