3 Questions for

Dominique Toubin, Director of Fibus Digital



Why doesn't a factoring agreement always deliver the expected level of funding?

Factoring is now the leading source of short-term finance for B2B businesses, as it is flexible and far less costly than a bank loan or conventional borrowing. When the agreement is signed, the finance team sizes its programme on the basis of a given funding potential. Day to day, however, part of that potential slips away: unassigned invoices, rejections, reserves, insufficient credit insurance limits, cash allocation discrepancies. Each factor has its own rules, which are seldom aligned with the company's accounting organisation. These losses often go unnoticed. The facility works and the funds come in, so everything appears to be fine.

Aren't in-house tools enough?

Excel spreadsheets, home-grown scripts built by the IT department, general-purpose AI tools: companies are certainly not short of ingenuity. But these tools automate data flows without understanding the factor's inner workings. They transmit assignments without being able to explain why an invoice has not been funded, or how to recover that funding. And you cannot optimise what you cannot see. Our experience leaves no room for doubt: a programme managed solely in-house never reaches the level of funding anticipated when the agreement was signed. When we deploy our software, our clients uncover at least 20% of funding they had not identified, while cutting the time spent on administration fivefold.

What sets Fibus Digital apart?

First, expertise. Our entire team comes from the factoring industry. Our ARI software was designed by specialists who know each institution's requirements from the inside and know where the hidden pockets of funding lie. Second, support. Our Support & Delivery team, also drawn from the factoring world, handles the most complex requests, whether a new factor, a new subsidiary or a change in credit insurance cover. The Finance Director thus has a complete and reliable view of the funding potential of the company's accounts receivable. Finally, track record. For 20 years, we have been equipping companies of all sizes, in France and internationally. With 1,200 companies now managing their factoring with our solutions, our experience is unrivalled in the market.

Interview conducted in partnership with Fibus Digital