



# Approved Payables Financing

Maximize working capital and deepen your supplier relationships with our supply chain finance solutions.

Our Approved Payables Financing program helps you reduce costs, increase efficiency, and strengthen your supplier relationships while improving working capital.

## Our Approved Payables Financing program helps you:

- Decrease Cost of Goods Sold (COGS)
- Potentially reduce working capital requirements
- Increase financial stability in your supply chain
- Enhance relationships with suppliers

## Key benefits for buyers:

- Extend Days Payable Outstanding (DPO)
- Minimize manual processes
- Streamline operations and reduce costs
- Deepen relationships with suppliers

## Key benefits for suppliers:

- Transact with a fully-transparent invoice process
- Reduce Days Sales Outstanding
- Access a competitive cost of funding

### Trade Finance Online

Easily manage your trade and supply chain finance transactions through our secure online portal.

- Improve productivity and reduce processing time
- Access real-time, custom reporting
- Effortlessly upload approved invoices in just a few clicks

Tap into comprehensive working capital solutions that streamline and optimize your financial supply chain.



# Who We Are

CIBC is a leading North American financial institution with a market capitalization of \$50 billion and a Basel III Common Equity Tier 1 capital ratio of 11.4%.

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