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SUPPLY CHAIN FINANCE AND CASH CONVERSION CYCLE

ANALYST REPORT WEBINAR SERIES



March 19, 2026

Live and Recorded for On-Demand Viewing

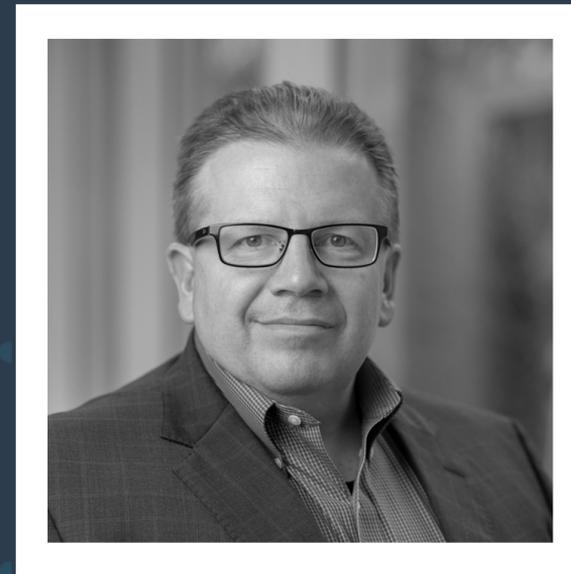
MEET THE SPEAKERS

THE EXPERIENCE BEHIND THE INSIGHTS



PAUL GALLOWAY

Paul Galloway has extensive experience in investment research and decision making, complex modeling, and risk management. He is known for leading teams of professionals, providing solutions to complex problems, building relationships with business leaders, and coming alongside others to help them achieve their goals.



CRAIG JEFFERY

Craig Jeffery's 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. He formed Strategic Treasurer in 2004 to provide treasury and financial process assistance to corporate, educational, and government entities.

TOPICS OF DISCUSSION

KEY AREAS OF FOCUS AND ANALYSIS

CORE CONCEPTS

Working capital, SCF, and CCC



SUPPLY CHAIN FINANCE SOLUTIONS

Models and liquidity
levers

CCC AUTOMATION STRATEGIES

Reducing friction across
the cash conversion cycle



WORKING CAPITAL LEADERSHIP

Cross-departmental
alignment toward
organizational liquidity

AREAS OF IMPACT

WHERE THESE SOLUTIONS HELP

SUPPLY CHAIN FINANCE AND CASH CONVERSION CYCLE SOLUTIONS



Working capital



Cash visibility



Liquidity management



Efficiency

TERMS AND DEFINITIONS

IMPROVING COMMUNICATION AND UNDERSTANDING



WORKING CAPITAL

Accounting: Working capital = current assets – current liabilities

- Balance-sheet focused
- Measures ability to meet short-term obligations

Treasury: Working capital (NAWC) = AR + inventory – AP

- Measures operational liquidity
- Goal is optimization, not minimization or maximization



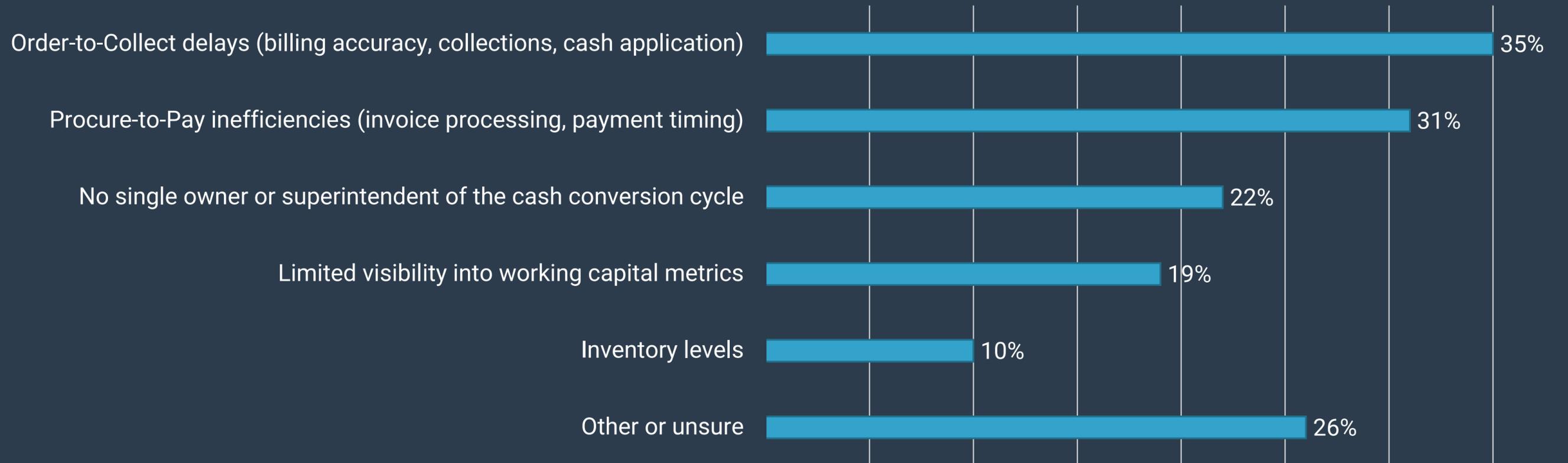
CASH CONVERSION CYCLE

Days sales outstanding (DSO) + days inventory outstanding (DIO) – days payables outstanding (DPO)

- Measures how long cash is tied up in operations
- Inefficiencies slow the cycle and restrict liquidity
- CCC automation reduces friction across procurement, fulfillment, and collections

POLL QUESTION

Poll 1 - Where do you see the greatest friction in your cash conversion cycle today? (all that apply)



SUPPLY CHAIN FINANCE

OPTIMIZING WORKING CAPITAL AND LIQUIDITY

“The use of financial instruments, practices, and technologies to optimize the management of the working capital and liquidity tied up in supply chain processes for collaborating business partners.”

- *Euro Banking Association*

EXAMPLES:

- Reverse factoring
- Dynamic discounting

BENEFITS:

- Improves buyer and supplier liquidity
- Strengthens supply chain resilience

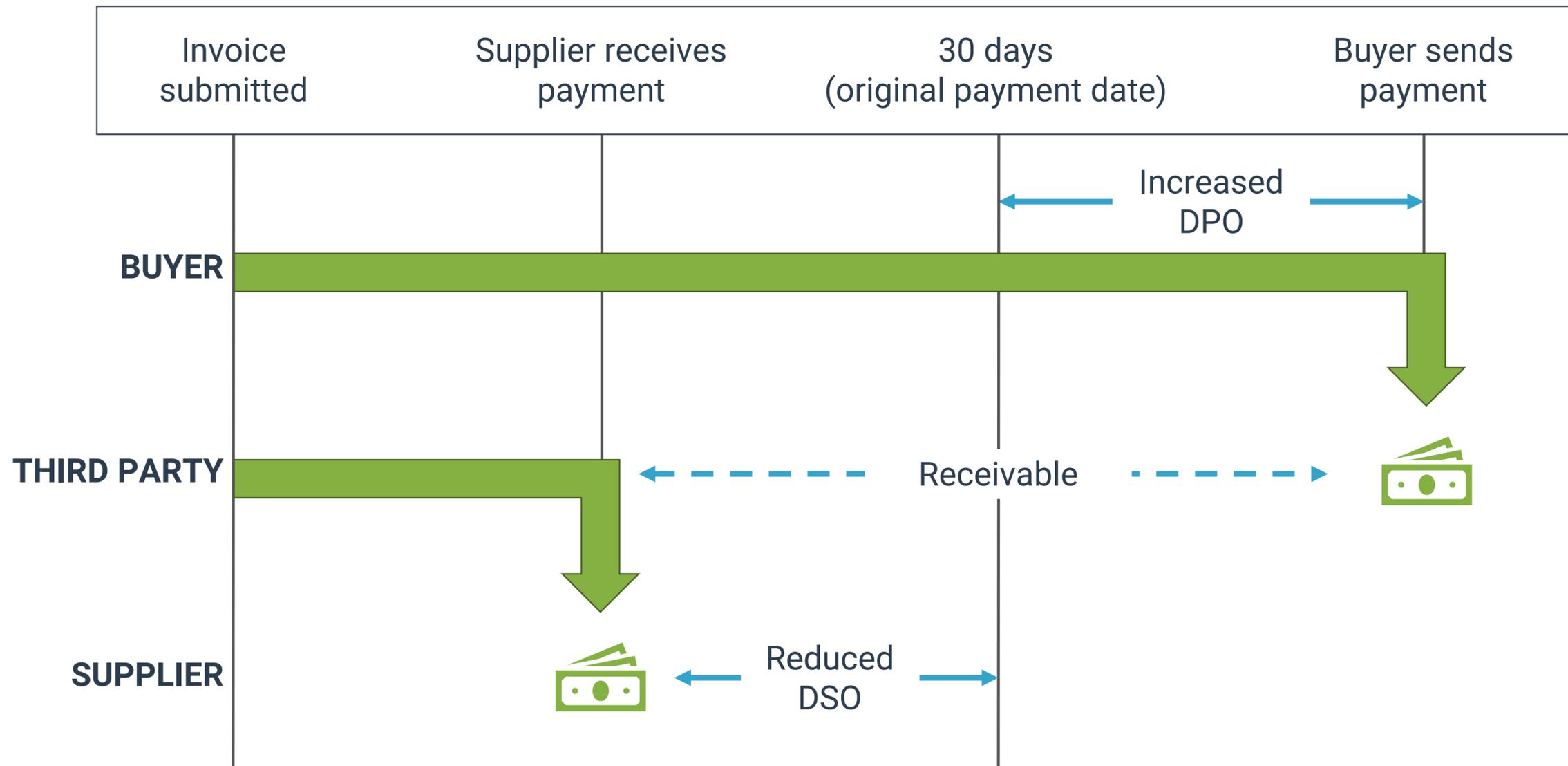
REQUIREMENTS:

- Treasury coordination across departments, suppliers, and banks/fintechs



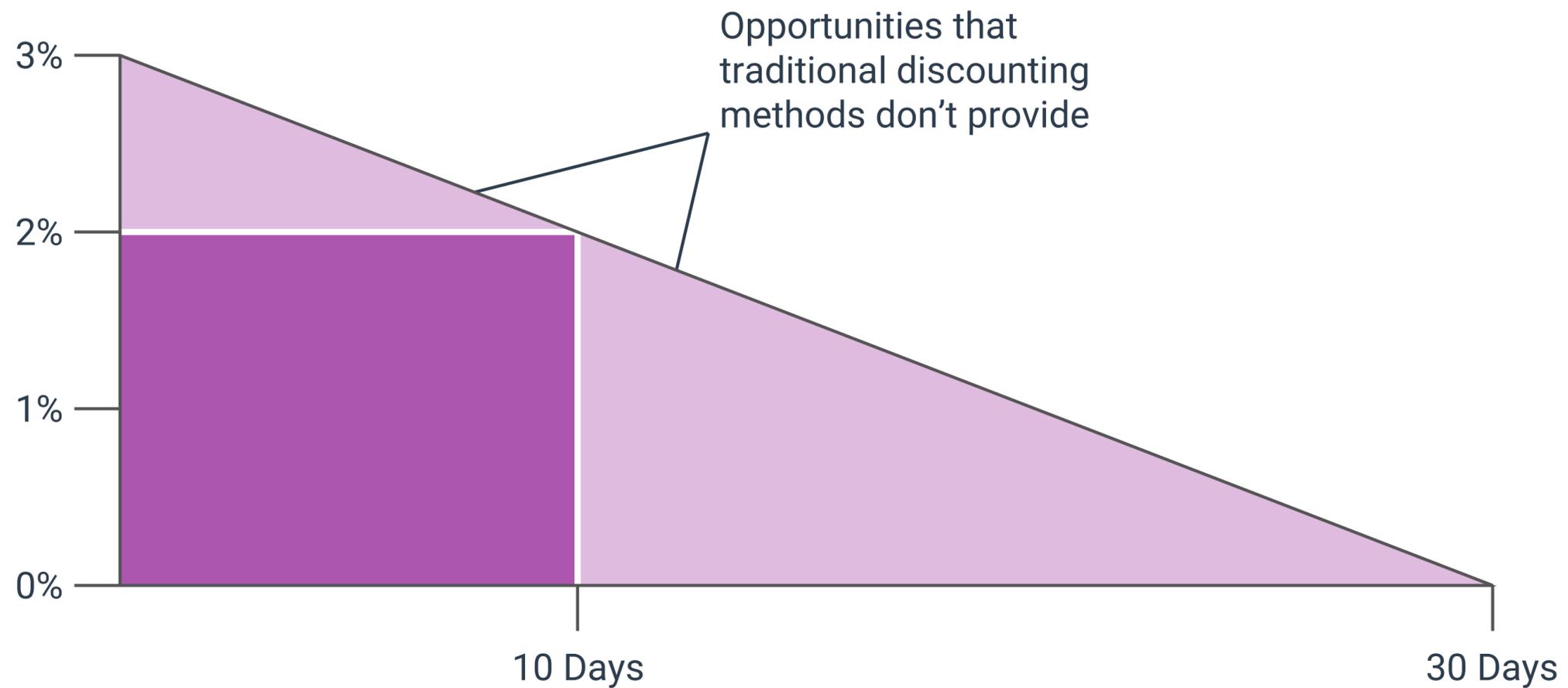
REVERSE FACTORING

LEVERAGING STRONG CREDIT FOR A DISCOUNT



DYNAMIC DISCOUNTING

UTILIZING LIQUIDITY FOR A DISCOUNT



-  Traditional discounting (2/10 net 30)
-  Dynamic discounting

HYBRID SUPPLY CHAIN FINANCE

SINGLE SOLUTION FOR VARIABLE LIQUIDITY CONDITIONS



FUTURE OF SUPPLY CHAIN FINANCE

KEY FORCES INCREASING THE VALUE OF SCF AUTOMATION



INTEREST RATES

- Early payment options become more attractive for constrained suppliers impacted by higher interest rates



COMPLIANCE AND REGULATION

- Know Your Customer (KYC), cross-border rules, and audit needs favor digital platforms

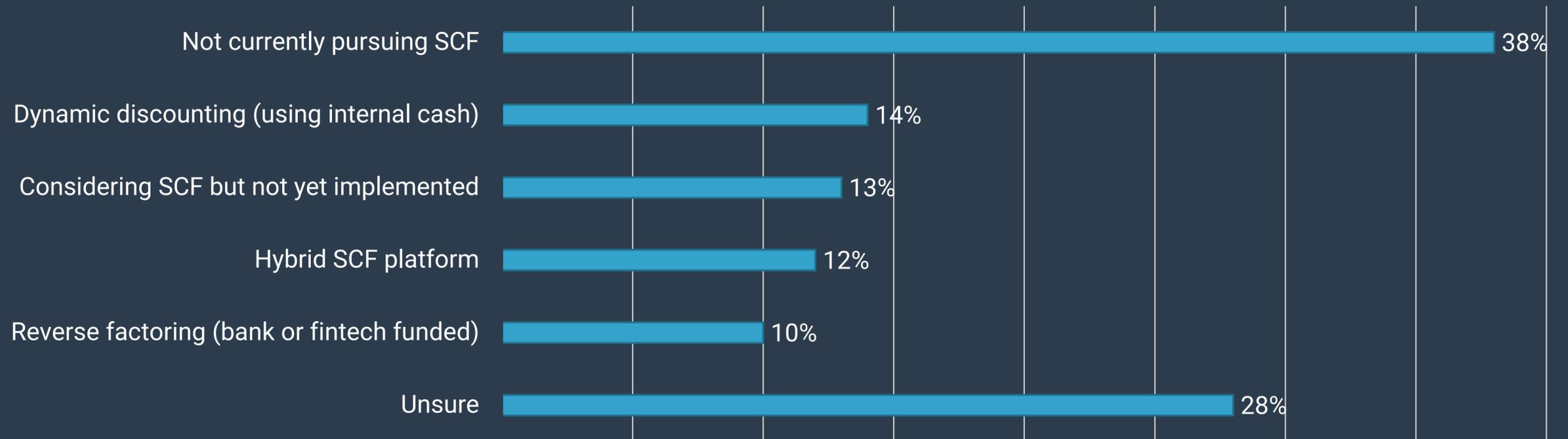


EMERGING TECHNOLOGY

- Networks, AI, blockchain, and distributed ledger technology (DLT) increase visibility, optimization, and dispute clarity

POLL QUESTION

Poll 2 - Which supply chain finance approaches are you currently using or actively evaluating? (all that apply)



CCC FRICTION

AND AUTOMATION OPPORTUNITIES TO UNLOCK LIQUIDITY

Treasury must align departments with competing KPIs and ensure organizational efficiency and liquidity

PROCURE-TO-PAY

- Procurement: supply continuity
- AP: extend DPO vs. maintain relationships
- Automation tools: AP automation, procurement platforms, invoice intake, vendor systems

INVENTORY

- Balance availability vs. cash tied up

ORDER-TO-COLLECT

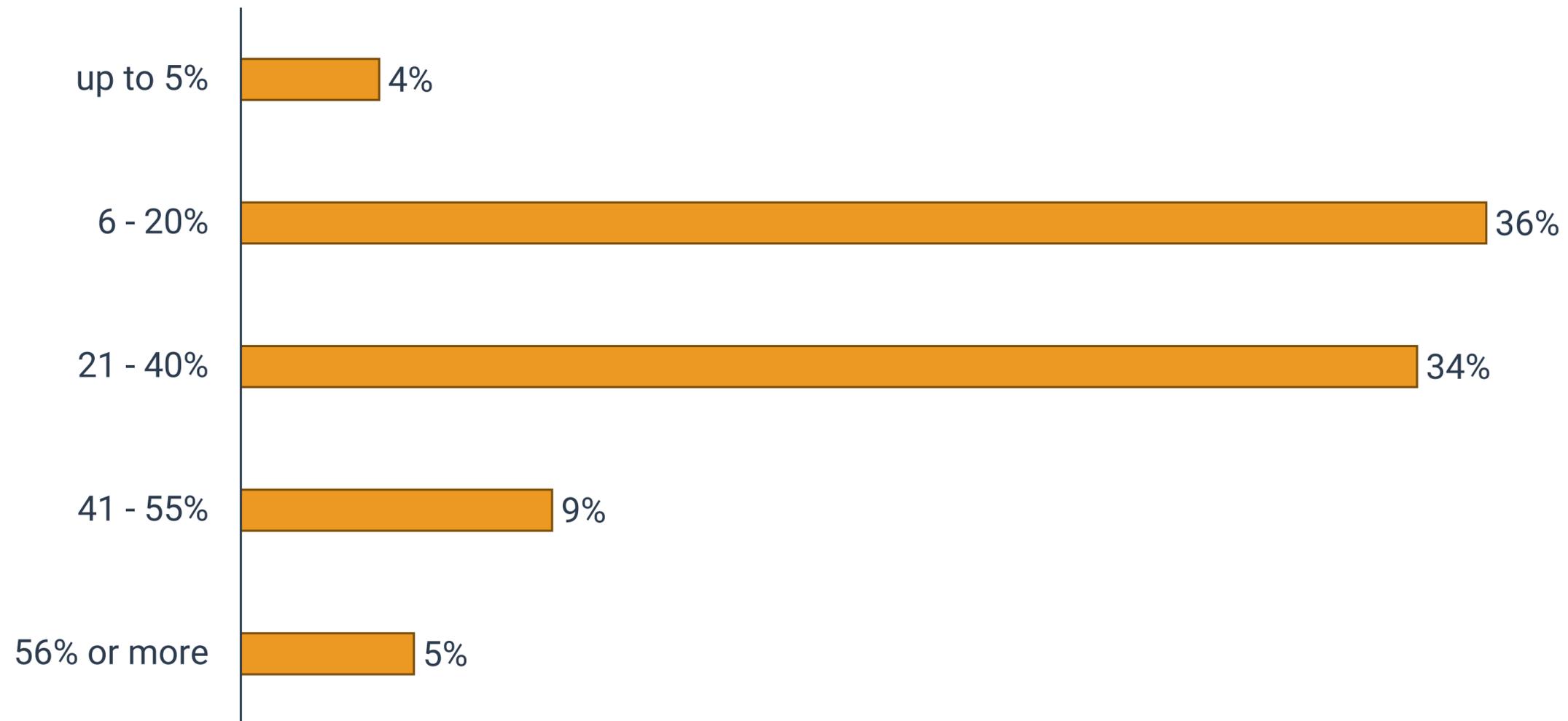
- Sales: drive volume
- Credit: limit exposure
- AR: reduce DSO
- Automation tools: E-invoicing, predictive collections, intelligent cash application, credit tools

PAYMENT PRIORITIES

CAPABILITIES SHAPING MODERN PAYMENT OPERATIONS

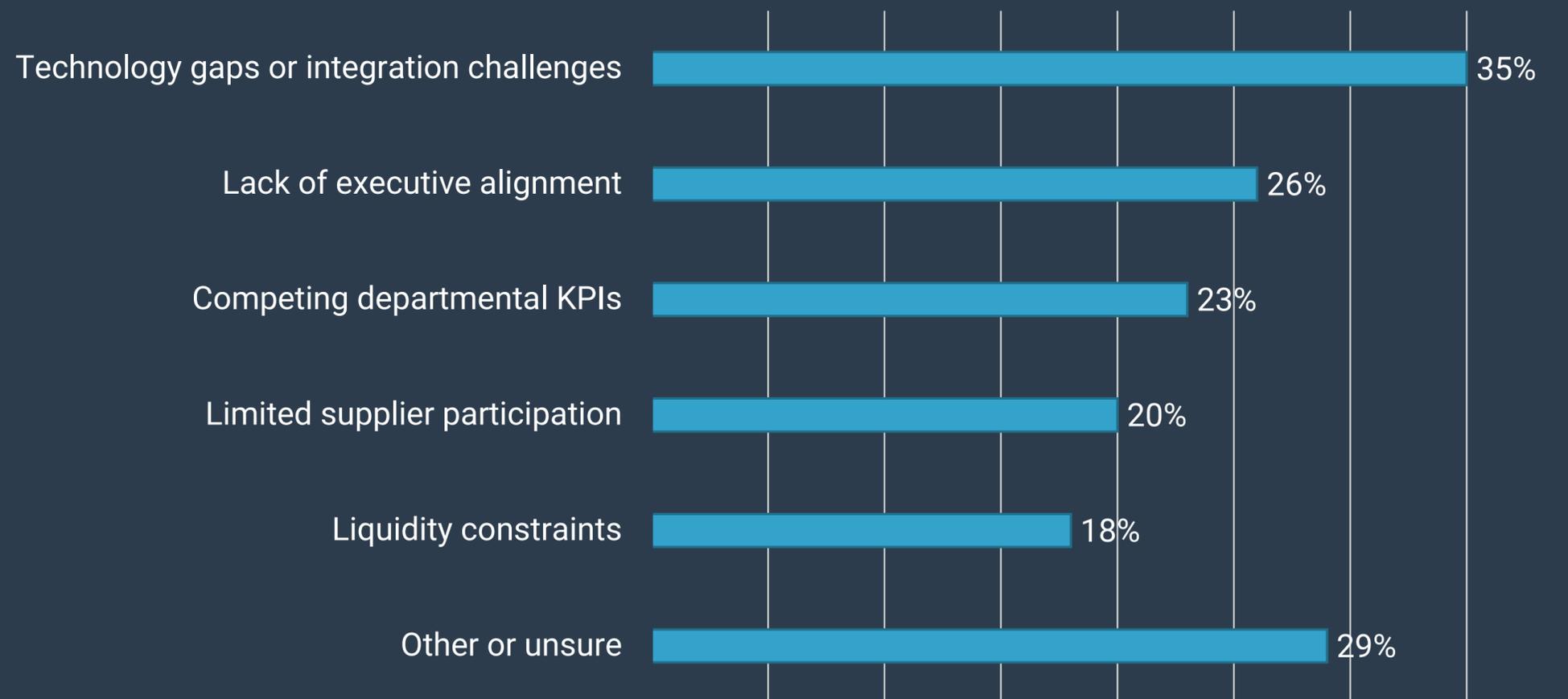


How much time do you estimate you will / did save with automation (consolidating your disbursements with one solution)?



POLL QUESTION

Poll 3 - What are the biggest obstacles to advancing working capital initiatives in your organization? (all that apply)



INNOVATIONS IN CCC AUTOMATION

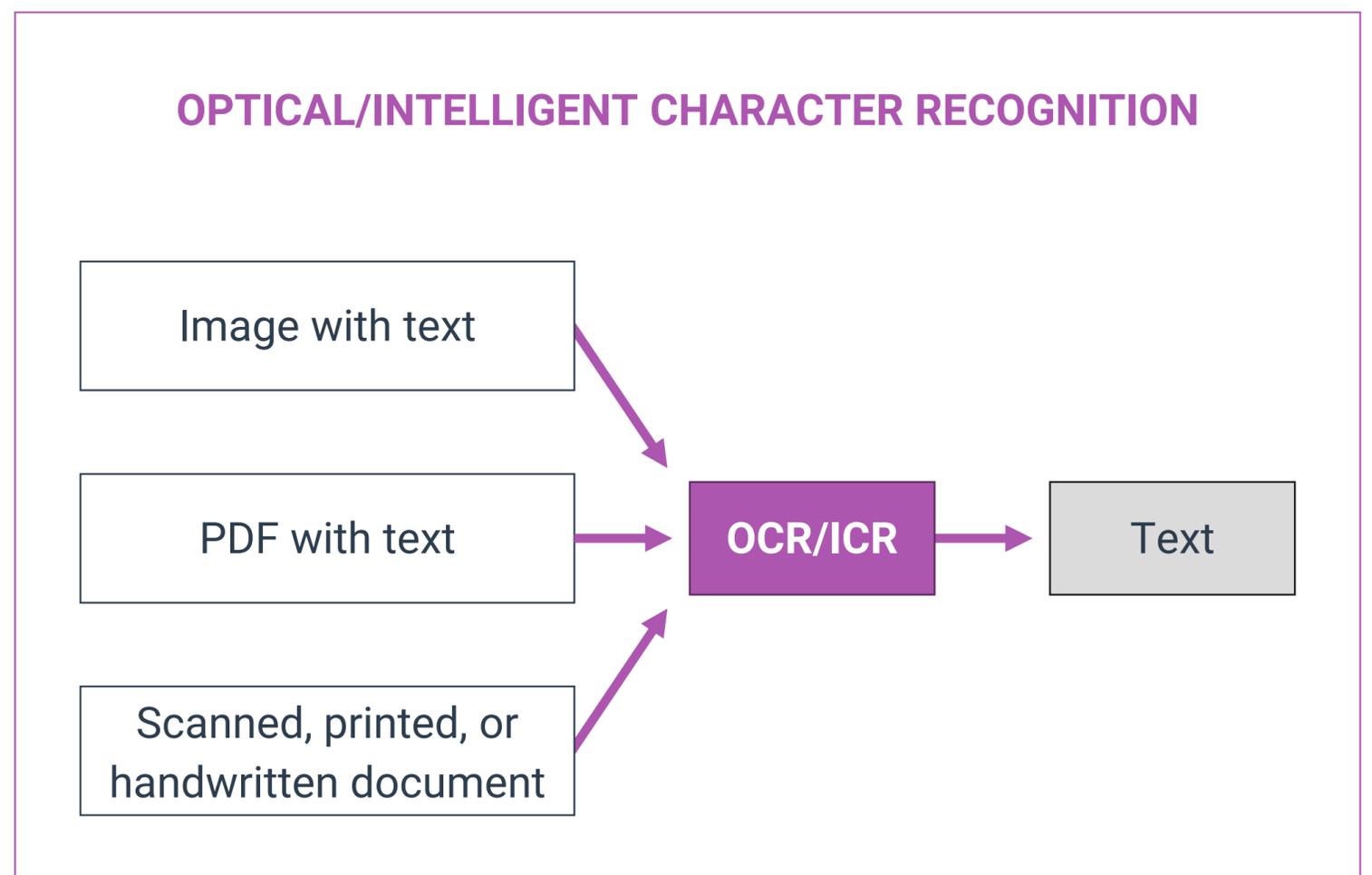
HELPING TREASURY BETTER MANAGE WORKING CAPITAL

 Artificial Intelligence and
Machine Learning (AI/ML)

 Networks

 Optical Character Recognition
(OCR) and Intelligent
Character Recognition (ICR)

 Real-Time and Modular
Automation



WORKING CAPITAL INITIATIVES

TREASURY ALIGNING FUNCTIONS TO OPTIMIZE LIQUIDITY

ELIMINATE COMPETING KPIS

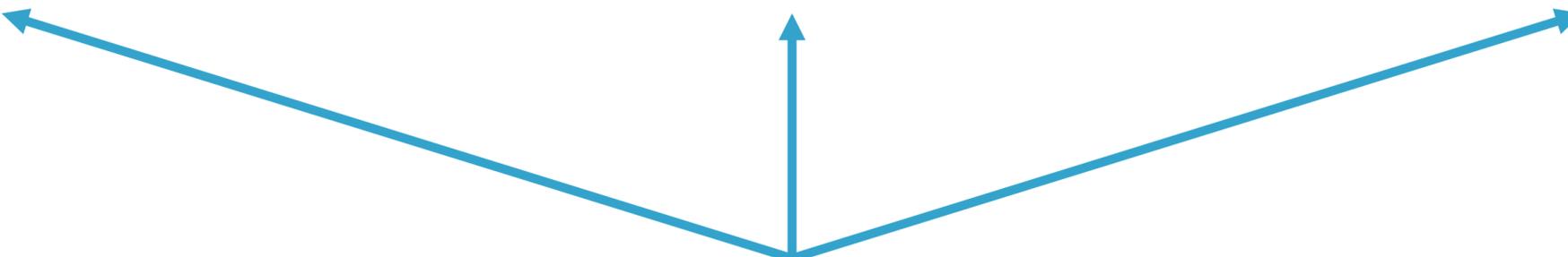
- Identify and resolve conflicting metrics across functions
- Align priorities around enterprise liquidity

INTEGRATING KPIS

- Establish shared metrics that support working capital goals
- Ensure operational needs reinforce, not undermine, liquidity

MONITORING AND UPDATING

- Review progress on a regular cadence
- Adjust initiatives as business and market conditions evolve



WORKING CAPITAL COUNCIL

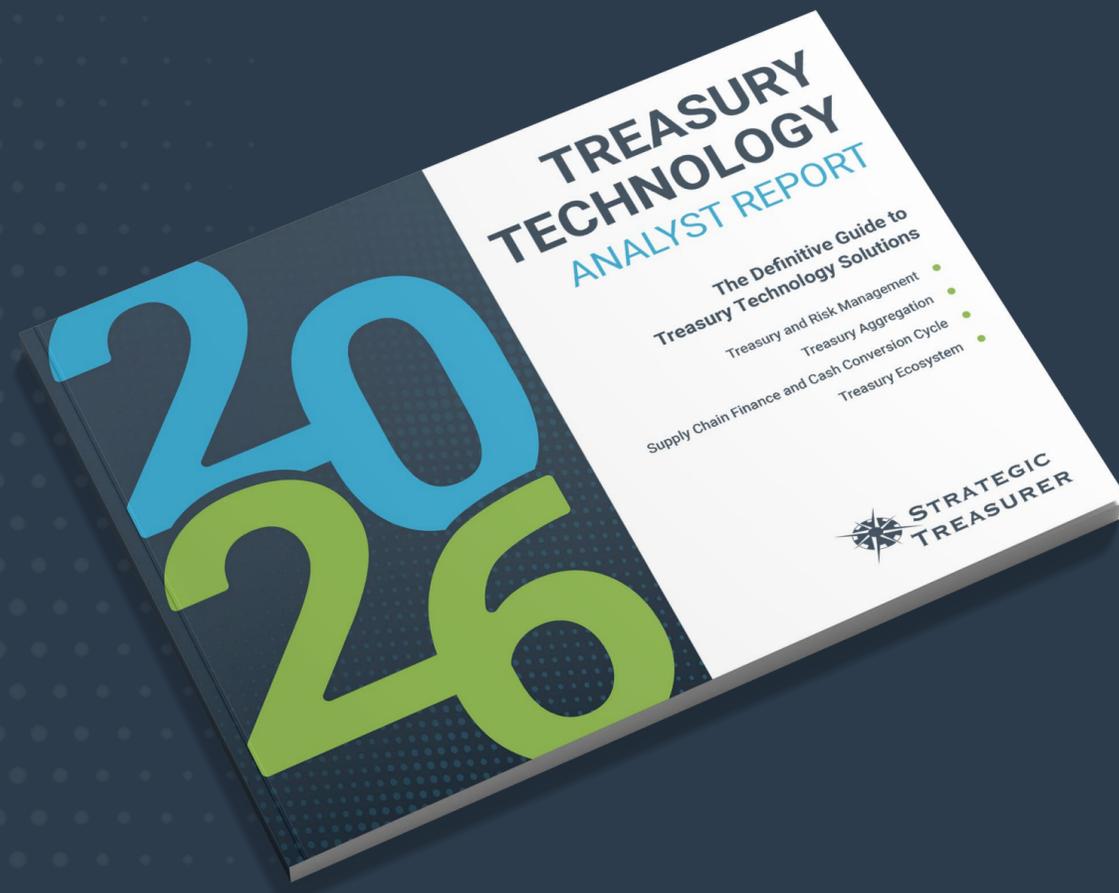
Chair: Treasury

Participants: Accounts payable, accounts receivable, procurement, accounting, tax, legal, other relevant areas

Purpose: Create a forum for coordination and translate liquidity goals into action

ANALYST REPORT

TRUSTED INSIGHTS ON TREASURY DEVELOPMENTS AND SOLUTIONS



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- Liquidity & Risk
- Banking Services
- 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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