



CA Reverse Factoring

Win-win for customer and supplier

Optimising your own working capital can be specifically combined with cost-effective financing for your suppliers.

CA Reverse is a ,reverse' factoring process. The initiator is not the supplier of goods or services, but you as a customer with a good credit rating.

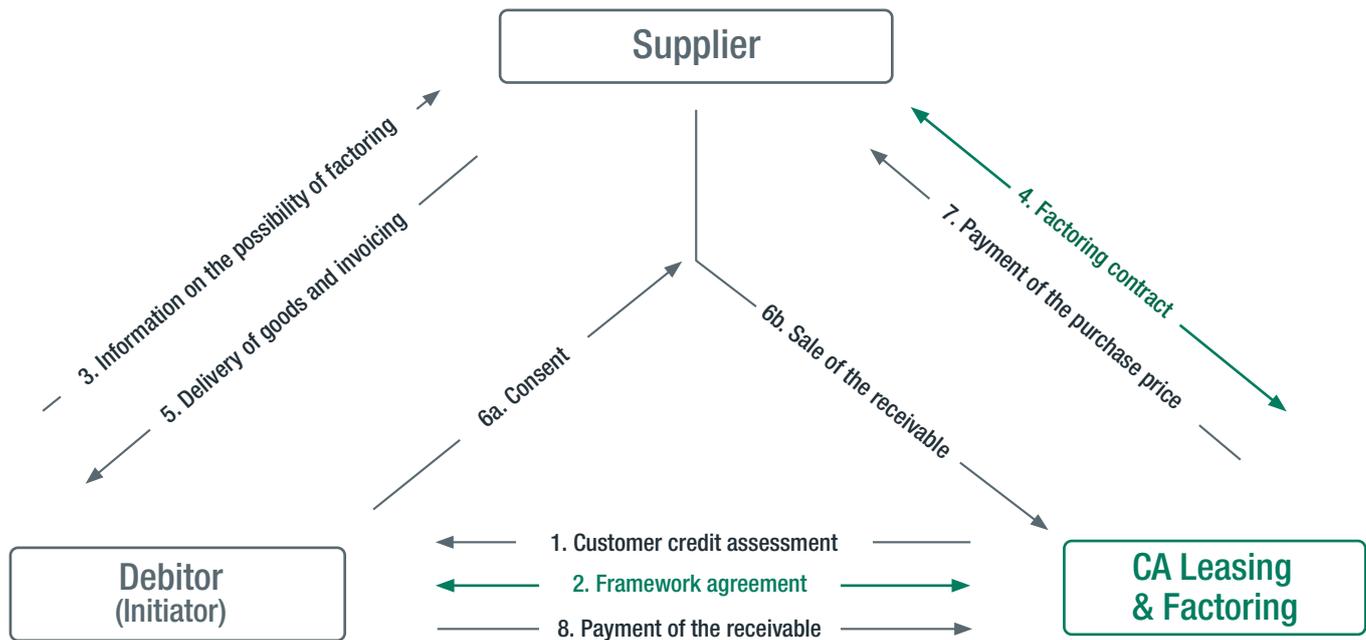
Benefits for you as initiator

- Free organisation of payment terms for trade payables
- Improving liquidity
- Balance sheet optimisation (working capital)
- Increased purchasing capacity
- Improving purchasing terms
- Commitment of strategic suppliers
- No change to existing business processes

Benefits for your suppliers

- Up to 100% immediate liquidity by pre-financing the receivable
- Expansion of sales potential
- Retention of a strategic customer
- 100% protection against bad debts
- Lower financing costs due to good credit rating of the buyer

How does CA Reverse Factoring work?



Process

1. We check your creditworthiness as a prerequisite for CA Reverse Factoring.
2. We conclude a framework agreement with you as the initiator. In this agreement, CA Leasing & Factoring undertakes to purchase and pre-finance your suppliers' receivables from you on a revolving basis.
3. Depending on your wishes, you or we can inform selected suppliers about the possibility of factoring.
4. We enter into simplified factoring agreements with your suppliers, covering only the receivables due to you. The number of suppliers included can be tailored to your requirements. Foreign suppliers can also be included.
5. Goods are delivered to you by your suppliers and invoices are issued.
6. The supplier's offer to purchase receivables is sent to CA Leasing & Factoring via you, the factoring initiator.
7. Under the factoring agreement, CA Leasing & Factoring advances up to 100% of the supplier's receivables after purchasing them.
8. You pay your 'supplier liabilities' to CA Leasing & Factoring within the flexible payment terms negotiated between you and your suppliers. The day-to-day management of your supplier relationships is not affected by reverse factoring.

We cover export countries worldwide. Please contact our sales department for export country selection.