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Supplier Reverse Factoring Guide

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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.

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.

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.

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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

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✓

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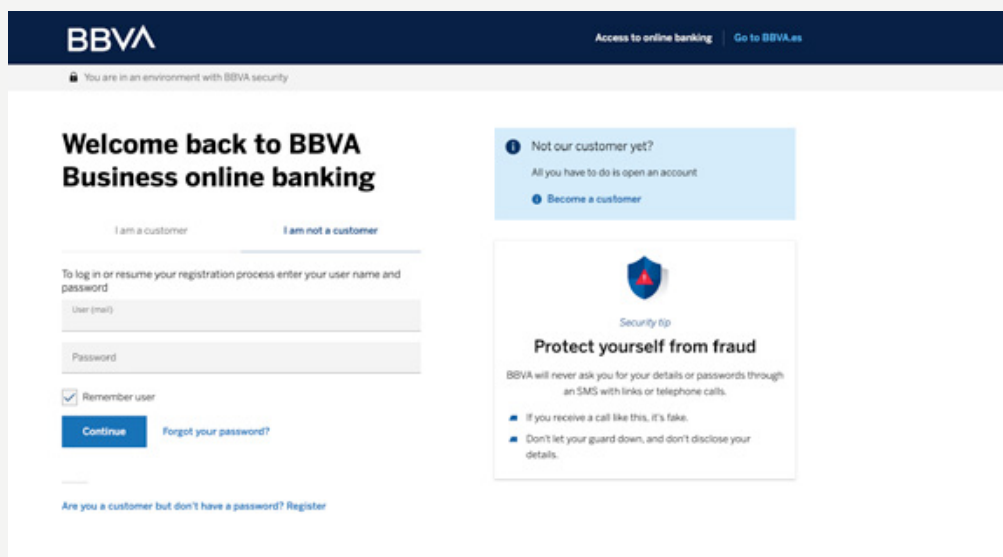
Continue

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.
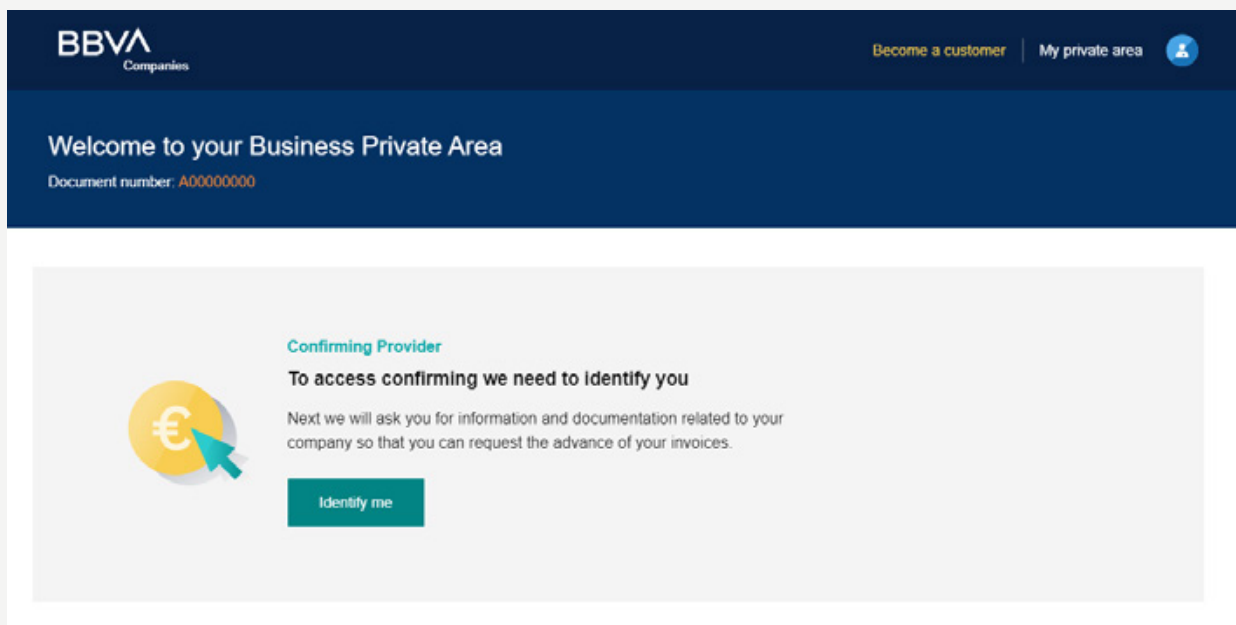
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04. What is the Private Area Home?

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.
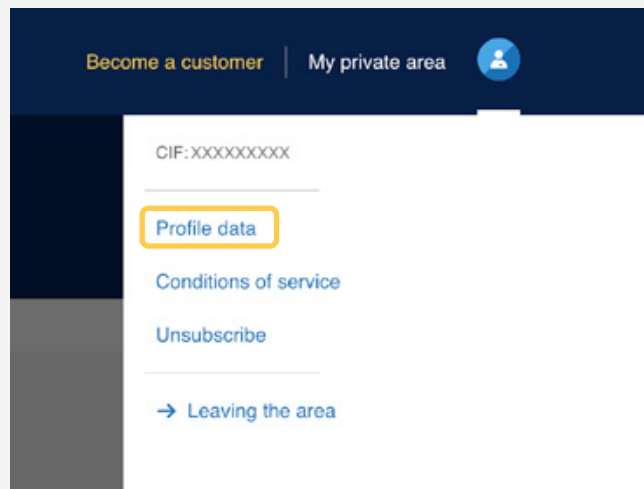
![BBVA logo]

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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.

![BBVA Creating Opportunities]
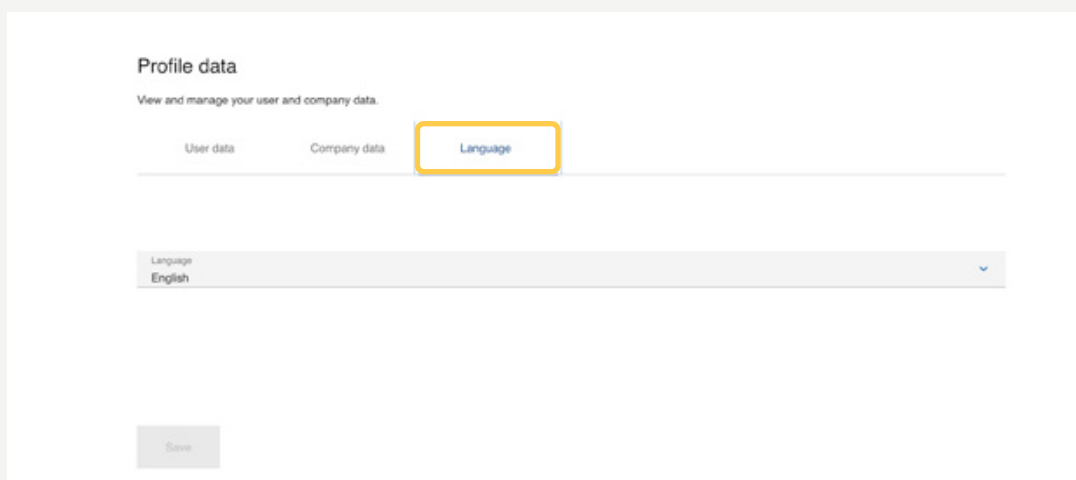
05. How do I identify myself in the Private Area?

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.**

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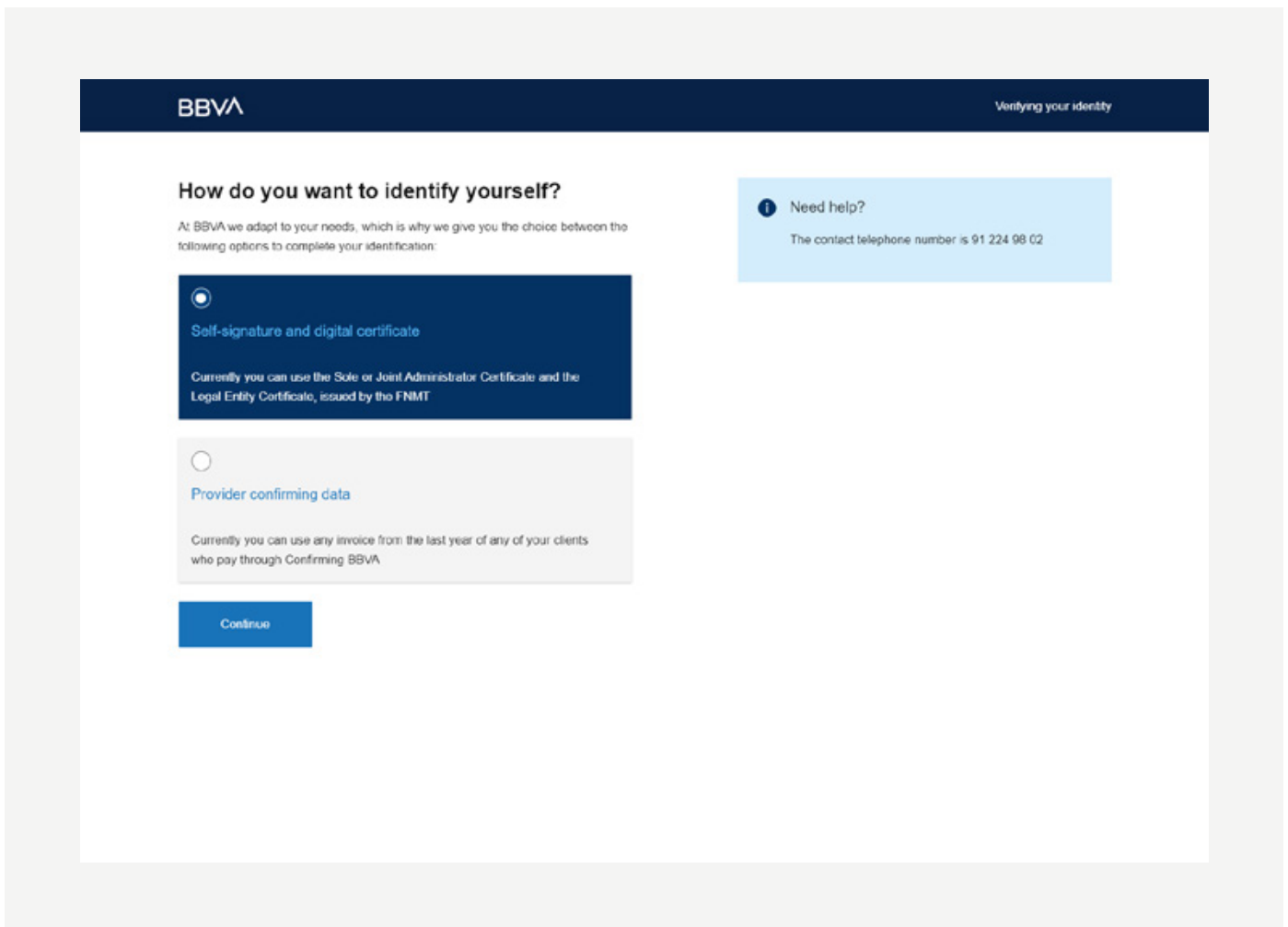
What information do I need if I identify myself through Reverse Factoring?

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.

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.

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.

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**.

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.**
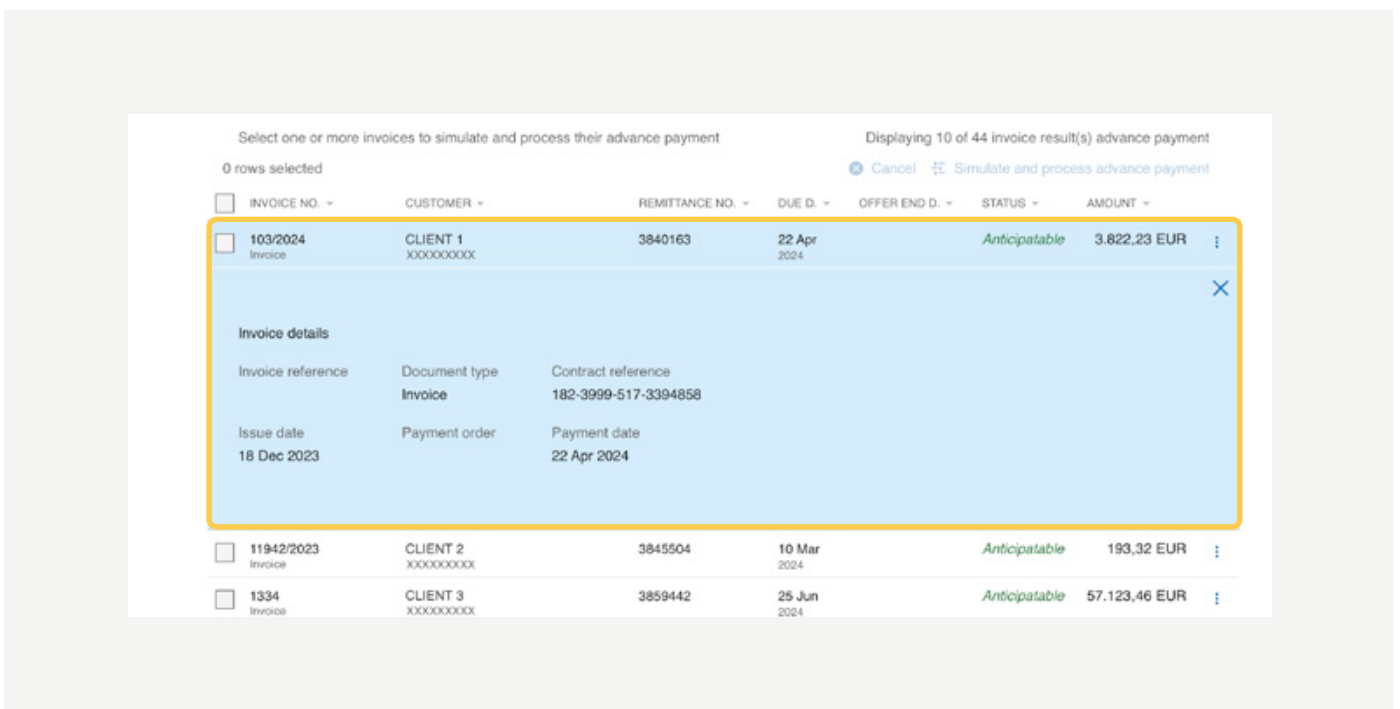
07. How do I request Advance Payments?

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**.

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.

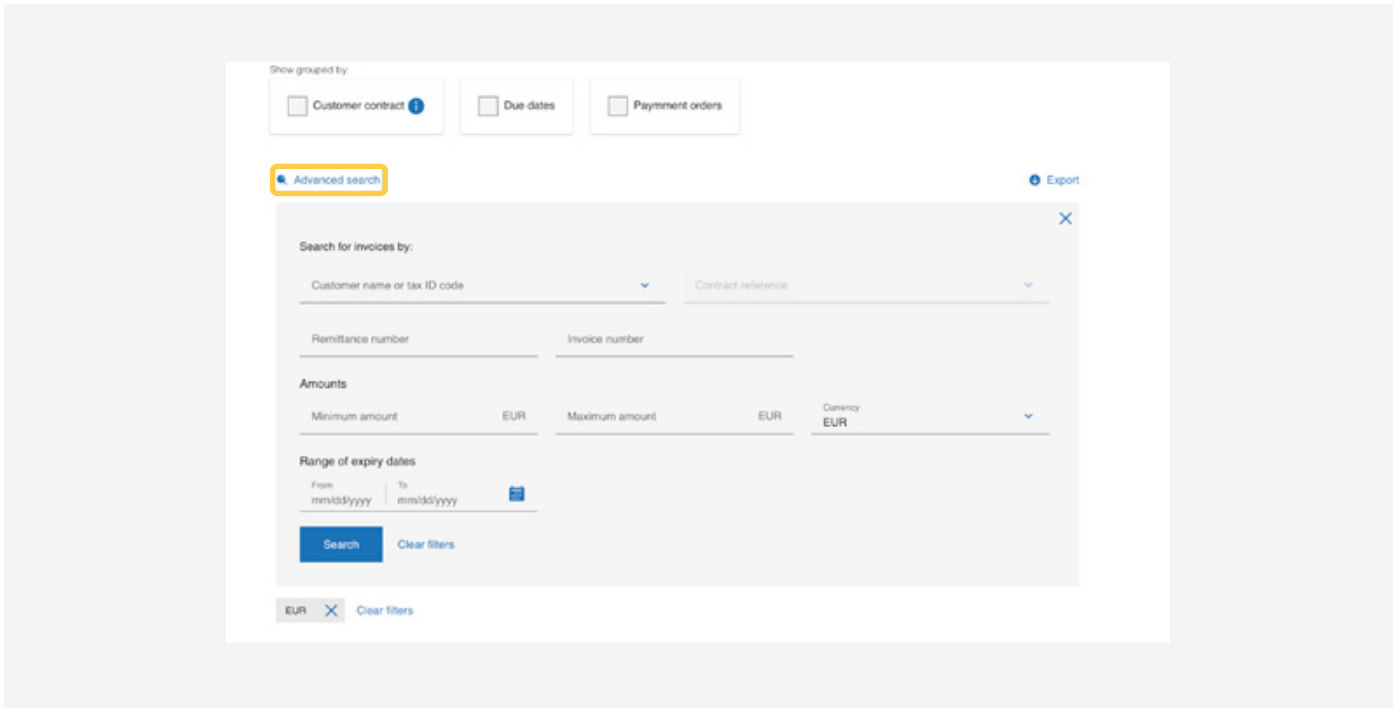Once the invoices have been selected, press **<Simulate and process advance payment>**.

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 ▾
103/2024 Invoice	CLIENT 1 XXXXXXXXX	3840163	22 Apr 2024		Anticipatable	3.822,23 EUR
11942/2023 Invoice	CLIENT 2 XXXXXXXXX	3845504	10 Mar 2024		Anticipatable	193,32 EUR
1334 Invoice	CLIENT 3 XXXXXXXXX	3859442	25 Jun 2024		Anticipatable	57.123,46 EUR
14118/2023 Invoice	CLIENT 4 XXXXXXXXX	3858121	25 Mar 2024		Anticipatable	571,86 EUR
✓ 1453 Invoice	CLIENT 5 XXXXXXXXX	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.

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.

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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>**.

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.

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.

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.
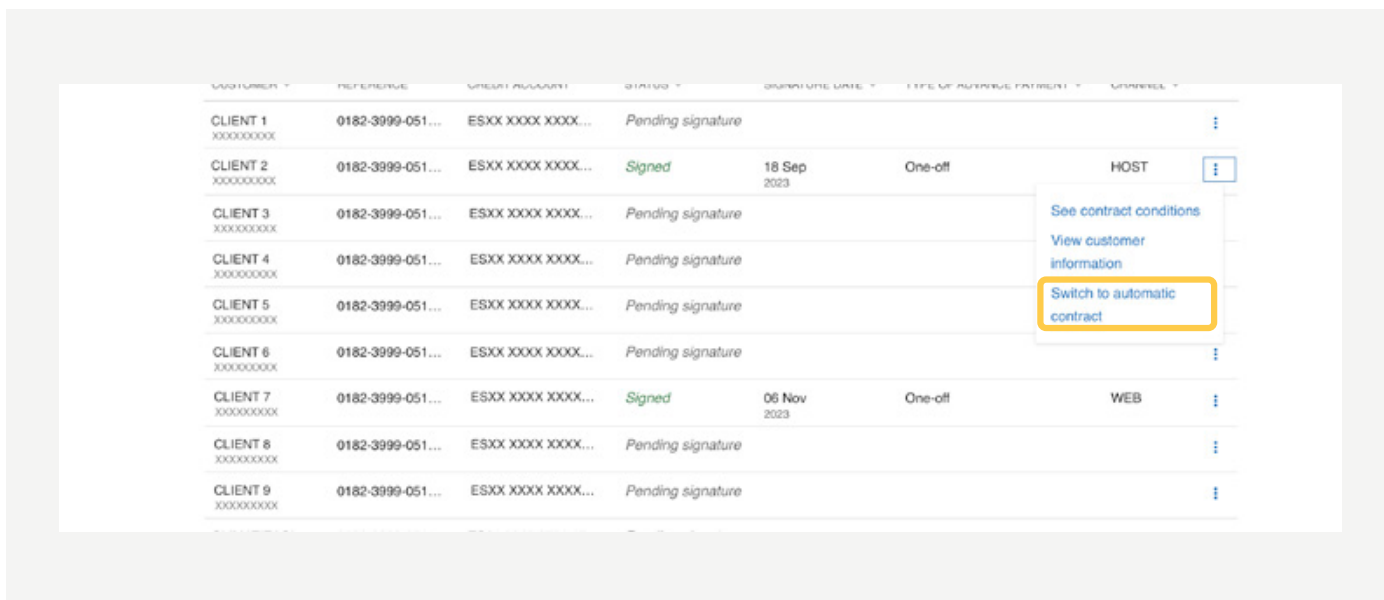
12. How do I see Statistics by client?

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.**

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