Agent Credit Card Program
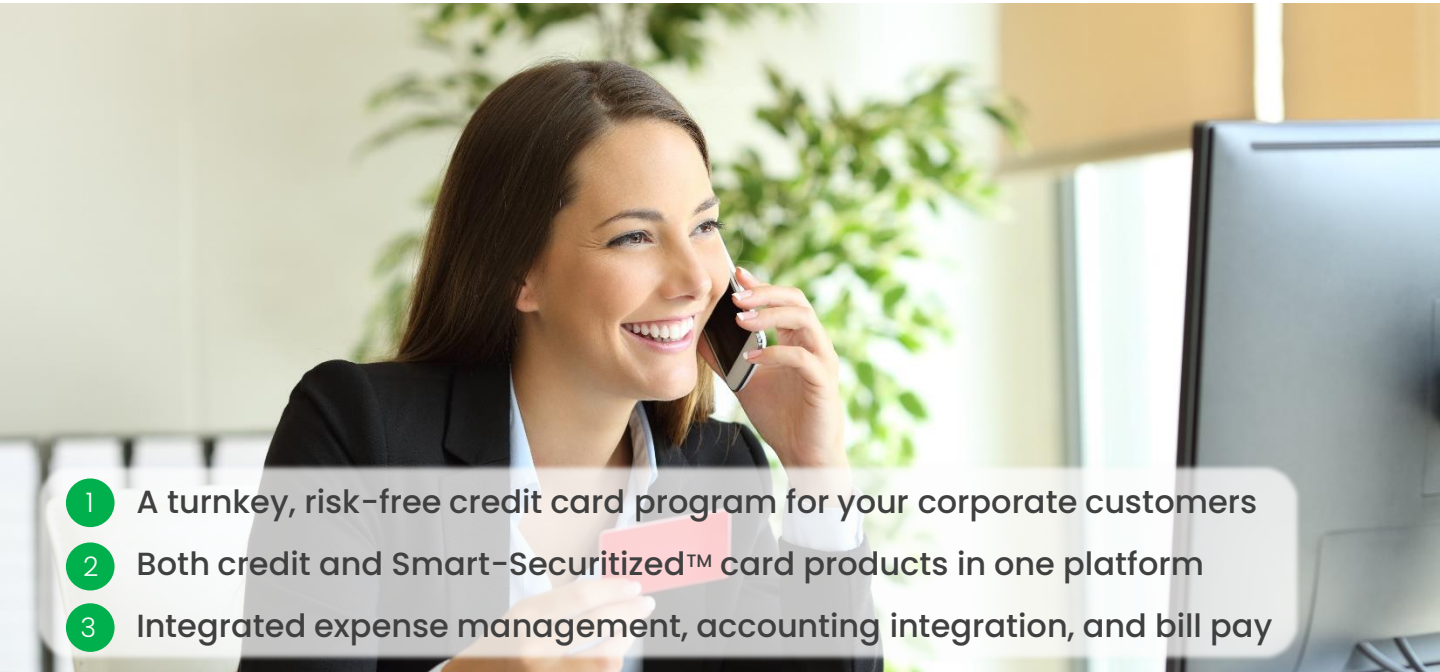## *Corporate*

Zact
Pay by the Rules

1. A turnkey, risk-free credit card program for your corporate customers
2. Both credit and Smart-Securitized™ card products in one platform
3. Integrated expense management, accounting integration, and bill pay

Increase adoption of your credit program with Zact. For those needing and qualifying for credit use Zact's credit program, for those looking to optimize cash flow use Zact's smart-securitized card product. Create enduring customer loyalty with an ever-expanding suite of applications fully integrated with Zact's credit products, including expense management, approval workflows, budget controls, accounting integrations, and bill pay.

A common problem

You want to offer your customers a comprehensive, branded card program, but the all-in-one providers offer bare-minimum card issuance with none of the attendant capabilities your customers demand – all while giving you little control and next-to-no support or responsiveness to your individual needs.

You want to provide credit programs to all your commercial clients, but many don't qualify or are not willing to personally guarantee.

And infuriatingly, your "share" of their revenue-share is a bit of a misnomer – it's almost non-existent.
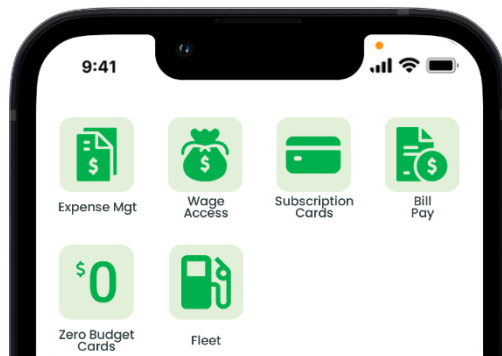
Enter Zact

Zact is the only card provider that offers a credit product for all your commercial clients. A credit program for those who qualify and a smart-secure program for those who want to optimize cash flow.

And we don't just issue cards. We integrate our card products with Zact's expense management, bill pay, and other applications. Because of this we provide fully reconciled credit and debit journal entries to your client's accounting systems.

With the increased loyalty and stickiness Zact delivers, you will never lose another customer to a competing card program.

Integrated applications with Zact card products

9:41
Expense Mgt · Wage Access · Subscription Cards · Bill Pay
$0 Zero Budget Cards · Fleet

Smart-Secure Highlights

No personal guarantees required

Optimizes cash-flow management by minimizing collateral. Only provide sufficient collateral to cover just a single day's spend!

Get real-time transactional activity and establish auto-pay to settle daily

Credit Highlights

Provide one month's credit or even revolve to qualifying customers

Use your lending or Zact's 3rd party lenders for underwriting

Integrate credit card transaction activity with expenses and provide fully-reconciled journal entries to accounting systems
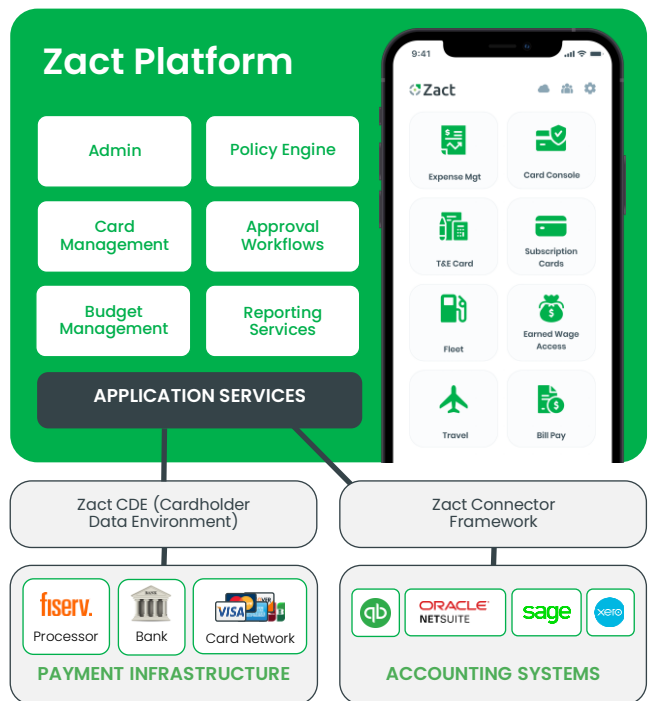
The Zact Advantage

Businesses of all sizes struggle to find an integrated payments solution that accurately reports and reconciles expenditures at scale, within policy and budget constraints while providing a satisfactory user experience.

Zact allows you to manage spend for your employees and enforces budget and policy before the spend happens.

Zact is a suite of interoperable spend-management applications built on a payments platform that integrates directly with payment networks & accounting systems.

A comprehensive suite of application services supports Zact and 3rd-party applications spanning every spend management use-case. Zact completely does away with expense reports as we know it, mapping transactions at a network level to expenses and finally to the chart of accounts in accounting systems. This enables a continuous reconciliation between payments and expenses, providing accounting systems immediate visibility into expenses

Zact Platform

Admin	Policy Engine
Card Management	Approval Workflows
Budget Management	Reporting Services

APPLICATION SERVICES

Zact CDE (Cardholder Data Environment)

Zact Connector Framework

fiserv. Processor | Bank | VISA Card Network

PAYMENT INFRASTRUCTURE

ORACLE NETSUITE | sage | xero

ACCOUNTING SYSTEMS

Applications on Zact

An interoperable suite of Zact & 3rd party Spend Management Applications
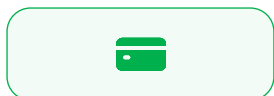
Expense Management
Automatic expense reporting

T&E Cards
Fully controlled budgets

Fleet
Flexible locations and policy restrictions

Family Card
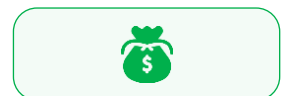Parent-managed card for children

Subscription Cards
Easy and safe subscription mgmt.

Travel Management
Travel integrated with budget and expense

Bill Pay
Rule and approval-based payments

Earned Wage Access
Emergency advances for unbanked employees

Ready to learn more?

zact.com

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