

Digitise your **invoice finance**  
operations with a **UK-ready,**  
**turnkey** solution

**8 Weeks to Go Live**

**60% Less Manual Work**

# PRODUCT OVERVIEW

**QUALCO ProximaPlus** is a cloud-native, modular platform for managing receivables and working capital finance, invoice finance, supply chain finance, and dynamic discounting.

**Pre-configured for the UK market**, the platform enables organisations that provide working capital financing, such as invoice finance, supply chain finance, and dynamic discounting, to **digitise their operations** and **reduce time-to-cash** through automation, real-time client interaction and end-to-end workflow orchestration.

Replacing spreadsheets, manual checks, and disconnected systems, **QUALCO ProximaPlus** supports a fully digital lending journey—from client onboarding to funding—without requiring major internal IT investment or CapEx.

## Why Working Capital Providers are Making the Shift

Although invoice finance demand is rising, **many UK mid-tier lenders still rely on manual processes** that slow onboarding, raise costs, and limit scalability.

SMEs, which make up over 99% of all UK businesses, rely on invoice finance to manage cash flow, but traditional models delay access to working capital. This affects lender performance, broader economic resilience, and regional development.

Clients also face slow turnaround times and lack real-time visibility into invoice status, limits, and payments, leading to lost opportunities and reduced trust. Meanwhile, fintech disruptors are raising the bar with faster, more transparent experiences. Lenders that fail to adapt face rising servicing costs, lower margins, and declining relevance.



# Fully Digital, Ready to Use, No Heavy IT Required.

Available on a monthly subscription with a trial period,  
zero upfront costs, and flexible commercial terms.

## Business Impact, Explained

By adopting QUALCO ProximaPlus, lenders can:

### Cut manual work by 60%

and streamline  
onboarding and invoice  
verification processes

### Go live in under 8 weeks

and speed up invoice  
processing to boost  
cash flow

### Reduce cost-to- serve

and serve more SME  
clients profitably

### Ensure compliance and auditability

with structured  
data and integrated  
workflows

### Gain real-time portfolio insights

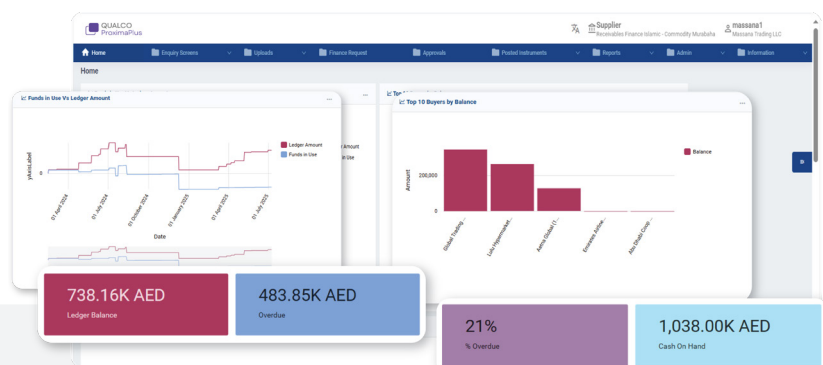
for faster, more  
informed decisions

### Compete effectively with fintechs

by offering seamless  
digital experiences

### Unlock new revenue opportunities

by expanding into  
underserved SME  
segments



# Trusted by Leading Banks and Factoring Providers Worldwide



## Platform Capabilities

### End-to-end Back Office Automation

Digitise the full invoice finance lifecycle, from client onboarding and invoice verification to disbursement and collections, within a scalable, modular back-office environment.

### White-labeled Client Portal

Enable clients to track statuses, limits, and payments in real time, to enhance transparency and client trust

### Cloud-Native Architecture

Deploy fast, scale easily, and reduce infrastructure costs for lenders with limited IT capacity.

### Built-in Compliance

Align with UK regulatory frameworks, including audit, reporting, and data privacy obligations

### API-Driven Integrations

Connect seamlessly with CRMs, ERP systems, Open Banking data feeds, and analytics tools to support smart, fast finance

#	Actions	Buyer Name	Instrument ID	Instrument Type	Instrument No.	Instrument Date	Transaction Date	Due Date	Instrument Amount	Financed Amount
1	[Icon]	Global Trading (DE)	64	Invoice (1)	6007	10/01/2025	10/01/2025	24/04/2025	1,000.00	
2	[Icon]	Global Trading (DE)	64	Invoice (2)	6008	10/01/2025	10/01/2025	24/04/2025	3,000.00	
3	[Icon]	Global Trading (DE)	64	Invoice (2)	6009	10/01/2025	10/01/2025	24/04/2025	5,000.00	
4	[Icon]	Global Trading (DE)	64	Invoice (2)	6010	10/01/2025	10/01/2025	24/04/2025	5,000.00	
5	[Icon]	Global Trading (DE)	64	Invoice (2)	6011	10/01/2025	10/01/2025	24/04/2025	5,000.00	
6	[Icon]	Global Trading (DE)	64	Invoice (2)	6012	10/01/2025	10/01/2025	24/04/2025	10,000.00	
7	[Icon]	Global Trading (DE)	64	Invoice (2)	6013	10/01/2025	10/01/2025	24/04/2025	25,000.00	
8	[Icon]	Global Trading (DE)	64	Invoice (2)	6014	10/01/2025	10/01/2025	24/04/2025	30,000.00	
9	[Icon]	Global Trading (DE)	64	Receivable Management	6015 (10/01/2025)	10/01/2025	10/01/2025	24/04/2025	31,000.00	
						10/01/2025	10/01/2025		- 15,000.00	



# Ready to take the first step?

**Let's talk**



[www.qualco.eu](http://www.qualco.eu)