Total Control:
Introducing Payments with PaperTrl

![PaperTrl]

Welcome and Agenda

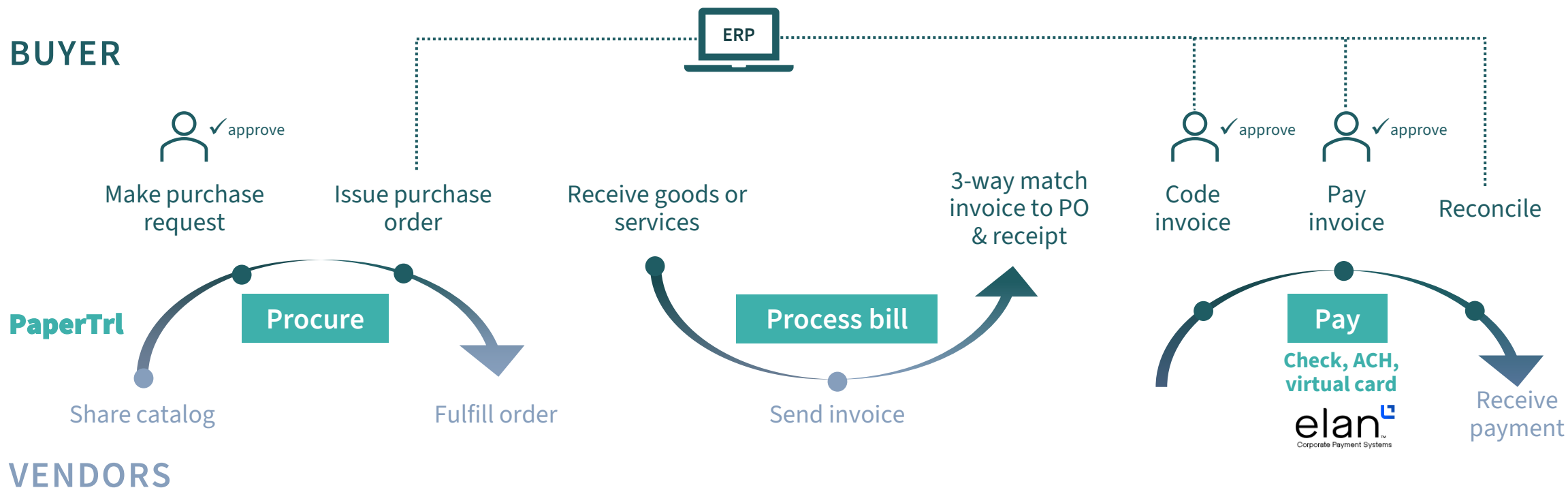## Your Host:

- **Shilpa Marano**

  PaperTrl COO and Co-Founder, leads product delivery, implementation, and customer success. Turned a complex AP/payments platform into a high-retention SaaS business serving enterprise and mid-market clients. Architect of PaperTrl's customer experience model, partner programs, and scalable delivery operations

Agenda Highlights

- **Platform overview**
- **What's new with payments**
- **Demo walk-through**
- **Vendor onboarding**
- **Live Q&A**

PaperTrl's Procure to Pay Solution

BUYER

PaperTrl

VENDORS

ERP

✓ approve
Make purchase request

Issue purchase order

Receive goods or services

3-way match invoice to PO & receipt

✓ approve
Code invoice

✓ approve
Pay invoice

Reconcile

Procure

Process bill

Pay
Check, ACH, virtual card

elan
Corporate Payment Systems

Share catalog

Fulfill order

Send invoice

Receive payment

What problem are we solving?

- Replace manual processes across multiple payment types, banks and systems.
- Consolidate an otherwise fragmented process (e.g. Bill.com, ERP, bank portals).
- Eliminate pre-funding requirements and account reconciliation headaches.
- Give customers control, visibility, vendor conversion, and less risk.

The Solution:
PaperTrl Payments Overview

What's Included:

- Pay vendors by ACH, virtual card, or check—from a single platform with a single process.

- No prefunding: payments made from your existing bank account.

- Secure vendor enablement and ACH onboarding.

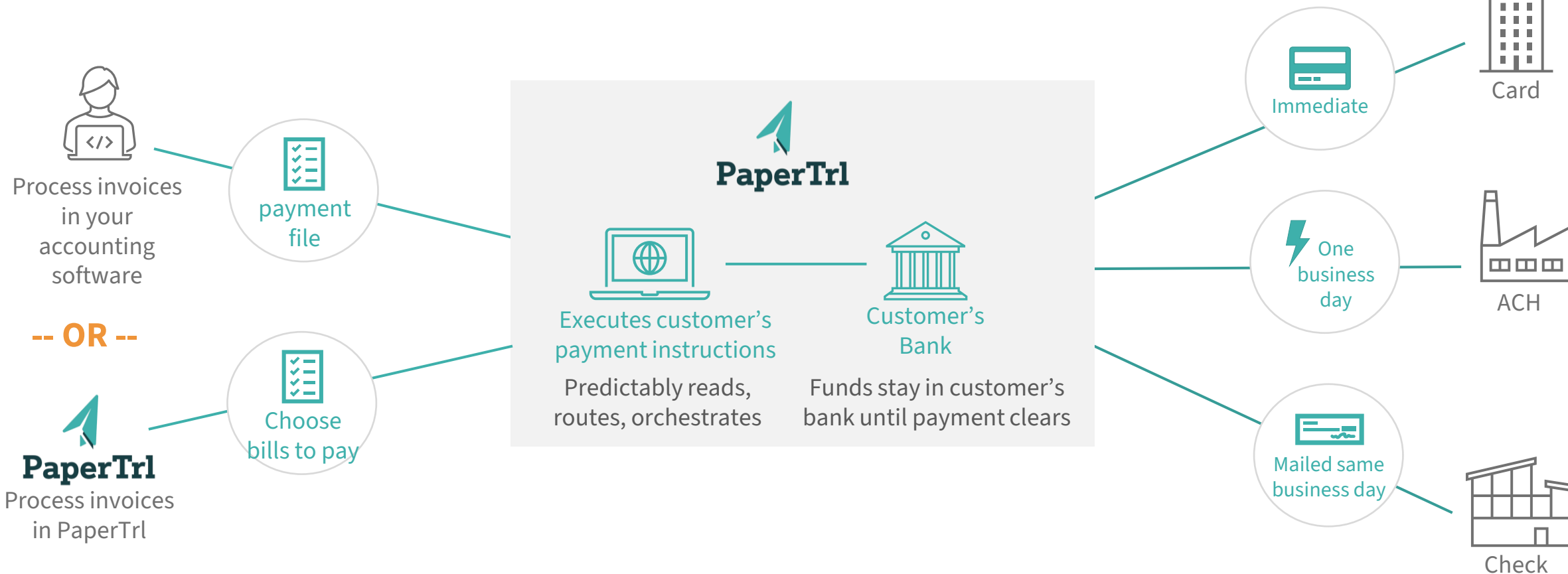- Full audit trail and approval controls.

The Solution:
PaperTrl Payments Overview

Core Features:

- Create payments for invoices already in PaperTrl -- or -- push payments from your accounting system
- Support for check and ACH payments drawn directly from your bank
  - Next day ACH
  - Checks printed and mailed same business day*
  - Positive pay protection
- Visa virtual card issuance through Elan Financial Services
  - Single-use card, must be processed for exact amount
  - Rebate eligibility

If received by 4p eastern, requests received after are mailed next business day
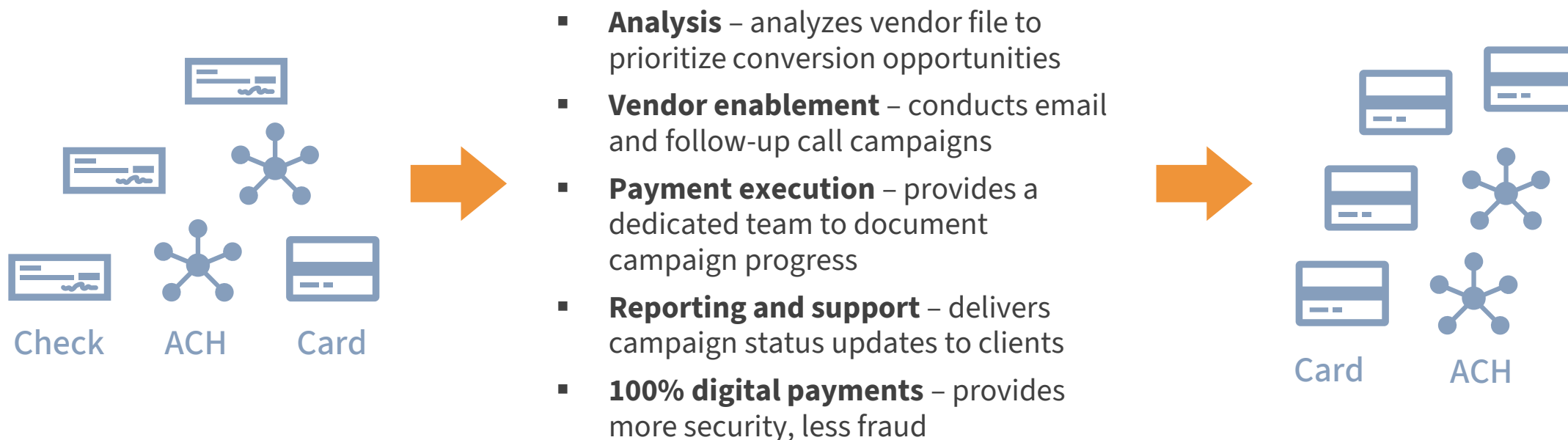
Payments:
How it Works

Process invoices in your accounting software

payment file

-- OR --

PaperTrl
Process invoices in PaperTrl

Choose bills to pay

PaperTrl

Executes customer's payment instructions

Predictably reads, routes, orchestrates

Customer's Bank

Funds stay in customer's bank until payment clears

Vendors

Immediate — Card

One business day — ACH

Mailed same business day — Check

*No pre-funding, no sub-accounts. PaperTrl never handles the cash.**

Demo

Vendor Onboarding
Transform to Digital Payments

Elan and PaperTrl oversee all vendor enrollment and ongoing management. Our unique approach drives higher participation and program utilization.

Check   ACH   Card

- **Analysis** – analyzes vendor file to prioritize conversion opportunities
- **Vendor enablement** – conducts email and follow-up call campaigns
- **Payment execution** – provides a dedicated team to document campaign progress
- **Reporting and support** – delivers campaign status updates to clients
- **100% digital payments** – provides more security, less fraud

Card   ACH

PaperTrl Payments
Fee Structure

Annual Subscription Fee (tiered, based on volume)

One-time fees:

- **Bank setup – Waived thru 6/30**
- **PaperTrl setup - $1,500**
- **Positive Pay setup - $1,000**

Transaction fees:

- **Virtual cards – no charge**
- **Checks - $1.75 ea.**
- **ACH - $0.25 ea.**

Integrated Payables with Embedded Banking

PaperTrl

1 **DIRECT FUNDING FROM YOUR BANKS(S)**
We never hold your money, we provide payment instructions to your bank

2 **ONBOARDING FOR ALL PAYMENT TYPES**
We conduct onboarding for all payment types, including ACH

3 **PAYMENT CHOICE**
You choose how to pay your supplier in real-time (i.e. choose to send a check)

4 **INTEGRATION**
We integrate with ERP and financial institutions

5 **SCALABLE PRICING**
Only pay for what you need and enjoy unlimited users and vendors

6 **AUTOMATED APPROVAL WORKFLOWS**
Highly flexible design tool uses your business rules to create custom workflows

7 **FREE SUPPLIER PORTAL**
Easy-to-use portal allows supplier to manage their own banking information

8 **EASIER PAYMENTS**
Pay multiple bills with varying payment methods on a single screen

Next steps

Let us help:

- Spend file analysis
- hello@papertrl.com

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Thank You!

Steve Weber

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PaperTrl