

FACTORING SOLUTION

DRIVE GROWTH WITH A BEST-IN-CLASS SOLUTION

THE POWER TO MITIGATE RISK AND DRIVE GROWTH

Financial firms looking to offer factoring solutions need technology that provides the right level of flexibility when trying to identify and mitigate risk. You also need a feature-rich solution that enables efficient management, calculation and collection of purchased receivables. That's why IDS acquired the industry's premier factoring software from William Stucky & Associates and integrated it with our expanding suite of secured finance technologies. Our robust software provides factors of all sizes with access to best-in-class technology for recourse and non-recourse factoring, as well as purchase order financing

KEY ATTRIBUTES

✓ PROVEN SOFTWARE

Recourse and non-recourse software based on proven William Stucky & Associates technology.

✓ CONFIGURATION FLEXIBILITY

Supports existing Nova-CS™ and Stratus™ installations. IDS also offers standalone on-prem deployments and we're integrating the technology to be part of the complete IDScLOUD SaaS platform.

✓ REAL-TIME INSIGHTS

Integrates and analyzes real-time data to provide you with the insights you need to control risk and make necessary real-time adjustments.

✓ AUTOMATED ALERTS

Improves operational efficiency with automated alerts when balances, trends and credit limit issues require prompt attention.

✓ AUTOMATED PROCESSES

Enables managers to monitor productivity and resolution of unprocessed and exception items through dynamic workflows.



RELATED IDS SOLUTIONS

BORROWER PORTAL

An online borrower portal — available as a desktop or mobile application — allows your clients to review their current availability position as well as historical reports, submit advance requests, post updated borrowing base activity and attach supporting documentation to satisfy audit requirements.

ABL SOFTWARE

Our proven asset-based lending software solution provides powerful dashboards for forecasting and monitoring trends. It also supports multiple index types, including prime, fixed, SOFR and LIBOR.

IDScLOUD™

We're creating a best-in-class cloud platform for a full range of secured finance applications, including equipment asset finance, factoring and asset-based lending. Offerings include both true SaaS solutions and managed service options.

DRIVING SUCCESS IN FACTORING PROGRAMS WORLDWIDE

Our recourse and non-recourse factoring software are the best-selling solutions worldwide.

Discover what they can do for your secured finance operations.

- ✓ Clients & customers in 195 countries
- ✓ Support for all currencies worldwide
- ✓ 600,000+ customer relationships
- ✓ 1.875 million credit relationships
- ✓ \$48 billion in annual factored volume
- ✓ 17 million invoices & 4,500 clients annually
- ✓ \$9.25 billion in accounts receivable
- ✓ \$3B in outstanding loans

RECOURSE FACTORING

IDENTIFY TOP-TIER CLIENTS AND WIN THEIR BUSINESS

Building a profitable factoring portfolio requires intelligent and responsive technology that allows you to provide customers and prospects with fast access to cash, a streamlined approval process and competitive rates. The Stucky™ Recourse Factoring Software from IDS gives you a best-in-class platform for driving growth, improving operational efficiency and earning client loyalty.

Our platform includes advanced algorithms that forecast the credit risk of your accounts receivable portfolio, so you are in control. This built-in intelligence makes it easier for you to monitor risk and mitigate losses due to debtor issues, such as bankruptcy.

Our solution also improves operational efficiency with automated alerts when balances, trends and credit limit issues require attention. Invoice data can be automatically uploaded, then quickly verified, approved, balanced and processed. You also get tools for enforcing credit limits, monitoring changes in credit and automating notifications for credit updates.

NON-RECOURSE FACTORING

MITIGATE RISK, MAXIMIZE MARGINS AND GAIN INSIGHTS

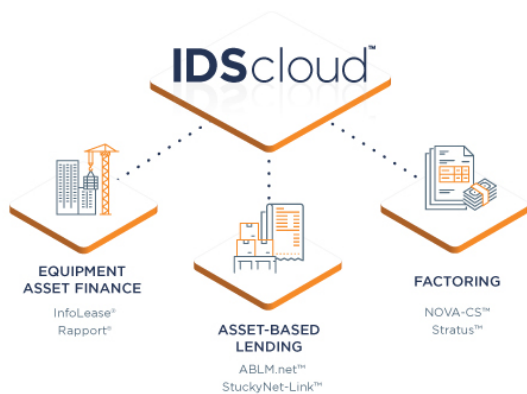
Importers, exporters, manufacturers and other borrowers are increasingly exploring non-recourse factoring as a way to secure fast access to funding and sharing credit risks with their lenders. This presents a profitable growth opportunity for lenders — if you're proficient at managing the specific risks of non-recourse factoring.

Stucky™ Non-Recourse Factoring Software from IDS gives you the tools you need to mitigate risk, expedite deals and manage the profitability of your portfolio. Your team can calculate and recalculate debtor risk, manage invoices, monitor delinquent accounts, determine the best course of action and quickly take steps to protect your margins.

Our technology also gives borrowers the ability to request funding using invoices, inventory equipment or other assets as collateral. This gives you the option of expanding your portfolio and driving new revenue.

KEY FEATURES

- ✓ Powerful Client Reporting
- ✓ Invoice Entry — EDI, Web Screen Entry, Manual Staff Entry
- ✓ Data File Communication with Borrower or Trading Partners
- ✓ Customer Credit Line Management and Credit Scoring
- ✓ Dunning and Collection Management
- ✓ Remittance Processing with Auto-Cash Application
- ✓ Client Advances
- ✓ Client, Customer and Management Reporting
- ✓ Bulk Collateral and Loan Management
- ✓ Robust, Interactive Client Portal
- ✓ Paperless Delivery of Daily/Monthly Reports
- ✓ Transaction Search
- ✓ Availability Information
- ✓ Advance Requests
- ✓ Detailed Customer/Debtor Profiles
- ✓ Invoice Entry/Submission
- ✓ Credit Request Entry/Submission



EXPERIENCE THE ADVANTAGE OF A 100% SaaS ENGINE FOR SECURED FINANCE

IDScloud provides seamless access to a full range of secured finance applications — including equipment asset finance and factoring — that are designed to grow as your needs change. You only pay for what you use — and you get powerful new tools that allow you to capitalize on current opportunities and quickly scale up to accommodate higher volumes, new markets or additional asset classes.

About IDS

IDS secured finance technology powers organizations of all sizes with world-class solutions that seamlessly integrate with complex IT infrastructures. We're creating a best-in-class cloud platform for a full range of secured finance applications, including equipment asset finance, factoring and asset-based lending. Offerings include both true SaaS solutions and managed service options. Our cloud-based offerings combine best-in-class features with the scalability, flexibility and economy of cloud deployments, making it accessible to banks, independents and captives of all sizes with configurations to fit your markets and workflows.

IDS™ | Secured Finance Technology

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