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An Overview

# How Credit Circuit Works

Extended Payment Terms for Buyers Through a  
Dedicated Trade Credit Facility.

Structured to align with buyer production cycles,  
with suppliers paid immediately, in full, at no cost.

Better terms. Smarter funding.



Smarter Trade Credit. Structured for Growth.

# What Credit Circuit Does

Credit Circuit provides buyers with a dedicated trade credit facility that enables extended payment terms across multiple suppliers.

The facility is structured to align with buyer production and revenue cycles, improving working capital without requiring changes to existing trading relationships.

Instead of suppliers waiting 30, 60 or more days for payment, Credit Circuit settles invoices immediately, 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 supplier onboarding required
- Works immediately with existing suppliers
- No changes to pricing, contracts, or systems
- No balance sheet debt for suppliers
- No collateral required

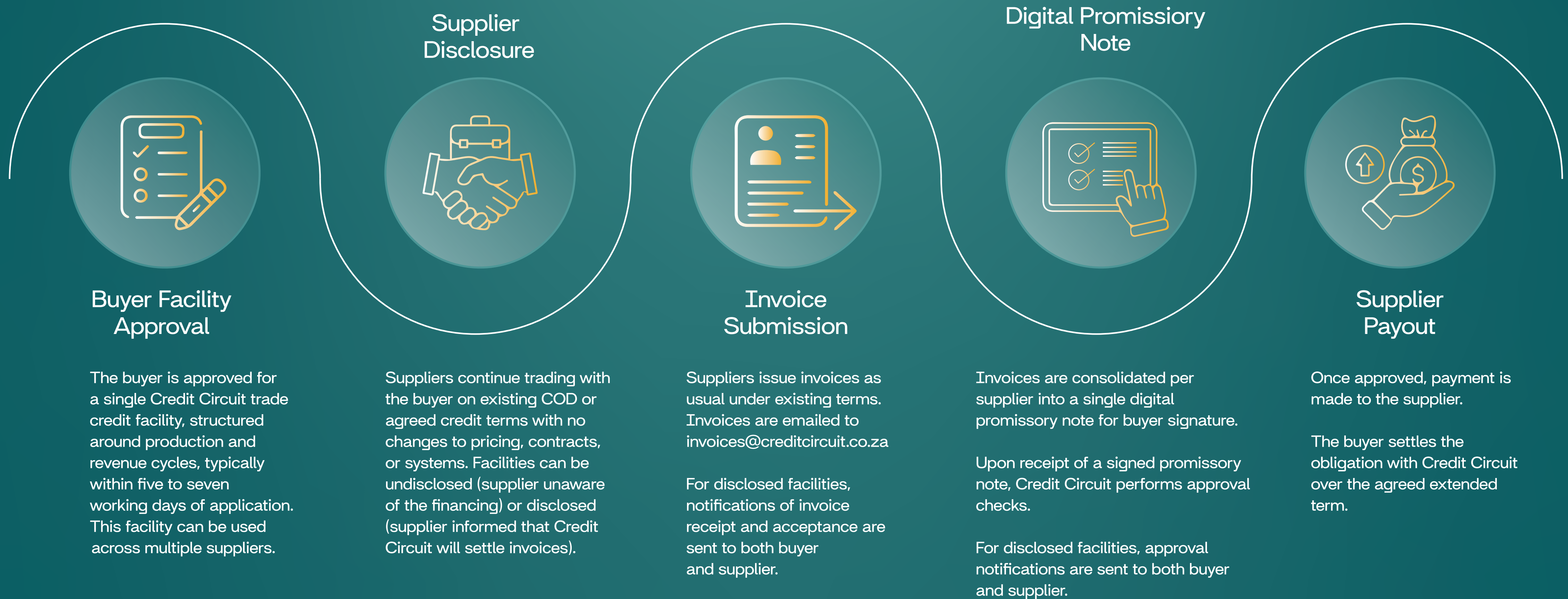
## The Economics:



- Buyers fund extended payment terms at a cost of prime plus a low platform fee
- Suppliers are paid immediately, in full, at no cost
- Early settlement discounts from suppliers may offset or exceed the cost of the facility



# 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 additionally processing and might cause delays.



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
		Total		R1234 443.55

**Supplier Details**  
123 Anywhere st, Any City  
123-456-7890

**INVOICE**  
Invoice Number: 0001234  
Date: 2020-01-05

**BILL TO:**  
Customer Code: GIG002

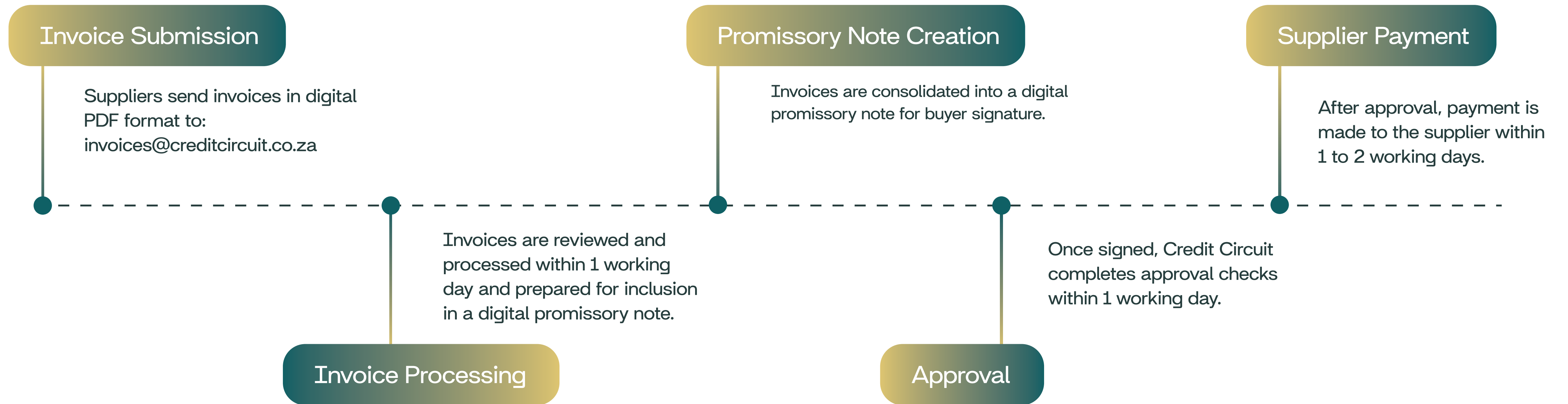
**Buyer Details**  
123 Anywhere st, Any City  
123-456-7890

**Payment Method**  
Central Bank  
Supplier named  
123-456-7890

**Terms and Conditions**  
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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
- Cost-effective solution
- Consolidated facility across suppliers
- Improved cash flow management
- No supplier onboarding required
- No dependency on supplier participation
- No ERP or system integration



## For Suppliers

- Immediate payment
- No fees or discounts
- No change to commercial terms
- No impact on existing financing
- No onboarding or agreements required
- 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

Apply

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)

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