







www.trxservices.com



## **Streamline Payments**

# trx

### **Accounts Receivable**



#### **Integrated Card Payments**

Accept all major credit cards securely and efficiently inside of your CRM, POS, and ERP System.



#### **Digital Payments**

Digitize your customer experience with Mobile Payments, Online Payments, Text to Pay, Invoice Payments.



#### **Retail Financing**

Make high-ticket items more affordable. Enhancing customer satisfaction and loyalty with financial flexibility. Remove burden and risk and get paid next day.



#### **Surcharging & ACH**

Enable surcharging and direct bank transfers for seamless, low-cost payments to reduce on processing fees and improve cash flow.



#### **Recurring Billing**

Automate your billing services with our robust recurring billing system and tokenization.



### **Commercial Financing**

Improve cash flows with more affordable access to capital to use towards acquisitions, inventory, revolver, etc.

## **Accounts Payable**



#### **Automate Accounts Payable**

Remove the burden of paying partners/agents, vendor and supplier payments leverage our integrated solution drive efficiencies for your business.



#### **Automate Your Payments**

We manage all of your payments to agents, suppliers and vendors from sending checks, paying ACH, and creating virtual cards.



#### **Gain Security**

Multi-layer fraud protection and reduced credit exposure. Enhanced Chargeback rights.



#### **New Revenue Stream**

No Fees for Virtual Cards! We actually pay you a rebate on all card volume.



#### **Reduce Cost**

Eliminate manual tasks, gain efficiencies. Leave your vendor and supplier enrollment to us. We will call all of your vendors and suppliers to optimize your program.

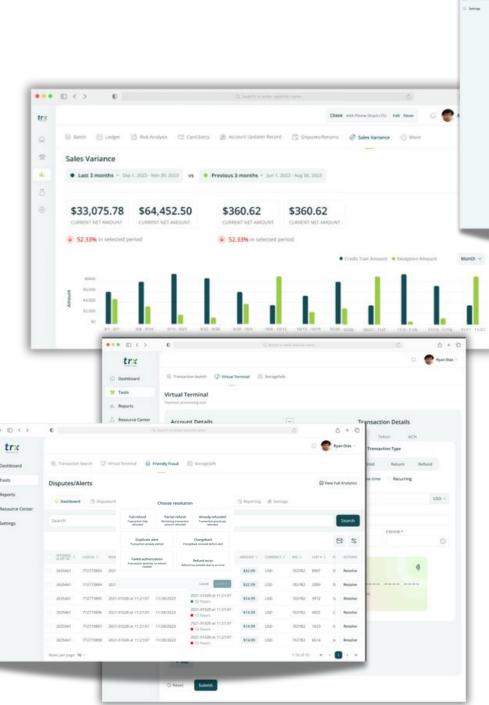


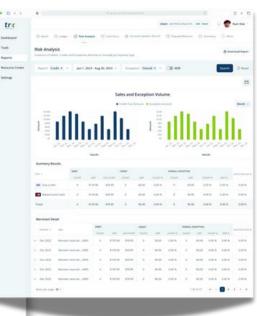
### **Control Spend**

Improve cash flow challenges with having control of when and how you pay your providers.

## A/R Solutions Overview









• EMV &

• ACH

**Contactless** 

Mobile

Unattended

Text-To-Pay

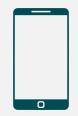
• **Level** 2 & 3

Virtual

Recurring

**Terminal** 

Billing



### **Alternative Payments**

- Apple Pay, Google Pay
- PayPal
- Cash Advanced
- **Gift** & Loyalty
- Integrated Lending



### **Security Solutions**

- Tokenization
- Storage Safe
- Hosted Pay Pages
- Chargeback Management
- Account **Updater**
- Gateway Solutions



### **Transparent** Reporting

- **Digital** Receipts
- Pricing, Residuals, and Fees
- Notifications & Alerts
- API's and One Portal



### Compliant **Surcharge Solutions**

- Cash Discount
- **Dual** Pricing
- Convenience Fee
- Card Present & Card-Not-Present











## **Accounts Payable**



### **Automate Accounts Payable**

Remove the burden of vendor and supplier payments leverage our integrated and streamlined solution to drive efficiencies for your business.



### **Automate Your Payments**

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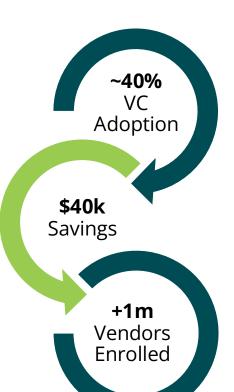
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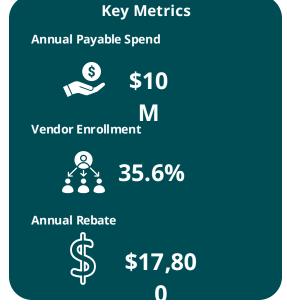
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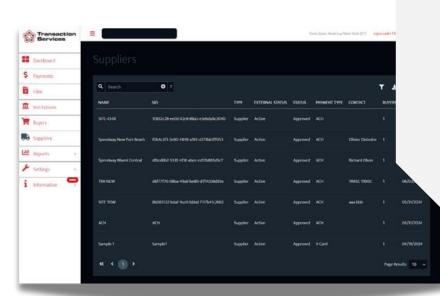


## A/P Solutions Overview









### Integration

- Quickbooks, TigerPaw, & Rev.IO
   Billing
- Automated Card, ACH, & Checks
- Recurring Billing
- Digital & Custom Remits
- Branded Cards
- Installed in Minutes
- Pass through fees on ACH &Check



#### Vendor Enrollment

- Merchant Account
- Business Verification
- Single Use, Multi-Use Card
- PCard Capability



## All-In-One Platform

- Process Checks, ACH, and Virtual Card
- Enriched Data and Visibility
- Auto Reconciliation
- Added Security
- Manage payments across multiple Bank Accounts



- Rules and Policies
- Split payments
- Financed Payments
- More control over spend
- Eliminate Surcharge from Suppliers
- Paying Agent Commissions



## Rebates NOT Fees

- Rebates paid on every virtual card purchase made
- No added Fees
- Pass through fees on ACH and Check











## We do the HEAVY lifting









**Enrollment Team** 

**Integration & Set-up** 

**Payment Monitoring** 

**New Client Set-Up** 

TRX Services does all of the heavy lifting. You provide us a vendor list, approvals at every step of the way, the payment file, and that's it. We will onboard the clients, manage payments, run your program, handle support, etc. We are an extension of your Payables team.











## **Financing Products**



### **Expanding Operations**

New Locations, Acquisitions

## **Operations Financing**

Inventory, Equipment, A/R

### **Lending Revolver**

Accounts Payables, Cash-Flow, Payroll, Expense Management Card

### **Retail Financing**

Quotes, at Time of Purchase, Buy-Now-Pay-Later and Lending

## **Commercial Financing**

Large contract orders for Agents, B2B sales growth

## **Embedded Financing**



### **Easier Access to Capital**

TRX simplifies the financing process, making it more accessible to a broader range of consumers. By streamlining applications and employing more inclusive approval criteria, TRX ensures that more individuals can secure the funding they need for more efficient operations.

### **Control of Rates**

Understanding the financial burden of various industries, TRX offers competitive interest rates and discount rates to the merchants. This approach helps merchants and consumers manage their finances more effectively, reducing the cost to access capital and eliminating the need for merchants to manage float.

### **Flexibility on Fund Usage**

Unlike many traditional financing options, TRX doesn't restrict how customers use their funds. This flexibility allows individuals to cover not just on the specific purchase, but also create a line of credit for merchants.



Quotes



Billing



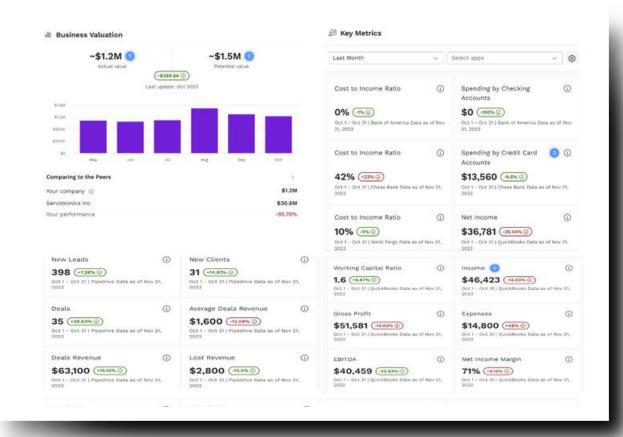
**Text Message** 



**Back-Office** 

## **Embedded Banking-Future**



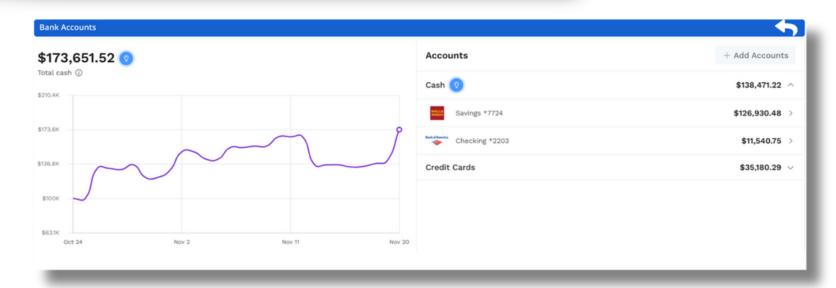




**Business Checking & Savings** 



**Business Valuation** 





**Funding & Lending** 



**Money Movement** 

## Identity





### **Verification**

Is the information the user provided real and exists?

### + Affiliation

Is identity associated with address, email, etc.?

### + Insights

Additional info that may influence decision (e.g. length of time at address)

#### + Trust

A trustability recommendation based on Equifax proprietary data algorithm

## **Identity & Fraud Tools**





### **Ecommerce Fraud Prevention**

Card Testing

**Criminal Fraud** 

Refund Fraud

Loyalty Abuse

Promo Abuse

AI/ML Batch Processing



### **Disputes & Chargebacks**

Stop chargeback losses
Intercept & Deflect Disputes
Real-time refunds
Reduce friendly fraud
Representments
Single platform

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Pre-A	uui	UI IZ	auvii	

Post-Authorization \_\_\_\_

Guards your merchants' security, monitoring transactions to prevent fraud.

Helping better identify Target Audience and Ideal Customer profiles.

Business Verification and More

## **Disputes & Chargebacks**





### **Inquiries**

Visa Order Insight®

Mastercard Consumer Clarity

Visa Account Name Inquiry



### **Alerts**

Verifi Cardholder Dispute Resolution Network™ (CDRN®)

Ethoca Alerts - Confirmed Fraud and Consumer Disputes

Visa Rapid Dispute Resolution (RDR)

Mastercard Collaboration



### **Notices**

Verifi INFORM

## What's Next?

We've shown you all the benefits your business can receive from working with Rev.io & TRX - from streamlining your payments needs, to better Accounts Payable and Receivable functions, and more.

### To get started, contact us:

888-933-8797

sales@trxservices.com

www.trxservices.com



