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An Overview

# How Credit Circuit Works

Extend supplier terms to match buyer production cycles.  
Suppliers get paid immediately, in full, at no cost.

A digitally enabled trade credit financing solution,  
underwritten and secure.

Better terms. Smarter funding.



Smarter Trade Credit. Structured for Growth.

# What Credit Circuit Does

Credit Circuit is a trade credit financing solution that extends existing supplier payment terms to align with buyer production and cash-conversion cycles.

Instead of suppliers waiting 30–90 days for payment, Credit Circuit settles invoices early, while buyers repay over an agreed extended term under a single approved facility.

## The Structure:



- One approved trade credit facility per buyer
- Usable across multiple suppliers
- No changes to pricing, contracts, or systems
- No balance sheet debt for suppliers
- No collateral required

## The Economics:



- Buyers fund the extension at prime-rate cost plus a low platform fee
- Suppliers are paid in full, immediately and at no cost



# The 5 Step Process



# Invoice Format Requirements

To ensure accurate and efficient processing, supplier invoices must:


- Be issued in digital PDF format
- Not be scanned copies
- Contain a unique invoice number
- Include a unique debtor reference/account number
- Show currency in format: R 1 234.00 or R 1,234.00
- Not use commas to indicate cents

Each invoice must clearly display:

- Amount excluding VAT
- VAT amount (even if zero)
- Amount including VAT

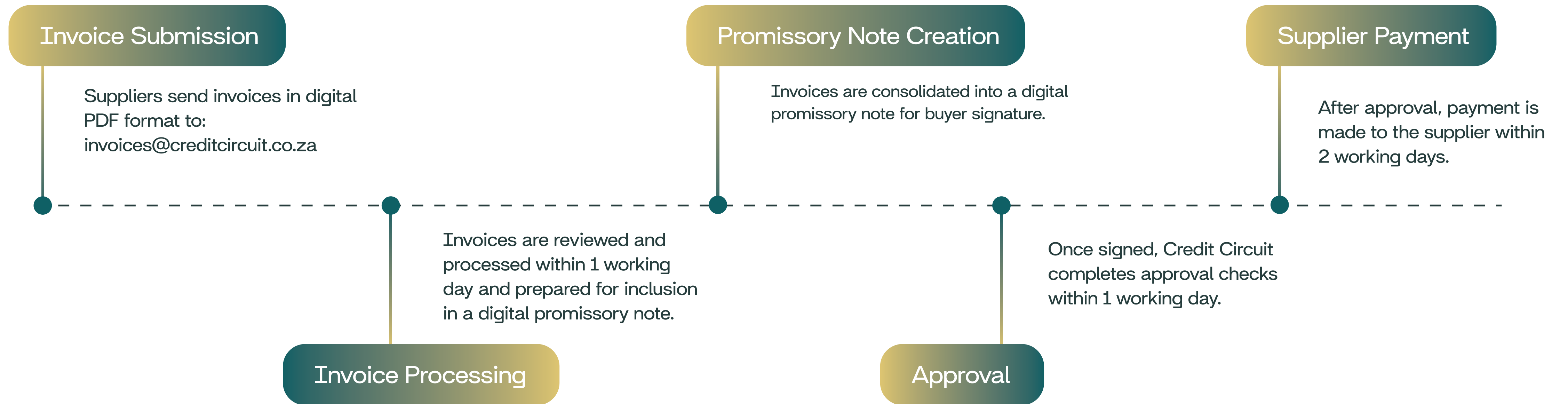
Invoice layouts must remain consistent. Any material change to layout will require re-onboarding before processing.



Supplier Details		INVOICE		
 Supplier Details 123 Anywhere st. Any City 123-456-7890		Invoice Number: 0001234 Date: 2020-01-05		
<b>BILL TO:</b> Customer Code: GIG002		Payment Method Central Bank		
<b>Buyer Details</b> 123 Anywhere st. Any City 123-456-7890		Supplier named 123-456-7890		
NO	ITEM DESCRIPTION	PRICE	QTY	TOTAL
1	Lorem ipsum dolor sit amet, consectetur adipiscing elit	R123.00	1	R123.00
2	Lorem ipsum dolor sit amet, consectetur adipiscing elit	R985 623.00	1	R985 623.00
3	Lorem ipsum dolor sit amet, consectetur adipiscing elit	R5216.00	1	R5216.00
		Discount		R100.00
		Subtotal		R1234 567.00
		Vat		R123.45
		<b>Total</b>		<b>R1234 443.55</b>
<b>Terms and Conditions</b> Lorem ipsum dolor sit amet, consectetur adipiscing elit				

Fast. Predictable. Structured.

# Processing and Payment Timelines



For disclosed facilities, both buyers and suppliers receive notifications throughout the process.



Built for Modern Supply Chains

# Why Choose Credit Circuit



## For Buyers

Extended supplier terms aligned to production cycles  
More affordable than traditional working capital finance  
Consolidated facility across suppliers  
Improved cash flow management



## For Suppliers

Immediate payment  
No fees or discounts  
No change to commercial terms  
No impact on existing financing

## For Both

Digitised promissory notes  
Legally structured trade credit  
Insurance-backed security  
Scalable as volume grows



Let's Transform Your Trade Credit Structure

# Book a Demo

Book a demo to see how Credit Circuit can optimise your trade credit financing.

Book a Demo

Email: [info@creditcircuit.co.za](mailto:info@creditcircuit.co.za)

Invoices: [invoices@creditcircuit.co.za](mailto:invoices@creditcircuit.co.za)

Website: [www.creditcircuit.co.za](http://www.creditcircuit.co.za)

Credit Circuit (Pty) Ltd

Authorised Financial Services Provider (FSP 51012)



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