



quick  paid

Empowering buyers & suppliers with

Buy Now, Pay Later

Select a financing period for your invoice

Invoice details

Supplier	EcoVenture Inc
Due date	October 12, 2024
Total amount	20.900,00 €

60 days 90 days 120 days

Extend terms by 90 days



About us

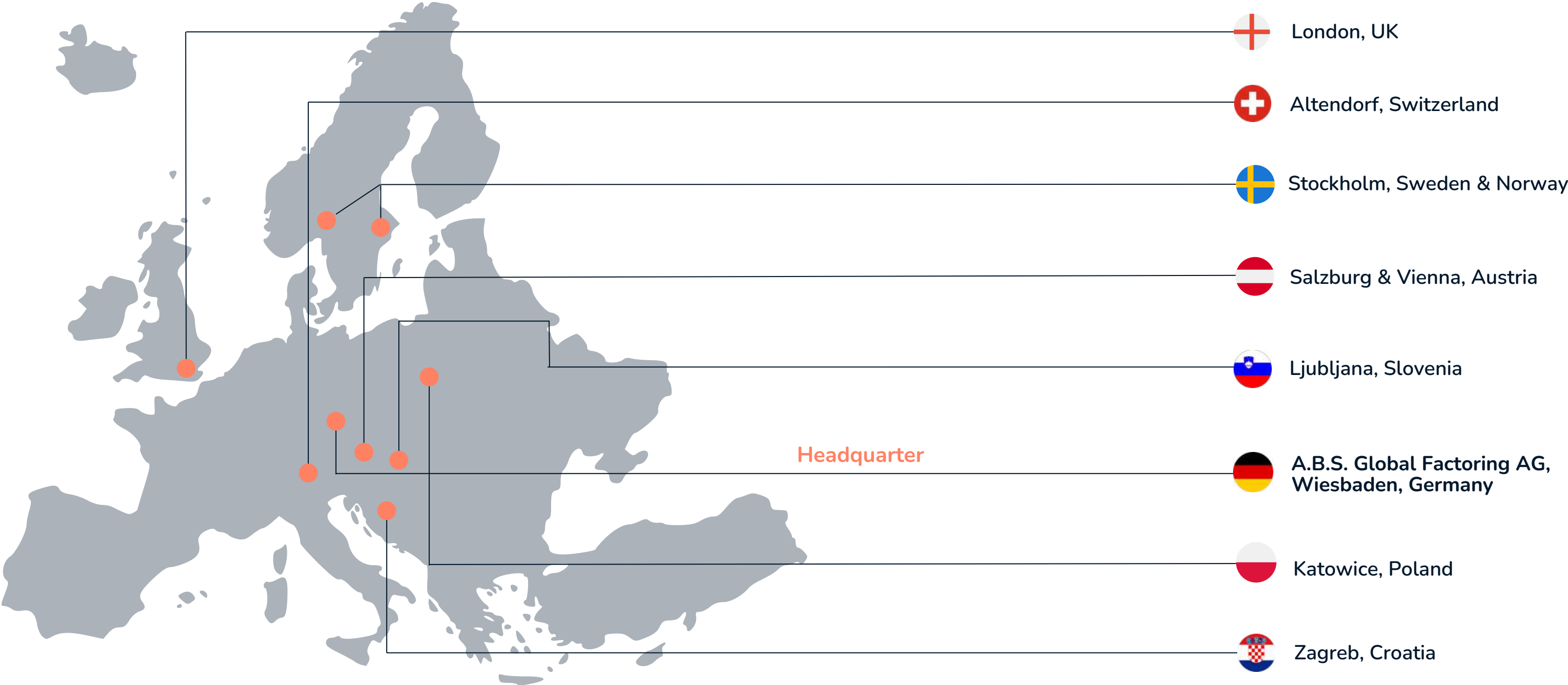
quickpaid is a product of A.B.S. Global Factoring AG, a German financial service provider that was founded in 1996 and has grown into a market leader in Germany for group- and bank-independent full-service factoring providers.

Today, A.B.S. has presence across Europe and serve our customers worldwide. Together with all our subsidiaries A.B.S. Factoring Group provides over €3 billion every year in working capital financing to SMEs.

Key strenghts

- Extensive experience in the financial services sector
- Regulated by BaFin (Federal Financial Supervisory Authority)
- Strong focus on innovation and customer-centric solutions
- Comprehensive understanding of the B2B landscape, especially the SME segment

We are a pan-european financing provider.



Our Locations across Europe!

Our mission is to increase the liquidity of our clients by providing customized and innovative financial services. We believe in the power of entrepreneurship and are committed to our vision:

**Driving growth through
financial stability!**



Thorsten Klindworth, CEO | Helmut Karrer, Management Board

Group activities of A.B.S.

As a family business, we pursue a sustainable strategy and base our decisions on the long term.

As a holistic receivables specialist, we deliver sustainable financial solutions throughout the lifecycle of a receivable.

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is an innovative and digital financing product empowering companies with 'Pay Later' solutions for faster growth.

Offering 'Pay Later' payment options to **SMEs** for the purchase of goods.

Enabling **B2B enterprises** with 'Buy Now, Pay Later' sales financing solutions at the point of sale.



working capital solution, that enables the rapid conversion of a receivable into liquidity as soon as it arises.

dgpar | Deutsche Gesellschaft für
privatärztliche Abrechnung

private medical billing services for healthcare professionals, such as doctors, clinics, and therapists including prefinancing of receivables.

EURINCASSO
GmbH

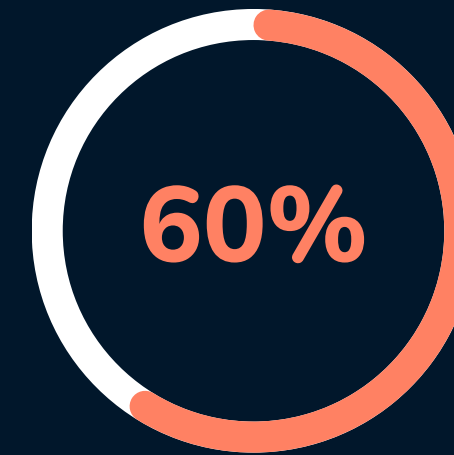
industry-independent debt collection services, focussing on efficiently recovering outstanding receivables and ensuring quick payment of debts.

Increasing cash flow challenges

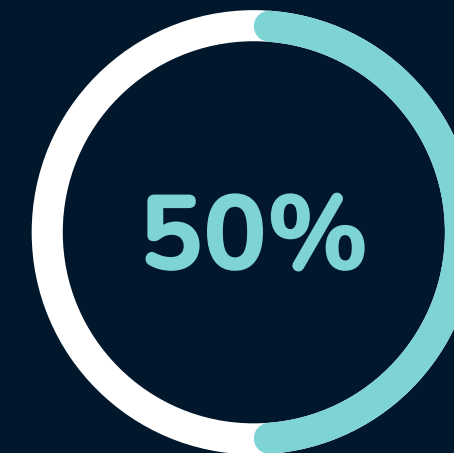
- > Your suppliers want to be paid as early as possible. Your own customers pay late.
- > You have no timely access to financing. A liquidity gap arises.

The consequence?

- Lost opportunities due to lack of liquidity
- High upfront cost for inventory (no cash discount accessible)
- Supply chain disruptions leading to poor supplier relationships



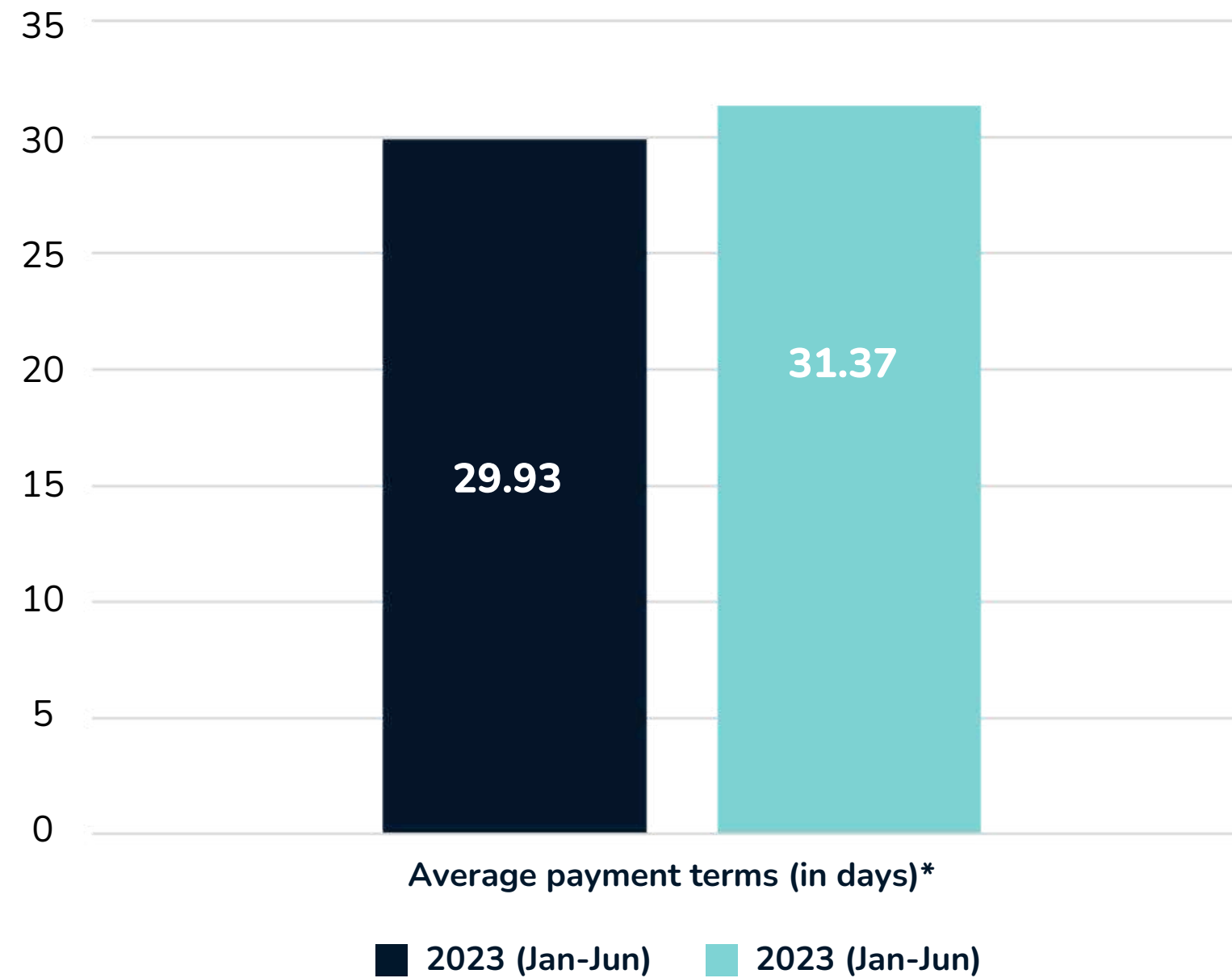
More than 60% of companies face cash flow issues regularly.



Every second company today chooses non-bank working capital solutions due to limited bank options.

Source: Creditreform Payment Indicator Germany, Aug 2024

High demand for longer payment terms



The solution? 'Buy Now, Pay Later' with quickpaid

We are empowering buyers and suppliers across Europe with 'Pay Later' solutions for faster growth!



For buyers - SMEs



**Buy now,
pay your supplier
invoice later!**

Let quickpaid pay your suppliers immediately. You can flexibly extend your payment terms by up to 120 days.

For suppliers - Enterprises



**Boost your
order value while
minimizing your risk!**

Strengthen your customers' liquidity by offering longer payment options. As a supplier, you get paid immediately.



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Empowering suppliers with quickpaid Enterprise!

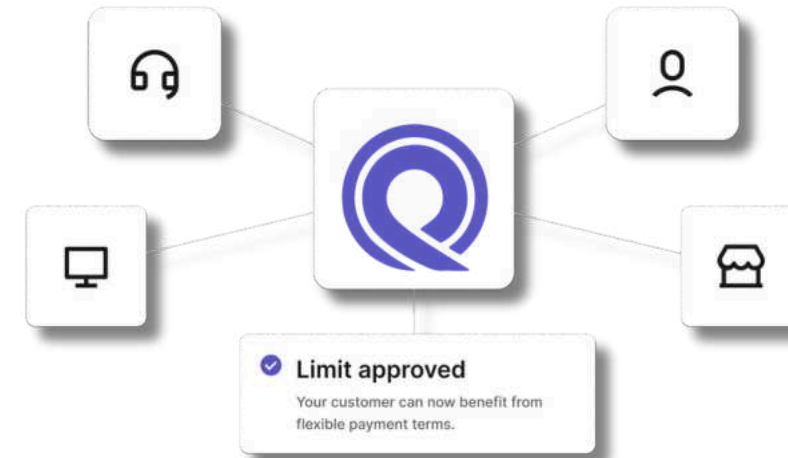
Maximize your revenue by offering flexible 'Pay Later' options to your customers, seamlessly integrated with your product — across all channels and right at the point of sale!



Multiple points of sales. One solution.

Give your buyers the flexibility to choose from 60, 90, or 120 - day payment terms directly when purchasing your product. We conduct credit checks and offer instant credit limits, ensuring a seamless purchasing experience.

Multichannel



‘Buy Now, Pay Later’ for direct sales, telesales, in-person, E-mail, in-store

Checkout

Payment options

Pay by Invoice
Buy now, pay later

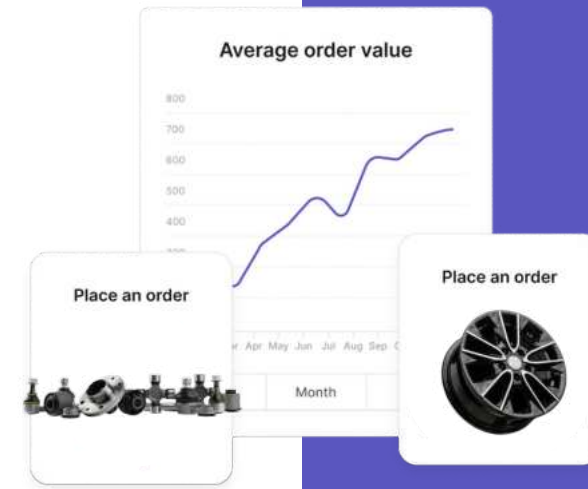
Credit Card

Bank Transfer

‘Buy Now, Pay Later’ for B2B customers in online shops or marketplaces



quickpaid Enterprise: Unlocking benefits for suppliers



Select a financing period for your invoice

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Invoice details

Supplier: EcoVenture Inc

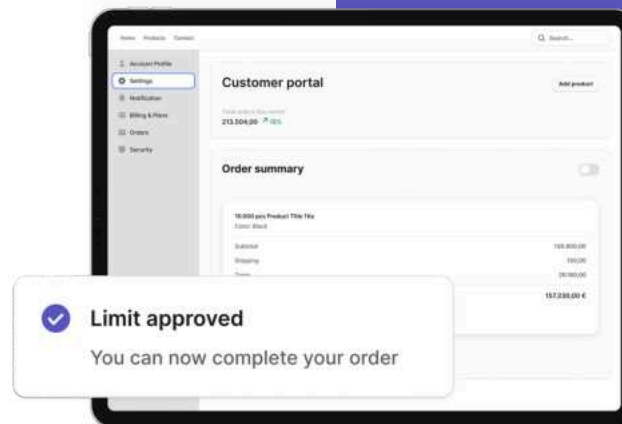
Due date: October 12, 2024

Total amount: 20.900,00 €

60 days 90 days 120 days

Extend terms by 90 days

The form displays invoice details for 'EcoVenture Inc' with a due date of 'October 12, 2024' and a total amount of '20.900,00 €'. It offers three financing options: 60 days, 90 days (selected), and 120 days. A button at the bottom allows the user to 'Extend terms by 90 days'.



Increased sales volumes

Attract new customers more easily and avoid missed sales opportunities due to missing liquidity on the buyer side. Remove the barrier to larger purchases by offering your customers a smooth 'Pay Later' service – with flexible payment options up to 4 months.

Longer payment terms without risk

You get the full invoice amount paid out right away, whether or not the customer successfully pays. quickpaid takes on the full risk of payment default. We underwrite and run credit checks on your customers.

Easy set-up

Get started and offer quickpaid to your customers right away. We tailor the integration that would work best for your business.



Start optimizing your business today!

Your unique business, your unique solution

We begin by fully understanding your specific requirements and delivering custom-made solutions.



Seamless integration, expert support

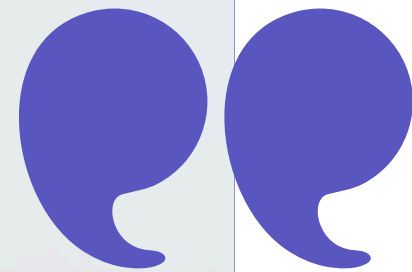
Our team provides tailored assistance to integrate solutions smoothly, aligning with your business goals. We offer different integration levels matching your demand.



Easy onboarding of customers

Experience a fast, efficient setup process designed to get you started without delay.



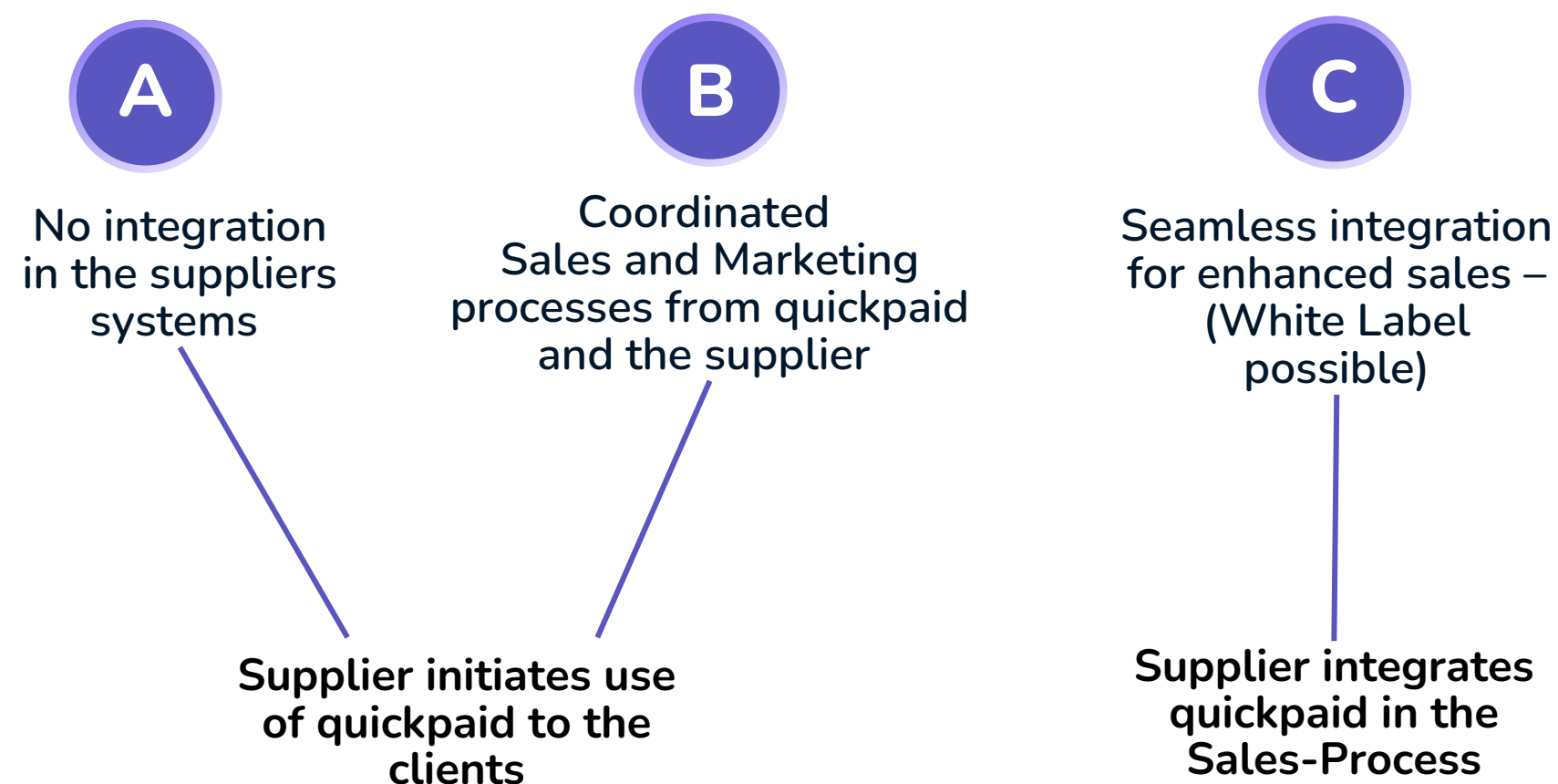


With quickpaid Enterprise, we bring financing to the point of sale. We enable B2B companies to offer their customers extended payment terms, boosting their sales. As quickpaid immediately pays the supplier, they have zero payment default risk.

Mayur Totla
CEO quickpaid

How quickpaid Enterprise works:

Choose your desired integration level:



- 1. Order placed**
The customer places an order with you.
- 2. Buyer checks**
quickpaid performs a credit check on your customer and assigns a limit.
Instant decisions for limits up to €20,000!
- 3. Payment terms**
quickpaid offers your customer various payment terms (30, 60, 90, 120 days) along with fee options.
The customer chooses their preferred terms.
- 4. Immediate payment**
quickpaid pays you (the supplier) the full invoice amount immediately.
- 5. Customer collections**
The customer pays quickpaid on the due date.
We handle the payment risk and collections.

Individual customers. Individual solutions.

Here's how we helped businesses to accelerate business growth with 'Buy Now, Pay Later' by quickpaid.



Enpal . Leading Solar energy player in Europe

'The cooperation with quickpaid strengthens the partnership between Enpal and independent solar companies on our joint mission to make German households energy independent.'



Viktor Wingert, Chief Investment Officer & Co-founder of Enpal



one of the world's largest integrated manufacturers of building materials and solutions

'When many projects are running at the same time, it is sometimes difficult for our customers to plan the receipt of payments from clients. By partnering with quickpaid, we are expanding our product range with a tailor-made and quickly available financing option that has been requested by many of our customers.'



Dr. Frank Huber, Managing Director Heidelberg Beton GmbH

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Empowering SME buyers with 'Pay Later' financing!

Simple and digital financing for the purchase of goods – a smart strategy to leverage cash discounts and optimize working capital effectively.



Buy now, pay your supplier invoice later!

You no longer need to wait for income to buy goods. Let quickpaid pay your suppliers, giving you up to 120 days to settle the payment.



Extend payment terms on supplier invoices to boost working capital. quickpaid pays your suppliers now, you pay us later.



Avoid dependency on your payment cycles for smoother cash flow and uninterrupted operations.



Stock up on inventory without tying up capital. Simple and fast processing with no paperwork or collateral required.



Maximize savings with early payment discounts and negotiate better terms to strengthen supplier relationships.



Relieve pressure on your bank credit lines and reduce reliance on your primary bank.



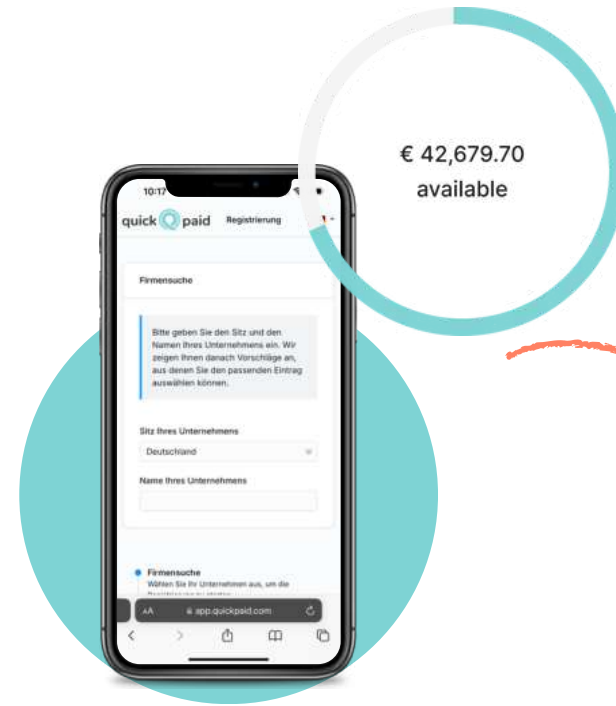
Transparent costs ensure you always know what to expect, with no hidden fees.



4 Steps To Boost Your Liquidity

4. You pay us later

You repay us according to the agreed payment schedule.



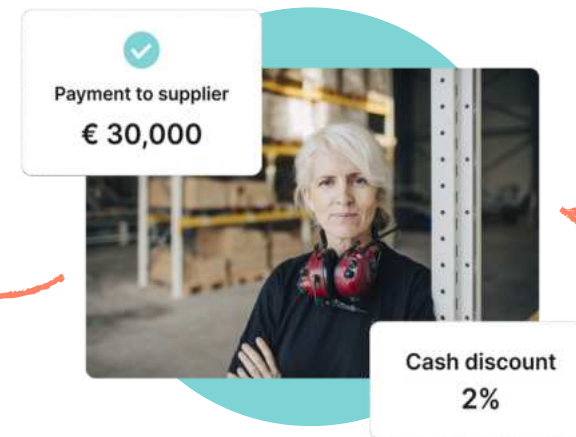
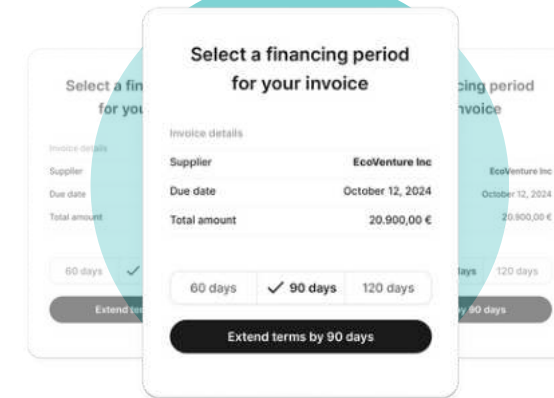
Total limit
€ 100,000.00
Limit used
€ 57,321.00
Available limit
€ 42,679.70

1. Create account

Register your business quickly and easily to activate your financing limit of up to €100,000.

2. Choose payment terms

Upload the invoice and choose the extended payment terms - up to 4 months.



3. We pay your supplier

We contact your supplier and pay 100% of your supplier invoice - immediately.



With quickpaid, you can finance your purchases quickly, easily, and around the clock. You will always be liquid when it matters, enabling you to procure goods or services at the most opportune time and take advantage of your cash discount terms.

Ann-Kathrin Weber
Business Development



When to use quickpaid?

There are many ways to maximize efficiency with quickpaid — for example to ...

- tackle seasonal or project-based demand surges without straining your cash flow.
- secure materials for large-scale projects through upfront payments.
- build stronger supplier relations and ensure a smooth supply chain continuity.
- take advantage of cash discounts and lower your purchasing expenses.
- relieve your credit line while maintaining purchasing power and financial flexibility.
- bridge liquidity gaps, especially during growth phases, ensuring uninterrupted operations.



What can I finance with quickpaid?

The supplier invoice must meet the following requirements:



Invoices must be issued in EUR, CHF, USD, GBP or SEK – only one currency per account.



Supplier must be based in one of the following regions: EU, Switzerland, UK, Norway, China, South Korea, Vietnam, Indonesia, Singapore, India, Australia, New Zealand, USA, or Canada.



Invoices must comply with all applicable accounting standards.



Goods or services must be fully delivered before invoicing.



At least 7 days must remain until the payment due date.



quickpaid supports all legal registration forms of businesses. We are also industry-agnostic and support most of the industry segments.



The gross invoice amount must be within the available financing limit.



No existing factoring agreements should apply to the invoice.



Only B2B invoices issued to businesses are eligible for financing.

How much does quickpaid cost?

Pricing Calculator

With our pricing calculator, you can confidently choose the payment terms that best suits your business.

Enter your invoice amount:

EUR ▾

10000

Discount offered by your supplier :

2,00

Calculate

Pay only when you use it!

Creating an account and receiving a limit is free. You only pay for the invoices you choose to finance. No monthly commitments or hidden fees.

The total repayment costs to quickpaid are always clearly displayed in the portal before order confirmation.

quickpaid.com/pricing

Optimize financing with early payment

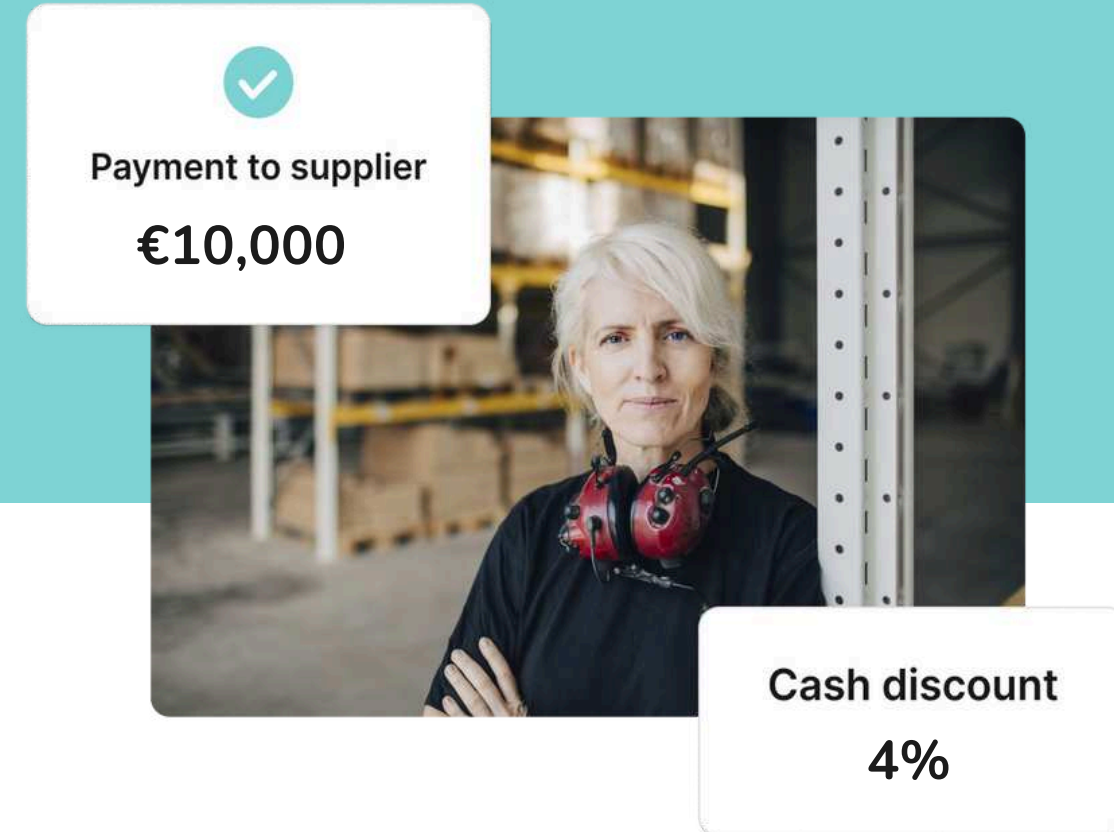
quickpaid instantly pays your suppliers, allowing you to benefit from early payment discounts and negotiate more favorable terms to strengthen supplier relationships.

Saving example with quickpaid

- You place an order for goods worth €10,000.
- With quickpaid, you take advantage of a 4% early payment discount, reducing the invoice to €9,600.
- The supplier receives the full payment immediately.
- You finance €9,600 (€10,000 minus the €400 discount).
- With a payment term of 60 days, a quickpaid fee of 3.6 % will be charged, resulting in € 345.60. This fee is due after 60 days.

Final benefit:

€345.60 quickpaid fee minus €400 discount = €54.40 net savings



Before quickpaid

€10,000
Net amount paid to supplier today

With quickpaid

€9,600
Net amount paid to supplier

€345.60
Fees paid to quickpaid

€54.40
Net savings

Individual Customers. Individual Solutions.

Here's how we helped businesses to accelerate business growth with purchase financing with quickpaid.



'This product absolutely hits the 'nerve of the time' among entrepreneurs who are looking for innovative and powerful financing solutions in the short and medium term, detached from traditional ways.'



Ernst Vasterling, Owner Handel-Services E. Vasterling



'In our industry, we need financing in all directions in order to grow. With A.B.S. Factoring and quickpaid, we have solutions that save us further time-consuming and stressful financing rounds. This allows us to develop new products.'



Florens Knorr, Managing Director acáo GmbH



'The quickpaid online portal itself is pretty easy to understand. Everything is structured logically. We often get our goods from the same suppliers, so their details are already stored in the file. This makes the process quick and convenient.'



Manfred Lübbers, Managing Director Unique Koi GmbH

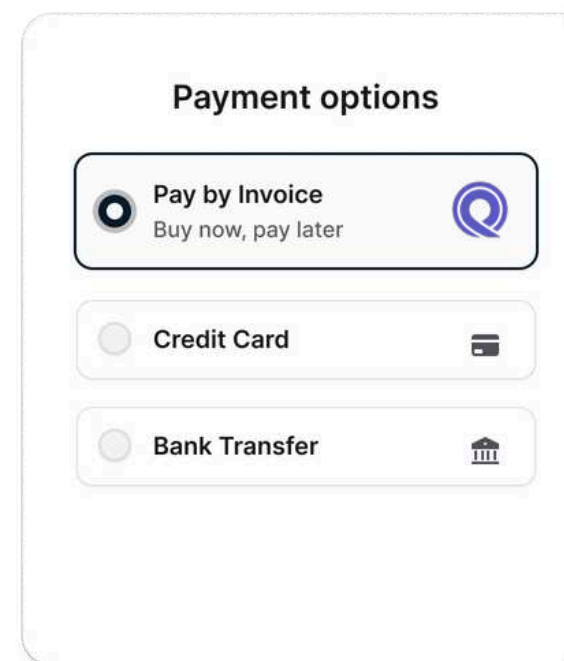
One Solution. Multiple Benefits.

quickpaid drives financial flexibility by closing the liquidity gap, helping businesses achieve smoother operations and stronger supplier relationships.



Benefits for buyers

- Boost your liquidity
- Flexible payment options
- Increase profitability with early payment discounts
- No collateral required



Benefits for suppliers

- Grow your sales volume
- Improve conversion rates
- Strengthen customer loyalty and enhance their experience
- Receive payments risk-free



Join the quickpaid Revolution!

Contact Us!



You are interested in the Enterprise/Supplier Solution?

[Book a demo here!](#)

You want to use quickpaid as a Buyer?

[Register now!](#)

We'd love to hear your thoughts and answer any questions you may have about the information provided.

Email: sales@quickpaid.com
Website: www.quickpaid.com

For more Insights, follow us on LinkedIn!

[@quickpaid](#)

