

PAYMENTS





“

People Perfect™ provides comprehensive financial management solutions for businesses, through a robust payments infrastructure across the globe.

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Payments - Overview

People Perfect™ provides payment solutions that simplify transactions, improve control, and help your business grow with confidence.

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Payroll Outsourcing

Outsource the calculation and/or disbursement of your payroll to People Perfect.™ Focus purely on your core operations.

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Expense Management

People Perfect™ helps companies track & reimburse work-related expenses by organizing every transaction through a single, easy-to-use system.

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Funding solutions for temporary cash flow gaps to ensure on-time payroll and completion of critical payments.

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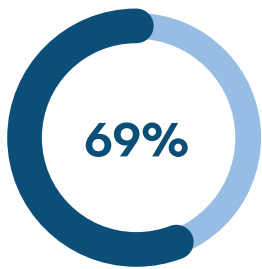
Unwavering service excellence through 8 regional and international offices.

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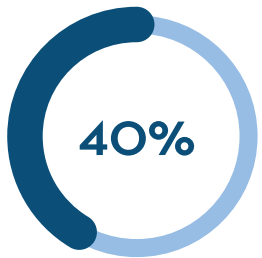
PAYMENTS

People Perfect™ has developed a comprehensive payments infrastructure to support our clients in any kind of business payments across the world.



Of employers are considering outsourcing most or all their payroll processes.

— IBNTech (2024)



Of small to mid-sized companies make payroll errors annually, with penalties averaging \$850 per mistake.

— Milestone (2023)



Did You Know?



International Organization of Migration uses People Perfect™ to disburse cash payments to refugees in remote areas through armoured trucks.



British American Tobacco uses People Perfect™ to disburse incentive payments to more than 1000 distributors.



People Perfect™ calculates & disburses incentives to Xiaomi's staff based on their performance every month



IBM Italy uses People Perfect™ payment solutions to disburse payroll to their overseas employees.

Peoplei effectively covers all aspects of HR management. Its features are divided into 4 modules including:



Payroll Outsourcing



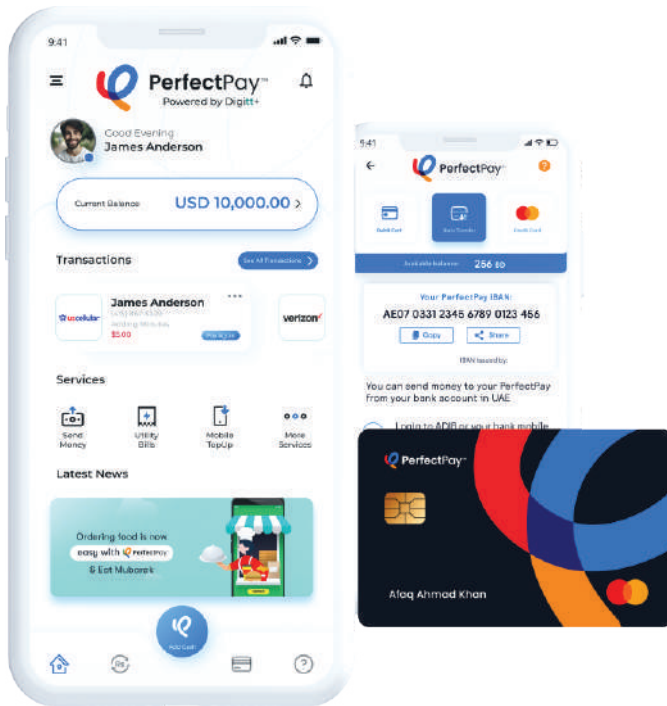
Expense Management



Short-Term Financing



Prepaid Cards



PerfectPay - The Mobile Wallet solution built for businesses.

Say goodbye to out-of-pocket expenses and poor spend visibility. Equip your employees with PerfectPay cards and mobile wallets to disburse payroll and pay business expenses easier, faster, and safer.

Besides that, PerfectPay's integration with the Peoplei HRMS allows you to create a seamless ecosystem for management and disbursement of expenses, payroll, loans and much more People.

People Perfect™ processes more than **100 Million USD** of Payroll every year for our clients in **20 Countries**.



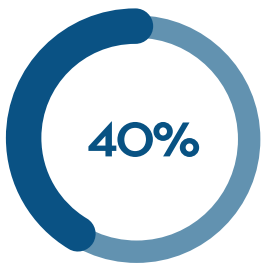
PAYROLL OUTSOURCING

People Perfect™ takes care of calculating, compiling and disbursing employee salaries for our clients, so that everyone gets paid the right amount on time. Free yourself from all payroll-related operations.



Of payroll errors can be eliminated by using automated or outsourced payment systems.

– EY Global Payroll Survey



Cost savings are achieved when businesses outsource payroll and payment processing.

– Deloitte Global Payroll Survey 2024



Did You Know?



The International Organization for Migration (IOM) uses People Perfect™ to disburse cash payments to refugees in remote & hard-to-reach areas.



People Perfect™ handles Nielsen's payroll calculations in over 20 countries. Each month, Nielsen uses these calculation to disburse payroll seamlessly.



Unilever partners with People Perfect™ to outsource salary calculation & disbursement for over 350 distributors, streamlining their payroll operations.



British American Tobacco (BAT) uses People Perfect™ to disburse incentive payments to over 1,000 distributors, helping streamline reward programs across its network.

How does Payroll Outsourcing work?



HR transactions are captured on the HRMS



Additional info shared by client



People Perfect™ calculates draft payroll



Client approves net salaries

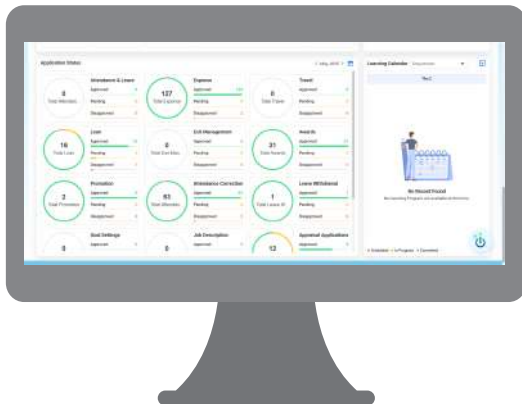


People Perfect™ disburses payroll

People Perfect™ processes **over 100 Million USD** in payroll every year for clients across industries ensuring accuracy, speed, and trust at every step.



Peoplei HRMS continuously captures HR data like attendance, expenses, loan deductions through the Employee Self-Service portal. At the end of the month, clients can generate payroll in a few clicks.

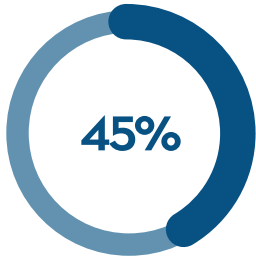


“I highly endorse the services provided by People Perfect™. They have been delivering a great set of HR services to Pak China Investment Company Limited for the last one year.”

— Imran Afzal, Head of Human Resource,
Pak China Investment Company Limited

EXPENSE MANAGEMENT

People Perfect™ helps companies track & reimburse work-related expenses by organizing every transaction through a single, easy-to-use system.



Of businesses that automate expense management report improved policy compliance and reduced processing time.

– Aberdeen Group



Of companies still rely on manual or spreadsheet-based expense tracking, leading to higher error rates and slower reimbursements.

– SAP Concur Survey



Did You Know?



People Perfect™ makes expense related payments on behalf of **ACCA's** employees. At the end of the month the expenses are reported and reimbursed by **ACCA**.



Staff at **Krones** uses the Peoplei software to apply for expense reimbursements. Their HR department uses it to approve, track and analyse expense trends.



Al-Karam partners with People Perfect™ to manage travel, field, and project-related expenses with digital approvals and real-time visibility.



People Perfect™ manages all travel expenses for **UNICEF** field staff and provides live data to the client for tracking and reimbursement.

Primary benefits of Expense Management by People Perfect™



Short-Term
Credit



Employee Self-
Service Interface



Faster Decision
Making

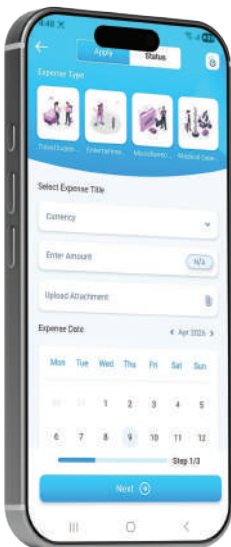


Clear
Reporting



Streamlined
Reimbursements

People Perfect™ manages expense work-flows for clients processing **over 10,000 claims annually**—ensuring speed, accuracy, and full policy control.



Make your expense management process completely paperless, through the Peoplei self-service portal. At the end of the month, clients can generate payroll in a few

A user friendly interface allows you to generate requests, attach evidences and approve applications, all through your smart-phone.



CRSC
中国通号

“People Perfect™ and CRSC's sincere cooperation has triumphed over national borders.”

— Aiming Xue, Business Supervisor,
China Railway Signal and
Communication (CRSC)

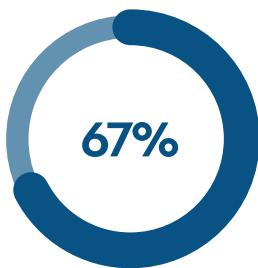
SHORT-TERM FINANCING

People Perfect™ provides financing to businesses ensuring they can meet payroll and critical expenses on schedule.



Of business failures are caused by cash flow issues— even when overall profitability is strong.

– U.S. Bank Study



Of businesses face at least one cash flow shortfall each year, often affecting payroll and project payments.

– QuickBooks Small Business Cash Flow Report



Did You Know?



Processes payroll through People Perfect to avoid any disruption resulting from international remittance delays



Ensures timely and uninterrupted salary payments by conducting payroll operations through People Perfect, circumventing cross-border transfer complications.



Processes rewards for their retailers with the support of People Perfect for seamless, uninterrupted operations



International Organization for Migration (IOM) partnered with People Perfect™ to ensure uninterrupted disbursements for field-based humanitarian teams.

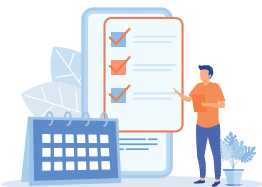
Primary benefits of Short-term Financing:



Ensures OnTime Payroll



Reduced Dependency on Banks



Uninterrupted Operations



Low-Cost Borrowing

People Perfect™ has enabled short-term financing for workforce payments across critical projects, supporting **over 100,000+ timely** disbursements every year



Peoplei HRMS supports short-term financing by helping companies track loan requests, approve disbursements, and manage repayments for payroll or project needs— all in one place.



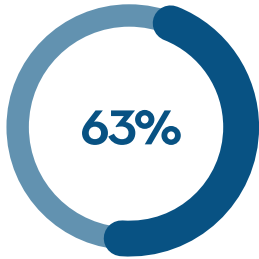
Growth from Knowledge

“We’ve worked with People Perfect™ for over 10 years, and their support in managing our dispersed workforce has been outstanding. Their responsiveness and reliability make them a trusted partner.”

—Sania Hassan Khan, HR Head, GFK

PREPAID CARDS

People Perfect™ offers “PerfectPay” prepaid cards that allow businesses to pay employees without using cash or bank accounts. Making it easier to manage payouts in large, distributed, or unbanked workforces.



Of hourly workers prefer being paid through instant, reloadable cards rather than waiting for direct deposit or checks.

– Visa Payroll Trends Report



Of companies with distributed or project-based teams say prepaid cards simplify field payments and expense tracking.

– Global Payroll Management Institute (GPMI)



Did You Know?



ARD AL MLOOK

Contracting uses PerfectPay cards to pay hundreds workers securely in the UAE.



Heritage Luxury Suites staff uses PerfectPay cards for fuel expenses. Each employee is provided balance in their card based on their fuel entitlement.



PerfectPay issued cards allow Free Cash withdrawal on RAKBANK ATM network.



مصرف الإمارات العربية المتحدة المركزي
CENTRAL BANK OF THE U.A.E.

PerfectPay Cards are Enabled for use on all ATMs using the **UAE Switch Network** in the UAE.

Primary benefits of Pre-Paid Cards:



No Bank Account
Required



Immediate
Registration



Integrated Mobile
Wallet

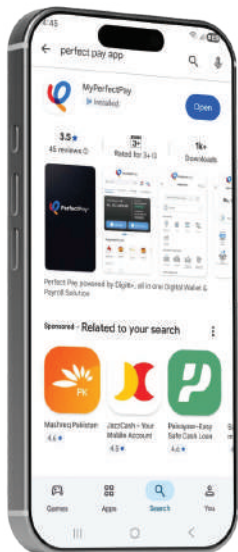
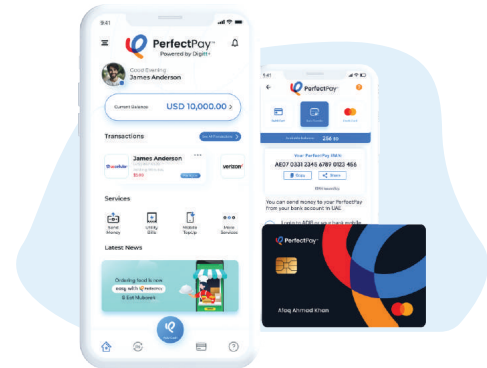


WPS
Compliant



Works on all ATM's
& POS

Over 10,000 workers receive payments through PerfectPay prepaid cards—enabling secure, cashless disbursements across industries and regions.



PerfectPay cards come equipped with a fully functional mobile wallet solution, available on the App Store and Play Store.



CYBERNET
Total Quality Network

“People Perfect™ has been our trusted partner since 2022, and we’re highly satisfied with their growing range of services. Their continuous innovation adds real value, and we look forward to strengthening this partnership further.”

— Kashif Hafiz - Chief People Officer, Cybernet

CLIENTS

List below are just a few names of the organizations we have helped streamline their HR function by adding the distinct expertise required to make your corporation People Perfect.™



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