

Early Pay Discounts User Guide: Before Invoice Approval for Suppliers (Coupa Supplier Portal)

Early Pay Discounts (EPD) are a key part of Coupa Pay's [Working Capital Solutions](#), a suite of products that help suppliers work together with Coupa customers (buyers) so both can optimize working capital while supporting a stable supply chain.

With EPD, buyers and suppliers can propose, receive, and accept early payment discount terms, so that both can realize a return on their managed business spend. This lets buyers earn a return on idle funds by paying suppliers early. In return, suppliers increase their available working capital ahead of the net payment terms on an invoice.

EPD provides two opportunities to offer discounts during a transaction lifecycle:

- **Before Invoice Approval:** Buyers can offer early payment discount term options on the transaction level to their individual suppliers **before** an invoice is approved.
- **After Invoice Approval:** Buyers give selected suppliers the chance to propose their own early payment discount terms **after** an invoice has already been approved with an **Early Payment Request**.

Suppliers and buyers can take advantage of either of the opportunities on their transactions.

This guide shows the basics of activating your **Coupa Supplier Portal (CSP)** user account, so you can opt in to Before Invoice Approval with your Coupa customers. To enable After Invoice Approval, see **Early Pay Discounts User Guide: After Invoice Approval for Suppliers (Coupa Supplier Portal)**.

For complete information on using the CSP, see the [Coupa Supplier Portal](#) documentation on the **Coupa Compass**.

Before Invoice Approval

Before Invoice Approval helps you as a supplier to get paid earlier, by allowing you to set and update preferred payment discount terms. You can apply these terms automatically to all or selected Coupa customers across some or all your purchase order-backed invoices. Your customers can also set payment terms specific to you.

Offering discount payment terms can be a good option for any company that is looking to accelerate their cash flow from accounts receivable.


1. Opt in to EPD Before Invoice Approval

For you to receive and accept discounted payment terms from a Coupa buyer, the buyer must first enable your company in their Coupa core system, and you must be registered as a supplier on the CSP. You must additionally have Admin rights in the CSP to access the EPD preferred payment terms.

- Select **Next** to open a confirmation message.
- Select **Enhance your Coupa profile** to open **Customer Setup** on the CSP.

If the payment term you selected matches one of the discount terms on your Coupa customer side, that discount is automatically assigned to the transaction.

Set up as an existing supplier


CAROL ▾ | NOTIFICATIONS 50 | HELP ▾

Home
Profile
Forecasts
Orders
Service/Time Sheets
ASN
Invoices
Catalogs
Payments
Business Performance

Sourcing
Add-ons
Setup

Admin Customer Setup

Admin Early Pay Discounts

- Users
- Merge Requests
- Merge Suggestions
- Requests to Join
- Legal Entity Setup
- Coupa Verified
- Fiscal Representatives
- Remit-To
- Terms of Use
- Early Pay Discounts
- sFTP Accounts
- cXML Errors
- sFTP File Errors (to Customers)

Set up your preferred terms to get paid faster!

Coupa will update future purchase orders and invoices with your preferred terms if your buyer has enrolled you in an Early Pay Discount program aligned with their terms. Learn more [about how Early Pay Discounts work](#).

Global Discount Preferences

Set up your preferred terms for all your buyers. [Edit](#)

Your original payment term	Your preferred term
Net 30	None
Net 45	None
Net 60	None
Net 75	None
Net 90	None
Net 120	None

Name

Email

Apply discounting preference to all invoices No

Customers

Review and manage your discount terms for early pay discount programs enabled by your customers. These terms will override the Global Discount Preferences settings.

▼ Cpay-Current-Release [Edit](#)

Discount Payment Terms

Program Name Demo08

Currency USD

Status Active

Net 60 None

Discount Payment Terms Approver Name carol
Email carol.chiu@coupa.com

Apply preferred terms to all PO/Invoices No

Discount on Approved Invoices Yes

1. In the CSP, go to **Setup > Admin > Early Payment**.
2. Select **Early Pay Discount** on the left of the **Admin** page.
3. To set preferred discount terms for **Global Discount Preferences**, select the **Edit** preferences button in the top right corner. Otherwise, select the **Edit** button for individual **Customers** at the bottom of the page.
4. Use the dropdown menus to select the preferred early payment discount terms you will accept from the buyer:
 - Next to the net term under **Your original payment term**, select the dropdown menu for **Your preferred term**, where one or more terms appear.
 - You can select one discounted term per net term.
5. Fill in the name and email of the person or group at your company who has approved your preferred discount payment term (required).

Note: This information is used for tracking or audit purposes only, and does not add an approval step anywhere in the discount process.

6. Activate the checkbox **Apply to ALL invoices** to apply these preferred terms globally to your Coupa customers on the CSP. If not, you can choose to statically discount (**Accelerate**) invoices at the transaction level. For more information, see [Create statically discounted invoices](#).

2. Create statically discounted invoices

When a Coupa buyer issues a purchase order, you will be notified by email and/or see the order in the CSP. You can then create a statically discounted invoice either from **Invoices** or **Orders**.

Depending on your Static Discounting settings in the CSP, your invoice from a buyer may be statically discounted in one of two ways:

Manually accelerate an individual payment

When **Apply preferred terms to all PO/invoices** is set to **No** in your **Customer Preferences**, you can use the **Get Paid Faster** function:

1. From the PO notification email from Coupa, select **Get Paid Faster** to go directly to the CSP login.
2. After you log in, the **Early Payments** dialog opens, where you see the **Current Payment Term** (for example, **Net 90**) and a dropdown menu with one or more discounted **New Payment Terms** (for example **3%/30 Net 90**). Only those payment term options are visible that have the same net payment terms as your preferred discount terms.

Lines

Advanced Search Sort by Line Number: 0 → 9


1 Type Item Invoiced
testing 0.00

Supplier Part Number None

Per page 15 | 45 | 90

Early Payments

Get paid faster by updating your current payment term with a new discounted one.
Click the Update button to change your payment terms for **PO #1156**. [Learn More](#)

<p>Current Payment Term</p> <div style="border: 1px solid #ccc; padding: 10px; width: 150px; margin: 0 auto;">Net 90</div>		<p>New Payment Term</p> <div style="border: 1px solid #ccc; padding: 10px; width: 150px; margin: 0 auto;">3%/30 Net 90</div>
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I am authorized to choose payment terms.

Cancel Update

0 Comments Mute Comments

- You can either select the discount term in the dialog, or return to the invoice if necessary and then select the **Get Paid Faster** button in the invoice, next to the **Payment Term** field.

Select Customer: Acme Corp

Create Invoice Create

General Info

* Invoice #

* Invoice Date 08/02/23

Payment Term Net 90 Get Paid Faster

* Currency USD

Status Draft

Image Scan Choose File No file chosen

Supplier Note

Attachments Add [File](#) | [URL](#) | [Text](#)

From

* Supplier CC demo

Supplier Tax ID

* Invoice From Address CC demo
101 W Superior Street
Unit 1103
Chicago, IL 60654
United States

* Remit-To Address No address selected

* Ship From Address CC demo
101 W Superior Street
Unit 1103
Chicago, IL 60654
United States

To

Customer Acme Corp

Alternate Due Date None

- In the **Early Payments** dialog, select the checkbox **I am authorized to choose payment terms**, and then **Update**.
- A popup window opens to ask if you want to update your default early payment discounts on all future orders and invoices with the specific customer. If you select **Update**, your Static Discounting preferences open for this customer.

Note: Customer-specific payment term preferences override default customer preferences.

- Select **Submit** when you are ready to send the discounted invoice.
- You see the confirmation message: **Congrats! You have discounted payment for invoice #**. The new payment term is applied to your invoice.
- The invoice status changes to **Pending Approval** and the invoice is sent to your Coupa buyer.


When an accelerated payment term is applied to a PO or an invoice, that payment term is available on the PO/invoice and it has the **Statically Discounted** flag. You are notified of the action in the message bar and the change is recorded in the **History** section of the CSP.

Automatically accelerate all payments


If you have enabled preferred Discount payment terms by default for all invoices or for a specific customer, your invoices will be automatically discounted when they match a buyer's preferred terms:

- In the CSP, go to **Invoices** or **Orders**. If you have more than one Coupa customer, use **Select Customer** to see your specific buyer's invoices.
- Select **Create invoice from PO** and then enter the invoice number relevant information.
- Under **General Info**, you see the **Terms updated to get paid faster** info message instead of the **Get Paid Faster** button.
- The discount is automatically assigned to the transaction.


Create Invoice Create

 **General Info**

* **Invoice #** ✔

* **Invoice Date** 

Payment Term 3%/30 Net 90
Terms updated to get paid faster


* **Currency** 

Status Draft

Image Scan No file chosen

Supplier Note

Attachments Add [File](#) | [URL](#) | [Text](#)

 **From**


* **Supplier** CC demo

Supplier Tax ID

* **Invoice From Address** 📍
CC demo
101 W Superior Street
Unit 1103
Chicago, IL 60654
United States

* **Remit-To Address** No address selected 📍

* **Ship From Address** 📍
CC demo
101 W Superior Street
Unit 1103
Chicago, IL 60654
United States

 **To**