

Kyriba Receivables Finance

Convert receivables into cash. Improve liquidity performance.

The working capital challenge

Unpaid customer invoices tie up cash that could otherwise fund operations, growth, or debt reduction. And when buyer payment behavior is unpredictable, forecasting and working capital planning get harder too.

Kyriba Receivables Finance helps corporations turn eligible receivables into cash earlier through structured financing programs, including factoring, invoice discounting, pool financing, or securitization, depending on program design and funder requirements. By converting outstanding invoices into liquidity, organizations can improve cash flow predictability, strengthen working capital, and reduce reliance on costlier or less flexible short-term funding.

For **banks**, Kyriba Receivables Finance provides a digital foundation to deliver receivables finance programs to corporate clients, helping expand working capital services, deepen liquidity relationships, and gain clearer visibility into program activity, utilization, and portfolio performance.



What is receivables finance?

Receivables finance lets a business access cash tied up in its outstanding invoices, rather than waiting for customers to pay on standard terms. Depending on the structure, a company can borrow against its receivables or sell them to a funder for early payment, often unlocking a significant share of invoice value up front.

For corporations, that means faster access to cash and less dependence on traditional credit. For banks, it means a way to help clients solve a real liquidity challenge, while opening the door to deeper, more strategic liquidity relationships.



Why Kyriba Receivables Finance?

Accelerate cash flow and improve working capital

- Convert eligible receivables to cash to boost liquidity.
- Reduce time from invoice issuance to cash receipt.
- Gain clear visibility into receivables, funding, and proceeds.
- Leverage receivables finance alongside broader cash forecasting.

Enterprise-grade integration and program flexibility

- **Connect ERP**, treasury, and banking for seamless execution.
- Support diverse structures (factoring, discounting, securitization).
- Manage invoices, funding, and reporting in one workflow.
- Enable banks to launch or expand **white-label** offerings.

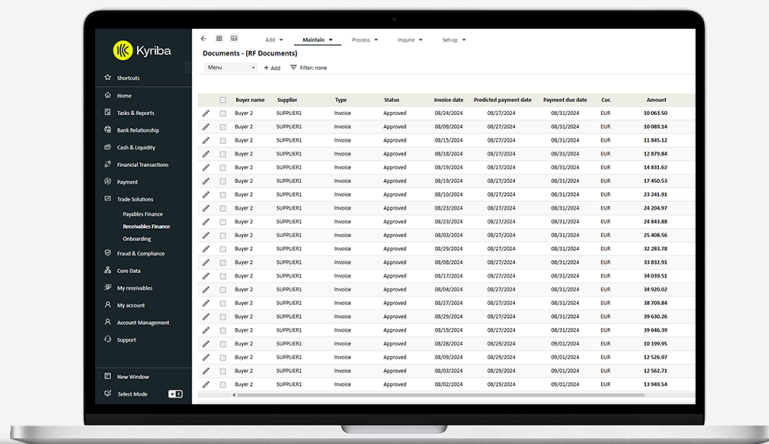
Visibility, control, and decision support

- Track activity, credit, KPIs, and portfolio performance.
- Strengthen governance with configurable rules and workflows.
- Inform funding decisions with liquidity and working capital insights.
- Monitor utilization, client activity, and exposure.

Add-on solution: Invoice AI

Invoice AI is an add-on to Kyriba Receivables Finance for clients who want to go a step further with AI-powered payment prediction and invoice-level insight.

For corporations, Invoice AI can help forecast buyer payment behavior, spot patterns in receivables collection, and inform financing decisions with more confidence. For banks, it adds another layer of insight into portfolio behavior, payment predictability, and client receivables performance, supporting program monitoring and more informed client conversations.



Buyer name	Supplier	Type	Status	Invoice date	Predicted payment date	Payment due date	Cc	Amount
Buyer 2	SUPPLIER1	Invoice	Approved	08/04/2024	08/27/2024	08/31/2024	EUR	\$0,061.58
Buyer 2	SUPPLIER1	Invoice	Approved	08/09/2024	08/27/2024	08/31/2024	EUR	\$0,080.34
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$1,865.52
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$2,879.84
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$1,833.42
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$7,400.53
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$2,281.95
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$8,394.87
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$8,843.08
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$5,408.56
Buyer 2	SUPPLIER1	Invoice	Approved	08/15/2024	08/27/2024	08/31/2024	EUR	\$2,283.78
Buyer 2	SUPPLIER1	Invoice	Approved	08/08/2024	08/27/2024	08/31/2024	EUR	\$1,832.81
Buyer 2	SUPPLIER1	Invoice	Approved	08/17/2024	08/27/2024	08/31/2024	EUR	\$8,039.52
Buyer 2	SUPPLIER1	Invoice	Approved	08/06/2024	08/27/2024	08/31/2024	EUR	\$8,103.82
Buyer 2	SUPPLIER1	Invoice	Approved	08/27/2024	08/27/2024	08/31/2024	EUR	\$8,708.84
Buyer 2	SUPPLIER1	Invoice	Approved	08/29/2024	08/27/2024	08/31/2024	EUR	\$9,630.26
Buyer 2	SUPPLIER1	Invoice	Approved	08/19/2024	08/27/2024	08/31/2024	EUR	\$9,646.39
Buyer 2	SUPPLIER1	Invoice	Approved	08/06/2024	08/27/2024	08/31/2024	EUR	\$9,195.95
Buyer 2	SUPPLIER1	Invoice	Approved	08/06/2024	08/27/2024	08/31/2024	EUR	\$2,526.87
Buyer 2	SUPPLIER1	Invoice	Approved	08/03/2024	08/27/2024	08/31/2024	EUR	\$2,583.75
Buyer 2	SUPPLIER1	Invoice	Approved	08/02/2024	08/27/2024	08/31/2024	EUR	\$3,593.18

Compare invoice dates with AI predicted payment dates in Kyriba Receivables Finance.

Kyriba Working Capital: strategic platform advantages

- **True multi-tenant SaaS:** Native integration with cash forecasting, payments, and treasury for a unified liquidity view.
- **Complete program coverage:** Support for [Payables Finance](#), [Dynamic Discounting](#), [Hybrid Programs](#), and Receivables Finance with flexible funding options.
- **Fast time-to-value:** Accelerated implementation via prebuilt ERP integrations, open APIs, reconciliation and standardized workflows.
- **Broad bank connectivity:** Seamless, managed connectivity across banking ecosystems with ongoing maintenance of protocols and formats.
- **Scalable digital experience:** Comprehensive tools for workflows, approvals, notifications, settlement support, controls, and auditability.
- **Built-in analytics:** Real-time insights to monitor utilization, cost of funds, and cash impact.
- **Cloud-native scalability:** Efficient, continuous updates and rapid multi-entity rollouts.
- **AI-enhanced insights:** Data-driven predictions to forecast buyer payment timing and improve receivables management.

Value for corporations and banks

Kyriba Receivables Finance helps corporations accelerate cash conversion and strengthen working capital performance. Treasury and finance teams can convert eligible receivables into earlier liquidity, improve cash flow predictability, sharpen forecasting inputs, and manage receivables finance programs with greater visibility and control.

For banks, Kyriba Receivables Finance helps expand corporate banking relationships through a digital receivables finance offering. Banks can differentiate their working capital services, support corporate clients' liquidity needs, scale programs more efficiently, and open up more strategic conversations around cash conversion, working capital, and funding capacity.

The bottom line

Kyriba Receivables Finance helps corporations convert receivables into cash faster, and helps banks deliver scalable receivables finance programs to corporate clients. Invoice AI is available as an add-on for organizations that want to enhance those programs with payment prediction and invoice-level intelligence.



Ready to transform your working capital strategy?

See how Kyriba Receivables Finance can help corporations and banks create stronger working capital outcomes across the cash conversion cycle.



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