

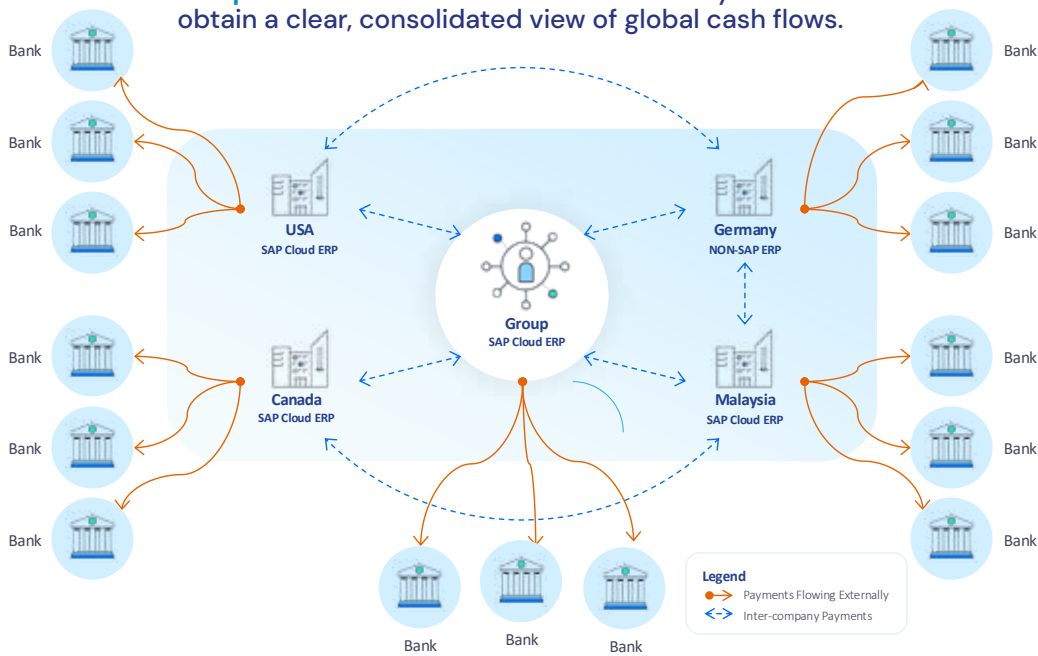
# SAP-MBC + TRANSFERMATE API CONNECTIVITY

TransferMate provides a SAP-native global payment rail through SAP Multi-Bank Connectivity

## CURRENT PROCESS

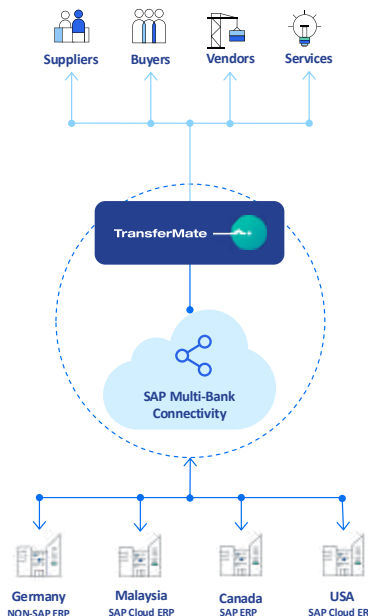
Companies operating globally often manage payments across multiple banks, entities, and formats. While payments can be executed, the underlying transaction data is fragmented across different banking systems.

**Pain points:** difficult for finance and treasury teams to obtain a clear, consolidated view of global cash flows.



## UPDATED PROCESS WITH TRANSFERMATE

By connecting SAP to TransferMate through Multi-Bank Connectivity, companies can initiate global payments directly from SAP through a centralized payment hub.



### Process Efficiency

Consolidated transaction data within SAP, automated reconciliation

### Risk Mitigation

Cash & Liquidity Forecasting, Deeper Treasury Insights

### Business Insight

Real-Time Balances & Statements

### Speed

Same-day/Next-day Payments

# SAP-MBC + TRANSFERMATE API CONNECTIVITY

SAP-MBC Solves Connectivity. TransferMate Solves Execution.

## WHAT IS THE SAP MBC + TRANSFERMATE MEMBER BANK CONNECTION?

TransferMate connects to SAP through Multi-Bank Connectivity (MBC) as a member bank and acts as the payment execution partner for global payment processing.

SAP-MBC serves as the central hub for payment initiation, while TransferMate executes the payments through its global network, with all transaction data flowing back into SAP for reconciliation and treasury visibility.

## BENEFITS OF SAP-MBC + TRANSFERMATE

### ELIMINATES COMPLEXITY

Removes the need for multiple host-to-host bank connections; all entities connect to SAP-MBC, natively integrated at no additional cost.

### AUTOMATIC RECONCILIATION

Standardized files are sent back through SAP-MBC, enabling automatic posting to SAP accounting documents and eliminating manual reconciliation work.

### SAME DAY / NEXT DAY SETTLEMENT

Reduces payment timelines from 2-7 days to same day or next day across most corridors.

### IMPROVED CAPITAL AND CASH FLOW CONTROL

Faster settlement allows for holding cash longer and earning interest on retained balances, enhancing financial flexibility and reducing overdraft usage for payments.

### MINIMIZES RISK AND ONGOING MAINTENANCE

By routing payments through SAP-MBC and TransferMate, customers avoid the need for constant maintenance of integrations. Reducing operational and IT overheads.

### REDUCED HUMAN ERROR

By automating processes and reducing manual interventions, customers significantly lower human error and operational risks, leading to a more reliable and scalable payments.

## PAYMENT MESSAGING STANDARDS

The solution supports ISO 20022 messaging formats such as PAIN.001, PAIN.002, CAMT.052, and CAMT.053, enabling standardized payment initiation, status updates, and bank statement reporting between SAP and TransferMate.