

Managing vendor payouts doesn't have to be scary



For SaaS platforms, managing outgoing vendor payments can feel like navigating a complex maze. Traditional one-time use payment methods have served businesses well, but a host of use-cases are underserved and cause SaaS Platforms to miss out on lucrative spend segments. Consider the paths available, and you'll see which route leads out of the maze and towards sweet success.

✗ The Traditional Path

Platforms relying solely only on one-time use traditional payment methods often encounter spooky surprises along the way:

- Longer funding timelines that strain vendor relationships
- A disjointed customer and vendor experience
- Missed opportunities for monetization

Single-use methods *work* - but can cause a haunting experience when applied to the wrong use-case.

✓ Ghost Card Path

No need to fear - the friendly Payabli Ghost lights the way out of the maze and leads SaaS platforms towards efficiency, safety, and growth.

What are Ghost Cards?

They're virtual debit cards designed for ongoing vendor payments. Unlike single-use virtual cards that vanish after one transaction, Ghost Cards stick around to cover recurring charges like subscriptions, utilities, and payments made from a procurement portal - keeping your operations alive and thriving.

Why Ghost Cards are a Treat (Not a Trick):

- Automated recurring payments eliminate the fear of missed payments
- Configurable controls to set spend caps, restrict categories, or vanish cards instantly
- Enhanced security so they can't be lost, cloned, or stolen
- Liberated finance teams with less manual work (and fewer nightmares)

🍬 The Sweet Treat of Monetization

The real magic of Ghost Cards is that they don't just remove nightmares - they reward SaaS companies with a sweet treat. Every Ghost Card transaction generates interchange revenue, turning a cost center into a high-margin revenue engine.

The sweet path provides:

- Interchange revenue on every transaction
- Higher returns than ACH, checks, or your platform's payment acceptance revenue
- Predictable, recurring revenue streams

💡 Watch the Magic Multiply

Consider a property management platform that processes monthly utility bills for hundreds of communities. Miss one payment? Lights go out - a management nightmare.

With Ghost Cards, vendors get paid on time automatically every month, while the platform earns interchange revenue on each transaction like an endless stream of Halloween candy.

The same model scales across industries - field services, healthcare operations, contractor platforms, and beyond - turning recurring vendor payments into predictable profit streams that grow with your platform.