



HERMES CARD: CONFIDENTIAL INVOICE FINANCE

Hermes has a number of innovative capital solutions to help your client stay afloat and in control in times of turbulence. Does your client have an urgent funding requirement, and the right assets to support the funding? Sometimes the “right assets” means a debtors ledger. Our Confidential Accounts Receivable Discounting (CARD) solution provides businesses with discreet access to working capital, ensuring cash flow stability without customers being aware of the financing arrangement.



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Hermes CARD is a low touch and confidential invoice finance solution that allows businesses to leverage their accounts receivable for working capital without disclosing financing arrangements to their customers. It ensures businesses can access cash flow without affecting customer relationships.

Who is it for?

- B2B SMEs needing invoice finance but requiring a confidential facility.
- Businesses with strong receivables that prefer to manage customer payments internally.
- Companies looking to improve cash flow without altering customer interactions.

How it Works

- Businesses submit invoices to Hermes Capital for funding.
- Receive up to 70% of the invoice value within 24 hours.
- Customers continue to pay into the business's existing accounts as usual.
- Repayment occurs once customer payments are received, ensuring seamless cash flow management.

Why Choose This Solution?

- Confidential financing – customers remain unaware of the funding arrangement.
- Fast access to cash – funds available within 24 hours.
- Maintains customer relationships – businesses retain control over their receivables.
- Flexible credit limits – facility grows as business receivables increase.

Security & Collateral

- Secured against eligible receivables.

Typical Use Cases

- Businesses needing cash flow while maintaining full control of customer relationships.
- Funding supplier payments or operational expenses without taking on additional debt.
- Managing seasonal fluctuations in cash flow without external interference.
- Providing liquidity while awaiting invoice settlements.

A Stand-Alone Solution, or in Combination?

- As a stand-alone solution: Ideal for businesses requiring confidential invoice finance to smooth out cash flow gaps.
- In combination with other products:
- Can be paired with Tradeline to provide funding for supplier payments alongside invoice finance.
- Works well with Capital Maximiser to blend invoice finance with structured term debt for additional liquidity.

WHY HERMES?

Fast and flexible funding: approvals and funding within 24 hours.

Transparent pricing: no hidden costs, clear and competitive terms.

Confidential and seamless: structured to keep customer relationships intact.

No red tape: streamlined application process without bank-like restrictions.

Broker-friendly approach: tailored solutions designed to support brokers and their clients.



HOW TO APPLY?

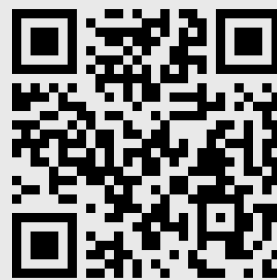
1. Submit an enquiry online or speak to a Hermes Capital specialist.
2. Provide financials and invoice details.
3. Get approved and receive funding in as little as 24 hours.

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To illustrate our approach, we've included a brief case study below.

Case Study: Behind the Scenes, Ahead of the Curve: The Hermes Accounts Receivable Discounting Facility in Action

Scan to watch!



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A \$25M manufacturing business based in Victoria had recently changed hands. While operations were solid, the new owners were navigating working capital pressures during the transition period. Cash flow was tight, but the opportunity to grow was clear.

The business had a strong debtors ledger of \$5M and a forecast requirement of \$3M, making invoice finance the obvious solution. But there was a catch: the client refused to notify customers of any funding arrangements and didn't want the operational disruption of rerouting payments to a third party. Mainstream lenders weren't interested. They classified the business as 'new' and weren't open to helping.

The client initially sought advice from their accountant, but it was their finance broker who recognised the fit and brought the opportunity to Hermes for a Confidential Accounts Receivable Discounting Facility (CARD).


Hermes structured a confidential facility, advancing up to 80% against receivables, without any customer notification or change to payment arrangements. The client submits a weekly ledger extract from their own accounting system, drawing and repaying funds as needed – just like a traditional overdraft.


The facility was approved, documented, and settled in around two weeks, giving the owners the headroom they needed to bed down the acquisition and stabilise operations. The result? A seamless funding solution with no disruption to operations, no noise for customers, and room to grow. Hermes CARD: discreet, low-touch working capital for businesses that need liquidity without complications.

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