

Finding working capital doesn't have to be work. And it doesn't have to be expensive. Because now any company can establish more capital in less than 24 hours, using the same techniques as the world's largest corporations.

**With InStream
EarlyPay,TM It's Easy.**

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

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InStream EarlyPayTM
MAKING CASH FLOW FASTER



InStream EarlyPay™

FASTER CASH

With InStream EarlyPay you can get paid on delivery. InStream EarlyPay provides cash payment within 24 hours on 100% of invoice value, with no recourse.

EASY BUY-IN

- From Your Customers: Buyers lower their supply chain finance cost and risk, with no change to the buyer process and no buyer guaranty required.
- From Your Banks: Secured lenders support InStream EarlyPay because it allows you to improve cash flow, strengthen your balance sheet and access extra capital when your bank cannot provide it.



AFFORDABLE & FLEXIBLE

- No minimum usage requirements. It's there when you need it.
- No expensive setup or ongoing service fees.
- The *only fee* is a small discount paid when you sell receivables into the program.

ONLINE CONVENIENCE

InStream EarlyPay gives you the convenience of online processing, with three options:

- All the Time: All receivables are purchased as they become available.
- Controlled All the Time: You and/or your bank designate the timing and amount of receivables purchased by the program on a regular basis.
- Any Time: With a simple point-and-click interface, you designate specific receivables to be sold into the program, as needed.

Can InStream EarlyPay Help You?

Probably. But even if you don't need it today, InStream EarlyPay is a smart option to have in place if you ever want to...

- Generate extra working capital
- Lower your overall financing costs
- Minimize cash flow impact
 - When customers extend payment terms
 - When suppliers tighten payment terms
- Improve balance sheet metrics

Small Cost. Big Solutions.

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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