Introducing: Supply Chain Finance

The financing tool used by corporate giants like **Apple, Costco and Coca-Cola** is now available to companies like yours — all the benefits, at no cost, and with no changes to your AP process.

SUPPLY CHAIN FINANCE IS NOW THE STANDARD

$2.6T

Global SCF volume in 2025

80%+

Adoption across the Fortune 100

Mid-market

Adopting rapidly as it becomes available

Source: BCR World Supply Chain Finance Report, 2026

Why Supply Chain Finance?

Supply Chain Finance isn't new — the largest corporates have relied on it for years, funded by multinational banks. It's a buyer-sponsored program that lets suppliers get paid early while you keep paying on your standard terms. It delivers major benefits to both sides of the relationship:

For the Buyer

- ✓ Maintain -- or extend -- your terms and DPOs
- ✓ Strengthen and stabilize your critical supply chain
- ✓ A marker of good corporate citizenship, at no cost to you

For the Supplier

- ✓ Get paid on demand for approved invoices
- ✓ Access affordable working capital, available 24/7
- ✓ Lower DSOs and more predictable cash flow

THE WORKING CAPITAL MATH

A 15-day extension of terms on $500M in spend releases $21M in working capital.

Free up cash already tied to your payables -- while your suppliers gain the early payment they want.

NextProcess®

THE INTERFACE FINANCIAL GROUP

How It Works

Four steps. No changes to your AP workflow.

01

Buyer sponsors

You announce the program; suppliers self-register in a single online session.

02

Supplier chooses

The supplier selects approved invoices and sets the early-payment date they want.

03

IFG pays early

IFG funds the supplier on the chosen date, minus a small pro-rated discount.

04

Buyer pays on terms

You pay each invoice on its original scheduled due date.

The outcome: Suppliers get cash when they need it. You preserve — or extend — payment terms. IFG carries the funding and the operations end-to-end.

CASE STUDY

Ticonderoga Metals* is a premier supplier to Apax Industries*, a global manufacturer of OEM automotive components. Ticonderoga was growing fast but cash-crunched, with bank financing fully utilized. It turned to Apax's IFG-managed Supply Chain Finance program, accessed through the company's supplier portal.

Apax kept its 60-day payment terms, yet Ticonderoga was paid immediately upon invoice approval — a new, reliable source of affordable working capital. Over one year Ticonderoga accelerated more than **$600,000** in invoices by an average of **51 days** , saving tens of thousands versus receivables finance. And for Apax there was nothing to sign, and no changes to its AP process.

The result: a happy buyer and a happy, well-funded supplier.

* Buyer and supplier names are disguised.

Why Supply Chain Finance from Us?

Our tech-driven program is different from big-bank programs in ways that matter to a CFO and treasurer:

No guarantees, no AP changes

Unlike most providers, we don't require you to guarantee payment — so there's no risk of debt reclassification and no disruption to AP.

Simple to use... for every supplier

Proprietary digital underwriting makes sign-up and funding instant — from your largest to your smallest supplier.

Turn-key program, 24/7 access

A single, easy-to-use platform, fully integrated with the **NextProcess** system you're already using.

You could also earn a rebate

Earn a rebate with every invoice funded — turning your payables into a potential source of income.