



**THE OMNI-CHANNEL
SOLUTION**



EMPOWERING YOUR BUSINESS.

The payment guarantee for
purchase on account, instalment and
direct debit for your business.

"To me, offering subscriptions and instalments are a sign of trust."

"Purchase on account is my first choice."

"As a business owner, I prefer to purchase on account – even online."

"I like to pay via direct debit because I don't have to worry about anything."

PAYMENT GUARANTEE
PURCHASE ON ACCOUNT,
INSTALMENT
AND DIRECT DEBIT PURCHASES

FlexiPay®

FLEXIBILITY THAT PAYS OFF.

Every retailer and wholesaler knows the problem, whether it be e-commerce, m-commerce, mail order, retail business, B2B or B2C: customers expect the perfect payment mix.

Purchase on account, instalments, subscriptions and direct debit are by far the most popular methods of payment. Offering them ensures **that sales increase and fewer purchases are cancelled during the checkout process.***

The disadvantage: these methods of payments are associated with **elevated levels of risk**, given that they come with an **above-average number of payment shortfalls**. Credit periods and payment in instalments also cause a **stress on liquidity** and are thus detrimental to your business success.

Your advantage: With our FlexiPay® solution, your business has two major benefits. Firstly, your payment mix is **optimised and tailored to the individual customer**. **At the same time, FlexiPay® guarantees that you will be paid.** This omnichannel solution works across all distribution channels, no matter whether online or at your local shop.



*Source: Study ibi Research/Votum: "Online-Kaufverhalten im B2B-E-Commerce" (Online purchase behaviour in B2B commerce), p. 25



FlexiPay® Verify&Pay

TAILOR-MADE PAYMENT MIX.

FlexiPay® Verify&Pay allows you to integrate **all payment methods** into your sales process without hesitation. This solution ensures that your customers are only offered the payment options that are in line with their credit rating. Our RiskCheck includes a real-time verification of the address, age and credit rating of your customer.

Based on this credit check, **we guarantee the payment** – and you decide when you receive the money.

**FOR PURCHASES ON ACCOUNT,
BY INSTALMENTS OR DIRECT
DEBIT, YOU CAN RECEIVE YOUR
MONEY IMMEDIATELY, IN TEN
DAYS, OR AS FLEXIBLY AS YOUR
BUSINESS REQUIRES.**

The payment methods we guarantee:

Purchase on account



By instalments



Direct debit



FlexiPay®

GUARANTEED PAYMENT INCLUDING ACCOUNTS

RECEIVABLE MANAGEMENT.

FlexiPay® guarantees the payment of your outstanding receivables – including the option to choose the payment date in accordance with the individual needs of your company.

In addition, FlexiPay® can handle **the complete management of your debtors** if needed – from invoicing to reminders and collection.

The entire process with the customer is executed as **white label solution**: we remain invisible to your customers. This means the entire correspondence is handled in your corporate design. Experience shows that this is a good way to strengthen your customer relationship and does not create an unnecessary burden by introducing a third party.

In this manner, FlexiPay® also takes some weight off your internal and administrative processes and procedures.

FlexiPay®

INFORMATION – SO YOU ALWAYS KNOW

WHAT'S GOING ON.

We provide you with the reports that you need. Information is important, which is why we focus on your needs. Reports enable you to analyse your business and facilitate a comparison of customers. Upon request, we can compile tailor-made and informative reports for you according to your specifications. This way you can always stay on track.



It is very easy to **integrate FlexiPay® into your sales process** – either with a plug-in or by embedding your online shop simply and directly via our REST-based API. Our technical support team is happy to help with any questions.



FLEXIPAY®

ADVANTAGES FOR YOUR BUSINESS.





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

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