

The digital platform for factoring and invoice discounting White label for Factors and Banks

Market

Factoring and invoice discounting allow Corporates to manage, enhance their cash flow and their risk of non-payment by financing their Client invoices. These solutions are often perceived as administratively heavy, restrictive, and involving all or part of the Accounts Receivable.

For Factors and Banks, **factoring** is almost based on heavy on site Software, expansive, time consuming regarding process, people and maintenance. More than that, the banks want to control and reduce their credits risks. Moreover, regarding the clients experience, it is none digital process, complex to run and manage.

Objectives

- Factors and Banks want to develop and secure their factoring business and enhance control on their credit risk.
- Corporates are looking for a more flexible factoring solution, with an online digital Client journey.

Solution

Aston iTS Factoring platform meets these objectives by providing factors and banks **with a white label platform** supporting a 100% digital Client journey.

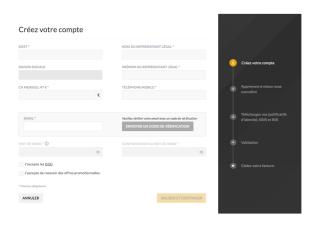
Advantages for factors and banks:

- 1. Increase their P&L on factoring
- 2. Control their credit risks
- 3. Offer a 100% digital portal for subscription and management of the clients business.

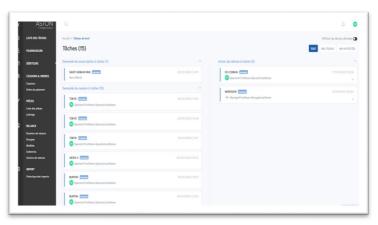
Advantages for Corporates:

- 1. Quickly finance a Client invoice
- 2. With a simple, ergonomic, 100% digital portal

Your 100% digital Client portal (Front Office)



Your Middle Office covering from A-to-Z factoring process



An optimized time to market thanks to a ready-to-use solution: ASTON iTS white label Platform, 100% SaaS, Pay as You use.

KYC: online subscription
Seller portal: invoice submission
Buyer enrollment
Request for funding
Credit limits and financing schedule
Lettering

Seller and Buyer control
Credit Insurance (optional)
Buyer risk consolidation control
Collection: Buyer multi-sellers
Seller account position
To-do-list of priority tasks by operator

Clients Portal:

Clients funding management

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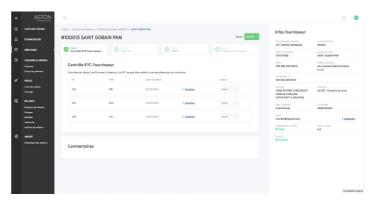
Online Subscription 100% digital KYC

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Invoice submission and contract management

Bank middle Office:

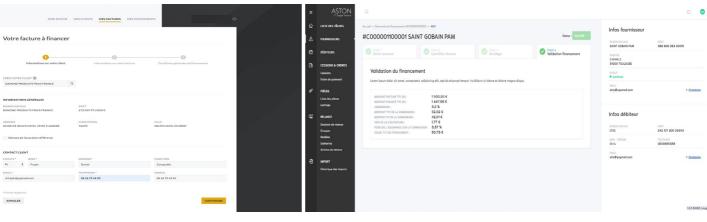
Bank validates KYC, prospects and Clients



- Electronic signature, digital safe
- Prospects checking, Data Interrogation (National banks...)

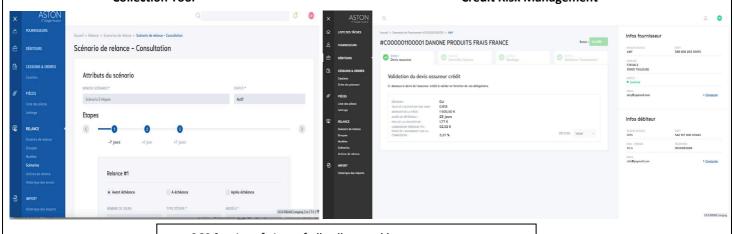
Transfers and Analyze invoices in real time

Bank Online validation for fund



Collection Tool

Credit Risk Management



- 360 ° point of view of all sellers and buyers
- Buyer risk Consolidation
- Sellers and buyers Scoring
- Credit Insurance: Connected Platform to your credit insurer
- Online application and approval of credit limits automated
- Buyer Relief multi sellers
- Task Automation
- Improve productivity with personalized To-do-List

Our white label platform ASTON iTS: factoring Software solution for Banks and Factors ASTON iTF: We provide the technology, you grow your business

If you would like an online demonstration of our solution, feel free to contact us:

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