



Mastercard TrackTM Business Payment Service

Modernizing B2B payments

SUPPLIER CARE
AUGUST 2020

Disclaimer: This material has been created to help Supplier Payment Agents (SPA) to position Mastercard TrackTM Business Payment Service to their Customers (Suppliers). The SPA and Mastercard Supplier Care team can work together to update the deck based on the specific SPA needs. This deck should not be used or modified by other entities besides Supplier Care and designated SPA.

OVERVIEW

Receiving and reconciling B2B payments today is extremely challenging, unnecessarily complex and inefficient.

Mastercard Track™ Business Payment Service is designed to simplify and automate the exchange of payments-related data between the world's Buyers and Suppliers, cutting costs and complexity for businesses.

THE SOLUTION HELPS YOUR COMPANY



Receive payments as scheduled



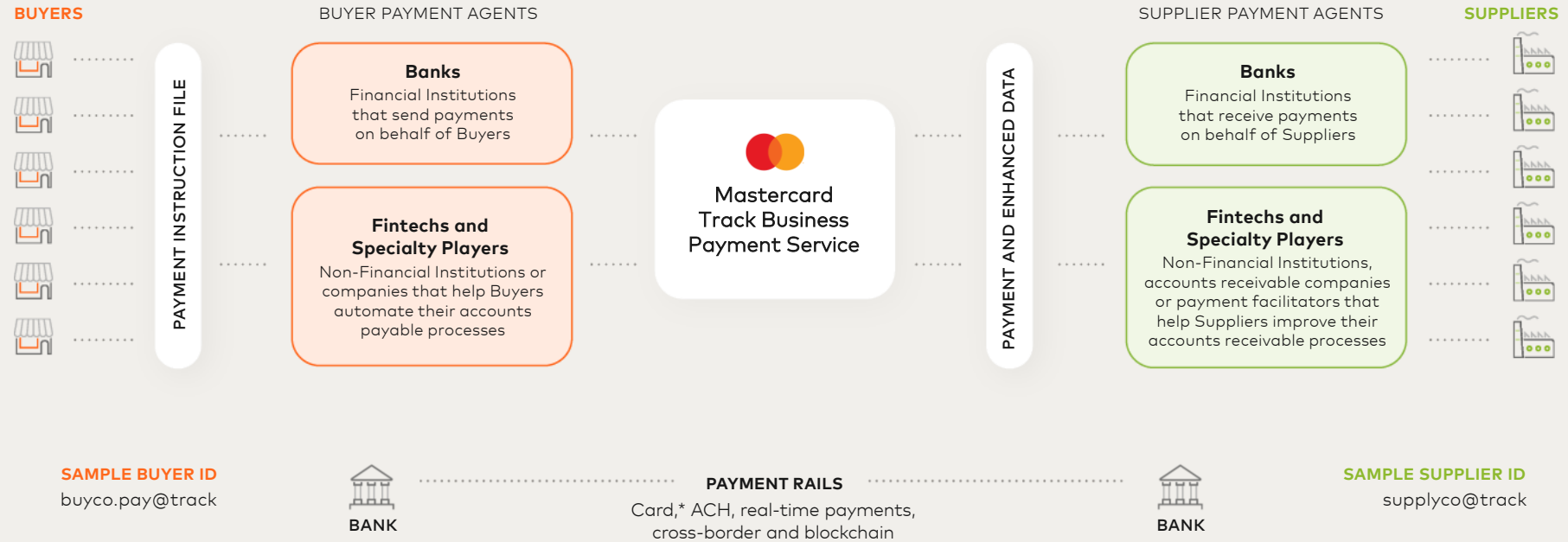
Get paid according to your payment preferences



Simplify the reconciliation process by using enhanced data in a standardized format



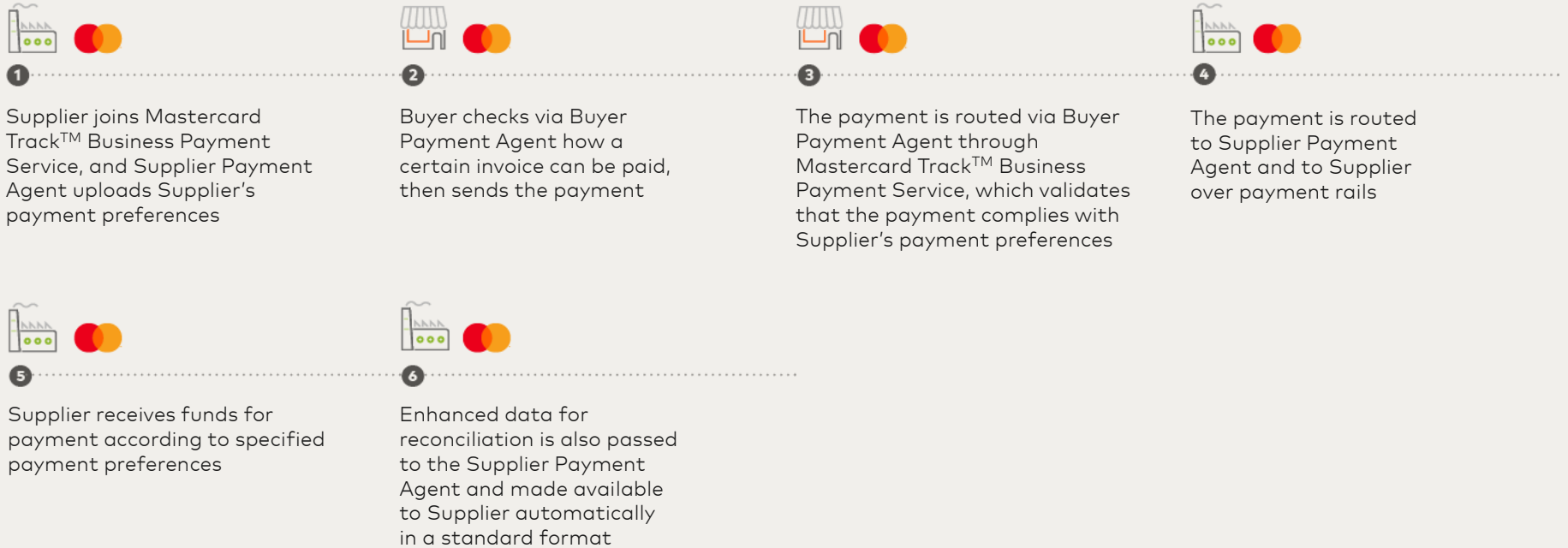
Our solution streamlines connections between Buyers, Suppliers and Payment Agents, driving efficiency and adherence to payment preferences.



*Mastercard Track™ Business Payment Service can facilitate the exchange of data of payments from any card network



Mastercard Track™ Business Payment Service creates payments-related data flows that are fast, transparent and secure.



BENEFITS FOR SUPPLIERS

Suppliers gain increased financial control, efficiency, remittance data and security when payments flow through Mastercard Track™ Business Payment Service.



Make it easier for new and existing Buyers to find and pay you without having to log in to your portal



Define and systematically apply payment preferences



Receive better reconciliation data in a standardized format



Secure, PCI-compliant network does not keep card or account details or send sensitive information via email



Spend less time logging in to Buyer portals and managing payment exceptions



Improve your days sales outstanding (DSO) by promoting discounts for early payments



Mastercard Track™ Business Payment Service allows Suppliers and Buyers to quickly adapt to changing conditions.



Challenge

- Large Supplier realizes that its Buyers (especially the long tail of small Buyers) are cash constrained and may not be able to make payments
- Supplier decides to proactively help Buyers by temporarily changing payment preferences on accepting cards
- The Supplier would have to contact all Buyers to offer the change in payment preferences



Mastercard Track™ Business Payment Service

- Mastercard Track™ Business Payment Service allows Suppliers to easily change payment preferences for Buyers (batched, individuals or all) through a single, secure ecosystem
- Suppliers are allowed to change payment preferences as often as desired. The ecosystem allows Buyers (via the respective Buyer Payment Agents) to discover how a certain invoice can be paid, and pay accordingly.



Outcome

- Buyers are able to pay using credit cards, preserving working capital
- Supplier receives faster payments without taking on additional balance sheet risk
- **Cash flow is improved for all parties and business relationships are strengthened**

NEXT STEPS

Modernize B2B payments with Mastercard Track™ Business Payment Service.

Let's get started, please engage with
your **Supplier Payment Agent**, or with the
Supplier Care team.

SUPPLIER PAYMENT AGENT – CONTACT US

Today Payments (866) 927-7180

Sales@Real-TimePayments.com



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