

ACCOUNTS RECEIVABLE, A STRATEGIC FINANCING LEVER



Financing, securing, and managing the receivables portfolio: an essential trio in an increasingly volatile environment. Fibus' integrated approach—combining factoring, credit insurance, and digital solutions—stands as a unique expertise in Europe. The goal: supporting business growth and strengthening corporate resilience.

In an environment marked by rising insolvencies, increased pressure on cash, and tighter financing constraints, the Accounts Receivable function has become more than ever a strategic lever for Finance departments.

How can companies increase liquidity, reduce the risk of bad debts, and gain unified control over their receivables—without increasing the workload of Finance teams?

This is precisely the strength of the “factoring + credit insurance + digital” triptych offered by Fibus. For 20 years, the group has been supporting B2B companies in structuring factoring

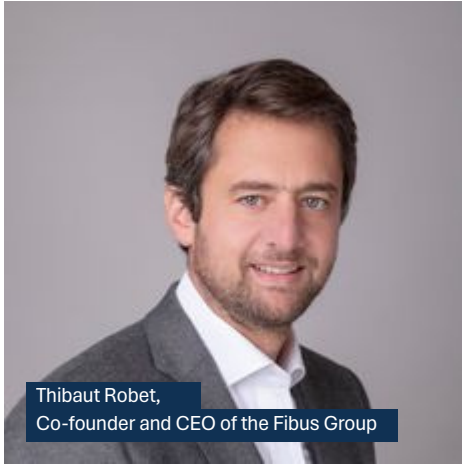
programs, both in France and internationally.

Fibus works with SMEs, mid-sized companies, and large corporations across France and Europe, wherever they operate, leveraging deep expertise in local requirements and factor market practices country by country. In 2025, Fibus covers 42 countries, with half of its activity conducted internationally.

As the leading factoring advisory firm in Europe and the 4th-largest credit insurance broker in France, Fibus offers Finance teams a unique model combining strategic and operational advisory, brokerage, and dedicated software solutions.



Fibus' unique strength: proprietary digital solutions that optimize factoring and credit insurance, maximize financing, and ensure sustainable performance.



Thibaut Robet,
Co-founder and CEO of the Fibus Group



FACTORING, THE LEADING SHORT-TERM FINANCING TOOL FOR BUSINESSES

“As the leading short-term financing tool for businesses, factoring is easy to deploy, flexible, and cost-effective. Since it is treated off-balance sheet, it does not affect leverage. It helps absorb peaks in working capital needs and should be assessed as a priority compared to other bank solutions, such as overdrafts or Dailly assignments.”

This combination enables companies to secure higher levels of funding, reduce operational workload, and strengthen risk control—at a time when insolvencies are rising and financial visibility is more critical than ever.

Factoring is now the most efficient and cost-effective tool to reinforce short-term cash flow. Uncapped and independent from leverage ratios, it naturally scales with revenue growth and can be deployed within a few weeks, including for international or multi-entity groups.

When combined with credit insurance, factoring becomes even more effective: thanks to the expertise of its dedicated

teams, Fibus secures **an additional 10 to 12 percentage points of financing on average**, while strengthening protection against unpaid invoices in an environment of high volatility.

Beyond financing, visibility has now become the real priority. This is why Fibus developed ARi Trade, a software solution designed to manage and optimize factoring programs by integrating credit insurance.

Through automation, data consolidation, and variance detection, Finance teams save time, increase reliability, and maximize their financing capacity. On average, companies equipped with ARi secure 15% more financing while reducing their

management time by a factor of five.

Whether the goal is to quickly strengthen cash flow, secure receivables, or manage multiple contracts simultaneously in France or abroad, Fibus’ integrated approach provides CFOs, Treasurers, and Credit Managers with a comprehensive framework: greater and faster financing capacity, stronger risk protection, and enhanced visibility across all operations.

A real opportunity to build growth that is more stable, more predictable, and sustainably controlled.

fibus.com



ARi Trade: Unlocking 100% of Your Factoring Potential

Developed by Fibus Digital, ARi Trade centralizes and automates the management of factoring and credit insurance programs, both in France and internationally.

The platform provides a consolidated view of financing capacity, automatically detects untapped opportunities, and secures all operations. The result: an average 15% increase in financing and a fivefold reduction in management time. Implemented at the start of the factoring contract, it enables funding to be obtained within just three weeks.

ARi Trade is fully compatible with all ERP systems, factors, and credit insurers on the market.



Dominique Toubin,
Fibus Digital Director