

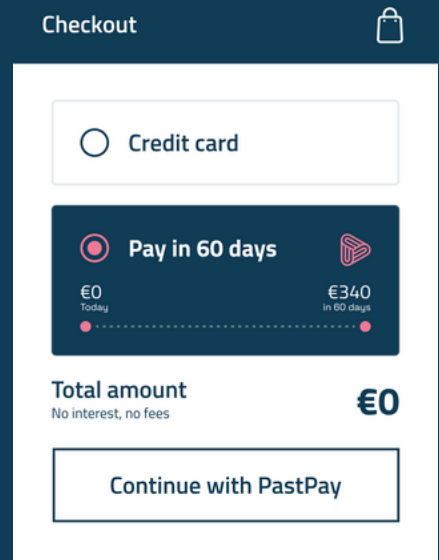


Buy Now Pay Later  
for B2B

## Buy now, Pay later

### What is PastPay B2B Buy Now Pay Later?

'Buy Now Pay Later' is a flexible payment method that enables you, as a corporate buyer, to make your purchases online now, but pay later, within 15 to 90 days via bank transfer.



## Better liquidity with PastPay

Using the PastPay payment method in your daily operation enables you to allocate working capital in various ways to drive the growth and development of your business. Additionally, it helps to make your finances more predictable:

- ✔ cover your purchases once you generated revenue on them
- ✔ purchase bigger volumes
- ✔ broaden your product range
- ✔ expand your team
- ✔ meet other obligations, such as faster payment of salaries
- ✔ reduce your financing costs
- ✔ reduce the risk of procurement and inventory



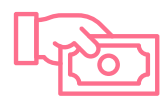
Buy more, as you have the option to pay later for your purchase!



Free up capital, allowing you to cover other expenses.



Generate more sales and revenue faster.



Cover your purchase through the revenue you generate from it.



## Make your corporate purchases smoother!

Simply, choose PastPay from the payment options at checkout and enjoy the benefits of flexible payment deadlines!

SAFE. FAST. SIMPLE.

### Here's how it works:



1. Add your products to the cart.



2. Choose PastPay BNPL payment method at checkout.



3. During the first purchase, you will need to go through a brief, automated process for customer identification, which you can easily complete within a few minutes.



4. Successful order, the ordered package is on the way.



5. Settle the invoice by transfer to PastPay's bank account before the extended payment deadline expires.

## Grow with PastPay!

PastPay BNPL helps optimize your procurement processes and expenses, promoting the freedom to manage your cash flow.

**+30%**

improvement in the liquidity ratio is expected among businesses that regularly use PastPay.

With PastPay, you can make purchases of larger quantities, allowing you to increase your revenues. Later on, you can quickly pay for your previous purchases from the income you have already generated through the purchased products, freeing up capital for growth.



## How can I settle the invoice?

Using the PastPay service, the webshop you purchase from, assigns the claim to Péntech Financial Solutions Zrt. (PastPay) as part of invoice factoring.

It means that you can settle the invoice by transferring **the full amount** to PastPay's bank account.

### Important:

Transfer the amount to PastPay's bank account even if the account number of the webshop is added to the invoice.

You need to settle the invoice no later than the extended payment deadline.

## Is there a maximum purchasing amount?

After analyzing the buyer, our system determines a maximum limit for the given customer's PastPay Buy Now Pay Later payment method. If the purchase amount exceeds the limit, PastPay won't be available.

## Contact PastPay for more details!

 [info@pastpay.com](mailto:info@pastpay.com)

 [pastpay.com](http://pastpay.com)

*Please note that the PastPay Buy Now Pay Later payment method is not available to all corporate buyers. After selecting the PastPay payment option, the system will automatically send a confirmation about the availability of BNPL payment method for your company. Please note that this information does not constitute an offer.*