

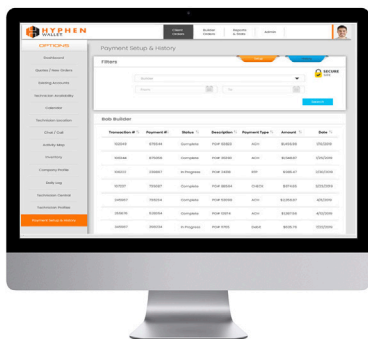
# Real-Time Payment Management System

Hyphen Wallet automates accounts payable for Builders with its innovative payment solution. Hyphen Wallet increases efficiencies by reducing the cost and time of processing payments to Suppliers and Trades, increases transaction security and retains high-quality Suppliers and Trades by getting them paid faster.



## FEATURES

- Automate AP Processes with seamless ERP integrations
- Auto-reconcile accounts and transactions
- Increase security of payments
- Increase efficiencies by reducing time and cost of payments
- 100% paperless
- Provide Suppliers more ways to get paid. Ultimately, paying them faster
- Increase Supplier satisfaction
- Your Suppliers receive 24/7 accessibility into funds and status of payments



## Gain Visibility Into Payments and Invoices

With Hyphen Wallet, Home Builders gain insight into every payment executed to their Trades by updating their back-office ERP with real-time payment status. Hyphen Wallet also provides Suppliers the ability to view payment reports and download them into Excel or PDF for further analysis using the Hyphen Wallet Portal.

## Real-Time Data Flow

Instant reconciliation within Hyphen Wallet ensures a fast and accurate financial close cycle, improves cash flow visibility and working capital management and reduces potential fraudulent payouts. Hyphen Wallet combines payment methods, currencies, subsidiaries and regions using payment integration that's real-time with 24/7 service.

1,350

INVOICES PROCESSED BY 1 FTE

22,000

INVOICES PROCESSED BY 1 FTE WITH HYPHEN WALLET

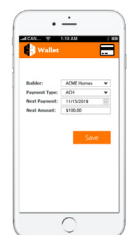
## Automation Saves Time

Automation works to improve the payment process between Builders and Trades, making it easy for the Builder to check records, track past and present expenses and identify fraudulent charges much faster. Reduce invoice processing time by over 80% and invoice errors by 23%.

## Reduce Fraud and Increase Security



Having visibility into all transactions by both the Builder and the Supplier/Trade, payments can be verified and tracked throughout the payment process. Moving to an automated payment platform reduces the possibility of error by fraud or lost checks in the mail. Replace risk and fraudulent activity with enhanced security.



Learn more about Hyphen Wallet for Home Builders:

[sales@ihyphen.com](mailto:sales@ihyphen.com)

[hyphensolutions.com](http://hyphensolutions.com)

CONTACT US TO SCHEDULE A DEMO



# Suppliers Get Paid Faster with Hyphen Wallet!

Hyphen Wallet provides quick and easy electronic payments to Suppliers, Contractors and Trades from their Builder customers. Suppliers now have a choice of how and when you get paid, and as a result, increase your cash flow visibility, minimize your back-office support staff and manual reconciliation. Be in charge of how you get paid with Hyphen Wallet for Suppliers.



## FEATURES

- Payments in seconds
- No more lost checks or mail delays
- Complete control on how payments are received
- 24/7 access to status of payments and funds
- Ability to change payment options
- Real-time messaging and transparency
- Enhance security
- 100% paperless transactions

## Payment Methods Available with Hyphen Wallet for Suppliers, Contractors and Trades

Payment Method	Payment Delivery
Real-Time Payment (RTP) <sup>a,b</sup>	Instant
Virtual Card <sup>b</sup>	Instant
Wire Transfer <sup>b</sup>	24 Hours
Same-Day ACH <sup>c</sup>	Same Day
Standard ACH	2-3 Business Days

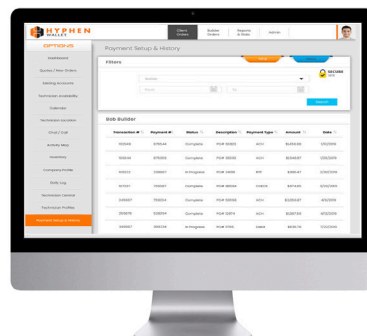
<sup>a</sup> RTP bank eligibility required for Supplier to receive RTP payments. To find out if your bank is eligible, click [here](#).

<sup>b</sup> % fee to Supplier to receive an expedited payment from Builder. No fee for ACH or Check payments.

<sup>c</sup> % for eligible banks only

## Gain Visibility Into Payments and Invoices For Easy Reconciliation

Hyphen Wallet provides Suppliers a window into payments made by Home Builders with real-time payment status via the Wallet portal.



## Reduce Fraud and Increase Security



Moving to an automated construction billing and payment software reduces the possibility of error by fraud or lost checks in the mail. Replace risk and fraudulent activity with enhanced security.

To learn more about Hyphen Wallet for Suppliers, Trades and Contractors:

[CLICK HERE](#)

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