

The CFO's Next Power Move

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Where We're Going

Most CFOs still treat accounts payable as a cost center to minimize, not a lever to work.

- 1 The Cost Center Myth.** Why AP already sits on the two things every CFO obsesses over: cash and risk.
- 2 Cash Flow as a Weapon.** The four levers hiding in your payment terms and your float.
- 3 Risk & Compliance as a Weapon.** Turning fraud prevention into a trust advantage.
- 4 Structuring Teams That Scale.** Freeing capacity without adding headcount.
- 5 The Leadership Shift.** It closes with something you can act on this week.

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The Cost Center Myth

Every AP leader has had to justify headcount or budget at renewal time, as if the function were a drain to be minimized.

But AP sits directly on top of the two things every CFO obsesses over: cash and risk. That's leverage nobody has picked up yet.

Treat AP as a cost center, and you'll manage it for efficiency. Treat it as leverage, and you'll manage it for impact.

#1

Working capital optimization is now CFOs' top budget and operations priority in 2026, up from #7 in 2025.

The Overlooked Payment Strategy

Paying a vendor early with no discount attached is an interest free loan, and most companies do it by default.

1

Extend Float

A corporate card program shifts payment timing in your favor without changing a vendor relationship.

2

Capture Rebate Revenue

Card spend earns rebates that ACH and check payments never generate.

3

Pay Vendors Faster

When it serves you, it reads as goodwill and negotiating leverage, not a squeeze.

This is the single most concrete, most repeatable tactic in this entire session.

The Four Levers

Discount Capture

Every early payment discount left on the table is a return you declined.

Payment Timing (DPO)

A card program extends float and captures rebate revenue at the same time.

Cash Forecast Accuracy

Your 13 week forecast is only as good as the AP data feeding it.

Terms Renegotiation

Informal vendor knowledge becomes a real procurement case.

The scale: \$1.7 trillion in excess working capital sits across the top 1,000 U.S. public companies alone (The Hackett Group, 2025).

The Math Behind Discount Capture

A standard 2/10, net 30 invoice: pay on day 10 and capture 2%. Pay on day 30, and you don't.

$$2 \div 98 \times 365 \div 20 \approx 37\%$$

annualized return

Why $\div 98$, not 100

The discount is a return on the 98% you actually paid out, not the full invoice.

Why $\times 365 \div 20$

You're only holding the cash 20 fewer days; annualize that and the return compounds.

Scaled up: \$500,000 in annual spend carrying missed discount terms, at 2%, is \$10,000 captured, just by removing a manual screening bottleneck.

Run your own numbers. The discount was never the constraint. The screening was.

Why Risk Ownership Is Leverage

AP is one of the most targeted functions for fraud. Ignored, that's a liability. Owned, it's a differentiator.

\$55.5B

exposed BEC losses tracked globally
since 2013 (FBI IC3)

1 in 10

email based attacks now involve BEC
tactics

67%

originate from ordinary free webmail
accounts

In every treasury survey that asks, business email compromise ranks as the most common avenue for payment fraud, ahead of every other method combined.

The Controls That Earn Trust

1

Vendor Verification

Callback procedures and self service portals confirm banking changes through a channel the fraudster doesn't control.

2

Segregation of Duties

A human signs off on anything that moves money, no exceptions, no matter how routine it looks.

3

Regulatory Awareness

Electronic invoicing mandates are expanding; track the shifts ahead of the deadline instead of reacting to it.

None of this is a new muscle. It's the same discipline finance already applies to banking information, just applied consistently.

Capability, Not Headcount

The same team. More volume. Zero new hires.

Freed up capacity gets reinvested into exception handling, vendor strategy, and cash flow analysis, the work that actually requires judgment.

Be your own financial systems person

Build enough fluency to evaluate vendors and drive your own systems roadmap, instead of waiting on IT.

What Drains You, What Do You Love

Two questions, nothing else: what drains you, and what do you love?

What Drains You

- Retyping data that already exists somewhere else
- Reformatting a report for the third stakeholder
- A repetitive, low value exception

What You Love

- The vendor relationship built over years
- The hard exception caught before it became a problem
- The moment they solved something instead of just processing it

Remove the drain. Keep the value.

The Core Distinction

MANAGER

Runs the process as it exists
Processes exceptions, waits for direction
Reports invoice counts and cycle times

LEADER

Redesigns the process, grows people into it
Walks into a CFO meeting with a recommendation
Translates data into cash and risk impact

The tools don't make that shift for you. The questions you ask do.

Before and After

BEFORE

An AP manager processes exceptions and waits for direction, measured on accuracy and speed, and stops there.

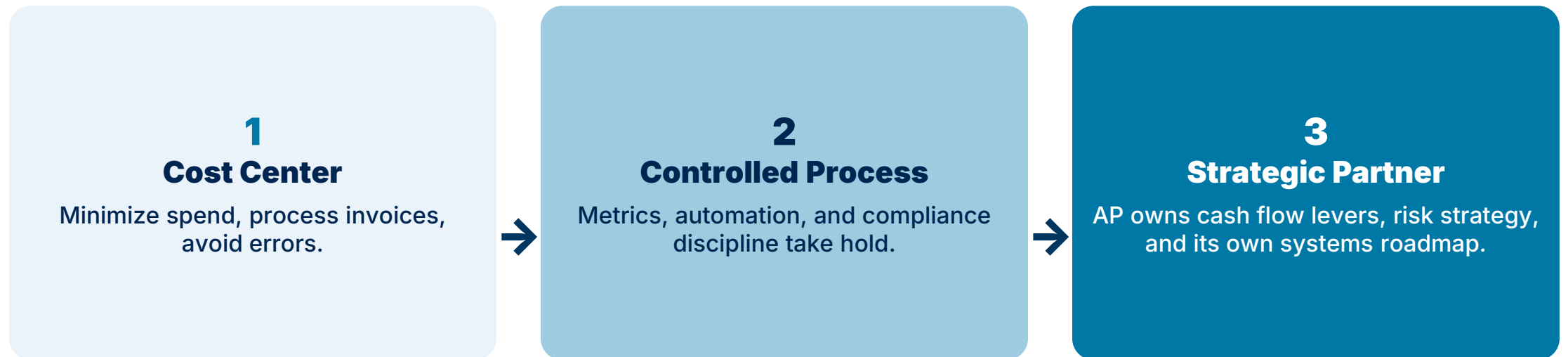


AFTER

An AP leader walks into a CFO meeting with a working capital recommendation, backed by a number and a plan to capture it.

The invoices didn't change. The posture toward them did.

The AP Maturity Model



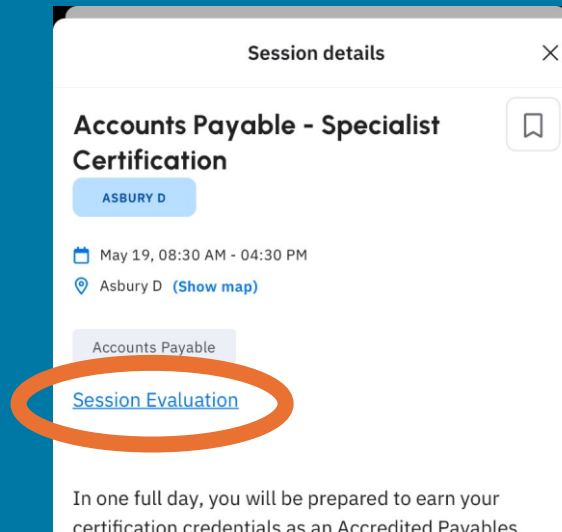
The only question worth asking is which stage you're in, and whether you're managing that position or leading from it.

Actionable Takeaways

1. Put one real cash lever in motion this month: start a corporate card program or add a discount capture screening step, and bring your CFO a specific dollar figure.
2. Make risk ownership visible: put callback verification or a vendor self service portal in place so a banking detail change never depends on trusting an email.
3. Have the “what drains you, what do you love” conversation with your team this week, and remove one real drain before you add anything new.

Please tell us what you think!

- Please scan this QR code using your mobile to access a short feedback survey
- Also accessible via the mobile app



QUESTIONS?

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