

FEATURE GUIDE

Confirming

**More control over payments.
More flexibility for suppliers.**

A centralized and transparent way to manage supplier payments, improve visibility and support working capital management.

● **ADD-ON FEATURE**

Confirming is available only to clients with the Confirming add-on enabled for their organization.

01 — THE CHALLENGE

Managing supplier payments at scale

For companies managing a large number of suppliers and invoices, payment management can quickly become complex.

01

Limited visibility

It can be difficult to keep track of payment commitments, due dates and upcoming cash outflows.

02

Manual processes

Payment management can require significant administrative effort across approvals, tracking and reconciliation.

03

Cash flow pressure

Finance teams need to balance payment schedules with broader cash flow and working capital objectives.

04

Supplier expectations

Suppliers often want greater payment predictability — and may need access to cash sooner.

THE CHALLENGE?

How can companies maintain control over payments while creating more flexibility for suppliers?

02 — BEFORE & AFTER

From payment management to payment control

BEFORE**Managing supplier payments**

Multiple payment commitments to track

Limited visibility over upcoming payments

Manual administrative work

More complex cash flow planning

Supplier requests for earlier payment

WITH CONFIRMING IN NBANKS**A more centralized process**

Greater visibility over payment commitments

More control over payment schedules

Structured approval

Better support for cash flow planning

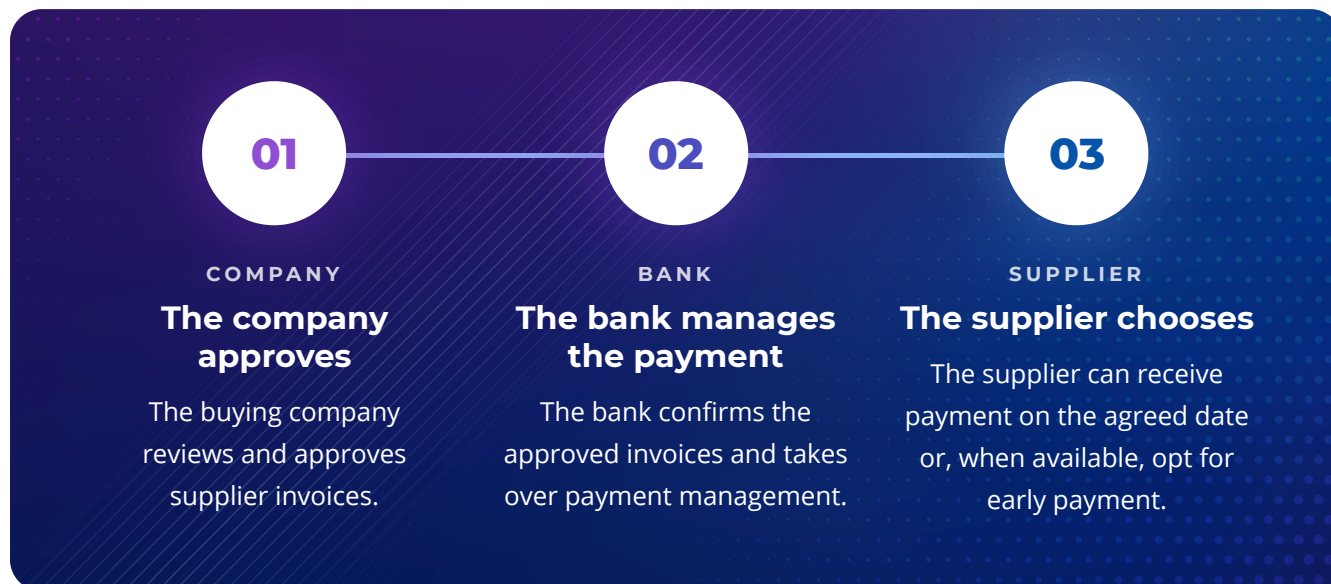
Early payment options for suppliers, when available

THE SHIFT

From managing individual payment processes to having greater control over the full payment cycle.

03 — HOW IT WORKS

One process. Three stakeholders.



IN SIMPLE TERMS

01	Company	Approves the invoice.
02	Bank	Manages the payment.
03	Supplier	Receives on time or chooses early payment.

04 — SEE IT IN PRACTICE

A day with Confirming: real-life use cases

Instead of explaining Confirming only through financial terminology, let's look at what it means for the people involved.



Sofia
FINANCE MANAGER

Sofia needs to manage hundreds of supplier payments while keeping a clear view of the company's cash flow.

WITH CONFIRMING, SHE GETS

Greater visibility over payment commitments

More control over payment schedules

Better information for cash flow planning

Less operational complexity

"I can see what needs to be paid and have greater control over the payment process."



Miguel
SUPPLIER

Miguel supplies products to Sofia's company. His priority is predictable cash flow and getting paid on time.

WITH CONFIRMING, HE GETS

Greater payment predictability

More transparency

The option to receive payment early, when available

Improved liquidity

"I know when I can expect payment — and I may have the option to receive it earlier."



The bank

The bank confirms approved invoices and manages the payment process between the company and its suppliers.

One process. Different needs.

Confirming brings them together.

05 — BENEFITS

More control. More visibility. Less complexity.

FINANCIAL**Better cash flow forecasting**

Greater visibility over payment commitments and schedules.

Working capital management

More control over payment timing and financial planning.

Treasury planning

Better information to support cash flow decisions.

OPERATIONAL**Less manual effort**

More structured payment management.

Faster approval cycles

A more streamlined process from invoice approval to payment.

Standardized processes

Greater consistency across supplier payments.

SUPPLIER**Greater transparency**

More visibility around payment timelines.

Payment predictability

Greater certainty around when payments will be made.

Early payment option

Suppliers can choose to receive payment earlier, when available.

GOVERNANCE**Clear responsibilities**

Better visibility over who approves and manages each step.

Improved auditability

A more controlled and traceable payment process.

Reduced operational risk

Less complexity across payment management.

06 — WHERE IT FITS

When can Confirming make a difference?

Corporate Finance Transformation

THE SITUATION

A company is modernizing its accounts payable and treasury processes.

THE NEED

More visibility, control and efficiency across supplier payments.

CONFIRMING HELPS

Centralize payment management and support better financial planning.

Shared Service Centers

THE SITUATION

Multiple business units or regions share supplier payment processes.

THE NEED

A more consistent and controlled way to manage payments.

CONFIRMING HELPS

Standardize processes and improve visibility across operations.

Supply Chain Optimization

THE SITUATION

A company wants to maintain control over its payment schedule while supporting supplier liquidity.

THE NEED

More flexibility without losing visibility.

CONFIRMING HELPS

Give suppliers the option of early payment, when available.

Digital Finance Transformation

THE SITUATION

Finance and procurement processes are becoming increasingly digital.

THE NEED

Better integration, visibility and control.

CONFIRMING HELPS

Bring payment management into a more structured digital process.

07 — IN THE PLATFORM

From contract to payment, all in one place

The nBanks platform brings every Confirming contract together in one list, organized into four tabs.

TAB 01 Contracts

List of Confirmings

Refresh

Export

+ Add Access

Contracts

Invoices

Payments

Financial Summary

Q Search

Filter by institution

Status: All

Currency: All

Institution	Contract	Home	Renewal	Advance / Contractor		
//A Abanca 21/08/2026 14:32	CONF-2026-008145 Confirming Abanca - Retail Suppliers	05/11/2025	05/11/2026	€ 180.350,00	€ 400.000,00	1
//A Abanca 24/06/2026 17:12	CONF-2026-012519 Confirming Abanca - Kitchen Equipment	03/12/2025	03/12/2026	€ 150.400,00	€ 320.000,00	
BPB BPI Bank 21/08/2026 07:42	CONF-2026-009274 Confirming BPI - Food Distribution	18/05/2025	18/05/2026	€ 540.120,00	€ 600.000,00	
BPB BPI Bank 14/08/2026 15:10	CONF-2026-010948 Confirming BPI - Solar Equipment	08/04/2025	08/04/2026	€ 850.000,00	€ 850.000,00	

Contracts across institutions, with start and renewal dates, and the advanced value against the contracted value.

TAB 02 Invoices

List of Confirmings

Refresh

Export

Add Access

Contracts

Invoices

Payments

Financial Summary

Q Search

Filter by institution

Status: Pending

Currency: All

Institution	Contract	Supplier	Invoice	Data	Value	Status
Abanca	CONF-2026-012519 OP-2026-0121155	MesaPosta Hotelaria, Lda. NIF PT521334455	MP/2026-0977 Porcelain tableware - full replacement	17/04/2026	€ 72.000,00	Pending
Abanca	CONF-2026-008145 OP-2026-0051204	PassoFirme Calçado, S.A. NIF PT512667788	PF/2026-1180 Order sneakers - summer season	25/03/2026	€ 69.800,00	Pending
BPI Bank	CONF-2026-010948 OP-2026-0081450	EnerStore Batteries, S.A. NIF PT517334455	ES/2026-0789 No description	28/04/2026	€ 130.000,00	Pending
BPI Bank	CONF-2026-010948 OP-2026-0081450	EnerStore Batteries, S.A. NIF PT517334455	ES/2026-0788 15kWh lithium batteries - 40 units	24/04/2026	€ 160.000,00	Pending

Invoices per supplier and operation, with invoice number, description, date, value and status.

TAB 03 Payments

List of Confirmings						
Refresh Export Add Access						
Contracts Invoices Payments Financial Summary Q Search Filter by institution Status: Pending Currency: All						
Institution	Operation	Supplier	Debit account	Notice date	Amount	Status
Abanca	OP-2026-0121155 Payment to Supplier - Tableware an...	MesaPosta Hotelaria, Lda. NIF PT521334455	PT50 0075 0002 3344 5566 7788 9	06/06/2026	€ 72.000,00	Pending
Abanca	OP-2026-0051204 Payment to Supplier - Footwear	PassoFirme Calçado, S.A. NIF PT512667788	No account associated	08/05/2026	€ 69.800,00	Pending
BPI Bank	OP-2026-0081450 Payment to Supplier - Batteries	EnerStore Batteries, S.A. NIF PT517334455	PT50 0010 0004 3344 5566 7788 9	12/06/2026	€ 290.000,00	Pending
Caixa Geral de Depósitos	OP-2026-0141088 Payment to Supplier - Printing Inks	InkPress Consumíveis, Lda. NIF PT523556677	PT50 0035 0721 0044 5566 7788 9	20/06/2026	€ 100.000,00	Pending

Payment operations per supplier, with debit account, notice date, amount and status.

TAB 04 Financial Summary

List of Confirmings							
Refresh Export Add Access							
Contracts Invoices Payments Financial Summary Q Search Filter by institution Status: All Currency: All							
Institution	Contract	Available value	% Financ.	Indexing	Spread	Commissions	Max.
Abanca	CONF-2026-008145 Confirming Abanca - Retail Suppliers	€ 219.650,00	88%	Euribor 3 months	1,30%	0,30%	120 days
Abanca	CONF-2026-012519 Confirming Abanca - Kitchen Equipment	€ 169.600,00	89%	Euribor 6 months	1,28%	0,32%	90 days
BPI Bank	CONF-2026-009274 Confirming BPI - Food Distribution	€ 59.880,00	93%	Euribor 6 months	1,50%	0,45%	150 days
BPI Bank	CONF-2026-010948 Confirming BPI - Solar Equipment	€ 0,00	94%	Euribor 12 months	1,60%	0,55%	180 days

Available value, financing percentage, indexing, spread, commissions and maximum term for each contract.

DESIGNED FOR EASIER MANAGEMENT

- 01 Four tabs**

Information is presented consistently across institutions, making it easier to search and compare.
- 02 Export by listing**

Export each listing individually, while keeping the applied filters.
- 03 Refresh & new access**

Access information from any tab without having to manually navigate back to the vault.

08 — FAQ

Frequently Asked Questions

What is Confirming?

Confirming is a financial solution that enables companies to manage supplier payments through a centralized, transparent and controlled process.

Who is involved?

The process involves the buying company, the bank and the supplier.

Can suppliers receive payment before the due date?

Yes. When available, suppliers can opt for early payment.

Does Confirming help with cash flow management?

Yes. By providing greater visibility and control over payment commitments and schedules, Confirming supports cash flow and working capital management.

Where can I manage Confirming?

In the nBanks platform, contracts, invoices, payments and the financial summary are organized in one place.

More control over payments. More flexibility for suppliers.

Confirming brings greater visibility, control and efficiency to supplier payment management.

TALK TO US

COMMERCIAL

commercial@nbanks.net

SUPPORT

support@nbanks.net