



# When do you know you need A/R financing?

**ebook**

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**A/R financing:**  
*Using your existing  
unpaid invoices as  
collateral against a  
line of credit.*

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## ➤ Understanding A/R financing as a business owner

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There are many options out there for businesses to secure additional funding via loans, credit and a variety of similar means. Knowing what sets A/R financing – which simply means using your existing unpaid invoices as collateral against a line of credit – apart from all of those other possibilities allows you to make the best choice for your company when circumstances require it.

Keep the following common business scenarios in mind and you'll have a strong idea of what makes A/R financing an effective option and how you can use it to your best advantage as a business owner.

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**You know you need A/R financing when:**  
***Your business is doing well but  
you can't wait 90 days to be paid***

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When your company makes a sale, the product is out the door quickly to make sure it can get into the hands of your customer. However, traditions in many industries mean the money you're owed could take as long as 90 days to arrive to your accounts receivable team. That's just too long for businesses with a variety of financial obligations and opportunities.

A/R financing shortens the payment timeline substantially. When you work with a trusted financial institution like TAB Bank, you get funding in just a few days, not many weeks or months. That can make a world of difference when you can't put off your own bills for as long as it takes your clients to pay what they owe.

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By leveraging the power of your unpaid invoices, your organization positions itself for growth and development with significantly reduced risk.

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**You know you need A/R financing when:**  
***You want to expand or invest but don't want to put up critical assets as collateral***

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Chances to invest in and expand your business can be powerful, even pivotal points in the history of your company. The last thing you want is to let a lack of available funds stop you from taking advantage of a well-researched, sound opportunity for growth.

A/R financing allows you to quickly receive the funds your company needs to expand or invest in new operations without putting essential business assets on the line as collateral. By leveraging the power of your unpaid invoices, your organization positions itself for growth and development with significantly reduced risk.



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**You know you need A/R financing when:**  
***You need to address a pressing financial concern right now***

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Unpredictable expenses are a fact of life for all businesses. The difference between a bump in the road and a devastating, prolonged emergency situation is tied in large part to the resources and speed with which a company addresses such an issue.

A/R financing's quick timelines for providing credit mean your company can handle a variety of unforeseeable concerns without waiting too long to respond. Having this option available in times of great need, whether due to natural disaster, mechanical failure, staffing shortage or something else entirely, can make the difference between keeping your doors open and having to close down.



**Having this option available in times of great need, can make the difference between keeping your doors open and having to close down.**



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## ➤ Finding the right partner for A/R financing

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At TAB Bank, we pride ourselves on building strong relationships with each and every one of our clients. We offer fast, direct and secure access to A/R financing alongside a commitment to getting to know your and your business. To that end, we offer personalized attention from a dedicated relationship manager, credit analysis and collection management tools and advice, and optimized online business and banking tools that help you make the most of your funding and gain critical insight into it, no matter when or where you need it.

We're here to help you get the most out of A/R financing and keep your business on the path to prosperity. To learn more about the benefits of working with TAB Bank, get in touch with us today.

To learn more,  
get in touch  
with us today!



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