

TRANSFERMATE FOR BANKS AND FIs

Building smarter financial products
together



WHY TRANSFERMATE

TransferMate solutions benefit a multitude of financial service providers.



WHAT WE DO

We've built an unrivaled global payments network spanning 200+ countries and territories over 140+ currencies.

As a result, payments move faster, more transparently, and at a lower cost.



OUR PARTNERS

- ✓ PSPs
- ✓ Regional Banks
- ✓ Global Banks
- ✓ EMIs
- ✓ Credit Unions
- ✓ Merchant Acquirers
- ✓ Payment Gateway Providers
- ✓ NBFIs

TRUSTED BY



PARTNERSHIP BENEFITS

Build improved payment products and services for your customers.



INSTANT GLOBAL REACH

Seamlessly broaden your international banking footprint to offer worldwide reach without relying on the existing correspondent banking system.



AUTOMATIC CLIENT ONBOARDING

We onboard your organization with existing client information, and your clients benefit from the integration without our ever needing to contact them.



COMPLIANCE PROCEDURES AND REPORTS

Where applicable, we will screen institutions' clients with regulatory AML, KYC, and anti-fraud procedures.



PAYMENT FLOWS AND ACCOUNT REQUIREMENTS

Supply your clients' incoming and outgoing payment flows by volume and share in the revenue created by third-party flows through the TransferMate Global Payments network.



OPEN FINANCE AND BANKING

Create financial freedom for your clients and allow them to trade across world marketplaces.



CURRENCY SETTLEMENT OPTIONS

Settle in 80 currencies, with the ability to expand to our entire network of 140+ currencies through multiple client models.

Collaborating with a leading fintech like TransferMate to bring Global Invoice ConnectSM to market is a powerful demonstration of how partnership and collaborative design can result in real value for customers by significantly reducing the costs and complexities associated with managing international receivables.

Judd Holroyde, Head of Global Product Management, **Wells Fargo**

SERVICES FOR BANKS AND FIs

Create or expand revenue streams with more cost-effective services.



PAYABLES & RECEIVABLES

- ✓ Easy-to-use, integrated online web-portal which can be white-labeled.
- ✓ Same-day/next-day, cost-effective transfers with transparent tracking of payments.
- ✓ Live FX rates with easy invoicing means the amount billed always equals amount received, whether you're the biller or the beneficiary.

***Jurisdiction Dependent**

GLOBAL ACCOUNTS

- ✓ Open addressable accounts in 35+ currencies to create a proprietary global network you control.
- ✓ Unique BIC and IBAN numbers for 27 of the currencies.
- ✓ Indefinitely hold balances* in your chosen currency and choose when to pay, receive, and exchange.

***Jurisdiction Dependent**



The API connectivity with SAP Concur is seamless and impressive, the implementation and support since launch have been excellent, the transparency from the team throughout the process has been really good, and I'm excited about product developments coming online.

Duncan Macdonald, Head of Business Performance Management, **Bank Australia**



PAYABLES SOLUTIONS

Build faster and more cost-effective payment products and services for your customers



✓ **EXPANDED GLOBAL REACH**

Leverage our payments network to easily send funds more cost-effectively to 200+ countries and territories in 140+ currencies.

✓ **REDUCED ADMINISTRATION TIME**

Our integrated systems allow for less manual work for your institution to send client payments internationally and offer easier reconciliation at the end of the process.

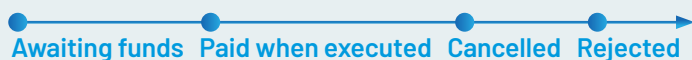
✓ **FASTER INTERNATIONAL PAYMENTS**

Because payments move through a single network, funds arrive faster than with traditional methods, resulting in payments received within 48 hours.

✓ **TRANSPARENT TRACKING**

Both payer and payee can track the payment as it travels internationally, just like a parcel delivered to their door.

Live payment statuses are given at each stage of the payment life cycle.



✓ **REDUCED ERRORS**

Through automated processes and easy-to-use technology, there's less room for human errors.

ING is dedicated to offering seamless payment solutions and freedom of choice to its customers. This investment and partnership with TransferMate adds to ING's capability to help customers by saving time and money for international payments.

Evelien Witlox, Global Head of Payments & Cards, **ING**

RECEIVABLES SOLUTIONS

Empower your clients with greater insights to optimize cash flow and free up valuable resources.



✓ BETTER CASH MANAGEMENT

You and your clients save on intermediary fees and receiver fees while the payer saves on FX costs and sending fees.

✓ REDEFINE RECONCILIATION

Automated processes provide complete visibility of reconciled payments. The amount billed will always equal the amount received for both the biller and beneficiary.

✓ ZERO INTERNATIONAL RECEIVABLE FEES

There are no setup fees or charges on any standard cross-border FX payment transfers.

✓ REDUCE ADMINISTRATION

Automate several steps of the receivables process and reduce admin work for you and your clients.

✓ MASS PAYMENT REQUEST

Request up to 10,000 multi-currency payments simultaneously and eliminate manual requests for you and your clients.

✓ 48-HOUR WINDOW TRANSFERS

Funds arrive in your clients' accounts no later than the day after payment is made by their debtor, shortening debtor days.

✓ INVOICING OPTIONS

Make the process of invoicing and getting paid in multiple currencies easier for everyone. Choose from:

- **Payer Portal:** Your debtor pays you through the TransferMate Web Portal
- **Pay by Link:** Send a payment link to your debtor, and funds arrive in your account within 48 hours
- **Global Accounts:** Supply addressable BIC and IBAN codes to your debtor and have them pay you just like they would with an account local to them.



The integration is working brilliantly – I would absolutely recommend TransferMate as a payments partner. They're someone you can trust.

Achille Pagliaro, Director, Treasury Operations, **CloudPay**



GLOBAL ACCOUNTS

Build your own international banking network.



PAYTECH OF THE YEAR 2025

MULTI-CURRENCY COVERAGE WITH ONE SOLUTION

Global Accounts allows you to open virtual bank accounts in 35+ currencies, all on an easy-to-use, web-based platform.

FEATURES

- ✓ Hold, pay, and receive in 35+ currencies
- ✓ Open virtual bank accounts with addressable BICs and IBANs
- ✓ Have full visibility over international funds on a single platform
- ✓ Easy billing for clients and vendors in their local currency
- ✓ Automate transfers

BENEFITS

- ✓ Start paying and receiving in new territories within minutes
- ✓ Hold balances in a currency of your choosing and exchange when you want
- ✓ Pay and receive in your chosen currency with live FX rates at time of payment
- ✓ Always know amount billed equals amount received
- ✓ Reduce administration time when processing domestic and international payments

GLOBAL ACCOUNTS FOR BANKS & FIs

By adding Global Accounts to a TransferMate integration, you and your customers can manage multiple currencies more easily, efficiently, and cost-effectively.



INTEGRATION MODELS

The levels of integration available for your institution.

We offer flexible integration models for institutions integrating TransferMate as their clients' payment engine.

FULL API INTEGRATION

Embed a seamless and automated API webhook solution that can be white-labeled as your platform's payment engine.

TRANSFERMATE WEB PORTAL

Process global client transactions directly through TransferMate's Web Portal.

WHITE-LABELED WEB PORTAL

Build a white-labeled version of our Web Portal and let clients process transactions without ever leaving your platform.

API INTEGRATION ESSENTIALS

Integrate our pre-built APIs or work with us to develop a bespoke integration to suit your clients' needs.

- | | |
|--|---|
| <p>✓ CLEAR DOCUMENTATION</p> <p>Our documentation is written with developers in mind, making it easy to understand how our API works.</p> | <p>✓ STAGED ENVIRONMENT</p> <p>We provide teams access to a TransferMate sandboxed account to allow end-to-end testing during the development cycle.</p> |
| <p>✓ SECURITY</p> <p>Our tokenized, encrypted API connection is ISO 27001 & ISO 9001 accredited.</p> | <p>✓ DEDICATED IMPLEMENTATION SPECIALIST</p> <p>The TransferMate implementation management team is on hand to support you throughout your integration.</p> |

Everything is automatic, the implementation is simple and seamless, and the platform means there is less chances of error and, maybe most importantly, reduces the amount of time you need to manage the AP function.

Reaz Kabir, Senior Financial Services Manager, **AUB Group Ltd**

SECURITY & DATA PROTECTION

We are a fully regulated money service business (MSB).



In line with our strategy to provide our clients with the best-in-class financial connectivity and integration experience, we identified TransferMate as being a key strategic partner in helping us to achieve this goal.

Andrew O'Garro, Head of Strategic Innovation, **Axletree**

COMPLIANCE & REGULATION

Meet local compliance rules and abide by regulations with TransferMate's infrastructure.



MONEY SERVICE BUSINESS (MSB)

We are licensed to convert and transmit client funds through our network with funds held in segregated escrow accounts to protect them from creditors with funds in transit liability.



E-MONEY LICENSE (EMI)

We hold an e-money license and are designated an electronic money institution (EMI) by the Central Bank of Ireland.



100+ LICENSES

We are locally licensed in 100+ countries and territories to transmit client funds locally.



COMPLYADVANTAGE

ComplyAdvantage serves as our AI-driven anti-money laundering solution capable of operating 24/7.



ISO27001 AND ISO22301

We are ISO-certified for cyber security and data protection of all client information.

We're screening in real-time, and that gets us closer to our goal of being the best compliance team in the business.

Alex Clements, Global Head of Financial Investigations and Monitoring, **TransferMate**

REVENUE-GENERATION MODELS

Generate revenue for your institution with bespoke commercial models available from TransferMate.



REVENUE SAVINGS

Built into every product is the ability for your clients to save on every payment made by reducing bank fees and offering preferential FX rates.

REVENUE-GENERATING OPPORTUNITIES

Because we own our entire payments network, we can offer institutions bespoke commercial options to generate new revenue streams from their clients.

WHOLESALE

TransferMate sells currencies to partners per category at a fixed price.

Partner applies appropriate markup per client.

Your institution reduces the cost of sending payments internationally and reduces foreign exchange fees, resulting in increased profits for you and reduced costs for your clients.

REVENUE SHARING

Partner sets the price per client with a set percentage margin across all currencies or per currency.

TransferMate and partner agree on a set percentage for revenue sharing.

Your institution reduces the cost of sending payments internationally and reduces foreign exchange fees, resulting in increased profits for you and reduced costs for your clients.



Would I recommend TransferMate as a partner? Absolutely, although I don't want to share you guys with anybody else!

Dave Owen, Director of Global FSI Partnerships and Alliances, SAP Concur





GET IN TOUCH

Book a call with TransferMate today, and we'll guide you through the next steps to bring new services and products to your clients and new revenue streams for your institution.

E: BanksandFIs@TransferMate.com

W: <https://www.transfermate.com/banking/>

[BOOK A CALL](#)



Before using TransferMate's receivable solution, this process was very manual and susceptible to errors. Using TransferMate's mass payment facility, we can process hundreds of invoices at once in multiple currencies. This process has reduced the time delay of receiving funds and reduced sender fees.

Warren Keogh, Director of Management Consulting, **RSM**

