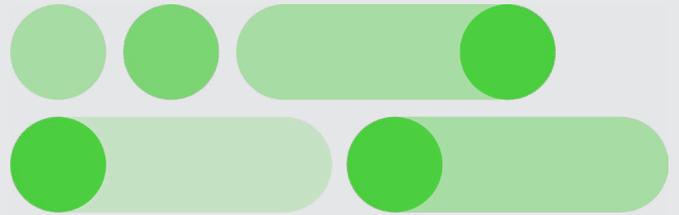




FIS Receivables Finance

Increase working capital, decrease supply chain issues

Since the merchants of ancient Rome, money has always been in motion, with trade being financed through the sale of debtor obligations throughout history. Referenced by many names – factoring, forfeiting and invoice discounting, to name a few – receivables financing is a way to unlock the cash trapped within your receivables.



What is receivables financing?

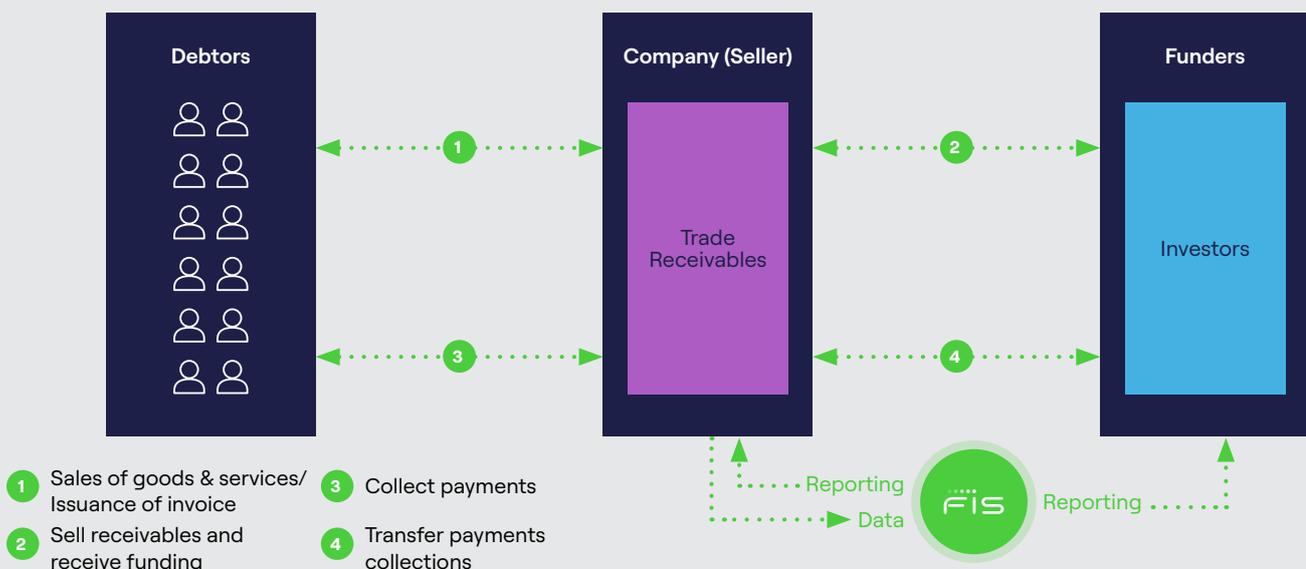
By selling all or part of your receivables to a bank or non-bank financial institution (NBFI), you free up cash immediately rather than waiting for customers to pay after a typical payment term of 30-90 days. As the seller, you normally retain control of the collections process on behalf of the funder, which means the sale remains confidential and is not disclosed to your customers. As a result, you can leverage your receivables without placing a strain on your customer relationships.

Receivables Finance programs can be committed, typically up to three years, and usually the sale of the receivable is without recourse to the seller. This allows the transaction to be considered a true sale, with the receivables de-recognized from the balance sheet.

Unlock trapped cash, reduce the cost of funds

FIS® Receivables Finance, part of the FIS Supply Chain Finance Suite (formerly Demica) is a cloud-native solution designed to help you unlock the value within your receivables. With FIS as your partner, you also gain access to a large network of banks and NBFIs that offer the competitive rates that can drive down the cost of funds. Our team of experienced specialists take it even further, helping you evaluate the performance of your receivables portfolio, select the right funder and craft the financing structure that's right for you.

How receivables financing works



Receivables finance key benefits

Reduce

your days sales outstanding to improve your cash conversion cycle.



Gain

access to alternative funders to free up banking lines for other uses.



Uncover

a competitive source of funding that is often cheaper than debt.

Redeploy

capital to drive growth.



Create

the operational discipline to optimize collections and risk processes.



Why FIS?

FIS Receivables Finance is just one solution within the FIS Supply Chain Finance Suite and part of the FIS corporate finance ecosystem. By joining forces with us, you benefit from the technology, extensive network of banking relationships and in-depth SCF knowledge that fuels business growth.

[FIND YOUR UNLOCK](#)

FIS Receivables Finance helps you unlock trapped cash to fund your growth. Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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