

## AccessPay Platform Overview

One platform for ultimate visibility and control



Real-time analytics



Liquidity forecasting tools



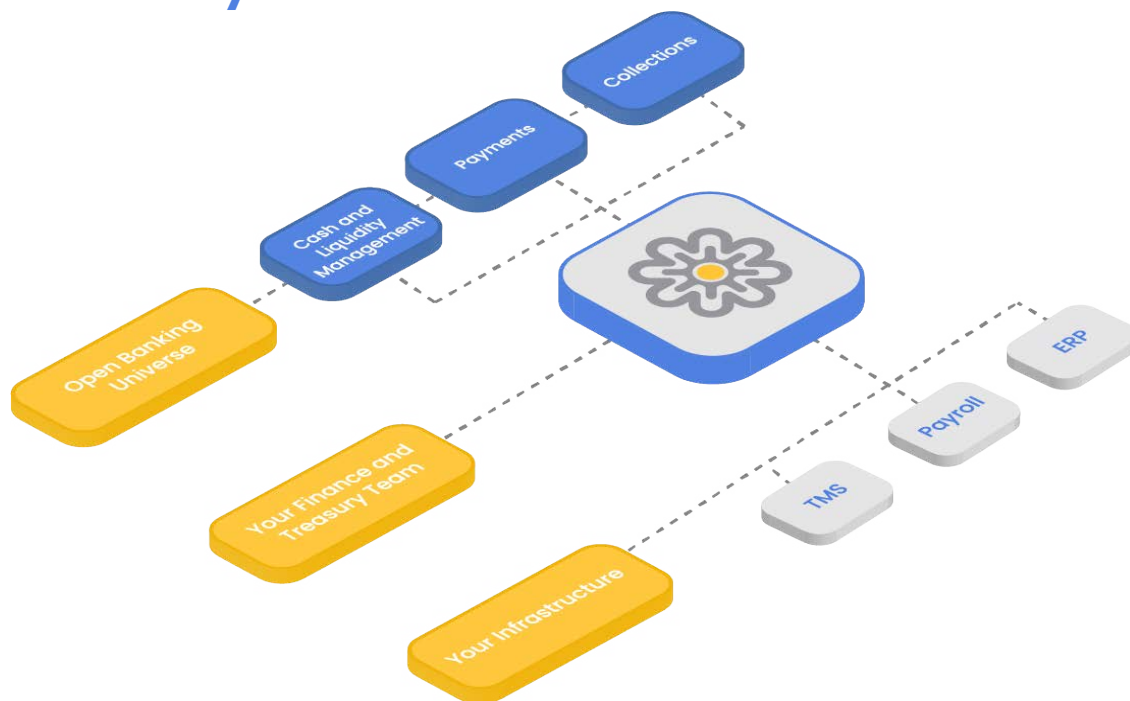


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## How AccessPay works



### Integration and transformation

The AccessPay Platform connects corporates to banks and banks to corporates. Through an integrated connectivity layer, we enable organisations to access financial services from banks, third-party service providers and fintech companies in their ERP, TMS, accounting systems or any other back-office system of choice.

The use of disparate systems and applications across the finance and treasury function can create unnecessary complexity, risk and inefficiency. By connecting these systems, The AccessPay platform empowers finance and treasury professionals to achieve their goals.

### Visibility and Control

Retrieving relevant financial information and records from multiple banking portals and backoffice systems isn't always a straightforward process, especially if you're dealing with multiple currencies and legal entities across the globe.

With the AccessPay platform, you are able to proactively manage multiple banking relationships and optimise global cash visibility by automating bank statement retrieval and financial data feeds from all your back-office systems. Robust approval processes and the ability to set up role-based permissions and workflows within the AccessPay platform can help you stay in control of your business payments.

With a range of tools, the AccessPay platform can help you improve payment security, reduce the risk of fraud and give you total control over payment flows from your back-office systems all the way through to your beneficiary banks.



## Automation

For organisations who rely on the secure and timely execution of payments and cash balances, the AccessPay platform is able to offer automation of payments routing to UK & international payment schemes and powerful statement visualisation and analytics from multiple bank sources.

Easily scale payment operations, streamline finance and treasury operations, make high volume, high-frequency payments securely and reduce the risks of manual data entry, analysis and reconciliation.

## Returns

Finance and treasury teams deliver their best results based on their opportunity and ability to analyse data. In the past, technological limitations meant that to produce value, both teams spent most of their working day gathering financial data instead of analysing it. This resulted in funds being positioned towards close-of-play, when liquidity within markets had dried up, consequently diminishing potential returns.

To overcome this imbalance, the AccessPay platform was developed to offer finance and treasury professionals a single access point to their organisation's complete portfolio of banking relationships, displayed in real-time, with all the data aggregated automatically. As such, you are now able to deploy cash moves actively and accurately across multiple accounts, optimising the value of your company's capital.

Not only does this allow you to optimise interest payments, minimise the cost of borrowing and improve overall liquidity by concentrating all your cash into one high interest account, where there is a very tangible return on investment (ROI). But it also allows your team to automatically pool funds across providers onto a header or concentration account making it easier to invest in markets earlier in the day.

With complete visibility of all your cash balances, the AccessPay platform can help you uncover pockets of dormant cash, generate revenue, reduce costs and help you capitalise on better returns.



# Payment Routing



## At a glance

Take away the pain and risks associated with transmitting and approving large volumes of UK & International payment types manually. Payments, particularly at scale, can be risky and costly for any organisation. The higher the volume, the higher the overhead of manually processing and approving them and the greater the risk of error and fraud. Using the AccessPay platform to automate payments gives you the security and control you need to reduce that risk and cost.

## Quick Summary

### Automating payments through the AccessPay platform allows you to:

- Process payments through UK & International payment schemes
- Make high volume, high-frequency payments securely
- Reduce the risks of manual data entry and payment file approval
- Tailor workflow and approval rules to your business needs for controlled access and visibility of payment files
- Deliver Faster Payments 24/7
- Mask sensitive data

## UK Payments

Automating UK Payments through AccessPay means, through a single interface, you're able to connect to all domestic payment schemes. By integrating with your ERP and TMS, as well as any of your existing accounting and payroll back-office systems, the AccessPay platform is able to ensure a secure and seamless flow of payment files are delivered to and from your banking network.



## Bacs Payments

Tightly integrated with Payroll and Accounts Payable systems, automating payments via Bacs ensures payments are processed securely through customisable approval and workflows.

## Bacs Bureau

Manage and submit payment transactions through the Bacs service on behalf of third-party organisations. Our file agnostic solution offers automated submissions, email updates, data prevalidation and best-in-class disaster recovery.

# Simple, straight-through processing to UK payment schemes



## Direct Debit Collections

Connecting directly to the Direct Debit scheme offers a highly scalable and lower cost alternative to online banking. Suitable for AUDDIS or Paperless, with the AccessPay platform you can send as many Direct Debit requests as you like and make collections and reconciliation a simple, automated process

**- The AA processes around 18 million transactions per year.**

## Faster Payments

Use Straight Through Processing (STP) or manually sign-off on Faster Payments files, sent straight to scheme and ensure your beneficiaries are paid in seconds. Ideal for urgent B2B and B2C payments, you can pay up to £250,000 per transaction, leveraging the Secure-IP infrastructure to offer near realtime confirmation that funds have been sent.



*We liked the way AccessPay embraced the best qualities of our product requirements.*

**Lewis Jones**

Head of Treasury Operations and Payroll, The AA





## International Payments

Send and receive international payments using an automated, easy to use payments platform that saves money, reduces risk and drives efficiency. Centralise payment operations globally, process treasury and supplier payments across your organisation and standardise payroll across multiple countries through one platform.



### SEPA

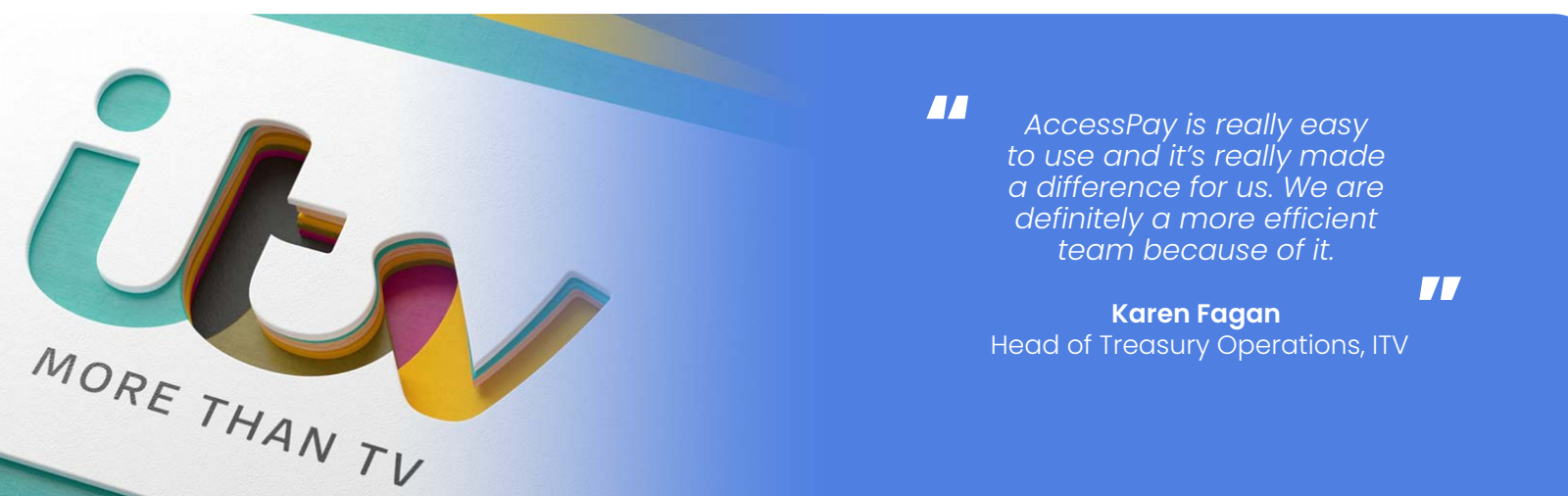
Simplify European trade with a secure, reliable and fully compliant SEPA payments solution for corporates.

Using the AccessPay platform automate the upload, transformation and validation of European payment messages for SEPA direct debits, credit transfers and conversions.

### SWIFT

Connect to the world's banks via a secure, global messaging platform to centralise control over cross-border payments and multi-banking relationships.

With the AccessPay Platform, you can automate payment processing, bank account reconciliation, transactional data gathering and calculate cash positions on a daily and intraday basis with SWIFT connectivity.



*AccessPay is really easy to use and it's really made a difference for us. We are definitely a more efficient team because of it.*



**Karen Fagan**  
Head of Treasury Operations, ITV



## Fraud and Error Detection

We have a range of tools that will help you improve payment security and reduce the risk of fraud as payments flow from your back-office systems, through the AccessPay platform, to beneficiary banks.

Without simple protection measures in place, fraud and errors can incur needless costs, not just financial, but reputational too. With solutions such as automation, end-to-end encryption of files, customisable approval rules and limits, data masking and 2FA in place, your payments can flow securely and seamlessly from ERP, TMS or any other back-office system to your banking network.

Our unique rule-based engine screens transaction files for irregularities and alerts you if there is anything suspicious taking place.

**Get in touch to find out how we can help you and your finance or treasury team achieve their goals.**

## SWIFT gpi (coming soon)

Take control of cross-border payments and multi-bank connectivity using a single, SWIFT approved bank agnostic connection. Ahead of the game, having won the SWIFT gpi Industry Challenge in 2017, AccessPay has been working closely with SWIFT to develop enhancements and corporate solutions that leverage the power of SWIFT gpi.

**Business secure from fraud**

FILENAME	TIMESTAMP
	12 March 2020, 11:36:50

Warnings Errors Suppressed Low Medium

REF	PROCESSING DATE	TYPE	AMOUNT	SOURCE
REF10	Thu, Mar 26, 2020	99	GBP 10.00	ACCESSSYSTEMSLIMIT Branch Code: 04-00-04 Account Number: 85495648

SF001: Values of transaction exceeds the expected amount.

**Compliant with the latest legislation**

ACCESSSYSTEMSLIMIT  
Branch Code: 04-00-04  
Account Number: 85495648

TEST10  
Branch Code  
Account Num

TEST6  
Branch Code  
Account Num

SF001: Values of transaction exceeds the expected amount.





## Cash & Liquidity Analytics



### At a glance

Unlock your treasury and finance team's potential to drive revenue growth and contribute to key strategic decision making by automating the time consuming and risky process of cash and liquidity data gathering. Data, specifically cash and liquidity data are fundamental to the success of treasury and finance functions across all enterprise organisations.

The problem is, treasury and finance professionals find themselves spending far too long gathering this data. Data that is key to balance sheet reporting, cash flow forecasting, risk management, investment decision making and strategic planning.

### Cash Management

Cash Management, an AccessPay platform application, automates the process of gathering cash and liquidity data by routing your organisation's statement and intra-day balance information from multiple banks, regardless of location, into a single, intuitive dashboard.

Cash Management normalises this data and allows you to consume it through the AccessPay platform in a way that suits your organisation; by region, by bank, by currency, by business unit or by legal entity.

Automated intra-day statement feeds combined with the ability for Cash Management users to upload ledger files to the system, delivers enhanced daily cash position forecasting. Combined with risk reporting and alerting, the result is a treasury and finance function able to pro-actively invest cash and avoid unnecessary bank overdraft charges.

### Quick Summary

**Automating the time consuming and risky process of cash and liquidity data gathering allows you to:**

- View all your balances in one place, anytime, anywhere
- Make data-driven cash management decisions quickly and efficiently
- Automate cash transfers removing the reliance on creating reports
- Make your cash work harder by placing it in the accounts that will earn you the highest interest
- Create bespoke risk reporting and alerting on; large exposures, balance irregularities and liquidity usage

*“ You log in and you know exactly how much cash you have around the group. We were able to see, not just payments that have been made, but also receive confirmations back from the bank. ”*

**Karen Fagan**, Head of Treasury Operations, ITV



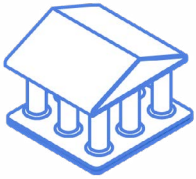


## Increase Operating Efficiency

No more spreadsheet building and manual data gathering. View all your balances in one place and automatically reconcile your bank statements against ledger forecasts.

## Multi-bank Connectivity

View your cash balances across multiple banks, accounts, currencies, countries and even business units in a customisable dashboard. Easily access, view and export bank statements for further interrogation and ERP integration.



## Improve cost of borrowing

With centralised visibility of all your accounts and interest rates, you'll be able to select the accounts where lending facilities can be delivered at more favourable rates as well as avoiding unnecessary overdraft interest charges.

## Cash Forecasting & Reconciliation

Generate instant end-of-day position forecasts by uploading payable and receivable files into the Cash Management application. Empower your investment or financing decisions with a real-time view of current and expected cash positions.



## Cash & Liquidity Analytics Overview

### Generate revenue and reduce costs

Automated cash management data is delivered early in the day, meaning you can capitalise on better returns available before currency cut-off times.

### Real-time liquidity management

View all your essential banking and transactional data in one place and make data-driven cash and liquidity management decisions quickly and efficiently.

### Expose underutilised Nostro accounts

Complete visibility of all your cash balances helps you uncover pockets of dormant cash, allowing you to sweep into higher interest accounts, or use as an alternative to costly lending facilities.

### Position cash earlier in the day

Manage and submit payment transactions through the Bacs service on behalf of third-party organisations. Our file agnostic solution offers automated submissions, email updates, data prevalidation and best-in-class disaster recovery.

### Sweeping

Optimise interest payments, minimise the cost of borrowing or simply improve overall liquidity by concentrating all your cash into one account, where the interest is at its highest. Without the Cash Management application, this task would require routine manual input of payments, which is both error-prone and difficult to maintain. With no human intervention required, Cash Management automates the process as it integrates directly with the payments engine and therefore removes the need for manual sweeping.

**Critical Cash Management insight that empowers treasury and finance decision making**



## Risk management and reporting

Out-of-the-box risk management reporting and alerts allow you to quickly detect anomalies and trends on the balance sheet.

### End-of-day Reports

Receive precise and structured information daily on all entries booked on the account for the previous business day by routing MT940 end-ofday account statements.

### Intra-day Reports

Get real-time updates on cash flow movements, allowing effective intra-day liquidity management. Leverage the intelligent data visualisation tool to generate previously/inaccessible insights using your data. Create and schedule bespoke intra-day reporting.

### Manage risk and exposure

As well as removing the risks associated with manual data compilation, AccessPay allows you to manage large exposure, reduce negative credit interest exposure and understand unexpected activity.

## Ubiquitous connectivity

### At a glance

Providing connectivity and integration to all systems and through all methods, everywhere, every time.

With the AccessPay platform, treasury and finance professionals have visibility and control over all of their payments, cash and liquidity data and processes in one easy-to-use platform.

### Integrations

Ensure secure payment file delivery from your ERP, TMS, Payroll or CRM system into the AccessPay Platform.

### TMS Integration

Treasury payments can be high value and high risk; mitigate this with seamless and secure integration to your banking network with the AccessPay platform.

### Payroll Integration

Payroll is mission critical. The more manual process and open access that exists in your organisation, the bigger the risk of fraud and error. The AccessPay platform ensures you remove this risk by accepting files from any payroll system, transforming them securely for onward submission to payments schemes and banking partners.



## ERP Integration

Whether you're working with Oracle, SAP, NetSuite, SAGE or any other ERP system, our platform will accept, transform and submit your payment files seamlessly.

## Other integrations

Provided your organisation uses a system that produces a payments file, then we can help. We've been accepting payment files from many different ERP, TMS, accounting, payroll and CRM systems for years and as a result, we're experts at transforming your payment files into a bankfriendly format.



## Case Study: NSG Group

**Annual Revenue:** \$4.7B  
**Industry:** Manufacturing  
**Use Case:** Treasury Payments and cash management via SWIFT

“ To support a more flexible, agile approach to our banking processes, we looked to replace our decentralised, manual online banking processes with fully integrated SWIFT connectivity across our shared service centers and payments factories. We ruled out an on-premise Alliance Lite2 gateway due to it being too resource intensive, particularly with the heavy security requirements around the swift audit.

It made sense for us to look towards buying a ready-made solution to cut down the amount of time it'd take for us to start seeing the benefits, we decided to review the market and found the solution we needed with AccessPay ”

**Christopher Davies**  
Treasury Risk & Reporting Manager at NSG Pilkington

## Bank Connectivity

Able to connect you to over 10,000 banks around the globe, the AccessPay platform can automate the sending of payment files, the receipt of credit and debit notifications and the retrieval of statement data. Removing the risks associated with manual processing of payments, balance data and reconciliation.

## SWIFT Connectivity

Connect to all financial institutions, independent from multiple proprietary banking systems using a single, secure and reliable connection to the SWIFT network. As the only SWIFT L2BA application partner in the UK, we're able to easily connect your banks across the world and host your BIC to execute payments and statement retrieval through our platform.



## Host-to-Host (H2H)

Connect directly to your bank(s) using a secure, encrypted H2H proprietary link to send and receive a wide variety of financial messages, without the constraints and limitations of a specific clearing house or third-party/network.

A dedicated connection between your organisation and your bank, Host-to-Host is ideal for Non-banking financial institutions (NBFIs) and FX companies looking for optimal payments and reconciliation solutions or large corporates looking to automate payments and

cash management through a small number of global banking partners.

## API

If your banking partners offer partner APIs which present relevant information, then the AccessPay platform can draw on that data and present it alongside information from other channels.

## Service and support

### What can you expect?

The best-in-class payments and cash management platform is only as good as the service delivery team and customer support team behind it.

*“ We chose AccessPay because of their financial value & ability to adapt to IATA’s systems, fitting seamlessly within our existing software and processes. ”*

**Javier Orejas Saldaña**

Head of Banking Services EMEA & the America’s, IATA



## Implementation

We’re fully aware that the effective implementation of payments and cash management solutions is critical to the success of your finance and treasury function. The AccessPay platform needs to be secure and able to process the required transaction volumes and achieve clear visibility of cash balances. To meet these requirements, we’ve built an in-house team of implementation and

service delivery experts, who’ve worked on projects of widely varying scales.

From straightforward, bacs approved software implementations to more sophisticated, multi-channel, multiconnectivity projects that deliver digital transformation.

**We have considerable knowledge and expertise in this area, with no project too big to manage.**



## Ongoing Support

With our dedicated, UK based support team, we'll be happy to assist you with any queries or concerns you have with the AccessPay platform. Our office is open between 8 AM and 6 PM GMT to handle your queries and we have a team of experts on hand to help you.

## Customer feedback

To continuously improve customer experience and satisfaction, AccessPay carry out annual customer satisfaction surveys, regular customer support surveys and provide all customers, access to a community board where they can leave feedback and comments.

The information we gather is used by the service delivery and customer support team to ensure the highest possible customer satisfaction for all service delivery.

## Platform Updates

A flexible cloud-based platform with automatic updates via the cloud – the AccessPay platform has been built to ensure remote access and remote updates give us agility other suppliers simply can't match. There are monthly scheduled releases, where new features and functionalities are added to the platform – which means you can take benefit of new features and system updates immediately.

## Customer Experience

AccessPay often scores above 4.9 / 5 in the customer services stakes – don't just take our word for it, have a look at **Feefo** and see what our customers have to say.





## What next?

Get in touch to learn more about AccessPay's simple and secure **business payments** and **cash management** automation solutions.

### Speak to a specialist

We know your time is valuable. Our specialists are ready to help at your convenience. Speak to a payments and cash management specialist at a time that works for you — without waiting in line. Tell us in advance what you'd like to talk about so that we can prepare.

**Book a Demo Today**

### Knowledge Hub

We don't just create the software and platforms to help finance and treasury professionals - we're also here to educate them with the latest industry changes.

Get access to the latest articles, opinion pieces, blog posts, videos, webinars, and features on financial technology, payments, treasury, automation, banking and more.

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