

Improve Cash Flow and Profitability with Digital Payments

Organizations are under pressure as the healthcare profession faces increasing financial pressure to manage costs and deliver high-level patient care.

Accounts payable, policyholder and service provider payment automation can provide healthcare organizations of all types and sizes relief in the form of greater operational efficiencies, cost savings, revenue generation and opportunities to optimize working capital.

Digitize and integrate your payment function, eliminating the hassle of paper checks. No more printing, signing and mailing paper checks. No more settlement headaches. The BigCart intelligent payment network executes ePayments on your behalf all while unlocking working capital by extending days payable outstanding | days cash on hand.



Accounts Payable staff spend **84%** of their time on tasks related to supplier payments

Electronic payment types cost **30x** less than paper checks

77% of organizations subject to payment fraud were victims of check fraud

Next Steps

BigCart works directly with clients and business partners to define the strategy, gain executive sponsorship, and conduct a vendor enablement campaign focused on the shared goal.

- Execute Mutual NDA
- Share the A/P and A/R processes and details
- Review BigCart's vendor analytics and finalize go-to-market
- Integration via single payment file, no changes to accounts payable processes, ERP applications, or existing bank relationships

BigCart Advantages

Multiple Vendor Enablement Methods

BigCart's rich and expansive database with advanced analytics identify vendors willing to accept electronic payments with pre-enrollment and real-time enrollment

Enroll Multiple Payment Methods

Virtual Card, Agent Assisted, Ghost Cards, Declining Balance, Discounted EFT, Traditional ACH and Proprietary Network Payments

Agent Assisted Payments

For vendors that accept card payments via web portal, IVT, Fax or phone, the BigCart team can make those payments and increase card spend

Enhanced Analytics

Efficient reconciliation through integration with your current accounting system, including extracting payment files and importing back reconciliation data

Unlock Working Capital

Get access to more working capital through extended terms or share in incremental revenue stream via interchange rebates and early pay discounts

Payment Controls

Clients fully control when payments are executed to maximize payment terms and cash on hand

FOR MORE INFORMATION OR TO SCHEDULE A DEMO:

1-800-437-9396



Secure Payments Made Easy

Pay exactly the way you want, and what your vendors need using the BigCart modular platform.

Automate and integrate your AP function with greater fraud prevention, all while gaining access to more working capital or additional revenue streams.



Automated KYC/KYB

Our unified compliance and fraud prevention solutions reduce operational costs and protect account holders while enabling risk teams to meet custom risk management thresholds.



Virtual & Purchase Cards

Highly secure single-issue card issuing offers the greatest protection with real time auth controls: set card limits, time constraints, MCC blocks, all with optimal reconciliation and cost allocation.



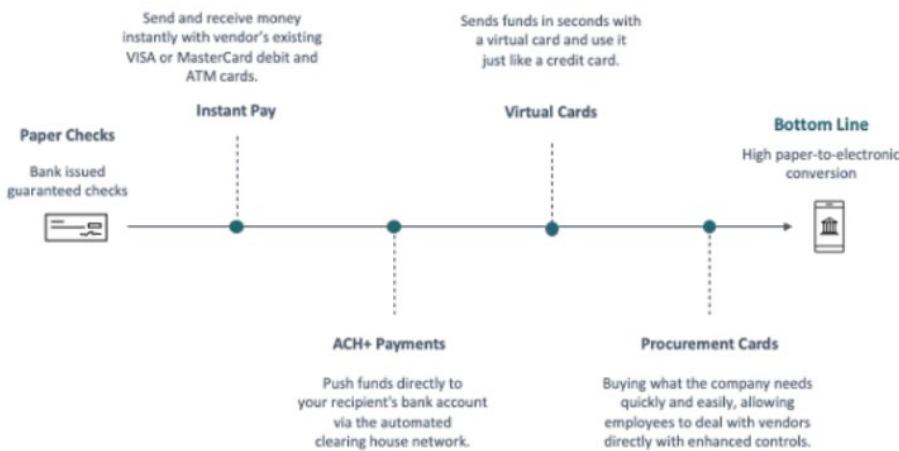
ACH+

Same Day ACH, Next Day ACH and Real-time payments are safer than checks and utilize Positive Pay, Blocks & Filters.



Check Print + Mail

Printed checks are created in a secure facility, printed on High Security check stock, mailed in security envelopes, all with bank Positive Pay.



Fee Split = Found Cash

Get the most incremental revenue out of your AP, supplier management, and payments strategies.

Higher conversion of electronic payment like ACH+ and vCard provides a higher dollar revenue share for the payor.

BigCart provides the most comprehensive and valuable digital payments solution in the marketplace; through the lowest amount of customer staff effort to implement and execute, the highest amount of vendor adoption of payments, and the greatest potential for fee splits and optimized cash flow