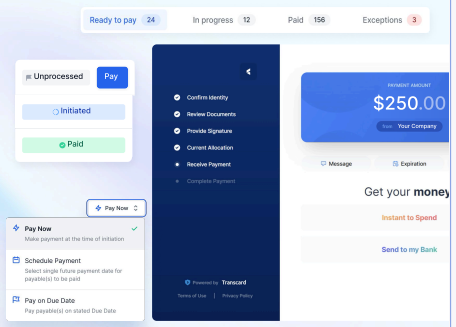
Transcard

SMART Suite

Payments, Orchestrated.

SMART Suite empowers enterprises to seamlessly make, manage, and receive payments from a single, unified platform—driving efficiency, control, and real-time insights across every transaction.



Digitize payment processes, enhance visibility, and optimize cash flow.

Embedded

Seamlessly integrate with any accounting software, ERP, or system of record globally.

Connected

Initiate or receive payments and data from bank account via open banking connectivity.

Streamlined

Simplify payment orchestration, management, and reconciliation.

Integrated

Build and manage your buyer / supplier network and enable rules-based early payment financing.

Global

Initiate and synchronize payments globally in real-time for seamless cross-border disbursements and collections.

Secure

Bank-grade security with built-in compliance, ensuring every transaction is protected across payment rails.

Payment Solutions Across Verticals

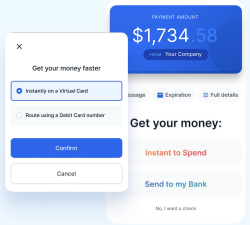
- Insurance
- Real Estate & Property Management
- Healthcare & Pharmaceuticals
- Transportation
- Corporates
- Financial Institutions

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Streamline Payments and Data

Orchestrate AP/AR payments with real-time insights across all payment rails. Seamlessly integrate with any system for enhanced control and visibility.

- Supports all payment types, and applications: B2B, B2C, C2B, A2A
- Open banking connectivity
- Real-time auto reconciliation and data integration
- Live updates on payment and invoice status
- Payment rails including: RTP, ACH, Virtual / Physical Card, Wire, Check



SMART Disburse

Workflow-driven solution for disbursing payables of any type.

SMART Collect

Workflow-driven solution for collecting receivables.

SMART Hub

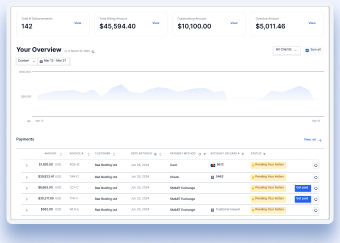
All-in-one portal for orchestrating payments and real-time insights.

SMART Exchange

Seamless onboarding and connectivity for Buyer /Supplier networks.

SMART Finance

Built-in supply chain financing (SCF).



Optimize Vendor Network Payments

Manage buyer and supplier networks securely with automated enablement, compliance, and streamlined transactions.

- Easy onboarding and self-service portal
- Embedded rules-based supply chain financing
- Built-in KYB and KYC counterparty validation
- Intuitive network management
- Bank-grade user access controls

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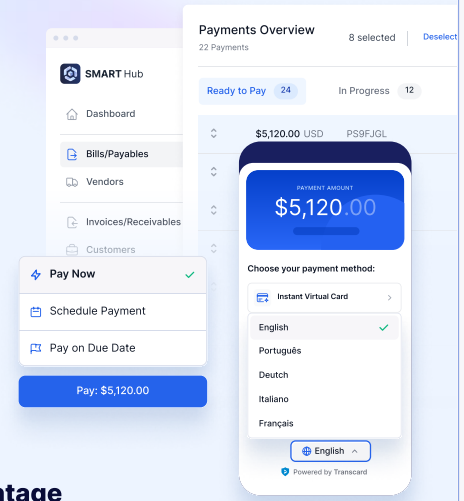
Learn more about SMART Suite

Transcard

SMART Disburse

Streamline Payables, Maximize Efficiency.

Enhance your disbursement process with SMART Disburse, a secure digital solution that revolutionizes how businesses manage payables. Designed for diverse recipients and payment modalities, SMART Disburse simplifies payment workflows, improves user experience, and provides real-time visibility - all with advanced encryption and automation.



Empower Your Business

The SMART Disburse Advantage

SMART Disburse simplifies and enhances B2C payment orchestration, enabling businesses of all sizes to process payables seamlessly with multi-language and multi-currency capabilities.

Consolidated Payments
Manage all disbursements from one platform, eliminating the need for multiple solutions.

Automated Reconciliation
Real-time tracking and precision reduces manual intervention and minimizes discrepancies.

Enhanced Consumer Experience
Offer recipients the flexibility to choose their preferred payment method.

Customizable Branding
Tailor the platform to align with your organization's identity.

By streamlining disbursement processes and offering diverse digital payment options, SMART Disburse reduces costs, eliminates manual entry, and ensures a seamless experience for recipients.

SMART Disburse is versatile and meets a diverse range of disbursement needs:

Payroll · 1099 Expenses · Patient Refunds · Emergency Payouts · Dividend Payments · Reimbursements · Customer Rebates · Legal Settlements · Insurance Claims · Lienholder Payments · Profit Distribution · + more

Streamline Payables Digitally with Enhanced Security

SMART Disburse empowers AP teams to manage high-volume payments with speed, accuracy, and transparency.

Flexible Payment Methods
Supports ACH, Real-Time Payments (RTP), Mastercard Send, Cross-Border Payments, and Virtual Cards.

Integrated Open Banking
Provides real-time treasury insights to reduce fraud and optimize cash flow.

Embedded ERP Functionality
Seamlessly initiate payments from your ERP or system of record and save time with automatic reconciliation.

Configurable Recipient Communication Tools
Contact recipients via email, text, or embedded links with customizable security measures for payee verification.

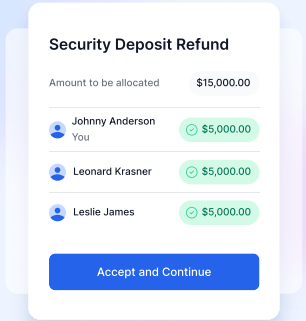
Real-Time Insights and Visibility
Send and track payments instantly and leverage AI for cash flow predictions and actionable recommendations.

Document and E-Signature Features
Attach supporting documentation and obtain digital approvals.

Multi-Party Payments

SMART Disburse transforms multi-party transactions by automating payment processes with digital presentment and endorsement for faster approvals. Key endorsement options include:

- **Unified endorsement**
  Simplifies single-payment processes.
- **Fixed allocation**
  Ideal for pre-determined disbursement amounts.
- **Dynamic allocation**
  Supports varying payment amounts based on agreed allotments.



SMART Disburse in Action

Streamlining Refunds with Highline Warren

By sending consumer refunds digitally, Highline Warren eliminated paper check processes, reduced costs, and accelerated refund timelines.

"Partnering with Transcard has exceeded our expectations, and we wish we had implemented this solution sooner. By sending consumer refunds digitally, we've streamlined the process and are experiencing significant cost savings by eliminating checks."

Tim Paxson
Accounts Payable Director
Highline Warren

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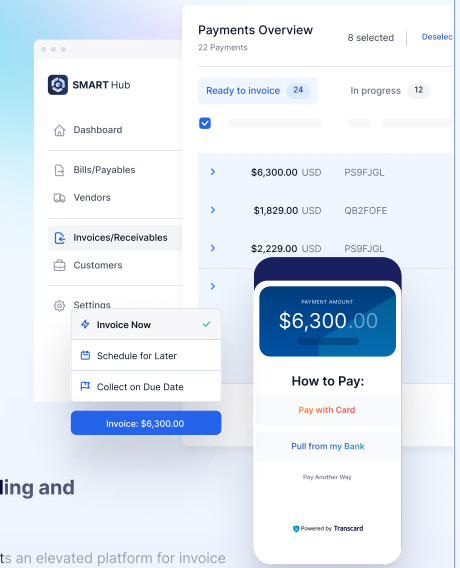
Learn more about **SMART Disburse**

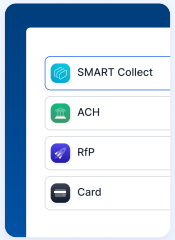
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SMART Collect

Transforming Receivables and Collections

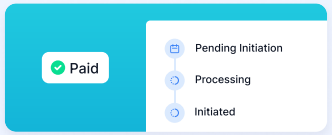
Step into the future of financial management with SMART Collect. This innovative receivables and collections workflow within the SMART Hub is designed to **revolutionize your billing, collections, and payment processes - delivering remarkable ROI from day one.**





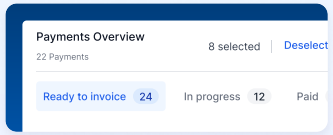
Elevate Your Billing and Collections

SMART Collect presents an elevated platform for invoice presentment and payment. From providing simple and secure digital signatures to ensuring a smooth payee onboarding experience to integrating Electronic Bill Presentment and Payment (EBPP) capabilities, **SMART Collect seamlessly optimizes each facet of your transaction process.**



Experience Real-Time Reconciliation

Payments received through SMART Collect are automatically reconciled in real-time, significantly reducing manual effort and minimizing errors.



Harness the Value of Electronic Invoicing

Embedded within an Electronic Invoice Presentment and Payment (EIPP) solution, SMART Collect propels the effectiveness of your electronic invoicing, promoting a **single platform for invoice presentation and receipt of various forms of payment.**

A Tailored Solution for Modern Financial Needs

As the financial world continues to evolve, your solutions should too. SMART Collect's tailored approach, featuring advanced EIPP and EBPP functionalities, aligns with varying customer payment preferences and specific financial requirements, ensuring you're always ahead of the game.

Empower Your Business

The SMART Collect Advantage

Streamlined Invoice Processing with Integrated EIPP & EBPP

Simplify your processes and boost productivity.

Easy Digital Signatures

Secure, fast, and hassle-free authentication.

Fortified Security

Robust measures for data protection and fraud prevention.

Enhanced Cash Flow Visibility

Comprehensive insights for strategic decision-making.

Flexible Payment Methods

Accept incoming payments using any method including ACH, RTP, card, cross-border, and more.

Versatile Merchant Services

Offering the option to integrate with your existing provider or to utilize our comprehensive suite of services.

Open Banking Integration

Seamlessly connect with banks via open banking, allowing for efficient and direct initiation of collections.

Dive deeper into these features and discover how SMART Collect can revolutionize your financial management.

SMART Collect

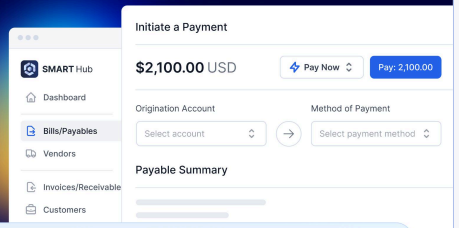
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Transcard

Payment Solutions Across Verticals

We serve a broad spectrum of industries, and have robust solutions for:



Insurance

Comprehensive digital solutions for insurance payments, enabling quick claim payouts and efficient multi-party disbursements.



- Claim Payouts
- Multi-Party Payouts
- Lienholder Payments
- Premium Collections
- Supplier Payments
- Policy Payments
- Worker's Compensation
- Emergency Funding
- Refund Disbursements
- Vendor Network Management

Real Estate and Property Management

Reduce costs, improve payment processes and deliver a better customer experience.



- Realtor Payments
- Mortgage Closing Payouts
- Payments to New Homeowners
- Deposit Refunds (Single & Multi-Party)
- Vendor Network Management
- Rent Collection
- HOA Collection
- Earnest Money Collections
- Security Deposit Collection

Healthcare

Streamline healthcare payment processes to improve financial operations for both providers and patients.



- Claims Management and Payments
- Patient Refunds and Rebates
- Provider Reimbursements
- Vendor Network Management
- Patient Collections

Transportation

Expedite payments and simplify invoicing for businesses in the freight, logistics, and airline industries, boosting overall efficiencies.



- End-to-End Freight Processing
- Carrier Payments
- Carrier Payroll Disbursements
- Carrier Fees
- Truck Maintenance Expenses
- Driver Bonuses and Incentives
- Quick Pay Financing
- Quick Release Supplier Enablement
- Freight Audit Integration
- Vendor Network Management

Diversified Corporates

Empowering businesses of all sizes across industries, to make and receive payments, as well as collaborate and share payment data with customers and suppliers.



- Disbursement Payment Workflows
- Collection Payment Workflows
- Multi-Party Disbursements
- Card Solutions
- Vendor Network Management

A Smarter Way to Make, Manage and Receive Payments.

Meet the SMART Suite

Transcard

Transcard offers specialized payment solutions tailored for various industries, ensuring efficiency and streamlined operations. Our solutions are designed with industry-specific needs in mind, providing optimal performance and satisfaction.

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Transcard

Add to Wallet Feature

Your Journey to Seamless Virtual Card Integration

Transcard's Push Provisioning offers a state-of-the-art solution for virtual card integration. With two distinct paths for integration, this guide highlights the benefits that enhance the payment experience for both businesses and consumers.



Push Provisioning: Enablement Functionality

This feature allows for instant digital customized card issuance, integrating seamlessly into existing platforms. It uses tokenization technology for secure transactions, streamlines card application and activation, enables immediate usage, and reduces the environmental impact of physical cards.



- Instant Issuance: Receive digital payment cards immediately.
- Security: Utilizes tokenization for secure transactions.
- Customer Experience: Streamlines card application and activation, enabling immediate usage.
- Environmental Impact: Reduces plastic waste associated with physical cards
- Compatibility: Supports various digital wallets, devices, and operating systems.
- Compliance: Compliant with Mastercard Tokenization.

Ways to Integrate

Transcard's Push Provisioning Feature is a pathway to a more convenient, secure, and sustainable future. Whether through a web app or client application, we provide the tools to enhance your payment experience. Embrace the future of payments with seamless virtual card integration.

Web Provisioning

Enables users to add payment cards to digital wallets directly from a website or web application.

Integration Method

Utilize Transcard's Web Provision SDK [Script].

App Provisioning

Allows users to add payment cards to digital wallets directly from a mobile app.

Integration Method

Integrate with Transcard's SDK [Script].

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Transcard

Prepaid Card Solutions

PRODUCTS, CUSTOMIZATION, AND ADVANTAGES

Our solutions are designed to enhance your brand, streamline payments, and provide control over expenses. From customizable card designs to innovative products that replace traditional checks, we offer tailored solutions to fit your business needs.

Incentive and Gift

- Incentives for employees and/or customers
- Replace one-time payment checks
- Reimburse employees and/or customers
- Cards can be instantly loaded and given to recipients or mailed directly to them
- Low entry-per card fees and set-up fees
- No load fees

Corporate Reloadable

- Control company expenses by enabling specific spend types
- Pay-out ongoing refunds, reimbursements, incentives, and awards
- Ideal for per diem as funds can be instantly loaded and unloaded
- Low entry-per card fees and set-up fees
- No load fees

Payroll

- Identical payroll process to existing direct deposit
- No cost except to ship the cards
- Accepted everywhere Mastercard and/or VISA debit is accepted
- Allows employees to avoid high-cost check cashing facilities

Prepaid Advantages

Prepaid solutions offer security, accessibility, diversity, control, and real-time results. No matter your size, your payment volume, or the complexity of your need, our team brings a depth of expertise in architecting and deploying payments solutions.



- Prepaid cards are less expensive and easier to manage than checks
- Payments can be sent, received, and disbursed instantly
- Solutions are appropriately tailored for visibility and control
- Fully control spend allocation by setting custom restrictions

End-to-End Customization

From card design to program setup, tailor the optimal end-user experience that's right for your business.

Accessibility | Functionality | Security | Speed

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Transcard

Optimize Your Supply Chain Management with Transcard

Transcard offers integrated payment solutions with AP and AR in one payment platform to streamline payments and optimize financial operations.



Streamlined Payments

Automate payment processes, reducing administrative burden and ensuring timely payments to vendors and suppliers.

Cash Flow Management and Financing

Maintain or extend payment terms to optimize your cash flow while offering vendors fast and easy access to accelerated payment

Cost Savings

Digital payment solutions provide a significant cost savings compared to checks while delivering a better payment experience and transaction visibility.

Vendor Network Management

Efficiently manage vendor payments with easy onboarding and digital interactions. Track payment status and maintain good relationships with suppliers through timely and accurate payments.

Enhanced Security

Protect against fraud with secure payment solutions that make it easier to execute and manage large volumes of transactions.

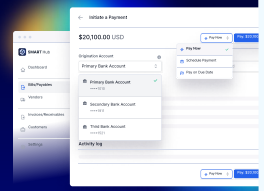
Data Insights

Leverage reporting and analytics tools to gain insights into spending patterns and vendor performance, helping you negotiate better terms with suppliers and make informed purchasing decisions.

Reduce costs, improve security, manage vendor payments and gain valuable insights into financial operations with Transcard.

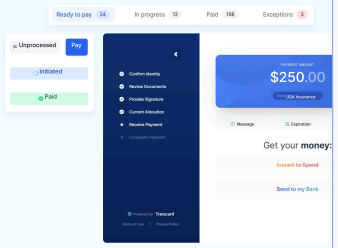
Learn More at Transcard.com

timanto.marima@transcard.com



Transcard

Transcard for Real Estate & Property Management



The fast and easy way for property managers to make, receive and manage payments

Built with the property management industry in mind, Transcard's payment solutions streamline processes, monitor real-time activity, reduce your risk of fraud and improve your customer and vendor experience with an all-in-one payment portal.

Embedded payment solution for any need

- Realtor Payments
- Mortgage Closing Payouts
- Payments to New Homeowners
- Deposit Refunds (Single & Multi-Party)
- Vendor Network Management

Simplify payments and elevate financial operations

Better Tenant Experience

Elevate tenant satisfaction with a convenient and reliable payment solution.

Streamlined Operations

Simplify financial operations with a unified platform for all payment types.

Better Spend Management

Control property expenses with efficient, custom branded reloadable cards.

Real-time Reporting

Make informed decisions with access to real-time and historical payment data.

Reduce Your Overhead

Cut costs and save time with automated, real-time payment reconciliation.

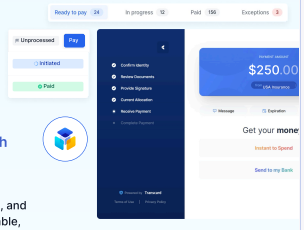
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Transcard

SMART Suite for Insurers



Effortlessly make, receive, and manage payments with digital solutions designed for the insurance industry.

Transcard empowers insurers with better visibility, digital payments, and automatic reconciliation. Our embedded solutions offer a customizable, workflow-enabled platform that enhances user and vendor experiences, delivering seamless integration across payment processes.

Digitize payment processes, enhance visibility, and simplify multi-party payments.

Claims Payouts

Quickly disburse funds for a smooth claims experience.

Premium Collections

Easily manage policy payments through integrated systems.

Lienholder & Multi-Party Payments

Simplify complex payments and reduce administrative work.

Supplier & Agent Payments

Pay directly from existing bank accounts with full control.

Emergency Fund Distribution

Deploy funds quickly for timely support.

Seamless Integration. Open Banking. Operational Efficiencies.

Enhanced Visibility

Gain real-time payment insights, reduce delays, and ensure transparency. Access detailed reporting for better decision-making.

Seamless Integration

Integrate effortlessly with core system and maintain existing bank relationships, eliminating the need for additional accounts.

Real-Time Digital Payments

Transition from checks to digital payments, speeding up processes and reducing costs associated with manual handling.

Scalable Solutions

From small insurers to large enterprises, our solutions scale to meet diverse payment needs with robust security and compliance.

Multi-Party Simplification

Streamline complex multi-party and lienholder payments with digital endorsements - reducing turnaround times from weeks to days.

Network Management

Manage B2B and B2C payments with streamlined onboarding and a self-service portal for vendors and customers.

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