



**EFFICIENT
SMALL BUSINESS
SOLUTIONS**

**INVOICE
PAYMENT
MADE EASY**

via  **BizPay**

The simplest Buy Now Pay Later solution:

Made exclusively for **business transactions** enabling you to pay your Efficient Small Business Solutions invoice in full, whilst you receive the benefit and **flexibility** of spreading the payments over **4 easy monthly instalments***

KEY BENEFITS

OPTIMISE CASH FLOW

Keep more money in your bank account for longer by extending payment terms.

GROW YOUR BUSINESS

Splitting invoices over instalments enables you to free up capital to take on more opportunities.

AVOID LATE PAYMENT FEES

Pay your suppliers on time and avoid late payment fees.

SIMPLE PROCESS

BizPay is fast, automated and easy to use.

EASY 3-STEP PROCESS

- ▼ **1. SIGN UP IN 2 MINUTES***
Fill out the registration form on www.bizpay.com
- ▼ **2. UPLOAD INVOICE**
Upload your invoice, we will pay Efficient Small Business Solutions in full within 24 hours of approval.
- ▼ **3. WE WILL HANDLE THE REST**
Whilst you simply pay the monthly instalments to BizPay in 4 easy payments.

*Subject to complying with the AML/ CTF requirements and passing the BizPay credit assessment process.



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FAQ

via  **BizPay**

WHAT IS BIZPAY'S ROLE IN THE PROCESS?

BizPay pays the full invoice amount to Efficient Small Business Solutions within 24 hours and collects the payments from your business in 4 easy monthly instalments.

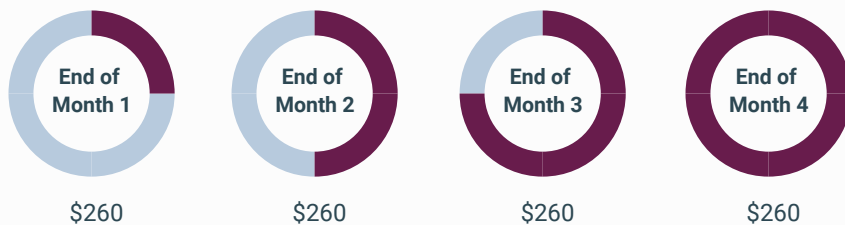
WHAT DOCUMENTS DO I NEED TO PROVIDE TO SIGN UP WITH BIZPAY?

We will simply need your basic company and Director's details to run an automated credit check. The entire process is completed in just a couple of minutes.

WHAT IS THE FEE PAYMENT PROCESS AND SCHEDULE TO USE BIZPAY?

E.g. For a \$1K invoice, you pay BizPay in 4 monthly instalments of \$260 (which includes a fee of 1% of full invoice value added to each instalment).

You pay BizPay in 4 monthly instalments:



IS THE AGREEMENT BETWEEN US AND BIZPAY, OR BIZPAY AND EFFICIENT SMALL BUSINESS SOLUTIONS?

The agreement is solely between BizPay and your company which is required to pay BizPay back over a series of monthly instalments.

WHAT ARE THE ELIGIBILITY CRITERIA?

If you are over 18 years old and your business has been trading for at least 6 months you can directly submit an application.

BIZPAY USERS SAY:

BizPay is the cash flow solution our business needed. So quick and easy to set up, we get immediate payment when we're invoicing, no waiting or chasing. And when we need to pay an invoice, we can spread the cost over 4 easy monthly instalments. Either way, it means more cash on hand to better manage and grow our business.

- **Paul Werner CEO, TooAir**