

Supercharge Your Supplier Network



The Network Problem

Legacy Vendor Payment Processes Are Slowing Growth

Most organizations have modernized customer experiences, but supplier payments often remain fragmented, manual, and costly. As vendor networks grow, outdated workflows create operational drag, support burden, and increased risk.

Common challenges

✗ Collecting and storing supplier payment credentials

✗ Managing vendor updates across entities or business lines

✗ Supporting suppliers with different levels of digital readiness

✗ Validating bank accounts and business information

✗ Ongoing compliance / KYB requirements

✗ Managing multiple payment rails and preferences

✗ Handling payment status inquiries and support tickets

✗ Limited visibility into network performance and cash flow

The Modernization Opportunity

One Platform to Modernize Your B2B Payments Network

SMART Exchange is an end-to-end network management solution that digitizes and streamlines how businesses connect, onboard, manage, and pay vendors.

It replaces disconnected processes with one intelligent payment platform designed for scale.



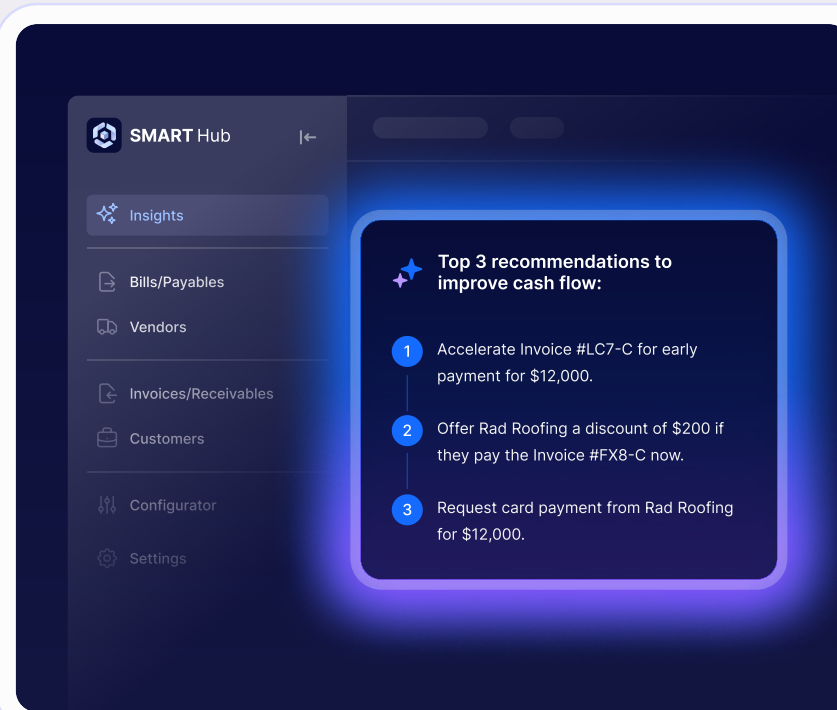
Core capabilities

- ✓ Easy onboarding and progressive enrollment workflows
- ✓ KYB and compliance validation and ongoing monitoring
- ✓ Secure credential capture and maintenance
- ✓ Visibility of payment status, remittance, and documents
- ✓ Diverse payment options with stored preferences
- ✓ Real-time risk monitoring and fraud prevention
- ✓ Working capital orchestration to optimize cash flow
- ✓ Embedded AI for smarter payment decisions

AI + Working Capital Intelligence

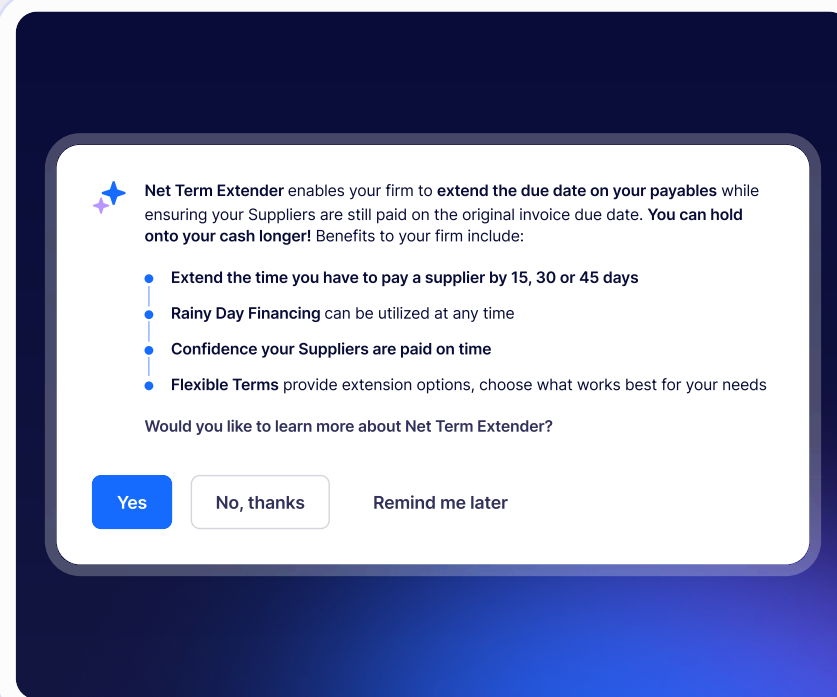
Move Beyond Payments into Optimization

SMART Exchange does more than automate transactions. It creates a connected data layer that enables smarter decisions across finance operations.



AI-Powered Insights

- ✓ Identify trends and operational bottlenecks
- ✓ Surface recommendations and next best actions
- ✓ Prioritize tasks with intelligent alerts
- ✓ Improve platform configuration and adoption
- ✓ Support supplier self-service with AI assistance



Working Capital Orchestration

Embedded financing options are built into B2B payment workflows to optimize cash flow.

- ✓ Extend payment terms
- ✓ Preserve liquidity
- ✓ Increased flexibility
- ✓ Keep suppliers paid on time

B2B Payments Conversion

Modernize Payments. Maintain Better Data. Unlock More Value.

Many providers solve one piece of the problem. SMART Exchange improves the full B2B payment ecosystem across conversion, data integrity, and operational efficiency.

Legacy Outreach vs Automated Conversion

Traditional onboarding models rely on manual outreach, call centers, and mailed checks. These approaches are resource-intensive, difficult to scale, and often result in low digital adoption.

Legacy Model

Clunky, disjointed and time-consuming

15-30%

average conversion rates

✗ Limited staff capacity

✗ Slow outreach cycles

✗ Fraud concerns when sharing info by phone

✗ Missed SLAs can default payments to checks

(AFP Digital Payments Survey, via NACHA)

SMART Exchange

Fast, reliable and digital

70%+

digital conversion rates

✓ Automated outreach at scale

✓ Faster supplier enrollment

✓ Secure digital credential capture

✓ Automatic fallback to check when needed

✓ Real-time visibility and tracking

4.72 out of 5

avg supplier feedback rating

⚡ Improved payment experience and customer satisfaction

⚡ Reduced fraud with digital interconnection between payers and suppliers

Vendor Data Management

Vendor data naturally degrades over time when managed manually. Contact changes, banking updates, duplicates, and outdated records create risk and inefficiency.

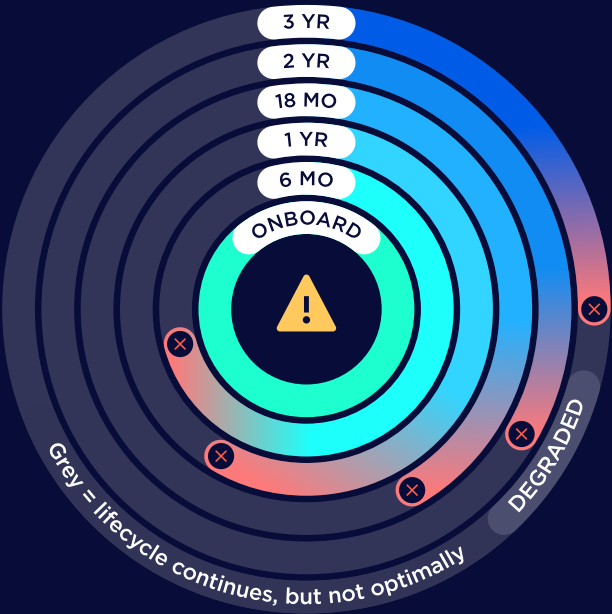
Traditional State Over Time

- ✗ Data becomes outdated
- ✗ Duplicate records appear
- ✗ Banking details go stale
- ✗ Vendor records become fragmented
- ✗ Manual repair becomes costly

SMART Exchange Automated Model

- ✓ Self-service supplier updates
- ✓ Continuous synchronization
- ✓ Duplicate prevention
- ✓ Periodic screenings
- ✓ Connected, clean vendor master data

Manual Maintenance



Fragmented across hundreds of vendors. Lifecycle continues but data is unreliable, duplicated, and beyond manual repair.

● ONBOARDING: All data accurate but not secure	MANUAL
● 6 MO: Address change	NOT UPDATED
● 1 YR: Contact changes	NOT UPDATED
● 18 MO: Duplicate record created	DUPLICATED
● 2 YR: Bank account changed	OUTDATED
● 3 YR: Vendor master data outdated	DISJOINTED

Connected Lifecycle Management



Automatically maintained across all vendors. Clean, secure data with self-service updates and periodic screenings.

● ONBOARDING: All data accurate and secure	AUTOMATED
● 6 MO: Address change	AUTO-SYNCD
● 1 YR: Contact changes	AUTO-SYNCD
● 18 MO: Duplicate record prevented	DEDUPLICATED
● 2 YR: Bank account updated via self-service	AUTO-SYNCD
● 3 YR: Vendor master data maintained	CONNECTED

Strategic Outcome

Supercharge your Supplier Network

With SMART Exchange, organizations can modernize B2B payments, automate vendor management, optimize cash flow, and create a better payment experiences at scale.

Ready to modernize your B2B payment network?

Schedule a demo

Traditional Solutions

- ✗ Solve one workflow
- ✗ Manual upkeep required
- ✗ Limited visibility
- ✗ Payment tool only



SMART Exchange

- ✓ Optimize the entire payment network
- ✓ Automate manual processes
- ✓ Leverage actionable AI insights
- ✓ Orchestrate payments and working capital

Best for



Enterprises with growing vendor networks



Teams burdened by payment support requests



Finance leaders focused on optimizing working capital



Organizations modernizing payments and replacing checks