

TRANSFERMATE FOR SOFTWARE PROVIDERS

Powering payments for Fintechs,
ERPs, and BSMs



WHY TRANSFERMATE

Build smarter payment solutions for you and your clients.



GLOBAL INFRASTRUCTURE

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

As a result, payments move faster, more transparently, and more cost-effectively.



The ability to automate payment seamlessly to over 140 locations quickly, accurately, and compliantly has been a critical enabler in delivering an end-to-end solution to the likes of Uber, Adobe, and Columbia University for their global workforce.

Immedis



TRUSTED BY



BENEFITS OF PARTNERSHIP

Partnering with TransferMate brings multiple benefits to software providers.



IMMEDIATE GLOBAL REACH

Access the world's broadest non-bank, licensed payments infrastructure instantly, and pass those benefits to your clients.



EXPAND YOUR BANKING PRESENCE

Set up trading capabilities in new territories quickly and economically.



GLOBAL BANK ACCOUNT NETWORK

Gain the ability to pay, receive, and store value in 35+ currencies indefinitely in local accounts with addressable BICs and IBANs.



STEADFAST SERVICE LEVEL AGREEMENTS

Our partnership's service level agreements (SLAs) are unmatched in the industry for their reliability.



And it's not these advancements that we've made that give me such confidence in TransferMate; it's the way we've advanced together. You guys have gone above and beyond what we'd expect at every stage. The way the platform and the product offerings evolve year after year needs to be called out – and the value and benefits it's brought customers have been second to none.

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



SERVICES FOR SOFTWARE PROVIDERS

Build fintech-powered products delivering faster, more transparent services for your clients while expanding your revenue streams.



PAYABLES & RECEIVABLES

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

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**

Who doesn't want to save money? Who doesn't want a more productive payments process and adopting it as easily as opening a new bank account? Using TransferMate means keeping money in your pocket and being able to use it for something else – what company doesn't want that?

*Christophe Derdeyn, Asia-Pacific Partner & Director, **delaware***

PAYABLES SOLUTIONS

Build faster and more cost-effective payment products and services for your clients with unmatched SLAs.



✓ **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 when sending client payments internationally and offer easier reconciliation at the end of the process.

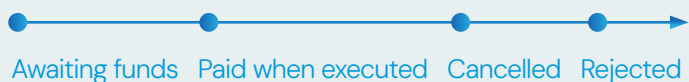
✓ **FASTER INTERNATIONAL PAYMENTS**

Because payments move through a single network, funds arrive faster than with traditional methods, resulting in payments being 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.



✓ **REDUCE ERRORS**

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

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

RECEIVABLES SOLUTIONS

Grant your clients 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 FEES

There are no set-up 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 cut out 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 from their own local account.



...This allows us to request payments from our vendors, who can simply transfer the funds to our account with minimal effort. The interface is extremely user-friendly and allows us to process payments quickly and easily. TransferMate is competitive in the market and enables vast time-savings. Thank you, TransferMate!

Connie M. DuFour, Controller, VATAmerica



GLOBAL ACCOUNTS

Build your own international banking network.



PAYTECH OF THE YEAR AWARD 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 currencies
- ✓ 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 INTEGRATION

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

INTEGRATION MODELS & DEVELOPMENT ESSENTIALS

The levels of integration available for your institution.



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.

SECURE FILE PROCESS

Send secure files to TransferMate's system to process up to 10,000 client payments per file.

API INTEGRATION ESSENTIALS

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

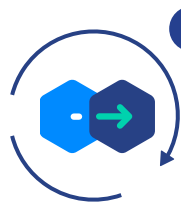
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|---|---|
| <p>✓ CLEAR DOCUMENTATION</p> <p>Our documentation is written with developers in mind, making it easy to understand how our API works.</p> | <p>✓ SECURITY</p> <p>Our tokenized, encrypted API connection is ISO 27001 and ISO 9001 accredited.</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>✓ DEDICATED IMPLEMENTATION SPECIALIST</p> <p>The TransferMate implementation management team is on hand to support you throughout your integration.</p> |



1

COMMERCIAL AGREEMENT

Agree on a bespoke revenue-generating commercial and service level agreement that works for you.



2

API IMPLEMENTATION

Our implementation specialist will give your dev team access to our sandbox to integrate our API with your platform.



3

ONGOING SUPPORT

Once the integration is thoroughly tested and operational, you will be provided with ongoing support by TransferMate.

SECURITY & DATA PROTECTION

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



TransferMate has been a great addition to our AP process. It's saved us time and money, and we will continue to reap the benefits the longer it's used.

*Dan Hartley, Procurement Manager , **Conductor***

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 and with funds in transit liability.



E-MONEY LICENSE

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 build our network to transmit client funds locally.



COMPLYADVANTAGE

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



ISO27001 AND ISO22301

ISO certification 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 platform with options available from TransferMate .



REVENUE SAVINGS

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

REVENUE-GENERATING OPPORTUNITIES

Because we own our full payments network, we can offer platforms 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 platform 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 of revenue sharing.

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



It's increased the revenue of the college by about 3%, just purely on the savings we make on bank charges and credit card charges.

Rowland Crawte, Director of Administration, , American College Dublin





GET IN TOUCH

Get in touch 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 platform.

E: Software@TransferMate.com

W: [TransferMate.com](https://www.TransferMate.com)

BOOK A CALL

We are pleased to partner with TransferMate to create a simpler way for businesses to manage payments processes. By integrating with Coupa Pay, companies can now manage payments seamlessly, so everyone is spending and paying smarter.

*Rajiv Ramachandran, Vice President of Product Strategy, **Coupa***