



CROSS20 BORDER25 CONFERENCE

9 EXPERT-LED SESSIONS

OCTOBER 28, 2025

9:00 AM – 2:00 PM PT | 12:00 PM – 5:00 PM ET

Banking with **Mercury to Simplify** **your US Expansion**



MERCURY

SESSION SPEAKER

Sam McClain

Accounting Partnerships

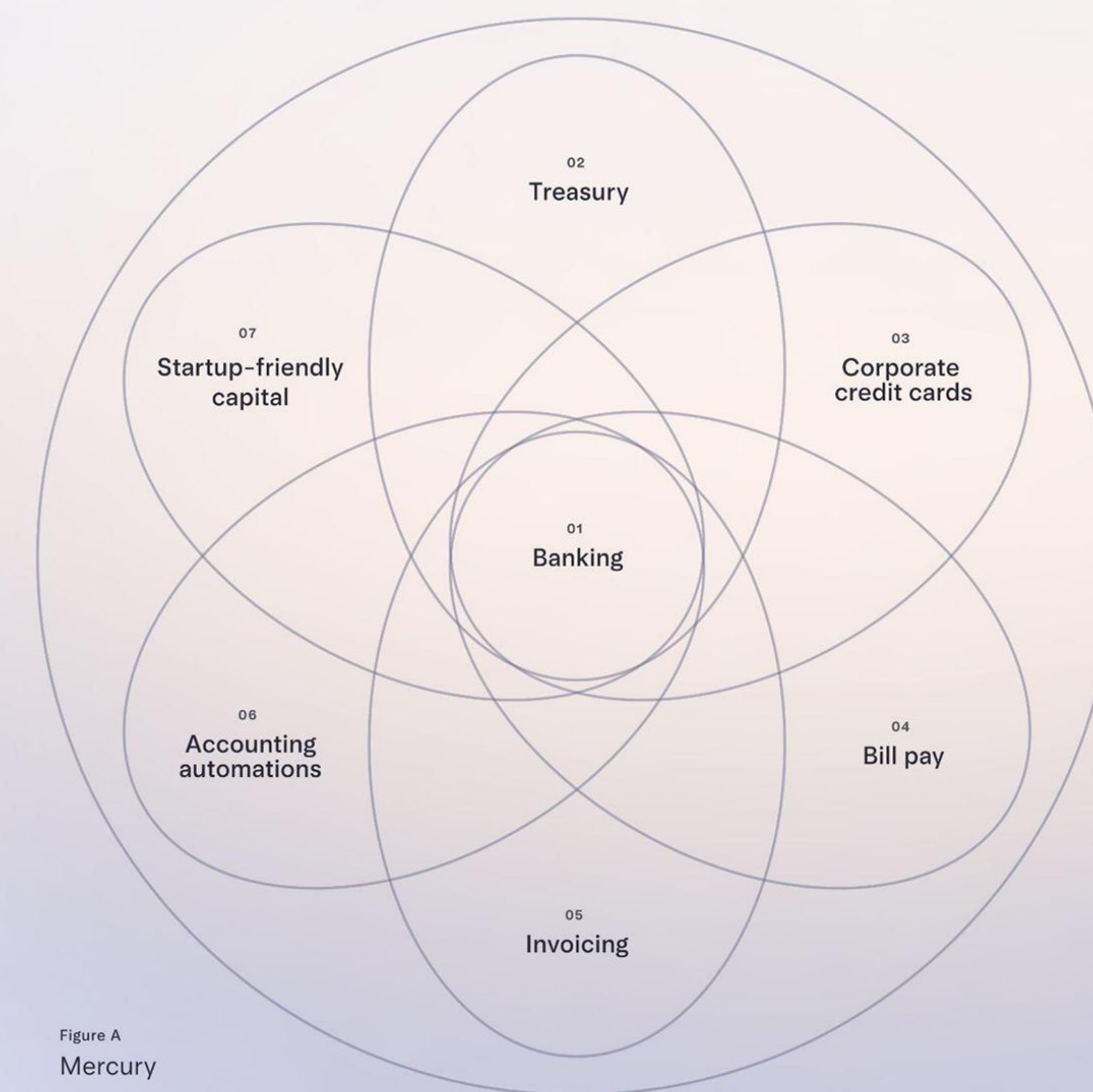
SAM MCCLAIN

- Based in Bozeman, MT
- Accounting Partnerships Team at Mercury
- Partnering with accountants and startups to scale their operations using Mercury's suite of financial tools
- Values being a trusted strategic advisor to help remove the financial and legal barriers of entering the U.S. market



Traditional banking is broken

- Patching together clunky workflows and expensive tools comes at the price of accuracy and efficiency
- With Mercury, your financial operations are powered directly from your bank account
- All your essential financial information lives in one place — allowing you to operate with more precision, control, and speed
- International founder friendly: No SSN or US address required to open a Mercury account



An entire financial platform



Accounts



Payments



Cash Management



Credit Cards



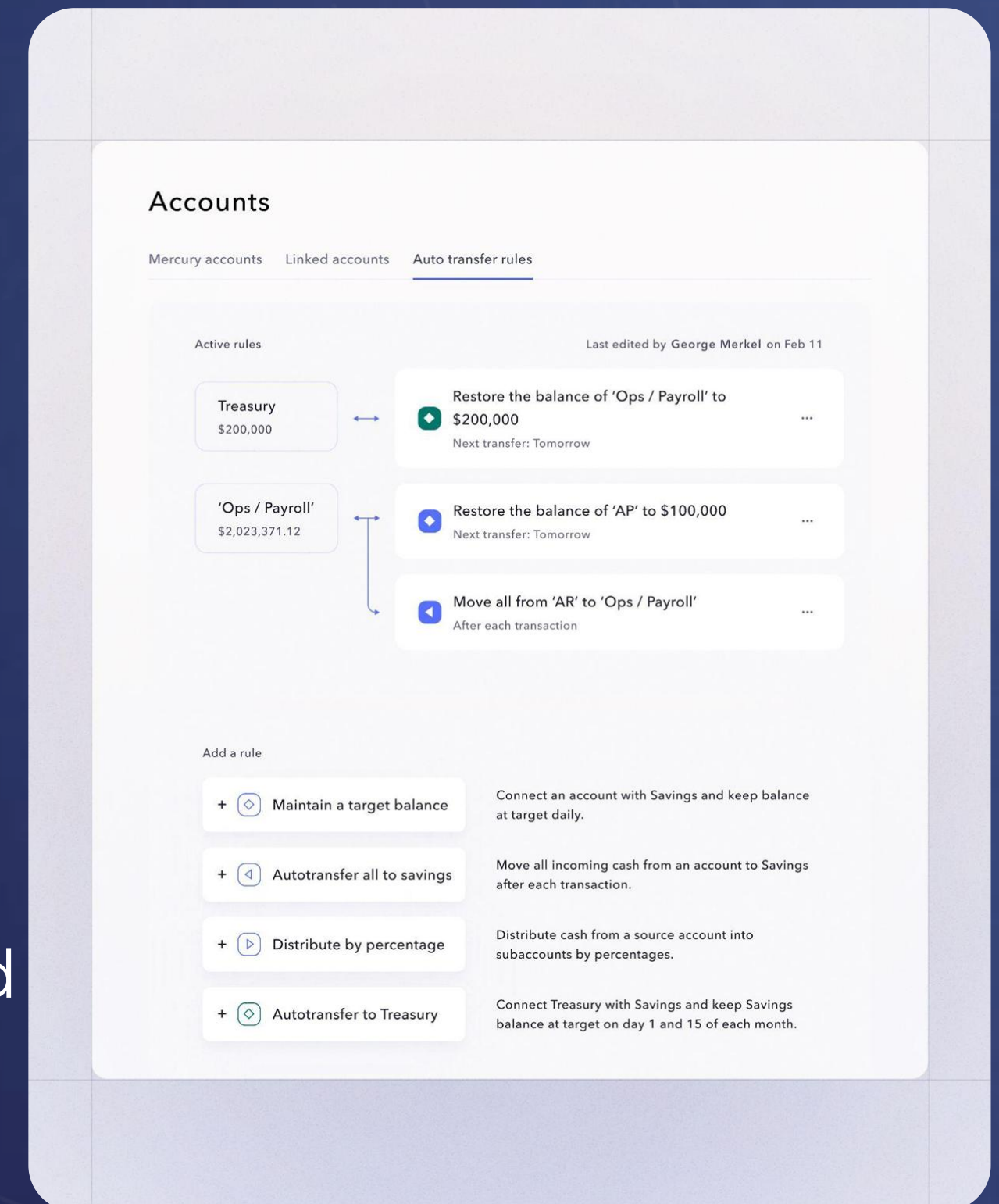
Financial Workflows



AP/AR

Banking

- Create accounts for AP, AR, or pay/ops in just three clicks
- Set up precise auto-transfer rules between accounts
- Instantly delegate banking functions across your team with defined levels of user permissions
- Leverage a powerful search function to find any transaction
- Schedule and send payments directly from your Mercury account via ACH, free USD domestic and international wires, or e-check
- Automate payroll with easy wire drawdowns



Treasury

- Earn up to Up to 4.88% yield on your idle cash with highly liquid conservative mutual funds by Vanguard and Morgan Stanley, right from your Mercury dashboard
- Build a custom portfolio based on your investment strategy
- Automatically allocate funds to operating accounts and investments

Treasury

Transfer Funds

Total balance ?

\$10,000,000.00

\$10,000,000 Available | \$2,000,000 Pending

CURRENT PORTFOLIO

50% Vanguard

50% Morgan Stanley

Returns

Last month

4.4

All time

2.2

Activity

Portfolio

Activity

Daily

Date

Description

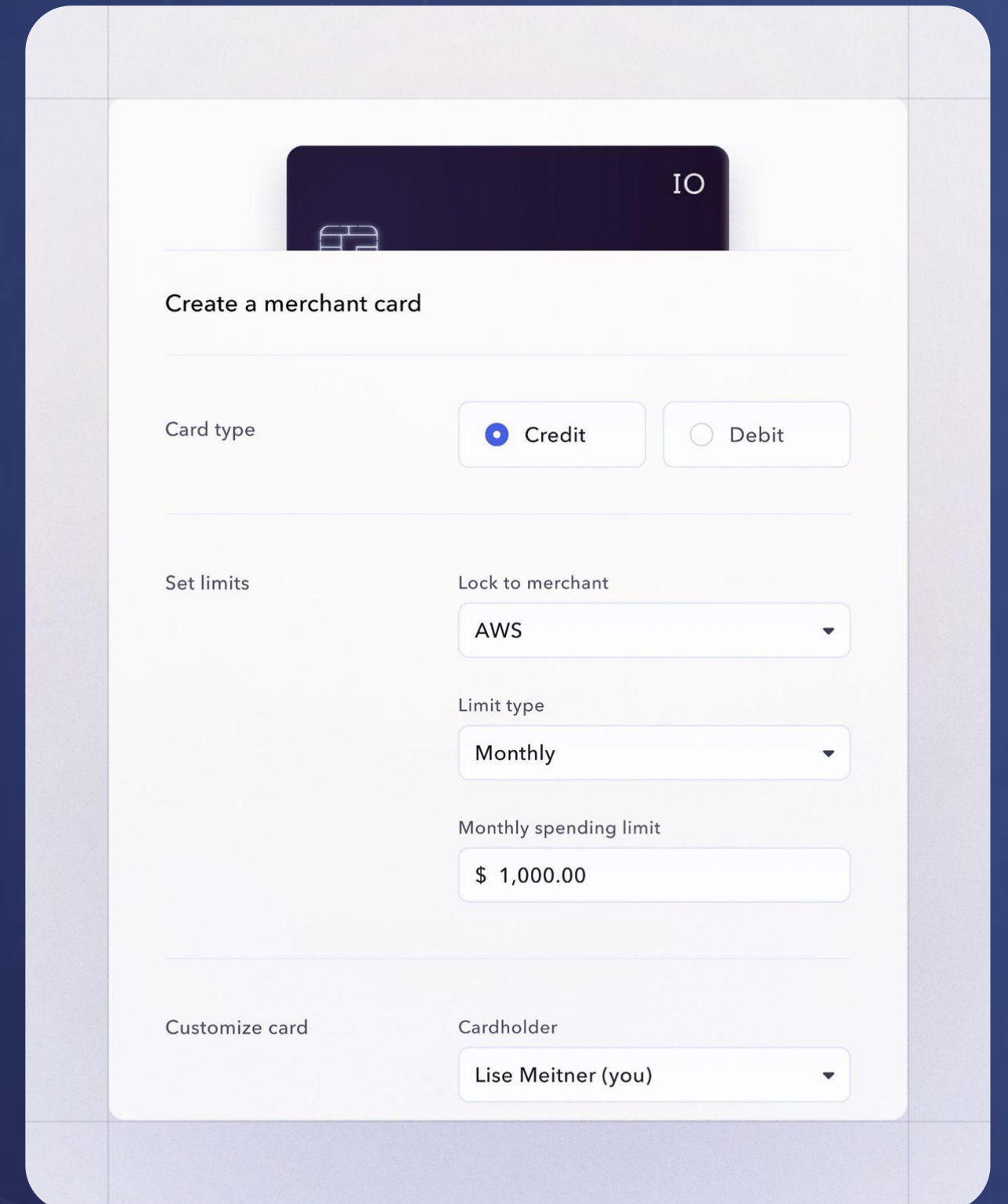
Feb 1

January net return

Pending

Credit & debit cards

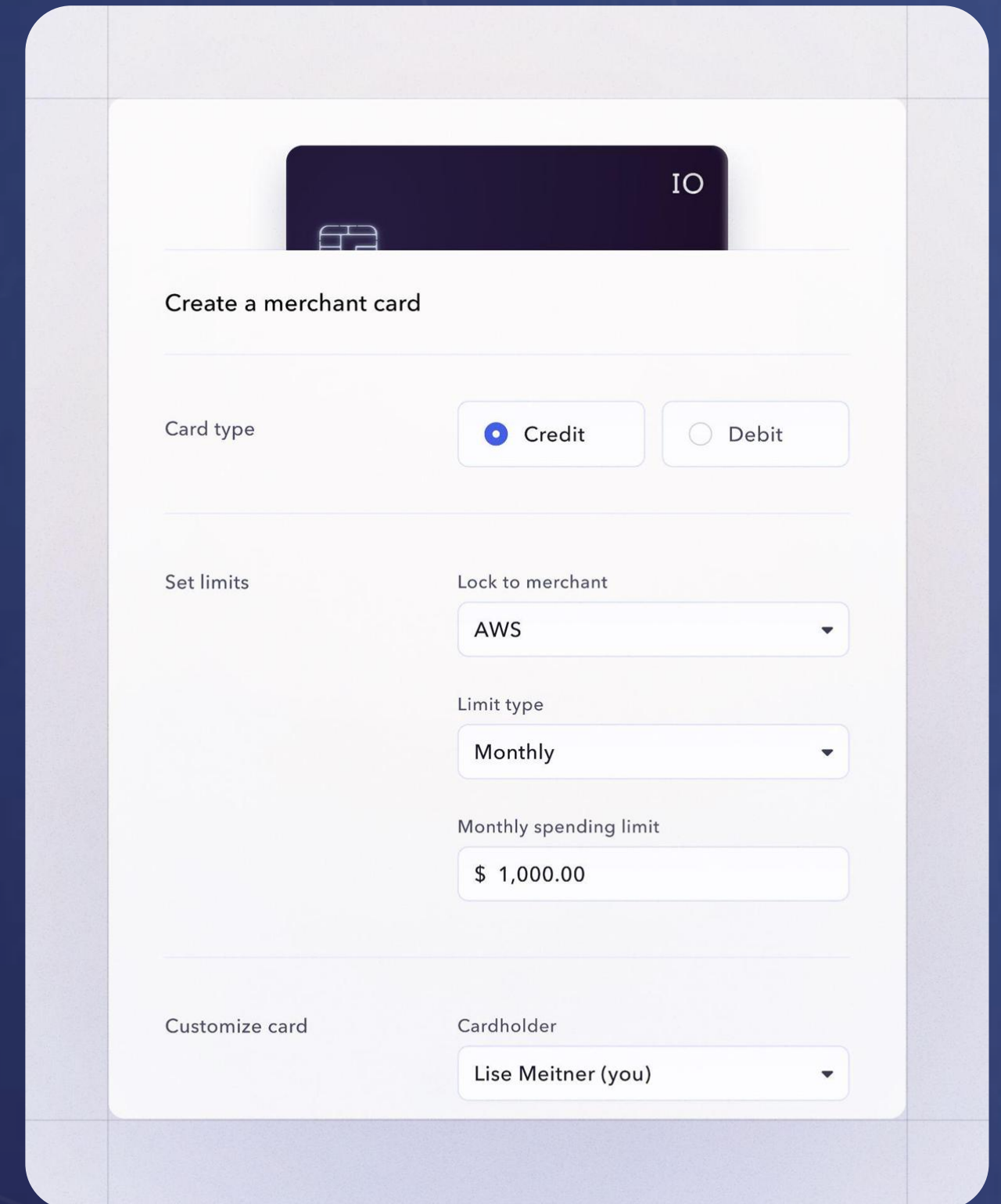
- Create high-limit cards that can be used at specific pre-approved vendors
- Earn 1.5% cashback on every purchase
- Instantly issue virtual & physical cards in bulk
- Design the guardrails to keep employee spending compliant with your policies
- Mandate receipt capture for an easier end-of-the-month
- Sync transactions to QuickBooks, Xero, and NetSuite



The screenshot shows a 'Create a merchant card' form. At the top, there is a placeholder image of a dark card with 'IO' on it. Below the title, the 'Card type' section has two radio buttons: 'Credit' (selected) and 'Debit'. The 'Set limits' section includes a 'Lock to merchant' dropdown menu with 'AWS' selected, a 'Limit type' dropdown menu with 'Monthly' selected, and a 'Monthly spending limit' text input field containing '\$ 1,000.00'. At the bottom, there is a 'Customize card' section and a 'Cardholder' dropdown menu with 'Lise Meitner (you)' selected.

IO Credit Card

- Automatic reporting to major credit bureaus allows you to build business credit
- Access IO with zero impact to your personal credit, no personal guarantee necessary
- Limits are based on your total balance in Mercury– get higher credit limits as you grow
- No interest or annual fees
- Qualify by having \$15k in your Mercury accounts and 30 days of account activity



The screenshot displays the 'Create a merchant card' interface. At the top, there is a visual representation of a dark blue credit card with the 'IO' logo. Below this, the form is organized into several sections. The 'Card type' section features two radio buttons: 'Credit' (selected) and 'Debit'. The 'Set limits' section includes a 'Lock to merchant' dropdown menu currently set to 'AWS', a 'Limit type' dropdown menu set to 'Monthly', and a 'Monthly spending limit' input field showing '\$ 1,000.00'. At the bottom, the 'Customize card' section contains a 'Cardholder' dropdown menu with 'Lise Meitner (you)' selected.

Mercury Vault

- Protect your checking & savings deposits with up to \$5M in FDIC insurance thanks to our partner banks and their sweep networks
- Secure and scale your additional cash by investing in lower-risk, highly liquid mutual funds — including a conservative Vanguard money market fund that is 99.5% invested in U.S. government-backed securities



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Transparent pricing

No annual or hidden fees



Zero monthly maintenance
or overdraft fees



Free domestic and
international (USD) wires



Free ACH transfers



1% currency exchange fee

We're by your side through it all

Custom implementation

Once you join Mercury, we'll help you migrate your payments, payroll, and accounting so that you can enjoy a frictionless bank switching experience.

Relationship managers

Our team is here to guide you above and beyond your day-to-day support needs. We can help you extend your runway and manage risk, while introducing you to talent, investors, and customers.

Capital advisors

If you're interested in exploring financing options, our team of strategic capital advisors can guide you through the process.



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Application checklist

Free application & same-day onboarding



IRS-issued EIN document



International passport– no
SSN needed



Company formation
documents



Current or future US
operations

Resources

- How Mercury works
- API documentation
- Pricing
- Security
- Partner perks
- How safe are neobanks compared to traditional banks?
- Are sweep networks safe?
- How our partner bank model works

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onboarding and expedited support

Apply via their unique link:
mercury.com/partner/loddercpa



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THANK YOU!

Feel free to reach out via email at
samantha@mercury.com

For application support, email
partnerships@mercury.com

For more updates visit: www.mercury.com