CONCEPT

Supply Chain Finance: Reverse Factoring, Dynamic Discounting and SCF Programme Design

31 May – 4 June 2027
Barcelona - Eixample district four-star



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Ref: 777_19795 **Date:** 31 May – 4 June 2027 **Location:** Barcelona - Eixample district four-star **Fees:** 23500 SAR

Introduction:

Supply chain finance programmes often stall between treasury, procurement and the funder: suppliers are onboarded slowly, the discount rate is set without reference to the buyer's credit rating, and auditors question how payables under the arrangement are presented. This Core Concept course gives treasury, procurement, finance and bank SCF product staff a working method to choose among payables finance, dynamic discounting, receivables purchase, distributor and inventory finance, then segment suppliers, price and fund the programme, control dilution and fraud, and disclose it. Participants build an SCF Programme Business Case for a case buyer.

Course Objectives:

- Map how payment terms, funding costs and liquidity move between an anchor buyer, its suppliers and funders across a supply chain
- Select the SCF technique that fits each supplier segment or distributor tier, from reverse factoring and dynamic discounting to receivables purchase, inventory and pre-shipment finance
- Design a buyer-led payables finance programme with supplier segmentation, onboarding workflow, platform choice and invoice approval data flows
- Price early payment offers from the buyer's credit rating, funder margin and discount curves and compare bank, multi-funder and self-funded models
- Assess true sale, recourse, dilution, duplicate invoice and fraud exposures and set programme controls and disclosure of supplier finance arrangements
- Build an SCF Programme Business Case with volume ramp-up, supplier uptake, ESG-linked pricing and KPI tracking for approval

Target Audience:

- Treasury managers accountable for liquidity, funding lines and payment terms strategy with suppliers
- Procurement and supplier relationship managers who negotiate terms and bring suppliers onto financing programmes
- Finance and financial reporting managers who classify and disclose payables under supplier finance arrangements
- Bank transaction banking and SCF product managers who structure, price and sell programmes to corporate buyers
- Shared service and accounts payable leads who run invoice approval and payment files feeding a financing platform

Course Outline:

Day 1: Supply Chain Finance Landscape and the Anchor Buyer View

- SCF Definitions: Buyer-Led, Supplier-Led and Funder-Led Solutions
- Cash Flow Map Across Anchor Buyer, Tier-One Suppliers and Funders
- Credit Rating Arbitrage Between Investment-Grade Buyers and Smaller Suppliers
- Payment Terms Extension Versus Supplier Liquidity Stress Assessment
- Supplier Spend Cube Extract for SCF Eligibility Screening

Day 2: SCF Techniques: Payables, Receivables and Inventory-Based Structures

- Reverse Factoring Mechanics: Approved Payables, Irrevocable Payment Undertaking and Funder Purchase
- Dynamic Discounting Sliding Scale and Annualised Discount Rate Calculation
- Receivables Purchase, Factoring With and Without Recourse and Confidential Invoice Discounting
- Distributor Finance and Dealer Floor-Plan Structures for Downstream Channels
- Inventory Finance, Pre-Shipment Purchase Order Finance and Open-Account Trade Links

Day 3: Programme Design, Supplier Onboarding and Platform Operations

- Supplier Segmentation Matrix by Spend, Terms, Credit Profile and Strategic Value
- Supplier Onboarding Workflow: KYC Pack, Master Purchase Agreement and Platform Enrolment
- Platform Models Compared: Buyer-Managed, Bank Proprietary and Multi-Bank Portals
- ERP Invoice Approval Feed, Payment File Reconciliation and Data Field Checklist
- Discount Curve Setting from Funder Base Rate, Margin and Buyer Credit Spread

Day 4: Funding, Legal Risk, Accounting Disclosure and ESG-Linked Programmes

- Funder Syndication, Distribution Capacity Limits and Self-Funded Early Payment Pools
- True Sale Opinions, Recourse Clauses, Set-Off Waivers and Dilution Reserves
- Fraud Red Flags: Duplicate Invoices, Fictitious Suppliers and Unapproved Payables
- IAS 7 and IFRS 7 Supplier Finance Arrangement Disclosures and Debt Reclassification Risk
- ESG-Linked SCF Pricing Tied to Supplier Sustainability Scores

Day 5: SCF Programme Business Case Build for a Case Buyer

- Case Buyer File: Supplier Ledger, Payment Terms, Credit Ratings and Funder Quotes
- Technique Selection Memo by Supplier Segment for the Case Buyer
- Programme Economics Model: Volume Ramp-Up, Supplier Uptake, Funding Cost and Fee Income
- SCF KPI Dashboard: Programme Utilisation, Onboarding Rate, Days Payable and Supplier Savings
- SCF Programme Business Case Defence Before a Treasury and Procurement Steering Panel

Skills You Will Gain:

- SCF Technique Selection
- Supplier Segmentation for Financing
- Early Payment Discount Pricing
- Supplier Onboarding Design
- SCF Platform Evaluation
- Dilution and Invoice Fraud Control
- Supplier Finance Disclosure
- SCF Programme Economics Modelling

Why Attend This Course:

- Leave with an SCF Programme Business Case for a case buyer, challenged by a treasury and procurement steering panel
- Explain to suppliers in plain numbers what an early payment offer costs them against their own borrowing rate
- Question funder term sheets, platform fees and true sale wording before signing a programme agreement
- Compare programme practice with treasury, procurement and bank peers from manufacturing, retail, construction and energy supply chains

Conclusion:

A supply chain finance programme works only when the technique, the suppliers invited, the price offered and the reporting treatment are decided together. The course moves from the anchor buyer view and credit rating arbitrage, through payables, receivables, distributor and inventory structures, to supplier segmentation, onboarding and platform operations, then to funding, legal risk, fraud controls, supplier finance disclosure and ESG-linked pricing. The final day produces an SCF Programme Business Case ready for steering panel review.