












INTRODUCTION

- ✓ **PRIORITY COMMERCIAL PAYMENTS SOLUTIONS**
- ✓ **REVOLUTIONIZING COMMERCIAL PAYMENTS**
- ✓ **REDUCE AP OPERATING COSTS WHILE
GENERATING REVENUE BY PAYING SUPPLIERS**



WHAT IS PRIORITY COMMERCIAL PAYMENTS

We help organizations to reduce their AP operating costs, by automating 100% of your AP, with multiple forms of electronic payments, paying all suppliers from a single payment file. Suppliers choose how they want to be paid, and your organization earns revenue when making the payments.

	AP AUTOMATION		AP AUTOMATION
	100% ELECTRONIC PAYMENTS		100% ELECTRONIC PAYMENTS
	GENERATE REVENUE		GENERATE REVENUE
	VIRTUAL CARD		VIRTUAL CARD
CPX	ACH PLUS AND PROXY PAY		DIRECT
	DYNAMIC DISCOUNTING		DYNAMIC DISCOUNTING

FOR COMPANIES WITH 30 MILLION IN REVENUE OR MORE

THE DIFFERENCE

CHECKS ARE THE MOST EXPENSIVE WAY TO PAY SUPPLIERS. THEY ARE THE LEAST SECURE OF ALL PAYMENT METHODS. EVERY TIME YOU MAIL A CHECK YOU'RE MAILING OUT A PIECE OF PAPER WITH YOUR ACCOUNT NUMBER ON IT.

WITH ACH, WHILE MORE SECURE THAN A CHECK, THE REMITTANCE ADVICE IS OFTEN NOT SUFFICIENT FOR AUTOMATIC PROCESSING; THEREFORE, ACH REMITTANCE DATA IS USUALLY SENT SEPARATE FROM THE PAYMENT, COMPLICATING THE RECONCILIATION PROCESS. SO IT IS THE SUPPLIER WHO BEARS THE EXPENSE OF MANUALLY PROCESSING EACH TRANSACTION.

PRIORITY VIRTUAL PAYMENT PROGRAMS ARE THE ANSWER!

VIRTUAL CARD PAYMENTS

A VIRTUAL CARD IS A 16-DIGIT, SINGLE-USE CARD TRANSACTION DESIGNED SPECIFICALLY FOR PAYING YOUR SUPPLIERS. YOU GET ALL OF THE BENEFITS OF PAYING BY CHECK OR ACH, BUT WITH NONE OF THE DISADVANTAGES.

- ✓ No cost to pay with Virtual Cards. There's no implementation cost, no per transaction cost, no cost period.
- ✓ Payment information is sent by email and includes complete detailed remittance information
- ✓ The single-use card number is valid only until the payment is processed, preventing fraudulent and unauthorized charges.
- ✓ Drastically reduces expenses by up to \$26 per invoice

VIRTUAL CARDS GENERATE SIGNIFICANT REVENUE FOR YOUR ORGANIZATION, EACH TIME YOU PAY YOUR SUPPLIERS. WITH A POTENTIAL REBATE UP TO 1% OR POTENTIALLY MORE, VIRTUAL CARDS GENERATE \$100,000 OF ADDITIONAL REVENUE EVERY \$10 MILLION IN VIRTUAL CARD VOLUME.

REVENUE FOR YOUR ORGANIZATION

- ✓ We help organizations to maximize revenue and automation, offering the most complete suite of payment solutions, to maximize incentives
- ✓ All seven of the payment options that we offer can be delivered in a single payment instruction file.
- ✓ As for integration, all we need is the ability for your ERP or accounting system to export a payment instruction file. You already do that today for ACH payments. We can take that exported instruction file and map it into our system. Only takes minutes.
- ✓ We handle supplier communications and enrollment.
- ✓ And there's no cost for implementation.

