

**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). FlexiPay® has been certified by Trusted Shops and the e-commerce association Händlerbund.



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**FlexiPay®  
B2B PAYMENT GUARANTEE**

**PROTECTION AGAINST  
PAYMENT SHORTFALLS FROM  
BUSINESS CUSTOMERS**

A solution by the UNIVERSUM Group.



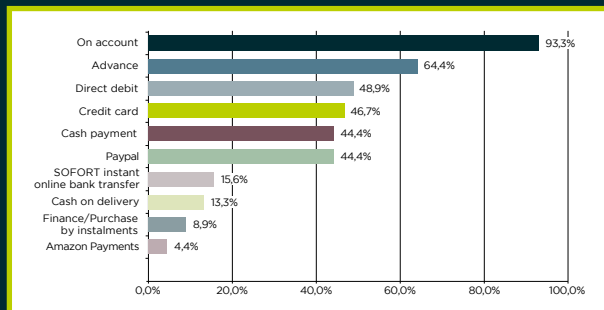
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## SALES WITH RISK?

**Purchase on account** is by far the **most popular payment method** in Germany, and especially in the B2B area, also **the most important**. Many business customers even insist on this method as a prerequisite for a business relationship – not only for purchases in store, but also for classic mail order business and online trade: If purchase on account is not an option, the order is **often aborted** – as is the potential business relationship.

In addition to purchase on account, payment by direct debit is also very popular. It ranks third amongst the most commonly offered payment methods. At the same time, purchase on account and direct debit are among the **most unreliable payment methods** for retailers and wholesalers, with an above-average number of non-payments and drastic consequences for liquidity, profit, and planning reliability.

Survey on the methods of payment offered in B2B e-commerce in Germany  
What methods of payment do you offer your customers in Germany?



Source:  
ECC Köln; IntelliShop ID 459722  
© Statista 2015

Further information:  
Germany; 2015; 48 decision-makers and project leaders  
from B2B companies which largely operate internationally

## SAFETY FOR YOUR BUSINESS: THE FlexiPay® B2B-PAYMENT GUARANTEE

We check the credit rating of your potential business customers in real time. With our Verify&Pay risk check, this is done during the check-out process. On this basis, your customers are only offered methods of payment that are appropriate for their specific credit rating.

If the credit check is positive, we guarantee that your account will be paid, even if the customer defaults. If the customer fails to pay, even after reminders, **the UNIVERSUM Group buys the outstanding receivable for up to 100% of its value. So your default risk falls to 0%.**

You can offer your customer not only purchase on account, but also direct debit and the very popular option of purchase by instalments: this range of options will boost your conversion rate.



Note: Like all FlexiPay® schemes, we also offer the B2B payment guarantee as a fully-fledged **white-label solution**. This means the UNIVERSUM Group is not visible to your customers at all: the entire reminder process is carried out on your behalf using your name. This increases the willingness to pay and protects the sense of trust between you and your customer.

## SIMPLY SAFE(R): FULLY INTEGRATED IN YOUR ONLINE SHOP

Options for purchase on account, by instalment, or by direct debit, with the FlexiPay® B2B payment guarantee, are embedded into your online shop simply and directly using the interface or our REST-based API. Our technical support team is happy to help with any questions.



### Benefits:

- up to 100% protection against payment shortfalls for purchases on account, instalment purchases, and direct debit
- Cost savings: Lower costs compared to in-house handling
- Modules: Verify&Pay risk checking and debtor management
- White label: Communication using the retailer's or wholesaler's name
- Higher conversion rate due to offering popular methods of payment
- Simple technical integration: via Copy&Pay interface or plug-in