

Early Pay Discounts User Guide: Dynamic Discounting 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 has two product options:

- **Static Discounting:** Buyers can offer early payment discount term options on the transaction level to their individual suppliers **before** an invoice is approved.
- **Dynamic Discounting:** 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 or both of the options on their transactions.

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

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

Dynamic Discounting

When a Coupa buyer enables **Dynamic Discounting** for you as a supplier, you can propose your own discount rate at any time, especially after an invoice has already been approved.

As opposed to using fixed, pre-approved Static Discounting terms, Dynamic Discounting offers flexibility in real time, giving you the power to offer discounts on invoices in return for early payment. As a supplier, you take an active role to incentivize buyers to pay early with **Early Payment Requests**, while the buyer can then negotiate a discount rate with you that meets their APR.

1. Enable Dynamic Discounting

For you to make early payment requests to Coupa buyers, the buyer must first enable your company and set up net **Payment Terms** for your invoices in Coupa Core. When they have done this, you receive an email from the Coupa buyer welcoming you to **Dynamic Discounting**:



GET PAID EARLY WITH COUPA'S NEW WORKING CAPITAL SOLUTIONS

Hi Carol Supplier,

Coupa's new Working Capital Solution, Dynamic Discounting, can help you get paid faster! Your customer wants to pay your invoice early in return for a discount.

Check out how dynamic discounting can help you manage your cash flow, and submit your eligible invoices for early payments. Activate your free Coupa Supplier Portal Account today.

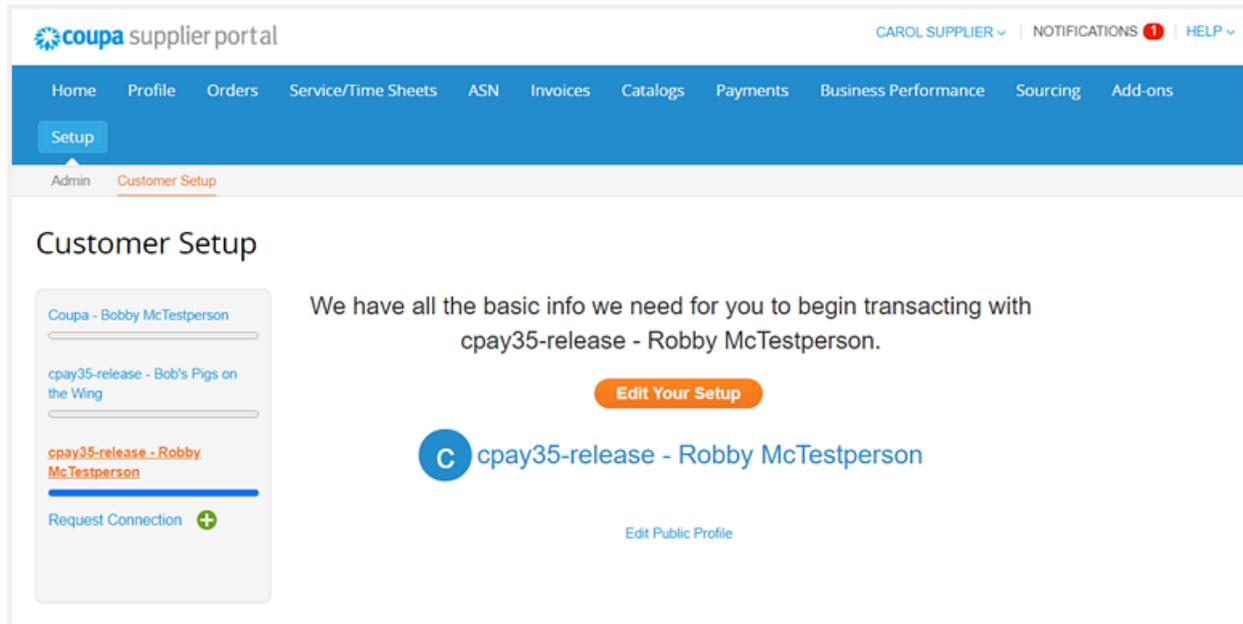


GET STARTED

Partnered with 

Register as a new supplier

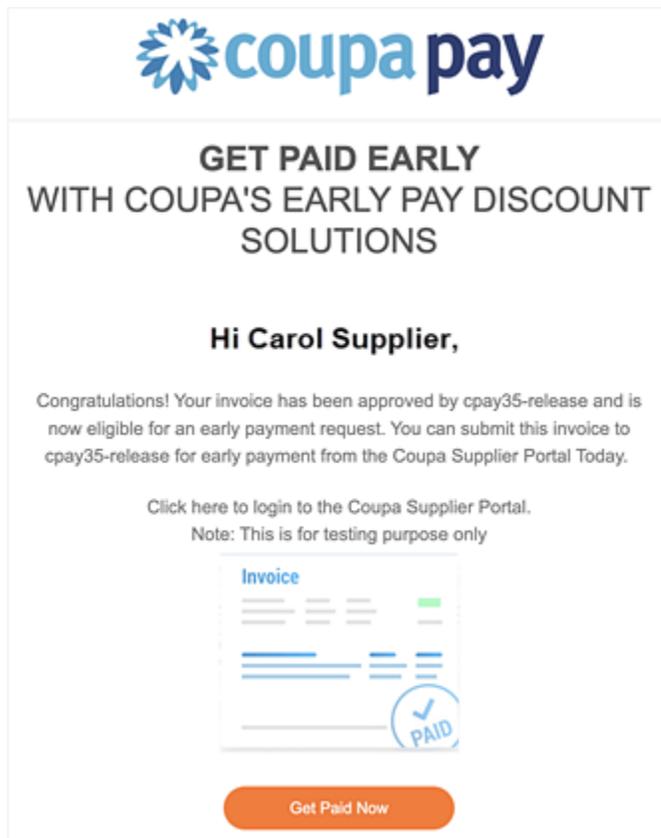
1. In the welcome email, select **Get Started** to open the CSP registration login.
2. On the **Basics** screens, create your login and enter your company information.
3. On the **Payment** screen, you are asked if you would also like to offer discounts to get paid faster with Static Discounting. For more information, see **Early Pay Discounts User Guide: Static Discounting for Suppliers (Coupa Supplier Portal)**.
4. When you reach the confirmation screen, use **Edit Your Setup** to complete your company profile on the CSP.



Set up as an existing supplier on the CSP

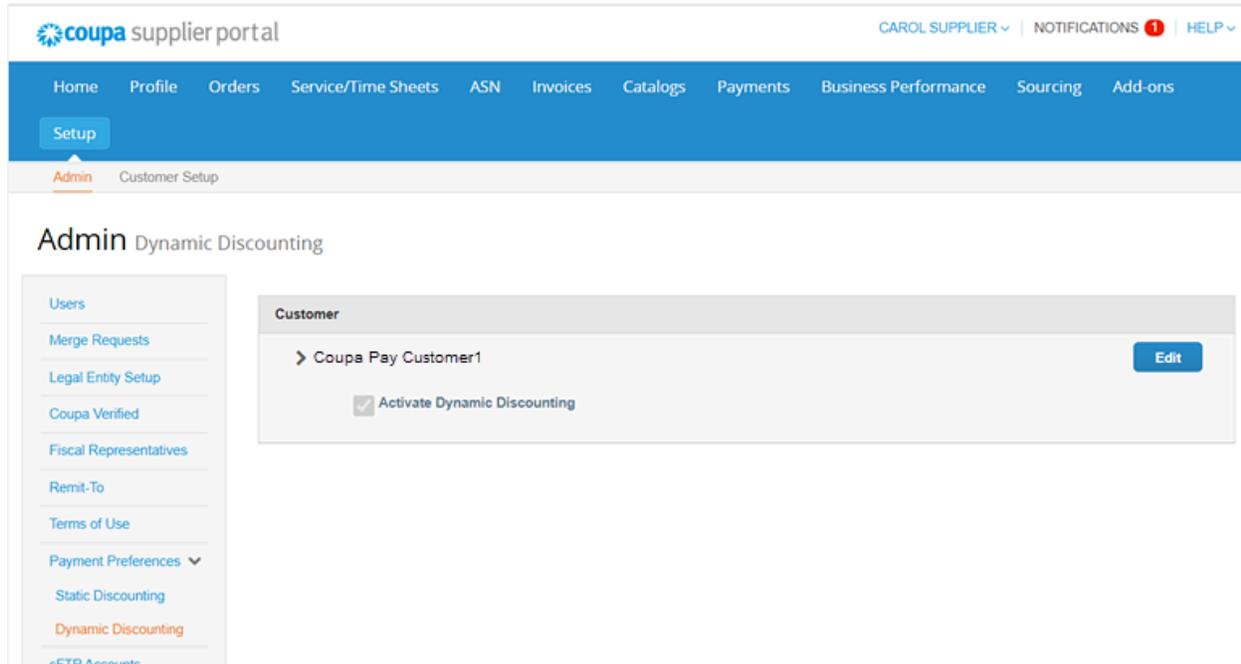
If you get an email from a Coupa buyer welcoming you to Working Capital / Dynamic Discounting, select **Get Started** to open the CSP login screen.

You can also open the login from a buyer's **Invoice Approved to Pay** email.



Enable Dynamic Discounting in the CSP

1. When you have registered / logged in to the CSP, go to **Setup > Payment Preferences > Dynamic Discounting**.
2. Find the Coupa customer (buyer) you want to edit preferences for, and click **Edit** in their section.
3. Select the **Edit** button in the top right corner and tick the **Activate Dynamic Discounting** checkbox.



2. Offer Dynamic Discounting for an approved invoice (Early Payment Request)

Submit Early Payment Requests for eligible invoices

1. You can access the **Early Payment Request** page in two ways:
 - **Get Paid Now** link from the email **Submit your Approved Invoice to Get Paid Early**, which is sent whenever an invoice becomes eligible for early payment
 - Directly from the CSP
2. In the CSP, go to **Payments > Early Payments**.

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Home Profile Orders Service/Time Sheets ASN Invoices Catalogs **Payments** Business Performance Sourcing Add-ons Setup

Invoice Payments PO Payments **Early Payments**

Select Customer Coupa Pay Customer1

Early Payments

Potential Opportunity

500.00 USD

Total Available for Discounting

Paid this week

0

Invoices Discounted this Week

Paid Year to Date

0

Invoices Discounted YTD

Invoices

Invoice #	Status	Due Date	Payment Date	Days Paid Early	Original Amount	Cost for Early Payment	Net Amount	Actions
EPD_11042022	Eligible	1/18/23		66	500.00 USD	12.50 USD	487.50 USD	

View All

Items per page: 15 1 - 1 of 1

3. At upper right, use the **Select Customer** dropdown menu to see invoices from a specific buyer in the data table.
4. For any **Eligible** invoices in the data table, select the **Get Paid Faster** icon in the **Actions** column. Currently, you can only do this for individual invoices.
5. You are redirected to the **Payment Request Details** screen (offer page), where you can use the **Discount Rate** selector to choose the discount percentage you will offer your customer.

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Home Profile Orders Service/Time Sheets ASN Invoices Catalogs **Payments** Business Performance Sourcing Add-ons Setup

Invoice Payments PO Payments **Early Payments**

Payment Request Details



2 %
Discount Rate



490.00 USD
Working Capital Requested
Invoice(s) Total 500.00 USD



10.00 USD
Discount Offered

This Early Payment Request is **Accepted**. It will be paid by **October 24, 2022**

Included Invoices

Invoice #	Invoice Total	Days Paid Early	Discount Offered	Requested Amount	Due Date	Expected Payment Date
inv_10202022	500.00 USD	71	10.00 USD	490.00 USD	1/3/23	10/24/22

Totals & Discounts

Invoice(s) Total	500.00 USD
Discount(s) Total	-10.00 USD
Total	490.00 USD

[Back](#) [Submit](#)

6. Click **Submit**.

7. If your offer meets or exceeds the minimum hurdle rate (minimum APR) of the buyer, you will be paid at the date under **Payment Request Details**.

Create a Credit Note for an early pay discount

In certain markets like EMEA, suppliers can issue a credit note to reflect the discount given to a Coupa customer.

1. In the CSP, go to **Invoices**.
2. At upper right, use the **Select Customer** dropdown menu to see invoices from a specific buyer.
3. Select **Create Credit Note**.

Select Customer CC Fashion Global

Invoices

Create Invoices i

Export to View All

Invoice #	Created Date	Status	PO #	Total	Unanswered Comments	Dispute Reason	Actions
None	09/21/22	Draft	None	0.00	No		
Inv_091920_09	09/19/22	Approved	None	380.00 GBP	No		
Inv_091907	09/19/22	Approved	None	2,000.00 GBP	No		
Inv_09_08	09/19/22	Approved	None	43.00 GBP	No		

- In the dialog, select **Other** as the reason for the credit note and **Continue**.

Credit Note ✕

If you are issuing a credit note in regards to a problem with an invoice or goods shipped, please include the invoice number. If you are issuing a credit note purely to offer a credit to your customer please select other.

Reason Resolve issue for invoice number

Other (e.g. rebate)

- In the **Create Credit Note** dialog, fill in the required information, including
 - **Credit Note #**
 - **Original Invoice #**
 - **Original Invoice date** (the submission date in Coupa Core)
- In the **Lines** section, use the **Type** dropdown menu to select **Amt**.
- Enter a **Description** (for example, Net discount amount).
- Enter your early pay discount amount in **Price**.
- If required, use the **Tax** field, then select **Calculate** at the bottom of the page.
- Select **Submit**.
- Your Coupa buyer can then view and approve the credit note in Coupa Core, and it is subtracted from the invoice total.

Select Customer

CC Fashion Global

Create Credit Note Create

General Info

* Credit Note # ✓

* Credit Note Date

Payment Term

* Currency

Status

* Original Invoice #

* Original Invoice Date

Image Scan No file chosen

Supplier Note

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

From

* Supplier

Supplier Tax ID

* Invoice From Address
33 wacker drive
Chicago, IL 60666
United States

* Remit-To Address
33 wacker drive
Chicago, IL 60666
United States

* Ship From Address
33 wacker drive
Chicago, IL 60666
United States

To

Customer

custom_field_9

Lines

Line Level Taxation

Type	Description	Price	
<input type="text" value="Amt"/>	<input type="text" value="Net discount amount"/>	<input type="text" value="6.63"/>	6.63

PO Line	Service/Time Sheet Line	Contract	Supplier Part Number
None	None	<input type="text"/>	<input type="text"/>

Add Line Pick lines from Contract

Totals & Taxes

Lines Net Total	6.63
Shipping	<input type="text"/>