

## THE UNIVERSUM GROUP

## THE PROFESSIONAL WAY TO LIQUIDITY AND RELIABLE PLANNING

The UNIVERSUM Group is a successful, independent **debt collection agency** and a respected **provider of payment guarantees**. We offer an innovative package of solutions for ensuring the liquidity of our commercial customers.

We have been in the market for 30 years, are certified by the Technical Inspection Association (TÜV) and a member of the German Association of Debt Collection Companies (Bundesverband Deutscher Inkasso-Unternehmen e.V. - BDIU). In addition, our Omnichannel solution, FlexiPay®, is certified by Trusted Shops and has been commended by Händlerbund, the German ecommerce association.

For more details, please visit:  
[www.universum-group.de](http://www.universum-group.de)



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## FlexiFit®

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## THE PAYMENT GUARANTEE FOR MEMBERSHIP FEES.

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A project by the UNIVERSUM Group.



## WHEN OTHERS ARE WORKING OUT AT YOUR EXPENSE.

The fitness and wellness industry is particularly affected by the negligent payment behaviour of some of its customers. Late payments or total defaults create liquidity problems – in the worst case, they damage your ability to meet your own financial obligations.

FlexiFit® is a solution that offers a high degree of safety for recurring payments, with reliable credit checking and a subsequent **100% payment guarantee.**

FlexiFit® boosts your liquidity and planning reliability significantly, minimises your accounting expenses, and ensures long-term customer retention.

The **FlexiFit® payment guarantee** and **FlexiFit® subscription collection** are two ways to improve your liquidity and improve your commercial flexibility.



## SAFETY RIGHT FROM THE START: THE FlexiFit® PAYMENT GUARANTEE.

Available for new customers or existing contracts: First, we check your customer's credit rating. We can reliably recognise unsafe candidates.

A positive credit check is the basis for our 100% payment guarantee, which we provide for the entire life of the membership contract. The best security you can get.

### Benefits for you:

- **No more payment shortfalls**
- **Increased planning reliability**
- **Improves your financial flexibility**

## PROTECTION IN CASE OF NON-PAYMENT: FlexiFit® SUBSCRIPTION COLLECTION.

If the credit check for a potential member is negative, you decide yourself whether you want to accept the customer at your own risk, reject the membership application, or offer a safe method of payment (e.g. payment in advance).

In case of non-payment, we can support you with our classic debt collection management, which is certified by the Technical Inspection Association (TÜV). Our highly trained experts, years of experience, efficient IT, and well considered processes ensure we have a high success rate in recovering outstanding debts. We make sure your employees can focus on your core business and your liquidity is not compromised unnecessarily.

