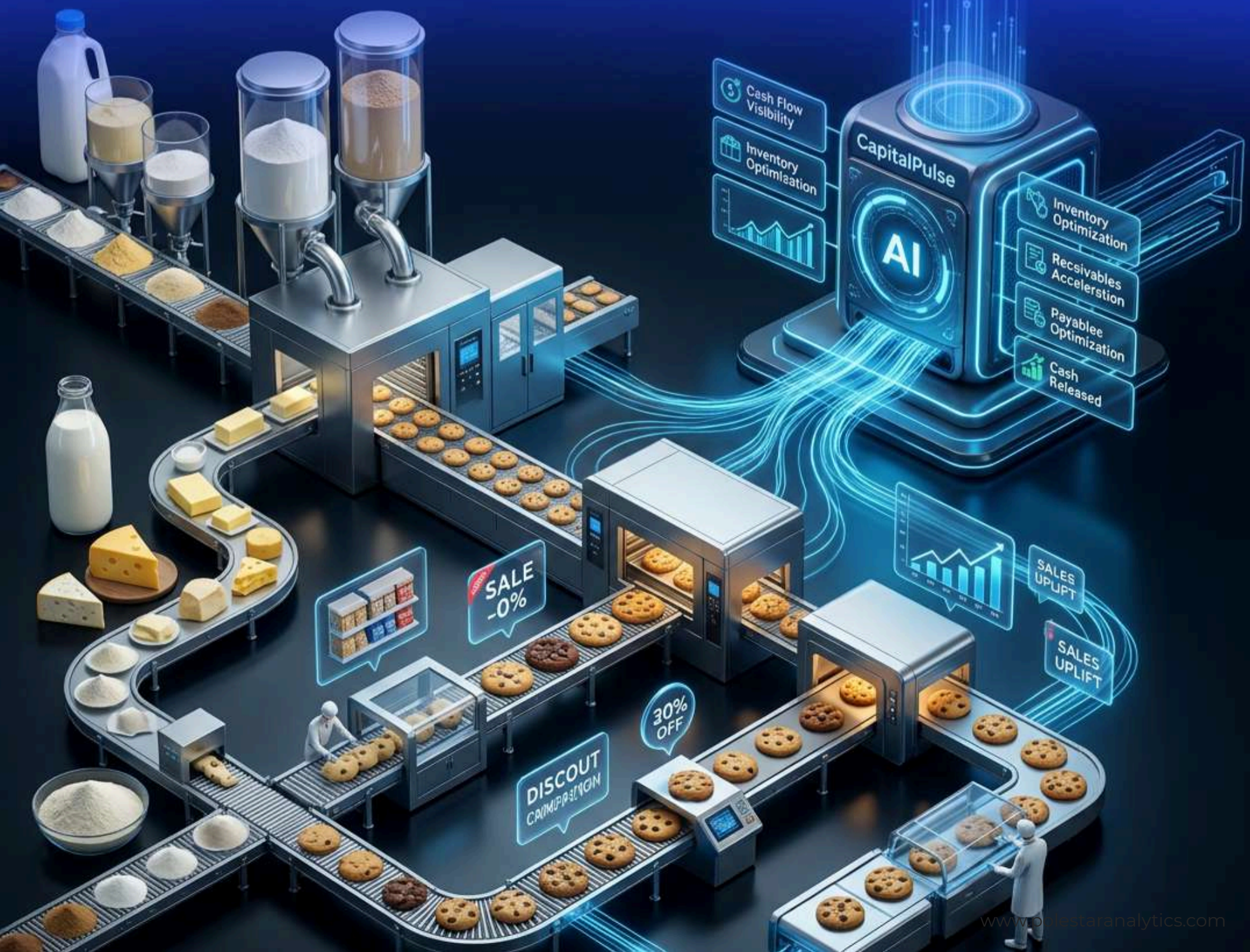


# Agentic AI-Powered Working Capital Transformation for an \$800M Cookie Manufacturer ft. CapitalPulse



# Client Overview

An **\$800M** cookie manufacturer based in the Midwest supplied big-box retailers and national retail chains across the United States. The company operated in a cash-intensive environment where supplier payments, customer receivables, and inventory decisions directly shaped its ability to respond to market demand.

Vendors expected payment within 20 to 30 days, while large retail customers paid in 60 to 90 days. This created a recurring working capital gap, limiting the company's flexibility to build inventory quickly when demand increased or short-term market opportunities opened up.

To address this, the company partnered with **Polestar Analytics** to deploy **Capital Pulse ( part of Pulse Suite)**, a next gen agentic working capital management platform designed to help finance teams move from cash visibility to cash action.



# Key Challenges

The company had visibility into working capital, but the process was too manual, fragmented, and slow to support faster decision-making.

## Payment Timing Gap

Vendors expected payment within 20 to 30 days, while large retail customers paid in 60 to 90 days. This mismatch created constant pressure on the company's cash conversion cycle and reduced liquidity flexibility.

## Limited Liquidity for Demand-Led Inventory Decisions

When demand spiked or a short-term market opportunity opened up, the company did not always have enough liquidity to build inventory at the required speed. This created the risk of missed sales opportunities and potential share loss.

## Spreadsheet-Heavy Cash Analysis

The finance team spent too much time reconstructing the cash position through exports, reconciliations, and manual spreadsheets. By the time the cash picture was ready, the window for action was often narrower.



# Key Challenges

## Fragmented AP, AR, and Inventory Visibility

Payables, receivables, and inventory data were not available in one trusted view. This made it difficult for finance leaders to understand the full working capital position and identify where cash was stuck.

## Slow Prioritization of Working Capital Actions

Opportunities existed across vendor terms, customer collections, early-payment discounts, and inventory decisions. But finance did not have a structured way to rank actions by cash impact, urgency, feasibility, and ownership.

## Spreadsheet-Heavy Cash Analysis

Working capital actions required coordination across finance, account management, and operations. Without a workflow-led system, recommendations often needed manual follow-ups, repeated explanations, and leadership intervention.

Together, these challenges showed that the company did not only need better reporting. It needed a connected system that could turn working capital insights into daily action.



# Solutions Implemented

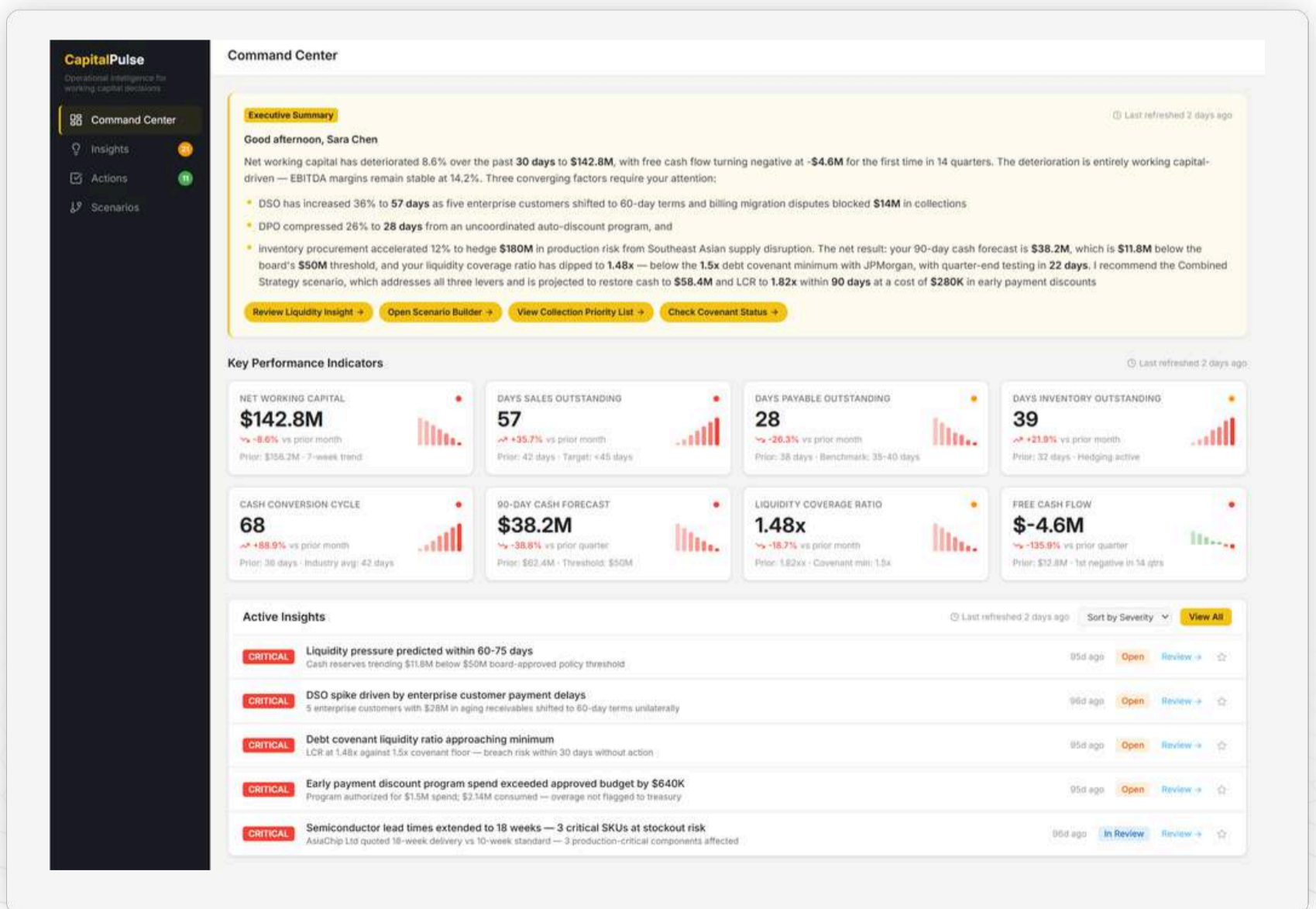
To address these challenges, the company partnered with **Polestar Analytics** to deploy **Capital Pulse** as its working capital management platform.



# Solutions Implemented

## Unified Working Capital View

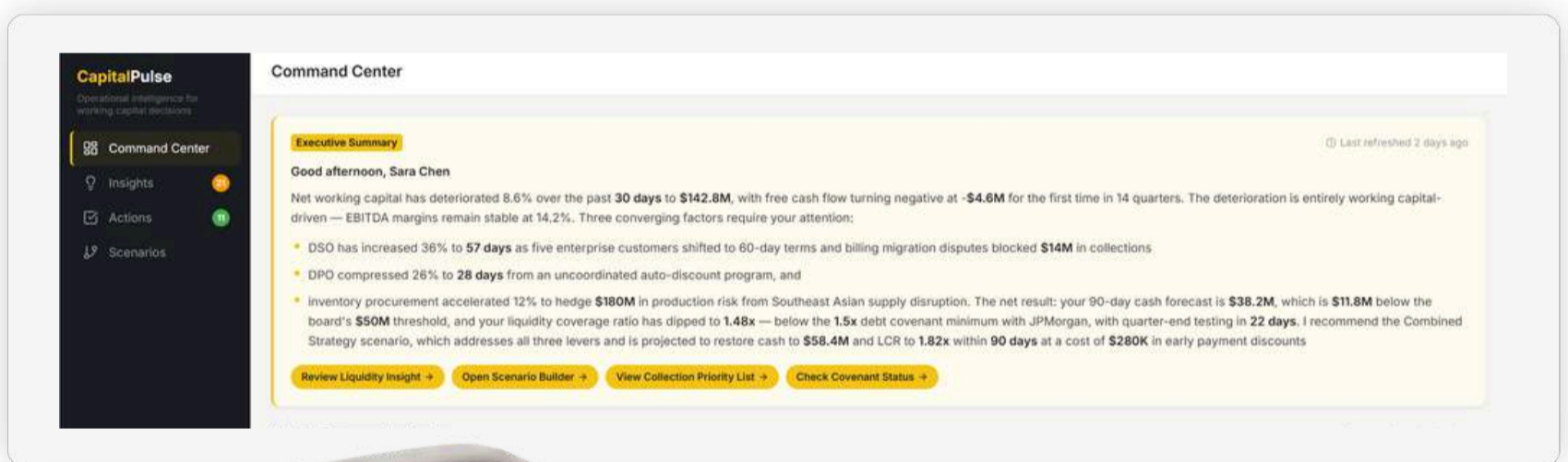
Capital Pulse created a single view across payables, receivables, inventory, liquidity, and cash conversion cycle performance. This gave finance leaders a clearer picture of cash pressure and helped them identify where working capital was locked.



# Solutions Implemented

## CFO Daily Action Brief

The platform delivered a daily action brief for the CFO and finance leadership team. Each recommendation was prioritized by cash impact, urgency, feasibility, and ownership. This helped the CFO move from “Where is cash stuck?” to “What should we act on today?”



# Solutions Implemented

## Vendor Terms Optimization

Capital Pulse identified suppliers where term renegotiation was practical and commercially valuable. By offering longer contractual commitments to selected vendors, the company secured 15 to 20 additional days on certain payment agreements.

The screenshot displays the CapitalPulse software interface. On the left is a dark sidebar with navigation options: Command Center, Insights (selected), Actions, and Scenarios. The main content area is titled 'Insight Detail' and shows a breadcrumb trail: Command Center > Insights > Vendor spend concentration — 3 suppliers = 61% of total payables. Below this, there's a 'Back to Insights' link, the insight title, a 'WARNING' badge, an 'Open' dropdown, and a 'Take Action' button. The detection date is 'Detected March 6, 2026 at 2:30 PM'. There are tabs for 'Summary', 'Recommended Actions', and 'Audit Trail'. The 'Executive Summary' section explains that three suppliers (SteelMax Corp, ChemFlow Industries, and AsiaChip Ltd) account for 61% of Meridian's payables, creating negotiation leverage risk. Below this is a section titled 'Payable Concentration in Strategic Vendors' with a sub-section for 'Accounts Payable'. It shows a bar chart of payable concentration for SteelMax (\$12.4M, 24%), ChemFlow (\$10.8M, 21%), and AsiaChip (\$8.0M, 16%), with a total top-3 of \$31.2M (61%). A line chart shows the percentage of payables concentrated in the top 3 vendors from October to March, starting at 40% and ending at approximately 28%. A table at the bottom lists vendors with their payment cycles, discounts, net benefits, and criticality levels.

VENDOR	PAYMENT CYCLE	DISCOUNT TAKEN	NET BENEFIT	CRITICALITY
SteelMax Corp	25 days	\$420K	\$180K	Strategic
ChemFlow Industries	22 days	\$380K	\$150K	Strategic
PackRight Solutions	28 days	\$310K	\$110K	Non-Critical

# Solutions Implemented

## Customer Payment Acceleration

Capital Pulse analyzed payment behavior across net-60 and net-90 customers and identified accounts most likely to accept early-payment discounts. The platform recommended targeted offers, such as discount-based net-10 or net-30 options, to help bring cash in faster.

**CapitalPulse**  
Operational intelligence for working capital decisions

- Command Center
- Insights (21)
- Actions (11)
- Scenarios

### Insights

**Accounts Payable** 4 insights 1 critical 2 warning

- CRITICAL** Early payment discount program spend exceeded approved budget by \$640K  
Program authorized for \$1.5M spend; \$2.14M consumed — overage not flagged to treasury 9 Mar Open Review → ☆ ×
- WARNING** Supplier payment cycle compressed to 28 days — discounts uneconomical  
Auto-discount program consuming \$1.3M more cash than it saves; effective cost exceeds WACC 7 Mar In Review Review → ☆ ×
- WARNING** Vendor spend concentration — 3 suppliers = 61% of total payables  
SteelMax, ChemFlow, and AsiaChip together represent \$31.2M of accounts payable 6 Mar Open Review → ☆ ×
- INFO** Late payment penalties of \$380K accruing on 6 lower-priority vendor invoices  
Non-critical vendor invoices deprioritized during liquidity focus are now accruing penalty interest 3 Mar Monitoring Review → ☆ ×

**Inventory & Geopolitical Risk** 4 insights 1 critical 3 warning

- CRITICAL** Semiconductor lead times extended to 18 weeks — 3 critical SKUs at stockout risk  
AsiaChip Ltd quoted 18-week delivery vs 10-week standard — 3 production-critical components affected 8 Mar In Review Review → ☆ ×
- WARNING** USD-denominated supply contracts creating \$8.2M unhedged FX exposure  
3 Southeast Asian supplier contracts priced in USD with no matching hedge in place 7 Mar Open Review → ☆ ×
- WARNING** Inventory procurement acceleration +12% — geopolitical hedge  
Southeast Asia supply risk driving \$14M in preemptive inventory commitments across 5 materials 6 Mar In Review Review → ☆ ×
- WARNING** Finished goods inventory turnover slowed to 4.1x — lowest in 3 years  
Inventory sitting longer amid softer demand signals in 2 product lines — \$9.6M excess stock 5 Mar Open Review → ☆ ×

**Treasury & Debt Management** 5 insights 2 critical 2 warning

- CRITICAL** AI forecast: 83% probability of Q2 covenant breach without working capital action  
Monte Carlo simulation of 10,000 Q2 scenarios shows 83% end below 1.5x LCR without intervention 10 Mar Open Review → ☆ ×
- CRITICAL** Debt covenant liquidity ratio approaching minimum  
LCR at 1.48x against 1.5x covenant floor — breach risk within 30 days without action 9 Mar Open Review → ☆ ×
- WARNING** FX hedging coverage gap: only 34% of Q2 exposure protected  
Q2 EUR and GBP revenue hedges cover \$18.4M of \$54.1M total FX exposure 6 Mar Open Review → ☆ ×

# Solutions Implemented

## Workflow-Based Execution

Approved recommendations were pushed into finance, account management, and operations workflows. This ensured that insights did not remain trapped in dashboards and helped teams move faster from recommendation to action.

**CapitalPulse**  
Operational intelligence for working capital decisions

Command Center  
Insights  
**Actions**  
Scenarios

**Action Tracker**

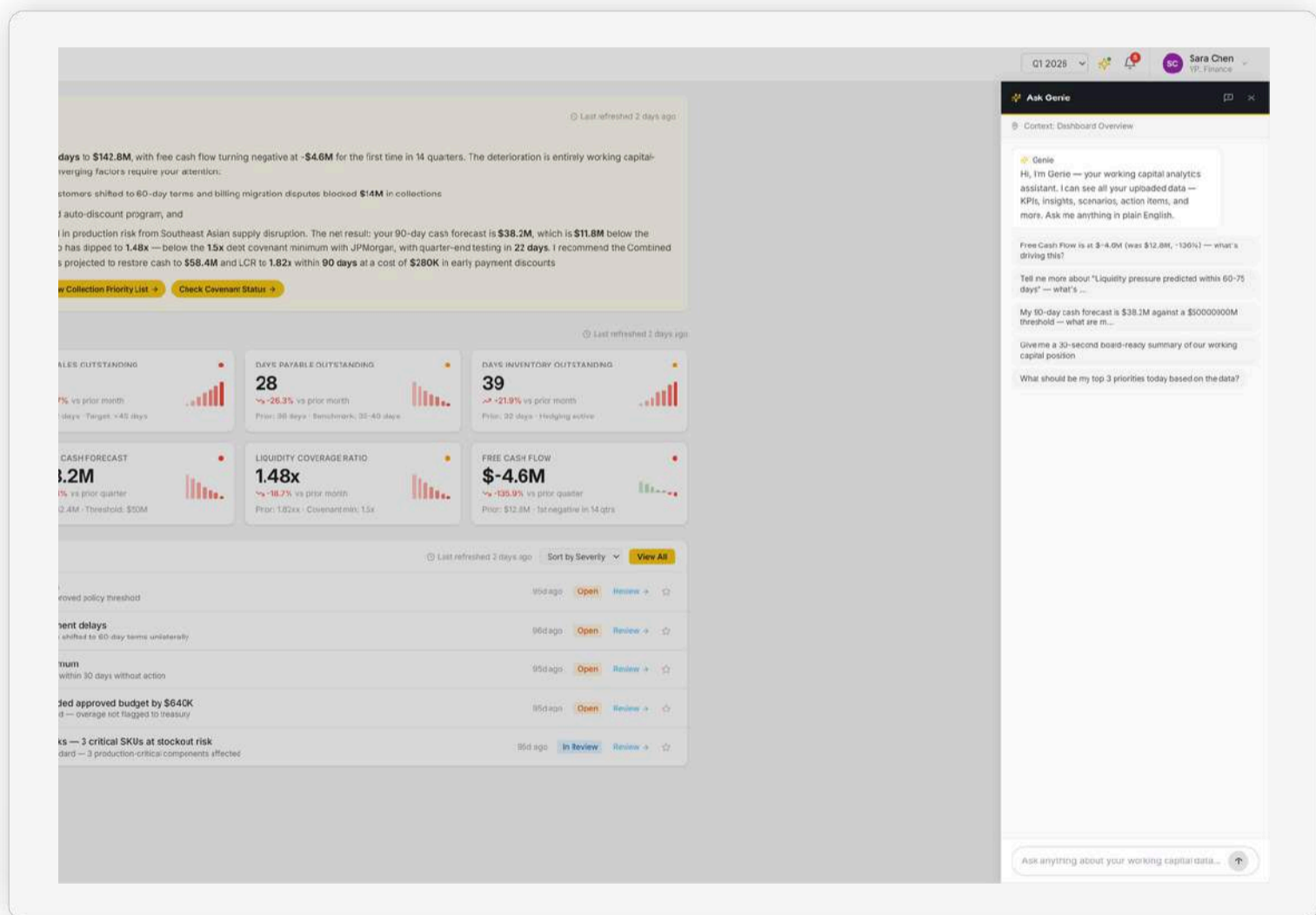
13 actions | 1 complete | 9 in progress | 2 not started | 1 monitoring | 4 agent-prepared

PRIORITY	ACTION	OWNER	DUE DATE	STATUS	IMPACT	PROGRESS
High	Deploy 2/10 Net 30 early payment incentives to 5 overdue enterprise customers	VP Collections	15-03-2026	In Progress	\$8-12M in 30 days	Progress bar
High	Escalate 45+ day overdue invoices to customer executive sponsors	AR Manager	12-03-2026	Not Started	\$6-9M in 45 days	Progress bar
Medium	Disable automatic early payment discount program	AP Manager	10-03-2026	Complete	Retain \$2.1M + \$6.8M buffer	Progress bar
Medium	Extend payment terms to 45 days for 8 non-critical vendors	Procurement Lead	20-03-2026	In Progress	Defer \$4.8M in outflows	Progress bar
High	Resolve remaining 134 duplicate invoice disputes	Billing Operations Lead	18-03-2026	In Progress	Unblock \$8.2M	Progress bar
Medium	Restrict extended payment terms on new deals >\$500K	VP Sales	11-03-2026	Not Started	Prevent \$3-5M DSO increase	Progress bar
Low	Monitor Country X geopolitical supply situation	Supply Chain VP	dd-mm-yyyy	Monitoring	Protect \$180M production capacity	Progress bar
High	Prepare covenant compliance communication for JPMorgan RM	Treasury Director	14-03-2026	In Progress	Preserve \$200M credit facility	Progress bar
Medium	Establish weekly working capital monitoring dashboard	FP&A Manager	13-03-2026	In Progress	Early warning system	Progress bar
High	Implement 2% early payment discount for Apex Corp (\$8.2M overdue) to accelerate collection within 30 days	Collections Manager	08-03-2026	In Progress	\$7-9M recovery within 30 days	Progress bar
Medium	Renegotiate payment terms with SteelMax Corp and ChemFlow Industries to extend DPO back to 38 days	Director of Procurement	20-03-2026	In Progress	\$2-3M cash retention within 60 days	Progress bar

# Solutions Implemented

## AI-Powered Voice Agent Support

Capital Pulse used AI-powered voice agents to guide account managers on customer-specific actions, explain programs, and answer routine questions. This reduced follow-up effort for finance leaders and improved adoption across teams.



Capital Pulse helped turn working capital management into a daily execution rhythm, connecting finance insights with the teams responsible for improving cash flow, liquidity, and inventory agility.

# Business Impact

Capital Pulse helped the company move from fragmented working capital analysis to faster, action-led execution across payables, receivables, and inventory decisions.

**11-day improvement in cash conversion cycle** within roughly 60 days through faster action across vendor terms, customer collections, and liquidity planning.

**Up to 30-day CCC improvement targeted** over the next year through continued AP, AR, early-payment, and inventory optimization.

**15 to 20 additional days secured** on selected vendor payment agreements through targeted supplier term renegotiation.

**Faster cash inflow enabled** by identifying net-60 and net-90 customers most likely to accept early-payment discount offers.

**Greater inventory agility achieved** by improving liquidity for demand spikes and short-term market opportunities.

**Reduced manual finance effort** by shifting teams away from spreadsheet-heavy cash reconstruction toward prioritized working capital actions.

**Greater inventory agility achieved** by improving liquidity for demand spikes and short-term market opportunities.

## About

# Polestar Analytics

Polestar Analytics is a leader in Data, Analytics, AI, and Enterprise Planning helping organizations to unlock intelligent outcomes through our proprietary products like TPlatform, accelerators, and services. Our expertise spans data engineering, data science, agentic and generative AI, and advanced planning for CPG/Retail, Pharmaceuticals, Manufacturing, IT/ITeS, and Financial Services.

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