



**ACCOUNTS RECEIVABLE
OPERATING FACILITY**

This product allows you to finance your entire book of receivables and, because it complements your company's general operating line, you still have access to cash for daily operations. Accounts receivable are often overlooked by traditional financing institutions, even though they can be your largest asset. Our Accounts Receivable Operating Facility makes for an effective cash management tool for the company that has significant revenues tied up in their receivables.

We provide financing up to 90% of your eligible accounts receivable so you can take advantage of valuable new business opportunities when you need them. Our Accounts Receivable Operating Facility provides you with easy access to additional working capital.

Here are a few of the features of this product that will simplify your accounts receivable administration and save you time:

- There are minimal reporting requirements
- Accounts are reconciled on a weekly basis
- The process is streamlined

Credit decisions are not based solely on your balance sheet as they are with traditional lenders. Rather, they are based on a combination of your balance sheet and the strength and quality of your receivables.

IDEAL FOR

Companies that have a large number of transactions

Companies that require an accounts receivable facility between \$2.5 million to \$10 million a month

BENEFITS

Creates a steady cash-flow solution

Leverages your Canadian and foreign accounts receivable

Allows timely reporting of payments

Enables you to fund in Canadian and US Dollars, reducing foreign exchange fluctuations

ELIGIBILITY

You are a Canadian company with a positive balance sheet

You should have annual sales of \$25 million to \$100 million

Your buyers must be either eligible for accounts receivable insurance or have an investment grade rating

“Create immediate cash flow — unlock your receivables.”