

## How can you help your customers clear their debt even if they do not have sufficient cash?

With reBuy as an innovative payment method in the collection process

### Your challenge

Customer relationships are constantly changing, and difficulties may arise if customers are unable to pay their debts. In the case when these debts have already become collection cases, it is essential to offer highest flexibility across the entire payment process in order to improve working capital as fast as possible.

Today there is an annual volume of around 40 to 55 billion euros of unpaid invoices that need to be processed – preferably by using customer-friendly approaches such as access points for digital and mobile devices and personalized process support.

### Our solution

infoscore Forderungsmanagement GmbH, part of Arvato Financial Solutions, has partnered with the recommerce provider reBuy to offer the opportunity of selling used goods to settle unpaid invoices. reBuy as a payment solution is available via the collection portal [www.inkassoportal.de](http://www.inkassoportal.de). Debtors have the possibility to pay off their debts with unused second-hand goods, even when funds are exhausted. According to a study, German households contain unused second-hand goods worth a total of 40 billion euros. reBuy is a consumer-friendly solution that improves collection success rates and boosts customer satisfaction.

### Your benefits

- ✓ **Enhanced collection success rates**
- ✓ **Partnership with well-established recommerce provider**
- ✓ **Innovative solution which is highly accepted by debtors**
- ✓ **Easy digital access via partner website**
- ✓ **Compliance with data privacy standards**
- ✓ **Customer-friendly approach**
- ✓ **Eco-friendly**



## How the reBuy payment method works

### ↓ 01 Cashless payment of debts

Customers without sufficient funds to pay open invoices can trade in second-hand goods such as smartphones, games or Blu-Rays to settle debts fully or in part by visiting the Arvato-operated collection online service [www.inkassoportal.de](http://www.inkassoportal.de) and selecting the respective payment solution.

### ↓ 02 reBuy – the innovative payment method integrated in the collection online service Inkassoportal.de

If customers select reBuy as their preferred payment solution on Inkassoportal.de, they are forwarded to the recommerce site, where they receive a fixed price offer for their used goods. If they wish to accept the offer, customers simply need to send the goods directly to reBuy, where submitted conditions are checked. If they comply with the seller's information and if the seller accepts reBuy's offer, the price of the goods is deducted from the seller's debt. Sales proceeds which exceed the amount of debt are credited to the seller's reBuy account and can be paid out on request.

### ↓ 03 Saving natural resources

Compared to purchasing new products, the decision to go second-hand saves both – money and resources. At reBuy, all goods are professionally refurbished to ensure they are in a suitable condition for second-hand sale.

### ↓ 04 Result

Arvato's innovative solution for reducing debts encourages out-of-court settlement, secures companies' working capital and supports stabilization prices for stakeholders involved. Clients of Arvato Financial Solutions are now able to offer their customers a unique payment alternative – digital, secure and highly consumer-friendly!



## Our Services

- Innovative solution for cashless debt repayment: customer-centric method with modern approach
- Smart full service collection process optimizing the collection chain
- Ongoing analytics and regular reporting

A solution developed in cooperation with **reBuy**

Need more information? Just contact us.

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**Arvato Financial Solutions – convenience in every transaction**

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