



**DEBT COLLECTION
MANAGEMENT**



UNIVERSUM
GROUP

**FEWER UNPAID RECEIVABLES.
MORE LIQUIDITY FOR YOUR BUSINESS.**

Debt collection management
by the UNIVERSUM Group.

DEBT COLLECTION MANAGEMENT BY THE UNIVERSUM GROUP.

MAKING SURE SALES PRODUCE REVENUE.

What business can afford to keep recording good sales figures without the actual cash revenues to back them up? Business expenses must be balanced by income **to ensure your company's liquidity and ability to meet your own financial obligations.** This makes liquidity one of the key parameters of corporate success.

The biggest adversaries of liquidity are payment shortfalls - in other words, customers who cannot or do not pay their accounts. **They eat into profits, threaten your company's ability to meet its own financial obligations, and in the long run erode your capital.**

All-important reasons to convert outstanding receivables into cash inflow and to prioritise effective management of accounts receivable. This is what the UNIVERSUM Group offers you. When you transfer your accounts receivable to the UNIVERSUM Group, you improve your liquidity and free up your organisation so that you can focus even better on your core business.

THE UNIVERSUM GROUP AS A SPECIALIST IN NATIONAL AND INTERNATIONAL COLLECTION PROCEDURES HAS MANY YEARS OF EXPERIENCE IN THE FIELD OF ACCOUNTS RECEIVABLE MANAGEMENT.

Our job is to convert outstanding receivables into liquid funds - reliably, professionally, and with sensitivity for all concerned.

DEBT COLLECTION MANAGEMENT ADVANTAGES FOR YOUR BUSINESS.



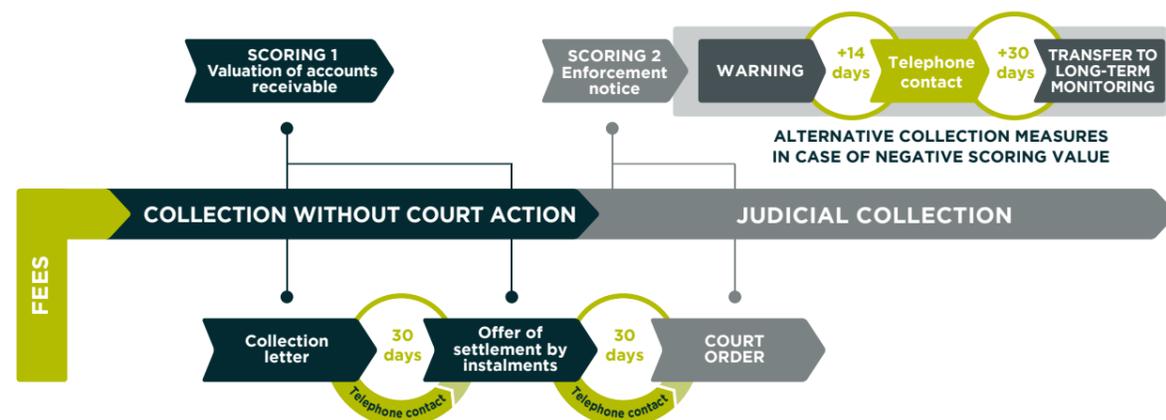
THE COLLECTION PROCEDURE.

STEP BY STEP. CASE BY CASE.

Debt collection without court action

Collecting outstanding receivables is a tedious process – and going to court for every single outstanding receivable makes no sense and is not effective. It also involves costs for the customer. A **clearly worded, personal letter** to the debtor often achieves the goal more quickly. If this does not produce a result, our **psychologically trained team will then contact the debtor by telephone and**, with the utmost tact, try to work out a solution that is agreeable to both parties. Many debtors regard the contact with us as chance to pay off their debt using a clearly-structured process – e.g. by instalments.

We establish an individualised framework for negotiations and the specific steps of the collection process in collaboration with you.



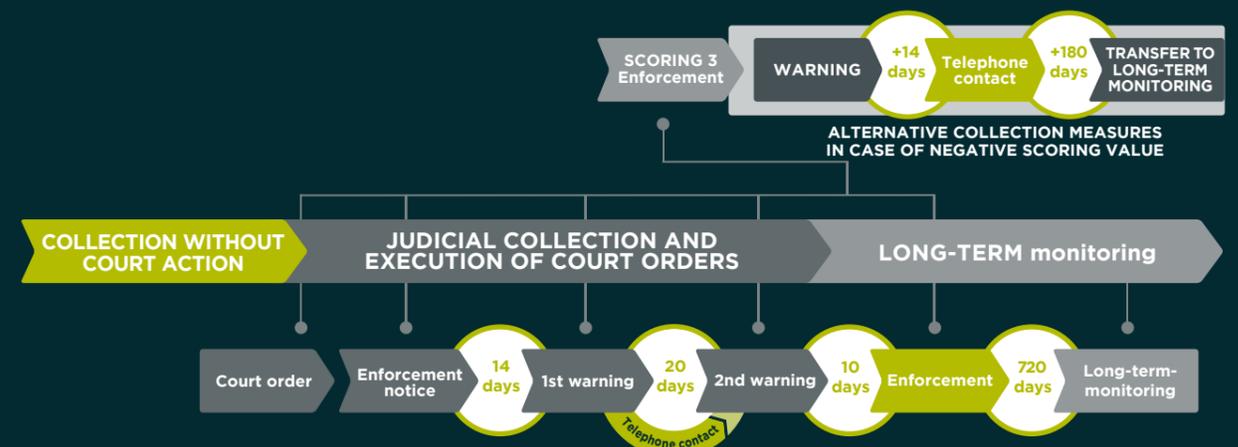
OUR CODE OF CONDUCT FOR DEBT RECOVERY

- In dealing with debtors, we refrain from unnecessary harshness and achieve a higher recovery rate in the long run using a polite but determined approach
- When dealing with your debtors, we make a point of avoiding unnecessary strain on your customer relations
- Our debt collection team receives ongoing professional training
- We attach the utmost importance to data protection in our collection process and have been verified by Datenschutz Hessen (Data Protection Office for the state of Hesse)

Judicial collection

If we are unable to recover the debt without litigation, we can at your request protect your receivables from the statute of limitations **by obtaining a court enforcement notice**. In many cases, delivering the court order to the debtor makes them more inclined to pay. In any case, this ensures that **your receivable will be enforceable** for 30 years.

At your request we can also have **a bailiff recover your legally enforceable debt**, or in the case of debtors who have the means to pay but are unwilling to do so, persuade them to comply with their obligations by **freezing their accounts or by attachment of wages**.



Long-term monitoring of debtors

Often a temporary cash shortage causes a debtor to default on their financial obligations. If this situation changes, for example because of a new job or an inheritance, our long-term monitoring registers this. The collection process can then be re-opened for outstanding accounts receivable.



ACCOUNTS RECEIVABLE BEYOND BORDERS.
INTERNATIONAL DEBT COLLECTION BY THE
UNIVERSUM GROUP.

The internet has contributed significantly to the internationalisation of the markets for many businesses, both for products and for services. An opportunity that also comes with certain risks: **You will encounter overseas customers who are unable or unwilling to pay.**

6

Debt collection management by the UNIVERSUM Group addresses this development and protects your liquidity even for your foreign business. **We have been recovering outstanding debts for global corporations since 2009.** As in the domestic collection business, the **right approach** to the debtor is crucial – as is **knowledge of the various legal frameworks** and **cultural differences.**

In order to be able to cover all markets optimally, we sometimes also contract partner companies to handle the collection process where appropriate. The advantage for you: **A one-stop shop for all your collection needs.**

**PROFESSIONAL
AND SENSITIVE.**



THE UNIVERSUM COLLECTION FIELD TEAM.
PROFESSIONAL AND SENSITIVE.

Through personal contact with the debtors, the **collection teams who carry out our field work achieve an excellent recovery rate. Tact and empathy** as well as **open communication** are the top priorities.

This ensures that many debtors can be persuaded to prioritise the accounts we represent or agree to an instalment plan, even if they have outstanding debts with several creditors. Many debtors regard the contact with us as chance to pay off their debt through a clearly defined process. We support them – with very good results.

7





As part of the heidelpay Group, the UNIVERSUM Group is a leading **provider of payment guarantees**, with an innovative package of solutions to **ensure liquidity in e-commerce**.

The UNIVERSUM Group offers the most popular e-commerce payment options, such as purchase on account, instalments and direct debit, through its omnichannel solution FlexiPay®, which is commended by the Händlerbund. With everything from accounts receivable management and risk services to collection that specialises in e-commerce, the UNIVERSUM Group plays an important role in the success of its all-in-one payment partner heidelpay Group.

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Partners and memberships of the UNIVERSUM Group:

