



WHEN PAYMENT IS NOT A ONE-OFF ISSUE.

No matter how reliably utility companies deliver their services day after day, they themselves have little security in one key area: will customers pay for the service provided? Late payments or complete failure to pay create liquidity problems, not to mention enormous administration costs.

With FlexiCharge, we have devised a solution that provides a high level of security for recurring payments by virtue of reliable credit checking and an ensuing 100% payment guarantee.

FlexiCharge significantly improves your liquidity and the reliability of your planning, minimises your accounting overheads and, being a white-label solution, safeguards your long-term customer loyalty.

With the FlexiCharge payment guarantee and FlexiCharge debt collection you have two ways of improving your liquidity and hence increasing your financial room for manoeuvre.

FlexiCharge PAYMENT GUARANTEE: SAFETY RIGHT FROM THE START.

Available for new customers or existing contracts: First of all, we check your customers' credit ratings. We can reliably recognise unsafe candidates.

If the result of the credit check is positive, we will provide you with a 100% payment guarantee for the whole term of the customer contract. The best security you can get.

Benefits for you:

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



FlexiCharge DEBT COLLECTION: SECURITY IF THE WORST COMES TO THE WORST.

If your potential new customer's credit rating is assessed as negative, you make your own decision about whether you wish to accept the customer at your own risk, decline to enter into a contract, or offer a safe payment method (e. g. prepayment).

In the event of non-payment, **FlexiCharge can provide you with assistance in the form of our debt collection management, which is certified by the Technical Inspection Association (TÜV).**

With our highly trained specialists, many years of experience, efficient IT systems and finely-honed processes, we have a high rate of success in recovering outstanding receivables.

We use our solutions packages to ensure that your staff can concentrate on their core business and that your liquidity is not compromised unnecessarily.

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:
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FlexiCharge

THE PAYMENT GUARANTEE FOR RECURRING RECEIVABLES.

A solution by the UNIVERSUM Group

