

Kyriba Working Capital Platform

Transform Cash Flow. Optimize Working Capital. Drive Growth.

Drive bottom-line value and unlock trapped cash with Kyriba's comprehensive working capital platform. Built on seamless ERP connectivity, this bank-agnostic [working capital solution](#) provides customers a single control for managing all payables and receivables financing programs.

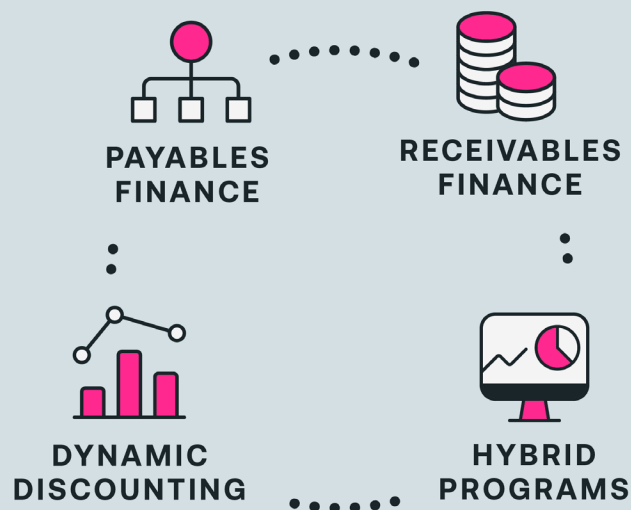


Strategic Benefits for CFOs

Working Capital Optimization is a strategic objective for CFOs as they strive to generate bottom-line value, improve the cash conversion cycle and free cash flow.

Kyriba offers CFOs a comprehensive Working Capital Solution with three core benefits:

- **Increase net income**
- **Improve working capital**
- **Optimize cash flows**





Core Solutions

Payables Finance

- Improve DPO while providing suppliers access to early payment via third-party funding
- Leverage the buyer's credit profile to lower supplier financing costs.

Receivables Finance

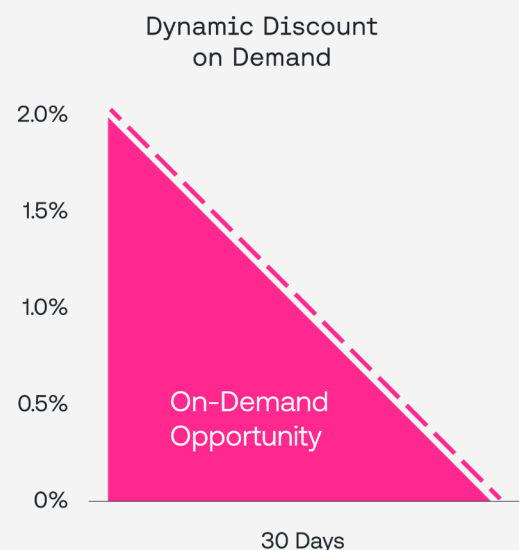
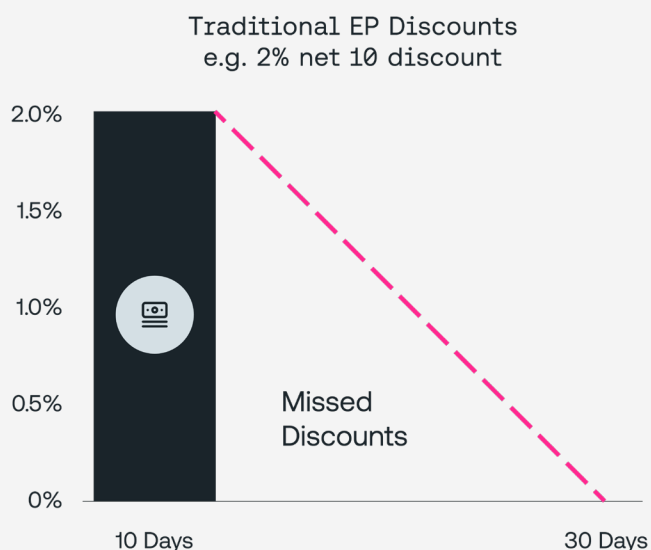
- Predict when buyers will pay invoices using AI.
- Integrate with multiple financial institutions on one platform.
- Automate invoice processing and funding requests.
- Access flexible financing approaches to optimize cash flow with pool financing, factoring, invoice discounting, and securitization.
- Improve forecast reliability with continuous machine learning.

Dynamic Discounting

- Deploy excess cash for risk-free returns.
- Offer early payment for dynamically calculated invoice discounts.
- Reduce cost of goods sold and support supplier stability.

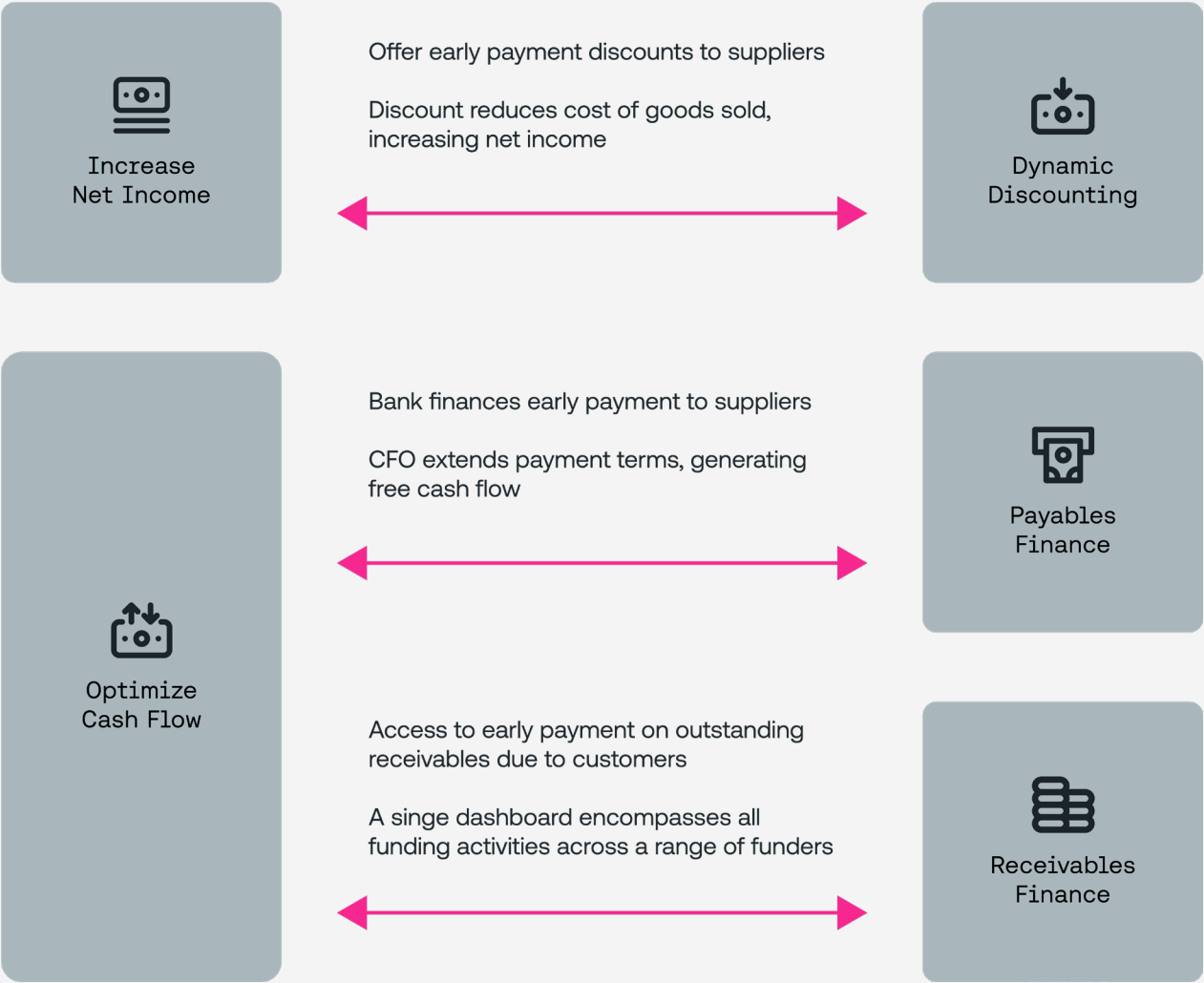


Traditional Early Payment Discount VS Dynamic Discounts



Hybrid programs

- Blend **payables** and **dynamic discounting** to adapt to seasonal or changing cash needs.





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/notifications, straight-through settlement, with robust controls and audit.
- Decision intelligence out of the box: SCF analytics to optimize uptake, cost of funds, and cash/earnings impact.
- Future-proof and global: continuous cloud updates, broad country/format coverage, and efficient multi-entity rollouts with small central teams.



Transform Your Working Capital Strategy

Kyriba's bank-agnostic, multi-tenant SaaS unifies treasury and working capital into a single liquidity view with embedded forecasting, payments, reconciliation, and AI-driven receivables predictability. Packaged ERP integrations and built-in analytics speed time-to-value and optimize cost of funds.

[Request a Demo](#)