

Kyriba Hybrid Programs

Unlock Working Capital Potential

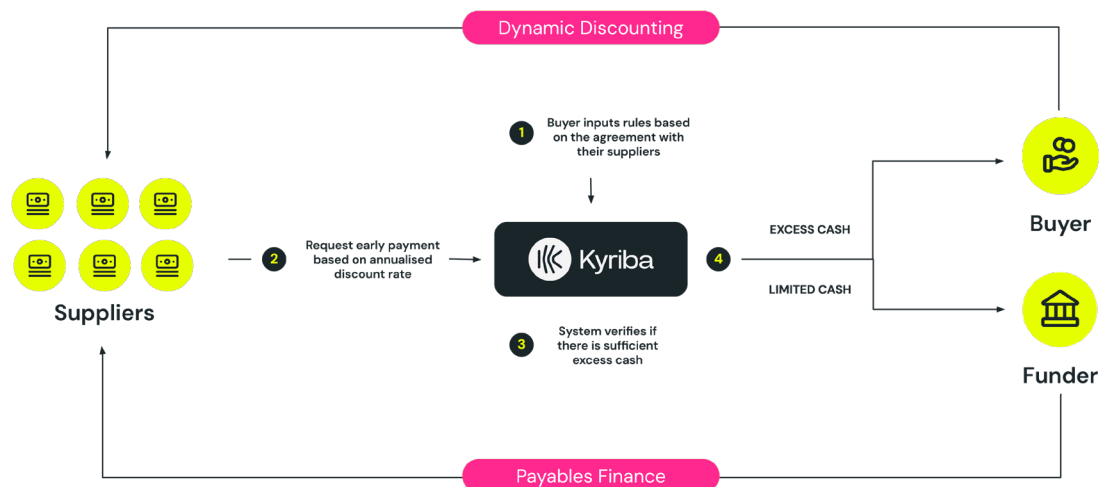
Meet changing working capital targets with a hybrid approach that turns idle cash into risk-free early-payment returns when liquidity is strong, and seamlessly taps third-party funding when it's not—delivering reliable early payments to suppliers on a single, ERP-integrated platform.

Kyriba's [Working Capital solution](#) intelligently combines Dynamic Discounting and Payables Finance on a single platform, automatically switching between your cash and third-party bank funding based on liquidity needs.

Smart Cash Deployment in Action

Adaptive Funding Strategy

- Cash-rich periods: Deploy idle cash via Dynamic Discounting, for guaranteed discount returns while reducing COGS
- Cash-constrained periods: Seamlessly switch to third-party funding, Payables Finance, to preserve liquidity for strategic priorities
- Seasonal flexibility: Automatically adapt to cyclical business operations and cash flow patterns
- Dynamic optimization: Real-time rule adjustments align with changing KPIs and business goals



Supplier Relationship Strength

Provide suppliers with reliable early payment options, funded either through your cash reserves or third-party financing, to strengthen supplier loyalty and ensure stability..

- Effortless enrollment: Intuitive supplier portal guides vendors through program registration
- Automated engagement: Email campaigns maintain consistent communication and drive participation
- Real-time visibility: Comprehensive dashboards track supplier enrollment status and program adoption.



Key Differentiators

- **Bank-Agnostic Model** - Multiple funding sources, full control
- **Risk-Free Returns** - Put idle cash to work.
- **Dynamic Rule Engine** - Set and adjust cash deployment rules to meet your goals.
- **Best-in-Class Integration** - Seamless ERP connectivity
- **Comprehensive Supplier Tools** - End-to-end onboarding and engagement solutions



Kyriba Working Capital: Strategic Platform Advantages

- True multi-tenant SaaS, natively embedded with cash forecasting, payments, reconciliation, and treasury—one platform, one liquidity view.
- Complete program coverage: Payables (Reverse Factoring, Dynamic Discounting) and Receivables (Factoring), with buyer-funded, bank-funded, or hybrid options.
- Fast time-to-value via packaged ERP integrations (SAP, Oracle, NetSuite) and open APIs—prebuilt workflows cut integration from months to weeks.
- Unmatched **bank connectivity** and managed formats: one connection to 1,000+ banks, API-first, with continuous maintenance of protocols and formats.
- Scalable buyer-supplier experience: supplier portal, automated approvals and notifications, straight-through settlement with robust controls and audit.
- Decision intelligence out of the box: analytics to optimize uptake, cost of funds, and cash/earnings impact.
- Future-proof and global: continuous cloud updates, broad country and format coverage, and efficient multi-entity rollouts with small central teams.



Risk-Free returns and liquidity control – powered by Kyriba Hybrid Programs

Unlike point solutions, Kyriba uniquely delivers **both Dynamic Discounting and Payables Finance** with enterprise-grade technology, unmatched flexibility, and operational efficiency—all from a single platform. Transform excess cash into guaranteed returns while maintaining the liquidity flexibility your business demands.

Transform your working capital strategy today.

[GET A DEMO](#)

