

A photograph of two men in business suits shaking hands in a modern office environment. The man on the left is older with white hair and glasses, wearing a dark suit and tie. The man on the right is younger with a beard, wearing a light-colored suit and tie. They are both smiling and looking at each other. The background shows a bright, open-plan office with large windows and modern furniture. The entire image is overlaid with a semi-transparent green filter.

Grow marketshare and  
strengthen client relationships



# Banking and alternative financing make an attractive pair.

The Liquid Capital Bank Alliance Program offers banks an alternative to the word 'no', allowing them to attract prospects and retain existing clients through a customized alternative financing partnership.

In today's highly-competitive, low-interest landscape, being seen as 'the bank that cares' can go a long way towards differentiating your financial institution – and **earning the long-term loyalty of commercial banking customers.**

That said, developing this type of longstanding relationship with customers that easily qualify for traditional banking products can be challenging – particularly because competition for these accounts is fierce. Fintechs are taking an increasingly big bite out of the market, appealing to customers with cutting-edge products and technologies not always available

to banks. At the same time, lending rates remain relatively low while cost pressures rise, making it difficult to maintain margins as banks' traditional market share shrinks.

That's why Liquid Capital offers **a solution to help you tap into an under-served market:** businesses that don't yet meet your eligibility requirements – such as companies with **limited operating history**, companies whose **current financial ratios fall short of underwriting standards** and existing clients with **maximized bank facilities** or who are **out-of-formula.**

## We take the idea of partnership seriously.

The Liquid Capital Bank Alliance Program is designed to help financial institutions **grow their market share** by giving them the ability to provide their customers with **a wide range of financing solutions and services.** However, rather than just supplying you with a menu of services, we take the time to **understand your organization's needs, culture, aspirations and competitive landscape.** That way, we can

work together to devise a customized approach designed to help you attract and retain a new niche of commercial customers that may have otherwise been turned away.

We achieve this by offering a **range of solutions** designed to bridge non-traditional clients into a traditional banking relationship. These include:



### A/R FACTORING

Customers receive immediate financing by selling their credit-worthy B2B invoices. Our unique business model provides a strategic approach of addressing their specific needs.



### PO FINANCING

Customers can buy pre-sold product quickly based on the quality of their POs—without drawing on their bank line of credit.



### PURCHASE FINANCE PROGRAM

Customers receive work-in-process financing, allowing them to fund purchases through a credit line based on their own credit status.



### ASSET BASED LENDING

Customers receive increased credit availability and business flexibility through customized loans secured by accounts receivable, inventory, equipment and real estate.



### CREDIT INSURANCE

Customers can insure debtor payments in case of insolvency or protracted receipt of payment.

# The Liquid Capital Bank Alliance Program offers a range of benefits.



## Market familiarity

Having worked with commercial lender referral partners for many years, **we know what it takes to transform an ineligible business into a lifelong customer.**



## Face-to-face service

The **Liquid Capital Principals** in your local area will become **your personal relationship manager**, communicating with you on an ongoing basis, while providing customers with local, personalized service on your behalf.



## Customized offerings

With programs designed specifically with your bank in mind, you know they'll always be **built around your – and your customers' – needs and interests.**



## Marketing support

We'll provide you with **customer-facing materials that align to your brand guidelines** – whether you're looking for physical brochures, content for your website or social media updates.



## Training support

We'll bring your staff up to speed with **online and on-site training** sessions that focus on the details of how our services work and how they'll benefit your customers.



## Transaction participation

**Your level of involvement is up to you.** If you'd like to participate in financing customer transactions, we'd be happy to include you in the process.



## Fee income

Whether you simply refer a client to us, or work with us on a transaction, **we will compensate you for your efforts** (subject to negotiations and legal guidelines).



## Customer satisfaction

Customers never forget the bank that offered a helping hand when they needed it most. By directing your potential customers toward alternative financing, you'll be throwing them a life line—and **earning their loyalty for years to come.**

## A trusted partner to banks



“I recently referred a file to Liquid Capital and I was very pleased with the outcome. They were efficient, offered the client the right financial solutions and made the client feel comfortable.

They kept the bank informed throughout the whole process and did not waste any time.

Liquid Capital demonstrated flexibility, professionalism and expertise.

Our experience with them has surpassed our expectations and we look forward to working with them further in the future.”

**Tanya De Capua**  
CIBC

**Liquid Capital has deployed more than \$3 Billion of working capital across North America.**



## Liquid Capital's Bank Alliance Program – a strategy for success

- **Attract** new customers (currently not bankable) with financing alternatives
- **Retain** current customers by fulfilling their financing needs
- **Compete** effectively with a complete array of financing options
- **Enhance** the bank's image and brand
- **Gain** market share
- **Convert** turn-downs into customers and transition into traditional lending
- **Transition** customers out of the bank in a professional manner
- **Capture** additional revenue streams
- **Custom designed** program
- **Marketing and training** support
- Work with an **experienced, relationship-oriented business partner** versus a vendor

To learn more about how Liquid Capital's Bank Alliance Program can help you grow and maintain your customer base, reach out to your Liquid Capital Principal. If you are not already working with a Liquid Capital Principal, search for your nearest one and get in touch.

**We looking forward to working with you!**



Liquid Capital is a full-service working capital and trade finance company. We have the largest network of alternative funding professionals in North America, offering clients local service and decision making, as well as immediate financing upon approval. Our solutions – including a range of asset-based lending options – are customized, flexible and convenient, with no long-term contracts or hidden fees.