

# PayMate

# DUNOMO

Leading Dubai-based logistics firm,  
automates business payments and  
boosts working capital



**Industry- Logistics and Supply Chain**

**USD  
200,000**  
(FY 21-24)  
Transaction  
Processing Value

**Single  
payment  
platform**  
for all suppliers

**< 24 hours  
platform  
implementation  
time**

# Project Highlights

## The Client

- Leading global provider of transportation, warehousing, fulfillment, global logistics, and supply chain solutions in Middle East
- Annual global sales of over \$500 Mn
- Over 1,200 employees located across 50+ countries

## Top Challenges

Need to:

- Streamline payment to B2B suppliers that do not accept credit card payments
- Maximize utilization of the bank-issued corporate credit card to extend the days payable
- Consolidate payment reports for all suppliers into a single platform and format

## Outcomes Achieved



Efficient payments through direct, on-time payments made to the suppliers bank accounts



Smart working capital management by maximizing credit utilization and reducing the need to withdraw from company funds for supplier payments



USD 200,000 of transactions processed



Significant improvement in supplier relationships through seamless payments management

*We are pleased to partner with PayMate whose B2B payments solution enables us to pay all our non-card accepting suppliers directly into their bank accounts - on time, and seamlessly. PayMate's solution helps us maximize credit utilization, improves our cash flow, and ensures complete automation to avoid time-consuming processes.”*

**Managing Director**  
**Leading Dubai-based logistics firm**



## The Business Context

Timely payments to businesses and suppliers are crucial for logistics businesses to enable uninterrupted operations, effective working capital management, and to nurture strong supplier relationships.

## The Client

Leading Dubai-based logistics firm is one of the leading providers of transportation, warehousing, fulfillment, business intelligence, technology, global logistics, and supply chain solutions across the world. Founded in 1996, the client is widely recognized as one of the fastest-growing privately-owned logistics companies, a top 3PL provider, a top 100 logistics company, a top freight brokerage and warehousing provider, and a great place to work.

## The Business Challenge

The logistics giant faced three challenges related to payments:

- Making payments to suppliers that did not have options to accept credit card payments became a cumbersome process. This meant that the client had to regularly withdraw from the funds in their bank accounts to pay suppliers on time. This impacted their working capital. Moreover, securing access to credit via banks is a time-consuming, document-intensive process, that also comes with time-restrictions.
- Due to the acceptance mechanism restrictions at the suppliers' end, the client could not utilize their bank-issued corporate credit card and its credit limit.
- Payment confirmation reporting was not standardized, as every supplier's bank followed its own format and schedule, thereby making it difficult for the client to get a consolidated uniform view.

The client required 24\*7 access to funds to make supplier payments, maximize utilization of corporate credit to extend days payable, and in turn, improve working capital flow. They also wanted an automated payments platform that would enable real-time reporting and reconciliation of all transactions, thereby improving visibility and building trust between the business and their suppliers.

# Leading Dubai-based logistics firm digitizes and streamlines B2B supplier payments leveraging PayMate's automated Accounts Payable Solution



Automated vendor registration and KYC



Payments to card & non-card accepting suppliers



Maker-checker approval - workflow



Automated alerts and reminders



Bulk automated processing



Detailed reporting

## The Solution

The client selected PayMate's Accounts Payable Solution to digitize, automate, and streamline B2B supplier payments. It encompasses the following key features:

### Solution deployment and go live in under 24 hours

PayMate's bank-agnostic platform enabled our client to seamlessly onboard all suppliers in less than 24 hours including the addition of supplier bank accounts and contact information for reporting. PayMate also facilitated end-to-end automation for supplier registration and KYC processes and created multiple approval workflows for different kinds of payables.

### Extended credit utilization

Use of commercial credit cards extends days payables outstanding allowing the client to optimally utilize their corporate credit limit, while also settling outstanding payments right on the first day of the payments cycle. This in turn eliminated the need to withdraw from their cash reserves to pay suppliers, while also reducing payment delays due to the digitization of supplier payments.

### Commercial credit card usage across suppliers

The PayMate platform enables the client to use their corporate credit cards to directly pay non card-accepting suppliers into their bank accounts.

### Secure payment approval workflow

The PayMate platform provides the client with the flexibility of configuring a 'payment approval workflow', wherein one person can book the invoice for payment on the system, which will automatically send a request for approval to another designated individual. The workflow can also have multiple approvers and can support different workflows for different limits on payments.

### Real-time, unified reporting

The PayMate platform provides real-time reporting and reconciliation of all transactions and unifies the format across suppliers. This provides holistic visibility to the client and strengthens their relationships with suppliers.

# The Outcome

PayMate accelerated, simplified, and automated digital payments with corporate credit cards for the client, significantly increasing efficiency and productivity.

Key outcomes include:

## On-demand scalability

PayMate's quick credit at disposal and improved working capital management enables the client to capitalize on new growth opportunities and scale business capabilities in an ever-evolving marketplace.

## Improved security and regulatory compliance

On-time supplier payments and secure, automated, and error-free processes helped the client to ensure 100% compliance with regulatory guidelines.

## Significant cost savings

The client is experiencing measurable cost reduction by way of streamlined processes, reduced manpower involved in manual reconciliation, and reduced chances of human error.

## Improved time savings

Utilizing credit from PayMate, the client can render part advance payment (in the range of 10 to 20%) to suppliers and construction contractors to start and continue with their work. This translates into significant time savings and enables operational efficiencies while allowing the client to optimize working capital flow.

## Better utilization of cashflows

Supplier payments of USD 200,000 were processed for the period FY 21 - 24. The client leverages extended credit by using their corporate credit cards to pay non-card-accepting merchants directly into their bank accounts without impacting their working capital.



FY 21 - 24

USD  
200,000



Supplier Payments



## Let's have a conversation

Allow us to show you how you can improve your businesses-supplier and buyer experience and create revenue generating payments.

### India:

paymate.in  
sales@paymate.co.in

### Australia:

dunomo.au  
sales@dunomo.au

### CEMEA:

paymate.ae  
sales@paymate.ae

### South Africa:

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### APAC:

paymate.sg  
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# PayMate

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PayMate, a leading digital B2B payments company, provides a full stack supply chain payments automation platform that enables large enterprises, middle market companies, and small businesses optimise working capital and make timely supplier payments through the utilisation of corporate credit cards. Our solutions stack covers Accounts Payable, Accounts Receivable, Invoice Discounting, Supplier Funded, Embedded Finance, Cross Border Solutions, and Commercial Card Program Management. In FY23, we processed USD 11 billion in transactions and reached over 390,000 customers and users. With a strong presence in India, CEMEA, and APAC, PayMate is the trusted choice for optimising business payment processes.

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