

## InStream EarlyPay™ Go With the Flow

### INSTREAM EARLYPAY

offers all of your suppliers an effective, low-maintenance way to lower their finance costs and generate extra working capital. And it keeps your suppliers healthy by improving their cash flow.

Call or log on today  
for more information  
about InStream EarlyPay.

**(248) 658.1200**

**Fax (248) 658.1204**

**[instreamfinancial.com](http://instreamfinancial.com)**



26321 Woodward Avenue  
Huntington Woods, MI  
48070-1301

Tel (248) 658.1200  
Fax (248) 658.1204  
Intl (001) 248.658.1200

**[instreamfinancial.com](http://instreamfinancial.com)**



## InStream EarlyPay™

### HERE'S HOW IT WORKS

- InStream EarlyPay leverages payables and payment information provided by the buyer to purchase account receivables from suppliers.
- Your suppliers select the invoices they want to sell into the InStream EarlyPay program. They can choose any or all.
- Purchased receivables are paid within 24 hours at 100 percent of face value, less a small transaction fee.

### No Downside to Buyers

- No cost
- No waiver of setoff
- No impact on your balance sheet
- No change to your payables and payment process



## Stronger Links

InStream EarlyPay decreases the cost of financing and increases the availability of capital for your supply chain. Financially stronger suppliers mean fewer shipment delays and quality issues. But the program also delivers other obvious benefits, including...

### LOWER PRICES

By lowering the cost of capital to your suppliers, InStream EarlyPay enables them to price more competitively.

### EXTENDED PAYMENT TERMS

Suppliers better manage cash flow when you extend payment terms, giving you more payment flexibility.

### LOWER ADMINISTRATIVE COSTS

Web presentment of transaction details gets suppliers' payment questions answered, minimizing calls to your purchasing and payables personnel.

## Big Buyer Buy-In

Suppliers to many Fortune 500 companies have already signed on to the InStream EarlyPay program to improve the efficiency of their supply chains.

## Sales and Service

InStream offers outstanding sales and service—to maximize your supplier involvement and to minimize yours.

## Solid Foundation.

InStream Financial™ is backed by some of the world's largest commercial lenders. Our strong, diverse funding base means lower costs, lower risk and hundreds of millions in funding capacity.

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