

A photograph of two men in business suits in an office setting. One man is pointing at a document held by the other. There are stacks of papers on a glass table in the foreground. The image has a teal overlay with geometric lines.

**BPER:**  
Factor

Factoring for  
your business  
Company Profile



## History

The company was founded on April 21, 1994 and began as a captive company of the Cremonini Group, after a short time it took the name of Emilia Romagna Factor S.p.A. (shortly Emil-Ro Factor) to be able to involve primary banking and industrial partners both nationally and locally and thanks to constant and careful growth, it becomes one of the main Italian factoring companies.

In 2010 the company became part of the BPER Group and the BPER Factor brand was introduced, which today identifies the company.

From November 2021 BPER Banca holds 100% of the shares and, in May 2022 the name is changed to BPER Factor S.p.A.

## The BPER Group

BPER Banca Group was founded in 1992 with an initiative from BPER Banca.

Its basic objective is that of creating a reality in which each bank can take advantage of belonging to a large banking group while simultaneously maintaining operational autonomy and its local roots.

Reliability, transparency, and professionalism are the basic values that inspire BPER Group's "way of banking." It favors small household savings and business resources in all contexts, considering credit as a tool for development for both families and/or businesses and the local area.

Today BPER Banca Group is a strong union of two commercial banks, both of which are autonomous and well rooted in the various territories where they belong. In addition to credit institutions, the Group also includes numerous product companies (e.g. asset management, personal credit, leasing and factoring) and instrumental companies. BPER Banca Group can also count on a solid network of partnerships and shareholdings, some of which it directly controls, in foreign financial institutions.

These relationships allow BPER Banca Group, through specific Italian departments, to provide effective operational support to all companies engaged in internationalization processes.



Spend time on your business with  
a professional management of  
your trade receivables.  
Free up resources with your  
circulating capital and reduce risk  
with safeguards.



**Donato Masciandaro**  
President



**Stefano Vittorio Kuhn**  
Vice-Chairman



**Matteo Bigarelli**  
General Manager

## BoD

**Antonio Rosignoli**  
Counselor

**Elisabetta Maria Virgintino**  
Counselor

**Luca Gotti**  
Counselor

**Marco Donini**  
Counselor

**Enrica Lazzari**  
Counselor

## BoA

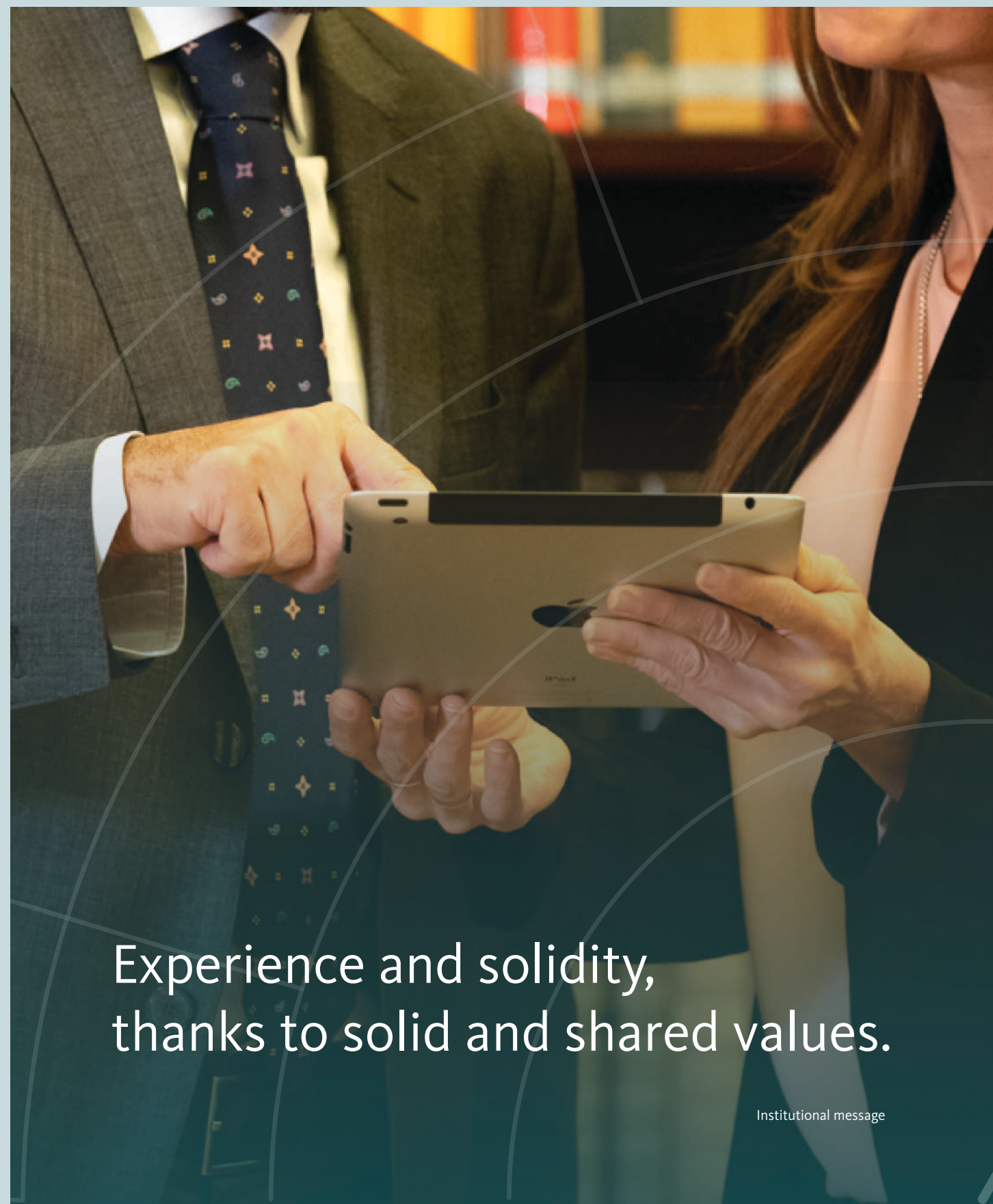
**Andrea Fabbri**  
President

**Roberta Lecchi**  
Auditor-in-Charge

**Enrico Marchi**  
Auditor-in-Charge

**Antonella Bortolomasi**  
Alternate Auditor

**Giacomo Giovanardi**  
Alternate Auditor



Experience and solidity,  
thanks to solid and shared values.



## What is Factoring?

Factoring is a type of management support and financial technique aimed at satisfying a company's supply receivables management needs. Factoring can be a combination of several services:

- The administration, management, and collection of receivables
- The evaluation of customer reliability
- Advance payment of credit before maturity
- Legal assistance in the debt recovery phase
- Guarantee of successful completion of all operations

Factoring supports a company with its administrative and financial dealings relating to its credit management, and therefore continuous relationships with customers are preferred rather than occasional collaborations.

## Advantages

BPER Factor's services allow companies to obtain immediate and significant benefits:



### CUSTOMER EVALUATION

Professionally evaluate and monitor both Italian and foreign customers



### PROTECTION

Eliminate the risk of non-payment for non-recourse assigned receivables



### CASH-FLOW

Plan and optimize cash flow and liquidity



### SAVINGS

Outsource the management and collection of receivables by transforming fixed costs into variable costs



### FINANCIAL STANDING

Increase your financial standing by monetizing your receivables



### GROWTH

Increase sales growth by reducing risks



### IMPROVE PARAMETERS

Improve the main balance sheet parameters



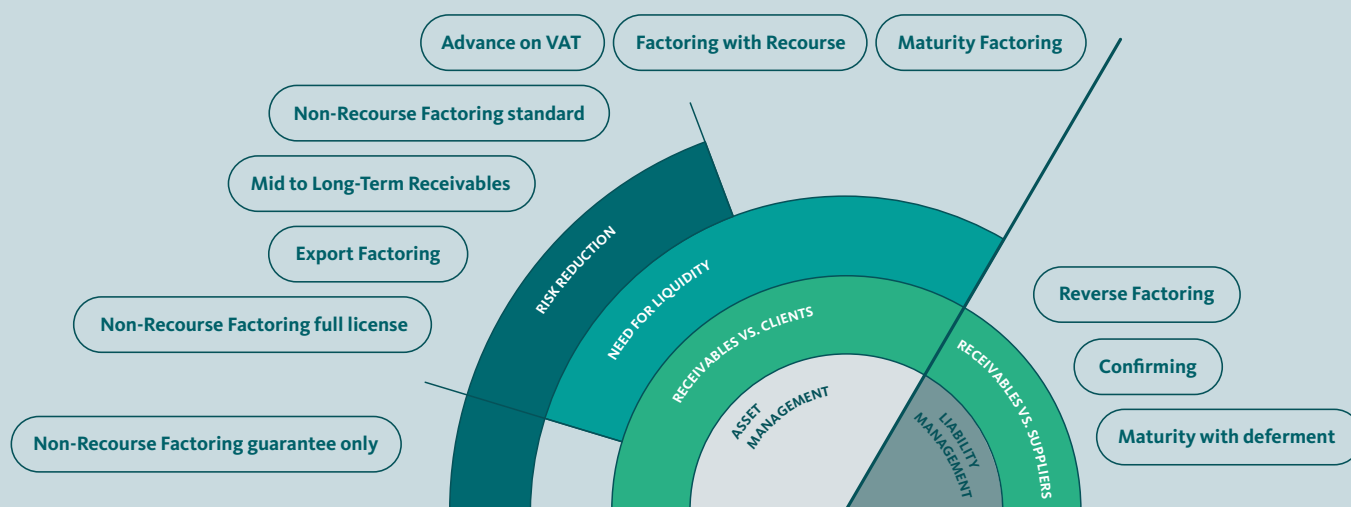
### FLEXIBLE ACCESS

Operate online with flexibility and independence

Factoring contracts allow you to transfer your current and future receivables to a specialized company, leaving your company free to focus on its core business.

## Services

Factoring is now offered in various business models connected with different methods of applying basic services, such as: the administration of receivables and management of their collection, the financing of assigned receivables, and the guarantee of solvency on transferred non-recourse receivables.



Advertising message for promotional purposes

BPER Factor reserves the right to assess the credit standing in order to execute the transactions.  
For the contractual terms and conditions governing the factoring products available for the illustrated service please refer to the "Informative Sheets" at the customer's disposal at all our Offices and on our website [www.bperfactor.it](http://www.bperfactor.it).  
Offer valid until 31/12/25 unless extended or early closure.

## We start from your needs



Outsource your receivables management and free up liquidity



Obtain a short-term trade receivable guarantee



Obtain a guarantee and discount on mid to long-term trade receivables both in Italy and abroad



Plan cash flows and liquidity needs



Optimize the supply chain by offering customers and/or suppliers advantageous conditions for possible deferred payments

## With WIP<sup>®</sup>, Factoring is always with you

BPER Factor's WIP<sup>®</sup> (Webfactoring Interactive Platform) solution allows our customers to digitally manage all of their operations with document and information sharing thus reducing costs and time spent on managing their receivables.

The WIP<sup>®</sup> platform allows for completing the transfer of receivables in a shorter time. It has all the formal guarantees necessary for legal validity, and it minimizes the flow of paper, reducing the costs and risks of error inherent in with paper data.

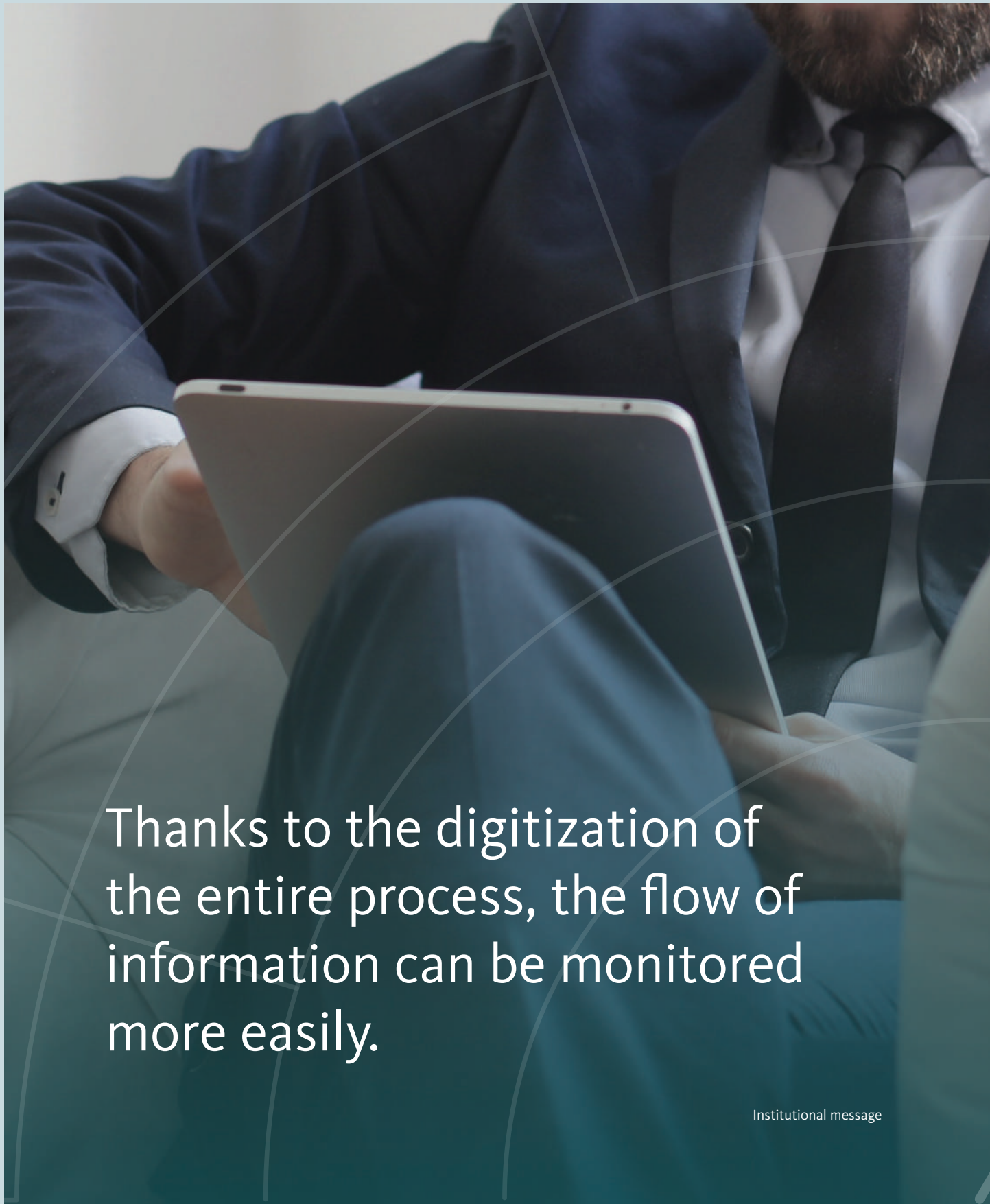
If you are already a customer, you can contact your local commercial branch or you can call the WIP Help Desk. Our commercial branches are also available to show you the main features and functions.

### CONTACTS

Tel. 051 64 82 118  
[helpdesk.wip@bperfactor.it](mailto:helpdesk.wip@bperfactor.it)

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Thanks to the digitization of  
the entire process, the flow of  
information can be monitored  
more easily.



# BPER:

Factor

## GENERAL DIRECTION

Strada Maggiore, 29, 40125 Bologna

Tel. (+39) 051 6482111

[bperfactor@bperfactor.it](mailto:bperfactor@bperfactor.it)

[bperfactor@legalmail.it](mailto:bperfactor@legalmail.it)

## COMPLAINTS OFFICE

Strada Maggiore, 29, 40125 Bologna

Tel. (+39) 051 6482107

[reclami@pec.bperfactor.it](mailto:reclami@pec.bperfactor.it)

## MILAN

Via Fabio Filzi, 27, 20123 Milan

Tel. (+39) 02 85421519

[milano@bperfactor.it](mailto:milano@bperfactor.it)

## PADUA care of MG Tower di Padova

Corso Stati Uniti, 18 B, 35121 Padova

Tel. (+39) 334 6388713

(+39) 337 1434098

[padova@bperfactor.it](mailto:padova@bperfactor.it)

## CENTER EAST

Via Totti, 10, 60131 Ancona

Tel. (+39) 338 7366711

[centroest@bperfactor.it](mailto:centroest@bperfactor.it)

## NAPLES

Via Ponte di Tappia, 72/76, 80133 Naples

Tel. (+39) 335 5994784

[napoli@bperfactor.it](mailto:napoli@bperfactor.it)

## TURIN care of BPER Banca

Corso Unione Sovietica, 9, 10134 Turin

Tel. (+39) 338 7862241

[torino@bperfactor.it](mailto:torino@bperfactor.it)

## BARI care of Bper Banca

Via E. Pirè, 2/6 ( Ex Viale Europa ), 70128 Bari

Tel. (+39) 335 6823757

[bari@bperfactor.it](mailto:bari@bperfactor.it)



## NORTH WEST

Via Fabio Filzi, 27, 20123 Milan

Tel. (+39) 02 85421511

[nordovest@bperfactor.it](mailto:nordovest@bperfactor.it)

## BOLOGNA

Strada Maggiore, 29, 40125 Bologna

Tel. (+39) 051 6482111

[bologna@bperfactor.it](mailto:bologna@bperfactor.it)

## ROME

Via Parigi, 11, 00185 Rome

Tel. (+39) 06 42046811

[roma@bperfactor.it](mailto:roma@bperfactor.it)

## BRESCIA care of BPER Banca

Via Gramsci, 39, 25122 Brescia

Tel. (+39) 331 6108799

[brescia@bperfactor.it](mailto:brescia@bperfactor.it)

## PESCARA care of Bper Banca

Via Conte di Ruvo, 55-61, 65127 Pescara

Tel. (+39) 333 1866374

[pescara@bperfactor.it](mailto:pescara@bperfactor.it)

## CATANIA care of BPER Banca

Via Bramante, 12, 95126 Catania

Tel. (+39) 335 7581592

[catania@bperfactor.it](mailto:catania@bperfactor.it)

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BPER FACTOR S.p.A.

Sole Shareholder - VAT BPER BANCA Group VATIN 03830780361

Headquarters and General Management: Strada Maggiore 29, 40 125 Bologna

Telephone +39 051 6482111

Financial intermediary: art. 106 T.U.B. - registration number: 9

Company subject to the management and coordination of BPER Banca S.p.A.

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