



*Please have this information reviewed by your financial team.
If you're not the person responsible for cash management,
please forward this letter to your CFO, treasurer or Controller.*

Dear Valued Supplier,

Chico's continuously seeks opportunities with our partners to improve the quality and efficiency of our Procure-to-Pay process. To meet that objective, we have partnered with eCapital, a leading supply chain finance provider, to establish an early payment program for our valued suppliers.

The program, called eCapital FastTrack will provide the option to receive early payment of approved invoices. You can improve your cash flow at rates often lower than other working capital solutions for a nominal fee. The program is completely flexible; you control which invoices to select for early payment, and once enrolled, you can also opt-in for all future invoices to be paid early automatically once they are approved.

While enrollment is required for invoice payment, requesting early payment is entirely optional. We encourage you to look at the many benefits the eCapital FastTrack program provides:

- **Improved Visibility:** Get real-time information and visibility on outstanding invoices, regardless of if you select early payment or not.
- **Supplier Success Team:** You now have direct access to eCapital's Supplier Success team to answer any questions you have on payments.
- **No Obligation or Enrollment Fee:** There is no fee to enroll, no minimum usage fee, and no obligation to request early payment.
- **Faster Payments:** Bypass payment terms and access cash 1–2 business days after invoice approval.
- **Manage Cash Flow:** Control when you get paid, allowing for flexible forecasting and growth.
- **Lower Financing Costs:** Lower priced than most forms of financing, without adding debt.
- **Decaying Rate:** If you choose to request early payment, you have control of your rate based on how many days early you request payment.
- **Reduced Risk:** Early payments eliminate the risk of future non-payments.
- **Stronger Financials:** Improve your balance sheet and other financial metrics.

Our program with eCapital has formally started. To find out additional information on the program, or if you have a pressing need for working capital and would like to request early access— [please click here](#).

If you have questions about the program, feel free to contact Mya Carriere at eCapital directly via email at mya.carriere@eCapital.com or by phone at 407.563.7493.

Thank you for your continued partnership with Your Company and support of this initiative.

Dawn Olsen
VP, Sourcing
Chico's



[eCapital.com](https://www.eCapital.com)