







# Introducing Payer Identification



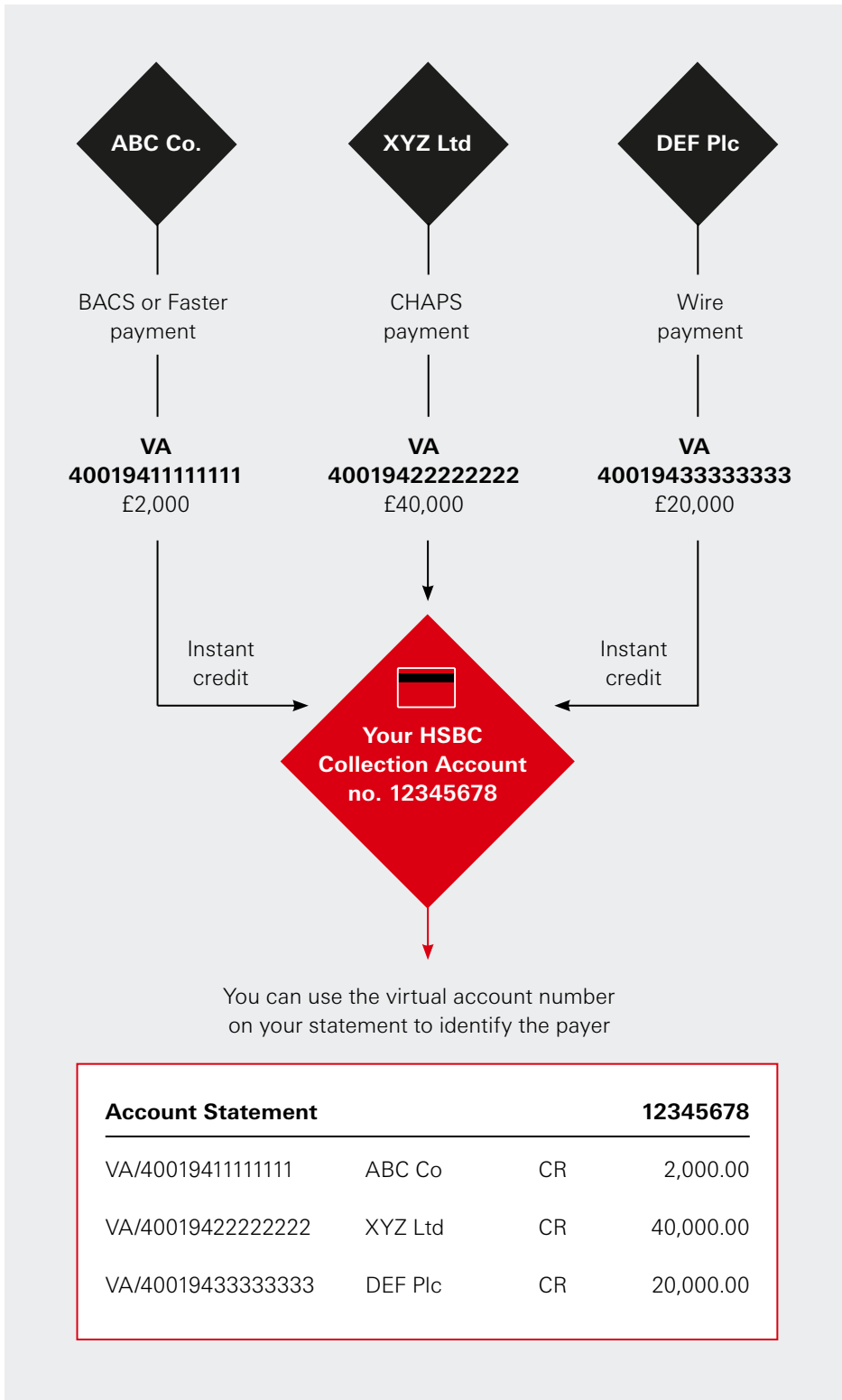
## What is Payer Identification?

- ◆ A Receivables Information service that helps you to identify who has paid you.
- ◆ Virtual Account numbers are used to identify the payer for electronic transactions received.
- ◆ You can provide a single Virtual Account number to multiple payers if you want to identify payments received for a particular purpose (e.g. for a specific property, store, project or promotion).

## Benefits for your business

-  **Accurate Payer Identification**  
100% identification of payer is possible
-  **Safe & Secure**  
Keep your real account details confidential
-  **No requirement for additional accounts**  
Virtual Accounts may be linked to an existing collection account
-  **All major currencies supported**  
Virtual Accounts can be linked to a collection account of any currency
-  **Cheaper & Faster**  
Reduction in manual processes may lead to cost savings
-  **Improved Operational Efficiencies**  
Faster reconciliation of receivables improves credit control and unlocks funds

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## How Payer Identification works

- ◆ We'll provide you with virtual account numbers for you to communicate to your payers as you see fit
- ◆ Their payments are credited to your regular collection account as normal
- ◆ The inclusion of the virtual account number in the statement narrative helps you to know who's paid you and enables automation

## Is Payer Identification right for your business?

Payer Identification is suitable for a wide variety of businesses.

Please contact your Sales or Relationship Manager to learn more. 