

Pay by the Rules.



# Zact Payments Platform

An end-to-end platform for card issuance, spend management, and accounting integration

- 1 Deploy a wide variety of business use-cases
- 2 Provision multiple customers under a top-level platform organization
- 3 Streamline onboarding & integrate with any accounting system

## Business Use-Cases

A comprehensive suite of APIs support a wide variety of business use-cases:

- Issue physical, virtual one-time and multi-use card
- Manage budgets on demand, and with approval workflows
- Use custom business rules to authorize transactions and much more

### Card Management



Manage the entire credit card lifecycle from issuance to termination with a comprehensive set of APIs

- Issue physical, virtual one-time, and virtual multi-use cards
- Enforce policy and spend controls before the payment occurs

### Payroll & EWA Cards



Enable employees to access their payroll ahead of payday with no delays and no additional cost or fees

- Set cards at zero budget and increase the budget to the approved amount
- Use services at zero cost to employer and employee

### Merchant Credit



Enable merchants to access income streams immediately and without additional fees

- Allow merchant processors, ISOs (Independent Sales Organizations) and acquiring banks to issue cards to their merchants
- Allow acquirers to set budgets for merchant spend based on receivables

### Delivery Platforms



Enable last-mile delivery companies to efficiently issue cards, control budgets and pay at point of sale while controlling fraud

- Enable a delivery platform company to issue cards to its delivery staff
- Set cards at zero budget and increase budgets on-demand and in real time to the transaction amount

### Buy Now Pay Later



Give consumers the flexibility to pay when and how they prefer through direct payments, pay after delivery options, and installment plans.

- Issue a one-time use card for a specific BNPL transaction
- Enable the BNPL provider to fund the transaction

### Travel Booking



Enable travel booking providers to deliver an interoperable Travel & Expense Management solution

- Issue a one-time use virtual card for an airline or hotel booking and deliver it to the GDS
- Set the credit limit to the transaction amount and ensure it is within budget

## {Organization & User Management}



Provision customers in a hierarchical organizational structure

- Set up all your customers under one account with full multi-tenancy support
- Create/enable/disable users
- Create individual or bulk import users

## {Budget Management}



Manage cards with budgets, not credit limits

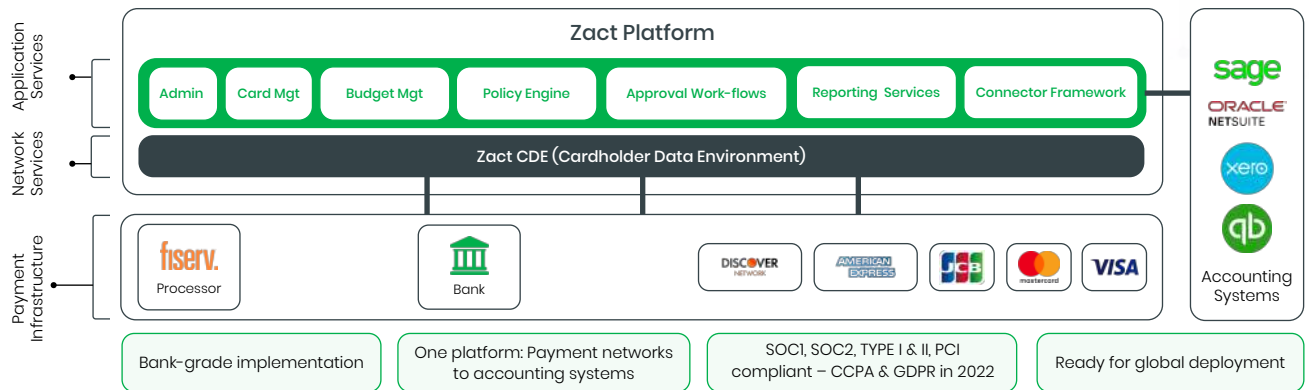
- Set and modify budgets on cards
- Use approval workflows for budget changes in accordance with business policy
- Budget change take effect immediately upon approval

## {Financial Data}



Obtain transactions and customer ledger history

- Display pending (authorizations) or executed (settled) transactions
- Generate reports such as monthly statements
- Create dashboards for insights and forecasting



## {Notifications}



Subscribe to system changes

- Receive entity update notifications: customer, user, or card
- Receive financial event notifications: card authorizations and settled transactions
- Bring your own spending rules to authorize transactions in real-time with web-hooks

## {Card Management}



Manage the entire card lifecycle from issuance to terminations

- Issue, block, unblock, report lost/stolen, replace, or terminate cards
- Choose from plastic, virtual, or one-time use cards
- Receive an audit trail of all card related activities

## Additional Services



Zact provides its platform customers an onboarding portal to streamline account creation & provisioning. Further Zact's ERP connector framework expedites integration with any cloud-based accounting system. The value delivered from this end-to-end experience differentiates us from all other platform providers.

**About Zact** - Zact is a Silicon Valley fintech innovator backed by leading venture capitalists. The Zact solution includes a suite of interoperable spend-management applications built on the Zact payments platform. Our solution eliminates the need for users to create expense reports, while providing fully reconciled transactions.

*Mastercard - Zact Mastercard® Credit Card is issued by Sutton Bank pursuant to license by Mastercard International*