

## An easy, cost effective way to receive money and get paid early

Many large corporations are extending their payment terms 60, 90 or more days. This puts suppliers in a cash crunch, depriving them of the working capital needed for growth. NIVO1Pay is an online platform that allows suppliers to be paid in advance of the invoice due date, ensuring they have cash on hand to fund growth, to add inventory, or to support ongoing operations. This is not a loan. You're simply being paid sooner in exchange for a small discount on your invoice. Payments are made quickly and securely – no more waiting 90 days or more for money owed to you!

## Why NIVO1Pay

### Low Cost

NIVO1Pay is as low as 1/3 the cost of other financing options, with no hidden fees.

### Not a Loan

It's not a loan nor is it a debt to you. It's simply your money, paid early.

### Suppliers of Any Size

NIVO1Pay can meet the funding needs of companies large and small. We provide dynamic limits, reassessed in real time, so you always have access to early payment options.

### Easy to Use

Simply log into the NIVO1 Supplier Portal and select the "Pay Me Early" button for accelerated payment on eligible invoices.

### No Hidden Fees and No Credit Checks

We disclose all fees up front. Invoice payment is based on your customer's credit, not yours.

### Easy Sign-Up

The one-time, online sign-up process takes just a few minutes. Once completed, you can access NIVO1Pay any time.

### Solid Financial Backing

NIVO1Pay financing is backed by institutional investors with access to billions in institutional capital.

## HOW IT WORKS

1

Log into the NIVO1 Supplier Portal and press the "Pay Me Early" button.

2

Complete the one-time activation process.

3

Get instant access to a Dynamic Credit Limit (no impact on credit score).

4

Select as many invoices as you want for early payment, up to the Dynamic Limit.