

Why AP departments should choose SMART Hub?

	 SMART Hub	Other payment solutions
INTEGRATION		
ERP integration	Embedded in any ERP, accounting software, or system or record for streamlined disbursements	Not embedded. Supplier invoices must be approved within other payment solutions
Bank integration	Open banking. Client support of multiple bank accounts across multiple banks	Not open banking. Funds disbursed out of an FBO model, not directly out of the disburser's bank account
A2A payments through any business network	Available	Limited
Reconciliation	Automated	Remittance details are batch synchronized and must be manually reconciled
FLEXIBITILY		
Payment options	ACH, RTP, virtual card, A2A, PayPal, push payments, cross-border, cryptocurrency, check	Primarily virtual card. Suppliers are burdened with additional costs to accept virtual cards which holds back adoption of electronic payments
Transaction fee	Nominal flat fee per transaction	Percentage of funds transferred
Payment control	The payor is always in control of its disbursements	The payor cedes control of its disbursements to a third-party with different objectives
Configurable workflow-driven disbursements	✓	✗
Configurable workflow-driven collections	✓	✗
FEATURES		
Cross-border payments	✓	✗
Supply chain financing	✓	✗
Document attachments	✓	✗
Digital signatures	✓	✗

