



5 REASONS

WHY WE ARE YOUR
PERFECT PAYMENTS
PARTNER

VISIT [CASHFLOWS.COM](https://cashflows.com)

CashFlowsTM

THE EXPERIENCE TO POWER YOUR COLLECTION STRATEGY.

CashFlows is renowned for providing reliable payment solutions to lending companies and platforms.

Thanks to our work with more than 25 lenders, we have a unique understanding of the day-to-day challenges lenders face. CashFlows' payment solutions are known for driving operational and commercial efficiencies, in addition to enhancing the overall customer payment experience.

With such a strong track record, we understand the entire lending value chain and have addressed specific pain points. This brochure will take you through just a few of the payment areas in which we can assist your business.

BETTER AUTHORISATION RATES

**25 %
INCREASE**

in collection rates
experienced by a client
that recently changed to
our solution

We're all about more right-first-time payments. That's why our company strapline is 'maximising payment success'.

We've deployed smart logic to help maximise authorisations and minimise declines. If a customer is repaying their loan soon after their salary is paid, our smart business logic allows us to inform the lender of the optimum time to submit an authorisation.

If it's better to go for authorisation at 2.00pm rather than at 8.00am, when we know that the card issuer will have cleared the funds into the customer's account, then that's what we'll do.



ANALYSING RAW DECLINED DATA TO DRIVE AUTHORISATION RATES

CashFlows can provide access to all raw declined data. This can prove invaluable in optimising the payments journey. You might be experiencing declines through customers mistyping their CV2 or using a credit or prepaid card – there are simple remedies for this.



ACCOUNT VERIFICATION

Verify card validity and ensure successful transactions using our account verification service. We support AVS and CVV checks at no extra cost.



RECURRING BILLING & CASHFLOWS ACCOUNT UPDATER

Manage collections effectively and reduce back office workload by setting up recurring card payments. CashFlows also helps prevent missed payments by automatically updating card numbers a few days before the billing date.

PAYMENT FUNCTIONALITY THAT DRIVES OPERATIONAL EXCELLENCE

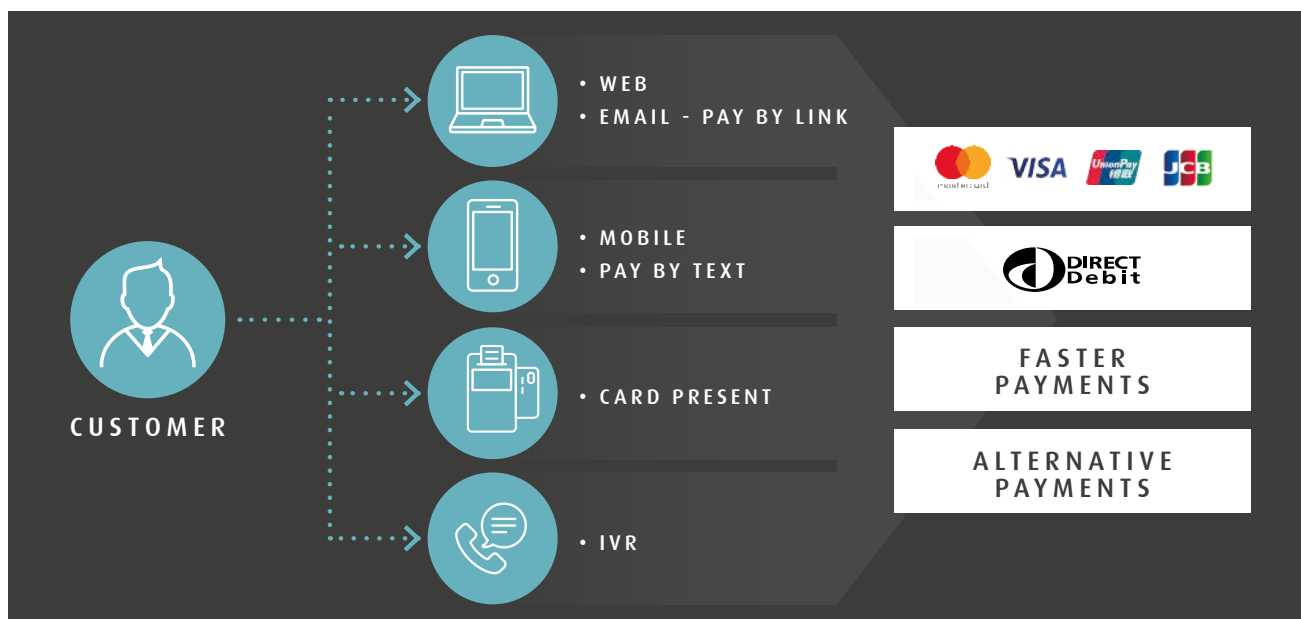
Are your collection processes and procedures consuming too much of your internal resource? CashFlows can help.

We give our lending customers improved visibility of funds to aid reconciliation. They can track a payment from start to finish. That's from authorisation right through to clearing and settlement, so there are no nasty surprises.

Similarly, automated chargeback, dispute and exception handling pre-empts possible problems before they occur. No-one wants their chargeback ratio to be higher than necessary or outside card scheme parameters. We help cut the administrative hassle of chargebacks with their associated direct and indirect costs.

LET YOUR CUSTOMERS USE THEIR PREFERRED PAYMENT METHOD.

Your customers will most likely have a range of payments preferences. Accommodating these will enhance the customer experience and assist your collections strategy. Customers who are late in making a payment probably won't want to speak to a call centre representative but will be more receptive to paying via a link sent in a text or email.



DATA TO DRIVE YOUR BUSINESS

Payment providers have a wealth of data at their disposal. And with data should come insight. CashFlows has launched an industry-leading data insight suite to help your business excel.

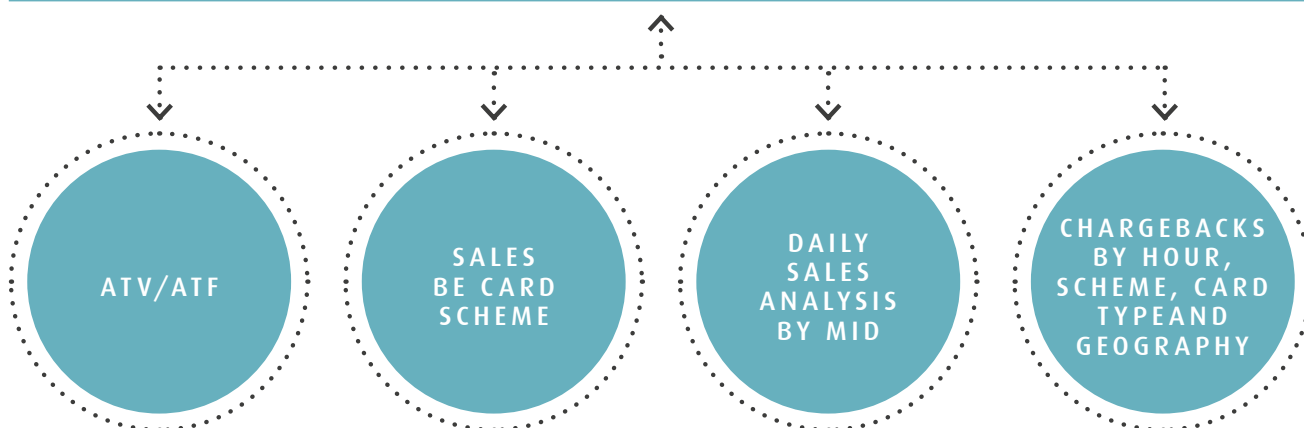
MODEL AGAINST OVER 500 VARIABLES.

CashFlows is constantly enhancing its real-time data visualisation tools to help clients understand the impact various payments levers have on their business.

Our data insight suite provides clarity around declined transactions by scheme, time and region, in addition to benchmarked information that allows your business to check its performance against peers. Experience tells us that up-to-the-second payments and customer behaviour insights are a critical aid to business growth.

ALERTS

Be immediately aware of critical payment trends such as a rapid decline in payment acceptance rates or spiralling chargebacks. This allows you to quickly examine the root cause rather and take action.





PRICING TO PUT A SMILE ON YOUR FACE

At CashFlows we take the time to ensure our clients fully understand their pricing structure and charges...

SIMILARLY, WE CAN BE FLEXIBLE ON PRICING.

For example, we've agreed a volume-based fee structure with a number of our clients, so our businesses grow together. We also understand the importance of cash flow and have a flexible approach to credit risk, with a range of options that offer swift payment, even the same day if required.



QUICK OFF THE MARK

One simple API integration gives merchants access to our acquiring engine.

WE'VE STREAMLINED THE ON-BOARDING PROCESS

And with our expert underwriters and automated systems, your merchants will soon be accepting card payments quickly and easily.

PRAGMATIC APPROACH TO RISK

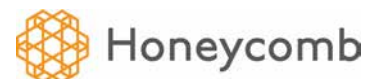
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Because we're a FinTech acquirer that owns and operates our own technology, we're not encumbered by legacy. That's legacy technology and the accompanying legacy mindsets, especially around risk management.

Consequently, we were able to propose a more dynamic approach to mitigating any risk which often includes a lower cash reserve, and pricing that factors in future risk. This approach frees up working capital, allowing our clients to re-invest this back into their business.



CashFlows has established themselves as a go to acquirer in the lending space. Fast integration, excellent service, timely settlement and intuitive reporting functionality has really supported us as we grow our business. Honeycomb Finance has no hesitation in recommending CashFlows' merchant.



ABOUT CASHFLOWS

CashFlows' payment solutions enable businesses to accept multi-channel payments from all major card schemes.

At the heart of our operation is our cloud-based platform, providing a flexible and scalable foundation for our services. We tailor our offerings to specific sectors and have a partner-led go-to-market approach. At CashFlows, decision-making is quick, development is collaborative and staff are experts in their fields.

CashFlows is regulated by the UK Financial Conduct Authority as an electronic money institution, and is a principal member of Visa, Mastercard and other international card schemes.



+44 (0)1223 550920



sales@cashflows.com



www.cashflows.com

CashFlowsTM

CAMBRIDGE | CPC1 | Capital Park | Cambridge | CB21 5XE