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Bay View Funding Partner Program

Questions:

If I refer a customer to Bay View Funding, don't I run the risk of losing that customer's business in the future?

Rest assured we're not a bank. As an institutional partner, Bay View Funding acts as a short-term lender making interim working capital available, until the customer qualifies for a loan program. We value our partner relationships and the referrals they bring. For that reason, we're happy to fill an interim need, in the hopes that your bank will continue to turn to us as a trusted partner for similar customers. Once the customer qualifies for your loan program, we work with you to transition their borrowing relationship to you.

Won't customers feel like we're just passing them off to someone else?

From the minute you refer your customers to us, we will spoil them with exceptional customer care and service. Your customers, some of whom were not even aware of accounts receivable financing, will thank you for looking out for their best interests and placing them in Bay View Funding's experienced and capable hands.

How do we explain accounts receivable financing to our customers?

We are happy to provide training to loan officers and bank staff on how invoice factoring works, why so many businesses choose to do factoring, and how your bank can benefit from offering your customers an alternative when conventional loans are not possible.



Let's Be Partners

If you're interested in helping your existing clients with working capital finance needs, we'd like to talk. **Contact us at (888) 229-9993** to set up an appointment with one of our knowledgeable salespeople.

Banking + Accounts Receivable Financing:

Complementary Services for
Your Customers

Bay View Funding: We help you help your customers

These days, your relationships with your customers are what keep them coming back. When you take care of your customers and put their needs first, they in turn will trust you with their banking needs. Of course, sometimes your customers and prospects face challenges that your bank simply can't solve. New or existing customers may not qualify for traditional working capital loan programs. Where do those customers turn? More importantly, where will you, as their advocate, steer them?

Bay View Funding can fill the unmet working capital financing needs of your customer while allowing you to retain and service that customer now and in the future. We are specialists in meeting a business's specific need at a certain point in time—usually when that business doesn't meet conventional lending criteria. We will work with your customer in the short-term to help them achieve profitability, growth, and loan eligibility. And, we will provide the highest level of customer service so you can be assured your customers are well taken care of.

How the Partnership Works

A young and growing business seeking to expand production capacity, to meet skyrocketing demand, comes to you, requesting an accounts receivable loan. The business currently maintains deposits with your bank and although you believe the business has a promising future and would like to provide financing, the company simply doesn't have the track record or meet loan criteria.

Rather than simply turn them down and hope they don't take all their banking business elsewhere, you refer them to Bay View Funding, a reliable partner who offers an alternative source of accounts receivable financing.



How Your Bank Benefits

- Prevent customers from seeking out competitors to meet their needs
- Gain or maintain deposits for the business
- Earn additional fee income by keeping the customer's deposit business
- Create a pipeline of potential commercial loans—customers whom Bay View Funding will direct back to the bank once they qualify for a loan program
- Expand the range of direct and partner solutions your bank can offer