

BBVA

Creating Opportunities

Supplier Reverse Factoring Guide



Contents

01. What is the Supplier Reverse Factoring service?
Can I access it without being a customer?
02. How do I register?
03. How do I access my Private Area?
04. What is the Private Area Home?
How do I select the language?
05. How do I identify myself in the Private Area?
Identification process
What information do I need if I identify myself through
Supplier Reverse Factoring?
06. How does Reverse Factoring work?
07. How do I request Advance Payments?
08. How do I see the Advance Payments made?
09. Can I cancel an Advance Payment?
10. What can I do in "Client contracts"?
11. How do I sign a contract?
12. How do I see Statistics by client?

01. What is the Supplier Reverse Factoring service?

With the **Supplier Reverse Factoring service**, you will be able to see the volume of payments that each of your clients has sent, collect payment early for invoices assigned by them to BBVA, to get immediate liquidity, or wait for payment on the due date.

Can I access it without being a customer?

You can access the Reverse Factoring process without being a customer, through the Reverse Factoring for non-customers space, within the Private Area of bbva.es, or at this url: <https://www.bbva.es/en/empresas/productos/financiacion/anticipo-proveedores.html>

Before starting the process, you need to register by clicking the **<Register>** button.

BBVA PEOPLE SELF-EMPLOYED PROFESSIONALS AND BUSINESSES Become a customer Access Menu

Suppliers Reverse Factoring Advance

Save time in your day-to-day life by advancing the payment of your invoices through Reverse Factoring

By means of Reverse Factoring, you can quickly and easily advance the payment of your invoices whenever you need it without sending physical documentation.

- ✓ Spend less time on administrative procedures
- ✓ Simulate an advanced payment of invoices payable to you
- ✓ See in detail the information and status of your payment orders

[Register](#) [Log in](#)

If you are already a BBVA customer, you can carry out Reverse Factoring from your online business banking.

02. How do I register?

The use of the feature is subject to the use of Google's services.

In order to register, you will need:

- 1 **Document type:** we allow CIF, NIF (Self-Employed) and tax ID for companies not resident in Spain.
- 2 **Document number.**
- 3 **Email,** which will be your username for login.
- 4 **Password:** between 8 and 10 characters.

BBVA
Access to Confirming suppliers for non-customers

We are going to give you access to your new private area from where you will be able to operate.

We ask you for the following data to give you access to the private area. We will not use them for commercial purposes that you have not previously authorised us to use.

● Must be between 8 and 10 characters, not match the username or contain "BBVA".

I have read, understand and accept the [Terms and Conditions](#)

Your privacy is important

We are going to give you information adapted to your company, that is why we prefer that you see it in a private and secure area. You will be able to access it **even if you are not a customer.**

When finished, **we will send you an email, which you must validate** to be able to access your Private Area. Remember to check your spam folder in case you have not received the email.

Validation of your email

You have generated a username and password to see what BBVA can offer your company. To confirm that it is you, we need you to validate the email:

Validate email

Remember how to access on future occasions



Your email is now validated, you can access your private space.

Continue

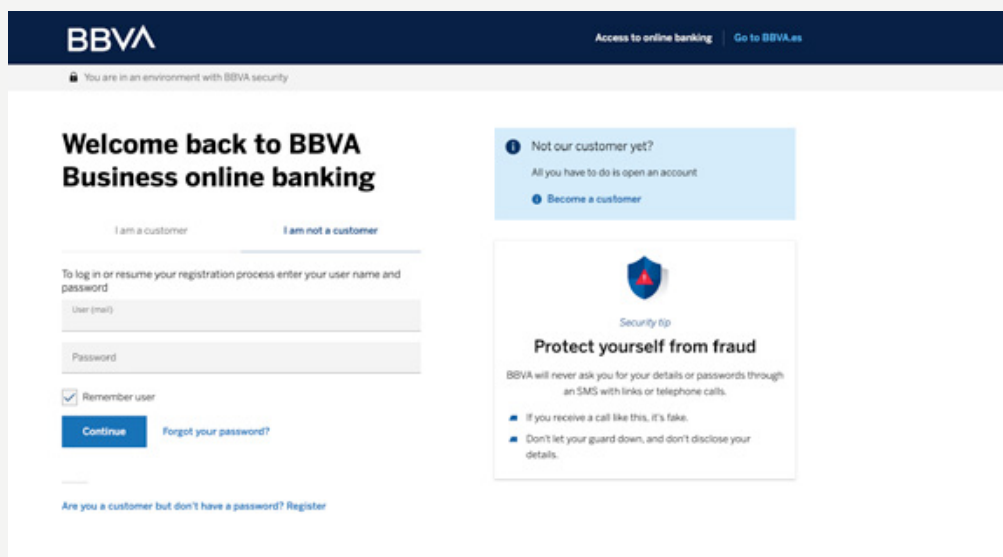
03. How do I access my Private Area?

Once you are registered, you will be able to access the Reverse Factoring for non-customers space from your Private Area. **There are two ways you can access it:**

From the [<Log in>](#) link from the advance payments landing page or from the “Access” button in the top navigation bar at bbva.es in the “SELF-EMPLOYED PROFESSIONALS AND BUSINESSES” section, selecting the “I am not a customer” option.



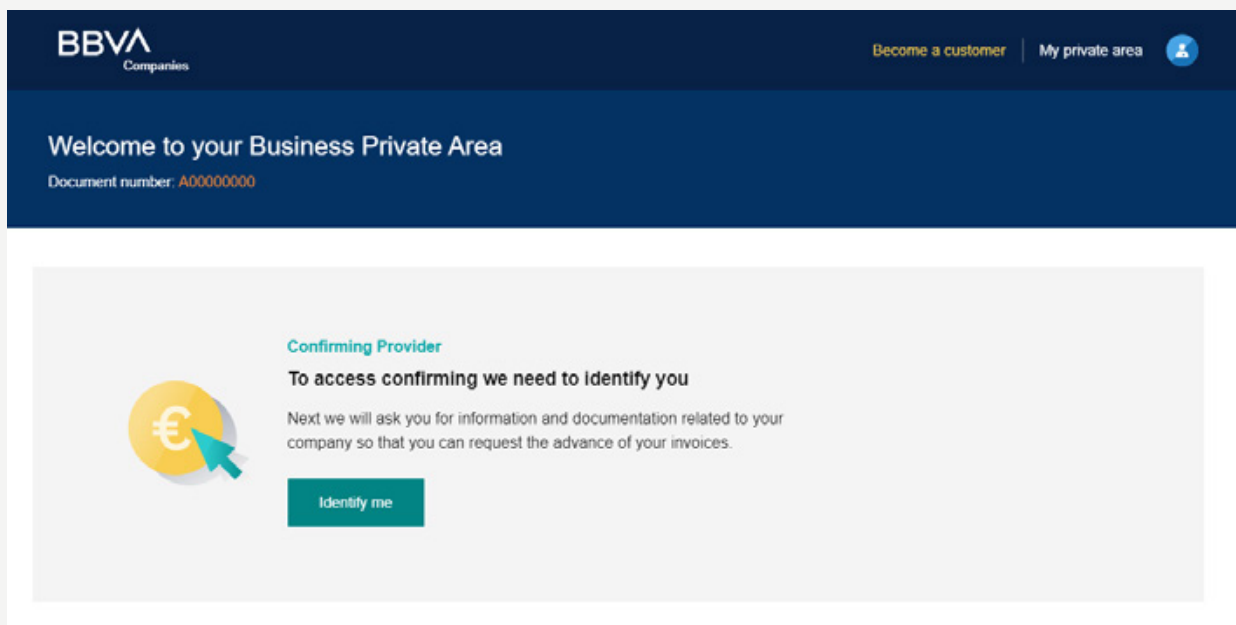
The screenshot shows the BBVA website header with navigation links: PEOPLE, SELF-EMPLOYED PROFESSIONALS AND BUSINESSES, Become a customer, Access (highlighted), and Menu. The main content area features a promotional banner for 'Suppliers Reverse Factoring Advance' with the headline 'Save time in your day-to-day life by advancing the payment of your invoices through Reverse Factoring'. Below the headline, there is a list of benefits and two buttons: 'Register' and 'Log in' (highlighted). A note at the bottom states: 'If you are already a BBVA customer, you can carry out Reverse Factoring from your online business banking.'



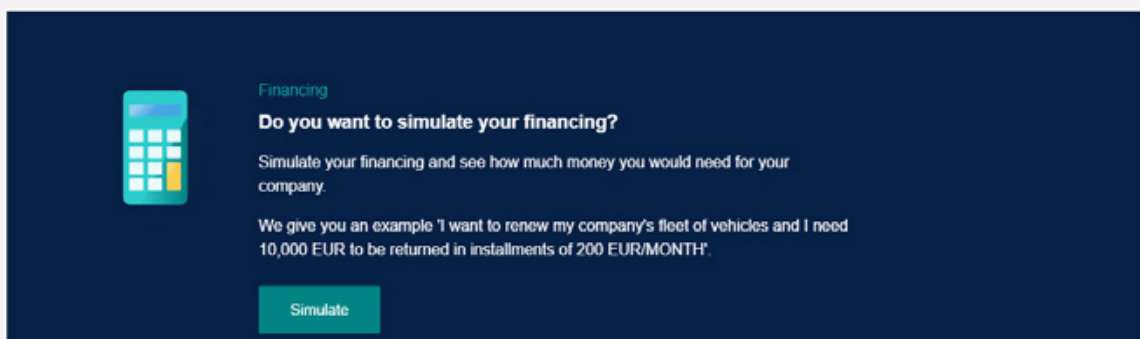
The screenshot shows the BBVA login page. The header includes 'BBVA', 'Access to online banking', and 'Go to BBVA.es'. A security notice reads: 'You are in an environment with BBVA security'. The main heading is 'Welcome back to BBVA Business online banking'. There are two tabs: 'I am a customer' and 'I am not a customer'. Below the tabs, there is a login form with fields for 'User (email)' and 'Password', a 'Remember user' checkbox, and a 'Continue' button. A 'Forgot your password?' link is also present. On the right side, there is a 'Not our customer yet?' section with a 'Become a customer' button, and a 'Security tip' section titled 'Protect yourself from fraud' with a warning icon and text: 'BBVA will never ask you for your details or passwords through an SMS with links or telephone calls. If you receive a call like this, it's fake. Don't let your guard down, and don't disclose your details.'

04. What is the Private Area Home?

It is a space where you will find **personalized information depending on the process you have used**. If it is your first login, you need to identify yourself.



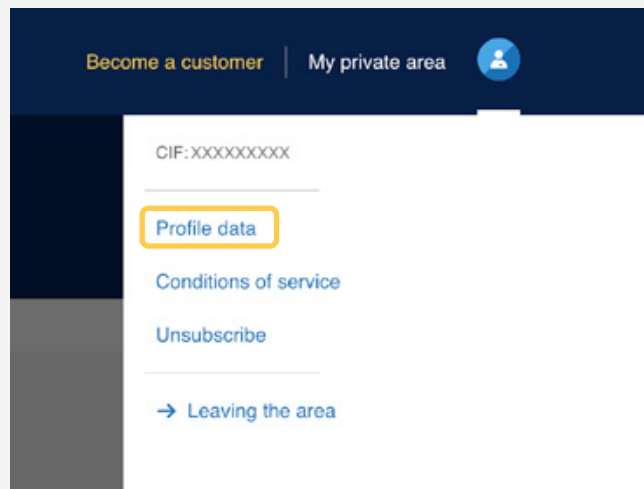
The screenshot shows the BBVA Companies Private Area Home page. At the top, there is a dark blue header with the BBVA logo and 'Companies' text on the left, and 'Become a customer' and 'My private area' with a user icon on the right. Below the header, a dark blue banner reads 'Welcome to your Business Private Area' with 'Document number: A00000000' underneath. The main content area is white and features a 'Confirming Provider' section. This section includes a yellow circular icon with a Euro symbol and a cursor pointing to it. The text reads: 'Confirming Provider', 'To access confirming we need to identify you', and 'Next we will ask you for information and documentation related to your company so that you can request the advance of your invoices.' Below this text is a teal 'Identify me' button.



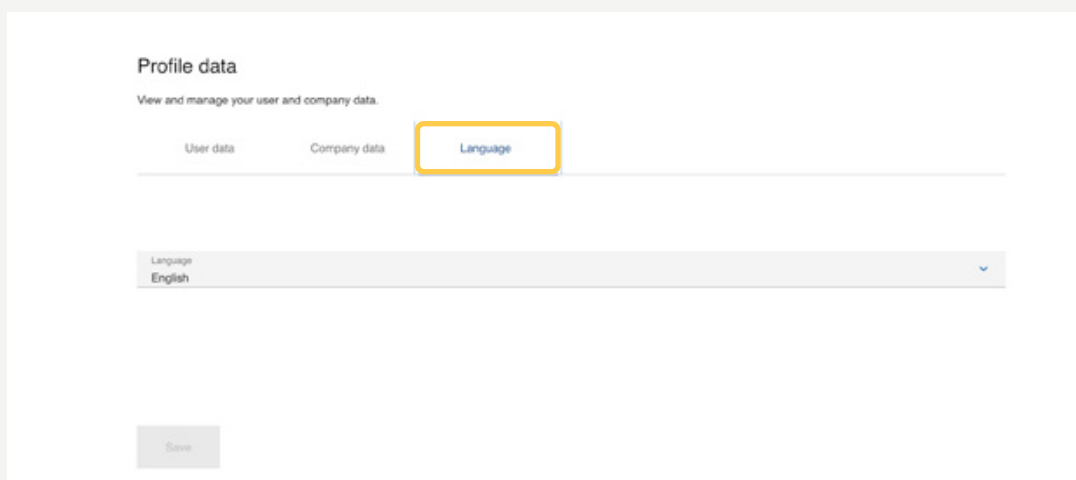
The screenshot shows the BBVA Companies Private Area Home page, specifically the 'Financing' section. This section is set against a dark blue background. It features a teal calculator icon. The text reads: 'Financing', 'Do you want to simulate your financing?', 'Simulate your financing and see how much money you would need for your company.', and 'We give you an example 'I want to renew my company's fleet of vehicles and I need 10,000 EUR to be returned in installments of 200 EUR/MONTH''. Below this text is a teal 'Simulate' button.

How do I select the language?

The Private Area is available in 6 languages: Spanish, Catalan, English, French, Italian and Portuguese. To change the language in which the portal is displayed, click on the icon in the upper right corner and select [<Profile data>](#).



Use the third tab [<Language>](#) and select the desired language from the drop-down menu.



05. How do I identify myself in the Private Area?

You will need:

- 1 **Tax identification number:** the NIF of the company representative that is completing the process, or passport if the company is non-resident.
- 2 **Mobile phone:** it is required for signing contracts and for requesting advance payments, since you will receive a single-use code by SMS to confirm the transaction.
- 3 **Full name.**

The screenshot shows a web form for identity verification. At the top, the BBVA logo and 'Verifying your identity' are visible. The main section is titled 'Personal information'. It includes the following fields:

- NIF o NIE
- Prefix: Spain (with a dropdown arrow) and Business mobile phone
- Forename(s)
- First surname and Second surname

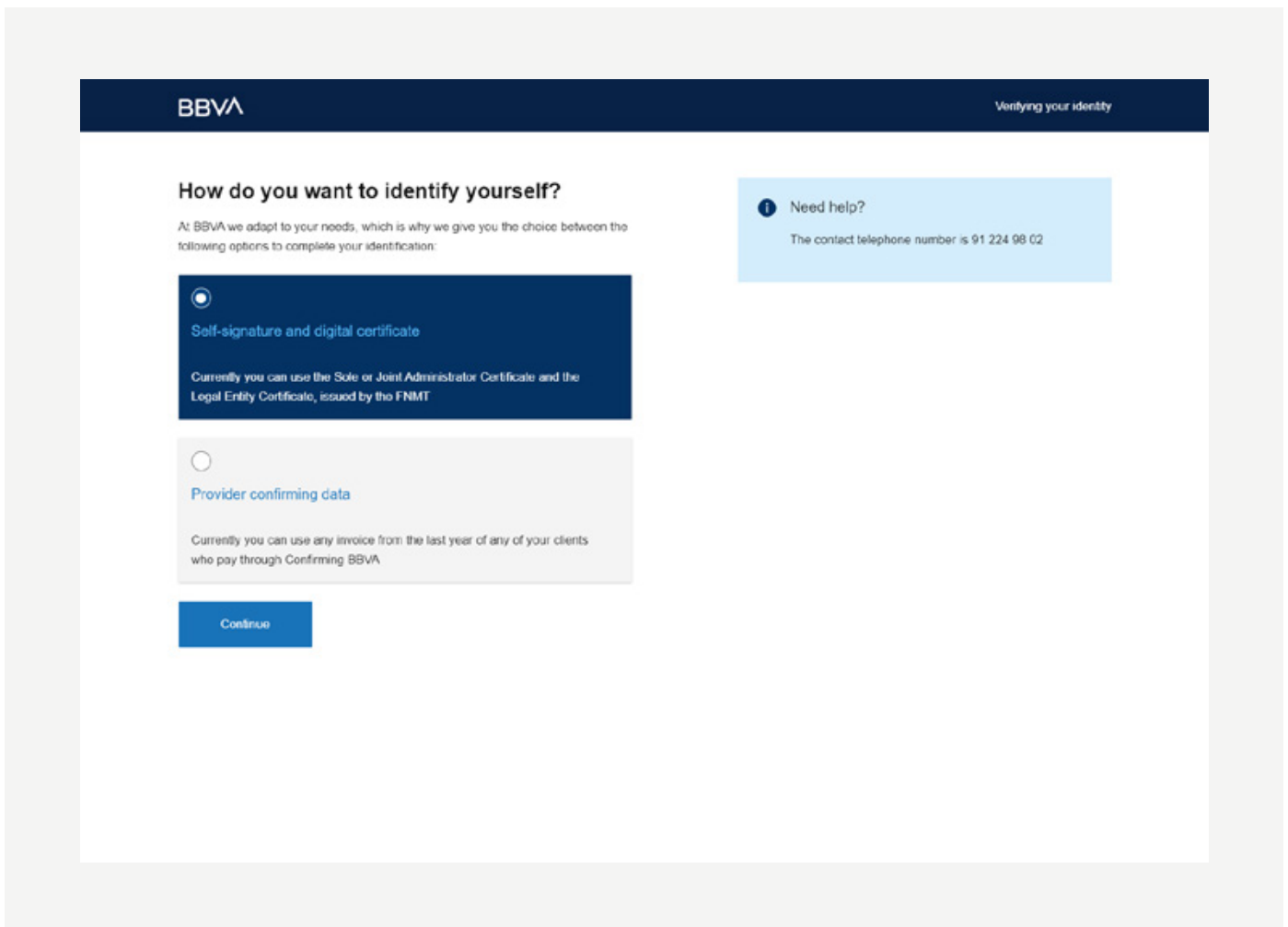
A blue 'Continue' button is located at the bottom left of the form. On the right side, there are two light blue informational boxes:

- Why do we ask you for the NIF or NIE?**
For security reasons it is necessary to identify the owner representative or administrator.
- Need help?**
The contact telephone number is 01 224 08 02

Identification process

You will then be able to choose between two identification methods:

- 1 **Digital certificate from the FNMT or Izenpe:** for this identification method you will need to use Self-Signature. Individual certificates will not be used. This identification method is not available for companies not resident in Spain.
- 2 **Supplier Reverse Factoring Information:** if you do not have a digital certificate, or simply prefer to use another access method, you can use Reverse Factoring information for identification.



What information do I need if I identify myself through Reverse Factoring?

The Reverse Factoring information that you will need for identification is:

- 1 Reverse Factoring contract number:** enter the complete contract exactly as it appears in the document. The hyphens separating the digits will autocomplete.
- 2 Invoice number:** please use an invoice that is less than 12 months old to be valid for the identification process.
- 3 Invoice payment date.**
- 4 Invoice amount.**
- 5 Currency:** Euros by default.

BBVA Verifying your identity

[↑ Back](#)


Confirming Provider

In order to identify yourself through the Confirming provider, you need to have one of your invoices from the last year on hand.


Confirming contract number

i You will find this information in the credit assignment document that you received by email.

Invoice number

Invoice payment date 

i The invoice payment date must be less than one year

Invoice amount Invoice currency *
EUR (Euro) 

Finish

You can also identify yourself by [Self-signature and Digital certificate](#)

i Where does the contract number appear?

In the assignment document that you received by email, the Reference field appears, with the format
XXXX-XXXX-XXXX-XXXXXXXXXXXXXXXXXX

i Need help?

The contact telephone number is 91 224 98 02

06. How does Reverse Factoring work?

Once you are registered and access the Private Area Home, you will be able to access the Reverse Factoring process, where you will see 3 tabs. The **<Reverse Factoring invoices>** tab will appear by default, and within it invoices that can be collected early grouped by client (options marked by default).

You can also choose the display by combining these other options:

- 1 **Invoice type:** can be collected early, can be collected early after deadline, past due and collected early.
- 2 **Group:** by clients, due dates and payment orders.

The screenshot shows the 'Reverse factoring invoices' tab in the BBVA interface. It features a filter section with 'SELECT INVOICE TYPE' (where 'Advance payment' is selected) and 'Show grouped by' (where 'Customer contract' is selected). Below the filters, there is a table displaying invoice groups for three clients, each with a 'Sign advance payment' button.

CLIENT 1	CLIENT 2	CLIENT 3
XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX
Contract reference 182-3999-517-2230554	Contract reference 182-3999-517-1963854	Contract reference 182-3999-517-2726706
No. of invoices 6	No. of invoices 1	No. of invoices 5
Nominal amount 18,605,53 EUR	Nominal amount 1,018,03 EUR	Nominal amount 2,363,66 EUR
Advance payment amount 18,319,32 EUR	Advance payment amount 1,010,62 EUR	Advance payment amount 2,354,73 EUR
Interest 272,72 EUR	Interest 3,78 EUR	Interest 1,78 EUR
Fees and commissions 18,59 EUR	Fees and commissions 3,00 EUR	Fees and commissions 5,91 EUR
IVASCOM (21%) 3,90 EUR	IVASCOM (21%) 0,63 EUR	IVASCOM (21%) 1,24 EUR
AER 7,171194 %	AER 14,298571 %	AER 26,619003 %
Transaction cost 295,21 EUR	Transaction cost 7,41 EUR	Transaction cost 8,93 EUR
Sign advance payment	Sign advance payment	Sign advance payment

Press **<Sign advance payment>** to create an advance payment for this invoice group.

By selecting **<See breakdown>** on the previous screen, you will see all the invoices from the previous group. From here you can request an advance payment, with the **<Pay in advance>** option for the invoices you select.

Invoice breakdown

Pay in advance any simulated group Showing the invoice 6 by contract

<input checked="" type="checkbox"/> INVOICE NO. +	CUSTOMER +	DUE D. +	CONTRACT +	AMOUNT +
<input checked="" type="checkbox"/> 22007518 Invoice	CLIENT 1 XXXXXXXXXX	25 May 2024	182-3999-517-2230654	16.102,35 EUR
<input checked="" type="checkbox"/> 23006079-Ri Invoice	CLIENT 2 XXXXXXXXXX	10 March 2024	182-3999-517-2230654	717,82 EUR
<input checked="" type="checkbox"/> 11942/2023 Invoice	CLIENT 3 XXXXXXXXXX	10 March 2024	182-3999-517-2230654	193,32 EUR
<input checked="" type="checkbox"/> 23006163-Ri Invoice	CLIENT 4 XXXXXXXXXX	25 March 2024	182-3999-517-2230654	1.204,81 EUR
<input checked="" type="checkbox"/> 23006303-Ri Invoice	CLIENT 5 XXXXXXXXXX	25 March 2024	182-3999-517-2230654	272,26 EUR
<input checked="" type="checkbox"/> 23006893-Ri Invoice	CLIENT 6 XXXXXXXXXX	25 April 2024	182-3999-517-2230654	114,97 EUR

Total nominal amount 18.605,63 EUR

[Pay in advance](#) [Log out](#)

If you uncheck all group options, you will see a list of **all invoices for all clients**. At any time, you can also **export** the invoice view that you have defined to **PDF/Excel**.

SELECT INVOICE TYPE

Advance payment Unanticipated Overdue Paid in advance

Show grouped by:

Customer contract ⓘ Due dates Payment orders

[Advanced search](#) [Export](#)

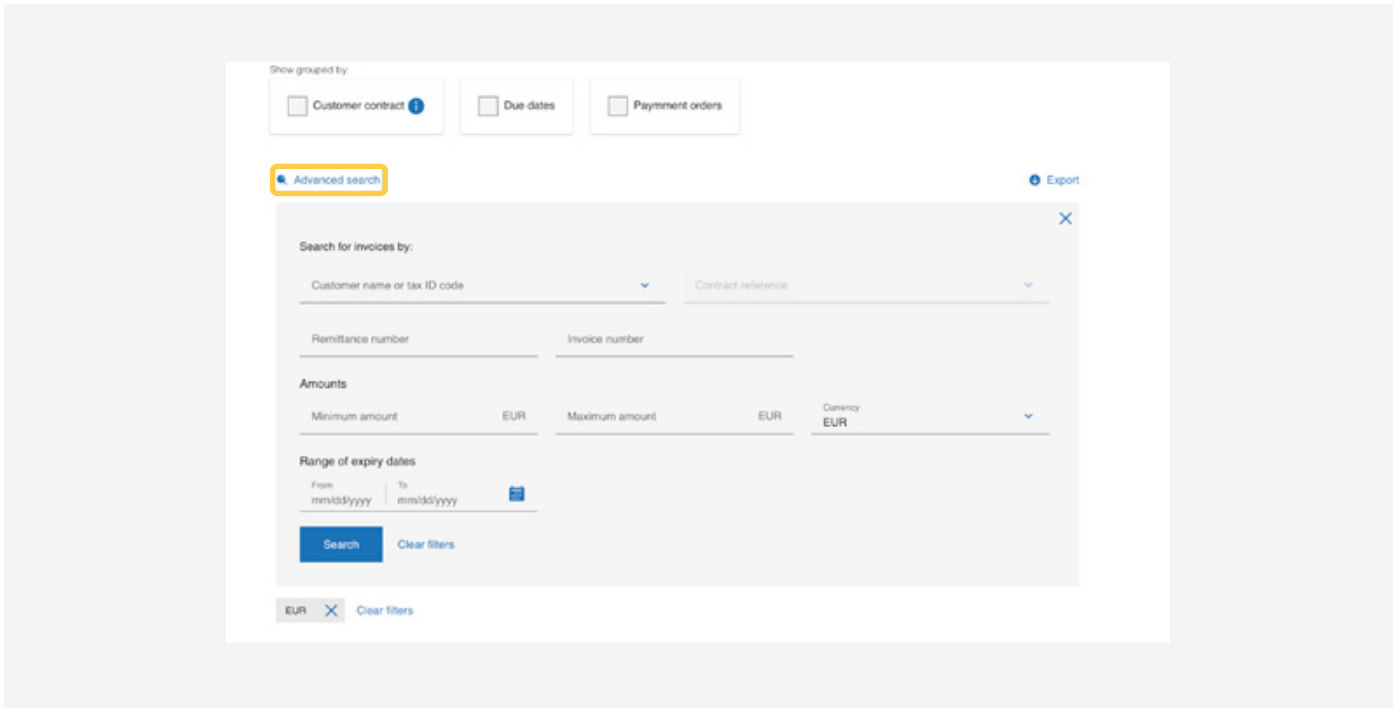
EUR [Clear filters](#)

Select one or more invoices to simulate and process their advance payment Displaying 10 of 44 invoice result(s) advance payment

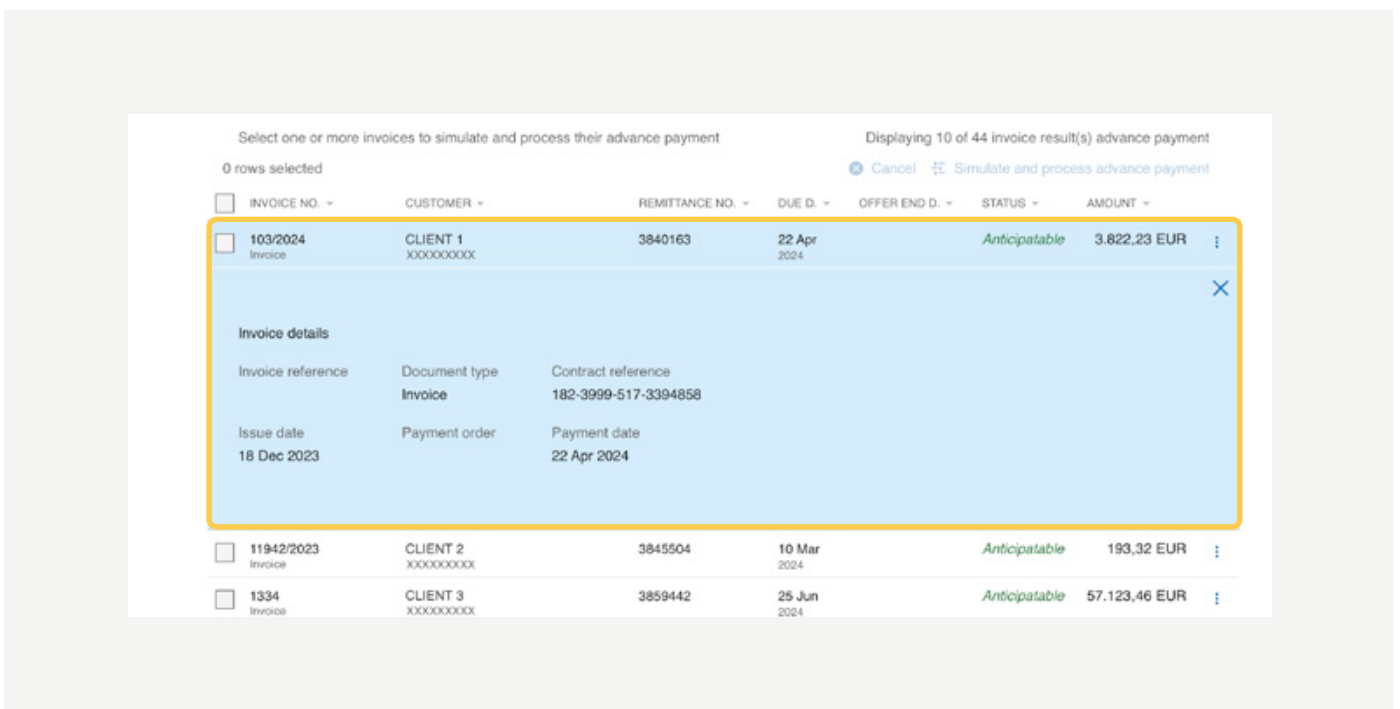
0 rows selected [Cancel](#) [Simulate and process advance payment](#)

<input type="checkbox"/> INVOICE NO. +	CUSTOMER +	REMITTANCE NO. +	DUE D. +	OFFER END D. +	STATUS +	AMOUNT +
<input type="checkbox"/> 103/2024 Invoice	CLIENT 1 XXXXXXXXXX	3840163	22 Apr 2024		Anticipatable	3.822,23 EUR
<input type="checkbox"/> 11942/2023 Invoice	CLIENT 2 XXXXXXXXXX	3845504	10 Mar 2024		Anticipatable	193,32 EUR
<input type="checkbox"/> 1334 Invoice	CLIENT 3 XXXXXXXXXX	3859442	25 Jun 2024		Anticipatable	57.123,46 EUR
<input type="checkbox"/> 14118/2023 Invoice	CLIENT 4 XXXXXXXXXX	3858121	25 Mar 2024		Anticipatable	571,86 EUR
<input type="checkbox"/> 1453 Invoice	CLIENT 5 XXXXXXXXXX	3855622	15 Apr 2024		Anticipatable	177,60 EUR
<input type="checkbox"/> 1540 Invoice	CLIENT 6 XXXXXXXXXX	3855622	15 Apr 2024		Anticipatable	113,80 EUR
<input type="checkbox"/> 1562 Invoice	CLIENT 7 XXXXXXXXXX	3855622	15 Apr 2024		Anticipatable	67,80 EUR

Use the [Advanced search](#) option to narrow your search using different variables.



If you click on an invoice from the list, you will display the **details of the specific invoice**.



07. How do I request Advance Payments?

To request an advance payment, you must have previously **signed the credit assignment contract** for each client. If the contract is not signed, you can do so in the advance payment request process itself, as a mandatory step prior to said request. By pressing [<Sign advance payment>](#), the calculator will open which you will use to request the advance payment in just three steps. In the process, you will see the **terms** and the **net amount** that will be credited to your account.

You can open it to see the **details of the settlement and the net amount.**

1 de 2

Advance simulation

3.757,55 EUR
Total net amount

Total nominal amount	3.822,23 EUR
Invoice total	1 invoices
Transaction cost	64,68 EUR
Credit account	ESXX XXXX XXXX XX XXXXXXXXXXXX

CLIENT 1
Valid contract

Net amo. 3.757,55 EUR

Settlement details

Contract reference	182-3999-517-3394858
Currency	EUR
Nominal amount	3.822,23 EUR
Interest	53,11 EUR
Fees and commissions	9,56 EUR
S/COM taxes (IVA 21%)	2,01 EUR
AER	11,213069 %
Net amount	3.757,55 EUR

Continue

Cancel

If you prefer, you can also collect payment early by selecting some or all of the invoices, up to a maximum of 150, as long as the status of the invoices is **Anticipatable** and they belong to the same client.

Once the invoices have been selected, press [<Simulate and process advance payment>](#).

Select one or more invoices to simulate and process their advance payment

Displaying 10 of 42 invoice result(s) advance payment

2 rows selected Total nominal amount 291,40 EUR

Cancel Simulate and process advance payment

INVOICE NO.	CUSTOMER	REMITTANCE NO.	DUE D.	OFFER END D.	STATUS	AMOUNT
<input type="checkbox"/> 103/2024 Invoice	CLIENT 1 XXXXXXXXXX	3840163	22 Apr 2024		Anticipatable	3.822,23 EUR
<input type="checkbox"/> 11942/2023 Invoice	CLIENT 2 XXXXXXXXXX	3845504	10 Mar 2024		Anticipatable	193,32 EUR
<input type="checkbox"/> 1334 Invoice	CLIENT 3 XXXXXXXXXX	3859442	25 Jun 2024		Anticipatable	57.123,46 EUR
<input type="checkbox"/> 14118/2023 Invoice	CLIENT 4 XXXXXXXXXX	3858121	25 Mar 2024		Anticipatable	571,86 EUR
<input checked="" type="checkbox"/> 1453 Invoice	CLIENT 5 XXXXXXXXXX	3865622	15 Apr 2024		Anticipatable	177,60 EUR

08. How do I see the Advance Payments made?

To see transactions carried out, go to **Advance payments made**. You can filter by **Type of advance payment: one-time, automatic and cancelled**, and narrow your search with the **<Advanced search>** option, as well as export the displayed information to PDF/Excel. For each advance payment, you can see the breakdown of the constituent invoices and their terms, and download the settlement of the advance payment and its invoices in PDF format.

SELECT THE TYPE OF ADVANCE PAYMENT

One-off Automatic Cancelled

Advanced search Export

EUR X Clear filters

Displaying 10 of 35 advance payments result(s)

ADVANCE PAYMENT	PAYM DATE	EFFECTIVE DATE	CUSTOMER	INVOICE NO.	TYPE	CURRENCY	NET/NOMINAL AMOUNT
9000137	22 Nov 2022	22 Nov 2022	CLIENT 1 XXXXXXXXXX	5	One-off	EUR	4,727.52 EUR 4,759.52 EUR
9389623	15 Sep 2023	15 Sep 2023	CLIENT 2 XXXXXXXXXX	8	One-off	EUR	30,915.64 EUR 31,480.27 EUR
9323139	20 Jul 2023	20 Jul 2023	CLIENT 3 XXXXXXXXXX	3	One-off	EUR	24,507.66 EUR 24,617.28 EUR
9024290	12 Dec 2022	12 Dec 2022	CLIENT 4 XXXXXXXXXX	2	One-off	EUR	
8962571	26 Oct 2022	26 Oct 2022	CLIENT 5 XXXXXXXXXX	4	One-off	EUR	
8844056	26 Jul 2022	26 Jul 2022	CLIENT 6 XXXXXXXXXX	5	One-off	EUR	
8844054	26 Jul 2022	26 Jul 2022	CLIENT 7 XXXXXXXXXX	1	One-off	EUR	14,222 EUR 912.03 EUR
9536877	10 Jan 2024	10 Jan 2024	CLIENT 8 XXXXXXXXXX	1	One-off	EUR	607.40 EUR 610.42 EUR
9355566	17 Aug 2023	17 Aug 2023	CLIENT 9 XXXXXXXXXX	1	One-off	EUR	608.31 EUR 610.42 EUR
9278054	19 Jun 2023	19 Jun 2023	CLIENT 10 XXXXXXXXXX	1	One-off	EUR	608.36 EUR 610.42 EUR

[View more](#)

Breakdown of advance payment invoices ✕

Advance payment 9323139

CUSTOMER	REFERENCE	VALUE DATE	TYPE	STATUS	CURRENCY
CLIENT 1 XXXXXXXXXX	182-3999-517-177207	20 Jul 2023	One-off	Posted	EUR

INVOICE NO.	REFERENCE	PAYMENT D.	DAYS	FEE	INTEREST	% INTEREST	NOMINAL
22003436 Invoice		25 Oct 2023	97	33,86	196,14	5,80 %	6.156,21
6161/2023 Invoice		25 Sep 2023	67	100,38	196,87	5,80 %	18.250,27
11267/2020 Invoice		25 Jul 2023	5	3,08	0,45	5,80 %	560,80


[Log out](#)

09. Can I cancel an Advance Payment?

- 1 To **cancel an advance payment**, use the **<Cancel advance payment>** option that will appear on the right in each of the advance payments shown in the list, as long as they have **Can be cancelled** status.
- 2 To see **cancelled** advance payments, use the corresponding filter at the top of the list.

1 de 2

Advance cancellation summary

2.132,68 EUR	
Total net amount	
Total nominal amount	2.233,00 EUR
Invoice total	1 invoices
Transaction cost	100,32 EUR
Credit account	ESXX XXXX XXXX XX XXXXXXXXXXXX

+ DDD DD DD Valid contract	Net amo. 2.132,68 EUR
-------------------------------	------------------------------

Continue Cancel

10. What can I do in “Client contracts”?

In this option you will be able to **sign your contracts with clients and see statistical information**. You will be shown the list of clients who pay you through BBVA Confirming with the status of the contract (**unsigned - SF, one-time advance payment - AP, automatic overall advance payment - AG**), payment account, etc.

11. How do I sign a contract?

Select the contract for which you want to complete the process, and you will be able to see the terms of the contract, statistical information on the invoices assigned for that client in this contract and **<Sign contract>**.

CUSTOMER	REFERENCE	CREDIT ACCOUNT	STATUS	SIGNATURE DATE	TYPE OF ADVANCE PAYMENT	CHANNEL
CLIENT 1 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 2 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 3 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 4 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 5 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 6 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			

You are signing the invoice advance contract for CLIENT 1

The advance payment contract is only signed once by each client. You may occasionally need to sign additional contracts if new invoices you advance are in different currencies or for a specific financing product of your client.

Continue

Two options will appear **depending on the type of advance payments:**

- 1 **Automatic Advance Payment:** all orders received from the client will be funded automatically.
- 2 **One-Time Advance Payment:** for each order issued by your client you must indicate which invoices you want to collect early.

1 de 2

Setting

Before signing the contract, select the type of advance payment you want to establish for the invoices you receive from CLIENT 1

Select the type of advance payment

Automatic: The financing of the invoices you receive is processed automatically.

Prompt: Advance the invoices you want whenever you want, through your private area.

Continue Exit

Use the automatic advance payment for easy and convenient invoice management.

With the automatic advance, invoices will be financed and paid automatically without you having to do anything else to manage them.

Once you have selected the advance payment method, you will reach a screen where you can **download the contract to see its terms**. When you have downloaded it, a checkbox will be enabled to confirm you have read its terms and conditions.

As soon as you tick the checkbox, a one-time password will be sent to the mobile phone indicated in the identification process, and after entering the password received in the corresponding field, the **<Continue>** button will be enabled and you will have completed the contract signing process.

BBVA
Companies

Signatura de contracte cessió de crèdit sense recursos

↑ Former

2 de 2

Contract signature

To sign the contract, you must obtain the documentation and accept the terms and conditions.

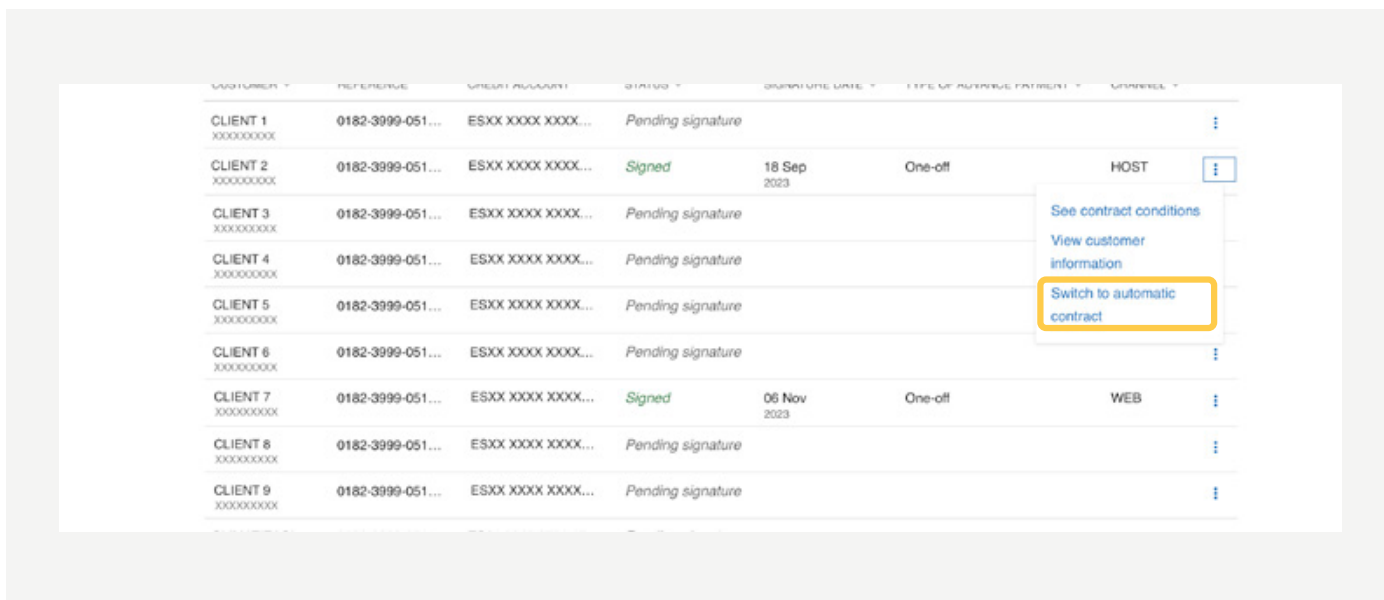
CONTRACTUAL DOCUMENTATION

Title of the service contract
Product contract confirming with the client that you have passed the invoice

I have agreed, understood and accepted the terms and conditions.

Summary of conditions

You will be able to **change** a specific contract from **one-time advance payment to automatic**, by re-signing the contract from this menu option.



12. How do I see Statistics by client?

From this option you will be able to see historical aggregated data for your clients, see the amounts assigned/collected early/not collected early per client for the last 12 months of the year and the current month.

CUSTOMER	REFERENCE	CREDIT ACCOUNT	STATUS	SIGNATURE DATE	TYPE OF ADVANCE PAYMENT	CHANNEL
CLIENT 1 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 2 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Signed	18 Sep 2023	One-off	HOST
CLIENT 3 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 4 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 5 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 6 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 7 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Signed	06 Nov 2023	One-off	WEB
CLIENT 8 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			
CLIENT 9 XXXXXXXXXX	0182-3999-051...	ESXX XXXX XXXX...	Pending signature			

- See contract conditions
- View customer information**
- Switch to automatic contract

Customer information

CUSTOMER	CIF	REFERENCE
CLIENT 1	XXXXXXXXXX	0182-3999-0517-00000003394858

Statistics

ACCUMULATED INFORMATION	AMOUNT ASSIGNED	ADVANCE AMOUNT	NON-ANTICIPATED AMOUNT
Last 12 months	26.177,30 EUR	17.254,22 EUR	8.923,08 EUR
Current year	8.923,08 EUR	12.204,89 EUR	8.923,08 EUR
Current month	2.506,58 EUR	0,00 EUR	2.506,58 EUR

Close

BBVA

Creating Opportunities

Supplier Reverse Factoring Guide