

Press Release

SHS Viveon enters into technology partnership with PAIR Finance to optimize risk assessments

PAIR Finance's new machine learning algorithm helps SHS Viveon's customers assess risky payment types.

Munich, October 7, 2019 - SHS Viveon, international provider of a software solution platform for the intelligent management of credit risks, is cooperating with the receivables management and collection company PAIR Finance at the point of sale (PoS). The aim of the collaboration is to optimize risk management for online purchases through AI-driven algorithms from PAIR Finance.

SHS Viveon offers its customers PAIR Finance's novel machine learning algorithm as part of its software solutions. In the first step, SHS Viveon is expanding its platform to include an innovative, AI-supported receivables management system that fits seamlessly into digital business models. In the second step, the PAIR Finance algorithm will be used to evaluate purchasing processes, for example to assess the creditworthiness and volatility of buyers. SHS Viveon thus supports companies in deciding whether to offer risky payment methods or conclude contracts.

Another advantage of the partnership is that customers no longer have to go through the hassle of transferring outstanding receivables to PAIR Finance. Via an interface to SHS Viveon's platform, they have the option of sending their open receivables directly to PAIR Finance, thus creating a seamless transition between scoring, dunning and collection.

In addition, if an end customer who is currently in the collection process with PAIR Finance wants to purchase again, the provider can request the repayment probability of the previous receivable in the checkout process with PAIR Finance. If the likelihood of repayment is high, the provider can then continue to offer risk payment methods to that end customer and avoid canceling the purchase.

"By partnering with SHS Viveon, we are opening up further parts of the value chain," emphasizes Stephan Stricker, founder and CEO of PAIR Finance in Berlin. "This allows SHS Viveon's customers to use a very data-driven risk solution that is already proven in the market, helping them to make better decisions at the PoS."

"In contrast to the numerous traditional companies in the field of debt collection and receivables management, PAIR Finance is a technology partner. The combination of data-driven, digital debtor interaction paired with the latest insights from behavioral research makes the difference,"

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explains Dr. Jörg Seelmann-Eggebert, member of the Executive Board at SHS Viveon. "This algorithmic knowledge can be used excellently in the buying process to make more differentiated and customer-centric decisions."

About SHS Viveon

SHS Viveon AG is an international provider of software solutions for the intelligent management of credit risks. The goal is to make all revenue- and risk-influencing decisions along the digital "lead-to-cash" process of companies more sustainable and efficient.

All SHS Viveon software solutions are included in the modular Service Solution Platform. It covers all areas of the customer process: from the lead process to the offer and contract phase to customer development and receivables management. The software and consulting solutions can be adapted to specific needs and seamlessly integrated into existing IT infrastructures. The solutions thus support the digitization strategy of companies of all sizes in sectors such as financial services, retail, e-commerce, industry, telecommunications and energy. SHS Viveon AG is headquartered in Munich and has offices in Düsseldorf, Mühldorf am Inn, Stuttgart, Vienna and Zug. The company is listed on the M:access of the Munich Stock Exchange. Further information: www.shs-viveon.com

About PAIR Finance

PAIR Finance is the leading AI-based company in the field of debt collection and receivables management. Through digital communication channels and behavioral analytics, PAIR Finance realizes the outstanding receivables of defaulting customers in a more efficient and customer-oriented way. The company was founded in Berlin at the beginning of 2016 and offers its service to more than 250 business customers from a wide range of industries in Germany, Austria and Switzerland. The rapidly growing team currently consists of 70 employees and is led by founder and CEO Stephan Stricker. Further information: www.pairfinance.com

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