

Unlock The Power of Purchase Order Financing

We Provide The Capital, You Provide the Product

Purchase orders in-hand with no ability to fulfill them. This is a dilemma for many American businesses. One of the most underutilized tools in business is Purchase Order Financing (POF). From project financing for manufacturers to import guarantees for wholesalers, POF may be the “missing link” that your business needs to grow.



Step #1 Receive a Purchase Order: Negotiate terms with your client to generate a purchase order. IBS will support you in determining appropriate trade terms and maximum limits for each client.



Step #2 Place a Purchase Order with Supplier(s): Gain written a written proposal from your supplier(s) outlining the costs and timelines to fulfill the order. IBS will work with your team to verify the creditworthiness of your 3rd party manufacturer(s) or distributor(s).



Step #3 IBS Provides Supplier(s) with Cash or a Letter of Credit: Based on the approved, pre-negotiated terms, IBS will advance up to 100% of the funds required by your supplier(s) to fulfill your purchase order.



Step #4 Goods are Shipped: Finished goods are delivered directly to you or your client. Leverage our fulfillment and logistics expertise to ensure goods are delivered to your client as promised.



Step #5 Generate and Invoice to Your Client: Once your client confirms acceptance of the goods, you will generate an invoice billing them for their fulfilled purchase order. IBS will finance up to 90% of the invoice generated to your client. The receivables financing returns capital to the purchase order facility while delivering the remaining cash to you. Your client will render the final payment to IBS based on your agreed upon trade terms.



Step #6 Put the Pedal to The Metal: Repeat the process. With your IBS purchase order facility, you can go to the market to win new business with confidence.

IBS INVESTMENT BANK A DIVISION OF INSTITUTIONAL BANKING SERVICES, N.A.
"Corporate Banking for the Community"

Filling the Trade Financing Gap Since 2011

Founded by nationally recognized entrepreneurs, IBS, N.A. strives to understand the story behind your transaction. Focusing beyond historical data, IBS, N.A. takes your relationships, intrinsic value, market opportunities, as well as other pertinent factors into consideration. This panoramic, relationship-centric approach allows IBS, N.A. to provide 60% more approvals than our competitors. We are entrepreneurs fueling entrepreneurs.

