

Navigating the Road Ahead

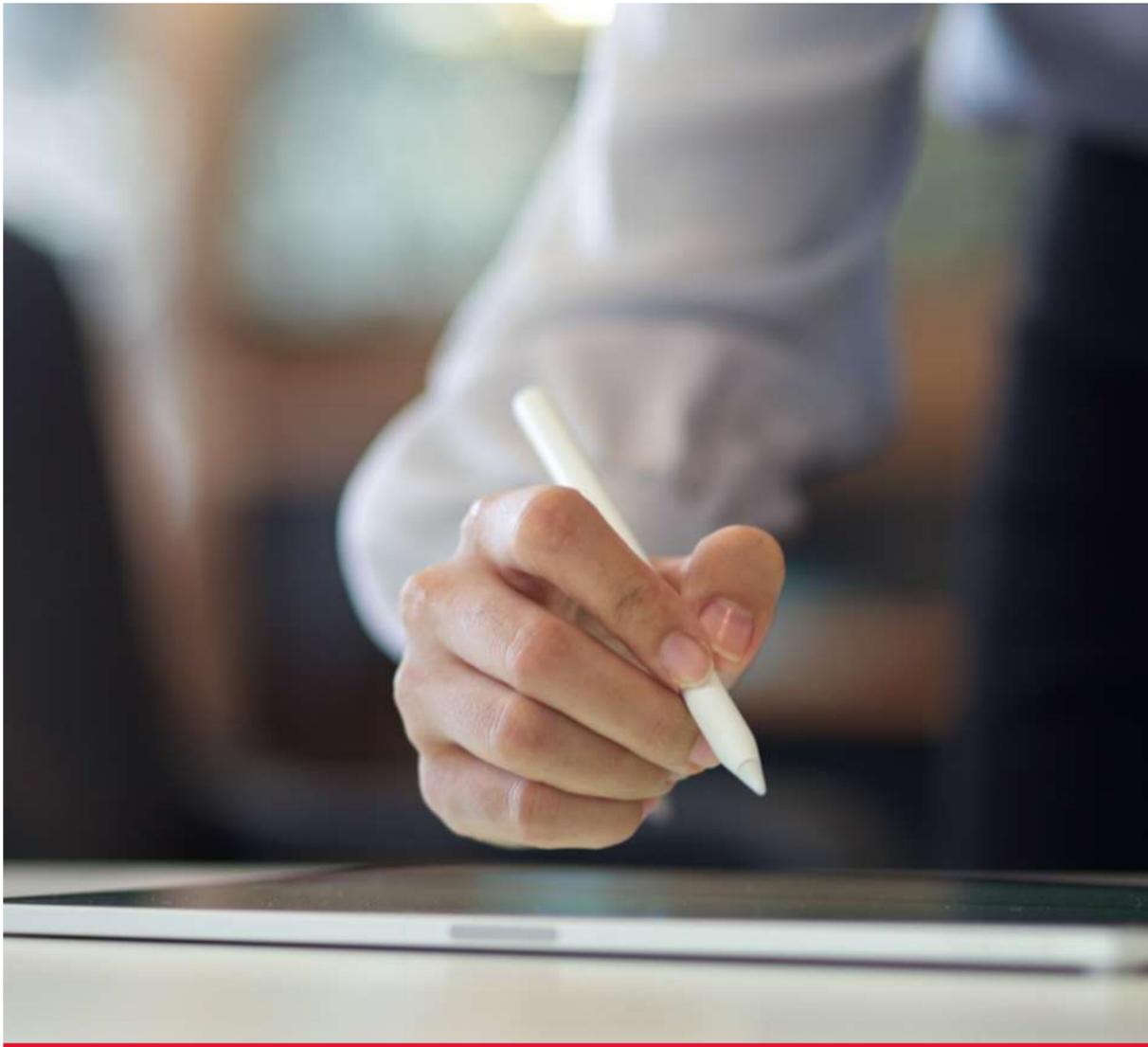
Digital Transformation

Why Digital? Your customers

Both B2B and B2C customers are changing their payment behavior and prefer to pay electronically with more security and less friction

Customers want instant verification of their payments via electronic payment solutions that offer real-time visibility and notifications

Continuous focus on ways to reduce losses from fraud and theft; elevated risks in managing checks and cash



Why Digital? New staffing challenges



In addition to the changing payment behaviors, we now have an additional complexity with employee staffing challenges and its impact on day-to-day business operations

With A/R staffing challenges, there is an increased need for automated reconciliation processes with minimal manual intervention

Companies are now finding that automated solutions play a critical role in addressing these challenges and are key to helping close the gap caused by staffing issues



Benefits of adopting automated digital solutions

A comprehensive digital solution goes beyond the ability to accept electronic payments – it streamlines business operations by removing manual processes to maximize cost reduction and risk mitigation.

1



Cost savings
and improved
working capital

2



Improve cash
flow predictability,
forecasting and
**straight-through
processing**

3



Optimize your
customers'
experience with
**flexible payment
options and
real-time notifications**

4



**Fraud and
security controls,**
eliminate strong
sensitive information

5



**Eliminate check
and cash** handling,
reducing manual
work and the risk
for error



Going Digital: Real-Time Payments effect



Account Alias Services

Using an alias allow payments to be sent or received without imputing the underlying bank account or routing number



QR Codes

Quick, easy, and touch-free way to send and receive payments without providing your bank account or routing number



Request for Pay

A message that supports e-invoicing and e-billing, and has a unique ID, enabling streamline reconciliation or receivables



E-wallet

Mobile wallets that store card or payment information, allowing consumers to pay via their mobile devices



A time of great change

Technology is pushing the barriers of what is possible with data and digital



Technology like Artificial Intelligence and machine learning are changing the way treasury functions



New data availability gives rise to global considerations for treasurers



Fintech firms are moving into the treasury space



Digital growth is increasing the speed at which consumer and wholesale payments converge

