ascendant

FRICTIONLESS PAYMENT SOLUTIONS

One partner. One platform. Every country you pay in.

Ascendant gives your team a single platform to pay vendors globally without having to open local accounts. Automated FX conversion, and full payment visibility from approval to confirmation. No fragmented banking relationships, or manual reconciliation.

210+ COUNTRIES & TERRITORIES

99% LESS PAYMENT ERRORS

80% LESS PAYMENT ADMIN

130+ CURRENCIES SUPPORTED

SIMPLIFY GLOBAL PAYMENTS

Ascendant gives you one platform to manage global payments end to end, helping your team move faster, reduce errors, and operate internationally without managing multiple bank accounts.

- Pay vendors globally from a single platform
- Automate vendor onboarding, payment workflows, approvals, and reconciliation
- Real-time FX rates with automated currency conversion at the point of payment
- CAD and USD virtual accounts in your name with unique account numbers
- Lock in exchange rates to protect against currency swings
- Validate beneficiary banking details before payment to reduce errors and failed payments

SMART PAYMENT ROUTING

Ascendant automatically selects the most cost-effective delivery method for each payment. You don't need to specify, but you can.

ACH/local payments:

- Low or no transaction fees
- In-country (ACH-equivalent) payments in 50+ currencies, virtually free for major currencies; $0.03–$3.00 per transaction for exotic currencies
- Same-day in North America & Europe; next-day Asia

International wires:

- Available on demand when you need a SWIFT confirmation, audit trail, or traceable delivery record.
- $12–$25 per wire depending on country and corridor

HOW A MONTHLY PAYMENT RUN WORKS WITH ASCENDANT

1. **Export from your ERP** Generate payment file from your existing ERP workflow
2. **Upload or Transfer** File uploads to aPay via API, SFTP, or manual upload
3. **Payee Validation** Payee Intelligence checks every payment against country requirements
4. **Smart Routing** Ascendant selects lowest-cost delivery method per payment
5. **Track & Confirm** Track 360® notifies your team and payees in real time

Capability	Traditional Banks	Ascendant
In-country payments	Requires local accounts in each country	Single platform, 50+ ACH currencies. No local accounts needed
Payment accuracy	Manual entry; fees charged for repairs & recalls	Payee Intelligence™ validates before transmission; <0.5% return rate
ERP integration	Extra cost; limited scope; bank's timeline	No integration fees; API, SFTP, file upload; 4-6 week setup
Payment visibility	Limited; requires calls to trace payments	Track 360® real-time tracker for payor and payee
Account management	Call centers; long wait times	Dedicated account manager; no call centers

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Platform Capabilities & Compliance

ERP INTEGRATION

Connect directly to your existing ERP environment. Payment data flows without re-entry.

- API integration for fully automated workflows
- SFTP automation for scheduled batch file transfers
- File upload for simple export-and-submit workflows
- Typical setup: 4-6 weeks, no IT overhaul
- No fees for integration or API customization
- In-house dev team; no third-party dependency

PAYMENT VALIDATION

Every country has unique banking requirements. Payee Intelligence catches errors before transmission.

- Required fields prompted by country & currency (IFSC, CLABE, IBAN, Sort Code, etc.)
- Validates payee data before transmission
- Industry-leading <0.5% return rate
- Supports 210+ countries and territories
- Payee self-serve portal for bank detail updates
- Encrypted payee data storage eliminates sensitive data in email

360 PAYMENT VISIBILITY

Know exactly where every payment is, like package tracking for wires.

- Real-time payment status for your treasury team
- Vendors receive tracking link automatically
- Identifies intermediary bank fees & FX conversion points
- Confirms exact amount credited to payee's account
- Reduces inbound payment inquiry calls from vendors
- Enhanced detail for SWIFT gpi wire payments

REGULATORY COMPLIANCE & FINANCIAL STABILITY

Ascendant holds all required money transmitter licenses and maintains strict regulatory oversight comparable to the standards banks are held to, purpose-built for cross-border payments.

Licensed Money Transmitter
Holds state-level licenses; client funds held in regulatory trust and never commingled

SOC 2 Type 2 Certified
Independent audit of security controls; encrypted data storage for all payee and banking information

FinCEN & FinTRAC Registered
Annual registration with U.S. and Canadian financial intelligence agencies; AML/BSA compliant

SWIFT Member
Full SWIFT network access; SWIFT gpi for traceable international wires with enhanced delivery confirmation

Surety Bonds
Maintains surety bonds in licensed states to protect client funds against operational risk

15 Years in Business
Established in 2011; trusted by 3,000+ corporations and financial institutions; 1.4 million+ transactions annually

WHY FX RISK MATTERS

If your team manages payments across multiple currencies, your effective cost can vary meaningfully from month to month. A rate shift of even 1 to 2% across a high-volume run isn't a rounding error; it's a real budget variance your finance team has to explain.

Locking in rates in advance, even partially, gives your treasury team budget certainty and eliminates surprises when currencies move.

PERSONALIZED FX ADVISORY

Your dedicated FX dealer works with you to map your payment calendar, identify your highest-exposure currencies, and build a hedging approach that fits how you actually operate, not a generic product recommendation.

Ascendant offers forward contracts to lock in today's rate for future payments, or spot transactions for same-cycle needs, giving your team the flexibility to build a hedging strategy that fits how you operate.

WHAT'S INCLUDED

- Pre-booking consultation on contract size and timing
- Clear confirmation of rate, settlement date, and margin
- End-to-end settlement management by your dealer
- Custom hedging strategy development on request
- Volume-based spread discounts on large programs
- Transparent FX rates with no hidden conversion markups

Ready to simplify your global payments?

Our team is available to answer questions or walk through the platform.

Toll Free: **1-877-452-7185**

www.ascendant.world