



How this Computer Hardware Manufacturer Enhanced its Customer Experience with TreviPay

The Client

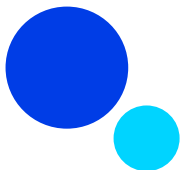
By doing business on a TreviPay network, this global computer hardware manufacturer can nurture closer relationships with its buyers and we have a clear pulse on their needs, enabling the company to enhance their experience and grow the lifetime value of their clients.

Over the years, a computer hardware manufacturer relied on Worldpay from FIS for domestic acquiring in multiple countries but needed a trade credit solution for their large international business customers. This manufacturer was able to leverage the Worldpay-TreviPay partnership to remove much of the complexity in managing B2B payments, so the company can focus on its core competencies. Through the partnership, they can expand payment method options, improve their balance sheets, reduce complexity and cost, and, ultimately, grow their B2B revenue.

Real-time line of credit powers B2B growth for global technology leader

A global computer hardware manufacturer and data storage company with annual revenues of \$16 billion goes to market under a variety of brand names worldwide. They had three brand names worldwide with branded sites catering to both B2C and B2B customers.

To simplify operations and reduce costs, the manufacturer decided to consolidate its fragmented eCommerce activities into a single channel for both B2B and consumer sales. Once completed, the company anticipated significant operational efficiencies and modest sales gains.



Nurture closer relationships, have a clear pulse on needs and grow lifetime values of clients with TreviPay

The Challenge - Payment Terms and Volume Discounts

Following the launch of its consolidated site, customer feedback indicated stronger demand for buying direct from the manufacturer than was anticipated. COVID accelerated the need for digital transactions with the proliferation of people working from their home offices.

While this manufacturer was pleased with the demand from B2B customers, there was an important obstacle. To unlock this additional revenue, the company would need to offer payment terms to its business customers. Customers also expected competitive volume pricing so they could purchase higher volumes in return for additional savings.

Corporate-Sized Credit Line

Given that its business customers are large international corporations, the company knew it would need to offer multimillion dollar lines of credit to make its program viable.

Implementing a trade credit program on that scale internally would require a huge investment in terms of both money and time. New and complex in-house processes would be required as well as the recruitment of account management staff and the deployment of credit scoring systems all the way through to collections. On an ongoing basis, the credit risk exposure alone was too great for the company to justify.

With individual credit limits over **\$20 million**, the needs of even the largest B2B buyers can be accommodated by TreviPay.



The solution - trade credit in 15 countries

After evaluating multiple options, the company chose the TreviPay invoicing and trade credit solution.

The TreviPay solution is available as a white-labeled platform, so the manufacturer can brand it as their own, creating continuity, trust and a seamless customer experience. B2B customers in 15 countries can now apply for trade credit, which is underwritten by TreviPay.

The application and risk assessment process takes place in just a few seconds as part of an entirely digital experience. Approved buyers can begin spending their credit immediately with a one-click ordering process, making large orders quick and easy.

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Benefits

- 1** Within two days of the order being placed by the customer, the manufacturer gets paid by TreviPay, ensuring cash flow is available to fund the manufacturing of the required products.
- 2** As the credit is usable only with the manufacturer, it has created a competitive advantage that not only encourages more sales but also drives customer loyalty.
- 3** The manufacturer can offer a line of credit to its business customers while leaving the responsibility of risk assessment and underwriting to TreviPay. That also means the manufacturer is always paid on time, even if their business customers default on a payment.
- 4** Thirty days after the order is placed, the customer is required to settle their invoice with payment being received by TreviPay. If an invoice is not settled within the 30-day terms, TreviPay takes responsibility for managing the collection process as the underwriter of the debt.
- 5** Ultimately, sales accelerated far beyond the cautious forecasts made by the manufacturer. The TreviPay solution also supports the company's expansion plans as it looks to grow into new geographies.

Summary

By deploying the TreviPay solution, the company has enabled its business customers to easily place larger orders without the need for pre-funding or negatively impacting their cash flow.

Unlike credit or corporate cards, the line of credit offered is for exclusive use with the company helps build loyalty and encourage repeat business. And because the trade credit is underwritten by TreviPay, the company never needs to chase late payments or bad debts. TreviPay is facilitating process innovation that delivers a seamless customer payment experience and competitive advantage for its buyers.

Benefits for the company:

Offer instant credit to customers while taking on zero risk as TreviPay underwrites the credit

Improve cash flow as the manufacturer always gets paid within two days of the order being placed

More sales and customer loyalty as the trade credit is usable only with the specific manufacturer

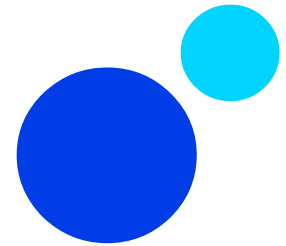
Always get paid on time, even if their business customers default on a payment.

Benefits for B2B buyers:

Access trade credit as a new source of spending power

Free up valuable cash flow

One-click ordering



About TreviPay

At TreviPay, we believe loyalty begins at the payment. Thousands of sellers use our global B2B payments and invoicing network to provide choice and convenience to buyers, open new markets and automate accounts receivables. With integrations to top eCommerce and ERP solutions and flexible trade credit options, TreviPay brings 40 years of experience serving leaders in aviation, manufacturing, retail and transportation to manage invoicing, collections and A/R.