



Fact Sheet

C2FO is the world's on-demand working capital platform, providing fast, flexible and equitable access to low-cost capital to businesses worldwide.

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Using patented Name Your Rate® technology and a suite of working capital solutions, companies can get paid sooner by the world's largest enterprises – unlocking billions in risk-free capital. C2FO's mission is to ensure that every business has the capital needed to thrive.

The Issues

- The biggest challenges a business faces: getting paid in a timely fashion and having the cash needed to conduct day-to-day operations.
- For any business, it can take 30, 60, 90 or more days to get paid by its customers.
- Traditional routes to capital involve facing potential systemic bias through credit risk evaluation.

By the Numbers

- \$275+ billion in working capital funded to suppliers since 2010 in 47 currencies and 14 languages.
- Delivers payment 31 days early on average.
- Provides \$1.33 billion in funding to suppliers in an average week
- Over 2 million in-network relationships in 160+ countries.
- 100 of the Fortune 100 companies are in the C2FO network.

C2FO Featured Products

Early Pay

Early Pay is convenient access to low-cost capital. The easy-to-use platform with patented Name Your Rate® technology allows suppliers to select the invoices they'd like to be paid early, choose a discount that works for them – often just a fraction of 1% – and get paid as soon as the next day.

C2FO CashFlow+™ Card

With the CashFlow+ Card*, suppliers can get paid early without having to offer a discount, plus earn up to 1.5% cash back.

Capital Finance

C2FO offers a comprehensive suite of lending options for businesses including asset-based lending, receivables finance, factoring and term loans at competitive rates.

Opportunity Marketplaces

With C2FO, enterprises can support small and diverse-owned and sustainability-focused suppliers with better access to capital. These programs help companies meet ESG goals and improve their supply chain health.



*The C2FO CashFlow+ Visa® Card is issued by Sutton Bank pursuant to license by Visa Inc. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners.

Key Facts

- Delivered more than \$275+ billion in funding to supplier customers worldwide and generated \$1.3 billion in EBITDA for enterprise customers since 2010.
- Deployed \$78 billion to supplier businesses, \$4.7 billion in accelerated funding to diverse businesses in 2022.
- Backed by Mithril Capital Management, Union Square Ventures, SoftBank Vision Fund, Summerhill Venture Partners, Temasek Holdings, Tiger Global Management, Citi Ventures, Third Point Ventures, Vista Credit Partners and Mubadala Capital.



How C2FO Early Payment Works

Buyers provide their suppliers with the opportunity to receive early payment on approved invoice in exchange for a small discount. With a few clicks in the C2FO app, suppliers receive payment and avoid the hassles and high interest rates of traditional financing options, while buyers generate higher returns on cash.

- 1 Review Invoices**
Customer uploads invoices.
- 2 Make Selection**
Supplier chooses which invoices it wants to discount.
- 3 Select Discount Rate**
Supplier submits its offer for early payment.
- 4 Receive Payment**
If accepted, supplier receives payment as soon as the next day.

Awards



Media Coverage

- [Business Insider](#): How C2FO's execs walked into a meeting with SoftBank with no pitch deck, then landed \$200 million within weeks.
- [Black Enterprise](#): Supplier Success and C2FO announce strategic partnership.
- [McKinsey & Company](#): The big break: How retailers can break habits to support diverse-owned businesses.
- [PYMNTS](#): Dick's Sporting Goods Partners With C2FO on Accelerated Payments.
- [Treasury Management International](#): C2FO Introduces the CashFlow+ Card.
- [Treasury & Risk](#): Intel for the 'Win-Win'



About C2FO

C2FO is the world's on-demand working capital platform, providing fast, flexible and equitable access to low-cost capital to nearly 2 million businesses worldwide. Using patented Name Your Rate[®] technology and a suite of working capital solutions, companies can get paid sooner by the world's largest enterprises – unlocking billions in risk-free capital. C2FO's mission is to ensure that every business has the capital needed to thrive and has delivered more than \$220 billion in funding around the world. Founded in 2008 and headquartered in Kansas City, USA, with offices around the globe, C2FO is working to build a better, more inclusive financial system every day. To learn more, visit C2FO.com.

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