



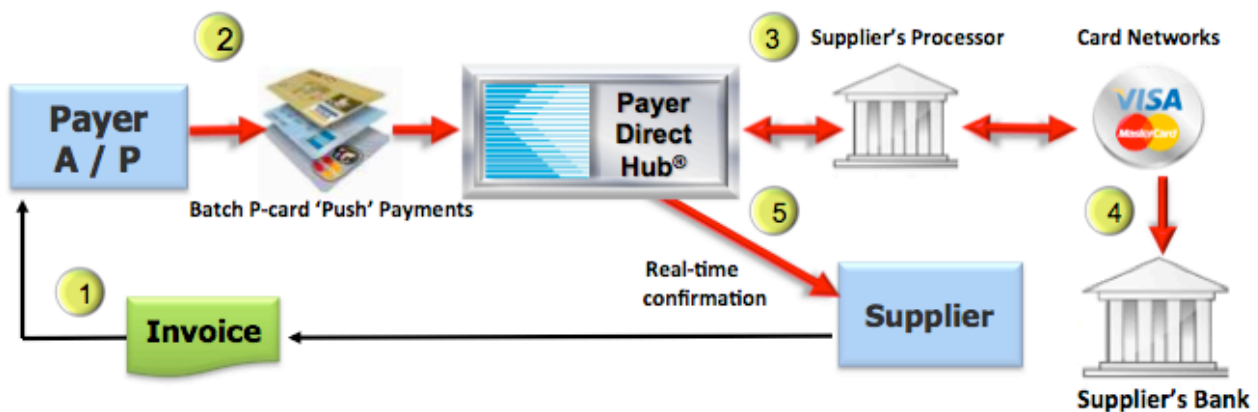
Announcing: a faster, easier way to get paid!

Supplier FAQs

How will the new process benefit me?

We are pleased to announce a new process that will use our Purchase Card to “push” payments directly to you, without any involvement on your part. You will receive payment as a direct deposit into your merchant bank account, along with an electronic notification of the deposit. Payments are processed using the Payer Direct Hub® (“PDH”) a B2B card payment service from Bora Payment Systems, LLC (“Bora”). Payments processed using the PDH execute in real-time, so there is *no delay*. Settlement will be automatic and often within 24 hours. This method of card payment is considered the safest type of card transaction since card information is never exposed.

A diagram of the new process is shown below.



1. Supplier sends invoice / claim to Payer.
2. Payer sends payment file to Bora's Payer Direct Hub® (PDH)
3. Payer Direct Hub® uses card Network to make payment. **Authorization is immediate.**
4. Supplier receives payment directly into designated bank account.
5. Supplier receives confirmation / access to PDH payments portal.

Supplier benefits include:

- **Faster than payment by check**
- **Lowest possible interchange rate**
- **No declined payments to deal with**
- **Simple reconciliation**
- **AR labor savings**

How do I get started?

Simple. Our registration partner will contact you. To be eligible for these benefits you must register a Merchant ID with the Payer Direct Hub®

Is an agreement required?

Yes. A Merchant Agreement will be required for you to receive payment through the Payer Direct Hub®

Can I get reconciliation reports?

Yes. The Payer Direct Hub® provides standard reports, downloads, and custom reports you can build so you can reconcile quickly.