



**Profit from smooth-running payment services**

DZB ZR – More security and efficiency through central settlement



**Kerstin Friedrich, Division Manager DZB ZR**

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„Retailers want efficient payment processing – suppliers expect prompt payment of their claims. Both want to save time and money, both need commercial scope, in order to concentrate on their core business. With DZB ZR, we ensure that this is exactly what you receive. Our many years of experience as a central settler is a clear advantage – for all participants.“

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## Would you like to concentrate on your business? Create scope for it.

As an entrepreneur, you may already have experienced this: Your order book is excellent, you are diligently issuing invoices, you are successful – and still do not have enough money on your account. Because the **flow of goods and funds** is coming to a standstill. In wholesale and retail, financial bottlenecks generally result from a time lag between the payments for incoming goods and receipts from the sale of goods. Or, your contractual partners have payment difficulties. In these cases, the bureaucracy/debt collection must be ejected. Successful entrepreneurs take **time for what is important: your core business.**

What many want is a simple and well-proven solution, which settles and simplifies the payments between suppliers and retailers, offers a high degree of security and service and secures attractive conditions for contractual partners. Well-known purchasing associations, such as the anwr Group, have relied on such a solution for many years: **DZB ZR, the service of DZB BANK for central settlement.**

## Central settlement is worthwhile for both sides

### Success for retailers

- You can take advantage of **cost advantages** through cooperative conditions.
- You can retain your **independence in purchasing** and e.g. arrange cash discount or sales discount rates.
- You **increase the satisfaction** of your suppliers.
- You can structure your financial planning more flexibly through **extended payment targets**.
- As an association member, you become a first-class retailer with assessed creditworthiness through the del credere assumption.
- You simplify and relieve your **bookkeeping and accounting and reduce your costs for payment services**.
- You enjoy the **utmost confidentiality protection** through banking secrecy.

### Success for suppliers

- You profit from **100 % del credere assumption and fixed payment periods**. With this security, you can already depend on punctual payment receipt when delivering the goods.
- You utilise **secure sales channels**.
- **No costs** are incurred for creditworthiness checks and trade credit insurance.
- **Reminders and collections are not required**.
- You can **generate sales without risk** and also expand this through the purchasing concentration of the cooperative members.
- You sustainably simplify and relieve your **bookkeeping and accounting departments**.

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### DZB ZR – a beneficial link between retailers and suppliers

Would you like to keep up with the competition, intensify your customer relationships and create scope for developing new service ranges? We offer you the financial and technical environment for this with our well-proven **DZB ZR** processing system.

For more than 25 years, central settlement for suppliers and retailers of a cooperative group has been part of our core expertise – you can also profit from our experience and the extensive advantages of DZB ZR.

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## Accelerate your liquidity flow

A crucial factor in the ever-narrowing retail market is the liquidity of companies. Frequently, companies need to provide huge advance payments, in order to finance material and labour. A very important component of a functioning relationship between retailers and suppliers is therefore the punctual and guaranteed payment of invoices – one of the reasons why many members of cooperative groups choose DZB ZR for payment processing. And this is how central settlement works with DZB BANK (chart Page 7):

- **Step 1:** The retailer grants his supplier a purchase order.
- **Step 2:** The supplier then sends his goods to the retailer.
- **Step 3:** The original invoice is sent by the supplier to the retailer and the copy of the invoice/the invoice data is sent to the central settler.
- **Step 4:** DZB BANK inputs the invoice, checks the conditions that it is aware of and pays – i.e. settles – the due invoice amount on time. The settlement of all claims, as a first priority, to the suppliers by DZB BANK, reinforces the relationship and strengthens the purchasing position of the members.
- **Step 5:** The retailer receives a collective statement from DZB BANK and settles his amount falling due (**Step 6**).

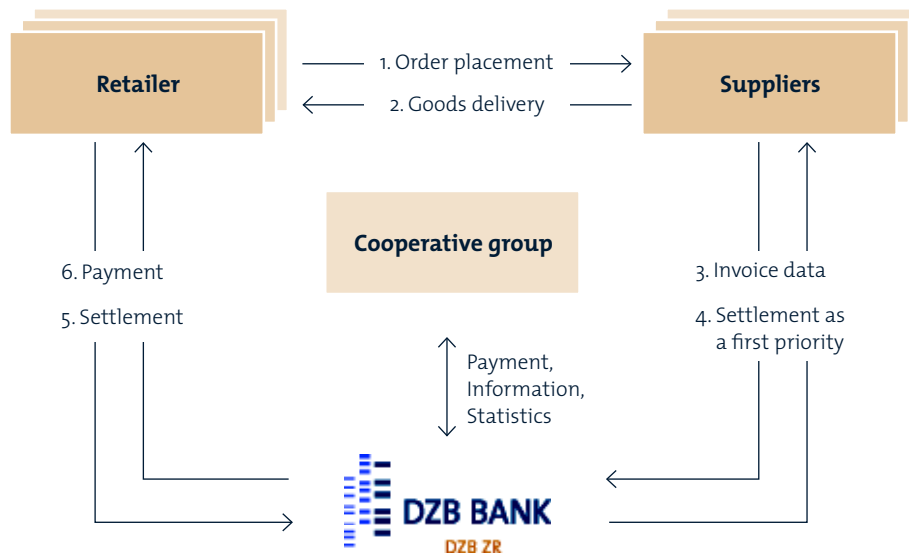
## More security through the indemnity of the bank

DZB BANK has its roots and core expertise in the SME retail market. Our experienced team knows about possible risks and is familiar with your specific requirements and special features and can therefore assume the del credere 100 %, through a dedicated rating system.

This “indemnity for the collection of claims” guarantees the utmost security: DZB BANK avouches for the ZR claims in their full amount. Even if a member can no longer fulfil his payment obligations, for example, due to temporary liquidity bottlenecks or in the case of bankruptcy. The supplier definitely receives his money from the central settler.

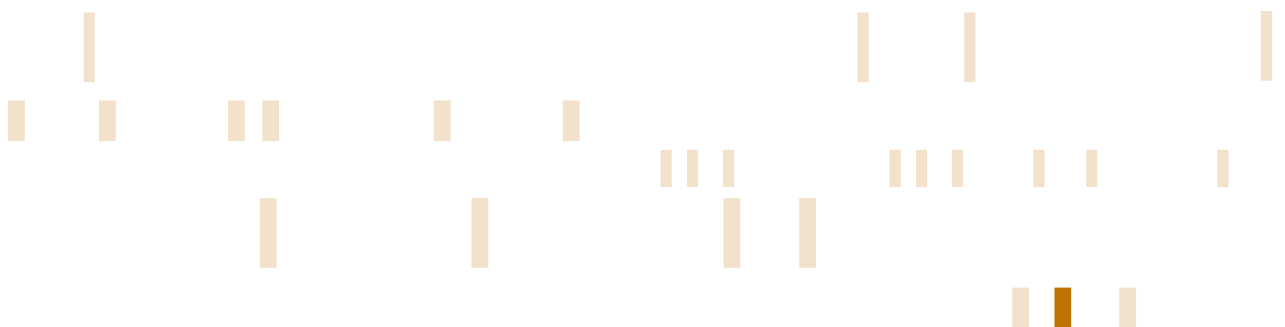
For retailers, the del credere means the granting of a credit facility, through which they become first-class payers. And this, of course, has a positive effect on image and the business relationship.

### Process flow for central settlement with DZB ZR



### DZB ZR guarantees smooth-running payment services

Central settlement by DZB BANK simplifies the settlements between retailers and suppliers of a cooperative group – and guarantees a punctual payment flow, more security and efficiency for all participating partners.



## Put your individual service package together

DZB ZR is structured in a modular form and offers you as much support as you want, from pure bookkeeping, over complaint management, right up to securing risk and assessing creditworthiness. All services are managed by DZB BANK compactly from a single source.

Bookkeeping	Transaction management	Risk and financial management
<ul style="list-style-type: none"><li>- <b>Document management</b> for a plannable, secure and flexible invoice and payment flow</li><li>- <b>Optical archiving</b> for clearly arranged document management</li></ul>	<ul style="list-style-type: none"><li>- <b>CS settlement</b> for problem-free settlement of sales</li><li>- <b>Complaint management</b> for prompt responses</li><li>- <b>Payment services</b></li></ul>	<ul style="list-style-type: none"><li>- <b>Del credere assumption</b> for a guaranteed liquidity flow and assumption of the default risk</li><li>- <b>Liquidity assistance</b></li><li>- <b>Risk management</b></li><li>- <b>Rating/creditworthiness assessment</b> for more security</li></ul>

### Services for your convenience

DZB ZR also offers all retailers and suppliers extensive customer service, as standard – for transparent and convenient communication.

#### - Customer service

The expert employees from DZB ZR are always available to you on the telephone and support you with all issues regarding the subject of central settlement.

#### - DZB portal

The dedicated Internet portal simplifies the exchange of information between the centrally settling company and DZB BANK. You can access your data conveniently and updated daily.

## Your advantages with DZB ZR at a glance

### **Simple:**

Individual invoices from many different goods transactions are summarised by us and shown in one statement. This simplifies your bookkeeping and the accounting.

### **Low-priced:**

You profit from measurable rationalisation advantages in the form of simplifying administration, personnel and cost savings and reduced bank fees. The payment services, including typical IT tasks are outsourced to DZB BANK, this way you have more scope for new types of service – without additional costs being incurred.

### **Well-proven:**

For more than 25 years, we have been responsible for the central settlement of the anwr Group and other cooperative groups for small- and medium-sized wholesalers and retailers – through this experience, we can respond to market changes in the respective sector with innovative services and products.

### **Secure:**

Full del credere protection is particularly worthwhile for suppliers: With this, you have the guarantee that all outstanding items are secured at the agreed conditions.

### **Image-promoting:**

The smooth-running settlement of the cash-flow goes hand-in-hand with improving the image of the entire sector. The retailer, supplier and cooperative become more reputable with their business partners and banks and are classified with higher creditworthiness.

### **Flexible:**

Through an extended payment target, retailers have the possibility of responding more flexibly in financial planning. They can buy as much as they want, wherever and with whomever they want. Despite a standardised settlement system, individual condition agreements, as well as cash discount and sales discount rates are possible.

### **Practical:**

You only need to take care of absolutely necessary administrative tasks yourself, such as the technical and computational inspection of the goods and invoice, particularly the conditions.

### **Service-oriented:**

Through the DZB portal, you can access your data conveniently and updated daily. Our expert team at DZB ZR is pleased to assist you on the telephone, if you should have any questions regarding settlement.

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→ We look forward to informing you extensively about the individual areas of DZB ZR and will develop a service package that is tailored to your needs.

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## Take advantage of our longstanding experience as a central settler

One of the core competences of DZB BANK is central settlement – and this has been since its establishment in 1979. As the erstwhile central settlement bank of the Ariston-North-West-Ring cooperative, via the central regulation specialist for other cooperatives, DZB BANK developed into a specialist bank for trading, for small and medium-sized enterprises and for the service sector.

As a link between traders and contract suppliers, we support you with DZB ZR in all matters regarding payment settlement and securing risk, checking creditworthiness and all bank-specific services – thereby securing your punctual payment flow. We would like you to be **able to concentrate fully and entirely on your core business**, while we lighten the load for you. A claim that we have for each of our business divisions, as a bank: From retail-specific credit schemes and specialist financing, over leasing products and EC Card payment services, right up to financial investments – we support you **with solutions, which are ideally tailored to your situation and strengthen you for competition**. Around 10,000 customers are already utilising the expertise and extensive know-how of our experienced team for their corporate success. **You can profit from it too.**

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→ Are you interested in the benefits and services of DZB BANK? Then contact Kerstin Friedrich right away, your contact regarding DZB ZR – whether by post, e-mail or telephone.

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