



LIQUIDITY MANAGEMENT



UNIVERSUM
GROUP

INNOVATIVE MODELS FOR MANAGING YOUR ACCOUNTS RECEIVABLE

Liquidity management
by the UNIVERSUM Group.

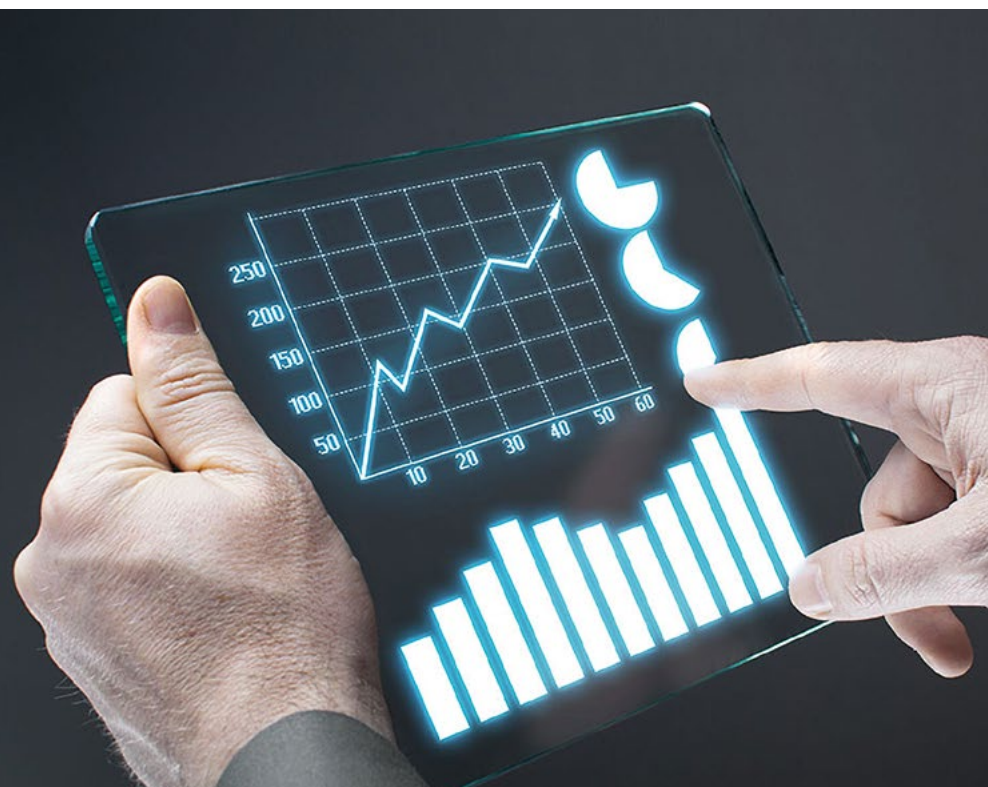
LIQUIDITY MANAGEMENT

BY THE UNIVERSUM GROUP.

WE PROTECT YOUR LIQUIDITY

All accounts receivable deserve close attention, regardless of their status, because every form of payment shortfall is a latent threat to the success of your business: liquidity problems can lead to insolvency for your own business.

LIQUIDITY MANAGEMENT BY THE UNIVERSUM GROUP OFFERS YOU A HIGH LEVEL OF TRANSPARENCY, BOTH IN TERMS OF PORTFOLIO VALUATION AND IN DEBT PURCHASING.



LIQUIDITY MANAGEMENT. TWO ROUTES - ONE GOAL.

Our liquidity management focuses on two essential areas: ongoing analytical valuation of your accounts receivable (**portfolio valuation**) and the **purchase of outstanding, overdue accounts receivable** (also referred to as NPLs, or non-performing loans). Both are targeted at protecting the liquidity of your company.



LIQUIDITY
MANAGEMENT



PURCHASE
OF NPLS



PORTFOLIO
VALUATION

ANALYSIS,
VALUATION, AND
PROTECTION.

THE PURCHASE OF NLPS.

MAKING SURE UNCERTAINTY TURNS INTO LIQUIDITY.

Non-performing loans (NPLs) are outstanding debts or receivables, i.e. where the debtor has already defaulted on their payment. In practical terms this means that the commercial, **non-judicial reminder for the outstanding account** has already taken place, without success. It is now difficult to collect these receivables and convert them into cash. For this reason, non-performing loans are **uncertainties in the balance sheet**, with volatile values.

Selling these accounts receivable frees you from cost-intensive administrative tasks and time-consuming legal action – tasks that require specific expertise and tie up staff time. Selling on **accounts receivable** takes that weight off your shoulders and provides you with **instant liquidity**.

The UNIVERSUM Group accepts receivables that have already been subject to out-of-court reminders, enforceable or executed receivables, whole packages of accounts receivable, and monthly recurring receivables. We guarantee you **fair and reasonable purchase terms**. Our purchase of your NPLs provides you with safety, stability, and immediate liquidity.

Thanks to our years of experience in the market, automated processes, and skilled employees, we achieve high recovery rates. We attach great importance to fair collaboration. We consider the debtor's situation carefully, which is ultimately in the interests of all parties involved.

KEY ADVANTAGES OF SELLING YOUR NPLS

- Immediate liquidity for your company
- Clean up your balance sheet and improve your credit rating
- Protect your customer relations with responsible handling of your accounts receivable
- Building on comprehensive sector experience, we establish a fair sales price for you



TRANSPARENT

Free valuation for sales of receivables

To sell us your overdue, enforceable or executed accounts receivable, simply compile a package and contact us. We will value them free of charge.

PREDICTABLE

Calculable purchase quota based on statistical experience

We value your portfolio of NPLs and your monthly recurring receivables with reference to comparable portfolios, on the basis of our long-term experience. The price depends on the sector, the debtor profiles, the pre-collection process, and the volume of debt, among other parameters.

RELIABLE

Immediate pay-out after the contract has been signed

A lean contract lays down everything clearly and without hidden clauses in small print. We pay the purchase price immediately, or on a monthly basis in the case of a revolving purchase.

PORTFOLIO VALUATION

SEEING THE BIGGER PICTURE.

Successful management of a credit portfolio or accounts receivable depends on professional **analysis, advice and support**. Informative key ratios and their development are the basis of forecasts and optimised recommendations for action. We focus in particular on the key factors of credit rating strategy (customer portfolio), reminder strategy, and maturity structure. For your balance sheet and credit rating, ongoing monitoring coupled with regular rolling valuation is advantageous.

With many years of experience and expertise, our portfolio management team achieves results which are beyond the reach of a company's in-house capabilities: We support you through every **step of the valuation process**. The focus here is on independent advice and comprehensive documentation. If it is advisable to sell your accounts receivable via factoring, or to arrange financing collateralised by accounts receivable, we can put you in touch with appropriate financial partners from our network, even at short notice.

For large portfolios of accounts receivable, we recommend our **ongoing monitoring**, which ensures a high level of transparency for all parties involved. This enables exact forecasts to be made for future risks, which facilitate timely adjustment of the value of the accounts receivable.

KEY ADVANTAGES OF PORTFOLIO MANAGEMENT

- Meaningful reports on performance, trends and risks
- Analysis of all relevant influences and structural breaks
- Valuation of accounts receivable and operational support for factoring programmes
- Handling of all reporting requirements for banks (risk management, regulatory reporting etc).

PORTFOLIO VALUATION





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.

UNIVERSUM Group

Hanauer Landstraße 164

D-60314 Frankfurt am Main

Telephone +49 69 420 91-325

E-Mail sales@universum-group.de

Web www.universum-group.de



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Partners and memberships of the UNIVERSUM Group:

