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# AR'S ROLE IN MEETING TREASURY GOALS

## DRIVING LIQUIDITY AND WORKING CAPITAL PERFORMANCE



**ESKER®**

**April 21, 2026**

*Live and Recorded for On-Demand Viewing*



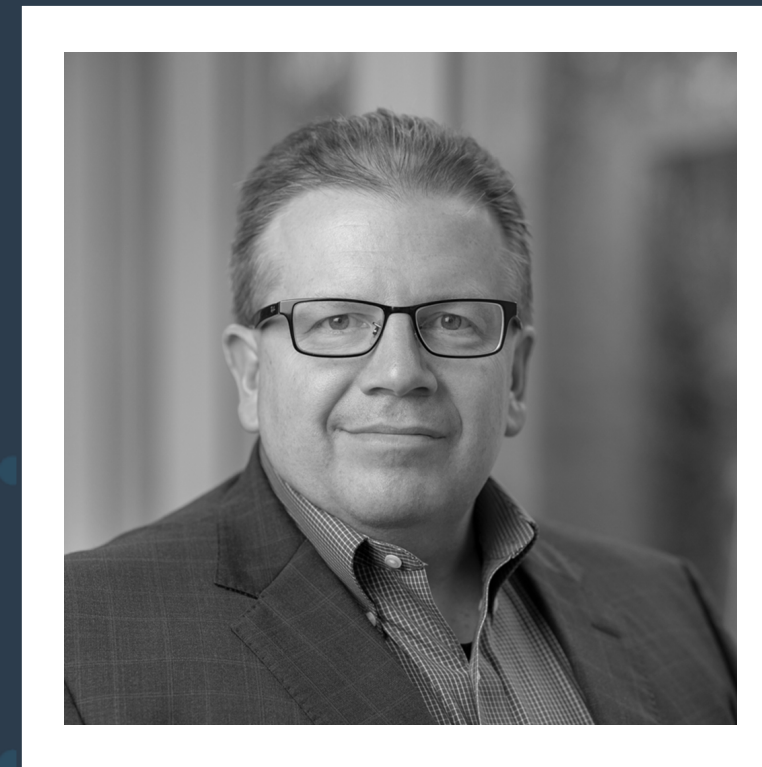
# MEET THE SPEAKERS

## THE EXPERIENCE BEHIND THE INSIGHTS



### ZAC MOLNAR

Zac is a Business Development Manager who brings with him over 10+ years of experience, helping companies achieve their process improvement goals. Zac's mission is working with organizations to quit paper, and to reduce the complexities within the Order-to-Cash Cycle. Outside of work, you'll find him fishing or golfing in the Tampa Bay Area.



### CRAIG JEFFERY

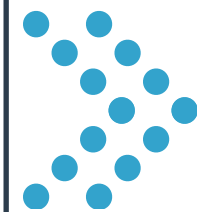
Craig Jeffery's 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly. He formed Strategic Treasurer in 2004 to provide treasury and financial process assistance to corporate, educational, and government entities.

# TOPICS OF DISCUSSION

## KEY AREAS OF FOCUS AND ANALYSIS

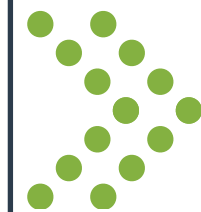
### TREASURY PRIORITIES

Main points of focus



### AR AND TREASURY

Why receivables are  
relevant to treasury



### AREAS OF OPPORTUNITY

Across credit  
management, cash  
application, and  
collections

### END-TO-END PROCESSES

Where automation can  
help



### KEY TAKEAWAYS

And final thoughts

# TREASURY'S CORE OBJECTIVES

## KEY PRIORITIES



### LIQUIDITY MANAGEMENT

- Ensure sufficient and timely access to cash and mitigate market, counterparty, and operational risks



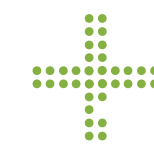
### WORKING CAPITAL MANAGEMENT

- Improve cash conversion cycle by optimizing receivables, payables, and inventory



### CASHFLOW FORECASTING AND VISIBILITY

- Improve accuracy and transparency of cash positions



### CASH OPTIMIZATION

- Maximize returns while maintaining liquidity

# URGENCY AROUND RECEIVABLES

## WHY AR PERFORMANCE MATTERS TO TREASURERS



### CASHFLOW PRIORITY

- Cash visibility is critical for decision making
- Accurate forecasts support liquidity and investment decisions
- Fragmented data obscures timing of expected cash



### ECONOMIC PRESSURE

- Uncertainty increases focus on liquidity and working capital
- Reduced reliance on external financing sources
- Strong AR performance improves cash availability

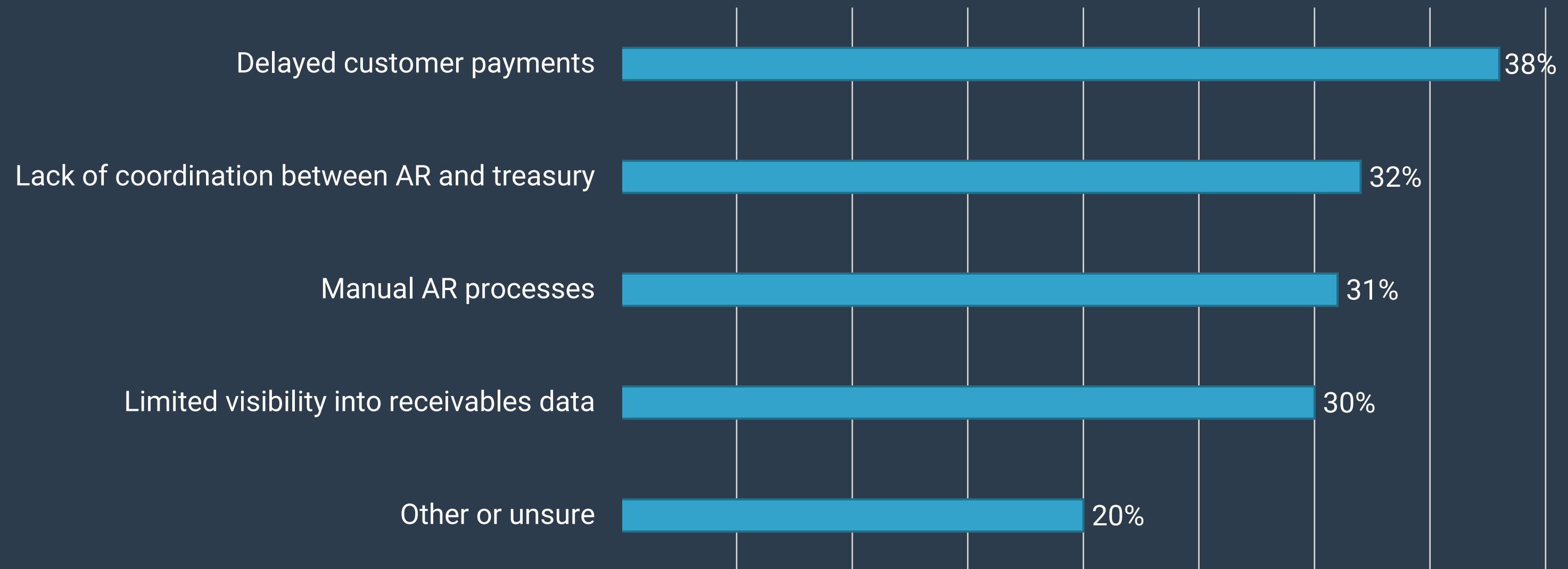


### DELAYS AND PROCESS CONSTRAINTS

- Payment delays reduce predictability of cash inflows
- Manual processes slow order-to-cash cycle
- Limited visibility weakens forecasting and liquidity planning

# POLL QUESTION

**Poll 1 - What are the biggest challenges your organization faces in improving cash visibility? (all that apply)**



# TREASURY AND AR

## ALIGNING FOR LIQUIDITY AND CASH VISIBILITY

### TREASURY'S MANDATE, AND WHY AR PLAYS A CRITICAL ROLE

AREA	MANDATE	AR'S IMPACT
Liquidity management	Ensure sufficient cash to fund operations and growth	Faster invoicing and collections accelerate cash inflows and improve liquidity
Risk management	Minimize exposure to credit, market, and operational risk	Strong AR processes help detect payment risk earlier and reduce overdue receivables
Working capital efficiency	Optimize working capital and deploy cash strategically	Efficient receivables management shortens DSO and frees up working capital

# CREDIT MANAGEMENT AUTOMATION

STRENGTHENING CASH FLOW, LIQUIDITY, AND RISK CONTROL



## FASTER CREDIT DECISIONS

- Digitized applications streamline onboarding and approvals
- Standardized policies improve consistency across customers
- Automated checks reduce manual review delays



## RISK ASSESSMENT AND INSIGHT

- External and internal data improve credit evaluation
- Segmentation highlights varying levels of customer risk
- Financial data analysis supports informed decisions



## MONITORING AND CONTROL

- Continuous monitoring tracks changes in credit risk
- Alerts flag exceeded limits and emerging issues
- Dashboards provide consolidated customer visibility

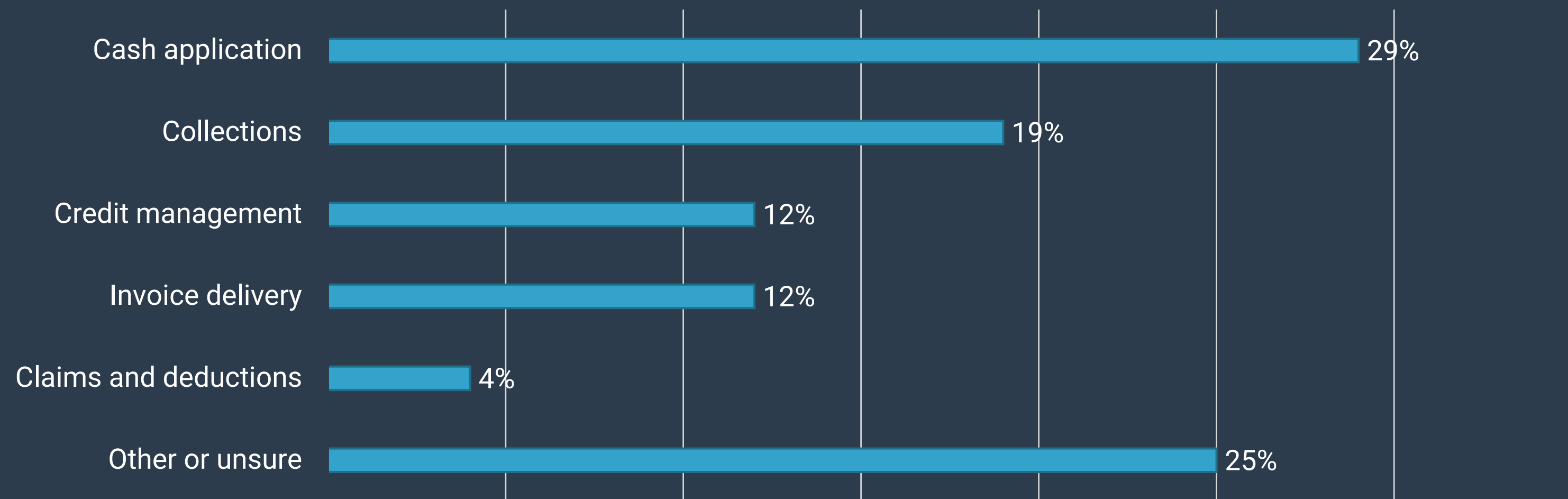


## TREASURY IMPACT

- More predictable and stable cash inflows
- Reduced exposure to bad debt
- Improved visibility for cash forecasting

# POLL QUESTION

**Poll 2 - Which AR automation process is your top automation priority right now?**



# CASH APPLICATION

## IMPROVING SPEED, ACCURACY, AND VISIBILITY



### CAPTURE AND CENTRALIZATION

- Consolidate payment data from multiple channels
- Digitize remittance capture and processing



### MATCHING AND ALLOCATION

- Match payments to invoices using defined rules
- Automated processes improve speed and consistency
- Suggestions support complex allocation decisions



### EXCEPTION HANDLING

- Identify and resolve unmatched payments efficiently
- Streamline collaboration on payment discrepancies

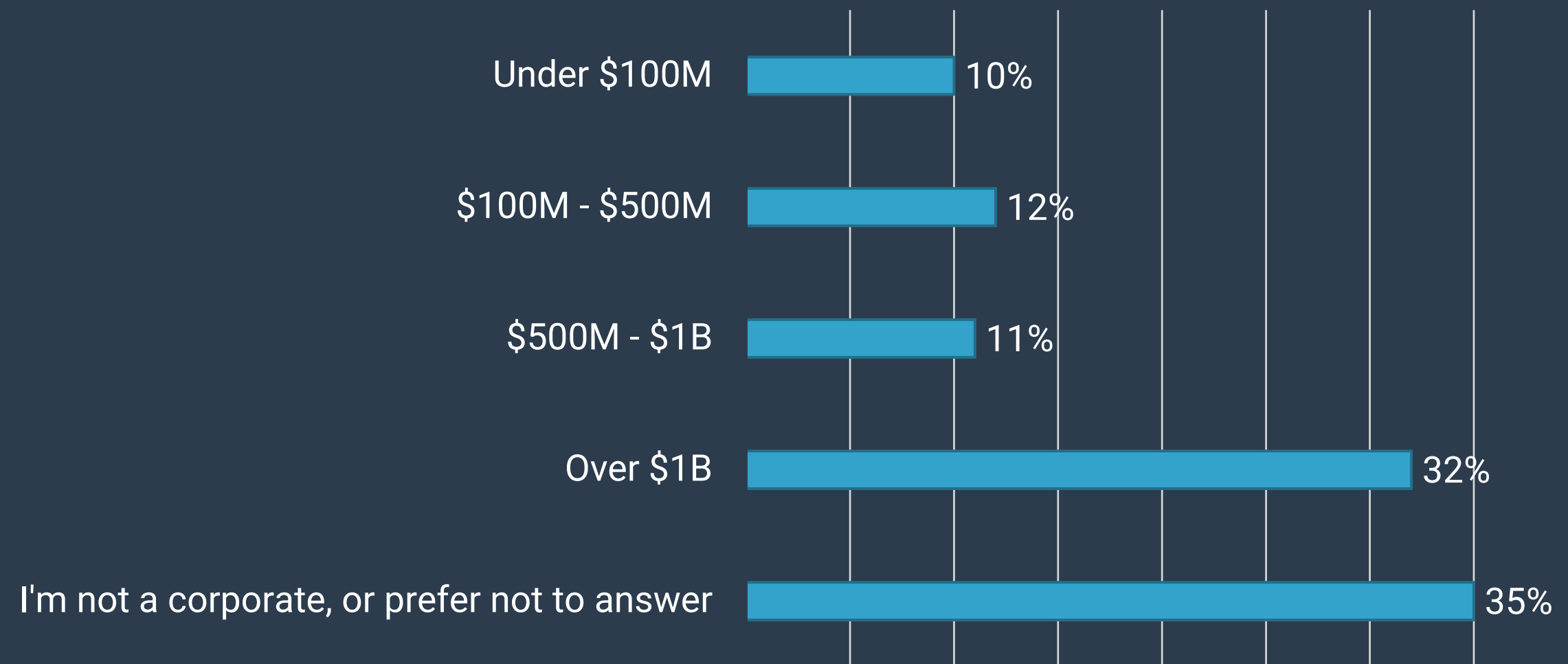


### VISIBILITY AND IMPACT

- Dashboards track inflows and processing performance
- Real-time insights support cash positioning
- Faster application improves short-term liquidity

# POLL QUESTION

**Poll 3 - What's your organization's annual revenue?**



# COLLECTIONS MANAGEMENT

## ACCELERATING CASH FLOW AND IMPROVING VISIBILITY



### PRIORITIZATION AND STRATEGY

- Focus efforts on high-risk and high-value accounts
- Structured strategies guide consistent collections actions



### AUTOMATION AND OUTREACH

- Automated reminders encourage timely customer payments
- Task lists streamline daily collections activities



### PERFORMANCE MONITORING

- Centralized data supports informed collections decisions
- Real-time KPIs track aging, DSO, and past due

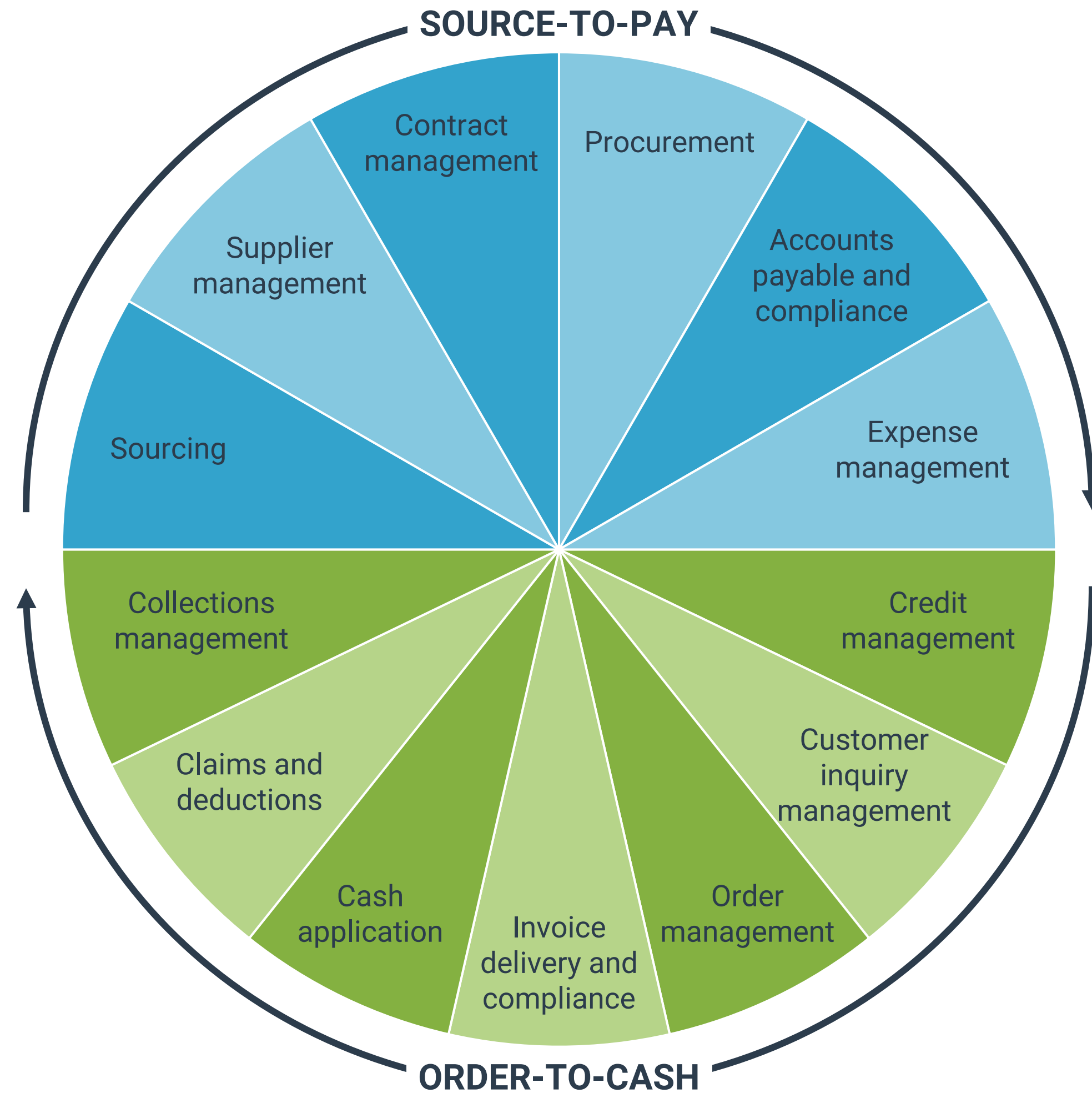


### CUSTOMER INTERACTION AND IMPACT

- Self-service access to invoices and account details
- Dispute handling improves payment timing and cash flow

# AI AUTOMATION OPPORTUNITIES

ACROSS END-TO-END PROCESSES



# FINAL THOUGHTS

## A QUICK RECAP BEFORE WE CLOSE

### AR DRIVES LIQUIDITY PERFORMANCE

- Directly impacts cash availability
- Improves working capital efficiency
- Strengthens cash flow predictability

### CREDIT DECISIONS DEFINE CASH STABILITY

- Reduces customer payment risk
- Improves quality of receivables
- Supports predictable cash inflows

### COLLECTIONS SPEED DETERMINES CASH FLOW

- Shortens DSO
- Accelerates cash conversion
- Improves payment consistency

### VISIBILITY AND ALIGNMENT MAXIMIZE IMPACT

- Enhances real-time cash visibility
- Improves forecasting accuracy
- Aligns AR with treasury goals

# CONNECT WITH US

FOR QUESTIONS OR TO LEARN MORE

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**Transforming Payments:  
Improving Cashflow in AP and AR**



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- Research Report Access
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