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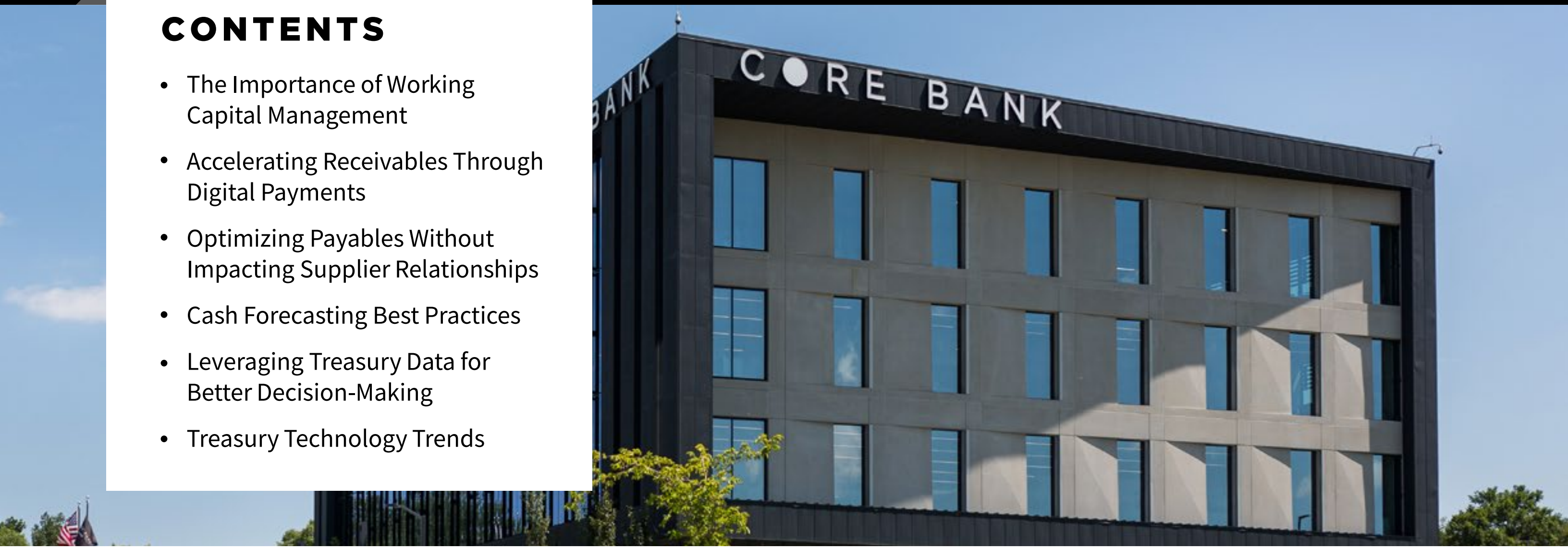
Quarterly Newsletter

ISSUE #16 | Q3 2026



CONTENTS

WORKING CAPITAL *and* LIQUIDITY OPTIMIZATION

WHY WORKING CAPITAL MATTERS MORE THAN EVER

Businesses continue to operate in an environment where liquidity, efficiency, and visibility remain top priorities. Effective working capital management helps organizations improve cash flow, support growth initiatives, and navigate economic uncertainty.

Even small improvements in collection timing, payment processes, and forecasting accuracy can have a meaningful impact on available liquidity.

73% of treasury professionals say cash management and forecasting are among their top departmental priorities, while more than 60% say cash or liquidity forecasting is one of their most challenging tasks.

Source: 2025 AFP Treasury Benchmarking Survey

Accelerating Receivables THROUGH DIGITAL PAYMENTS

Reducing collection times is one of the fastest ways to improve cash flow.

BENEFITS OF DIGITAL RECEIVABLES:

- Faster access to funds
- Reduced manual processing
- Improved reconciliation
- Enhanced customer experience

SOLUTIONS TO CONSIDER:

- ACH collections
- Real-Time Payments
- Online payment portals
- Remote Deposit Capture

The shift toward faster payments continues: Same Day ACH reached 1.4 billion payments totaling $3.9 trillion in 2025, demonstrating growing demand for faster movement of business funds.

Source NACHA

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Optimizing Payables WITHOUT DAMAGING SUPPLIER RELATIONS

A well-managed payables strategy balances liquidity needs with supplier expectations.

BEST PRACTICES:

- Segment suppliers by payment preference
- Utilize ACH when possible
- Review payment terms regularly
- Eliminate unnecessary paper checks

AFP reports that 58% of organizations reported check fraud in 2025, while more than 72% of organizations that use checks plan to continue using them for the foreseeable future, despite the fraud risks.

Maintaining strong supplier relationships while improving payment efficiency can support both working capital and operational resilience.

BUILDING A STRONG CASH FORECASTING PROCESS

Cash forecasting remains one of the most valuable treasury management disciplines.

KEY COMPONENTS OF EFFCTIVE FORECASTING:

- Historical cash flow analysis
- Accounts receivable visibility
- Accounts payable projections
- Seasonal trend analysis
- Scenario planning

COMMON BENEFITS:

- Improved liquidity planning
- Better borrowing decisions
- Enhanced investment opportunities
- Increased organizational visibility

Regular forecasting allows businesses to make informed decisions before cash flow challenges emerge.

TURNING TREASURY DATA INTO ACTIONABLE Insights

Payment activity generates valuable information that can help improve business performance.

Treasury teams are increasingly using payment data to:.

- Identify collection trends
- Monitor customer payment behavior
- Improve forecasting accuracy
- Evaluate supplier payment patterns
- Support strategic decision-making

Access to timely information allows organizations to move from reactive cash management to proactive liquidity planning.

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TREASURY TECHNOLOGY CONTINUES TO EVOLVE.

Treasury technology is becoming increasingly integrated with enterprise resource planning (ERP) systems and accounting platforms.

Emerging capabilities include:.

- Automated cash positioning
- Real-time account reporting
- Enhanced reporting dashboards
- AI-assisted forecasting tools

These solutions can help treasury teams reduce manual effort and increase visibility across accounts and payment channels.

LOOKING *Ahead*

Organizations that focus on working capital management, cash visibility, and payment efficiency are often better positioned to support growth and respond to changing business conditions.

Treasury management is no longer just about processing transactions. It is increasingly about creating actionable insights that help guide financial decision-making.

STAYING AHEAD IN A RAPIDLY EVOLVING PAYMENTS ENVIRONMENT

With advancements in payments, treasury technology, and liquidity management tools, businesses have more opportunities than ever to gain efficiency and improve cash visibility.

For more information, contact Core Bank's Treasury Services at TreasuryServices@CoreBank.com.

LOOKING FOR A PARTNER OR A ROBUST PAYMENTS SOLUTION?

Whether you are a fintech seeking a sponsor bank, a business exploring embedded finance, Core X is ready to help.

WE OFFER:

- Flexible APIs for payments, accounts, and verification
- Strong compliance and risk management support
- Dedicated relationship teams
- Modern sponsor and embedded banking infrastructure

Visit our Partner Banking website to explore how we can work together to build innovative and secure payment experiences. [Partner Banking | Core X]

Core-X is a division of Core Bank.
For additional information on how Core Bank can help mitigate payment fraud please contact the Treasury Services team at treasuryservices@corebank.com.