



Azentio Factoring

Azentio Merchant Cash Advance

Streamline cash access for merchants



Small businesses and start-ups often look for funds from finance companies which offer services like merchant cash advances, along with easy processes and quick disbursement options. For these business owners, fulfilling short-term cash requirement could very well turn out to be the difference between going forward and going bust.

Azentio Merchant Cash Advance, a part of Azentio Factoring a.k.a. Factor/SQL®, is designed for businesses that provide cash advances to merchants against future credit/debit card sales. Whether you are financing doctors, retailers or restaurants, Azentio Merchant Cash Advance is the ideal solution designed to help you structure and monitor funding, track receipts and manage portfolio.

The Azentio merchant cash advance edge



Avail of flexible structuring of cash advances



Efficient portfolio management by electronic payments processing



Compute, send commission statements



Validate transaction volumes before funding

Utilities to enhance productivity

- **Commissions:** Flexible calculations for ISO/sales team; Set up default, deal-specific commissions; Commission structures include upfront, residuals based on payment and/or fees and on completion.
- **Advances:** Define account balances with discount or mark-up (factor) rate and establish term dates; Determine method of account settlement – split, non-split or fixed payments.
- **Credit/Debit Cards:** Avoid spreadsheets by tracking receipts online from credit/debit card processors and bank accounts; Upload receipt transactions efficiently, with Azentio Factoring & Supply Chain Finance's support for commonly used interface formats.
- **Funding:** Monitor merchants' credit/debit card sales before making a funding decision by routing merchant card transactions for a trial period and evaluating credit/debit card volumes.
- **Portfolios:** Evaluate credit risk through key parameters (outstandings, Net Funds Employed (NFE), cash received, cash disbursed, etc.) through reporting, review payment history, payment confirmations and account status.
- **Reports:** Cash advance statements, portfolio snapshots, analysis report, portfolio monitoring to track progress and defaults, renewal reporting.

About Azentio

Headquartered in Singapore, Azentio provides mission-critical software products across Asia Pacific, Middle East, Africa and India to banks, Islamic financial institutions, insurance companies and brokers. We also provide ERP solutions to mid-market enterprises. Our flagship platforms include Azentio ONEBanking, Azentio ONECapitalMarkets, Azentio ONEInsurance, and Azentio ONEERP. The flexibility that comes from our software platforms allows a host of applications to work with a single source of data and equips clients with workflow, analytics, document management and flexible integration mechanisms. Azentio has over 1000 clients in more than 48 countries. We have offices in 9 countries with a strong team of over 2000 employees. Azentio is committed to partnering with our clients globally to transform their business operations through continuous focus on innovation and best-in-class customer service. Azentio Software Private Limited is wholly owned by Funds advised by Apax.

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