

Early Pay Discounts User Guide: Static 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 opt in to Static Discounting with your Coupa customers. To enable Dynamic Discounting, see **Early Pay Discounts User Guide: Dynamic Discounting for Suppliers (Coupa Supplier Portal)**.

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

Static Discounting

Static Discounting helps you as a supplier to get paid earlier, by allowing you to set and update preferred early payment discount terms. You can apply these terms automatically to all or selected Coupa customers across some or all your invoices and/or purchase orders. Your customers can also set payment terms specific to you.

Static discounting can be a good option for any company that is looking to accelerate their cash flow from accounts receivable.

1. Opt in to Static Discounting

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 Static Discounting preferred payment terms.

Register as a new supplier

coupa Powered By **coupa**

Basics **Payment** Coupa Profile

Would you like to offer discounts to get paid faster? ⓘ

ACME has chosen to offer your company optional payment terms to get paid faster. These terms can always be updated or removed from the Setup menu in this portal.

Payment Discount Preferences

Your default payment term

- Net 30 ▶
- Net 45 ▶
- Net 60 ▶
- Net 75 ▶
- Net 90 ▶
- Net 120 ▶

Automatically replace with this discount
(you can change this later)

- 1%/10 NET 30 ▼
- ▼
- 2%/20 NET 60 ▼
- ▼
- None
- 1%/55 NET 75
- 2%/35 NET 75
- 3%/15 NET 75

Use these preferences for all your customers

My company does not offer discounts

Back **Next**

1. In the CSP welcome email from the Coupa buyer, select **Join Coupa** 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 like to offer discounts to get paid faster. Here you can see and select any statically discounted payment terms your Coupa buyer has offered under **Payment Discount Preferences**:
 - Under **Your default payment term**, select the field next to a net term, for example **Net 30**.
 - If the buyer has set up discounted terms, under **Automatically replace with this discount** a dropdown menu with one or more terms appears, for example **1%/10 Net 30** means you offer a 1% discount if payment is made up to 10 days after the invoice date.
 - You can select one discounted term per net term.
4. Activate the checkbox **Use these preferences for all your customers** 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](#).
5. Select **Next** to open a confirmation message.
6. 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

The screenshot shows the Coupa Supplier Portal interface. At the top, there's a header with the Coupa logo and 'supplier portal' text. On the right, it says 'CAROL SUPPLIER' and 'NOTIFICATIONS 0'. Below the header is a navigation bar with links: Home, Profile, Orders, Service/Time Sheets, ASN, Invoices, Catalogs, Payments, Business Performance, Sourcing, Add-ons. A 'Setup' button is highlighted in the navigation bar. Below the navigation bar, there's a sub-menu with 'Admin', 'Customer Setup', and 'Connection Requests'. The main content area is titled 'Admin Static Discounting'. On the left, there's a sidebar with various setup options: Users, Merge Requests, Legal Entity Setup, Fiscal Representatives, Remit-To, Terms of Use, Payment Preferences (with a dropdown arrow), Static Discounting (highlighted in orange), sFTP Accounts, cXML Errors, sFTP File Errors (to Customers), and sFTP File Status (from Customers). The main content area has a heading 'Admin Static Discounting' and a paragraph of instructions: 'Set your static discounting preferences here before you submit any invoices and Coupa will automatically update payment terms on future invoices based on these settings. You can define global settings which will apply to all your buyers using Static discounting, or set unique settings for a particular buyer which will override the global settings. Use this setting if you want to offer discounts on all Future Invoices you submit to your buyer. Email accelerate@coupa.com if you need any assistance.' Below this is a section titled 'All Customers' with an 'Edit' button. It contains a table with two columns: 'Your original payment term' and 'Your preferred term'. The table lists several net terms: Net 30 (None), Net 45 (None), Net 60 (None), Net 75 (None), Net 90 (4%/10 NET 90), and Net 120 (None). Below the table, there are fields for 'Approver name' (carol) and 'Approver email' (carol.static@coupa.com). There is also a section for 'Apply static discounting preference to all invoices' with a 'No' selection. Below this is a section titled 'Customers' with a dropdown for 'Coupa Pay Customer1' and an 'Edit' button. It contains a table with two columns: 'Your original payment term' and 'Your preferred term'. The table lists two net terms: Net 30 (1%/10 NET 30) and Net 60 (2%/20 NET 60). Below the table, there are fields for 'Approver name' (carol) and 'Approver email' (carol.static@coupa.com). There is also a section for 'Apply static discounting preference to all invoices' with a 'Yes' selection.

1. In the CSP, go to **Setup > Admin > Payment Preferences**.
2. Select **Static Discounting** on the left of the **Admin** page.
3. To set preferred discount terms for **All Customers**, 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 static discounting 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 static discounting preference to all invoices** is set to **No** in your **Payment Preferences**, you can use the **Accelerate Payment** function:

1. From the PO notification email from Coupa, select **Accelerate Payment** to go directly to the CSP login.
2. After you log in, the **Static Discount Payments** dialog opens, where you see the **Current Payment Term** (for example, **Net 75**) and a dropdown menu with one or more discounted **New Payment Terms** (for example **2.5%/20 Net 75**). Only those payment term options are visible that have the same net payment terms as your preferred discount terms.

Static Discount Payments

Get paid faster with Static Discounting. [Learn More](#)
Please select the new term and click the Update button to change the terms.

Current Payment Term

Net 75

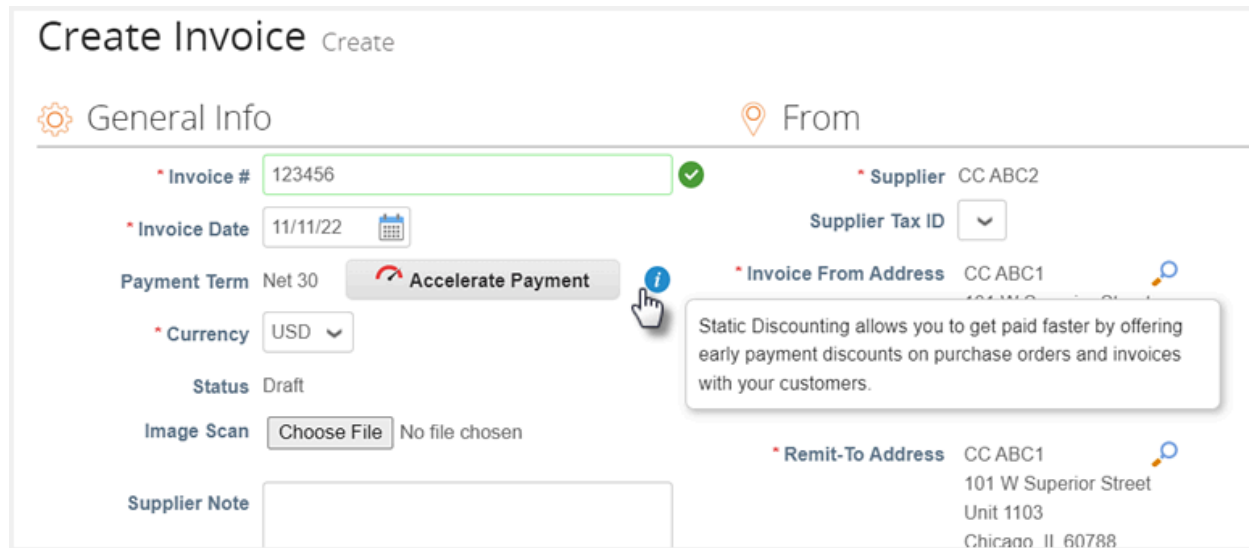
New Payment Term

2.5 % discount if paid by day 20 on Net 75

I am authorized to choose payment terms.

Cancel Update

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



Create Invoice Create

General Info **From**

* Invoice # 123456 ✓

* Invoice Date 11/11/22

Payment Term Net 30 **Accelerate Payment** ⓘ

* Currency USD

Status Draft

Image Scan Choose File No file chosen

Supplier Note

* Supplier CC ABC2

Supplier Tax ID

* Invoice From Address CC ABC1

* Remit-To Address CC ABC1
101 W Superior Street
Unit 1103
Chicago, IL 60788

Static Discounting allows you to get paid faster by offering early payment discounts on purchase orders and invoices with your customers.

Note: If you only see the message **Please set up the discount terms!** in the **Static Discounts Payments** dialog, you need to do one of the following:

- Make sure you have selected the preferred early payment discount terms you would like to offer the buyer (see [Opt in to Static Discounting](#)).
- Contact the Coupa buyer to make sure they have set up discount **Payment Terms** on their Coupa platform.

4. In the **Static Discount Payments** dialog, select the checkbox **I am authorized to choose payment terms**, and then **Update**.
5. 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.

6. Select **Submit** when you are ready to send the discounted invoice.
7. You see the confirmation message: **Congrats! You have statically discounted payment**. The new payment term is applied and your invoice is discounted.
8. 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 Static Discounting 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:

1. 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.
2. Select **Create invoice from PO** or **Create Blank Invoice** and then enter the invoice number relevant information.
3. Under **General Info**, you see the **Statically Discounted** info message instead of the **Accelerate Payment** button.
4. The discount is automatically assigned to the transaction.

Create Invoice Create

General Info **From**

* Invoice # 669

* Invoice Date 11/12/22

Payment Term 2.5/25 Net 75
Statically Discounted

* Currency USD

Status Draft

Image Scan Choose File No file chosen

* Supplier CC ABC1

Supplier Tax ID

* Invoice From Address CC ABC1
101 W Superior Street
Unit 1103
Chicago, IL 60788
United States

101 W Superior Street
Unit 1103

Why are these terms different? Because a supplier user chose to accelerate this transaction or set Global Preferences with Coupa and the customer has enabled for Static Discounting.