



GlobalFinex B2B

FIRST STEPS

A practical way to assess payment flexibility

This is designed to help you decide whether your organisation has **enough control, readiness and optionality** around payment timing and settlement to make further exploration worthwhile.

Many organisations are interested in working capital flexibility but discover, too late, that:

- 1 Approvals are inconsistent
- 2 Control over payment timing is limited
- 3 Supplier behaviour has not been considered
- 4 Internal ownership is unclear

First Steps exist to surface those realities early and safely, before any solution discussion. This is not a commitment. It is a structured way to **have the right internal conversations** before looking at solutions, models or economics.

The objective is simple:

- Understand the consequences of today's approach
- The levers already available to you, and
- Whether further exploration is justified

This is not a commitment. If the opportunity is not there, that is a valuable outcome too.

The following pages will guide you through a series of question and decision points designed to help determine whether further exploration is warranted, and whether payment flexibility can be pursued without introducing trade-offs you already dislike.

Why “First Steps” matter here?

GlobalFinex B2B is not about fixing a broken process. It is about **using approved payables more deliberately** — and that only works if certain conditions already exist.

Step 1

Clarify the finance objective

Typical answers fall into three broad categories:

- Preserving or extending cash
- Generating return or offsetting cost
- Supporting suppliers without damaging relationships

Step 2

Confirm invoice readiness

Optionality only exists once invoices are approved.

- How long does it typically take for a correct invoice to be approved?
- Is that timing predictable?
- Does it vary materially by supplier or category?

Step 3

Understand control over payment

Next, test how much control actually exists once an invoice is approved.

- Is payment timing centrally controlled or highly constrained?
- Are payment methods largely fixed or adaptable?
- Where exceptions exist today, how are they handled?

Step 4

Segment supplier behaviour

Rather than asking “will suppliers accept this?”, it is more useful to ask:

- Which supplier groups would value flexibility?
- Which would prefer to remain unchanged?
- Is payment timing centrally controlled or highly constrained?

Step 5

Pressure test governance comfort

Before moving further, it is worth testing comfort with three ideas:

- Selective application rather than universal rollout
- Reversibility rather than permanent programmes
- Finance led control rather than supplier mandate

What your answers should clarify

How much control exists over payment timing

Whether meaningful flexibility is available

Which constraints need to be respected

Whether further exploration is justified



What to avoid at this stage

 Comparing solution models

 Discussing fees or rates

 Debating supplier adoption levels

 Designing roll-out plans

What looks like a good outcome



Clarity on whether flexibility genuinely exists



Clarity on whether flexibility genuinely exists



Visibility into constraints that need to be respected



Confidence about whether further exploration is justified

That exploration may happen now, later, or not at all.
All three outcomes are valid.

Final perspective

Working capital opportunities rarely fail because the idea is wrong.

More often, they fail because assumptions are made too early.

First Steps exist to replace assumption with understanding
- so any next step, if taken, is deliberate rather than reactive.



About GlobalFinex B2B

GlobalFinex B2B is a post-approval payment control capability from B2BE, built for finance teams that want more deliberate control over when and how cash leaves the business after invoices are approved.

It reflects a simple belief: approved invoices should be a point of financial discretion, not just a compliance milestone. GlobalFinex B2B enables controlled flexibility over **when invoices are paid and how payments are executed**, without forcing change, supplier participation, or long term structural commitments.

GlobalFinex B2B is used by organisations that want to preserve optionality as conditions change – and who prefer selective, reversible decisions over one size fits all programmes.

For more information, visit <https://www.globalfinexb2b.com/>

