

Payment Tracking



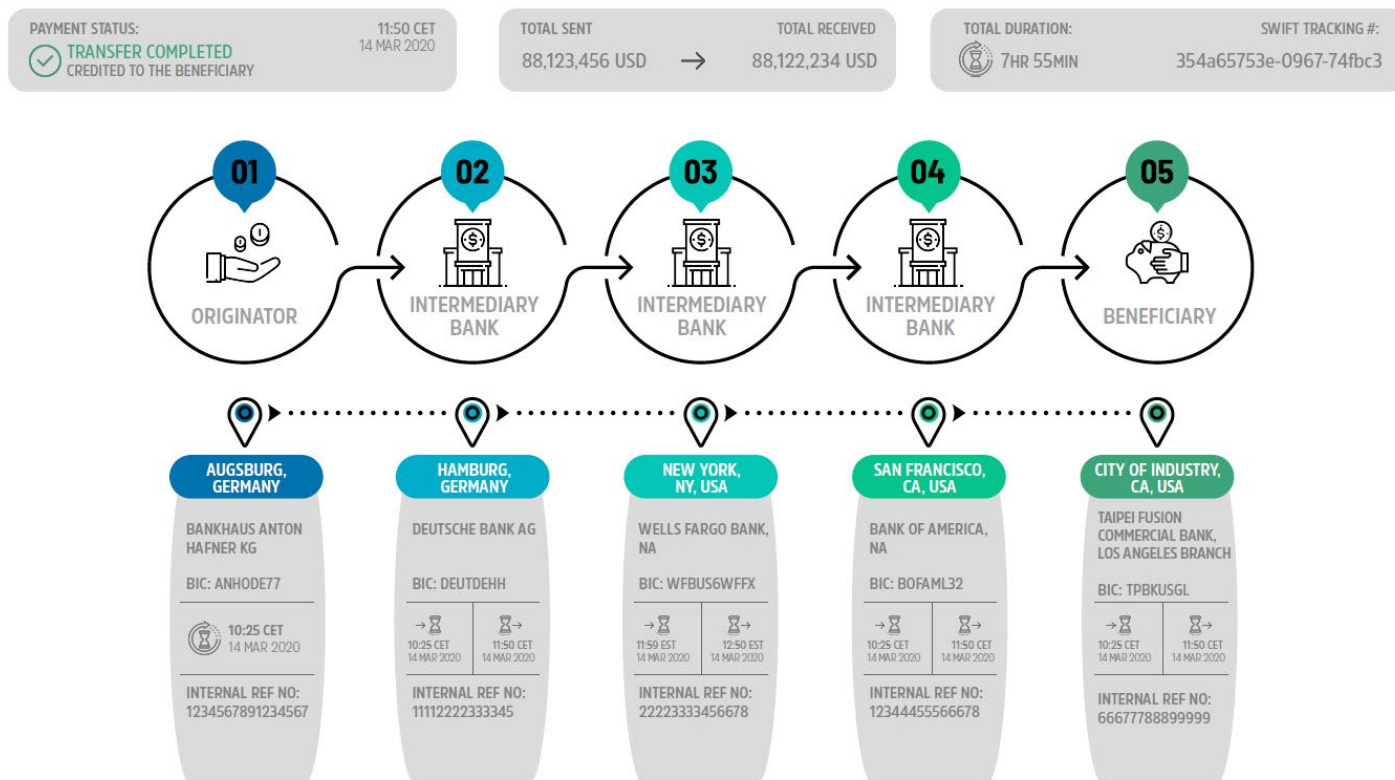
Track your Payments with Ascendant and Swift GPI

Often the most frustrating aspect of sending international wire payments is the fact that, once sent, there is no visibility into where a payment is on its journey to the recipient.

How Do Wire Payments Work?

All wire payments are sent using the SWIFT network. This year, SWIFT introduced new functionality called SWIFT gpi (Global Payments Innovation), which helps provide greater transparency on a wire's journey to its destination account.

Each wire receives a SWIFT ID number, which allows it to be tracked at every step throughout its journey. As a early adopter of SWIFT gpi, we are now putting this information back in our customers' hands.



Greater Transparency

- Access your payment status in real time
- View all correspondent banks used
- See your payment's progress
- Confirm when payment is credited
- Understand reasons for delay

Know Your True Costs

- Learn which institution(s) have deducted fees
- Identify when currency conversions occur and at what rate
- Confirm exactly how much was credited in your payee's account
- Understand the total time it takes for a payment to be credited

Cost Savings and Efficiency

- Access the information directly at any time
- No need to call and wait for responses
- Discover more effective routing options
- Transmit the full, unaltered remittance information for reconciliation

In addition to knowing where your payment is in the process, aPay's Payment Tracker also provides valuable insights into areas of inefficiency. This information will help route payments in the most effective way including sending payments in the right currency to eliminate conversion charges and correspondent fees. Customers may also choose to leverage Ascendant's global ACH networks to eliminate fees and delays.

For more information about the payment tracker, contact your account manager or call us at 1-877-452-7185 (Canada) or 1-877-452-7186 (USA).

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