

# PRODUCT



Use TransferMate's B2B payments platform to automate and simplify your cross-border payments.

## TRADITIONAL CHALLENGES

International payments can cause massive headaches for organisations around the world. How can you manage these to reduce impact on your business?



### Cumbersome

The traditional correspondent banking system has multiple parties in the critical path. Beneficiaries often take days rather than hours to receive their payments.

### Delays & Risks

Due to lack of technology integration, making international payments can take significant time for staff who must issue payments, reconcile payments & resolve errors.



### Costly

Handling fees charged by each bank in the chain results in significant bank sender fees & overseas receiver fees.

## TOP REASONS TO USE TRANSFORMATE



### Happier Customers

Technology-based solution, eliminates errors, creates happier beneficiaries



### Zero International Bank Charges

Amount billed = amount received

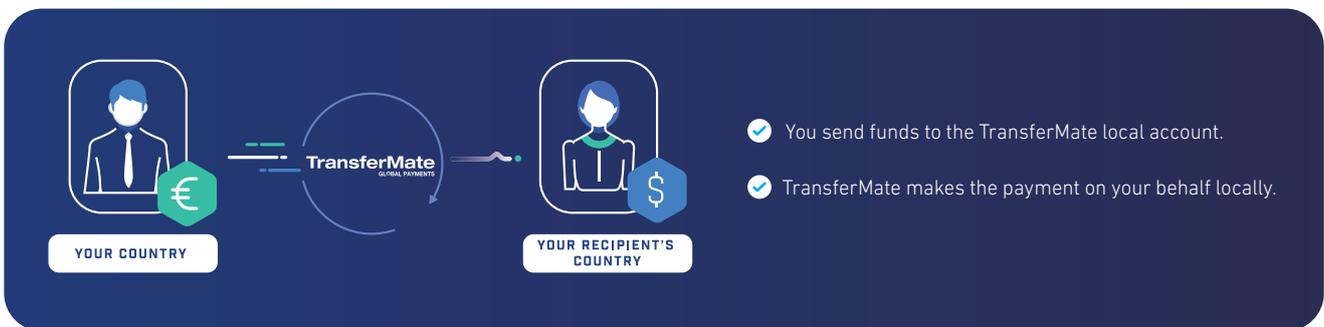


### Same Day

payments & receipt confirmation

## HOW TRANSFERMATE WORKS

TransferMate enables faster international payments by bypassing the traditional banking system and using our own network of local bank accounts.



### MAKING INTERNATIONAL PAYMENTS

- ✓ **You Send ONE Payments File Locally** or we can download from your ERP.
- ✓ **We Calculate** the total currency value & bill your local account.
- ✓ **We Send ALL Your Payments Locally** from one of our local accounts & confirm receipt of payment, same day.

### RECEIVING INTERNATIONAL PAYMENTS

- ✓ **Invoice Your Customers** as usual, adding in the TransferMate instruction.
- ✓ **In Their Country** your customer makes a local transfer to the TransferMate account, avoiding international bank charges.
- ✓ **TransferMate Pays You** from our local account in your country, same day, reconciled, with zero bank charges.