



GlobalFinex B2B

OPPORTUNITY BRIEF

Understand the opportunity hidden inside approved payables

This is designed to help you determine whether there is a meaningful opportunity to create greater flexibility around payment timing and settlement within your organisation.

The reality most **finance leaders recognise** in most large organisations

Invoices are approved faster than they used to be.

Controls are tighter.

Visibility is better.

From an operational perspective, things are working. Yet payment itself is often treated as a **fixed outcome**.

The objective is simple:

- Approved invoices are paid on predetermined terms
- Settlement methods are largely static
- Any flexibility sits outside the organisation, not inside it

At the same time, suppliers across the supply chain routinely trade value for access to cash:

- ✦ Overdrafts
- ✦ Factoring
- ✦ Supply chain finance
- ✦ Card processing
- ✦ Other short term funding arrangements

This behaviour is already normal. It simply happens away from the buyer, outside direct control or visibility.

Nothing here is broken. Orders are fulfilled. Suppliers are paid. Cash continues to flow. The opportunity emerges because:

- 1 Invoices are approved and ready earlier than payment is made
- 2 Buyers already control when cash leaves the business
- 3 Suppliers already demonstrate willingness to trade value for speed

What is often missing is a way to use that reality deliberately

Not to force change. Not to introduce a single programme. Not to lock in a long term structure. But to decide, selectively and reversibly:

- 1 When preserving cash matters most
- 2 When generating return matters more
- 3 When supporting supplier liquidity is the priority

These conditions change over time. A single answer rarely fits forever.



This is a hard conversation because payment sits precisely at the intersection of

! Finance Policy

! Treasury Objectives

! Accounts Payable Operations

! Supplier Relationships

! Audit and Governance

As a result, many organisations default to caution.
Common responses include:

“

Our current approach works well enough

”

“

We don't want to introduce supplier friction

”

“

We don't want to commit to something we can't unwind

”

“

We already have tools for working capital

”

All of these concerns are reasonable. They explain why payment behaviour often remains **unchanged**, even as conditions around it evolve.

**The question this brief
is intended to surface**

**Do we have enough control and
optionality over how and when
approved liabilities are settled
as conditions change?**

**For some organisations,
the answer is clearly **yes**.**

For others, constraints quietly emerge over time:

Tools become rigid

Options narrow

Trade offs become less attractive

Flexibility exists — but only outside the organisation

Understanding where you sit on that spectrum is the only
outcome this brief is designed to support.



What this is not about

✗ Selecting a funding model

✗ Comparing rates or fees

✗ Changing supplier terms

✗ Launching a programme

✗ Committing internal teams

A useful outcome

Both answers are valid. The value lies in knowing which is true — deliberately, rather than by default.

Yes, this is worth exploring further.

No, this is not where our
attention needs to be right now.

Closing perspective

Working capital pressure does not always show up as failure.

More often, it shows up as **constraint**:
limited options, rigid tools, or trade offs that no longer feel well balanced.

This brief exists only to help determine whether that dynamic applies in your organisation — before any discussion of solutions, models, or next steps.



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/>

