

A man and a woman in business attire are looking at a tablet together. The man is wearing a grey suit and a patterned tie, and the woman is wearing a black blazer. They are standing in front of a bookshelf. The image has a teal overlay with white text and decorative lines.

**BPER:**  
Factor

Factoring for  
your business  
Product Catalogue



# BPER:

Factor

With factoring contracts, a company transfers its present and future receivables to a specialized company so that it can focus on its core business. The factoring company, after a fee, assumes the burden of collecting the receivables for its client and is even capable of making an advance to the client company of the receivables not yet due. 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.

## 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

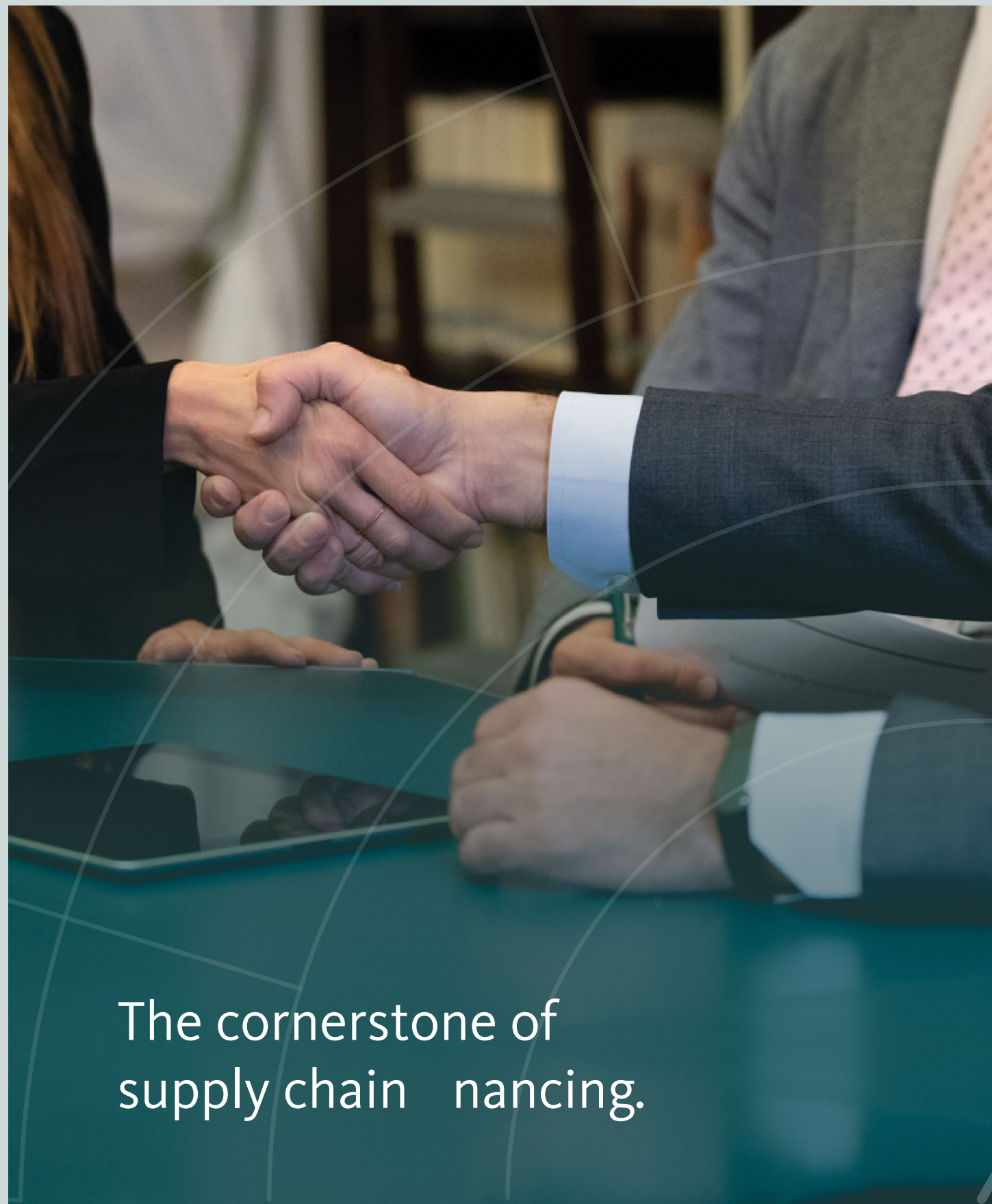
Improve the main balance sheet parameters



### FLEXIBLE ACCESS

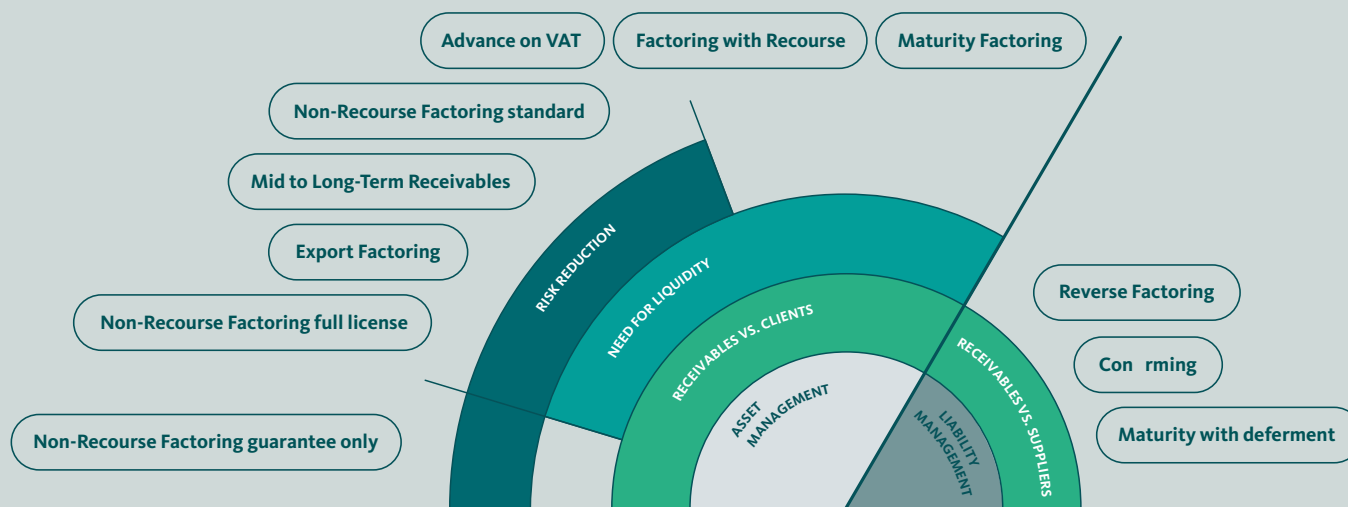
Operate online with flexibility and independence

The cornerstone of  
supply chain financing.



## 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.  
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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.

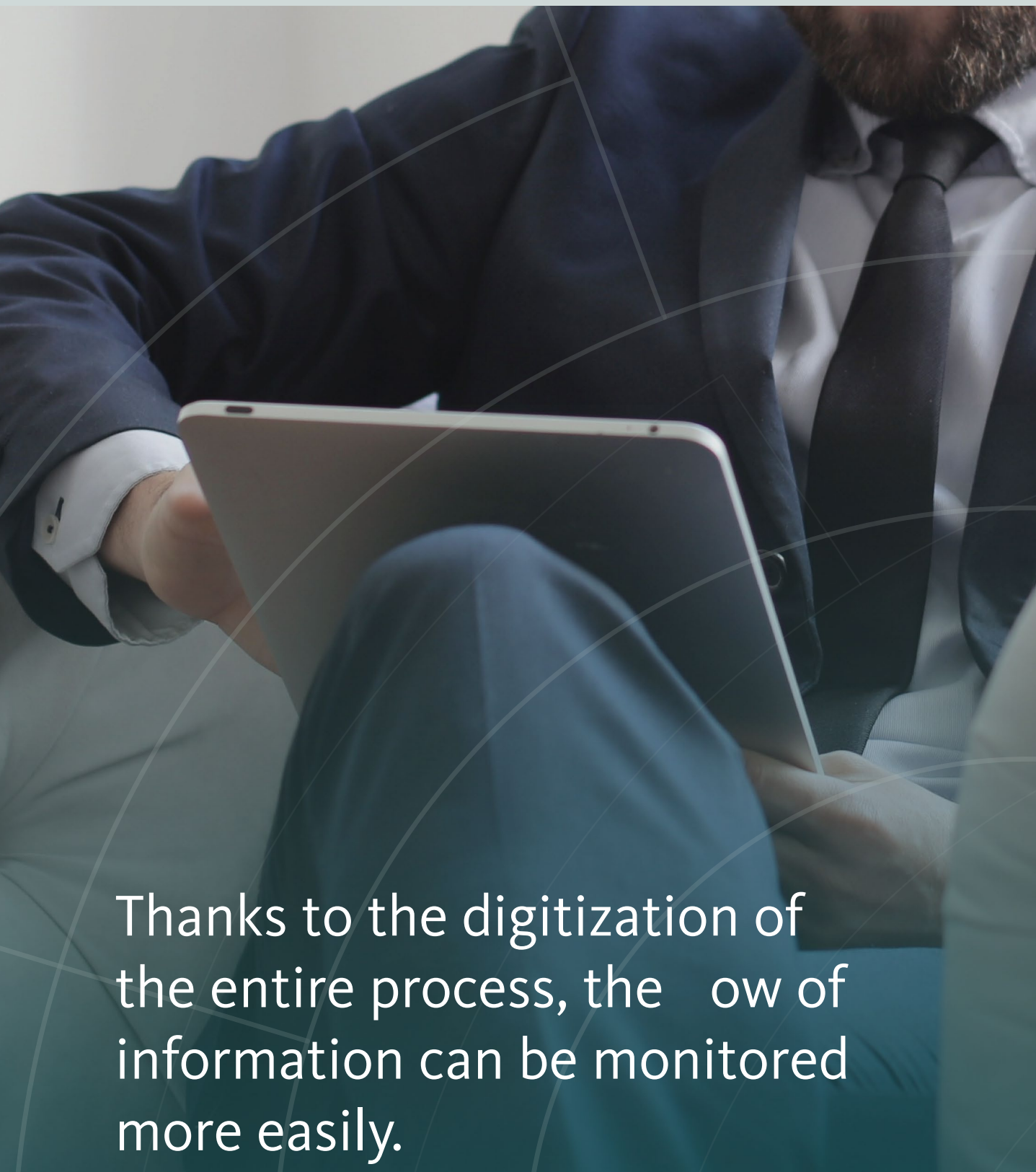
If you are already a customer, you can contact your local commercial branch or you can call the WIP Help Desk. Our commercial branches are also available to show you the main features and functions.

### CONTACTS

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

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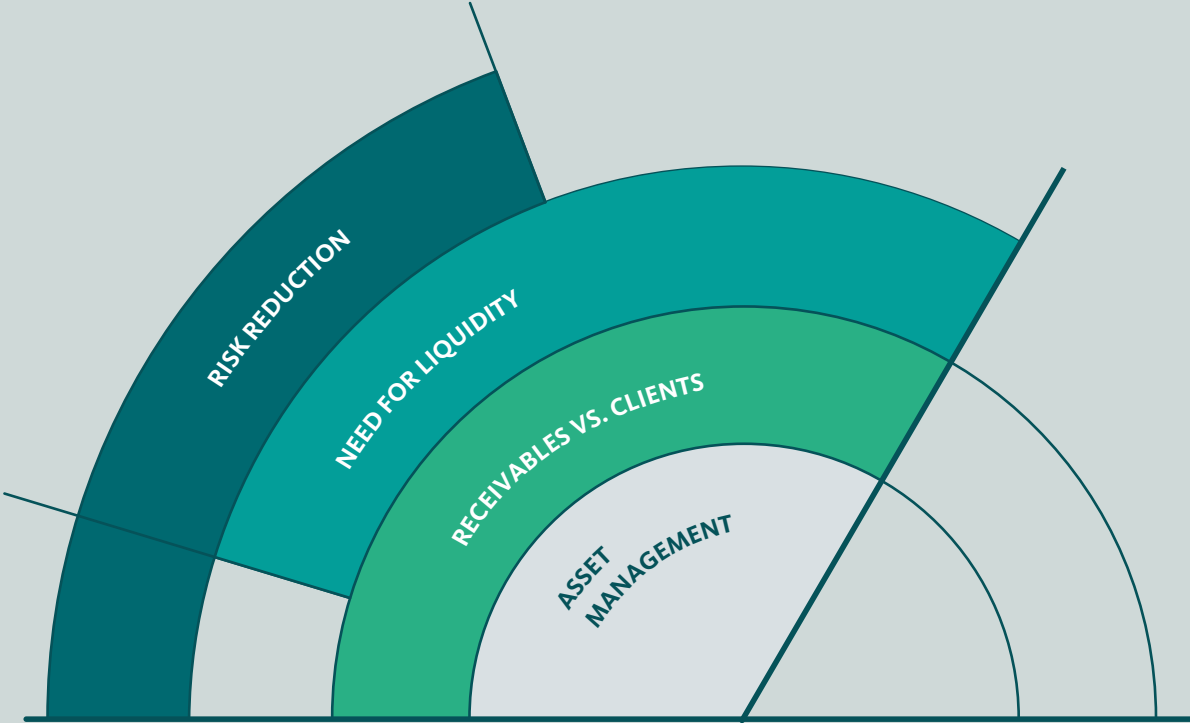
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Thanks to the digitization of  
the entire process, the flow of  
information can be monitored  
more easily.



Our ASSET  
management services



Factoring with  
Recourse

Evaluation, management,  
and the possibility  
of an advance on the  
receivables' collection

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

Non-Recourse  
Factoring  
STANDARD

Evaluation, management,  
and the possibility of an  
advance on the receivables'  
collection with a guarantee  
of solvency

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Non-Recourse  
Factoring  
GUARANTEE ONLY

Assumption of the risk  
of non-payment

RECEIVABLES VS. CLIENTS

RISK REDUCTION

Non-Recourse  
Factoring  
FULL LICENSE

Definitive purchase  
of certain, liquid, and  
payable receivables  
using the trade discount  
formula

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Export Factoring

Factoring both with and  
without recourse are  
also applicable to foreign  
receivables

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Maturity  
Factoring

Certainty of a timely  
collection of receivables

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

Advance on VAT

Management and  
an advance on VAT  
receivables accrued from  
the State

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Mid to Long-Term  
Receivables

Special terms for  
receivables deriving  
from individual supplies  
which require payment in  
installments ranging from  
12 to 60 months

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

# Factoring with Recourse

ASSET  
MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

Factoring with recourse is a mainly financial product which allows a company to obtain either additional credit facilities or alternatives to self-liquidating bank credit lines. The operation consists of continuously transferring BPER Factor repetitive receivables derived from the supply of goods and/or services, all while maintaining the risk of debtor insolvency. The service requires that BPER Factor be transferred all the receivables claimed by the business from a plurality of customers, be they are private or public. It is possible to take different situations into consideration based on their specific risks. There is also the possibility of an advancement for the receivables.

## Product purpose

### CUSTOMER EVALUATION

Obtain an initial evaluation of the customers assigned to BPER Factor and monitoring of them for the entire duration of the relationship

### SAVE

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with direct management of receivables to become variable costs

### DELEGATE

Request the management of payment reminders through a professional service which is shared with the supplier

### ACCESSIBILITY

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance made and a Factoring commission applied based on the amount of transferred receivables. Its size varies based on the services used (i.e. with or without guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Non-Recourse Factoring STANDARD

ASSET  
MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

In nonrecourse service BPER Factor assumes the risk of non-payment of the receivables claimed by a company from its customers, be they private and public. The BPER Factor guarantee operates within the limits of a revolving credit limit previously assigned to each of the customers / debtors. BPER Factor, at its own expense, assumes the responsibility of carrying out all the activities related to the recovery of unpaid secured receivables, both of in and out-of-court. There is also the possibility for an advance payment of receivables. If there is no advance required, but only a guarantee of solvency, BPER Factor offers a "only guarantee" service. This service does not include communicating to the debtor about the assignment of receivables. Therefore it is the company which must directly deal with their collection. However, in the case of delayed payments (after a set period of time established for recovery purposes) the company reports them to BPER Factor.

## Product purpose

### CUSTOMER EVALUATION

Obtain an initial evaluation of the customers assigned to BPER Factor and monitoring of them for the entire duration of the relationship

### PROTECTION

Reduce the risk of a non payment on your receivables

### SAVE

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with direct management of receivables to become variable costs

### ACCESSIBILITY

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance made and a Factoring commission applied based on the amount of assignment receivables. Its size varies based on the services used (i.e. with or without guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Non-Recourse Factoring GUARANTEE ONLY

ASSET  
MANAGEMENT

RECEIVABLES VS. CLIENTS

RISK REDUCTION

In the case that no advance payment on the receivables is required, but only the guarantee of solvency is, BPER Factor offers a “only guarantee” service. This service does not include communicating to the debtor about the assignment of receivables. Therefore it is the company which must directly deal with their collection. However, in the case of delayed payments (after a set period of time established for recovery purposes) the company reports them to BPER Factor. The service entails BPER Factor assuming the risk of non-payment of the receivables claimed by a company from its customers, be they private and public. The BPER Factor guarantee operates within the limits of a rotating ceiling previously assigned to each of the customers / debtors. BPER Factor, at its own expense, assumes the responsibility of carrying out all the activities related to the recovery of unpaid secured receivables, both of in and out-of-court.

## Product purpose

### PROTECTION

Reduce the risk of a failure to collect on your receivables

### CUSTOMER EVALUATION

Obtain an initial evaluation of the customers assigned to BPER Factor and monitoring of them for the entire duration of the relationship

## Costs

The factoring service has one main expense (in addition to miscellaneous expenses): a commission applied based on the amount of assigned receivables. Its size varies based on the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Non-Recourse Factoring FULL LICENSE

ASSET  
MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

BPER Factor acquires the receivables claimed by a company, generally applying a trade discount formula. Through this definitive sale therefore, the company transfers any risk related to the receivables to BPER Factor and can remove them from its assets balance sheet improving its business ratios. By applying the maturity value formula, BPER Factor can grant a further payment extension to the assigned debtors.

## Product purpose

### PROTECTION

Reduce the risk of a failure to collect on your receivables

### LIQUIDITY

Immediately liquidate your receivables

### IMPROVE RATIOS

Remove receivables from your assets balance sheet improving your ratios

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate and a Factoring commission, which, in the case of nonrecourse factoring with a full license, are normally withheld from the receivables’ value by applying a trade discount formula.

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# Export Factoring

ASSET  
MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Factoring can also be used for receivables coming from foreign counterparties. Just like with domestic factoring, it can provide risk coverage for the possible non-payment of receivables. BPER Factor works in many foreign countries both directly and through local correspondents, thus managing to offer its customers a service that always meets expectations. Our dedicated team of experts together with the consolidated collaboration of international companies specialized in insurance for trade receivables allows us to offer both a quick and easy assessment of debtors and administrative management services for their collection which also includes any necessary recovery actions, be they required in or out-of-court. There is also the possibility of making an advance payment for your receivables.

## Product purpose

### SAVE

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with direct management of receivables to become variable costs

### CUSTOMER EVALUATION

Obtain an initial evaluation of the customers assigned to BPER Factor and monitoring of them for the entire duration of the relationship

### ACCESSIBILITY

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

### PROTECTION

Reduce the risk of a failure to collect on your receivables (without recourse)

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Maturity Factoring

ASSET  
MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

With the maturity service, receivables are paid to the supplier company at their normal maturity date directly by BPER Factor. Therefore the supplier can be absolutely certain of its cash flow and, in the case of factoring with recourse, also of the collection on its receivables. On the basis of specific agreements, BPER Factor takes care of collecting the amount owed by the debtor, almost always granting him a further grace period.

## Product purpose

### PROTECTION

Reduce the risk of a failure to collect on your receivables (without recourse)

### REGULARIZE

Allow the supplier to regularize its cash flows with the certainty of collection by the agreed upon due date

### ACCESSIBILITY

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

### SAVE

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with the direct management of receivables to become variable costs

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Advance on VAT

## ASSET MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

Through their assignment, the company assigns its annual or quarterly VAT receivables to BPER Factor.

In addition to managing these receivables, the company can ask BPER Factor for an advance payment and, with the factoring with recourse service, a guarantee on said payments.

The transfer of receivables to the public administration must take place through a public deed or private agreement authenticated by a notary and communicated through a judicial official (e.g. a bailiff).

### Product purpose

#### SAVE

Transfer the administrative management of your receivables

#### LIQUIDITY

Immediately liquidate your receivables

### Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Mid to Long-Term Receivables

## ASSET MANAGEMENT

RECEIVABLES VS. CLIENTS

NEED FOR LIQUIDITY

RISK REDUCTION

It allows companies to transfer the risk of default to BPER Factor and liquidate the receivables deriving from individual supplies that require payment in installments ranging from 12 to 60 months. There are no limitations concerning the amount or product sector.

BPER Factor makes advance payments on the receivables deriving from the medium to long-term supply of goods to Italian and/or foreign customers.

After delivery of the service and/or good, and when presented with a valid deferred payment contract, BPER Factor purchases the receivables eliminating the risk of insolvency providing for the consequent benefits in a company's financial statements.

By supporting the restoration of liquidity and the reduction of commercial risks, BPER Factor supports companies by strengthening their ability to develop new businesses and/or acquire new customers.

### Product purpose

#### DELEGATE

Transfer the management of payment collection and its related administrative activities

#### LIQUIDITY

Immediately liquidate multi-year receivables

#### FLEXIBILITY

Drive sales by allowing customers deferred payments of up to 60 months

#### PROTECTION

Transfer the risk of default on your receivables, through a transfer with full license, and obtain the consequent benefits of delisting your receivables from your financial statements

### Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance payment made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without a guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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Our LIABILITIES  
management services



Reverse Factoring

Efficiency for the passive cycle (receiving) and supporting the supply chain

Maturity  
WITH DEFERMENT

Payment upon maturity for the supplier with a deferral for the buyer

Confirming

Reverse factoring operating mode without the obligation of the complete transfer of receivables



# Reverse Factoring

## LIABILITIES MANAGEMENT

### RECEIVABLES VS. SUPPLIERS

Reverse Factoring is a service that originates from an previous agreement between BPER Factor and a medium-large sized company (the buyer) with a plurality of suppliers.

Thanks to this agreement, suppliers can access dedicated lines of credit.

This operation entails close collaboration with the agreed buyer, both in the service's promotion phase with the suppliers, and in the subsequent operational phase(s) which must allow for a constant exchange of information on the status of the assigned receivables and the supply relationships.

To suppliers who request it, the agreement can also provide for the possibility of guaranteeing the buyer's solvency (without recourse).

By applying the maturity value formula, BPER Factor pays suppliers at the receivables' maturity date and also grants a further payment extension period to the buyer, effectively transforming their supply debt into an alternative financing source.

## Product purpose

### Buyer

Support the supply chain by facilitating access to credit

Expand negotiations concerning purchasing

Grant the possibility of deferring invoice payments

Rationalize and reorder liquidity

### Suppliers

Optimize cash flows with the immediate and definitive collection of receivables and the consequent improvement of financial statements

Avoid using bank lines of credit

Have fast access to credit

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance payment made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without a guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Maturity WITH DEFERMENT

## LIABILITIES MANAGEMENT

### RECEIVABLES VS. SUPPLIERS

With the Maturity with Deferral service, receivables are paid upon directly to the supplier company at their natural maturity date from BPER Factor.

On the basis of specific agreements, BPER Factor is responsible for collecting the amount owed by the debtor, and grants it a deferral grace period.

The supplier can count on the absolute certainty of its cash flow and, in the case of non-recourse factoring, also on the certainty of its collection.

## Product purpose

### Buyer

Allow the debtor to extend its payment terms without weighing on its supply chain

Allocate costs between the customer and the supplier according to their respective needs

### Suppliers

Reduce the risk of non-collection on your receivables (with a non-recourse guarantee)

Transfer the administrative management of receivables, such as invoicing and collection, allowing the fixed costs associated with the direct management of receivables to become variable costs

Obtain credit lines proportionate to the supply agreement and sustain the company's growth

## Costs

The factoring service has two main expenses (in addition to miscellaneous expenses): an interest rate applied to any advance payment made and a Factoring commission applied based on the amount of assigned receivables. Its size varies based on the service used (i.e. with or without a guarantee), the type of receivables (e.g. sector, payment schedule, deferral length, etc.), the operation amount, and the solvency of the parties involved.

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# Confirming

LIABILITIES  
MANAGEMENT

RECEIVABLES VS. SUPPLIERS

It is a tool aimed at helping the financial relationships between a client company (buyer) and its suppliers, with mutual benefits.

Through the web factoring platform (WIP®) the buyer can upload its invoices, confirming that they will pay them by the due date. This allows their suppliers to sell their receivables to BPER Factor with an immediate and definitive collection upon said receivables.

The supplier receives an e-mail invitation to connect to the WIP® platform, where he or she can check the assignment receivables and enact their immediate collection, giving the possible confirmation to proceed with the process.

The buyer gains his or her supplier's loyalty and has the opportunity to further defer its payments to BPER Factor.

All these processes take place through our online platform fast and easy, without the need to open new banking relationships.

## Product purpose

Buyer	Suppliers
Support the supply chain by facilitating access to credit	Optimize cash flows with the immediate and definitive collection of receivables and the consequent improvement of financial statements
Grant the possibility of deferring invoice payments	Avoid using bank lines of credit

## Costs

The costs are divided between the Buyer and Suppliers according to specific needs.

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# BPER:

**Factor**

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## Advertising message for promotional purposes

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

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