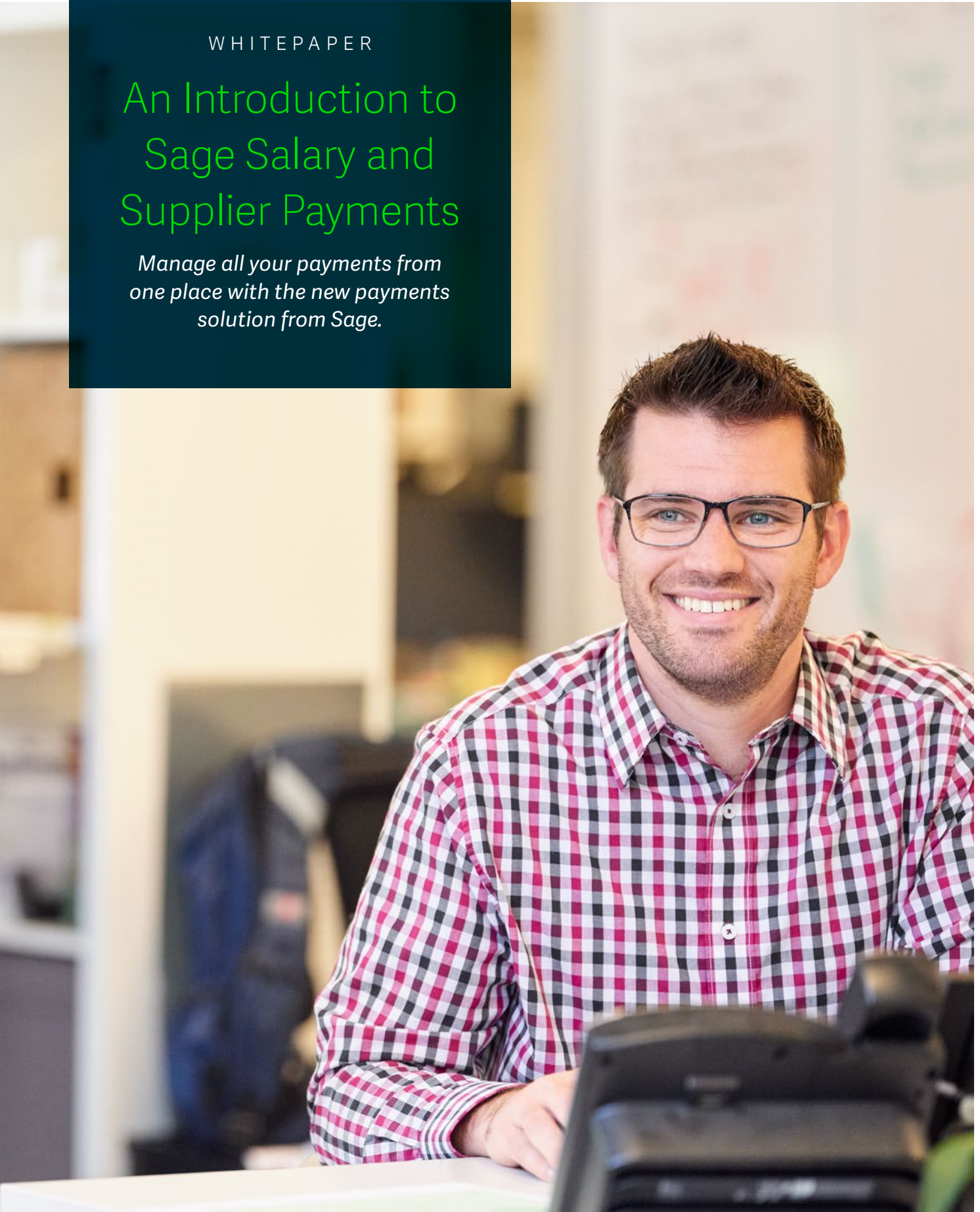


WHITEPAPER

An Introduction to Sage Salary and Supplier Payments

*Manage all your payments from
one place with the new payments
solution from Sage.*



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What is Sage Salary and Supplier Payments?

Sage Salary and Supplier Payments simplifies the process of paying employees and suppliers by allowing you to do it from within your Sage software.

You can be confident that your suppliers and employees will be paid accurately, securely and on time.

Sage Salary and Supplier Payments integrates seamlessly with Sage 50cloud Accounts, Sage 50cloud Payroll and Sage 200cloud allowing you to manage and make payments straight from your software. With Sage Salary and Supplier Payments you can be confident that your suppliers and employees will be paid accurately, securely and on time.

We understand that keeping costs down is important to your business, so Sage Salary and Supplier Payments has a choice of price plans for you to choose from to suit your business needs.

Sage Salary and Supplier Payments will make your processes simpler, give you more control over how you manage your payments and will ultimately save you precious time so that you can focus on running your business.

With Sage Salary and Supplier Payments you can:

- Save time and reduce errors by automating processes
- Manage and track payments quickly and conveniently
- Choose your own price plan to suit your needs
- Rest assured your payments are safe and secure with authorisation processes and access rights to suit your business

Sage Salary and Supplier Payments provides you with a virtual wallet that allows you to hold an e-money balance for the purpose of making payments. Your virtual wallet is not a physical bank account.

Salary and Supplier Payments is provided in conjunction with Modulr Finance Limited, a company registered in England with company number 09897957 and ICO Registration: is registered with the Financial Conduct Authority as an EMD Agent of Modulr FS Limited. Modulr FS Limited is Authorised and Regulated by the Financial Conduct Authority Electronic Money Institution (Firm Reference Number: 900573).

Sage Salary and Supplier Payments and your Business

Increase productivity and save time

Simple customer sign up process - setting up your account is straightforward and we'll support you from start to finish, so you can be up and running with Sage Salary and Supplier Payments as soon as possible.

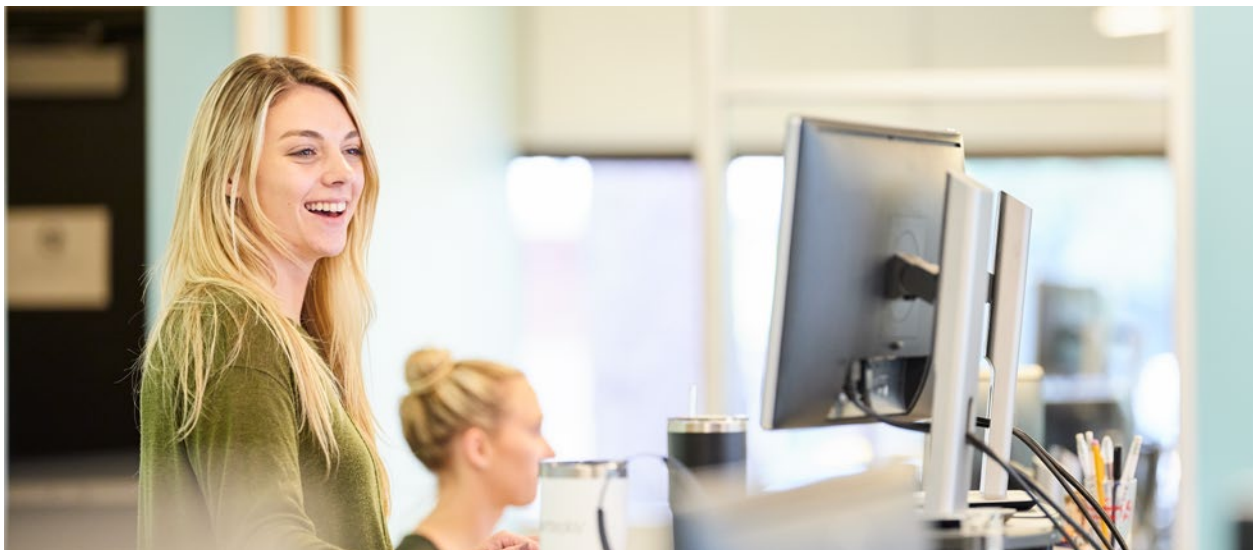
Avoid errors - Sage Salary and Supplier Payments will pre-populate your payment instructions automatically, eliminating re-keying of data, reducing mistakes and saving you time.

Reduce manual processes - payees and payments are submitted to Sage Salary and Supplier Payments service directly from your software, so you don't have to manually re-enter any details into your bank, or export and re-import payment files.

Automatic reconciliation - easily check which payments have been made and which are awaiting authorisation. As the service is integrated with your Sage product, you can always be sure that payments submitted will match with your bookkeeping entry.

Electronic remittance advice - use your Sage product to notify your payees, employees and suppliers by email notification.

Access anywhere - view payments information on your mobile or tablet device.



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Sage Salary and Supplier Payments and your Business cont.

Take control of your payments

An overview at your fingertips - manage salary and supplier from one place, helping you to monitor your cash flow.

Make same day payments using Faster Payments - we process payments 24 hours a day, 7 days a week. 99% of payments are fulfilled within 90 seconds.

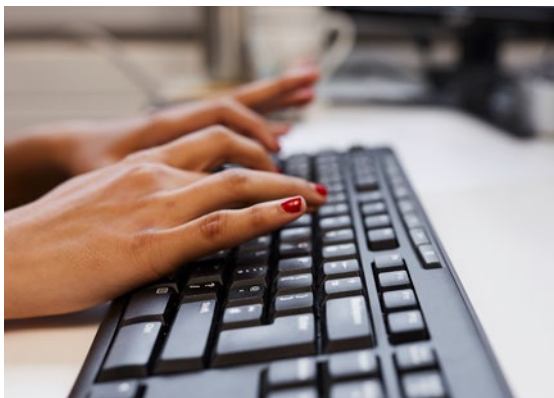
Future dated payments - create efficiency through control of your payments by setting them for the date they are due.

Top up your balance - pre-fund your Sage Salary and Supplier Payments e-money account by Faster Payments, regular standing orders or a one-off payment.

Validation of payee details - for domestic transactions, the payee sort code and account number will be validated and highlighted where incorrect, reducing the risk of payment errors.

Reduce delays with mobile authorisation - receive email alerts when payments are ready to be authorised and process them on the move from your mobile or tablet – no need to wait until you're back in the office.

A plan to suit you - there's no minimum contract term, simply choose a monthly plan that suits you and use it for as long as you need to.



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Choice of payment plans

We understand how important it is for businesses to keep their costs down, so with Sage Salary and Supplier Payments you can choose from a range of price plans that will best suit your business.

Pay monthly plans

Our price plans are tiered to offer you more choice. Each plan allows up to a specific number of payments, however if you need to make more than your price plan limit, then that's no problem – you simply pay-as-you-go.

Payment Options	Price per month*	Payments Allowance per plan	Overage charge**
Monthly Plan (Standard)	£18.00	50	£0.30
Monthly Plan (Extra)	£35.00	150	£0.30
Monthly Plan (Advantage)	£70.00	350	£0.30
Monthly Plan (Complete)	£130.00	750	£0.17

Transparency and trust

Clear and simple pricing - we work with many businesses and understand it's important that you know what you are paying for your payment services.

No hidden costs - the price you see is the price you will pay (plus any overage costs for payments outside your monthly allowance).

*Plus VAT. If you connect Salary and Supplier Payments mid-month, you will be charged a pro-rata portion of the monthly fee. This fee will be charged at the beginning of the following month.

**In the event that you process more payments than those included in your monthly package, you will be charged a per-transaction overage fee. You can move between packages if your payment volumes change

From time to time, we may advertise a promotion or special offer. If we do so, it will be subject to the promotion terms set out on our website and in our promotional literature. After the expiry of the promotional period, the monthly price for your Sage Salary and Supplier Payments service will revert to the price plan chosen by you during the application process and all other standard charges will apply to your use of the service.

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Security and expertise you can rely on

Be confident that your payments are sent securely and accurately.

Secure service - the secure payment gateway means you can have confidence and trust that your payment instructions will be handled safely and securely.

Secure access - you can be confident that our robust and secure authentication process using Sage ID will prevent unauthorised access to your account.

Role based approval controls - control the level of access to payments data and user approval authority, depending on your roles and responsibilities.

Over 30 years of software expertise - we've been helping businesses like yours for over 30 years, so we know how important reliable software is for your business.

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How it works

1.



Add new or amend existing payees

To amend an existing or add a new payee, update your Sage Accounting or Payroll product as usual and the details will automatically update in Sage Salary and Supplier Payments.

2.



Approve new payees

Your Sage Salary and Supplier Payments Account Approver can view full details for each payee and approve them.

3.



Upload payments

Enter payments as normal in Sage Accounting, and Sage Payroll, and payments are uploaded to Sage Salary and Supplier Payments for processing.

4.



Authorise payments and fund accounts

Your Sage Salary and Supplier Payments Account Approver can view full details for each payee before approving. Once payments are approved, the account needs to be funded for the payments to process.

Your payments are made accurately, securely, on the day you want, and with a clear record of authorisation.

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Important Information

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Financial Services Compensation Scheme

Electronic Money institutions are not covered by the Financial Services Compensation Scheme. The regulatory protections for Sage Salary and Supplier Payments customers are set out in the Electronic Money Regulations (2011) and relevant sections of the Payments Services Regulations (2009). Our approach to safeguarding customer funds received in exchange for e-money is a ring-fenced client funds account with our banking provider.

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