



MineralTree FlexPay

For Businesses That Process
100 Or More Payments Per Month

Offering a variety of file transmission options, MineralTree FlexPay simplifies the payment process and provides:

- A unified payment execution process, allowing businesses to release a high volume of payments while following approval controls that suit business and compliance needs.
- The ability to board any business or commercial credit card and earn valuable rewards and cash back.
- Integrated security with two-factor verification and Silverguard fraud protection.

Find out how MineralTree® can make AP and Payment Automation affordable, secure, and efficient.

MineralTree FlexPay: Affordable, Secure and Efficient

Manually processing high volumes of payments is difficult, time consuming and risky. For companies processing 100 or more payments each month, a payment automation solution can simplify the process, and save time and money. MineralTree FlexPay lets you choose the best payment method for each payment that you process. You can pay by check (MineralTree will print and mail paper checks from your bank account on your behalf), ACH, commercial card, or a built-in virtual card platform that earns you cash-back rebates.



Hundreds of US businesses using MineralTree FlexPay today experience the benefits of improved payment execution, reduced processing costs, greater control of outgoing cash flow, minimized payment risk, and improved internal accounting controls. And with the ability to move some vendor payments onto corporate credit cards, these businesses earn additional rebates and rewards.

What Is MineralTree FlexPay?

MineralTree FlexPay is a payment automation solution designed for businesses making 100 or more payments per month that need to automate the payment process. By using MineralTree FlexPay, businesses of any size can make a high volume of payments quickly, easily and securely, while maintaining strict controls around payment execution.

MineralTree FlexPay is also offered by financial institutions to their commercial customers. The solution meets the payments needs of the customer and earns non-interest fee income for the bank.

Payment Authorization

Depending on payment authorization thresholds, payments can be released and processed immediately or sent for additional authorization. Payment authorizers can set thresholds to determine approval workflows, schedule payments to take advantage of early pay discounts, set approval limits for each user, and implement important payment controls.

Payment Execution

Once payments are authorized, MineralTree executes them on your behalf streamlining the process and eliminating the hassle of sending electronic payments. Additionally, MineralTree sends electronic remittance details to vendors. Businesses can issue secure payments via physical check, ACH, commercial credit card or virtual card.

Checks are issued directly from the company's bank account, printed with the company name, address and bank account information, and mailed first class. ACH payments originate from the company's account and are directly transmitted through their bank.

Commercial and virtual credit card payments are sent to enrolled vendors, and payments are eligible for rebates and cash back.

Benefits of MineralTree FlexPay?

Lower Processing Costs

Businesses using MineralTree FlexPay can save 70% or more on payment processing costs in addition to receiving cash back from credit card payments.

Control Outgoing Cash Flow

MineralTree ensures that payments reach vendors in the shortest time possible, and businesses always have clear visibility into the amount of time a payment takes to reach a vendor. As a result, vendor payments can be precisely timed and future-dated to ensure maximum control over outgoing cash.

Reduce Payment Risk

MineralTree FlexPay includes advanced payment security features such as two-factor authentication, two-factor payment verification, payment limits, and integration with bank Positive Pay. With these features, MineralTree guarantees against online payment fraud: losses are covered up to \$100,000 annually.

Improve Internal Accounting Controls

MineralTree FlexPay ensures that businesses can implement important payment controls such as segregation of duties and dual approval. Audit trails are maintained for key approval steps, along with alerts and notifications to ensure proper control monitoring.