Payee Management

Onboard payees once. Pay them anywhere.



As your business expands globally, paying vendors, suppliers, contractors, and employees becomes more complex. Every new country, currency, and payment method brings different banking requirements.

But the expectation stays the same: pay people accurately and on time.

Ascendant simplifies how you collect, validate, and securely manage payee information before money moves. We help your team reduce manual work, catch errors earlier, and get payees ready for payment faster.

Our two proprietary tools make that possible, working together so every payee, however they're added, ends up validated and payment-ready.

- **Payee Connect:** Lets payees enter and update their own banking details through a secure link, storing that data safely outside your internal systems. Your team spends less time collecting, re-keying, and holding sensitive information.
- **Payee Intelligence:** Validates a payee's banking details before a payment goes out, automatically applying the right checks for the country, currency, and payment method.

More confidence in every payment.

Onboard payees faster

Collect the information needed to pay vendors, suppliers, contractors, and employees without long email chains and repeated follow-ups.

Catch errors before money moves

Validate banking information against the requirements of the destination country, currency, and payment method before a payment is sent.

Keep sensitive data out of spreadsheets and email

Let Ascendant securely store payee banking information instead of relying on documents, inboxes, and internal files.

Reduce payment failures

Payee Intelligence helps Ascendant maintain payment return rates below 0.5%.

Support wires and Global ACH

Apply the right data requirements based on how the payee will actually be paid.



Payee Intelligence

Every country and payment method can require different account details, bank identifiers, clearing codes, tax information, and payment instructions.

Your finance team shouldn't have to know every requirement, chase missing information, rekey sensitive banking data, or find out something is wrong after a payment has already been sent.

Payee Intelligence is Ascendant's payment-data validation engine. It determines what information is required based on the destination country, currency, and payment method, then checks that information before the payment is sent. The validation automatically applies the appropriate requirements for international wires and Global ACH or local-rail payments.

Instead of relying on your team to understand banking requirements around the world, Payee Intelligence asks for the right information at the right time.

No matter how a payee enters the system, the same validation runs underneath.

Flexible ways to onboard.

Add payees directly

Enter payees in aPay individually or in bulk. Payee Intelligence guides your team through the information required and validates it as you go.

Connect through API

Add and validate payees directly from your existing systems and workflows. Payee Intelligence can also be licensed through API as a standalone validation layer.

Clean up existing payee data

Send us your current payee file. Our Clean-up Tool identifies payees with missing information so your team can correct problems before the next payment run.

Let payees onboard themselves

Send a secure Payee Connect link and let your payees enter and maintain their own banking information.

HERE'S WHAT PAYEE INTELLIGENCE CHECKS AND HOW

Banking information we check	Examples	Type of Validation
International bank identifiers	IBAN validation, SWIFT/BIC	SWIFT Code lookup; IBAN structural validation
Local clearing and bank codes	ABA/Routing Number (US) Institution and transit/branch (Canada) BSB (Australia) Sort Code (UK) IFSC (India)	Format check for correct number of characters
Tax and regulatory information	Country-specific Tax ID and other required regulatory fields	Country-specific format check
Purpose of Payment (POP) code	Country-specific payment purpose information or codes, where required	Structured code vs open text

Payee Connect

Put payees in control of their own information

Your vendors know their banking information better than anyone. Payee Connect lets them provide it directly. Traditional accounting systems weren't built to hold the fields international payments require. IBANs, SWIFT codes, IFSC numbers, and other country-specific details end up in spreadsheets, email threads, or fields never meant to store them. Payee Connect removes that burden entirely.

Your team sends the payee a secure link. The payee enters their banking information through a self-service experience, without sending sensitive details through email or spreadsheets, and that data is stored outside your systems from the start.

As the payee enters their information, Payee Intelligence determines what's required for their country, currency, and payment method. It flags anything missing and validates the submitted details before they ever reach your team.

Once the information is complete and validated, it updates in aPay for your team to review and use for future payments. Your finance team keeps approval control throughout, while vendors get a faster, more transparent onboarding experience.

Less chasing. Less rekeying. Less sensitive information passing through your hands. And a faster path from vendor onboarding to payment readiness.

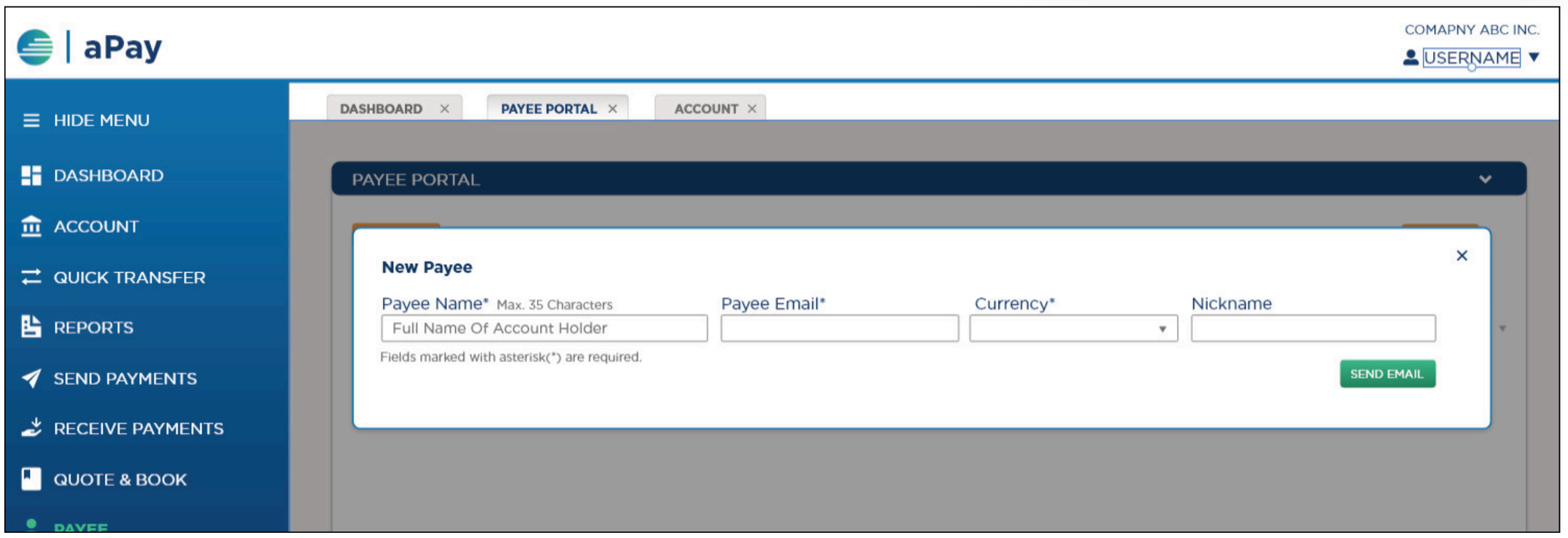
HOW IT WORKS

1. **Invite sent**
   An automated email from either Ascendant or your domain invites the payee to register for Payee Connect.

2. **Secure access.**
   The payee clicks a one-time secure link, then receives a separate email with an access code. The code expires within 10 minutes for added security.

3. **Guided data entry.**
   The payee enters their banking details. Payee Intelligence detects which fields are required and checks that everything is entered in the correct format.

4. **Ready to pay.**
   Once the payee's information is approved, you can submit payments using that payee.



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