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CFLOX VARIPAY

Actively Manage Your Cash Flow

With cflox varipay, you can separate payments from cash outflows. This allows you to combine decentralized payment processes with centralized cash flow management, giving you greater flexibility for treasury and finance.

The Challenge

Why Treasury Is Reaching Its Limits

Operational Units

- **International Subsidiaries**
- **Business Units**
- **Plants and Production Sites**
- **Regional Procurement Units**
- **Local Finance Teams**

Treasury

- **Plan liquidity**
- **Forecast cash flow**
- **Secure financing**

Payment processes are decentralized. However, liquidity is managed centrally. As a result, payment outflows are often spread out across the month in an uncoordinated manner and can only be adjusted to liquidity planning to a limited extent.

The Result

Centralized Responsibility Meets Decentralized Reality

Many individual payment outflows.

High reconciliation effort.

Limited control options.

A Shift in Perspective

Payment ≠ Cashflow

For a long time, payment and cash outflow were considered inextricably linked: When an invoice is paid, cash leaves the company at the same time.

For modern treasury organizations, however, this principle is increasingly becoming a constraint. While AI-powered forecasting enables ever more precise projections, the timing of the actual cash outflow often remains fixed.

The next step in this evolution is therefore to decouple payments from cash flow. Suppliers continue to be paid on time, while Treasury itself decides when and at what intervals cash leaves the company. This transforms an operational payment process into an actively manageable cash flow.

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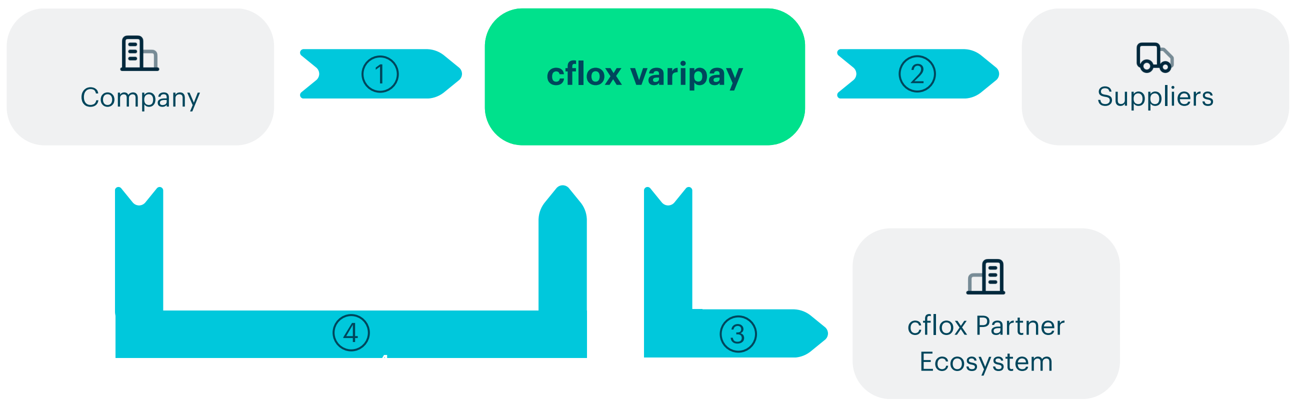
How cflox varipay works



Step 1

Payment run

Your decentralized units send their due or upcoming payment orders to cflox. You can choose between daily and weekly payment runs.

Step 2

Daily payments

Our system ensures that suppliers are paid on time. If you have agreed to a cash discount, the discount will be deducted accordingly.

Step 3

Cashflow steering

You have a central portal where you can view all upcoming payments. You can dynamically decide whether to use immediately available liquidity or to defer the effective cash flow to a specific date.

Step 4

Bundled collection

At defined collection dates, we debit the bundled payment amounts from your cflox account. You have full visibility and control and set the date adapted to your needs.

Your Benefits

Predictability
Cash outflows occur at defined times and in predictable amounts.

Flexibility
Determine the frequency of your cash outflows based on your business goals.

Transparency
See at any time which payments will be included in the next cash outflow.

Control
Align cash outflows specifically with your cash flow planning.

Why cflox?

- No supplier onboarding
- Same-day supplier payments
- No IT integration

Discover the next generation of cash flow management.

cflox.com