

# IMPROVEMENT OF WORKING CAPITAL ADDED VALUE IN A STRATEGIC PARTNERSHIP



REVERSE FACTORING



**BNP PARIBAS**

The bank  
for a changing  
world

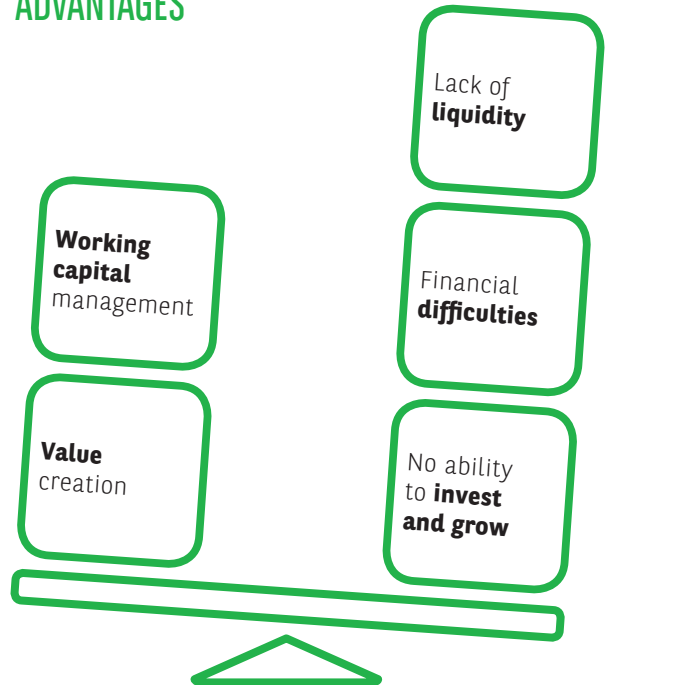
# IN A COMMERCIAL RELATIONSHIP

SUPPLIERS OFTEN SUFFER FROM LONG PAYMENT TERMS,  
HENCE FACING LIQUIDITY GAPS

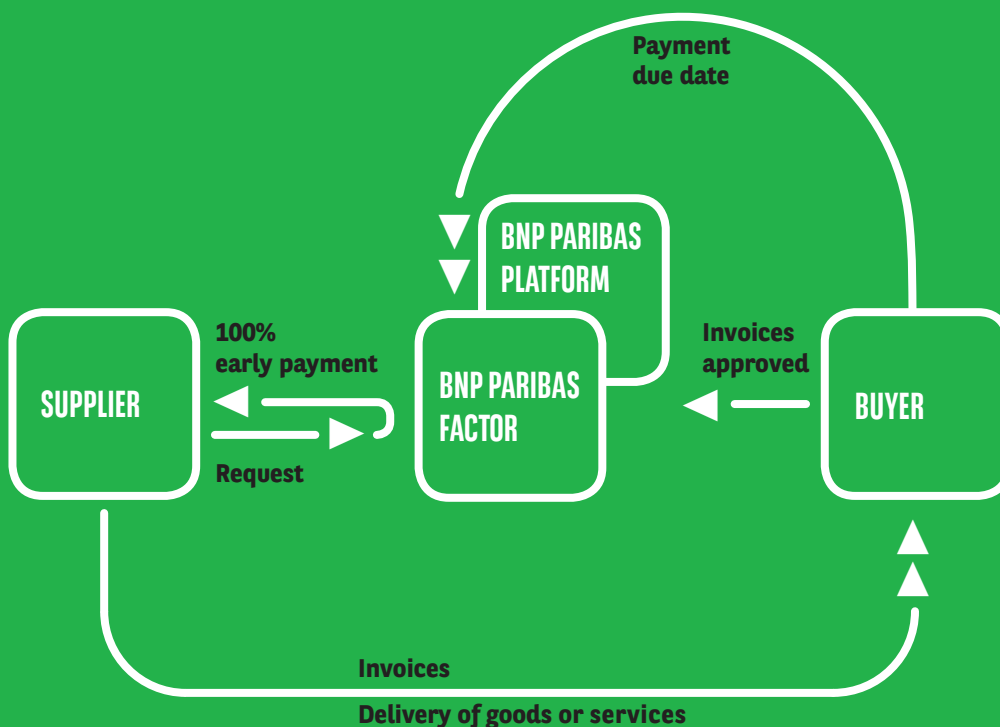
Suppliers are increasingly faced with the challenge of meeting their customers' desire for longer payment terms. This results in the situation where they struggle to close liquidity gaps.

Buyer's advantages are often offset by suppliers' struggles.

## BUYER'S ADVANTAGES



## OUR ANSWER : REVERSE FACTORING WITH BNP PARIBAS FACTOR



# A WIN-WIN SOLUTION

## 1 BUYER'S ADVANTAGES

Increase working capital

Build up a strong and trust-based relationship with suppliers

Avoid Supply Chain disruptions

Gain additional liquidity by taking advantage of long payment terms

## 2 SUPPLIERS' ADVANTAGES

Early payment of outstanding invoices

Benefit from preferred rates based on the buyer's credit-worthiness

Free-up liquidity

Save time thanks to reduced administrative tasks, credit control, etc.

## WHY CHOOSE BNP PARIBAS FACTOR ?



### SIMPLE

**Easy** to implement,  
Easy-to-use platform

Accessible 24/7

Cloud-based

No installation required

**Segregation of duties**



### STRAIGHT-FORWARD

#### **Time optimisation**

One click to get what you want

Reporting

Several pricing structures

**Customised**



### RELIABLE

#### **Delivery on time**

No impact on your existing commercial contracts

Guaranteed payment of 100% of approved invoices

**Multi-language**

**GERMANY | BNP PARIBAS FACTOR GMBH**

Willstätterstraße 15  
40549 Düsseldorf

**T. +49 (0)211 5384 0**

**F. +49 (0)211 5384 187**

[www.factor.bnpparibas.de](http://www.factor.bnpparibas.de)

**Disclaimer**

This content was created for informative purposes by BNP Paribas Factor GmbH, Germany. The information contained in this brochure is subject to change. While BNP Paribas Factor GmbH takes great care to ensure that the information is correct, it may not be held liable for possible errors or omissions, or the direct or indirect damage that might result from this. BNP Paribas Factor GmbH, Willstätterstrasse 15, 40549 Düsseldorf, Germany.

Responsible editor: Th. Koenig



**BNP PARIBAS**

**The bank  
for a changing  
world**