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UNLOCKING LIQUIDITY WITH SMARTER RECEIVABLES MANAGEMENT



PETE YOUNGHANS

Business Development Manager, Esker

CRAIG JEFFERY

Founder & Managing Partner, Strategic Treasurer



WHAT

Exploring how smarter cash application, collections, and AR-treasury integration strengthen real-time liquidity.



WHEN

Wednesday, December 10, 2025
2:00 PM - 3:00 PM EST



WHERE

Live online presentation
Replays at StrategicTreasurer.com



This presentation is provided by Strategic Treasurer and Esker.

ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



PETE YOUNGHANS

Pete Younghans has over 15 years of software solution knowledge. He focuses on invoice-to-cash solutions, working with companies across all verticals with process improvements designed to reduce inefficiencies, increase working capital, and drive desired business outcomes. Outside of work, Pete enjoys family time and events with his wife and three children, along with hunting and DIY projects.



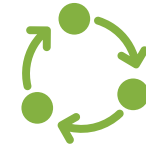
CRAIG JEFFERY

Craig Jeffery formed Strategic Treasurer in 2004 to provide corporate, educational, and government entities direct access to comprehensive and current assistance with their treasury and financial process needs.

His 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly.

TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &
ANALYSIS



CASH CONVERSION CYCLE

OVERVIEW



BARRIERS TO LIQUIDITY

KEY PROCESS CHALLENGES



CASH APPLICATION

FOUNDATION FOR VISIBILITY



COLLECTIONS STRATEGY

ACCELERATING CASH



DATA AND AUTOMATION

ENABLING REAL-TIME LIQUIDITY



KEY TAKEAWAYS

AND FINAL THOUGHTS

CASH CONVERSION CYCLE

ENGINE OF LIQUIDITY



CALCULATING THE CCC

CCC = Days sales outstanding (DSO)
 + Days inventory outstanding (DIO)
 - Days payables outstanding (DPO)



KEY DRIVERS

- Proactive credit and risk management
- Efficient cash application
- Fast and predictable collections



WHY IT MATTERS

- Revenue is not realized until cash hits the bank
- Predictable inflows are critical to plan liquidity, investment, and debt use

PAIN POINTS

HINDERANCES TO CASH FLOW



Slow approval processing



Higher error rate in
invoice matching



Lack of visibility across
payment channels



Time-consuming
outreach and follow-up
leads to higher DSO



Frequent disputes and
delayed resolution



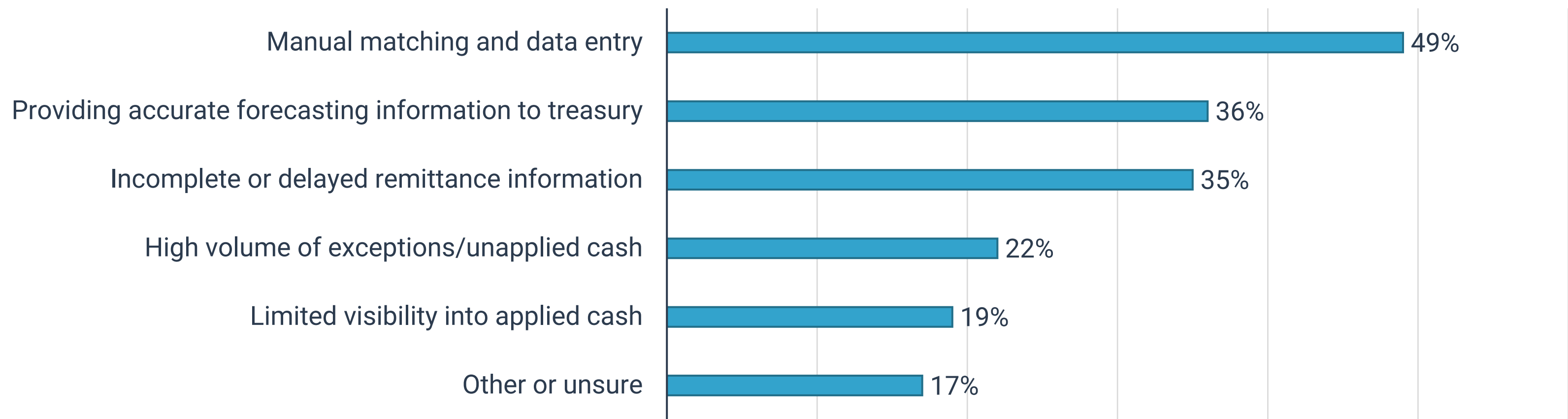
Cash application delays
distort true cash position



Manual collections
follow-up often
inconsistent

POLL QUESTION

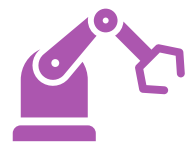
Poll 1 - What are the biggest challenges in your cash application process? (all that apply)



CASH APPLICATION

FOUNDATION FOR CASH VISIBILITY

IMPROVING THE PROCESS



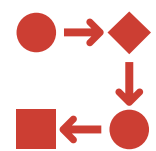
AUTOMATED REMITTANCE MATCHING

- Supports faster, more accurate identification of inflows



MULTI-SOURCE REMITTANCE CAPTURE

- Email, portals, EDI
- Reduces gaps and manual rework



EXCEPTION HANDLING WORKFLOWS

- Ensures transparency and prevents unidentified items from accumulating

COLLECTIONS

THE ACCELERATOR OF CASH CONVERSION

IMPROVING THE PROCESS



COLLECTIONS PRIORITIZATION BY CUSTOMER RISK AND VALUE

- Prevents large, unexpected shortfalls



DATA-DRIVEN PAYMENT BEHAVIOR PREDICTIONS

- Improves inflow forecasting accuracy



AUTOMATED STANDARDIZED FOLLOW-UP

- Reduces DSO without increasing headcount

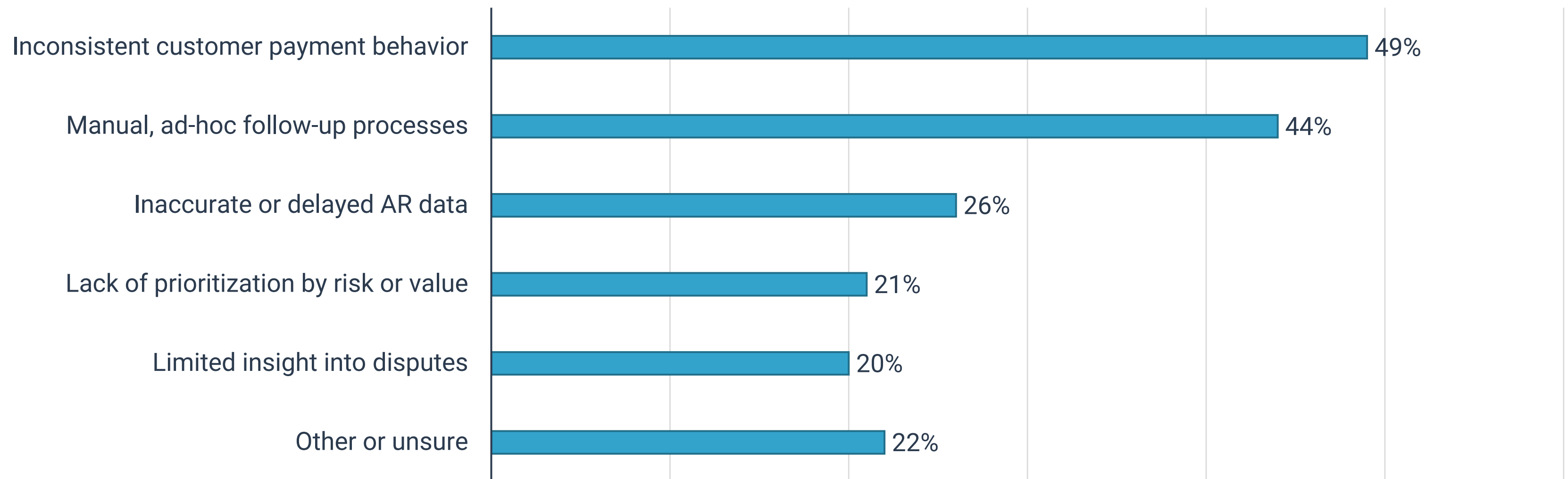


DISPUTE VISIBILITY

- Supports more stable forecasting

POLL QUESTION

Poll 2 - Which factors most impact the predictability of your collections? (all that apply)



REAL-TIME LIQUIDITY STRATEGY

INTEGRATING RECEIVABLES AND TREASURY DATA

OUTCOMES OF INTEGRATION



Real-time dashboards
and daily reporting
align priorities



Increased visibility
based on real-time
applied cash and
dispute data



Working capital goals
become a cross-team
performance metric

ACCELERATING CASH FLOW

IMPROVING OPERATIONS WITH AI-POWERED AUTOMATION



Simplified credit review and credit risk monitoring



Accelerate deduction, identification, and resolution



Apply cash faster and secure revenue



Payment prediction and AP portal integration



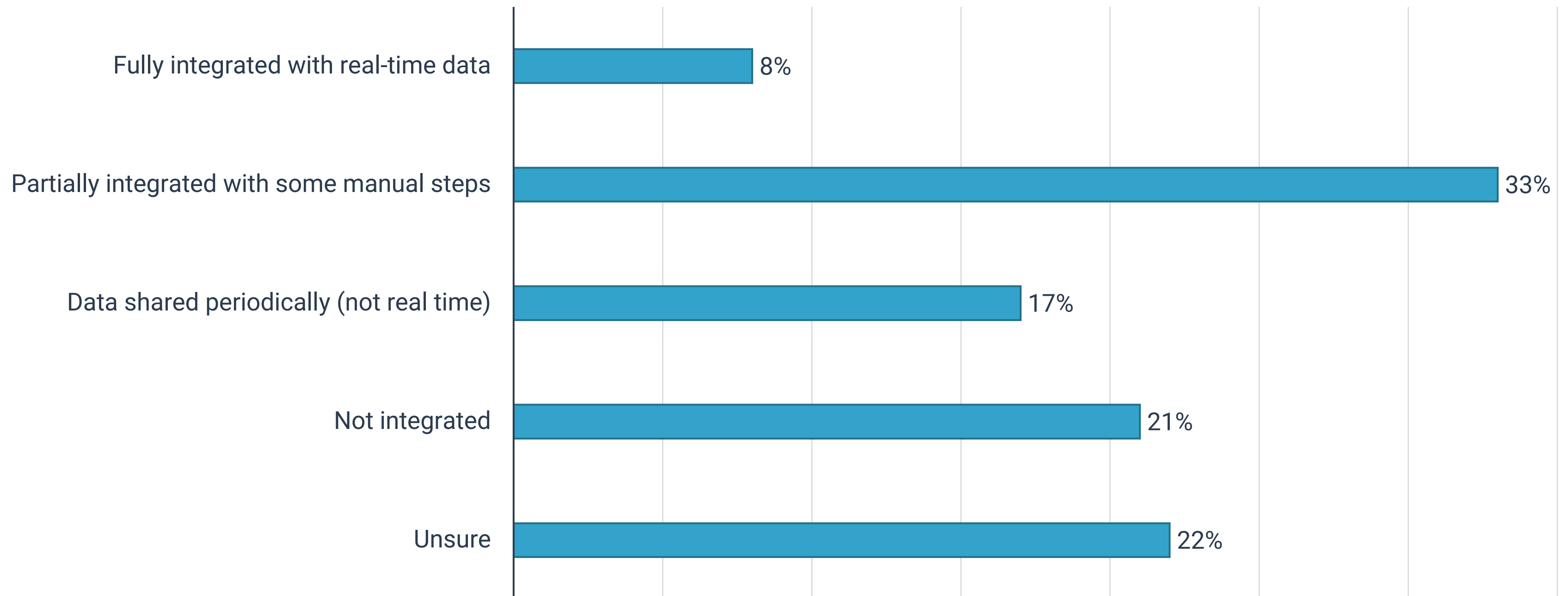
Invoice delivery tracking and monitoring



Risk-based collections prioritization

POLL QUESTION

Poll 3 - How integrated are your AR and treasury systems for real-time liquidity visibility?

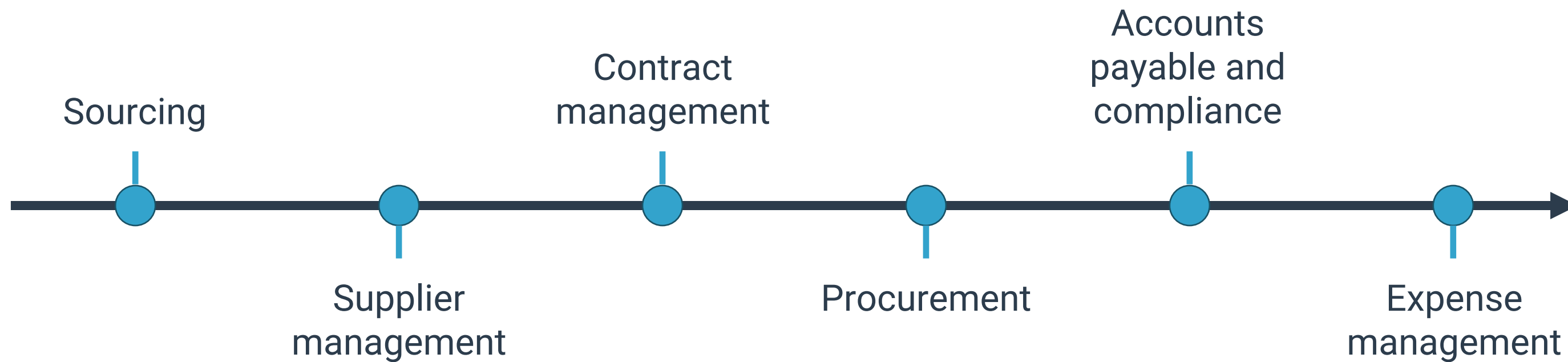


AI AUTOMATION OPPORTUNITIES

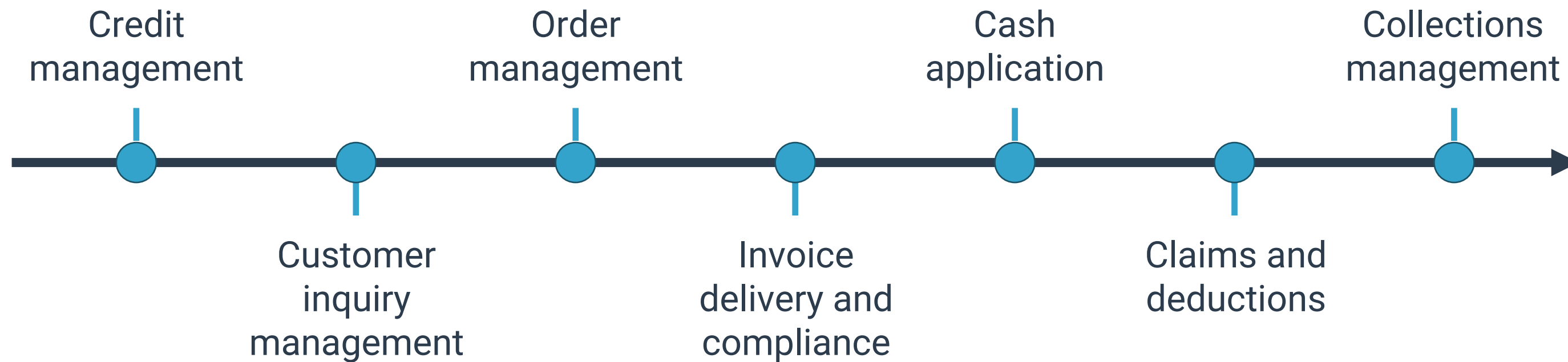
ACROSS END-TO-END PROCESSES



SOURCE-TO-PAY



ORDER-TO-CASH



CASE STUDY

IMPLEMENTATION OF AUTOMATED RECEIVABLES MANAGEMENT

CONSUMER PACKAGED GOODS COMPANY



50% reduction in cash application posting time, from 48 hours to less than 24 hours



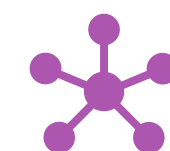
98% reduction in remittance advice processing time for largest client, from 8 hours to 10 minutes



Met an increased demand for accurate cash application with only a small increase in headcount, from one cash application analyst to two



80% reduction in open deductions



Improved cross-department collaboration, visibility, and efficiency by consolidating workflows into a single platform

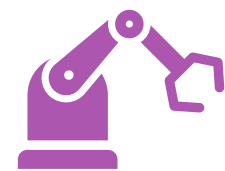
FINAL THOUGHTS

HOW TO PROCEED



STRONG CASH CONVERSION CYCLE

- Proactive credit and risk management
- Efficient cash application
- Fast and predictable collections



AUTOMATED COLLECTIONS

- Use automated reminders
- Prioritize payments based on high-value or high-risk accounts
- Leverage real-time analytics via intelligent dashboards



AUTOMATED CREDIT MANAGEMENT PROCESS

- Use credit score cards
- Enforce credit rules
- Streamline credit decisions



AUTOMATED CASH APPLICATION PROCESS

- Real-time visibility
- Automated remittance matching
- Invoice matching
- Exception handling workflows

LET'S CONNECT

DON'T LET THE LEARNING END HERE...
CONTACT US WITH ANY FUTURE QUESTIONS

Thank you for your interest in this presentation and for allowing us to support you in your professional development. Strategic Treasurer and our partners believe in the value of continued education and are committed to providing quality resources that keep you well informed.



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Ebook:
Transforming Payments:
Improving Cashflow in AP and AR



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- Treasury Technology



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- Employee Security Training
- Compliance Services
- Connectivity & Onboarding



RESEARCH Market Data

- Survey Participation
- Research Report Access
- Industry & Peer Benchmarking
- Critical Treasury Assessment



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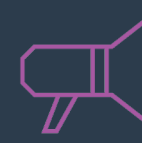
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RESEARCH Market Data

- Treasury Insights (Data Services)
- Tailored Market Research
- Survey Program Sponsorship
- Client Benchmark Reporting



INFORM Industry Insights

- Expert Content Creation
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- Custom Campaign Programming



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