



**Western Alliance
Bank®**

Member FDIC

EPAYABLES VIA PAYER DIRECT HUB

PAYABLES SOLUTIONS

Commercial Card Payment Automation

Payer Direct Hub (PDH)¹ enables you to securely pay your suppliers using a Western Alliance Bank Commercial Card or ONE Card². PDH uses the Visa® card network to replace your accounts payable payments with a virtual credit card. The PDH process is faster, easier, and more efficient for your accounts payable team.

To use PDH, upload approved supplier payments using a simple batch file. Since PDH is available 24/7/365 it will instantly process the file, allowing you to precisely time your payment activity. Suppliers are immediately notified of payments you have made so that they can take action. Suppliers can either timely remit payments or see the funds in their accounts via PDH's straight through process option. Your suppliers will receive rich remittance data including invoice numbers, PO, dates, amounts and other important information you may want to convey with your payment.

Benefits for Your Business

- Reduce reliance on mailing paper checks by offering digital payment automation all while lowering payment disbursement costs
- Earn a rebate on eligible transactions
- Expedite payments while capturing valuable float
- Improve cash flow and control of working capital
- Mitigate fraud risks by enabling vendors to process via a safe and more secure platform
- Increase control of purchases and align spending with procurement policies
- Improve reporting with the enhanced data that accompanies card transactions

Payer Direct Hub Will Help You:

- Digitally transform Accounts Payables without changing existing operational processes
- Enroll your suppliers to accept card payments by utilizing our vendor management campaign
- Automate the reconciliation process by integrating with your ERP system
- Ensure exact match remittances while enabling suppliers to transact in a more secure environment
- Aggregate invoices while also providing line item detail on every invoice being paid
- Implement payment controls and monitoring while leveraging real-time reporting

Western Alliance Bancorporation (NYSE: WAL) is one of the country's top -performing banking companies. Its primary subsidiary, Western Alliance Bank, Member FDIC, offers a full spectrum of tailored commercial banking solutions and consumer products, all delivered with outstanding service by banking and mortgage experts who put customers first. Serving clients across the country wherever business happens, Western Alliance Bank operates individual, full-service banking and financial brands with offices in key markets nationwide.

¹Payer Direct Hub is provided by Bottomline Technologies LLC in agreement with Western Alliance Bank. ²All offers of credit are subject to credit approval. This card is issued by Western Alliance Bank and its divisions pursuant to a license from Visa USA Inc.