

Kyriba Payables Finance

Optimize Working Capital. Strengthen Your Supply Chain.

The Working Capital Challenge

Today's financial leaders face mounting pressure from supply chain disruptions, high interest rates, and economic uncertainty making liquidity the new currency of resilience. Traditional payment terms can strain supplier relationships, limit liquidity, and restrict growth.

Kyriba Payables Finance offers a strategic solution to balance strong supplier relationships and optimized cash flow. It allows buyers to offer suppliers early payment at competitive rates while optimizing DPO (Days Payable Outstanding), creating a win-win scenario that boosts liquidity by improving the cash conversion cycle and reduces financial risks for both parties.



Why Kyriba Payables Finance? (known as Reverse Factoring)

Optimize Free Cash Flow and Working Capital

- Improve DPO while maintaining strong supplier partnerships
- Access non-debt financing that strengthens your balance sheet
- Reduce supply chain risk by ensuring supplier financial stability

Enterprise-Grade Integration and Flexibility

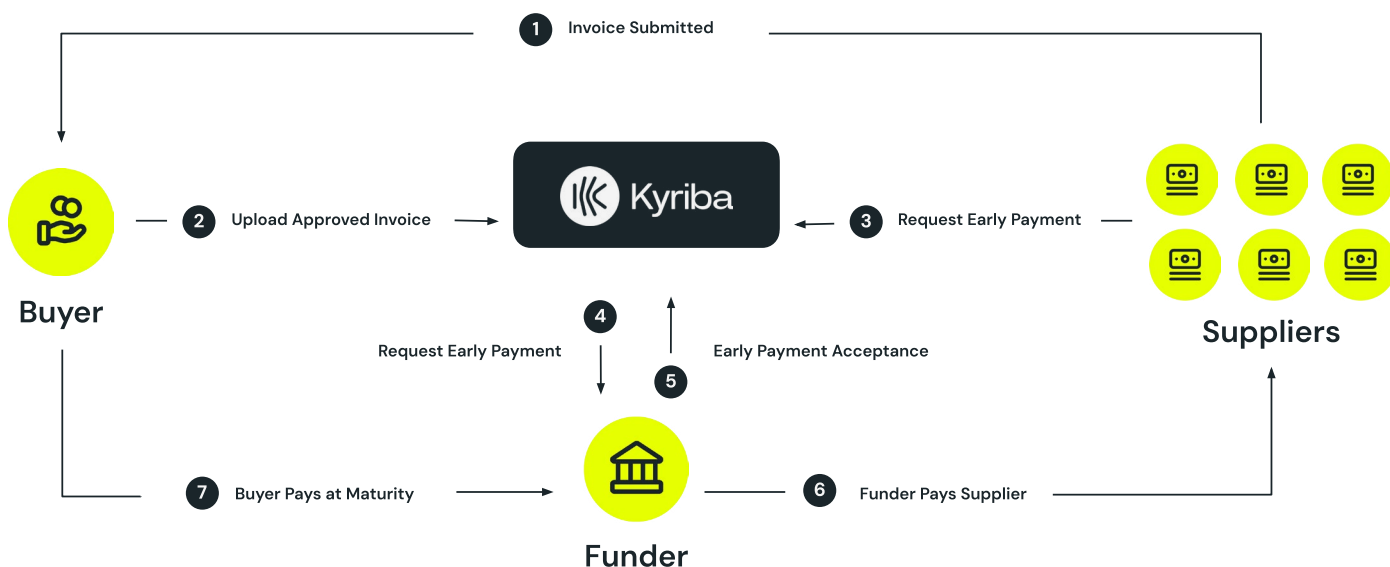
- Seamless integration with major ERPs via certified APIs
- Bank-agnostic platform with multiple bank funding options
- Full program control - you own and manage the program

Supplier-Centric Value Creation

- Suppliers leverage your credit rating to access lower-cost liquidity
- Provide your suppliers predictable cash flow while helping them reduce Days Sales Outstanding (DSO)
- Streamlined supplier onboarding maximizes participation rates



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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: 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.



The Bottom Line

Kyriba Payables Finance creates measurable value for both sides of your supply chain: optimize your DPO and preserve cash while providing suppliers predictable, cost-effective early payment options.



Ready to Transform Your Working Capital Strategy?

Experience how Kyriba's comprehensive platform delivers a complete control tower enabling corporates to manage working capital improvement through the supply chain under one solution ➔