

IMPROVEMENT OF WORKING CAPITAL  
**A CROSS-BORDER  
SOLUTION, FITTING YOUR  
LOCAL NEEDS**



MULTI-LOCAL



**BNP PARIBAS**

The bank  
for a changing  
world

# PROVIDING CROSS-BORDER WORKING CAPITAL SOLUTIONS FOR YOUR BUSINESS

## YOUR COMPANY

Multinational with working capital funding needs in more than one country

Cross-border treasury management is not easy when considering variable trading conditions

Negotiated and co-ordinated **centrally** and delivered **locally**

Maximum **liquidity** generated from your Group receivables

Enable your **local** entities to become **self-financing**

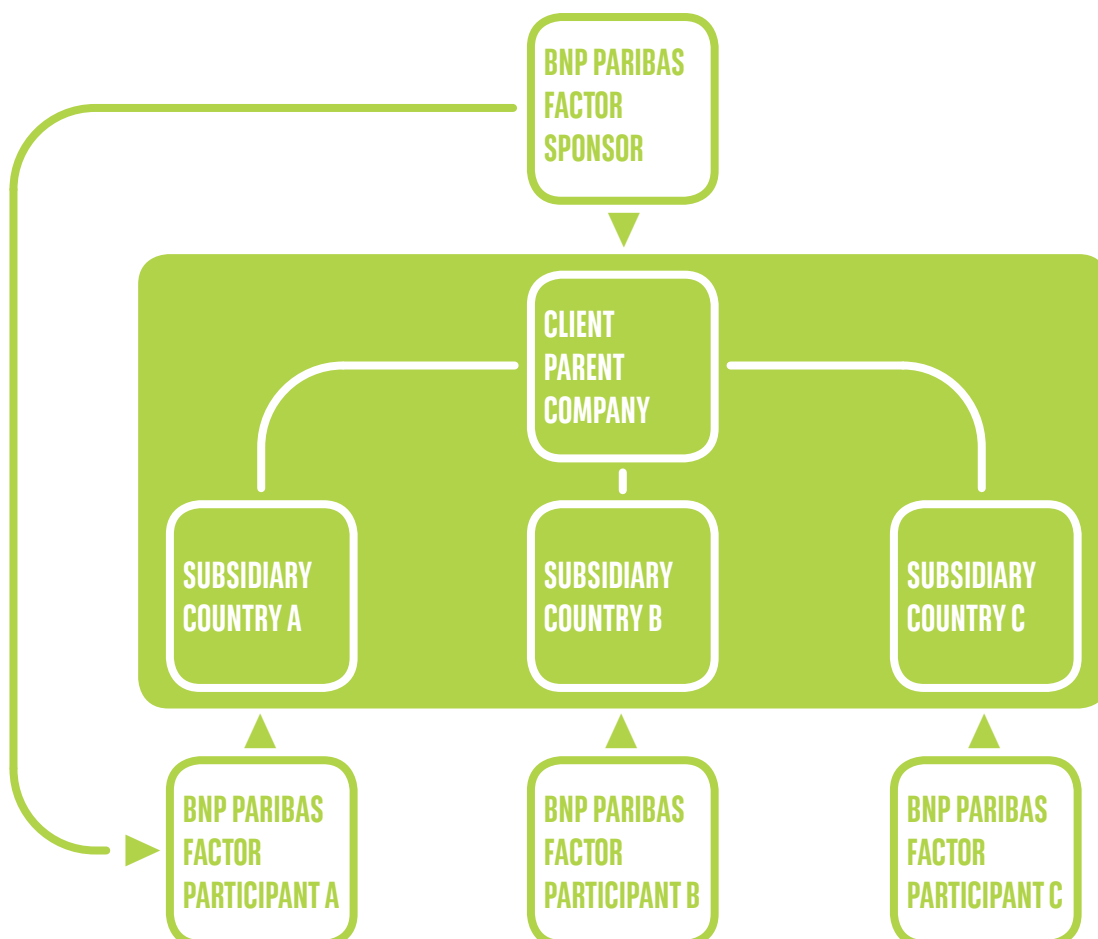
With **Credit Protection**, reduction in your global risk

## YOUR NEEDS

**Outsourced** international credit management if required

Ability to **expand** program by adding **new** client companies easily

## OUR ANSWER: THE MULTI-LOCAL SOLUTION



# HOW DOES A MULTI-LOCAL SOLUTION WORK ?

## PROVIDING CROSS-BORDER

working capital solutions to businesses with multiple European subsidiaries

## BNP PARIBAS LOCAL FACTORING

entity acts as sponsor and coordinator, negotiating headline terms centrally

## BNP PARIBAS LOCAL FACTORING

entities carry out local due diligence, taking into account understanding of local legal and commercial aspects

## STANDARDISED LOCAL LANGUAGE

legal documentation produced speedily and cost effectively

## CREDIT PROCESS

co-ordinated by Sponsor to ensure target decision date is met through the appropriate credit process of each local entity

## SUBSEQUENT CONTRACT

review with prospect co-ordinated by sponsor, if needed

## LOCAL ONBOARDING

made easier by BNP Paribas local teams

## STRENGTH OF BNP PARIBAS FACTOR AS FUNDING PARTNER

PRESENT IN 14 COUNTRIES AND PART OF THE WORLDWIDE BNP PARIBAS GROUP



### **Experienced**

professionals in each market, dedicated to finding a local solution

### **Co-ordinated**

credit process

**Simple** standard local contracts

**Harmonisation** of terms and conditions (as far as local law allows)



### **Adapting local**

practices where it suits the client

Ability to **add new client** subsidiaries and territories easily

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