

# Optimize working capital. Strengthen your supply chain.

## The working capital challenge

Today's financial leaders face continued pressure to preserve liquidity, improve cash conversion, and strengthen supplier relationships. Traditional payment terms can strain suppliers, limit flexibility, and make it harder for corporations to balance working capital goals with supply chain resilience.

Kyriba Payables Finance, also known as reverse factoring, offers a strategic way to balance strong supplier relationships with optimized cash flow. It allows buyers to offer suppliers early payment options while optimizing DPO, creating value for both sides of the supply chain. Corporations can improve working capital performance and preserve liquidity, while suppliers gain access to faster, more predictable cash flow.

For banks, Kyriba Payables Finance also provides a [white-label foundation](#) to deliver supplier finance programs to corporate clients under the bank's brand, helping deepen client relationships and expand working capital services.



## Why Kyriba Payables Finance?

### Optimize free cash flow and working capital

- **Improve DPO:** Maintain strong supplier partnerships while optimizing terms.
- **Preserve Cash:** Enhance working capital performance via structured supplier finance.
- **Reduce Risk:** Offer suppliers early payment to mitigate supply chain disruption.
- **Strategic Treatment:** Align program design with specific supplier segments and goals.

### Enterprise-grade integration and flexibility

- **Unified Connectivity:** Integrate ERP, AP, treasury, and [banking ecosystems](#) for seamless execution.
- **Flexible Funding:** Support bank-funded, third-party, and multi-funder structures.
- **Total Visibility:** Gain control over invoices, participation, funding, and settlements.
- **White-Label Ready:** Enable banks to launch or expand [white-label](#) programs.

### Supplier-centric value creation

- **Early Payments:** Provide access to early payment options based on the buyer's credit profile.
- **Improved Cash Flow:** Help [suppliers](#) reduce DSO with faster, predictable payments.
- **Streamlined Participation:** Simplify onboarding via digital workflows and portals.
- **Relationship Strength:** Replace static payment terms with flexible, supplier-friendly choices.



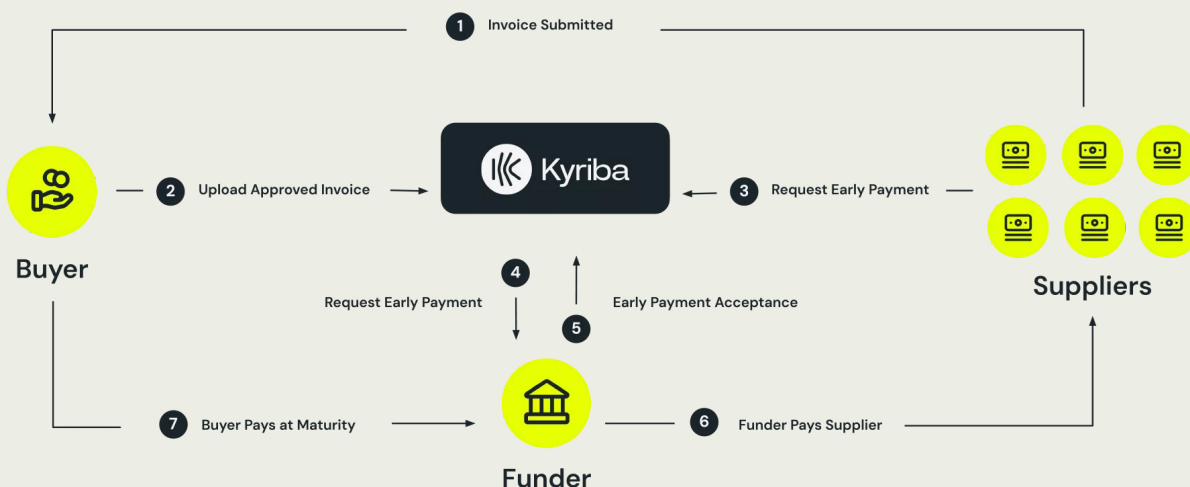


## Add-on solution: Payment Extensions

Payment Extensions is an add-on solution for Kyriba Payables Finance, available for clients that want to expand their program with more governed payment timing options. It helps organizations manage payment timing more intentionally, moving beyond blanket term changes toward a more governed approach that supports liquidity goals, supplier choice, and program control.

For corporations, Payment Extensions creates another working capital lever within Payables Finance. For banks, it creates an additional way to help corporate clients address payment timing and liquidity needs through a bank-led supplier finance program.

### Kyriba Payables Finance



## Kyriba Working Capital: strategic platform advantages

- **Unified SaaS Platform:** Integrated cash forecasting, payments, and treasury on one platform for a single liquidity view.
- **Complete Program Coverage:** Supports Payables Finance, Dynamic Discounting, Hybrid, and Receivables Finance with flexible funding options.
- **Faster Implementation:** Accelerate time-to-value with prebuilt ERP integrations, open APIs, and streamlined workflows.
- **Broad bank connectivity:** Seamless, managed connectivity across banking ecosystems with ongoing maintenance of protocols and formats.
- **Scalable Buyer-Supplier Experience:** Comprehensive supplier portal for seamless approvals, notifications, and audit-ready settlements.
- **Built-in Decision Intelligence:** Integrated analytics to optimize program uptake, funding costs, and cash impact.
- **Cloud-Native Scalability:** Continuous updates and efficient, multi-entity rollouts tailored to your program scope.
- **Payment Extensions:** Configure eligible suppliers, payment terms, and funding workflows to manage extended-payment programs with governance and control.



## Value for corporations and banks

Kyriba Payables Finance creates value for corporations that want to **improve working capital** while supporting supplier resilience. Treasury and finance teams can optimize DPO, preserve liquidity, increase program visibility, and give suppliers more payment choice.

For banks, Kyriba Payables Finance helps expand corporate banking relationships with a white-label supplier finance offering. Banks can differentiate their working capital services, support multiple funding models, improve program scalability, and create more strategic liquidity conversations with corporate clients.

### The bottom line

Kyriba Payables Finance helps corporations optimize working capital and strengthen supplier relationships while helping banks deliver scalable supplier finance programs to corporate clients. With Payment Extensions available as an add-on solution, organizations gain another way to expand Payables Finance value through more governed payment timing options.



### Ready to transform your working capital strategy?

Experience how Kyriba Payables Finance can help corporations and banks create stronger working capital outcomes across the supply chain.



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