

How can you fulfil your customers' needs while also ensuring prompt payment receipt?

With reliable factoring
and 100% debt default protection.

Factoring as a strategic instrument

Factoring is the sale of receivables for goods and services delivered

Factoring is booming in Germany. Although larger companies tended to be the ones that used this financial instrument in the past, the trend is now becoming popular in the mid-sized sector as well. Today, over 36,000 mid-sized companies are already working with factoring services. With over 4,000 business customers and over 5.5 billion EUR of receivables volume processed, BFS finance GmbH, a company of Arvato Financial Solutions, is one of the largest factoring services not associated with a bank in Germany.

Your benefits:

Immediate Liquidity

- Up to 90 % financing within 24 hours after invoice submission
- Your suppliers paid on time to take advantage of discounts and first priority
- Gain new customers through providing longer payment terms

Risk Acceptance

- 100 % debt default protection
- Secure corporate development

Positive Effect on Your Balance Sheet

- Lower balance sheet totals through receivables sold, leading to improved balance sheet figures (higher equity ratio) and better rating

Professional Receivable Management

- Automated payment assignment
- Joint coordination of dunning intervals
- Industry-oriented customer service in 17 languages
- Joint clarification of complaints and discounts

Highly Modern Communication Systems

- Interfaces not required, but available
- 24 hr. online access with updated assessments/downloads and reports (e.g. liquidity forecast, payment practices developments)

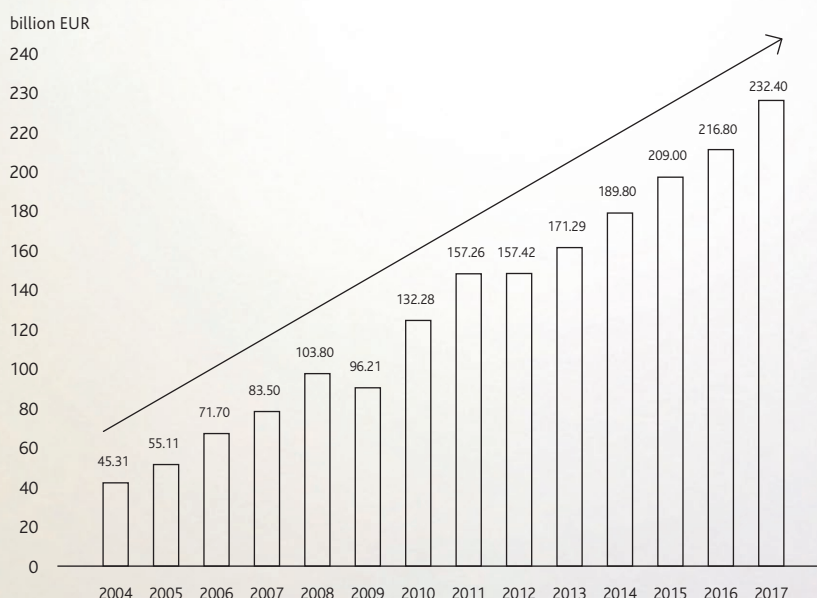
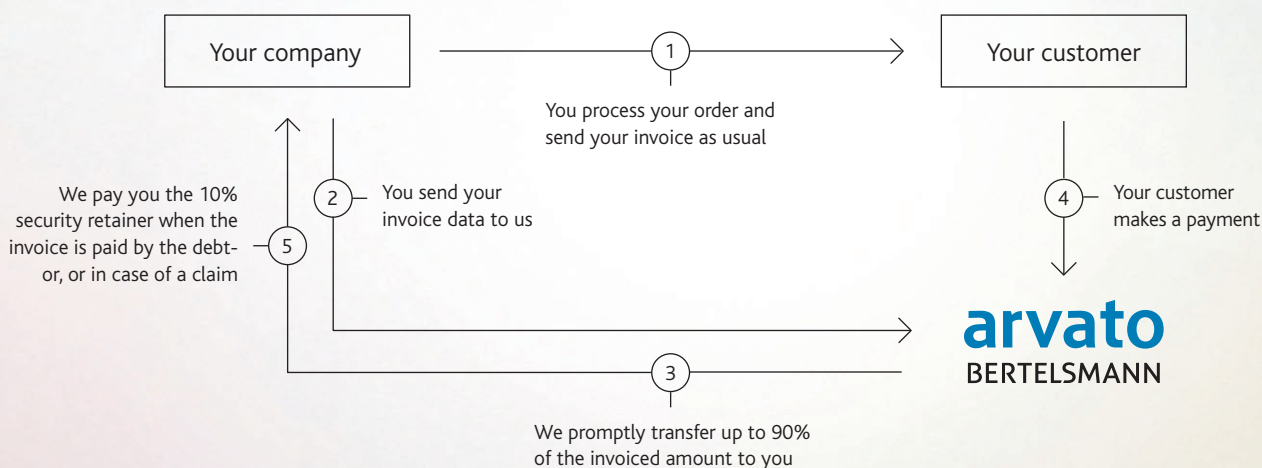


Image: Revenue development in factoring (Source: German Factoring Association) in billions of euros



The factoring process



5 steps to more liquidity



1. Data transmission

You send your invoice data to us electronically



2. Credit assessment

Limit review and decision, 100% debt default protection within the framework of these limits



3. Payment

Payment of up to 90% of the invoiced amount the next day, the remainder upon payment of invoice by the debtor or claim



4. Real time online reporting

Daily access to debtor accounts and reports



5. Custom debtor management

- Incoming payment controlling/assignment
- Coordination of dunning intervals and texts
- Joint complaint processing/clarification of rebates
- Pre-judicial/court collections

Arvato Financial Solutions – a strong and reliable partner



Factoring with Arvato Financial Solutions

- Credit rating: Group strength through association with Bertelsmann SE & Co. KGaA
- Experience: Factoring since 1961
- Neutrality: Independence from banks – you retain your relationship with your primary bank
- Service oriented: Debtor management based on individual service level agreements, handling commercial credit insurance issues, customized software solutions, reports, etc.

Structural data

- 5.5 billion EUR receivables volume processes
- 70 million transactions
- 4,000 business customers
- Management of more than 30 million B2B and B2C debtors

Your profile

Could you use the benefits of factoring?

- Company headquartered in Germany
- You have an annual factoring revenue volume of at least 1,000,000 € gross (Full Service Factoring) or at least 10 million € gross (In-house Factoring)
- Your debtors are located either in Germany or abroad
- You send invoices for fully completed and accepted services
- Your payment deadlines range up to 120 days

Please contact us if you have any further questions.

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Arvato Financial Solutions – convenience in every transaction

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