FIS Trade Receivables Securitization

Access flexible liquidity which scales with your growth

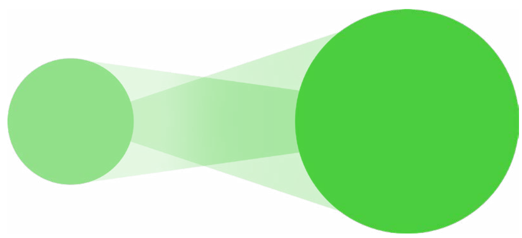
Receivables finance works by allowing you to sell all or part of your receivables to a bank or a non-bank financial institution (NBFI) to free up cash, instead of waiting for your customers to pay at the end of the payment term.

As a long-standing receivables finance tool, trade receivables securitization connects your working capital finance needs with capital markets. Typically, a receivables purchase agreement is signed between you and a special purpose vehicle (SPV), which in turn issues securities or notes to investors. The proceeds are then used to fund the purchase of the receivables.

In most cases, the investors commit to purchase the notes for up to five years against an advance rate formula that takes into account dilution and loss history. It's ideal for companies with large numbers of customers, and it can aggregate receivables from operating companies across different geographies and business units.

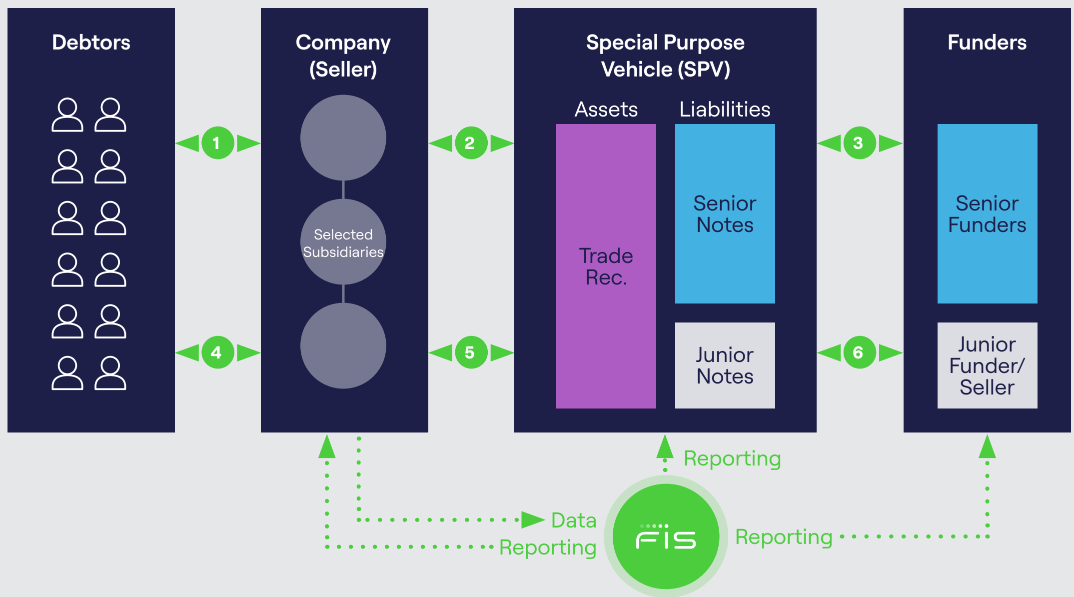
Unlock a stable source of long-term financing

FIS Trade Receivables Securitization, part of the FIS Supply Chain Finance Suite (formerly Demica) is a cloud-native solution that connects all the dots by sourcing, arranging, executing and optimizing working capital finance transactions. Delivered by our expert advisory teams, and powered by next-generation supply chain finance technology, you can establish flexible financing at competitive rates that leave you room to focus on strategies for business growth.



How trade finance securitization works

1. Sales of goods & services/ Issuance of receivables
2. Sales of receivables/ Purchase price
3. Issuance of notes/Notes
4. Collections
5. Collections
6. Repayment of notes



Trade receivables securitization key benefits

- **Stable, long-term source of financing**
  A securitization facility based on a global receivables portfolio typically benefits from a two- to five-year financing commitment from investors.
- **Competitive funding cost**
  A securitization program enables access to deeply liquid capital markets, and its set up costs can typically be amortized over several years.
- **A single facility for all your operating companies**
  The pooling of receivables (across operational entities, currencies and countries) provides your treasury team with a global view of the receivables' performance.
- **Highly scalable:**
  It's easy to add new operating companies and investors over the life of the program.

Why FIS?

FIS Trade Receivables Securitization is just one solution within the FIS Supply Chain Finance Suite (formerly Demica) 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 Trade Receivables Securitization connects you to leading trade finance funders. 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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Advancing the way the world pays, banks and invests™