

Yojna is pleased to announce the **Enhanced ACCORD® Card Campaign Plus Software Solution** which encompasses the following application modules for Financial Institutions seeking to enable customers' suppliers' payments via card offerings:

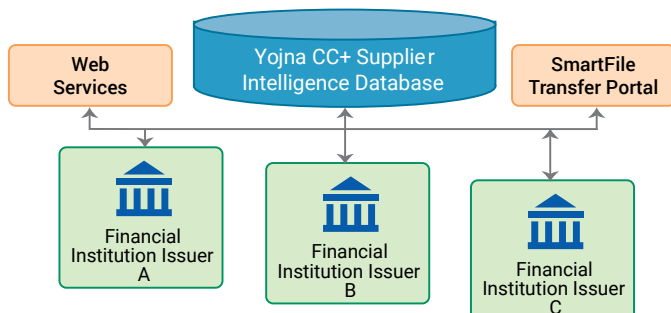
- ✓ Campaign Planning
- ✓ Campaign Management
- ✓ Campaign Realization
- ✓ Digital Outreach
- ✓ Supplier Enrollment – Online Portal
- ✓ Automated Reporting
- ✓ SmartInsight Reporting
- ✓ CC+ File Mapper

The heart of Card Campaign Plus is the accumulative, centralized database that continuously expands based on data enrichment activity and supplier intelligence gathered during Supplier touch points over time. ACCORD® Card Campaign Plus employs Predictive Analytics (Machine Learning) to support forecasting and identification of high-potential supplier targets with increasing precision and enhanced results over time.

## Enhanced Capabilities

- ✓ Digital Outreach to targeted Campaign Suppliers with a link to access a self-service card offer acceptance portal.
- ✓ Support for ACH, Wires, RTP, etc.
- ✓ Shared Database Options (see below)
- ✓ Data Personalization (Issuer Specific Additional Supplier Fields)
- ✓ Expanded Collection of Standard Reports and more.

### ACCORD® Card Campaign Plus Supplier Data Share Option

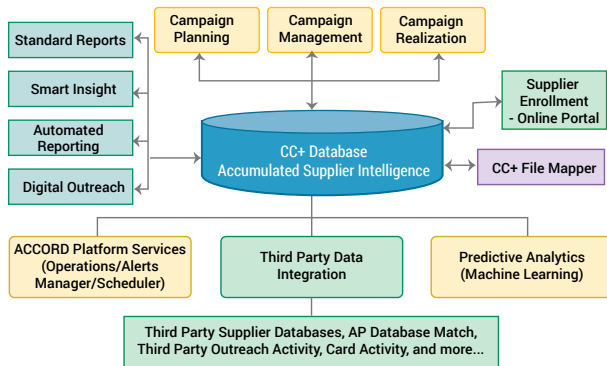


ACCORD® Card Campaign Plus  
Software Solution Users

## Solution Benefits

1. **Streamline** importing, mapping, and codifying clients' supplier AP file records.
2. **Enrich** the quality of client-sourced supplier data through network matching, your own procurement system match, other in-house or third-party data enrichment matching, including, Supplier Name matching through a third-party service provider that specializes in this areas to enhance contact rates and the overall effectiveness of the Solution.
3. **Plan** supplier enablement campaigns through an intuitive, self-directed workflow.
4. **Utilize** any available supplier criteria (# of transactions, annual spend, match status, current payment method, previous campaign results) to automatically select and enroll the optimal set of suppliers for any given campaign.
5. **Contact** by email and encourage self-service card offer acceptance from Suppliers targeted for campaign outreach in advance of and throughout the course of a planned campaign. The Solution directs Suppliers targeted for outreach to review the offer from the Customer in exchange for agreeing to receive card payments through an online portal that can facilitate their acceptance or communication of revised offer terms in exchange for their acceptance
6. **Equip** in-house supplier enablement teams through scripting and offer details, and/or third-party teams to effectively deploy campaigns.
7. **Optimize** check-to-card, check-to-ACH, and ACH-to-card campaigns
8. **Direct** suppliers' communication of alternate/preferred payment method (routing transit / account number for ACH or e-mail address for RTP) to clients to facilitate the change.
9. **Accumulate** actionable supplier intelligence gathered through supplier touch points over time. This data can be leveraged to support campaigns focused on Card or other initiatives as appropriate to address the strategic objectives of the Issuing Bank.
10. **Deploy** predictive analytics (machine learning) to score suppliers and to forecast and identify high potential supplier targets for current and future campaigns.
11. **Standardize** forecasting, planning, tracking, and compliance as well as automated, ad-hoc, and realization reporting across campaigns.
12. **Accelerate** commercial card / virtual card acceptance, spend, and revenues.
13. **Leverage** the platform and the database to launch and manage other strategic initiative-focused campaigns targeting customers and customer suppliers to achieve the strategic objectives of the Issuing Bank.

## Effectively Enable Suppliers through ACCORD® Card Campaign Plus



**Campaign Planning** is supported with comprehensive and easy-to-follow workflows. The application allows a user to create initiatives, identify target customers and create planned Supplier Enablement Campaigns. Within a campaign, an Account Manager can import Supplier Data received from the customer and assign all or a select set of suppliers to the campaign with associated correspondence requirements and offer details (improved payment terms and other incentives).

The data can be enriched to expand the quality of the Supplier Data provided by the Customer through in-house and third-party matching services. With the Predictive Analytics Option, machine learning capabilities are applied against a centralized Supplier history database accumulated over a period of time as a result of executed campaigns. The employed Predictive Analytics can be used to generate a forecast and a supplier score to facilitate enhanced Campaign Planning.

A planned campaign can be exported as a file which can be forwarded to a third-party for campaign execution or sent directly to the Campaign Management application module (as an integrated data feed). The results of the third-party outreach can be imported and stored in the accumulative supplier database and reported on for distribution to the Customer, the Bank Account Manager, and other Bank Management, as needed.

**Campaign Management** supports in-house supplier outreach by providing agent access to supplier card offer decisions obtained during other customer campaigns, targeted campaign scripts and other support information such as improved payment

terms and other incentives associated with the card payment offer from the customer.

The results of the in-house or third-party outreach are captured during the supplier call, stored in the accumulative supplier database, and reported on for distribution to the Customer, the Bank Account Manager, and other Bank Management, as needed. Capture of alternate/preferred payment method information during the outreach, can be shared with the Customer with instructions to facilitate the change to the preferred payment method.

**Campaign Realization** supports import of the actual card activity data as provided by the third-party Card Processor and then compares the actual card spend to the forecasted card spend and the accepted card offer activity to provide visibility to actual Campaign Supplier Realization.

**Digital Outreach and Supplier Enrollment – Online Portal** supports the automatic distribution of customer-branded emails to Suppliers that are targeted for a planned outreach campaign. An initial email with scheduled reminder emails is supported. The email includes a link to a secure Online Portal where the Supplier can logon and communicate his/her acceptance of a card offer from the Customer. If the card offer from the Customer is accepted, the Supplier record is updated resulting in removal from the outreach list and any scheduled email reminders.

**Automated Reporting** enables scheduled delivery of the following Reports formatted as a CSV file via e-mail to the targeted stakeholders.

- ✓ Application-specific Standard Reports (Planning, Management and Realization).
- ✓ User Defined (Ad-Hoc Reports) generated and saved through SmartInsight.

**SmartInsight Reporting** enables user defined Ad-Hoc Reporting, and the results can be generated, saved, and exported as Charts, Graphs or Excel Spreadsheets or as Grid Formatted Data that can be presented as a Dashboard Display for ongoing, quick, and easy access to the information.

**CC+ File Mapper supports** seamless file transformation of inputs and outputs from and to the ACCORD® Card Conversion Plus Software Solution without requiring changes from the customer or third-party source or target.