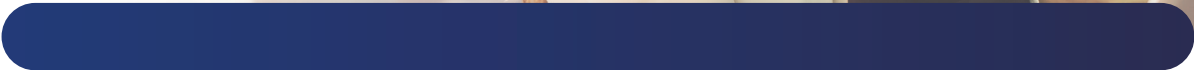


PRODUCT



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

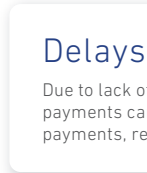
TRADITIONAL CHALLENGES

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 TRANSFERMATE



Happier Customers

Technology-based solution, eliminates errors, creates happier beneficiaries



Zero International Bank Charges

Amount billed = amount received

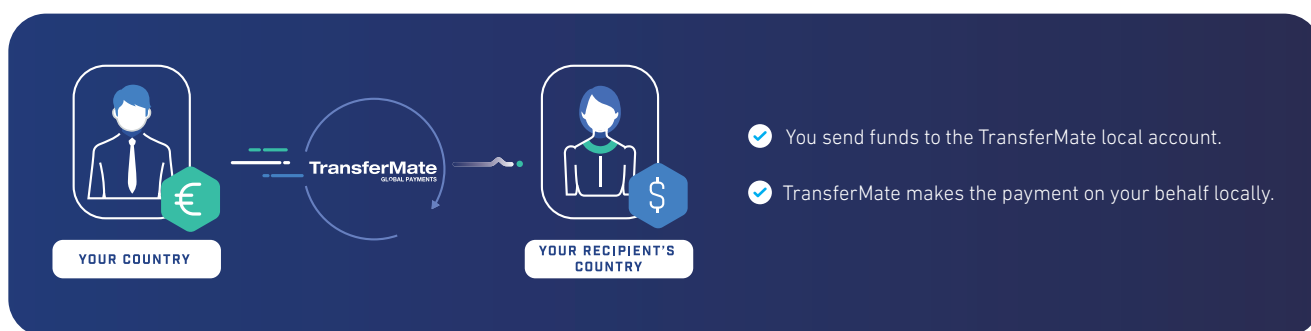


Same Day

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.