



Memo

To: Walmart Suppliers

From: Yazdi Bagli, Sr. Vice President, GBS Finance

Date: January 2, 2019

RE: **Announcement: Financial Technology for Accelerated Payment**

Walmart has recently entered into an agreement with Pollen, Inc., who is currently operating under the business name C2FO. C2FO is a financial technology company that has created a marketplace service for working capital that allows suppliers the option to facilitate accelerated payment of approved supplier invoices. When using the C2FO service, you have the option to receive early payment directly from Walmart to improve your cash flow at rates that are often less than the cost of borrowing short-term working capital. You also have the ability to determine your early payment offer. If and when your offer is accepted, Walmart will initiate early payment within 48-hours of market clearing.

Action Requested:

- Consider utilizing the C2FO service. Please note that you are not required to use their services, and whether your company chooses to utilize the C2FO service is solely your discretion.
- If you choose to use the C2FO service, to ensure a successful launch, please take the following steps:
 - To opt-in to receive communications from C2FO, including activating your account and instructions on using the tool, [click here to provide contact information](#).
 - Ensure the contact provided is responsible for making financial decisions at your company (this could be your 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 in the coming weeks. There is no cost or obligation to activate.
- Add walmart@c2fo.com to your company's safe sender list.

Resources:

- Additional information regarding the C2FO service and the potential benefits of the C2FO marketplace can be found here: [Walmart Early Payment Program Overview](#).

Contacts:

- For questions, call 855-713-C2FO (2236) or email walmart@c2fo.com.

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