



# Octet's Collaboration with Corpay Cross-Border



## Octet and Corpay Cross-Border help party supplies business thrive during peak season

A leading Australian manufacturer and distributor, and Corpay Cross-Border client for more than a decade, has been supplying the retail and hospitality industries across Australia and New Zealand with high-quality, innovative party supplies.

But like many businesses with seasonal demand fluctuations, managing cash flow ahead of peak periods was a recurring challenge. With significant upfront costs required to maintain stock levels, combined with supply disruptions, the business needed a reliable working capital finance solution to bridge their cash flow gap.

Recognising their client's challenges, [Corpay Cross-Border](#) introduced their client to [Octet](#), a global specialist in trade financing. The client engaged Octet to structure a tailored Trade Finance solution, ensuring the business had access to funding precisely when it was needed.

## Managing the challenge of matching cash flow to seasonal demand

Since its inception in the early 2000s, the family-owned business has led the way in designing sustainable hospitality and party supplies that combine style and practicality. With a strong focus on product innovation, it has established itself as a market leader. However, managing the seasonality of its business remained a hurdle.

Each year, Christmas and the holiday season drive peak demand, requiring large bulk orders to be placed months in advance. Compounding this challenge is the Lunar New Year shutdown, during which many overseas manufacturers halt production. Without sufficient

purchasing power at the right time in the manufacturing cycle, the company risked missing sales opportunities or facing stock shortages.

Corpay, a global leader in cross-border payments, identified that while FX hedging could help their client manage currency fluctuations, an increased Trade Finance facility was also essential to keep up with demand. Corpay's Head of APAC Enterprise Sales, Michelle Mak, introduced the business to Octet, confident that its supply chain finance solutions would be the perfect complement to Corpay's FX expertise.

Through this timely introduction, the business gained access to Octet's flexible Trade Finance facility, designed to enhance cash flow and enable efficient stock procurement. Simultaneously, Corpay's FX hedging tools were integrated into the overall solution, allowing the business to mitigate foreign exchange risk on international purchases.

## A Trade Finance solution for immediate purchasing power

To ensure the company had the liquidity needed ahead of the seasonal rush, Sam Ralton, Octet's Director Working Capital Solutions - VIC, TAS, SA, structured a 290,000 (AUD) [Trade Finance](#) facility. This solution gave the business the purchasing power required to place bulk orders at the right time, rather than waiting for natural cash flow cycles to fund purchases.

The immediate benefits of the Trade Finance facility:

- **Optimised stock purchases** – The business could secure inventory before demand surged, ensuring products were available when customers needed them.
- **Faster sales capture** – Instead of delaying orders, the company could stock up in advance, leading to earlier revenue realisation.

- **Supply chain resilience** – With stock secured ahead of the Lunar New Year shutdown, the company avoided potential delays.
- **Integrated FX risk management** – With Corpay's FX solutions, the business mitigated currency risk, ensuring smoother international transactions.

Beyond addressing short-term cash flow challenges, Octet's Trade Finance solution helped to strengthen the business's long-term financial position. With enhanced purchasing power, the company is now better equipped to negotiate supplier discounts, maintain steady stock levels, and scale operations efficiently.

"By leveraging Octet's intelligent supply chain finance platform, the company has streamlined payments to suppliers, improved efficiency, and positioned itself for sustainable growth," explains Sam.

## How the Octet and Corpay collaboration creates value

For businesses navigating global trade and supply chains, the partnership between Octet and Corpay delivers a seamless, tech-enabled financial solution that helps unlock working capital while managing currency risk.

For this hospitality and party supplies business, the collaboration offered:

- **Flexible Trade Finance** – Octet provided working capital exactly when it was needed, without the restrictions of traditional bank lending.

- **Currency risk management** – Corpay's FX hedging ensured that international purchases were protected from market fluctuations.
- **A seamless supply chain finance experience** – The integrated solution optimised cash flow and simplified supplier payments.

"This success story underscores the value of the Octet-Corpay partnership—combining Trade Finance and cross-border payment solutions to help Australian businesses like this one stay competitive and grow with confidence," says Sam.

## A partnership for sustainable growth

For Octet and Corpay, the collaboration reinforces their commitment to offering tech-enabled financial solutions that empower businesses' growth — without the constraints of traditional banking.

If your business is facing cash flow constraints, especially when managing seasonal demand, a flexible working capital finance solution with an integrated foreign exchange capability could be the key to unlocking growth.

By partnering with **Octet and Corpay**, you gain access to:

- **Tailored Trade Finance solutions** that enhance local and global supplier purchasing power
- **Integrated FX risk management** to protect against currency fluctuations
- **A streamlined platform** for managing both working capital and supplier payments

Whether your business is in wholesale, retail or manufacturing, speak to Octet's team of working capital specialists to discover how we can power your business growth today.

Corpay Cross-Border combines the power and capabilities of a large financial institution with the agility of a fintech. Connect with us to learn more about our expertise with respect to moving money globally.

**Corpay**<sup>^</sup>

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