



Innovative Financial Solutions for Complex Business Challenges

Accounts Receivable Purchasing,
Funding, and Advisory Services



The Creative Funding Partner

Grow in a new direction.

VION is the specialty finance company the world turns to for innovative and reliable sources of alternative funding. Our customers benefit from unique deal structures and a partner with a vested interest in seeing them succeed long term through VION's three core services; Receivable Portfolios Purchasing, Receivables-Based Funding, and Valuation Advisory Services.

We provide solutions.

We help our clients lever cash flowing components of their business for greater advantage with ingenuity and sophisticated insights.

VION's leadership team draws from diverse backgrounds and industries including banking, retail, securities, operations, legal, and compliance. We work as financial innovators building creative liquidity solutions. Our spectrum of expertise spans companies experiencing rapid growth to very large financial institutions looking to dispose of troubled asset pools.

Our sizable financial resources offer liquidity, stability, and growth.

As part of a private-equity fund, we have access to billions in committed capital. Since we are not reliant on third-party financing, we are an exceptionally reliable financial partner.

We are financial innovators.

Our experience and expertise enable us to structure transactions beyond the norms of traditional financial institutions. Collaborating with our clients, we tailor unique solutions fitting their exact needs rather than offering a designated financial box.

Air-tight compliance avoids penalties and headlines.

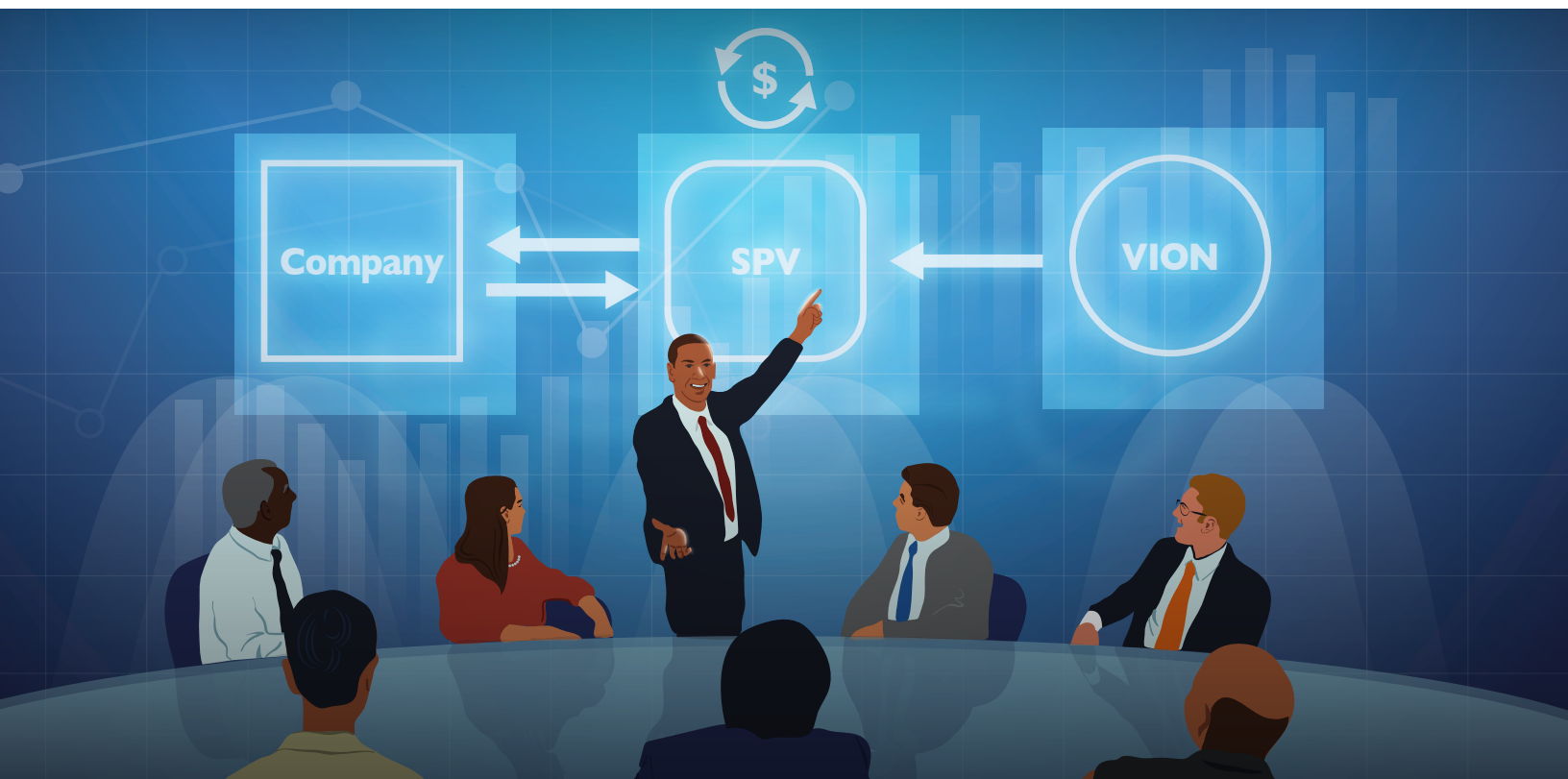
We meet or exceed all established government regulations and abide by CFPB, FTC, and other federal and state guidelines and are, of course, PCI compliant.

The result? Confidence.

Confidence in your investment, confidence in your finance choice, and confidence in your future success.

Why VION? Quite simply, we get deals done.

Whether you are a business looking for funding or a finance company seeking a reliable partner, we offer access to billions in capital with funding uniquely structured around your needs.



Receivable Portfolio Purchasing

Unleash your potential.

Businesses needing liquidity depend upon partner who can unlock funding value for the long-term. Our customers appreciate our unique funding structures. Our banking customers appreciate having a partner they can rely on with a strict dedication to compliance.

We have the freedom to take on challenges.

With billions of committed capital, we have no financing contingencies or funding delays. We consider esoteric and emerging asset categories traditional investors or those dependent on third-party financing will not support.

We are here for the long haul.

We do not disappear when we complete a deal; we work collaboratively with customers post-sale to jointly maximize return.

Acquisition Interests

- One-time purchases of \$10M to \$200M+
- 12-month and ongoing commitments of \$10M+

Liquidation Bids

We provide cash offers for pools of receivable assets (consumer and commercial) liquidated in §363 bankruptcy sales or Article 9 secured lender sales.

Distressed Debt Purchases

If you are a lender with a loan in a deteriorating situation, VION can purchase your position, saving you restructuring/liquidation time and expense.

When businesses need liquidity, they need a partner who provides access to funding via a single transaction or forward-flow relationship. As portfolio buyers of consumer and commercial receivables, our business customers appreciate our unique funding structures that maximize value.

— Stacey Schacter,
Chief Executive Officer





Receivables-Based Funding

Reimagine your cash flow.

Imagine focusing on your business instead of financing. Is your existing leverage facility inhibiting your ability to grow? Take advantage of our off-balance-sheet funding structures to free up untapped liquidity and provide the capital to grow your business.

What makes us unique? No current payment required.

No other funding company approaches investing as we do through the use of compounded growth. With no current pay interest or repatriation of funds, our structure allows for compounded growth creating less debt, greater business value, and faster growth. We help you secure funding quickly without the expense of a traditional bank loan. Utilize our funding in the short term or partner with VION as your long term funding source—the decision is yours.

We invest in your success.

Seize opportunity, profit, and grow. We do not seek equity in our funding partners and we do not attach restrictive contingencies. Our interests and risks are with receivable assets only. Typical forward-flow fundings range between \$10M - \$200M+.

Spot Purchasing

VION spot buys single pools of accounts receivable to accelerate cash flow for a specific purpose (make an acquisition, pay a debt, pay taxes, manage balance sheets), or to exit a discontinued operation or liquidating division.

Flow Purchasing

VION buys ongoing originations of commercial and consumer receivables supporting working capital needs. Early-cycle companies, high-growth companies, management buyouts, debtors-in-possession, turnarounds, and bank workouts can all benefit from an appropriately structured facility.



Our customized liquidity solutions help businesses grow by leveraging the entire receivable life cycle, including current, non-performing, and charged-off receivables to meet short and long-term financial needs.

— Cheryl Karcher,
Chief Investment Officer

Our analyses result in the most comprehensive and accurate appraisals of receivable portfolio value in the financial services industry. For more than a decade, many of the world's largest lending institutions have relied on us for detailed appraisals that help them make confident decisions.

— Anthony Azizeh,
Director, VION Consulting LLC



Valuation Advisory Services

Eliminate the guesswork.

The consequences of being wrong on valuation are dire. When you need consumer or commercial accounts receivable portfolio appraisals, you need the spot-on accuracy, analysis, and insights that will enable you make informed business and valuation decisions in any market. For more than 20 years VION's advanced data collection and analyses has delivered the confidence decision-makers rely on.

Proven Receivables Appraisal Experts increase understanding, mitigating risk.

As a purchaser of billions in receivable portfolios, we have unmatched appraisal experience. We are the only major buyer of receivables offering services with a valuation guaranty.

We succeed because of our extreme attention to detail, due diligence, and insights earned from deep experience. We monitor the economic trends and fluctuations affecting portfolio values and model every portfolio we review for going concern, Chapter 11, and liquidation scenarios for current and projected market conditions. We assess internal business operations and their impact on the portfolio including management strength, sales,

customer service, credit approval process, collection strategy, information technologies, and disaster recovery.

The result is the most comprehensive and accurate appraisals of receivable portfolio value in the financial services industry. For decades the world's largest lending institutions have relied upon us for detailed appraisals helping them make confident decisions.

Long term:

By selecting appraisal maintenance on a monthly, quarterly, semi-annual or annual basis, our clients have access to current market prices and trends affecting portfolio value. In the event receivable liquidation is necessary, VION has the capability and financial resources to purchase the affected receivables.

Clients include:

We are proud to serve some of the largest financial institutions in the world including multi-national banking organizations, Fortune-500 lenders, and multi-billion-dollar hedge funds and private equity firms. Please contact us for a list of references.





About VION

VION Investments, headquartered in Atlanta, Georgia, is an international provider of receivable investment services to businesses managing consumer and commercial receivables. VION provides a single, comprehensive source of expertise in commercial and consumer receivable purchasing, funding, and advisory services.

We're investing in creating a better world, too.

Supporting organizations that positively impact the local communities in which we work is important to us at both the firm and the employee level. Each year we take the lead from our employees and see what issues are important to them – world hunger; affordable housing; youth programs – and support trusted organizations we feel can make a difference. We give back to an array of organizations through corporate financial support and volunteer time.

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