

3 questions for... Dominique Toubin, Managing Director of Fibus Digital



“Our software is designed to streamline and secure the exchange of information with factors.”

Interview conducted in collaboration with Fibus

Why did you develop software specifically for factoring?

Factoring is a financing solution that is simple in theory, but often complex to implement operationally. It sits at the crossroads of credit management, accounting and treasury, while factors operate with technical specificities that are rarely aligned with companies' accounting structures.

“Our solutions help increase factoring financing by an average of 15%”

At Fibus Digital, we started from this observation: without the right tools, managing factoring is time-consuming and suboptimal. Our software is designed to streamline and secure the exchange of information with factors, while providing finance teams with a single platform to manage and optimize their financing. Intuitive and modular, our solutions are suitable for both SMEs and large international groups, regardless of the countries in which they operate.

What tangible benefits do companies gain from using it?

Our solutions support both companies that already have a factoring program and those looking to implement one. For the latter, our software can be deployed in under a month, fully complying with the factor's requirements.

For companies already using factoring, the focus is on optimizing existing operations. On average, our tools increase financing by 15% and reduce the time spent on operational management by a factor of five. They include configurable variance analyses for each factor, enabling users to quickly identify unfunded or underfunded receivables and take targeted action to maximize available cash.

How does ARI Trade simplify credit insurance management?

The ARI Trade solution allows companies to connect directly with their credit insurer before receivables are assigned. Teams can verify that the credit limits granted align with their financing needs and expectations. When adjustments are needed, requests can be made directly through ARI. This approach helps secure assignments, anticipate potential issues, and, most importantly, maximize factoring financing by aligning credit insurance with factoring in a comprehensive accounts receivable management strategy.

