cflox pay: The only solution to extend payment terms with working capital effect and without involving suppliers.

Accounting benefits approved by auditors under local GAAP and IFRS

Companies pay their suppliers on the agreed payment date but are charged 60 days later.

Advantages at a glance

- √ 60+ days payment term without involving suppliers.
- Financing benefits: liquidity from internal financing.
- Accounting benefits: working capital and operating cash flow.
- ✓ Strong financing trough trusted bank partnerships.
- ✓ Simple setup, immediately usable, and direct effects.

Customers using cflox pay:





vossioh Enpal.





voestalpine ONE STEP AHEAD.











Become part of the cflox network.

cflox is payment institution for the execution of payment services within the supply chain. We combine payments, financing and working capital into unique solutions for our customers. Welcome to the future of corporate payments.

Talk to us or to your bank.



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Our network of leading banking and financing partners:









NORD/LB

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LB≡BW



Rabobank

