

Invoice Discounting

Get early liquidity on receivables for
more consistent cash flows



Together we thrive

Improve working capital with affordable financing options using HSBC's Invoice Discounting service, and turn outstanding invoices into cash quickly to keep your supply chain funded and running smoothly.

Your customers count on you to deliver. To do that, you need a steady and reliable stream of money to keep day-to-day operations moving. Yet buyers today are looking for longer and longer terms to better manage their own working capital – making it increasingly difficult to forecast accurately.

With Invoice Discounting from HSBC, you can turn your invoices into cash as early as the next business day after issuance. This allows you to release up to 90% of the value on outstanding invoices from your sales ledger for more predictable cash flows. At the same time, you'll effectively eliminate the need to establish more costly credit facilities or financing.

HSBC Invoice Discounting delivers

- Enhanced liquidity;
- Predictable cash flows;
- More accurate forecasting;
- Improved working capital;
- Potential Limited Recourse purchase of invoices.

Accelerate cash flows easily and cost-effectively

Ideal for companies doing business domestically and overseas on open account terms, Invoice Discounting is an attractive alternative to traditional financing. You simply send invoices and/or notifications of invoices to HSBC once they've been issued and we provide funding for up to 90% of the value as early as the next business day.

You can then put the cash to use meeting your ongoing supply chain needs. This includes paying your suppliers faster, placing your organisation in the position to negotiate better terms and more favourable pricing. And since financing is based directly on invoice amounts, funding availability grows as your sales increase.

No disruption to existing business processes

When the agreed upon settlement date approaches for both domestic and overseas invoices, payment is collected from your customers as you normally would. As a result, you are able to create more funding than other types of financing solutions while still maintaining control over your sales ledger and giving your customers the longer payment terms they want.

Comprehensive services for end-to-end invoice management

When you work with HSBC, you'll have a dedicated Client Manager that takes the time to understand your goals and objectives. Based on this knowledge, we'll customise an invoice management program that suits your unique needs. This includes our Credit Protection service, which allows you to conduct business anywhere confidently by guarding profits against the impact of late payments and bad debt. In addition, our Internet Invoice Finance system gives you online access to accounts and information about your Invoice Discounting program, Credit Protection service and more. Here you can also generate reports for simplifying reconciliation and upload invoices in a secure environment. And, should you choose, HSBC can take over collections for you with our complete Invoice Finance solution.

Turn the HSBC advantage into your competitive edge

With nearly a century-and-a-half of experience behind us, HSBC offers you the powerful mix of global reach and local knowledge. As a result, you have access to the expertise, security and fiscal strength of one of the world's leading financial institutions combined with the reliability, service, character and integrity of a local bank.

Contact points

To learn more about how HSBC can help your company compete globally and turn invoices into cash faster, we invite you to contact your HSBC Relationship Manager or Invoice Finance specialist today.

If you do not have a Relationship Manager, or are not an HSBC customer, call our Business Banking Direct on 2380 8000 or email us on receivablesfinancemalta@hsbc.com.

Our lines are open from 8.00am to 5.00pm Monday to Friday (excluding public holidays).

Let us show you how we can put the world's leading international bank to work for you.

You may also visit our website www.business.hsbc.com.mt

See also our other factsheets:

Internet Invoice Finance

Invoice Finance

Invoice Finance for Small Businesses