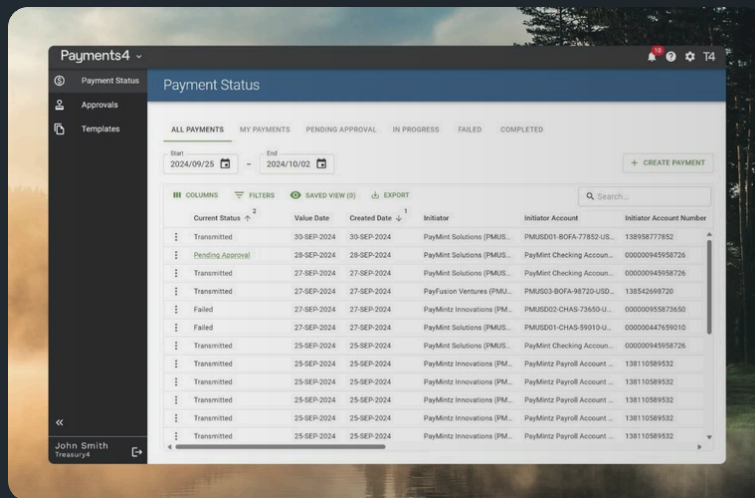


# Payments4

PAYMENTS MANAGEMENT

## Manage, approve, and track payments with *full treasury control*.

Payments4 automates approval workflows, executes directly to your banks in real time, and gives treasury a complete, auditable view of every payment from initiation through settlement.



### 01 CONFIGURE

Set approval rules by amount, currency, or entity. Connect banks via Direct API, H2H, or SWIFT.

### 02 APPROVE

Route payments through structured tiers with no email threads and no manual signatures.

### 03 EXECUTE

Transmit directly to major banks with real-time status from initiation through final settlement.

### 04 RECONCILE

Executed payment data flows instantly into Cash4, updating your liquidity position automatically.

## KEY FEATURES

### What you can do with Payments4

<b>Approval Workflows</b>	Rule-based tiers by amount, currency, or entity. Covers high-value and bulk batch payments.
<b>Real-Time Tracking</b>	Full payment status from initiation to settlement across all connected bank accounts.
<b>Bank Connectivity</b>	Connects to major global and regional banks including JPMorgan Chase, Bank of America, HSBC, Citi, and Wells Fargo.
<b>Payment Templates</b>	Import templates or build free-form payments. Execute payments against templates for intercompany transfers, capital calls, and FX settlements. Documents can be attached to both payments and templates.
<b>Counterparty Validation</b>	Entity4 validates accounts and signers before funds move. Risk flags on non-validated parties.
<b>AI-Ready Data</b>	Payments are categorized up front as Operating, Investing, or Financing. Categorization flows instantly into Cash4 as Projected Transactions. Prebuilt dashboards and analytics give treasury immediate visibility without custom reporting.

### PLATFORM ROLE

Payments4 integrates with Cash4 for real-time liquidity updates and Entity4 for counterparty validation before funds move. It fits securely into your existing tech stack with no workarounds and no delays.

## SECURITY & COMPLIANCE

### Audit-ready by design

PROPERTY	DETAIL
<b>Data Isolation</b>	Single-tenant database. Payment and bank data fully isolated per customer.
<b>Audit Trail</b>	Who initiated, approved, and released every payment. SOX and FBAR compliant logging.
<b>Access Control</b>	RBAC with field-level visibility. All auth and permission changes captured.
<b>Compliance</b>	SOX, FBAR, SOC 2 Type II ready. Exportable logs for external audit teams.
<b>Bank Protocols</b>	Highlights include Direct API, H2H SFTP, SWIFT FIN, SWIFT gpi, and ISO 20022 XML with full support for Data Rich Payments (PAIN.001.001.xx).
<b>ERP Connectivity</b>	Highlights include NetSuite, Oracle ERP Cloud, Workday, and Microsoft Dynamics.

### WHAT MAKES IT DIFFERENT

Payments4 does not just send payments. It provides full visibility, categorized context, and an unbroken audit chain. Every payment is enriched with entity, bank, and policy metadata, making it immediately useful for compliance, reconciliation, and forecasting.