

## **Why bzPay?**

According to the ABS, in 2016/17 the main reason debt or equity finance was sought was to maintain short term cash flow or liquidity. Delayed payment has a significant detrimental effect on any businesses' bottom line. In fact, according to the Australian Small Business and Family Enterprise Ombudsmen, a lack of cash flow is the leading cause of business insolvency.

bzPay is the only solution that truly eliminates the need for a Supplier to take on debt and have a relationship with a financier in order to get paid early.

bzPay understands that deferring payments provides Buyers significant economic advantages. Instead of reducing or eliminating those advantages bzPay *increases them*.

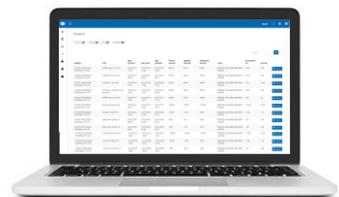
## **How does it work?**

bzPay is currently available and by invitation only. All users are able to establish a business profile and complete transactions in a global community. Users will also have access to a suite of modules that are currently in development, such as bzTrade, bzReg and bzHub.



## **Buyer Benefits**

- New financial benefits and income streams
- Buyers in bzPay stay in their 'Business Box'
- Improved accounting treatment in Buyers financials
- Reduced operating and fraud related costs
- Transform your bottom line and improve margins
- No Supplier retention claims
- Transforms your Suppliers' cashflows, strengthening your supply chain and relationships



## **Get in touch**

If you want to accelerate payments to your Suppliers, get in touch with the bzPay team.



[support@bzpayglobal.com](mailto:support@bzpayglobal.com)



[www.bzpayglobal.com](http://www.bzpayglobal.com)



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## **bzPay**

The bzPay solution is an innovative, software payment platform. The Platform allows Buyers to accelerate payments to their Suppliers – solving SMEs cash flow problems without the need for SMEs to incur debt, or have a relationship with any other party. By accelerating payments, SMEs will unlock cashflow – unleashing growth potential.



# Buyer Case Study

hypothetical example, loosely based on a real business

## A large listed company maximises benefits



### *Before bzPay*

The large listed company (Buyer) paid its suppliers on 75 day terms which provided a monthly benefit of \$328k to the Buyer. The supplier is also required to hold large stock inventory and deliver weekly to the Buyer which further adds to its costs of doing business.

### *With bzPay*

The Buyer calculated that on supplier payments of \$50m per month over 12 months the net new income for the Buyer would **increase from \$328k to \$1.3m per month**. Further, the Buyer in bzPay would receive a number of other benefits when accelerating payments to their Suppliers instead of delaying payments for 75 days



*“bzPay not only provides cashflow solutions for small business but allows the small business owner to make decisions with confidence.”*