

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. According to the Australian Small Business and Family Enterprise Ombudsmen (ASBFEO), a lack of cash flow is the leading cause of business insolvency.

Many suppliers are required by their buyers to provide extended payment terms, often in excess of industry standards, or those suggested by the ASBFEO. In order to support extended payment terms, suppliers are required to sell or finance their unpaid buyer invoices to financiers.

bzPay is the only solution that truly eliminates the need for a Supplier to take on debt, sell or finance their unpaid invoices to support their Buyer demands. As a consequence a Supplier in bzPay never has a relationship with a financier.

Additionally, commercial information contained in a Supplier's invoice can only be seen by their respective debtors (Buyers).

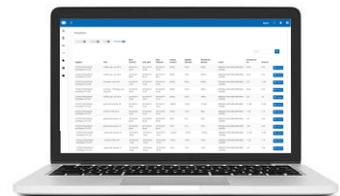
How does it work?

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.



Supplier Benefits

- Transforms Suppliers' cashflows from negative to positive – unlocking growth
- Suppliers remain in their 'Business Box'. They no longer have to take on the role of financier and extend credit to their buyers
- Suppliers are no longer required to register their Buyers on PPSR or maintain costly trade insurance
- Suppliers in bzPay have access to cash flow management tools that will assist in transforming their business's cash flow
- No hidden fees. No transaction fees. No service fees, no merchant fees. *No fees at all*



Get in touch

If you want to receive accelerated payments from your Buyers, get in touch with the bzPay team.

 support@bzpayglobal.com

 www.bzpayglobal.com

 1300 029 729

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.





Supplier Case Study

hypothetical example, loosely based on a real business

A large steel company optimises cashflow



Before bzPay

A listed company (Supplier) has a customer (Buyer) purchasing \$5m of goods per month, with payment terms of 60 days. The credit exposure for 60 days on the Buyer requires a \$5m trade insurance limit and a \$4m directors guarantee – leaving \$2m unsecured.

With bzPay

Instead of waiting 60 days or longer, the Buyer accelerates payment to their Supplier, in bzPay on delivery. The Buyer receives new income streams and benefits. The Supplier receives a significant Days Sales Outstanding (DSO) reduction of 59 days and a significant improvement in working capital. As the Supplier's credit exposure is eliminated,

- they no longer have to maintain costly trade insurance; and
- director guarantees and registration of invoices on the Personal Property Security Register (PPSR) is no longer required.

The Supplier's administrative and insurance costs are reduced, improving their margins.



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